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Brazil Financial Services Operations

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Company Headquarters
2225 Lawson Lane
Santa Clara, CA 95054
United States
(408) 501-8550

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Financial Services

The ServiceNow® Financial Services Operations (FSO) solution helps financial services institutions to reduce costs through automation, improve customer satisfaction, and embed risk and compliance controls across workflows.

Explore



Introduction to core concepts and features.

Configure



Plan and configure your implementation.

Integrate



Extend FSO capabilities by integrating with other applications.

Banking applications



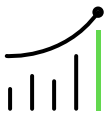
Manage and configure banking solutions.

Insurance applications



Manage and configure insurance solutions.

Analyze



Access preconfigured dashboards with actionable data visualizations.

Automate



Use AI to enhance user productivity and efficiency through proactive experiences.

Additional resources

- Learn more about what's new and changed in this release at Financial Services Operations release notes.
- Log into your ServiceNow account and find additional information about implementing and deploying Financial Services Operations features at Best Practices.
- Work with an implementation specialist to streamline your Financial Services Operations setup process. To learn more, see ServiceNow Impact.

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- Access real-time courses, self-paced training, and career resources at ServiceNow University. For example, there are suite certifications for FSO Insurance Professional and FSO Banking and Wealth Management Professional.
- Connect with other Financial Services Operations users in the FSO community forum.

Exploring Financial Services Operations

Use the ServiceNow® Financial Services Operations (FSO) application to help create a seamless experience for your customers, agents, and managers while resolving issues and initiating and fulfilling requests.

Financial Services Operations overview

This video provides an overview of how you can use Financial Services Operations to automate core operations, allowing financial institutions to securely manage tasks with prebuilt applications and workflows, making everyday tasks easier and faster.

https://player.vimeo.com/video/958569390?h=ec9a2e514d&badge=0&autopause=0&player_id=0&app_id=58479

Financial Services Operations features

FSO is designed to connect your front, middle, and back office agents using streamlined workflows on a single, secure platform.

Key features of the FSO include:

- Digitize and automate your banking and insurance processes.
- Implement a centralized data model to ensure coordination across front, middle, and back office functions.
- Connect seamlessly across departments.
- Leverage advanced case management and workflows to efficiently delegate and resolve issues across departments.
- Offer a single platform for managing various financial operations including payments, loans, and compliance.

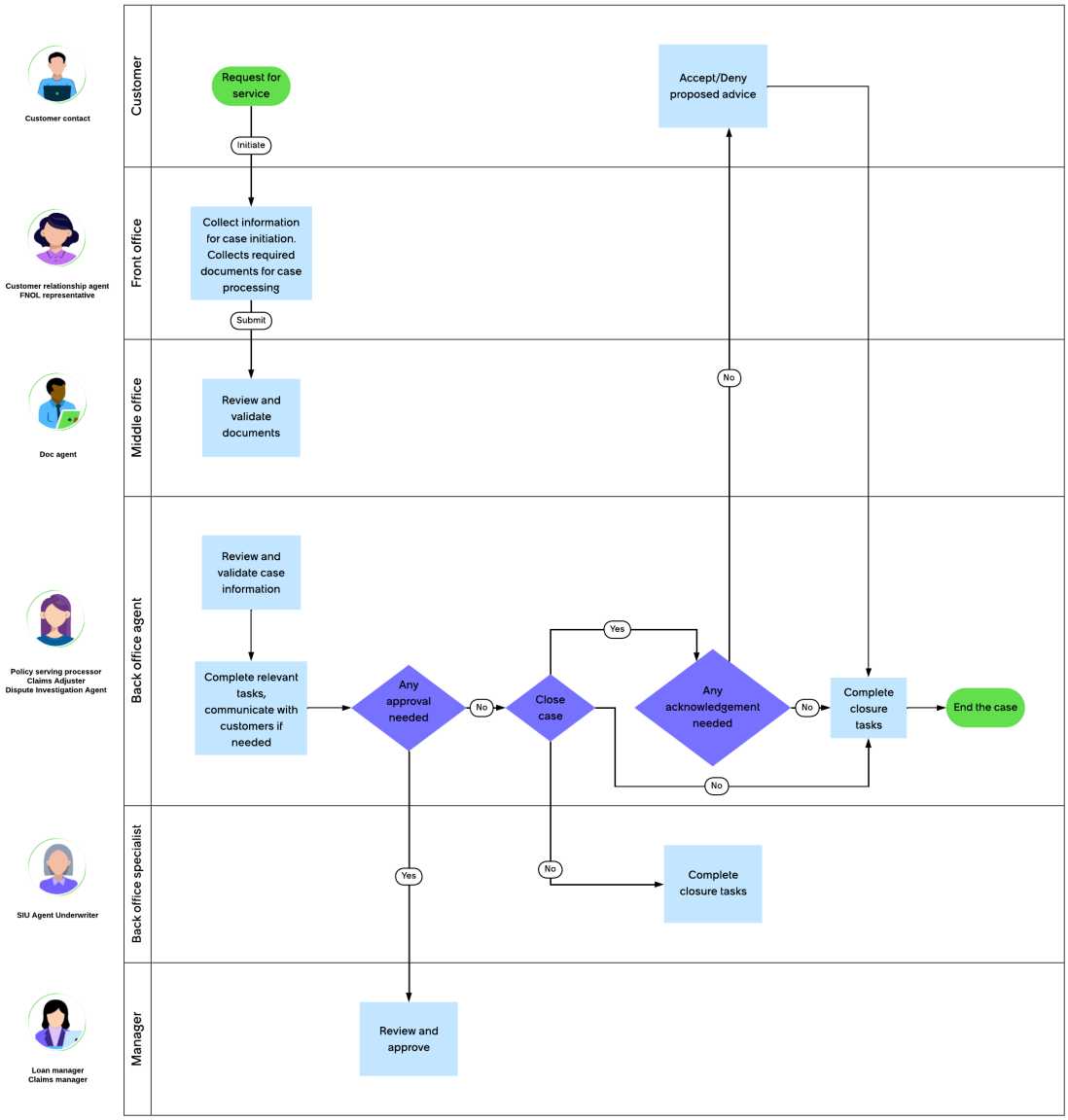
Financial Services Operations users

For more information on user roles in FSO, see User roles and FSO Business rules.

Financial Services Operations workflow

The following example shows a sample Financial Services Operations end-to-end workflow describing different roles and stages handled by these roles starting from creating the case and related tasks through the completion of the case.

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AI in Financial Services Operations

Financial Services Operations has AI skills and agentic AI to support front and back office tasks. Users can summarize case and customer details, enhance disputes intake with Disputes intake via Virtual Agent, and use agentic workflows and AI agents to automate dispute resolution.

Overview of AI capabilities in FSO

Use AI in FSO to do the following:

- Summarize the details of a case for an insurance claim or a card dispute.
- Use a Virtual Agent chatbot as part of the customer dispute intake flow. Card network and issuer policies are integrated in the chatbot conversation. Information on the dispute is gathered and inferred from the customer's responses and populated in case form fields.

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- Use agentic AI to assist dispute agents in handling transactions that are flagged as friendly fraud. The AI agent leverages the results from a friendly fraud detection tool to generate recommendations the appropriate action. If the transaction is rejected, it also helps draft a rationale to explain the decision to the end user.
- Use AI agents to resolve ACH dispute cases.
- Use AI agents and AI skills to support customer front-office interactions, and to discover customer insights.

For a full list of all AI skills, AI agents, and agentic workflows in FSO, see AI capabilities in Financial Services Operations.

Other AI features and skills are also available in ServiceNow Otto and ServiceNow Otto for Customer Service Management. For more information, see Enable AI Experiences and ServiceNow Otto for Customer Service Management (CSM).

Note: Depending on your license, you will have access to certain application features, generative AI skills, agentic workflows, and AI agents. For more information, see ServiceNow product tiers.

Sensitive data handling and masking

Personally identifiable information and other sensitive data can be masked so that it doesn't appear in generative AI prompts. Placeholder text is sent with the prompt instead, and that placeholder text is replaced with the original text after the response has been received. This two-way masking ensures that your users see the correct values, but the LLM provider isn't exposed to any sensitive information. For more information, see .

Important: Exercise caution when using ServiceNow Otto with cases that contain sensitive data or other regulated workloads, such as healthcare claims. ServiceNow Otto should not be used for processing protected health information (PHI). When using ServiceNow Otto in a protected industry, validate and test the generated results in accordance with corresponding legislation and requirements. See AI limitations for more information.

Federal exclusion notice

Important:

- Not all model providers are available for customers with in-country SKUs, and some AI products/features are currently unavailable for in-country customers. For more information, see the KB1584492 article in the Now Support Knowledge Base. Be sure to check for model provider availability updates in future releases.
- Some AI products/features are currently unavailable for customers in the FedRAMP, NSC DOD IL5, or Australia IRAP-Protected data centers, self-hosted customers, or in other restricted environments. For more information, see the KB0743854 article in the Now Support Knowledge Base. Be sure to check for availability updates in future releases.
- Some AI products/features are currently available only for customers in some regions. Be sure to check for availability updates in future releases.
- Some AI products and skills are not available in Regulated Markets. For more information, see KB2593939: Regulated Markets AI Products/Skills Not Available. Be sure to check for availability updates in future releases.

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AI limitations

This application uses artificial intelligence (AI) and machine learning, which are rapidly evolving fields of study that generate predictions based on patterns in data. As a result, this application may not always produce accurate, complete, or appropriate information. Furthermore, there is no guarantee that this application has been fully trained or tested for your use case. To mitigate these issues, it is your responsibility to test and evaluate your use of this application for accuracy, harm, and appropriateness for your use case, employ human oversight of output, and refrain from relying solely on AI-generated outputs for decision-making purposes. This is especially important if you choose to deploy this application in areas with consequential impacts such as healthcare, finance, legal, employment, security, or infrastructure. You agree to abide by ServiceNow's AI Acceptable Use Policy, which may be updated by ServiceNow.

Data processing

This application requires data to be transferred from ServiceNow customers' individual instances to a centralized ServiceNow environment, which may be located in a different data center region from the one where your instance is, and potentially to a third-party cloud provider, such as Microsoft Azure. This data is handled per ServiceNow's internal policies and procedures, including our policies available through our CORE Compliance Portal.

Data collection

ServiceNow collects and uses the inputs, outputs, and edits to outputs of this application to develop and improve ServiceNow technologies including ServiceNow models and AI products. Customers can opt out of future data collection at any time, as described in the Now Assist Opt-Out page.

For more information, see the Now Assist documentation.

AI capabilities in Financial Services Operations

AI capabilities available in Financial Services Operations, organized by area and application. Use this reference to identify which AI skills, agentic workflows, and AI agents support banking and insurance operations.

Banking AI capabilities in FSO

Application	Name	Description	Type
Case management	Case summarization	Generate a summary from the defined fields on the case record and quickly understand the case context.	AI skill
Dispute Management	Disputes intake via Virtual Agent	Create a dispute case by interacting with a Virtual Agent, which collects and infers details from customer responses.	AI skill
Agentic Contact Center for Banking	Banking customer profile summarization	Generate an overview of a banking customer's status and information in the Customer 360 page.	AI skill
Agentic Contact Center for Banking	Banking customer interaction context summary	Generates a structured summary of customer service interactions, helping banking service representatives quickly understand customer context and interaction history.	AI skill

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Banking AI capabilities in FSO (continued)

Application	Name	Description	Type
Dispute Management	Friendly fraud agentic workflow	Helps dispute agents resolve friendly fraud cases by showing key transaction details, suggesting next steps, and drafting clear customer responses, including reasons for any rejection. Includes the Friendly fraud AI agent to carry out these actions.	Agentic workflow
Dispute Management (ACH)	Merchant analysis for disputes AI agent	Assesses merchant credibility in the context of the disputed transaction's reason, using web intelligence and internal dispute history, eliminating manual research.	AI agent
Dispute Management (ACH)	Nacha operating guidelines check AI agent	Verifies chargeback eligibility of transactions against Nacha operating guidelines without relying on complex system rules.	AI agent
Dispute Management (ACH)	ACH dispute return recommendation AI agent	Combines merchant risk analysis and Nacha eligibility checks to provide clear, consistent recommendations, whether to file a return, deny the claim, or request more documentations. Thus helping dispute agents to make faster, more accurate, and conforming decisions.	AI agent
Dispute Management (ACH)	Dispute communication AI agent	Automates and streamlines communication with customers and ODFIs (Originating Depository Financial Institutions) throughout the ACH dispute life cycle. The	AI agent

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Banking AI capabilities in FSO (continued)

Application	Name	Description	Type
		agent generates and sends notifications for all dispute outcomes: returns, denials, or documentation requests.	
Agentic Contact Center for Banking	Banking CSR customer insights AI agent	Displays relevant customer insights in a clear, organized format. This feature helps you quickly explore and access meaningful customer data to identify opportunities and determine appropriate next steps.	AI agent
Agentic Contact Center for Banking	Banking CSR support AI agent	Acts as a copilot for customer support representatives (CSRs) during customer interactions to assist with banking inquiries.	AI agent

Insurance AI capabilities in FSO

Application	Name	Description	Type
Case management	Case summarization	Generate a summary from the defined fields on the case record and quickly understand the case context.	AI skill
Agentic Contact Center for Insurance	Insurance customer profile summarization	Generate an overview of an insurance customer's status and information in the Customer 360 page.	AI skill
Agentic Contact Center for Insurance	Insurance interaction context summary	Generates a structured summary of customer service interactions, helping insurance service representatives quickly understand customer context and interaction history.	AI skill
Agentic Contact Center for Insurance	Insurance CSR customer insights AI agent	Supports CSRs by providing quick access to comprehensive insurance customer	AI agent

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Insurance AI capabilities in FSO (continued)

Application	Name	Description	Type
		data. It covers a wide range of details including policies, claims, and servicing cases. The agent processes natural language queries and returns structured, context-aware responses with follow-up options.	
Agentic Contact Center for Insurance	Insurance CSR support AI agent	Acts as a real-time copilot for insurance CSRs during live calls, supporting both typed queries and transcript-based question inference. Responses are scoped strictly to insurance topics and the customer associated with the active interaction.	AI agent

There might be AI agents installed on your instance that are not used in agentic workflows. To learn how to see all agents that are available to you, see Find AI agents.

Related topics

- Case summarization in Financial Services Operations
- Disputes intake via Virtual Agent
- AI skills in Agentic Contact Center for Banking
- AI skills in Agentic Contact Center for Insurance
- ACH dispute AI agents overview
- Help resolve friendly fraud disputes agentic workflow

Case summarization in Financial Services Operations

Case summarization generates AI-powered summaries of insurance claims and card dispute cases, helping agents quickly understand case context and actions taken. Summaries can be refreshed to include the latest updates and posted to case work notes.

The generated case summary displays in the following areas:

- Insurance: Next to the claim details panel.
  - Claims processor: On the Claim Summary tab
  - Claims adjuster: On the Claim Workspace and Claim Summary tabs
- Banking: Next to the case information panel.

The summary includes the information that the agent enters in the case record fields that are listed in the following table.

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Case skill description and record fields

Industry	Skill description	Record fields
Insurance	Provides a customized skill that is configured with a series of related tables for claims cases. The directions address a wide range of claims cases for all lines of business. Summarization is available at the base case level.	• Incident description • Incident location • Incident date • Nature of loss • Stage • Assigned to • Insurance policy • Total claim amount
Banking	Provides a customized skill that is configured with a series of related tables for card dispute cases. The directions cover a range of card dispute cases across various categories.	• Short description • Created • Assigned to • Stage • Dispute amount • Card network • Category • Reason code • Consumer • Account • Service • Product

Related topics

Configure case summarization in ServiceNow Otto for Financial Services Operations (FSO)

Use AI skills and agents in Financial Services Operations with ServiceNow Otto panel

Access AI-powered capabilities such as case summarization and dispute resolution assistance in Financial Services Operations by using the ServiceNow Otto panel. The panel provides conversational AI skills and agents to support case management workflows.

Before you begin

Make sure that Next Experience is enabled in the instance. For more information, see Next Experience UI.

Role required: sn_bom_credit_card.dispute_agent, sn_bom_credit_card.dispute_manager, sn_bom_credit_card.dispute_viewer, sn_bom_credit_card.contributor, sn_bom.b2c_agent, sn_bom.b2b_agent, sn_bom.adjuster, sn_bom.fnol_representative

Note: These roles are the default list of roles that are defined for this task. Administrators can modify the list of roles in the AI Admin Hub console.

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About this task

You can use the ServiceNow Otto panel in the Financial Services Workspace for scenarios such as:

- Case summarization
- Conversational interaction for dispute resolution
- Interacting with AI agents during interactions or customer analysis

For more information about the ServiceNow Otto panel, see ServiceNow Otto panel. For information about activating the ServiceNow Otto panel standard chat.

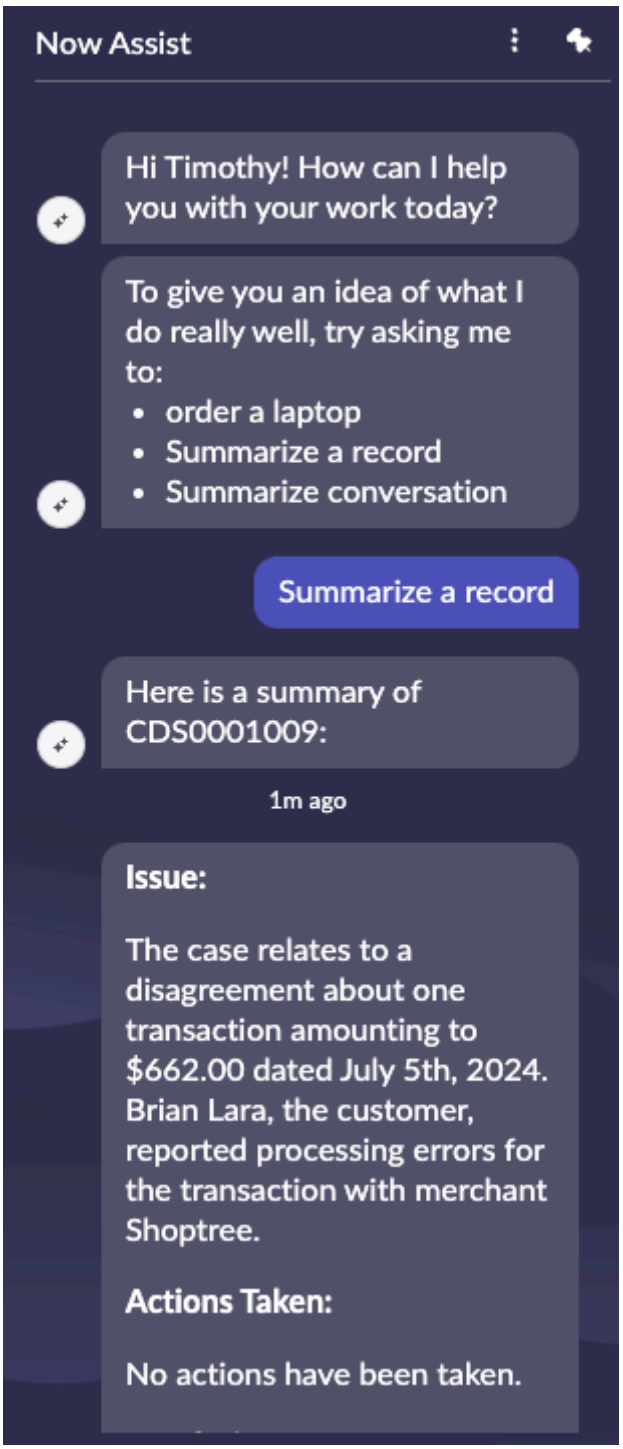
Procedure

1. Navigate to **Workspaces** > *Financial Services* **Workspace**.
2. Request AI capabilities in FSO for a case by selecting the ServiceNow Otto icon.
3. If you have enabled the Case summarization skill, you can use ServiceNow Otto panel to summarize a case using generative AI.

Option	Description
Summarize a case	**a.** Open the case. **b.** From the header menu, select the Service Now Otto icon. **c.** In the ServiceNow Otto panel, select **Summarize a record**.

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ServiceNow Otto Panel



4. If you have AI agents enabled, use ServiceNow Otto panel to converse with agents for assistance with various tasks, such as ACH dispute resolution and generating customer insights.

Related topics

Configure case summarization in ServiceNow Otto for Financial Services Operations (FSO)

Summarize a dispute or claims case with case summarization

Request AI agent support in the Interaction page

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- Generate customer insights in the Customer 360 page
- Request AI agent support in the Interaction page for Agentic Contact Center for Insurance
- Generate customer insights in the Customer 360 page for Agentic Contact Center for Insurance

Supporting information for ServiceNow Otto for Financial Services Operations (FSO)

Get a quick overview of the important information that is related to the ServiceNow Otto for Financial Services Operations (FSO) application.

Supported user interfaces

AI skills in FSO are supported in the following user interfaces.

Supported interfaces

Interface	Skill
Financial Services Workspace	• Case summarization • Disputes intake via Virtual Agent
Core UI	Case summarization
Customer 360 page and Interaction page in Agentic Contact Center for Banking	• Customer profile summarization • Customer interaction context summary
Customer 360 and Interaction page in Agentic Contact Center for Insurance	• Insurance customer profile summarization • Insurance interaction context summary
Portal	Dispute intake via Virtual Agent

Financial Services Operations AI agent collection

The FSO AI agent collection (`sn_fso_ai_agents`) provides a shared library of AI agents for Financial Services Operations. The agents understand user-defined goals, formulate strategic plans, help human agents resolve cases, and autonomously execute tasks.

For a list of AI agents included in the collection, see AI capabilities in Financial Services Operations.

Query Orchestrator

Query Orchestrator (`sn_qry_orchstr`) provides a shared, reusable orchestration layer for AI agents across Financial Services Operations business domains. The Query Orchestrator breaks down complex questions into smaller, targeted sub-queries; routes each sub-query to the most appropriate data source; and aggregates the results into a single structured response for the AI agent to use.

Query Orchestrator provides the following capabilities:

Query decomposition

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Analyzes complex questions and breaks it into sub-queries that can each be answered independently.

Intent classification

Identifies each sub-query intent to determine how it should be handled and which data source is most appropriate.

Source routing

Maps each sub-query to the most appropriate data source based on the classified intent. Examples include Knowledge Base search for article lookups, or Knowledge Graph for entity and relationship data.

Parallel execution

Dispatches sub-queries to their assigned sources concurrently to minimize overall response latency.

Response aggregation

Collects results from all sources and merges them into a single structured payload for the AI agent.

Structured output

Returns results in a consistent, schema-defined format that the AI agent uses to generate a comprehensive answer in the ServiceNow Otto panel.

Related topics

AI capabilities in Financial Services Operations

Enable AI capabilities in Financial Services Operations

Domain separation and ServiceNow Otto for Financial Services Operations (FSO)

Domain separation is supported for ServiceNow Otto for Financial Services Operations (FSO). Domain separation enables you to separate data, processes, and administrative tasks into logical groupings called domains. You can control several aspects of this separation, including which users can see and access data.

Support level: Basic

- Business logic: Ensure that data goes into the proper domain for the application's service provider use cases.
- The application supports domain separation at run time. The domain separation includes separation from the user interface, cache keys, reporting, rollups, and aggregations.
- The owner of the instance must set up the application to function across multiple tenants.

Sample use case: When a service provider (SP) uses chat to respond to a tenant-customer's message, the customer must be able to see the SP's response.

For more information on support levels, see Application support for domain separation.

Domain separation overview

In ServiceNow Otto for FSO, generative AI capabilities are organized into skills. Each skill can be configured differently for each domain.

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By default, all skills exist in the global domain. When you use AI in a domain-separated environment, users are only able to access data in their domain. For example, if a user uses the summarization skill, AI only uses material that exists in the user's domain when generating that summary. Additionally, there is no co-mingling of data for domain-separated instances when using generative AI skills. The data resides only on the instance, and the shared services used for generative AI do not persist any requests (prompts) and responses. For more information, see Domain separation in the AI Admin Hub console. (Note that global domain is not the same as global scope. For more information, see Exploring Next Experience pickers.)

How domain separation works in ServiceNow Otto for FSO

You must enable domain separation on your instance first before you can use it for ServiceNow Otto for Financial Services Operations (FSO) skills.

ServiceNow Otto for Financial Services Operations (FSO) works with domain separation. When you use ServiceNow Otto for Financial Services Operations (FSO) in a domain-separated environment, users are only able to access data within their domain. For example, when a user uses the summarization skill, ServiceNow Otto for Financial Services Operations (FSO) only uses material that exists within the user's domain when generating that summary. When a skill is domain-separated, only users who are in that domain can use the skill that you have configured for that scope.

If you're a service provider that hosts multiple clients in the same instance, you can set up domain separation to separate tenant data, processes, and administrative tasks. However, ServiceNow Otto for Financial Services Operations (FSO) consumption is tracked according to the instance without differentiating between tenants. You can track your ServiceNow Otto for Financial Services Operations (FSO) usage in the Subscription Management dashboard.

If you want a domain to have a different version of an existing skill, you can reconfigure and activate the skill or create a variant in the preferred domain. See Domain separation in the AI Admin Hub console.

Use cases

You can configure the roles when you’re activating or editing a skill.

For example, you can grant certain roles access to the ServiceNow Otto panel in one domain, while another domain has no role restrictions.

Related topics

- Domain separation for service providers

Workspaces in Financial Services Operations

The Financial Services Operations (FSO) workspace provides a single location for agents to process cases and tasks. Agents can use it to respond to all task types, view the full context of an issue, and get relevant recommendations to resolve issues.

FSO uses CRM Workspace that agents can use. To learn more about the features available in the CRM Workspace, see CSM workspace features.

Workspace users

The following users can use the FSO workspace. The workspace is personalized for different roles.

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Workspace users

User	Description
Contributor	Submits service requests, collects any inbound documents, and checks the status of cases.
Requester (Branch worker in the front office or a call center agent)	Submits service requests from interaction records and customer records.
Processor (Back-office agent)	Works on cases and tasks.
Application admin	Configures the workspace as per business requirements. For more information, see Configure CRM Workspace.

Accessing the workspace

To open the workspace, navigate to **All** > *Financial Services Operations* > **Workspace**.

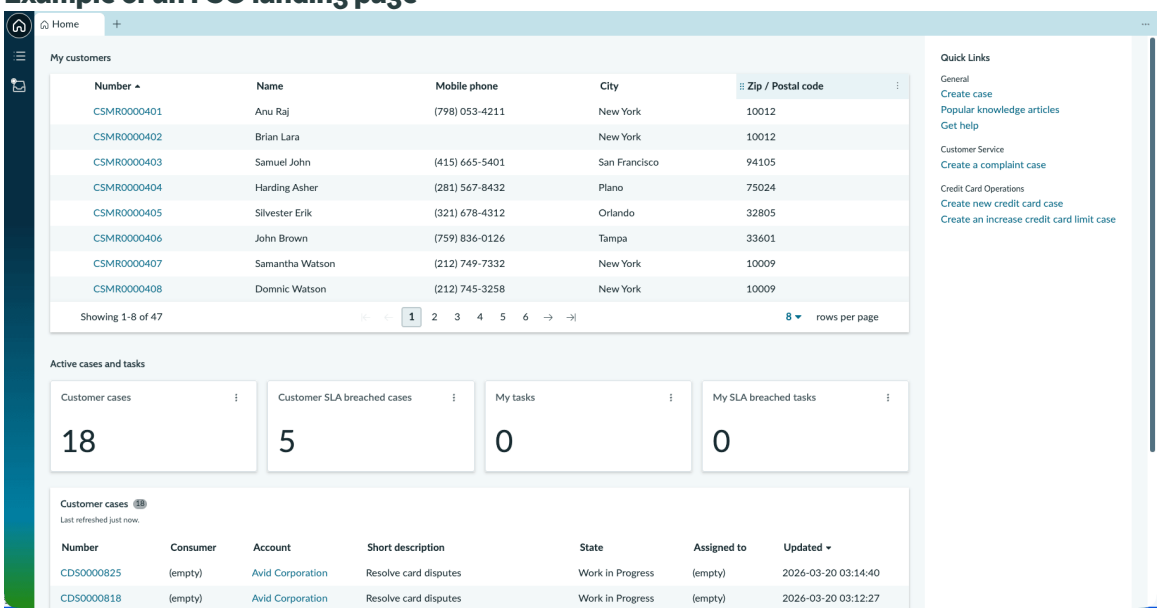
Landing page

On the workspace landing page, get a quick overview of the cases and tasks that you and your team are working on. The widgets help you and your team to monitor your workload, focus on high-priority items, and easily navigate across your responsibilities.

Note: The widgets and the data that are displayed in the widgets depend on your role.

The following is an example of a workspace landing page.

Example of an FSO landing page



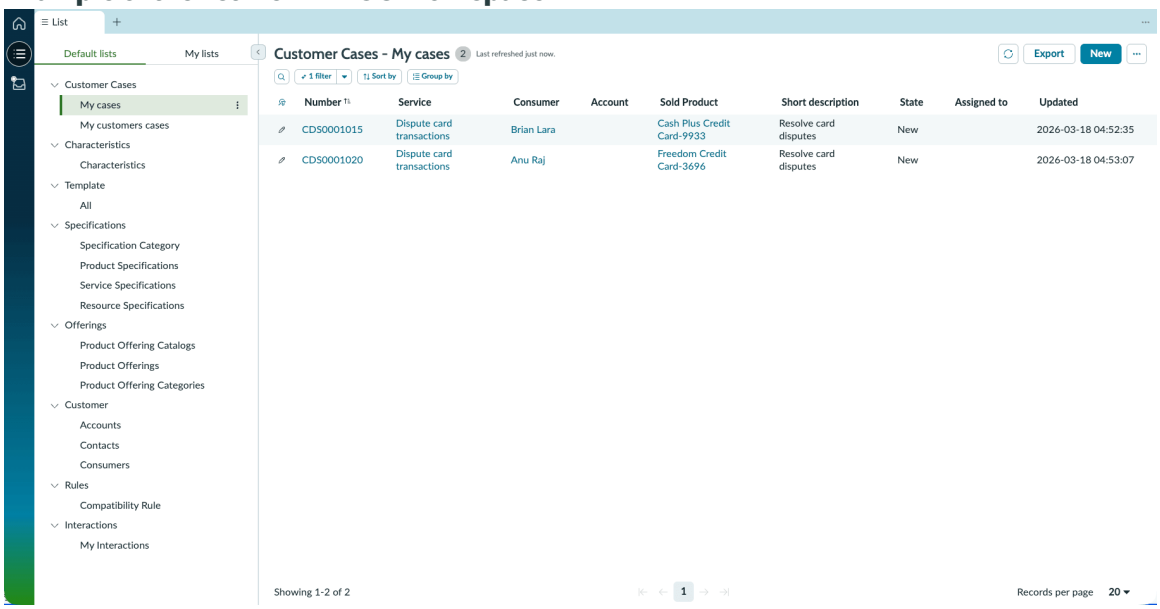
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List view

In the lists pane, you can quickly access cases and tasks by using the filtered lists under different categories. The lists that are displayed depend on your role.

The following is an example of the workspace list view.

Example of the list view in FSO workspace



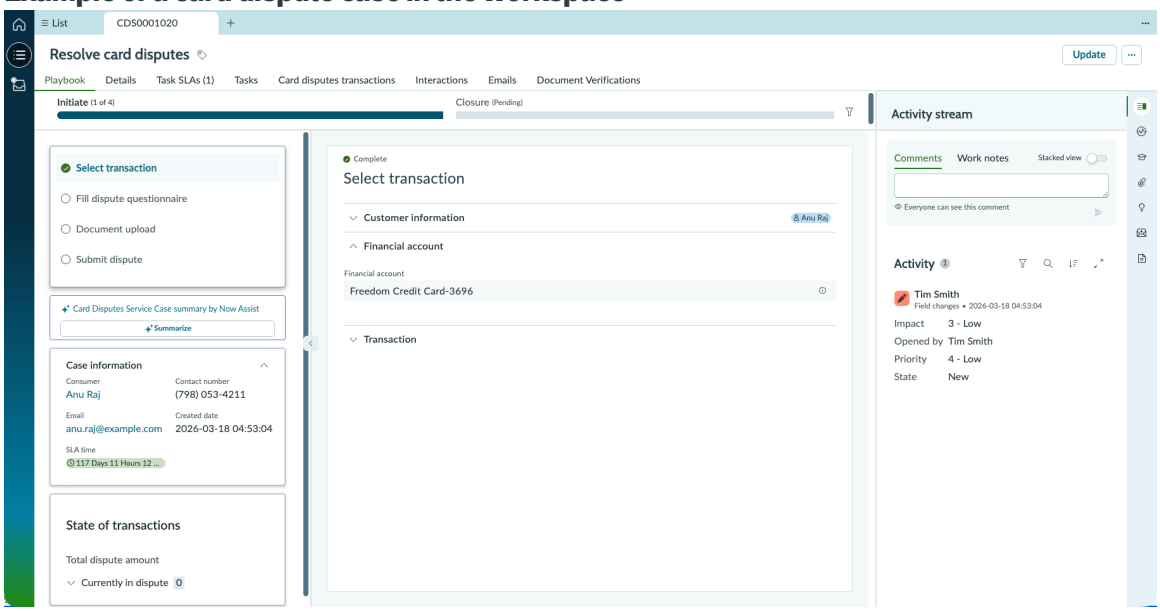
Cases and tasks

In workspace, using the case playbook, you can review and work on your cases and tasks. You can also use case and task forms to work on them.

- Contributors and requesters can submit service cases and view the case status.
- Agents can investigate, triage, and respond to cases and tasks that are assigned to them.

The following is an example of a case playbook for a card dispute in the Financial Services Card Operations application.

Example of a card dispute case in the workspace



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FSO User management

Configure the internal and external users for Customer Service Management to provide the right access to features, capabilities, and case data. Create relationships that facilitate case management and fulfill support roles for specific accounts.

Setting up users, user groups, and customer relationships

Task	Description
Configure users and groups	Configure the individual users and the user groups who can access your instance.
User roles and FSO Business rules	Assign roles to individual users and user groups to control access to features, capabilities, and data.
Roles and Personas	The FSO application includes agent connector and contributor roles. To set the right access for your team, combine these roles with different CSM Industry data model and contributor user roles.
Create multiple consumer profiles for a user	Individual consumers can have multiple profiles for different needs. You can create these profiles to identify and differentiate profile-specific data.
Configure a unified user	Enable users to maintain multiple profiles within the Customer Service Management (CSM) application and other ServiceNow applications with one login.
Create customer relationships	Establish different types of relationships between partners, customers, and contacts, to make case and account management easy and flexible: • Bi-directional account relationships • Contact relationships • Account hierarchies
Create account teams	Create teams made up of employees and customer contacts who fulfill the roles and functions to support specific accounts.
Configure contributor users	Configure contributor users to engage middle office teams in resolving customer issues and requests.
Configuring customer access management	Configure customer access management to support multiple contacts and consumers on cases and sold products, providing them with varying levels of access to the case.

User roles and FSO Business rules

This section defines the various roles within Financial Services Operations Core and explains the business rules that guide the system's actions.

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Roles installed

Roles installed with the Financial Services Operations Core application

Role title [name]	Description	Contains roles
FSO admin [sn_bom.admin]	Application-specific system administrator role for the Financial Services Operations (FSO) applications. Users with this role have read, write, and create access to the FSO tables.	• sn_bom.document.admin • sn_bom_credit_asmt.admin • model_manager
Financial services consumer contributor [sn_bom.consumer_contributor]	Universal role in the FSO Core application for financial services relationship contributor that enables users to create cases for any consumer. This role inherits all other b2c contributor roles in Financial Services Operations applications and the Customer service consumer contributor role.	• sn_bom.contributor • sn_bom_payment.contributor • sn_bom_credit_asmt.b2c_con • sn_ins_indiv_life.contributor • sn_ins_policy_b2c.contributor • sn_customerservice.consume • sn_bom_deposit_b2c.contribu • sn_bom_loan.contributor • sn_bom_compl.contributor • sn_bom_clo_b2c.contributor • sn_ins_group_life.contributor • sn_bom_credit_card.contribut
Financial services account contributor [sn_bom.account_contributor]	Universal role in the FSO Core application for financial services relationship contributor that enables users to create cases for any account. This role inherits all other b2b contributor roles in Financial Services Operations applications and the Customer service account contributor role.	• sn_bom.contributor • sn_bom_payment.contributor • sn_bom_treasury.contributor • sn_ins_indiv_life.contributor • sn_bom_deposit_b2b.contribu • sn_ins_policy_b2b.contributor • sn_bom_credit_asmt.b2b_con • sn_bom_loan_b2b.contributor • sn_bom_compl.contributor • sn_ins_group_life.contributor • sn_customerservice.account_ • sn_bom_clo_b2b.contributor • sn_bom_credit_card.contribut

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Roles installed with the Financial Services Operations Core application (continued)

Role title [name]	Description	Contains roles
Financial services relationship contributor [sn_bom.relationship_contributor]	Universal role in the FSO Core application for financial services relationship contributor that enables users to create cases for customers or accounts with whom they have established relationships. This role inherits all other contributor roles in Financial Services Operations applications and the Customer service relationship contributor role.	• sn_bom.contributor • sn_bom_payment.contributor • sn_bom_treasury.contributor • sn_customerservice.relationsh • sn_bom_credit_asmt.b2c_con • sn_ins_indiv_life.contributor • sn_ins_policy_b2c.contributor • sn_bom_deposit_b2b.contribu • sn_ins_policy_b2b.contributor • sn_bom_credit_asmt.b2b_con • sn_bom_loan.contributor • sn_bom_compl.contributor • sn_bom_clo_b2c.contributor • sn_ins_group_life.contributor • sn_bom_clo_b2b.contributor • sn_bom_credit_card.contribut
Financial services agent [sn_bom.fs_agent]	Universal role for financial services agent. All other agent roles in Financial Services Operations applications inherit this role.	• sn_bom.loan_account_viewer • sn_bom.credit_card_account_ • sn_bom.line_of_credit_viewer • sn_bom.b2b_agent • sn_bom.deposit_account_viev • sn_bom.b2c_agent
Location manager contributor [sn_bom.location_manager_contributor] **Note:** The Business Location plugin must additionally be activated for this role to be enabled. For more information, see Activate business locations	User role for managing branch locations. This role can create a case for an account or consumer. Users with this role have read, write, and create access to the FSO tables for branches that they manage.	• sn_bom.contributor • sn_customerservice.svc_locat • sn_bom_deposit_b2c.contribu • sn_bom_deposit_b2b.contribu • sn_bom_loan.contributor • sn_bom_compl.contributor • sn_bom_clo_b2c.contributor • sn_bom_clo_b2b.contributor
Account viewer [sn_bom.account_viewer]	Consumer role for viewing and creating FSO Case Examples.	• sn_bom.loan_account_viewer • sn_bom.saving_account_view

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Roles installed with the Financial Services Operations Core application (continued)

Role title [name]	Description	Contains roles
		• sn_bom.credit_card_account_ • sn_bom.deposit_account_vie • sn_bom.mortgage_viewer • sn_bom.checking_account_vi
Auto loan viewer [sn_bom.auto_loan_viewer]	User role for viewing auto loan data. This role has read access to the Auto Loan [sn_bom_auto_loan] table.	sn_bom.customer_data_viewer
Checking account viewer [sn_bom.checking_account_viewer]	User role for viewing checking account data. This role has read access to the following tables: • Personal Checking Account [sn_bom_checking_account] • Business Checking Account [sn_bom_b2b_checking_account]	sn_bom.customer_data_viewer
Credit card account viewer [sn_bom.credit_card_account_viewer]	User role for viewing credit card data. This role has read access to the following tables: • Credit Card [sn_bom_credit_card] • Card Transaction [sn_bom_card_transaction]	sn_bom.customer_data_viewer
Customer data viewer [sn_bom.customer_data_viewer]	User role for viewing customer data from FSO applications.	sn_customerservice.customer_d
Deposit account viewer [sn_bom.deposit_account_viewer]	User role for viewing deposit data. This role has read access to the following tables: • Deposit Account [sn_bom_deposit_account] • Deposit Transaction [sn_bom_deposit_transaction]	• sn_bom.saving_account_view • sn_bom.checking_account_vi • sn_bom.customer_data_viewe
Loan account viewer [sn_bom.loan_account_viewer]	User role for viewing loan data. This role has read access to the following tables:	• sn_bom.customer_data_viewe • sn_bom.auto_loan_viewer

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Roles installed with the Financial Services Operations Core application (continued)

Role title [name]	Description	Contains roles
	• Loan Account [sn_bom_loan_account] • Loan Transaction [sn_bom_loan_transaction]	• sn_bom.mortgage_viewer • sn_bom.personal_loan_viewe
Mortgage account viewer [sn_bom.mortgage_viewer]	User role for viewing mortgage data. This role has read access to the following tables: Mortgage Account [sn_bom_mortgage_account]	sn_bom.customer_data_viewer
Personal loan viewer [sn_bom.personal_loan_viewer]	User role for viewing personal loan data. This role has read access to the Personal Loan [sn_bom_personal_loan] table.	sn_bom.customer_data_viewer
Reference viewer [sn_bom.ref_data_viewer]	User role for viewing reference data for financial institutions. This role has read access to the Financial Institution [sn_bom_financial_institution] table.	This role does not contain other
Saving account viewer [sn_bom.saving_account_viewer]	User role for viewing savings data. This role has read access to the following tables: • Business Checking Account [sn_bom_b2b_checking_account] • Personal Saving Account [sn_bom_saving_account]	sn_bom.customer_data_viewer
Investment account viewer [sn_bom.investment_account_viewer]	This role gives read-only access to investment data entities.	• sn_bom.account_viewer • sn_bom.security_viewer
Security viewer [sn_bom.security_viewer]	This role gives read-only access to security data entities.	This role does not contain other
FSO consumer [sn_bom.consumer]	Consumer role for FSO customers.	This role does not contain other

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Business rules installed

Business rules installed with the Financial Services Operations Core application

Business rule	Table	Description
Limit account number to 4 char	Financial Account [sn_bom_financial_account]	Business rule that prevents storing more than four characters in an **Account number** field to help with security.

Using agent connector and contributor roles in Financial Services Operations

Financial Services Operations (FSO) applications install agent connector and contributor roles to manage and monitor user privileges effectively. To provide the right level of access, these roles must be paired with roles in the CSM Industry data model and contributor user roles.

Core roles in FSO

Agent Connector

Users with this role can create, update, and close cases and tasks.

Contributor

Users with this role can create and read cases and make limited updates during the initial stages.

To enable these roles effectively:

- Combine Agent Connector with a suitable CSM role, such as Relationship Agent or Location Agent.
- Pair Contributor with a CSM contributor role for accurate access.

Assigning access based on business needs

Based on your business needs, you can assign CSM industry data model roles or contributor user roles to your users with FSO roles to get the desired level of access for a given user, such as to control access to cases, case tasks, and other case-related information.

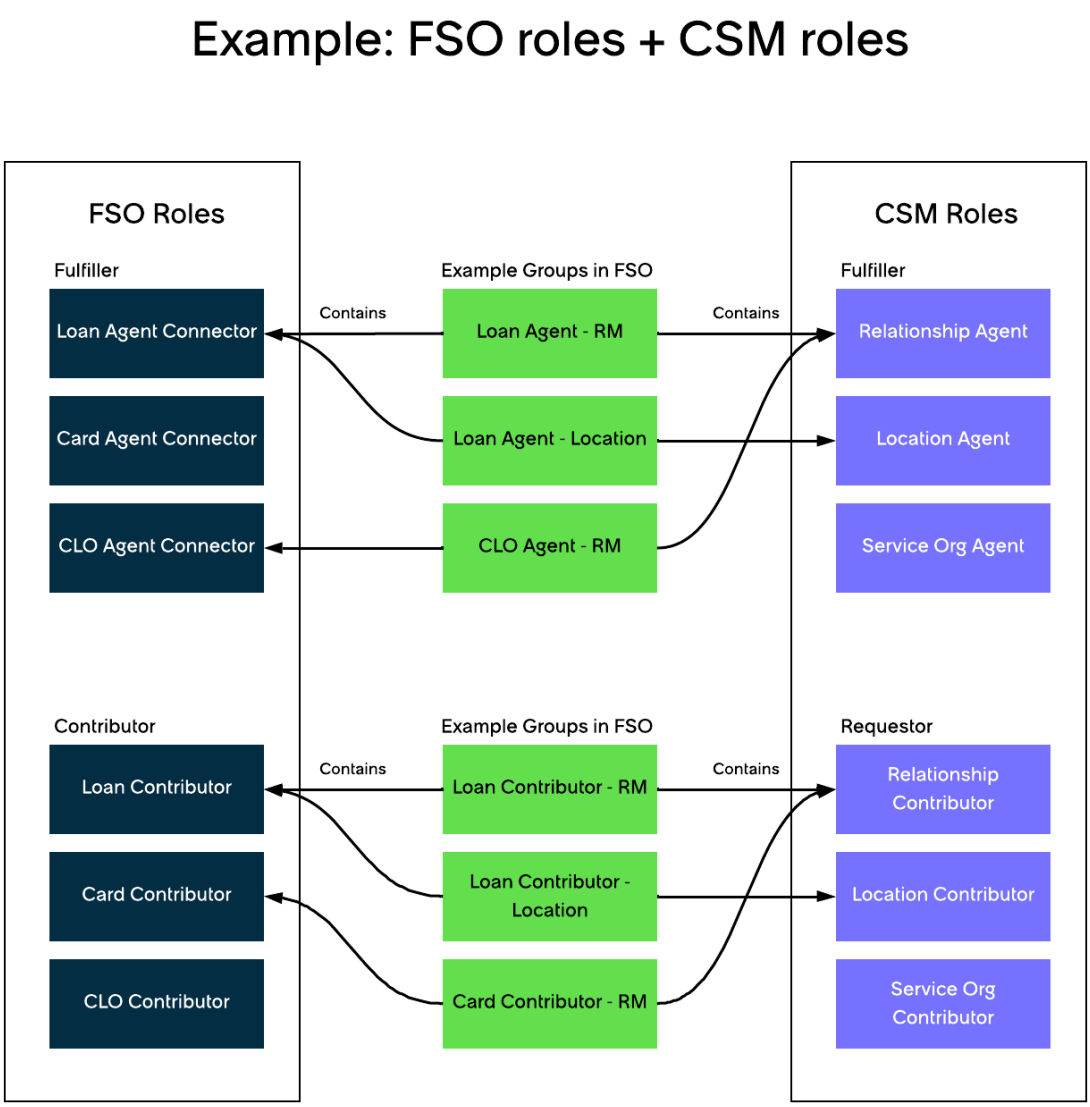
For more information, see Industry data model roles and Contributor user roles.

Visual overview

The following diagram shows examples how you can combine various FSO roles with the CSM roles and assign them to appropriate FSO user groups.

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Example of FSO roles combined with roles in CSM industry data model and Contributor users



Example role combinations in Financial Services Loan Operations

The following are a few examples of how you can assign roles to users in Loan Operations:

- A loan relationship manager must be assigned one of the following:
  - Loan Contributor [sn_bom_loan_b2b.contributor] and CSM Relationship Contributor [sn_customerservice.relationship_contributor] roles
  - Financial services relationship contributor [sn_bom.relationship_contributor], which contains both the Loan Contributor [sn_bom_loan.contributor] and CSM Relationship Contributor [sn_customerservice.relationship_contributor] roles
- A branch worker for a business location must be assigned Loan Contributor [sn_bom_loan_b2b.contributor] and CSM Service Organization Contributor [sn_customerservice.service_organization_contributor] roles.

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- A loan relationship agent must be assigned Loan Agent Connector [sn_bom_loan_b2b.agent_connector] and CSM Relationship Agent [sn_customerservice.relationship_agent] roles.
- A loan location agent for a business location must be assigned Loan Agent Connector [sn_bom_loan_b2b.agent_connector] and CSM Location Agent [sn_customerservice.svc_location_agent] roles.

Examples of loan operations roles combined with CSM roles



Data Models

Create structured and flexible data models to represent the need across various industries.

Financial Services Operations Core

The Financial Services Operations (FSO) Core application provides a framework to enable financial institutions to organize and manage their data effectively to meet their business needs. This section introduces FSO Core and explains its purpose and key data design components.

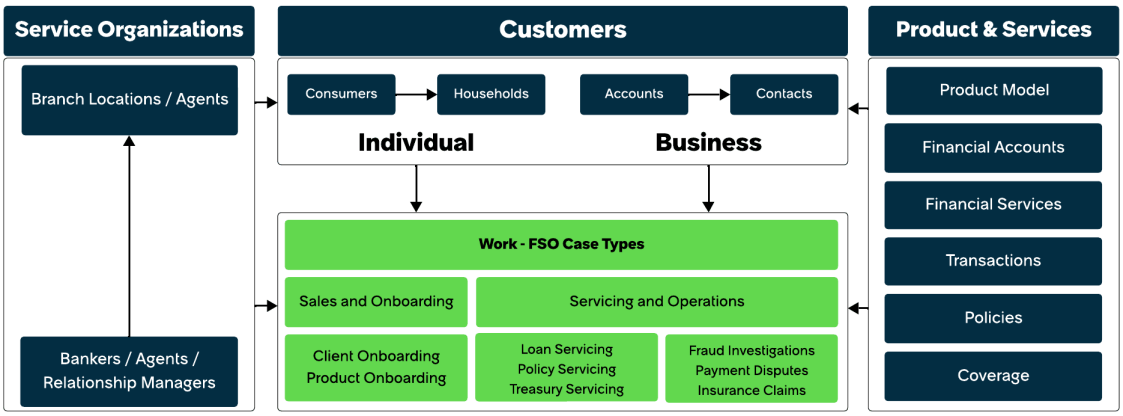
Introduction to FSO Core

The Financial Services Operations Core data model enhances and utilizes tables from the ServiceNow AI Platform and the Customer Service Management (CSM) application to create a streamlined data environment. It organizes information into two main categories:

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- Foundational Data: This includes tables that store essential customer information such as financial accounts, product models, and transactions. These elements are crucial for handling customer service requests.
- Operational Workflow Data: This records data generated during the execution of related processes, such as creating tasks and cases.

High-level overview of the FSO Core



Key components in Financial Services Operations Core

The Financial Services Operations Core feature includes the following key data design components or models.

FSO Core data design models

Model	Definition	Examples
Service organizations	A list of all branches and agencies within an organization. It includes the internal and external entities that belong to a service organization.	• Financial service organizations with multiple branches • Internal or external insurance agents and agencies • Stores • Branches • Centers • Franchises • Dealerships
Customer	A list of all customers served by the organization.	• Accounts • Contacts • Consumers • Households

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FSO Core data design models (continued)

Model	Definition	Examples
Product/Sold product	A list of all products offered by the organization. Tracks the products or services sold to an account or consumer, linking them to financial accounts, insurance policies, and financial services.	• Chase Total Checking • Chase Sapphire Credit Card • Auto Insurance • Life Insurance • Home Insurance
Financial Account	Represents the financial products owned by clients, such as deposits, line of credit, loans, cards, and investments. It connects these products to the account owner and supports integration with core systems.	• Savings account number at your bank • Home insurance policy number at your insurance company.
Financial Services	Captures the treasury services a customer has enabled for a specific Financial Account.	• Wired services • Standing sweep services on a financial account

Understanding FSO Core relationships

This section describes the key tables in FSO Core and their relationships. Understanding these relationships helps you manage data effectively and enhances system functionality.

The Financial Services Operations Core application is automatically installed with any of the #Financial Services Operations applications but can also be installed independently for a basic configuration using only its data model.

The following table lists this application's dependencies:

Plugin dependencies for Financial Services Operations Core

Name	Value
Customer Service Management (CSM)	com.sn_customerservice
Expanded Model and Asset Classes	com.sn_ent
Install Base	com.snc.install_base

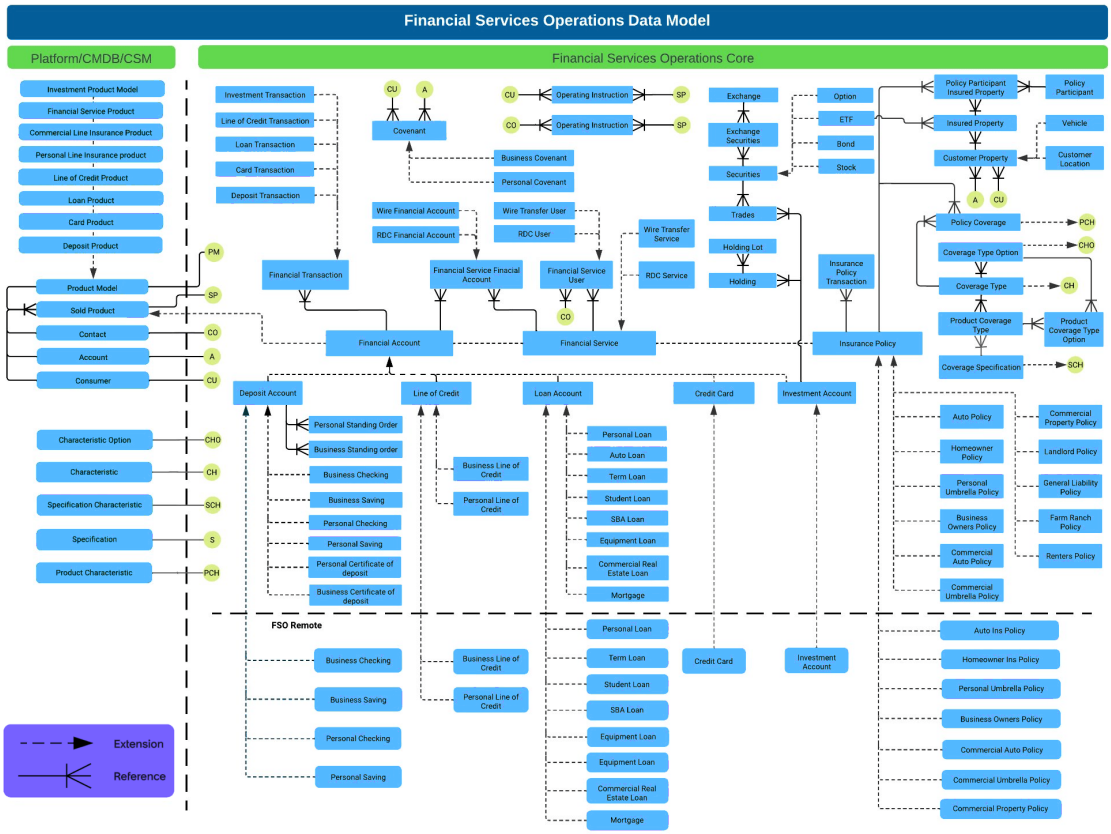
Important: Starting with the Vancouver release, the Financial Services Operations Core model tables will use child tables of Expanded Model and Asset's base Service model [cmdb_service_product_model] to classify different service models within the Configuration Management Database (CMDB). For more information, see Expanded Model and Asset Classes

Financial Services Operations Core data model diagram

The following diagram shows the tables and their relationships that build the Financial Services Operations Core data model.

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Financial Services Operations Core table relationship



Using ServiceNow AI Platform, Customer Service Management (CSM) tables

The Financial Services Operations data model uses the following tables included within the ServiceNow AI Platform, Customer Service Management (CSM), and Configuration Management Database (CMDB) applications to store data.

ServiceNow AI Platform, CSM, and Configuration Management Database (CMDB) tables used in the Financial Services Operations data model

Table	Description	Application
Business location [sn_csm_business_location]	Provides the business location records.	CSM
Case [sn_customerservice_case]	Provides the cases for patients associated with customer contact records.	CSM
Characteristic [sn_prd_pm_characteristic]	Provides the attributes available for a product.	CSM
Characteristic Option [sn_prd_pm_characteristic_option]	Provides the options for attributes available for a product.	CSM

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ServiceNow AI Platform, CSM, and Configuration Management Database (CMDB) tables used in the Financial Services Operations data model (continued)

Table	Description	Application
Consumer [csm_consumer]	Provides patient records associated with consumer records.	CSM
Consumer profile [sn_csm_consumer_profile]	Provides multiple consumer profiles.	CSM
Household Member [csm_household_member]	Provides records of the patient members who have been added to a household.	CSM
Location [cmn_location]	Provides addresses associated with a patient.	ServiceNow AI Platform
Product Specification [sn_prd_pm_specification]	Defines, at a functional level, a product a service provider sells to the customer.	CSM
Sold product [sn_install_base_sold_product]	Provides the product purchased by a patient as a customer and references the Product Model [cmdb_model] table or Service Model [cmdb_service_product_model] table for a customer (customer account or consumer).	ServiceNow AI Platform
Specification [sn_prd_pm_specification]	Provides the base table for specifications included in the industry vertical applications.	CSM
Specification Characteristic [sn_prd_pm_specification_characteristic]	Provides the characteristics for product, service, and resource specifications.	CSM
Task [task]	Provides a series of standard fields used on each of the tables that extend it.	ServiceNow AI Platform

FSO Core Banking tables

This section describes the banking tables in FSO Core and shows how they store and manage banking information.

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Banking tables installed

Financial Services Operations Core tables

Label	Table name	Description
Auto Loan	sn_bom_auto_loan	Stores all auto loans records. This table extends the Loan Account [sn_bom_loan_account] table.
Bond	sn_bom_bond	Stores all bond information. Extends the Security [sn_bom_security] table.
Business Certificate of Deposit	sn_bom_b2b_certificate_of_deposit	Stores all certificate of deposit account records, a type of financial account that allows businesses to deposit money for a fixed period and earn a fixed interest on it.
Business Checking Account	sn_bom_b2b_checking_account	Stores all checking account records for consumers. Extends the Deposit Account [sn_bom_deposit_account] table.
Business Credit Card	sn_bom_b2b_credit_card	Stores all business credit card records, a type of credit card that is designed for businesses to purchase goods or services on credit with benefits tailored to their needs.
Business Line of Credit	sn_bom_b2b_line_of_credit	Stores all line of credit records for business loan customers. Extends the Line of Credit table.
Business Saving Account	sn_bom_b2b_saving_account	Stores all saving account (a type of deposit account) records for business customers. Extends the Deposit Account [sn_bom_deposit_account] table.
Chargeback Reason Codes	sn_bom_chargeback_reason_codes	Stores all chargeback reason code records. Chargeback reason codes are numerical codes used to categorize the reasons why a cardholder disputes a transaction. These are provided by card networks like Visa, Mastercard, American Express.

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Financial Services Operations Core tables (continued)

Label	Table name	Description
Commercial Real Estate Loan	sn_bom_commercial_real_estate_loan	Stores all commercial real estate loan records. Extends the Loan Account [sn_bom_loan_account] table.
Commercial Vehicle Loan	sn_bom_commercial_vehicle_loan	Stores all commercial vehicle loan records. Extends the Loan Account [sn_bom_loan_account] table.
Covenant	sn_bom_b2b_covenant	Stores all covenant records for business customers.
Covenant	sn_bom_covenant	Stores all covenant records for consumers.
Covenant	sn_bom_covenant_base	Stores all covenant base records. The [sn_bom_b2b_covenant] and [sn_bom_covenant_base] tables extend the Covenant Base table.
Coverage Specification	sn_bom_coverage_specification	Stores all coverage specification records that define the product coverage types and their options.
Coverage Type	sn_bom_coverage_type	Stores all coverage type records across all products.
Coverage Type Option	sn_bom_coverage_type_option	Stores all coverage type option records for each coverage type across all products.
Currency ISO Code Association	currency_iso_code_association	
Stores all location records for customer property.	sn_bom_customer_property	Stores all customer property records with details of the properties that a customer has. For example, it stores the vehicles and property locations that a customer holds.
Data Fix Backup	sn_bom_data_fix_backup	Stores all backup records during data migration from one table to another.
Deposit Account	sn_bom_deposit_account	Stores all deposit accounts – Checking and Saving records. Extends the Financial Account [sn_bom_financial_account] table.

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Financial Services Operations Core tables (continued)

Label	Table name	Description
Equipment Loan	sn_bom_equipment_loan	Stores all equipment loan records. This table extends the Loan Account [sn_bom_loan_account] table.
ETF	sn_bom_etf	Stores all ETF information. This table extends the Security [sn_bom_security] table.
Exchange	sn_bom_exchange	
Financial Account	sn_bom_financial_account	Stores all financial accounts – deposit accounts, loan accounts, credit card account, line of credit accounts, and insurance policy accounts. Extends the Sold Product [sn_install_base_sold_product] table.
Financial Institution	sn_bom_financial_institution	Stores all financial institution records. Extends the Company [core_company] table.
Financial Service	sn_bom_service	Stores all financial services – RDC service and wire transfer service. Extends the Sold Product [sn_install_base_sold_product] table.
Stores all RDC financial account records. Links RDC services to financial accounts.	sn_bom_m2m_service_financial_account	Stores all financial accounts – deposit accounts, loan accounts, credit card account, line of credit accounts, and insurance policy accounts. Extends the Sold Product [sn_install_base_sold_product] table
Financial Service User	sn_bom_m2m_service_user	Stores details of users for a financial service account
Financial Services Base	sn_bom_case	Stores all financial services base records and serves as the parent table for all types of financial case records within a system. It acts as a central repository that provides a unified structure for managing various financial cases, such as disputes, fraud investigations, loan applications, insurance

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Financial Services Operations Core tables (continued)

Label	Table name	Description
		servicing, claims and other financial inquiries or issues. Each record represents a unique financial case, with associated metadata that links to more specific case details stored in related child tables.
Financial Services Case	sn_bom_financial_service	Stores all financial services cases. Extends the financial services base Case [sn_bom_case] table.
Financial Services Task	sn_bom_financial_task	Stores all financial services tasks. Extends the Financial Task [sn_bom_task] table.
Financial Task	sn_bom_task	Stores all financial tasks such as inquiry tasks, claim tasks, credit tasks and loan tasks. Extends the Industry Task [sn_ind_task] table.
Financial Transaction	sn_bom_transaction	Stores all financial transactions for deposit, loan, and credit card accounts. Extends the Industry Data Entity [sn_ind_data_entity] table.
Financial Transaction Authorization	sn_bom_transaction_authorization	Stores authorization-related details for financial transactions.
Group Member Info	sn_bom_group_member_info	Stores all group member info records and is an extension of customer property table which can contain the group member details applicable to a customer. For example, in employer provided life insurance policy scenario, this table can hold the group member details of the employer.
Holding	sn_bom_holding	Stores all holding information records.
Holding lot	sn_bom_holding_lot	Stores all holding lot information records.
Insured Property	sn_bom_insured_property	Stores all insured property records that reference customer property and contain the properties of a

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Financial Services Operations Core tables (continued)

Label	Table name	Description
		customer which are covered by an insurance policy.
Investment account	sn_bom_investment_account	Stores all investment account records. Extends the Financial Account [sn_bom_financial_account] table.
Line	sn_bom_line	Stores all line records and is a parent table which holds the case lines of a case when requests are made on the line items belonging to a sold product. For example, in an insurance servicing case, when a request is made to change policy coverages, the coverage line items for the policy can be held in the line tables extended from this table in the servicing app. This ensures that the changes are not made directly on the insurance policy coverage records when the case is being processed and the updates are made only after the case is approved and closed.
Line of Credit	sn_bom_line_of_credit	Stores all line of credit account records. Extends the Financial Account [sn_bom_financial_account] table.
Loan Account	sn_bom_loan_account	Stores all loan account records. Extends the Financial Account [sn_bom_financial_account] table.
Location	sn_bom_location	Stores all vehicle records for customer property.
Merchant Category Code	sn_bom_merchant_category_code	
Mortgage	sn_bom_mortgage	Stores all mortgage account records. Extends the Loan Account [sn_bom_loan_account] table.
Operating instruction	sn_bom_b2b_operating_instruction	Stores all operating instruction records on a business account. For example, on a

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Financial Services Operations Core tables (continued)

Label	Table name	Description
		business checking account who are the signatories who are allowed to sign and their financial limits.
Operating instruction	sn_bom_operating_instruction	Stores all operating instruction records on a personal account. For example, on a personal checking account who are the signatories who are allowed to sign or provide instructions to operate the account.
Option	sn_bom_option	Stores all options information. Extends the Security [sn_bom_security] table.
Payment Network	sn_bom_payment_network	Stores all payment network records with information about the payment processing networks in the context of cards. For example, Visa interlink, Pulse.
Personal Certificate of Deposit	sn_bom_certificate_of_deposit	Stores all personal certificate of deposit account records, a type of financial account that allows individuals to deposit money for a fixed period and earn a fixed interest on it.
Personal Checking Account	sn_bom_checking_account	Stores all checking account records for consumers. Extends the Deposit Account [sn_bom_deposit_account] table.
Personal Credit Card	sn_bom_credit_card	Stores all personal credit card records, a type of credit card that allows individuals to purchase goods or services on credit.
Personal Line of Credit	sn_bom_b2c_line_of_credit	Stores all line of credit records for consumers.
Personal Loan	sn_bom_personal_loan	Stores all personal loan account records. Extends the Loan Account [sn_bom_loan_account] table.
Personal Saving Account	sn_bom_saving_account	Stores all personal saving account records, a type of bank account that allows

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Financial Services Operations Core tables (continued)

Label	Table name	Description
		customers to deposit money and earn interest on it.
Policy Coverage	sn_bom_policy_coverage	Stores all policy coverage records with the defined coverages on the insurance policy.
Policy Participant	sn_bom_policy_participant	Stores all policy participant records with the defined participants on the insurance policy.
Policy Participant Role	sn_bom_policy_participant_insured_property	Stores all policy participant role records with the roles played by the participants who have been defined on the insurance policy.
Product Coverage Type	sn_bom_product_coverage_type	Stores all product coverage type records with the product coverage types defined for the product.
Product Coverage Type Option	sn_bom_product_coverage_type_option	Stores all product coverage type option records with the product coverage type options defined for a coverage type within the product.
RDC Financial Account	sn_bom_m2m_rdc_financial_account	Stores all wire transfer financial account records. Links wire transfer services to financial accounts.
RDC Service	sn_bom_rdc	Stores all RDC treasury service records. Extends the Financial Service [sn_bom_service] table.
RDC User	sn_bom_m2m_rdc_user	Stores details of users who are authorized to request for a remote deposit capture facility on a business deposit account
Renters Policy	sn_bom_renters_ins_policy	Stores all renters policy records for insurance personal renters policies. Extends the insurance policy table.
SBA Loan	sn_bom_sba_loan	Stores all SBA (Small Business Administration) loan account records. Extends the Loan Account [sn_bom_loan_account] table.

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Financial Services Operations Core tables (continued)

Label	Table name	Description
Security	sn_bom_security	Stores all security information. Extends the Security [sn_bom_security] table.
Security Exchange	sn_bom_m2m_security_exchange	Stores all security exchange records with details of security exchange (a marketplace where securities, such as stocks, bonds, and derivatives, are bought and sold). For example, NYSE- New York Stock Exchange, Nasdaq.
Service Definition	sn_bom_service_definition	Stores all service definitions configured for all workflows across Financial Services Operations applications.
Service Definition has Agent Criteria	n_csm_case_types_service_user_criteria	Stores all service definition and agent criteria relationship records. An m2m table between Service Definition and Agent Criteria (user_criteria).
Service Definition has Entity Criteria	sn_csm_case_types_service_customer_criteria	Stores all service definition and entity criteria relationship records. An m2m table between Service Definition and Entity Criteria (sn_req_criteria_customer_condition).
Standing Order	sn_bom_b2b_standing_order	Stores all standing instruction records which are pre-authorized payment instructions given by a business customer to the bank. For example, auto bill payments.
Standing Order	sn_bom_standing_order	Stores all standing instruction records which are pre-authorized payment instructions given by a an individual customer to the bank. For example, auto bill payments.
Stock	sn_bom_stock	Stores all stock information. Extends the Security [sn_bom_security] table.
Student Loan	sn_bom_student_loan	Stores all student loan account records. Extends the Loan Account [sn_bom_loan_account] table.

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Financial Services Operations Core tables (continued)

Label	Table name	Description
Term Loan	sn_bom_term_loan	Stores all term loan account records. Extends the Loan Account [sn_bom_loan_account] table.
Trade	sn_bom_trad	Stores all trade records with information related to individual stock orders placed by investors.
Transaction	sn_bom_card_transaction	Stores all card transaction records. Extends the Financial Transaction [sn_bom_transaction] table.
Transaction	sn_bom_deposit_transaction	Stores all deposit transaction records. Extends the Financial Transaction [sn_bom_transaction] table.
Transaction	sn_bom_ins_policy_transaction	Stores all policy transaction records. Extends the Financial Transaction [sn_bom_transaction] table.
Transaction	sn_bom_investment_transaction	Stores all investment transaction records. Extends the Financial Transaction [sn_bom_transaction] table.
Transaction	sn_bom_line_of_credit_transaction	Stores all line of credit transaction records. Extends the Financial Transaction [sn_bom_transaction] table.
Transaction	sn_bom_loan_transaction	Stores all loan transaction records. Extends the Financial Transaction [sn_bom_transaction] table.
Vehicle	sn_bom_vehicle	Customer Property
Wire Transfer Financial Account	sn_bom_m2m_wire_transfer_financial_account	Financial Service Financial Account
Wire Transfer Service	sn_bom_wire_transfer	Stores all wire transfer treasury service records. Extends the Financial Service [sn_bom_service] table.
Wire Transfer User	sn_bom_m2m_wire_transfer_user	Stores details of users who are authorized to request for a wire transfer facility on a business deposit account

FSO Core Insurance tables

This section explains the insurance tables in FSO Core and how they handle insurance data.

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Insurance tables installed

Financial Services Operations Core tables

Label	Table name	Description
Business Owners Policy	sn_bom_bo_ins_policy	Insurance Policy
Claim Base	sn_bom_claim_base	Claim base is the table from which all the insurance app specific claim case types are extended. This table contains all the common attributes which can be used across insurance claims case types.
Commercial Auto Policy	sn_bom_ca_ins_policy	Insurance commercial auto policy table extended from insurance policy.
Commercial Property Policy	sn_bom_cp_ins_policy	Insurance commercial property policy table extended from insurance policy.
Commercial Travel Policy	sn_bom_ct_ins_policy	Stores information about a commercial travel policy issued to a policy holder. Extends Insurance Policy [sn_bom_ins_policy].
Commercial Umbrella Policy	sn_bom_cu_ins_policy	Insurance commercial umbrella policy table extended from insurance policy.
Condo Policy	sn_bom_condo_ins_policy	Insurance personal condo policy table extended from insurance policy.
Farm Ranch Policy	sn_bom_fr_ins_policy	Insurance commercial farm ranch policy table extended from insurance policy.
General Liability Policy	sn_bom_gl_ins_policy	Insurance general liability policy table extended from insurance policy.
Group Disability Insurance Policy	sn_bom_group_disability_ins_policy	Insurance group disability policy table extended from insurance policy.
Group Life Insurance Policy	sn_bom_group_life_ins_policy	Insurance group life policy table extended from insurance policy.
Homeowner Policy	sn_bom_homeowner_ins_policy	Insurance homeowners policy table extended from insurance policy.

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Financial Services Operations Core tables (continued)

Label	Table name	Description
Individual Disability Policy	sn_bom_indiv_disab_policy	Insurance individual disability policy table extended from insurance policy.
Individual Life Policy	sn_bom_indiv_life_policy	Insurance individual life policy table extended from insurance policy.
Insurance Policy	sn_bom_ins_policy	Stores all insurance policy account records. Extends the Sold Product [sn_install_base_sold_product] table.
Insured Property	sn_bom_insured_property	Insured property table references customer property and will contain the properties of a customer which are covered by an insurance policy.
Landlord Policy	sn_bom_landlord_ins_policy	Insurance landlord policy table extended from insurance policy.
Personal Auto Policy	sn_bom_auto_ins_policy	Insurance personal auto policy table extended from insurance policy.
Personal Travel Policy	sn_bom_pt_ins_policy	Stores information about a personal travel policy issued to a policy holder. Extends Insurance Policy [sn_bom_ins_policy].
Personal Umbrella Policy	sn_bom_pu_ins_policy	Insurance personal umbrella policy table extended of insurance policy.
Policy Coverage	sn_bom_policy_coverage	Policy coverage table will contain the defined coverages on the insurance policy.
Policy Participant	sn_bom_policy_participant	Policy participant table will contain the defined participants on the insurance policy.
Policy Participant Role	sn_bom_policy_participant_insured_property	Policy participant role table will contain the roles played by the participants who have been defined on the insurance policy.
Renters Policy	sn_bom_renters_ins_policy	Insurance personal renters policy table extended from insurance policy.

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Financial Services Operations Core tables (continued)

Label	Table name	Description
Transaction	sn_bom_ins_policy_transaction	Stores all policy transaction records. Extends the Financial Transaction [sn_bom_transaction] table.

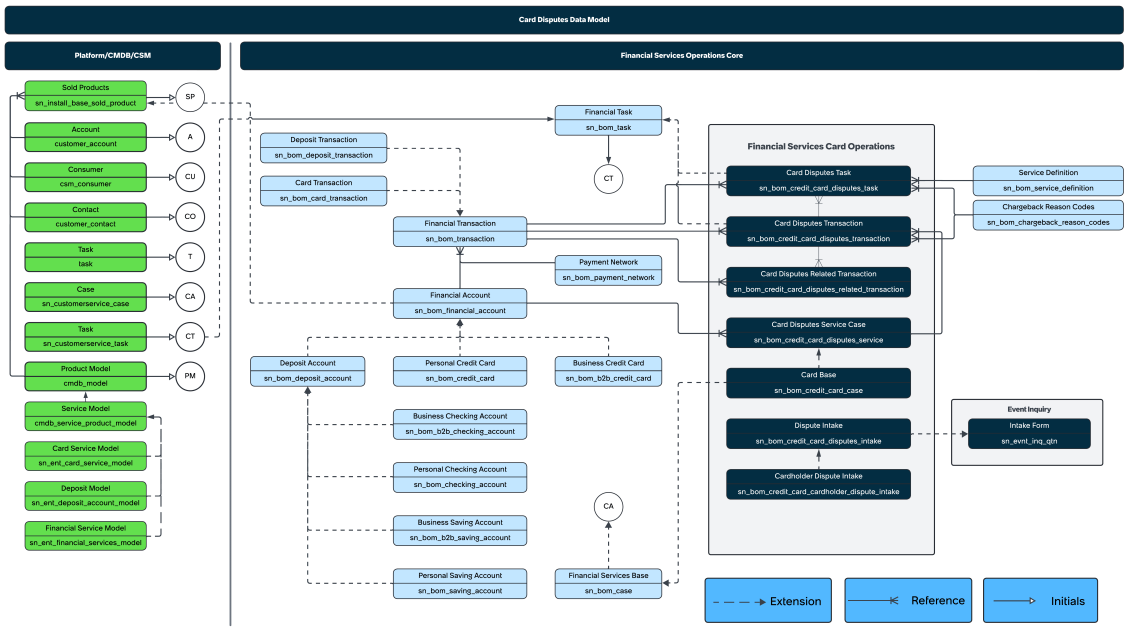
Card Disputes data model

This section outlines the card disputes data model and the tables installed with the disputes application.

Card disputes data model

The following diagram shows the tables and their relationships within the card disputes data model.

Disputes data model



Card disputes tables

Entity	Table name	What you can do
Product Model	cmdb_model	Configure product models for services, hardware, software, and consumables.
Consumer	csm_consumer	Store information for B2C (individual) customers.
Account	customer_account	Store and manage customer account records.
Contact	customer_contact	Maintain customer contact information.

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Entity	Table name	What you can do
Card service model	Sn_ent_card_service_model	Store card product information.
Deposit model	sn_ent_deposit_account_model	Define deposit product models like savings or checking accounts.
Intake Form	sn_evt_inq_qtn	Store request-related questions and responses.
Business Credit Card	sn_bom_b2b_credit_card	Store business credit card details and usage data.
Business Checking Account	sn_bom_b2b_checking_account	Store checking account data for business customers; extends Deposit Account table [sn_bom_deposit_account].
Business Saving Account	sn_bom_b2b_saving_account	Store saving account data for business customers; extends Deposit Account table [sn_bom_deposit_account].
Card Transaction	sn_bom_card_transaction	Store card-based transaction records; extends Financial Transaction table [sn_bom_transaction].
Financial Services Base	sn_bom_case	Manage all financial case records, including disputes and fraud investigations.
Chargeback Reason Codes	sn_bom_chargeback_reason_codes	Categorize and store chargeback reasons per card network.
Personal Checking Account	sn_bom_checking_account	Store checking account data for individual consumers; extends Deposit Account table [sn_bom_deposit_account].
Personal Credit Card	sn_bom_credit_card	Store individual credit card details.
Visa Dispute Cardholder Intake	sn_bom_credit_card_cardholder_dispute_intake	Store Visa dispute responses from consumers; extends Visa Dispute Intake table [sn_bom_visa_cp_visa_dispute_questionnaire].
Visa Dispute Intake	sn_bom_credit_card_dispute_intake	Capture Visa dispute questionnaire questions and responses; extends Intake Form table [sn_evt_inq_qtn].
Card disputes related transaction	sn_bom_credit_card_disputes_related_transaction	Store transactions associated with a card dispute.
Card dispute service case	sn_bom_credit_card_disputes_service_case	Create and track card dispute cases initiated by agents.

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Entity	Table name	What you can do
Dispute Task	sn_bom_credit_card_disputes_task	Track and manage dispute tasks; extends the Financial Task table [sn_bom_task].
Dispute Transaction	sn_bom_credit_card_disputes_transaction	Store all credit card dispute transactions.
Deposit Account	sn_bom_deposit_account	Manage all checking and saving account records; extends Financial Account table [sn_bom_financial_account].
Deposit Transaction	sn_bom_deposit_transaction	Store deposit transaction records; extends Financial Transaction table [sn_bom_transaction].
Financial Account	sn_bom_financial_account	Store deposit, loan, credit card, line of credit, and insurance policy accounts; extends Sold Product table [sn_install_base_sold_product].
Line of Credit	sn_bom_line_of_credit	Store line of credit account records; extends Financial Account table [sn_bom_financial_account].
Credit Transaction	sn_bom_line_of_credit_transaction	Store line of credit transactions; extends Financial Transaction table [sn_bom_transaction].
Mastercard Chargeback Reason Code Message	sn_bom_mcard_cp_mastercard_chargeback_reason_code	Store Mastercard chargeback reason codes and messages.
Merchant Category Code	sn_bom_merchant_category_code	Store the ISO-certified Merchant Category Code (MCC) list used to categorize merchants on a transaction. **Note:** A transaction referencing an MCC that isn't in this table can cause a lookup subflow to error; before treating this as a product gap, confirm whether the transaction data is valid production data.
Payment Network	sn_bom_payment_network	Store payment processing network info such as Visa Interlink, Pulse.
Personal Saving Account	sn_bom_saving_account	Store individual saving account data.

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Entity	Table name	What you can do
Service Definition	sn_bom_service_definition	Configure service definitions used across workflows; extends Service Definition table [sn_case_type_selection].
Financial Task	sn_bom_task	Manage financial tasks such as inquiries, claims, credits, and loans; extends Industry Task table [sn_ind_task].
Financial Transaction	sn_bom_transaction	Track all financial transactions across deposit, loan, and credit card accounts.
CRB Region Type	sn_bom_visa_cp_crb_region_type	Store Visa Card Recovery Bulletin (CRB) region details.
Service Definition	sn_case_type_selection	Link services to case types and define request types.
Case	sn_customerservice_case	Manage customer questions, issues, and resolutions, such as card dispute cases.
Task	sn_customerservice_task	Centralize and manage customer service-related tasks.
Sold Products	sn_install_base_sold_product	Track products and services sold to accounts or consumers.
Task	Task	Track work progress related to case management.

Dispute decision tables

Decision tables in Dispute Management provide decision logic for card dispute processing.

The following table lists the decision tables used in Dispute Management.

Note: The rules shown here are provided as example rules. Review and configure to reflect your own processing policy.

Dispute Management Decision Tables

Decision table	Description
Card dispute rules for internal policy	Determines the appropriate financial action based on the details of a dispute case. The results can be: • Immediate provisional credit • Immediate final credit • Deny • No credit

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Dispute Management Decision Tables (continued)

Decision table	Description
	Note: You can extend the predefined rules based on your own policies.
Derive Dispute Category without Content Pack	Determines the chargeback dispute category based on the dispute category and dispute reason whenever a dispute content pack isn't installed.
Derive Disputes Case Priority	Triages a dispute case based on the dispute category, transaction category, and SEC code (for ACH disputes).
Derive Intake Answers from Chargeback Reason Code and Messages	Determines answers to the following questions, based on the reason code: • What is this dispute due to? • What is incorrect about this transaction? The answer determines which questionnaire to render in the playbook.
Determine chargeback dispute reason code	Determines the chargeback reason code for Visa disputes based on the case categorization and the responses to the following questions: • What is incorrect about this transaction? • This dispute is due to?
Determine Chargeback Subflow by Network ID	Determines which chargeback eligibility subflows run based on the network ID of the disputed transaction.
Determine dispute category	Determines the Dispute Case category based on the responses to the following questions: • Do you recognize the merchant and the purchase? • Did you provide authorization for the transaction? • What is the issue that you're experiencing?
Determine Dispute Category Options	Determines the dispute category options that are displayed in the dispute questionnaire (based on the Network ID).
Determine Dispute Reason Options	Determines the dispute reason options that are displayed in the dispute questionnaire (based on the selected dispute category).
Determine Dispute Transaction Outcome	Determines the outcome status of the transaction based on the chargeback category, dispute service, and representment/response/appeal status.
Determine Next Activity Status	Determines the next activity in the card dispute workflow.

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Dispute Management Decision Tables (continued)

Decision table	Description
Determine questionnaire table and view	Used to determine the Dispute Case questionnaire based on persona, card network, and category.
Determine Mastercard chargeback dispute reason code message	Determines the chargeback reason code.
Determine Reason Code and Category Subflow by Network ID	Determines the reason code and category subflow based on the network ID of the disputed transaction.
Dispute Document Rules	Determines whether an ACH dispute requires a Written Statement of Unauthorized Debit (WSUD).

Related topics

Decision Tables

Payment card

The Payment card application stores details of payment cards, which can be used across the entire card life-cycle, from issuance to servicing.

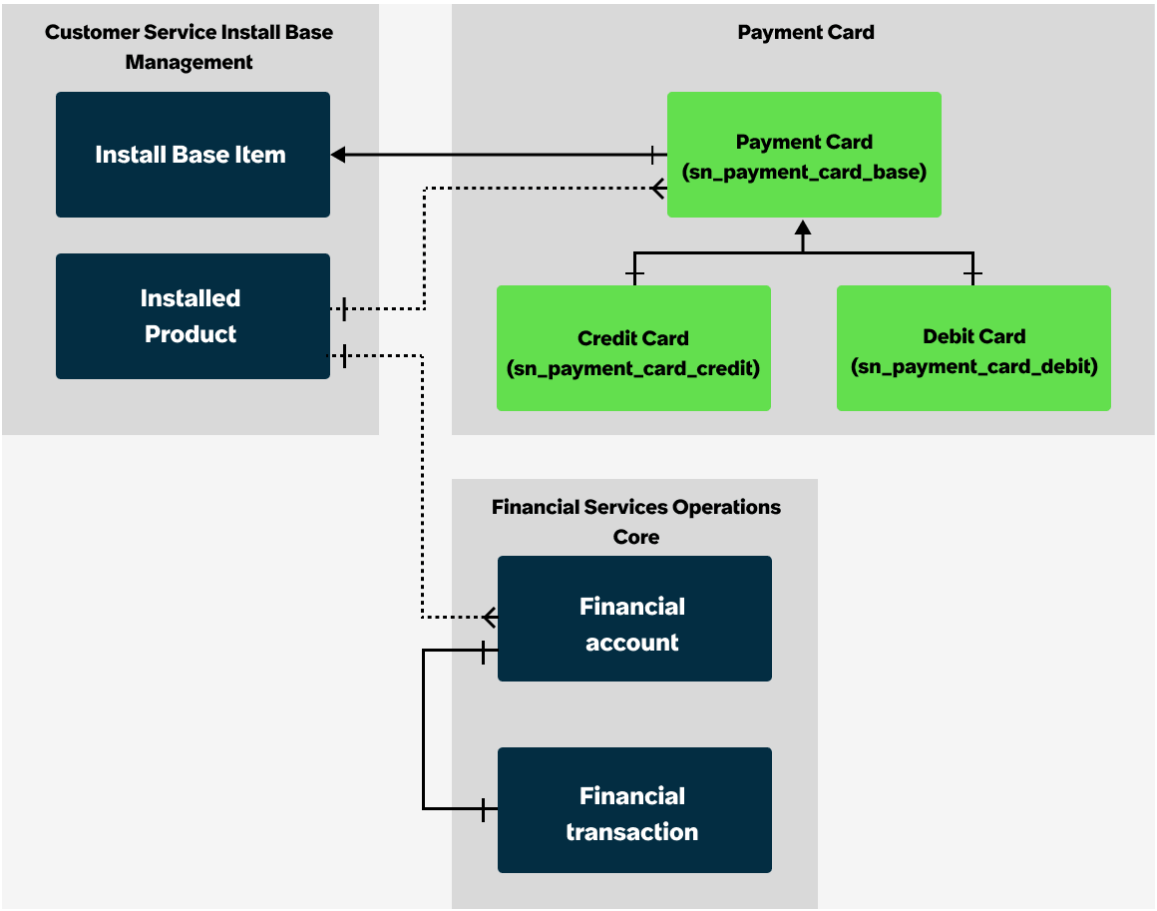
Overview of Payment card

The Payment card application is a data model that represents payment cards that are issued to users. It supports multiple payment card types, including credit and debit cards.

It also supports storing tokenized values for sensitive data, such as the primary account number (PAN).

Cards in Payment card can be associated with a Financial Account in Financial Services Operations Core. This relationship can then be used in a Financial Services Operations (FSO) workflow that involves a card account, such as selecting a credit or debit card containing a disputed card transaction.

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Accessing Payment card

Payment card is included with Financial Services Operations Core.

Payment card tables

This section describes the tables in the Payment card application and shows how they store and manage physical payment card information.

Payment card tables installed

Payment card tables

Table	Description
Payment Card [sn_payment_card_base]	Parent table that contains the details of various payment cards. Extends the Install Base Item [sn_install_base_item] table.
Credit Card [sn_payment_card_credit]	Contains the details of credit cards. Extends the Payment Card [sn_payment_card_base] table.
Debit Card [sn_payment_card_debit]	Contains the details of debit cards. Extends the Payment Card [sn_payment_card_base] table.

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Expanded Model and Asset Classes tables

The Expanded Model and Asset Classes Store application contains a Payment Card Model [sn_ent_payment_card_model] table that extends System and Smart Card Model [sn_ent_system_smart_card_model]. This table represents payment cards as a material, physical good.

For more information, see Expanded Model and Asset Classes.

Related topics

Expanded Model and Asset Classes

Payment card roles

This section outlines the core roles involved in managing payment cards in the Payment card application.

Payment card roles installed

Payment card roles

Role title [name]	Description
Payment card admin [payment_card_admin]	Create, read, write, and delete access to the table.
Payment card reader [payment_card_reader]	Read access to the Payment Card table.
Payment card writer [payment_card_writer]	Create, read, and write access to the Payment Card table.
Credit card reader [credit_card_reader]	Read access to the Credit Card table.
Debit card reader [debit_card_reader]	Read access to the Debit Card table.

Insurance Claims Core

The Insurance Claims Core application includes a framework that provides generic claims data model components and approval engine that your organization can use to create flexible data structures that meet your business needs.

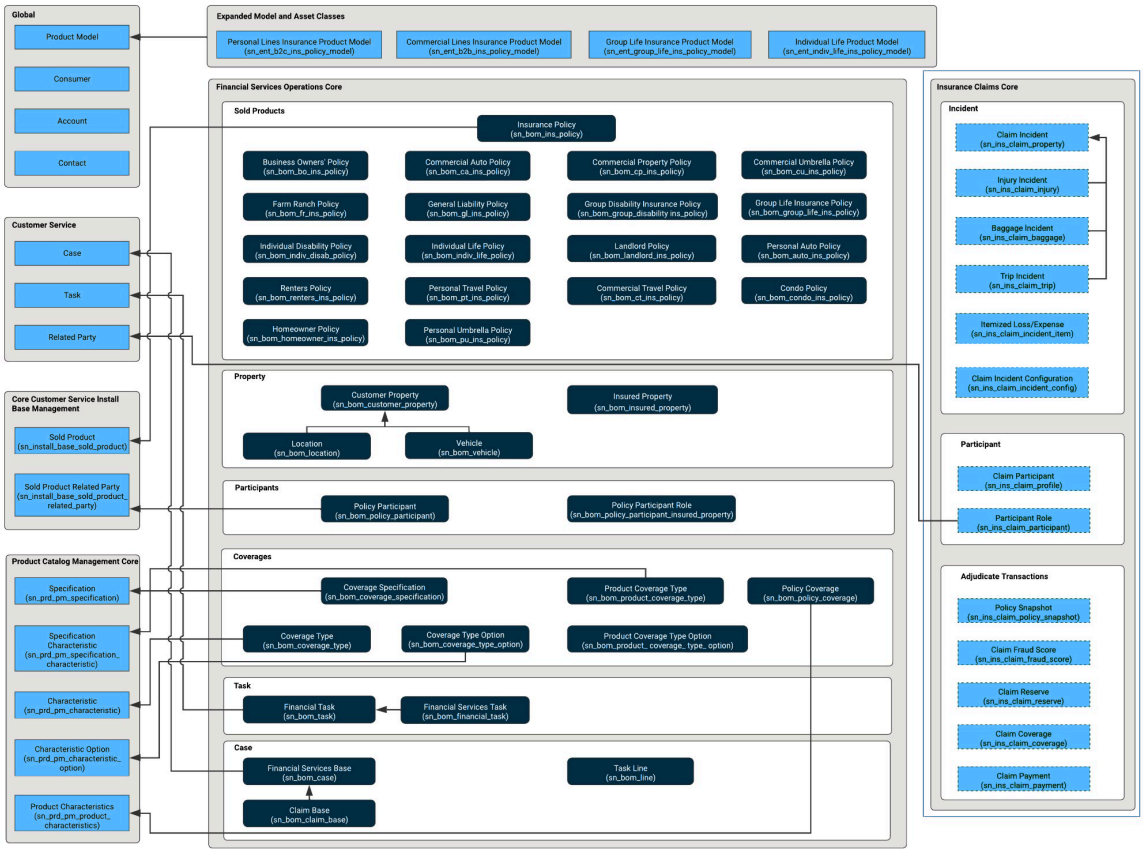
Introduction to Insurance Claims Core

The Insurance Claims Core application includes all the required common entities in an insurance claim process for your different lines of business. A financial institution can use these common entities for all the other applications that relate to insurance claims. The main components in the Insurance Claims Core application are the data model such as the claim property, claim participant, claim coverage, claim reserve, and claim payment, approval engine and validations.

The claim reserve and claim payment components have a claims approval engine for approval process. This approval engine consists of decision tables and flows along with ServiceNow AI Platform `sysapproval_approver` table to ensure that the requests are accurate and monitored as per your company guidelines.

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High-level overview of Insurance Claims Core



Insurance Claims Core tables

This section explains the insurance tables in Insurance Claims Core and how they handle insurance data.

Tables installed

The following table lists the tables that are installed with Insurance Claims Core.

Insurance Claims Core tables

Table	Description
Claim Coverage [sn_ins_claim_coverage]	Stores coverage of an insurance policy for a claim.
Claim Incident [sn_ins_claim_property]	Stores details about the insured properties or details about the other properties that are involved in the loss incident that is reported in the claim.
Claim Participant [sn_ins_claim_profile]	Stores details about all the participants involved in the claim process. It can be a person or company. For example, the insured driver, the driver of another vehicle, or any external experts involved in the evaluation and so on. These details can be used as an involved entity to make a claim against a

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Insurance Claims Core tables (continued)

Table	Description
	coverage or as a payee to whom a payment is made.
Participant Role [sn_ins_claim_participant]	Stores information about a claim participant's role, such as the injured party, the insured, the reporting party, or another role related to the claim. Extends the Customer Service table Related Party [sn_customerservice_related_party].
Claim Reserve [sn_ins_claim_reserve]	Stores the reserve amounts that are created against a coverage and entity combination.
Claim Payment [sn_ins_claim_payment]	Stores details about the payment amount that is created against a reserve for settling a claim. **Note:** For both claim reserve and payment, depending on the system properties, the claims approval engine for approval process might be invoked for a reserve record or payment.
Injury Incident [sn_ins_claim_injury]	Stores participant injury details for a claim.
Policy Snapshot [sn_ins_claim_policy_snapshot]	Stores policy information specific to the time of an incident date, including Policy Number, Effective Date, Expiry Date, and other details.
Claim Incident Configuration [sn_ins_claim_incident_config]	Defines the configuration for claim incidents that can be created as part of the Insurance claims application. Use this table to define the following: • Name and short description of the claim incident • Claim incident table name • The icon that is shown • Adjuster task service definition • Parent service definition • Whether the loss can be itemized • Whether an adjuster task is created per incident or per incident type (for example, a single task for all baggage claim incidents) • Display order of the service definitions in the playbook • Whether the service definition is shown in the UI or not

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Insurance Claims Core tables (continued)

Table	Description
	For more information, see Claim Incident Configuration table.
Itemized Loss/Expense [sn_ins_claim_incident_item]	Stores information about the itemized losses and expenses for a claim.
Baggage Incident [sn_ins_claim_baggage]	Stores information about a baggage loss incident, such as a description of the baggage, the associated flight details, and the claimant.
Trip Incident [sn_ins_claim_trip]	Stores information about a trip loss incident, such as a description of the incident, reservation numbers, and other supporting questions.

Insurance Claims Core roles and properties

This section outlines the core roles involved in managing insurance claims and highlights their system properties.

Roles installed

The Insurance Claims Core includes access control lists (ACLs) and read-write user roles to restrict access to different tables.

Roles installed with the Insurance Claims Core application

Role title [name]	Description
Insurance Claims Core admin [sn_ins_claim.admin]	Create, read, write, and delete access to all tables including the core data.
Insurance Claims Core reserve writer [sn_ins_claim.reserve_writer]	Write access to the Claim Reserve table.
Insurance Claims Core reserve reader [sn_ins_claim.reserve_reader]	Read access to the Claim Reserve table.
Insurance Claims Core property writer [sn_ins_claim.property_writer]	Write access to the Claim Incident table.
Insurance Claims Core property reader [sn_ins_claim.property_reader]	Read access to the Claim Incident table.
Insurance Claims Core payment writer [sn_ins_claim.payment_writer]	Write access to the Claim Payment table.

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Roles installed with the Insurance Claims Core application (continued)

Role title [name]	Description
Insurance Claims Core payment reader [sn_ins_claim.payment_reader]	Read access to the Claim Payment table.
Insurance Claims Core participant writer [sn_ins_claim.participant_writer]	Write access to the Participant Role table.
Insurance Claims Core participant reader [sn_ins_claim.participant_reader]	Read access to the Participant Role table.
Insurance Claims Core coverage writer [sn_ins_claim.coverage_writer]	Write access to the Claim Coverage table.
Insurance Claims Core coverage reader [sn_ins_claim.coverage_reader]	Read access to the Claim Coverage table.
Insurance Claims Core claim injury writer [sn_ins_claim.injury_reader]	Write access to the Claim Injury table.
Insurance Claims Core claim injury reader [sn_ins_claim.injury_writer]	Read access to the Claim Injury table.
Insurance Claims Core profile reader [sn_ins_claim.profile_reader]	Read access to the Claim Participant (Profile) table.
Insurance Claims Core profile writer [sn_ins_claim.profile_writer]	Write access to the Claim Participant (Profile) table.
Policy Snapshot reader [sn_ins_claim.policy_snapshot_reader]	Read access to the Policy Snapshot table.
Policy Snapshot writer [sn_ins_claim.policy_snapshot_writer]	Write access to the Policy Snapshot table.

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Properties installed

To update the claims system properties, navigate to **Insurance claim operations** > **Properties**. The following properties are available:

Claims system properties

Property	Name	Description
Approval process required for claim reserves?	sn_ins_claim.reserve_approval	Determines if you want an approval process for claim reserve.
Hierarchical approval required for claim reserves?	sn_ins_claim.reserve_approval_is_sequential	When enabled, the manager receives a notification that the adjuster has submitted a claim reserve request for review. Even if the manager doesn't have the approval authority, the claim reserve approval request will always move a sequential order to all the next level manager for approval. When disabled, the approval request goes directly to a manager who has the approval authority for the amount.
Approval process required for claim payments?	sn_ins_claim.payment_approval	Determines if you want an approval process for claim payment.
Hierarchical approval required for claim payments?	sn_ins_claim.payment_approval_is_sequential	When enabled, the manager receives a notification that the adjuster has submitted a claim payment request for review. Even if the manager doesn't have the approval authority, the claim payment approval request will always move in a sequential order to all the next level manager for approval. When disabled, the approval request goes directly to a manager who has the approval authority for the amount.

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Approval Engine for Reserves and Payments

Insurance claims core includes a claim reserve and payment approval rules engine. It can be found in the decision table **Claim reserve and payment approval rules**.

This decision table is executed by two subflows:

- Claim reserve approval flow
- Claim payment approval flow

You can review these subflows by navigating to **All** > **Process Automation** > **Workflow Studio** > **Subflows**.

The inputs to the decision table are:

- Activity: Reserve/Payment
- Product: The insurance product model
- Amount: The amount being less then or greater than a set value

The output of the decision table is the title of the persona that can approve the amount.

Approval engine properties

The reserve and payment approval process is controlled by the properties located at **All** > **Insurance claim operations** > **Properties**. For a detailed description of each property, see Insurance Claims Core roles and properties.

Financial Services Remote Tables

Integrate your core systems using the ServiceNow Financial Services Remote Tables. This feature streamlines development by eliminating the need to recreate the ServiceNow data model for integrations.

About Financial Services Remote Tables

Financial institutions manage a large volume of account and transaction data through external core applications. To address the challenge of synchronizing this data within the Financial Services Operations application, the Financial Services Remote Tables application has been introduced. This solution enables real-time record lookup into external financial applications without the need to store the data permanently.

Remote tables are a ServiceNow AI Platform functionality that has been integrated with the Financial Services Operations banking applications. For more details on working with remote tables, see Remote tables.

Key features

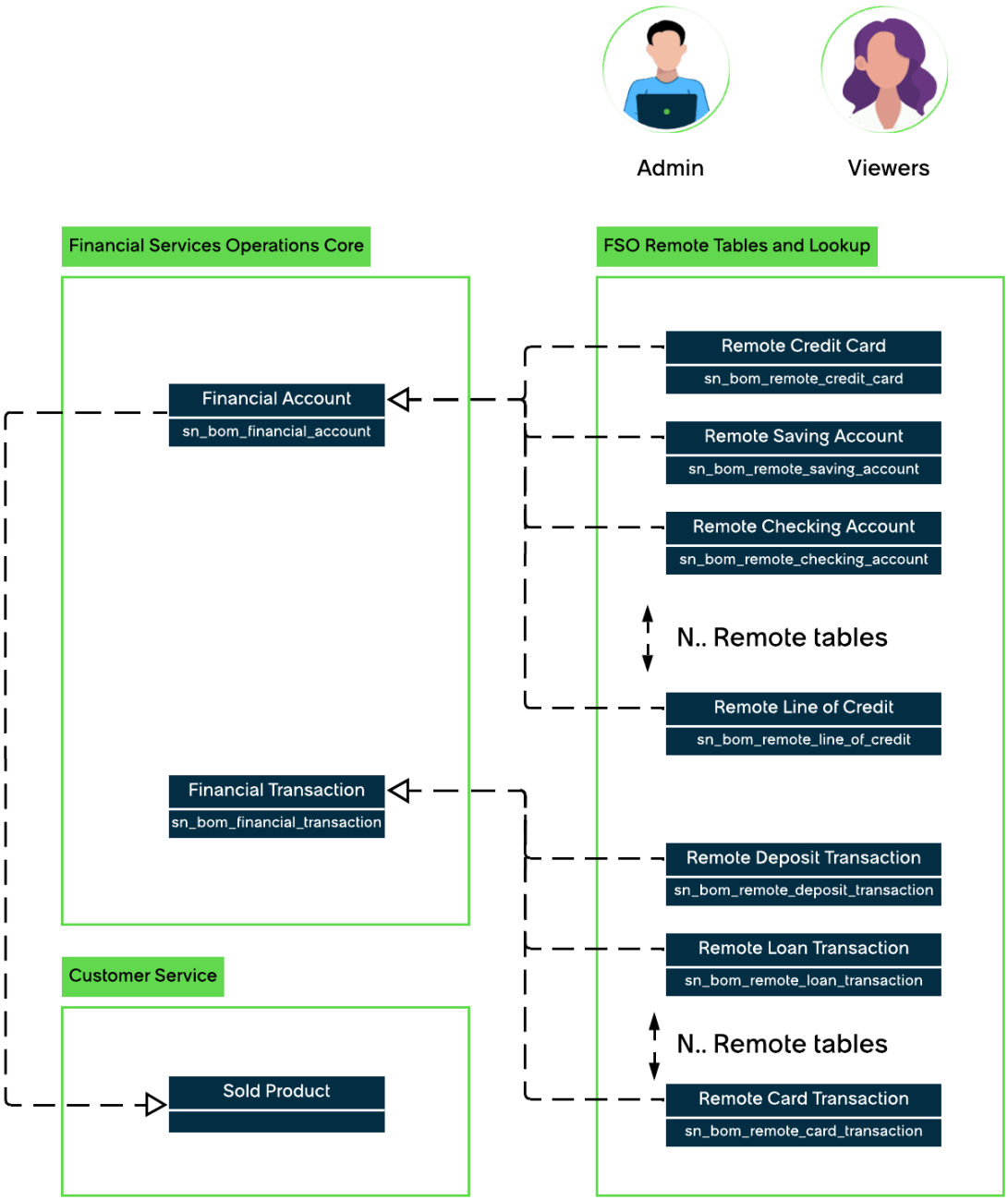
- Incorporate Financial Services Remote Tables into the Financial Services Operations data model, featuring financial account and transaction tables.
- Enable on-demand synchronization of lookup records with ServiceNow tables to maintain data accuracy and timeliness.

Integration architecture

Using Financial Services Remote Tables, you can retrieve data from external sources or another instance through REST or SOAP services. To retrieve data from external sources or another instance, you must create and associate a script definition with a remote table. For more

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information on script definitions and an example of using a REST API call to look up financial transaction details, see Lookup remote information in the system of record



Setting up FSO Lookup client action

The **Lookup UXF Client action**, included in the Financial Services Remote Tables plugin, is essential for setting up the FSO Lookup Client action. This action integrates the **Action Payload Definition** and is used within a field decorator as a UXF Client action. It is available as part of the Remote table lookup application but requires integration with a field decorator or a declarative action.

The remote tables integration use case includes a step that walks through setting up the FSO Lookup client action. For more information, see Setting up a remote table integration.

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Developer resources

To learn more about remote data options for remote tables, choosing an integration approach, or following a remote table integration walkthrough use case, refer to the following topics for more information:

- Remote Data Options for Remote Tables
- Choosing an Integration Approach
- Setting up a remote table integration

Related topics

Create script definitions for a remote table

Create a form action button

FSO Look Up Client action

Create a field decorator action button

FSO Look Up Client action

Look up a record from any table based on defined conditions.

Roles and availability

Role required: admin

Fields

When you select the **Action Payload Definition** in the field decorator, it activates a set of **Action Attributes** that you can configure for the **UXF Client**. Following are the list of attributes available for configuration in field decorators.

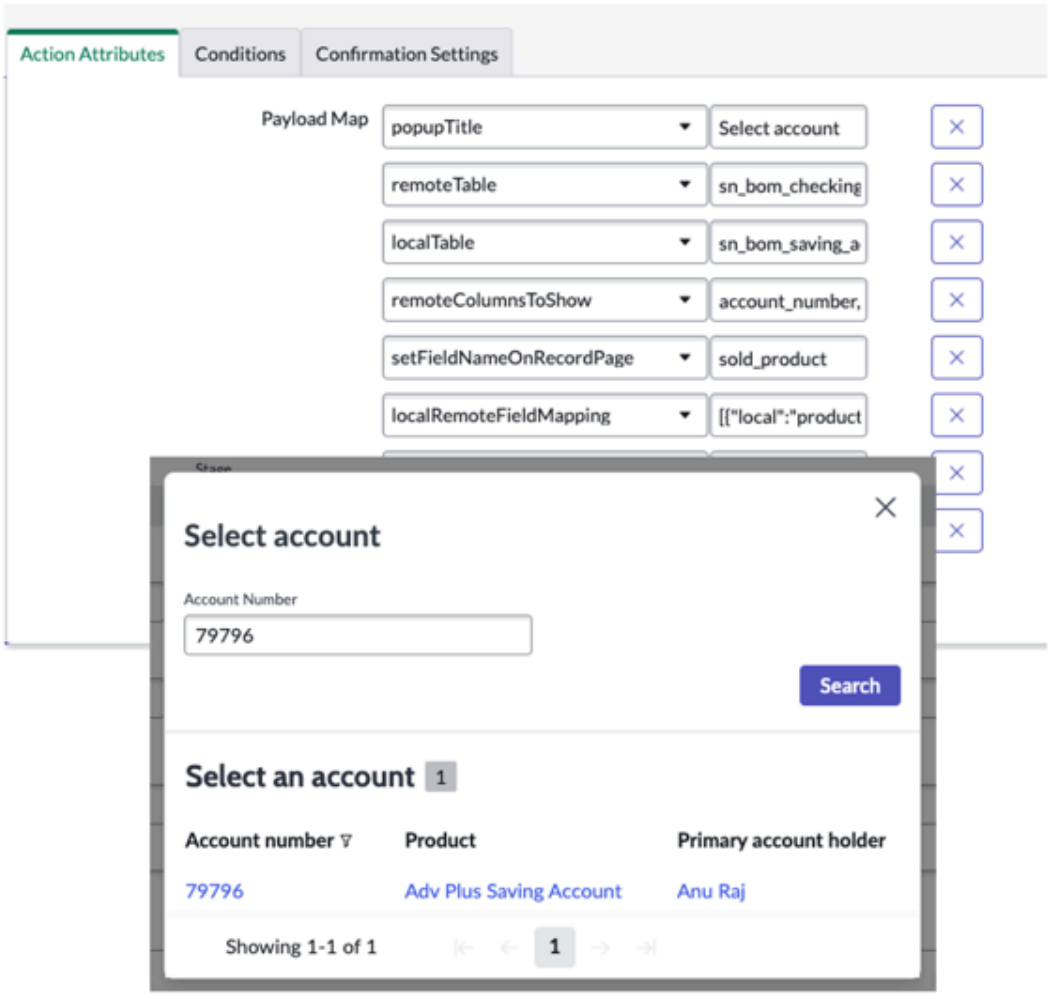
Field	Description
popupTitle	Sets the title for the pop-up modal.
remoteTable	Identifies which remote table to query for the lookup.
remoteColumnsToShow	Displays the columns on the list when queried.
setFieldNameOnRecordPage	Assigns the selected value to a specified field after selection.
localTable	Specifies where to copy the selected record.
localRemoteFieldMapping	Maps fields between the remote and local tables for data copying.
searchField	Enables you to search the remote table using specified fields in the pop-up.
listTitle	Titles the list within the pop-up modal.

Output Example

Field	Description
popupTitle	Select account
remoteTable	sn_bom_remote_saving_account

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Field	Description
localTable	sn_bom_saving_account
remoteColumnsToShow	name, product, consumer
setFieldNameOnRecordPage	sold_product
localRemoteFieldMapping	["local":"product","remote":"product","unique":true,"local":"name","remote":"name","u
searchFields	["field":"consumer","name":"Consumer","filter":"LIKE","val":"","field":"name","name":"N
listTitle	Select an account



Components installed with Financial Services Remote Tables

Several types of components are installed with the installation of the Financial Services Remote Tables application, including tables and user roles.

Tables installed

Financial Services Remote Tables

Label	Name
Remote Personal Auto Policy	sn_bom_remote_auto_insurance_policy

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Financial Services Remote Tables (continued)

Label	Name
Remote Auto Loan	sn_bom_remote_auto_loan
Remote Personal Line of Credit	sn_bom_remote_b2c_line_of_credit
Remote Business Owners Policy	sn_bom_remote_bo_ins_policy
Remote Business Certificate of Deposit	sn_bom_remote_business_certificate_of_deposit
Remote Business Checking Account	sn_bom_remote_business_checking_account
Remote Business Line of Credit	sn_bom_remote_business_line_of_credit
Remote Business Saving Account	sn_bom_remote_business_saving_account
Remote Transaction	sn_bom_remote_card_transaction
Remote Commercial Auto Insurance Policy	sn_bom_remote_ca_ins_policy
Remote Personal Certificate of Deposit	sn_bom_remote_certificate_of_deposit
Remote Personal Checking Account	sn_bom_remote_checking_account
Remote Commercial Real Estate Loan	sn_bom_remote_commercial_real_estate_loan
Remote Commercial Vehicle Loan	sn_bom_remote_commercial_vehicle_loan
Remote Condo Insurance Policy	sn_bom_remote_condo_ins_policy
Remote Commercial Property Policy	sn_bom_remote_cp_ins_policy
Remote Credit Card	sn_bom_remote_credit_card
Remote Commercial Umbrella Policy	sn_bom_remote_cu_ins_policy
Remote Transaction	sn_bom_remote_deposit_transaction
Remote Equipment Loan	sn_bom_remote_equipment_loan
Remote Farm Ranch Policy	sn_bom_remote_fr_ins_policy
Remote General Liability Policy	sn_bom_remote_gl_ins_policy
Remote Group Disability Insurance Policy	sn_bom_remote_group_disability_insurance_policy
Remote Group Life Insurance Policy	sn_bom_remote_group_life_insurance_policy
Remote Homeowner Policy	sn_bom_remote_homeowner_insurance_policy
Remote Individual Life Policy	sn_bom_remote_indiv_life_policy
Remote Transaction	sn_bom_remote_ins_policy_transaction
Remote Investment Account	sn_bom_remote_investment_account
Remote Transaction	sn_bom_remote_investment_transaction
Remote Landlord Insurances Policy	sn_bom_remote_landlord_ins_policy
Remote Transaction	sn_bom_remote_line_of_credit_transaction
Remote Transaction	sn_bom_remote_loan_transaction
Remote Mortgage	sn_bom_remote_mortgage
Remote Personal Loan	sn_bom_remote_personal_loan
Remote Personal Umbrella Policy	sn_bom_remote_pu_ins_policy

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Financial Services Remote Tables (continued)

Label	Name
Remote Renters Insurance Policy	sn_bom_remote_renters_ins_policy
Remote Personal Saving Account	sn_bom_remote_saving_account
Remote SBA Loan	sn_bom_remote_sba_loan
Remote Student Loan	sn_bom_remote_student_loan
Remote Term Loan	sn_bom_remote_term_loan

Roles installed

Roles installed with Financial Services Remote Tables

Label	Role
Auto Insurance Policy	sn_bom_remote.auto_ins_policy_viewer
Auto Loan	sn_bom_remote.auto_loan_viewer
B2C Line of Credit	sn_bom_remote.b2c_line_of_credit_viewer
Business Certificate of Deposit	sn_bom_remote.b2b_certificate_of_deposit_viewer
Business Checking Account	sn_bom_remote.b2b_checking_account_viewer
Business Line of Credit	sn_bom_remote.b2b_line_of_credit_viewer
Business Saving Account	sn_bom_remote.b2b_saving_account_viewer
Card Transaction	sn_bom_remote.credit_card_account_viewer
CA Insurance Policy	sn_bom_remote.ca_ins_policy_viewer
Certificate of Deposit	sn_bom_remote.certificate_of_deposit_viewer
Checking Account	sn_bom_remote.checking_account_viewer
Commercial Real Estate Loan	sn_bom_remote.commercial_real_estate_loan_viewer
Commercial Vehicle Loan	sn_bom_remote.commercial_vehicle_loan_viewer
Condo Insurance Policy	sn_bom_remote.condo_ins_policy_viewer
CP Insurance Policy	sn_bom_remote.cp_ins_policy_viewer
Credit Card	sn_bom_remote.credit_card_account_viewer
CU Insurance Policy	sn_bom_remote.cu_ins_policy_viewer
Deposit Transaction	sn_bom_remote.deposit_account_viewer
Equipment Loan	sn_bom_remote.equipment_loan_viewer
FR Insurance Policy	sn_bom_remote.fr_ins_policy_viewer
GL Insurance Policy	sn_bom_remote.gl_ins_policy_viewer
Group Disability Insurance Policy	sn_bom_remote.group_disability_ins_policy_viewer
Group Life Insurance Policy	sn_bom_remote.group_life_ins_policy_viewer
Homeowner Insurance Policy	sn_bom_remote.homeowner_ins_policy_viewer

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Roles installed with Financial Services Remote Tables (continued)

Label	Role
Individual Life Policy	sn_bom_remote.indiv_life_policy_viewer
Insurance Policy Transaction	sn_bom_remote.ins_policy_viewer
Investment Account	sn_bom_remote.investment_account_viewer
Investment Transaction	sn_bom_remote.investment_account_viewer
Landlord Insurance Policy	sn_bom_remote.landlord_ins_policy_viewer
Line of Credit Transaction	sn_bom_remote.line_of_credit_viewer
Loan Transaction	sn_bom_remote.loan_account_viewer
Mortgage	sn_bom_remote.mortgage_viewer
Personal Loan	sn_bom_remote.personal_loan_viewer
PU Insurance Policy	sn_bom_remote.pu_ins_policy_viewer
Renters Insurance Policy	sn_bom_remote.renters_ins_policy_viewer
Saving Account	sn_bom_remote.saving_account_viewer
SBA Loan	sn_bom_remote.sba_loan_viewer
Student Loan	sn_bom_remote.student_loan_viewer
Term Loan	sn_bom_remote.term_loan_viewer

Customer Central for FSO

Customer Central provides agents or contributors with all the information about the customer in one central place. It enables them to focus on the customer issue and provide efficient and supportive services to their customers.

As an agent or contributor, you can view Customer Central on customer records in the Financial Services Operations (FSO) workspace on the **Customer Information** tab.

Activate Customer Central for FSO

To use Customer Central in FSO applications, activate the Customer Central plugin. For more information, see Activate Customer Central.

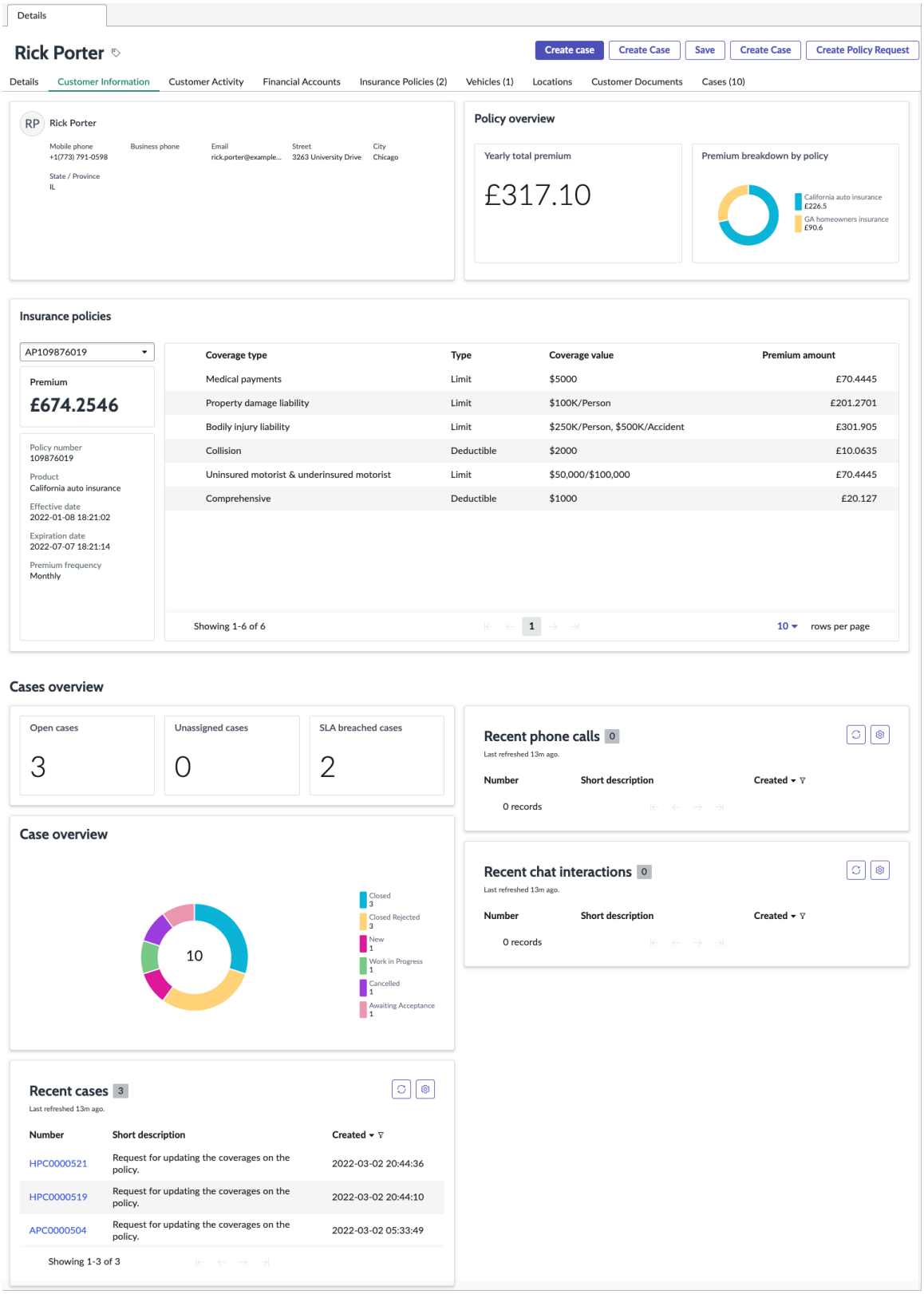
Agents or contributors can view Customer Central on the interaction, case, account, contact, or consumer records in the FSO workspace on the **Customer Information** tab.

Customer Information tab

The **Customer Information** tab displays key information about the customer and a view of all recent customer touchpoints with the service organization. It contains various predefined lists, records, reports, and report groups that are highly configurable, or you can create your own. You can also configure the number of days to display the data.

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Customer Information tab



Configure Customer Central

For more information, see Configure Customer Central.

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Access Customer Central

Access Customer Central to get a quick overview of key customer information. This information helps you learn more about a customer who contacts support.

Before you begin

Roles required: sn_customerservice_agent, sn_bom.agent, and sn_bom.agent sn_bom.contributor

About this task

Use Customer Central to get a quick insight into key customer information. You can filter the customer information by financial accounts to access the information that you require.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. On the **Lists** tab, select **Customer** or **Interaction**.
4. On the Interaction, Contact, Account, or Consumer record, select the **Customer Information** tab to view key customer information.

Configuring Financial Services Operations

Set up your Financial Services Operations application by importing financial services data and reviewing and configuring the components installed with the application. You can configure record producers, Workflow Studio flows, assignment groups and rules, workspace, playbooks, and service level agreement definitions for Financial Services Operations applications. These settings enable creating and managing requests and tasks for banking operations.

1. Planning to import your financial data

   Understand how to import your financial accounts, financial products, financial institutions, and financial transactions into ServiceNow Financial Services Operations Core tables.

2. (Optional) Enabling branch operation features

   Enable branch operations features to allow managers to view performance metrics and manage cases for the branches they oversee, helping optimize operational performance across locations.

3. Setting up roles and personas

   Configure internal and external users in Customer Service Management and the FSO application to ensure proper access. Combine Agent Connector and Contributor roles with relevant CSM Industry data model and user roles to streamline case management and support for specific accounts.

4. Setting up script includes

   Create script includes to store JavaScript that runs on the server.

5. Setting up Data models

   Create structured and flexible data models to represent the need across various industries.

6. Creating an ACL

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Create an access control rule (ACL) to prevent the Needs review field from being modified after it has been set.

7. Setting up form views

   Form views refer to the user interfaces or screens that allow users to input, edit, and view data related to tables.

8. Configuring service definitions

   Configure and modify service definitions for Financial Services Operations applications, including reviewing or adding new ones.

9. Creating a UI action

   Create UI actions.

10. Setting up CSM Configurable Workspace

    Review the CSM Configurable Workspace in Financial Services Operations applications to ensure it meets your business needs. Customize its components as needed and set it up for agents to engage with customers, answer questions, create cases, and resolve issues.

11. Setting up decision tables

    Create decision tables.

12. Setting up approval engine

    Set up insurance claim core as per the business requirements.

13. Configuring assignment rules

    Configure rules to automatically assign cases to specific agents or groups based on the rule conditions. You can either modify predefined assignment rules or create new ones.

14. Configuring flows

    Review the available flows in Financial Services Operations applications to ensure they align with your business needs. Customize existing flows or create new ones as necessary.

Import your financial data using import sets

Import your financial accounts, financial products, financial institutions, and financial transactions into ServiceNow Financial Services Operations Core tables. You need this foundation data to make the Financial Services Operations applications work.

Before you begin

Ensure that the application scope is set to the Financial Services Operations Core. For more information, see Application picker.

Role required: sn_bom.admin

Procedure

1. Navigate to **All** > **System Import Sets** > **Load Data**.
2. Select **Create table** and enter a label for the new table in the **Label** field.

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3. In the **Source of the import** field, select a source so that you can upload data from an external data source into an import set.
4. Click **Submit**.
   The imported data is now available in the new Import Set table.

   For more information, see Import sets key concepts.
5. Create a transform map to define the field mapping between columns of the import set and columns of the target table.
   For information on target tables, see the table topics in Financial Services Operations Core.
6. Transform the data from the import set table to the target table.
   For more information, see Run an import.
7. **Optional:** Verify that the data records are imported into the target tables by navigating to the target tables.
   - For financial accounts, navigate to *Financial Services Operations* > **Financial Accounts** and click the account to which you imported the financial accounts. For example, to view imported records for checking accounts, click **Checking Accounts**.
   - For financial transactions, navigate to *Financial Services Operations* > **Financial Accounts** and perform the following steps:
     a. Click the account for which you imported the financial transactions, for example, **Checking Account**.
     b. Open an account from the list and click the Transactions related list.
   - For financial products, navigate to *Financial Services Operations* > **Financial Products** and click the product to which you imported the financial products. For example, to view imported records for deposit model, click **Deposit Model**.
   - For financial institutions, navigate to *Financial Services Operations* > **Financial Institutions**.

Enable branch operations

You can enable a set of branch operations features so that managers can gain views into operational performance and cases across the branches they manage.

Branch banking enables banks to provide banking services through a wide network of branch offices, and provides customers the option to conveniently bank with a branch in their vicinity. Using branch operations features for FSO, Location managers responsible for managing operations can view performance metrics, and view and create cases, for the branches that they manage.

Branch operations for FSO includes these components:

- Location manager contributor role (sn_bom.location_manager_contributor)
- Branch location support
- Branch location field on case tables and records
- Location manager workspace with landing page, case list, and metrics dashboard
- Demo data

FSO Applications that support branch operations

These FSO applications support branch operations by installing the branch location field and demo data components.

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- Financial Services Card Operations
- Financial Services Complaint Management
- Financial Services Credit Operations
- Financial Services Business Lifecycle
- Financial Services Client Lifecycle
- Financial Services Business Deposit Operations
- Financial Services Personal Deposit Operations
- Financial Services Business Loan Operations
- Financial Services Personal Loan Operations
- Financial Services Payment Operations
- Financial Services Treasury Operations

The following additional plugins must be installed to fully enable branch operations.

Required plugins to enable branch operations

The following plugins install the Location manager contributor role and workspace, location table field, branch location support, and demo data components that comprise branch operations.

- Financial Services Operations (FSO) application plugin - Applicable FSO application plugins install branch operations demo data and add the branch location field on case tables and records.
- Financial Services Operations Core application plugin - The Financial Services Operations Core application plugin (sn_bom) is automatically installed when you install an applicable FSO application. The sn_bom plugin installs the Location manager contributor role (sn_bom.location_manager_contributor). The Location manager contributor role enables a personalized Workspace with dashboard for viewing metrics and managing cases. The role can collect and submit case documents, and add staff members to a branch location.

  Note: The Business Location plugin must be activated for the sn_bom.location_manager_contributor role to be enabled. For more information, see Activate the Business Location plugin

- Business Location plugin (com.snc.business_location) - The com.snc.business_location plugin enables support for banks that interact with customers through branches. The com.snc.business_location plugin automatically activates the Service Organization plugin (com.snc.service_organization), which enables support for internal branches. For information on activating the Business Location plugin, see Activate the Business Location plugin.

Location manager contributor workspace

The Location manager contributor workspace contains these pages.

- Customized landing page under the business location associated with the role. The landing page shows an overview of open cases, breakdown of open cases by application, and quick links to each installed application that enable Location managers to initiate creating cases for customers.
- List view of cases assigned to branches managed by the role. The Location manager contributor role can open a case form record to edit the branch location field. The branch location field is editable until a case is closed.
- Branch Performance Metrics dashboard page

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The Location manager contributor role can select metric numbers from the landing or Branch Performance Metrics dashboard pages to drill down to a breakdown list or KPI Details performance analytics view.

For more information about analytics and reporting for Financial Services Operations, see Implementing Platform Analytics solutions and KPI Details.

For more information on workspaces in Financial Services Operations, see Workspaces.

Branch Performance Metrics dashboard

The Branch Performance Metrics dashboard enables Location managers to get a operational and trend insights into how their team and businesses are performing across branches they manage. The dashboard shows the following metrics.

Branch Performance Metrics dashboard indicators - Overall metrics for the last 30 days

Indicator	Description
Closed cases	Number of cases closed in the last 30 days for the branch. The number and percentage change in the current period appears under the total percentage.
SLA met	Number and percentage of SLAs met across all FSO cases in the last 30 days for the branch location. The number and percentage change in the current period appears under the total percentage.
SLA breached	Number of SLAs breached across all FSO cases in the last 30 days for the branch location.
CSAT score	Percentage average customer satisfaction across all FSO cases based on surveys completed for the branch location in the last 30 days. The number and percentage change in the current period appears under the total percentage. For more information about CSAT, see Customer service satisfaction surveys.
Trend of SLA met and breached closed cases	Trend of closed cases with SLAs breached vs closed cases with SLAs not breached in last 30 days for the branch, trended weekly.
Trend of closed, open and created cases	Trend of closed cases, open cases, and cases created in the last 30 days for the branch location, trended weekly.

Branch Performance Metrics dashboard indicators - Application metrics for the last 30 days

Indicator	Description
Customers onboarded	Number of customers onboarded in last 30 days for the branch location, trended by week.

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Branch Performance Metrics dashboard indicators - Application metrics for the last 30 days (continued)

Indicator	Description
Closed cases	Number of closed cases with SLAs breached vs. closed cases with SLAs not breached in last 30 days for the branch location, trended by week.
SLA met	Percentage of SLAs met across all FSO cases in the last 30 days for the branch location.
SLA breached	Percentage of SLAs breached across all FSO cases in the last 30 days for the branch location.
Average time to close	Average time to close cases in the last 30 days for the branch location.
Trend of [application] cases created	Trend of application cases created in the last 30 days for the branch location, trended by week.
Initial deposit received	Initial deposit amount received from checking and savings deposit accounts opened in the last 30 days for the branch location.
Write offs	Number of write-offs from cases closed in the last 30 days for the branch location.

Configure service definitions

Configure service definitions for the services in Financial Services Operations applications. You can review and modify the predefined service definitions that the application installs or add new ones.

Before you begin

Ensure that the scope is selected for the application that you're configuring a service definition for. For more information, see Application picker.

Roles required: When you enable application administration for a scoped application, the system automatically applies that application's ACL rules (which control user access and permissions). For example, in Financial Services Payment Operations, the sn_bom_payment.admin and admin roles are needed and applied automatically.

About this task

Service definitions are configured for both cases and tasks for each service in the application and enable a unique flow and view for each service. You can add new case types and configure service definitions for each type.

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Procedure

1. In the application navigation filter, navigate to **[***<Application name>***]** > **Administration** > **Service Definitions** list, where *<Application name>* is the name of the application that you are configuring.

   Example
   For example for Financial Services Payment Operations application, the navigation sequence is **Payment Operations** > **Administration** > **Service Definitions**.

2. Create a service definition or modify an existing one.
   - To create a service definition, click **New**.
   - To modify a predefined one, select the service definition that you want to modify, from the application. Use the link on the top of the modal to edit the record.

3. Fill the fields in the Service Definition form to create or modify a service definition.
   The details you enter in this form are used to configure a service definition and store the details about a service that you provide to customers.
   For more information about the form fields, see Service Definition form.

4. Click **Submit** (for new service definitions) or **Update**(for modified service definitions).

5. Define who can view this service definition by navigating to the appropriate visibility configuration.
   Choose the configuration based on the user type you want to control:
   - For **Agent visibility**: Navigate to **All** > **sn_csm_case_types_service_user_criteria.list**
   - For **Customer visibility**: Navigate to **All** > **sn_csm_case_types_service_customer_criteria.list**

6. Configure the visibility properties for the service definition by setting the appropriate user criteria values.
   Use the following values to control visibility for both agents and customers:
   - To **hide the service definition**: Set the value to `No User`.
   - To **show the service definition**: Set the value to `User with sn_bom_service_definition_read`.

Create or modify record producers

Review the record producers that are installed with Financial Services Operations applications. You can modify the predefined record producers or add new ones to define how the request forms appear in the Banking Service catalog or Consumer Service portal, or both.

Before you begin

Ensure that the scope is selected for the application for which you are creating a record producer. For more information, see Application picker.

Role required: Based on the application that you are configuring, you need the following roles:

- For Financial Services Payment Operations: sn_bom_payment.admin and admin
- For Financial Services Card Operations: sn_bom_card.admin and admin
- For Financial Services Complaint Management: sn_bom_compl.admin and admin
- For Financial Services Business Deposit Operations: sn_bom_deposit_b2b.admin and admin
- For Financial Services Personal Deposit Operations: sn_bom_deposit_b2c.admin and admin
- For Financial Services Business Loan Operations: sn_bom_loan_b2b.admin and admin
- For Financial Services Personal Loan Operations: sn_bom_loan.b2c_admin and admin

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About this task

A record producer enables users to submit banking requests from the Banking Service catalog and Consumer Service portal and stores the requested information as a record in the associated table.

For information on record producers that are available with Financial Services Operations, see Record producers for Financial Services Operations applications.

Procedure

1. Navigate to **All** > **Service Catalog** > **Catalog Definition** > **Record Producers**.
2. Create a record producer or modify an existing one.
   - To create a record producer, click **New**.
   - To customize a predefined record producer, open the record producer that you want to customize.

   For information about the record producer form fields, see Create a record producer.
3. On the form, fill in the fields.

Record producer form

Field	Description
Name	Name of the record producer.
Table name	Table that the record producer is associated with. These tables store the request form data. ○ Select Credit Card Service [sn_bom_credit_card_service] table for credit card requests. ○ Select Payment Inquiry Case [sn_bom_payment_inquiry] table for payment inquiry requests. ○ Select Claim [sn_bom_payment_claim] table for payment claim requests. ○ Select Loan Service Case [sn_bom_loan_b2b_service] table for business loan requests. ○ Select Loan Service Case [sn_bom_loan_service] table for personal loan requests. ○ Select Complaint Case [sn_bom_compl_service] table for complaint service requests.
Application	Application to which the record producer form belongs. This field is automatically set when you select the application scope in which the record producer should be created.
Active	Option to activate the record producer for use.

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Field	Description
What it will contain tab	
Short description	Brief description of the record producer.
Description	Full description of the record producer.
Script	Script that dynamically assigns values to specific fields on the created record.
Accessibility tab	
Catalogs	Name of the catalog to which the record producer belongs. Select **Banking Services** or **Consumer Service**.
Category	Name of the catalog category in which the record producer should appear.

4. Click **Submit** or **Update**.
5. In the Variables or Variable Sets related lists, configure variables as appropriate.
   Variables collect information from the user when the user submits a request through the record producer. Variables also map predefined answers to the fields. You can add as many variables as you need to the record producer. For more information, see Create a service catalog variable.
6. In the Available For and Not Available For related lists, configure the user criteria to grant or deny users access to the record producer.
   For more information, see Set up the user criteria.
7. Click **Update**.

Record producers for Financial Services Operations applications

A record producer enables your users to submit banking requests from the Banking Service catalog and Consumer Service portal and stores the requested information as a record in the associated table.

The following table lists the record producers that are available with Financial Services Operations applications. The record producers are available in the Record Producer [sc_cat_item_producer] table.

Application	Record producer	Associated Table name
Financial Services Payment Operations	Beneficiary Claim Non-Receipt	Payment Inquiry Case [sn_bom_payment_inquiry]
	Payment made In Error	Payment Inquiry Case [sn_bom_payment_inquiry]
	Internal Claim	Claim [sn_bom_payment_claim]
	Create Claim Case	Claim [sn_bom_payment_claim]

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Application	Record producer	Associated Table name
Financial Services Card Operations	Apply for a new credit card **Note:** This record producer is available with the demo data. However, as an admin, you can use it to create credit card record producers for each of your credit card product models.	Credit Card Service [sn_bom_credit_card_service]
	Increase Credit Limit Request	Credit Card Service [sn_bom_credit_card_service]
	Temporary Increase Credit Limit Request	Credit Card Service [sn_bom_credit_card_service]
	Decrease Credit Limit Request	Credit Card Service [sn_bom_credit_card_service]
	Block Credit Card Request	Credit Card Service [sn_bom_credit_card_service]
	Unblock Credit Card Request	Credit Card Service [sn_bom_credit_card_service]
	Close Credit Card Request	Credit Card Service [sn_bom_credit_card_service]

Configure request types

You can review the available request types and configure the ones that you need so that your agents can create cases for these request types from both the Platform and Workspace UI.

When an agent creates a case for a request type, the Financial Services Operations applications use:

- Interceptors for creating a case from the Platform UI.

  The Platform UI includes interceptors for creating a case. These interceptors offer various request types that agents can choose from when creating a case. Once an agent selects a request type, the interceptor automatically opens the corresponding form view. The agent's selection is then displayed in the request type field on the form. For instance, if an agent selects a payment inquiry case, their choice will be reflected in the **Inquiry type** field.

- Product Service select version of the case type selector for creating a case from the Workspace UI.

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In the Workspace UI, agents can use the Product Service select version of the case type selector to choose the suitable case type or service when creating a case. By selecting from a list of available case types or services, agents can efficiently create the appropriate case for a contact or consumer. For more information on how the case type selector empowers customer service agents, see Product Service select version of the case type selector.

Modify a request type for the Platform UI

Review and modify the case interceptors that are available with Financial Services Operations applications as needed. These interceptors enable your agents to create cases for various request types from the Platform UI.

Before you begin

Ensure that the scope is selected for the application for which you are configuring an interceptor.

Role required: Based on the application that you are configuring, you need the following roles:

- For Financial Services Payment Operations: sn_bom_payment.admin and admin
- For Financial Services Card Operations: sn_bom_card.admin and admin

About this task

Note: If you create additional request types for an application, make sure that you add them to both the case interceptor and Workspace record type selector so that the request type selections are available in both the Platform and Workspace UIs.

Procedure

1. Navigate to **All** > **System Definition** > **Interceptors**.
2. Filter the list to show the interceptors for the application and then select an interceptor.

   The following interceptors are installed with Financial Services Operations applications:

   Interceptors installed with Financial Services Operations applications

Application	Interceptor
Financial Services Payment Operations	○ Payment Inquiry Case ○ Claim
Financial Services Card Operations	Credit Card Service

   The Answers related list specifies what choices are presented and where the agent is redirected after a choice is selected.

3. Modify the Answers related list.
   For example, to add a new request type to an interceptor, follow these steps:
   a. Click **New** in the Answers related list.
   b. On the form, fill in the required fields.
   c. Click **Submit**.
4. Test the interceptor by clicking **Try It**.

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Result

The interceptor is updated with the configured request types. When an agent clicks the **New** button on a case list in Platform UI, it launches the interceptor with these request types. The agent can select one of the request types to create the case.

Configure flows

Review the flows that are available with Financial Services Operations applications to see if these flows meet your business needs. You might need to customize these flows or design new ones as needed.

Before you begin

Ensure that the scope is selected for the application for which you are configuring a flow. For more information, see Application picker.

Role required: Based on the application that you are configuring, you need the following roles:

- Financial Services Business Deposit Operations: sn_bom_deposit_b2b.admin and admin
- Financial Services Business Loan Operations: sn_bom_loan_b2b.admin and admin
- Financial Services Card Operations: sn_bom_card.admin and admin
- Financial Services Complaint Management: sn_bom_compl.admin and admin
- Financial Services Payment Operations: sn_bom_payment.admin and admin
- Financial Services Personal Deposit Operations: sn_bom_deposit_b2c.admin and admin
- Financial Services Personal Loan Operations: sn_bom_loan.b2c_admin and admin
- Financial Services Treasury Operations: sn_bom_treasury.admin and admin
- Individual Life Claims: sn_ins_claim_indl.admin and admin
- Insurance claims: sn_ins_gen_claim.admin and admin

About this task

The flows are built using ServiceNow Workflow Studio, so make sure you're familiar with Flow Designer basics.

For information on flows that are installed with Financial Services Operations applications, see Designer flows for Financial Services Operations applications.

Procedure

1. Navigate to **All** > **Process Automation** > **Flow Designer**.
2. Create a new flow or modify an existing one.
   - To create a flow, click **New**.
   - To modify a predefined flow, filter the list to show the flows for the required application and open the desired flow.

   For information on how to create or modify flows, see Create a flow.
3. Click **Save**.
4. Test your flow and click **Activate**.

   For more information, see Test a flow.

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Designer flows for Financial Services Operations applications

Several flows are installed with Financial Services Operations applications that you can use to automate requests.

By using Workflow Studio, you can review and configure these predefined flows for your own business needs.

The following table lists the predefined flows that are available with Financial Services Operations applications.

Predefined flows available with Financial Services Operations applications

Application	Flow
Insurance Claims Core	• Claim work notes - updates for payment • Claim work notes - updates for reserve
Individual Life Claims	• Create or update claim participant for related claims • Related claim closed complete • Create related death claim • Update participant role for related claims • Create participant role for related claims
Insurance claims	• Claim adjuster task closed • Gen Claim Work Notes - Copy on Settlement • Generate Policy Snapshot for Claim Case
Commercial Lines Claims	Claim work notes - updates for settlement
Personal Lines Claims	Claim work notes - updates for settlement
Financial Services Payment Operations	• Beneficiary Claim Non-Receipt – Inquiry task • Claim Flow – External Refund • Claim Follow-up • Update Inquiry case via Reply • Update Debit Approval via Reply
Financial Services Card Operations	• New Credit Card • Increase Credit Limit • Decrease Credit Limit • Close Credit Card • Block Credit Card • Unblock Credit Card

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Predefined flows available with Financial Services Operations applications (continued)

Application	Flow
Financial Services Complaint Management	Complaint Service Flow
Financial Services Business Deposit Operations	• Create Deposit Service Case • Deposit Instructions List • Deposit Operation Business – PB Activity • Update Deposit Case These flows are available as subflows.
Financial Services Personal Deposit Operations	• Create Deposit Service Case • Deposit Operation Personal – PB Activity • Document List Automation Plan • Update Deposit Case These flows are available as subflows.
Financial Services Loan Operations	• Loan Deferment • Loan Forgiveness • Loan Missed Installment Repayment • Loan Restructure • Loan Write Off • Partial Prepayment
Financial Services Treasury Operations	• Treasury service case form • Treasury Service List Automation Plan These flows are available as subflows.
Insurance Special Investigations	Claim work notes - updates for SIU task

Configure playbooks

Review the playbooks that are available with Financial Services Operations applications to check they align to your business processes. You may need to customize them or design new ones as needed. You can still use the playbook activity definitions.

Before you begin

Ensure that the scope is selected for the application for which you are configuring a playbook. For more information, see Application picker.

Role required: Based on the application that you are configuring, you need the following roles:

- For Financial Services Card Operations: sn_bom_credit_card.admin and admin
- For Financial Services Complaint Management: sn_bom_compl.admin and admin
- For Financial Services Business Lifecycle: sn_bom_clo_b2b.admin and admin

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- For Financial Services Client Lifecycle: sn_bom_clo_b2c.admin and admin
- For Financial Services Business Deposit Operations: sn_bom_deposit_b2b.admin and admin
- For Financial Services Personal Deposit Operations: sn_bom_deposit_b2c.admin and admin
- For Commercial Lines Claims: sn_ins_claim_cml.admin and admin
- For Individual Life Servicing: sn_ins_policy_b2c.admin and admin
- For Group Life Servicing: sn_ins_policy_b2b.admin and admin
- For Financial Services Business Loan Operations: sn_bom_loan_b2b.admin and admin
- For Financial Services Personal Loan Operations: sn_bom_loan.b2c_admin and admin
- For Financial Services Treasury Operations: sn_bom_treasury.admin and admin
- Individual Life Claims: sn_ins_claim_indl.admin and admin
- Insurance claims: sn_ins_gen_claim.admin and admin

About this task

The playbooks are built using ServiceNow Playbooks, so make sure you're familiar with Process Automation Designer basics.

For information on playbooks that are installed with Financial Services Operations applications, see Playbooks for Financial Services Operations applications.

Note: The playbooks in Financial Services Operations applications use the **CSM Configurable Workspace Playbook** playbook experience.

Procedure

1. Navigate to **All** > **Process Automation** > **Process Automation Designer**.
2. Create or modify a playbook.
   - To create a playbook, click **New**.
   - To modify a predefined playbook, open the playbook from the list.

   For information on how to create or modify playbooks, see Create a process definition.
3. Click **Save**.
4. Test your playbook and click **Activate**.

   For more information, see Test a process.

Playbooks for Financial Services Operations applications

Several playbooks are installed with Financial Services Operations applications that you can use to run your digitized business process.

By using Process Automation Designer, you can review and configure these predefined playbooks for your own business needs.

The following table lists the predefined playbooks that are available with Financial Services Operations applications.

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Predefined playbooks available with Financial Services Operations applications

Application	Playbook
Financial Services Card Operations	Dispute card transactions
Financial Services Complaint Management	Complaint service
Financial Services Business Lifecycle	• Account Onboarding • Contact Onboarding
Financial Services Client Lifecycle	Customer Onboarding
Financial Services Business Deposit Operations	• Add standing order • Modify standing order • Cancel standing orders • Failed standing order • Originate deposit account • Close deposit account • Manage financial relationship
Financial Services Personal Deposit Operations	• Add standing order • Modify standing order • Cancel standing orders • Failed standing order • Deposit account origination • Close deposit account • Add relationship • Modify financial account relationship • Remove financial account relationship
Commercial Lines Claims	• Commercial auto claim • Commercial auto adjuster
Commercial Lines Servicing and Commercial Lines Underwriting	• Change coverage • Underwriter review for coverage changes
Individual Life Servicing and Individual Life Underwriting	• Add/Change beneficiary for individual • Increase coverage • Decrease coverage • Convert term to perm

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Predefined playbooks available with Financial Services Operations applications (continued)

Application	Playbook
	• Cancel Policy • Underwriter review for increase coverage
Group Life Servicing and Group Life Underwriting	• Group life Change member info • Group Life underwriter
Financial Services Business Loan Operations	Loan Forgiveness
Financial Services Personal Loan Operations	Loan Deferment
Financial Services Treasury Operations	• RDC Service • Wire Transfer Service
Individual Life Claims	Individual death claim
Insurance claims	First notice of loss

Configure CRM Workspace

Review the CRM Workspace available with Financial Services Operations applications to see if it meets your business needs. You can customize its components, if needed.

Before you begin

Ensure that the scope is selected for the application that you are configuring for. For more information, see Application picker.

Role required: Based on the application that you are configuring, you need the following roles:

- For Financial Services Complaint Management: sn_bom_compl.admin and admin
- For Financial Services Business Lifecycle: sn_bom_clo_b2b.admin and admin
- For Financial Services Client Lifecycle: sn_bom_clo_b2c.admin and admin
- For Financial Services Business Deposit Operations: sn_bom_deposit_b2b.admin and admin
- For Financial Services Personal Deposit Operations: sn_bom_deposit_b2c.admin and admin
- For Financial Services Business Loan Operations: sn_bom_loan_b2b.admin and admin
- For Financial Services Personal Loan Operations: sn_bom_loan.b2c_admin and admin
- For Financial Services Treasury Operations: sn_bom_treasury.admin and admin
- Individual Life Claims: sn_ins_claim_indl.admin and admin
- Insurance claims: sn_ins_gen_claim.admin and admin

Procedure

Configure the CRM Workspace as per your requirements.
For more information on what you can configure, see Set up CSM Configurable Workspace.

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Configure assignment rules

Configure rules to automatically assign cases to specific agents or groups based on the rule conditions. You can either modify predefined assignment rules or create new ones.

Before you begin

Role required: Based on the application that you are configuring, you need the following roles:

- For Financial Services Payment Operations: sn_bom_payment.admin and admin
- For Financial Services Card Operations: sn_bom_card.admin and admin
- For Financial Services Complaint Management: sn_bom_compl.admin and admin
- For Financial Services Business Deposit Operations: sn_bom_deposit_b2b.admin and admin
- For Financial Services Personal Deposit Operations: sn_bom_deposit_b2c.admin and admin
- For Financial Services Business Loan Operations: sn_bom_loan_b2b.admin and admin
- For Financial Services Personal Loan Operations: sn_bom_loan.b2c_admin and admin
- For Financial Services Business Lifecycle: sn_bom_clo_b2b.admin and admin
- For Financial Services Client Lifecycle: sn_bom_clo_b2c.admin and admin
- For Financial Services Treasury Operations: sn_bom_treasury.admin and admin
- For Commercial Lines Claims: sn_ins_claim_cml.admin and admin

> **Note:** Insurance Special Investigations is installed with Commercial Lines Claims, and additionally requires the following roles: sn_ins_siu.admin and admin

- For Individual Life Servicing and Individual Life Underwriting: sn_ins_policy_b2c.admin and admin
- For Group Life Servicing and Group Life Underwriting: sn_ins_policy_b2b.admin and admin
- Individual Life Claims: sn_ins_claim_indl.admin and admin
- Insurance claims: sn_ins_gen_claim.admin and admin

About this task

When you create an assignment rule, you select the following:

- The table for the task type and the conditions that must be met before the task is assigned.
- The user or the group that the task is assigned to.

Alternately, you can create a script to further customize the assignment rule.

Review the assignment rules that are installed with the Financial Services Operations applications.

Assignment rules installed with Financial Services Operations applications

Application	Assignment rule	Table
Financial Services Payment Operations	Payment Inquiry Assignment Rule	sn_bom_payment_inquiry
	Inquiry Task	sn_bom_payment_inquiry_task
	Claim	sn_bom_payment_claim

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Assignment rules installed with Financial Services Operations applications (continued)

Application	Assignment rule	Table
	Debit Approval	sn_bom_payment_service
Financial Services Card Operations	Credit Card Service	sn_bom_credit_card_service
	Credit Card Task	sn_bom_credit_card_task
	Credit Task	sn_bom_credit_asmt_task
	Document Service	sn_bom_document_task
Financial Services Business Loan Operations	Loan Service – Business	sn_bom_loan_b2b_service
	Loan Task – Business	sn_bom_loan_b2b_task
	Credit Service – Business	sn_bom_credit_asmt_loan_b2b_service
	Credit Task – Business	sn_bom_credit_asmt_b2b_task
	Document Service – Business	sn_bom_document_b2b_task
Financial Services Personal Loan Operations	Loan Service	sn_bom_loan_service
	Loan Task	sn_bom_loan_task
	Credit Service	sn_bom_credit_asmt_loan_service
	Credit Task	sn_bom_credit_asmt_task
	Document Service	sn_bom_document_task
Financial Services Business Lifecycle	Account Lifecycle Service	sn_bom_clo_b2b_account_service
	Contact Lifecycle Service	sn_bom_clo_b2b_contact_service
	Account Lifecycle Service Task	sn_bom_clo_b2b_account_task
	Contact Lifecycle Service Task	sn_bom_clo_b2b_contact_task
Financial Services Client Lifecycle	Customer Lifecycle Service	sn_bom_clo_b2c_service
	Customer Lifecycle Task	sn_bom_clo_b2c_task
Financial Services Treasury Operations	RDC Service	sn_bom_treasury_rdc_service
	Wire Service	sn_bom_treasury_wire_service
	Treasury Task	sn_bom_treasury_task
Individual Life Claims	Individual life claim service	sn_ins_claim_indl_death_case
	Individual life claim task	sn_ins_claim_indl_death_task
	Related death policy claim service	sn_ins_claim_indl_rel_death_case
Insurance claims	Travel claim case	sn_ins_gen_claim_case
	Travel claim baggage adjuster task	sn_ins_gen_claim_adj_task
	Travel claim trip adjuster task	sn_ins_gen_claim_adj_task

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For advanced assignment rules, you can also use the ServiceNow Advanced Work Assignment (AWA) feature to automatically assign work items to agents, based on their availability, capacity, and optionally, skills. For more information, see Advanced Work Assignment.

Procedure

1. Navigate to **All** > **Routing and Assignment** > **Assignment Rule**.
2. Create an assignment rule or modify an existing rule.
   - To create a rule, click **New**.
   - To review an existing rule, filter the list to show the rules for the application tables and then open a rule.
3. On the form, fill in the fields.

   For information about the Assignment Rule form fields, see Create an assignment rule.
4. Click **Submit** or **Update**.

Configure SLA definitions

Review the service level agreement (SLA) definitions that are installed with Financial Services Operations applications. You can update existing SLAs or add new SLAs to configure start, pause, and stop conditions on any case attributes.

Before you begin

Role required: Based on the application that you are configuring, you need the following roles:

- For Financial Services Payment Operations: sn_bom_payment.admin and admin
- For Financial Services Card Operations: sn_bom_card.admin and admin
- For Financial Services Complaint Management: sn_bom_compl.admin and admin
- For Financial Services Business Deposit Operations: sn_bom_deposit_b2b.admin and admin
- For Financial Services Personal Deposit Operations: sn_bom_deposit_b2c.admin and admin
- For Financial Services Business Loan Operations: sn_bom_loan_b2b.admin and admin
- For Financial Services Personal Loan Operations: sn_bom_loan.b2c_admin and admin
- For Financial Services Business Lifecycle: sn_bom_clo_b2b.admin and admin
- For Financial Services Client Lifecycle: sn_bom_clo_b2c.admin and admin
- For Financial Services Know Your Customer: sn_bom_kyc.admin and admin
- For Financial Services Treasury Operations: sn_bom_treasury.admin and admin
- Individual Life Claims: sn_ins_claim_indl.admin and admin
- Insurance claims: sn_ins_gen_claim.admin and admin

About this task

An SLA is a record that specifies the time within which a service must be provided. The Financial Services Operations applications use SLAs with cases such as payment inquiry, claim, and credit card.

Procedure

1. Navigate to **All** > **Service Level Management** > **SLA** > **SLA Definitions**.
2. Create an SLA definition or modify an existing SLA definition.

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- To create an SLA definition, click **New**.
- To review an existing SLA definition, filter the list to show the SLAs for the application tables and open an SLA definition.

Application tables to view SLA definitions

Application	Table
Financial Services Payment Operations	▪ Payment Inquiry Case [sn_bom_payment_inquiry] ▪ Claim [sn_bom_payment_claim]
Financial Services Card Operations	▪ Credit Card Service [sn_bom_credit_card_service] ▪ Credit Card Task [sn_bom_credit_card_task] ▪ Card Disputes Task [sn_bom_credit_card_disputes_task] ▪ Card Disputes Service Case [sn_bom_credit_card_disputes_service]
Financial Services Business Loan Operations	▪ Loan Service Case [sn_bom_loan_b2b_service] ▪ Loan Task [sn_bom_loan_b2b_task] ▪ Credit Service Case [sn_bom_credit_asmt_loan_b2b_service]
Financial Services Personal Loan Operations	▪ Loan Service Case [sn_bom_loan_service] ▪ Loan Task [sn_bom_loan_task] ▪ Credit Service Case [sn_bom_credit_asmt_loan_service]
Financial Services Business Lifecycle	▪ Account Lifecycle Service Case [sn_bom_clo_b2b_account_service] ▪ Account Lifecycle Task [sn_bom_clo_b2b_account_task] ▪ Contact Lifecycle Service Case [sn_bom_clo_b2b_contact_service]
Financial Services Client Lifecycle	▪ Client Lifecycle Service Case [sn_bom_clo_b2c_service] ▪ Client Lifecycle Task [sn_bom_clo_b2c_task]

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Application	Table
Financial Services Know Your Customer	▪ KYC Account Task [sn_bom_kyc_account_task] ▪ KYC Contact Task [sn_bom_kyc_contact_task] ▪ KYC Customer Task [sn_bom_kyc_customer_task]
Financial Services Complaint Management	▪ Complaint Case [sn_bom_compl_service] ▪ Complaint Service Task [sn_bom_compl_task] ▪ Quality Control Task [sn_bom_compl_qc_task]
Financial Services Treasury Operations	▪ RDC Service Case [sn_bom_treasury_rdc_service] ▪ Wire Service Case [sn_bom_treasury_wire_service] ▪ Treasury Task [sn_bom_treasury_task]
Intelligent Servicing for Fraud	▪ Fraud Case [sn_bom_fraud_case] ▪ Fraud Task [sn_bom_fraud_task] ▪ Fraud Transaction [sn_bom_fraud_transaction]
Individual Life Claims	Individual Death Claim [sn_ins_claim_indl_death_case]
Insurance claims	▪ Claim Case [sn_ins_gen_claim_case] ▪ Claim Adjuster Task [sn_ins_gen_claim_adj_task]

3. On the form, fill in the fields.
   For detailed instructions and field descriptions, see Create an SLA definition.
4. Click **Submit** or **Update**.

Result
The SLA definition is created for the table that you specified.

What to do next
In Workspace, you can track the SLA for a case from the **Task SLAs** tab on the case form.

Configure groups

Configure user groups for Financial Services Operations applications for assignment of cases and tasks. You can assign roles to groups to provide access to all group members or assign roles to individual users.

Before you begin
Role required: Based on the application that you are configuring, you need the following roles:

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- For Financial Services Payment Operations: sn_bom_payment.admin and admin
- For Financial Services Card Operations: sn_bom_card.admin and admin
- For Financial Services Complaint Management: sn_bom_compl.admin and admin
- For Financial Services Business Deposit Operations: sn_bom_deposit_b2b.admin and admin
- For Financial Services Personal Deposit Operations: sn_bom_deposit_b2c.admin and admin
- For Financial Services Business Loan Operations: sn_bom_loan_b2b.admin and admin
- For Financial Services Personal Loan Operations: sn_bom_loan.b2c_admin and admin
- For Financial Services Business Lifecycle: sn_bom_clo_b2b.admin and admin
- For Financial Services Client Lifecycle: sn_bom_clo_b2c.admin and admin
- For Financial Services Know Your Customer: sn_bom_kyc.admin and admin
- For Financial Services Treasury Operations: sn_bom_treasury.admin and admin
- Individual Life Claims: sn_ins_claim_indl.admin and admin
- Insurance claims: sn_ins_gen_claim.admin and admin

About this task

User groups are used across most processes in the ServiceNow AI Platform for assigning work to teams and requesting approvals.

Any rule that is applied to a group is automatically assigned to group members. For example, roles and assignment rules are automatically assigned to group members.

Procedure

1. Navigate to **All** > **User Administration** > **Groups**.
2. Create a group or modify an existing group.
   - To create a group, click **New**.
   - To configure an existing group, open the group that you want to configure.
3. On the form, fill in the fields.
   For detailed instructions and field descriptions, see Create a user group.
4. Click **Submit** or **Update**.

What to do next

- Assign roles to the group. For more information, see Assign a role to a group.

  Configure agent connector and contributor roles for the group, if required.

  > **Important:** For the agent connector or contributor role to work, they must be combined with one of the roles in CSM industry data model or Contributor users. For more information, see Roles and Personas.

- Add users to the group.
- Associate groups with assignment rules.

Enable AI capabilities in Financial Services Operations

Plan and configure your implementation of AI skills and agents in Financial Services Operations.

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Choosing a language model service provider

Different models can provide different performance and responses. You can choose which service provider to use for your ServiceNow Otto skills and agentic AI.

You can use Now LLM Service, Azure OpenAI, Google Gemini or Anthropic Claude on AWS as the AI model provider for all generative AI skills and AI agents. Use the Configuration Controls in AI Control Tower to define which options are available, then set the skill-level preferences in the AI Admin Hub console. For more information, see Large language models on the ServiceNow AI Platform.

When activating a new or inactive FSO skill, Anthropic Claude on AWS is set as the default model provider.

Note: See Federal exclusion notice for more information.

Configuring ACLs

You can enable security implementation on AI skills, AI agents, and agentic workflows through access control lists (ACLs) and user identities. These ACLs determine which users have permissions to discover and invoke these features.

Configure and manage ACLs for agentic workflows and AI agents in the AI Agent Studio. See Implement access control in AI agents for more details.

Predefined ACLs exist for the following:

- Case summarization skills
- Disputes intake via Virtual Agent
- AI agents and agentic workflows in Help Resolve Friendly Fraud
- Subflows used in Disputes intake via Virtual Agent
- Subflows and subflow actions used in the Help Resolve Friendly Fraud agentic workflow

See Configure an ACL for more information on configuring ACLs.

Role masking

Required roles: sn_bom_credit_card.dispute_agent, sn_bom_credit_card.dispute_agent_connector.

Agentic workflows and their AI agents use role masking to determine which users can access them. Ones installed with your applications have specific roles that come included with the application. If you select *`Users with specific roles`* for user access, you must configure the security controls to include these roles. For the instructions to change the security controls, see Define security controls for an agentic workflow.

In the data access settings, you must also add the necessary roles to any activated FSO AI agents.

Related topics

- Configure Financial Services Operations AI skills
- Configure agentic workflows in Financial Services Operations
- Configure Financial Services Operations AI agents
- Skill inputs for ServiceNow Otto for Financial Services Operations (FSO)

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Configure Financial Services Operations AI skills

Configure AI skills for Financial Services Operations to enable capabilities such as case summarization, disputes intake, and customer profile summarization. Use this overview to identify and complete the configuration tasks for your deployment.

AI skills configuration overview

- Configure case summarization in ServiceNow Otto for Financial Services Operations (FSO)

  Configure case summarization skills for your agents in Financial Services Workspace and Core UI.

- Configure Disputes intake via Virtual Agent in ServiceNow Otto for Financial Services Operations (FSO)

  Set up Disputes intake via Virtual Agent to provide a conversational chatbot experience for your customers to submit card disputes.

- Configure banking customer profile summarization in ServiceNow Otto for FSO

  Configure and activate the Customer Profile Summarization skill for the Customer 360 page in Agentic Contact Center for Banking.

- Configure banking customer interaction context summary skill in ServiceNow Otto for FSO

  Configure and activate the Customer Interaction Context Summary skill for the Interaction page in Agentic Contact Center for Banking.

- Configure insurance customer profile summarization in ServiceNow Otto for FSO

  Configure and activate the Insurance Customer Profile Summarization skill for the Customer 360 page in Agentic Contact Center for Insurance.

- Configure insurance customer interaction context summary skill in ServiceNow Otto for FSO

  Configure and activate the Insurance interaction context summary skill for the Interaction page in Agentic Contact Center for Insurance.

Related topics

AI capabilities in Financial Services Operations

Configure case summarization in ServiceNow Otto for Financial Services Operations (FSO)

If you have the admin role, you can configure the ServiceNow Otto for Financial Services Operations (FSO) application so that your agents can use case summarization skills in Financial Services Workspace and Core UI.

Before you begin

Verify the ServiceNow Otto for Financial Services Operations (FSO) plugin (sn_fso_gen_ai) is installed.

- For information about the installation process, see Install plugins for ServiceNow Otto.
- For general information about configuring AI skills in FSO, see Configure Financial Services Operations AI skills.

Role required: admin

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About this task

Use the AI Admin Hub console to configure ServiceNow Otto for FSO. This console contains what you need to install the plugins and configure the generative AI skills. For additional information, see Overview tab in AI Admin Hub.

The following table lists the FSO case summarization skills that you can access from the AI Admin Hub console.

FSO case summarization features and skills in the AI Admin Hub console

Area	Skills
Banking	Dispute case summarization
Insurance	Claim case summarization

Procedure

1. Navigate to **Admin** > > **AI Skills**.
2. Select the **Customer** > **FSO** workflow group.
3. On the tile for your skill, select **Activate skill**.
4. Review the inputs for the selected skill.

   The input table fields are read-only.

   For information about the inputs for each skill, see Skill inputs for ServiceNow Otto for Financial Services Operations (FSO).

5. After you review the inputs for the selected skill, select **Save and continue** to go to the next step.
   You can return to a previous step by using the **Back** button.
6. Select where you would like to display the skill.
   - **In-product**: When selected, the AI skills are displayed on forms and workspaces. For the skills that appear in-product, select the down arrow to define the roles that can use the skill.
   - *ServiceNow Otto* **panel**: When selected, the ServiceNow Otto for FSO skills are available in the ServiceNow Otto panel. If you don't see this option, you must activate the ServiceNow Otto panel. For more information, see Activate the ServiceNow Otto panel standard chat.

     For the skills that appear in the ServiceNow Otto panel, select the down arrow to define the roles that can use the skill.
7. After you configure the display for the selected skill, select **Save and continue** to go to the next step.
8. Review your choices and select **Activate** to complete the configuration.

Result

A message appears confirming the summarization skill has been successfully activated. Select **Return to Banking** to return to the Banking skills screen.

Note: If a skill isn't active, the corresponding summarization component doesn't appear on the case record.

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What to do next

You can choose which service provider to use for this skill in ServiceNow Otto Admin. For more information, see Manage AI models.

Configure agentic workflows in Financial Services Operations

Agentic workflows in FSO automate dispute resolution tasks by orchestrating AI agents that analyze transactions and generate recommendations. Activate workflows in AI Agent Studio to enable automated assistance for human agents handling friendly fraud cases.

The following table shows the available agentic workflows in FSO:

Available agentic workflows in FSO

Agentic workflow name	Description	Available AI agents
Help resolve friendly fraud disputes	Assists human dispute agents with handling transactions flagged as friendly fraud. It leverages the results from a friendly fraud detection tool to generate recommendations for the appropriate action. If the transaction is rejected, the AI agent also helps draft an explanation for the end user.	Friendly fraud AI agent

Activating agentic workflows

Agentic workflows in FSO are inactive by default. To activate a workflow:

1. Navigate to **All** > *AI Agent Studio* > **Create and manage**.
2. Select the agentic workflow.
3. In the guided setup, select **Define trigger**.
4. Select the agentic workflow trigger in the list.
5. In the Edit trigger form, set **Active** to true.
6. Select **Save**.

Modifying agentic workflows

Important: By default, all agentic workflows and AI agent records are read only.

To modify an agentic workflow, you must first duplicate the agentic workflow, and then proceed with the following steps:

- Activate the agentic workflow.
- Activate the agent within the agentic workflow.
- Activate the trigger to invoke the agentic workflow automatically.

Important: When you modify an agentic workflow, AI agent, or tool, make sure that you update all instructions accordingly.

For more information on activating agentic workflows, triggers, and agents, see Activate an agentic workflow template and Modify an AI agent.

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Choosing a language model service provider

You can choose which service provider to use for AI agents and agentic workflows in the AI Admin Hub console. For more information, see Manage model providers.

Related topics

Help resolve friendly fraud disputes agentic workflow

Detect friendly fraud

Configure Financial Services Operations AI agents

Configure Financial Services Operations AI agents to define their tools, access controls, triggers, and active status. You can also review Knowledge Graph tag records that supply structured and unstructured data to improve AI agent performance.

For a list of all AI agents in FSO, see AI capabilities in Financial Services Operations.

Access the AI agent configuration

To access the agent configuration:

1. Navigate to **All** > **AI Agent Studio** > **Overview**.
2. Select **AI Agents** and then select the agent to configure.

   The **Define the specialty** screen is displayed.
3. In the **Add tools and information** step, review the AI agent's capabilities, scripts, and subflows.
4. In the **Define user access** and **Define data access** steps, review which roles can access the AI agent and the AI agent's user identity.
5. In the **Add triggers** step, perform the following for the AI agent you're configuring:

Agent	Configuration
ACH dispute AI agents	Define triggers for the AI agent. By default, the trigger is deactivated and must be enabled.
Banking CSR customer insights AI agent	This step is not required.
Banking CSR support AI agent	Define triggers for the AI agent. By default, the trigger is deactivated and must be enabled.
Insurance CSR customer insights AI agent	This step is not required.
Insurance CSR support AI agent	Define triggers for the AI agent. By default, the trigger is deactivated and must be enabled.

   To enable the trigger:

   a. Select the trigger name.

   b. Enable **Trigger is ON**.

   c. Select **Save**.
6. In the **Select channels and status** step, make sure that the **This AI agent is active** field is enabled to activate the AI agent.

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Modifying AI agents

To modify an AI agent in ServiceNow Otto for Financial Services Operations, duplicate the AI agent and make changes to the duplicate. For more information, see Duplicate an AI agent and Modify an AI agent.

Access Knowledge Graph Tags configuration

Knowledge Graphs enhance the performance of AI agents using the structured and unstructured data from ServiceNow records, knowledge bases, and external sources.

The following shows each FSO application's knowledge graph tag records that list the tables referenced in the Knowledge Graph:

Agentic Contact Center for Banking

- FSO Core Personal
- FSO Core Business

Agentic Contact Center for Insurance

- FSO Insurance Policies
- FSO Insurance Product Catalog

The following graphs are added if the respective insurance claims or servicing application is installed:

- FSO Insurance Personal Lines Claims
- FSO Insurance Commercial Lines Claims
- FSO Insurance Individual Life Claims
- FSO Insurance Generic Claims
- FSO Insurance Personal Lines Servicing
- FSO Insurance Commercial Lines Servicing
- FSO Insurance Individual Life Servicing
- FSO Insurance Group Life Servicing

Related topics

Knowledge Graph

Tagging in Knowledge Graph Designer

Skill inputs for ServiceNow Otto for Financial Services Operations (FSO)

Review the inputs for each skill to see how a skill is used.

Overview of skill inputs

You can review the inputs for the available skills in ServiceNow Otto for FSO. These settings describe how a skill is used. An input identifies the data that is used for a skill, such as the table and fields that are used to generate a case summary.

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Insurance claim summarization skill

The insurance claim summarization skill includes the inputs that identify the table and fields that are used to generate a case summary.

The data source contains the tables and fields that the skill relies on.

The following table lists the inputs for the insurance claim summarization skill.

Inputs for the insurance claim summarization skill

Input	Description
Input table	• Claim Base [sn_bom_claim_base] • Claim Participant->Case • Claim Incident->Case • Participant Role->Case
Input fields	Claim Base • Incident description • Incident location • Incident date • Nature of loss • Stage • Assigned to • Insurance policy • Total claim amount Claim Participant->Case • Name • Type Claim Incident->Case • Involved entity • Description Participant Role->Case • Role • Claim participant • Claim incident

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Banking dispute summarization skill

The banking dispute summarization skill includes the inputs that identify the table and fields that are used to generate a case summary.

The data source contains the tables and fields that the skill relies on.

The following table lists the inputs for the banking dispute summarization skill.

Inputs for the banking dispute summarization skill

Input	Description
Input table	• Card Disputes Service Case [sn_bom_credit_card_disputes_service] • Card Disputes Transaction->Parent • Card Disputes Task->Parent
Input fields	Card Disputes Service Case • Short description • Created • Assigned to • Stage • Dispute amount • Card network • Category • Reason code • Consumer • Account • Service • Product Card Disputes Transaction->Parent • Outcome • Financial transaction • Merchant name • Chargeback eligibility • Activity status • Payment status Card Disputes Task->Parent • Pursue chargeback • Dispute service

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Inputs for the banking dispute summarization skill (continued)

Input	Description
	• State • Created • Merchant response

Integrate applications

Financial Services Operations (FSO) integrations provide seamless client experiences with automated verification and acceptance.

This section provides information about our FSO integration with spokes and applications built using these integrations.

Integrating with spokes

By integrating spokes with the Financial Services Operations (FSO) applications, flow designers can provide the actions within Workflow Studio for specific applications.

A spoke is a scoped application containing Workflow Studio content dedicated to a particular application or record type. You can integrate a ServiceNow application with a FSO banking application spoke such as Financial Services Operations Integration with Jack Henry jXchange Socure, or FRISS.

FSO banking application spoke details

Plugin name	What you can do	Plugin directory
Equifax Spoke	Access customer credit history, fraud alerts, digital identity verification, and transaction screening to enhance risk checks and onboarding workflows.	[com.sn_equifax_spoke]
Ethoca spoke	View merchant details, control subscriptions, and manage disputes with access to digital receipts and transaction data.	[com.sn_ethoca_spoke]
Jack Henry jXchange Spoke	Automate account management, transaction processing, and fraud detection by adding financial process actions to flows.	[com.sn.jha.spoke]
Socure Spoke	Improve onboarding and authentication by validating user identity, performing risk assessments, and detecting fraud.	[com.sn_socure_spoke]
Mastercard Spoke	Search transactions, create claims, and process	[com.sn_mastercard_spoke]

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FSO banking application spoke details (continued)

Plugin name	What you can do	Plugin directory
	chargebacks as part of the Mastercard dispute handling process.	
Visa Spoke	Automate Visa card dispute processes by invoking Visa APIs for end-to-end case management.	[com.sn_visa_spoke]
Verifi Spoke	Resolve pre-disputes, prevent chargebacks, and manage the dispute resolution process efficiently.	[com.sn_verifi_spoke]

FSO insurance application spoke details

Spoke	What you can do	Plugin
FRISS Spoke	Detect fraud and assess risk by analyzing customer data, identifying suspicious activity, and triggering fraud alerts. Integrate these actions into your workflows to enhance fraud prevention.	[com.sn_friss_spoke]
Guidewire Spoke	Manage insurance operations by creating policies, updating claims, and retrieving billing information directly within flows.	[com.sn_guidewire_spoke]

Financial Services Operations integration with Socure

The ServiceNow® Financial Services Operations integration with Socure enables you to onboard more accounts, reduce risk, and lower client acquisition costs.

With the ServiceNow® Financial Services Operations Integration with Socure application, you can do the following tasks:

- Streamline your customer's onboarding journey.
- Verify an applicant's identity and eligibility by using a plugin that uses the Financial Services Know Your Customer (KYC) application.
- Improve a customer's risk determination by executing subflows that look up a customer's fraud scores.
- Enable your clients to embed Socure APIs in workflows that are developed with the Financial Services Operations Integration with Socure.
- Streamline your risk analysis and document verification processes.

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Get started

Explore	Configure
Learn about the benefits provided by integrating Financial Services Operations Integration with Socure.	Plan and configure your integration.
Use	**Reference**
Work on integrating FSO with the Socure application.	Get details about components like fields, tables, and properties.

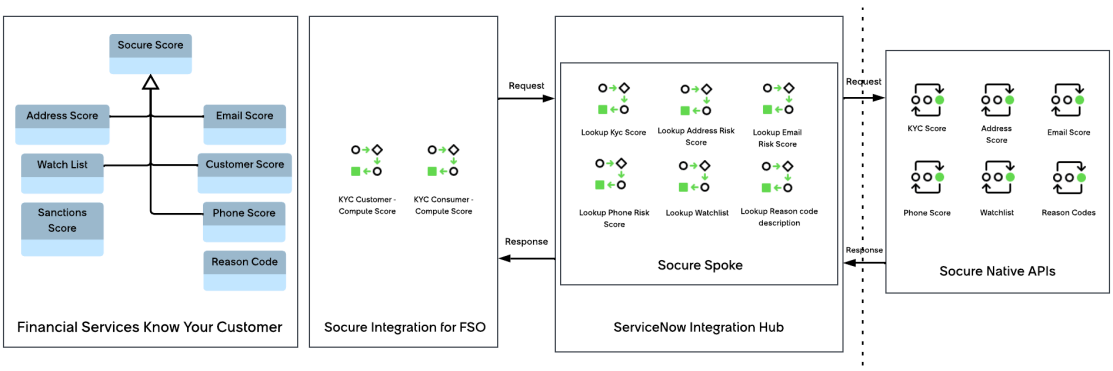
Exploring Financial Services Operations Integration with Socure

Financial Services integration with Socure enables you to embed the Socure APIs in workflows and streamline your risk analysis processes.

Architectural Overview

The following diagram provides a high-level overview where you can see the design of the Socure integration and the role that each layer plays in Financial Services Operations (FSO).

Financial Services Operations Integration with Socure overview



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Layers in the Socure integration

Layer	Description
Spoke Layer	Layer that contains the Socure spoke plugin. This layer provides actions that use REST APIs to interact with Socure.
Adapter/Middle Layer	Layer that contains the Financial Services Operations application. This layer provides: • Subflows that consume the actions in the Socure spoke. Each action has both individual subflows and combined subflows to call all the actions together. • A scheduled flow that obtains the latest **Reason Codes** and descriptions from Socure. **Note:** When you are using Socure for the first time, you must activate the scheduled flow and set the desired frequency.
FSO Layer	Layer that contains the existing Financial Services Know Your Customer service. Additional tables and service definitions are added to this service to store customer-related identity verification data that is returned by Socure. The service definitions are as follows: • Socure-CDD–Customer • Socure-CDD–Contact

Setting up Financial Services Operations Integration with Socure

Integrate your Socure account with your ServiceNow® instance so that you can perform the required activities for onboarding new customers.

You can set up and configure the Socure integration in your flows for multiple use cases. For example, let's say that you want to obtain information from the Financial Services Know Your Customer (KYC) application when you're onboarding new customer accounts or while you're periodically updating KYC information for an existing customer.

Application setup

To set up your integration, do the following actions:

1. Request an Integration Hub subscription. To learn how, see Request Integration Hub
2. Activate Financial Services Operations integration with Socure application from ServiceNow Store which automatically activates the Socure spoke.
3. Set up the Socure spoke. To learn how, see Set up the Socure spoke.

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Activate the Financial Services Operations Integration with Socure application

Activate the Financial Services Operations Integration with Socure (com.sn_fso_intg_socure) application so that you can embed the Socure APIs in workflows that are developed with Financial Services Operations.

Before you begin
Role required: admin

Procedure

1. Navigate to **System Application** > **All Available Applications** > **All**.
2. In the search field, enter `Integration with Socure`.

   You can search for the application by its name or ID. If you can't find an application, you may have to request it from the ServiceNow® store. Visit the ServiceNow Store website to view all the available apps and for information about submitting requests to the store.

3. Select **Install**.

Activate the Socure spoke from Integration Hub

Activate the Socure spoke plugin (com.sn_socure_spoke) from Integration Hub. Activating this plugin enables you to enhance your Workflow Studio experience with integration-specific content. You can use pre-built flows and actions to automate your integrations or create your own integration automation.

Before you begin
Role required: admin

Procedure

To set up the Socure spoke, follow the instructions in Set up the Socure spoke.

Configuring Financial Services Know Your Customer

Financial Services Know Your Customer (KYC) is automatically installed when you install the Financial Services integration with Socure application. By using this service, you can verify an applicant's identity and evaluate their eligibility.

For more information about KYC, see Financial Services Know Your Customer.

Configure Financial Services Operations Integration with Socure

Configure the Financial Services Operations Integration with Socure application to verify a customer's identity and improve the customer's risk determination.

Before you begin
Role required: admin

Procedure

1. Navigate to **All** > **Process Automation** > **Flow Designer**.
2. In the Search field, search for **Sync Reason Codes Flow**.
3. To set the conditions and frequency for the flow, select the **Trigger** field.
4. Locate the flow you want to activate from the list of saved flows and open it.
5. Click **Activate**.

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Note: When you are using the Financial Services Operations Integration with Socure for the first time, you must activate the scheduled flow and set the desired frequency.

6. Configure the KYC service definitions, Socure - CDD - Customer and Socure - CDD - Contact. For information on configuring flows and service definitions, see Configure flows and Configure service definitions for Financial Services Operations applications.

Components installed with Financial Services Operations Integration with Socure

Several types of components are installed with activation of the Financial Services Operations Integration with Socure (com.sn_fso_intg_socure) plugin, including tables.

Plugins installed

These plugins are installed with the Financial Services Operations Integration with Socure application (com.sn_fso_intg_socure) plugin:

Plugins for Financial Services Operations Integration with Socure

Plugin	Description
Financial Services Know Your Customer (com.sn_bom_kyc)	This application is automatically installed when you install any of the following Financial Services Know Your Customer (KYC) applications. Financial Services Know Your Customer manages the KYC tasks that are used in workflows across Financial Services Operations applications.
Socure Spoke (com.sn_socure_spoke)	This application provides a list of actions to help companies perform required due diligent activities for onboarding new customers.

Roles

There are multiple roles installed for the KYC process to complete. The roles installed with Financial Services Business Lifecycle, Financial Services Client Lifecycle, and Financial Services Know Your Customer applications work asynchronously to complete all KYC tasks.

- For a business client: sn_bom_clo_b2b.admin, sn_bom_clo_b2b.agent_connector, sn_bom_clo_b2b.contact_lifecycle_agent, sn_bom_clo_b2b.manager, sn_bom_kyc.b2b_account_agent, sn_bom_kyc.b2b_contact_agent.
- For a personal client: sn_bom_clo_b2c.admin, sn_bom_clo_b2c.manager or sn_bom_clo_b2c.agent, sn_bom_kyc.admin, sn_bom_kyc.b2c_account_agent, or sn_bom_kyc.b2c_contact_agent

Tables installed

Table	Description
Socure Score [sn_bom_kyc_socure]	Stores Financial Services Know Your Customer Socure scores.

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Table	Description
Address Risk [sn_bom_kyc_socure_address_risk]	Stores Financial Services Know Your Customer address risk scores. This table extends the [Socure Score] table.
Email Risk [sn_bom_kyc_socure_email_risk]	Stores Financial Services Know Your Customer email risk scores. This table extends the [Socure Score] table.
Customer Score [sn_bom_kyc_socure_kyc]	Stores Financial Services Know Your Customer customer scores. This table extends the [Socure Score] table.
Phone Risk [sn_bom_kyc_socure_phone_risk]	Stores Financial Services Know Your Customer phone risk scores. This table extends the [Socure Score] table.
Reason Code [sn_bom_kyc_socure_reason_code]	Stores Financial Services Know Your Customer reason codes.
Sanction [sn_bom_kyc_socure_sanction]	Stores Financial Services Know Your Customer sanctions list.
Watchlist [sn_bom_kyc_socure_watch_list]	Stores Financial Services Know Your Customer watch list.
Fraud Scores (sn_bom_kyc_socure_fraud_response)	Stores Financial Services Know Your Customer fraud scores.

Financial Services Operations Integration with Jack Henry jXchange

The ServiceNow® Financial Services Operations Integration with Jack Henry jXchange enables your agents to use the lookup functionality of the Jack Henry jXchange SilverLake core banking application. By integrating the Jack Henry jXchange spoke with the Financial Services Operations, your agents can look up the information about your customers and financial accounts.

Important: Starting with the Utah release, the Financial Services Operations Integration with Jack Henry Associates (JHA) jXchange application has been renamed to Financial Services Operations Integration with Jack Henry jXchange.

Overview of the application

The Financial Services Operations Integration with Jack Henry jXchange enables your agents to use all the FSO banking applications to look up and verify the information about your customers and financial accounts quickly.

Key features of the integration

With the Financial Services Operations Integration with Jack Henry jXchange, your agents can do the following tasks:

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- Integrate your customer's information and financial account data from savings, checking, and loan accounts to enable your fulfillers to create and manage cases easier.
- Provide better and faster service for your customers, which can lead to increased customer satisfaction.
- Enables your organization to convert your end-to-end digital financial service processes.

Learn about this integration

Explore  Learn about the benefits that are provided by integrating Financial Services Operations with Jack Henry jXchange.	Configure  Plan and configure your integration.
Use  Integrate FSO with the Jack Henry jXchange application.	Reference  Get details about the components like fields, tables, and properties.

Exploring the Financial Services Operations Integration with Jack Henry jXchange

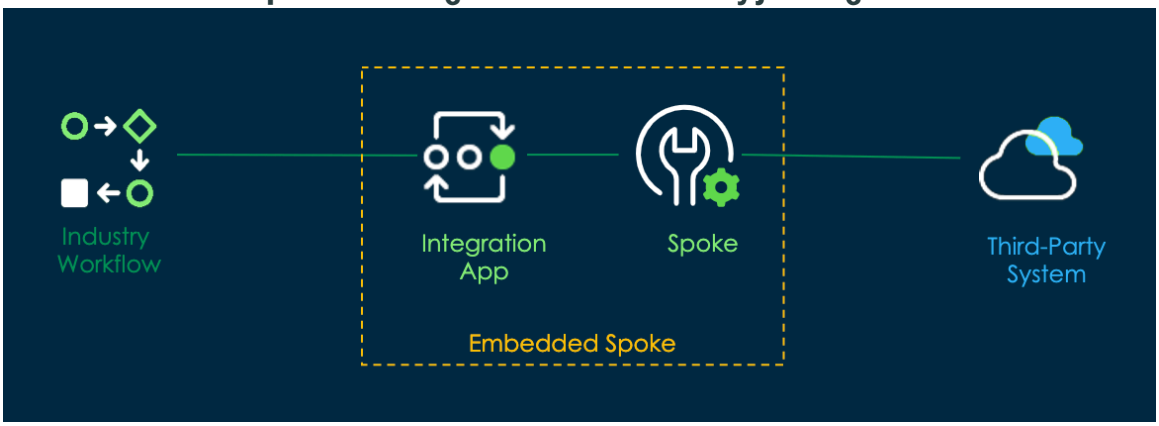
The Financial Services Operations Integration with Jack Henry jXchange application enables your agents to access the required system of record information so they can look up and verify your customer's financial and account information quickly. This integration also enables your organization to convert your end-to-end digital financial service processes.

Architectural overview

The following diagram is a high-level overview of the design of the Jack Henry jXchange integration and the role that each layer plays in Financial Services Operations (FSO). The table that follows the diagram describes the different layers.

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Financial Services Operations Integration with Jack Henry jXchange



Layers in the Jack Henry jXchange integration

Layer	Description
Industry Workflow/FSO Layer	Layer that includes the Financial Services Operations application.
Integration Layer	Layer that helps to integrate with the Financial Services Operations application and stores information to the data model. This layer provides the following components: • End-to-end integration of the FSO layer and spoke layer. • Subflows that consume the actions in the Jack Henry jXchange spoke. Each action has both individual subflows and combined subflows to call all the actions together. The combined subflows are as follows: ○ Look up customer data adpr ○ Look up customer info adpr ○ Look up financial accounts for a customer adpr ○ Look up financial transactions adpr • Subflow that can be called from the flow by passing the financial account and account type as an input to look up the customer's details and financial account details.
Spoke Layer	Layer that includes the Jack Henry jXchange spoke plugin. This layer provides the actions that use REST Web Services to interact with the Jack Henry jXchange APIs. The Jack Henry jXchange spoke actions are as follows: • Look up Customers Information Stream • Look up Customer Information by ID • Look up Financial Accounts Stream

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Layers in the Jack Henry jXchange integration (continued)

Layer	Description
	• Look up Financial Account by Account Details • Look up Financial Transactions Stream

Setting up the Financial Services Operations Integration with Jack Henry jXchange spoke

You can integrate a ServiceNow instance with your Jack Henry jXchange account so that you can access and verify customer and account information quickly.

You can set up and configure the Jack Henry jXchange integration in your flows for multiple use cases. For example, let's say you want to raise a complaint about a bank's excessive charge or fee. With this integration, you can use the complaint flow to file a complaint.

Application setup

To set up your integration, do the following actions:

1. Request an Integration Hub subscription. To learn how, see Request Integration Hub.
2. Install the Financial Services Operations Integration with Jack Henry jXchange application from the ServiceNow Store, which automatically activates the Jack Henry jXchange spoke. For more information on how to integrate and set up a ServiceNow instance with your Jack Henry jXchange account, see Jack Henry jXchange Spoke.

Configure Financial Services Operations Integration with Jack Henry jXchange

Configure the Financial Services Operations Integration with Jack Henry jXchange application by using the Jack Henry jXchange connection and credential record to authenticate ServiceNow requests.

Before you begin

Role required: admin

Procedure

1. Navigate to **All** > **Process Automation** > **Flow Designer**.
2. To customize the connection configuration, access the connection settings in **Flow Designer** > **Connections** and select **JHA**.
   For more information on how to update the connection configuration, see Set up Jack Henry jXchange Spoke.
3. To update other attributes, navigate to **Integration Hub** > **Connection & Credential Aliases** and edit the required information.
4. Navigate to **Flow Designer** > **Designer** > **Actions** tab and select the **Look up Financial Accounts Stream** action that you want to test.
5. Click **Test**.
   The system displays the Test Action dialog box.
6. Fill in the fields for the action.

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Note: Complete all required fields in the Test Action dialog box.

7. Click **Run Test**.

Note: Select the **Run test in background** option to test an action asynchronously in the background.

If you select the **Run test in background** option, the execution details are displayed only after the execution is completed asynchronously in the background.

What to do next

To view the action execution details, click **Your test has finished running. View the Action execution details.**

Components installed with Financial Services Operations Integration with Jack Henry jXchange

Several types of components are installed with the activation of the Financial Services Operations Integration with Jack Henry jXchange spoke (com.sn.jha.spoke), including plugins and tables.

Plugins installed

The following table contains the plugins that are installed with the Financial Services Operations Integration with Jack Henry jXchange application (com.sn_fso_intg_jha) plugin.

Plugins installed with the Financial Services Operations Integration with Jack Henry jXchange application

Plugin	Description
Jack Henry jXchange Spoke (com.sn.jha.spoke)	Connector to the Jack Henry jXchange core system.
Financial Services Operations Core (com.sn_bom)	Application that is automatically installed when you install any of the Financial Services Operations banking applications.

Tables installed

No new tables were created for storing the data, however, five mapping tables were created for the Jack Henry jXchange integration. The following table describes the mapping table details.

Tables installed with the Financial Services Operations Integration with Jack Henry jXchange application

Table	Description
Account Mapping [sn_fso_intg_jha_account_mapping]	Table that stores the unique identification value in its ID field. This value as generated in the account record was created.

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Tables installed with the Financial Services Operations Integration with Jack Henry jXchange application (continued)

Table	Description
Consumer Mapping [sn_fso_intg_jha_consumer_mapping]	Table that stores the unique identification value in its ID field. This value was generated when the consumer record s created.
Contact Mapping [sn_fso_intg_jha_contact_mapping]	Table that stores the unique identification value in its ID field. This value was generated when the contact record was created.
Financial Account Mapping [sn_fso_intg_jha_financial_account_mapping]	Table that stores the unique identification value in its ID field. This value was generated hen the financial account record was created.
Product Model Mapping [sn_fso_intg_jha_product_model_mapping]	Table that stores the unique identification value in its ID field. This value is generated when the product model record was created.

Financial Services Operations Integration with Visa

The ServiceNow® Financial Services Operations Integration with Visa allows you to seamlessly integrate with Visa Resolve Online (VROL) APIs using the Visa Spoke actions to manage various dispute lifecycle events.

Note:

Get started

Explore

Learn about the benefits provided by integrating Financial Services Operations Integration with Visa application.

Configure

Plan and configure your integration.

Integrate

Work on integrating Financial Services Operations Integration with Visa application

Reference

Get details about the components like fields, tables, and properties.

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Request Financial Services Operations Integration with Visa on the store

Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.

Before you can use Financial Services Operations Integration with Visa, you must first download it from the ServiceNow Store. When you have completed the download, you may need to clear your local cache before it appears on your instance.

Troubleshoot and get help

- Search the Known Error Portal for known error articles
- Learn more about how to create your own apps on the developer site.
- Contact Customer Service and Support

Exploring Financial Services Operations Integration with Visa

Learn how you can use the Financial Services Operations Integration with Visa application to seamlessly connect with dispute workflows and manage dispute resolution.

Overview on the application

Financial Services Operations Integration with Visa allows financial institutions to integrate with VROL APIs using Visa Spoke actions. This integration enables the management of various dispute lifecycle events, such as performing transaction searches, creating dispute cases, submitting dispute questionnaires, and reporting fraud.

You can use the following subflows to the Visa spoke actions:

- Create case from transaction
- Initiate dispute from transaction or case
- Submit dispute questionnaire

For more information on setting up the integration to invoke Visa APIs for the Visa card dispute processs, see Set up Visa Spoke.

Workflow

Integrating Financial Services Operations card dispute flow with the Visa spoke in the VROL system, you perform the following actions:

1. Create a dispute case.
2. Initiate a dispute.
3. Submit a Visa questionnaire.

Key benefits to Issuers

- Improved end user experience.
- Faster time to value and streamlined maintenance.
- Manage the dispute lifecycle by using events such as case creation and questionnaire submission.
- Utilize the necessary information used in sub-flows by leveraging data model elements.

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Related topics

Visa Spoke

Configuring Financial Services Operations Integration with Visa

Plan and configure your Financial Services Operations Integration with Visa implementation.

Important: Set the `sn_bom_credit_card.is_visa_integration_enabled` property to `True` to enable Financial Services Operations Integration with Visa. By default, this property is set to `False`, so you need to update it manually. Financial Services Operations Integration with Visa will not function until this property is enabled.

Configuration overview

To configure Financial Services Operations Integration with Visa on your ServiceNow instance, you need to set up a sequence of tasks.

1. Request Integration Hub subscription.

   Use the Integration Hub to integrate a Visa account with your ServiceNow instance.

2. Install Financial Services Operations Integration with Visa.

   You can install the Financial Services Operations Integration with Visa (com.sn_fso_intg_visa) application from the ServiceNow Store. The application installs related applications and plugins if they are not already installed.

3. Set up Visa Spoke.

   IntegrationHub enables execution of third-party APIs as a part of a flow when a specific event occurs in ServiceNow. These integrations, referred to as spokes, are easy to configure and enable you to quickly add powerful actions without the need to write a script.

4. Set up instance credentials.

   Configure the Financial Services Operations Integration with Visa application by using the Visa connection and credential record to authenticate ServiceNow requests.

5. Configure properties.

   Customize properties that control settings for features in the Financial Services Operations Integration with Visa application, such as integration with specific APIs.

Install Financial Services Operations Integration with Visa

If you have the admin role, you can install the Financial Services Operations Integration with Visa application.

Before you begin
Role required: admin

Procedure

1. Navigate to **All** > **System Applications** > **All Available Applications** > **All**.
2. Find the Financial Services Operations Integration with Visa application (sn_fso_intg_visa) using the filter criteria and search bar.

   You can search for the application by its name or ID. If you can't find the application, you might have to request it from the ServiceNow Store.

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Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.

3. In the Application installation dialog box, review the application dependencies.

   Dependent plugins and applications appear if they will be installed, are currently installed, or must be installed. If any plugins or applications require installation, you must install them before you can install Financial Services Operations Integration with Visa.

4. **Optional:** If demo data is available and you want to install it, select the **Load demo data** check box.
   Demo data are the sample records that describe application features for common use cases. Load the demo data when you first install the application on a development or test instance.
5. Select **Install**.

Set up Visa Spoke

Activate the Visa spoke in IntegrationHub from the ServiceNow Store, and enable the quick access to payment and security data. You can use the spoke to search for transactions, collaborate with merchants, manage disputes and perform other functions with enhanced security

Before you begin
Role required: admin

Procedure

1. Navigate to **All** > **Process Automation** > **Flow Designer**.
2. To customize the connection configuration, access the connection settings in **Flow Designer** > **Connections** and select **Visa**.
   For more information on how to update the connection configuration, see Visa Spoke.

Configure the Visa Queue Scheduler Flow

Use the Visa Queue Scheduler Flow to control the frequency at which Visa batch queues are processed. This flow runs as a scheduled job at a predefined time interval, triggering the subflow that processes incoming batch queues.

Before you begin
Role required: admin

Procedure

1. Navigate to **All** > **Process Automation** > **Flow Designer**.
2. In the Search field, search for **Visa Queue Scheduler Flow**.
3. To set the conditions and frequency for the flow, select the **Trigger** field.
   Locate the flow you want to activate from the list of saved flows and open it.
4. Select **Activate**.

> **Note:** When using Financial Services Operations Integration with Visa for the first time, you must activate the Visa Queue Scheduler Flow and set the desired frequency. For more information, see Batch queue APIs processing and scheduling.

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Set up Financial Services Operations Integration with Visa

Configure the Financial Services Operations Integration with Visa application by using the Visa connection and credential record to authenticate ServiceNow requests.

Before you begin
Role required: admin

Procedure

1. Navigate to **Integration Hub** > **Connections & Credentials** > **Connection & Credential Aliases** and edit the required information.
2. Navigate to **Flow Designer** > **Designer** > **Subflows** tab and select the subflows that you want to test.
3. Click **Test**.
   The system displays the Test Action dialog box.
4. Fill in the fields for the action.

   Note: Complete all required fields in the Test Action dialog box.

5. Click **Run Test**.

   Note: Select the **Run test in background** option to test an action asynchronously in the background.

   If you select the **Run test in background** option, the execution details are displayed only after the execution is completed asynchronously in the background.

What to do next
To view the action execution details, click **Your test has finished running. View the Action execution details.**

Financial Services Operations Integration with Visa reference

Reference topics provide additional information on the installed components, including plugins,subflows, and system properties, that you use to configure and administer Financial Services Operations Integration with Visa application.

Components installed with Financial Services Operations Integration with Visa

Reference topics provide additional information on the installed components and subflows that you use to configure and administer Financial Services Operations Integration with Visa application.

Important: Set the `sn_bom_credit_card.is_visa_integration_enabled` property to `True` to enable Financial Services Operations Integration with Visa. By default, this property is set to `False`, so it needs to be updated manually. Financial Services Operations Integration with Visa will not function until this property is enabled.

Plugins installed

These plugins are installed with the Financial Services Operations Integration with Visa application (com.sn_fso_intg_visa):

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Plugins for Financial Services Operations Integration with Visa

Plugin	Description
Visa Spoke [com.sn_visa_spoke]	This application provides a list of actions to help users search for transactions, collaborate with merchants, manage disputes and perform other functions with enhanced security.
Dispute Rules Content Pack for Visa [com.sn_bom_visa_cp]	This applications provides questionnaire for intake of dispute related information under various dispute categories as per Visa guidelines.

Financial Services Operations Integration with Visa subflows

You can use the following Financial Services Operations Integration with Visa application subflows to handle the card dispute management process.

Financial Services Operations Integration with Visa subflows

Note:

- Use the decision table and Visa Token Service template to integrate your chosen Token Provider with Visa Integration subflows. This integration enables you to access Visa APIs, which might contain sensitive information. Make sure to use the subflow template for your Token Provider. This confirms that you detokenize data before sending requests to Visa and tokenize data after receiving responses, for a smooth integration with ServiceNow.
- All VROL RTSI REST operations use HTTP POST. Subflows in Stage 1 (Pre-Dispute) that use Transaction Inquiry use the TI service URL base (/rsrv_rolti/); all others use the SI service URL base (/rsrv_rolsi/). Production base: https://vrolgateway.visa.com | MTE2 base: https://mte-vrolgateway.visa.com Definitive per-operation HTTP methods and exact paths are specified in the WADL files available via MTE2.

Dispute Stage	Subflow Name	Description	RTSI Operation Name
Stage 1: Pre-Dispute	Submit Transaction Inquiry	Enables you to search for transactions using specific criteria. Requires a tokenization solution (Refer to the note on Token Provider in the beginning of this section).	`SISubmitTranInquiryRequest`
Stage 1: Pre-Dispute	Look Up Transaction Inquiry Results	Retrieves async TI results using the TIEventID generated by Submit Transaction Inquiry.	`SIGetTransInquiryResultsRequest`

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Dispute Stage	Subflow Name	Description	RTSI Operation Name
Stage 1: Pre-Dispute	Look Up Transaction Details	Enables you to retrieve detailed transaction data using RolTransactionId.	`SIGetTransDetailsRequest`
Stage 1: Pre-Dispute	Look up Associated Transactions	Enables you to retrieve a list of associated transactions for the disputed transaction in the Dispute stage.	`SIGetAssociatedTransactionListRequest`
Stage 1: Pre-Dispute	Select Associated Transactions	Enables you to associate related transactions to the disputed transaction.	`SIAssociatedTranSelectionRequest`
Stage 1: Pre-Dispute	Cardholder Purchase Inquiry	Enables you to request purchase information and additional merchant information regarding a transaction by supplying TransactionID.	`SISubmitPurchaseInquiryRequest`
Stage 2: Case Creation	Create Case from Transaction	Enables you to create a case in Visa Resolve Online (VROL) from a transaction.	`SICreateCaseFromTransactionRequest`
Stage 3: Dispute	Initiate Dispute from Transaction or Case	Enables you to initiate a dispute in VROL from a transaction or from an existing Visa case.	`SIInitiateDisputeFromTransactionOrCaseReques`
Stage 3: Dispute	Submit Dispute Questionnaire	Enables you to submit or save the dispute questionnaire in VROL.	`SISubmitDisputeQuestionnaireRequest`
Stage 3: Dispute	Look up Dispute Response Details	Enables you to retrieve the details of a submitted or	`SIGetDisputeResponseDetailsRequest`

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Dispute Stage	Subflow Name	Description	RTSI Operation Name
		received dispute response.	
Stage 3: Dispute	Accept Dispute	Accepts the dispute liability or the other side's decision, and removes the dispute transaction from the queue.	`SIAcceptDisputeRequest`
Stage 3: Dispute	Change Dispute Status	Enables you to recall a submitted dispute item or delete a saved dispute item.	`SIChangeDisputeStatusRequest`
Stage 4: Pre-Arbitration	Create Dispute Pre Arbitration	Enables you to create a pre-arbitration in VROL.	`SICreateDisputePreArbRequest`
Stage 4: Pre-Arbitration	Create Dispute Pre Arbitration Response	Enables you to create a pre-arbitration response in allocation for the pre-arbitration initiated by the acquirer.	`SICreateDisputePreArbResponseRequest`
Stage 4: Pre-Arbitration	Look up Dispute Pre Arbitration Details	Enables you to retrieve the pre-arbitration details.	`SIGetDisputePreArbDetailsRequest`
Stage 4: Pre-Arbitration	Look up Dispute Pre Arbitration Response Details	Enables you to retrieve details of a submitted or received pre-arbitration response.	`SIGetDisputePreArbResponseDetailsRequest`
Stage 5: Case Filing	Submit Dispute Filing	Enables you to submit a dispute for arbitration, or to appeal, or withdrawal of arbitration in VROL.	`SISubmitDisputeFilingRequest`
Stage 5: Case Filing	Look up Dispute Filing Details	Enables you to retrieve the details of a dispute case filing request,	`SIGetDisputeFilingDetailsRequest`

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Dispute Stage	Subflow Name	Description	RTSI Operation Name
		appeal, or withdrawal request.	
Batch Queues	Batch Queues Flows Adapter	Adapter that includes all batch queue processes. See the following Batch Queue APIs section for the individual queue types.	`SIGetBatchQueueRequest`
Batch Queues	Mark Batch Queue Item as Read	Marks transactions as read, removing them from the real-time Systems Interface (RTSI) Batch Queue.	`SIMarkBatchQueueItemAsReadRequest`

Batch queue APIs processing and scheduling

Financial Services Operations Integration with Visa subflows use batch queue APIs to process the dispute data on a set schedule that run at predefined time intervals, not based on user actions. You can set up and manage when batch queue API subflows run with the**Visa Queue Scheduler Flow**. By default, the Visa Queue Scheduler Flow is turned off. To start using it, activate the flow and choose how often you want the batch queue API subflows to run.

Four of the following batch queue subflows are dispatched by the Batch Queues Flows Adapter; the fifth, Process Incoming Acceptance Batch Queue, is polled as a separate subflow. All five call the same RTSI operation (SIGetBatchQueueRequest). The BatchQueueType parameter in the request body determines which queue is polled, and SIMarkBatchQueueItemAsReadRequest (/rsrv_rolsi/api/SIMarkBatchQueueItemAsRead) is called afterward to remove items from the queue.

Batch Queue Subflow	Description	BatchQueueType Parameter	API Endpoint
Process Awaiting Action Disputes Batch Queue	The acquirer provides a dispute response, which places the Visa case in this queue. Processing this batch queue alerts the FSO case with the received response.	`AWAITING_ACTION_BQ_DISPUTE`	`/rsrv_rolsi/api/SIGetBatchQueue`

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Batch Queue Subflow	Description	BatchQueueType Parameter	API Endpoint
Process Incoming Pre-Arbitration Batch Queue	The acquirer submits a pre-arbitration request or response, which places the Visa case in this queue. Processing this batch queue alerts the FSO case with the received response.	`INCOMING_BQ_PREARBITRATIONS`	`/rsrv_rolsi/api/SIGetBatchQueue`
Process Incoming Arbitration Batch Queue	The acquirer initiates an arbitration request, or the issuer submits an arbitration and receives an acknowledgment or decision from Visa, which places the case in this queue.	`INCOMING_BQ_ARBITRATIONS`	`/rsrv_rolsi/api/SIGetBatchQueue`
Processes Incoming Recall Batch Queue	The acquirer processes recalls at various stages, including dispute response, pre-arbitration, and pre-arbitration response, which places the Visa case in this queue. Processing this batch queue alerts the FSO case with the received response.	`INCOMING_BQ_RECALLS`	`/rsrv_rolsi/api/SIGetBatchQueue`
Process Incoming Acceptance Batch Queue	The acquirer accepts full liability on an issuer's chargeback (at the Initiate Chargeback task) or on a	`INCOMING_BQ_ACCEPTANCES_RECEIVED`	`/rsrv_rolsi/api/SIGetBatchQueue`

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Batch Queue Subflow	Description	BatchQueueType Parameter	API Endpoint
	pre-arbitration filed by the issuer (at the Pre-Arbitration Response task). These scenarios place the Visa case in this queue. Processing this batch queue plugs the acceptance into the corresponding task. This subflow is not orchestrated by the Batch Queues Flows Adapter; it is polled as a separate subflow.		

Visa batch queue processing and scheduling

Financial Services Operations Integration with Visa subflows use VROL RTSI batch queue APIs to process incoming dispute data on a scheduled basis. Unlike real-time subflows that execute in response to user actions, batch queue processing runs on a predefined schedule to poll VROL for new incoming items across the dispute lifecycle.

Visa RTSI batch queue process

Implementation partners and developers must understand the end-to-end flow of Visa RTSI batch queue to configure or extend the FSO Disputes batch queue integration.

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The process involves three layers of orchestration as shown in the following workflow

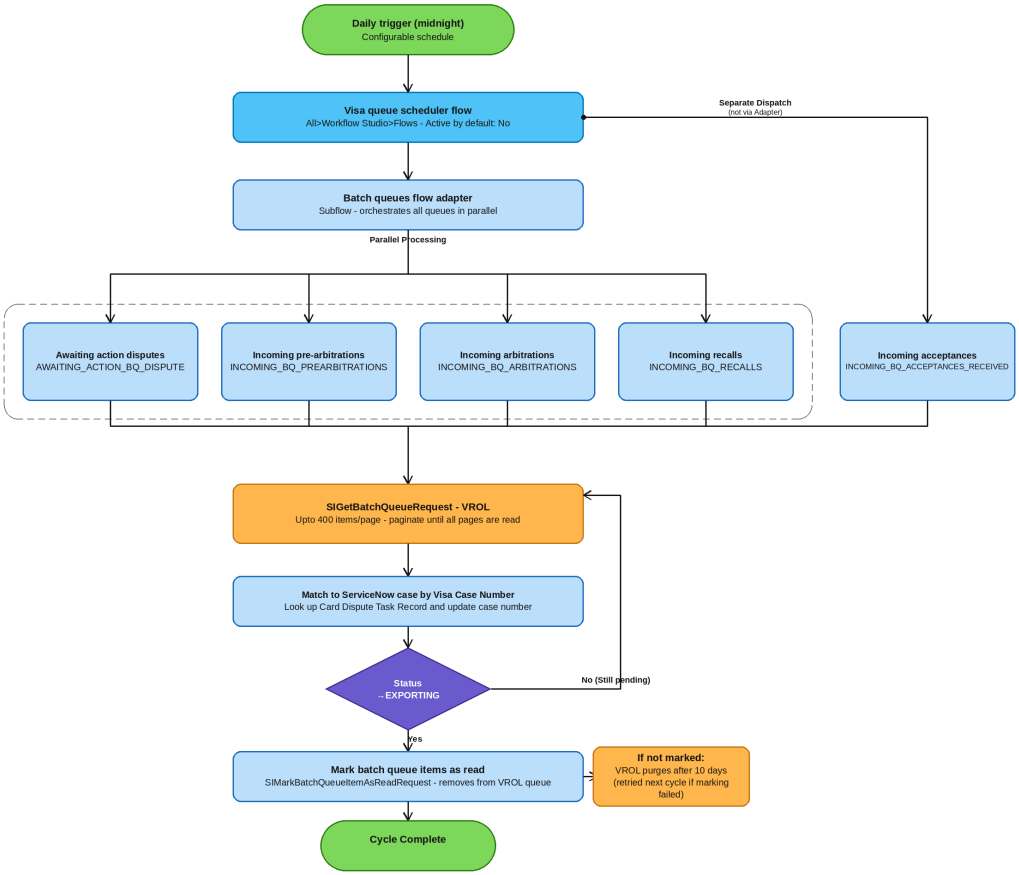


diagram:

Process steps

1. Visa queue scheduler flow is initiated:

- Location: **All** > *Workflow Studio* > **Flows** > **Visa Queue Scheduler Flow**
- The Visa Queue Scheduler Flow is the entry point for all batch queue processing. It is a scheduled Flow that triggers the entire batch queue pipeline.

  Note: The Visa Queue Scheduler Flow is set to **Inactive** by default. Clients must activate it before batch queue processing begins. Until activated, no VROL batch queue data will be ingested into ServiceNow.

- Configuration details:
  - Default schedule: Daily at midnight (00:00:00)
  - Configurable: Clients can change the run time or increase the polling frequency based on dispute volumes and operational requirements.
  - Single action: The flow contains one action — it calls the Batch Queues Flows Adapter subflow and waits for completion. If the adapter fails, the flow logs an error.

2. Subflow for the batch queue flows executes:

- Location: **All** > *Workflow Studio* > **Flows** > **Batch Queues Flows Adapter**
- The Batch Queues Flows Adapter is an orchestration subflow that manages the parallel execution of the individual batch queue subflows it orchestrates. The following actions are invoked by the Visa Queue Scheduler Flow:

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- Sequentially processes queues that must run in order (for example, Arbitrations and Recalls are processed first).
- Executes the remaining queue subflows in parallel using a parallel branch, so that multiple VROL queues are polled simultaneously within the same run cycle.
- Collects error outputs from each subflow and consolidates them.
- Evaluates whether any queue processing failed and assigns subflow outputs accordingly.

- The BatchQueueType parameter determines which VROL queue each subflow polls through the RTSI API. All subflows use the same underlying RTSI operation: SIGetBatchQueueRequest (/rsrv_rolsi/api/SIGetBatchQueue).

3. Individual batch queue subflows executes the following actions related to polling and case matching:
   - Builds the queue request: The subflow calls the Lookup Batch Queue Request Builder to construct the SIGetBatchQueueRequest payload with the appropriate BatchQueueType and page number (starting at page 1).
   - Executes the RTSI API: It calls the Execute Visa Spoke Action Using Token Service action to submit the request to VROL via the configured Visa integration spoke.
   - Parses the response: The Lookup Batch Queue Response Parser processes the returned FormatDQueueItem or FormatSQueueItem elements (depending on the queue format).
   - Matches to the ServiceNow case: For each item in the queue response, the subflow looks up the matching Card Disputes Task Record in ServiceNow ServiceNow using the Visa Case Number returned in the queue item. It checks that the dispute service is **Initiate chargeback**, the case is active, and not already represented by a merchant.
   - Updates the case: If a matching case is found, the subflow updates the Card Disputes Task Record and the Card Dispute Transaction Record in ServiceNow to reflect the new state — advancing the case in the dispute lifecycle (e.g., marking that a dispute response has been received, a pre-arbitration has been filed, or an arbitration ruling has been issued).
   - Marks items as read: After processing all items on all pages, the subflow calls the Mark Batch Queue Items as Read Adapter subflow (see Step 4 below).

   > **Note:** The queue data reflects the state of the case at the time it was added to the VROL batch queue — not necessarily the current real-time state. Fields such as User and Last Action Date may have changed since the item was queued. If a case has advanced further in VROL before the item is processed in ServiceNow, the batch queue item may be stale. Use Hypersearch (SIHypersearchRequest) to retrieve the current state of a case when needed.

4. Executes Mark Batch Queue Items as Read Adapter subflow: Once all items from a queue are retrieved and processed, the subflow calls the Mark Batch Queue Items as Read Adapter subflow, which in turn calls the Mark Batch Queue Item as Read subflow to invoke the RTSI API SIMarkBatchQueueItemAsReadRequest (/rsrv_rolsi/api/SIMarkBatchQueueItemAsRead). See the following four actions executed by this subflow:
   - Prevents reprocessing: Once marked as read, an item is removed from the RTSI Batch Queue and will not be returned in the next polling cycle.
   - Executes automated purge: If an item is not marked as read, VROL will automatically purge it from the batch queue after 10 days. After purging, the item can only be recovered using VROL RTSI Queues or Hypersearch — it will no longer appear in batch queue responses.
   - Recovers from marking failures: If the Mark Batch Queue Item as Read call fails for an item (for example, due to a transient error), the item is not removed from the RTSI Batch Queue.

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The same item is returned again on the next scheduled polling cycle, where it is reprocessed and marked as read at that time.

- Marks items in bulk: Items can be marked by individual BatchQueueItemSID or by entire BatchQueueType. A maximum of 400 items can be marked in a single SIMarkBatchQueueItemAsReadRequest (configurable in VROL).
- Resolves duplication of items in multiple batch queues: An item may appear in multiple batch queues. Marking it as read in one queue removes it from all batch queues for that VROL organization.

Note: Four of the batch queue subflows — Process Awaiting Action Disputes Batch Queue, Process Incoming Pre-Arbitration Batch Queue, Process Incoming Arbitration Batch Queue, and Process Incoming Recall Batch Queue — are dispatched by the Batch Queues Flows Adapter described in Step 2. The fifth, Process Incoming Acceptance Batch Queue, is not orchestrated by the Adapter; it is polled as a separate subflow. All five call the same RTSI operation (SIGetBatchQueueRequest). The BatchQueueType parameter in the request body determines which queue is polled, and SIMarkBatchQueueItemAsReadRequest (/rsrv_rolsi/api/SIMarkBatchQueueItemAsRead) is called afterward to remove items from the queue.

Properties installed with Financial Services Operations Integration with Visa

Customize the properties that are available with the Financial Services Operations Integration with Visa application.

Note: To open the System Properties [sys_properties] table, enter `sys_properties.list` in the navigation filter.

You can submit your changes by selecting **Save**.

System properties for Financial Services Operations Integration with Visa

Properties	Description
Enable cardholder purchase inquiry	Enables or disables integration with the Cardholder Purchase Inquiry API in the Visa card dispute playbook. • **Type**: true | false • **Default value**: False • **Location**: **All** > **Financial Services Operations Integration with Visa** > **Administration** > **Properties** • **Role required**: sn_bom_credit_card.admin

Financial Services Operations Integration with Mastercard

The ServiceNow® Financial Services Operations Integration with Mastercard streamlines and simplifies how financial institutions manage Mastercard disputes.

Important: The Financial Services Operations Integration with Mastercard provides predefined subflows. However, these subflows are not yet integrated with the Workspace.

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Get started

Explore  Learn about how to use Integration with Mastercard.	Configure  Plan and configure your integration.
Activate  Learn how to seamlessly integrate with Mastercard Spoke.	Reference  Get details about components that are installed.

Request Financial Services Operations Integration with Mastercard on the store

Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.

Before you can use Financial Services Operations Integration with Mastercard, you must first download it from the ServiceNow Store. When you have completed the download, you may need to clear your local cache before it appears on your instance.

Exploring Financial Services Operations Integration with Mastercard

Use the Financial Services Operations Integration with Mastercard to automate and simplify how financial institutions manage Mastercard disputes. This integration leverages Mastercard Spoke actions and Mastercom APIs to support a range of dispute lifecycle events and ensure alignment with Mastercard specific business rules.

Overview of Financial Services Operations Integration with Mastercard

Financial Services Operations Integration with Mastercard helps manage disputes easily and efficiently within ServiceNow. It uses Mastercard Spoke actions to support key steps in the dispute process, such as searching transactions, creating claims and chargebacks, handling pre-arbitration and arbitration, and reporting fraud.

You can find more information about the Mastercard Spoke actions and setup details in the Mastercard Spoke documentation.

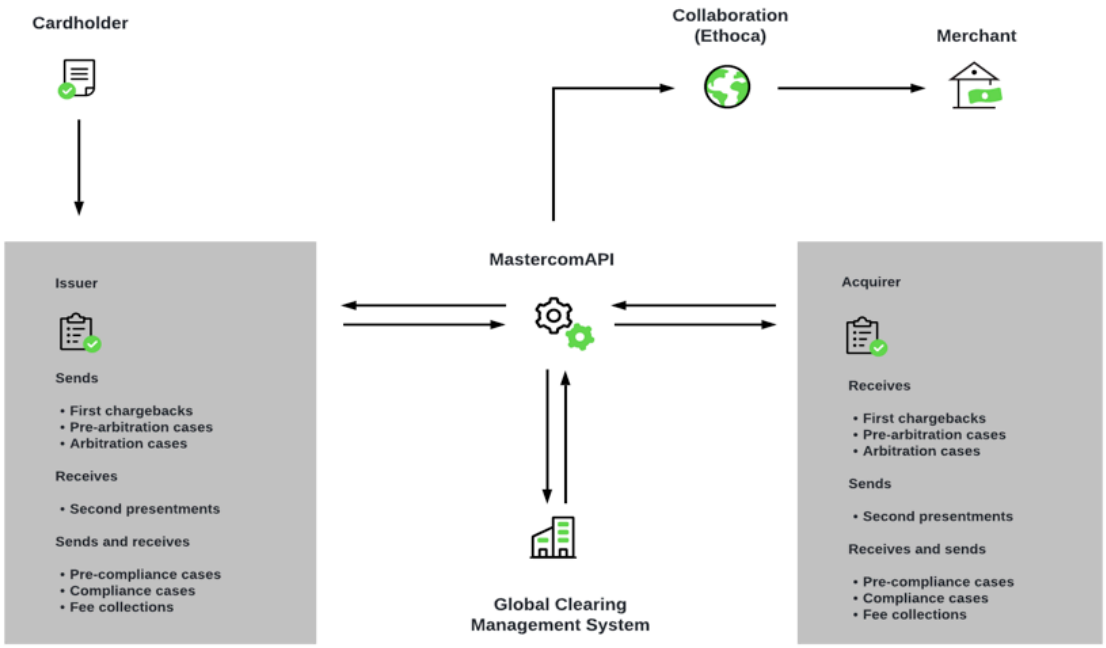
The application includes predefined subflows for common use cases, and you can extend them to meet custom requirements. Its adapter layer simplifies the connection to dispute workflows, helping you resolve cases faster and more accurately.

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Important: The Financial Services Operations Integration with Mastercard provides predefined subflows. However, these subflows are not yet integrated with the Workspace.

Use Mastercard Spoke actions and APIs

Overview of Mastercard and Mastercom API



The Mastercard Spoke includes actions that use Mastercom APIs to automate key dispute events, such as:

- Collaboration
- First chargebacks
- Second presentments
- Arbitration
- Pre-arbitration

Financial Services Operations Integration with Mastercard benefits

Financial Services Operations Integration with Mastercard benefits

Benefit	Feature	Users
Automatically connects workflows with Mastercom and shows real-time updates to track cases easily.	Enables seamless integration with Mastercard's Mastercom API Suite and Mastercom Extended APIs	Administrator
Uses predefined subflows with built-in error handling and retry logic to reduce development time and errors.	Financial Services Operations Integration with Mastercard subflows	Administrator

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What to explore next

To learn more about configuring Financial Services Operations Integration with Mastercard, see:

- Mastercard Spoke
- Configuring Financial Services Operations Integration with Mastercard
- Components installed with the Financial Services Operations Integration with Mastercard

Configuring Financial Services Operations Integration with Mastercard

Plan and configure your implementation of Financial Services Operations Integration with Mastercard.

Configuration overview

To configure Financial Services Operations Integration with Mastercard on your ServiceNow instance, you need to set up a sequence of tasks.

1. Set up Mastercard spoke

   Use the Integration Hub to integrate Mastercard Spoke with your ServiceNow instance.

2. Install Financial Services Operations Integration with Mastercard

   You can install the Financial Services Operations Integration with Mastercard (com.sn_fso_intg_mc) application from the ServiceNow Store. The application installs related applications and plugins if they are not already installed.

3. Set up instance credentials.

   Configure the Financial Services Operations Integration with Mastercard application by using the Mastercard connection and credential record to authenticate ServiceNow requests.

Install Financial Services Operations Integration with Mastercard

If you have the admin role, you can install the Financial Services Operations Integration with Mastercard application.

Before you begin

Role required: admin

Procedure

1. Navigate to **All** > **System Applications** > **All Available Applications** > **All**.
2. Find the Financial Services Operations Integration with Mastercard application (sn_fso_intg_mc) using the filter criteria and search bar.

   You can search for the application by its name or ID. If you can't find the application, you might have to request it from the ServiceNow Store.

   Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.

3. In the Application installation dialog box, review the application dependencies.

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Dependent plugins and applications appear if they will be installed, are currently installed, or must be installed. If any plugins or applications require installation, you must install them before you can install Financial Services Operations Integration with Mastercard.

4. Select **Install**.

Activate Mastercard Spoke

Activate the Mastercard Spoke in Integration Hub from the ServiceNow Store, enabling organizations to manage the full card dispute life-cycle. You can then use the spoke to efficiently search transactions, create claims, and process chargebacks, pre-arbitration, and arbitration case filings.

Before you begin
Role required: admin

Procedure

1. Navigate to **All** > **Process Automation** > **Flow Designer**.
2. To customize the connection configuration, access the connection settings in **Flow Designer** > **Connections** and select **Mastercard**.
   For more information on how to update the connection configuration, see Mastercard Spoke.

Set up Financial Services Operations Integration with Mastercard

Configure the Financial Services Operations Integration with Mastercard application by using the Mastercard connection and credential record to authenticate ServiceNow requests.

Before you begin
Role required: admin

Procedure

1. Navigate to **Integration Hub** > **Connections & Credentials** > **Connection & Credential Aliases** and edit the required information.
2. Navigate to **Flow Designer** > **Designer** > **Subflows** tab and select the subflows that you want to test.
3. Click **Test**.
   The system displays the Test Action dialog box.
4. Fill in the fields for the action.

   Note: Complete all required fields in the Test Action dialog box.

5. Click **Run Test**.

   Note: Select the **Run test in background** option to test an action asynchronously in the background.

   If you select the **Run test in background** option, the execution details are displayed only after the execution is completed asynchronously in the background.

What to do next
To view the action execution details, click **Your test has finished running. View the Action execution details.**

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Financial Services Operations Integration with Mastercard reference

Reference topics provide additional information on the installed components, including plugins,subflows, and system properties, that you use to configure and administer Financial Services Operations Integration with Mastercard application.

Components installed with the Financial Services Operations Integration with Mastercard

Reference topics provide additional information on the installed components and subflows that you use to configure and administer Financial Services Operations Integration with Mastercard application.

Plugins installed

These plugins are installed with the Financial Services Operations Integration with Mastercard application (com.sn_fso_intg_mc):

Plugins for integration with Mastercard

Plugin	Description
Mastercard Spoke [com.sn_mc_spoke]	Enables you to search transactions, create claims, and process chargebacks, pre-arbitration, and arbitration case filings efficiently.
Dispute Rules Content Pack for Mastercard [com.sn_bom_mcard_cp]	Enables your agents to use guided questionnaires to intake dispute-related information across various categories, in alignment with Mastercard guidelines.

Financial Services Operations Integration with Mastercard subflows

You can use the following Financial Services Operations Integration with Mastercard application subflows to handle the Mastercard dispute management process.

Financial Services Operations Integration with Mastercard subflows

When an agent works on a dispute case, some actions automatically trigger related Mastercom subflows. These subflows connect to their APIs at specific touch points where the agent performs these actions in the dispute process.

Subflow	Description	API Endpoint	Touch point
Mastercom - Look up Transaction Details	Searches for details of an original transaction using the AcquirerReferenceNumber, TransStartDate, and TransEndDate.	*POST/v6/transactions/search*	• **Initiate** stage: ○ The agent creates a dispute case for the initial transaction. ○ The agent creates a dispute case for more transactions in the **Add more transactions**

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Subflow	Description	API Endpoint	Touch point
			activity and selects **Continue**. • **Review** stage: The agent adds more transactions to a dispute case that the cardholder or the contributor created and selects **Continue**.
Mastercom - Look up Authorization Transaction Details	Retrieves authorization details for a transaction linked to a claim.	*GET/v6/claims/{claim-id}/transactions/authorization/{transaction-id}*	• **Initiate** stage: ○ The agent creates a dispute case for the initial transaction. ○ The agent creates a dispute case for more transactions in the **Add more transactions** activity and selects **Continue**. • **Review** stage: The agent adds more transactions to a dispute case that the cardholder or the contributor created and selects **Continue**.
Mastercom - Look up Clearing Transaction Details	Retrieves clearing details for the original transaction involved in a claim, whether you're an issuer or an acquirer.	*GET /v6/claims/{claim-id}/transactions/clearing/{transaction-id}*	• **Initiate** stage: ○ The agent creates a dispute case

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Subflow	Description	API Endpoint	Touch point
			for the initial transaction. ○ The agent creates a dispute case for more transactions in the **Add more transactions** activity and selects **Continue**. • **Review** stage: The agent adds more transactions to a dispute case that the cardholder or the contributor created and selects **Continue**. • **Investigate** stage: The agent works on a **Report fraud for card network** task that displays only the claim ID without other claim details.
Mastercom - Look up Fraud Related Information	Enables you to obtain fraud-related information that is associated with a claim before creating a fraud item for the claim.	`GET /v6/claims/{claim-id}/fraud/loaddataforfraud`	**Initiate** stage: • The agent creates a dispute case for a single transaction and completes the **Fill dispute questionnaire** activity. • The agent creates a dispute case

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Subflow	Description	API Endpoint	Touch point
			for multiple transactions and completes the **Fill additional dispute questionnaire** activity.
Mastercom - Create Fraud Report	Creates a fraud report when identifying a transaction as fraudulent.	`POST /v6/claims/{claim-id}/fraud/mastercard`	**Investigate** stage: The agent works on a **Report fraud for card network** task.
Mastercom - Create Claim	Creates a new claim before submitting a retrieval request or a first chargeback.	`POST /v6/claims`	• **Initiate** stage: ○ The agent creates a dispute case for the initial transaction. ○ The agent creates a dispute case for more transactions in the **Add more transactions** activity and selects **Continue**. • **Review** stage: The agent adds more transactions to a dispute case that the cardholder or the contributor created and selects **Continue**. • **Investigate** stage: The agent works on a **Report**

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Subflow	Description	API Endpoint	Touch point
			fraud for card network task that displays the claim ID.
Mastercom - Look up Chargeback Details	Enables you to retrieve chargeback details using the Get Claims API.	`GET /v6/claims/{claim-id}`	**Chargeback** stage: This subflow runs when the queue API confirms that a response is available after: • The agent submits a chargeback request. • The agent escalates the transaction chargeback through a pre-arbitration or arbitration request.
Mastercom - Look up Second Presentment Details	Enables you to fetch second presentment details from the Get Claims API.	`GET /v6/claims/{claim-id}`	**Chargeback** stage: This subflow runs when the queue API confirms that a response is available after: • The agent submits a chargeback request. • The agent escalates the transaction chargeback through a pre-arbitration or arbitration request.

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Subflow	Description	API Endpoint	Touch point
Mastercom - Look up Case Filing Details	Enables you to fetch pre-arbitration or arbitration case filing details from the Get Claims API.	*GET /v6/claims/{claim-id}*	**Chargeback** stage: This subflow runs when the queue API confirms that a response is available after: • The agent submits a chargeback request. • The agent escalates the transaction chargeback through a pre-arbitration or arbitration request.
Mastercom - Validate Claim Response Details	Enables you to validate that claim response details are up to date following a queue update.	*GET /v6/claims/{claim-id}*	**Chargeback** stage: This subflow runs when the queue API confirms that a response is available after: • The agent submits a chargeback request. • The agent escalates the transaction chargeback through a pre-arbitration or arbitration request.
Mastercom – Take Action on Existing Claim	Enables you to act on an existing claim, such as reopen or close it.	*PUT /v6/claims/{claim-id}*	The agent reopens a claim that was previously closed in the following stages:

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Subflow	Description	API Endpoint	Touch point
			• **Investigate** stage: The agent submits a fraud report by selecting the **Submit fraud** button in the **Report fraud for card network** task. • **Chargeback** stage: The agent submits a chargeback request by selecting the **Initiate chargeback** button in the **Initiate chargeback and recover funds from merchant** task.
Mastercom - Look up Claim Details	Enables you to retrieve details of an existing claim.	`GET /v6/claims/{claim-id}`	The agent reopens a claim that was previously closed in the following stages: • **Investigate** stage: The agent submits a fraud report by selecting the **Submit fraud** button in the **Report fraud for card network** task. • **Chargeback** stage: The agent submits a chargeback

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Subflow	Description	API Endpoint	Touch point
			request by selecting the **Initiate chargeback** button in the **Initiate chargeback and recover funds from merchant** task.
Mastercom - Create Chargeback	Enables you to create a chargeback and optionally upload supporting documents.	`POST /v6/claims/{claim-id}/chargebacks`	**Chargeback** stage: The agent starts a chargeback request by selecting the **Initiate chargeback** button in the **Initiate chargeback and recover funds from merchant** task.
Mastercom - Reverse Chargeback	Enables you to reverse an existing chargeback in cases where the chargeback was created in error.	`POST /v6/claims/{claim-id}/chargebacks/{chargeback-id}/reversal`	**Chargeback** stage: The agent reverses a chargeback request after submitting it by selecting the **Reverse** button in the **Initiate chargeback and recover funds from merchant** task.
Mastercom - Acknowledge Chargeback	Enables you to acknowledge a chargeback or second presentment, moving the claim from the Unworked to the Worked queue.	`PUT /v6/chargebacks/acknowledge`	This subflow does not have a direct user interface or trigger point. The system processes this through queues to clear the second

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Subflow	Description	API Endpoint	Touch point
			presentment queue. It identifies whether the process has already progressed beyond the second presentment stage by checking if the second presentment details have been retrieved.
Mastercom - Update Chargeback	Enables you to update an existing chargeback by adding memos or documents if omitted during initial creation.	`PUT /v6/claims/{claim-id}/chargebacks/{chargeback-id}`	**Chargeback** stage: The agent receives an error message when uploading supporting documents in any of these tasks: **Initiate chargeback and recover funds from merchant**, **Review and respond to collaboration**, or **Review chargeback response and decide on pre-arbitration or arbitration**.
Mastercom - Look up Chargeback Documents Status	Enables you to check the status of documents for specific claim and chargeback IDs.	`PUT v6/chargebacks/status`	**Chargeback** stage: This subflow works with the Mastercom - Look up Chargeback Documents subflow when a merchant submits a second presentment request.

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Subflow	Description	API Endpoint	Touch point
			During the **Review chargeback response and decide on pre-arbitration or arbitration** task, the system fetches the second presentment details and this subflow runs to verify the status of attached supporting documents. If the document status shows as Complete, the Mastercom - Look up Chargeback Documents subflow runs to retrieve the document. When an issuer uploads supporting documents, this subflow also runs to retrieve the document status.
Mastercom - Look up Chargeback Documents	Enables you to retrieve documents related to any chargeback in your desired format.	`GET /v6/claims/{claim-id}/chargebacks/{chargeback-id}/documents`	**Chargeback** stage: This subflow works with the Mastercom - Look up Chargeback Documents Status subflow when a merchant submits a second presentment request. During the **Review**

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Subflow	Description	API Endpoint	Touch point
			chargeback response and decide on pre-arbitration or arbitration task, the system fetches the second presentment details. The Mastercom - Look up Chargeback Documents Status subflow then runs to verify the status of attached supporting documents. If the document status shows as Complete, this subflow runs to retrieve the document.
Mastercom - Look up Chargebacks Related Information	Enables you to obtain information about a potential first chargeback before creating the chargeback.	`POST /v6/claims/{claim-id}/chargebacks/loaddataforchargebacks`	**Dispute Intake** stage: This subflow runs when the dispute intake form loads.
Mastercom - Process Pending Documentation Queue	Enables you to track the document status for chargebacks in the pending documentation queue.	`POST /v6/queues`	This subflow does not have a direct user interface or trigger point. It runs in the back-end as a scheduled job to monitor activities from the Mastercard server.
Mastercom - Process Issuer Worked Queue	Enables you to confirm that chargeback documents were successfully processed and the claim advanced from the	`POST /v6/queues`	This subflow does not have a direct user

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Subflow	Description	API Endpoint	Touch point
	PendingDocumentation queue.		interface or trigger point. It runs in the back-end as a scheduled job to monitor activities from the Mastercard server.
Mastercom - Process Reject Queue	Enables you to monitor rejections that occurred during the initial chargeback creation process.	`POST /v6/queues`	This subflow does not have a direct user interface or trigger point. It runs in the back-end as a scheduled job to monitor activities from the Mastercard server.
Mastercom - Process Issuer Re-presentment Unworked Queue	Enables you to retrieve claims where an acquirer submitted a representment in response to a chargeback.	`POST /v6/queues`	This subflow does not have a direct user interface or trigger point. It runs in the back-end as a scheduled job to monitor activities from the Mastercard server.
Mastercom - Process Sender Case Filing Queue	Enables you to track dispute updates from pre-arbitration through the full case lifecycle.	`POST /v6/queues`	This subflow does not have a direct user interface or trigger point. It runs in the backend as a scheduled job to monitor activities from the Mastercard server.

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Subflow	Description	API Endpoint	Touch point
Mastercom - Process Pending Queue	Enables you to track second presentment reversals in the pending queue.	`POST /v6/queues`	This subflow does not have a direct user interface or trigger point. It runs in the backend as a scheduled job to monitor activities from the Mastercard server.
Mastercom - Create Case Filing	Enables you to file a pre-arbitration or arbitration case and optionally upload supporting documents.	`POST /v6/cases`	**Chargeback** stage: The agent files a dispute case by selecting either the **Create pre arbitration** button or the **Create arbitration** button in the **Review chargeback response and decide on pre-arbitration or arbitration** task.
Mastercom - Take Action on Case	Enables you to take action on pre-compliance, pre-arbitration, or arbitration cases.	`PUT /v6/cases/{case-id}`	**Chargeback** stage: • The agent escalates the pre-arbitration request to arbitration by selecting the **Escalate to arbitration** button in the **Review pre-arbitration response and escalate to arbitration** task. • The agent withdraws a pre-arbitration or arbitration

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Subflow	Description	API Endpoint	Touch point
			case by selecting the **Withdraw case** button in either the **Review chargeback response and decide on pre-arbitration or arbitration** task or the **Review pre-arbitration response and escalate to arbitration** task. • The agent reuploads the supporting documents for a dispute case by selecting the **Upload document** button in either the **Review pre-arbitration response and escalate to arbitration** task or the **Review arbitration response** task.
Mastercom - Look up Case Documents	Enables you to retrieve all case-related documents in the format you need.	`GET /v6/cases/{case-id}/documents`	**Chargeback** stage: This subflow works with the Mastercom - Look up Case Documents Status subflow when the agent submits a pre-arbitration or arbitration request.

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Subflow	Description	API Endpoint	Touch point
			During the **Review pre-arbitration response and escalate to arbitration** and **Review arbitration response** tasks, the system fetches the pre-arbitration or arbitration details. The Mastercom - Look up Case Documents Status subflow then runs to verify the status of the pre-arbitration or arbitration response document. If the document status shows as Complete, this subflow runs to retrieve the document.
Mastercom - Look up Case Documents Status	Enables you to check the document status for a specific list of cases.	`PUT/v6/cases/status`	**Chargeback** stage: This subflow works with the Mastercom - Look up Case Documents subflow when the agent submits a pre-arbitration or arbitration request. During the **Review pre-arbitration response and escalate to arbitration** and **Review arbitration**

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Subflow	Description	API Endpoint	Touch point
			response tasks, the system fetches the pre-arbitration or arbitration details and runs this subflow to verify the status of the pre-arbitration or arbitration response document. If the document status shows as Complete, the Mastercom - Look up Case Documents subflow runs to retrieve the document.
Mastercom - Look up List of Claims	Enables you to retrieve claim IDs using existing case IDs related to a dispute task.	`PUT /v6/cases/retrieve/claims`	**Chargeback** stage: This subflow runs directly after the Mastercom - Create Case Filing subflow runs when the agent files a dispute case by selecting either the **Create pre arbitration** button or the **Create arbitration** button in the **Review chargeback response and decide on pre-arbitration or arbitration** task.
Validate and Process Attachments of Card Disputes Task	A non Mastercom subflow that enables you to validate if uploaded attachments meet Mastercard attachments criteria. This subflow also		**Chargeback** stage: The agent uploads supporting

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Subflow	Description	API Endpoint	Touch point
	look up for zip attachment and extract its base64 encoded content.		documents in any of these tasks: **Initiate chargeback and recover funds from merchant**, **Review chargeback response and decide on pre-arbitration or arbitration**, or **Review pre-arbitration response and escalate to arbitration**.

Mastercom queues

Mastercom queues help gather related dispute events all in one place, based on their lifecycle. Claims are grouped into standard queues by their common details, making them easier to find and manage.

Mastercom claim queues

Queues	Description
Acquirer Collaboration Unworked	Contains claims with collaboration requests for the acquirer.
Acquirer First CB Unworked	Contains first chargeback initiated by an issuer, and any follow-up chargebacks due to rejection by First-Party Trust evidence.
Acquirer Worked	Contains all claims worked by an acquirer.
Issuer Collaboration Unworked	Contains claims for which the acquirer has provided a collaboration response.
Issuer Re-presentment Unworked	Contains claims for which the acquirer has provided representments as a response.
Issuer Worked	Contains all claims worked by an issuer.
Pending	Contains all claims created by an issuer with no action taken.
Pending Documentation	Contains all claims that need supporting documents.
Claims with No Activity	Contains all claims that have no associated dispute events.
Rejects	Contains all rejected claims or claims with rejected dispute events, either due to collaboration-related or first-party trust-related rejections.

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Mastercom claim queues (continued)

Queues	Description
Closed	Contains all closed claims.
Claims List	Contains all open claims.

Mastercard document requirements

Learn about Mastercard requirements for dispute supporting documents and images.

Document requirements and acceptance criteria

- Mastercom supports `.jpeg`, `.tiff`, and `.pdf` files only.
- Document names must not exceed 16 characters.
- The total size of all documents for one transaction must not exceed 18MB or 18000000 bytes.

> **Note:** Mastercom recommends keeping the total size of all documents for one transaction under 14.5MB or 14500000 bytes to improve performance.

- Document names must use only English characters or numbers. They must not contain special characters or spaces within the zip file name (when attaching multiple images for a single transaction) or in file names within the zip.
- Documents must not contain extensive graphics or color elements.
- Document or image resolution must not exceed 300 X 300 DPI, and the pixel count must be less than 30000000.

Valid image format

Mastercom supports the following image formats:

- `TIFF_UNCOMPRESSED`
- `TIFF_HUFFMAN`
- `TIFF_G3_FAX`
- `TIFF_LZQ`
- `TIFF_G4_FAX`
- `JPEG`
- `TIFF_PACK`
- `TIFF_LZW`
- `TIFF_2D`
- `CCITT_G3`
- `CCITT_G4`
- `TIFF_JPEG`
- `TIFF_ABIC`
- `TIFF_ABIC_BW`
- `TIFF_G4_FAX_FO`
- `CCITT_G4_FO`

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- CCITT_G3_FO
- TIFF_JBIG
- TIFF_G4_FAX_STRIP
- JPEG2000
- TIFF_JPEG7 with single strip
- PDF
- PDF_15
- PDF_LZW
- PDF_16
- TIFF_LZWWINFAX
- NCR

Financial Services Operations Integration with FRISS

The ServiceNow® Financial Services Operations Integration with FRISS application enables Property and casualty (also known as P&C) insurers to build trust automation into their solutions. This application offers a solution that can be effortlessly integrated into any insurance workflow.

Get started

Explore



Learn about the benefits for your organization by integrating Financial Services Operations with FRISS.

Set up



Plan and configure your integration.

Configure



Configure

Financial Services Operations Integration with FRISS

Reference



Get details about components like fields, tables, and properties.

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Exploring Financial Services Operations Integration with FRISS

With Financial Services Operations Integration with FRISS, your insurance company can embed the FRISS API for Claims in workflows, detect and prevent fraud, and improve your underwriting and claims processes.

Overview of the application

By using FRISS, you can detect fraud, assess your risks, and perform compliance management. You can also improve your profitability, customer satisfaction, and operational efficiency.

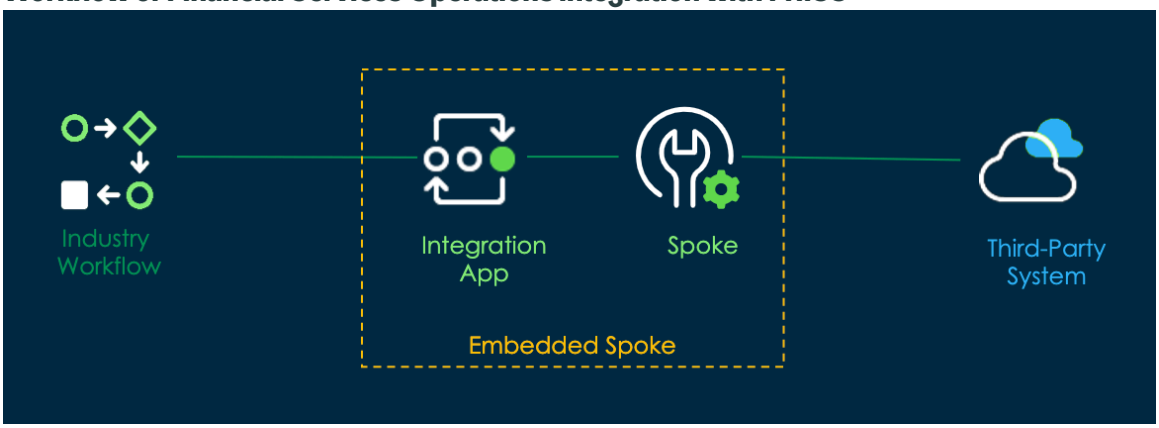
You can use the Financial Services Operations Integration with FRISS application to do the following tasks:

- Integrate with the FRISS API for Claims to save the scores returned by FRISS into the relevant claim data object.
- Detect fraud as you manage your claims cases.
- Get real-time scores of your claims data at different stages of the claims process.
- Use the user interface for portfolio monitoring.

FRISS workflow

The following diagram is a workflow of the FRISS integration. The diagram shows the role that each layer plays in the Financial Services Operations application.

Workflow of Financial Services Operations integration with FRISS



Layers in FRISS integration workflow

Layer	Description
Workflow Layer	Layer that contains the Commercial Lines Claims and Personal Lines Claims applications for triggering and storing fraud scores.
Adapter/Integration Layer	Layer that contains the Financial Services Operations Integration with FRISS subflow to execute the FRISS spoke actions and to provide a fraud score. Additional tables are added to this service to store the fraud score.
Spoke Layer	Layer that contains the FRISS spoke actions that use REST APIs to interact with FRISS. For

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Layers in FRISS integration workflow (continued)

Layer	Description
	more information on the FRISS spoke actions, seeFRISS Spoke .

Financial Services Operations Integration with FRISS benefits

FRISS can help you solve the fraudulent activity that occurs in the insurance industry, such as false reporting of claims, staged accidents, and inflation of claims. Currently, investigations into these activities are often carried out manually, which results in a slow and inefficient claims process. This inefficient process increases the risk of human error and allows fraudulent activity to go undetected.

FRISS provides real-time, data-driven scores and insights that can help you to assess the inherent risks of your customers and interactions quickly. Because your services are primarily focused on Auto, Property, and General Liability claims, by using FRISS, you can build automated fraud detection into your claims processes. By scoring the claims in real time, Financial Services Operations Integration with FRISS helps your company to reduce the number of false positives, increase the number of avoided claims, and process the genuine claims immediately.

Configure Financial Services Operations Integration with FRISS

Select and configure the Financial Services Operations Integration with FRISS subflows to obtain the fraud score for your organization.

Before you begin

Role required: admin

About this task

In this procedure, you can select either the **Look up Claim Fraud Score via Spoke selector** or **Look up Claim Fraud Score** subflow option.

Tip: The **Look up Claim Fraud Score via Spoke selector** option requires minimal configuration and enables you to configure multiple third-party adapter systems.

Procedure

1. Navigate to **All** > **Process Automation** > **Flow Designer**.
2. Select the **Subflows** tab.
3. Depending on which subflow option you select, complete the following actions.

Option	Description
Look up Claim Fraud Score	**a.** In the **Application** search field, search for Financial Services Operations Integration with FRISS. **b.** From the list of saved subflows, look for the **Look up Claim Fraud Score** option and open it.

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Option	Description
Look up Claim Fraud Score via Spoke selector	**a.** In the **Application** search field, search for **Financial Services Operations Core**. **b.** In the Name **Search** field, search for the **Look up Claim Fraud Score via Spoke selector** option and open it.

4. Select **Test**.
   The Test Subflow dialog opens.
   Define the input values for the subflow to use in its actions. The values that you define are automatically filled in on future test runs.
5. Select **Run Test**.

   Note: Select the **Run test in background** option to test a subflow asynchronously in the background. If you select the option, the execution details are displayed only after the execution completes asynchronously in the background. Also, the execution details are associated with the subflow only after execution completes.

6. After the flow executes, select **Subflow has been executed. To view the subflow, click here**.
   The Execution Details open.

Setting up Financial Services Operations Integration with FRISS

Integrate your FRISS account with your ServiceNow® instance so that you determine whether the claim is legitimate or fraudulent.

Application setup

Set up your integration:

1. Request an Integration Hub subscription. To learn how, see Request Integration Hub.
2. Activate Financial Services Operations Integration with FRISS from ServiceNow Store, which automatically activates the FRISS spoke.
3. Set up the FRISS spoke. To learn how, see Set up the FRISS spoke.

Components installed with Financial Services Operations Integration with FRISS

Several types of components are installed with activation of the Financial Services Operations Integration with FRISS (com.sn_fso_intg_friss) plugin, including tables.

Roles installed

Roles installed with the Financial Services Operations Integration with FRISS plugin

Role title [name]	Description
FRISS integration admin [sn_fso_intg_friss.admin]	Administrator role for managing the flows for FRISS integration.
FRISS integration viewer	Viewer role that provides read access to the Claim Fraud Indicator table.

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Roles installed with the Financial Services Operations Integration with FRISS plugin (continued)

Role title [name]	Description
[sn_fso_intg_friss.viewer]	

Plugins installed

The ServiceNow Integration Hub Starter Pack Installer [com.glide.hub.integrations] plugin is required to support Financial Services Operations Integration with FRISS.

Plugins installed with the Financial Services Operations Integration with FRISS plugin

Plugin	Description
FRISS Spoke (com.sn_friss_spoke)	Provides a list of the actions to solve the fraudulent activity in the insurance industry. The actions include reducing the number of false reporting of claims, increasing the number of avoided claims, and processing the genuine claims immediately.
Financial Services Operations Core (sn_bom)	Stores the customer data that is needed to make claim requests. For more information, see Financial Services Operations Core.

Tables installed

Financial Services Operations Integration with FRISS references information from the following tables to store data:

- Financial Services Operations tables that are installed when Commercial Lines Claims and Personal Lines Claims applications are installed.
- Tables from Customer Service Management (CSM) application.
- The ServiceNow AI Platform tables.

Tables installed with the Financial Services Operations Integration with FRISS plugin

Table	Description
Claim Fraud Indicator [sn_fso_intg_friss_indicator]	Stores details on the indicators that contribute to the fraud score.

Financial Services Operations Integration with Guidewire

The Financial Services Operations Integration with Guidewire application enables insurers to integrate with the cloud version of the Guidewire InsuranceSuite, in order to support different business use cases with respect to policy servicing, claim servicing, or billing.

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Overview of the application

By seamlessly integrating with Guidewire, the Financial Services Operations Integration with Guidewire application enables your agents to use FSO applications to manage insurance related cases and tasks.

Key features of the integration

With the Financial Services Operations Integration with Guidewire, you can do the following:

- Integrate your Guidewire Cloud account to enable capabilities for claims, policy servicing, and underwriting onto the ServiceNow AI Platform.
- Enable your fulfillers to create and manage cases easier.
- Provide better and faster service for your customers, which can lead to increased customer satisfaction.
- Enable your organization to enhance the end-to-end digital insurance processes.

Learn about this integration

Explore  Learn about the benefits that are provided by integrating Financial Services Operations with Guidewire.	Set up  Plan and configure your integration.
Configure  Plan your configuration.	Integrate  Work on integrating Financial Services Operations with the Guidewire application

Exploring Financial Services Operations Integration with Guidewire

With the Financial Services Operations Integration with Guidewire application, insurers can embed the Guidewire Cloud based APIs in the FSO workflows to handle the day to day business operations for policy services, claims services, and billing services.

Layers in the Guidewire integration

The following table describes the different layers in the Guidewire integration.

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Layer	Description
Industry Workflow/FSO Layer	Layer that includes the Financial Services Operations application.
Integration Layer	Layer that helps to integrate with the Financial Services Operations application and stores information to the data model. This layer provides the following components: • End-to-end integration of the FSO layer and spoke layer. • Subflows that consume the actions in the Guidewire spoke. Each action has both individual subflows and combined subflows to call all the actions together. The combined subflows are as follows: ○ Get Personal Auto Claim ○ Get Commercial Auto Claim
Spoke Layer	Layer that includes the Guidewire spoke plugin. This layer provides the actions that use REST Web Services to interact with the Guidewire APIs. To view Guidewire spoke actions, see Guidewire Spoke actions.

Set upFinancial Services Operations Integration with Guidewire

You can integrate a ServiceNow instance with your Guidewire account so that you can access policy and claims information in the insurance core system.

Before you begin

Role required: admin

To set up your integration, complete the following application setup actions.

Procedure

1. Install the Personal Lines Claims or Commercial Lines Claims plugins as needed.

   For more information about installing Personal Lines Claims, see Install Personal Lines Claims.

   For more information about installing Commercial Lines Claims, see Install Commercial Lines Claims.

2. Request an Integration Hub subscription.
   To learn how, see Request Integration Hub.
3. Install the Financial Services Operations Integration with Guidewire application from the ServiceNow Store, which automatically activates the Guidewire spoke.
   For more information on how to integrate and set up a ServiceNow instance with your Guidewire account, see Guidewire Spoke.

Configure Financial Services Operations Integration with Guidewire

Use this procedure to select and configure the Financial Services Operations Integration with Guidewire application.

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Before you begin
Role required: admin

Procedure

1. Navigate to **All** > **Process Automation** > **Flow Designer**.
2. To customize the connection configuration, navigate to **Flow Designer** > **Connections**.
   There are three connections for Guidewire:
   - Guidewire ClaimCenter
   - Guidewire PolicyCenter
   - Guidewire ContactManager

   Select one of these connections and follow the instructions described in Set up the Guidewire spoke to update the connection configuration.
3. Select the **Subflows** tab.
4. If you have installed:
   - Personal Lines Claims, search for **Get Personal Auto Claim** in the Name field.
   - Commercial Lines Claims, search for **Get Commercial Auto Claim** in the Name field.
5. Locate the flow from the list and open it.
   For information about subflows, see Financial Services Operations Integration with Guidewire subflows.
6. Select **Test**.
   The Test Subflow dialog opens.
   Define the input values for the subflow to use in its actions. The values that you define are automatically filled in on future test runs.
7. Select **Run Test**.

   Note: Select the **Run test in background** option to test a subflow asynchronously in the background. If you select the option, the execution details are displayed only after the execution completes asynchronously in the background. Also, the execution details are associated with the subflow only after execution completes.

8. After the flow executes, select **Your test has finished running. View the subflow execution details.**.
   The Execution Details open.

Financial Services Operations Integration with Guidewire subflows

The Financial Services Operations Integration with Guidewire provides these subflows to automate Guidewire tasks. These subflows can be customized as per business needs.

Subflows

A sample list of subflows is given below:

Category	Name	Description
Policy Snapshot for Claim Case	Create Insured Vehicle for Policy Snapshot	Creates an insured vehicle for the policy snapshot.

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Category	Name	Description
	Create Policy Coverage for Policy Snapshot	Creates policy and vehicle coverage for a policy.
	Create Policy Participant for Policy Snapshot	Creates policy participants for insured contacts on a policy.
	Create Policy Participants for Policy Snapshot	Iterate through the Input Claim Contacts IDs list, look up the contact details from Guidewire, and create policy participant records.
	Create Policy Scoped Coverages for Policy Snapshot	Iterate through the coverages of the policy for this claim and create policy coverage records for each participant.
	Create Policy Snapshot	Creates Policy Snapshot header record and routes to relevant granular subflows for creating the following: • Insurance policy related coverage • Insurance properties • Policy participants • Associated tables
	Create Vehicles and Vehicle Coverages for Policy Snapshot	Iterate through the vehicles covered by the policy for this claim and create customer property, insured property and policy coverages for each vehicle.
	Match Consumer or Account for Participant	Search for an existing consumer or account by Guidewire Policy System ID.
	Match Consumer or Account for Participant by ID	Search for an existing consumer or account by Guidewire Policy System ID.
Send Claim	Create Minimal Draft Claim	Creates a new draft claim in Guidewire using the Incident Date and Policy Number from the Claim Case.
Get Claim	Create Claim Coverages	Retrieves all the exposures from Guidewire and maps them to the Claim Coverages table.
	Create Claim Documents	Download claim documents and attach them to the case record.
	Create Claim Participant for Claim	Creates a Claim Participant for a specific claim contact.
	Create Claim Participants for Claim	Creates new claim participant records for a given claim.
	Create Commercial Auto Claim Case	Used to create a Commercial Auto Claim Case.
	Create Injury Incidents for Claim	Creates injury incidents and claim participants.

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Category	Name	Description
	Create Other Property Incidents for Commercial Auto	Retrieves all the fixed properties incident associated with the claim case. It creates the auto property record for the commercial auto case for each of the fixed property incidents.
	Create Other Property Incidents for Personal Auto	Retrieves all the fixed property incidents associated with the claim case and creates the relevant auto property record.
	Create Personal Auto Claim Case	Helps create a Personal Auto Claim Case.
	Create Role for Claim Participant	Creates a Participant Role record by associating a Role to a Claim Participant on a Case.
	Create Vehicle Property Incidents for Commercial Auto	Retrieves all the vehicle incidents from a given claim case and creates corresponding commercial auto property incidents.
	Create Vehicle Property Incidents for Personal Auto	Retrieves all the vehicle incidents from a given claim case and creates corresponding personal auto property incidents.
	Create Work Notes for Claim	Retrieves all notes from claim and adds them as work notes to the case.
	Extract Name from Claim Contact	Extracts the First Name, Last Name for Person, or Company Name for Company.
	Get Commercial Auto Claim	Based on the Claim ID, this subflow retrieves a specific commercial claim from Guidewire.
	Get Personal Auto Claim	Based on the Claim ID, this subflow retrieves a specific personal claim from Guidewire.

Integrating with Field Service Management

Integrating Financial Services Operations with Field Service Management enables you to create and view all work orders and appointments related to your case, depending on your business needs.

Field Service Management users can view account and contact information on work orders and work order tasks in the Field Service Management application.

Product use rights included with this application

If you have purchased a subscription for both the#Financial Services Operations (FSO) # application and theField Service Management (FSM) application, FSO agents can create and view all work orders and appointments related to their FSO cases, while FSM field agents can view relevant FSO data from Work Orders. External users with the snc_external and other relevant FSO and CSM roles can view all case-related work orders and appointments related to their accounts.

Configuring integration with Field Service Management

The recommended implementation of Financial Services Operations application integration with Field Service Management is to complete these initial configuration steps.

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- Activate the Customer Service with Field Service Management plugin (com.snc.csm_fsm_integration)
- Add UI actions to FSO case type tables where needed. Depending on your desired experience, you can also add actions to relevant playbooks.
- Add the Work orders related list to FSO case type tables for all relevant views, such as a workspace.
- If FSM field agents need to access core FSO data model objects, such as Insurance Policies, add the sold_product reference field to the work order [wm_order] table.
- Assign FSO viewer roles to FSM field agents for both the sold_product extension tables and FSO case type tables.

Note: Financial Services Operations applications have read-only roles, such as sn_bom.auto_ins_policy_viewer and sn_bom.b2b_credit_card_account_viewer, for all objects.

To learn more, see Integration with Industry products.

Integrating with Document Intelligence

Integration with Document Intelligence enables machine learning (ML) to assist in quickly automating document processing and accurately extracting information from documents to the ServiceNow AI Platform.

When a document type is created, Document Intelligence can extract specified fields from each type of document. Document Intelligence then notifies you when the data has been extracted and is available for review.

If you have Document Intelligence integrated, once a document verification task is created, a Document Intelligence task is also created.

For information on activating Document Intelligence, see Install Document Intelligence.

For information on how to upload and extract data from documents, and information on how to use the Document Intelligence workspace and dashboard, see Process documents using Document Intelligence

Enable Document Intelligence for FSO

Enable Document Intelligence for FSO Document Processor by installing and activating the required plugins.

Before you begin
Role required: admin

About this task
Enabling Document Intelligence for FSO requires the following plugins:

- Financial Services Operations Core (sn_bom): Financial Services Operations Core
- Financial Services Document Processor (sn_doc_processor): Integrating with Document Processor
- Document Intelligence (sn_docintel): Install Document Intelligence
- Document Intelligence UIB Component (com.sn_docintel_iframe)

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Procedure

1. Navigate to **All** > **System Applications** > **All Available Applications** > **All**.
2. Install the required applications and plugins.

> **Note:** Applications and plugins may require additional licenses or need to be purchased from the ServiceNow Store.

Synchronize types and categories to Document Intelligence

If Document Intelligence is installed after document types and categories were set up in Document Processor, run this script to synchronize these values between the two applications.

Before you begin

Role required: admin

About this task

Follow this procedure if Document Intelligence is installed after document types and categories were set up in Document Processor. Running the script is required to enable optical character recognition (OCR) processing on Document List Items.

Procedure

1. In the navigation filter, enter `sysauto_script.list`.
2. On the Scheduled Script Executions screen, open the record **Sync document processor type and attributes to DocIntel**.
3. Select **Execute Now**.

Result

Document Categories and Document Types created in Document Processor before Document Intelligence was installed are also created in Document Intelligence. This enables OCR processing on Document List Items.

Related topics

Using Document Processor

Create document list item definitions for a document list definition

Integrating with Document Processor

ServiceNow® Financial Services Document Processor enables other Financial Services Operations applications to collect and verify documents that are used in workflows across these applications. You can submit documents for verification, and request deferment or exception.

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Get started

Explore	Configure
 Learn more about Document Processor	 Set up Document Processor
Use	**Reference**
 Submit and manage document related requests	 Get details about components installed

Exploring Document Processor

You can use the ServiceNow® Document Processor application to generate standard letters or documents.

This application is automatically installed when you install any Financial Services Operations application or Financial Services Operations Core.

An admin can use Document Templates to create HTML and PDF document templates, which can be used to generate standard letters or documents. The templates can be used to automate and simplify the process of filling out, signing, and reviewing documents online. For more information, see Document Templates.

Admins can also integrate documents with 3rd party e-signature providers like DocuSign and Adobe Sign. For more information, see Document Template integration with Docusign or Document Template integration with AdobeSign.

Features

- Financial Services Operations Integration with Document Intelligence
- Configuring Financial Services Document Processor

Configuring Financial Services Operations Document Processor

An admin can configure and manage the metadata of documents, such as categories, types, list definitions, and list item definitions. These configurations determine the documents required in Financial Services Operations applications workflows for document verification tasks.

Note: You can use UI Builder components for Document Processor to enhance the look and feel of document processing tasks in your workflow. See UI Builder components for more information.

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Define a document category

Define document categories to categorize the different document types that are used across Financial Services Operations applications. An example of a document category could be Proof of Identity.

Before you begin

Role required: sn_doc_processor.admin

Procedure

1. Navigate to **Document Processor** > **Administration** > **Document Categories**.
2. In the list, click **New**.
3. On the form, fill in the fields.

Document category form fields to complete

Field	Description
Name	Name of the category.
Active	Option to activate this category.

4. Select **Submit**.

What to do next

Associate document types to a document category

Associate document types to a document category

Associate the relevant document types to a document category. For example, for the Proof of Identity document category, the types of documents could be Driver's License and Passport.

Before you begin

Role required: sn_doc_processor.admin

You can associate one or more document types with a document category.

Procedure

1. Navigate to **Document Processor** > **Administration** > **Document Categories**.
2. In the list, click the document category that you want to add a document type to.
3. In the Document type related list, click **New**.
4. On the form, fill in the fields.

Document category form fields to complete

Field	Description
Name	Name of the document type that is displayed in document service tasks. An example is Passport.
Active	Option to activate this document type to be used in document service tasks.

5. Select **Submit**.

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What to do next
Create a document list definition

Create a document list definition

Create a document list definition to later associate document list items to. For example, create a Contact onboarding document list definition.

Before you begin
Role required: sn_doc_processor.admin

Procedure

1. Navigate to **Document Processor** > **Administration** > **Document list definitions**.
2. In the list, click the document list that you want to define a document list item for.
3. In the Document List Item Definitions related list, click **New**.
4. On the form, fill in the fields.

Document List Item Definitions form fields

Field	Description
Name	Name of the document list definition.
Active	Option to activate this document list definition.
Description	Description of the document list definition.

5. Select **Submit**.

What to do next
Create document list item definitions for a document list definition

Create document list item definitions for a document list definition

Create document list item definitions for a document list definition. For example, for the Proof of Name Change document category, the document list item could be Name change of customer.

Before you begin
Role required: sn_doc_processor.admin

You can associate one or more document list item definitions with a document list definition.

Procedure

1. Navigate to **Document Processor** > **Administration** > **Document list definitions**.
2. In the list, click the document list that you want to add a document list item to.
3. In the Document List Item Definitions related list, click **New**.
4. On the form, fill in the fields.

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Document List Item Definitions form fields

Field	Description
Document list	Name of the document type that is displayed in document service tasks. An example is Passport.
Document category	Option to activate this document type to be used in document service tasks.
Use existing document	Option to enable to request for use of a previously submitted document that currently exists in the system.
Can request exception	Option to enable request for exemption from submission of this document list item.
Can request deferment	Option to enable to request for deferral of this document list item for submission at a future date.
Has fillable document	Option to include a Document template with the task.
No of documents	The number of documents required for each category.
Mandatory	Set the document list item as mandatory, if required. **Note:** If a document list item is set as mandatory, the document verification task in a workflow can't be closed without verifying the documents of this category.
OCR processing needed	Option to require text or data to be automatically extracted from the document list item definition using optical character recognition. For more information, see Integrating with Document Intelligence.

5. Select **Submit**.

Using Document Processor

Learn how document collectors and document agents use the Financial Services Document Processor application to submit and approve or reject documents for verification.

Document collectors and document agents use a personalized Workspace to work on the following aspects of document processing.

- Collect documents and submit for verification
- Use Document Intelligence to quickly and accurately extract and process document information
- Approve and reject documents needing verification

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For more information, see Workspaces.

Workspace users for document processing

User	Description
Document collector	Collects and submits a document for verification. then creates a document verification task.
Document agent	Approves or rejects a document for verification.

Workflows

Several predefined workflows for Document Processor are available with the application.

When a customer requests a financial service, a service case is created and assigned to an agent. After the agent updates the case details, a workflow is triggered. The flow triggers various tasks from the case and route these tasks to document service.

For more information, see Document Processor workflows.

Document Processor workflows

The Financial Services Document Processor application installs automated workflows for enabling document collection and verification.

Workflows available with the application

The following predefined workflows for Document Processor are available with the application.

Predefined workflows for Document Processor

Document Processor workflows
Deferred Document Followup
Exception Document Approval
Generate DocIntel Field
Generate DocIntel Document task
Generate DocIntel Use case

These workflows are built using Flow Designer. The application admin can review and customize these predefined flows that are based on the business needs of an organization.

General workflow for Document Processor

Document Processor determines the documents that are required in a workflow in a Financial Services Operations (FSO) application. If any documents must be verified, a document verification task is automatically generated for a document agent.

The following is a typical loan workflow in the Financial Services Loan Operations application.

Note: Depending on the request type, individual workflows might have additional or fewer tasks.

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1. The document processor determines the documents that are required. If any documents must be verified, a document verification task is generated for the document collector or agent.
2. The document processor looks up existing documents that have already been verified.
3. A document collector collects the required customer documents and submits the documents for verification, or requests an exception or deferral for specified documents.
4. A document verification task is generated.
5. A document agent manually verifies or rejects the document, or approves or rejects an exception or deferral request.

> **Note:** For documents specified to required OCR processing, Document Intelligence can automatically extract data and verify a document if the extracted data attributes are sufficiently provided. For more information, see Integrating with Document Intelligence.

Submit a document for verification

A document collector can collect and submit a document for verification.

Before you begin

Role required: sn_doc_processor.collector

Procedure

1. Navigate to *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Document verification**, open the task list.
   - For your assigned tasks, select **Assigned to me**.
   - For all document verification tasks, select **All**.
4. In the list, select the document verification task that you want to work on.
   To work on a verification task that is not assigned to you yet, assign it to yourself by selecting **Assign to me**.
5. On the form under Document Information, fill in the fields as required.

Document Information form

Field	Description
Document category	The document category assigned to this document, such as Proof of Identity.
Document type	The document type assigned to this document, such as Passport.
Valid through	The date up to which the document is valid.
File name	Name of the file.
File format	The file format of the document.
File size	The size of the file.

6. On the form under Process Information, fill in the fields as required.

   For a description of the field values, see Create document list item definitions for a document list definition.

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7. Attach any documents to be submitted for verification.
8. **Optional:** In the **Work notes** field, enter any comments.
9. Select **Submit document**.

Result
A document verification task is created.

If Document Intelligence is integrated, once a document verification task is created, a record is also created on a Document Intelligence task if the following criteria are met:

- The OCR processing needed checkbox is selected.
- The document verification task has a document attached.
- The document verification task shows a current stated of Submitted.

What to do next
A document agent can Work on a document verification task.

Work on a document verification task

A document agent can review and approve or reject a document submitted for verification.

Before you begin
Note: An OCR-processed document can be automatically reviewed and approved. For information on OCR-processed documents, see Integrating with Document Intelligence.

Role required: sn_doc_processor.agent

Procedure
1. Navigate to *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Document verification**, open the task list.
   - For your assigned tasks, select **Assigned to me**.
   - For all document verification tasks, select **All**.
4. In the list, select the document verification task that you want to work on.
   To work on a verification task that is not assigned to you yet, assign it to yourself by selecting **Assign to me**.
5. Verify the completeness of all documents that are submitted.
   If a document has been processed through OCR, you can select **Open in DocIntel** to review the document and update document field values, or check the **Field values** tab to review extracted document field values. For more information, see Integrating with Document Intelligence.
6. **Optional:** From the **Notes and Activity** tab in the **Work notes** field, enter any comments.
7. Select one of the following options.

Task	Action
Verify	Select **Verify** if the document details are suffi cient.
Reject	You can reject a document verification task if the details are insufficient.

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Task	Action
	a. From the **Rejection reason** field, select the reason from the following options. ▪ Information mismatch ▪ Incorrect document ▪ Expired document ▪ Scanning issues ▪ Fraudulent document **b.** Select **Reject**.

Result
If the task is verified, the document verification task state shows as **Verified**. If the task is rejected for verification, the document verification task state shows as **Not Submitted**.

Financial Services Operations Document Processor reference

Learn about the components and properties that are installed with the Financial Services OperationsDocument Processor application.

Components installed with Financial Services Document Processor

Several types of components are installed with installation of the Document Processor application, including tables and user roles.

Roles installed

Roles installed with Financial Services Document Processor

Role title [name]	Description	Contains roles
Document Processor admin [sn_doc_processor.admin]	This role gives access to all document entities and grants admin privileges. This application-specific system administrator role can: • Grant document processor roles • Delete document verification tasks	sn_doc_processor.agent
Document processor agent [sn_doc_processor.agent]	• Can view document verification tasks if they have access to parent record document verification tasks. • Can submit, verify, and reject document verification tasks.	• canvas_user • sn_docintel.extraction_agent • sn_docintel.creation_agent

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Roles installed with Financial Services Document Processor (continued)

Role title [name]	Description	Contains roles
Document processor collector [sn_doc_processor.collector]	• Can view document verification tasks if they have access to parent record document verification tasks. • Can submit document verification tasks. • Can request deferment of and exception for document verification tasks.	canvas_user
Document processor viewer [sn_doc_processor.viewer]	Can view document verification tasks if they have access to parent record document verification tasks.	

Tables installed

Tables installed with Financial Services Document Processor

Table	Description
Document Category [sn_doc_processor_category]	Stores all document categories that are configured for all workflows across Financial Services Operations applications.
Document Type [sn_doc_processor_type]	Stores all defined document types.
Category Type [sn_doc_processor_m2m_category_type]	Stores all defined document category types.
Attribute [sn_doc_processor_attribute]	Stores all defined document attributes.
Document List Definition [sn_doc_processor_list]	Stores all document lists.
Document List Item Definition [sn_doc_processor_list_item]	Stores all defined document list items.
Document Verification [sn_doc_processor_verification_task]	Stores all tasks for document verification requests for all Financial Services Operations applications. This table extends the Task [task] table.
Extracted Value	Stores all extracted values for documents processed through OCR.

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Tables installed with Financial Services Document Processor (continued)

Table	Description
[sn_doc_processor_extracted_value]	
Document [sn_doc_processor_document]	Stores all documents.

UI Builder components

The following UI Builder components are available to enhance the workflow experience for documentation tasks.

UI Builder components for Document Processor

Component name	Scope	Description
CRM Workspace Playbook – Document Verification	Document Processor	This UI Builder page displays the list of required documents defined in the document list definition as a playbook activity. If the document list item indicates that the document can be deferred or have an exception, these options appear in this page. See Create document list item definitions for a document list definition for more information. **Note:** This component requires CSM workspace to be installed.

Domain separation and Financial Services Document Processor

Domain separation is supported for Financial Services Document Processor. Domain separation enables you to separate data, processes, and administrative tasks into logical groupings called domains. You can control several aspects of this separation, including which users can see and access data.

Support level: Basic

- Business logic: Ensure that data goes into the proper domain for the application's service provider use cases.
- The application supports domain separation at run time. The domain separation includes separation from the user interface, cache keys, reporting, rollups, and aggregations.
- The owner of the instance must set up the application to function across multiple tenants.

Sample use case: When a service provider (SP) uses chat to respond to a tenant-customer's message, the customer must be able to see the SP's response.

For more information on support levels, see Application support for domain separation.

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How domain separation works in Financial Services Document Processor

All Financial Services Operations (FSO) applications are built on top of Customer Service Management (CSM) and use many CSM tables. The key reference tables are the customer tables such as Consumer, Account, and Contact, and these tables are domain-separated.

Tables

All new tables added in Document Processor are domain-separated:

- sn_doc_processor_category
- sn_doc_processor_type
- sn_doc_processor_m2m_category_type
- sn_doc_processor_attribute
- sn_doc_processor_list
- sn_doc_processor_list_item
- sn_doc_processor_verification_task
- sn_doc_processor_extracted_value
- sn_doc_processor_document

Use cases

- Ability to use in any workflow in Financial Services Operations applications to collect and validate customer documents
- Ability to request deferment or exception of a document.
- When integrated with Document Intelligence, ability to extract and store document data attributes.

Related topics

Domain separation for service providers

Integrating with Service Exchange

Integrating Financial Services Operations (FSO) with Service Exchange enables you to connect ServiceNow instances to provide seamless support and service experiences.

Service Exchange integration is available as an add-on in FSO Professional and FSO Enterprise.

Benefits of integration with Service Exchange

The following list of examples shows how Service Exchange can enhance your workflow and business processes:

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Service Exchange Use Cases

Use case	Solution	Challenges addressed	Benefits
Claims processing involves coordination between third party administrators (TPAs), who manage claims on behalf of insurers, and insurance carriers to ensure timely settlements and customer satisfaction. Ineffective communication between the two can result in claim delays and high administrative overhead.	Connect the insurance carrier claims management ServiceNow FSO platform with the TPA ServiceNow instance to exchange the updates automatically. Key processes between TPAs and carriers will have less manual workload and more efficient communication, resulting in faster resolution and payments.	• Inefficient communication leading to claim delays. • Lack of visibility into claim status across stakeholders. • High administrative overhead from manual processes.	• Faster claims resolution and payments. • Increased transparency and accountability. • Enhanced customer trust with timely updates.

For more information, see Service Exchange.

Financial Services Operations Integration with Verifi

The ServiceNow® Financial Services Operations Integration with Verifi application connects FSO's issuer dispute workflow to Verifi Cardholder Dispute Resolution Network (CDRN) which is a Visa-owned pre-dispute settlement service. This integration enables issuers initiate structured negotiations with merchants before disputes escalate to costly chargebacks.

Get started

Explore



Learn about the Financial Services Operations Integration with Verifi application.

Configure



Plan and configure Financial Services Operations Integration with Verifi.

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Use	Reference
	
Using the Financial Services Operations Integration with Verifi application as a dispute agent.	Get additional details to help you use Financial Services Operations Integration with Verifi application better.

Download Financial Services Operations Integration with Verifi from the store

Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.

Before you can use Financial Services Operations Integration with Verifi application, you must first download it from the ServiceNow Store. When you have completed the download, clear your local cache before it appears on your instance.

Troubleshoot and get help

- Search the Known Error Portal for known error articles
- Learn more about how to create your own apps on the developer site.
- Contact Customer Service and Support

Helpful resources

Some ServiceNow resources that can provide you with helpful information are:

ServiceNow Community

ServiceNow Community

Developer

developer.servicenow.com

Impact

http://impact.servicenow.com

ServiceNow University

ServiceNow University

Best Practices

Best Practices

Partner

https://www.servicenow.com/partners.html

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ServiceNow Store

http://servicenow.com

Support

- https://support.servicenow.com/now
- Known Error Portal

Exploring Financial Services Operations Integration with Verifi application

Learn how you can use ServiceNow® Financial Services Operations Integration with Verifi application to seamlessly connect FSO's issuer dispute workflow to Verifi CDRN.

Overview of the application

Financial Services Operations Integration with Verifi lets issuers automatically negotiate with merchants before disputes move toward chargeback process. When a cardholder disputes a transaction, the issuer submits a case to CDRN, which routes it to the merchant. ServiceNow® manages the issuer-side workflow — submitting cases, polling for updates, and closing cases when the merchant responds.

Financial Services Operations Integration with Verifi application users

Users

User	Role	Description
Dispute agent	Front-line operations staff who manages cardholder dispute cases through the Financial Services Operations Integration with Verifi UI.	• Review merchant alerts and determine eligibility for Verifi CDRN resolution. • Act on merchant responses by accepting or rejecting the proposed resolution. • Close dispute cases efficiently without escalating to chargeback when a valid merchant offer is available that is acceptable for the cardholder.
System administrator	ServiceNow platform administrator responsible for configuring and maintaining the Verifi CDRN integration.	• Configure the polling interval and SLA thresholds for Verifi CDRN case monitoring. • Maintain the decision table that maps Verifi status codes to outcomes and descriptions. • Confirm the Verifi CDRN API credentials and connection settings are active and correctly configured.
Integration developer	Implementation partner or internal developer who configures, extends, or troubleshoot the Verifi CDRN integration.	• Understand the API call sequence — eligibility check, case creation, polling, and acknowledgment handshake — to configure or extend subflows.

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Users (continued)

User	Role	Description
		• Debug failures at each API touchpoint, including HTTP 403, 409, and EXPORTING status handling. • Validate that the issuer acknowledgment PATCH is correctly closing cases in Verifi.
Cardholder	The issuer's customer who initiated the dispute.	• Receive a timely resolution to their dispute. • Understand the outcome of the merchant's response when communicated by the agent.
Merchant	The retailer or service provider whose transaction is being disputed by the cardholder.	• Respond to dispute alerts within the 72-hour window to avoid a chargeback. • Provide a resolution offer — such as a full or partial refund — that the cardholder will accept. • Avoid chargeback fees and protect their dispute ratio by resolving cases directly with the issuer through CDRN.

Financial Services Operations Integration with Verifi application benefits

Benefit	Feature	Users
Dispute resolution without chargeback.	When a merchant accepts the dispute and offers a refund that is acceptable for the cardholder, the case is closed as resolved with no chargeback initiated.	Dispute agent, cardholder
Automated merchant eligibility check.	The system automatically checks merchant eligibility through the Verifi CDRN API before creating a case. Non-eligible merchants are routed to the standard dispute lifecycle without agent intervention.	Dispute agent
Reduced chargeback exposure for merchants	Merchants participating in CDRN	Merchant

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Benefit	Feature	Users
	can respond to dispute alerts directly through Verifi and offer a resolution before a chargeback is filed, protecting their dispute ratio and avoiding chargeback fees.	
Seamless API integration	The four-subflow API sequence — eligibility check, case creation, polling, and acknowledgment handshake — is fully automated and requires no manual API interaction from agents or supervisors.	Integration developer, system administrator

What to explore next

To learn more about configuring and using Financial Services Operations Integration with Verifi, see:

- Configuring Financial Services Operations Integration with Verifi
- Verifi Spoke
- Financial Services Operations Integration with Visa reference

Configuring Financial Services Operations Integration with Verifi

Configure the connection between ServiceNow FSO Dispute Management application to the Verifi Cardholder Dispute Resolution Network (CDRN) API to enable end-to-end dispute case submission and resolution.

Before you begin

Role required: admin

Contact the Verifi Issuer Integration Team to obtain the following information before you start.

Note: These values are environment-specific and must not be shared across UAT and Production.

Values to be provided by the Verifi Issuer Integration team

Item	Description
Issuer ID	Numeric identifier assigned to your organization within the CDRN platform. Included in every request header and JWT payload.
Shared Secret	32-character string used to sign the HMAC SHA-256 JWT. Treat as a password — store in

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Values to be provided by the Verifi Issuer Integration team (continued)

Item	Description
	ServiceNow Credential Store, never in plain text.
UAT Base URL	https://verifiapitest.visa.com
Production Base URL	https://verifiapi.visa.com

About this task
Obtain the following information from the Verifi team.

Procedure
1. Configure the REST End Point
2. Import the TLS Certificate
3. Configure the Authentication Profile

Configure the REST End Point
The REST Endpoint record in ServiceNow® stores the base URL, API version header, and connection properties for the Verifi API. Create two endpoint records: one for UAT testing and one for Production.

Before you begin
Role required: admin

Procedure
1. Create the UAT Endpoint.

   a. Navigate to System Web Services > Outbound > REST messages.

   b. Select **New**.

   c. Populate the following fields as shown:

Field	Value
Name	Verifi CDRN API — UAT.
Description	Verifi CDRN — UAT / Integration Testing.
Endpoint	https://verifiapitest.visa.com
Authentication type	No Authentication (JWT is included via the scripted header.

   d. Under HTTP Request, add the following default headers (these apply to ALL methods):

Header Name	Value	Notes
Accept	application/json	Required on all calls (GET, POST, PATCH).
x-verifi-api-version	4.0	Must match the API version supported by your integration.

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Header Name	Value	Notes
x-verifi-issuer	${verifi_issuer_id}	Populated at runtime from the Credential Store — see Section 5.

Note:

Do not add Content-Type: application/json as a default header on the REST Message record. The Verifi guide specifies Content-Type is required on POST and PATCH requests only and not on GET requests. Set Content-Type at the individual HTTP Method level for each POST and PATCH method (see Section 3.4). Sending Content-Type on GET calls may cause the request to get rejected.

e. Select **Submit** to save the record.

f. Add HTTP Methods (POST, GET, PATCH)

Note:

The Verifi Issuer API supports HTTP/1.0 calls over HTTPS only. ServiceNow outbound REST defaults to HTTP/1.1. Confirm with your ServiceNow platform administrator whether HTTP version can be restricted at the REST Message or MID Server level, or verify with Verifi that HTTP/1.1 is accepted in practice before going live.

UAT / Test	https://verifiapitest.visa.com	4.0
Environment	Base URL	API Version Header
Production	https://verifiapi.visa.com	4.0

2. Create the production endpoint.

Field	UAT Value	Production Value
Name	Verifi CDRN API — UAT	Verifi CDRN API — Production
Endpoint	https://verifiapitest.visa.com	https://verifiapi.visa.com
Description	UAT / Integration Testing	Production environment — live transactions

Note: Do not point a UAT Issuer ID or Shared Secret at the Production endpoint. Doing so will result in rejected API calls and may generate alerts in the Verifi production environment.

3. Enter HTTP Methods per Endpoint.
Each REST Message record requires individual HTTP Method entries. Create the following methods under both the UAT and Production endpoint records.

HTTP Method	ServiceNow Method Name	Relative URL	Used For
POST	Create Case	/issuers/cases	Submit a new CDRN dispute or inquire.

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HTTP Method	ServiceNow Method Name	Relative URL	Used For
GET	Get Case	/issuers/cases/ ${case_id}	Poll for status on a single case.
GET	Get Multiple Cases	/issuers/cases?caseId= ${case_ids}	Poll status for multiple cases in one call.
PATCH	Update Case	/issuers/cases/ ${case_id}	Close or revoke a case.
GET	Get Descriptor List	/issuers/descriptors	Retrieve eligible merchant descriptors (optional).

Note: The Authorization header containing the encoded JWT is set dynamically at runtime per call, not at the HTTP Method level.

Import the TLS Certificate

The Verifi API endpoint is HTTPS-only. ServiceNow® must trust the Verifi/Visa CA certificate chain to establish a secure connection. This section covers importing the certificate into the ServiceNow® certificate store.

Before you begin

Role required: admin

Procedure

1. Obtain the certificate by performing the following steps:
   a. Request the Verifi CA root certificate and any required intermediates from the Verifi Integration Team.
   The certificates will be provided in PEM format (.pem or .cer extension).
   b. Confirm the certificate covers both verifiapi.visa.com (Production) and verifiapitest.visa.com (UAT).
   c. If the certificate chain contains multiple files (root + intermediate), import each one separately.
2. Import the certificate into ServiceNow® by performing the following steps:
   a. Navigate to the System Definition > Certificates.
   b. Select **New**.
   c. Set the type field to PEM.
   d. Paste the full certificate content (including **-----BEGIN CERTIFICATE-----** and **-----END CERTIFICATE-----** delimiters) into the PEM Certificate field.
   e. Set the **Name** field to a recognizable label, for example:

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Certificate	Suggested Name
Visa/Verifi Root CA	Verifi — Visa Root CA
Intermediate CA	Verifi — Visa Intermediate CA

f. Select **Submit**.

g. Repeat all the steps for each certificate in the chain.

3. Associate with the REST Endpoint by performing the steps given below:
   a. Open the Verifi CDRN REST Message record (UAT or Production).
   b. Locate the Mutual Authentication field group.
   c. In the **Trust Store** field, reference the imported certificates.
   d. **Optional:** Populate the Keystore and Keystore Password fields with the client certificate provided during onboarding if the client certificate authentication is required by Verifi.
   e. Save the record.

   Note: To verify the certificate import, use the Test link on the REST Message record. A successful response confirms that TLS handshaking is working correctly. A "PKIX path building failed" error typically indicates a missing intermediate certificate.

4. Set a calendar reminder at least 30 days before the certificate expiration date to obtain a renewal from the Verifi Integration Team.

   Expired certificates will cause all API calls to fail with a TLS handshake error. Verifi certificates are subject to periodic renewal.

Configure the Authentication Profile

The Verifi Issuer API uses JSON Web Tokens (JWT) for authentication. A fresh JWT must be generated for every API call. This section explains how to store credentials securely and how the ServiceNow® script generates and attaches the JWT.

Before you begin

Role required: admin

Procedure

1. Create a new JSON Web Tokens (JWT) key with the signing key (secret) and the signing algorithm shared by Verifi.
2. Create a new JWT provider with the JWT key created in previous step, update the **Expiry Interval** (sec) as mentioned by Verifi and update the iss standard claim value to the Issuer ID provided by Verifi.
3. Create a new connection in sn_verifi_spoke.
   Configure the Verifi connection alias with the correct URL, the Issuer ID (shared by Verifi) and the JWT provider created in previous step, make sure that API version provided here is correct. See JWT Authentication for more information.
4. Attach the required headers at call time.

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Storing credentials for Verifi CDRN

Credential storage information for securely managing Issuer ID and Shared Secret values for Financial Services Operations Integration with Verifi.

Credential	Suggested Store Key	Notes
UAT Issuer ID	verifi.cdrn.uat.issuer_id	Numeric string, e.g. "11743".
UAT Shared Secret	verifi.cdrn.uat.secret	32-character string; keep separate from Production.
Production Issuer ID	verifi.cdrn.prod.issuer_id	Different value from UAT.
Production Shared Secret	verifi.cdrn.prod.secret	Different value from UAT.

Using Financial Services Operations Integration with Verifi application

As a dispute agent learn how to initiate a dispute transaction making use of the Financial Services Operations Integration with Verifi application.

Before you begin

Role required: dispute_agent_connector

About this task

The Financial Services Operations Integration with Verifi application is built on four sequentially orchestrated subflows. Each maps to a specific Verifi REST endpoint and triggers at a defined point in the dispute workflow. See API Subflows and Endpoints for more information.

Procedure

1. To check the merchant eligibility, the agent opens the **Review Participating Merchant Alerts** task on the dispute record.
   - The system initiates Subflow 1.
   - If the merchant is not eligible no CDRN case is created. The **Create alert case** UI action is not displayed. The agent proceeds with the standard dispute lifecycle toward the chargeback process.
   - **Get case details** on the **Alert Merchant** task is used to fetch the case details from the Verifi system on demand.
2. The system creates a case.
   - The system initiates Subflow 2.
   - If the **Create Case** API is successful, the task status transitions to **Awaiting External Info** and the caseId is stored.
   - If the **Create Case** API fails, the **Create alert case** UI action appears for manual retry.
3. The system polls for merchant response.
   Define the required schedule in Verifi Queue Scheduler Flow. Activate this flow to poll the Verifi system at constant intervals.

   The required schedule for polling the Verifi cases from ServiceNow® instance can be defined in this flow. Activate this to poll the Verifi system at constant intervals

   - The system initiates Subflow 3.
   - The system polls until the case status changes to **EXPORTING** indicating that the merchant has responded or the 72-hour SLA window expires.

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- If the status is **EXPORTING** the system retrieves statusCode and auto-fills the **Outcome** and **Description**.
- If 72 hours timeout occurs, the agent closes the task after verifying the merchant response. The system proceeds toward the chargeback flow (statusCode 910: **Case declined due to SLA — no response from merchant**)

4. The system displays the merchant response and populates the field based on agent action or system response.
   - The **Merchant Response** field is auto-populated to one of the following values: Accepted Dispute, Declined Dispute.
   - **Total Refund Amount** field is auto-populated.
   - Based on the cardholder's decision, the agent selects **Accept** or **Rejected** from the **Customer Decision** field.
   - The task status changes from **Awaiting External Info** to **Work in Progress**
5. The system closes the case and ends polling.
   - The system initiates Subflow 4.
   - The **Status** is changed to **CLOSED**.
   - This confirms to Verifi that the issuer has received and processed the merchant response.
   - The case is excluded from further polling.
6. Record the customer decision based on the cardholder's response to the merchant's offer.
   - **Accepted**: The cardholder agrees with the merchant response. The case closes and the dispute is resolved.
   - **Rejected**: The cardholder disagrees with the merchant response. The case proceeds to the chargeback process.

Financial Services Operations Integration with Verifi reference

Learn about other supporting information that can help you configure and use the Financial Services Operations Integration with Verifi application.

- JWT Authentication
- API Subflows and Endpoints

JWT Authentication

The Verifi Issuer API uses JSON Web Tokens (JWT) for authentication. A fresh JWT must be generated for every API call. This section explains how to store credentials securely and how the ServiceNow® script generates and attaches the JWT.

API authentication header information

Header	Value Format	Description
Authorization	Bearer <encoded JWT>	Base64url-encoded JWT signed with HMAC SHA-256 using the shared secret.
x-verifi-issuer	<Issuer ID>	Your numeric Issuer ID assigned by Verifi. This value must match the iss claim in the JWT payload.

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JWT Structure

Type	Details
Header	`{ "alg": "HS256", "typ": "JWT" }`
Payload	`{ "iss": "<issuer_id>", "jti": "<UUID – unique per call>", "iat": <epoch_now>, "exp": <epoch_now + 299> }`

Claim	Required	Description / Validation Rule
iss	Yes	Set to your numeric Issuer ID as a string. Must match the x-verifi-issuer header exactly.
jti	Yes	A UUID generated fresh for every request. Verifi rejects duplicate jti values from the same issuer — use crypto.randomUUID() or equivalent.
iat	Yes	Unix epoch timestamp (UTC) at the moment the JWT is constructed. Must be a number, not a string. Verifi rejects values more than 300 seconds in the past or any value in the future.
exp	Yes	Unix epoch timestamp (UTC) for token expiration. Must be a number. Must not exceed iat + 300 seconds. Recommended: set to iat + 299.

Note: Both iat and exp must be numeric (integer) Unix epoch values and not ISO 8601 date strings. Passing a string will cause Verifi to return a 401 Unauthorized error.

API Subflows and Endpoints

The application is built on four sequentially orchestrated subflows. Each maps to a specific Verifi REST endpoint and triggers at a defined point in the dispute workflow.

Subflows	API Endpoint	Method	Outcome
1. Merchant Eligibility Inquiry	POST / issuers/ cases {inquiryOnly: 1}	POST	Runs automatically in the background when the issuer agent opens the "Review Participating Merchant Alerts" task. No UI action required.
2. Create Case	POST / issuers/ cases {inquiryOnly: 0}	POST	Runs immediately after a successful eligibility response (HTTP 200), sequentially in the same background flow. Manual fallback UI action available if the backend API call fails.
3. Get Cases (Poll)	GET / issuers/ cases?	GET	Polls on a configurable interval while the task is in "Awaiting External Info." Terminates when case status = EXPORTING or when the 72-hour SLA window lapses (statusCode 910).

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Subflows	API Endpoint	Method	Outcome
	caseId= ${case_ids}		
4. Get Single Case	GET / issuers/ cases/ ${case_id}	GET	Poll for status on a single case.
5. Update Case	PATCH / issuers/ cases/ {caseId}	PATCH	Runs once when EXPORTING status is received and the merchant response is stored. Sends {"status": "CLOSED"} as the mandatory issuer acknowledgment handshake. Case is excluded from further polling.

Financial Services Operations banking applications

Improve productivity with the Financial Services Operations banking suite of applications by reducing manual processes, information silos, and communication failures.

Agentic Contact Center for Banking

Agentic Contact Center for Banking equips bank customer service representatives with AI-powered workspaces for handling customer calls and reviewing customer profiles—saving on research time, minimizing application switching, and improving the quality of customer interactions.

Get started

Explore



Learn more about the benefits and features of Agentic Contact Center for Banking.

Configure



Set up Agentic Contact Center for Banking.

Use



See how customer service representatives can leverage AI in customer interactions and profile research.

Reference



Review the details on the components installed in this application.

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Exploring Agentic Contact Center for Banking

Learn more about how Agentic Contact Center for Banking enables customer service representatives (CSRs) to handle calls more efficiently, reduce research time, and improve interaction quality.

Agentic Contact Center for Banking overview

Bank CSRs routinely handle inbound customer calls that require navigating multiple systems to locate the information needed to serve a customer, such as core banking platforms, CRM tools, and case management applications. Constant application switching increases handling time, raises the risk of error, and forces customers to wait on hold while agents gather data on their call.

Agentic Contact Center for Banking addresses these challenges by consolidating customer data and embedding AI assistance directly into the Financial Services Operations workspace. The plugin introduces two purpose-built CSM page variants: **Interaction** and **Customer 360**. Together, they provide an AI-enhanced environment that surfaces the right information at the right moment.

Agentic Contact Center for Banking users

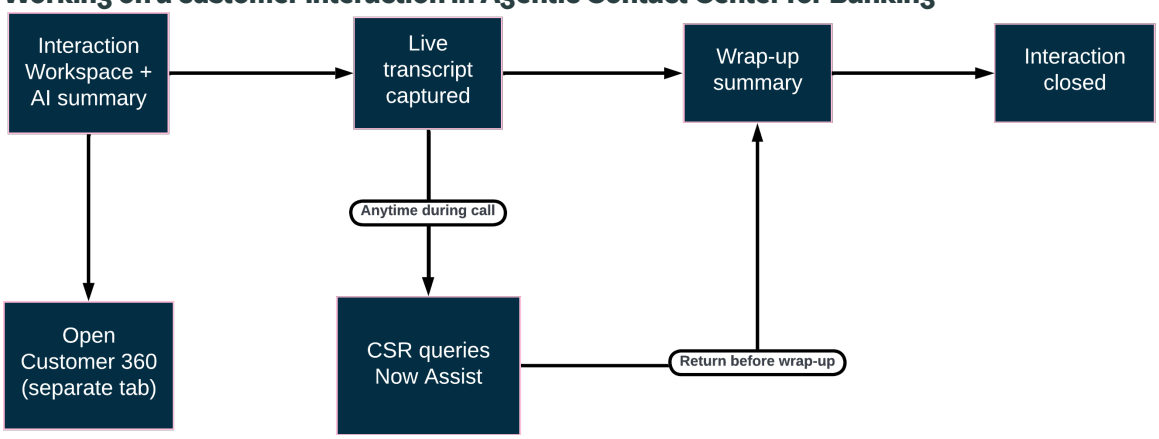
Users

User	Description
Banking personal CSRs	Handle individual retail customer accounts. They take inbound calls from customers and answer inquiries, resolve issues, and raise service requests on the customer's behalf. They also perform other follow-up tasks throughout the day to act on customer insights, such as identifying opportunities for customers.
Banking business CSRs	Perform the same functions as banking personal CSRs, but for corporate or commercial accounts.

Agentic Contact Center for Banking example workflow

The following image shows an example workflow of a CSR working on a customer interaction in Agentic Contact Center for Banking.

Working on a customer interaction in Agentic Contact Center for Banking



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1. A customer calls the bank's contact center. An integrated CCaaS routes the call to the human CSR agent. For more information, see Interaction Controls Component (ICC) for voice calls.
2. When the CSR accepts the call, the **Interaction** page opens. The customer's details are displayed, and the CSR immediately receives an AI-generated summary of the call based on what has been collected up to that point via the IVR or Voice AI agent. This gives the CSR immediate context before the conversation with the customer begins.
3. A live transcript of the call is captured and updated continuously throughout the interaction, and serves as the primary input for the AI agent's real-time assistance.

   For more information about the Interaction page, see Interaction page for Agentic Contact Center for Banking.

4. As the call progresses, an AI agent monitors the live transcript and surfaces relevant information and recommended next steps in the ServiceNow Otto panel when requested by the CSR. The AI agent interprets the customer's request and retrieves the appropriate data from the configured knowledge graph and knowledge base articles.
5. CSRs can also ask their own questions at any time by typing into the ServiceNow Otto panel. For example, they may look up recent account transactions, check product eligibility criteria, or retrieve policy information.
6. At any point during or outside of an active call, a CSR can open the **Customer 360** page by selecting the customer's name from the Interaction page or searching for the customer. The Customer 360 page opens in a separate tab and provides a comprehensive view of the customer's profile and financial relationship with the bank. For more information about the Customer 360 page, see Customer 360 page for Agentic Contact Center for Banking.
7. When the call concludes, a wrap-up summary dialog displays with configured wrap-up codes. The agent can select a code and submit the wrap-up using an AI-generated call summary. For more information, see Use AI to generate wrap up code and notes summary.

Agentic Contact Center for Banking benefits

Agentic Contact Center for Banking benefits

Benefit	Feature	Users
Single AI-enhanced page that displays customer information and insights	Customer 360 page for Agentic Contact Center for Banking	Customer service representative
Interaction page that automates identity verification, generates customer call context, and assists CSRs with AI agent support	Interaction page for Agentic Contact Center for Banking	Customer service representative

What to explore next

To learn more about configuring and using Agentic Contact Center for Banking, see:

- Customer 360 page for Agentic Contact Center for Banking
- Interaction page for Agentic Contact Center for Banking
- Configuring Agentic Contact Center for Banking

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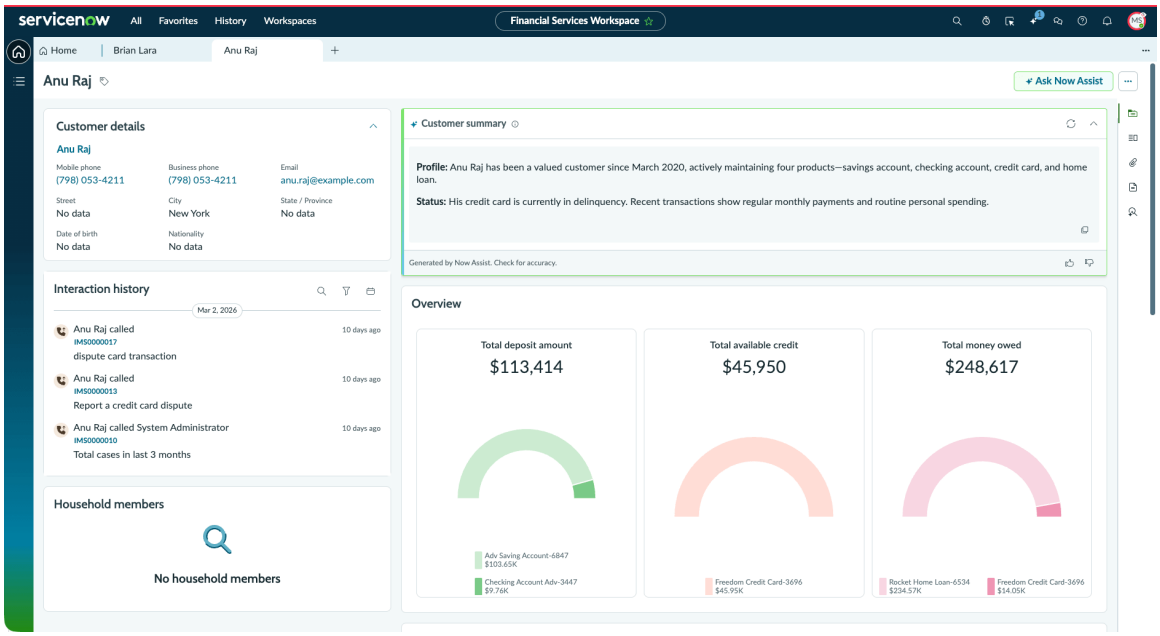
Customer 360 page for Agentic Contact Center for Banking

The Customer 360 page provides customer service representatives (CSRs) with an AI-enhanced, comprehensive view of a customer's profile, financial standing, account details, transaction history, and service cases.

This page gives CSRs a unified view of a customer's relationship. CSRs can open it by selecting the customer's name from the Interaction page contact card, or navigate to it directly when reviewing a customer outside of a call.

The page opens in a separate tab. It supports both retail (B2C) consumer profiles and commercial (B2B) account profiles, with the page layout adapting dynamically to reflect the customer type.

Note: When viewing the page for an account's primary contact, a variant of the page displays the details of the associated account. No AI elements are displayed on this page.



Customer summary

The customer summary is an AI-generated summary that provides the CSR with a concise overview of the customer's relationship with the bank. The summary includes information such as:

- How long the customer has been with the bank
- A brief overview of the customer's active accounts
- A summary of recent transactions
- An assessment of the customer's financial standing, including any defaults, delinquencies, and transaction patterns

Financial overview

The following summary metric cards display the customer's financial position:

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- **Total deposit**: The combined balance across the customer's deposit products, including savings accounts, checking accounts, and fixed-term deposits (certificates of deposit). Calculated as the sum of balances across deposit and investment accounts.
- **Total available credit**: The remaining available balance across billing products, including credit cards, overdraft facilities, and lines of credit. Calculated as the sum of available balances across credit card accounts.
- **Total money owed**: The total outstanding amount the customer owes the bank, including unpaid loan balances and outstanding credit card balances. Calculated as the sum of balances across line of credit and loan accounts.

When a metric applies but the value is zero, the card displays **$0**. When no relevant product exists for the customer (for example, no credit card account is on record) the card displays **No account available**.

Accounts and transactions

The **Accounts** section displays a list of all active financial accounts held by the customer. When an account is selected, a card displays the product name, masked account number (last four digits visible), balance, and account status.

Recent transactions display for the selected customer account, showing description, posted date and time, amount, and transaction type (debit or credit). Transactions are sorted with the most recent first.

Cases

The **Cases** section shows all cases associated with the customer, including cases created by other agents or submitted by customers through the self-service portal. The list displays with case number, date and time, service definition, status, and assigned agent. Cases are sorted by date and time by default, with the most recent first.

CSRs can filter cases by case number, financial account, state, and case owner, and can sort cases by case number, date and time, case type, case status, and assigned agent. Selecting a case number opens the case record.

Other page sections

The following table lists other sections in the Customer 360 page. Its contents vary depending on whether the customer is a retail consumer (B2C) or a commercial account (B2B).

Page sections

Name	Customer type	Description
Customer details	Account	Displays the account name, primary contact, phone number, email address, industry, and doing-business-as name.
	Consumer	Displays the consumer's name, address information, date of birth, nationality, phone number, and email.
Interaction history	Both	Lists recent interactions logged against the account or

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Page sections (continued)

Name	Customer type	Description
		consumer, displayed with the most recent first.
Contacts	Account	Lists all authorized contacts associated with the account, showing each contact's name and email address. A corporate account can have multiple authorized contacts depending on the organization's size.
Household members	Consumer	Lists individuals linked to the retail consumer, such as family members or authorized representatives. If no household members have been added, the section displays a message indicating that none are on record. **Note:** This displays when the Customer Service Household plugin is installed.

Contextual side panel

The contextual side panel appears on the right side of the page and provides access to supplementary tools and related record information. The following default CSM components are available in the panel:

- Activity stream
- Attachments
- Templates
- Recommended Actions
- Related items

Actions

The following table shows the available actions in the Customer 360 page.

Available actions

Name	Description
Ask Otto	Opens the ServiceNow Otto panel and initiates the Banking CSR customer insights AI agent. This agent uses the customer's profile and financial data to surface insights. See

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Available actions (continued)

Name	Description
	Agentic Contact Center for Banking AI agents overview for more information.
Create case	Opens the **Create new case** window to create a case for the customer.

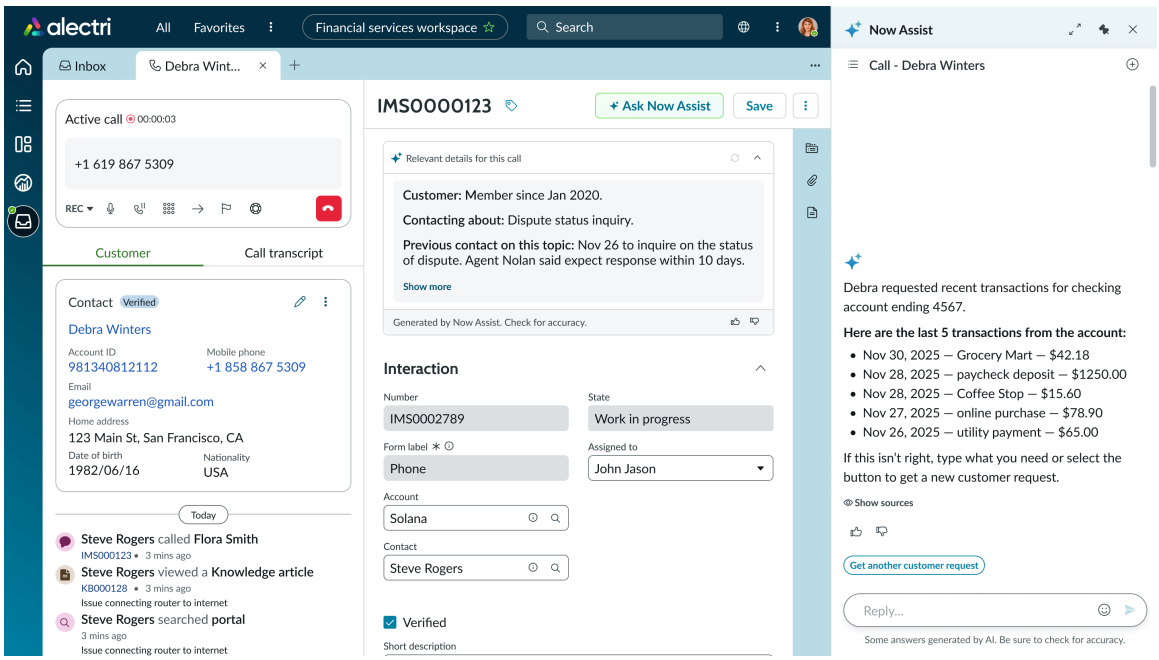
Related topics

- Exploring Agentic Contact Center for Banking
- Interaction page for Agentic Contact Center for Banking
- CRM Workspace

Interaction page for Agentic Contact Center for Banking

The Interaction page provides customer service representatives (CSRs) with a consolidated view of customer details, live call transcript analysis, and AI-driven assistance during active customer interactions.

CSRs use this page during an active interaction with a banking customer. It combines customer information, contextual history, and AI-powered assistance in a single page. When a CSR accepts an inbound call, the page opens automatically and displays the identified customer's details. The CSR can manage the entire interaction in this space—from first contact to case creation and wrap-up.



Live transcript and AI-driven assistance

During an active voice interaction, a live transcript of the conversation is captured. The transcript serves as the primary input for the AI agent.

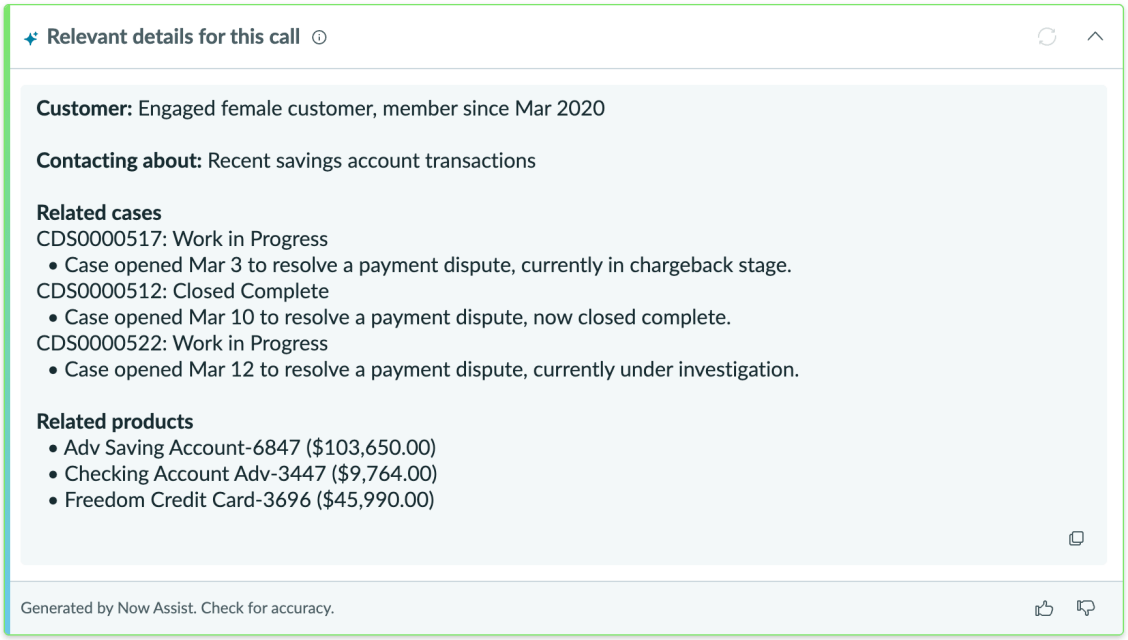
As the conversation progresses, the AI agent reads the transcript, interprets the customer's request, and surfaces relevant information and recommended next steps in the ServiceNow Otto panel whenever the CSR agent prompts it for recommendations. The AI agent references customer records, Knowledge Graph, and your configured knowledge bases.

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CSRs can also type their own questions directly into the ServiceNow Otto panel at any time. The panel displays responses from the AI agent in a structured format that may include insights, recommendations, and guidance based on the content and sentiment of the conversation.

For more information, see Agentic Contact Center for Banking AI agents overview.

Customer context summary



The customer context summary provides the CSR with an AI-generated overview of the customer before and during the call. This context-based summary is generated from the customer's profile, products, recent interactions, and case history at the time the interaction begins, giving the CSR immediate context without manual research.

The customer summary includes:

- Customer or account details
- Similar issues that the customer has previously contacted the bank about
- Products affected by the current issue
- Related cases

The customer summary is not visible when no account or consumer has been associated with the interaction.

For more information, see Summarize banking customer interaction context with AI.

Interaction form

The **Interaction** section displays form that shows the following fields:

Interaction form fields

Field	Description
Number	The interaction record number.

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Interaction form fields (continued)

Field	Description
State	The state of the record.
Type	The channel where the interaction was initiated.
Assigned to	The contributor assigned to the interaction.
Consumer / Account	The consumer or account record associated with the interaction.
Verified	Indicates if the customer's identity has been verified by the contributor during the interaction.
Short description	A brief description of the nature of the interaction.

Other page sections

The following table lists other sections in the Interaction page. Its contents vary depending on whether the customer is a retail consumer (B2C) or a commercial account (B2B).

Page sections

Name	Customer type	Description
Customer details	Account	Displays the account name, primary contact, phone number, email address, industry, and doing-business-as name.
	Customer	Displays the consumer's name, address information, date of birth, nationality, phone number, and email.
Customer history	Both	Includes all activities of the customer, including cases created, past interactions, and knowledge bases accessed.

Contextual side panel

The contextual side panel appears on the right side of the page and provides access to supplementary tools and record-related information. The panel tabs are displayed in the following order:

1. Related lists—includes Related Tasks, Recent Interactions, Open Cases, and Financial Accounts
2. Activity stream
3. Attachments

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4. Templates
5. Recommended Actions

The Activity stream tab displays the activity stream for the interaction record, allowing CSRs to review and add notes without leaving the page.

Wrap-up

The agent wraps up the interaction when it concludes. When wrap-up codes are set up and the Wrap Up Completion ServiceNow Otto skill is configured, the agent can generate an AI-powered chat summary. This summary provides a record of what was discussed and any action items in the interaction.

For more information, see the following topics:

- Interaction wrap up
- Use AI to generate wrap up code and notes summary

Related topics

Exploring Agentic Contact Center for Banking

Customer 360 page for Agentic Contact Center for Banking

CRM Workspace

AI skills in Agentic Contact Center for Banking

AI skills in Agentic Contact Center for Banking generate customer summaries that help customer service representatives understand customer profiles and call context. These skills combine customer data, product ownership, transaction history, and interaction records to provide comprehensive overviews.

Customer profile summarization

The customer profile summarization skill provides a customer service representative (CSR) with a concise, comprehensive summary of particular customer. It combines customer data, owned products, and recent history to produce an overview for the CSR to better understand a customer's standing with the bank.

The summary includes the following information:

- Owned active products
- Recent transactions
- Interaction history
- Cases

The generated customer summary displays in the Customer 360 page as part of Agentic Contact Center for Banking.

This skill is also used in the Interaction page as a dependency for the customer interaction context summary skill. It assists in generating the summarized context for an interaction.

Customer Interaction Context Summary

The customer interaction context summary skill provides a CSR with a call-contextual customer summary on the Interaction page. This is generated when a call is assigned to a CSR. The

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summary focuses on the context of the incoming call, providing the CSR with a snapshot of the customer's situation and sentiment when the call begins.

The summary includes the following information:

- Customer profile, with an overview of the customer and a suggestion on the nature of the call
- Related cases
- Products and services that the customer has

The generated context summary displays in the Interaction page as part of Agentic Contact Center for Banking.

Related topics

Configure banking customer profile summarization in ServiceNow Otto for FSO

Configure banking customer interaction context summary skill in ServiceNow Otto for FSO

Agentic Contact Center for Banking AI agents overview

Agentic Contact Center for Banking uses AI agents to enhance customer service by providing customer support representatives with intelligent assistance during interactions. The Banking CSR Customer Insights and Banking CSR Support agents help reduce handling time, enable proactive outreach, and deliver personalized customer experiences through AI-driven analysis and contextual insights.

Benefits

The key benefits of using AI agents in Agentic Contact Center for Banking are:

Pre-call preparation

Customer support representatives (CSRs) can collaborate with AI agents to research customer profiles before scheduled callbacks to be fully prepared.

Proactive outreach

CSRs can use AI agents to help surface customers that require assistance, such as targeting life events, identifying missed payments, or addressing expired policies.

Reduce handling time

AI agents can assist in customer interactions by eliminating manual searches for information, lowering the cognitive load on CSRs.

Personalized experiences

AI-driven analysis offers contextual insights and consistent service across agents.

Key agents

The key AI agents in Agentic Contact Center for Banking are:

- **Banking CSR customer insights AI agent**: consolidates customer data and surfaces persona-based insights and responses to CSR questions.
- **Banking CSR support AI agent**: provides guidance to CSRs during customer interactions. Identifies customer intent based on call context, surfaces insights from the call transcript and customer data, and provides recommendations and scripted responses to assist CSRs.

Related topics

Supporting information for ServiceNow Otto for Financial Services Operations (FSO)

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Configuring Agentic Contact Center for Banking

Configure Agentic Contact Center for Banking by integrating your CCaaS provider, setting up AI-powered customer profile and contextual summarization, and enabling AI agents with knowledge graph tags and knowledge base articles.

Configuration overview

- Install Agentic Contact Center for Banking

  Install the application.

- Implement the Interaction Controls Component (ICC) for contact center voice call and callback integrations

  Integrate your CCaaS provider with Agentic Contact Center for Banking. For more information, see Integrating with contact centers.

- Configure Interaction wrap-up codes and AI skills

  Set up wrap-up codes and activate the Wrap Up Completion skill to enable AI-generated call summaries for your agents.

  Note: The Wrap Up Completion skill is dependent on ServiceNow Otto for Customer Service Management (CSM).

- Configure AI indexing for Agentic Contact Center for Banking

  Configure AI indexing for the sources that the AI skills and agents use to retrieve data and perform analysis.

- Configure the banking customer profile summarization AI skill

  Review and configure the AI skill settings for customer profile summarization in the Customer 360 page.

- Configure the banking customer interaction context summary AI skill

  Review and configure the AI skill settings for the customer interaction context summary in the Interaction page.

  Note: This skill is dependent on the customer profile summarization AI skill.

- Activate AI agents

  Enable agentic AI support in the Customer 360 and Interaction pages.

- Configure Knowledge Graph tags

  Review and configure the knowledge graph tags for each customer type to define the data sources for your AI agents.

- Create a knowledge article

  If required, create knowledge base articles that define any business rules or knowledge you want the AI agents to use as source information.

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Install Agentic Contact Center for Banking

If you have the admin role, you can install the Agentic Contact Center for Banking application (app_fso_csr).

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see Get entitlement for a ServiceNow product or application.
- Review the application listing in the ServiceNow Store for information on dependencies, licensing or subscription requirements, and release compatibility.

Role required: admin

Procedure

1. Navigate to **All** > **System Applications** > **All Available Applications** > **All**.
2. Find the Agentic Contact Center for Banking application (app_fso_csr) using the filter criteria and search bar.

   You can search for the application by its name or ID. If you can't find the application, you might have to request it from the ServiceNow Store.

   In the list next to the **Install** button, the versions that are available are displayed.
3. Select a version from the list and select **Install**.

   In the Review Installation Details dialog box, any dependencies installed with your application are listed.
4. If you're prompted, follow the links to the ServiceNow Store to get any additional entitlements for dependencies.
5. Select **Install**.

What to do next

Configure Agentic Contact Center for Banking for your workspace. For more information, see Configuring Agentic Contact Center for Banking.

Configure banking customer profile summarization in ServiceNow Otto for FSO

Configure the Customer Profile Summarization skill in ServiceNow Otto for FSO to enable AI-powered summaries of banking customer information in Agentic Contact Center for Banking.

Before you begin

Verify the ServiceNow Otto for Financial Services Operations (FSO) plugin (sn_fso_gen_ai) is installed.

- For information about the installation process, see Install plugins for ServiceNow Otto.
- For general information about configuring AI skills in FSO, see Configure Financial Services Operations AI skills.

Role required: admin

Procedure

1. Navigate to **Admin** > > **AI Skills**.
2. Select the **Customer** > **FSO** workflow group.

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3. In the **Customer Profile Summarization** feature card, select **Activate skill**.
4. In the **Define access** step, define the user access for the skill using Access Control Lists (ACLs).
   The roles sn_fso_csr.personal_agent and sn_fso_csr.business_agent are defined by default.
5. Select **Save and continue**.
6. In the **Select display** step, enable these options:
   - In-product desktop
   - ServiceNow Otto context menu

   For each option, select the arrow icon (>) to define the roles that can use the skill.
7. Select **Save and continue**.
8. In the **Review and activate** step, review your choices and select **Activate** to complete the configuration.

Result
The skill is activated.

What to do next
You can choose which service provider to use for this skill in ServiceNow Otto admin. For more information, see Manage AI models.

Configure banking customer interaction context summary skill in ServiceNow Otto for FSO

Configure the customer interaction context summary skill in ServiceNow Otto for FSO to enable AI-powered summaries when initiating a banking customer interaction in Agentic Contact Center for Banking.

Before you begin
Verify the ServiceNow Otto for Financial Services Operations (FSO) plugin (sn_fso_gen_ai) is installed.

- For information about the installation process, see Install plugins for ServiceNow Otto.
- For general information about configuring AI skills in FSO, see Configure Financial Services Operations AI skills.

Note: This skill is dependent on the customer profile summarization AI skill. For more information, see Configure banking customer profile summarization in ServiceNow Otto for FSO.

Role required: admin

Procedure
1. Navigate to **Admin** > > **AI Skills**.
2. Select the **Customer** > **FSO** workflow group.
3. In the **Customer interaction context summary** feature card, select **Activate skill**.
4. In the **Define access** step, define the user access for the skill using Access Control Lists (ACLs).
   The roles sn_fso_csr.personal_agent and sn_fso_csr.business_agent are defined by default.
5. Select **Save and continue**.
6. In the **Select display** step, enable these options:

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- In-product desktop
- ServiceNow Otto context menu

For each option, select the arrow icon (>) to define the roles that can use the skill.

7. Select **Save and continue**.
8. In the **Review and activate** step, review your choices and select **Activate** to complete the configuration.

Result
The skill is activated.

What to do next
Configure AI indexing for the sources that this AI skill uses to retrieve data and generate summaries. For more information, see Configure AI indexing for Agentic Contact Center for Banking.

You can choose which service provider to use for this skill in ServiceNow Otto admin. For more information, see Manage AI models.

Configure AI indexing for Agentic Contact Center for Banking

Configure AI indexing to enable intelligent search capabilities across financial accounts, cases, and customer interactions in Agentic Contact Center for Banking.

Before you begin
Role required: admin

Procedure
1. Navigate to **All** > **AI Search** > **AI Search Index** > **Indexed Sources**.
2. Activate the following indexed sources if they aren't already active:
   - Financial Accounts
   - Financial Services Base
   - Interaction

   a. Select the record for the indexed source.

   b. Select the **Active** check box if it isn't already selected.
3. For each indexed source, select **Index All Tables**, then select **OK**.
4. Navigate to **All** > **AI Search** > **Search Experience** > **Search Profiles**.
5. For each of the following search profiles, open the record and select **Publish**:
   - Financial Accounts Search Profile
   - Financial Services Base Search Profile
   - FSO Interaction Search Profile

Result
AI indexing is configured for Agentic Contact Center for Banking.

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Related topics

- Indexed Source form
- Perform a full table index or reindex for a single AI Search indexed source
- Publish an AI Search search profile

Using Agentic Contact Center for Banking

Learn about the tasks customer service representatives perform in Agentic Contact Center for Banking to manage banking interactions with AI-powered assistance, review customer financial summaries, handle interactions, and generate persona-based customer insights.

Overview of tasks in Agentic Contact Center for Banking

Customer service representatives perform these tasks in Agentic Contact Center for Banking:

- View customer accounts and transactions in Agentic Contact Center for Banking

  Review a customer's financial summary, account holdings, and account details in the Customer 360 page to understand the customer's overall position with the bank before or during an interaction.

- View customer cases in Agentic Contact Center for Banking

  Review service cases for a customer's account in the Customer 360 page to understand account activity and any open or historical service requests.

- Work on an interaction in Agentic Contact Center for Banking

  Manage customer interactions in the Interaction page. Accept incoming calls and resolve issues with AI-powered assistance.

Summarize a banking customer profile with AI

Use the Customer Profile Summarization skill to generate an AI-powered overview of a customer's status and information within the Customer 360 page in Agentic Contact Center for Banking. This feature helps customer service representatives quickly understand a customer's status to provide personalized, real-time support.

Before you begin

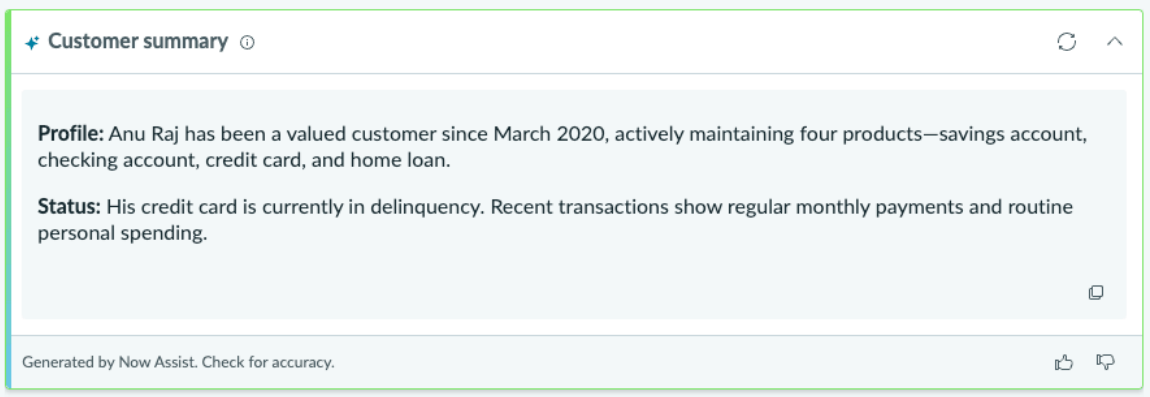
Role required: sn_fso_csr.business_agent, sn_fso_csr.personal_agent

Note: These roles are the default list of roles that are defined for this task. Administrators can modify the list of roles in the AI Admin Hub console.

About this task

The Customer profile summarization skill provides a concise, comprehensive summary of a customer's status in the Customer 360 workspace as part of Agentic Contact Center for Banking.

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Procedure

1. Navigate to **Workspaces** > *Financial Services* **Workspace**.
2. Open a customer record.
   The **Customer summary** component will generate a concise, comprehensive summary of the customer.
3. **Optional:** After the summary is generated, you can perform additional actions.

Option	Procedure
Refresh the customer summary	Select the refresh icon ( ) to generate an other customer summary.
Provide feedback for the summary	If you think that the summary was helpful, select the helpful icon ( ). If you think that the summary wasn't helpful, select the not helpful icon ( ). This feedback improves the generative AI model and can help to improve the future versions of this skill. The system gathers the feedback on each generated summary and stores it in the generative AI logs (sys_generative_ai_log_list.do).
View the information about the case summary	If you want to review details about the summary, select the more info icon ( ).
Expand or collapse the summary	Select the expand card icon ( ) or the collapse card icon ( ) to see more details or fewer summary details.

What to do next

Use an AI agent to engage in Q&A, anticipate customer needs, and surface insights. For more information, see Generate customer insights in the Customer 360 page.

Related topics

- AI in Financial Services Operations
- AI skills in Agentic Contact Center for Banking
- Configure banking customer profile summarization in ServiceNow Otto for FSO

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Summarize banking customer interaction context with AI

The Customer Interaction Context Summary skill is used in the Interaction page. It automatically generates a structured summary of customer service interactions, helping banking service representatives quickly understand customer context and interaction history.

Before you begin

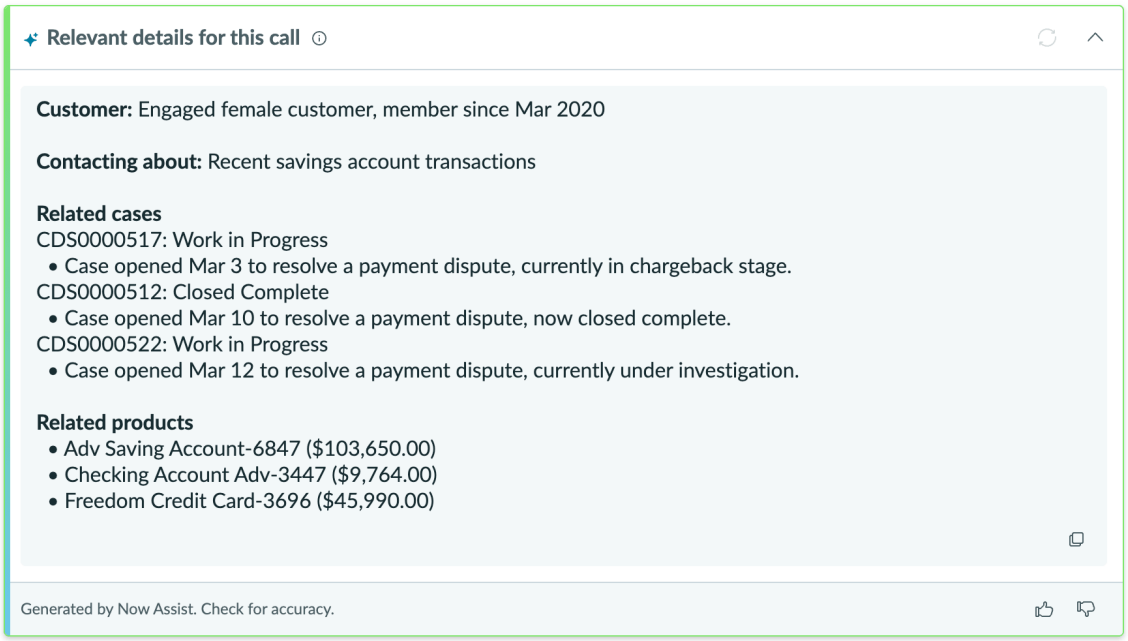
This skill uses indexed sources for AI search that requires configuration after install. For more information, see Configure AI indexing for Agentic Contact Center for Banking.

Role required: sn_fso_csr.business_agent, sn_fso_csr.personal_agent

Note: These roles are the default list of roles that are defined for this task. Administrators can modify the list of roles in the AI Admin Hub console.

About this task

The customer interaction context summary skill provides a structured, context-aware summary of a customer service interaction in the Interaction page as part of Agentic Contact Center for Banking.



Procedure

1. Navigate to **Workspaces** > *Financial Services* **Workspace**.
2. Initiate an interaction.
   - When a customer initiates a call, select **Accept** in the inbox item.
   - Manually create a new phone interaction record in the workspace.

   The Interaction page displays.

   The **Relevant details for this call** component generates a contextual summary of the customer's interaction.
3. **Optional:** After the summary is generated, you can perform additional actions.

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Option	Procedure
Provide feedback for the summary	If you think the summary was helpful, select the helpful icon ( ). If you think the summary wasn't helpful, select the not helpful icon ( ). This feedback improves the generative AI model and can help improve future versions of this skill. The system gathers the feedback on each generated summary and stores it in the generative AI logs (sys_generative_ai_log_list.do).
View the information about the case summary	To review details about the summary, select the more info icon ( ).
Expand or collapse the summary	Select the expand card icon ( ) or the collapse card icon ( ) to see more details or fewer summary details.

What to do next

Engage with an AI agent to get further analysis and suggested responses for this interaction. For more information, see Request AI agent support in the Interaction page.

Related topics

- AI in Financial Services Operations
- AI skills in Agentic Contact Center for Banking
- Configure banking customer interaction context summary skill in ServiceNow Otto for FSO

Request AI agent support in the Interaction page

Request AI-powered assistance during customer interactions to receive real-time insights, intent identification, and recommended responses. The Banking CSR support AI agent analyzes call context and transcripts to provide next-step guidance and suggested actions within the Interaction page.

Before you begin

Role required: sn_fso_csr.business_agent, sn_fso_csr.personal_agent

About this task

When an interaction with a customer begins, the Banking CSR support AI agent will begin identifying customer intent from the call context and transcript. It will present insights from its findings, then provide next-step guidance with recommendations and suggested responses.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Initiate an interaction when a customer contacts you.
3. In the Interaction page, select **Ask** *Otto*.

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Note: By default, **Ask** *Otto* is available when:

- The interaction **Type** is Phone.
- The **Consumer** or **Account** field is not empty.
- The interaction **State** is Work in Progress.
- The **Assigned to** value is not set to virtual agent.

The ServiceNow Otto panel displays. The Banking CSR support AI agent starts processing information in data sources and the interaction. It displays information related to the customer's request and presents a list of follow-up options.

The chat will be specific to this interaction record. If you navigate away, you can resume the chat by selecting **Ask** *Otto*.

4. Select a follow-up option by selecting a pill or list option, or by directly responding to the AI agent in the chat.

Result

The AI agent answers your questions using information from its configured knowledge sources.

Related topics

Agentic Contact Center for Banking AI agents overview

Generate customer insights in the Customer 360 page

Use the Banking CSR customer insights AI agent in the Customer 360 page to automatically consolidate customer data and generate persona-based insights. These insights help customer service representatives (CSRs) prepare for callbacks, conduct proactive outreach, and identify high-value customers requiring attention.

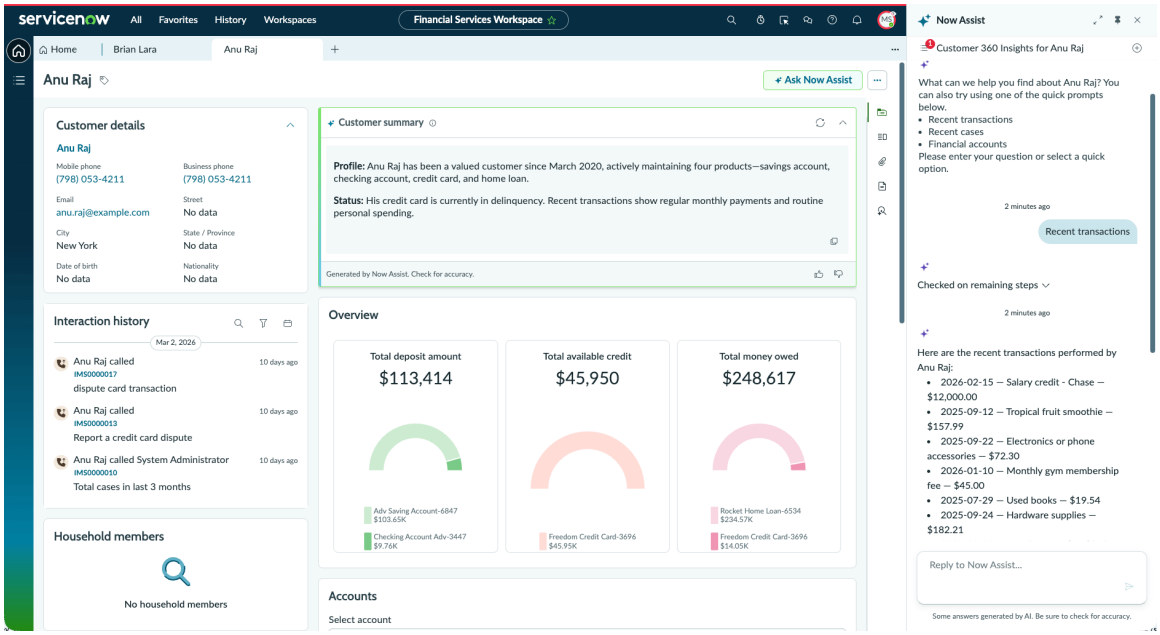
Before you begin

Role required: sn_fso_csr.business_agent, sn_fso_csr.personal_agent

About this task

When requested, the Banking CSR customer insights AI agent will begin consolidating customer data and presents persona-based insights to help CSR agents prepare for callbacks, perform proactive outreach, or identify high-value customers that need attention.

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Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Open a customer record.
   The customer record displays in the Customer 360 page.
3. Select **Ask** *Otto*.
   The ServiceNow Otto panel displays. The Banking CSR customer insights AI agent begins analysis and displays customer insights, highlighting priority items and suggested follow-up steps. Pills are displayed for certain insights.
4. Select a pill to perform that action, or engage in conversation with the agent to have it assist with answering questions and reviewing the customer's profile.

Result

The AI agent answers your questions using information from its configured knowledge sources.

Related topics

Agentic Contact Center for Banking AI agents overview

View customer accounts and transactions in Agentic Contact Center for Banking

Review a customer's financial summary, account holdings, and account details in the Customer 360 page to understand the customer's overall position with the bank before or during an interaction.

Before you begin

Role required: sn_fso_csr.business_agent, sn_fso_csr.personal_agent

Procedure

1. Open a consumer or account record.
2. Review the three financial metric cards to assess the customer's current financial position:

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- **Total deposit**: The combined balance across the customer's savings accounts, checking accounts, and fixed-term deposits.
- **Total available credit**: The remaining available balance across credit cards, overdraft facilities, and lines of credit.
- **Total money owed**: The total outstanding balance the customer owes the bank, including unpaid loans and credit card balances.

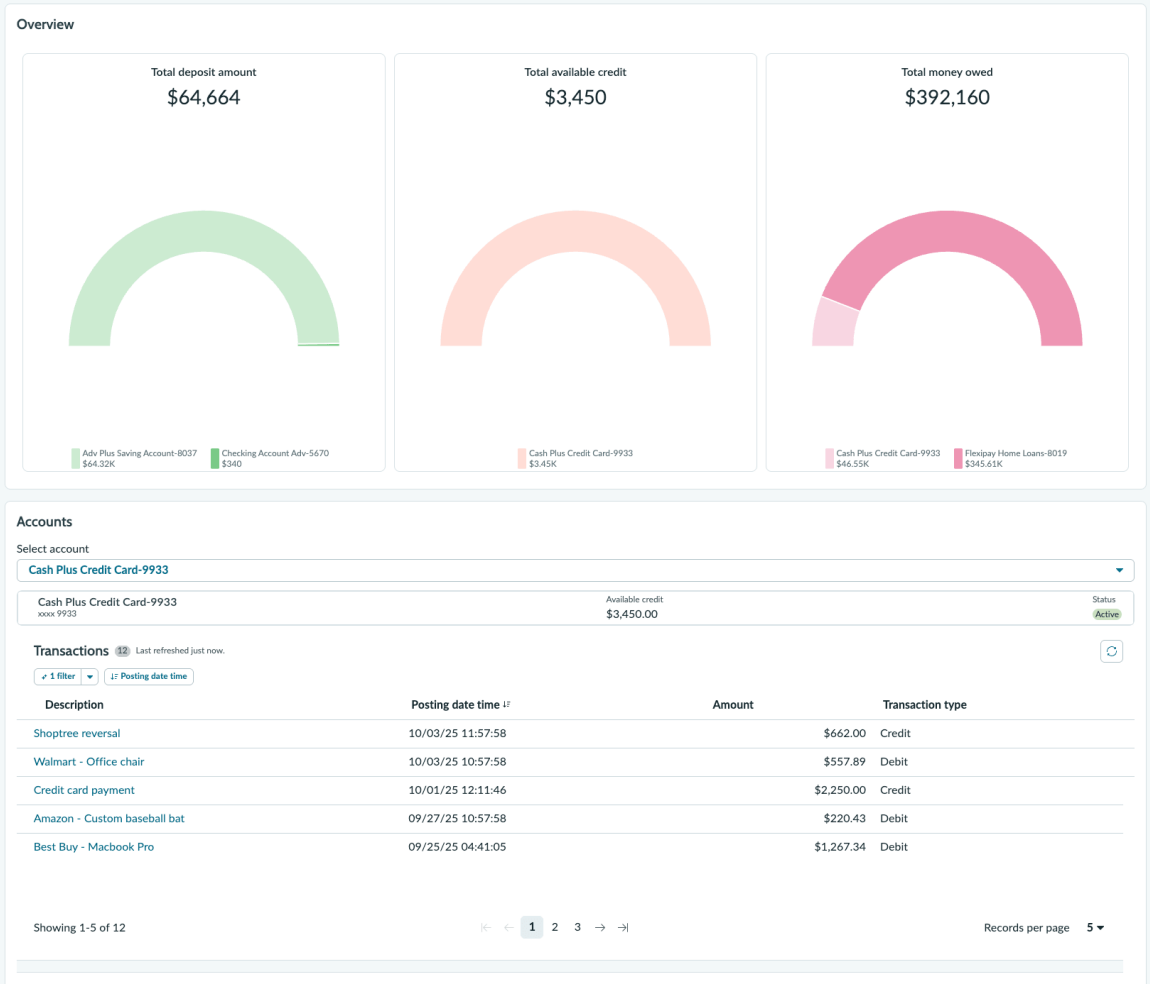
If the value of a metric is zero, the card displays **$0**. If no relevant product exists for the customer, the card displays **No account available**.

3. In the Accounts section, from the **Select account** list, select an account to review that customer's account.

   Each account card shows the product name, masked account number (last four digits visible), current balance, and account status.

4. Review the transactions for the selected account.

   The transactions are presented in a list, showing the description, posting date time, amount, and transaction type.



Related topics

Customer 360 page for Agentic Contact Center for Banking

View customer cases in Agentic Contact Center for Banking

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Summarize a banking customer profile with AI

Generate customer insights in the Customer 360 page

View customer cases in Agentic Contact Center for Banking

Review service cases for a customer's account in the Customer 360 page to understand account activity and any open or historical service requests.

Before you begin

Role required: sn_fso_csr.business_agent, sn_fso_csr.personal_agent

Procedure

1. Open a consumer or account record.
2. Navigate to the **Cases** section to review service cases associated with the customer.
   Cases are sorted by date and time by default, with the most recent first. Each row shows the case number, date and time, service definition, status, and assigned agent.
3. **Optional:** To filter the case list, use the filter options to narrow cases by one or more criteria.
   - Case number
   - Service
   - State
   - Assignee
4. **Optional:** To change the sort order of the case list, select a column header to sort by case number, date and time, case type, case status, or assigned agent.
5. Select the case number to open the case record.

Result

The case record opens in a new tab.

Related topics

Customer 360 page for Agentic Contact Center for Banking

View customer accounts and transactions in Agentic Contact Center for Banking

Summarize a banking customer profile with AI

Generate customer insights in the Customer 360 page

Work on an interaction in Agentic Contact Center for Banking

Manage customer interactions in the Interaction page, from accepting incoming calls to resolving issues with AI-powered assistance. Customer service representatives (CSRs) can verify customer identity, use AI-generated insights, and complete interactions with automated wrap-up summaries.

Before you begin

Role required: sn_fso_csr.business_agent, sn_fso_csr.personal_agent

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Initiate an interaction in the workspace.
   - When a customer initiates a call, select **Accept** in the inbox item.
   - Manually create a new interaction record in the workspace.

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A new interaction record is created and opens in a new tab in the workspace.

3. Review the **Customer context summarization** to get an AI-generated snapshot of the customer's situation and sentiment when the call begins.
4. After verifying the customer's details and identity, select **Verified** in the Interaction form to confirm.
5. To open the ServiceNow Otto panel for agentic AI support for this interaction, select **Ask** *Otto*.

   Note: By default, **Ask** *Otto* is available when:
   - The interaction **Type** is Phone.
   - The **Consumer** or **Account** field is not empty.
   - The interaction **State** is Work in Progress.
   - The **Assigned to** value is not set to virtual agent.

   The ServiceNow Otto panel displays and the Banking CSR support AI agent analyzes the intent of the conversation, highlights any insights relevant to the customer, and offers next-step guidance.

   The chat is specific to this interaction record. If you navigate away, you can resume the chat by selecting **Ask** *Otto*.

   For more information, see Request AI agent support in the Interaction page.
6. After resolving the customer's issues, end the chat or call.
7. Wrap up the interaction.
   When wrap-up codes are set up and the Wrap Up Completion ServiceNow Otto skill is configured, you can generate an AI-powered chat summary. This summary provides a record of what was discussed and any action items in the interaction.

Result
The interaction is closed.

Related topics
- Interaction page for Agentic Contact Center for Banking
- Summarize banking customer interaction context with AI
- Request AI agent support in the Interaction page
- Interaction wrap up
- Use AI to generate wrap up code and notes summary

Agentic Contact Center for Banking reference

Learn about the components and properties that are installed with Agentic Contact Center for Banking.

Components installed with Agentic Contact Center for Banking

Learn about the components that are installed with the activation of Agentic Contact Center for Banking.

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Roles installed

Roles installed with Agentic Contact Center for Banking

Role title [name]	Description	Contains roles
CSR Banking Business Agent [sn_fso_csr.business_agent]	This role grants access to AI-assisted CSR experiences for business banking and wealth customers. Users with this role can view and edit account cases within the scope of their granted access for case types, including cases created by other agents or submitted through the portal.	sn_bom.account_contributor
CSR Banking Personal Agent [sn_fso_csr.personal_agent]	This role grants access to AI-assisted CSR experiences for personal banking and wealth customers. Users with this role can view and edit consumer cases within the scope of their granted access for case types, including cases created by other agents or submitted through the portal.	sn_bom.consumer_contributor

Dispute Management

Dispute management helps agents create dispute cases for both personal and business debit and credit card accounts, as well as non-card (ACH) transactions, and automate the process of dispute routing and fraud-related activities.

Set up Dispute Management

Configure Dispute Management to process card payment network and ACH disputes. Installation requirements vary by network provider.

First, set up your implementation for Financial Services Card Operations by installing Financial Services Card Operations, importing financial services data, and reviewing and configuring the application's components. This is a prerequisite for all card payment networks and ACH disputes covered in this topic.

Note:

Financial Services Operations Core is installed with Financial Services Card Operations.

Next, complete the section for your card payment network (Visa or Mastercard) or for Nacha ACH disputes.

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Dispute Management set up summary by network

Network	Required	Optional
Visa	Visa Spoke, Financial Services Operations Integration with Visa, Dispute Rules Content Pack for Visa	Verifi Spoke, Ethoca spoke, Card Data Security
Mastercard	Mastercard Spoke, Financial Services Operations Integration with Mastercard, Dispute Rules Content Pack for Mastercard	Verifi Spoke, Ethoca spoke, Card Data Security
Nacha	Dispute Rules Content Pack for Nacha	

Visa

Complete these steps if Visa is your card payment network provider.

1. Install Financial Services Operations Integration with Visa

   Install the Visa Integration plugin to manage the dispute lifecycle with events like case creation and questionnaire submission, among others. This plugin also captures data model elements used at sub-flows.

   Visa Spoke and Dispute Rules Content Pack for Visa will also be installed as dependent plugins if they aren't already installed.

   - Visa Spoke actions to perform transaction inquiry, order insight digital, collaborate with merchants, and perform other functions with enhanced security.
   - Dispute Rules Content Pack for Visa provides the dispute categorization rules according to Visa guidelines. Run chargeback eligibility rules based on Visa Core Rules and Visa Product and Service Rules.

2. Set up Visa Spoke

   Set up Visa Spoke to enable your organization to manage card disputes and card-on-file payments through Visa APIs. The spoke provides secure access to Visa Resolve Online (VROL) for dispute management and Visa Stop Payment Service (VSPS) for payment controls. This enables you to search transactions, collaborate with merchants, manage dispute cases, and control card-on-file payments.

Mastercard

Complete these steps if Mastercard is your card payment network provider.

1. Install Financial Services Operations Integration with Mastercard

   Install the Mastercard Integration plugin to manage the dispute lifecycle with events like case creation and questionnaire submission, among others. This plugin also captures data model elements used at sub-flows.

   Mastercard Spoke and Dispute Rules Content Pack for Mastercard will also be installed as dependent plugins if they aren't already installed.

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- Mastercard Spoke actions perform transaction inquiry, order insight digital, collaborate with merchants, and perform other functions with enhanced security.
- Dispute Rules Content Pack for Mastercard provides dispute categorization rules according to Mastercard guidelines. You can run chargeback eligibility rules based on Mastercard Rules.

2. Set up Mastercard spoke

   Set up Mastercard Spoke to enable your organization to manage card disputes and automate dispute lifecycle events through Mastercard APIs. This integration streamlines transaction searches, claim creation, chargeback processing, and merchant collaboration, reducing manual effort and improving dispute resolution accuracy.

NACHA

Install the Dispute Rules Content Pack for Nacha if you need to support disputes involving automated clearing house (ACH) transactions.

The Dispute Rules Content Pack for Nacha gives agents access to Nacha operating guidelines to check the eligibility of disputed ACH transactions. It provides a central reference for ACH return reason codes and the logic used to determine them based on the operating guidelines.

Card data tokenization

If you require PCI DSS tokenization for Visa or Mastercard cardholder data, install Card data security (see Configuring Card Data Security) after you install the corresponding network integration plugin. Network-specific artifacts install only when that integration plugin is present. This step is optional and doesn't apply to Nacha ACH disputes.

Common configuration

The following components apply regardless of which card payment network or ACH provider you use. Install them based on your organization's regulatory scope and desired capabilities; none are required for the base dispute management implementation.

- Set up Verifi Spoke

  Use Verifi Spoke to integrate with the Verifi CDRN API suite and perform early dispute resolution.

- Set up Ethoca spoke

  Use the Ethoca spoke to integrate with Ethoca Consumer Clarity APIs for early dispute resolution and fraud prevention.

- Install the Dispute Content Pack for US Regulations

  If you're a US-based issuer subject to Regulation E or Regulation Z, install Dispute Content Pack for US Regulations to automatically track federal SLA deadlines instead of monitoring them manually. It supplies SLA definitions and landing page metrics so dispute agents and managers can identify cases that are at risk of, or have breached, a regulatory deadline. Requires Financial Services Card Operations to already be installed and active.

- Configure ServiceNow Otto for Financial Services Operations (FSO)

  Configure ServiceNow Otto for Financial Services Operations (FSO) to leverage agentic and generative AI capabilities.

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Related topics

Card Disputes data model

Configure additional questions for dispute intake

Configure the questionnaire that appears for dispute agents or account holders when they initiate a dispute.

Before you begin

Role required: `admin` and `sn_bom_credit_card.admin`.

Procedure

1. Navigate to **All** > **System Definition** > **Tables**.
2. Search for the **Event Inquiry** application.
   The Got it. The file is clean and ready for the next step whenever you are. application stores all questions and automates the intake process, which helps gather detailed information for specific requests. For more information, see About dispute intake. Within this application, you will find two tables:
   - Intake Form [sn_evnt_inq_qtn]
   - Intake Form Label [sn_evnt_inq_question]
3. Select the **Intake Form Label** table.
4. Select **Show List** from the **Related Links** section.
5. Search for `is_cardholder_denies_authorizing_ind` within the **Column name** field to demonstrate how the table works.
   You will see two Table name entries within the Intake Form Label table:
   - The label tied to the **Dispute Intake** table appears to the dispute agent from the Financial Services Workspace.
   - The label tied to the **Cardholder Dispute Intake** table appears to the cardholder during intake on the portal.

   This example lets you change the wording for different users but keeps both labels connected to the same column, `is_cardholder_denies_authorizing_ind`, in this case.
6. Select **New** to add new labels for questionnaire.
7. Complete the required fields for the new label and select **Submit**.

Configure Disputes intake via Virtual Agent in ServiceNow Otto for Financial Services Operations (FSO)

If you have the admin role, you can configure Disputes intake via Virtual Agent in ServiceNow Otto for Financial Services Operations (FSO). This provides a conversational experience for your customers to submit card disputes.

About this task

Disputes intake via Virtual Agent is an AI skill that uses a chat bot to collect card dispute information from customers. This streamlines the submission process and reduces workloads for live agents by using AI to infer answers and fill out dispute forms automatically. For more information, see Disputes intake via Virtual Agent.

Before you begin

Verify that Financial Services Card Operations (sn_bom_credit_card) and ServiceNow Otto for Financial Services Operations (FSO) plugin (sn_fso_gen_ai) are installed.

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- For information about the ServiceNow Otto installation process, see Install plugins for ServiceNow Otto.
- For general information about configuring AI skills in FSO, see Configure Financial Services Operations AI skills.

Role required: admin

About this task

Use the AI Admin Hub console to configure ServiceNow Otto for FSO. This console contains what you need to install the plugins and configure the generative AI skills. For additional information, see Overview tab in AI Admin Hub.

Procedure

1. Navigate to **Admin** > > **AI Skills**.
2. Select the **Customer** > **FSO** workflow group.
3. In the Disputes intake via Virtual Agent skill panel, select **Turn on**.
4. In the Turn on skill window, define the roles permitted to use this skill.

   ACLs are implemented to identify the users permitted to access the skill. See Implement access control in AI agents for more information.

5. Select **Turn on**.

Result

A window displays confirming that the Disputes intake via Virtual Agent skill is active.

What to do next

You can choose which service provider to use for this skill in ServiceNow Otto Admin. For more information, see Manage AI models.

Related topics

Disputes intake via Virtual Agent

Submit a dispute case with Disputes intake via Virtual Agent

Form Data Collector

Customize the Virtual Agent topic in Disputes intake via Virtual Agent

Review and modify the Virtual Agent topic in Disputes intake via Virtual Agent. Learn how the conversation workflow functions, and modify it for your own needs.

Before you begin

Set the application scope in your instance to *`Financial Services Card Operations`*.

Role required: admin

About this task

Disputes intake via Virtual Agent contains a Virtual Agent topic called Report a dispute. Review this topic to understand how the Virtual Agent assistant creates dispute cases and collects information from the customer.

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Procedure

1. Navigate to **All** > **Conversational Interfaces** > **Virtual Agent** > **Designer**.
2. In the Search field, search for Report a dispute.
3. Select **Report a dispute** in the topic list.

What to do next

Review and modify the workflow for your business needs.

Related topics

Assistant Designer interface reference

Form Data Collector

Help resolve friendly fraud disputes agentic workflow

Use this agentic workflow to assist human agents with analyzing friendly fraud cases, selecting a course of action, and drafting a decision response to customers.

Help resolve friendly fraud disputes overview

The Help resolve friendly fraud disputes agentic workflow detects friendly fraud through automated checks, guides human agents toward appropriate actions, and helps draft responses for customers.

For information on modifying agentic workflows in FSO, see Configure agentic workflows in Financial Services Operations.

Help resolve friendly fraud disputes agentic workflow

Leverage the outcomes from the friendly fraud detection to produce a recommended course of action for the human agent.

To access the agentic workflow:

1. Navigate to **All** > *AI Agent Studio* > **Create and manage**.
2. Select **Help resolve friendly fraud disputes**.

The Help resolve friendly fraud disputes agentic workflow is inactive by default. To activate it:

1. In the Help resolve friendly fraud disputes agentic workflow, select **Define trigger**.
2. Select the agentic workflow trigger in the list.
3. On the Edit trigger form, set **Active** to true.

AI agents

The following table lists the agent that is used in the Help resolve friendly fraud disputes agentic workflow.

Important: In the Define availability screen for the AI agent, make sure that the **Status** field is enabled to activate the AI agent.

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AI agents and their roles in the Help resolve friendly fraud disputes agentic workflow

AI agent	AI agent role
Friendly fraud AI agent	Assists dispute agents in resolving friendly fraud disputes by providing transaction details, recommended actions, and compliance guidelines. It also helps draft a detailed response for the customer, explaining the reasons for any rejection in further dispute processing.

Related topics

Detect friendly fraud

Managing dispute service requests

Dispute management enables agents to create dispute cases for both personal and business debit and credit card accounts, as well as non-card ACH transactions, and automate the process of dispute routing and fraud-related activities. Learn how agents initiate, investigate, and resolve dispute cases for personal and commercial customers.

By using the dispute service case and its associated tasks, you can manage dispute cases for your customers. Customers can dispute a transaction on their account due to several reasons, such as:

- Unauthorized transactions
- Fraudulent activities
- Billing errors
- Receipt of damaged, unsatisfactory, or returned goods
- Any other valid reasons for dispute

Automated workflow

Dispute management incorporates predefined workflows that streamline the process. When a dispute case is initiated, a dispute request flow is automatically generated, based to the specific case requirements. This workflow is based on the following factors:

- Information provided during the initiation stage of the case.
- Decisions made according to predefined business rules.
- Inputs obtained from previous tasks.

The tasks assigned to a dispute case are determined by the information or decisions updated within the case. These dispute tasks are then assigned to dedicated dispute agents, who are prompted to perform follow-up actions, such as notifying the merchant and issuing provisional or final credit.

To resolve cases, agents perform various activities such as performing investigations, and initiating chargebacks for the tasks assigned to them. Both the case and its tasks are assigned to the assignment groups or agents by using assignment rules.

For more information, see Overview of the Dispute Management workflow.

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Financial adjustments

Financial adjustments are changes made to an account during a dispute, such as issuing a temporary (provisional) credit, reversing it, or applying a final credit based on the outcome.

In *Financial Services Operations*, the Financial adjustments depend on the policies, Immediate Provisional Credit, Immediate Final Credit, and No credit.

Regulatory SLAs

In addition to regular SLAs in the dispute management workflow, the Dispute Content Pack for US Regulations is available to enable issuers in the United States to track Service Level Agreement (SLA) due dates that align with regulatory guidelines.

For more information, see Dispute Content Pack for US Regulations.

Dashboards

ServiceNow® Performance Analytics give service owners insight into how the team and business are performing. A dashboard with customizable views is available for Card Operations Dispute Management. For more information, see Dispute Management dashboard.

Overview of the Dispute Management workflow

ServiceNow® Dispute Management enables efficient card and non-card transaction dispute resolution, enhanced compliance, and streamlined customer experiences.

When a dispute service case is initiated, the dispute transaction flow triggers. This flow includes various tasks specific to the case details.

For card or non-card dispute management cases, tasks are generated for each transaction that has a dispute request. The Dispute Workspace guides you through each task in the dispute. With input or decisions from each party, you as a dispute agent work through the Initiate, Review, Processing, and Closure stages of a dispute case.

Initiate

When a dispute is initiated, the case begins in the Initiate stage.

Dispute cases can be initiated from the Dispute Workspace by contributors on behalf of the customer, by customers through the portal, or through virtual agent disputes with ServiceNow Otto for Financial Services Operations (FSO) with the Virtual Agent#skill. Dispute agents can also create cases when needed.

During this phase, the system identifies the initial transaction. You're then guided through the "Select dispute reason" activity, which involves a tiered questioning process (Level 1, Level 2, and optionally Level 3) to accurately determine the dispute category and its corresponding reason code.

You can then add more transactions (if the dispute category is Fraud),#and select associated transactions (if Visa network). You also complete the dispute questionnaire and upload any supporting documentation.#Dispute cases created using#disputes intake via Virtual Agent#are populated with information from the customer's responses in the Virtual Agent chat.

When a transaction is selected for a card dispute, you can obtain additional information about the transaction with an integration, such as Order Insight Digital Management.

Note: Additional integrations such as Ethoca Consumer Clarity are available to retrieve additional information on a transaction.

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The system evaluates decision rules and determines policy rules for each transaction in the case. For example, determining which transaction qualifies for a provisional credit, as opposed to a final credit. However, if the dispute is initiated by a contributor or customer, the evaluation of decision rules occurs only after the Review task has been submitted. For more information on these rules, see Dispute decision tables.

The system generates tasks based on the policy rules that are evaluated when a case is submitted. For instance, when a case has a dispute category of Fraud, the system creates a task to block and reissue the card.

Chargeback eligibility rules depend on the dispute category (for card disputes). In cases of fraud, these rules are evaluated during the Investigate stage, specifically after the Fraud Report task is submitted. For non-fraud categories, the evaluation happens at the Submit action, whether from Initiate or Review. For ACH disputes, the eligibility for chargeback is evaluated during investigation and can be assisted by ServiceNow Otto agents.

For information about configuring business rules, see Exploring Decision Tables.

Review

If a dispute case was submitted by a customer via a service portal or a user with a contributor persona via Dispute Workspace, the case progresses to the Review stage. If the case was initiated by an agent, this stage is skipped.

The dispute agent reviews the dispute intake, including the disputed transactions, the dispute amount, and the reasons for the dispute.

The agent provides answers to any additional questions not answered by the customer as required. If the dispute category changes, the system produces a questionnaire for the newly selected category, which is then filled out by the agent. For ACH disputes, the agent then must review the previously attached and signed Written Statement of Unauthorized Debit (WSUD) document, which they can either verify or reject.

After review, the agent submits the case and continues with the subsequent lanes and activities in the case.

The system generates tasks based on the policy rules that are evaluated when a case is submitted. For instance, when a case has a dispute category of Fraud, the system creates a task to block and reissue the card.

Note: If the Dispute Rules Content Pack for Visa, Mastercard, or Nacha are installed, the system automatically provides both the dispute category and reason code. Without these content packs, only the dispute category is determined. For networks other than Visa, Mastercard, or ACH, customers must manually map their network-specific reason codes to the system's decision tables.

Processing

After a card dispute case is submitted, an agent can monitor and progress the disputed transactions in the Processing stage. This stage presents an overview of the overall case and tracks the status of each transaction and its related tasks.

Each disputed transaction in the case is displayed in this view as a separate card. Each card contains the following information:

- Card disputes transaction number
- Stage of processing (Investigate, Chargeback, or Complete)
- Card present or card not present indicator

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- Dispute amount
- Transaction date
- Merchant type
- Transaction state
- Current activity
- Activity service level agreement (SLA)

Investigate

This stage applies for each disputed transaction in a case. You can access this stage by opening a disputed transaction in the Processing stage of the playbook.

Each transaction is opened in the **Dispute Workspace**, represented as a process-based layout. This layout visually represents the distinct stages of the investigation workflow for that specific transaction: Investigate, Chargeback, and Closure.

During this stage, the card network, card issuing bank, merchant bank or acquirer, and merchant engage in review processes to make final determinations for each transaction. In this stage, the merchant gets alerted of a card dispute transaction. If a merchant declines a disputed transaction, then a task to Investigate transactions is created.

Note: Issuer banks don't contact merchants directly about disputed transactions. However, merchants enrolled in Ethoca Alerts or Verifi CDRN receive notifications of potential disputes, enabling them to work with cardholders to resolve issues and help prevent chargebacks.

In this stage, agents can also work on transactions identified as friendly fraud. For more information, see Detect friendly fraud.

Chargeback

This stage applies for each disputed transaction in a case. You can access this stage by opening a disputed transaction in the Processing stage of the playbook.

During the chargeback stage, the agent submits the card dispute and the chargeback workflow begins between the involved parties. For non-card disputes, the agent files the ACH return.

For card fraud disputes, the block card or reissue card flows run in parallel with the rest of the dispute management flow for the disputed transactions.

Chargeback workflows differ between card and non-card disputes, as well as between card networks. See Managing Disputes for more information.

Closure

After a case is processed according to the final determinations for all dispute transactions associated with the case, the case progresses to Closure.

If there are more than one disputed transactions associated with a case, the case remains open until the workflows for each transaction are completed and closed.

If the evaluated policy rules deny the transaction, it moves directly to Closure.

Agents can enter the Resolution code and any Resolution notes before the case is moved to Closed Complete state.

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Related topics

- Card Disputes data model
- Set up Dispute Management
- About dispute intake
- Review a dispute from portal or workspace intake
- Managing Disputes

About dispute intake

The dispute intake process is designed to capture the relevant information required for capturing dispute details. This can be through the customer or consumer service portal, agent workspace, or via Disputes intake via Virtual Agent.

About dispute intake form

The dispute intake form is designed to gather all necessary information before submitting a claim to the card network or processing an ACH dispute. The field questionnaire includes a variety of questions that help identify the dispute reason code based on the case type and responses to specific questions such as "Did you authorize this transaction?".

The Event Inquiry application provides a comprehensive overview of the events that led to the dispute. To understand how the Event Inquiry application works and how to customize the dispute intake form, see Configure intake questionnaire.

The intake process simplifies data collection, making it easier for dispute agents to complete the intake and assess chargeback eligibility. This streamlined approach ensures that all relevant information is captured efficiently, enhancing the overall dispute resolution process.

About Event Inquiry application

The Event Inquiry application stores all questions and automates the intake process, which helps gather detailed information for each dispute. This streamlines processing and improves efficiency.

Key tables in Event Inquiry include:

Intake Form [sn_evnt_inq_qtn]

Serves as the base table for the dispute intake tables in FSO Card Operations.

Intake Form Label [sn_evnt_inq_question]

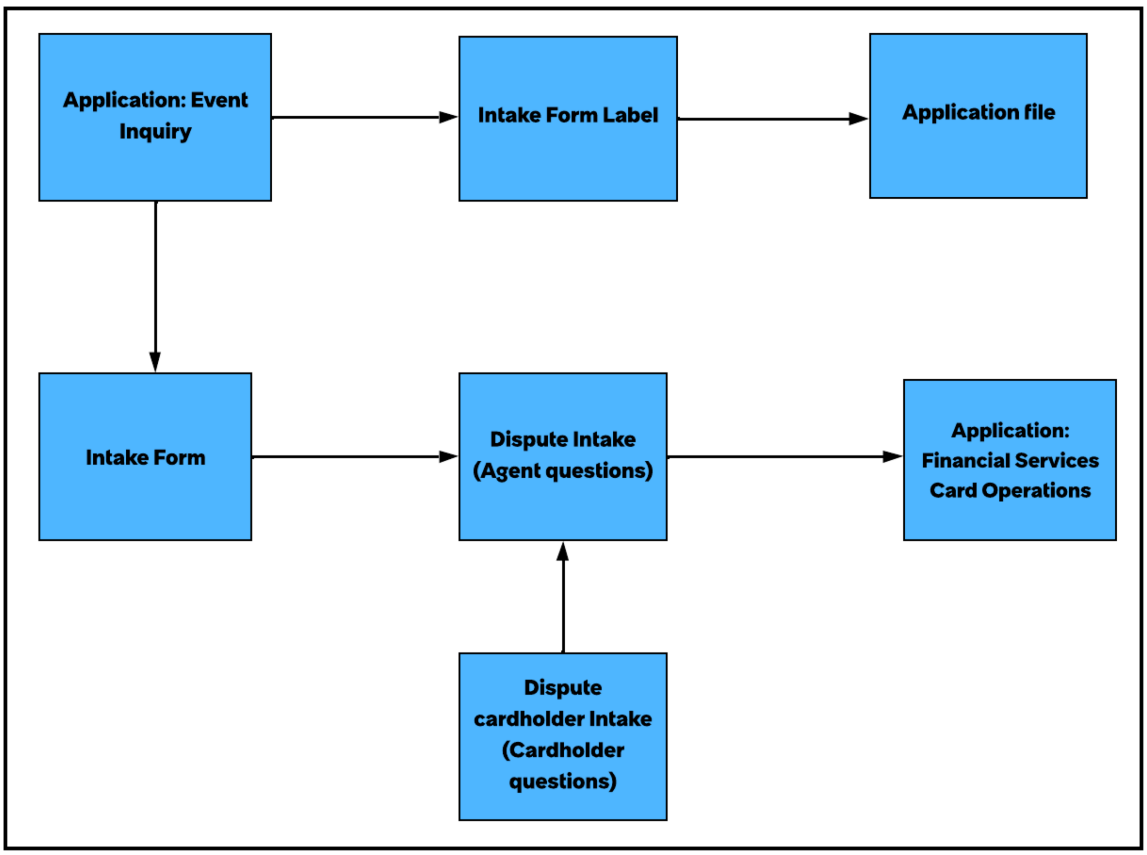
Provides the labels for a specific field on a specific table, and admins can do that mapping.

Questionnaire data model

The Dispute Intake form has been extended into the Dispute Intake table. The table includes both cardholder and agent related questions, while the Dispute Cardholder Intake table addresses cardholder-related questions. These tables are available in Financial Services Card Operations.

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Questionnaire data model



Unified intake experience with a generic questionnaire design

The dispute intake process provides a unified experience enabling cardholders, account holders, contributors, and agents to raise disputes for both card and non-card (ACH) transactions seamlessly.

Using a generic questionnaire design streamlines the dispute resolution process across different card and non-card networks. Each network has unique questions for specific transactions. When a customer initiates a dispute and selects a transaction, the system triggers a set of generic questions in the case workflow. If the case involves only one transaction, a single dispute questionnaire activity will include all required questions.

For disputes involving multiple transactions in a single case, a common questionnaire provides a unified approach for gathering insights into the dispute. The system updates this set with transaction-specific questions, ensuring that only relevant questions for the appropriate Network ID of the transaction are asked. These responses are automatically applied to the disputed transactions. Users can review and update them under the Fill Additional Questionnaire activity when adding transaction-specific details.

A generic questionnaire design:

- Improves the experience for both customers and agents by asking only the necessary questions relevant to the Network ID of the transaction.
- Enables for seamless collection of standardized questions across different transaction networks, with easy updates as needed for each network.
- Simplifies the data model across multiple transaction networks, optimizing the dispute processing regardless of the network involved.

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Disputes intake via Virtual Agent

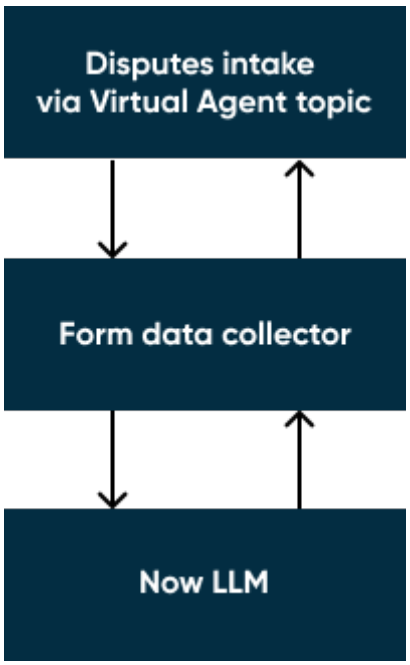
Disputes intake via Virtual Agent is an AI skill that enhances the customer experience by performing dispute intake with a chat bot. The skill infers answers and fills out dispute forms automatically based on the customer's responses in chat. This can streamline the card dispute submission process for customers, and reduce workloads for live agents. For more information, see Disputes intake via Virtual Agent.

Disputes intake via Virtual Agent

Disputes intake via Virtual Agent is an AI skill that uses a chat bot to collect card dispute information from customers. This streamlines the submission process and reduces workloads for live agents by using AI to infer answers and fill out dispute forms automatically.

Workflow

The following figure shows an example interaction between the Virtual Agent topic, the form data collector application, and Now LLM.



- The Disputes intake via Virtual Agent topic contains the logic of creating a dispute case and filling out the dispute questionnaire based on the conversation. If the answer cannot be determined from the chat responses, it will present a question in a clear and easy-to-understand way to the user. For more information, see Customize the Virtual Agent topic in Disputes intake via Virtual Agent.
- The form data collector takes the table name and view name as an input, and goes through each question on the form. While iterating over the questions, it asks the large language model (LLM) if the question is answered based on the chat history. If it is answered, it moves on to the next question. For more information, see Form Data Collector.
- The LLM helps to infer answers from customer responses to proactively fill out fields in the record, and rephrases questions from the dispute questionnaire.

Note: Certain questions will not infer answers from Now LLM to ensure that the correct dispute category and reason code are determined from the conversation. See Bypassed questions from LLM processing for more information.

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Related topics

- Configure Disputes intake via Virtual Agent in ServiceNow Otto for Financial Services Operations (FSO)
- Customize the Virtual Agent topic in Disputes intake via Virtual Agent
- Submit a dispute case with Disputes intake via Virtual Agent
- Resume a Disputes intake via Virtual Agent dispute case as an agent
- Resume a Disputes intake via Virtual Agent dispute case as a customer
- Form Data Collector

Submit a dispute case with Disputes intake via Virtual Agent

Create a new dispute case using the Disputes intake via Virtual Agent skill in the ServiceNow Otto for Financial Services Operations (FSO) application. Customers can interact with a Virtual Agent chat, which collects and infers details from customer responses.

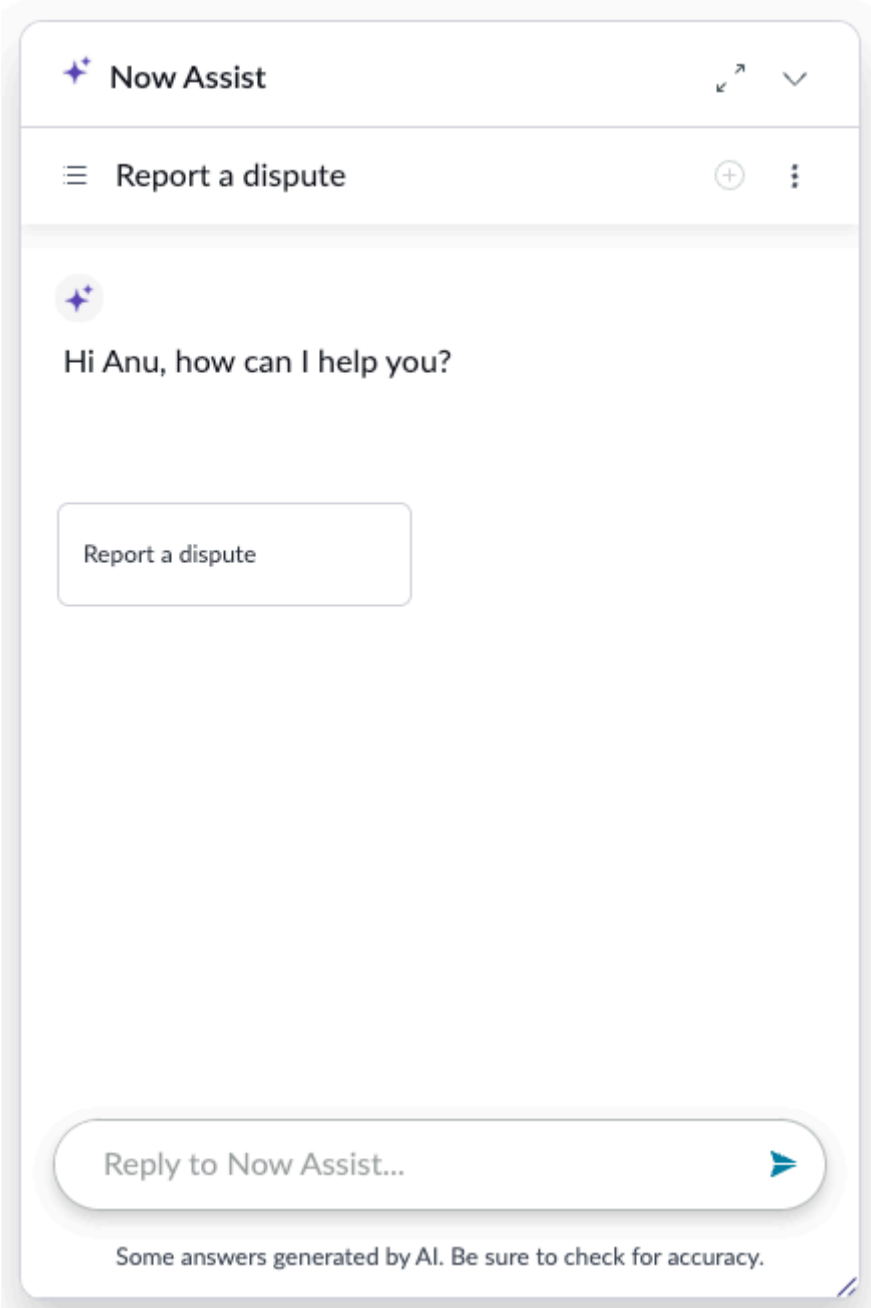
Before you begin

Role required: none

Procedure

1. Initiate a chat with Disputes intake via Virtual Agent by selecting the ServiceNow Otto icon.
2. Select **Report a dispute**.

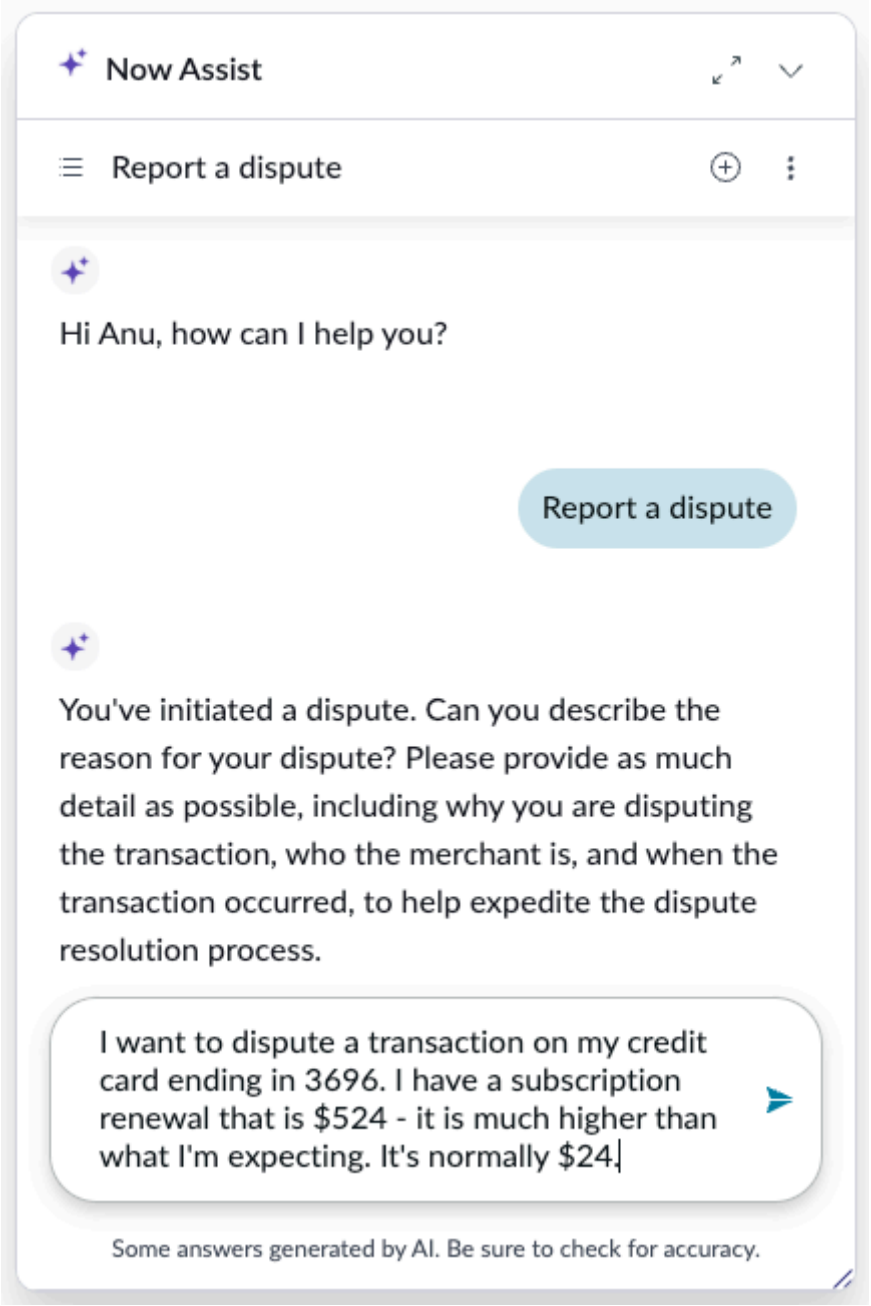
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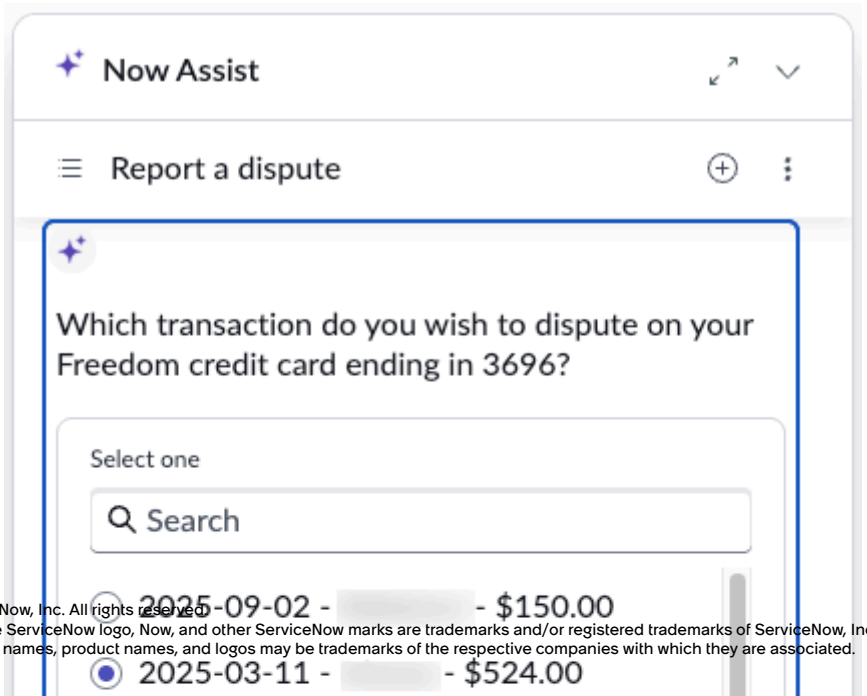


A new dispute case is created to capture the customer's responses.

3. The Virtual Agent asks questions to determine the dispute type, and the subsequent questions from the disputes questionnaire for this particular type of dispute.

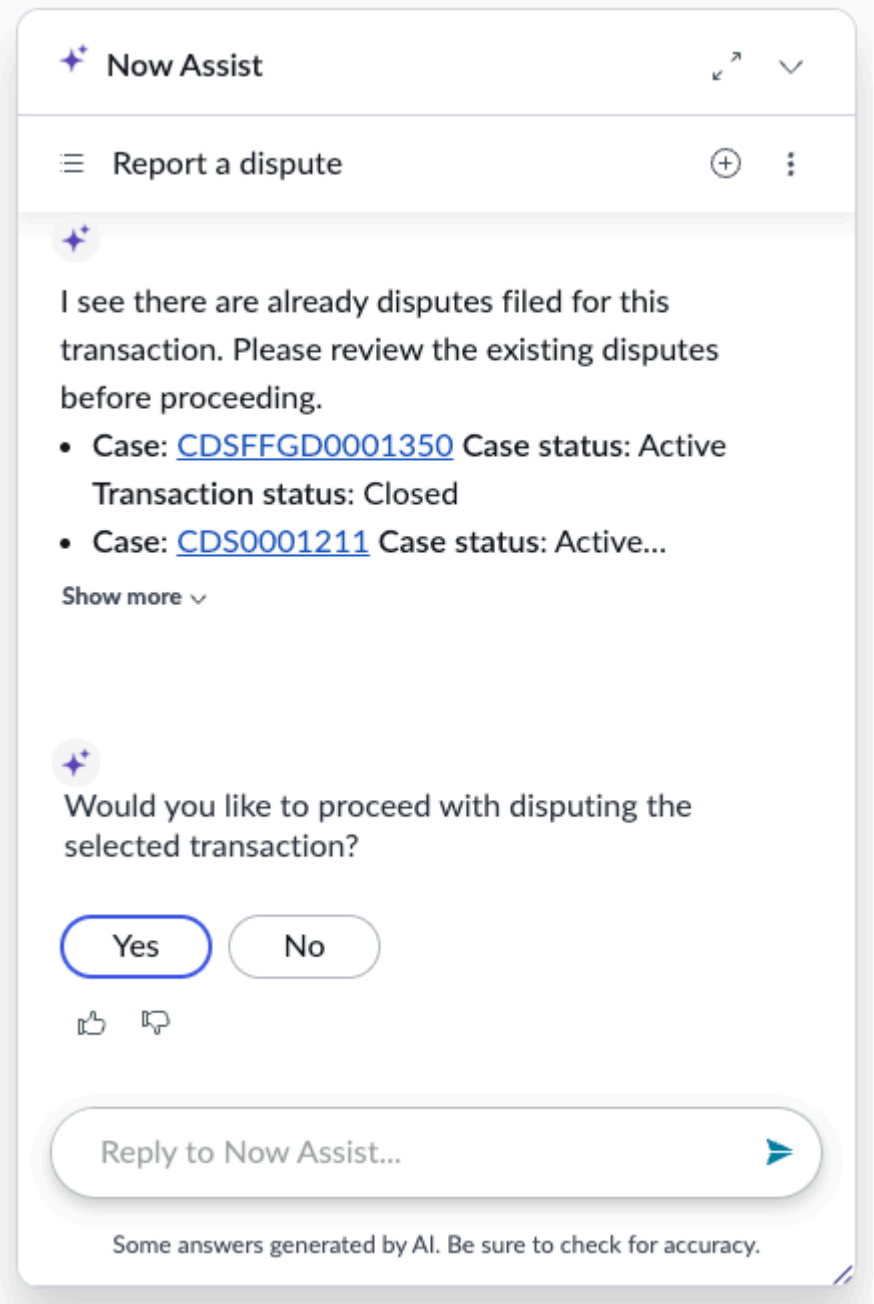
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The virtual agent will inform the customer if the transaction is already part of another case.



Disputes intake via Virtual Agent rephrases questions from the dispute questionnaire in a conversational format.

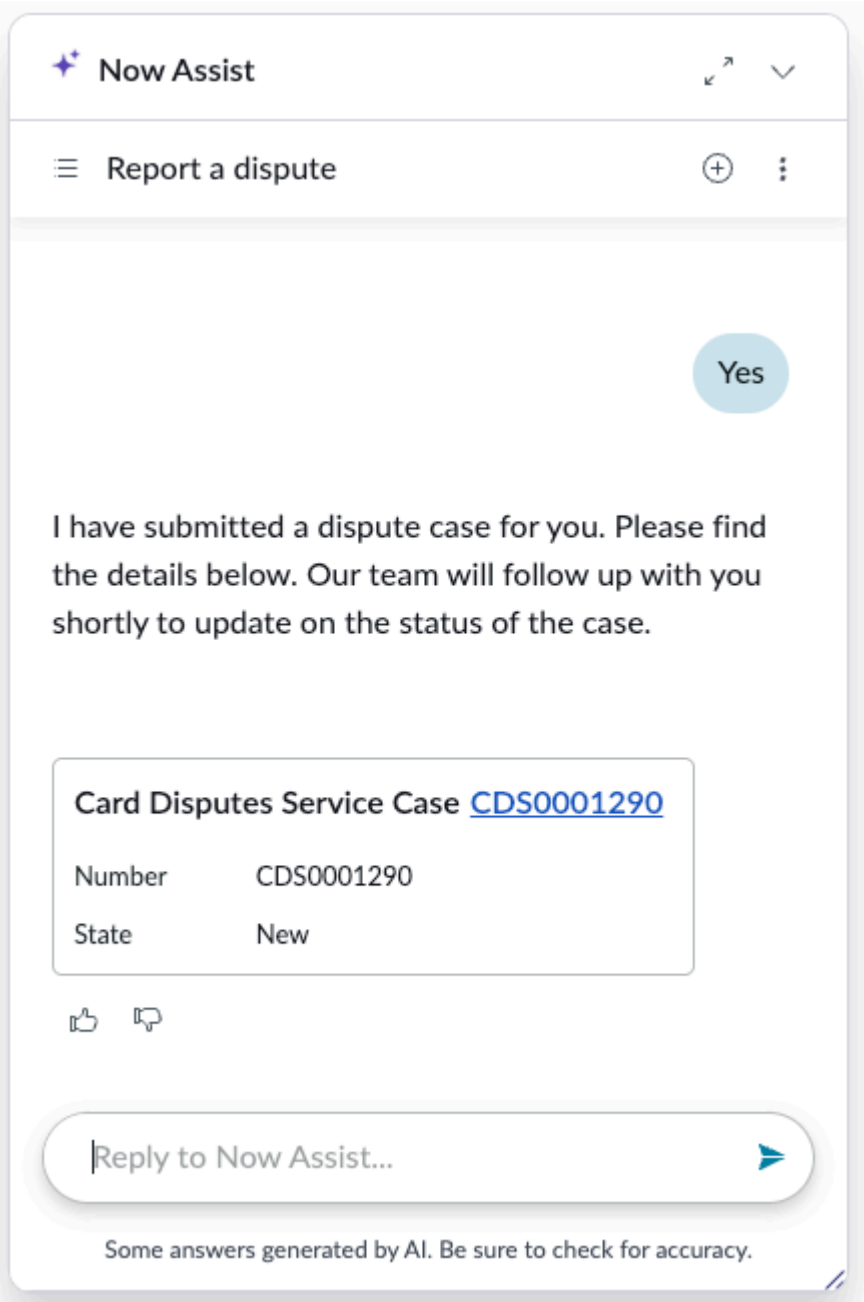
The dispute case is populated with information from the customer's responses. Disputes intake via Virtual Agent infers information from responses to populate other fields as necessary.

4. **Optional:** If the dispute is for an ACH transaction, the customer may be asked to sign a Written Statement of Unauthorized Debit (WSUD), if required.
5. When presented with the dispute submission disclaimer, select **Yes** to agree.
   If **No** is selected more than once, the user is redirected to a live agent.

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Result

Disputes intake via Virtual Agent creates a Card Disputes Service Case and presents the customer with a reference link.



A card dispute processor may access the record and review its details in the workspace.

Resume a Disputes intake via Virtual Agent dispute case as an agent

As an agent, you can resume a card dispute case when a customer leaves a Virtual Agent chat in Disputes intake via Virtual Agent without submitting the dispute. Pick up where the customer left off and complete the details of the dispute case.

Before you begin

Role required: sn_bom_credit_card.dispute_agent, sn_bom_credit_card.dispute_manager

About this task

When a customer initiates a dispute intake by selecting **Report a dispute** in the chat window, a card dispute case is created. If a customer ends a conversation with Virtual Agent before

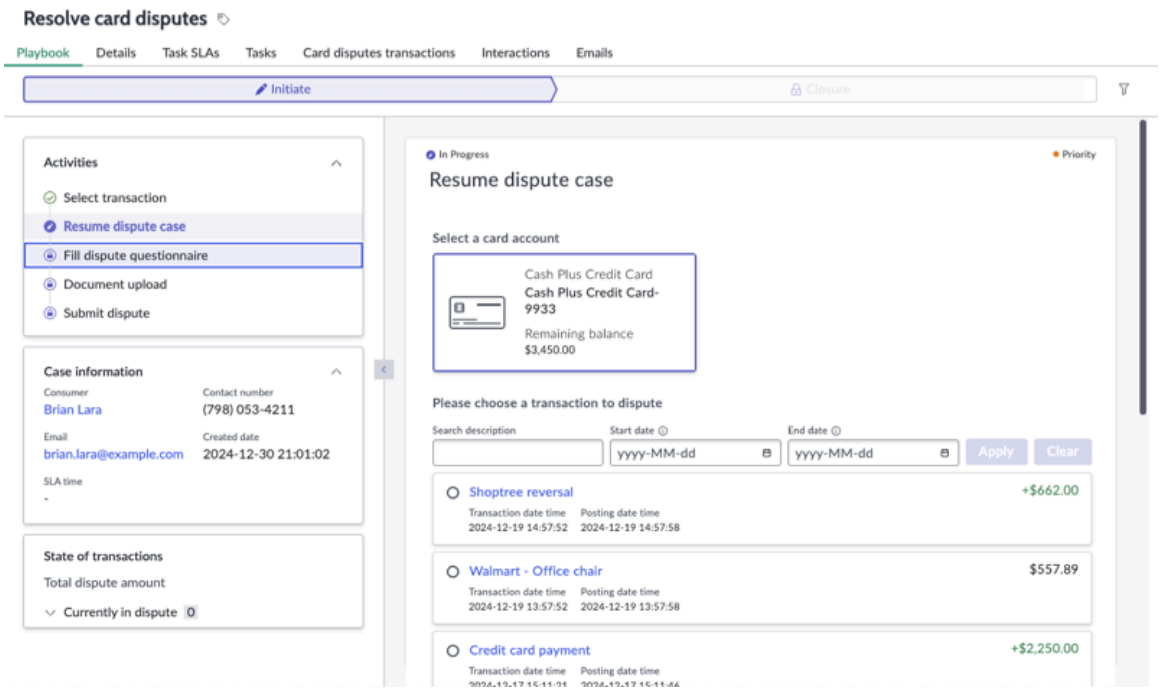
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submitting the card dispute, the case remains open in the case list. You can resume the case in Financial Services Workspace and submit it on the customer's behalf.

Procedure

1. Navigate to **All** > *Financial Services Operations* > *Workspace*.
2. Select the lists icon ( ).
3. Open a card disputes service case.
   An incomplete case may be in a New state and at the Initiate stage.
4. In the Initiate lane, select **Resume dispute case**.
5. Perform one of the following actions.

Option	Description
Customer has identified a disputed transaction	Review the disputed transaction details.
Customer hasn't identified a disputed transaction	Select the card account and disputed transactions.



6. Complete the remaining activities in the **Initiate** lane.
7. At the Submit dispute activity, select **Submit**.

Related topics

Overview of the Dispute Management workflow

Submit a dispute case with Disputes intake via Virtual Agent

Resume a Disputes intake via Virtual Agent dispute case as a customer

Learn how a customer can resume a card dispute case in Disputes intake via Virtual Agent when they close a Virtual Agent chat before submitting the case.

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Before you begin
Role required: none

Procedure

1. In the Customer Support portal, navigate to **My Lists** > **My Cases**.
2. In the My Cases list, select the Case number for the incomplete case.
   An incomplete case may be in a New state.
3. Complete the remaining activities in the playbook.
4. At the Submit dispute activity, select **Submit**.

Form Data Collector

Learn about the Form Data Collector. This application is used to assist with populating case form fields during a customer's interaction with a Virtual Agent chatbot.

Viewing the Form Data Collector flow

To view the Form Data Collector flow:

1. Navigate to **All** > **Conversational Interfaces** > **Virtual Agent** > **Designer**.
2. In the search field, type Conv Form Ask Sequential Questions.
3. Select the **Conv Form Ask Sequential Questions** topic block in the list.

Summary of the Form Data Collector flow

1. The flow takes the following input parameters:

Flow Data Collector parameters

Name	Description
Table name	The name of the table.
Conversation context	The context of the Virtual Agent conversation.
Sys ID	The identifier of the table.
View	The table view.

2. The form fields are retrieved from the table and view inputs.
3. The flow iterates through each field in the table.
   a. Determine the field type when a field is found.

      The following field types are supported:

      - Boolean
      - Date
      - Currency
      - String
      - Choice
      - Glide list
      - Reference

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b. Using the Form Data Collector capability, call the large language model (LLM) to determine if the question can be answered using the conversation history, or if a new question should be asked to the customer.

Question can be answered using conversation history	Update the case record (created by the Virtual Agent topic) with data from the customer's response.
Question cannot be answered using conversation history	Generate a question in a conversational format using the LLM and present it to the customer.

4. When there are no more fields, the flow returns the response output and the record field value pair.

Note: Only UI policies are supported for field iteration in a form. Client scripts are currently not supported.

Questions Displayed in Disputes intake via Virtual Agent

Disputes intake via Virtual Agent displays the same questions, dispute category options, and dispute reason options presented in the Disputes playbook.

Bypassed questions from LLM processing

The Form Data Collector in Disputes intake via Virtual Agent will bypass the following questions from LLM processing during the conversation. These questions require direct customer input to ensure that the correct dispute category and reason code are selected.

- Select dispute reason
- Select dispute category
- What best describes your issue?
- Please provide additional details about the issue.
- Was the transaction processed within the Intra-European Economic Area?
- What best describes your billing issue?
- Which of these is incorrect?
- Did you receive a refund instead of having the transaction reversed?
- Did you attempt to make this transaction?
- Is the card in your possession?
- Do you see an extra transaction related to your original purchase?
- Did you make this transaction while commuting?
- What best describes your billing issue?

Create a dispute case with Dispute Intake in Portal

Whether you're a contact or a consumer, you can create a dispute case with a step-by-step guidance for the case flow process in either the Customer Service Portal or Consumer Service Portal, respectively.

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Key benefits of portal dispute playbook

- Streamline the dispute intake experience with a step-by-step process that helps in selecting disputed transactions, completing questionnaires, uploading supporting documents, and tracking dispute progress seamlessly. The system automatically selects the relevant questionnaire based on the dispute category and reason code.
- Enable users to monitor the latest updates on the status of their disputed cases and to provide updates at the overall case level using the dispute tracker.
- Reduce case resolution times by helping users to promptly and accurately track and complete requested tasks.

Overview of the process

The disputes playbook guides you through a flow that indicates the next steps, shows your progress in the submission process, and outlines the remaining steps you must complete. It provides options to help you input your information quickly and accurately. You can also intermittently save a case before submission and resume working on it by accessing the case from the tracker. After submitting the case, you can access the playbook through the case lists by navigating to **Requests** > **All Requests**.

Workflow steps

Let's see how to create a disputes case from the dispute intake in portal. Perform the following actions:

1. Create a card disputes case.

   Create a request by navigating to either the portal landing page or the portal menu header. For more information on how to create a request, see Create a card disputes case request from the service catalog

2. Initiate a dispute.

   Select the financial account to initiate a dispute. A series of questions needs to be answered by the user to arrive at the category and reason code. Choose the disputed transaction from the list of transactions under the financial account and provide additional information to determine the dispute category by answering the questions. For more details on the various stages of activities, see Initiate a dispute.

   Note: If the dispute category is enabled for multiple transaction selection, select additional transactions from the transaction list.

3. Fill out the dispute questionnaire.

   Complete the dispute questionnaire by answering the questions.

4. Upload documents.

   Upload any supporting documentation at this step, such as order details, invoices, and conversations between parties.

5. Customer signature required

   For ACH disputes, sign a written statement confirming an unauthorized ACH debit sent via email.

   This step is required for ACH disputes per Nacha guidelines.

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6. Submit the case for review.

   Review the dispute amount, add any additional comments regarding the disputed transactions, and then submit the case for review. For more information, see Investigating a dispute.

Note: Before submitting an application, you can save it as a draft to return and complete later. Once saved, you can find your drafts in the case list under **Requests** > **All Requests**. After submission, you can view updates on the case in the dispute tracker. For more information on the dispute tracker, see View the status of a request using the dispute tracker

View the status of a request using the dispute tracker

Track the progress of card disputes case requests using the dispute tracker.

Before you begin

Role required: sn_customerservice.consumer or sn_customerservice.customer

Procedure

1. In the Customer or Consumer Service Portal header, click **Requests** > **All Requests**.
2. In the My Lists filter, click **My Requests**.
3. Click a case in the Cases list.
4. Check the status of the disputed case, view the list of disputed transactions, and review the submitted documents in the dispute tracker.

Initiate a dispute

Create a dispute case and initiate the dispute for a transaction associated with an account. You can enter dispute information, fill out the dispute questionnaire, upload supporting documentation, and submit the case for investigation.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task

You can dispute one or more transactions that are associated with an account by creating a dispute case.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. Create a case from the dispute service case list or an interaction record.

Option	Steps
Dispute case from the dispute case list	**a.** In the **Lists** tab, under **Card disputes service cases**, select **All**. **b.** Select **New**.

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Option	Steps
Dispute case from an interaction record	**a.** In the **Lists** tab, under **Interactions**, select **My Interactions**. **b.** Open the required interaction record for the customer. **c.** Select **Create Case**. For information on how to create an interac tion, see

4. In the **Create a new case** dialog box, select **Card disputes services** from the category list.
5. From the **Select service** list, select **Dispute card transactions**.
6. Select **Create case**.
   A dispute service case is created in the New state.
7. Under the **Initiate** playbook stage, fill in the required fields and any other related information.

Activity	Description
Select transaction	Provide information on the account or con sumer and the dispute, such as: ○ The account or consumer name ○ The account that was used for the disputed transaction ○ The transaction being disputed Use the transaction table filters to narrow down transactions by name, transaction cate gory, and start and end dates. Select the transaction description to view more detailed information on the transaction. If one or more disputes cases exist that in clude the current transaction, they'll display under **Duplicate transactions**. **Note:** If the transaction is part of anoth er dispute case, it is flagged with a link to the case and information on the case outcome.
Select dispute reason	Fill out a series of questions to arrive at the category and reason code. **Note:** In case of integration with Visa and Mastercard APIs, if an error dis plays, refer to the **Activity stream** to see the error cause, resolve it and then se lect **Retrigger** to reload the activity.

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Activity	Description
Add more transactions	If the dispute category is **Fraud**, this activity displays. You may select additional transactions in the transactions list if there's more than one trans action being disputed. If there are no other disputed transactions, select **Continue**. If one or more disputes cases exists that in clude the current transaction, they'll display under **Duplicate transactions**. Only transactions valid to the dispute will dis play in this view (for instance, based on the underlying reason code or transaction state.) **Note:** If the transaction is part of anoth er dispute case, it will be flagged with a link to the case and information on the case outcome. As transactions are added, they are updated in the **State of transactions** widget. For ACH disputes, the **Transaction category** allows you to filter transactions by the follow ing: ○ ACH ○ Wire ○ ATM ○ Check ○ Others The **Fill additional transaction questions** ac tivity is displayed if you add additional trans actions. **Note:** In case of integration with Visa and Mastercard APIs, if an error dis plays, refer to the **Activity stream** to see the error cause, resolve it, then select **Continue** to proceed to the next activity.
Resume dispute case	This activity is displayed if the case was cre ated using ServiceNow Otto for Financial Ser vices Operations (FSO) with the Dispute in take via Virtual Agent skill. When a customer initiates a conversation with the Virtual Agent chatbot and selects Re port a dispute, a dispute case is created. If the conversation ends before the case is submitted, an agent can resume the intake

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Activity	Description
	and review or select the dispute's account and transaction details in this activity.
Fill dispute questionnaire	Continue completing the dispute question naire in this activity.
Fill additional transaction questions	This activity displays if multiple transactions are selected.
Document upload	Upload any supporting documentation at this step, such as order details, invoices, and con versations between parties.
Customer signature required	**Note:** This activity only occurs for ACH transactions with specified reason codes. For compliance purposes, inform the cus tomer to sign a written statement for the unau thorized ACH debit and submit the document emailed to them. According to NACHA guidelines, customer must send a signed acknowledgment to the bank acknowledging they are disputing an unauthorized ACH debit transaction under certain reason codes. According to Nacha guidelines, customers must send a signed acknowledgment to the bank acknowledging they are disputing an unauthorized ACH debit transaction. A pre-written email template is sent to the cus tomer. This email can be e-signed and can be amended by your organization as needed. Once the customer completes this, the signed statement is added as an attached document on the case. **Note:** In order for users to view the Written Statement of Unauthorized Deb it (WSUD) document, the Document Tem plates [sn_doc] plugin must be activat ed.
Submit dispute	Confirm the dispute amount and add any oth er comments regarding the disputed transac tion. For those using a Dispute Content Pack for US Regulations pack, there might be an op tion to indicate whether this is a new financial account, which impacts the applicability of the Service Level Agreement (SLA).

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Activity	Description
	Select the checkbox to acknowledge that you have read and understood the disclaimer.

8. Close the task from the playbook.

Action	Dispute Activity
Save changes	Save the dispute information task.
Submit	When you select **Submit** for card disputes, the system executes the chargeback eligi bility rules in the background. These rules determine if the transaction is eligible for a chargeback, which is based on the answers that were provided in the questionnaire and the reason code. The chargeback eligibility in formation is recorded in the disputes transac tion.

Result
The case moves into the Processing stage.

The case is set to high priority in the following situations:

- When the dispute category is Fraud.
- If the transaction category is ACH and the SEC code is either CCD or CTX.

Related topics

Managing Disputes

Written Statement for Unauthorized Debit (WSUD) Troubleshooting

Create a card disputes case request from the service catalog

Create a card disputes case request from the Customer or Consumer Service Portals by navigating to the service catalog.

Before you begin
Role required: sn_customerservice.consumer or sn_customerservice.customer

Procedure
1. Create a request by going to the portal landing page or the portal menu header and then performing one of the following actions.

Option	Description
Request Something	On the portal landing page, select the **Re quest Something** link.
Requests	In the portal menu header, navigate to **Re quests** > **Request Something**.

2. Browse the service catalog and select **Support** > **Report a dispute**.
You can also use the category filters to filter the available items or search the catalog.

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3. In the card disputes case intake page, fill in the information that is related to the request.
   For more information on the various stages of the card disputes case within the playbook, see Workflow
4. Select **Submit**.

Review a dispute from portal or workspace intake

Review dispute cases that customers submit through the dispute intake portal, or that contributors create in the intake workspace.

About this task

You can verify disputed and associated transactions, update the dispute reason, change the dispute category, and fill out a transaction-level questionnaire in cases with multiple transactions. You can also modify the dispute answers and submit the case for investigation.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
   The case playbook guides fulfillers through the steps that are involved in resolving a case.
6. Under the **Review** playbook stage, review the submitted information and make any necessary adjustments.

Activity	Description
Review intake	Review the disputed transactions and the rea son for dispute. To modify the disputed transactions, select **Modify transactions**. Select or deselect the transactions and select **Modify** to save your changes. At least one transaction must be selected to continue. Multiple transactions can only be selected for Fraud dispute cases. To modify the dispute category and reason, select **Modify dispute reason**. Answer the questions presented, then select **Modify**.

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Activity	Description
	Each dispute can only address a single dis pute category. If the reason code doesn't match the dispute category for the case, you must cancel the case and create a new one. **Note:** If the transaction is part of anoth er dispute case, it will be flagged with a link to the case and information on the case outcome. **Note:** In case of integration with Visa and Mastercard APIs, if an error dis plays, refer to the **Activity stream** to see the error cause, resolve it and then se lect **Continue** to be able to proceed to the next activity.
Additional questions	Provide answers to any additional questions not answered by the customer and update any additional questions as required. If the dispute category changes, the system will pro duce a questionnaire for the newly selected category, which you must fill out. Select **Con tinue** when you have finished the question naire.
Customer signature required	For compliance purposes, inform the cus tomer to sign a written statement for the unau thorized ACH debit and submit the document emailed to them. According to NACHA guidelines, customer must send a signed acknowledgment to the bank acknowledging they are disputing an unauthorized ACH debit transaction under certain reason codes. A pre-written email template is sent to the cus tomer. This email can be e-signed and can be amended by your organization as needed. Once the customer completes this, the signed statement is added as an attached document on the Document verification task created for the case. **Note:** In order for users to view the Written Statement of Unauthorized Deb it (WSUD) document, the Document Tem plates [sn_doc] plugin must be activat ed.
Submit for investigation	Review the dispute amount and add any com ments or descriptions for the dispute transac tions, then select **Submit**.

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Review a customer interaction with Disputes intake via Virtual Agent

Retrieve a chat interaction between a customer and Disputes intake via Virtual Agent to review a transcript of the conversation and confirm responses.

Before you begin

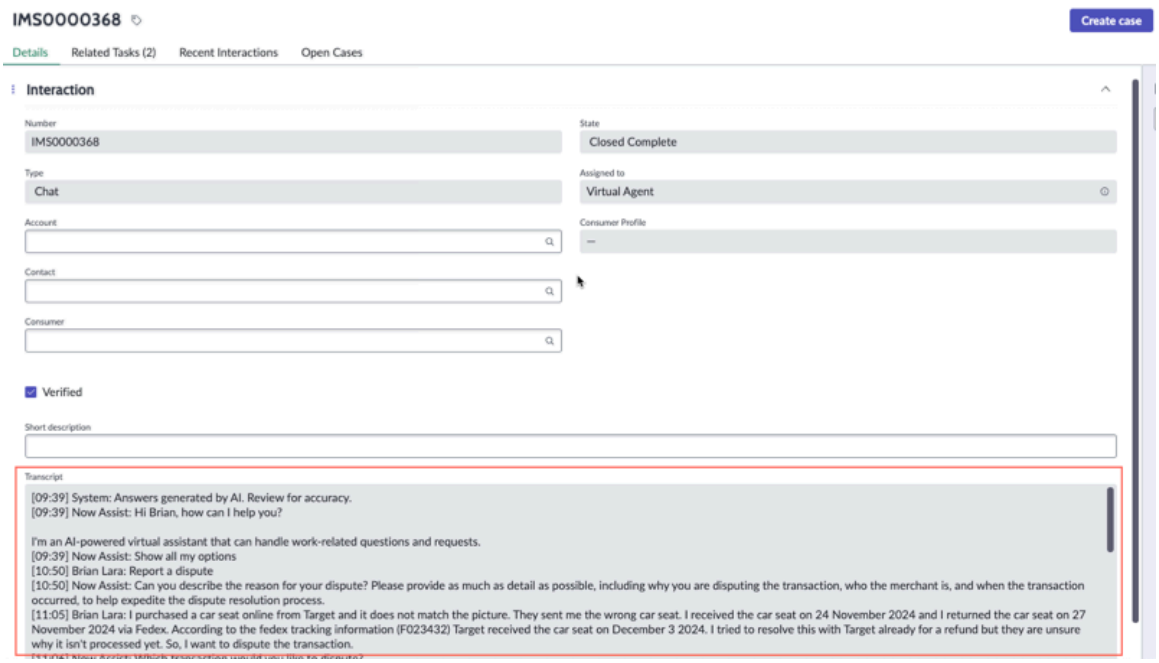
Role required: sn_bom_credit_card.dispute_agent, sn_bom_credit_card.dispute_manager, sn_bom_credit_card.dispute_viewer, sn_bom_credit_card.contributor, sn_bom.b2c_agent, sn_bom.b2b_agent, sn_bom.adjuster, sn_bom.fnol_representative

Procedure

1. Navigate to **All** > *Financial Services Operations* > *Workspace*.
2. Select the lists icon ( ).
3. Open a card disputes service case.
4. In the case, select the Interactions tab.
5. In the Interactions list, select the interaction record you want to review.

Result

The interaction record is displayed with the interaction transcript.



Managing Disputes

Create and manage dispute cases with various integrations such as Visa, Mastercard, or without any integrations.

Dispute agent workspace

The dispute agent workspace provides a single, streamlined, and consistent workflow for agents. This workspace offers alignment with back-end process steps and easier decision-making through each stage of a dispute. The landing page provides an overview of your cases and tasks, which helps to monitor your workload, focus on high-priority items, and track the status of disputes.

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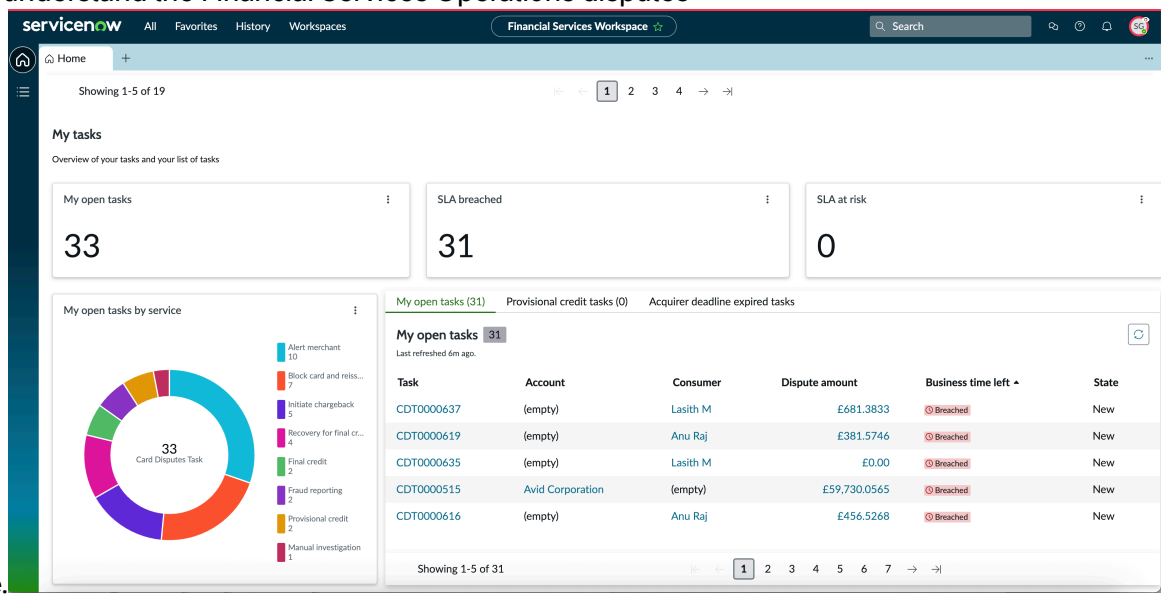
Role required: To access the disputes page, you need to have these roles: sn_bom_credit_card.admin or sn_bom_credit_card.dispute_agent.

Note: The widgets and the data that are displayed in the widgets depend on your role.

User interface of Dispute workspace

The disputes workspace for Financial Services Operations provides a centralized interface for managing and resolving dispute cases. As a dispute agent, you can resolve disputes in a visual and consistent workflow by handling chargebacks, fraud reports, duplicate transactions, SLAs, and ensure timely resolutions.

Let's understand the Financial Services Operations disputes page.



The **Card Dispute Landing Page** consists of a dashboard with the following sections.

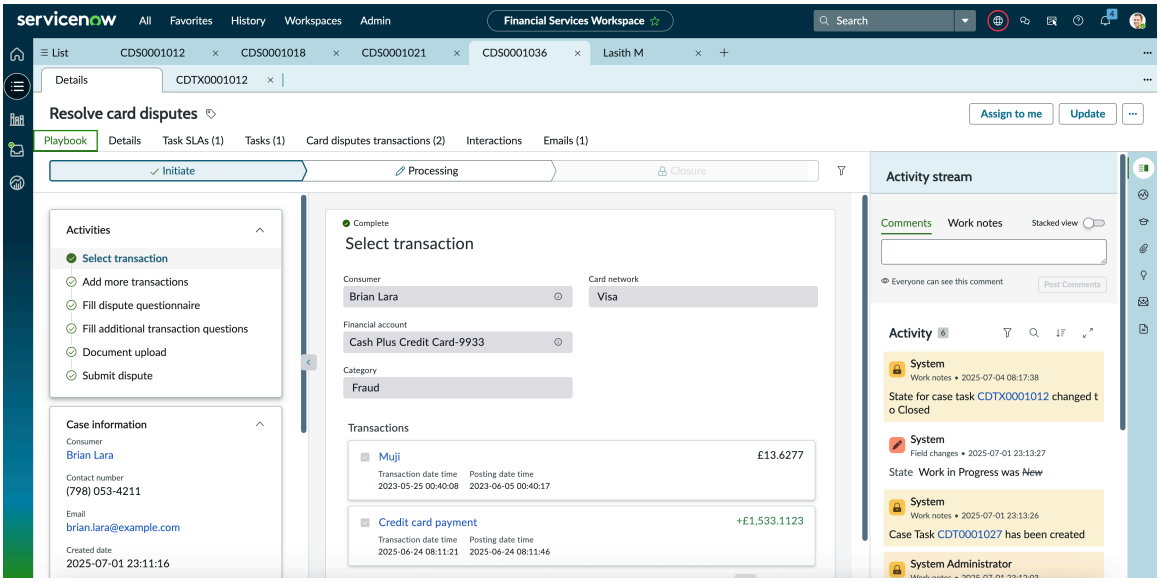
- Your cases and tasks.
  - Open vs resolved cases and task
  - SLAs breached or at risk
  - Agent workload
- Team cases and tasks

Dispute life cycle

The dispute life cycle of Financial Services Operations includes the following stages:

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- **Initiate**: Submit a dispute case in a playbook



- Processing: Investigate the dispute. In this stage, each transaction within a dispute case is presented as a process-based layout. This layout visually represents the distinct stages of the investigation workflow for that specific transaction.

  The Processing stage includes these stages:

  1. Investigate
  2. Chargeback
  3. Complete
- Closure: Close the case.

The dispute agent has continuous visibility into key financial transaction details while working on tasks, regardless of the transaction's stage.

The **Dispute Workspace** displays a list of all open tasks for the agent, each showing its SLA and current State.

- When the agent selects a task, the task details expand and the Activity stream shifts down.
- The agent can take action on a task directly within the expanded view without navigating to another tab.
- The agent can attach documents related to the task within the task detail section.
- The agent can write work notes for the task, which appears in the activity stream once the task is saved.
- After a task is complete, it automatically moves to the **Closed** tab.

Note: If Card Data Security is installed and configured, **Attachments** in the contextual side panel will handle files differently in transaction records. For more information, see Manage attachments in Card Data Security.

Dispute manager workspace

As a dispute manager, you can work on your assigned cases and coordinate real-time updates on your team's cases from the dispute manager workspace.

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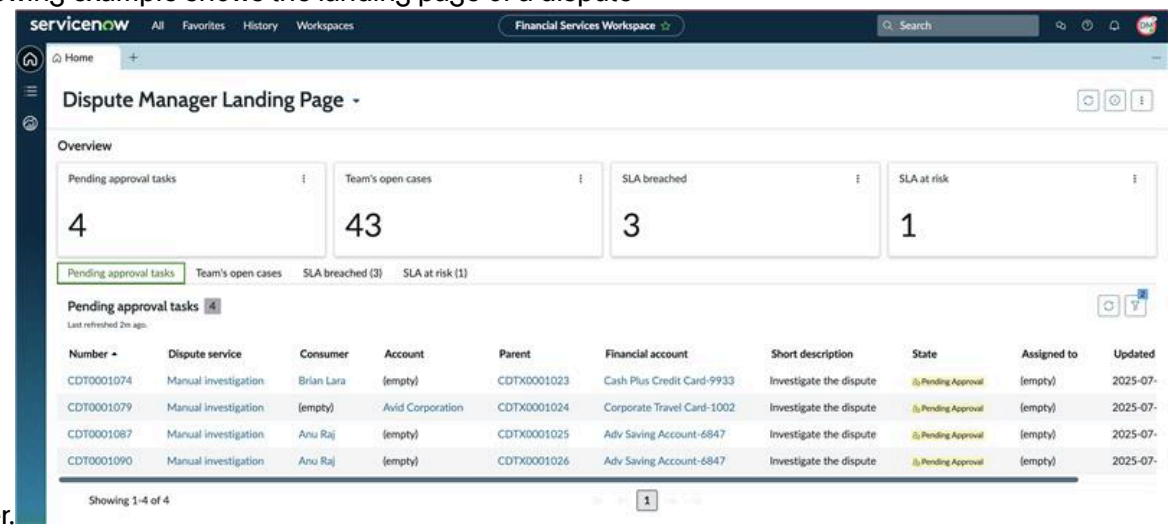
To access the dispute manager workspace page, you need to have one of these roles: sn_bom_credit_card.admin or sn_bom_credit_card.dispute_manager role.

The workspace has a simple interface that provides you with a list of high-level summaries and the dashboards of the team cases, including:

- Pending approval tasks
- Team's open cases
- SLA Breached Cases
- SLA at risk

Note: As a dispute manager, you can also act as a fullfiller and submit tasks for approval.

The following example shows the landing page of a dispute manager.



Preconfigured email templates in a card dispute flow

Email templates are pre-formatted files that you can use to start creating email notifications.

The card dispute flow provides a set of preconfigured email templates, ready for use. Agents and managers can use these templates to communicate with end users. These templates are designed to work seamlessly throughout the dispute resolution process. You can choose to use these templates as is or customize them according to your own requirements.

The following table lists the preconfigured email templates in a card dispute flow.

Preconfigured Email Templates

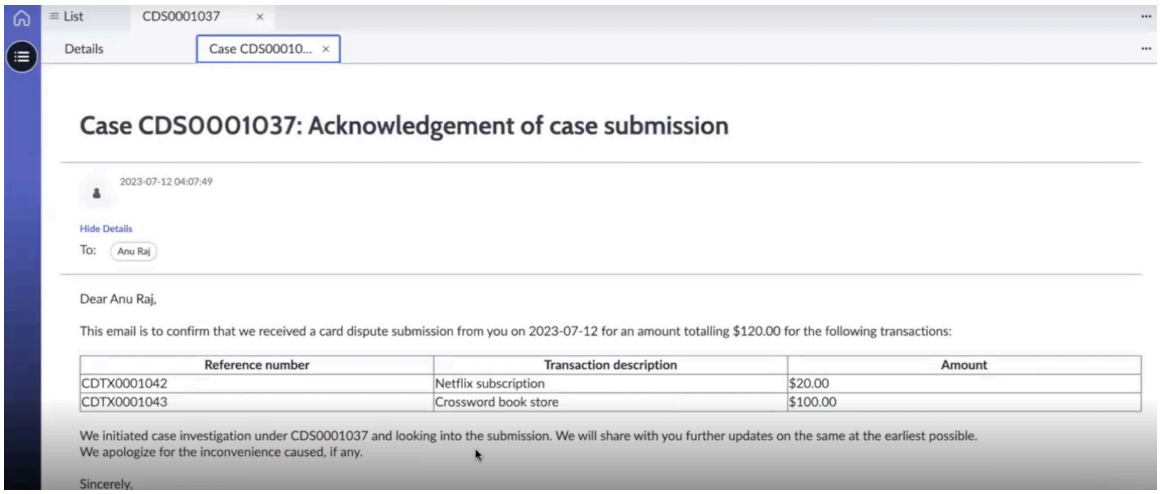
Template Name	Description
Dispute submission [case.dispute.submission]	Template that sends out an acknowledgement to notify users that the case has been submitted.
Dispute transaction immediate provisional credit [dispute_transaction.ipc]	Template that notifies users about the ongoing investigation progress of their dispute case and provides a immediate provisional credit.
Dispute transaction final credit [dispute_transaction.final credit]	Template that notifies users of the resolution of their card dispute submission and converts the immediate provisional credit into final credit after the investigation.

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Preconfigured Email Templates (continued)

Template Name	Description
Dispute transaction immediate final credit [dispute_transaction.imm_final_credit]	Template that notifies users about the resolution of their card dispute submission and provides a final credit.
Dispute denial [case.dispute.denial]	Template that notifies users that their dispute submission is denied.

The following example shows a sample email template.



Implement 4-eyes policy for approval tasks

The 4-eyes policy, implemented in the case dispute flow, can enhance your dispute management process. This policy ensures that two authorized individuals handle the critical tasks and establish an efficient risk control mechanism.

The banking industry uses the 4-eyes principle, also known as the maker-checker concept, to mitigate risks. This principle involves one person executing a task or making a decision, while another person actively reviews and approves it.

In a card dispute resolution process, this principle is implemented at the following steps:

- **Investigation > Manual investigation**: After an agent completes the manual investigation task, a mandatory approval from a dispute manager is required to proceed further.
- **Chargeback > Review representment**: After an agent completes the review representment task, a mandatory approval from a dispute manager is required to proceed further.

Summarize a dispute or claims case with case summarization

Generate a summary from the defined fields on the case record and quickly understand the case context by using the case summarization skill in the ServiceNow Otto for Financial Services Operations (FSO) application.

Before you begin

Role required: sn_bom_credit_card.dispute_agent, sn_bom_credit_card.dispute_manager, sn_bom_credit_card.dispute_viewer, sn_bom_credit_card.contributor, sn_bom.b2c_agent, sn_bom.b2b_agent, sn_bom.adjuster, sn_bom.fnol_representative

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Note: These roles are the default list of roles that are defined for this task. Administrators can modify the list of roles in the AI Admin Hub console.

About this task

The case summarization skill provides you with a concise summary of a banking card dispute or insurance claims case. With this skill, you can do the following tasks:

- Generate an initial summary of a case so that you can understand the case context.
- Summarize the actions taken and any resolutions for a case.

The case summarization skill is available in Financial Services Workspace and in Core UI.

- In Financial Services Workspace, use the Case summary by *Now Assist* component to generate a summary. The component appears in the following areas:
  - Insurance: Next to the claim details panel.
    - Claims processor: On the Claim Summary tab
    - Claims adjuster: On the Claim Workspace and Claim Summary tabs
  - Card dispute: Next to the case information panel.
- In Core UI, select the **Summarize** button on the case record to generate a summary.

The case summarization skill checks the case record to determine if enough information is available to create a summary:

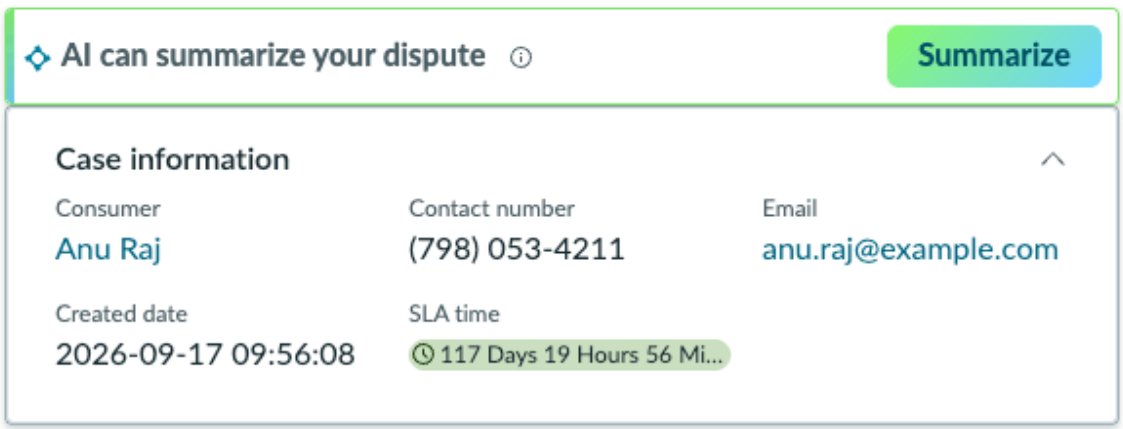
- When an agent opens the case record.
- When an agent refreshes the case record page.

If there's enough data, the Case summary component displays the **Summarize** button. If there isn't enough data, the component displays a message in place of the button.

Note: The generated summary is intended for informational purposes only. Review AI-generated summaries for accuracy and appropriateness before you rely on them.

Procedure

1. Navigate to **Workspaces** > *Financial Services* **Workspace** and open a claim or card dispute.
2. In the Case Summary component, select **Summarize**.

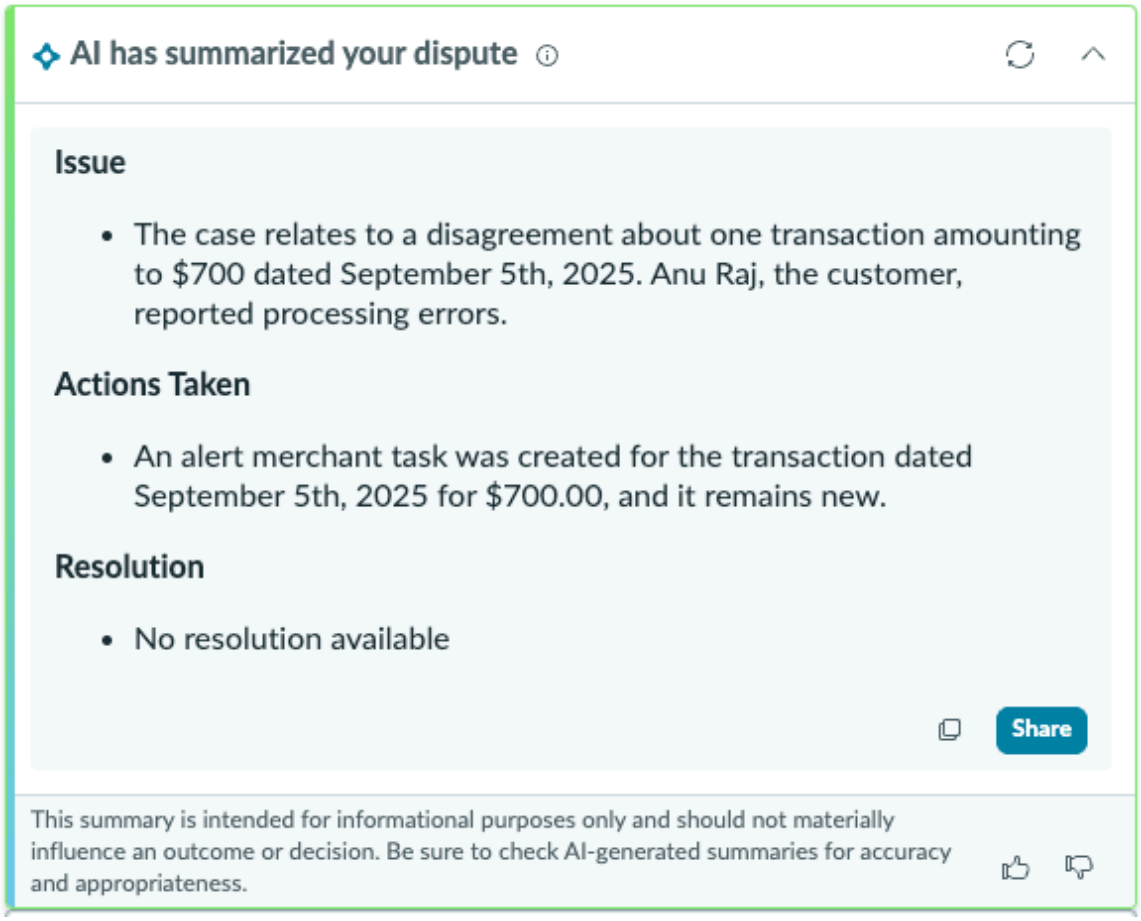


Before you generate a summary, the component displays **AI can summarize this claim case** or **AI can summarize your dispute** next to the **Summarize** button.

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When the summary is generated, the Case Summary component expands to display the summary. For longer summaries that don't fit the window, select **Show more** and use the scroll bar to view the rest of the content.

Note: Generating and displaying the summary may take several seconds.



3. **Optional:** When you're finished summarizing a case, you can perform additional actions.

Option	Procedure
Save the summary information by adding it to the case work notes	**a.** Select **Share**. **b.** In the Share to work notes dialog box, review the summary for accuracy and edit if required. **c.** Select **Save to work notes**. Alternatively, select **Cancel** to close the dialog box without saving.
Expand or collapse the summary	Select the expand card icon ( ) or the collapse card icon ( ) to see more details or fewer summary details.
Provide feedback for the summary	If you think that the summary was helpful, select the helpful icon ( ). If you think that the summary wasn't helpful, select the not helpful icon ( ).

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Option	Procedure
	This feedback improves the generative AI model and can help to improve the future versions of this skill. The system gathers the feedback on each generated summary and stores it in the generative AI logs (sys_generative_ai_log_list.do).
Copy the case summary	Select the copy to clipboard icon ( ) to use the case summary information for another purpose, such as pasting into an email.
Refresh the case summary	Select the refresh icon ( ) to reload the case summary with any new information that was added to the case.

Managing disputes integrated with Visa

The Dispute management workflow integrates with subflows that communicate with Visa, supporting an end-to-end dispute lifecycle from raising an initial dispute to final resolution. These subflows can help you meet Visa's chargeback deadlines and ensure successful dispute resolution.

This integration enables you to invoke the following at the transaction level:

- Conduct cardholder purchase inquiries
- Search for specific transactions
- Link associated transactions
- Report fraudulent activity
- Create a Visa case
- Initiate chargebacks
- Submit dispute questionnaires

Pre-arbitration and arbitration

The Dispute management workflow integration with Visa supports pre-arbitration and arbitration workflows. These workflows help resolve disputes between issuers and acquirers.

Workflows

An appeal can also be created by the issuer or acquirer if either party isn't satisfied with the arbitration ruling from Visa.

Pre-arbitration and arbitration follow one of two workflows.

Pre-arbitration and arbitration workflows

Workflow name	Dispute category	Initiated by
Collaboration	• Processing errors • Consumer disputes	Issuer

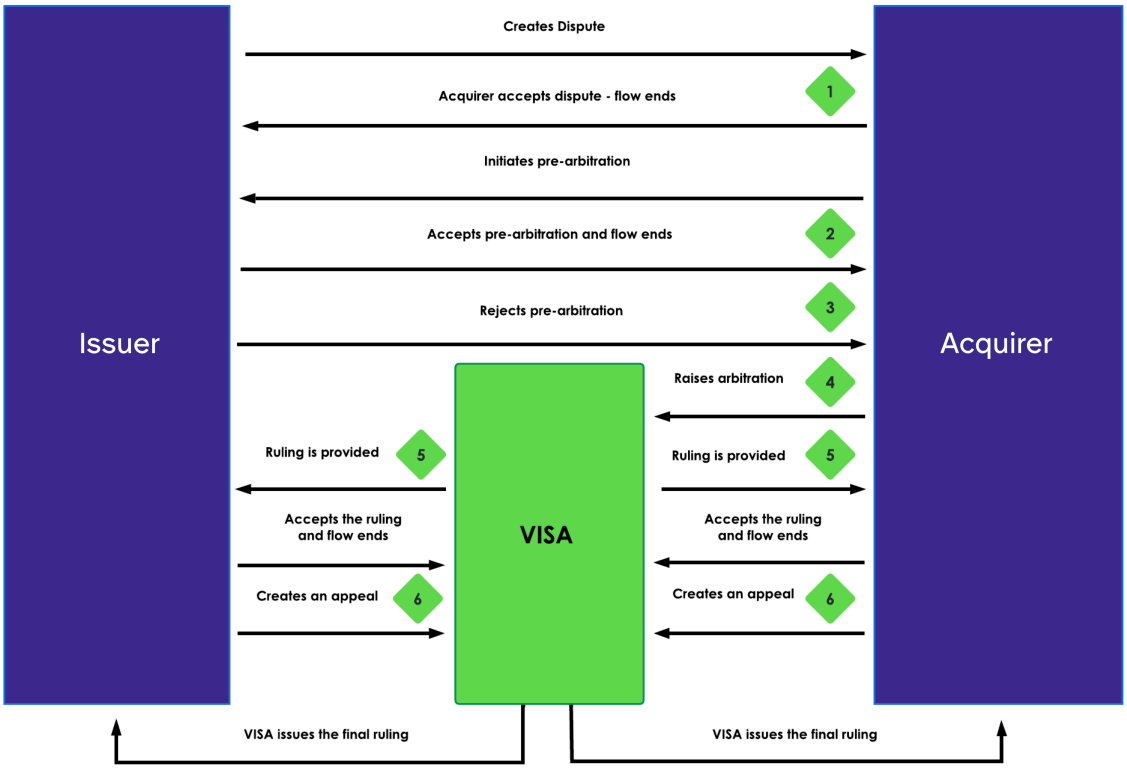
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Pre-arbitration and arbitration workflows (continued)

Workflow name	Dispute category	Initiated by
Allocation	• Fraud • Authorization	Acquirer

Allocation workflow

The allocation workflow lets the acquirer initiate pre-arbitration and arbitration for fraud and authorization disputes.

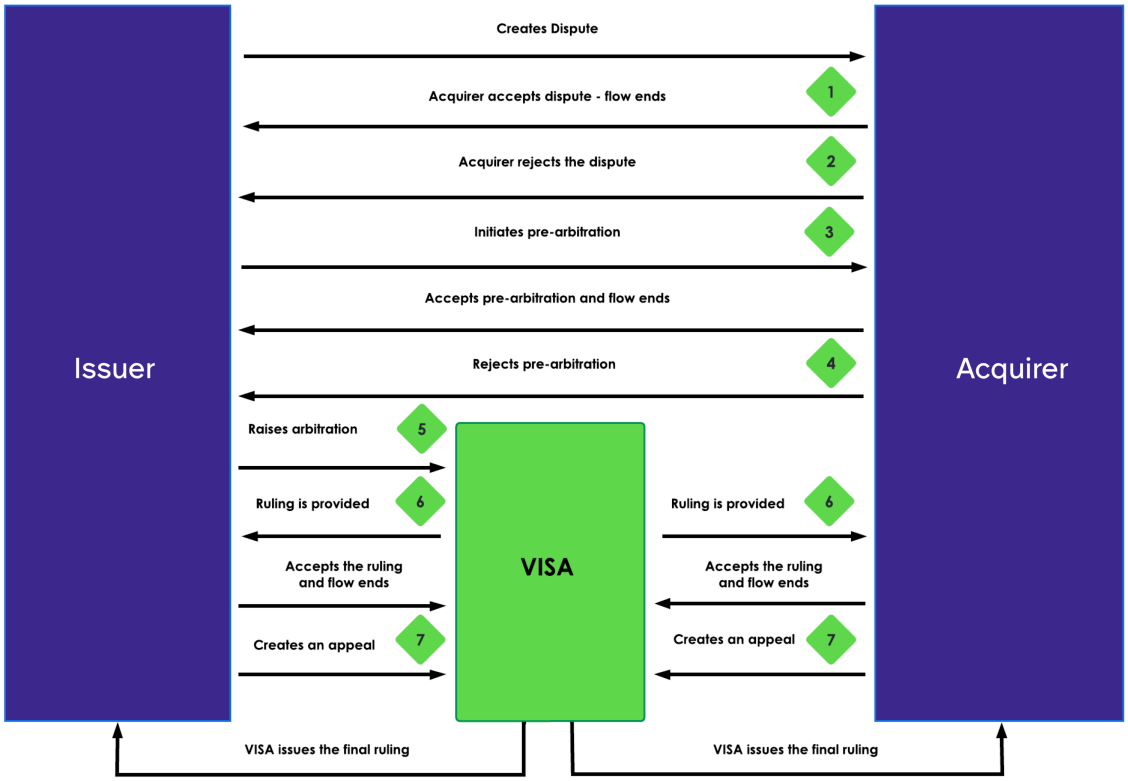


1. The issuer creates a dispute for a transaction. The acquirer accepts the dispute on behalf of the merchant and closes the dispute.
2. If the acquirer doesn't accept the dispute, they can file a pre-arbitration with the issuer. The issuer can accept the pre-arbitration and end the dispute.
3. The issuer can reject the pre-arbitration and contest the charge by filling in a pre-arbitration response questionnaire.
4. The acquirer can end the flow without proceeding to arbitration. Or, the acquirer can proceed with arbitration and create a case filing with Visa. Visa then receives the case, adjudicates it, and provides the final ruling.
5. Visa provides the final ruling. The issuer or acquirer accepts the ruling and the case is closed.
6. Either party can appeal the decision if they disagree with the ruling, provided they meet the appeal guidelines from Visa.

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Collaboration workflows

The collaboration workflow involves the issuer initiating pre-arbitration and arbitration for processing errors and consumer disputes.



1. The issuer creates a dispute for a transaction. The acquirer can send a dispute response either fully accepting, partially accepting, or declining the dispute on behalf of the merchant. If the acquirer fully accepts the dispute, the dispute closes and the flow ends.
2. If the acquirer partially accepts or declines the dispute, the flow continues.
3. The issuer, after consulting with the cardholder, can choose to file a pre-arbitration with the acquirer.
4. The acquirer can respond to the pre-arbitration by fully accepting, partially accepting, or declining the dispute. If the acquirer fully accepts the dispute, the dispute closes and the flow ends.
5. If the acquirer partially accepts or declines the dispute, the flow continues. The issuer can choose to raise an arbitration case filing with Visa.
6. The case is sent to Visa; they adjudicate and provide the final ruling on the case.
7. Either party can appeal the decision if they are dissatisfied and meet the appeal guidelines from Visa.

Processing a Visa card dispute

A dispute case moves through **Initiate**, **Processing**, and **Closure** stages. The case playbook displays disputed transaction details, including customer information, dispute amount, card details, merchant, transaction state, and activity SLA.

After a dispute case is submitted, all disputed transactions are displayed in the case playbook. Each transaction can be viewed in a separate **Dispute Workspace**, which displays all the details

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of the transaction. The dispute transaction progresses through these stages: **Investigate**, **Chargeback**, and **Complete**. To open a transaction in the **Dispute Workspace**, select the transaction number.

- Each transaction progresses through a series of steps, during which a corresponding sequence of tasks is generated. The tasks are displayed in **Tasks**.
- The **Open** tab displays the tasks open along with the SLA and State.
- The **Short description** provides a preview of the task. Select the task to view its details.
- The **Closed** tab displays all the tasks that have been closed.
- The activity stream for the transaction is displayed below the task.
- The dispute transaction and financial transaction details are displayed in **Disputed transaction details** and **Financial transaction details** widget.
- The **Attachments** displays files attached to the case. If Card Data Security is installed and configured, **Attachments** in the contextual side panel will handle files differently in transaction records. For more information, see Manage attachments in Card Data Security.

Note: The case reaches the **Closure** stage only after all transactions under it attain the **Complete** status.

Related topics

Summarize a dispute or claims case with case summarization

Investigate stage

The **Investigate** stage of the card dispute includes activities such as issuing provisional credit, reviewing participating merchant alerts, and investigating the transaction.

The dispute agent manages disputed transactions through various tasks in the **Dispute Workspace**. The **Investigate** stage of the card dispute includes the following key tasks:

Activity	Description
Report fraud	Fraud report activity, when the dispute category is **Fraud**.
Issue provisional credit	Provisional credit for transactions that qualify for IPC.
Determine recovery option for providing final credit	Recovery options for transactions that qualify for immediate final credit (IFC).
Provide immediate final credit	Final credit for transactions qualifying for IFC after setting the recovery option.
Review participating merchant alerts for Visa disputes	Merchant alerts and options **Declined dispute** to proceed or **Accepted dispute** to end the life cycle and move to closure.
Investigate Visa transactions	Transaction investigation and options to pursue chargeback or end the life cycle for the transaction.

If the chargeback eligibility rules are evaluated as ineligible and **Pursue chargeback** is set to **Yes**, the system triggers an approval request for the dispute manager. The manager reviews the approval task and can select **Approve** to proceed further or select **Reject** to return to the investigation task. When the manager approves, the dispute agent proceeds with the dispute case.

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Related topics

- Report fraud
- Issue provisional credit
- Determine recovery option for providing final credit
- Provide immediate final credit
- Review participating merchant alerts for Visa disputes
- Investigate Visa transactions

Report fraud

Report potential fraud on a transaction to the Visa card network. If potential fraud was flagged for a transaction during manual investigation, a transaction includes the fraud reporting task within the workflow.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the transaction ID from the playbook.
   The **Investigate** stage is initiated for the transaction.
6. Select the **Report fraud** activity.
7. Fill in the required fields in the form and any other information that you have gathered.
8. **Optional:** In the **Remarks** field, enter any comments.
9. Select **Submit fraud**.
10. Select **Close task**.

Result

Depending on the policy rule, the task moves to the next task. The following tasks are displayed based on the policy rule.

Policy rules

Policy rule	Task displayed
Immediate Provisional Credit	Issue provisional credit
Immediate Final Credit	Set recovery option
No Credit	Alert merchant task

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Policy rules (continued)

Policy rule	Task displayed
Deny	Case is denied

Blocking and reissuing a new card

The Block and reissue new card task automatically triggers if a case's dispute category is Fraud.

After the task for the Dispute information activity is completed from the Initiate stage of the Playbook, the Block and reissue new card task automatically triggers if the case's dispute category is Fraud.

You can view the generated task from the Tasks tab of the case.

Issue provisional credit

Initiate temporary provisional credit to the Visa card holder.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task

A temporary credit is provided to the card holder to notify that the case is under investigation.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the transaction ID from the playbook.
6. In the **Issue provisional credit** task, enter the refund amount and details.
7. **Optional:** In the#**Remarks** field, enter any comments.

Determine recovery option for providing final credit

Complete the Recovery option task to choose whether to pursue chargeback for a Visa transaction where final credit to the card customer will be provided.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

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About this task

A chargeback is bank initiated, pursued when a card provider requests from the merchant the return to the customer of lost funds on a fraudulent or disputed transaction. If chargeback will not be pursued, the agent selects whether to deny or write off the transaction.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. In the open task tab, select the dispute transaction.
   The transaction opens in the **Dispute workspace**.
6. Select the **Recovery option** from the **Dispute workspace**.
7. Select the recovery task that you want to complete.
8. On the form, fill in the required fields and any other related information that you have gathered.

   - In the **Pursue chargeback** field, select whether the determination is to pursue chargeback from the merchant.
   - In the **Deny dispute** field, select whether the determination is to deny the dispute.

9. **Optional:** In the **Remarks** field, enter any comments.
10. After you have entered the details in the task, select **Update**.
11. Close the task.

Dispute task	Action
To close the Recovery option task	Select **Close**.

Result

- If determination was made to deny the dispute, the transaction task state updates to Closed complete.
- If determination was made to pursue chargeback, the relevant tasks for the transaction will trigger for the Chargeback stage.

Provide immediate final credit

Issue immediate final credit to the Visa card holder.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

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About this task
Based on business rules, the bank can make a determination to issue immediate final credit to the card holder. Immediate final credit can be issued during the Investigation stage.

Procedure
1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. In the open task tab, select the dispute transaction.
   The transaction opens in the **Dispute workspace**.
6. Select the **Immediate final credit** task from the **Dispute workspace**.
7. Select the immediate final credit task that you want to complete.
8. Fill in the required fields in the form, and any other related information that you have gathered.
9. **Optional:** In the **Work notes** field, enter any comments.
10. After you have entered the details in the task, select **Update**.
11. Close the task from the playbook.

Result
The task state updates to Closed Complete. The dispute transaction moves to the Chargeback stage.

Review participating merchant alerts for Visa disputes

Alert the merchant about a Visa card transaction dispute.

Before you begin
Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

> **Important:** For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task
During the investigation stage of a transaction dispute, this task alerts the merchant to the disputed transaction. The merchant can choose to resolve the disputed transaction or decline to resolve the dispute.

Procedure
1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.

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4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. In the open task tab, select the dispute transaction.
   The transaction opens in the **Dispute workspace**.
6. Select the **Review participating merchant alerts** from the **Dispute workspace**.
7. Fill in the required fields in the form, and any other related information that you have gathered.
8. In the **Remarks** field, enter any comments.
   This step is optional.
9. Select one of the following actions.

Dispute task	Action
To save changes to the task	Select **Update**.
To close the task	Select **Close task**.

Result

The task state updates to Closed Complete. The outcome that the transaction sets to depends on the merchant's decision:

- If the merchant resolves the dispute with the customer directly, the transaction moves to a Closed complete outcome.
- If the merchant declines to resolve the dispute with the customer, the transaction dispute remains in the Work in progress state, and continues through the dispute process workflow stages.

Investigate Visa transactions

If a merchant refuses a transaction dispute, the case may move to the manual investigation task.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

> **Important:** For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the transaction ID from the playbook to open the **Dispute Workspace** of the transaction.
6. Select the **Investigate transactions** task under the **Dispute Workspace**.

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7. Select whether to create a chargeback request in the **Pursue chargeback** drop-down list.
   - `Yes` - Pursue a chargeback from the merchant.
   - `No` - Do not pursue chargeback from the merchant.
8. Fill in the required fields in the form, and any other related information that you have gathered.
9. **Optional:** In the **Remarks** field, enter any comments.
10. Select **Update** to save your changes.
11. Select **Continue**.
    The case is submitted to the dispute manager for review and approval when the chargeback eligibility is `No` and the agent sets the **Pursue Chargeback** value to `Yes`. After the manager approves the task, the user agent can continue with the dispute.
12. Select **Initiate dispute**.

Result
A dispute is initiated.

Chargeback stage

This stage enables you to report fraud, initiate chargeback, associate dispute transactions, and review merchant representment evidence, create and review pre-arbitration, and case filing. Visa transactions comprises of two workflows for pre-arbitration and arbitration: collaboration workflow and allocation workflow.

In the collaboration workflow, the issuer initiates pre-arbitration and arbitration for dispute categories, such as processing errors and consumer disputes. In the allocation workflow, the acquirer initiates pre-arbitration and arbitration when the dispute category is either **Fraud** or **Authorization**.

Collaboration dispute workflow

In the collaboration workflow, dispute agents work to resolve consumer disputes and processing errors. In this workflow, issuers can choose to initiate pre-arbitration and arbitration, and acquirers can respond to these events.

The transaction **Dispute Workspace** helps dispute agents in handling **Consumer disputes** and **Processing errors** within the Visa collaboration workflow. The **Dispute Workspace** includes key tasks such as initiating chargebacks, reviewing dispute responses, and managing pre-arbitration and arbitration tasks.

Tasks	Description
Initiate chargeback and fill merchant response	1. The chargeback process gets initiated and the merchant response is submitted Visa for review. 2. After the batch queue is triggered, the transaction moves to **Work in progress**. For more information on how to configure the batch queue, see Configure the Visa Queue Scheduler Flow.
Associate dispute transaction	Associated transactions and the dispute response, determine if pre-arbitration is required.

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Tasks	Description
Review a dispute response and initiate pre-arbitration	1. Merchant response review for the dispute and initiate pre-arbitration. 2. After the batch queue is triggered, the pre-arbitration responses are received.
Review the pre-arbitration response and create a case filing	1. Pre-arbitration response review and if unresolved, determine whether to file an arbitration. 2. After the batch queue is triggered, the response for arbitration is received and the transaction moves to **Work in progress**.
Review a case filing response and appeal the decision	1. Arbitration decision review and, if unresolved, decide to proceed with an appeal. 2. After the batch queue is triggered, response for arbitration is received, moving the transaction to **Work in progress**. **Note:** Appeal can be created by either the acquirer or issuer.
Review a case filing appeal	Appeal decision review and mark the response as resolved or unresolved, determining next steps for the transaction.
Convert provisional credit to final credit	Conversion of provisional credit into final credit once the case is resolved, and close the task.
Reverse provisional credit	Reversal of provisional credit only for Immediate Provisional Credit, provided **Reverse** is selected in the previous task. After this, close the task.

Initiate chargeback and fill merchant response

This is a part of the collaboration dispute workflow for the **Chargeback** stage. Initiate a chargeback request for the card network issuer to credit the customer with the card network and await a response from the merchant.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.

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- For your assigned cases, select **Assigned to me**.
- For all dispute cases, select **All**.

4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the transaction ID from the playbook.
6. Select the **Initiate chargeback and fill merchant response** task.
7. The chargeback reason code and dispute amount is displayed.
8. Review the details and add any other details.
9. Submit the request by selecting **Initiate chargeback**.

Result

The questionnaire data from the **Initiate** stage is sent to Visa. The task is set to the **Awaiting External Info** state, and the form is set to read-only during this waiting period. Once you receive the response, the transaction state changes to **Work in Progress**. The activity stream displays whether the request to Visa was successful. If the request fails, the **Retrigger** option appears to retry.

What to do next

Review the response from the merchant and fill the further details.

1. After you receive the merchant's response, the **Dispute response** field is set to **Yes** or **No** and the next activity Review a dispute response and initiate pre-arbitration is displayed.
2. Select **Close task**. The next task appears based on the selected option.

Associate dispute transaction

List associated transactions identified by Visa after the chargeback creation. Review these transactions and associate them with the disputed transaction to help deflect and resolve the dispute in the next activity.

1. View the associated transaction(s) and select the required ones.
2. Select **Continue**.

Review a dispute response and initiate pre-arbitration

Review a merchant's response for the dispute and initiate pre-arbitration, if necessary for the collaboration dispute workflow for the Chargeback stage.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.

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If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.

5. Select the transaction ID from the playbook.
   The **Chargeback** stage is initiated for the transaction.
6. Select the **Review dispute response and create pre-arbitration** task.
7. Review the merchant response in the **Dispute response** field of the record.
   The response might include the amount accepted for the chargeback or reasons the dispute wasn't accepted. You can also view the merchant response as an attachment in the activity stream.

   Note: If Card Data Security is installed and configured, **Attachments** in the contextual side panel will handle files differently in transaction records. For more information, see Manage attachments in Card Data Security.

8. In the **Response outcome** field, select **Resolved** or **Unresolved**.
9. Select one of the following options.

Selection	Result
Unresolved	**a.** Based on the policy rule, the **Reverse Provisional Credit** field appears only for the IPC policy. **b.** The Reverse Provisional Credit field does not appear for the Immediate Final Credit (IFC) policy. **c.** The **Final Credit** field appears for **No Credit**. **d.** When pre-arbitration is created, reject the dispute re sponse from the merchant. **e.** If you want to continue with pre-arbitration, select `Contin ue`. **f.** A **Fill questionnaire link** is displayed. This questionnaire is associated with the issuer's pre-arbitration case. **g.** Enter the details in the questionnaire. **h.** Select **Submit**.
Resolved	Accept the dispute response and resolve the dispute. **a.** Provide the **Description**, **Remarks**, and **Work Notes**. **b.** Select **Continue**.

10. **Optional:** In the **Description** field, enter any comments.
11. **Optional:** Select **Update** to save your changes.
12. Initiate pre-arbitration by selecting **Create pre-arbitration**.
    The task stream updates with the result of the request.

Result

After the request executes successfully, the transaction state changes to **Awaiting External Info**. The form is set to read-only mode while you wait on a response. You can recall the request if you're within three days from the submission date and you haven't received a response yet.

request if you're within three days from the submission date and you haven't received a response yet. To recall the request, select **Recall**. When a response is received, the **Pre arbitration response received** value changes to **Yes** and the transaction state moves to **Work to Progress**.

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What to do next
To recall the request, select **Recall**. When a response is received, the **Pre arbitration response received** value changes to **Yes** and the transaction state moves to **Work to Progress**.

Review the pre-arbitration response and create a case filing

Review the merchant's response to the pre-arbitration and create a case filing.

Before you begin
Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

About this task
After you receive the merchant's response for pre-arbitration, the response is updated in the system and the task is moved to closure automatically.

Procedure
1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the transaction ID from the playbook.
   The **Chargeback** stage is initiated for the transaction.
6. Select the **Review pre arbitration response and create case filing** task.
7. Review the acquirer's pre-arbitration response details in the **Pre arbitration response received** field of the record.
   You can also view the merchant response as an attachment in the activity stream.

   Note: If Card Data Security is installed and configured, **Attachments** in the contextual side panel will handle files differently in transaction records. For more information, see Manage attachments in Card Data Security.

8. In the **Pre arbitration outcome** field, select **Resolved** or **Unresolved**.

Selection	Result
Unresolved	the field **Do you want to create case filing?** is displayed. **a.** Create a case filing by selecting **Yes** **b.** Specify the amount for the case filing and the reason for the case filing. **c.** In the **Description**, **Remarks**, and **Work notes** fields, enter additional details as nec essary.

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Selection	Result
	d. Select **Continue**. **e.** Select **Submit dispute filing**.
Resolved	

Result
After the request executes successfully, the transaction state changes to **Awaiting External Info**. The form is set to read-only mode while you wait on a response. Visa confirms the case filing with an acknowledgment letter.

What to do next
Retrieve the letter by selecting `Get acknowledgement letter`. The letter can be viewed in the activity stream. You can withdraw the case filing by selecting **Withdraw case**.

1. After a decision by Visa is available, you can access it by selecting **Get case filing response**.
2. The task is automatically closed and the **Review case filing response** task and appeal are available.

Review a case filing response and appeal the decision

An appeal can be created by the issuer or acquirer if either party isn't satisfied with the arbitration ruling from Visa. Review the case filing response and receive the decision letter from Visa.

Before you begin
Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

About this task
After reviewing the case filing response, Visa issues a decision letter that supports either the acquirer or the issuer. If either party isn't satisfied with the decision, they can file an appeal.

Procedure
1. Navigate to **All** > *`Financial Services Operations`* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the transaction ID from the playbook.
   The **Chargeback** stage is initiated for the transaction.
6. Select the **Review case filing appeal** task.
7. Retrieve the decision letter from Visa by selecting **Get case filing response**.
   The letter can also be viewed in the activity stream.
8. In the **Response outcome** field, either accept or appeal the decision.

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- To accept the outcome, select **Resolved**.
- To appeal the outcome, select **Unresolved**.

9. In the **Create appeal** drop-down list, select **Yes**.

   Note: Certain conditions must be met to create an appeal. For more information, see Collaboration workflows.

10. In the **Appeal amount** field, enter the amount for the appeal.
11. In the **Reason for appeal** field, explain why you want to appeal the decision.
12. In the **Description**, **Remarks**, and **Work notes** fields, enter additional details as necessary.
13. Select **Continue**.
14. Select **Create appeal**.

Result

After the request executes successfully, the transaction state changes to **Awaiting External Info**. The form is set to read-only mode while waiting on a response. Visa confirms the appeal with an acknowledgment letter. Retrieve the letter by selecting **Get acknowledgement letter** in the **Review case filing appeal** activity.

Review a case filing appeal

Review a case filing appeal and obtain an acknowledgment from Visa.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

About this task

After reviewing the case filing response, Visa issues a decision letter that supports either the acquirer or the issuer. If either party isn't satisfied with the decision, they can file an appeal.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the transaction ID from the playbook.
   The **Chargeback** stage is initiated for the transaction.
6. Select the **Review case filing appeal** task.
7. Review the case filing details and select **Get acknowledgement letter**.
   The acknowledgment letter can also be viewed in the activity stream. After the request runs successfully, the transaction state changes to **Awaiting External Info**. The form is set to read-only mode while waiting for a response from Visa.
8. View the decision letter from Visa by selecting **Get appeal response**.
   The decision letter can also be viewed in the activity stream.

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9. In the **Response outcome** field, select your response.
   - If you select **Unresolved**, the **Reverse provisional credit** option is displayed.
   - If you select **Resolved**, and select **Continue**, you accept the decision and issue the final credit.
10. Select **Close task**.

Convert provisional credit to final credit

Convert the provisional credit that was issued previously to a customer to a final credit issuance.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the transaction ID from the playbook.
   The **Chargeback** stage is initiated for the transaction.
6. Select the#**Convert provisional credit to final credit** task.
7. On the form, fill in the required fields.
8. Select **Close task**.

Reverse provisional credit

Reverse the temporary credit issued by the bank to the card holder.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the transaction ID from the playbook.

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The **Chargeback** stage is initiated for the transaction.

6. Select the#**Reverse provisional credit** task.
7. On the form, fill in the required fields and any other related information that you have gathered.
8. Select **Close task**.

Allocation dispute workflow

In the allocation workflow, dispute agents work to resolve fraud and authorization disputes. Acquirers can choose to initiate pre-arbitration and arbitration, and issuers can respond. This is a part of the allocation dispute workflow for the Chargeback stage.

The transaction **Dispute Workspace** helps dispute agents in handling **Fraud** and **Authorization** within the Visa allocation workflow. The workspace includes key information such as case number, status, customer details, amount, transaction details, open and closed tasks, SLA and merchant details. The following table outlines the use case steps in this process.

Activity	Description
Initiate chargeback and fill merchant response	Initiates the chargeback process and submits the dispute questionnaire to Visa.
Review and respond to a pre-arbitration request	1. After the batch queue is triggered, the incoming pre-arbitration is reviewed and moves the transaction to the appropriate state. For more information on how to configure the batch queue, see Configure the Visa Queue Scheduler Flow 2. Reviews and responds to pre-arbitration details.
Review a case filing response and appeal the decision	1. After the batch queue is triggered, receives an update about incoming arbitration. 2. Reviews the arbitration and waits for the decision. 3. When the batch queue is triggered again, receives an update about decision from Visa. 4. Based on ruling from Visa, decides to go for an appeal. **Note:** An appeal can be created by either the acquirer or issuer.
Review a case filing appeal	1. After the batch queue is triggered, receives an update on the appeal and moves the transaction to the appropriate state. 2. Reviews the appeal decision letter and decides if the dispute should be resolved or if further action is needed.

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Activity	Description
Convert provisional credit to final credit	Converts provisional credit to final credit if applicable and closes the task.
Reverse provisional credit	Reverses the provisional credit only for Imediate Provisional Credit, provided **Reverse** is selected in the previous task, and then closes the task.

Initiate chargeback and fill merchant response

This is a part of the allocation dispute workflow for the **Chargeback** stage. Initiate a chargeback request for the card network issuer to credit the card holder with the card network, and await a response from the merchant.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the transaction ID from the playbook.
6. Select the **Initiate chargeback and fill merchant response** task.
7. The chargeback reason code and dispute amount is displayed.
8. Submit the request by selecting **Initiate chargeback**.

Result

The questionnaire data from the Initiate stage is sent to Visa. The task is set to the **Awaiting External Info** state, and the form is set to read-only during this waiting period. Once you receive the response, the transaction state changes to **Work in Progress**. The activity stream displays whether the request to Visa was successful. If the request fails, the **Retrigger** option appears to retry.

What to do next

1. After you initiate the chargeback for the dispute, if the acquirer is not happy, they can initiate pre arbitration. The **Incoming pre arbitration received** field is set to **Yes** or **No** and the next activity Review and respond to a pre-arbitration request is displayed.
2. Select **Close task**.

Review and respond to a pre-arbitration request

Review and respond to the pre-arbitration request created by the acquirer.

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Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

About this task

The acquirer might choose to initiate pre-arbitration. You can review and respond to this pre-arbitration activity.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the transaction ID from the playbook.
   The **Chargeback** stage is initiated for the transaction.
6. Select the **Review and respond to pre arbitration** activity.
7. Review the pre-arbitration request by opening the record under the **Pre arbitration request** field.
   You can also view the merchant response as an attachment in the activity stream.

   Note: If Card Data Security is installed and configured, **Attachments** in the contextual side panel will handle files differently in transaction records. For more information, see Manage attachments in Card Data Security.

8. Respond in one of the following ways.

Option	Description
Resolved	Determine whether to reverse provisional credit using the **Reverse provisional credit** field. Select **Continue**, then select **Accept dispute**. Select **Close task**. As a result, the issuer accepts the pre-arbitration request of the acquirer. It reverses provisional credit or convert provisional credit to final credit.
Unresolved	Select **Continue**. Select **Fill questionnaire** and provide all the information related to the pre-arbitration as a response.

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Option	Description
	Select **Submit** for the questionnaire form. Select Create pre-arbitration response. As a result, the issuer refutes the pre-arbitra tion.

Result
After the request executes successfully, the transaction state changes to **Awaiting External Info**. The form is set to read-only mode while you wait on a response. Visa confirms the case filing with an acknowledgment letter.

What to do next
You can recall the request if you are within three days from the submission date and you haven't received a response yet. To recall the request, select **Recall**. When an arbitration case filing is received, the **Incoming arbitration received** value changes to **Yes** and the transaction state moves to **Work to Progress**.

Review incoming case filing and appeal

Review the incoming case filing created by the acquirer and create an appeal if required.

Before you begin
Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

About this task
If you refuse the acquirer's pre-arbitration request, the acquirer may create an arbitration request. You can review the arbitration and create an appeal, if required.

Procedure
1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the transaction ID from the playbook.
   The **Chargeback** stage is initiated for the transaction.
6. Select the **Review incoming case filing appeal** task.
7. Select **Get case filing detail** to get the details about the amount and reason for case filing.
   The reason is displayed in the **Reason for filing** field.
8. To withdraw from the case filing:
   - Select **Withdraw**.
   - Update the **Case withdrawn status** field to indicate who initiated the withdrawal.
   - Update the **Reverse provisional credit** field. This field appears only for the IPC policy. If it's no credit, the **Final Credit** field appears.

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9. Select **Close task**.
10. Select **Get case filing response** to view the case filing decision from Visa.
11. Select your response in the **Response outcome** field.
    - To accept the outcome, select **Resolved**.
    - To appeal the outcome, select **Unresolved**.
12. If the response is **Unresolved**, select `Yes` in the **Create appeal** drop-down.
    An appeal can be created only if certain conditions are met. For more information, see Allocation workflow.
13. Enter the **Appeal amount**.
14. Provide the **Reason for appeal**.
15. Select **Create appeal**.

Result
After the request executes successfully, the transaction state moves to **Awaiting External Info**. The form is set to read-only mode while waiting on a response.

What to do next
Visa confirms the appeal with an acknowledgment letter. Retrieve the letter by selecting `Get acknowledgement letter` in the**Review case filing appeal** task.

Review a case filing appeal

Review a case filing appeal and obtain an acknowledgment from Visa.

Before you begin
Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

About this task
After reviewing the case filing response, Visa issues a decision letter that supports either the acquirer or the issuer. If either party isn't satisfied with the decision, they can file an appeal.

Procedure
1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
    - For your assigned cases, select **Assigned to me**.
    - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
    If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the transaction ID from the playbook.
    The **Chargeback** stage is initiated for the transaction.
6. Select the **Review case filing appeal** task.
7. Review the case filing details and select **Get acknowledgement letter**.
    The acknowledgment letter can also be viewed in the activity stream. After the request runs successfully, the transaction state changes to **Awaiting External Info**. The form is set to read-only mode while waiting for a response from Visa.

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8. View the decision letter from Visa by selecting **Get appeal response**.
   The decision letter can also be viewed in the activity stream.
9. In the **Response outcome** field, select your response.
   - If you select **Unresolved**, the **Reverse provisional credit** option is displayed.
   - If you select **Resolved**, and select **Continue**, you accept the decision and issue the final credit.
10. Select **Close task**.

Managing disputes integrated with Mastercard

The integration of Mastercard APIs into Dispute Management enables you to resolve card disputes faster and more efficiently.

The Dispute Management workflow integrates with subflows that communicate with Mastercom, supporting an end-to-end dispute lifecycle from raising an initial dispute to final resolution. These subflows can help you meet Mastercard's chargeback deadlines and confirm successful dispute resolution.

This integration enables you to:

- Search for specific transactions
- Report fraudulent activity
- Create a Mastercard case
- Initiate chargebacks
- Get activities status and claim details updates
- Review pre-arbitration and arbitration actions
- Get pre-arbitration and arbitration response updates

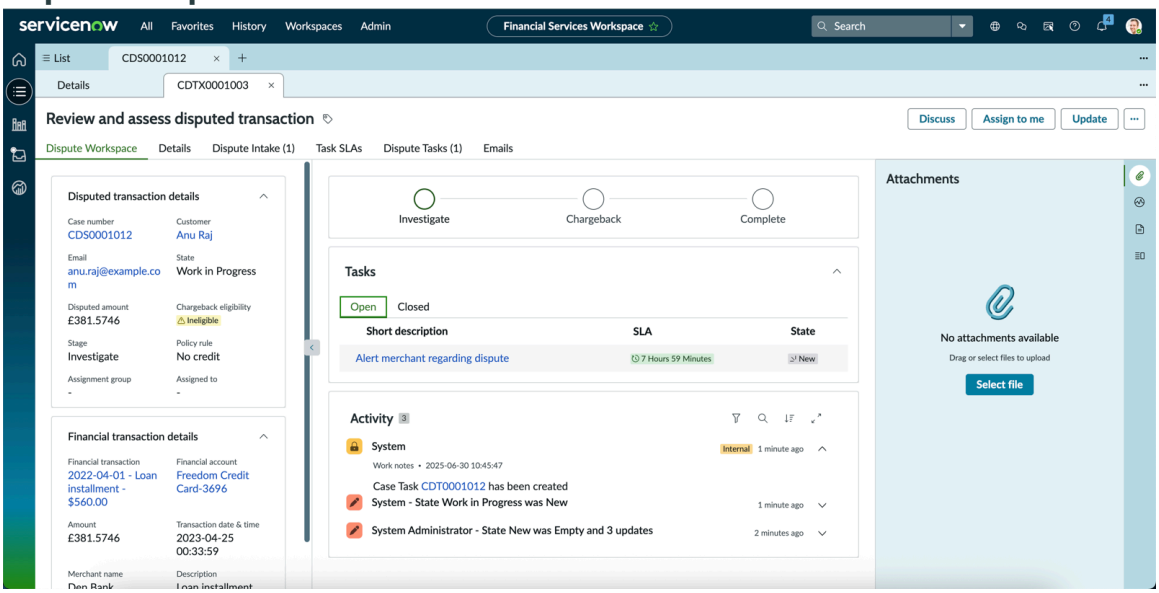
Processing a Mastercard dispute

You can view all the transactions of the dispute in the **Processing** stage of the playbook. This stage provides transaction information such as dispute amount, transaction date and time, merchant name, transaction state, current activity, and activity SLA.

After a dispute case is submitted, each disputed transaction is displayed in a **Dispute Workspace**. The dispute transaction progresses through these stages: **Investigate**, **Chargeback**, and **Closure**. As the dispute proceeds, the appropriate stage is updated accordingly. To open a transaction in the **Dispute Workspace**, select the transaction number.

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Dispute workspace



- Each transaction progresses through a series of steps, during which a corresponding sequence of tasks is generated. The tasks are displayed in **Tasks**.
- The **Open** tab displays the tasks open along with the SLA and State.
- The **Short description** provides a preview of the task. Select the task to view its details.
- The **Closed** tab displays all the tasks that have been closed.
- The activity stream for the transaction is displayed below the task.
- The dispute transaction and financial transaction details are displayed in **Disputed transaction details** and **Financial transaction details** widget.
- The **Attachments** displays files attached to the case. If Card Data Security is installed and configured, **Attachments** in the contextual side panel will handle files differently in transaction records. For more information, see Manage attachments in Card Data Security.

About Financial adjustments in Mastercard disputes

Financial adjustments are tasks or activities displayed based on the policy of the transaction. In Mastercard, there are two types of financial adjustments: Financial adjustments 1 and Financial adjustments 2.

For scenarios when the **Response Outcome** is **Resolved** and the outcome is in favor of the cardholder, the dispute life cycle ends and the Financial adjustments 1 is activated. Based on the policy, the table describes the tasks displayed as part of Financial adjustments 1.

Financial adjustments 1

Policy	Task
Immediate provisional credit (IPC)	A task is created to convert provisional credit to final credit, and the dispute life cycle ends for the transaction. For more information, see Convert provisional credit to final credit. If collaboration outcome is **Resolved**, and IPC was given, then a task is created to reverse

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Financial adjustments 1 (continued)

Policy	Task
	provisional credit. For more information, see Reverse provisional credit.
No credit	A task is created to provide final credit to the customer, and the dispute life cycle ends for the transaction. For more information, see Provide final credit to customer.
Immediate final credit (IFC)	No further action is taken, and the dispute life cycle ends for the transaction.

For scenarios when the **Response Outcome** is **Unresolved** and decision is not to proceed with next stage of dispute, the Financial adjustments 2 is activated. Based on the policy the table describes the tasks displayed as part of Financial adjustments 2.

Financial adjustments 2

Policy	Outcome
Immediate provisional credit (IPC)	If a provisional credit is provided earlier, the **Reverse provisional credit** drop-down is displayed. Based on the options selected as **Yes** or **No**, the next tasks of converting IPC to Final credit Convert provisional credit to final credit or Reverse provisional credit is displayed.
Immediate final credit (IFC)	No action is done.
No credit	The **Issue final credit and write off** drop-down is displayed. If the option selected is **Yes** then the next task Provide final credit to customer and the dispute life cycle ends for the transaction. If the option selected is **No**, then the chargeback is denied and the dispute life cycle ends for the transaction.

Investigate Mastercard dispute

The Investigate stage displays the dispute tasks related to investigating the Mastercard transaction.

The **Investigate** stage of the disputed transaction includes the following tasks:

Task	Description
Report fraud to card network	Used to report fraud to the card network. This task is displayed when the dispute category is **Fraud**.
Make a decision on chargeback, write off, or transaction denial	Task for a recovery option and choose whether to pursue chargeback for a transaction.

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Task	Description
Alert merchant regarding dispute	Task to review merchant response regarding the dispute. The merchant can choose to resolve the disputed transaction or decline to resolve the dispute.
Investigate the dispute	Task to investigate the transaction and decide whether to pursue chargeback or end the life cycle for the transaction.

Tasks displayed on the policy rules

Task	Description
Issue provisional credit	Task to provide provisional credit for transaction that qualifies for Immediate provisional credit.
Provide final credit to customer	Task to issue final credit if the policy is Immediate final credit for the transaction.
Reverse provisional credit	Task to reverse the temporary credit issued by the bank to the card holder.
Convert provisional credit to final credit	Task to convert the provisional credit that was issued previously to the cardholder.
Issue final credit and write off	Action to issue final credit and write off. If **Yes**, provide final credit to the cardholder and the dispute life cycle ends. If **No**, no credit is given and the dispute life cycle ends.

If the chargeback eligibility rules are evaluated as ineligible and **Pursue chargeback** is set to **Yes**, the system triggers an approval request for the dispute manager. The manager reviews the approval task and can select **Approve** to proceed further or **Reject** to return to the investigation task. After the manager approves, the dispute agent proceeds with the dispute case.

Report fraud to card network

Report potential fraud on a transaction to a card network.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. In the **Processing** tab, select the transaction ID.

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6. Select the **Report fraud to card network** task in **Dispute Workspace**.
7. On the form, fill in the required fields and any other related information that you have gathered.
8. **Optional:** Select **Add file** to attach supporting documents to the task.

   Note: You must upload a single `.zip` file whenever you submit documents to Mastercard. For more information, see Mastercard document requirements.

9. Select **Submit fraud**.

   Note: If an error message displays in the **Activity stream**, the **Submit fraud** button displays again to retry.

10. Select **Close task**.

Result

Depending on the policy rule, the transaction moves to the next task. The following tasks are displayed based on the policy rule.

Task outcome based on the policy

Policy	Outcome
Immediate provisional credit (IPC)	Reverse provisional credit or Convert provisional credit to final credit
Immediate final credit (IFC)	Provide final credit to customer
No credit	Alert merchant regarding dispute

Blocking and reissuing a new card

The Block and reissue new card task automatically triggers if a case's dispute category is Fraud.

After the task for the Dispute information activity is completed from the Initiate stage of the Playbook, the Block and reissue new card task automatically triggers if the case's dispute category is Fraud.

You can view the generated task from the Tasks tab of the case.

Issue provisional credit

Initiate temporary provisional credit to the Mastercard card holder.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task

A temporary credit is provided to the card holder to notify that the case is under investigation.

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Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. In the **Processing** tab, select the transaction ID.
7. In the **Issue provisional credit** task, enter the refund amount and details.
8. **Optional:** Select **Add file** to attach supporting documents to the task.

   Note: You must upload a single `.zip` file whenever you submit documents to Mastercard. For more information, see Mastercard document requirements.

9. **Optional:** In the#**Remarks** field, enter any comments.
10. Close the task from the playbook.

Dispute activity	Action
To save changes to the activity	Select **Update**.
To Issue provisional credit to customer	Select **Close task**.

Make a decision on chargeback, write off, or transaction denial

Determine whether to initiate a chargeback for a transaction if the cardholder hasn't yet received the final credit.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector.

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task

Recovery option task to choose whether to pursue chargeback for a transaction where final credit to the card holder is provided.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.

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4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. In the **Processing** tab, select the transaction ID.
7. Select the **Make decision on chargeback, write off or transaction denial** task in **Dispute Workspace**.
8. On the form, fill in the required fields and any other related information.
9. In the **Pursue recovery** drop-down, select one of the following.

Option	Description
Yes	The relevant tasks for the transaction trigger for the **Chargeback** stage.
No	The **Deny dispute** drop-down is displayed. Select one of the following options: ○ **Yes** to deny the dispute. No credit is provided to the cardholder for the disputed transaction. The dispute life-cycle ends. ○ **No** to write off the final credit to the card holder. The task moves forward based on the policy. For more information about Financial adjustments, see About Financial adjustments in Mastercard disputes.

10. **Optional:** Select **Add file** to attach supporting documents to the task.

    Note: You must upload a single `.zip` file whenever you submit documents to Mastercard. For more information, see Mastercard document requirements.

11. Select **Continue**.

Result
If the decision is to deny the dispute, the transaction task state updates to **Closed complete**.

Alert merchant regarding dispute

Review merchant response regarding the dispute. The merchant can choose to resolve the disputed transaction or decline to resolve, during the investigation stage.

Before you begin
Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

Procedure
1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.

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- For your assigned cases, select **Assigned to me**.
- For all dispute cases, select **All**.

4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. In the **Processing** tab, select the transaction ID.
7. Select the **Alert merchant regarding dispute** task in **Dispute Workspace**.
8. On the form, fill in the required fields and any other related information that you have gathered.
9. In the **Merchant response** field, select one of the following options:
   - **Accepted Dispute**: Merchant agrees to resolve the dispute with the cardholder. The dispute is resolved and the next task is displayed based on the policy. For more information, see About Financial adjustments in Mastercard disputes.
   - **Declined Dispute**: Merchant declines to resolve the dispute with the cardholder. The transaction dispute continues through the dispute process workflow stages.
10. **Optional:** Select **Add file** to attach supporting documents to the task.

    Note: You must upload a single `.zip` file whenever you submit documents to Mastercard. For more information, see Mastercard document requirements.

11. Select **Close task**.

Result

The task state updates to Closed Complete if the merchant resolves the dispute. If the merchant declines the dispute, the transaction continues through the dispute workflow stages.

Investigate the dispute

The Investigate stage involves tasks related to pursuing chargeback and initiate investigation of the dispute.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.

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6. In the **Processing** tab, select the transaction ID.
7. Select whether to create a chargeback request in the **Pursue chargeback** drop-down list.
   - **Yes**: Pursue a chargeback from the merchant. The transaction dispute continues through the dispute process workflow stages.
   - **No**: Don't pursue chargeback from the merchant. The dispute life-cycle ends and the next task is displayed based on the policy and the task moves to Closed Complete. For more information about tasks related to policy, see About Financial adjustments in Mastercard disputes.
8. **Optional:** Select **Add file** to attach supporting documents to the task.

   Note: You must upload a single `.zip` file whenever you submit documents to Mastercard. For more information, see Mastercard document requirements.

9. Select **Continue**.
   The case is submitted to the dispute manager for review and approval when the chargeback eligibility is **No** and the agent sets the **Pursue Chargeback** value to **Yes**. After the manager approves the task, the user agent can continue with the dispute.

Result
If a chargeback is pursued, then the dispute life cycle continues and a dispute is initiated, else the life cycle ends.

Chargeback in Mastercard transaction disputes

After a chargeback is initiated, the chargeback request is sent to Mastercard, which alerts the merchant. Mastercard requests collaboration from merchants, who either provide a voucher, refund, or First-Party Trust evidence as response. If the merchant doesn't respond, the process escalates to formal chargeback procedures.

Chargeback stages

The Chargeback stage in Mastercard is described in these stages:

1. **Initiation of chargeback and collaboration**:
   - The agent initiates a chargeback request with Mastercard.
   - When Mastercard receives the chargeback request, it first attempts to resolve the dispute informally by connecting the merchant and the cardholder directly through a collaboration step that is supported by Ethoca's collaboration services. The merchant and the cardholder have to collaborate and resolve the dispute within a time frame of 72 hours.
   - If the merchant accepts the collaboration request, the Review and respond to collaboration task displays.
   - If the merchant doesn't respond or collaborate within the 72-hour time frame, Mastercard proceeds with the chargeback process and informs the merchant's bank with the chargeback request.
   - The merchant then has the option to initiate a second presentment request.
2. **Second presentment review**
   - If the merchant submits documentation to contest the dispute, the agent reviews the response. The task Review chargeback response and decide on pre-arbitration or arbitration is displayed.
   - Based on the review, either of the following applies:

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- The agent accepts the second presentment.
- The agent escalates the case to pre-arbitration or arbitration.
- If the merchant doesn't respond within the specified time frame, the agent manually acts on the disputed transaction based on Mastercard's response that displays on the agent's **Landing page**

> **Note:** The agent can access Mastercard's response from **Landing Page** > **Acquirer deadline expired tasks**. For more information, see Dispute agent workspace

Submitting supporting documents

Agents attach supporting documents as a `.zip` file for each task in the Chargeback stage as required.

When integrated with Mastercard's Mastercom APIs, the system automates the submission of supporting documents for each task throughout the Chargeback stage. It automatically checks attached files against Mastercard requirements for file type and size. When agents submit multiple attachments, the system compresses them into a single zip file and alerts the agent when any attachment doesn't meet Mastercard requirements. For more information, see Mastercard document requirements.

Initiate chargeback

Initiate a chargeback for Mastercard transaction disputes and request collaboration from merchants.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector.

> **Important:** For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task

When you initiate a chargeback, the process follows one of these paths:

- Mastercard attempts to resolve the dispute through the merchant-cardholder collaboration step.
  - If **Card network collaboration** is **Yes**, the task Review and respond to collaboration displays, indicating collaboration has started.
  - If the **Card network collaboration** is **No**, then the merchant has the option to proceed with a second presentment.
- You select the proper action based on the merchant's decision on the second presentment as follows:
  - If **Yes**, the task Review chargeback response and decide on pre-arbitration or arbitration displays, starting the formal chargeback process.
  - If **No**, the case favors the cardholder and, based on the policy, the transaction moves to one of the Financial Adjustments 1, ending the dispute. For more information about Financial adjustments, see About Financial adjustments in Mastercard disputes.

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Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. In the **Processing** tab, select the transaction ID.
7. Select the **Initiate chargeback and recover funds from merchant** task in **Dispute Workspace**.
8. On the form, fill in the required fields and any other related information.
9. **Optional:** Select **Add file** to attach supporting documents to the task.

   Note:
   - You must upload a single `.zip` file whenever you submit documents to Mastercard.
   - When integrated with Mastercard's Mastercom APIs, the system automatically compresses multiple attachments into a single zip file. It also validates attached files against Mastercard requirements for file type and size, and alerts you when any attachment doesn’t meet Mastercard requirements. For more information, see Mastercard document requirements.

10. Select **Initiate chargeback**.
    A chargeback is initiated and a collaboration starts with the merchant, cardholder, and Mastercard.

    Note: In case of integration with Mastercard's Mastercom APIs:
    - If an error message is displayed in the **Activity** work notes, the **Initiate chargeback** button displays again to retry.
    - If the task state changes to Document Upload Pending, then the attached document isn't uploaded to Mastercard.

11. **Optional:** To reupload the document, delete and replace your attachment with the one that meets Mastercard's requirements then select **Upload document**.
    For more information, see Mastercard document requirements.
12. **Optional:** If you want to stop and revert the chargeback for any reason, select **Reverse chargeback**.
    This closes the chargeback request and ends the dispute lifecycle for the transaction.

    Note: This action is available only in case of integration with Mastercard's Mastercom APIs.

13. If you want to proceed, select one of the following options from the **Card network collaboration** drop-down.

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- **Yes** if the merchant wants to proceed with a collaboration by providing a voucher or a refund. Then the Review and respond to collaboration task is displayed.
- **No** if the merchant rejects the collaboration and wants to go with a second presentment. The **Second presentment by merchant** drop-down is displayed.

  Select one of the following options:

  - **Yes** to indicate that the acquirer came in with the second presentment. The Review chargeback response and decide on pre-arbitration or arbitration task is displayed.
  - **No** if there's no response. The case goes in the favor of the cardholder and the transaction moves to Financial adjustments 1.

14. Select **Close task**.

What to do next

- If the **Card network collaboration** is marked as **Yes**, the Review and respond to collaboration displays.
- Otherwise, based on the second presentment done by the merchant, the appropriate task is displayed.

Review and respond to collaboration

The merchant responds to the collaboration by either providing a refund, a voucher, or a First-Party Trust evidence. If the collaboration isn't successful, then the second presentment is awaited.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector.

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task

In this task, three scenarios are possible: merchant responds to collaboration by either a voucher, a refund or a First-Party Trust evidence.

- **Voucher**:
  - If the cardholder accepts the voucher, the dispute ends and the transaction moves to Financial adjustments 1. For more information, see About Financial adjustments in Mastercard disputes.
  - If the cardholder rejects the voucher, the process awaits a second presentment from the merchant.
- **Refund**:
  - If the cardholder receives and accepts the refund, the dispute ends and the transaction moves to Financial adjustments 1.
  - If the refund isn't received, the agent raises a **Second first chargeback** and waits for the merchant's second presentment.
- **First-Party Trust** evidence indicating that this is a valid transaction:
  - If the cardholder agrees with the provided First-Party Trust evidence, the dispute ends and the transaction moves to Financial adjustments 1.
  - If the cardholder disagrees with the provided First-Party Trust evidence, the agent raises a **Second first chargeback** and waits for the merchant's second presentment.

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For the second presentment:

- If not received, the case favors the cardholder and the transaction moves to Financial adjustments 1, ending the dispute.
- If received, the transaction progresses to the next task Review chargeback response and decide on pre-arbitration or arbitration in the chargeback process.

If Card Data Security is installed and configured, **Attachments** in the contextual side panel will handle files differently in transaction records. For more information, see Manage attachments in Card Data Security.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. In the **Processing** tab, select the transaction ID.
7. Select the **Review and respond to collaboration** task in **Dispute Workspace**.
8. On the form, fill in the required fields and any other related information.
9. **Optional:** Select **Add file** to attach supporting documents to the task.

   Note: You must upload a single `.zip` file whenever you submit documents to Mastercard. For more information, see Mastercard document requirements.

10. Select one of the following options from the **Merchant's Response to Collaboration** drop-down list to specify the merchant's response to the chargeback.

    Note: In case of integration with Mastercard's Mastercom APIs, the **Merchant's Response to Collaboration** drop-down list automatically shows the merchant response and you can't edit it.

Option	Result
Refund	Select this option if a refund is provided by the merchant. The **Customer Decision** drop-down is dis played. Select one of the following options: ○ Select **Accepted** if the cardholder has agreed for the settlement in the form of a re fund. The transaction moves to Financial ad justments 1 and the dispute life cycle ends.

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Option	Result
	○ Select **Denied** if the cardholder has denied the refund. Now, the second presentment is awaited from the merchant. ○ Select **Continue**. If you select **Denied**, the **Create second first chargeback** option becomes avail able. Select this option to deny the refund and go for a second first chargeback. **Note:** If an error message is dis played in the **Activity** work notes, the **Create second first chargeback** but ton displays again to retry. The **Second presentment from the mer chant** drop-down is displayed. Select one of these options. ▪ **Yes** to indicate that a second present ment is received from the merchant. The Review chargeback response and de cide on pre-arbitration or arbitration task displayed. ▪ **No** if there's no second presentment from the merchant. The case goes in the favor of the cardholder and the transac tion moves to Financial adjustments 1 and the dispute life cycle ends. For more information, see About Financial adjust ments in Mastercard disputes.
Voucher	Select this option if a voucher is provided by the merchant. The **Customer Decision** drop-down is dis played. Select one of these options. ○ Select **Accepted** if the cardholder has agreed for the settlement in the form of a voucher. The **Update credit voucher** option be comes available. Select this option to ac cept the credit. The transaction moves to Financial adjustments 1 About Financial ad justments in Mastercard disputes and the dispute life-cycle ends. **Note:** If an error message is dis played in the **Activity** work notes, the **Update credit voucher** button dis plays again to retry.

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Option	Result
	○ Select **Denied** to deny the voucher and go for a second presentment chargeback. The **Update credit voucher** option becomes available. Select this option. The **Second presentment from the mer chant** drop-down is displayed. Select one of these options. ▪ Select **Yes** to indicate that a second pre sentment is received from the merchant. The Review chargeback response and de cide on pre-arbitration or arbitration task displayed. ▪ Select **No** if there's no second present ment from the merchant. The case goes in the favor of the cardholder and the transaction moves to Financial adjust ments 1 and the dispute life cycle ends.
First-Party Trust	Select this option if the merchant has re sponded with a First-Party Trust evidence indi cating that this is a valid transaction. The **Customer Decision** drop-down is dis played. Select one of the following options: ○ Select **Accepted** if the cardholder accepts the merchant response. The transaction moves to Financial adjustments 1 and the dispute life cycle ends. ○ Select **Denied** if the cardholder disagrees with the merchant response. Now, the sec ond presentment is awaited from the mer chant. ○ Select **Continue**. If you select **Denied**, the **Create second first chargeback** option becomes avail able. Select this option to go for a second first chargeback. **Note:** If an error message is dis played in the **Activity** work notes, the **Create second first chargeback** but ton displays again to retry. The **Second presentment from the mer chant** drop-down is displayed. Select one of these options.

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Option	Result
	▪ **Yes** to indicate that a second present ment is received from the merchant. The Review chargeback response and de cide on pre-arbitration or arbitration task displayed. ▪ **No** if there's no second presentment from the merchant. The case goes in the favor of the cardholder and the transac tion moves to Financial adjustments 1 and the dispute life cycle ends. For more information, see About Financial adjust ments in Mastercard disputes.

Note: In case of integration with Mastercard's Mastercom APIs, if the task state changes to Document Upload Pending after you select **Create second first chargeback**, then the attached document is not uploaded to Mastercard.

11. **Optional:** To reupload the document, delete and replace your attachment with one that meets Mastercard's requirements then select **Upload document**.
For more information, see Mastercard document requirements.
12. Select **Close task**.

What to do next

Based on the collaboration with the merchant and cardholder decision, one of these tasks is displayed:

- For the second presentment value marked as **Yes**, the next task Review chargeback response and decide on pre-arbitration or arbitration is displayed.
- For the second presentment value marked as **No**, outcomes depend on the policy, see About Financial adjustments in Mastercard disputes.

Review chargeback response and decide on pre-arbitration or arbitration

Review second presentment for the chargeback and initiate pre-arbitration or arbitration, as required for the dispute workflow of the Chargeback stage. For Mastercard transaction chargeback, you can skip raising the pre-arbitration and directly raise the arbitration request.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector.

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task

This task becomes active when the merchant proceeds with a second presentment after the collaboration step is not successful. The following outcomes are possible:

- Mark as **Resolved**: Review the second presentment, mark it as **Resolved**, and close the chargeback. The transaction moves to Financial adjustments 1.
- Mark as **Unresolved**: If the second presentment is **Unresolved** and the cardholder decides not to proceed further with the chargeback, the transaction moves to Financial adjustments 2.

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- Escalate to pre-arbitration or arbitration: If the second presentment is **Unresolved** and the cardholder decides to proceed with the chargeback, then create a pre-arbitration or arbitration.
  - If the merchant responds, the task progresses to the next stage.
  - If the merchant doesn't respond within the specified time frame, a response from Mastercard displays on your **Landing page** and according to which you can manually take an action on the disputed transaction.

    Note: You can access this response from your **Landing Page** > **Acquirer deadline expired tasks**. For more information, see Dispute agent workspace

If Card Data Security is installed and configured, **Attachments** in the contextual side panel will handle files differently in transaction records. For more information, see Manage attachments in Card Data Security.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. In the **Processing** tab, select the transaction ID.
7. Select the **Review chargeback response and decide on pre-arbitration or arbitration** task in **Dispute Workspace**.
8. On the form, fill in the required fields and any other related information.
9. Review the chargeback response and any received documents from the merchant and provide an outcome.
   You can also review the **Chargeback reason code and description** to review the chargeback reason codes.

   Note: In case the merchant is providing documents with the chargeback response, check the **Activity** section for the document attachment or a download failure message.

10. If the details of the merchant response aren't retrieved, select **Get second presentment details** to fetch the chargeback response of the merchant.
11. **Optional:** If a download failure message displays in the **Activity** work notes, select **Get acquirer document** to fetch the second presentment document of the merchant.
12. **Optional:** Select **Add file** to attach supporting documents to the task.

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Note:

- You must upload a single `.zip` file whenever you submit documents to Mastercard.
- When integrated with Mastercard's Mastercom APIs, the system automatically compresses multiple attachments into a single zip file. It also validates attached files against Mastercard requirements for file type and size, and alerts you when any attachment doesn't meet Mastercard requirements. For more information, see Mastercard document requirements.

13. In the **Response outcome** field, select **Resolved** or **Unresolved**.

Selection	Result
Unresolved	Select **Unresolved** to indicate that the charge back is not resolved, the **Respond to second presentment** drop-down is displayed. Select one of the following options: ○ **Yes** to respond to the merchant's second presentment. The **Response Type** drop-down is displayed. Select one of these op tions. ▪ Select **Create pre-arbitration** to create a pre-arbitration request. **a.** Enter the **Pre-arbitration filing amount** in the appropriate currency. **b.** Enter the **Reason for case filing**. **c.** Select **Continue** and **Create pre arbi tration**. **Note:** If an error message is dis played in the **Activity** work notes, the **Create pre arbitration** button displays again to retry. The **Pre arbitration response received** drop-down is displayed. ▪ If a response is received from the ac quirer, then the value is set to **Yes**. You'll be redirected to the next task Review pre-arbitration response and escalate to arbitration. ▪ If you don't receive a response from the merchant, then the case goes in the favor of the cardholder and the transaction moves to Financial adjust ments 1. For Mastercard dispute transaction, you can skip raising the pre-arbitration and di rectly raise the arbitration request. ▪ Select **Create arbitration** to create an ar bitration request.

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Selection	Result
	a. Enter the **Arbitration filing amount** in the appropriate currency. b. Enter the **Reason for case filing**. c. Select **Continue** and **Create arbitration**. **Note:** If an error message is displayed in the **Activity** work notes, the **Create arbitration** button displays again to retry. The **Arbitration response received** drop-down is displayed. ▪ If a response is received from the acquirer, then the value is set to **Yes**. You'll be redirected to the next task Review arbitration response. ▪ If you don't receive a response from the merchant, then the case goes in the favor of the cardholder and the transaction moves to Financial adjustments 1. ○ **No** to end the chargeback, then the transaction moves to the Financial adjustments 2. The task is then marked as Complete.
Resolved	Accept the chargeback response and resolve the dispute. The transaction moves to Financial adjustments 1.

When you select the pre-arbitration or arbitration, the **Chargeback reason code and description** field becomes editable enabling you to modify the reason code.

Note: In case of integration with Mastercard's Mastercom APIs, if the task state is Document Upload Pending after you select **Create pre arbitration** or **Create arbitration**, then the attached document isn't uploaded to Mastercard.

14. **Optional:** To reupload the document, delete and replace your attachment with one that meets Mastercard's requirements, then select **Upload document**.
    For more information, see Mastercard document requirements.
15. **Optional:** If you want to stop and withdraw the case for any reason, such as you've selected a wrong option, select **Withdraw case**.
    The task is marked as Closed Complete and a new **Review chargeback response and decide on pre-arbitration or arbitration** task is automatically generated.

    Note: This action is available only in case of integration with Mastercard's Mastercom APIs.

What to do next

Based on the option the dispute agent selects, the response received field changes accordingly.

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- **Pre-arbitration** - When a response is received from the merchant for the pre-arbitration, the **Pre arbitration response received** value is marked as **Yes**. You'll be redirected to the next task Review pre-arbitration response and escalate to arbitration. If you don't receive a response from the merchant, then the appropriate task is displayed based on the policy.
- **Arbitration** - When a response is received from the merchant, the **Arbitration response received** value is marked as **Yes**. You'll be redirected to the next task Review arbitration response. If you don't receive a response from the merchant, then the appropriate task is displayed based on the policy.

Review pre-arbitration response and escalate to arbitration

After you raised a pre-arbitration request in the Chargeback stage of Mastercard transaction dispute, review the response and decide whether to accept, reject, or escalate the pre arbitration to arbitration.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector.

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task

If the agent is not satisfied with the merchant's pre-arbitration response, the existing request is escalated to arbitration. One of the following scenarios is possible:

- Accept the pre-arbitration: Review and accept the response, then close the chargeback.
- Reject without escalation: Review and reject the response, but choose not to proceed with arbitration.
- Escalate to arbitration: Respond by escalating the existing pre-arbitration to arbitration for further resolution.

If Card Data Security is installed and configured, **Attachments** in the contextual side panel will handle files differently in transaction records. For more information, see Manage attachments in Card Data Security.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. In the **Processing** tab, select the transaction ID.
7. Select the **Review pre-arbitration response and escalate to arbitration** task in **Dispute Workspace**.
8. On the form, fill in the required fields and any other related information.

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9. If the **Dispute response** isn't retrieved, select **Get pre arbitration response** to fetch the merchant response.

   Note: In case the merchant is providing documents with the pre-arbitration response, check the **Activity** section for the document attachment or a download failure message.

10. **Optional:** If a download failure message is displayed in the **Activity** work notes, select **Get acquirer document** to fetch the pre-arbitration response document from the merchant.
11. **Optional:** Select **Add file** to attach supporting documents to the task.

    Note:

    - You must upload a single `.zip` file whenever you submit documents to Mastercard.
    - When integrated with Mastercard's Mastercom APIs, the system automatically compresses multiple attachments into a single zip file. It also validates attached files against Mastercard requirements for file type and size, and alerts you when any attachment doesn't meet Mastercard requirements. For more information, see Mastercard document requirements.

12. Select one of the following options from the **Response outcome** drop-down.

Option	Description
Unresolved	Select this option if the cardholder isn't hap py with the merchant's response on pre-arbi tration and wants to escalate to arbitration. The **Escalate to arbitration** drop-down is dis played. Select one of the following options: ○ **Yes** to proceed with arbitration. Select **Con tinue** and **Escalate to arbitration**. **Note:** If an error message is dis played in the **Activity** work notes, the **Escalate to arbitration** button dis plays again to retry. The **Arbitration response received** drop-down is displayed. ▪ Select **Yes** if you have received a re sponse from the merchant. The next task Review arbitration re sponse is displayed. ▪ Select **No** if you have not received a re sponse from the merchant. The case goes in the favor of the cardholder and the transaction moves to Financial adjust ments 1. ○ **No** to end the chargeback, then the transac tion moves to the Financial adjustments 2. The task is then marked as Complete.

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Option	Description
Resolved	Accept the chargeback response and resolve the dispute. The transaction moves to Finan cial adjustments 1.

Note: In case of integration with Mastercard's Mastercom APIs, if the task state changes to Document Upload Pending after you select **Escalate to arbitration**, then the attached document isn't uploaded to Mastercard.

13. **Optional:** To reupload the document, delete and replace your attachment with one that meets Mastercard's requirements, then select **Upload document**.
For more information, see Mastercard document requirements.
14. **Optional:** If you want to stop and withdraw the case for any reason, such as you've selected a wrong option, select **Withdraw case**.
The task is marked as Closed Complete and a new **Review pre-arbitration response and escalate to arbitration** task is automatically generated.

Note: This action is available only in case of integration with Mastercard's Mastercom APIs.

What to do next

- When you escalate the pre-arbitration to an arbitration, the request is sent to Mastercard and the state of the task changes to Awaiting External Info.
- Once a response is received from the merchant, the **Arbitration response received** value is marked as **Yes**. The next activity Review arbitration response is displayed.
- If you don’t receive a response from the merchant, then the case goes in favor of the cardholder and the appropriate task is displayed based on the policy.

Review arbitration response

Review the arbitration response received from Mastercard and proceed to resolve the dispute. This step occurs in the Mastercard dispute process when you’ve escalated from pre-arbitration to arbitration or skipped pre-arbitration and moved directly into arbitration.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector.

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task

This task displays during one of the possibilities in the chargeback stage:

- An arbitration request is submitted after a pre-arbitration.
- Arbitration is initiated directly, skipping pre-arbitration.

Review the ruling from Mastercard and choose whether to resolve the dispute or take further action.

If Card Data Security is installed and configured, **Attachments** in the contextual side panel will handle files differently in transaction records. For more information, see Manage attachments in Card Data Security.

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Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. In the **Processing** tab, select the transaction ID.
7. Select the **Review arbitration response** task in **Dispute Workspace**.
8. On the form, fill in the required fields and any other related information.
9. If the **Dispute response** isn't retrieved, select **Get arbitration response** to fetch Mastercard response.

   Note: In case Mastercard is providing documents with the arbitration response, check the **Activity** section for the document attachment or a download failure message.

10. **Optional:** If a download failure message is displayed in the **Activity** work notes, select **Get acquirer document** to fetch the arbitration response document from Mastercard.
11. In the **Response outcome** field, select one of the following options.

Selection	Result
Unresolved	Select this option if you are not happy with the arbitration response from Mastercard. The next task is displayed based on Financial adjustments 2. For more information about Financial adjustments, see About Financial adjustments in Mastercard disputes.
Resolved	Select this option if you're satisfied with the arbitration response and close the dispute. The transaction moves to Financial adjustments 1.

12. **Optional:** Select **Add file** to attach supporting documents to the task.

    Note: You must upload a single `.zip` file whenever you submit documents to Mastercard. For more information, see Mastercard document requirements.

What to do next

The task is marked to closure.

Reverse provisional credit

Reverse the temporary credit issued by the bank to the card holder.

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Before you begin
Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

Procedure
1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. In the **Processing** tab, select the transaction ID.
7. Select the#**Reverse provisional credit** activity.
8. On the form, fill in the required fields and any other related information that you have gathered.
9. **Optional:** Select **Add file** to attach supporting documents to the task.

   Note: You must upload a single `.zip` file whenever you submit documents to Mastercard. For more information, see Mastercard document requirements.

10. Select **Close task**.

Provide final credit to customer

Issue immediate final credit to the card holder.

Before you begin
Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task
Based on business rules, an immediate final credit can be issued to the card holder.

Procedure
1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.

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5. Select the **Playbook** tab.
6. In the **Processing** tab, select the transaction ID.
7. Select the **Provide final credit to customer** task in **Dispute Workspace**.
8. Review the **Refund details**.
9. **Optional:** Select **Add file** to attach supporting documents to the task.

   Note: You must upload a single `.zip` file whenever you submit documents to Mastercard. For more information, see Mastercard document requirements.

10. Select **Close task**.

Convert provisional credit to final credit

Convert the provisional credit that was issued previously to a customer to a final credit issuance.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. In the **Processing** tab, select the transaction ID.
7. Select the#**Convert provisional credit to final credit** activity.
8. On the form, fill in the required fields.
9. **Optional:** Select **Add file** to attach supporting documents to the task.

   Note: You must upload a single `.zip` file whenever you submit documents to Mastercard. For more information, see Mastercard document requirements.

10. Select **Close task**.

Resolving ACH disputes

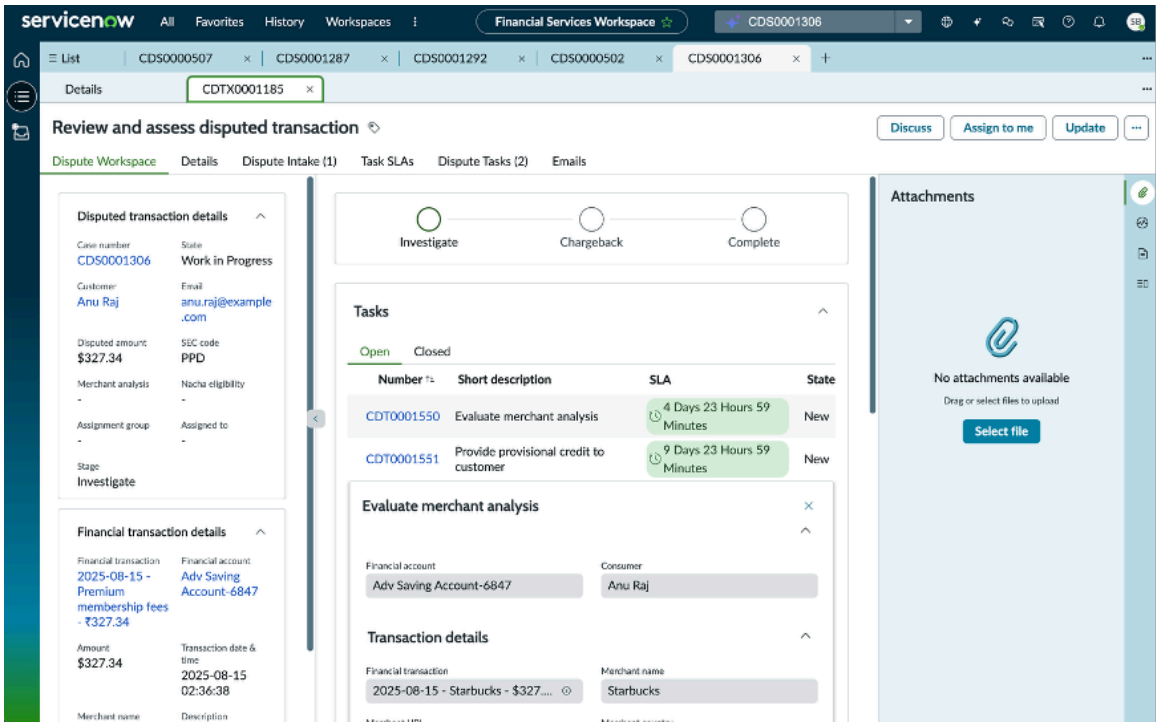
Work on an ACH dispute case to review case information, verify that any outstanding tasks are completed, and resolve the dispute.

ServiceNow Otto for FSO accelerates and optimizes ACH dispute processing. AI-powered agents work alongside human agents to provide real-time insights, actionable recommendations, and predictive guidance. This enables faster, more accurate decisions that reduce resolution time and enhance customer experience.

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The Processing stage of the playbook provides transaction information such as dispute amount, transaction date and time, merchant name, transaction state, current activity, and activity SLA.

After a dispute case is submitted, each disputed transaction is displayed in a **Dispute Workspace**. The dispute transaction progresses through these stages: Investigate, Chargeback, and Closure. As the dispute proceeds, the appropriate stage is updated accordingly. To open a transaction in the Dispute Workspace, select the transaction number.



- The transactions are displayed in the **Dispute Workspace**.
- Each transaction progresses through a series of steps, during which a corresponding sequence of tasks is generated. The tasks are displayed in **Tasks**.
- The **Open** tab displays the tasks open along with the SLA and State.
- The **Short description** provides a preview of the task. Select the task to view its details.
- The **Closed** tab displays all the tasks that have been closed.
- The activity stream for the transaction is displayed below the task.
- The dispute transaction and financial transaction details are displayed in the **Disputed** transaction details and **Financial transaction details** widget.
- **Attachments** can be added as needed. If Card Data Security is installed and configured, **Attachments** in the contextual side panel will handle files differently in transaction records. For more information, see Manage attachments in Card Data Security.

ACH reason codes

For a list of supported ACH dispute reason codes in the Dispute Rules Content Pack for Nacha application, see Dispute Reason Codes

ACH dispute AI agents overview

Agentic AI streamlines ACH dispute resolution by automating merchant analysis, Nacha eligibility checks, ACH dispute return recommendations, and communications with customers or ODFI (Originating Depository Financial Institution). This solution enhances efficiency, accuracy, and

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conformance, enabling financial institutions to resolve ACH disputes faster, reduce errors, and improve customer satisfaction.

The key features of agentic AI in ACH dispute resolution are:

- Investigate merchant credibility: Agentic AI can evaluate merchants by checking their web credibility and past dispute history in the context of the disputed transaction reason, providing a comprehensive view of their reliability.
- Determine eligibility: AI agents can determine eligibility according to Nacha operating guidelines for relevant ACH return codes, ensuring conformance and reducing errors.
- Recommend action: By analyzing the outcomes of AI agents and similar past disputes, agentic AI can recommend the best course of action for resolving disputes.
- Automated communication: Agentic AI can communicate with customers or merchants' banks depending on the action taken, streamlining the dispute resolution process.

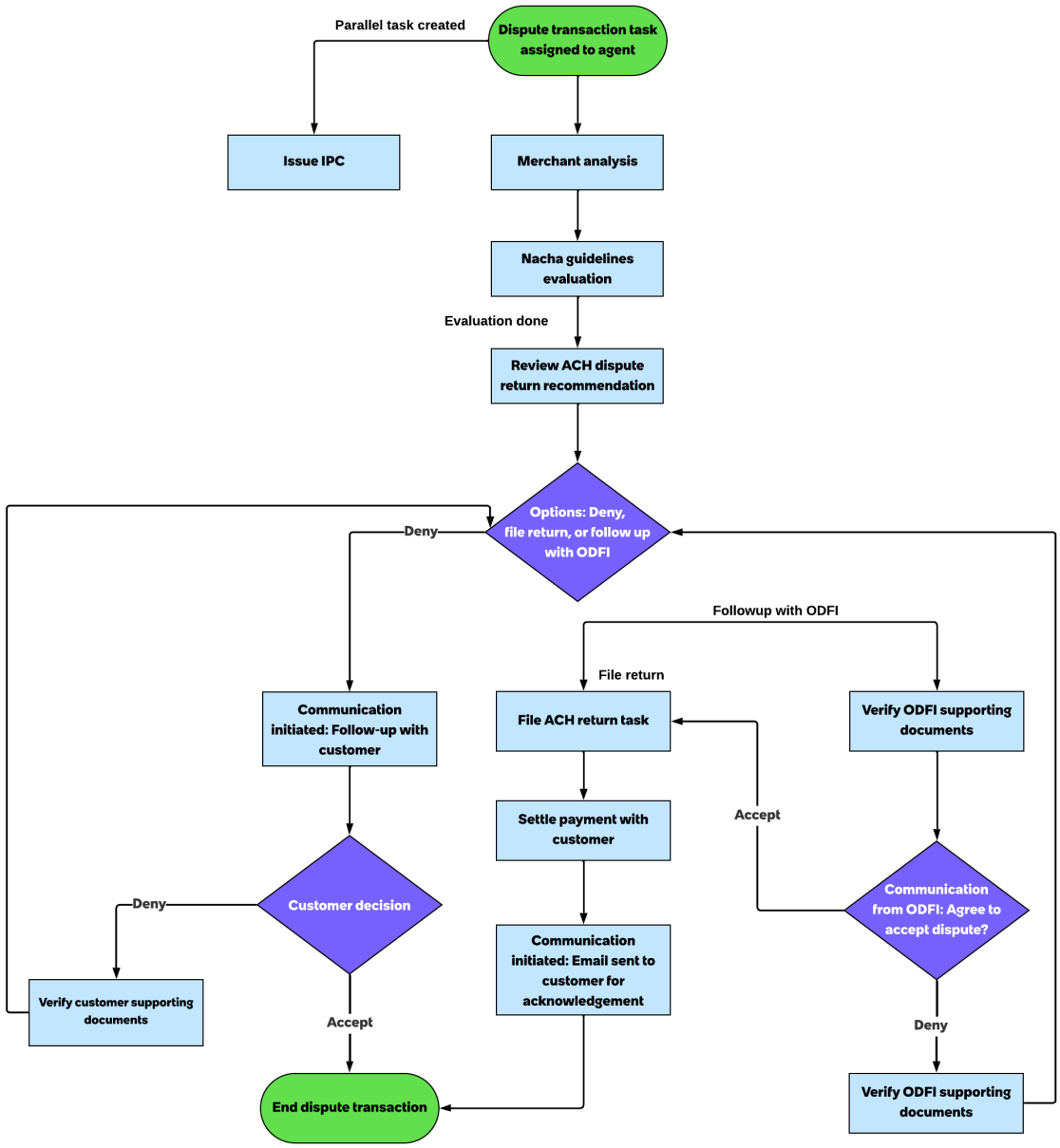
The key agents for ACH dispute resolution are.

- **Merchant analysis for disputes AI agent**: Assesses merchant credibility in the context of the disputed transaction's reason, using web intelligence and internal dispute history, eliminating manual research.
- **Nacha operating guidelines check AI agent**: Verifies chargeback eligibility of transactions against Nacha operating guidelines without relying on complex system rules.
- **ACH dispute return recommendation AI agent**: Combines merchant risk analysis and Nacha eligibility checks to provide clear, consistent recommendations, whether to file a return, deny the claim, or request more documentations. Thus helping dispute agents to make faster, more accurate, and conforming decisions.
- **Dispute communication AI agent**: Automates and streamlines communication with customers and ODFIs throughout the ACH dispute life cycle. The agent generates and sends timely, conforming, and personalized notifications for all dispute outcomes: returns, denials, or documentation requests, thus ensuring clarity, conformance, and faster resolution.

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ACH disputes workflow with AI agents

The following diagram illustrates the workflow in ACH disputes with the AI



agents.

For information about the workflow in ACH disputes, see Processing an ACH dispute.

Processing an ACH dispute

On the **Processing** tab of the card disputes playbook, all disputed transactions in an ACH dispute case are displayed on a dashboard. The tab also provides transaction information such as dispute amount, transaction date and time, merchant, transaction state, current activity, and activity SLA.

The Investigate stage displays the dispute tasks related to investigating the disputed ACH transaction.

The Investigate stage of the disputed transaction includes the following tasks:

Task	Description

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Evaluate merchant analysis	Evaluate the merchant credibility to help validate the disputed
Provide provisional credit to customer	Provide a temporary provisional credit to the account holder w investigated.
Evaluate Nacha guidelines	Evaluate the Nacha (National Automated Clearing House Asso to verify that a disputed ACH transaction meets the Nacha op eligibility by verifying required documentation such as a valid Unauthorized Debit (WSUD).
Review ACH dispute return recommendation	Review the ACH dispute information and determine the final a • Deny: The ACH dispute is determined to be invalid and is de reversed. • File return: The ACH dispute is determined to be valid and r refund is initiated. • Follow up ODFI: More information is required from the ODFI denied or issued.
Dispute communication initiation	Provide a response and feedback to the customer for a decisi This communication is sent to customers if the final action tak **Deny** customer. If **Follow up ODFI** is the final action, the comm (Originating Depository Financial Institution).
Verify customer supporting documents	After communicating dispute denial to a customer, if a custom decline a dispute, they'll be asked to provide support docume response. Verify the supporting documents that you received
Verify ODFI supporting documents	After following up with ODFI (Originating Depository Financial documentation about the dispute, verify the supporting docur
File ACH return	File a refund for an ACH dispute when the dispute has been d
Settle payment with customer	Complete the financial adjustment so that the customer recei after the dispute is resolved.
Reverse provisional credit	Reverse the temporary credit issued by the bank to the accou

Using AI agents in ACH disputes processing

Several of the tasks in the Investigate stage can be assisted by an AI agent. Each AI agent is scoped to a single task and can be enabled or disabled independently, so a case can move through a mix of AI-assisted and manually completed tasks.

Once a dispute agent is assigned to a case and its related transactions, either automatically through your Advanced Work Assignment (AWA) configuration or manually by selecting **Assign to me** on a specific task, any AI agent enabled for that task is invoked automatically.

> **Note:** Ensure that your assignment logic, such as AWA, is configured so that when a dispute case is assigned to an agent, all associated transactions are automatically assigned to the same agent. This alignment helps maintain consistency and speeds up case resolution.

Each AI agent draws on the same set of resources to form its recommendation:

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- Knowledge base (KB) articles, such as the reason-code and eligibility rules installed with the Nacha dispute content pack
- The ACH dispute's task details
- Previous ACH dispute cases

When an AI agent completes its analysis, the dispute agent reviews the recommendation and chooses one of these options on the workspace:

- **Apply Recommendation**: Accept the AI agent's recommendation. The recommended outcome and rationale are copied into the task's final action and resolution reason fields, and the task closes.
- **Ask a follow up**: Ask the AI agent to clarify or expand on its analysis in the ServiceNow Otto panel before deciding.

A dispute agent can also decide not to follow a recommendation. In that case, the AI agent prompts for a rationale for the disagreement before the task proceeds.

The following AI agents can assist with ACH dispute processing:

- Merchant analysis with AI agent: Checks merchant credibility using web search ratings and reviews and past dispute history. See Evaluate merchant analysis.
- Nacha operating guidelines check AI agent: Verifies that a disputed transaction meets Nacha rules and timelines, including required documentation such as a valid Written Statement of Unauthorized Debit (WSUD). See Evaluate Nacha operating guidelines.
- ACH dispute return recommendation AI agent: Reviews past disputes with similar transaction values and recommends a final action (Deny, File return, or Follow up with ODFI). See Review ACH dispute return recommendation.
- Dispute communication AI agent: Selects an appropriate email template, drafts the customer or ODFI communication, and lets the dispute agent review it before sending. See Dispute communication initiation.

If an AI agent isn't enabled for a task, the dispute agent completes that task manually, as described in the corresponding task topic.

Related topics

Dispute Reason Codes

Evaluate merchant analysis

Evaluate a merchant's credibility to determine whether the transaction is legitimate or potentially fraudulent before deciding on a resolution. When the ACH disputes AI agent workflow is enabled, an AI agent can perform this analysis automatically based on merchant reviews found through a web search and the merchant's past dispute history.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector. If the Merchant analysis with AI agent is enabled, the now_assist_panel_user role is also required.

About this task

The Merchant analysis with AI agent can perform this evaluation for you if it is activated. The agent checks the merchant's credibility based on ratings and reviews from a web search and reviews past dispute history across all payment types, then recommends an outcome that you can apply or follow up on. If a web search returns no results for a merchant, the merchant

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is classified as not credible. When the agent isn't enabled, evaluate the merchant analysis manually.

Ensure that your assignment logic, such as Advanced Work Assignment (AWA), is configured so that when a dispute case is assigned to an agent, all associated transactions are automatically assigned to the same agent. This alignment helps maintain consistency and speeds up case resolution.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. In the **Processing** tab, select the transaction ID.
7. Open the **Evaluate merchant analysis** task.

   If the AI agent is enabled and the task isn't yet assigned, select **Assign to me** to invoke the AI agent. If the task is already assigned to you, the agent's recommendation is displayed automatically.

   If the AI agent isn't enabled, in **Open Tasks**, select **Evaluate merchant analysis** to open the task manually.

8. If the AI agent is enabled, review the agent's analysis and select one of these options on the workspace.
   - **Apply Recommendation**: Accept the recommendation after reviewing the merchant analysis. The recommended **Outcome** and **Rationale** on the recommendation card component are copied to **Final action** and **Resolution reason** respectively, and the task closes automatically.
   - **Ask a follow up**: Select this option only if you aren't sure about the analysis and want to verify further. The analysis is then displayed in the ServiceNow Otto panel. If you disagree with the analysis, the AI agent prompts you for a rationale for the disagreement before the task proceeds.

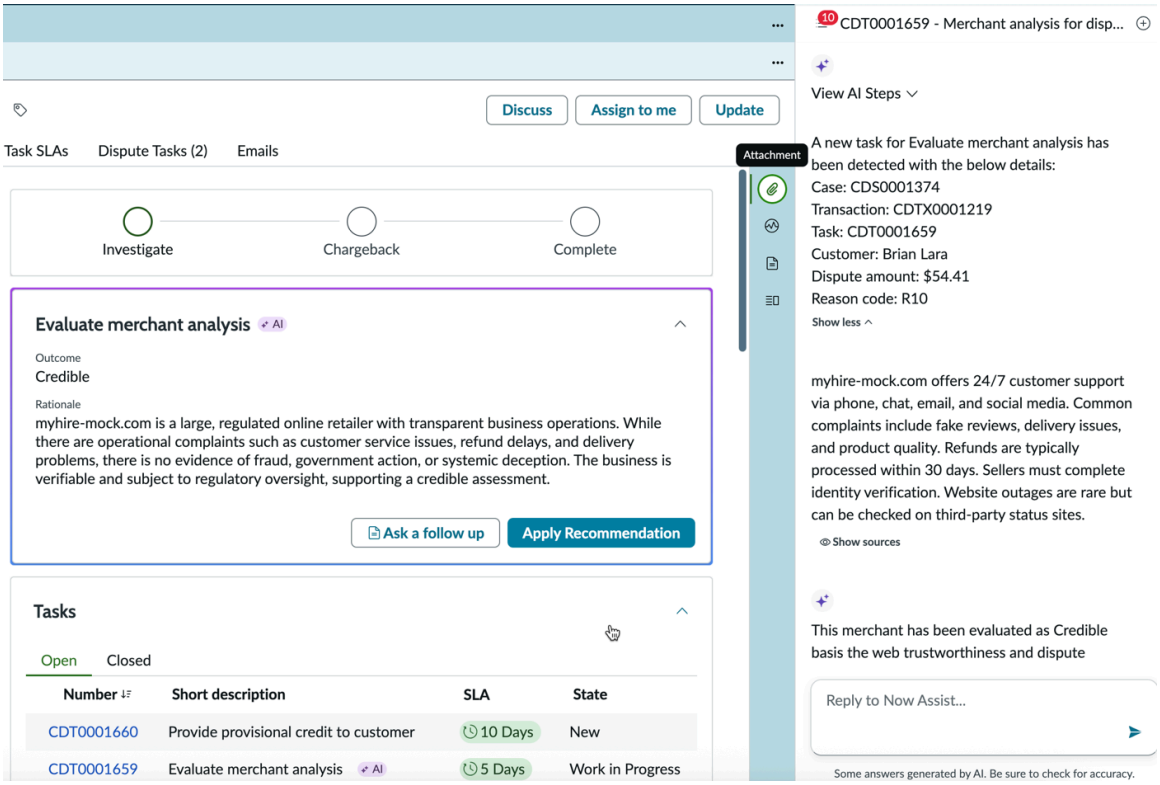
   Note: You can also access the AI agent's recommendation as follows:

   a. Once you select **Assign to me**, a notification appears for you in the ServiceNow Otto panel.

   b. Select the ServiceNow Otto icon ( ) and open the active chat for the disputed transaction.

   c. In the chat, the AI agent generates a recommendation for the dispute with a valid reason.

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9. If the AI agent isn't enabled, or you want to record the final action yourself, in **Merchant analysis action** indicate the final action:
   - **Credible**: Upon analysis, the merchant is determined to be credible.
   - **Not Credible**: Upon analysis, the merchant is determined to be not credible.
10. Close the task.
    This step happens automatically if the AI agent is enabled and you selected **Apply Recommendation**.

Result

The **Final action** field is updated as **Credible** or **Not credible**. The task navigates to the next task, Evaluate Nacha operating guidelines.

Issue provisional credit to customer

Provide a temporary provisional credit to the account holder while the ACH dispute is investigated.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

About this task

A temporary credit is provided to the account holder while the case is under investigation.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.

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- For your assigned cases, select **Assigned to me**.
- For all dispute cases, select **All**.

4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. In the **Processing** tab, select the transaction ID.
7. In **Provide provisional credit to customer activity**, enter the refund details.
8. **Optional:** In the#**Remarks** field, enter any comments.
9. Close the task.

> **Note:** In cases where the agent does not provide provisional credit but keeps the task open, once file return communication is sent to the customer, this task is cancelled.

Evaluate Nacha operating guidelines

Evaluate the Nacha operating guidelines to ensure that the ACH dispute qualifies for potential reimbursement. When the Nacha operating guidelines check AI agent is enabled, it can verify eligibility automatically by checking required documentation, such as a valid Written Statement of Unauthorized Debit (WSUD), and confirming actions occur within the allowed time frames.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector. If the Nacha operating guidelines check AI agent is enabled, the now_assist_panel_user role is also required.

About this task

Nacha governs the ACH network, which processes electronic payments like payroll, bill payments, and direct deposits in the United States of America. The Nacha Operating Rules and Guidelines establish compliance requirements for all disputed ACH transactions.

This task is dependent on the Dispute Rules Content Pack for Nacha plugin.

The Dispute Rules Content Pack for Nacha includes a Knowledge Base article that contains a table of reason codes and the corresponding eligibility rules.

To access the knowledge base article:

1. Navigate to **All** > **Knowledge Center**.
2. Navigate to the knowledge base Dispute Compliance Documents.
3. Open the knowledge base article Nacha Operating Guidelines for Return Codes.

> **Note:** When the Nacha operating guidelines check AI agent is enabled, it can perform this evaluation for you, using the same knowledge article installed with the Dispute Rules Content Pack for Nacha to verify required documentation and confirm actions occur within the allowed time frames. To enable this capability, make sure that the AI Search option is turned on. See Using Dispute Rules Content Pack for Nacha for more information about the content pack. When the Nacha operating guidelines check AI agent isn't enabled, use the knowledge base article earlier to evaluate the guidelines manually.

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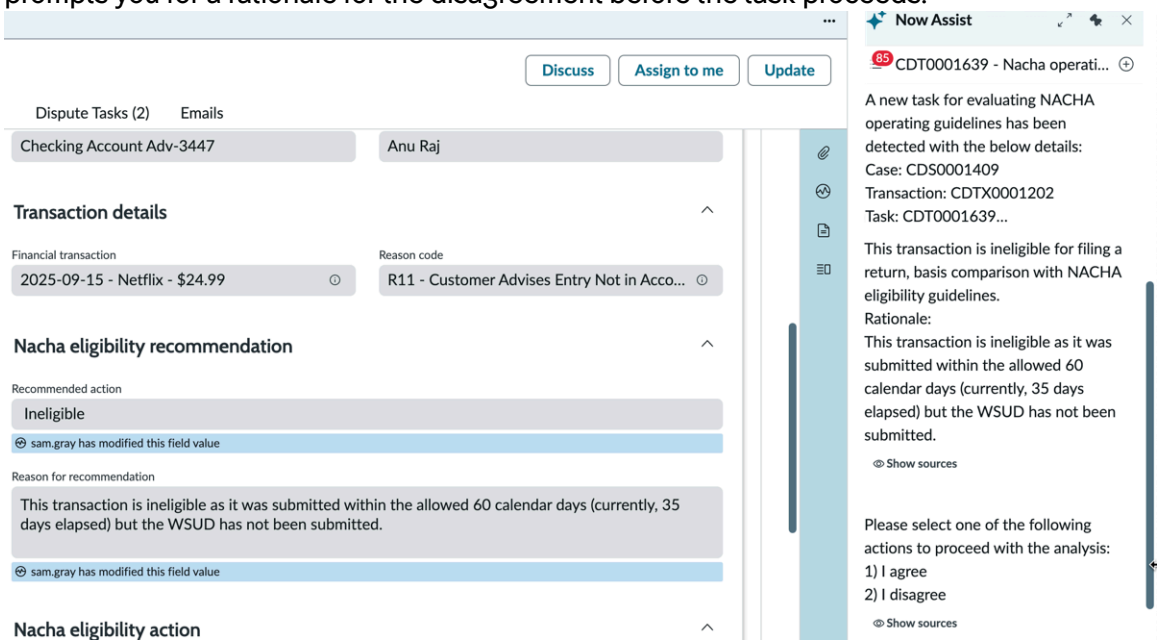
Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. In the **Processing** tab, select the transaction ID.
7. Open the **Evaluate Nacha operating guidelines** task.

   If the AI agent is enabled and the task isn't yet assigned, select **Assign to me** to invoke the AI agent. If the task is already assigned to you, the agent's recommendation is displayed automatically.

   If the AI agent isn't enabled, in **Open Tasks**, select **Evaluate Nacha operating guidelines** to open the task manually.

8. If the AI agent is enabled, review the agent's analysis and select one of these options on the workspace.
   - **Apply Recommendation**: Accept the recommendation after reviewing the Nacha operating guidelines analysis. The recommended **Outcome** and **Rationale** on the recommendation card component are copied to **Final action** and **Resolution reason** respectively, and the task closes automatically.
   - **Ask a follow up**: Select this option only if you aren't sure about the analysis and want to verify further. The analysis is then displayed in the ServiceNow Otto panel. If you disagree with the analysis, the AI agent prompts you for a rationale for the disagreement before the task proceeds.



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Note: You can also access the AI agent's recommendation as follows:

a. Once you select **Assign to me**, a notification appears for you in the ServiceNow Otto panel.

b. Select the ServiceNow Otto icon () and open the active chat for the disputed transaction.

9. If the AI agent isn't enabled, or you want to record the final action yourself, update **Nacha eligibility action** to indicate the final action.
   - **Eligible**: This dispute is considered eligible under Nacha guidelines.
   - **Ineligible**: This dispute is considered ineligible under Nacha guidelines.
10. Enter a resolution reason.
    This step isn't needed if the AI agent is enabled and you selected **Apply Recommendation**, since the AI agent's rationale is copied into **Resolution reason** automatically.
11. Close the task.
    This step happens automatically if the AI agent is enabled and you selected **Apply Recommendation**.

Result

The **Final action** field is updated as **Eligible** or **Ineligible**. The task navigates to the next task, Review ACH dispute return recommendation.

Related topics

Dispute Reason Codes

Review ACH dispute return recommendation

Review the ACH dispute information based on merchant analysis and Nacha eligibility recommendations and determine the final action. When the ACH dispute return recommendation AI agent is enabled, it can analyze past disputes with similar transaction values and recommend an action for you.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector. If the ACH dispute return recommendation AI agent is enabled, the now_assist_panel_user role is also required.

About this task

Once the merchant analysis has been conducted and Nacha guidelines have been analyzed, a final action must be taken on the ACH dispute. You can deny a refund, file a refund, or follow up with the Originating Depository Financial Institution (ODFI) before making a final decision.

Note: The ACH dispute return recommendation AI agent can review past disputes with similar transaction values and recommend an action — **Deny**, **File return**, or **Follow up with ODFI** — along with a reason for the recommendation. It applies predefined rules when historical data is limited. When this agent isn't enabled, determine the final action manually.

Ensure that your assignment logic, such as Advanced Work Assignment (AWA), is configured so that when a dispute case is assigned to an agent, all associated transactions are automatically assigned to the same agent. This alignment helps maintain consistency and speeds up case resolution.

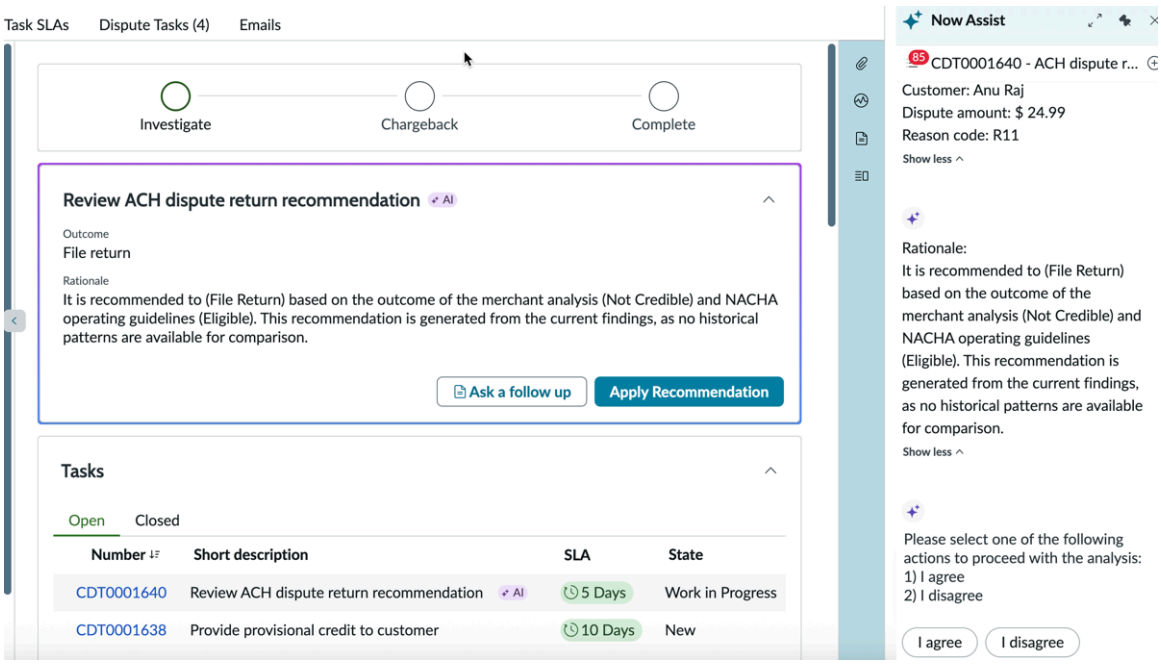
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Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. In the **Processing** tab, select the transaction ID.
7. Open the **Review ACH dispute return recommendation** task.

   If the AI agent is enabled and the task isn't yet assigned, select **Assign to me** to invoke the AI agent. If the task is already assigned to you, the agent's recommendation is displayed automatically.

   If the AI agent isn't enabled, in **Open Tasks**, select **Review ACH dispute return recommendation** to open the task manually.
8. If the AI agent is enabled, it prompts one of these actions:
   - **Deny**
   - **File Return**
   - **Followup ODFI**



9. Review the AI agent's analysis and select one of these options on the workspace.

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- **Apply Recommendation**: Accept the recommendation after reviewing the analysis. The recommended **Outcome** and **Rationale** on the recommendation card component are copied to **Final action** and **Resolution reason** respectively, and the task closes automatically.
- **Ask a follow up**: Select this option only if you aren't sure about the analysis and want to verify further. The analysis is then displayed in the ServiceNow Otto panel.

Note: You can also access the AI agent's recommendation as follows:

a. Select the ServiceNow Otto icon ( ) and open the active chat for the disputed transaction.

b. In the chat, the AI agent generates a recommendation for the dispute with a rationale. If you disagree with the analysis, the AI agent prompts you for a rationale for the disagreement before the task proceeds.

10. If the AI agent isn't enabled, or you want to record the final action yourself, in **ACH dispute return recommendation action**, select the final action:
    a. **Deny**: The ACH dispute is determined to be invalid and is denied. The provisional credit is either canceled or reversed, depending on whether the credit has already been issued.
    b. **File return**: The ACH dispute is determined to be valid and meets eligibility for return. A refund is initiated.
    c. **Follow up ODFI**: More information is required from the ODFI before a refund can be either denied or issued.
11. Close the task.
    This step happens automatically if the AI agent is enabled and you selected **Apply Recommendation**.

Result

The **Final action** field is updated with one of the following options: **File return**, **Deny**, or **Followup ODFI**, and the process continues to the next task, Dispute communication initiation.

Dispute communication initiation

Initiate customer communication after the final decision on ACH dispute resolution is completed. When the dispute communication AI agent is enabled, it can automatically select an email template, draft the message, and let you review it before sending.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector. If the dispute communication AI agent is enabled, the now_assist_panel_user role is also required.

About this task

The dispute communication AI agent can select an appropriate email template based on the final action taken (**File return**, **Follow up with ODFI**, or **Deny**), fill in the task details, rephrase the content, and generate a draft for your review. AI assistance lets you expand or shorten the drafted content. When this agent isn't enabled, compose the communication manually.

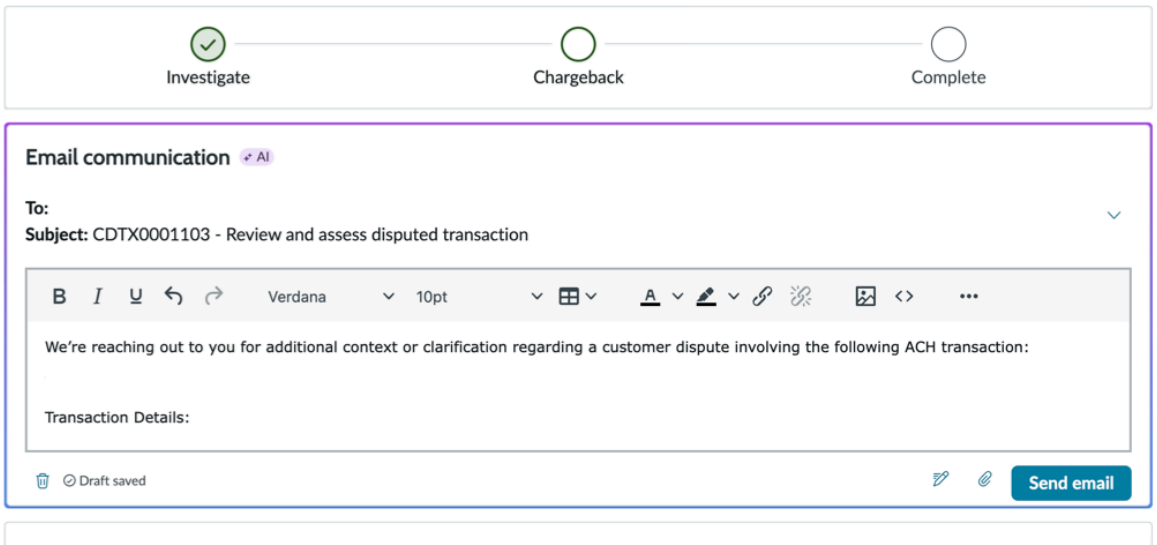
Note: The email drafts are stored and configured under sysevent_email_template_list (Email Templates) with the name **Dispute Communication Email Template**.

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Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. In the **Processing** tab, select the transaction ID.
7. Open the **Dispute communication initiation** task.

   If the AI agent is enabled and the task isn't yet assigned, select **Assign to me** to invoke the AI agent. On the dispute workspace, the email-composer component is displayed and a draft email is auto-generated, reflecting the decision made in the previous task (**File return**, **Follow up with ODFI**, or **Deny**).



   If the AI agent isn't enabled, in **Open Tasks**, select **Dispute communication initiation** to open the task manually.

8. Perform one of the following:
   - If the AI agent is enabled, review the content of the generated email and modify it if needed before sending.
   - If the AI agent isn't enabled, in the email composer or by selecting the customer's email, compose the message to be sent.
9. If more information is being requested from ODFI, indicate the **Merchant response** received after ODFI's reply:
   - **Declined dispute**: The merchant declines the dispute as invalid.
   - **Accepted dispute**: The merchant accepts the dispute as valid.
10. If the dispute is denied, indicate the **Customer response** received after the customer's reply:

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- **Accepted**: The customer accepts that the dispute has been denied.
- **Denied**: The customer denies the dispute decision and is asked to provide support documents to strengthen their claim.

11. Enter any customer feedback or remarks.
12. Close the task.

Result

The email draft, whether AI-generated or manually composed, is sent to the relevant stakeholders, who can agree or disagree with the proposed resolution. Based on their response, the **Merchant response** or **Customer response** field is updated, the task closes, and the case proceeds to the next stage of dispute resolution.

Verify customer supporting documents

After following up with the customer to request further documentation about the dispute, verify the supporting documents that you received.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

About this task

After the customer sends supporting documents in response to a denial, you extract the email contents and attachments and connect them to the task. Your next step is to review the information and, using the updated details, determine if you should file a return, deny the customer's claim, or request additional information.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. In the **Processing** tab, select the transaction ID.
7. In **Open Tasks**, select **Verify customer supporting documents**.
8. In **Action**, select the final action:
   - **Deny**: The ACH dispute is determined to be invalid and is denied. The provisional credit is removed.
   - **File return**: The ACH dispute is determined to be valid and meets eligibility for return. A refund is initiated.
   - **Follow up for additional proof**: Additional customer information is required before a refund can be approved or denied.
9. Close the task.

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Verify ODFI supporting documents

After following up with the Originating Depository Financial Institution (ODFI) to request further documentation about the dispute, verify the supporting documents that you received.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

About this task

An Originating Depository Financial Institution (ODFI) is a bank or credit union that initiates ACH transactions on behalf of its customers (called Originators). It serves as the entry point into the ACH network, transmitting payment instructions to an ACH Operator (such as the Federal Reserve or The Clearing House) for further processing.

After receiving supporting documents from the ODFI in response to the Follow-up communication, your first step is to extract the email contents and attachments and link them to the task.

You then review these updated details to determine if you should file a return, deny the customer's claim, or request additional information.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. In the **Processing** tab, select the transaction ID.
7. In **Open Tasks**, select **Verify ODFIs supporting documents**.
8. In **Action**, select the final action.
   - **Deny**: The ACH dispute is determined to be invalid and is denied. The provisional credit is removed.
   - **File return**: The ACH dispute is determined to be valid and meets eligibility for return. A refund is initiated.
   - **Follow up for additional proof**: Further information is required from ODFI before a refund can be either denied or issued.
9. Close the task.

File ACH return

File a return to ODFI for a disputed transaction if it has been determined to be eligible for a refund.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

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Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. In the **Processing** tab, select the transaction ID.
7. In **Open Tasks**, select **File ACH return**.
8. Once you've completed the due diligence for filing a return with the ODFI, provide an appropriate description and any relevant remarks.
9. Close the task.

Settle payment with customer

Complete the financial adjustment so the customer receives the correct funds after the dispute is resolved.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. In the **Processing** tab, select the transaction ID.
7. In **Open Tasks**, select **Settle payment with customer**.
8. Once you've completed any financial adjustments to the disputed transaction, provide an appropriate description and any relevant remarks.
9. In Refund details, enter the fee amount, interest amount, and total refund as applicable.
10. Close the task.

Reverse provisional credit

Reverse the temporary credit issued by the bank to the account holder.

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Before you begin
Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

Procedure
1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Card disputes service cases**, open the case list.
4. In the list, select the case that you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. In the transaction level playbook of the **Processing** tab, select the transaction ID.
   The **Chargeback** stage is initiated for the transaction.
7. Select the#**Reverse provisional credit** activity.
8. On the form, fill in the required fields and any other related information that you have gathered.
9. **Optional:** Select **Add file** to attach supporting documents to the task.
10. Select **Close task**.

Managing disputes without network integration

Work on a dispute case to review case information, ensure that any outstanding tasks are completed, and resolve the service request.

Before you begin
Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task
When a customer requires resolution of a dispute, there are three ways a case is raised:

- A contributor initiates a case on behalf of the customer through the workspace and provides dispute transaction details, triggering a workflow for the transaction. For more information, see Initiate a dispute.
- A customer files a dispute through their financial institution's customer portal. For more information, see Create a dispute case with Dispute Intake in Portal.
- As an agent, you can also create a dispute case through the agent workspace as needed.

Once the dispute case is created and assigned to you, you can review the submitted details, make updates as necessary, then submit the case for investigation.

Throughout the workflow, dispute agents complete their assigned tasks, and the statuses of tasks associated with the case update. Depending on the task updates, a workflow might have additional or fewer tasks. If there is more than one disputed transactions associated with a case, the case remains open until the workflows for each transaction are completed and closed.

Work through the activities and tasks required to research and complete the request. Tasks in the playbook activities are also available in the **Tasks** tab of the case.

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Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. Use the activities and tasks under the following playbook stages to fulfill the request and resolve the case:
   - **Initiate** - This stage is active when a case is created by the dispute agent. If the case is submitted through the contributor workspace or the customer dispute portal, the provided details are displayed and all activities are marked as complete.

     This stage enables you to enter dispute information, upload documents, fill out the dispute questionnaire, and submit the case.
   - **Review** - This stage is active if a case is submitted through the contributor workspace or the customer dispute portal.

     This stage includes details to review a submitted case, including the selected transactions and reasons for dispute. You can also answer additional questions to provide more information, and modify responses for accuracy.
   - **Processing**- This stage is active after a dispute case is submitted, each disputed transaction is displayed in a workspace as tasks. Each dispute transaction progresses through these stages: **Investigate**, **Chargeback**, and **Closure**.
     - **Investigation**- This stage enables you to determine the recovery option, write off a transaction amount, provide immediate final credit, trigger a pre-dispute collaboration, initiate provisional credit, determine reverse provisional credit, and investigate the transaction.
     - **Chargeback**- This stage enables you to report fraud, initiate chargeback, and review merchant representment.
   - **Closure** - After you complete all the activities for the case, you can select the resolution code and enter resolution notes to close the case.

   Any tasks generated during playbook activities appear in the **Tasks** tab of the case.
7. Close the task from the task form.

Case/Dispute activity	Action
To submit a dispute case	In the case playbook, select **Submit**.
○ **To close investigation tasks** ○ **To close chargeback tasks**	In the task form, select **Close** to close the task.

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Result
The tasks update to Closed Complete.

Investigating a dispute

Complete tasks such as determining a recovery option, writing off a disputed transaction amount, and provide immediate final credit, notify the merchant, initiate provisional credit, determine reversal of provisional credit, and investigate the transaction.

Detect friendly fraud

Detect friendly fraud and determine the course of action required depending on the amount being disputed, the customer relationship, and the outcome of the detection logic. When the Friendly fraud AI agent is enabled as part of the Help resolve friendly fraud disputes agentic workflow, the agent recommends an action and helps draft the customer response.

Before you begin
Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

About this task
Friendly fraud occurs when a consumer makes a legitimate purchase but later disputes the transaction, claiming it was unauthorized or that they didn't receive the product or service. To detect friendly fraud accurately, a set of predefined rules is applied to disputed transactions.

By default, transactions are flagged for friendly fraud if they:

- Took place with the same merchant.
- Were conducted using Visa cards.
- Were made on the same card account.
- Occur within 120 to 365 days from each other.
- Have no active fraud reports or disputes.
- Have at least two matching core data elements (IP address, shipping address, device ID/fingerprint), with one being either IP address or device ID/fingerprint.

Note: Friendly fraud detection does not apply to card-present transactions; these are automatically excluded from evaluation.

The dispute agent can decline requests, issue credits, or proceed with chargebacks, along with modifying communication templates for customer interaction.

Dispute agents can also use the Help resolve friendly fraud disputes agentic workflow to provide suggested actions and draft customer responses. This agentic workflow detects friendly fraud through automated checks, guides the dispute agent toward appropriate actions, and helps draft responses for customers.

When this agentic workflow is enabled, the Friendly fraud AI agent has access to:

- **Tools**: The agent has access to various tools, including:
  - Knowledge base (KB) articles
  - Friendly fraud task details
  - Previous cases of disputes
- **Decision Making**: The dispute agent can follow a generated recommendation of the AI agent or make a different decision. If the dispute agent decides to deviate from the generated

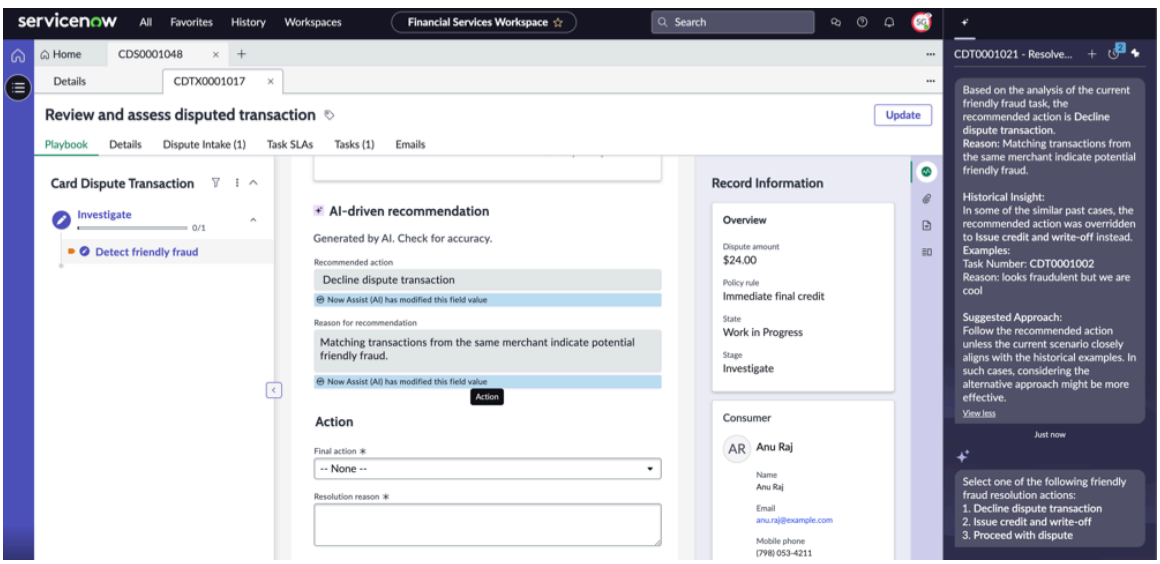
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suggestion, they must provide a reason for their decision. The process includes declining requests, issuing credits, or proceeding with chargebacks, and communication templates for customer interaction.

For information on modifying the agentic workflow, see Configure agentic workflows in Financial Services Operations.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. Select the transaction ID in the transaction level playbook of the **Processing** tab.
   The **Investigate** stage is initiated for the transaction.
7. The **Detect friendly fraud** activity appears in the **Investigate** stage.
   If friendly fraud is not detected for the transaction, the activity is marked as complete. The form is set to read-only and an information banner indicates that friendly fraud was not detected for this transaction.
8. The transaction details along with the **Evidence** are displayed.
   If the Friendly fraud AI agent is enabled, a notification appears in the ServiceNow Otto panel and an active chat is initiated. The AI agent provides a recommendation for the dispute along with a valid reason. It guides the dispute agent in the panel to select the appropriate action and provide the reasons for the selection.
9. If the Friendly fraud AI agent is enabled, select the ServiceNow Otto icon ( ) and open the active chat for the disputed transaction.
   In the chat, the AI agent generates a recommendation for the dispute with a valid reason. A new section appears with the AI-driven recommendation in the **Resolve friendly fraud** activity.



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10. Perform one of the following actions:
    - If you're working with the AI agent, in the chat, enter the number corresponding to your decision.
    - If you're not working with the AI agent, select one of the following options directly on the form.

Action	Result
Decline dispute transaction	**a.** Provide the reason for the decline and select **Mark Complete.** **b.** The next activity **Customer communication** is displayed. See Manage customer communication.
Issue credit and write-off	**a.** Provide the **Resolution reason**. **b.** Select **Mark complete**. The **Issue credit** activity is displayed. **c.** Provide the final credit and select **Close task**. The task is marked as **Closed Complete.** .
Proceed with dispute	The **Report fraud** activity is displayed. Follow the further steps to resolve the fraud. For more information, see Report fraud to a card network.

11. If you're working with the AI agent, continue interacting with it as needed to resolve the case. You can continue working in the playbook activities as you interact with the AI agent. For information about resolving customer communication for friendly fraud, see Manage customer communication.

Result
Based on the resolution option selected, either directly on the form or through the Friendly fraud AI agent chat, the friendly fraud is resolved. The case proceeds to the next activity.

Manage customer communication

Provide a response and feedback to the customer for a decision made on a dispute, such as friendly fraud.

Before you begin
Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

About this task
When you select the **Decline dispute transaction** option in the **Detect friendly fraud** activity, the **Customer communication** activity is displayed. Provide the customer feedback and the reason. You can accept or deny the response.

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Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. Select the transaction ID in the transaction level playbook of the **Processing** tab.
   The **Investigate** stage is initiated for the transaction.
7. Select the **Customer communication** activity.
8. Select the **Customer decision** as **Accepted** or **Denied**.
   - When the customer decision is accepted, provide **Customer feedback** and select **Mark complete**. The dispute is marked as **Closed Complete**.
   - When the customer decision is denied, provide the **Customer feedback**. In the **Action** section, select one of the following.

Final action	Steps
Decline dispute transaction	**a.** Provide a **Resolution reason**. **b.** Select **Mark complete**. The transaction is marked as**Closed Rejected**.
Issue credit and write-off	**a.** Provide the **Resolution reason**. **b.** Select **Mark complete**. The **Issue credit** activity is displayed. **c.** Provide the final credit and select **Close task**. The task is marked as **Closed Complete.**
Proceed with dispute	**a.** Provide a **Resolution reason**. **b.** Select **Mark complete**. The next activity **Report fraud** is displayed. **c.** Proceed with activities in the playbook as required. For more information about resolving fraud, see Report fraud to a card network.

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Report fraud

Report potential fraud on a transaction to a card network. If potential fraud was flagged for a transaction during manual investigation, a transaction includes the Fraud reporting task within the workflow

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. In the **Processing** tab, select the transaction ID.
7. The **Investigate** stage is initiated for the transaction.
8. Select the **Report fraud** task.
9. On the form, fill in the required fields and any other related information that you have gathered.
10. **Optional:** In the#**Remarks** field, enter any comments.
11. Select **Close task**.

Result

Depending on the policy rule, the task moves to the next task. The following tasks are displayed based on the policy rule.

Policy rules

Policy rule	Task displayed
Immediate Provisional Credit	Issue provisional credit
Immediate Final Credit	Set recovery option
No Credit	Alert merchant task
Deny	Case is denied

Blocking and reissuing a new card

The Block and reissue new card task automatically triggers if a case's dispute category is Fraud.

After the task for the Dispute information activity is completed from the Initiate stage of the Playbook, the Block and reissue new card task automatically triggers if the case's dispute category is Fraud.

You can view the generated task from the Tasks tab of the case.

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Issue provisional credit

Initiate temporary provisional credit to the card holder.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task

A temporary credit is provided to the card holder to notify that the case is under investigation.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. In the **Processing** tab, select the transaction ID.
7. In the **Issue provisional credit** task, enter the refund amount and details.
8. **Optional:** In the#**Remarks** field, enter any comments.
9. Close the task from the playbook.

Dispute activity	Action
To save changes to the activity	Select **Update**.
To Issue provisional credit to customer	Select **Close task**.

Determine recovery option for providing final credit

Complete the Recovery option task to choose whether to pursue chargeback for a transaction where final credit to the card customer will be provided.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

About this task

A chargeback is bank initiated, pursued when a card provider requests from the merchant the return to the customer of lost funds on a fraudulent or disputed transaction. If chargeback will not be pursued, the agent selects whether to deny or write off the transaction.

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Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. Select the **Recovery option** task under the Investigation playbook stage.
7. Select the recovery task that you want to complete.
8. On the form, fill in the required fields and any other related information that you've gathered.

   - In the **Pursue chargeback** field, select whether the determination is to pursue chargeback from the merchant.
   - In the **Deny dispute** field, select whether the determination is to deny the dispute.

9. **Optional:** In the **Work notes** field, enter any comments.
10. After you have entered the details in the task, select **Update**.
11. Close the task from the playbook.

Dispute activity	Action
To close the Recovery option task	Select **Close**.

Result

- If determination was made to deny the dispute, the transaction task state updates to Closed complete.
- If determination was made to pursue chargeback, the relevant tasks for the transaction will trigger for the Chargeback stage.

Investigate transactions

If a merchant refuses a transaction dispute, the case may move to the manual investigation task.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).

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3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. **Optional:** In the transaction level playbook of the **Processing** tab, select the transaction ID.
7. Select the **Investigate transactions** task under the Investigation playbook stage.
8. Review the chargeback eligibility and chargeback ineligibility reasons for the disputed transaction.
9. Select whether to create a chargeback request in the **Pursue chargeback** drop-down list.
   - `Yes` - Pursue a chargeback from the merchant.
   - `No` - Do not pursue chargeback from the merchant.
10. On the form, fill in the required fields and any other related information that you have gathered.
11. **Optional:** In the#**Remarks** field, enter any comments.
12. **Optional:** Select **Update** to save your changes.
13. Select **Continue**.
    The case is submitted to the dispute manager for review and approval when the chargeback eligibility is `No` and the agent sets the **Pursue Chargeback** value to `Yes`. After the manager approves the task, the user agent can continue with the dispute.
14. Select **Initiate chargeback**.

Result
The dispute moves into the Chargeback stage.

Provide immediate final credit

Issue immediate final credit to the card holder.

Before you begin
Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

> **Important:** For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task
Based on business rules, the bank can make a determination to issue immediate final credit to the card holder. Immediate final credit can be issued during the Investigation stage.

Procedure
1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.

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4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. Select the **Immediate final credit** task under the Investigation playbook stage.
7. Select the immediate final credit task that you want to complete.
8. On the form, fill in the required fields and any other related information that you have gathered.
9. **Optional:** In the **Work notes** field, enter any comments.
10. After you have entered the details in the task, select **Update**.
11. Close the task from the playbook.

Dispute activity	Action
To close the Immediate final credit task	Select **Close**.

Result
The task state updates to Closed Complete. The dispute transaction moves to the Chargeback stage.

Review participating merchant alerts

Alert the merchant about a card transaction dispute.

Before you begin
Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

> **Important:** For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task
During the investigation stage of a transaction dispute, this task alerts the merchant to the disputed transaction. The merchant can choose to resolve the disputed transaction or decline to resolve the dispute.

Procedure
1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. Select the **Review participating merchant alerts** task under the **Investigation** playbook stage.
7. On the form, fill in the required fields and any other related information.
   In the **Merchant response** field, select one of the following options:

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- **Accepted Dispute**- Merchant chose to resolve the dispute with the customer.
- **Declined Dispute**- Merchant declines to resolve the dispute with the customer.

8. **Optional:** In the#**Remarks** field, enter any comments.
9. Select one of the following actions.

Dispute task	Action
To save changes to the task	Select **Update**.
To close the task	Select **Close task**.

Result

The task state updates to Closed Complete. The outcome that the transaction sets to depends on the merchant's decision:

- If the merchant resolves the dispute with the customer directly, the transaction moves to a Closed complete outcome.
- If the merchant declines to resolve the dispute with the customer, the transaction dispute remains in the Work in progress state, and continues through the dispute process workflow stages.

Initiating a chargeback

Complete tasks such as initiating a chargeback, providing credit to a customer, and refunding a merchant.

Report fraud to a card network

Report potential fraud on a transaction to a card network.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

> **Important:** For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task

A transaction will include the Fraud reporting task within the workflow if potential fraud was flagged for a transaction during manual investigation.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. Select the **Fraud reporting** activity under the Chargeback playbook stage.

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7. Select the fraud reporting task that you want to complete.
8. On the form, fill in the required fields and any other related information that you've gathered.
9. **Optional:** In the **Work notes** field, enter any comments.
10. Close the task from the task form.

Dispute activity	Action
To close the Fraud reporting task	Select **Close**.

Result

If fraud was flagged, if not previously triggered, the block and reissue card task triggers. The transaction moves to the Initiate chargeback stage.

Initiate chargeback and recover funds from merchant

Initiate a request for the card network issuer to credit the customer.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task

A manual investigation can result in an outcome of initiating a chargeback, creating a task to recover transaction funds from the merchant.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. Select the **Initiate chargeback and fill merchant response** activity under the Chargeback playbook stage.
7. On the form, review the populated fields and add any other related information that you've gathered.
8. **Optional:** In the **Work notes** field, enter any comments.
9. After you have entered the details in the task, select **Update**.
10. To submit the request, select **Initiate chargeback**.
11. Record the merchant response.

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Network	Action
Visa	In the **Dispute response received** field, indi cate whether a response was received from the merchant.
Other networks	In the **Represented by merchant** field, select whether the merchant is providing represent ment to contest the chargeback request.

12. Select **Close task** to close the task from the playbook.

Result
The task state moves to the Closed complete state. Additionally:

- The merchant's bank makes a determination whether to provide the credit to the issuing bank.

  Note: Tracking funds credited from the merchant's bank occurs outside of the Financial Services Card Operations application. The application requires integration with the applicable card network.

- The merchant can provide evidence for the transaction and refuse the chargeback, or the merchant can accept the chargeback, which will result in the customer being credited back with the funds.

What to do next
If the merchant has provided representment, proceed to Review merchant representment. Otherwise, proceed to Provide final credit to customer or Convert provisional credit to final credit.

Review merchant representment

Review the representment evidence provided by a merchant during a chargeback request. A representment is the process where a business can prove that a charge that is being questioned is valid and the consumer's charge should not be reversed.

Before you begin
Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task
If a merchant disagrees with a chargeback, they can submit representment evidence in an attempt to contest the chargeback and support their claim that a transaction is valid to their acquiring bank by representment. The issuing bank reviews the evidence and determines further action on the disputed transaction.

Procedure
1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.

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4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. Select the **Review merchant representment** activity under the Chargeback playbook stage.
7. On the form, fill in the required fields and any other related information that you've gathered.
8. **Optional:** Select **Update** to save your changes.
9. Select **Continue**.
   If merchant representment is not accepted, the case is submitted to the dispute manager for review and approval.
10. Close the task from the playbook.

Dispute activity	Action
To close the task	Select **Close task**.

Result
The task state moves to the Closed complete state.

If the representment is accepted and the transaction has provisional credit, proceed to Reverse provisional credit. If the representment is accepted with no provisional credit, proceed to Return funds to merchant.

If the representment is not accepted, proceed to Provide final credit to customer or Convert provisional credit to final credit.

Provide final credit to customer

If a merchant's representment was not approved as sufficient supporting evidence by the issuing bank, the issuing bank upholds the chargeback.

Before you begin
Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task
If a merchant's representment was not approved as sufficient supporting evidence by the issuing bank, the issuing bank upholds the chargeback, and final credit is provided to the customer.

Procedure
1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.

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5. Select the **Playbook** tab.
6. Select the **Issue final credit** activity under the Chargeback playbook stage.
7. On the form, fill in the required fields and any other related information that you've gathered.
8. **Optional:** In the **Remarks** field, enter any comments.
9. After you have entered the details in the task, select **Update**.
10. Close the task from the playbook.

Dispute activity	Action
To close the task	Select **Close task**.

Result

Once final credit issuance to the customer is submitted, the transaction task state updates to Closed complete.

Convert provisional credit to final credit

Convert provisional credit previously issued to a customer to a final credit issuance.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task

If a merchant's supporting representment evidence was not provided or approved as sufficient by the issuing bank, the issuing bank upholds the chargeback, and provisional credit previously issued to a customer is converted to final credit issued to the customer.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. Select the **Convert provisional credit to final credit** activity under the Chargeback playbook stage.
7. Select the convert provisional credit to final credit task that you want to complete.
8. On the form, fill in the required fields and any other related information that you've gathered.
9. **Optional:** In the **Work notes** field, enter any comments.
10. After you have entered the details in the task, select **Update**.

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11. Close the task from the playbook.

Dispute activity	Action
To close the Convert provisional credit to final credit task	Select **Close**.

Result
Once final credit issuance to the customer is submitted, the transaction task state updates to Closed complete.

Reverse provisional credit

Reverse the temporary credit issued by the bank to the card holder.

Before you begin
Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task
The option to reverse provisional credit exists when provisional credit was issued to a customer in scenarios such as:

- During the Investigation stage- During the manual investigation task a determination that a transaction was not fraud.
- During the Chargeback stage- An issuing bank evaluates the merchant's representment evidence after a chargeback has occurred, and makes the determination to rescind a chargeback.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. Select the **Reverse provisional credit** activity under the Chargeback playbook stage.
7. Select the Reverse provisional credit task that you want to complete.
8. On the form, fill in the required fields and any other related information that you've gathered.
9. **Optional:** In the **Work notes** field, enter any comments.
10. After you have entered the details in the task, select **Update**.

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11. Close the task from the playbook.

Dispute activity	Action
To close the Reverse provisional credit task	Select **Close**.

What to do next
Proceed to Return funds to merchant.

Return funds to merchant

A merchant can be refunded if their representment evidence is approved.

Before you begin
Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task
If a decision to refund the merchant was selected during the Review representment task, the Return funds to merchant task is triggered in the workflow. After the issuing bank evaluates the merchant's representment evidence after a chargeback has occurred, and makes the determination to rescind a chargeback, the issuing bank returns the funds associated with the transaction to the merchant.

Procedure
1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. Select the **Return funds to merchant** activity under the Chargeback playbook stage.
7. On the form, fill in the required fields and any other related information that you've gathered.
8. After you have entered the details in the task, select **Update**.
9. Close the task from the playbook.

Dispute activity	Action
To close the task	Select **Close task**.

Result
The task updates to the Close complete state. If the transaction was the only or final transaction to be resolved for the case, the case moves to the Closure stage. See Close a card dispute for more information.

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Close a card dispute

After you have completed all tasks in a card dispute case, you can add final details and close the case in the Closure playbook stage.

Before you begin

Role required: sn_bom_credit_card.dispute_agent or sn_bom_credit_card.dispute_agent_connector

About this task

Note: When all task are closed, the transaction will be closed automatically. The agent must then go to the case and manually close it.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Card disputes service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all dispute cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Closure** playbook stage to show the Close case view.
6. **Optional:** For fraud-related disputes, complete the task to block and reissue the card before closing the dispute.
7. Select the **Resolution code** to indicate the outcome of the case.
8. Enter any closing notes in the **Resolution notes** field.
9. Close the case.

Action	Dispute Activity
Save changes	Save the resolution information.
Close	The Resolution code and Resolution notes are saved to the case, and the case state up dates to Closed Complete.

Note: For Mastercard disputes, if an error message is displayed in the **Activity** work notes, the **Close** button displays again so you can retry.

Card Data Security

The Card data security application embeds a tokenization service that enables Financial Services Operations (FSO) customers to configure the data that is tokenized and detokenized for Dispute Cases and Dispute Transactions to meet Payment Card Industry (PCI) requirements ("Card Data Security").

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Get started

Explore	Configure	Manage
 Learn about how to use Card Data Security	 Set up Card Data Security	 Manage and modify Card Data Security
	Reference  Get details about components that are installed	

Disclaimer

Important: Customer is responsible for implementation of this application, including decisions relating to tokenization/detokenization of data. Customer remains solely responsible for complying with applicable legal obligations, including Payment Card Industry Data Security Standards (PCI DSS).

Exploring Card Data Security

Learn more about Card Data Security and how it can be used to tokenize sensitive card data, display and mask Primary Account Numbers (PANs), and manage sensitive attachments for Dispute Cases and Dispute Transactions.

Card Data Security overview

The Card Data Security application helps organizations adhere to Payment Card Industry Data Security Standard (PCI DSS) requirements by protecting cardholder data. It provides a tokenizer service that substitutes sensitive data in dispute workflows—such as Primary Account Numbers (PANs) and documents—with non-sensitive equivalent values called tokens.

Using tokens prevents sensitive data from being stored on a ServiceNow instance, minimizing the impact of a data breach.

You can configure data to be tokenized as it enters your ServiceNow instance, and have it restored to its original value when it is sent to Third-Party Systems.

(Disclaimer: This application enables data tokenization capabilities for Dispute Cases and Dispute Transactions.)

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Value of Card Data Security

The PCI Data Security Standard requires organizations processing payment card transactions to implement proper security measures. Systems that handle sensitive financial information, such as payment card data, must meet PCI standards to safeguard payment information and reduce the risk of data breaches and fraud.

A card disputes solution needs to be PCI compliant for the following reasons:

1. Card dispute flows may store, process, or transmit physical card details.
2. Card dispute case logs may contain sensitive data.
3. Card dispute flows integrate with card networks that transmit card data in their responses.
4. Merchants may submit evidence that contains sensitive data, such as screenshots, receipts, or statements.



Card Data Security provides a secure, PCI-compliant vault for sensitive payment information, while allowing FSO users to maintain operational efficiency in dispute management processes. Whether your organization falls under PCI Level 1 reporting requirements or operates at lower transaction volumes, Card Data Security can help maintain PCI compliance while streamlining financial services operations.

Use cases

Card Data Security can support dispute management scenarios such as:

- Creating a dispute case by entering secure card data
- Enhancing an investigation workflow by displaying card information
- Document management for PCI-compliant file handling

Features

The following table shows the features available in Card Data Security:

Features in Card Data Security

Feature	Description
Built-in tokenizer service vault and schemas	Card Data Security includes schemas to support storing card details and sensitive documents in the tokenizer service vault, so that PANs and sensitive data are not stored in ServiceNow.
Manage connections and credentials	Supports defining service accounts, user and role management, and context-aware authorization. Card Data Security provides connection aliases for Visa Resolve Online

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Features in Card Data Security (continued)

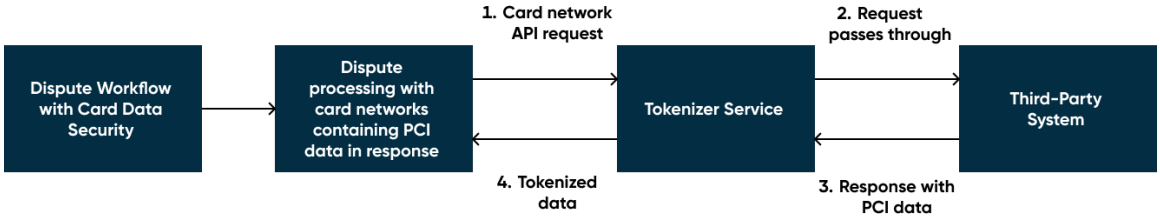
Feature	Description
	(VROL) and Mastercom that can be configured to your workflow's requirements.
Seamless passthrough integration	The Card Data Security tokenizer service passes through API requests from ServiceNow and responses from card networks, while tokenizing and detokenizing data as required.
Tokenize and detokenize PANs in VROL and Mastercom requests and responses	Use included VROL and Mastercom connections, or upload and configure other connections for the tokenizer service.
Store inbound documents from VROL and Mastercom in the Card Data Security tokenizer service vault	Sensitive documents sent from VROL and Mastercom are kept in the tokenizer service vault, preventing PCI data from being stored in a ServiceNow instance.
List and download documents stored in the Card Data Security tokenizer vault	At the transaction level of a card dispute, use the Attachments contextual side panel to view a list of documents stored in the tokenizer service vault, or download documents to your device.
View and mask PANs in card disputes	Show the full PAN or only the last four digits in the dispute workflow.
Card Data Security container for entering PANs	Use the Card Data Security container to integrate PAN entry in your disputes workflow. **Note:** This feature is not pre-configured for the card disputes workflow and requires additional setup by an administrator.
Document De-identification	Redact predefined entities in images and PDFs. **Note:** This feature is not pre-configured for the card disputes workflow and requires additional setup by an administrator.

Passthrough Integration Workflow Example

See how PCI data is tokenized and detokenized with Card Data Security when communicating with card networks.

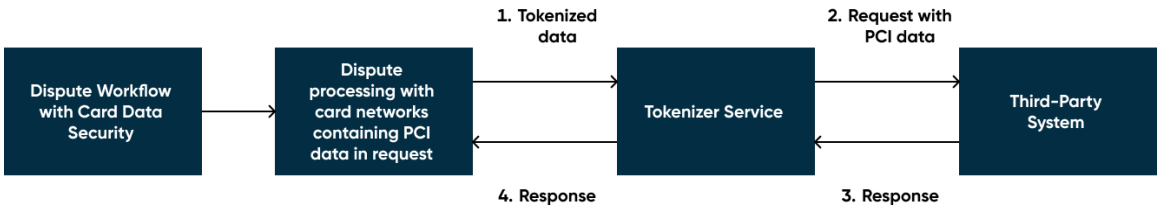
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Tokenization flow with PCI data in response



1. In a dispute intake workflow with a financial account number, a card network API request is sent.
2. The Card Data Security tokenizer service passes through the request to the card network.
3. The card network sends a response containing PCI data (such as a PAN).
4. The Card Data Security tokenizer service replaces the PAN with a token value and sends the token to the dispute workflow.

Tokenization flow with PCI data in request



1. In a dispute intake workflow, a card network API request is sent containing the tokenized data.
2. The Card Data Security tokenizer service receives the request and substitutes the tokenized data with the PCI data (such as a PAN). The request containing the PAN is sent to the card network.
3. The card network sends a response.
4. The Card Data Security tokenizer service passes through the response to the dispute workflow.

Users

Card Data Security users

User	Description
Administrator	Administrators manage the card vault table. They configure the connections and routes between your ServiceNow instance, our tokenizer service, and the third-party financial systems involved in Dispute Case and Dispute Transaction processing, such as card networks and core banking systems ("Third-Party System(s)"). They can also implement the Card Data Security container in a disputes workflow using UI Builder.
Agent	Agents use Card Data Security to view and reveal PANs in a transaction for a card dispute case. At the transaction level of a dispute case, agents can also view and download

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Card Data Security users (continued)

User	Description
	secure attachments sent from VROL and Mastercom in the Attachments contextual side panel.

What to explore next

To learn more about configuring Card Data Security, see:

- Configuring Card Data Security
- Managing Card data security
- Card Data Security Reference

Configuring Card Data Security

Plan and configure your implementation of Card Data Security by following the tasks listed in this configuration overview.

Configuration overview

Refer to the following steps to set up and configure Card Data Security for the first time.

Configuration overview for Card Data Security

Step	Description	Where to perform
Provision our tokenizer service and complete the onboarding procedure	Ensure that you have provisioned our tokenizer service and that you have completed the onboarding procedure. Tokenizer service accounts are hosted on multi-tenant shared infrastructure, isolated by account and vault boundaries. For more information, contact your ServiceNow account representative.	Tokenizer service
Create tokenizer service vault	Create the tables in our tokenizer service. These tables will contain the PCI data from Third-Party Systems.	Tokenizer service
Set up connections, service accounts, and context-aware authorization in the tokenizer service	Set up the connections, service accounts, and context-aware authorization to enable communication between your ServiceNow instance, the tokenizer service, and the Third-Party System.	Tokenizer service

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Configuration overview for Card Data Security (continued)

Step	Description	Where to perform
Set up Visa integration Set up Mastercard integration	Install and set up integrations to the Third-Party Systems (such as Financial Services Operations Integration with Visa, and Financial Services Operations Integration with Mastercard). Card Data Security requires these integrations to function correctly.	ServiceNow
Install Card Data Security	Install Card Data Security (sn_data_sec) from the ServiceNow Store.	ServiceNow
Set up OAuth for Card Data Security	For OAuth authentication, follow these steps to set up connectivity with your ServiceNow instance. These connections are required to get file metadata and download URLs from files hosted in the tokenizer service vault. **Note:** You must set up OAuth to use the Card Data Security container components, including the PAN reveal components and the file viewing component.	ServiceNow
Set up tokenized HTTP connection & credential aliases	For API authentication, define the connection and credentials in ServiceNow to communicate to the Third-Party System via our tokenizer service.	ServiceNow
Manage Tokenizer Resource Configurations	Review the entries for each endpoint that sends and receives tokenized data.	ServiceNow
Customize your card disputes workflow with the Card Data Security container	Card Data Security includes a PAN reveal component and a document viewing component.	ServiceNow

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Configuration overview for Card Data Security (continued)

Step	Description	Where to perform
	To make changes, you can modify the preconfigured Card Data Security components using UI Builder.	

Install Card Data Security

If you have the admin role, you can install the Card Data Security application (sn_data_sec).

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see Get entitlement for a ServiceNow product or application.
- Review the application listing in the ServiceNow Store for information on dependencies, licensing or subscription requirements, and release compatibility.
- Ensure that you're provisioned with the tokenizer service, completed the onboarding procedure, and set up the card vault table, service accounts, and other configurations as required. For more information, see Initial setup for Vault schema, Connections and Service Account for Card data security (KB2830577).

Role required: admin

Procedure

1. Navigate to **All** > **System Applications** > **All Available Applications** > **All**.
2. Find the Card Data Security application (sn_data_sec) using the filter criteria and search bar.

   You can search for the application by its name or ID. If you can't find the application, you might have to request it from the ServiceNow Store.

   In the list next to the **Install** button, the versions that are available are displayed.
3. Select a version from the list and select **Install**.

   In the Review Installation Details dialog box, any dependencies installed with your application are listed.
4. If you're prompted, follow the links to the ServiceNow Store to get any additional entitlements for dependencies.
5. Select **Install**.

Set up OAuth for Card Data Security

After you configure your tokenizer service, follow these steps to set up OAuth connectivity with your ServiceNow instance. This connection is required to get file metadata and download URLs from files hosted in the tokenizer service vault.

Token Authentication in Card Data Security

Card Data Security uses JSON Web Tokens (JWT) for authentication. It uses the following token types for authentication:

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- Regular tokens—used for authentication in backend connections.
- Context-aware tokens—required for user interactions in the UI, such as viewing documents in the data vault.

Set up card network integration

When you set up OAuth for card network integration, set up each following connection type.

Connection types

Name	Connection Alias	Description	Procedure
Service Token	CardDataSecurity.ServiceToken	For vault API interactions and backend requests, such as retrieving file download URLs or external document metadata.	Perform all the following steps for this connection type.
Client Token	CardDataSecurity.ClientToken	For obtaining context-aware bearer tokens that are used in detokenization requests. Used for viewing files and revealing PAN values.	Perform all the following steps for this connection type.
Data Token Signer	CardDataSecurity.DataTokenSigner	Required for context-aware authorization. Signs data tokens that are used to make detokenization requests to the data vault. Used for revealing PAN values.	Refer to Set up a Token Signer for specific steps on this connection type.

1. Create a JKS file
2. Create an X.509 Certificate
3. Set up a JWT key
4. Set up a JWT Provider
5. Set up an OAuth Provider
6. Set up the Connection & Credential records
7. Set up a credential
8. Set up the API REST message

Set up Verifi integration

Prepare the following values before you set up this integration. Obtain these values from your Verifi onboarding documentation or account manager, and from your tokenizer service connection setup procedure.

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- Signing algorithm: typically HMAC256 (confirm with Verifi).
- JWT Signing Key: a unique key provided by Verifi.
- JWT Expiry Interval: value in seconds, provided by Verifi.
- Issuer ID: provided by Verifi.
- API Version: provided by Verifi.
- Tokenizer service connection URL: URL used to route requests to Verifi's APIs.
- Tokenizer service API key: provided by the tokenizer service during connection setup.

Perform the following tasks:

1. Set up a JWT key
2. Set up a JWT Provider
3. Set up the Connection & Credential records
4. Set up a credential
5. Set up the Verifi Connection & Credential Alias
6. Set up the API REST message

Create a JKS file

Generate a Java KeyStore (JKS) file for OAuth authentication setup. This process involves extracting the private key from a credentials JSON file and converting it through PEM format to create the required JKS file.

Before you begin

Role required: admin

This task requires a credentials JSON file from the Card Data Security tokenizer service. See Initial setup for Vault schema, Connections and Service Account for Card data security (KB2830577) for more information.

Procedure

1. Create a blank file in a text editor.
2. From the credentials JSON file, copy the `privateKey` value into the blank file.
3. Replace the `\n` values with new line characters.
4. Save the file with the extension `.pem`.
5. Convert the `.pem` file to a JKS file.
   When converting the file, you will provide the key store password and the key alias—make a note of these.

Result

A JKS file is generated for use in your ServiceNow instance.

What to do next

Create an X.509 Certificate.

Create an X.509 Certificate

Create an X.509 certificate record in ServiceNow by uploading a Java Key Store (JKS) file and configuring the certificate settings. This enables secure authentication and encryption for Card Data Security applications.

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Before you begin
Role required: admin

This task requires a JKS file created for Card Data Security. See Create a JKS file for more information.

Procedure

1. Navigate to **All** > **System Definition** > **Certificates**.
2. Select **New**.
3. Enter the following field values.

Field	Value
Name	<Name of the certificate>
Type	Java Key Store
Key store password	<The key store password defined when generating the JKS file>

4. Select the attachments  icon.
5. Select the JKS file to attach the file to the record.
6. Select the related link **Validate Stores/Certificates**.
   An information message saying "Valid key_store" displays if validation is successful.
7. Select **Update**.

Result
A certificate record is created.

What to do next
Set up a JWT key.

Set up a JWT key

Configure a JWT key to enable secure authentication for Card Data Security. This is used to sign the authentication tokens that ServiceNow sends to external systems.

Before you begin
Role required: admin

This task needs the following:

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Set up requirements	
Card network (Visa, Mastercard)	• A X.509 certificate created for Card Data Security. See Create an X.509 Certificate for more information. • The key alias that was defined when generating the JKS file for Card Data Security. See Create a JKS file for more information. • The credentials JSON file obtained from the tokenizer service.
Verifi	See Set up Verifi integration for a list of required values.

Procedure

1. Navigate to **All** > **System OAuth** > **JWT Keys**.
2. Select **New**.
3. For card network integrations, enter the following field values.

Field	Value
Name	<Name of the JWT key>
Signing Keystore	<The X.509 certificate created for Card Data Security>
Signing Key	<The key alias defined when generating the JKS file>
Key ID	<The `keyID` value from the credentials JSON file>

For a Verifi integration, enter the following field values.

Field	Value
Name	<Name of the JWT key>
Signing Algorithm	HMAC256, or the value specified by Verifi at the time of account creation
Signing Key	<The key alias defined when generating the JKS file>
Key ID	<The `keyID` value from the credentials JSON file>

4. Select **Submit**.

Result

A JWT Key record is created.

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What to do next
Set up a JWT Provider.

Set up a JWT Provider

Configure a JWT Provider to enable secure token-based authentication for Card Data Security by setting up signing configurations and claim values. This provider generates JSON Web Tokens that authenticate requests to the tokenizer service using credentials from your tokenizer service JSON file.

Before you begin
Role required: admin

This task needs the following:

Set up requirements	
Card network (Visa, Mastercard)	• A JWT key created for Card Data Security. See Set up a JWT key for more information. • The credentials JSON file obtained from the tokenizer service.
Verifi	A JWT key created for Card Data Security. See Set up a JWT key for more information. See Set up Verifi integration for a list of required values.

Procedure

1. Navigate to **All** > **System OAuth** > **JWT Providers**.
2. Select **New**.
3. For card network integrations, enter the following field values.

Field	Value
Name	<Name of the JWT provider>
Expiry interval	<Life time of the token (in seconds)>
Signing configuration	<The JWT key created for Card Data Security>

For a Verifi integration, enter the following field values.

Field	Value
Name	<Name of the JWT provider>
Expiry interval	<Token expiry duration in seconds, as provided by Verifi>
Signing configuration	<The Verifi JWT key created for Card Data Security>

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4. Select **Save**.
5. Do the following in the **Standard Claims** related list.

Option	Description
Card network (Visa, Mastercard)	**a.** In the `aud` record, update the **Claim Value** with the `tokenURI` value from the tokenizer service credentials JSON file. **b.** In the `iss` record, update the **Claim Value** with the `clientID` value from the tokenizer service credentials JSON file. **c.** In the `sub` record, update the **Claim Value** with a descriptive name.
Verifi	In the `iss` record, update the value to the Issuer ID provided by Verifi.

6. For card network integrations, insert a new row in the **Custom Claims** related list and enter the following field values.

Field	Value
Claim Name	key
Claim Value Type	string
Claim Value	<The `keyID` value from the tokenizer service credentials JSON file>

7. Select **Update**.

Result
A JWT provider record is created with updated claim values.

What to do next
For card network integrations, see Set up an OAuth Provider.

For Verifi integrations, see Set up the Connection & Credential records.

Set up an OAuth Provider

Configure an OAuth provider to enable secure authentication between ServiceNow and a third-party tokenizer service for Card Data Security. This setup establishes the necessary connection credentials and JWT configuration required for secure data tokenization operations.

Before you begin
Role required: admin

This task requires the following:

- A JWT provider created for Card Data Security. See Set up a JWT Provider for more information.
- The credentials JSON file obtained from the tokenizer service.

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Procedure

1. Navigate to **All** > **System OAuth** > **Application Registry**.
2. Select **New**.
3. Select **Connect to a third party OAuth Provider - Outbound**.
4. Enter the following field values.

Field	Value
Name	<Name of the OAuth provider>
Default Grant Type	JWT Bearer
Send credentials	As Private Key JWT
JWT Provider	<The JWT provider created for Card Data Security>
Token URL	<The tokenizer service endpoint URL i.e. the `tokenURI` value from the credentials JSON file>
Client ID	<The `clientID` value from the credentials JSON file>
OAuth API script	OAuthDataSecurityUtil

5. Select **Save**.
6. In the **OAuth Entity Profiles** related list, select the default profile.
7. Enter the following field values.

Field	Value
JWT Provider	<The JWT provider created for Card Data Security>

8. Select **Update**.

Result
The JWT provider record is created.

What to do next
Set up the Connection & Credential records.

Set up the Connection & Credential records

Configure the Connection & Credential records for Card Data Security. This establishes the primary outbound connection that routes requests from ServiceNow to external APIs via the tokenizer service.

Before you begin
Role required: admin

For Verifi integration, this requires a JWT provider created from the procedure in Set up a JWT Provider.

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Procedure

1. Navigate to **All** > **Integration Hub** > **Connections & Credentials** > **Connection & Credential Aliases**.
2. Select the Connection & Credential Alias record.
   - For card network integration, select **CardDataSecurity.ServiceToken**.
   - For Verifi integration, select **Verifi**.
3. In the Connections related list, select **New**.
4. For card network integration, enter the following field values.

Field	Value
Name	<Name of the HTTP(s) connection>
Connection URL	<The tokenizer service endpoint URL i.e. the `tokenURI` value from the credentials JSON file>
vault_id Attribute	<The vault ID of the tokenizer service data vault>

For Verifi integration, enter the following field values.

Field	Value
Name	<Name of the HTTP(s) connection>
Connection URL	<The tokenizer service endpoint URL desig nated for accessing Verifi APIs internally>
Issuer	<The Issuer ID provided by Verifi>
JWT Provider	<The JWT Provider created from the proce dure in Set up a JWT Provider>
API Version	<The API version provided by Verifi, as neces sary>

5. Select **Submit**.
6. For card network integration, repeat steps 2 through 5 for the CardDataSecurity.ClientToken and CardDataSecurity.DataTokenSigner records.

Result
The Card Data Security connection records are configured.

What to do next
Set up a credential.

Set up a credential

Create a credential to enable secure authentication for Card Data Security integrations. This credential authenticates your ServiceNow instance with the tokenizer service gateway.

Before you begin
Role required: admin

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For card network integrations (Visa, Mastercard), this task requires an OAuth Provider created for Card Data Security. See Set up an OAuth Provider for more information.

For Verifi integration, this task requires the unique API key provided by the tokenizer service during connection setup.

Procedure

1. Navigate to **All** > **Integration Hub** > **Connections & Credentials** > **Credentials**.
2. Select **New**.
3. Select the credential type.
   - For card network integration, select **OAuth 2.0 Credentials**.
   - For Verifi integration, select **API Key Credentials**.
4. For card network integration, enter the following field values.

Field	Value
Name	<Name of the OAuth 2.0 credential>
OAuth Entity Profile	<The default profile from the OAuth Provider created for Card Data Security>

For Verifi integration, enter the following field values.

Field	Value
API Key	<The unique API key provided by the tokenizer service during connection setup>

5. Select **Submit**.

Result
The credential record is created.

What to do next
For Verifi integration, see Set up the Verifi Connection & Credential Alias.

For card network integration, see Set up the API REST message.

Set up the Verifi Connection & Credential Alias

For Verifi integrations, set up a dedicated Verifi connection alias for Card Data Security operations.

Before you begin
Role required: admin

This step is performed for Verifi integrations. This requires:

- A Verifi credential created from the procedure in Set up a credential.
- A JWT provider created from the procedure in Set up a JWT Provider.

See Set up Verifi integration for a list of other required values.

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Procedure

1. Navigate to **All** > **Integration Hub** > **Connections & Credentials** > **Connection & Credential Aliases**.
2. Select the **VerifiCardDataSecurity** record.
3. In the Connections related list, select **New**.
4. Enter the following field values.

Field	Value
Credential	<The credential created from the procedure in Set up a credential>
Connection URL	<The tokenizer service endpoint URL>
Issuer	<The Issuer ID provided by Verifi>
JWT Provider	<The JWT Provider created from the proce dure in Set up a JWT Provider>
API Version	<The API version provided by Verifi, as neces sary>

5. Select **Submit**.

Result
The **VerifiCardDataSecurity** record is set up with a dedicated connection alias for Card Data Security.

What to do next
Set up the API REST message.

Set up the API REST message

Configure the API REST message for your integration. This step points outbound REST messages to the correct tokenizer service endpoint.

Before you begin
Role required: admin

For card network integration, this task requires an OAuth Provider created for Card Data Security. See Set up an OAuth Provider for more information.

Procedure

1. Navigate to **All** > **System Web Services** > **Outbound** > **REST Message**.
2. Select the REST Message record.
   - For card network integration, select **Data Security Vault API**
   - For Verifi integration, select **Verifi**.
3. In the **Endpoint** field, update the value.
   - For card network integration, enter the `tokenURI` value from the credentials JSON file.
   - For Verifi integration, enter the tokenizer connection URL configured to route Verifi API calls.
4. For card network integration, in **Authentication**, enter the following field values.

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Field	Value
Authentication type	OAuth 2.0
OAuth profile	<The default profile from the OAuth Provider created for Card Data Security>

Result
The REST Message record is updated with the correct URL and OAuth profile.

Set up a Token Signer

Configure a token signer to enable secure JWT-based authentication for tokenizer service integration. This task involves creating an OAuth entity profile with JWT Bearer grant type, setting up OAuth credentials, and establishing a connection alias that links to your tokenizer service endpoint.

Before you begin
Role required: admin

Complete set up for context-aware authorization in the tokenizer service. See Initial setup for Vault schema, Connections and Service Account for Card data security (KB2830577) for more information.

Perform the following set up tasks for the token signer:

- Create a JKS file
- Create an X.509 Certificate
- Set up a JWT key
- Set up a JWT Provider

Note: Ensure you are using the Token Signing credentials JSON file from the tokenizer service when performing the above set up tasks.

Procedure

1. Navigate to **All** > **oauth_entity_profile.do**.
2. Enter the following field values.

Field	Value
Grant type	JWT Bearer
OAuth provider	<The OAuth provider for the client bearer to ken>
JWT Provider	<The Token Signing JWT Provider created from the task Set up a JWT Provider>

3. Select **Submit**.
4. In the OAuth Entity Profiles list, verify **Is default** is set to `false`.
5. Set up a credential.
   In the **OAuth entity profile** field, select the OAuth entity profile created earlier in this procedure.

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6. Navigate to **All** > **Integration Hub** > **Connections & Credentials** > **Connection & Credential Aliases**.
7. Select the **CardDataSecurity.DataTokenSigner** record.
8. In the Connections related list, select **New**.
9. Enter the following field values.

Field	Value
Name	<Name of the HTTP(s) connection>
Connection URL	<The tokenizer service endpoint URL i.e. the `tokenURI` value from the token signing credentials JSON file>
Credential	<The OAuth Credential created earlier in this procedure>
Connection alias	sn_data_sec.CardDataSecurity_DataTokenSigner
vault_id Attribute	<The vault ID of the tokenizer service data vault>

Result
The token signing JWT Provider is configured.

Set up tokenized HTTP connection & credential aliases

Configure a connection in Card Data Security using an API key for authentication.

Before you begin
Role required: admin

Define the authentication type when setting up a Service Account in the tokenizer service. API keys are long-lived, whereas JWT bearer tokens are time-limited. The tokenizer service generates an API key after you create a Service Account. For more information, see Initial setup for Vault schema, Connections and Service Account for Card data security (KB2830577).

In ServiceNow, install and set up integrations to the Third-Party Systems (such as Visa Spoke or Mastercard Spoke). Card Data Security requires these integrations to function correctly. For more information, see Integrating with spokes.

About this task
You will see records for VROLCardDataSecurity or MastercomCardDataSecurity if Visa Spoke or Mastercard Spoke are installed. These are separate to your existing third-party service connection aliases. Modify these records as required.

Procedure
1. Navigate to **All** > *Integration Hub* > **Connections & Credentials** > **Connection & Credential Aliases**.
2. Open the VROLCardDataSecurity or MastercomCardDataSecurity record.

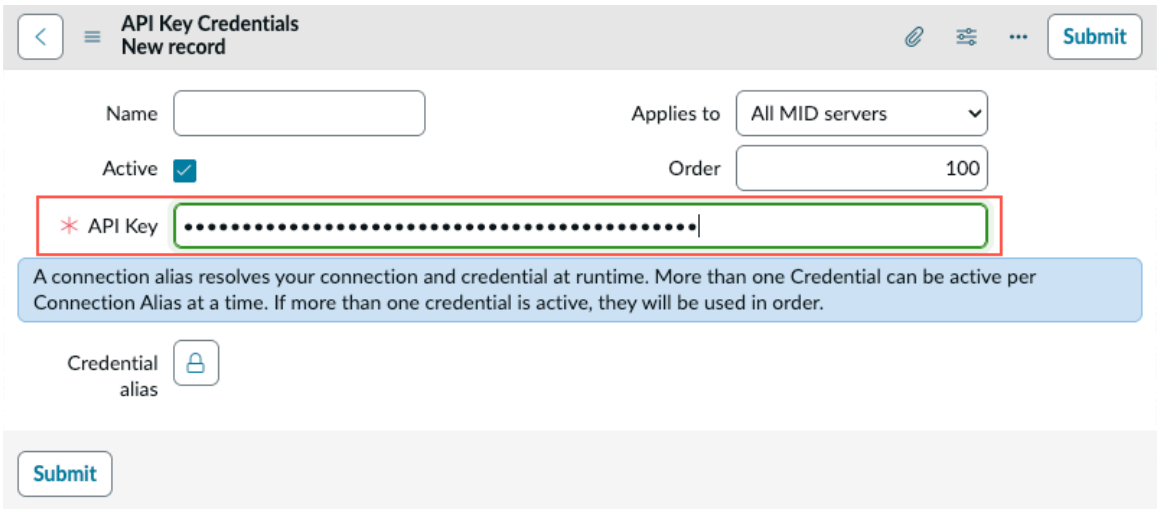
   If you require another third-party connection, create a new Connection & Credential alias. For more information, see Create a Connection & Credential alias.
3. In the Related Links section, select **Connections** > **New**.

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4. Follow the steps in Create an HTTP(s) connection to create a new credential record for this connection.
5. Enter the following field value.

Tokenizer service authentication method	Credential type
API key	API Key Credentials

6. In the new record form for the credential, use the API key generated from our tokenizer service.



What to do next

Repeat these steps for each route you need to set up.

Set up tokenized REST message record

To use tokenized data with a Third-Party System, update the endpoint URL for the Third-Party System's REST message entry in ServiceNow.

Before you begin

Set up your Third-Party System connections in our tokenizer service. For more information, see Initial setup for Vault schema, Connections and Service Account for Card data security (KB2830577).

Install and set up integrations to the Third-Party Systems (such as Visa Spoke or Mastercard Spoke). Card Data Security requires these integrations to function correctly. For more information, see Integrating with spokes.

Role required: admin

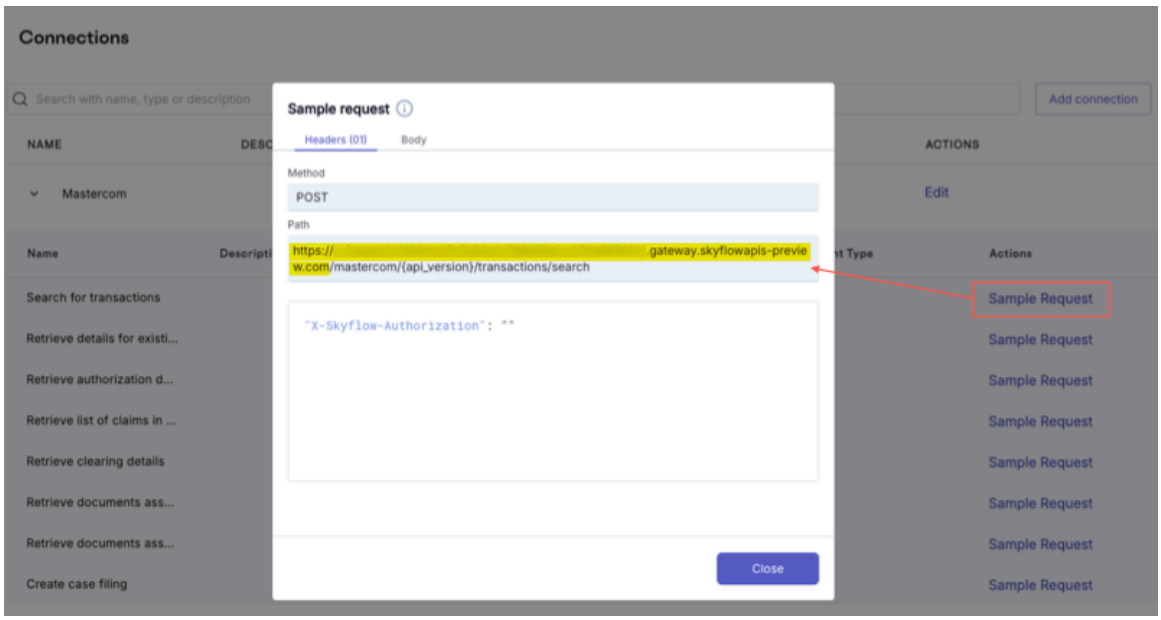
Procedure

1. Navigate to **All** > **System Web Services** > **Outbound** > **REST Message**.
2. Open the Visa Resolve Online or Mastercom record.
   Create a new REST Message record if you don't see one for your Third-Party System. For more information, see Create a REST message.
3. For the **Endpoint** field in the REST message form, enter the connection's base URI from the tokenizer service.

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The connection's base path can be viewed in the tokenizer service administration website by navigating to **Connections**, expanding the connection, and selecting **Sample Request** on a route. The base URL is the domain name of the value in the **Path** field.



What to do next

Repeat these steps for each REST message entry you need to set up.

Card Data Security container

The Card Data Security container enables secure handling of Payment Card Information (PCI) card data within Financial Services Operations card dispute workflows through integration with a tokenizer service. This allows users to work with sensitive card information without exposing PCI data directly.

Note: Card Data Security container requires context-aware authorization to function correctly. See Set up OAuth for Card Data Security for more information.

Key capabilities

This component offers the following capabilities:

- Secure card number display within the ServiceNow interface via integration with the tokenizer service (preconfigured in Card Data Security)
- Secure viewing and download of documents stored in the tokenizer service containing PCI data (preconfigured in Card Data Security), including individual files within a ZIP archive
- Secure card number input through an embedded iframe interface
- Document upload functionality for files containing PCI data
- Configurable features through UI Builder properties

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Implementing and modifying the component

This component displays within UI Builder views.

Two capabilities are preconfigured in Card Data Security: a card number reveal component and a secure attachment viewer. Use UI Builder to make changes to the preconfigured Card Data Security components.

You may also use UI Builder to implement features in the Card Data Security container that aren't preconfigured in Card Data Security, such as card number input and document upload.

For more information about this component's configuration options and adding it to a workspace, see the following resources:

- Component developer documentation for Card Data Security
- UI Builder setup documentation for Card Data Security
- Customize UI Builder pages using components

Card Number Reveal Component

After installing Card Data Security, the card dispute workflow includes this component as a preconfigured card number reveal component. This component is in the transaction record and the Card details section of the Dispute Workspace.

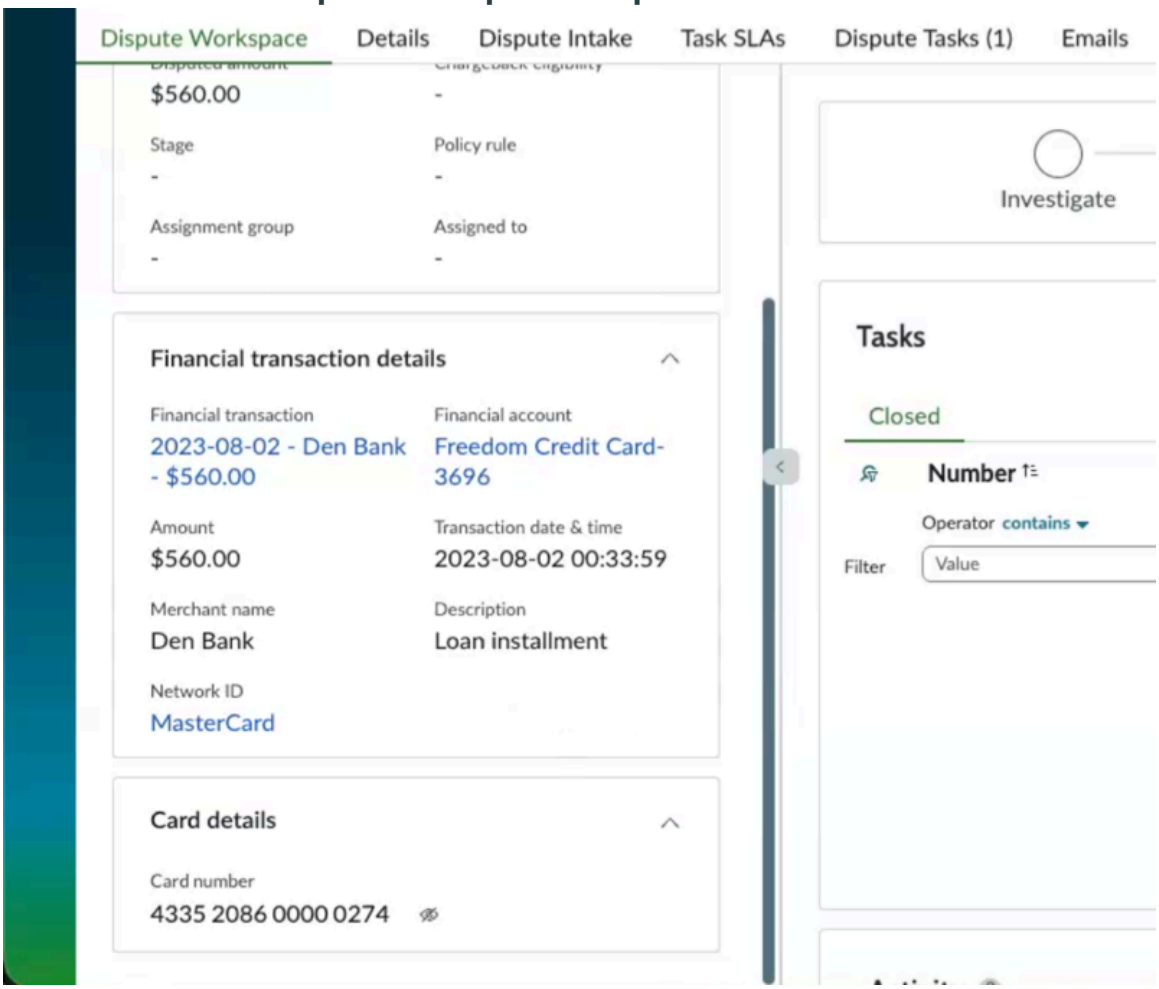
In the transaction record page, the value is derived from the PAN field of the payment card linked to the transaction.

In the dispute workspace, the value is the payment card's tokenized PAN from the disputed financial transaction.

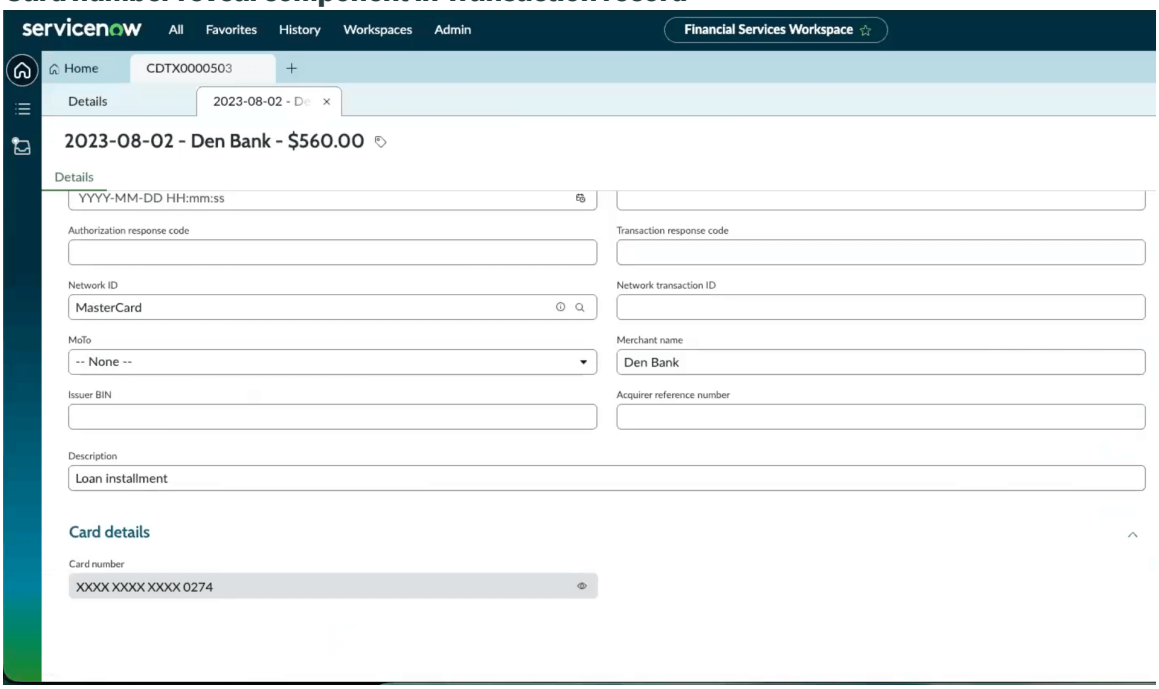
Note: The tokenized PAN value from the tokenizer service is stored in the payment card record's PAN field. When you select the show icon, the card number reveal component detokenizes and displays the original PAN. When you select the hide icon, it restores the redacted value.

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Card number reveal component in Dispute Workspace



Card number reveal component in Transaction record



This component is a UI Builder page collection called **FSO Card Number Reveal Viewport Pages**.

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Use UI Builder to move this component elsewhere as required.

1. Add a viewport to your desired page.
2. Add the **FSO Card Number Reveal Viewport Pages** page collection to the viewport.
3. Create a Viewport load request and define the following values:

Viewport configuration

Field	Value
Viewport	Card Number Reveal Viewport
Viewport Route	<The viewport variant you want to use - select the design from the dispute workspace or the record page form>
Viewport Fields	<The paymentCardSysId value.> **Note:** This value is required for the component to function.

Refer to the related links for more information.

Displaying and downloading secure attachments

After installing Card Data Security, the Attachments view in the contextual side panel displays attachments differently at the transaction level. It displays two preconfigured tabs:

- **Issuer**, which shows files added by the dispute agent.
- **Merchant**, which shows files received from the card network, acquirer, or merchant, stored in the tokenizer service vault.

Files in the **Merchant** tab that are ZIP archives can be opened in a viewer to select, preview, and download individual files within the archive. For more information, see Manage attachments in Card Data Security.

Related topics

UI Builder

Lux Page collections

Extend your UI experience with viewport components

Managing Card data security

Card data security integrates with a service to enable tokenization and detokenization of data configured for Dispute Cases and Dispute Transactions. Administrators can manage connections and create new routes and methods in the application.

Manage the schema and connections in the tokenizer service

You can modify the schema and connection properties in our tokenizer service. Manage the vault columns and properties, and customize the data sent and received from the Third-Party System, such as additional routes and field values.

For more details, refer to Initial setup for Vault schema, Connections and Service Account for Card data security (KB2830577).

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Manage Tokenizer Resource Configurations

The Tokenizer Resource Configurations table contains entries for each endpoint that sends and receives tokenized data. It defines which REST message function Card Data Security uses based on the API path, HTTP method, and target system.

Each endpoint entry has an associated REST message function. These REST messages are defined in the REST Message table. See Set up tokenized REST message record for more information.

Note: Card Data Security includes REST messages for Visa Resolve Online (VROL) and Mastercom.

Accessing Tokenizer Resource Configurations

To access Tokenizer Resource Configurations, navigate to **All** > **Card Operations** > **Card Data Security** > **Tokenizer Resource Configurations**.

List of fields

Fields in the Tokenizer Resource Configuration table

Field	Description
Name	Name of the tokenizer resource configuration record.
HTTP method	The HTTP method of the request (e.g. GET, POST, PUT, PATCH, or DELETE).
Path	Path of the API (e.g. /mastercom/v6/claims/{claim-id}).
Target system	The Third-Party System the method is connecting to (e.g. Visa Resolve Online (VROL), Mastercom).
REST message function	The REST message function, which is defined in the REST message record. See Set up tokenized REST message record for more information.
Security system	The name of the tokenizer service being used.

Create a tokenizer resource configuration entry

If you create a new HTTP method for a REST Message entry, you need to create an entry in the tokenizer resource configuration entry table. This maps the REST message function to the tokenization service endpoint.

Before you begin

Role required: admin

Procedure

1. Navigate to **All** > **Card Operations** > **Card Data Security** > **Tokenizer Resource Configurations**.
2. Select **New**.
3. Complete the following fields.

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Field	Description
Name	Enter a descriptive name for this configura tion entry.
Target system	Select the Third-Party System.
REST message function	Enter the new HTTP method in the REST mes sage entry.
Security system	Select the tokenization service.

4. Select **Submit**.

Create new connections in Card Data Security

Configure settings in our tokenizer service and your ServiceNow instance to set up new tokenized connections, routes, and methods in Card Data Security.

To create a new tokenized connection to another core system other than Visa and Mastercard, refer to the following task list.

Tasks to create an additional connection

Task	Description	Where to perform
Configure the tokenizer service	Use the tokenizer service website to set up a new connections and service accounts for a Third-Party System.	Tokenizer service
Set up integration with the Third-Party System	Set up a new integration with the Third-Party System.	ServiceNow
Create a request builder and response parser	Create request builder and response parser actions for your new connection. Refer to other FSO banking application spokes for examples.	ServiceNow
Create an "Enable Card Data Security" subflow in Workflow Studio for your Third-Party System	Create a Card Data Security subflow to handle payloads from the Third-Party System. Refer to the default subflows in Card Data Security as examples, such as Enable Card Data Security for VROL and Enable Card Data Security for Mastercom.	ServiceNow
Add a decision table entry with API path and subflow mapping	Add a decision table entry to map to the card data security subflow.	ServiceNow

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Tasks to create an additional connection (continued)

Task	Description	Where to perform
Create a REST message function	Create a new REST message function in **All** > **System Web Services** > **Outbound** > **REST Message** for your Third-Party System.	ServiceNow
Define a REST message HTTP method	Define an HTTP method for each route in the connection.	ServiceNow
Add a mapping configuration record for each REST message function	In the Tokenizer Resource Configurations table, add an entry for each message function, and map the endpoint URL to the REST message function.	ServiceNow

Using Card Data Security

With Card Data Security installed and configured, dispute agents can reveal masked PANs and view sensitive documents at the transaction level in the Financial Services Operations workspace.

Overview of tasks in Card Data Security

- Reveal a PAN in the workspace using Card Data Security

  Use the Card Data Security component to mask and reveal a PAN in the disputes workflow.

- Manage attachments in Card Data Security

  Learn how attachments in the contextual side panel are handled in Card Data Security.

Reveal a PAN in the workspace using Card Data Security

Use the Card Data Security component to mask and reveal a PAN in the dispute workspace and transaction details record.

Before you begin

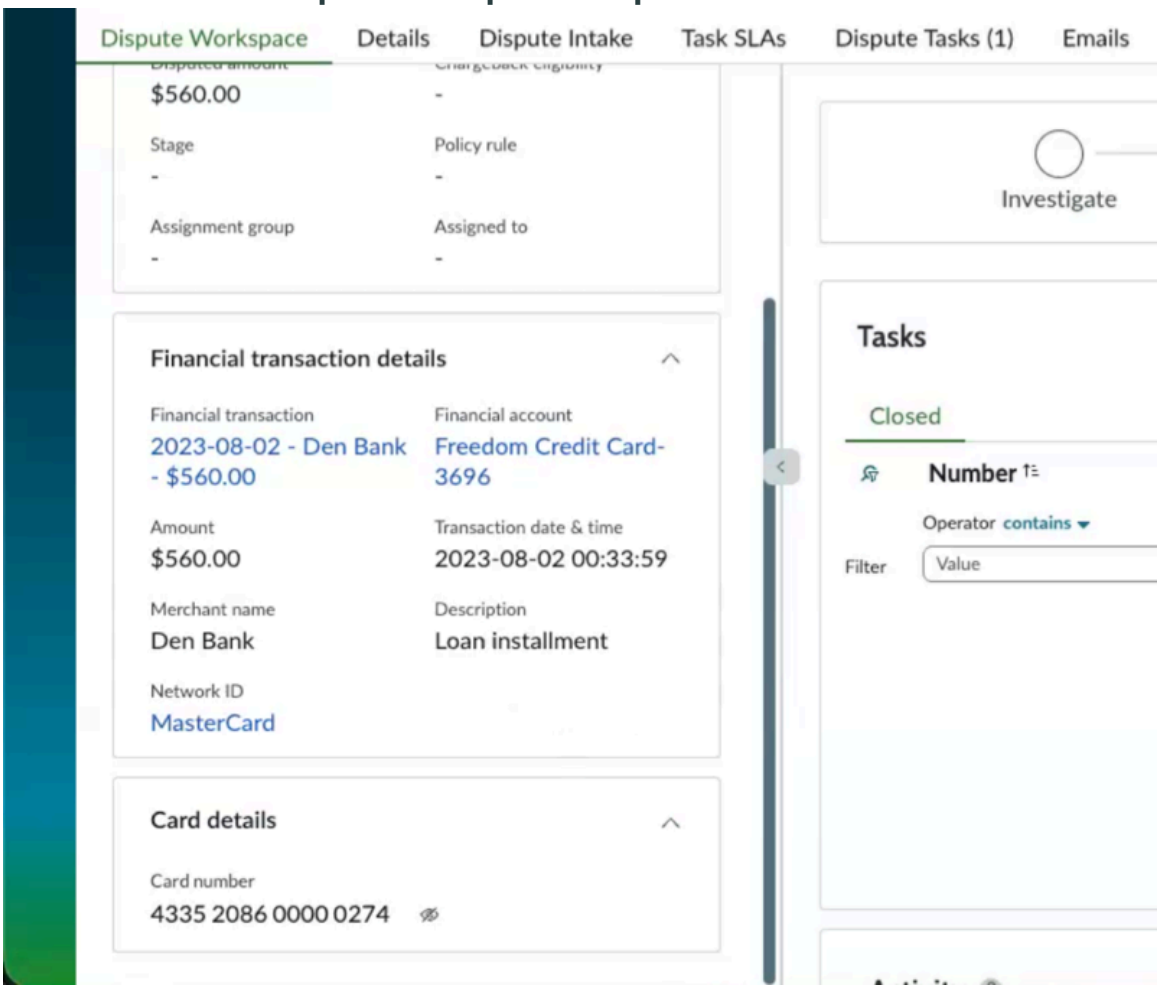
Role required: none

Procedure

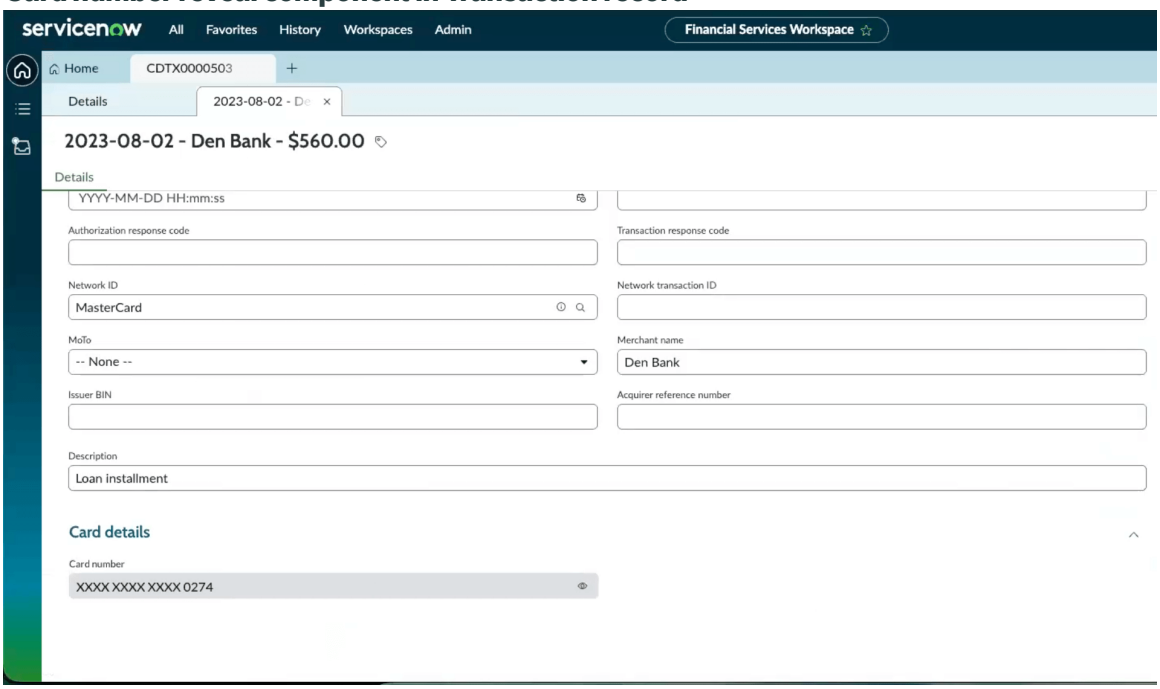
1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Create a new card dispute case, or open an existing one.
3. Navigate to one of the following:
   - The dispute workspace for a transaction in the dispute case.
   - The financial transaction record page.
4. In the Card details section, select the icon to mask or reveal the PAN associated with this transaction.

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Card number reveal component in Dispute Workspace



Card number reveal component in Transaction record



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Manage attachments in Card Data Security

Learn how attachments in the contextual side panel are handled in Card Data Security.

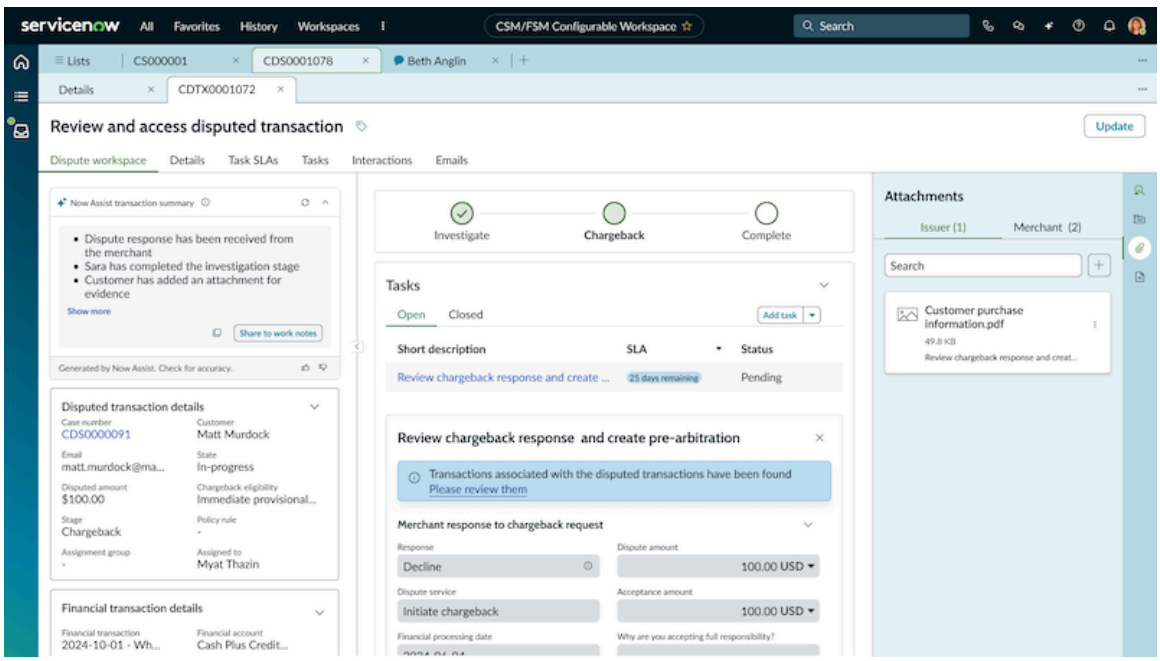
Attachments in Card Data Security

When Card Data Security is installed, the Attachments view in the contextual side panel displays attachments differently at the transaction level. It displays two tabs:

- **Issuer**, which shows files added by the dispute agent.
- **Merchant**, which shows files received from the card network, acquirer, or merchant, stored in the tokenizer service vault.

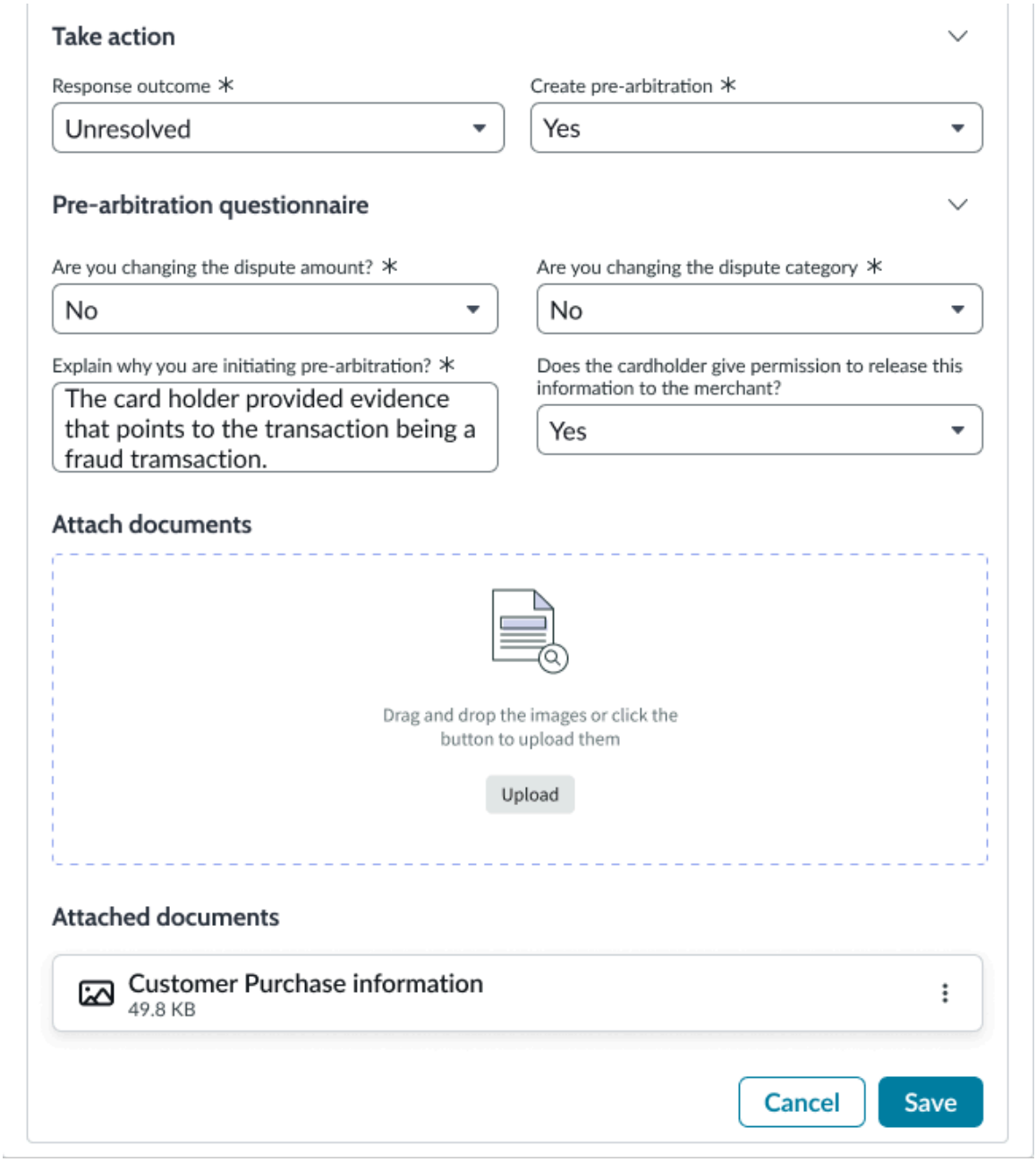
Transaction record attachments

In a transaction record for a card dispute case, attachments added by an agent are shown in the **Issuer** tab.



These files can be uploaded in the Attachments view, or from the task workspace.

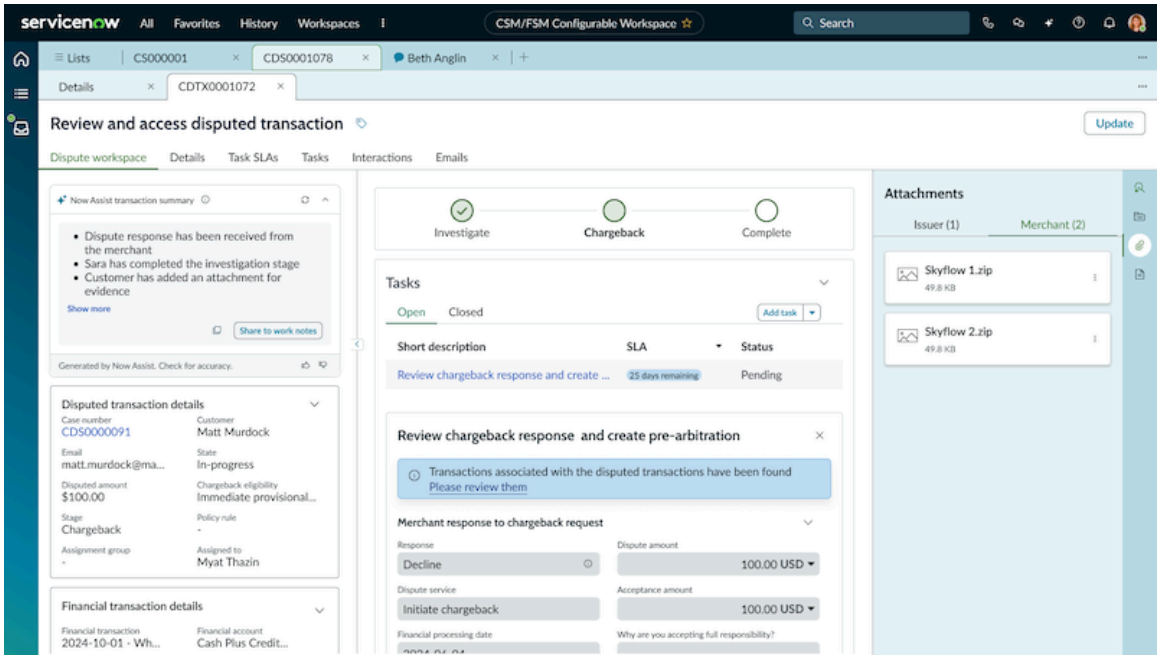
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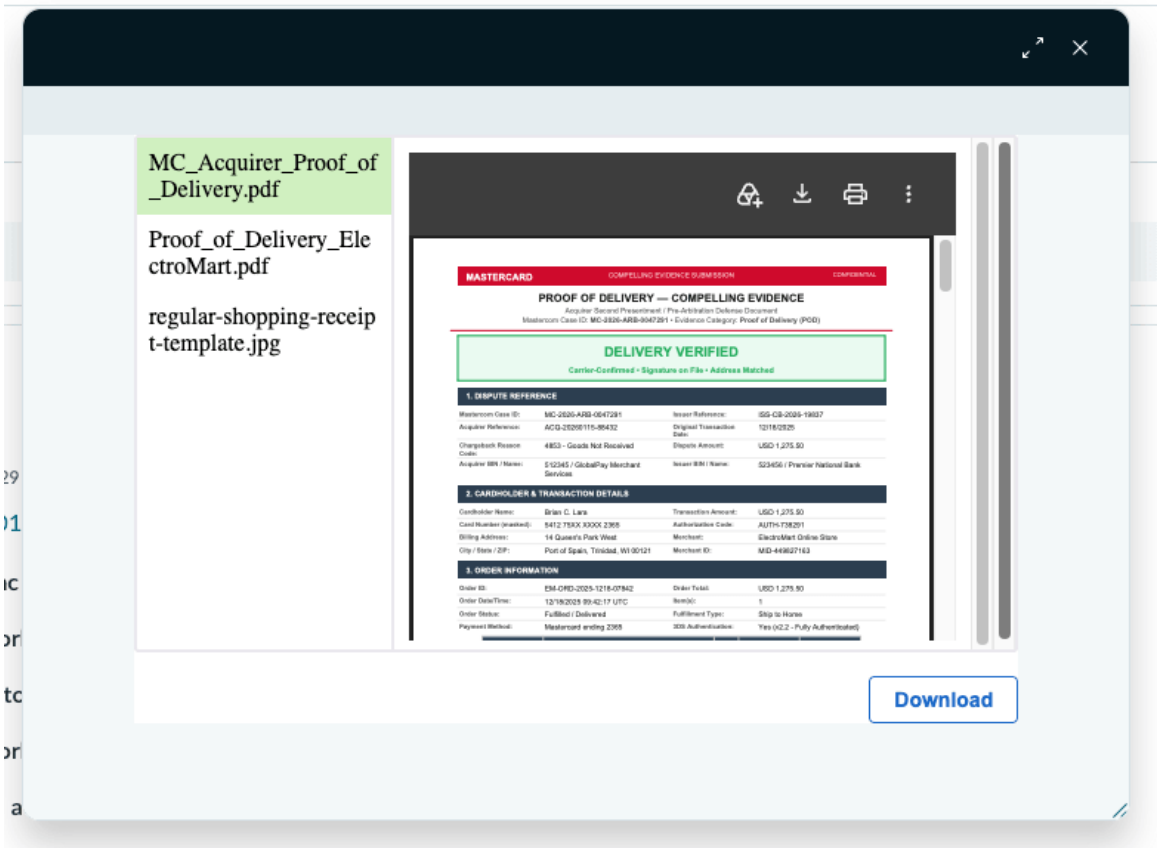
Files that are received from card networks and stored in the tokenizer service are shown in the **Merchant** tab.

The files in the **Merchant** tab aren't stored in the ServiceNow instance; they are references to files that are stored in the tokenizer service vault to maintain PCI compliance. You can download these files to your device, or preview them directly from the tokenizer service vault so that they are not stored in your instance.

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When a file in the **Merchant** tab is a ZIP archive, select it to open a viewer that lists the files inside the archive. Select a file from the list to preview it in the viewer, then select **Download** to save that file to your device.



Card Data Security Reference

Learn about the components and properties that are installed with Card Data Security.

Components installed with Card Data Security

Several types of components are installed with the activation of Card Data Security.

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Roles installed

Roles installed with Card Data Security

Role title [name]	Description	Contains roles
Admin [sn_data_sec.admin]	This role gives access to the Tokenizer Resource Configuration table and admin privileges.	(none)
Flow executor [sn_data_sec.flow_executor]	This role allows the execution of all subflows associated with the Card Data Security application.	• script_include_admin • web_service_admin • sn_data_sec.admin • connection_admin

Tables installed

Tables installed with Card Data Security

Table	Description
Tokenizer Resource Configuration [sn_data_sec_resource_config]	Stores information for each endpoint that sends and receives tokenized data.

Domain separation and Card Data Security

Domain separation is supported for Card Data Security. Domain separation enables you to separate data, processes, and administrative tasks into logical groupings called domains. You can control several aspects of this separation, including which users can see and access data.

Support level: Basic

- Business logic: Ensure that data goes into the proper domain for the application's service provider use cases.
- The application supports domain separation at run time. The domain separation includes separation from the user interface, cache keys, reporting, rollups, and aggregations.
- The owner of the instance must set up the application to function across multiple tenants.

Sample use case: When a service provider (SP) uses chat to respond to a tenant-customer's message, the customer must be able to see the SP's response.

For more information on support levels, see Application support for domain separation.

How domain separation works in Card Data Security

All Financial Services Operations (FSO) applications are built on top of and use many CSM tables. The key reference tables are the customer tables such as Consumer, Account, and Contact, and these tables are domain-separated.

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Related topics

Domain separation for service providers

Dispute Rules Content Pack for Visa

The ServiceNow® Dispute Rules Content Pack for Visa provides questionnaires for the intake of dispute related information under various dispute categories as per Visa guidelines.

Get started

Dispute Rules Content Pack for Visa application can help you do the following:

- Incorporates a dispute questionnaire based on VROL (Visa Resolve Online) to determine the reason code for the dispute.
- Provides a decision table to run chargeback eligibility rules based as per Visa's guidelines.

Explore  Learn about the benefits provided by integrating Dispute Rules Content Pack for Visa application.	Configure  Plan and configure your integration.
Use  See how agents and issuers can use Dispute Rules Content Pack for Visa to access card network rules.	Reference  Get details about the components like fields, tables, and properties.

Request Dispute Rules Content Pack for Visa on the store

Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.

Before you can use Dispute Rules Content Pack for Visa, you must first download it from the ServiceNow Store. When you have completed the download, you may need to clear your local cache before it appears on your instance.

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Troubleshoot and get help

- Search the Known Error Portal for known error articles
- Learn more about how to create your own apps on the developer site.
- Contact Customer Service and Support

Exploring Dispute Rules Content Pack for Visa

Learn how the Dispute Rules Content Pack for Visa application leverages questionnaire and mapping to ensure proper categorization and processing of disputes.

Overview of the application

The Dispute Rules Content Pack for Visa application is a content pack that extends the Financial Services Card Operations application with Visa-specific dispute rule configuration. The Dispute Rules Content Pack for Visa application:

- Supplies decision-table logic that maps responses from the dispute intake questionnaire (provided by the Financial Services Card Operations application) to Visa dispute categories and reason codes.
- Determines eligibility for the disputed transactions based on the *Visa* **Core Rules and** *Visa* **Product and Service Rules**.

Key benefits

Some of the key benefits of using Dispute Rules Content Pack for Visa are:

- Disputes are effectively managed and resolved by the agents.
- Dispute cases are thoroughly reviewed and analyzed for optimal outcomes.
- Visa's dispute rules and guidelines are accurately applied by the agents.
- Collaborative efforts with customers ensure completion of required documentation.
- Disputes are categorized for accurate processing.
- Chargeback eligibility is determined based on the Visa Core Rules.

Install the Dispute Rules Content Pack for Visa

If you have the admin role, you can install the Dispute Rules Content Pack for Visa application.

Before you begin
Role required: admin

Procedure

1. Navigate to **All** > **System Applications** > **All Available Applications** > **All**.
2. Find the Dispute Rules Content Pack for Visa application (sn_bom_visa_cp) using the filter criteria and search bar.

   You can search for the application by its name or ID. If you can't find the application, you might have to request it from the ServiceNow Store.

   Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.
3. In the Application installation dialog box, review the application.

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4. **Optional:** If demo data is available and you want to install it, select the **Load demo data** check box.
   Demo data are the sample records that describe application features for common use cases. Load the demo data when you first install the application on a development or test instance.
5. Select **Install**.

Setting up Dispute Rules Content Pack for Visa

You can set up your implementation of the Dispute Rules Content Pack for Visa application by installing the application from the ServiceNow Store.

Using the Dispute Rules Content Pack for Visa

Dispute agents use the Dispute Rules Content Pack for Visa's questionnaire to help customers in completing the reason code mapping. This enables the categorization of the dispute and determines eligibility according to the Visa Core Rules. Learn how agents initiate, investigate, and resolve dispute cases.

Dispute Rules Content Pack for Visa workflows

When an agent disputes a transaction on behalf of a customer, a dispute service case begins and triggers the dispute card transactions flow. This flow includes various tasks specific to the case details, and each task is created when an agent closes the previous task.

1. Initiate a dispute\.

   Initiate the dispute service process by entering the initial case information and creating a dispute case on behalf of a customer.

2. Enter dispute details.

   Enter the dispute details, including the account being referenced, the dispute amount, and the type of dispute. Provide the necessary information for the available options in the type of dispute (Consumer disputes, Fraud, Authorization, Processing errors).

3. Submit for investigation.

   Submit the case for investigation by updating the dispute amount and determine your eligibility for a chargeback through the questionnaire and reason code mapping.

Dispute Rules Content Pack for Visa reference

Learn about the components and properties that are installed with the Dispute Rules Content Pack for Visa application.

Components installed with Dispute Rules Content Pack for Visa

Several types of components are installed with the installation of the Dispute Rules Content Pack for Visa plugin.

Note: The Dispute Rules Content Pack for Visa application is dependent on the Financial Services Card Operations application.

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Plugins

Plugins for Dispute Rules Content Pack for Visa

Plugin	Description
Financial Services Card Operations [com.sn_bom_credit_card]	Enables quick processing of credit card applications and card transaction disputes.

Tables installed

Tables installed with the Dispute Rules Content Pack for Visa

Table	Description
Dispute Intake [sn_bom_credit_card_dispute_intake]	Stores all Visa Dispute Questionnaire questions and responses. Extends the Intake Form [sn_evnt_inq_qtn] table.
Cardholder Dispute Intake [sn_bom_credit_card_cardholder_dispute_intake]	Stores Visa Dispute Questionnaire questions and responses submitted by consumers, such as a dispute playbook on a service portal. See Create a dispute case with Dispute Intake in Portal for more information. Extends the Dispute Intake [sn_bom_credit_card_dispute_intake] table.

Tables referenced by chargeback eligibility rules

Note: The tables in this section aren't installed by the Dispute Rules Content Pack for Visa application. They are owned by other applications that the Dispute Rules Content Pack for Visa application depends on. See Tables installed for the tables this application installs.

Tables referenced by chargeback eligibility rules in Dispute Rules Content Pack for Visa

Table	Owning application	Role in chargeback eligibility rules
Card Transaction [sn_bom_card_transaction]	Financial Services Operations Core [sn_bom]	The core financial transaction record. Nearly every eligibility rule evaluates fields on this table, including authorization amounts, settlement amounts, and merchant details.
Disputes Transaction [sn_bom_credit_card_disputes_transaction]	Financial Services Card Operations [sn_bom_credit_card]	The per-transaction dispute record. This is the entry point every chargeback eligibility rule evaluates against.
Dispute Intake [sn_bom_credit_card_dispute_intake]	Financial Services Card Operations [sn_bom_credit_card]	Dispute intake questionnaire responses. Decision-table conditions reference this table directly to determine eligibility based on the agent's or customer's answers.

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Tables referenced by chargeback eligibility rules in Dispute Rules Content Pack for Visa (continued)

Table	Owning application	Role in chargeback eligibility rules
Cardholder Dispute Intake [sn_bom_credit_card_cardholder_dispute_intake]	Financial Services Card Operations [sn_bom_credit_card]	Portal-submitted dispute intake questionnaire responses. Extends the Dispute Intake table.

Domain separation

Domain separation is unsupported for the Dispute Rules Content Pack for Visa. Domain separation enables you to separate data, processes, and administrative tasks into logical groupings called domains. You can control several aspects of this separation, including which users can see and access data.

Support level: No support

- The domain field may exist on data tables but there is no business logic to manage the data.
- This level is not considered domain-separated.

For more information on support levels, see Application support for domain separation.

Domain separation overview

The ServiceNow® Dispute Rules Content Pack for Visa provides a questionnaire for the intake of dispute related information under various dispute categories as per Visa guidelines.

Related topics

Domain separation for service providers

Dispute Rules Content Pack for Mastercard

The ServiceNow® Dispute Rules Content Pack for Mastercard application provides your agents with questionnaires that they can use to intake dispute-related information for various dispute categories as per the Mastercard guidelines.

Get started

The Dispute Rules Content Pack for Mastercard application can help you do the following tasks:

- Incorporate a dispute questionnaire that is based on the Mastercard Chargeback Guide.
- Provide a decision table to run chargeback eligibility rules that follow Mastercard's guidelines.

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Explore	Configure
 Learn about the benefits from integrating the Dispute Rules Content Pack for Mastercard application	 Plan and configure your integration
Use	**Reference**
 See how agents and issuers can use Dispute Rules Content Pack for Mastercard to access card network rules	 Get details about the components like fields, tables, roles, and properties

Request Dispute Rules Content Pack for Mastercard on the store

Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.

Before you can use Dispute Rules Content Pack for Mastercard, you must first download it from the ServiceNow Store. When you have completed the download, you may need to clear your local cache before it appears on your instance.

Troubleshoot and get help

- Search the Known Error Portal for known error articles
- Learn more about how to create your own apps on the developer site.
- Contact Customer Service and Support

Exploring Dispute Rules Content Pack for Mastercard

Learn how the Dispute Rules Content Pack for Mastercard application uses dispute mapping to ensure that your organization can properly categorize and process disputes.

Dispute Rules Content Pack for Mastercard overview

The Dispute Rules Content Pack for Mastercard application enables your agents to intake dispute-related information for various dispute categories, identify the reason code for the disputed transactions, and determine the eligibility for the disputed transactions. Your agents can do all these tasks by using the dispute rules and guidelines in the Mastercard Chargeback Guide.

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Dispute Rules Content Pack for Mastercard benefits

Some of the key benefits of using Dispute Rules Content Pack for Mastercard are:

- Disputes are effectively managed and resolved by the agents.
- Dispute cases are thoroughly reviewed and analyzed for optimal outcomes.
- Mastercard dispute rules and guidelines are accurately applied by the agents.
- Collaborative efforts with customers ensure that the required documentation is completed.
- Disputes are categorized for accurate processing.
- Chargeback eligibility is determined based on the Mastercard Chargeback rules.

Install the Dispute Rules Content Pack for Mastercard

If you have the admin role, you can install the Dispute Rules Content Pack for Mastercard application.

Before you begin

Role required: admin

Procedure

1. Navigate to **All** > **System Applications** > **All Available Applications** > **All**.
2. Find the Dispute Rules Content Pack for Mastercard application (sn_bom_mcard_cp) using the filter criteria and search bar.

   You can search for the application by its name or ID. If you can't find the application, you might have to request it from the ServiceNow Store.

   Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.
3. In the Application installation dialog box, review the application.
4. **Optional:** If demo data is available and you want to install it, select the **Load demo data** check box.
   Demo data are the sample records that describe application features for common use cases. Load the demo data when you first install the application on a development or test instance.
5. Select **Install**.

Setting up Dispute Rules Content Pack for Mastercard

You can set up your implementation of the Dispute Rules Content Pack for Mastercard application by installing the application from the ServiceNow Store.

Using the Dispute Rules Content Pack for Mastercard

By using the Dispute Rules Content Pack for Mastercard's questionnaire, your agents can help customers complete the reason code mapping for their disputes. This mapping enables the agents to categorize the dispute and determine the chargeback eligibility according to the Mastercard Chargeback Guide.

Dispute Rules Content Pack for Mastercard workflows

When an agent disputes a transaction on behalf of a customer, a dispute service case begins and the dispute card transaction flow is triggered. This flow includes the various tasks that are specific to the case details. Each task is created when an agent closes the previous task.

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1. Create a dispute service case.

   The agent initiates the dispute service process by entering the initial case information and creating a dispute case on behalf of a customer.

2. Initiate a dispute.

   The agent enters the dispute details, including the account being referenced, the dispute amount, and the type of dispute. The agent provides the necessary information for the available options in the type of dispute (Authorization, Point of Interaction Error, Fraud, Cardholder Disputes, Installment Billing Dispute, Cardholder Dispute Not Classified Elsewhere).

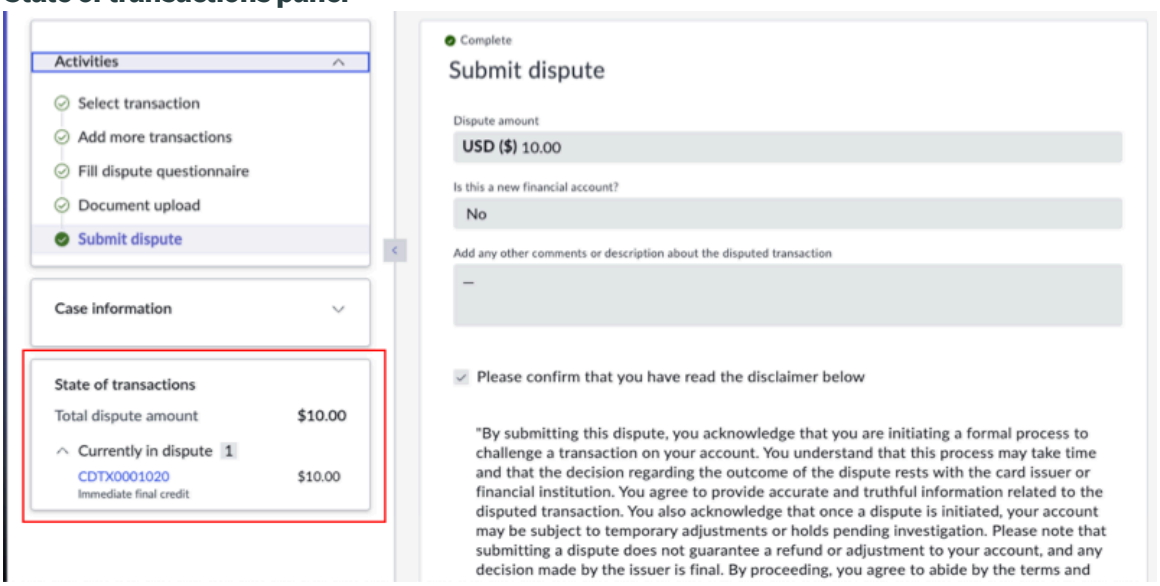
3. Submit the case for investigation.

   The agent submits the case for investigation by reviewing the dispute amount, the dispute reason code, and the associated dispute reason code message.

   After submission, the agent can review the chargeback eligibility status and reason in the State of transactions panel or the **Card disputes transactions** tab.

   The following example shows the State of transactions panel.

State of transactions panel



For more information, see Initiate a dispute.

Dispute Rules Content Pack for Mastercard reference

Learn about the components and properties that are installed with the Dispute Rules Content Pack for Mastercard application.

Components installed with Dispute Rules Content Pack for Mastercard

Several types of components are installed with the installation of the Dispute Rules Content Pack for Mastercard plugin, including tables.

Plugins

Note: The Dispute Rules Content Pack for Mastercard application is dependent on the Financial Services Card Operationsapplication.

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Plugins for Dispute Rules Content Pack for Mastercard

Plugin	Description
Financial Services Card Operations [com.sn_bom_credit_card]	Enables quick processing of credit card applications and card transaction disputes, including the dispute intake questionnaire.

Tables installed

Note: The Dispute Rules Content Pack for Mastercard application uses the same data model as the Financial Services Card Operations application. Mastercard-specific content, such as decision tables, chargeback rules, chargeback flows, and actions are provided in the Dispute Rules Content Pack for Mastercard application.

Tables installed with Dispute Rules Content Pack for Mastercard

Table	Description
Mastercard Chargeback Reason Code Message [sn_bom_mcard_cp_mastercard_chargeback_reason_codes]	Contains the Mastercard chargeback reason codes and associated messages.

Domain separation

Domain separation is unsupported for the Dispute Rules Content Pack for Mastercard application. Domain separation enables you to separate data, processes, and administrative tasks into logical groupings called domains. You can control several aspects of this separation, including which users can see and access data.

Support level: No support

- The domain field may exist on data tables but there is no business logic to manage the data.
- This level is not considered domain-separated.

For more information on support levels, see Application support for domain separation.

Domain separation overview

The Dispute Rules Content Pack for Mastercard application provides questionnaires for the intake of dispute related information under various dispute categories as per Mastercard guidelines.

Related topics

Domain separation for service providers

Dispute Rules Content Pack for Nacha

The ServiceNow® Dispute Rules Content Pack for Nacha application provides your agents with a central reference for automated clearing house (ACH) return reason codes and the logic used to determine them, based on Nacha operating guidelines.

Get started

The Dispute Rules Content Pack for Nacha application can help you do the following tasks:

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- Access operating guidelines to check the eligibility of disputed ACH transactions.
- Streamline decision making, ensure regulatory alignment, and reduce errors in dispute processing.

Explore  Learn about the benefits of integrating Dispute Rules Content Pack for Nacha.	Install  Learn how to install this content pack.
Use  See how agents and financial institutions can use Dispute Rules Content Pack for Nacha to access Nacha operating guidelines.	Reference  Get details about the components of this application.

Exploring Dispute Rules Content Pack for Nacha

Learn how the Dispute Rules Content Pack for Nacha application helps ensure that your organization can properly categorize and process automated clearing house (ACH) disputes.

Dispute Rules Content Pack for Nacha overview

Nacha, originally known as the National Automated Clearinghouse Association, is the steward of the ACH network in the United States. It governs the rules and standards for electronic ACH payments, including how disputes and return transactions must be handled by financial institutions.

The Dispute Rules Content Pack for Nacha application enables your agents to access Nacha operating guidelines to check the eligibility of disputed ACH transactions. It provides a central reference for ACH return reason codes and the logic used to determine them based on the operating guidelines.

Dispute Rules Content Pack for Nacha includes 10 reason codes and the predefined logic to determine if the codes apply to a disputed transaction. See Dispute Reason Codes for more information.

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Dispute Rules Content Pack for Nacha users

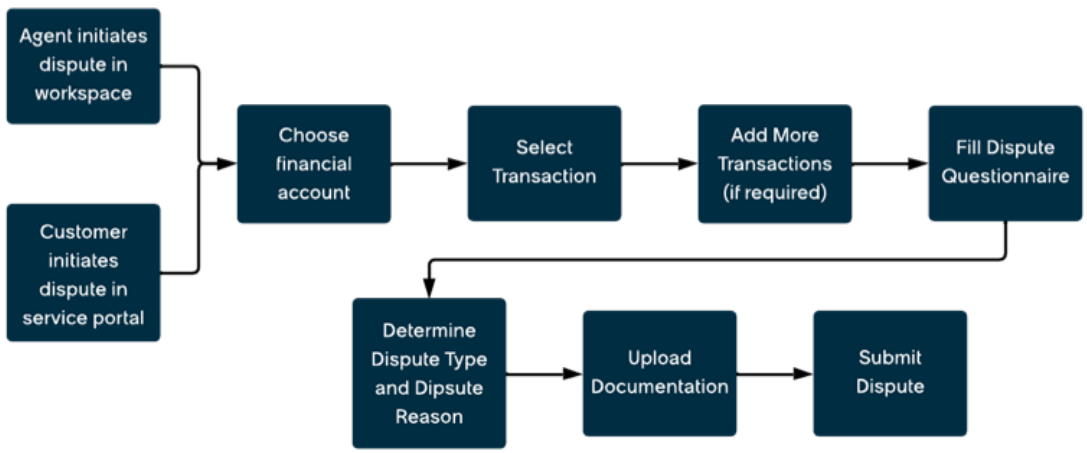
Users

User	Description
Dispute Agents, Customers	After filling out the dispute questionnaire, a dispute agent or customer can capture the correct dispute category and reason code for an ACH transaction dispute, in accordance with Nacha guidelines for filing a chargeback.

Dispute Rules Content Pack for Nacha workflow

The following infographic shows the workflow for submitting an ACH dispute with Dispute Rules Content Pack for Nacha.

Submitting an ACH dispute with Dispute Rules Content Pack for Nacha



1. The agent initiates a dispute case in Financial Services Workspace, or the customer initiates a case in the service portal.
2. The user selects the financial account and disputed transaction(s).
3. After the user completes the dispute questionnaire, the decision tables, rules, and flows/ actions in Dispute Rules Content Pack for Nacha help to determine the dispute category and dispute reason based on the Nacha guidelines.
4. The user uploads supporting documentation as required.
5. The user finally agrees to the submission disclaimer and submits the dispute.

Dispute Rules Content Pack for Nacha benefits

Key benefits of using the Dispute Rules Content Pack for Nacha include:

- Disputes are effectively managed and resolved by the agents.
- Dispute cases are thoroughly reviewed and analyzed for optimal outcomes.
- Nacha operating guidelines are accurately applied by the agents.
- Collaborative efforts with customers ensure that the required documentation is completed, including Written Statement of Unauthorized Debit (WSUD).

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- Disputes are categorized for accurate processing.
- Chargeback eligibility is determined based on the ACH chargeback eligibility rules.

What to explore next

To learn more about configuring and using Dispute Rules Content Pack for Nacha, see:

- Installing Dispute Rules Content Pack for Nacha
- Using Dispute Rules Content Pack for Nacha
- Dispute Rules Content Pack for Nacha reference

Installing Dispute Rules Content Pack for Nacha

If you have the admin role, you can install the Dispute Rules Content Pack for Nacha application.

Before you begin

Role required: admin

Before you install Dispute Rules Content Pack for Nacha, you must activate Financial Services Card Operations. For details, see Plugins.

Procedure

1. Navigate to **All** > **System Applications** > **All Available Applications** > **All**.
2. Find the Dispute Rules Content Pack for Nacha application (sn_bom_nacha_cp) using the filter criteria and search bar.

   You can search for the application by its name or ID. If you can't find the application, you might have to request it from the ServiceNow Store.

   In the list next to the **Install** button, the versions that are available are displayed.
3. Select a version from the list and select **Install**.

   In the Review Installation Details dialog box, any dependencies installed with your application are listed.
4. If you're prompted, follow the links to the ServiceNow Store to get any additional entitlements for dependencies.
5. Select **Install**.

Using Dispute Rules Content Pack for Nacha

By using the Dispute Rules Content Pack for Nacha, your agents can help customers to determine the correct reason code for automated clearing house (ACH) transaction disputes based on Nacha operating guidelines. Agents use the predefined logic in the content pack, as well as a knowledge base article outlining the eligibility rules, required documentation, and timelines for each return code.

Overview of using Dispute Rules Content Pack for Nacha

When an agent disputes a transaction on behalf of a customer, a dispute service case begins and the dispute transaction flow is triggered. This flow includes the various tasks that are specific to the case details. As a task in the case is closed, the next task is created.

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1. Create a dispute service case.

   A new dispute case is raised by:

   - The agent initiating the dispute service process by entering the initial case information and creating a dispute case on behalf of a customer.
   - A customer raising a new case from the customer portal.

2. Initiate and submit a dispute.

   The agent or the customer enters the dispute details, including the financial account, the disputed transactions, and answers to the dispute questionnaire. For an ACH dispute, the customer will also provide documented proof, including the Written Statement of Unauthorized Debit (WSUD). The case is then submitted for investigation.

3. Investigate the case.

   The investigation agent follows the dispute investigation playbook and completes the activities, including issuing provisional credit, and reviewing Nacha operating guidelines.

   If enabled, AI agents will provide additional guidance, such as merchant analysis, insights into Nacha guidelines, and ACH dispute return recommendations.

   The agent will then file the return, deny the dispute, or follow up with the Originating Depository Financial Institution (ODFI).

ACH chargeback eligibility rules Knowledge Base article

Dispute Rules Content Pack for Nacha includes a Knowledge Base article that contains a table of reason codes and the corresponding eligibility rules.

To access the knowledge base article:

1. Navigate to **All** > **Knowledge Center**
2. Navigate to the knowledge base **Dispute Compliance Documents**.
3. Open the knowledge base article **NACHA Operating Guidelines for Return Codes**.

Dispute agents may use the KB article to manually evaluate whether an ACH transaction is eligible for chargeback.

If enabled, an AI agent in the ACH disputes processing agentic workflow will refer to this KB article to recommend if a transaction is eligible for chargeback.

Related topics

Dispute Reason Codes

ACH dispute AI agents overview

Dispute Rules Content Pack for Nacha reference

Learn about the components and properties that are installed with the Dispute Rules Content Pack for Nacha application.

Components installed with Dispute Rules Content Pack for Nacha

Several types of components are installed with Dispute Rules Content Pack for Nacha.

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Plugins

Note: The Dispute Rules Content Pack for Nacha application is dependent on the Financial Services Card Operations application.

Plugins for Dispute Rules Content Pack for Nacha

Plugin	Description
Financial Services Card Operations [com.sn_bom_credit_card]	Used to reference dispute transactions and related disputes data.

Tables

No tables are included with Dispute Rules Content Pack for Nacha. Chargeback reason codes are stored in Financial Services Operations Core.

Roles

No custom roles are shipped with Dispute Rules Content Pack for Nacha. Access to dispute records and determination results is governed entirely by roles defined in Financial Services Card Operations:

Roles that govern access to Dispute Rules Content Pack for Nacha data

Role	Description
sn_bom_credit_card.dispute_agent	Full read/write access to dispute records; can trigger NACHA determination through the parent application's workflow.
sn_bom_credit_card.dispute_viewer	Read-only access to dispute records, including NACHA determination results.
sn_bom_credit_card.dispute_manager	Managerial and reporting access to dispute records, including NACHA determination results.

Dispute Reason Codes

Dispute Rules Content Pack for Nacha includes 10 reason codes and the predefined logic to determine if the codes apply to a disputed transaction.

Dispute reason codes in Dispute Rules Content Pack for Nacha

Reason code	Title	Timeframe	WSUD required
R05	Unauthorized Consumer Debit using Corporate SEC Code	60 days	Yes
R06	ODFI Requested Return	Not defined, determined by ODFI and RDFI	No
R07	Customer Revoked Authorization	60 days	Yes

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Dispute reason codes in Dispute Rules Content Pack for Nacha (continued)

Reason code	Title	Timeframe	WSUD required
R10	Originator not known and/or not authorized to Debit Receiver's Account	60 days	Yes
R11	Customer advises not within Authorization Terms	60 days	Yes
R24	Duplicate Entry	2 banking days	No
R29	Not Authorized by Corporate Customer	2 banking days	No
R31	Permissible Return (CCD and CTX only)	Not defined, determined by the ODFI and RDFI	No
R37	Source Document Presented	60 days	Yes
R39	Improper Source Document	2 banking days	No

Domain separation and Dispute Rules Content Pack for Nacha

Domain separation is unsupported for Dispute Rules Content Pack for Nacha. Domain separation enables you to separate data, processes, and administrative tasks into logical groupings called domains. You can control several aspects of this separation, including which users can see and access data.

Support level: No support

- The domain field may exist on data tables but there is no business logic to manage the data.
- This level is not considered domain-separated.

For more information on support levels, see Application support for domain separation.

Overview

The Dispute Rules Content Pack for Nacha application provides dispute agents with a central reference for automated clearing house (ACH) return reason codes and the logic used to determine them, based on Nacha operating guidelines.

Related topics

Domain separation for service providers

Dispute Content Pack for US Regulations

The ServiceNow® Dispute Content Pack for US Regulations enables issuers in the United States (US) to track dispute cases and conform with regulatory guidelines.

Get started

The Dispute Content Pack for US Regulations application can help you do the following tasks:

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- Provide US-based issuers with access to Service Level Agreement (SLA) due dates that align with regulatory guidelines.
- Streamline case resolution management for the dispute agents to ensure that operations are within mandated timeframes.
- Help dispute managers to track a case's progress.
- Ensure conformity with regulatory standards and safeguard cardholder rights as defined by regulations.

Explore  Learn about the benefits provided by integrating the Dispute Content Pack for US Regulations application	Configure  Plan and configure your integration
Use  See how agents and issuers can use Dispute Content Pack for US Regulations to track card dispute cases	Reference  Get details about the components like fields, tables, roles, and properties

Request Dispute Content Pack for US Regulations on the store

Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.

Before you can use Dispute Content Pack for US Regulations, you must first download it from the ServiceNow Store. When you have completed the download, you may need to clear your local cache before it appears on your instance.

Troubleshoot and get help

- Search the Known Error Portal for known error articles
- Learn more about how to create your own apps on the developer site.
- Contact Customer Service and Support

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Exploring the Dispute Content Pack for US Regulations

Learn how the Dispute Content Pack for US Regulations application streamlines the dispute resolution process under United States (US) regulatory guidelines, including Regulation E (Reg E) and Regulation Z (Reg Z).

Dispute Content Pack for US Regulations overview

The Dispute Content Pack for US Regulations helps issuers to handle regulatory requirements and protect consumer interests. It automates tracking and correspondence, which improves the dispute management process.

Dispute Content Pack for US Regulations workflow

The Dispute Content Pack for US Regulations application enables the dispute agents to handle the following basic tasks:

- Monitor the status and details of each dispute case.
- Streamline the communication process by sending consistent and regulation-compliant messages to cardholders and other stakeholders.
- Provide clear information about the due dates and requirements of the Service Level Agreements (SLAs), which helps agents to complete their tasks on time and in accordance with regulations.

Dispute Content Pack for US Regulations benefits

Some of the key benefits of using Dispute Content Pack for US Regulations are:

- Enables the issuers to constantly monitor the dispute cases.
- Maintains consistent communication with regulatory standards, which helps to reduce manual errors and delays.
- Helps issuers to meet the demands of US regulations.
- Streamlines processes to resolve disputes more efficiently, which ensures timely resolutions that benefit both issuers and cardholders.

Install the Dispute Content Pack for US Regulations

If you have the admin role, you can install the Dispute Content Pack for US Regulations application.

Before you begin
Role required: admin

Procedure

1. Navigate to **All** > **System Applications** > **All Available Applications**.
2. Find the Dispute Content Pack for US Regulations application (sn_disp_reg_cp_us) using the filter criteria and search bar.

   You can search for the application by its name or ID. If you can't find the application, you might have to request it from the ServiceNow Store.

   Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.
3. In the Application installation dialog box, review the application.

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4. **Optional:** If demo data is available and you wish to install it, select the **Load demo data** check box.
   Demo data comprises the sample records that describe application features for the common use cases. Load the demo data when you first install the application on a development or test instance.

   Important: If you don't load the demo data during installation, it's unavailable to load later.

5. Select **Install**.

Configuring the Dispute Content Pack for US Regulations

Dispute Content Pack for US Regulations includes predefined Service Level Agreement (SLA) definitions that align with Regulation E and Regulation Z. SLA durations are calculated from key dates such as the dispute reported date, task creation date, statement date, and billing cycle date.

Service Level Agreement definitions

Dispute Content Pack for US Regulations contains several predefined SLA definitions in accordance with Regulation E (Reg E) and Regulation Z (Reg Z).

SLA definitions can be found in your instance by navigating to **All** > **Service Level Management** > **SLA** > **SLA Definitions**.

SLA durations are calculated based on one or more of the following dates:

- Dispute reported date
- Task creation date
- Statement date
- Billing cycle date

Note: Billing cycle date and Statement date are retrieved from the financial account via core banking integrations.

An SLA will not trigger if the billing cycle days or statement generation date are empty. For more information, see Billing cycle and statement generation days.

SLA durations are calculated from key regulatory dates — primarily the dispute reported date, and, for Reg Z, the statement date and billing cycle date. When a task is created after the dispute is reported (for example, provisional credit), the elapsed time between the reported date and task creation is accounted for so the SLA still reflects the regulatory window.

For a full list of the predefined SLA definitions in Dispute Content Pack for US Regulations and their respective duration formulas, see Service Level Agreement (SLA) definitions installed.

Related topics

Service Level Agreement (SLA) definitions installed

Billing cycle and statement generation days

Using the Dispute Content Pack for US Regulations

Dispute agents use the Dispute Content Pack for US Regulations to track the dispute cases that are governed by United States (US) Regulations (Reg E and Reg Z) and ensure they are in conformance with the regulatory guidance. This application provides the required Service Level

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Agreement (SLA) definitions and provide details to the dispute manager to monitor and take necessary actions.

Dispute Content Pack for US Regulations workflows

When an agent disputes a transaction on behalf of a customer or through the Customer Service Portal or Consumer Service Portal, a dispute service case begins and the dispute card transaction flow is triggered. This flow includes the various tasks that are specific to the case details. Each task is created when an agent closes the previous task.

1. Create a card dispute service case.

   The agent initiates the dispute service process by entering the initial case information and creating a dispute case on behalf of a customer.

2. Initiate a dispute.

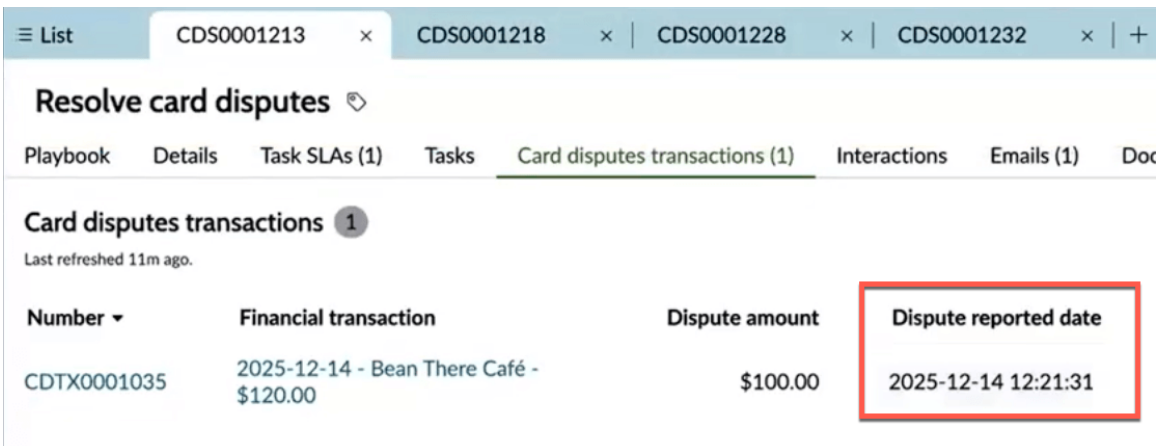
   - The agent enters the dispute details, including the account that is being referenced, the dispute amount, and the type of dispute. The agent provides the necessary information for the available options in the type of dispute.
   - In the dispute playbook, the agent chooses a card account. The applicable Service Level Agreement (SLA) is automatically mapped and is based on the selected account and the preconfigured logic for that transaction.

     Note: Regulation E (Reg E) manages the transactions from the savings and checking accounts, while Regulation Z (Reg Z) handles the credit card transactions, according to the applicable criteria.

   - When the agent selects a transaction, the **Dispute reported date** field for the selected transaction record is populated with the current date and time. SLAs are calculated based on the **Dispute reported date** field.

     This field also displays in the case record in the Card Dispute Transaction related list.

     Note: The **Dispute reported date** field can't be changed to a future date after it has been set.



     Note: For more information on where each SLA is triggered, see Service Level Agreement (SLA) definitions installed.

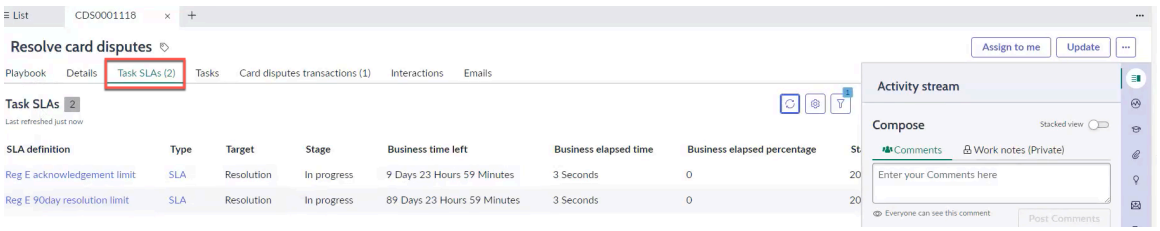
   - The agent can view active SLAs in the Task SLAs related list.

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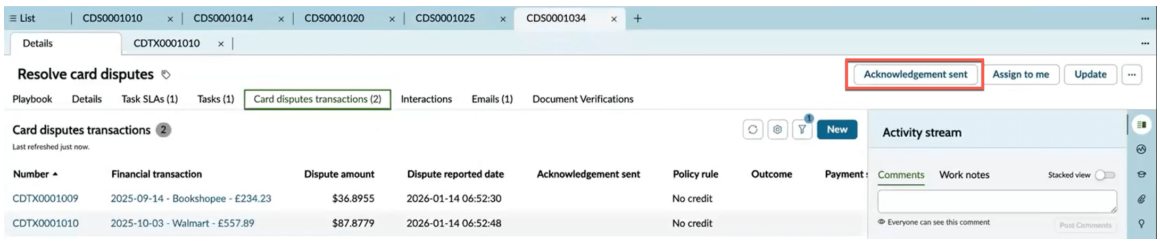
3. Submit the case for investigation.

   - In the **Submit dispute** activity, the agent reviews the dispute amount. The agent selects the option **Is this a new financial account?** and submits the case for further investigation. For more information on the various stages, see Overview of the Dispute Management workflow.
   - After submitting the case, the agent accesses the **Task SLAs** tab to view the SLA definitions that have been applied.

     The following example shows the task SLAs tab view of the SLA definitions.



   - The agent reviews the SLA definitions.
   - The agent selects **Acknowledgement sent** at the case record to indicate that the dispute acknowledgement has been issued to the customer. It updates the **Acknowledgement sent** field for each transaction to Yes, and sets the acknowledgement limit SLA status to complete.



     The agent may also select **Acknowledgement sent** in the transaction record. This sets the **Acknowledgement sent** field to Yes for that specific transaction.

For more information, see Initiate a dispute.

Dispute Content Pack for US Regulations reference

Learn about the components and properties that are installed with the Dispute Content Pack for US Regulations application.

Components installed with Dispute Content Pack for US Regulations

The Dispute Content Pack for US Regulations plugin installs components such as SLAs and additional plugins.

Plugins installed

Note: The Dispute Content Pack for US Regulations application is dependent on the Financial Services Card Operations application.

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Plugins for Dispute Content Pack for US Regulations

Plugin	Description
Financial Services Card Operations [com.sn_bom_credit_card]	Enables quick processing of credit card applications and card transaction disputes.
Dispute Content Pack for US Regulations [sn_disp_reg_cp_us]	Enables issuers in the United States (US) to track dispute cases and conform with regulatory guidelines.

Tables installed

The Dispute Content Pack for US Regulations application includes no new tables.

Service Level Agreement (SLA) definitions installed

The following SLA definitions are preconfigured with Dispute Content Pack for US Regulations.

Note: Billing cycle date and Statement date are retrieved from the financial account via core banking integrations.

An SLA will not trigger if the billing cycle days or statement generation date are empty.

SLA durations are calculated from key regulatory dates — primarily the dispute reported date, and, for Reg Z, the statement date and billing cycle date. When a task is created after the dispute is reported (for example, provisional credit), the elapsed time between the reported date and task creation is accounted for so the SLA still reflects the regulatory window.

SLA definitions for Dispute Content Pack for US Regulations

SLA	Table [name]	SLA duration
Reg E 10day provisional limit	Card Disputes Task [sn_bom_credit_card_disputes_task]	10 days minus <Days elapsed between dispute reported date and task creation date>
Reg E 20day provisional limit	Card Disputes Task [sn_bom_credit_card_disputes_task]	20 days minus <Days elapsed between dispute reported date and task creation date>
Reg E 45day resolution limit	Card Disputes Transaction [sn_bom_credit_card_disputes_transaction]	45 days from dispute reported date
Reg E 90day resolution limit	Card Disputes Transaction [sn_bom_credit_card_disputes_transaction]	90 days from dispute reported date
Reg E acknowledgement limit	Card Disputes Transaction [sn_bom_credit_card_disputes_transaction]	10 days from dispute reported date
Reg E PC reversal limit	Card Disputes Task [sn_bom_credit_card_disputes_task]	5 days minus <Days elapsed between dispute reported date and task creation date>
Reg Z acknowledgement limit	Card Disputes Transaction	30 days, starts from dispute reported date (stops when

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SLA definitions for Dispute Content Pack for US Regulations (continued)

SLA	Table [name]	SLA duration
	[sn_bom_credit_card_disputes_transaction]	Acknowledgement is marked yes)
Reg Z resolution limit	Card Disputes Transaction [sn_bom_credit_card_disputes_transaction]	Starts from dispute reported date. Two complete billing cycles, no later than 90 calendar days from date of notice.

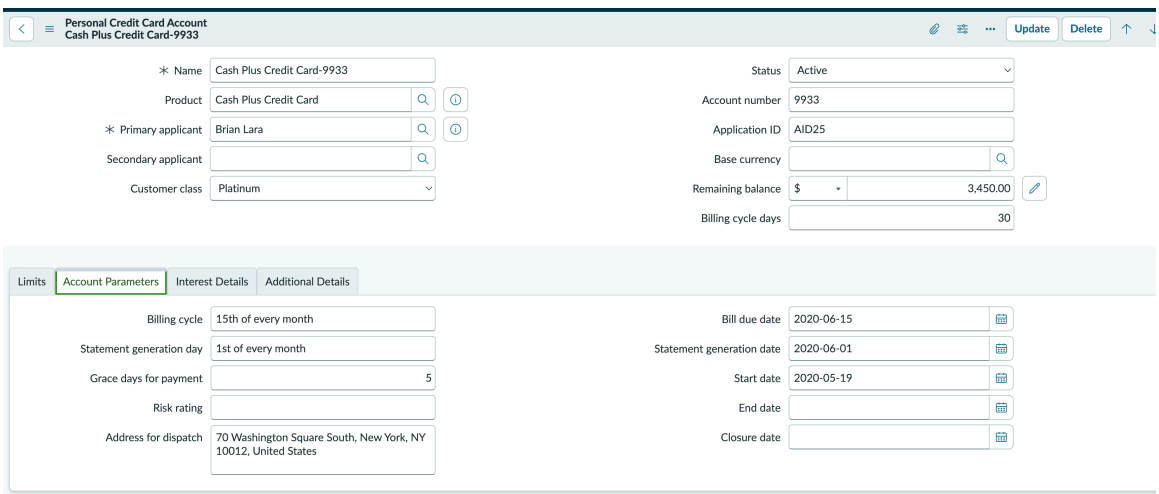
Billing cycle and statement generation days

The billing cycle and statement generation day values are required for service level agreements (SLAs) to trigger on credit card dispute records. These values are stored in the Personal credit card account [sn_bom_credit_card] table and are accessible from the **Account Parameters** related list.

Location of the billing cycle and statement generation day values

Table name	Description
Personal credit card account (sn_bom_credit_card)	Stores all personal credit card records, a type of credit card that allows individuals to purchase goods or services on credit.

These values can also be found in the consumer's personal credit card account record within the **Account Parameters** related list.



Domain separation Dispute Content Pack for US Regulations

Domain separation is unsupported for the Dispute Content Pack for US Regulations. Domain separation enables you to separate data, processes, and administrative tasks into logical groupings called domains. You can control several aspects of this separation, including which users can see and access data.

Support level: No support

- The domain field may exist on data tables but there is no business logic to manage the data.
- This level is not considered domain-separated.

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For more information on support levels, see Application support for domain separation.

Domain separation overview

The ServiceNow® Dispute Content Pack for US Regulations enables issuers in the United States (US) to track dispute cases and conform with regulatory guidelines.

Related topics

Domain separation for service providers

Dispute management reference

Learn about managing the archive dispute service case and the retention policy of inactive cases.

Manage the Archive Dispute Service Cases rule

Manage the archive rule that is provisioned in the Card Disputes Service Case table of the Financial Services Card Operations application. With this rule, your organization can meet your dispute service case archiving requirements. By default, inactive cases that are more than two years old are automatically archived.

Before you begin

Role required: admin

Procedure

1. Navigate to **All** > **System Archiving** > **Archive Rules**.
   The system archiving rules that are in the base system are displayed.
2. View the Archive Dispute Service Cases rule.

   Note: The Archive Dispute Service Cases rule is that a case that is inactive and more than two years old is automatically archived. This is the default base system archiving rule for dispute service cases in the Card Disputes Service Case table [sn_bom_credit_card_disputes_service]. You can modify the archiving rule if necessary.

   For more information on archive rules and archiving records, see Archiving records in Core UI.
3. Update the rule and its parameters, if necessary.

Unsupported features in Dispute Management

Learn about features in Dispute Management that are currently not supported.

Review chargeback response and decide on pre-arbitration or arbitration

After submitting a Mastercard pre-arbitration request and waiting for a response, you currently cannot skip the wait period and escalate directly to arbitration.

Written Statement for Unauthorized Debit (WSUD) Troubleshooting

This reference topic provides troubleshooting topics for common issues in the Written Statement for Unauthorized Debit (WSUD) process. This includes customer signature activities, email notifications, and document verification tasks.

Additional troubleshooting information

For the Written Statement for Unauthorized Debit playbook activity for ACH disputes:

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- The `sn_doc_processor.external_user` role is added to `sn_bom.customer` and `sn_bom.consumer`, enabling customers and consumers to view and electronically sign WSUD documents through the portal.
- The `sn_doc_processor.agent` role is added to `sn_bom_credit_card.dispute_agent` and `sn_bom_credit_card.dispute_agent_connector`, allowing dispute agents and connectors to verify and manage WSUD documents during case review.
- When transactions are modified in the **Review** lane, the WSUD document is automatically regenerated and a new e-signature link is sent to the customer when the required conditions are met.
- If the dispute reason code is changed to one that doesn't require a WSUD, the associated Document Verification task created during intake is automatically canceled.

Related topics

About dispute intake

Integrating with Document Processor

Customer Signature Required activity not displaying or WSUD verification task not getting generated

This reference topic provides troubleshooting steps to resolve the Customer Signature Required activity not appearing in the playbook. It also resolves the Written Statement for Unauthorized Debit (WSUD) document verification task not being generated.

Condition

The **Customer Signature Required** activity doesn't display in the playbook, or the WSUD document verification task isn't generated.

Remedy

Procedure

1. Verify that a dispute was created for at least one Debit transaction.
2. Ensure the Dispute Rules Content Pack for Nacha is installed.
3. Verify whether the reason code is eligible for WSUD.
4. Confirm that a Contact was provided while creating the case for an Account.

WSUD signing email not sent to customer

This reference topic provides troubleshooting steps to resolve a Written Statement for Unauthorized Debit (WSUD) not being emailed to a customer during ACH dispute intake.

Condition

No email is sent to the customer for signing the document.

Cause

The consumer/contact record may have an invalid or missing email address.

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Remedy

Procedure

1. Verify that the Consumer/Contact record has a valid email address.
2. If the email address is missing or invalid:
   a. Close the current case.
   b. Update the contact with a valid email address.
   c. Recreate the case to trigger the email and document generation process again.

Alternate remedy - manually send an email link

Procedure

Manually send the signing link to the consumer's or contact's email address: `http://<BASE URL>/<PORTAL>?id=ticket&table=sn_doc_task&sys_id=<SYS ID>&view=<PORTAL>`

- <BASE_URL>: Instance domain (for example, `https://mycompany.service-now.com`)
- <PORTAL>: Portal name (csp or csm only)
- <SYS_ID>: Unique record ID of the document task

Unable to sign or submit the WSUD document

This reference topic provides troubleshooting steps to resolve a customer or contact being unable to sign or submit the Written Statement for Unauthorized Debit (WSUD) document.

Condition

A Customer or Contact can view the document after selecting **Sign document** in the playbook but is unable to sign or submit the document.

Cause

The Signature Pad plugin (com.snc.signaturepad) isn't installed or is inactive.

Remedy

Procedure

1. Verify the Signature Pad plugin is installed and active.
2. Ask the customer or contact to reopen the document after activating the plugin.

Upload Document button appears instead of Sign Document button in the WSUD document verification task

This reference topic provides troubleshooting steps to resolve a customer or contact seeing the **Upload Document** button instead of the **Sign Document** button in the **Customer signature required** playbook activity. This activity is for the Written Statement for Unauthorized Debit (WSUD) document verification task.

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Condition

The **Upload Document** appears instead of **Sign Document** in the **Customer signature required** playbook activity for the consumer or contact.

Cause

The Document Templates plugin (sn_doc) is not installed.

Remedy

Procedure

1. Confirm that the Document Templates plugin (sn_doc) is installed.
2. Once the template is installed, refresh the playbook activity page.

Financial Services Card Operations

With Financial Services Card Operations, streamline, digitize, and automate the card operations from the front to back office in your financial institution, so that credit card applications and card transaction disputes can be quickly processed.

Request apps on the Store

Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.

Explore



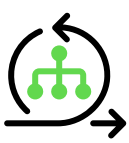
Learn about how customers, branch workers, and agents use Card Operations.

Set up



Set up Card Operations.

Use



Submit and manage credit card related requests.

Reference



Get details about components such as roles, tables, properties, and plugins and store applications that are installed.

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Exploring Financial Services Card Operations

You can use the ServiceNow® Financial Services Card Operations application to create and manage various card service requests.

Card services

The application enables managing the following types of card and dispute service requests:

- New credit card
- Increase credit limit
- Decrease credit limit
- Block credit card
- Unblock credit card
- Close credit card
- Dispute card transaction

Card Operations users

The Financial Services Card Operations application is aimed at the following users:

- Administrator: Responsible for configuring the Financial Services Card Operations application.
- End users: Customers, requesters such as branch workers (or call center agents), and contributors who submit credit card and dispute service requests and check the status of cases.
- Fulfillers: Agents in a bank's middle or back office of financial institutions who work with card operations. They are responsible for working on credit card cases and tasks such as credit assessment tasks, dispute service tasks, document service tasks that come into card services. These types of agents work on credit card and card dispute requests:
  - Credit card agents
  - Credit card agent connectors
  - Credit assessment agents
  - Card dispute agents
  - Card dispute agent connectors

Related topics

Overview of the Dispute Management workflow

Install Financial Services Card Operations

You can install the Financial Services Card Operations application (sn_bom_credit_card) if you have the admin role. The application includes demo data and installs related ServiceNow® Store applications and plugins if they are not already installed.

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see Get entitlement for a ServiceNow product or application.

Role required: admin

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About this task

The following items are installed with Financial Services Card Operations:

- Plugins
- Store applications
- Roles
- Scheduled jobs
- Tables

For more information, see Components installed with Financial Services Card Operations.

Note: To enable customers to submit requests through the Consumer Service Portal, you should also activate the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal).

Procedure

1. Navigate to **All** > **System Applications** > **All Available Applications** > **All**.
2. Find the Financial Services Card Operations application (sn_bom_credit_card) using the filter criteria and search bar.

   You can search for the application by its name or ID. If you cannot find the application, you may have to request it from the ServiceNow Store.

   Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.
3. In the Application installation dialog box, review the application dependencies.

   Dependent plugins and applications are listed if they will be installed, are currently installed, or need to be installed. If there are any plugins or applications that need to be installed, you must install them before you can install Financial Services Card Operations.
4. Select **Install**.

Configure Financial Services Card Operations

Review the components that are installed with the Financial Services Card Operations application and modify as needed for your organization's business needs.

Before you begin

Make sure that the Financial Services Card Operations application is installed.

Role required: sn_bom_credit_card.admin and admin

About this task

You can set up your implementation for Financial Services Card Operations by installing the Financial Services Card Operations application, importing financial services data, and reviewing and configuring the components installed with the application.

Procedure

1. Import your financial accounts, financial products, financial institutions, and transactions data into ServiceNow tables.
   For more information, see Import your financial data using import sets.

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2. Review the installed components and modify them or add new ones as applicable.

Task	Description
Configure service definitions	Configure service definitions to enable unique flows and views for card service cases and tasks.
Configure record producers	Create or modify record producers to define request forms.
Edit or create new flows	Edit or create new flows using Workflow Stu dio.
Modify interceptors and workspace record type selectors	Modify interceptors and workspace record type selectors to configure payment request types.
Configure Service Level Agreements (SLAs)	Configure the installed SLAs to configure SLA timings for card service cases and tasks.
Configure user groups	Configure user groups for assignment of cas es and tasks. You can also assign roles to groups and users.
Configure assignment rules	Configure assignment rules to identify cases that meet certain conditions and then route those cases to agents.
Configure properties	Configure properties for card operations.

Managing credit card service requests

By using the credit card service case and associated tasks, you can manage credit card service requests that you receive from your customers for your financial institution.

How to initiate credit card service requests

- Contributors, branch workers and call center agents can submit credit card service requests on behalf of their customers from interaction records and the service catalog.
- Customers can create requests from the Consumer Service Portal by selecting catalog items and filling out and submitting forms.

> **Note:** To enable your customers to use the Consumer Service Portal, activate the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal).

Assignment and resolution for credit card service cases

After requests are submitted, credit card request flows automatically create credit card service cases and tasks.

A credit card service case is used to track the overall credit card request and triggers all tasks for the request.

Each request type has a dedicated flow that triggers tasks from the parent credit card service case. The tasks that are created for a case depend on the type of credit card request type and are of the following types:

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- Credit card task – Assigned to credit card agents and used for follow-up tasks such as evaluating product eligibility and setting up a new credit card account.
- Credit assessment task – Assigned to credit assessment agents and used for follow-up tasks that include retrieving credit assessments and evaluating risks.
- Document service task – Assigned to document service agents and used for follow-up tasks such as document verification and preparation.

To resolve cases, agents perform activities such as gathering documents, performing credit assessments, and changing credit limits for the tasks assigned to them.

Both the case and its tasks are assigned to the assignment groups or agents by using assignment rules. For more information on assignment groups that are installed with the application, see Configure groups.

Assign a credit card service case

Assign a credit card service case to yourself or to another credit card agent to start working on the case.

Before you begin

Role required: sn_bom_credit_card.agent, sn_bom_credit_card.agent_connector, or sn_bom_credit_card.admin

About this task

When a credit card service request is submitted, the credit card service case is automatically assigned to an assignment group or user in the credit card services department. The assignment is based on the configured assignment rules. If the case is assigned to an assignment group, any member from the group can triage the case themselves or assign it to another member of the group.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Credit Card Service Cases**, click **All**.
4. In the list, click a case to open it.
5. Assign the case.
   - To assign the case to yourself, click **Assign to me**.
   - To assign the case to another agent, select an agent in the **Assigned to** field.

Result

The case is assigned to a credit card agent. If the agent also belongs to an agent assignment group, the group's name appears in the **Assignment group** field.

Setting up a new credit card account

As a credit card agent, you can work on a credit card case to validate the customer information and set up a new credit card account for the customer.

When a customer requests a new credit card, a credit card service case is created and the New Credit Card flow is triggered. This flow triggers the following tasks from the credit card service case. A new task is created when an agent closes the previous task.

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1. Evaluate the product eligibility for a customer.
2. Retrieve a credit assessment and evaluate the risks for a customer.

   Note: If the credit assessment agent rejects the credit request, the stage of the associated credit card service case changes to Closed – Rejected. The case is automatically closed and the flow doesn't trigger steps 3–6.

3. Check the completeness of the supporting documents for a customer.
4. Determine a card's Terms and Conditions and Disclosures for a customer.
5. File a customer agreement for a customer.
6. Set up a credit card account for a customer and close the case.

For more information on the flows that are installed with the Financial Services Card Operations application, see Designer flows for Financial Services Operations applications.

Evaluate the product eligibility for a customer

Evaluate the eligibility of the requested product for the customer.

Before you begin

Role required: sn_bom_credit_card.agent or sn_bom_credit_card.agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task

A credit card task to evaluate the product eligibility is automatically created in the credit card service case for a new card request.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. Open the task from a credit card service case or from the Credit Card Task list.

Option	Steps
From a credit card service case	**a.** In the **Lists** tab, under **Credit Card Service Cases**, click **Assigned to me**. **b.** In the list, click the case that you want to open. **c.** In the case, click the **Tasks** tab and select the credit card task.
From the Credit Card Task list	**a.** In the **Lists** tab, under **Credit Card Task**, click **All**. **b.** In the list, click the task that you want to open.

4. In the **State** field, change the state of the task to **Work in Progress**.
5. Evaluate the eligibility of the requested product for the customer.

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6. **Optional:** In the **Work notes** field, enter any comments that are related to your findings.
7. To close the task, in the **State** field, change the state of the task to **Closed Complete**.
8. Click **Save**.

Result

- The stage of the associated credit card service case changes from Product Eligibility to Credit Risk Assessment.
- A credit assessment task to retrieve a credit assessment and evaluate the risk for the customer is automatically generated in the **Tasks** tab of the associated case. The task is created in the Open state and assigned to an assignment group or a credit agent in the credit assessment department. The assignment group or user to whom the task is assigned is based on the assignment rule.

Retrieve a credit assessment and evaluate the risks for a customer

Retrieve a credit assessment and evaluate the risks for a customer. You can approve or reject the credit card request based on your findings.

Before you begin

Role required: sn_bom_credit_asmt.b2c_agent or sn_bom_credit_asmt.b2c_agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task

This credit assessment task is automatically created in one of the following conditions:

- On completion of the evaluate product eligibility task for a new credit card case
- With a credit card service case for increasing credit limit request

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Credit Assessment** and then open the task list.
   - For your assigned tasks, click **Assigned to me**.
   - For all credit assessment tasks, click **All**.
4. In the list, select the task that you want to work on.
   To work on a task that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.
5. In the **State** field, change the state of the task to **Work in Progress**.
6. In the **Risk score** field, select a risk score that is based on your findings.
7. In the **Credit approved** field, select **Yes** to approve or **No** to reject the credit card request.
8. In the **Approved credit limit** field, enter a credit limit that is based on your assessment for the customer.
9. **Optional:** In the **Work notes** field, enter any comments.
10. Click **Close**.

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Result

- The credit assessment task moves to the Closed – Complete state.
- If you approved the credit request, the following occurs:

  For a new credit card request

  - The stage of the associated credit card service case changes from Credit Risk Assessment to Customer Agreement.
  - A document task to check the completeness of the customer's supporting documents is automatically generated in the **Tasks** tab of the associated case. The task is created in the Open state and assigned to an assignment group or a document agent in the document services department. The assignment group or user that the task is assigned to is based on the assignment rule.

  For an increase credit limit request

  - The stage of the associated credit card service case changes from Credit Risk Assessment to Update Account.
  - A credit card task that increases the credit limit is automatically generated in the **Tasks** tab of the associated case. The task is created in the Open state and assigned to an assignment group or a credit card agent in the credit card services department. The assignment group or user that the task is assigned to is based on the assignment rule.

- If you rejected the credit request, the associated credit card service case is automatically closed and the stage of the case changes from Credit Risk Assessment to Closed – Rejected.

Check the completeness of the supporting documents for a customer

Check that a customer's supporting documents are complete so that you can complete the credit card request.

Before you begin

Role required: sn_bom_document.agent

About this task

This document service task is automatically created for a new credit card case when the task to retrieve credit assessment and evaluate risk for the customer completes.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Document Service**, open the task list.
   - For your assigned tasks, click **Assigned to me**.
   - For all document tasks, click **All**.
4. In the list, select the task that you want to work on.
   To work on a task that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.
5. In the **State** field, change the state of the task to **Work in Progress**.
6. Verify that all supporting documents that the customer has submitted are complete.
7. **Optional:** In the **Work notes** field, enter any comments.
8. Click **Close**.

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Result

- The document service task moves to the Closed – Complete state.
- A credit card task to determine the card's terms and conditions and disclosures and update the customer agreement is automatically generated in the **Tasks** tab of the associated case. The task is created in the Open state and assigned to an assignment group or a credit card agent in the credit card services department. The assignment group or user that the task is assigned to is based on the assignment rule.

Determine a card's Terms and Conditions and Disclosures for a customer

Determine a card's terms and conditions and disclosures and update the customer agreement for a customer. This information is shared with the customer before you issue a new credit card.

Before you begin

Role required: sn_bom_credit_card.agent or sn_bom_credit_card.agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task

This credit card task is automatically created for a new credit card case when the document service task to check the completeness of the customer's supporting documents completes.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. Open the task from a credit card service case or from the Credit Card Task list.

Option	Steps
From a credit card service case	**a.** In the **Lists** tab, under **Credit Card Service Cases**, click **Assigned to me**. **b.** In the list, click the case that you want to open. **c.** In the case, click the **Tasks** tab and select the credit card task.
From the Credit Card Task list	**a.** In the **Lists** tab, under **Credit Card Task**, click **All**. **b.** In the list, click the task that you want to open.

4. In the **State** field, change the state of the task to **Work in Progress**.
5. Determine the card's Terms and Conditions and Disclosures and update the customer agreement for the customer.
6. **Optional:** In the **Work notes** field, enter any comments.
7. To close the task, in the **State** field, change the state of the task to **Closed Complete**.
8. Click **Save**.

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Result
A document task to file a customer agreement is automatically generated in the **Tasks** tab of the associated case. The task is created in the Open state and assigned to an assignment group or a document agent in the document services department. The assignment group or user that the task is assigned to is based on the assignment rule.

File a customer agreement for a customer

File the customer agreement that is prepared for a customer so that you can to set up a new credit card account.

Before you begin
Role required: sn_bom_document.agent

About this task
This document service task is automatically created for a new credit card case when the credit card task to determine the card's terms and conditions and update the customer agreement completes.

Procedure
1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Document Service**, open the task list.
   - For your assigned tasks, click **Assigned to me**.
   - For all document tasks, click **All**.
4. In the list, select the task to work on.
   To work on a task that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.
5. In the **State** field, change the state of the task to **Work in Progress**.
6. File the customer agreement that is prepared for the customer.
7. **Optional:** In the **Work notes** field, enter any comments.
8. Click **Close**.

Result
- The document service task moves to the Closed – Complete state.
- The stage of the associated credit card service case changes from Customer Agreement to Account Creation.
- A credit card task to set up a credit card account for the customer is automatically generated in the **Tasks** tab of the associated case. The task is created in the Open state and assigned to an assignment group or a credit card agent in the credit card services department. The assignment group or user that the task is assigned to is based on the assignment rule.

Set up a credit card account for a customer and close the case

Set up a new credit card account for a customer after customer verification is done and the required documents are prepared.

Before you begin
Role required: sn_bom_credit_card.agent or sn_bom_credit_card.agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

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About this task

This credit card task is automatically created for a new credit card case when the document service task to file the customer agreement completes.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. Open the task from a credit card service case or from the Credit Card Task list.

Option	Steps
From a credit card service case	**a.** In the **Lists** tab, under **Credit Card Service Cases**, click **Assigned to me**. **b.** In the list, click the case that you want to open. **c.** In the case, click the **Tasks** tab and select the credit card task.
From the Credit Card Task list	**a.** In the **Lists** tab, under **Credit Card Task**, click **All**. **b.** In the list, click the task that you want to open.

4. In the **State** field, change the state of the task to **Work in Progress**.
5. Based on the values in the **Risk score** and **Approved credit limit** fields, create a new credit card account for the customer as per the request.
6. **Optional:** In the **Work notes** field, enter any comments.
7. To close the task, in the **State** field, change the state of the task to **Closed Complete**.
8. Click **Save**.

Result

- The stage of the associated credit card service case changes from Account Creation to Closed – Complete.
- The customer receives a pre-configured email notification about the case closure.

Increasing the credit limit of a card

As a credit card agent, you can work on a credit card case to increase the credit limit for a customer's credit card based on the findings from the customer's credit assessment.

When a customer requests to increase a credit limit, a credit card service case is created and the Increase Credit Limit flow is triggered. This flow triggers the following tasks from the credit card service case. A new task is created when an agent closes the previous task.

1. Retrieve a credit assessment and evaluate the risks for a customer.

   Note: If the credit assessment agent rejects the credit request, the stage of the associated credit card service case changes to Closed – Rejected. The case is automatically closed and the flow doesn't trigger the step 2.

2. Increase the credit limit for a customer.

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Note: If the **Duration** field in the associated case is set to **Indefinitely**, increasing the credit limit closes the case and step 3 is not triggered.

3. Reset the credit limit for a customer.

   If the request is for a temporary increase in the credit limit, the state of the case remains in the Work in Progress state and in the Update Account stage until the end date that is specified in the case. The system automatically creates a new credit card service case on the specified end date to reset the credit limit.

   The *sn_bom_credit_card.reserverd_hours_to_update_credit_limit* card property defines the number of hours before the end date when the system creates a case to revert the credit limit.

For more information on the flows that are installed with the Financial Services Card Operations application, see Designer flows for Financial Services Operations applications.

Increase the credit limit for a customer

Increase the credit limit for a customer to the approved credit limit that was set by the credit assessment agent.

Before you begin

Retrieve a credit assessment and evaluate the risks for a customer.

Role required: sn_bom_credit_card.agent or sn_bom_credit_card.agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task

This credit card task is automatically created when the credit assessment task has approved the request via the retrieve credit assessment and evaluate risk task.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. Open the task from a credit card service case or from the Credit Card Task list.

Option	Steps
From a credit card service case	**a.** In the **Lists** tab, under **Credit Card Service Cases**, click **Assigned to me**. **b.** In the list, click the case that you want to open. **c.** In the case, click the **Tasks** tab and select the credit card task.
From the Credit Card Task list	**a.** In the **Lists** tab, under **Credit Card Task**, click **All**. **b.** In the list, click the task that you want to open.

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4. In the **State** field, change the state of the task to **Work in Progress**.
5. Based on the value in the **Approved credit limit** field, increase the credit limit for the customer's credit card.
6. **Optional:** In the **Work notes** field, enter any comments.
7. To close the task, in the **State** field, change the state of the task to **Closed Complete**.
8. Click **Save**.

Result

- The stage of the associated credit card service case changes from Update Account to Closed – Complete.

> **Important:** If the request is for a temporary increase in the credit limit, the state of the case remains in the Work in Progress state and in the Update Account stage until the end date that is specified in the case. The system automatically creates a new credit card service case on the specified end date to reset the credit limit.

- The customer receives a pre-configured email notification about the case closure.

What to do next

If the associated case is for a temporary increase in the credit limit, work on the new case to revert the credit limit to the original limit on the end date.

Reset the credit limit for a customer

Revert a card's credit limit to its original limit for a customer who requested a temporary increase in the credit limit.

Before you begin

Role required: sn_bom_credit_card.agent or sn_bom_credit_card.agent_connector

> **Important:** For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task

This credit card service case is automatically created for a credit card service case for a temporary increase in the credit limit when the **Duration** field is set to **Limited Time**.

If the request is for a temporary increase in the credit limit, the case remains in the Work in Progress state even after increasing the credit limit. The system automatically creates a new credit card service case on the specified end date to reset the credit limit.

The *sn_bom_credit_card.reserverd_hours_to_update_credit_limit* card property defines the number of hours before the end date when the system creates a credit card service case to revert the credit limit.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Credit Card Service Cases**, open the case list.
   - For your assigned cases, click **Assigned to me**.
   - For all cases, click **All**.

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4. In the list, select the case that you want to work on.
   To work on a case that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.
5. In the **Requested limit amount** field, decrease the credit limit to the card's original limit.
6. Update the **Decrease credit limit** task.
   a. In the **Tasks** tab, click the credit card task that you want to work on.
   b. In the **State** field, change the state of the task to **Work in Progress**.
   c. **Optional:** In the **Work notes** field, enter any comments.
   d. To close the task, In the **State** field, change the state of the task to **Closed Complete**.
   e. Click **Save**.

Result

- The stage of both the Reset credit limit case and the original credit card service case for increasing the credit limit changes to Closed – Complete.
- The customer receives a pre-configured email notification about the credit limit reset and case closure.

Decrease the credit limit of a card

Decrease the credit limit of a customer's credit card as per the credit card service request.

Before you begin

Role required: sn_bom_credit_card.agent or sn_bom_credit_card.agent_connector

> **Important:** For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task

When a credit card service case for a decrease in the credit limit is created, the Decrease Credit Limit flow is triggered. This flow automatically creates a credit card task in the **Tasks** tab of the case to decrease the credit limit for the customer.

For more information on the flows that are installed with the Financial Services Card Operations application, see Designer flows for Financial Services Operations applications.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Credit Card Service Cases**, open the case list.
   - For your assigned cases, click **Assigned to me**.
   - For all cases, click **All**.
4. In the list, select the case that you want to work on.
   To work on a case that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.
5. Based on the value in the **Requested limit amount** field, decrease the credit limit for a customer's credit card.
6. Update the Decrease credit limit task.
   a. In the **Tasks** tab, click the credit card task.
   b. In the **State** field, change the state of the task to **Work in Progress**.

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c. **Optional:** In the **Work notes** field, enter any comments.

d. To close the task, in the **State** field, change the state of the task to **Closed Complete**.

e. Click **Save**.

Result

- The stage of the credit card service case changes from Update Account to Closed – Complete.
- The customer receives a pre-configured email notification about the case closure.

Blocking a credit card

Credit card agents can work on a credit card case that blocks a customer's credit card as per the service request.

When a customer requests to block a credit card, a credit card service case is created. The Block Credit Card flow is triggered that further creates the following tasks in the credit card service case. A new task is created when the credit card agent closes the previous task.

1. Block a credit card for a customer.

   Note: If the **Duration** field in the credit card service case is set to **Indefinitely**, blocking the credit limit closes the case and step 2 is not triggered.

2. Unblock a credit card.

   If the request is for only temporarily blocking the credit card, the case remains in the Work in Progress state and in the Update Account stage until the end date that is specified in the case. The system automatically creates a new credit card service case on the specified end date to unblock the card.

   The *sn_bom_credit_card.reserverd_hours_to_unblock_credit_card* card property defines the number of hours before the end date when the system creates a case to unblock the credit card.

For more information on the flows that are installed with the Financial Services Card Operations application, see Designer flows for Financial Services Operations applications.

Block a credit card for a customer

Block a credit card for a customer as per the credit card service request.

Before you begin

Role required: sn_bom_credit_card.agent or sn_bom_credit_card.agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task

This credit card task is automatically created with a credit card service case for blocking a card request.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. Open the task from a credit card service case or from the Credit Card Task list.

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Option	Steps
From a credit card service case	**a.** In the **Lists** tab, under **Credit Card Service Cases**, click **Assigned to me**. **b.** In the list, click the case that you want to open. **c.** In the case, click the **Tasks** tab and select the credit card task.
From the Credit Card Task list	**a.** In the **Lists** tab, under **Credit Card Task**, click **All**. **b.** In the list, click the task that you want to open.

4. In the **State** field, change the state of the task to **Work in Progress**.
5. Block the customer's credit card as per the request.
6. **Optional:** In the **Work notes** field, enter any comments.
7. To close the task, in the **State** field, change the state of the task to **Closed Complete**.
8. Click **Save**.

Result

- The stage of the associated credit card service case changes from Update Account to Closed – Complete.

> **Important:** If the request is for only temporarily blocking the credit card, the associated case remains in the Work in Progress state and in the Update Account stage until the end date is specified in the case. The system automatically creates a new credit card service case on the specified end date to unblock the card.

- The customer receives a pre-configured email notification about the case closure.

What to do next

If the associated case is for temporarily blocking the credit card, work on the new credit service case to unblock the card on the end date.

Unblock a credit card

Unblock a customer's credit card as per the credit card service request.

Before you begin

Role required: sn_bom_credit_card.agent or sn_bom_credit_card.agent_connector

> **Important:** For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task

When a credit card service case for unblocking a card is created, the Unblock Credit Card flow is triggered. This flow automatically creates a credit card task in the **Tasks** tab of the case to decrease the credit limit for the customer.

For more information on the flows that are installed with the Financial Services Card Operations application, see Designer flows for Financial Services Operations applications.

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Note: An unblock credit card case is also automatically created for a case for temporarily blocking a card when the **Duration** field is set to **Limited Time**.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Credit Card Service Cases**, open the case list.
   - For your assigned cases, click **Assigned to me**.
   - For all cases, click **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Unblock the customer's credit card as per the request.
6. Update the Unblock credit card task.
   a. In the **Tasks** tab, click the credit card task.
   b. In the **State** field, change the state of the task to **Work in Progress**.
   c. **Optional:** In the **Work notes** field, enter any comments.
   d. To close the task, in the **State** field, change the state of the task to **Closed Complete**.
   e. Click **Save**.

Result

- The stage of the credit card service case changes from Update Account to Closed – Complete.

  Note: If this unblock credit card case was created as part of the Blocking a credit card flow, the case for blocking the card also moves to the Closed – Complete stage.

- The customer receives a pre-configured email notification about the case closure.

Close a credit card account

Close a customer's credit card account as per the credit card service request.

Before you begin

Role required: sn_bom_credit_card.agent or sn_bom_credit_card.agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task

When a credit card service case for closing a card is created, the Close Credit Limit flow is triggered. This flow automatically creates a credit card task to close the customer's credit card account in the **Tasks** tab of the case.

For more information on the flows that are installed with the Financial Services Card Operations application, see Designer flows for Financial Services Operations applications.

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Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Credit Card Service Cases**, open the case list.
   - For your assigned cases, click **Assigned to me**.
   - For all cases, click **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Close the customer's credit card account as per the request.
6. Update the Close credit card task.
   a. In the **Tasks** tab, click the credit card task.
   b. In the **State** field, change the state of the task to **Work in Progress**.
   c. **Optional:** In the **Work notes** field, enter any comments.
   d. To close the task, in the **State** field, change the state of the task to **Closed Complete**.
   e. Click **Save**.

Result

- The stage of the credit card service case changes from Update Account to Closed – Complete.
- The customer receives a pre-configured email notification about the case closure.

Financial Services Card Operations reference

Learn about the components and properties that are installed with the Financial Services Card Operations application.

Components installed with Financial Services Card Operations

Several types of components are installed with the installation of the Financial Services Card Operations application, including tables and user roles. The application also installs related plugins and store applications if they are not already installed.

Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see Find components installed with an application .

Demo data is available for this application.

Plugins installed

Plugins installed with the Financial Services Card Operations application

Plugin	Description
Case Management Core [com.sn_customerservice]	Enables the extension of tables from the Customer Service Management application into the Financial Services Operations applications.

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Store applications installed

Store applications installed with the Financial Services Card Operations application

Store application	Description
Financial Services Operations Core	Stores the customer data that is needed to make credit card requests. For more information, see Financial Services Operations Core.
Financial Services Credit Operations	Enables management of Credit Risk Assessment tasks that are used in the card operations workflows. For more information, see Components installed with Financial Services Credit Operations.
Guided Decisions Experience	Allows customers to use Guided Decisions with Playbooks, Recommended Actions, and other features. For more information, see Configuring Guided Decisions
Document Processor	Enables management of document services tasks that are used in card operations workflows. For more information, see Integrating with Document Processor.

Roles installed

Roles installed with the Financial Services Card Operations application

Role title [name]	Description	Contains roles
Credit card admin [sn_bom_credit_card.admin]	Application-specific system administrator role that can: • Grant card operations roles • Delete credit card cases and tasks • Has read, write, and create access to credit card data. **Note:** The sn_bom.admin role contains the sn_bom_credit_card.admin role when the Financial Services Card Operations application is installed.	sn_bom_credit_card.agent

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Roles installed with the Financial Services Card Operations application (continued)

Role title [name]	Description	Contains roles
Credit card agent [sn_bom_credit_card.agent]	• View the overall status of credit card cases • Work on credit card cases and tasks	• sn_ind.write • sn_bom_credit_asmt.view • sn_bom_credit_card_acc • sn_bom_document.viewe • sn_esm_agent
Credit card contributor [sn_bom_credit_card.contributor]	• Submit credit card requests • View the status of credit card cases, credit assessment tasks, and document services tasks • Work on credit card case and collect inbound documents for accounts managed by them till the New stage **Important:** For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see Roles and Personas.	• sn_sla_definition_read • sn_bom.b2c_contributor • sn_bom_credit_asmt.b2c_ • sn_bom_credit_card_acc • sn_bom_document.b2c_v • sn_customerservice.csm_
Credit card agent connector [sn_bom_credit_card.agent_connector]	• Submit credit card requests • Work on credit card and tasks to fulfil card requests for accounts managed by them **Important:** For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.	• sn_sla_definition_read • sn_bom_credit_asmt.b2c_ • sn_bom.viewer • sn_bom_credit_card_acc • sn_bom.agent • sn_bom_document.b2c_v • sn_customerservice.csm_
Credit card viewer [sn_bom_credit_card.viewer]	View credit card cases and related data	• sn_ind.write • sn_customerservice.case_ • sn_bom.credit_card_acco
Credit card account viewer [sn_bom.credit_card_account_viewer]	View credit card data entities.	

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Roles installed with the Financial Services Card Operations application (continued)

Role title [name]	Description	Contains roles
Card dispute manager [sn_bom_credit_card.dispute_manager]	• Manage dispute functions • View the Performance Analytics reports in the dashboard • Use Process Mining projects for dispute management processes	sn_bom_credit_card.dispute
Card dispute agent [sn_bom_credit_card.dispute_agent]	• View status of dispute cases • Work on dispute cases and tasks	• sn_bom.customer_data_v • sn_bom.account_data_vie • sn_bom.credit_card_acco • sn_bom.b2b_agent • sn_bom.deposit_account • sn_bom.b2b_credit_card_ • sn_bom.b2c_agent
Card dispute agent connector [sn_bom_credit_card.dispute_agent_connector]	• Submit dispute requests • Work on dispute tasks to resolve requests for accounts managed by them **Important:** For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.	• sn_sla_definition_read • sn_bom.customer_data_v • sn_bom.viewer • sn_bom.account_data_vie • sn_bom.credit_card_acco • sn_bom.agent • sn_bom.deposit_account • sn_bom.b2b_credit_card_
Card dispute viewer [sn_bom_credit_card.dispute_viewer]	View dispute cases and related data	• sn_bom.service_definitior • sn_bom.customer_data_v • sn_bom.account_data_vie • sn_bom.credit_card_acco • sn_bom.deposit_account • sn_bom.b2b_credit_card_

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Tables installed

Tables installed with the Financial Services Card Operations application

Table	Description
Card Base [sn_bom_card_base]	Credit Card Service table extends the Card Base table. Card Base table extends the Case [sn_customerservice_case] table.
Credit Card Service [sn_bom_credit_card_service]	Stores all credit card service cases. This table extends the Card Base [sn_bom_card_base] table.
Credit Card Task [sn_bom_credit_card_task]	Stores all credit card tasks. This table extends the Financial Task [sn_bom_task] table.
Dispute Service [sn_bom_credit_card_disputes_service]	Stores all dispute service cases. This table extends the Card Base [sn_bom_card_base] table.
Dispute Task [sn_bom_credit_card_disputes_task]	Stores all dispute tasks. This table extends the Financial Task [sn_bom_task] table.
Dispute Transaction [sn_bom_credit_card_disputes_transaction]	Stores all dispute transactions.
Visa Dispute Intake [sn_bom_visa_cp_visa_dispute_questionnaire]	Stores all Visa Dispute Questionnaire questions and responses. Extends the Intake Form [sn_evnt_inq_qtn] table.
Visa Dispute Cardholder Intake [sn_bom_visa_cp_visa_dispute_cardholder_intake]	Stores Visa Dispute Questionnaire questions and responses submitted by consumers, such as a dispute playbook on a service portal. See Create a dispute case with Dispute Intake in Portal for more information. Extends the Visa Dispute Intake [sn_bom_visa_cp_visa_dispute_questionnaire] table.

Related topics

Overview of the Dispute Management workflow

Properties installed with Financial Services Card Operations

Properties that control the behavior of the Financial Services Card Operations application.

Note: To open the System Properties [sys_properties] table, enter `sys_properties.list` in the navigation filter.

You can submit your changes by selecting **Save**.

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Properties for Financial Services Card Operations

Property	Description
Enable Mastercard integration sn_bom_credit_card.is_mastercard_integration_enabled	Enables or disables the integration of Mastercard's Mastercom APIs into the Dispute Management workflow. • **Type**: true | false • **Default value**: False • **Location**: **All** > **Card Operations** > **Administration** > **Properties** • Learn more: Managing disputes integrated with Mastercard
Enable Visa integration sn_bom_credit_card.is_visa_integration_enabled	Enables or disables the integration of Visa's VROL APIs into the Dispute Management workflow. • **Type**: true | false • **Default value**: False • **Location**: **All** > **Card Operations** > **Administration** > **Properties** • Learn more: Managing disputes integrated with Visa
Dispute categories enabled for multiple transaction selection[TBD: property name]	Specifies the dispute categories for which multiple transactions can be selected in a single dispute case during intake. Applies to the agent workspace and the customer portal. • **Type**: [TBD] • **Default value**: [TBD] • **Location**: **All** > **Card Operations** > **Administration** > **Properties** • Learn more: About dispute intake
Apply common questionnaire answers to disputed transactions[TBD: property name]	Enables or disables the automatic application of common questionnaire answers to each transaction in a dispute case that has

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Properties for Financial Services Card Operations (continued)

Property	Description
	multiple transactions. When disabled, answers must be provided for each transaction separately. • **Type**: [TBD] • **Default value**: [TBD] • **Location**: **All** > **Card Operations** > **Administration** > **Properties** • Learn more: About dispute intake
Number of hours (before end date) to unblock credit card for a temporary block credit card request sn_bom_credit_card.reserverd_hours_to_unblock_credit_card	For an unblock credit card (for limited time) request, the system automatically creates a new case to unblock the blocked credit card at the specified number of hours before the end date in the request. • **Type**: integer • **Default value**: 8 • **Location**: **All** > **Card Operations** > **Administration** > **Properties** • Learn more: Blocking a credit card
Number of hours (before the end date) to revert the credit limit for a temporary increase credit limit request sn_bom_credit_card.reserverd_hours_to_update_credit_limit	For a temporary increase credit limit request, the system automatically creates a new case to revert the credit limit of the card at the specified number of hours before the end date in the request. • **Type**: integer • **Default value**: 8 • **Location**: **All** > **Card Operations** > **Administration** > **Properties** • Learn more: Reset the credit limit for a customer

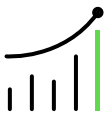
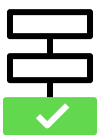
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Financial Services Deposit Operations

ServiceNow® Financial Services Business Deposit Operations and Financial Services Personal Deposit Operations are a pair of applications in ServiceNow® Financial Services Deposit Operations that enable your financial organization to digitize end-to-end management of origination, servicing, and closure of deposit accounts.

Request apps on the Store

Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.

Explore  Learn about how customers, relationship managers, and agents use Deposit Operations.	**Configure**  Configure Financial Services Deposit Operations.	**Use**  Submit and manage deposit service requests.
Analytics and Reporting  Monitor key statistics and track performance with preconfigured dashboard.	**Process Mining**  Visualize process and identify improvement opportunities.	**Reference**  Get details about components such as roles, tables, plugins, and installed store applications.

Exploring Financial Services Deposit Operations

You can use ServiceNow® Financial Services Deposit Operations to manage a streamlined resolution of cases related to savings and checking deposit accounts by automating and optimizing the common deposit account requests.

Key features

- Systematic and repeatable processes for account updates, standing order modifications, and account origination and closures
- Automated workflows available for common account requests to route cases and tasks across different departments and functions
- Personalized CRM Workspace for different roles
- Playbook experience for a guided navigation to resolve cases

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- Performance Analytics dashboard with pre-configured reports to track trends and response times and drive continuous improvement
- Process Mining to visualize process and identify improvement opportunities

Financial Services Deposit Operations applications

The business and personal deposit service requests are supported through the following applications:

Financial Services Business Deposit Operations

With this application, manage the origination, servicing, and closure of business deposit accounts. Collect and validate required documentation, authorize, and finalize the approval process, all from one centralized workflow.

You can enable it by installing the Financial Services Business Deposit Operations (sn_bom_deposit_b2b) application from ServiceNow Store.

Financial Services Personal Deposit Operations

With this application, manage the origination, servicing, and closure of personal deposit accounts. Collect and validate required documentation, authorize, and finalize the approval process, all from one centralized workflow.

You can enable it by installing the Financial Services Personal Deposit Operations (sn_bom_deposit_b2c) application from ServiceNow Store.

Deposit Operations personas

Deposit Operations is aimed at the following personas:

Persona	Description
Administrator	Deposit admin who's responsible for configuring the application.
End users (requesters)	Customers and branch workers who submit requests and check the status of cases. The following users can submit deposit service requests: • Consumers (retail customers) • Accounts and Contacts (business customers) • Branch workers in the front office of a financial institution such as requester and contributor. • Deposit agent (can directly create a deposit case)
Fulfillers	Agents in the middle or back office of financial institutions who work with the deposit servicing team. They are responsible for

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Persona	Description
	working on deposit cases and tasks that come into deposit services. The following agents work on deposit cases: • Deposit agent • Document agent

Install Financial Services Deposit Operations

You can initiate setting up your implementation for the Financial Services Deposit Operations by installing each of the Financial Services Business Deposit Operations and the Financial Services Personal Deposit Operations applications.

Install Financial Services Business Deposit Operations

You can install the Financial Services Business Deposit Operations application (sn_bom_deposit_b2b) if you have the admin role. The application includes demo data and installs related ServiceNow® Store applications and plugins if they are not already installed.

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see Get entitlement for a ServiceNow product or application.

Role required: admin

About this task

The following items are installed with Financial Services Business Deposit Operations:

- Plugins
- Store applications
- Roles
- Scheduled jobs
- Tables

For more information, see Components installed with Financial Services Business Deposit Operations.

Procedure

1. Navigate to **All** > **System Applications** > **All Available Applications** > **All**.
2. Find the Financial Services Business Deposit Operations application (sn_bom_deposit_b2b) using the filter criteria and search bar.

   You can search for the application by its name or ID. If you cannot find the application, you might have to request it from the ServiceNow Store.

   Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.
3. In the Application installation dialog box, review the application dependencies.

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Dependent plugins and applications are listed if they will be installed, are currently installed, or need to be installed. If any plugins or applications need to be installed, you must install them before you can install Financial Services Business Deposit Operations.

4. **Optional:** If demo data is available and you want to install it, select the **Load demo data** check box.
   Demo data are the sample records that describe application features for common use cases. Load the demo data when you first install the application on a development or test instance.
5. Select **Install**.

Install Financial Services Personal Deposit Operations

You can install the Financial Services Personal Deposit Operations application (sn_bom_deposit_b2c) if you have the admin role. The application includes demo data and installs related ServiceNow® Store applications and plugins if they are not already installed.

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see Get entitlement for a ServiceNow product or application.

Role required: admin

About this task

The following items are installed with Financial Services Personal Deposit Operations:

- Plugins
- Store applications
- Roles
- Scheduled jobs
- Tables

For more information, see Components installed with Financial Services Personal Deposit Operations.

Procedure

1. Navigate to **All** > **System Applications** > **All Available Applications** > **All**.
2. Find the Financial Services Personal Deposit Operations application (sn_bom_deposit_b2c) using the filter criteria and search bar.

   You can search for the application by its name or ID. If you cannot find the application, you might have to request it from the ServiceNow Store.

   Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.
3. In the Application installation dialog box, review the application dependencies.

   Dependent plugins and applications are listed if they will be installed, are currently installed, or need to be installed. If any plugins or applications need to be installed, you must install them before you can install Financial Services Personal Deposit Operations.

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4. **Optional:** If demo data is available and you want to install it, select the **Load demo data** check box.
   Demo data are the sample records that describe application features for common use cases. Load the demo data when you first install the application on a development or test instance.
5. Select **Install**.

Configure Financial Services Deposit Operations

Review the components that are installed with the Financial Services Deposit Operations application and modify as needed for your organization's business needs.

Before you begin

Make sure that the Financial Services Deposit Operations application is installed. For more information, see Install Financial Services Business Deposit Operations and Install Financial Services Personal Deposit Operations.

Role required:

- For Financial Services Business Deposit Operations: sn_bom_deposit_b2b.admin and admin
- Financial Services Personal Deposit Operations: sn_bom_deposit_b2c.admin and admin

Procedure

1. Import your financial accounts, financial products, financial institutions, and transactions data into ServiceNow tables.
   For more information, see Import your financial data using import sets.
2. Review the installed components.
   Modify them or add new ones as applicable.

Task	Description
Configure service definitions	Configure service definitions to enable unique flows and views for deposit service cases and tasks. You can add new case types and configure service definitions for each type.
Edit or create flows	Edit or create flows using Workflow Studio.
Configure playbooks	Edit or create a new playbook using Play books.
Configure CRM Workspace	Configure CRM Workspace to enable agents to interact with customers and create and work on cases.
Configure Service Level Agreements (SLAs)	Configure the installed SLAs to configure SLA timings for deposit service cases and tasks.
Configure user groups	Configure user groups for assignment of cas es and tasks. You can also assign roles to groups and users. Configure agent connector and contributor roles for the groups, if required. For more infor mation, see Roles and Personas.

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Task	Description
Configure assignment rules	Configure assignment rules to identify cases that meet certain conditions and then route those cases to agents.
Configure Document Processor	Configure Document Processor for document categories, document types, inbound and out bound document rules, and approval rules for document deferments and exceptions.

Using Financial Services Deposit Operations

Learn how branch workers and agents use the Financial Services Deposit Operations application to initiate, research, and resolve the deposit service cases.

Workspace

Contributors and back-office agents use personalized Workspace to work on all aspects of deposit cases. Workspace enables agents to do the following:

- Monitor workload and performance
- Focus on high-priority items
- Easily navigate across tasks

For more information, see Workspaces.

Workspace users for Deposit Operations

User	Description
Deposit contributor	Creates and tracks deposit service cases for accounts managed by them.
Deposit agent	Works on deposit service cases and deposit tasks.
Deposit agent connector	Creates and works on deposit cases and tasks to fulfill requests for accounts managed by them.
Document agent	Works on document tasks for deposit service cases.
Deposit admin	Configures the deposit workspace as per business requirements. For more information, see Configure CRM Workspace.

Automated workflows

Predefined workflows for deposit cases are available with Financial Services Business Deposit Operations and Financial Services Personal Deposit Operations applications.

When a customer requests a deposit service, a deposit contributor initiates a case and updates its details, triggering the workflow. The flow triggers various tasks from the case and the

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assignment rules route these tasks to the appropriate back-office agents such as deposit and document agent. The agents work on these tasks to fulfill the deposit service request.

For more information, see Financial Services Deposit Operations workflows.

Case playbook

Using the case playbook, deposit contributor and agents review and work on their cases and tasks. The playbook provides end-to-end life cycle for the tasks performed during the case handling process, from the time a case is logged to the final resolution and communication to the customer.

Dashboard

Performance Analytics give business owners an insight into how the team and business is performing. A dashboard with pre-configured reports and customizable views is available with the application.

Financial Services Deposit Operations workflows

The Financial Services Deposit Operations application installs automated workflows for origination, servicing, and closure of deposit accounts. These workflows enable routing of cases and tasks to different teams, including the deposit and document agents.

Workflows available with this application

The following predefined workflows for business and personal deposit account services are available with the application:

Business deposit	Personal deposit
Originate business deposit account	Originate personal deposit account
Close business deposit account	Close personal deposit account
Add business standing order	Add personal standing order
Cancel business standing orders	Cancel personal standing orders
Modify business standing order	Modify personal standing order
Failed business standing order	Failed personal standing order
Manage financial relationship	Add financial account relationship
	Remove financial account relationship
	Modify financial account relationship

These workflows are built using Process Automation Designer and Flow Designer. The deposit admin can review and customize these workflows according to the needs of their organization.

General workflow for Deposit Operations

When a customer requires a deposit service, a deposit contributor initiates a case and updates its details, triggering the workflow. The flow triggers various tasks from the case and the assignment rules route these tasks to the agents in appropriate back-office teams such as deposit and document service. Throughout the workflow, agents complete their assigned tasks and update the status of the case. The case playbook guides agents through the steps that are needed to resolve the case.

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The following is a typical workflow in the Financial Services Deposit Operations application.

Note: Depending on the service type, a workflow might have additional or fewer tasks.

1. A customer contacts the financial institution and requests a deposit service.
2. A deposit contributor, such as a relationship manager, creates the case, adds all applicable data, collects the necessary documentation from the customer, and submit the application.

   A document task is generated for the document agent.
3. The document agent reviews the collected documentation. If the documents are legitimate, the agent marks the task as complete.

   Depending on the deposit service type, authorization and fulfillment tasks are created for deposit agents.
4. The deposit agents evaluate the application and mark their individual tasks as complete.
5. When all prior tasks are completed, a deposit agent updates the deposit account in the core deposit system to fulfill the service request.

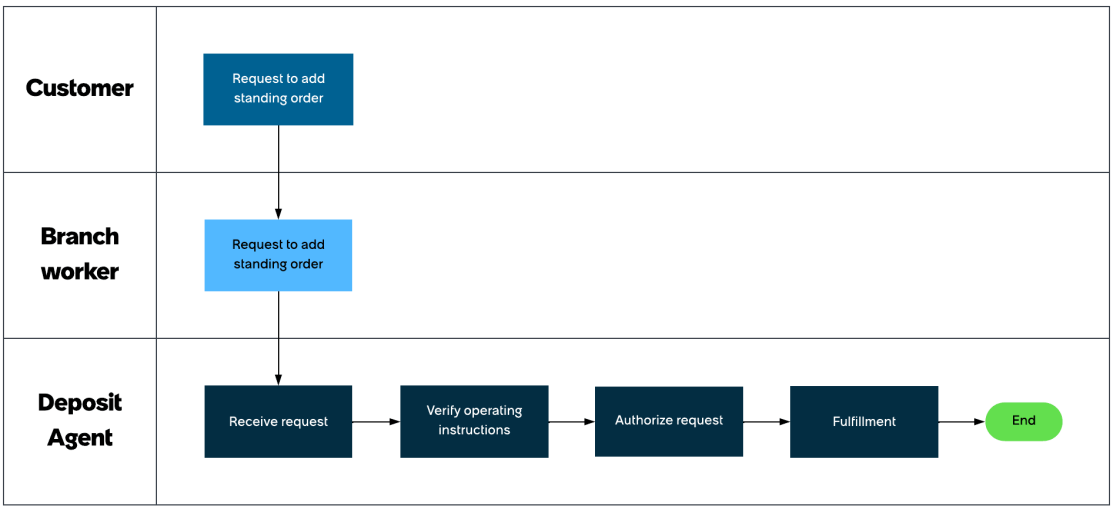
The state and stage of the case is set to Closed Complete.

Add, modify, and cancel standing order workflows

Learn how agents, using the standing order workflows, resolve service requests for adding, modifying, and canceling standing orders to deposit accounts. The workflows apply to both business and personal deposit service requests.

The following diagram shows how the application helps bank agents resolve a deposit request for a standing order.

Adding standing order workflow example



The deposit admin can review and customize this predefined flow based on the business needs of your organization.

The following workflow routes the case and tasks for adding a standing order to agents in different departments. The agents log in to the Workspace to work on the tasks in their queue. The case playbook guides agents through the steps that are needed to fulfill the request.

As a deposit contributor, requester, or customer

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A deposit contributor or a requester submits a request on behalf of a customer.

A customer (consumer or contact) can directly submit a request from the Customer Service Portal, Consumer Service Portal, or another self-service portal.

Note: For consumers to submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal) activated.

A deposit service case is created based on the request type.

As a deposit contributor

In the case playbook, the contributor updates the case details in the Initiate and review stage and submits the application for fulfillment.

A workflow is triggered automatically and the assignment rules route the associated tasks to the appropriate back-office teams.

As back-office agents

1. In the case playbook, a deposit agent verifies the operating instructions for the standing order. The agent approves and marks the deposit task as complete.
2. A deposit authorizer (deposit agent) reviews the case details and approves the deposit task to authorize the deposit request.
3. When all prior tasks are completed, a deposit agent updates the deposit account in the core banking system and closes the update deposit task in the playbook.

The case is complete and the state and stage of the case are set to Closed Complete.

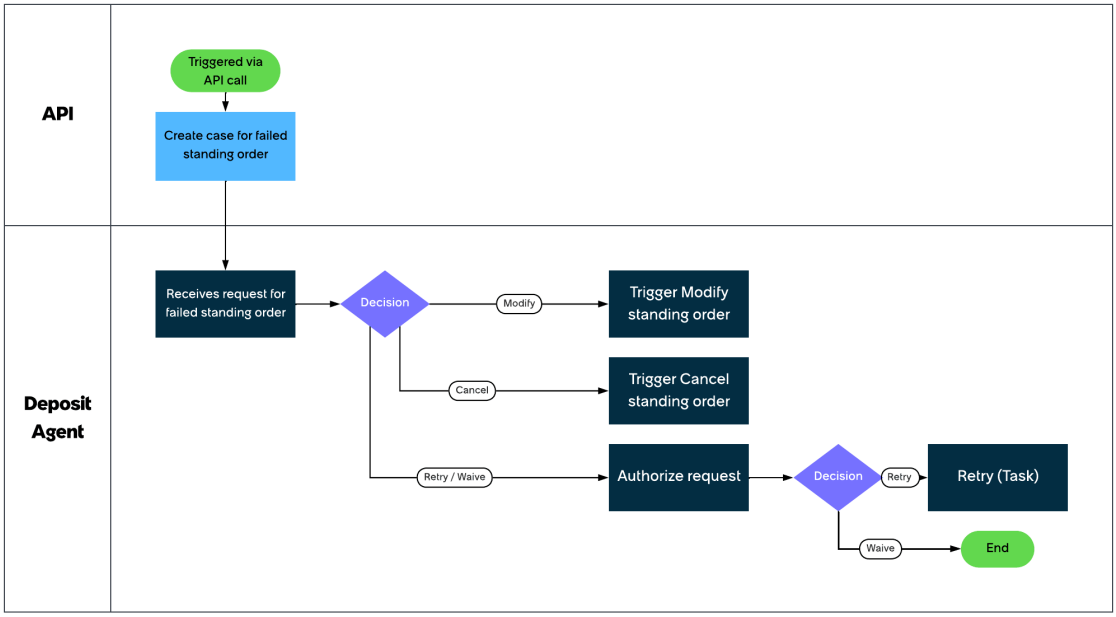
Failed standing order workflow

Learn how bank agents, using the failed standing order workflow, proactively contact a customer for a failed standing order for their deposit account and decide on an action plan. The workflow applies to both business and personal deposit accounts.

The following diagram shows how the application helps bank agents handle a failed standing order for a deposit account.

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Failed standing order workflow example



The deposit admin can review and customize this predefined flow based on the business needs of your organization.

The following workflow routes the case and tasks for a failed standing order to agents in different departments. The agents log in to the Workspace to work on the tasks in their queue. The case playbook guides agents through the steps that are needed to fulfill the request.

As a deposit agent or via an API

If the system observes a failure in the execution of a standing order from a deposit account, an API in the backend triggers a Failed standing order deposit service case. A deposit agent can also create this case.

As back-office agents

- A deposit agent works with the customer and finalizes the action plan.
- In the case playbook, the deposit agent updates the failure reason, selects an appropriate corrective action in the Initiate and review stage, and submits the application for fulfillment.

The workflow triggers next tasks or a case based on the selected corrective action and the assignment rules route the associated case or tasks to the appropriate back-office teams.

Retry or waive a standing order occurrence

If the corrective action based on the customer's request is to retry or waive off the standing order occurrence, the workflow automatically generates a deposit authorization task for the deposit agent.

- A deposit authorizer (deposit agent) reviews the case details and approves the deposit task.
- A deposit agent retries to execute the standing order for the deposit account in the core banking system and closes the retry deposit task in the playbook.

Note: The Retry deposit task is generated only for the Retry corrective action.

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The case is complete and the state and stage of the case are set to Closed Complete.

Creating a corrective action service case

If the corrective action is to modify or cancel the standing order, the workflow automatically creates one of the following child cases to resolve the case:

- Modify standing order
- Cancel standing order

The new child deposit case then handles this issue.

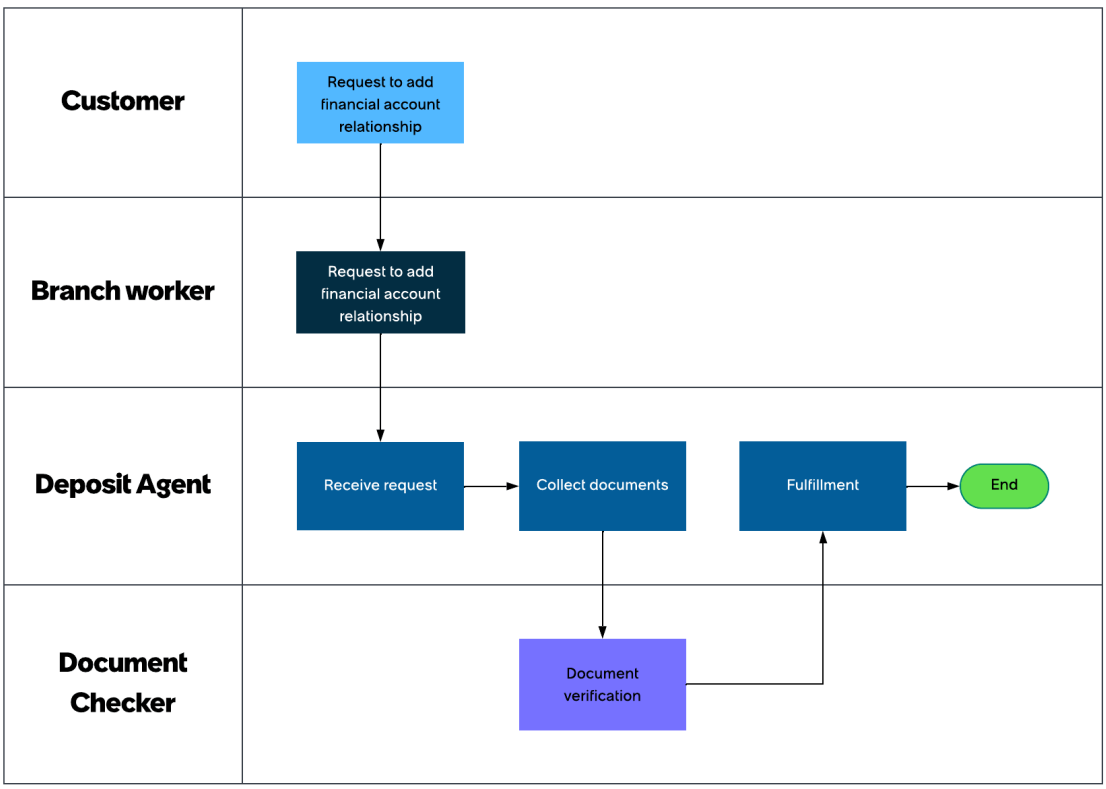
After the child case is complete, the state and the stage of the parent case (failed standing order) are set to Closed Complete.

Add, modify, and remove financial account relationship workflows

Learn how agents, using the financial account relationship workflows, resolve service requests for adding, modifying, and removing relationships from deposit accounts. These workflows apply to personal deposit service requests.

The following diagram shows how the application helps bank agents resolve a deposit request for a financial account relationship.

Add financial account relationship workflow example



The deposit admin can review and customize this predefined flow based on the business needs of your organization.

The following workflow routes the case and tasks for adding, modifying, and removing relationship from an account to agents in different departments. The agents log in to the

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Workspace to work on the tasks in their queue. The case playbook guides agents through the steps that are needed to fulfill the request.

As a deposit contributor, requester, or customer

A deposit contributor or a requester submits a request on behalf of a customer.

A customer (consumer or contact) can directly submit a request from the Customer Service Portal, Consumer Service Portal, or another self-service portal.

> **Note:** For consumers to submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal) activated.

A deposit service case is created based on the request type.

As a deposit contributor

In the case playbook, the contributor updates the relationship information in the Initiate and review stage, collects the necessary documentation from the customer, and submits the application for fulfillment.

A workflow is triggered automatically and the assignment rules route the associated tasks to the appropriate back-office teams.

As back-office agents

1. The document agent works on the document task to review and verify the collected documentation. If the documents are legitimate, the agent marks the task as complete.

   The workflow generates further tasks for deposit agents to work on them.

2. A deposit authorizer (deposit agent) reviews the case details and approves the deposit task to authorize the deposit request.
3. When all prior tasks are completed, a deposit agent updates the deposit account in the core banking system and closes the update deposit task in the playbook.

The case is complete and the state and stage of the case are set to Closed Complete.

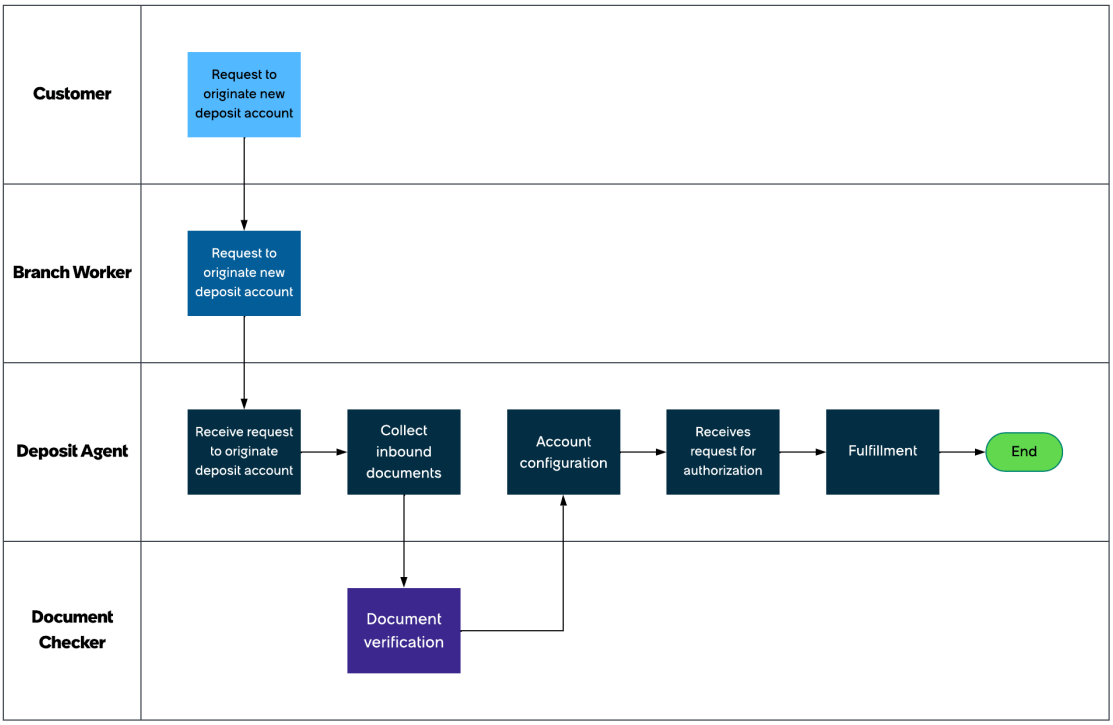
Originate deposit account workflow

Learn how agents, using the originate deposit account workflow, resolve service requests for opening a new deposit account. The workflow applies to both business and personal deposit service requests.

The following diagram shows how the application helps bank agents resolve a deposit request for a new deposit account.

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Originate deposit account workflow example



The deposit admin can review and customize this predefined flow based on the business needs of your organization.

The following workflow routes the case and tasks for originating a deposit account to agents in different departments. The agents log in to the Workspace to work on the tasks in their queue. The case playbook guides agents through the steps that are needed to fulfill the request.

As a deposit contributor, requester, or customer

A deposit contributor or a requester submits a request for a new deposit account on behalf of a customer.

A customer (consumer or contact) can directly submit a request from the Customer Service Portal, Consumer Service Portal, or another self-service portal.

Note: For consumers to submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal) activated.

A case is created based on the request type.

As a deposit contributor

1. In the Initiate and review stage of the case playbook, the contributor updates the product details based on the customer requirements. For a business customer, the contributor also adds the operating instructions for the new account.
2. The contributor collects the necessary documentation from the customer and submits the application for fulfillment.

A workflow is triggered automatically and the assignment rules route the associated tasks to the appropriate back-office teams.

As back-office agents

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1. The document agent works on the document task to review and verify the collected documentation. If the documents are legitimate, the agent marks the task as complete.

   The workflow generates further tasks for deposit agents to work on them.

2. In the case playbook, a deposit agent configures the deposit account with the interest rate information.
3. A deposit authorizer (deposit agent) reviews the case details and approves the deposit task to authorize the deposit request.
4. When all prior tasks are completed, a deposit agent creates and activates the deposit account in the core banking system, sends the account opening kit to the customer, and closes these deposit tasks.

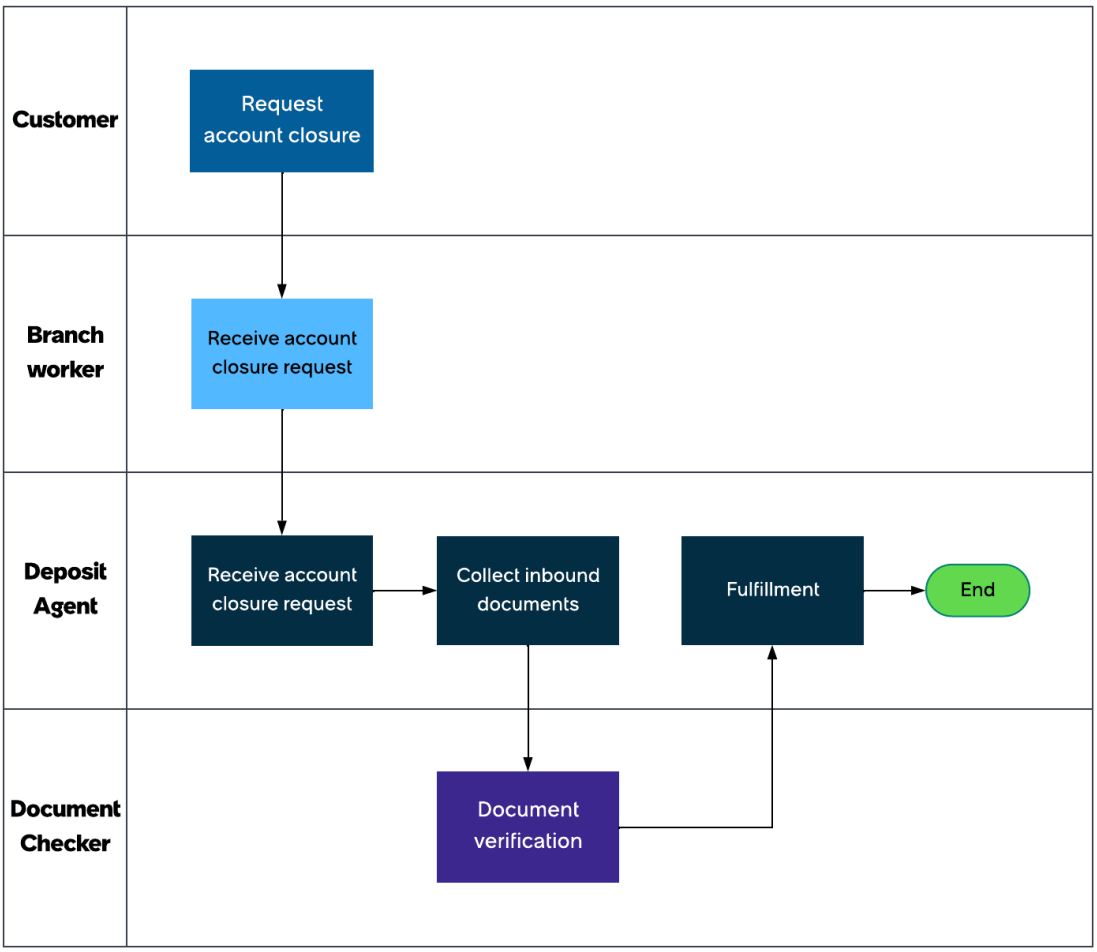
The case is complete and the state and stage of the case are set to Closed Complete.

Close deposit account workflow

Learn how agents, using the Close deposit account workflow, resolve service requests for closing a checking or saving deposit account. The workflows apply to both business and personal deposit service requests.

The following diagram shows how the application helps bank agents resolve a deposit request for an account closure.

Close deposit account workflow example



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The deposit admin can review and customize this predefined flow based on the business needs of your organization.

The following workflow routes the case and tasks for closing a deposit account to agents in different departments. The agents log in to the Workspace to work on the tasks in their queue. The case playbook guides agents through the steps that are needed to fulfill the request.

As a deposit contributor, requester, or customer

A deposit contributor or a requester submits a request on behalf of a customer.

A customer (consumer or contact) can directly submit a request from the Customer Service Portal, Consumer Service Portal, or another self-service portal.

> **Note:** For consumers to submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal) activated.

A case is created based on the request type.

As a deposit contributor

In the case playbook, the contributor updates the account closure details in the Initiate and review stage, collects the necessary documentation from the customer, and submits the application for fulfillment.

A workflow is triggered automatically and the assignment rules route the associated tasks to the appropriate back-office teams.

As back-office agents

1. The document agent works on the document task to review and verify the collected documentation. If the documents are legitimate, the agent marks the task as complete.

   The workflow generates fulfillment tasks for a deposit agent to work on them.
2. In the case playbook, a deposit agent works on the deposit task and delinks the deposit account from other financial accounts in the core banking system.
3. When all prior tasks are completed, the deposit agent updates the deposit account in the core banking system and closes the update deposit task in the playbook.

The case is complete and the state and stage of the case are set to Closed Complete.

Submitting a deposit service request

Bank workers can begin the deposit workflow by submitting a deposit service request received from customers (consumer or business contact). Customers (consumer or contact) can also directly submit a request from the service catalog.

Deposit cases created by deposit contributors

Deposit contributors can collect required information and documents and create deposit service cases for the accounts managed by them from the workspace.

Requests submitted by requesters

Requesters in the front office and call center agents can submit deposit service requests on behalf of their customers from the interaction records and service catalog.

Requests submitted by customers

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Business customers and consumers can submit deposit service requests from the Customer Service Portal, Consumer Service Portal, or another self-service portal. They can select a service catalog item, fill out the necessary form, and then submit it.

Note: Before your consumers can submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal).

Requests submitted by deposit agents and agent connectors

Back-office deposit agents can also initiate a deposit service case by navigating to **Deposit service cases** in the list view of the workspace and clicking **New**.

Deposit agent connectors can collect required information and documents and submit deposit service requests for the accounts managed by them. Further, they can work on the cases to fulfill the service request.

Create a deposit service case as a contributor or agent connector

Begin the deposit service application process by creating a deposit case on behalf of your customer.

Before you begin

Role required:

- For a business deposit service for a business customer (account or contact): sn_bom_deposit_b2b.contributor or sn_bom_deposit_b2b.agent_connector
- For a personal deposit service for a consumer: sn_bom_deposit_b2c.contributor or sn_bom_deposit_b2c.agent_connector

Note: The applicable universal contributor role can also be assigned to create a case. For more information, see User roles and FSO Business rules.

Important: For the agent connector or contributor role to work, they must be combined with one of the roles in CSM industry data model or Contributor users. For more information, see Roles and Personas.

About this task

As a deposit contributor or agent connector, fill in the customer data, collect the required documents, and submit the application for the deposit service request.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Customer Cases**, click **My cases**.
4. Select **New**.
5. In the Create case dialog, select a category and service.
   a. From the **Select category** list, select **Business deposit services** or **Personal deposit services**.
   b. From the **Select service** list, select a deposit service.
6. Select **Create**.
   A deposit service case is created.

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7. On the form, fill in the required fields and any other related information that you've gathered from the customer.

   Note: Each deposit service case form has a different set of fields that are based on the selected deposit service.

8. Select **Save**.

Result

- The deposit service case is created the New state and the workflow is triggered.
- The case is assigned to an assignment group or an agent in the deposit service based on the defined assignment rules.

What to do next

Collect all the required customer information and submit the application.

1. In the **Playbook** tab, fill the data in the Initiate stage.
2. Submit the application to back-office agents for fulfillment.

Submit a deposit service case for fulfillment

Collect all required information and documents from the customer and submit the deposit service case to back-office agents for fulfillment.

Before you begin

Role required:

- For a business deposit service for a business customer (account or contact): sn_bom_deposit_b2b.contributor or sn_bom_deposit_b2b.agent_connector
- For a personal deposit service for a consumer: sn_bom_deposit_b2c.contributor or sn_bom_deposit_b2c.agent_connector

Important: For the agent connector or contributor role to work, they must be combined with one of the roles in CSM industry data model or Contributor users. For more information, see Roles and Personas.

About this task

As a deposit contributor or agent connector, fill in the customer data and collect the required documents in the Initiate stage of the case playbook and submit the application for the required service. A deposit agent can also perform the activities in the Initiate stage of the case playbook.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, open the case list.
   - For cases for the accounts managed by you, navigate to **Customer Cases** > **My cases**.
   - For all deposit service cases, navigate to **Deposit Cases** > **All**.
4. In the list, select the case to work on.
5. Select the **Playbook** tab.
6. Complete activities under the **Initiate and review** stage.

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Note: Depending on the deposit service type, a playbook might have additional or fewer activities in this stage.

a. In activity forms, fill in the fields and click **Mark complete**.

Note: Fields are available depending on the deposit service type, such as Add standing order or Originate deposit account.

b. If applicable, in the Collect inbound documents activity, collect the listed documents from the customer.
You can also collect customer documents from the Inbound Documents tab.

c. In the Submit application activity, enter any comments in the **Submission comment** field and then click **Submit** to complete the application.

Result

- The deposit case is submitted for fulfillment.
- The Initiate and review stage in the case playbook shows as complete and the case automatically advances to the next stage.
- The associated deposit tasks are assigned to an assignment group or an agent in the deposit service. Any document tasks are assigned to a group or an agent in the document service. The assignment group or user that the task is assigned to is based on the assignment rules.

Work on a deposit service case

Work on a deposit case to collect applicant information, ensure that any outstanding tasks are completed, and fulfill the deposit product request.

Before you begin

Role required:

- For a business deposit service case: sn_bom_deposit_b2b.agent or sn_bom_deposit_b2b.agent_connector
- For a personal deposit service case: sn_bom_deposit_b2c.agent or sn_bom_deposit_b2c.agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task

When a customer requires a deposit service, a deposit contributor, such as a relationship manager, initiates a case and updates its details, triggering the workflow. Throughout the workflow, deposit and document agents complete their assigned tasks and update the status of the case.

Use the case playbook that provides the activities and tasks required to research and fulfill the request.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Deposit service cases**, open the case list.

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- For your assigned cases, click **Assigned to me**.
- For all deposit cases, click **All**.

4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. Use the activities and tasks under the playbook stages to fulfill the request and resolve the case.

   Note: Depending on the deposit service request type, a playbook might have additional or fewer activities and tasks.

   Any tasks generated during playbook activities appear in the **Tasks** tab of the case.

Result
The deposit case automatically updates to show Closed Complete.

Work on a document task to verify documents for a deposit case

Work on a document task to verify inbound documents that are needed for a deposit service case.

Before you begin
Role required:

- For a business deposit service case: sn_bom_document.b2b_agent
- For a personal deposit service case: sn_bom_document.b2c_agent

About this task
The Document Management Service determines which documents are required in a workflow. If any documents must be collected from the customer, a task is automatically generated for a document agent. The task is assigned to the document service team or a document agent based on the assignment rules.

Procedure
1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Document Service**, open the task list.
   - For your assigned tasks, click **Assigned to me**.
   - For all document tasks, click **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. In the **Inbound Documents** tab, choose a document.
6. Once the document has been reviewed, click **Verify**.
7. **Optional:** In the **Work notes** field, enter any comments.
8. Click **Close**.

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Result

- The document task moves to the Closed Complete state.
- In the parent deposit case, the Verify documents stage in the case playbook shows as complete and the case moves to the next stage.

Work on a deposit task for fulfillment

Work on a deposit task to perform a fulfillment activity for the parent deposit service case.

Before you begin

Role required:

- For a business deposit service task: sn_bom_deposit_b2b.agent or sn_bom_deposit_b2b.agent_connector
- For a personal deposit service task: sn_bom_deposit_b2c.agent or sn_bom_deposit_b2c.agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task

A deposit workflow automatically generates deposit tasks for the following activities in a deposit case:

- Verify operating instructions for a standing order
- Authorize a deposit request
- Update a deposit account to fulfill and close the deposit request
- Create and activate account for account origination
- Send account opening kit to the customer for account origination
- Delink an account from other financial accounts during account closure

Note: Depending on the deposit service type, the number of activities and deposit tasks may differ in a playbook.

Tasks in the playbook activities are also available in the **Tasks** tab of the case.

If assignment rules are configured, the task is automatically assigned to a deposit agent. The deposit agent can use the case playbook or the task form to work on a deposit task.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. Open the task from the case playbook or the deposit task list.

Option	Steps
From the case playbook	**a.** In the **Lists** tab, under **Deposit service cases**, open the case list. **b.** Select the case that contains the deposit task.

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Option	Steps
	c. Select the **Playbook** tab. **d.** Under the playbook stages, select the task activity to work on.
From the Deposit task list	**a.** In the **Lists** tab, under **Deposit tasks**, open the task list. ▪ For your assigned tasks, click **Assigned to me**. ▪ For all deposit tasks, click **All**. **b.** In the list, select the task that you want to work on.

4. To work on a task that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.
5. Finish the work that is required to complete the deposit task in your core banking system.
6. **Optional:** In the **Work notes** field, enter any comments.
7. Close the deposit task.

Deposit task	Action
To verify operating instructions for a standing order	Click **Approve** to approve or **Reject** to reject the request.
To authorize a deposit request	Click **Approve** to approve or **Reject** to reject the request. **Note:** You can't authorize a deposit task if its parent deposit case is assigned to you.
○ **To update a deposit account to fulfill and close the request** ○ **To create and activate account for account origination** ○ **To send account opening kit to the customer** ○ **To delink an account from other financial accounts during account closure**	○ In case playbook, click **Mark complete** to close the task. ○ In task form, click **Close** to close the task.

Result
The deposit task moves to the Closed Complete state.

Financial Services Deposit Operations reference

Learn about the components, such as the roles, tables, plugins, and store applications, that are installed when you install the Financial Services Deposit Operations application.

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Components installed with Financial Services Business Deposit Operations

Several types of components are installed with installation of the Financial Services Business Deposit Operations application, including tables, user roles, and scheduled jobs. The application also installs related plugins and store applications if they aren't already installed.

Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see Find components installed with an application.

Plugins installed

Plugin	Description
Case Management Core [com.sn_customerservice]	Enables the extension of tables from the Customer Service Management application into the Financial Services Operations applications.

Store applications installed

Store application	Description
Financial Services Operations Core	Stores the customer data that is needed to make deposit service requests. For more information, see Financial Services Operations Core.
Document Processor	Enables management of document services tasks that are used in Financial Services Business Deposit Operations workflows. For more information, see Integrating with Document Processor.
Playbooks for Customer Service Management	Provides a way to visualize business process workflows in a simple, task-oriented view, ensuring consistent responses to commonly encountered situations. For more information, see Playbooks for Customer Service Management.
CSM Contributor User	Enables middle office teams to create cases for customer requests. For more information, see CSM Contributor User Configure Contributor Users.

Roles installed

Role title [name]	Description	Contains roles
Deposit admin [sn_bom_deposit_b2b.admin]	Application-specific system administrator role for deposit operations that can:	• sn_bom.service_definition_admin • sn_bom_deposit_b2b.agent • sn_bom_deposit_b2b.manager

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Role title [name]	Description	Contains roles
	• Grant deposit operations roles • Delete deposit service cases and tasks • Configure the deposit operations application • Create and modify deposit service definitions • Read, write, and create access to deposit data	
Deposit agent [sn_bom_deposit_b2b.agent]	• Create deposit service cases and enter case data • View the overall status of cases • Work on deposit service cases and tasks	• sn_bom_document.b2b_viewer • sn_bom.b2b_agent • sn_bom_document.b2b_collector • sn_bom.deposit_account_viewer
Deposit contributor [sn_bom_deposit_b2b.contributor]	• Create deposit service cases and enter case data • View the overall status of cases • Work on deposit service cases and tasks until the Initiate and review stage	• sn_sla_definition_read • sn_bom_document.b2b_viewer • sn_bom.account_data_viewer • sn_customerservice.csm_workspace_user • sn_bom.b2b_contributor • sn_bom.deposit_account_viewer • sn_bom_document.b2b_collector

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Role title [name]	Description	Contains roles
	Important: For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see Roles and Personas.	
Deposit agent connector [sn_bom_deposit_b2b.agent_connector]	• Create deposit service cases and enter case data • View the overall status of cases • Work on deposit service cases and tasks to fulfill requests for accounts managed by them **Important:** For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.	• sn_sla_definition_read • sn_bom_document.b2b_viewer • sn_bom.viewer • sn_bom.account_data_viewer • sn_bom.agent • sn_bom.deposit_account_viewer • sn_bom_document.b2b_collector
Deposit manager [sn_bom_deposit_b2b.manager]	• View the Performance Analytics	sn_bom_deposit_b2b.agent

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Role title [name]	Description	Contains roles
	reports in the deposit operations dashboard • Use Process Mining projects for deposit operations processes	
Deposit viewer [sn_bom_deposit_b2b.viewer]	Has read-only access to all deposit service cases and related data	• sn_bom.service_definition_read • sn_bom.account_data_viewer • sn_bom.deposit_account_viewer

Tables installed

Table	Description
Deposit Base [sn_bom_deposit_b2b_base]	Business Deposit Service Case table extends the Deposit Base table. Deposit Base table extends the Financial Services Base [sn_bom_case] table.
Deposit Operating Instruction [sn_bom_deposit_b2b_operating_instruction]	Stores all operating instructions for all business deposit cases.
Business Deposit Service Case [sn_bom_deposit_b2b_service]	Stores all business deposit cases. This table extends the Deposit Base [sn_bom_deposit_b2b_base] table.
Business Deposit Task [sn_bom_deposit_b2b_task]	Stores all deposit tasks for all business deposit cases. This table extends the Financial Task [sn_bom_task] table.

Components installed with Financial Services Personal Deposit Operations

Several types of components are installed with installation of the Financial Services Personal Deposit Operations application, including tables, user roles, and scheduled jobs. The application also installs related plugins and store applications if they aren't already installed.

Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see Find components installed with an application.

Plugins installed

Plugin	Description
Case Management Core	Enables the extension of tables from the Customer Service Management application

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Plugin	Description
[com.sn_customerservice]	into the Financial Services Operations applications.

Store applications installed

Store application	Description
Financial Services Operations Core	Stores the customer data that is needed to make deposit service requests. For more information, see Financial Services Operations Core.
Financial Services Document Management	Enables the management of Document Services tasks that are used in Financial Services Personal Deposit Operations workflows. For more information, see Integrating with Document Processor.
Playbooks for Customer Service Management	Provides a way to visualize business process workflows in a simple, task-oriented view, ensuring consistent responses to commonly encountered situations. For more information, see Playbooks for Customer Service Management.
CSM Contributor User	Enables middle office teams to create cases for customer requests. For more information, see CSM Contributor User Configure Contributor Users.

Roles installed

Role title [name]	Description	Contains roles
Deposit admin [sn_bom_deposit_b2c.admin]	Application-specific system administrator role for deposit operations that can: • Grant deposit operations roles • Delete deposit service cases and tasks • Configure the deposit operations application • Create and modify deposit	• sn_bom.service_definition_admin • sn_bom_deposit_b2c.agent • sn_bom_deposit_b2c.manager

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Role title [name]	Description	Contains roles
	service definitions • Read, write, and create access to deposit data	
Deposit agent [sn_bom_deposit_b2c.agent]	• Create deposit service cases and enter case data • View the overall status of cases • Work on deposit service cases and tasks	• sn_bom_document.b2c_viewer • sn_bom.b2c_agent • sn_bom_document.b2c_collector • sn_bom.deposit_account_viewer
Deposit contributor [sn_bom_deposit_b2c.contributor]	• Create deposit service cases and enter case data • View the overall status of cases • Work on deposit service cases and tasks until the Initiate and Review stage **Important:** For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see Roles and Personas.	• sn_sla_definition_read • sn_bom.customer_data_viewer • sn_bom.b2c_contributor • sn_bom_document.b2c_viewer • sn_customerservice.csm_workspace_user • sn_bom.deposit_account_viewer • sn_bom_document.b2c_collector
Deposit agent connector [sn_bom_deposit_b2c.agent_connector]	• Create deposit service cases and enter case data	• sn_sla_definition_read • sn_bom.customer_data_viewer • sn_bom.viewer

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Role title [name]	Description	Contains roles
	• View the overall status of cases • Work on deposit service cases and tasks to fulfill requests for accounts managed by them **Important:** For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.	• sn_bom.agent • sn_bom_document.b2c_viewer • sn_customerservice.csm_workspace_user • sn_bom.deposit_account_viewer • sn_bom_document.b2c_collector
Deposit manager [sn_bom_deposit_b2c.manager]	• View the Performance Analytics reports in the deposit operations dashboard • Use Process Mining projects for deposit operations processes	• pa_viewer • sn_bom_deposit_b2c.agent
Deposit viewer [sn_bom_deposit_b2c.viewer]	Has read-only access to all deposit service cases and related data	• sn_bom.service_definition_read • sn_bom.customer_data_viewer • sn_bom.deposit_account_viewer

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Tables installed

Table	Description
Deposit Base [sn_bom_deposit_b2c_base]	Personal Deposit Service Case table extends the Deposit Base table. Deposit Base table extends the Financial Services Base [sn_bom_case] table.
Personal Deposit Service Case [sn_bom_deposit_b2c_service]	Stores all personal deposit cases. This table extends the Deposit Base [sn_bom_deposit_b2c_base] table.
Personal Deposit Task [sn_bom_deposit_b2c_task]	Stores all deposit tasks for all personal deposit cases. This table extends the Financial Task [sn_bom_task] table.

Financial Services Loan Operations

The ServiceNow® Financial Services Loan Operations application is a solution in Financial Services Operations that supports personal and business loans. This solution enables your financial organization to quickly resolve customer-initiated requests and system-generated exceptions around loan servicing and can help you transform your middle and back-office loan operations.

Request apps on the Store

Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.

Explore



Learn about how customers, branch workers, and loan agents use Loan Operations.

Configure



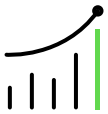
Configure Financial Services Loan Operations.

Use



Submit and manage loan service requests that you receive from customers and the banking system.

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Analytics and Reporting	Process Mining	Reference
		
Coordinate work and improve processes with preconfigured dashboards.	Visualize process and identify improvement opportunities.	Get details about components such as roles, tables, plugins, and store applications that are installed.

Exploring Financial Services Loan Operations

You can use ServiceNow® Financial Services Loan Operations to manage servicing for all types of loans.

Key features

- Automated workflows to route cases and tasks across different departments and functions, including the loan, document, and credit departments
- Support for business and personal loan operations on a single platform
- Support for customer-initiated requests and system-initiated exceptions
- Document processor service covering inbound and outbound documents and handling exceptions and approvals
- Personalized workspace for different roles
- Performance Analytics dashboards for insights into the team's and business performance

Loan Operations applications

The business and personal loan service requests are supported through the following applications:

Business Loan Operations

With this application, you can manage business loan servicing. A business loan is a loan that is obtained by an enterprise (account) to meet its business requirements.

You can enable Business Loan Operations by installing the Financial Services Business Loan Operations application (sn_bom_loan_b2b) from ServiceNow Store.

Personal Loan Operations

With this application, you can manage personal loan servicing. A personal loan is a loan that is obtained by individual customers (consumers) to meet their personal requirements. For example, a home loan or a car loan.

You can enable Personal Loan Operations by installing the Financial Services Personal Loan Operations application (sn_bom_loan) from ServiceNow Store.

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Loan service requests

The application supports the following types of loan service requests for business and personal loans:

Loan service requests

Personal loans	Business loans
Partial Prepayment	Partial Prepayment
Loan Forgiveness	Loan Forgiveness
Loan Deferment	Loan Deferment
Loan Write-Off	Loan Write-Off
Missed Repayment	Missed Repayment
Covenant Breach	Covenant Breach
Loan Restructuring	Loan Restructuring
	Loan Drawdown
	Loan Rollover

Loan Operations personas

Loan Operations is aimed at the following personas:

Persona	Description
Administrator	Loan admin who's responsible for configuring the application.
Requesters	Customers and branch workers who submit loan requests and check the status of cases. Three types of users can submit loan requests: • Consumers (retail customers) • Accounts and Contacts (business customers) • Branch workers in the front office of a financial institution
Fulfillers	Agents in the middle or back office of financial institutions who work with loan operations. They are responsible for working on loan cases and tasks (such as credit service tasks and document service tasks) that come into loan services. These three agents work on loan requests:

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Persona	Description
	• Loan agents • Credit agents • Document agents

Install Financial Services Loan Operations

You can set up your implementation for the Financial Services Loan Operations first by installing each of the Financial Services Business Loan Operations and the Financial Services Personal Loan Operations applications.

Install Financial Services Business Loan Operations

You can install the Financial Services Business Loan Operations application (sn_bom_loan_b2b) if you have the admin role. The application includes demo data and install-related ServiceNow® Store applications and plugins if they are not already installed.

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see Get entitlement for a ServiceNow product or application.

Role required: admin

About this task

The following items are installed with Financial Services Business Loan Operations:

- Plugins
- Store applications
- Roles
- Tables

For more information, see Components installed with Financial Services Business Loan Operations.

Procedure

1. Navigate to **All** > **System Applications** > **All Available Applications** > **All**.
2. Find the Financial Services Business Loan Operations application (sn_bom_loan_b2b) using the filter criteria and search bar.

   You can search for the application by its name or ID. If you cannot find the application, you might have to request it from the ServiceNow Store.

   Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.
3. In the Application installation dialog box, review the application dependencies.

   Dependent plugins and applications are listed if they will be installed, are currently installed, or need to be installed. If any plugins or applications need to be installed, you must install them before you can install Financial Services Business Loan Operations.

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4. **Optional:** If demo data is available and you want to install it, select the **Load demo data** check box.
   Demo data are the sample records that describe application features for common use cases. Load the demo data when you first install the application on a development or test instance.
5. Select **Install**.

Install Financial Services Personal Loan Operations

You can install the Financial Services Personal Loan Operations application (sn_bom_loan) if you have the admin role. The application includes demo data and install-related ServiceNow® Store applications and plugins if they are not already installed.

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see Get entitlement for a ServiceNow product or application.

Role required: admin

About this task

The following items are installed with Financial Services Personal Loan Operations:

- Plugins
- Store applications
- Roles
- Tables

For more information, see Components installed with Financial Services Personal Loan Operations.

Procedure

1. Navigate to **All** > **System Applications** > **All Available Applications** > **All**.
2. Find the Financial Services Personal Loan Operations application (sn_bom_loan) using the filter criteria and search bar.

   You can search for the application by its name or ID. If you cannot find the application, you might have to request it from the ServiceNow Store.

   Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.
3. In the Application installation dialog box, review the application dependencies.

   Dependent plugins and applications are listed if they will be installed, are currently installed, or need to be installed. If any plugins or applications need to be installed, you must install them before you can install Financial Services Personal Loan Operations.
4. **Optional:** If demo data is available and you want to install it, select the **Load demo data** check box.
   Demo data are the sample records that describe application features for common use cases. Load the demo data when you first install the application on a development or test instance.
5. Select **Install**.

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Configure Financial Services Loan Operations

Review the components that are installed with the Financial Services Loan Operations application and modify as needed for your organization's business needs.

Before you begin

Make sure that the Financial Services Loan Operations application is installed. For more information, see Install Financial Services Business Loan Operations and Install Financial Services Personal Loan Operations.

Role required: sn_bom_loan_b2b.admin, sn_bom_loan.b2c_admin, and admin

Procedure

1. Import your financial accounts, financial products, financial institutions, and transactions data into ServiceNow tables.
   For more information, see Import your financial data using import sets.
2. Review the installed components and modify them or add new ones as applicable.

Task	Description
Configure service definitions	Configure service definitions to enable unique flows and views for loan service cases and tasks.
Configure record producers	Create or modify record producers to define request forms.
Edit or create new flows	Edit or create new flows using Workflow Stu dio.
Modify interceptors and workspace record type selectors	Modify interceptors and workspace record type selectors to configure loan request types.
Configure playbook	Edit or create a new playbook using Play books.
Configure workspace	Configure CRM Workspace to enable agents to interact with customers and create and work on cases.
Configure Service Level Agreements (SLAs)	Configure the installed SLAs to configure SLA timings for loan service cases and tasks.
Configure user groups	Configure user groups for assignment of cas es and tasks. You can also assign roles to groups and users.
Configure assignment rules	Configure assignment rules to identify cases that meet certain conditions and then route those cases to agents.
Configure Document Processor	Configure Document Processor for document categories, document types, inbound and out bound document rules, and approval rules for document deferments and exceptions.

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Using Financial Services Loan Operations

Learn how requesters, contributors, and agents use the Financial Services Loan Operations application to initiate, research, and resolve the loan service requests and system-generated exceptions.

Workspace

Requesters, contributors, and back-office agents use personalized workspace to work on all aspects of loan cases. Workspace can help you with the following tasks:

- Monitor workload and performance
- Focus on high-priority items
- Easily navigate across tasks

For more information, see Workspaces.

Workspace users for Loan Operations

User	Description
Requester	Submits service requests from interaction records and customer records.
Loan contributor	Submits service requests, collects inbound documents, and checks the status of cases for accounts managed by them till the Initiate and Review stage.
Loan agent	Works on loan cases and loan tasks.
Loan agent connector	Submits service requests and works on loan cases and loan tasks to fulfil loan requests for accounts managed by them.
Credit agent	Works on credit cases and credit tasks for loan service requests.
Document agent	Works on document tasks for loan service requests.
Loan admin	Configures the loan workspace as per business requirements. For more information, see Configure CRM Workspace.

Workflows

Several predefined workflows for business and personal loans are available with the application.

When a customer requests a loan service, a loan service case is created and assigned to a loan agent. After the agent updates the case details, a workflow is triggered. The flow triggers various tasks from the case and the assignment rules route these tasks to the appropriate back-office teams such as loan, credit, or document service. A new task is automatically created when an agent closes the previous task.

For more information, see Financial Services Loan Operations workflows.

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Case playbook

Using the case playbook, loan contributor and loan agents can visualize and interact with the case workflow. The playbook provides end-to-end life cycle for the tasks performed during the case handling process, from the time a case is logged to the final resolution and communication to the customer. The playbook is available for the following loan workflows:

- Loan Forgiveness for Financial Services Business Loan Operations
- Loan Deferment for Financial Services Personal Loan Operations

Dashboards

Performance Analytics give business owners an insight into how the team and business are performing. Dashboards with customizable views are available for business and personal loan operations with the application.

For more information, see Personal Loan Operations dashboard and Business Loan Operations dashboard.

Financial Services Loan Operations workflows

The Financial Services Loan Operations application installs automated workflows for loan servicing. These workflows enable routing of cases and tasks to different departments, including the loan, document, and credit agents.

Workflows available with the application

The following predefined workflows for business and personal loans are available with the application:

Personal loans	Business loans
Partial Prepayment	Partial Prepayment
Loan Forgiveness	Loan Forgiveness
Loan Deferment	Loan Deferment
Loan Write-Off	Loan Write-Off
Missed Repayment	Missed Repayment
Covenant Breach	Covenant Breach **Note:** This workflow is initiated from the Financial Services Credit Operations application.
Loan Restructuring	Loan Restructuring **Note:** This workflow is initiated from the Financial Services Credit Operations application. From there, a loan case is automatically created to take the request to completion.
	Loan Drawdown
	Loan Rollover

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These workflows are built using Flow Designer. The loan admin can review and customize these predefined flows that are based on the business needs of an organization.

General workflow for Loan Operations

When a customer requests a loan service, a loan service case is created and assigned to a loan agent. After the agent updates the case details, a workflow is triggered. The flow triggers various tasks from the case and the assignment rules route these tasks to the appropriate back-office teams such as loan, credit, or document service. A new task is automatically created when an agent closes the previous task.

The following is a typical loan workflow in the Financial Services Loan Operations application.

Note: Depending on the request type, individual workflows might have additional or fewer tasks.

1. A loan contributor, requester, or a customer submits a loan service request.
2. The loan contributor collects the required customer documents and updates the case.
3. A loan agent receives the case and adds additional information, such as the fee.
4. The document processor service determines the documents that are required. If any documents must be verified, a task is generated for the document agent.
5. A credit task is generated for the credit agent.
6. An authorization task is generated to review and approve the loan request.
7. After the authorization, a loan update task is generated. If the bank has enabled an integration, the loan account could get automatically updated in the core system.

Partial Prepayment loan workflow

Learn how bank agents, using the Partial Prepayment loan workflow, resolve a service request for a partial prepayment of an outstanding loan with the bank before its maturity. The workflow applies to both business and personal loan service requests.

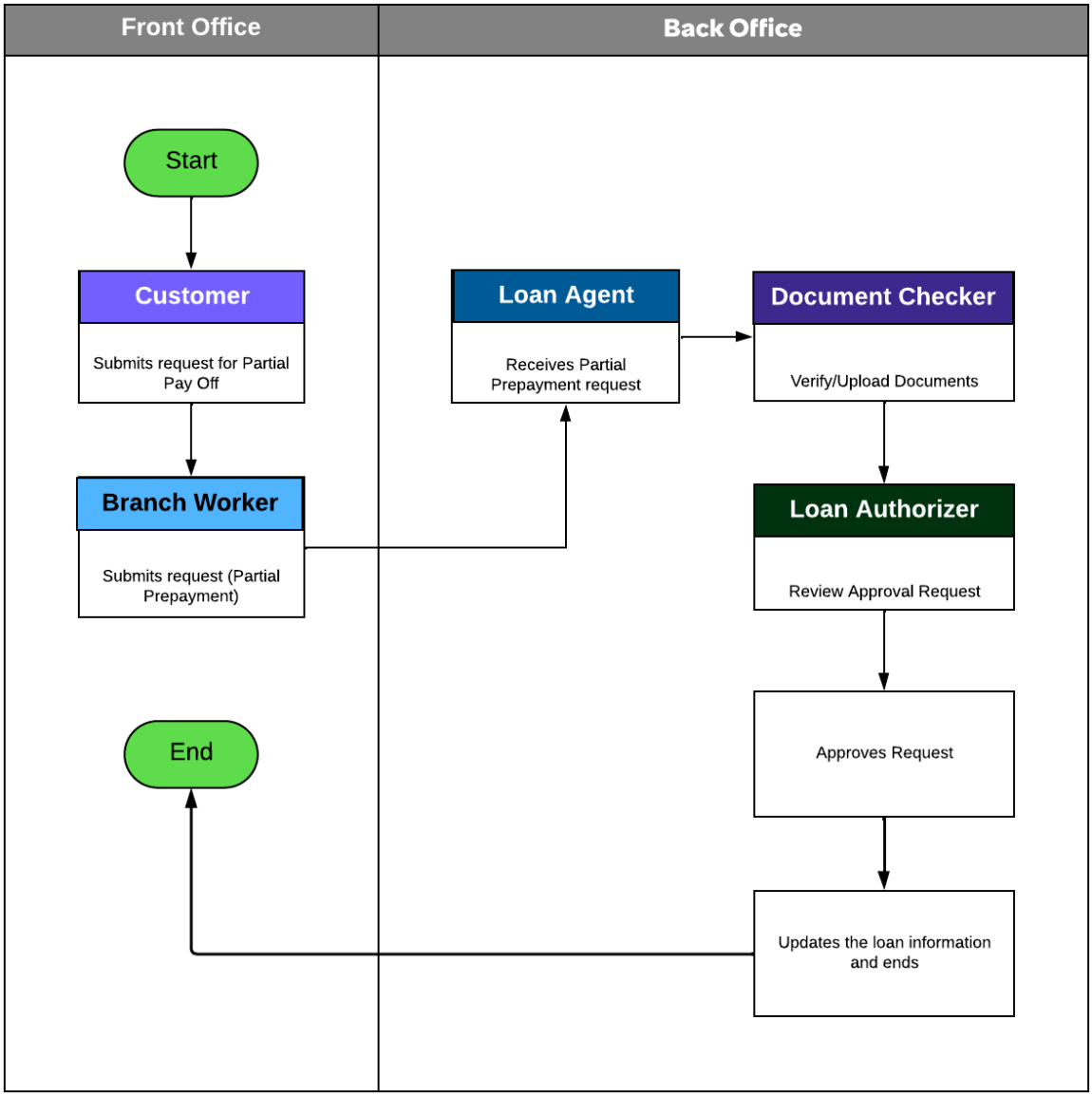
A partial prepayment is directly applied to the outstanding principal component of the loan. The customer is typically given an option to restructure the repayment on the remaining balance in one of the following ways:

- Continue with the present repayment, which is higher and results in the early closure of the loan
- Retain the current loan term, which means that the repayment amount gets recomputed and is spread across the pending loan term

The following diagram shows how the application helps bank agents resolve a Partial Prepayment service request.

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Partial Prepayment loan workflow



The following workflow routes the case and tasks for a Partial Prepayment service request to agents in different departments. The agents log in to the Workspace to work on the tasks in their queue.

As a loan contributor, requester, or customer

A contributor or a requester submits a Partial Prepayment loan service request on behalf of a customer.

A customer (consumer or contact) can directly submit a request from the Customer Service Portal, Consumer Service Portal, or another self-service portal.

Note: For consumers to submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal) activated.

A case is initiated based on the request type.

As back-office agents

After the case is initiated and an agent updates the case details, a workflow is triggered automatically. The assignment rules route the associated tasks to the appropriate back-office teams.

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1. A loan agent reviews the case details and adds additional details, such as the fee.

   The document processor service determines the documents that must be verified for the request. The workflow automatically generates an inbound document verification task for the document agent.

2. A document agent works on the inbound document verification task to verify each document that is listed in the task. If required, this agent can request for a deferment of a specific document.

   The workflow generates a loan authorization task for the loan agent.

3. A loan authorizer (loan agent) reviews the case details and approves it.
4. A loan agent works on the loan update task and updates the loan account in the banking system.

   If the bank has enabled an integration, the loan account could also get automatically updated in the core banking system.

After the case is complete, its state and the stage are set to Closed Complete and the work notes are updated. A customer can view the status of the case from the Customer or Consumer Service Portal or another self-service portal.

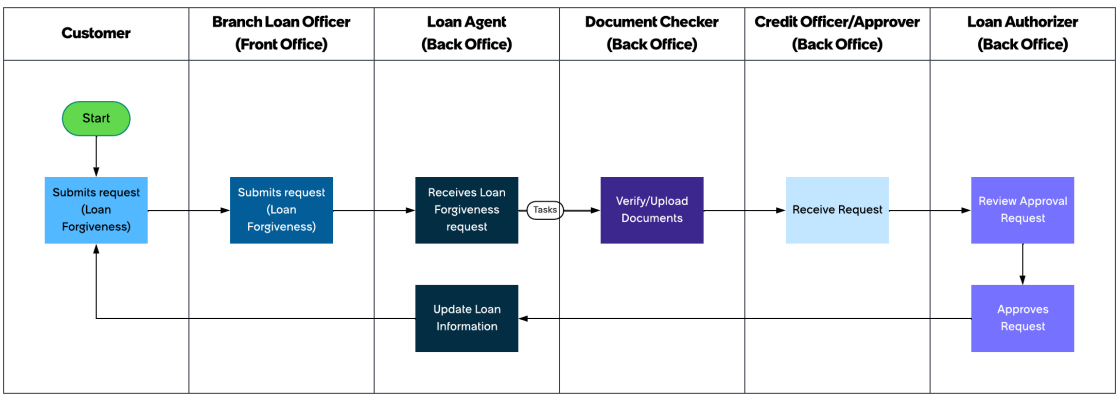
Loan Forgiveness workflow

Learn how bank agents, using the Loan Forgiveness workflow, resolve a loan service request for a waiver or forgiveness of an outstanding loan with the bank. The workflow applies to both business and personal loan service requests.

A loan forgiveness request could be for the full loan amount or only a partial amount. Some common examples are student loans, agriculture loans, and the Small Business Administration (SBA) Paycheck Protection Program.

The following diagram shows how the application helps bank agents resolve a Loan Forgiveness service request.

Loan Forgiveness workflow



The following workflow routes the case and tasks for a Loan Forgiveness service request to agents in different departments. The agents log in to Workspace to work on the tasks in their queue. For Loan Forgiveness workflow for business loan operations, agents can also use the case playbook that guides them through the steps that are needed to resolve the case.

As a loan contributor, requester, or customer

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A loan contributor or a requester submits a Loan Forgiveness loan service request on behalf of a customer.

A customer (consumer or contact) can directly submit a request from the Customer Service Portal, Consumer Service Portal, or another self-service portal.

Note: For consumers to submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal) activated.

A case is initiated based on the request type.

As back-office agents

After the case is initiated and an agent updates the case details, a workflow is triggered automatically. The assignment rules route the associated tasks to the appropriate back-office teams.

1. A loan agent reviews the case details and adds additional details, such as a fee.

   The document processor service determines the documents that must be verified for the request. The workflow generates an inbound document verification task for the document agent.

2. A document agent works on the inbound document verification task to verify each document that is listed in the task. If required, this agent can request a deferment of a specific document.

   The workflow generates a credit assessment task for the credit agent.

3. A credit agent works on the credit task to review the credit for the customer and to approve the request.

   The workflow generates a loan authorization task for the loan agent.

4. A loan authorizer (loan agent) reviews the case details and approves it.
5. A loan agent works on the loan update task and updates the loan account in the banking system.

   If the bank has enabled an integration, the loan account could also get automatically updated in the core banking system.

After the case is complete, its state and the stage are set to Closed Complete and the work notes are updated. A customer can view the status of the case from the Customer or Consumer Service Portal or another self-service portal.

Loan Deferment workflow

Learn how bank agents, using the Loan Deferment workflow, resolve a loan service request for a temporary postponement of a scheduled loan repayment. The workflow applies to both business and personal loan service requests.

With loan deferment, the customer is not expected to pay any amount for an agreed duration. In addition, the bank may consider waiving the interest during the deferment period.

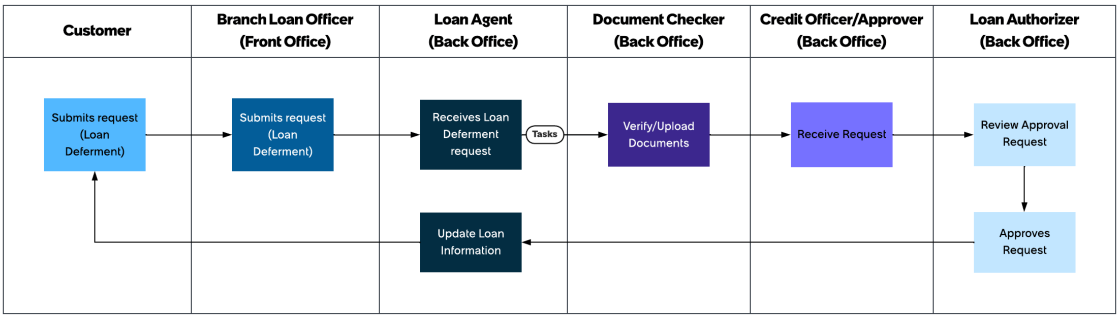
Forbearance is also a temporary postponement of scheduled loan repayments where the customer is not expected to pay any amount for an agreed duration. In this case, the bank accrues the interest on the outstanding amount and collects it when the regular repayments start on the loan.

Note: Banks use Deferment and Forbearance interchangeably on a case-to-case basis.

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The following diagram shows how the application helps bank agents resolve a Loan Deferment service request.

Loan Deferment workflow



The following workflow routes the case and tasks for a Loan Deferment service request to agents in different departments. The agents log in to Workspace to work on the tasks in their queue. For Loan Deferment workflow for personal loan operations, agents can also use the case playbook that guides them through the steps that are needed to resolve the case.

As a loan contributor, requester, or customer

A loan contributor or a requester submits a Loan Deferment loan service request on behalf of a customer.

A customer (consumer or contact) can directly submit a request from the Customer Service Portal, Consumer Service Portal, or another self-service portal.

Note: For consumers to submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal) activated.

A case is initiated based on the request type.

As back-office agents

After the case is initiated and an agent updates the case details, a workflow is triggered automatically. The assignment rules route the associated tasks to the appropriate back-office teams.

1. A loan agent reviews the case details and adds additional details, such as the fee.

   The document processor service determines the documents that must be verified for the request. The workflow generates an inbound document verification task for the document agent.

2. A document agent works on the inbound document verification task to verify each document that is listed in the task. If required, they can request a deferment of a specific document.

   The workflow generates a credit assessment task for the credit agent.

3. A credit agent works on the credit task to review the credit for the customer and approve the request.

   The workflow generates a loan authorization task for the loan agent.

4. A loan authorizer (loan agent) reviews the case details and approves it.

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5. A loan agent works on the loan update task and updates the loan account in the banking system.

   If the bank has enabled an integration, the loan account could also get automatically updated in the core system.

After the case is complete, its state and the stage are set to Closed Complete and the work notes are updated. A customer can view the status of the case from the Customer or Consumer Service Portal or another self-service portal.

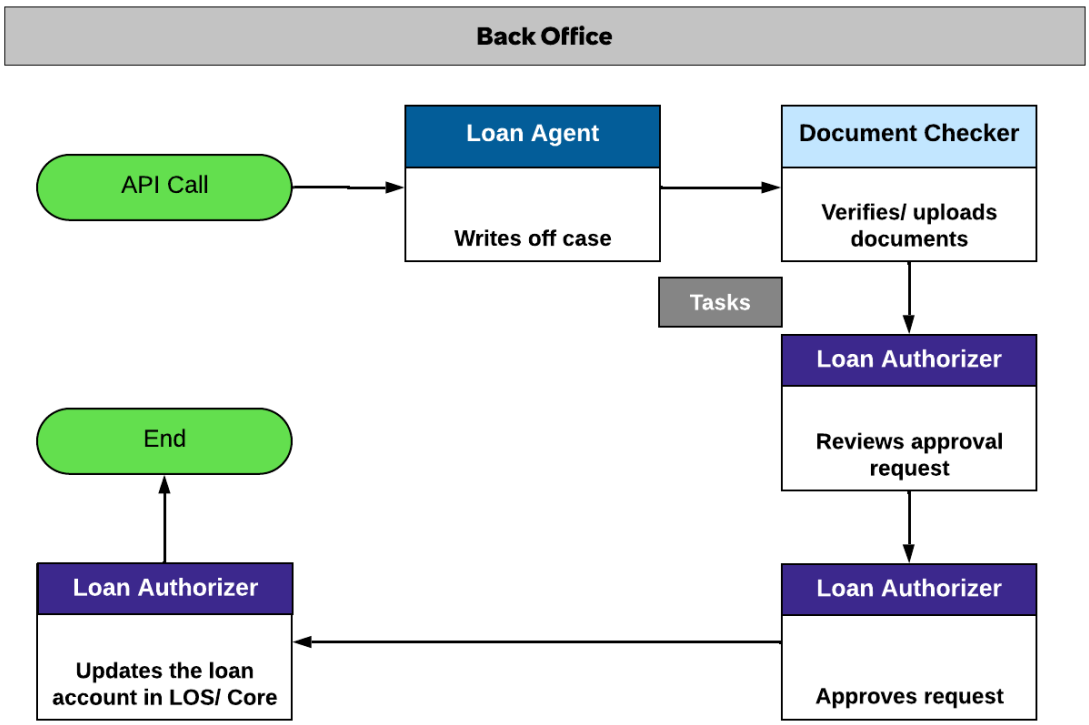
Loan Write off workflow

Learn how bank agents, using the Loan Write off workflow, handle writing off a portion or full amount of an outstanding loan when the recovery mechanisms fail. The workflow applies to both business and personal loans.

A bank writes off a loan when all means of recovery are exhausted. It is an action taken up by banks to clear their balance sheets.

The following diagram shows how the application helps bank agents work on a loan write-off.

Loan Write off workflow



The following workflow routes the case and tasks for a loan write-off to agents in different departments. The agents log in to Workspace to work on the tasks in their queue.

As a credit agent or via an API

A loan agent creates a Loan Write Off loan service case. An API in the backend can also trigger this loan service case.

As back-office agents

After the case is initiated and an agent updates the case details, a workflow is triggered automatically. The assignment rules route the associated tasks to the appropriate back-office teams.

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1. A loan agent reviews the case details and adds additional details such as outstanding principal and interest amounts.

   The document processor service determines the documents that must be verified for the request. The workflow generates an inbound document verification task for the document agent.

2. A document agent works on the inbound document verification task to verify each document that is listed in the task. If required, this agent can request for a deferment of a specific document.

   The workflow generates a loan authorization task for the loan agent.

3. A loan authorizer (loan agent) reviews the case details and approves it.
4. A loan agent works on the loan update task and updates the loan information in the banking system.

   If the bank has enabled an integration, the loan account could also get automatically updated in the core banking system.

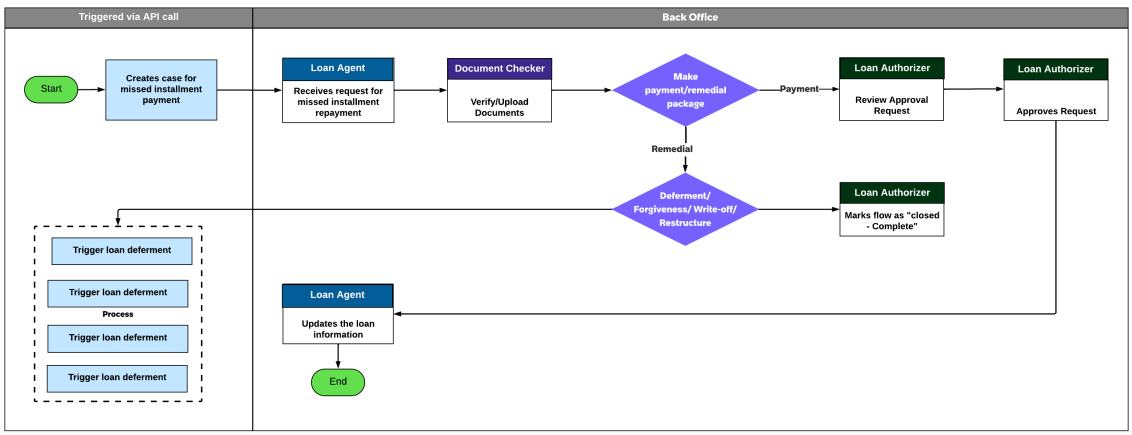
After the case is complete, its state and the stage are set to Closed Complete and the work notes are updated. A customer can view the status of the case from the Customer or Consumer Service Portal or another self-service portal.

Missed Installment Repayment workflow

Learn how bank agents, using the Missed Installment Repayment workflow, proactively contact a loan customer for a missed installment of an outstanding loan and decide on an action plan. The workflow applies to both business and personal loans.

The following diagram shows how the application helps bank agents handle a missed installment payment by a borrower.

Missed Installment Repayment workflow



The following workflow routes the case and tasks for a Missed Repayment to agents in different departments. The agents log in to Workspace to work on the tasks in their queue.

As a loan agent or via an API

If the system observes a default in repayment by a loan borrower, an API in the backend triggers a Missed Installment Repayment loan service case. A loan agent can also create this case.

As back-office agents

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A loan agent reviews the case details and works with the customer and finalizes the action plan.

After the case is initiated and a loan agent updates the case details, a workflow is triggered automatically. The assignment rules route the associated tasks to the appropriate back-office teams.

Initiate a payment

- If the customer makes the installment payment, the loan agent initiates the payment and fills in the payment details in the case.

  The workflow automatically generates a loan authorization task for the loan agent.

- A loan authorizer (loan agent) reviews the case details and approves it.
- A loan agent works on the loan update task and updates the loan information in the core banking system.

  Banks can automate this task by enabling an integration with the core baking system.

Create a remedial service case

If the customer is unable to make a partial or full payment, the loan agent creates one of the following service cases to resolve the case:

- Loan Forgiveness
- Partial Prepayment
- Loan Write Off
- Loan Deferment

The new loan service case then handles this loan issue.

After the case is complete, its state and the stage are set to Closed Complete and the work notes are updated.

Covenant Breach workflow

Learn how bank agents, using the Covenant Breach workflow, proactively contact a loan customer for a covenant breach and decide on an action plan for the future. The workflow applies to both business and personal loans.

What are covenants

A covenant is a promise by a borrower to a bank to abide by certain conditions through the life of the loan. Covenants are set up by the bank at the time of originating a loan. Monitoring covenants is an ongoing activity for the bank. A covenant helps a bank to identify and mitigate potential risks that are associated with a loan. When a covenant is breached, it is a signal of a potential default by the borrower.

Examples of covenants for business loans could be:

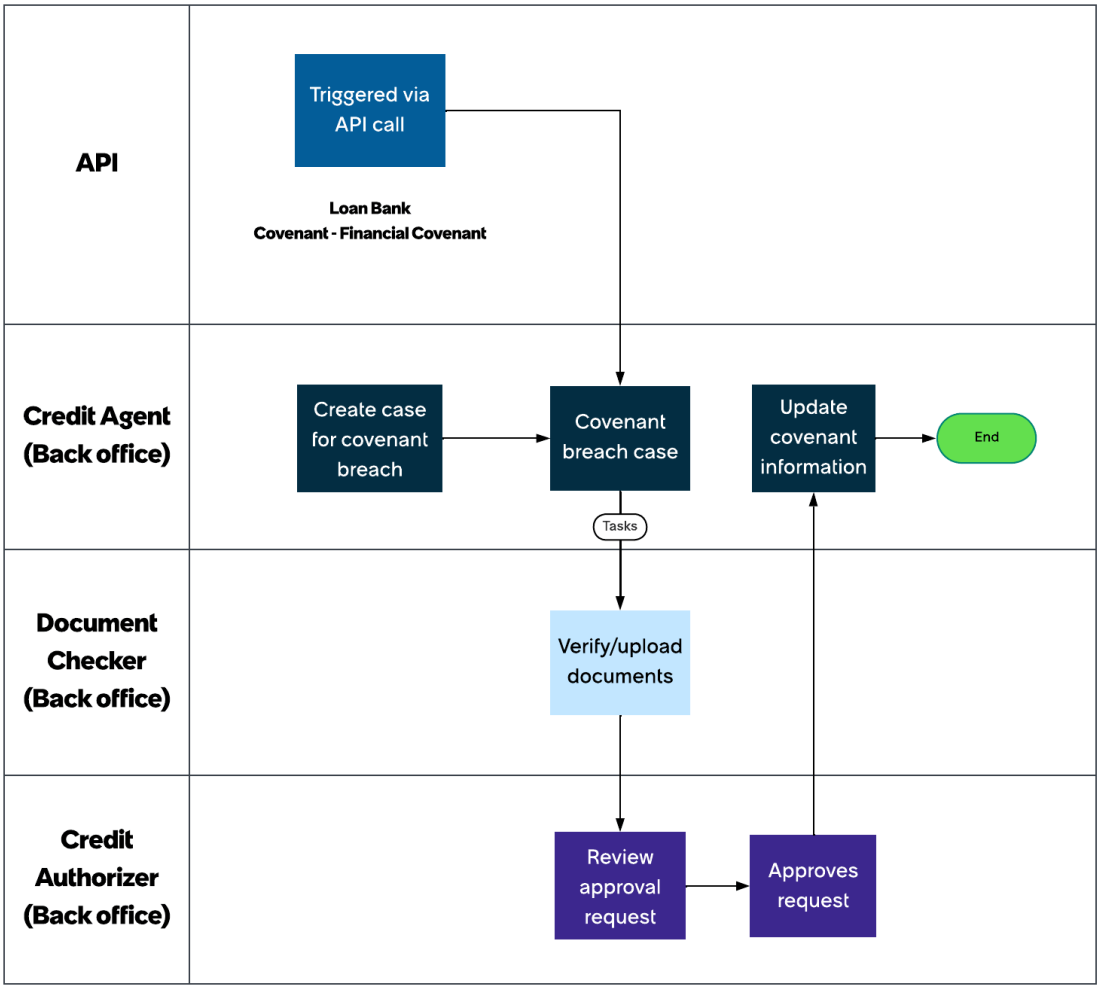
- Quarterly submissions of financial statements by the borrower
- Monthly submissions of inventory and stock statement or unpaid invoices

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An example of a covenant for personal loans could be a periodic submission of home insurance premium receipts.

The following diagram shows how the application helps bank agents work on a covenant breach for a loan.

Covenant Breach workflow



The following workflow routes the case and tasks for a covenant breach to agents in different departments. The agents log in to Workspace to work on the tasks in their queue.

As a credit agent or via an API

If a covenant breach is observed for a loan, an API in the backend triggers a Covenant Breach credit service case. A credit agent can also create this case.

As back-office agents

After the case is initiated and a credit agent updates the case details, a workflow is triggered automatically. The assignment rules route the associated tasks to the appropriate back-office teams.

1. A credit agent reviews the case details and adds additional details such as the covenant compliance status.

   The document processor service determines the documents that must be verified for the case. The workflow generates an inbound document verification task for the document agent.

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2. A document agent works on the inbound document verification task to verify each document that is listed in the task. If required, this agent can request for a deferment of a specific document.

   The workflow generates a credit authorization task for the credit agent.

3. A credit authorizer (credit agent) works on the credit task to review and approve it.

   The workflow generates a covenant update task for the credit agent.

4. A credit agent works on this credit task and updates the covenant information in the banking system.

After the case is complete, its state and the stage are set to Closed Complete and the work notes are updated.

Loan Restructure Proposal workflow

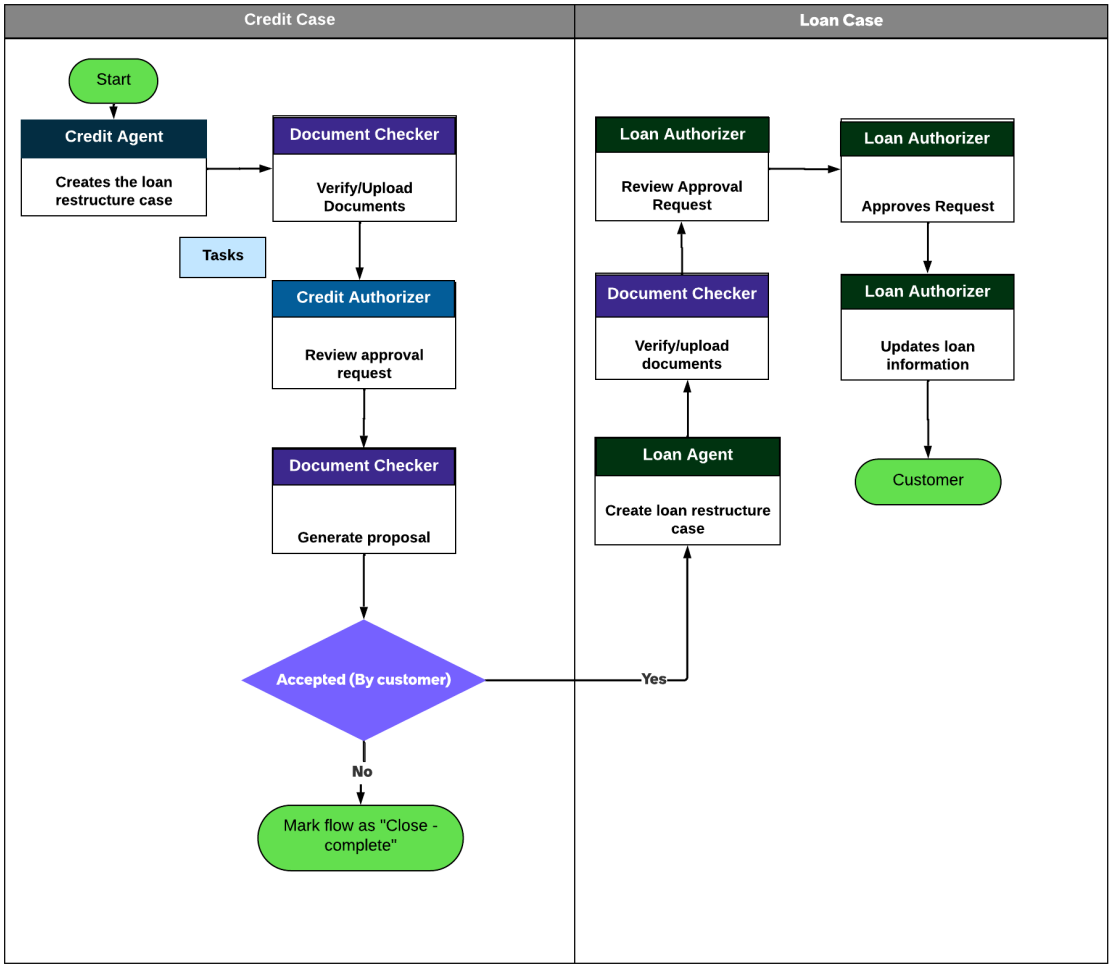
Learn how bank agents, using the Loan Restructure Proposal workflow, contact a loan customer for restructuring an outstanding loan which otherwise could turn into a non-performing loan. The workflow applies to both business and personal loans.

A loan restructuring is an action to prevent a loan from being classified as non-performing. Banks modify the terms of the loans by changing the loan term, repayment amount, number of installments, or the rate of interest.

The following diagram shows how the application helps bank agents handle a loan restructure.

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Loan Restructure workflow



The following workflow routes the case and tasks for a Loan Restructure to agents in different departments. The agents log in to Workspace to work on the tasks in their queue.

As a credit agent

1. A credit agent creates a Loan Restructure Proposal credit service case.
2. A credit agent works with the customer and finalizes the restructuring terms. The agent adds the additional details, such as the asset classification and restructure details.
   - A workflow is triggered automatically and the assignment rules route the associated case and tasks to the appropriate back-office teams.
   - The document processor service determines the documents that must be verified for the case. The workflow generates an inbound document verification task for the document agent.
3. A document agent works on the inbound document verification task to verify each document that is listed in the task. If required, this agent can request for a deferment of a specific document.

   The workflow generates a credit authorization task for the credit agent.
4. A credit authorizer (credit agent) works on the credit task to review and approve it.

As a customer or credit agent

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The customer checks the credit service case and accepts the restructuring terms. Alternatively, a credit agent can get an acceptance from the customer for the restructuring terms and close the credit service case.

Note: A customer (consumer or contact) can view the case through the Customer Service Portal, Consumer Service Portal, or another self-service portal. For consumers to view a case using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal) activated.

After the customer agrees to the terms, the system creates a loan service case for the loan agent to implement those terms.

As a loan agent

1. A loan agent reviews the case details and updates it.

   The document processor service determines the documents that must be verified for the request. The workflow automatically generates an inbound document verification task for the document agent.

2. A document agent works on the inbound document verification task to verify each document listed in the task. If required, this agent can request for a deferment of a specific document.

   The workflow generates a loan authorization task for the loan agent.

3. A loan authorizer (loan agent) reviews the case details and approves it.
4. A loan agent works on the loan update task and updates the loan information in the banking system.

   Banks can automate this task by enabling an integration with the core baking system.

After the case is complete, its state and stage are set to Closed Complete and the work notes are updated.

Loan Drawdown workflow

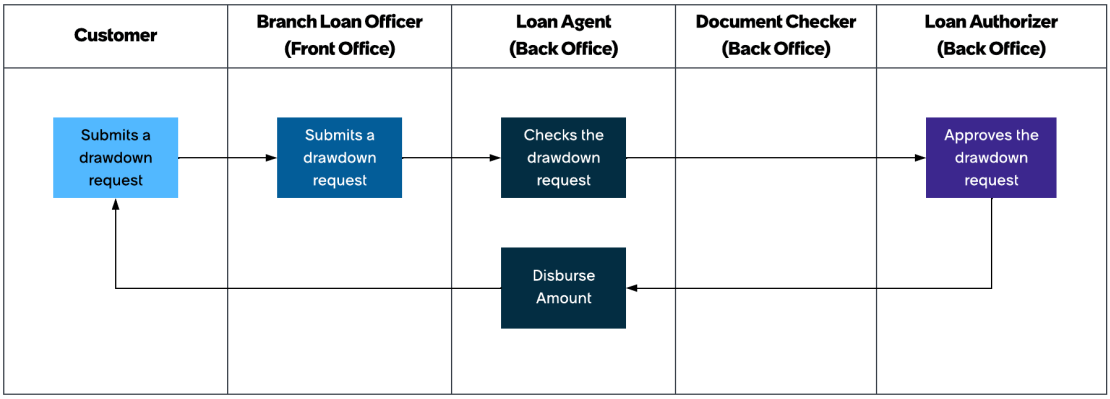
Learn how bank agents, using the Loan Drawdown workflow, resolve a loan service request for disbursement of the drawdown amount from a line of credit that has been pre-approved. The workflow applies to business loans only.

A drawdown is related to the line of credit facilities that allows the borrower to obtain funds from a credit line during a loan period. A drawdown refers to each amount that the borrower accesses from the line of credit facility.

The following diagram shows how the application helps bank agents resolve a Loan Drawdown service request.

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Loan Drawdown workflow



The following workflow routes the case and tasks for a Loan Drawdown service request to agents in different departments. The agents log in to Workspace to work on the tasks in their queue.

As a loan contributor, requester, or customer

A loan contributor or a requester submits a Loan Drawdown service request on behalf of a customer.

A customer (account or contact) can directly submit a request through the Customer Service Portal or another self-service portal.

A case is initiated based on the request type.

As back-office agents

After the case is initiated and an agent updates the case details, a workflow is triggered automatically. The assignment rules route the associated tasks to the appropriate back-office teams.

1. A loan agent reviews the case details and adds additional details, if any.

   The workflow generates a loan authorization task for the loan agent.

2. A loan authorizer (loan agent) reviews the case details and approves it.

   The workflow creates two tasks: an outbound document verification task and a loan task to disburse the drawdown amount.

   The document processor service determines the documents that must be verified for the request.

3. A loan agent works on the loan disbursement task and releases the drawdown amount to the borrower.

After the case is complete, its state and stage are set to Closed Complete and the work notes are updated. A customer can view the status of the case from the Customer Service Portal or another self-service portal.

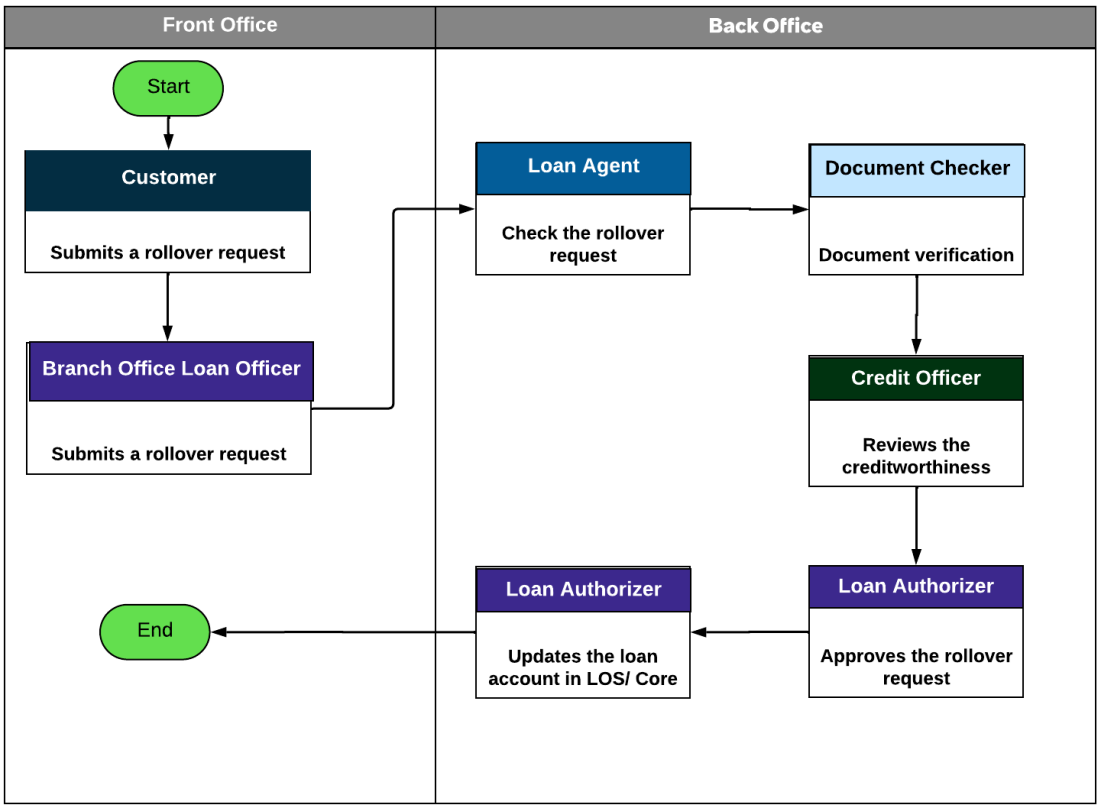
Loan Rollover workflow

Learn how bank agents, using the Loan Rollover workflow, resolve a loan service request for renewal or rollover of an outstanding loan. The workflow applies to business loans only.

The following diagram shows how the application helps bank agents to resolve a Loan Rollover service request.

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Loan Rollover workflow



The following workflow routes the case and tasks for a Loan Rollover service request to agents in different departments. The agents log in to Workspace to work on the tasks in their queue.

As a loan contributor, requester, or customer

A loan contributor or a requester submits a Loan Rollover service request on behalf of a customer.

A customer (account or contact) can directly submit a request through the Customer Service Portal or another self-service portal.

A case is initiated based on the request type.

As back-office agents

After the case is initiated and an agent updates the case details, a workflow is triggered automatically. The assignment rules route the associated tasks to the appropriate back-office teams.

1. A loan agent reviews the case details and adds additional details such as the fee and rollover details.

   The document processor service determines the documents that must be verified for the request. The workflow generates an inbound document verification task for the document agent.

2. A document agent works on the inbound document verification task to verify each document that is listed in the task. If required, this agent can request for a deferment of a specific document.

   The workflow generates a credit task for the credit agent.

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3. A credit agent works on the credit task to review the credit for the customer and approves the request.

   The workflow generates a loan authorization task for the loan agent.

4. A loan authorizer (loan agent) reviews the case details and approves it.
5. A loan agent works on the loan update task and updates the loan account in the banking system.

   If the bank has enabled an integration, the loan account could also get automatically updated in the core system.

After the case is complete, its state and stage are set to Closed Complete and the work notes are updated. A customer can view the status of the case from the Customer Service Portal or another self-service portal.

Submitting a loan service request

Bank workers can begin the loan workflow by submitting a loan service request received from customers (consumer or business contact). Customers (consumer or contact) can also directly submit a request from service catalog.

Requests submitted by loan contributors

Loan contributors can collect required information and documents and submit loan service requests for the accounts managed by them. They can create loan service requests from the workspace.

Requests submitted by requesters

Requesters in the front office and call center agents can submit loan service requests on behalf of their customers from interaction records and service catalog.

Requests submitted by customers

Business customers and consumers can submit loan service requests from the Customer Service Portal, Consumer Service Portal, or another self-service portal. They can select a service catalog item, fill out the necessary form, and then submit it.

Note: Before your consumers can submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal).

Requests initiated by back-office agents or APIs

The following loan service requests are triggered via an API from the bank's back-end system or initiated by a back-office agent:

- Loan Write-Off
- Missed Repayment
- Covenant Breach

Requests submitted by loan agents and agent connectors

Back-office loan agents can also initiate a loan service case by navigating to **Loan service cases** in the list view of the workspace and clicking **New**.

Loan agent connectors can collect required information and documents and submit loan service requests for the accounts managed by them.

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Submit a loan service request as a loan contributor or agent connector

Collect all required information and documents from the customer and submit the loan service request to back-office agents for fulfilment.

Before you begin

Role required: none

- For a business loan service for a business customer (account or contact): sn_bom_loan_b2b.contributor or sn_bom_loan_b2b.agent_connector
- For a personal loan service for a consumer: sn_bom_loan.contributor or sn_bom_loan.agent_connector

Note: The applicable universal contributor role can also be assigned to create a case. For more information, see User roles and FSO Business rules.

Important: For the agent connector or contributor role to work, they must be combined with one of the roles in CSM industry data model or Contributor users. For more information, see Roles and Personas.

About this task

As a loan contributor or agent connector, fill in the customer data, collect the required documents, and submit the application for the loan service request.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Loan Service Cases**, click **All**.
4. Click **New**.
5. From the Create a new case dialog that appears, select a loan service and click **Create**. A loan service case is created.
6. Fill in any necessary information that is related to the case.

   Note: Each loan service case form has a different set of fields that are based on the selected loan service.

7. Click **Save**.
8. **Optional:** In the **Inbound Documents** tab, collect customer documents, if any.
9. Click **Update and Continue**.

Result

- The loan case is created and submitted for fulfilment.
- A new task that is based on the workflow is automatically generated in the **Tasks** tab of the case. The new task is assigned to an assignment group or agent based on the assignment rule.
- The customer receives a pre-configured email notification about the request submission.

Submit a loan service request as a requester

Help your customers by submitting a loan service request for them. As a requester in the front office, you can do this service for your customer (consumer or business contact).

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Before you begin

Role required: Based on the type of the customer that you are submitting the request for, you need the following roles:

- For a personal loan service for a consumer: sn_bom_loan.b2c_requestor
- For a business loan service for a business customer (account or contact): sn_bom_loan_b2b.requestor

About this task

Business customers and consumers can also submit loan service requests from the Customer Service Portal, Consumer Service Portal, or another self-service portal. They can select service catalog items, fill out the necessary forms, and then submit these forms.

Note: For consumers to submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal) activated.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. Create a loan request from the customer record or an interaction record.

Option	Steps
Personal loan service request for a consumer	**a.** In the **Lists** tab, under **Customer**, click **Consumers**. **b.** Click the customer record that you want to open.
Business loan service request for a business customer	**a.** In the **Lists** tab, under **Customer**, click **Accounts** or **Contacts**. **b.** Click the customer record that you want to open.
Loan service request from an interaction record	**a.** In the **Lists** tab, under **Interactions**, click **My Interactions**. **b.** Click the interaction record for the customer that you want to open. For information on how to create an interaction, see

4. Click **Create Loan Request**.
5. From the Catalogs list, select **Banking Services**.
6. Under **Categories**, choose whether you want a business loan service or a personal loan service:
   - For a business loan service, click **Loan Service – Business**.
   - For a personal loan service, click **Loan Service – Personal**.
7. Click a loan service that you want to submit a request for.
8. Fill in any necessary information that is related to the request.

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Note: Each loan service request form has a different set of fields that are based on the loan service.

9. Click **Submit**.

Result

- Based on the request type, a loan service case is created in the New state. The case is assigned to an assignment group or a loan agent in the loan service department. The assignment group or user that the case is assigned to is based on the assignment rules.
- The customer receives a pre-configured email notification about the request submission.

What to do next

- Click **View Details** to open the loan service case and view its details. You can also add additional information in the **Comments** field that can help the loan agent in resolving the case.
- A loan contributor can collect customer documents, if any and submit the loan case for fulfilment.
- A loan service agent can start working on the case and its tasks.

Create a credit service case for a covenant breach or loan restructuring

Create a credit service case to handle a covenant breach or restructuring of a loan.

Before you begin

Role required:

- For a business loan service for a business customer (account or contact): sn_bom_credit_asmt.b2b_agent, sn_bom_credit_asmt.b2b_agent_connector, or sn_bom_credit_asmt.b2b_contributor
- For a personal loan service for a consumer: sn_bom_credit_asmt.b2c_agent, sn_bom_credit_asmt.b2c_agent_connector, or sn_bom_credit_asmt.b2c_contributor

Note: The applicable universal contributor role can also be assigned to create a case. For more information, see User roles and FSO Business rules.

Important: For the agent connector or contributor role to work, they must be combined with one of the roles in CSM industry data model or Contributor users. For more information, see Roles and Personas.

About this task

An API in the backend can also trigger a Covenant Breach credit service case when a breach is observed for a loan.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab under **Credit Service Cases**, click **All**.
4. Click **New**.
5. In the New Credit Service Case dialog box, select the credit service that you want to create a case for.

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- To handle a covenant breach of a loan, select **Covenant Breach**.
- To propose restructuring of a loan, select **Loan Restructure Proposal**.

6. Click **Create**.
7. On the form, fill in the required fields and any other related information that you've gathered from the customer.
8. Click **Save**.

Result
The credit service case is created in the New state and is assigned to an assignment group or credit agent in the credit operations team. The assignment group or user that the case is assigned to is based on the assignment rules.

What to do next
As a credit agent, if the case is not assigned to you, you can assign the case to yourself and start working on it. You can also assign the case to any other credit agent.

Work on a loan service case

Review a loan case on a loan service request and update its details to trigger its workflow.

Before you begin
Role required:

- For a business loan service case: sn_bom_loan_b2b.agent or sn_bom_loan_b2b.agent_connector
- For a personal loan service case: sn_bom_loan.b2c_agent or sn_bom_loan.agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task
When a customer requests a loan service, a loan service case is created and assigned to a loan agent. After the loan agent updates the case details, the corresponding workflow is triggered. The flow triggers various tasks from the case and the assignment rules route these tasks to the appropriate back-office teams such as loan, credit, or document service. A new task is created when an agent closes the previous task. All tasks that are associated with the case appear in its **Tasks** tab.

Note: For the following loan workflows, agents can also use the case playbook that guides them through the steps that are needed to resolve the case.

- Loan Forgiveness workflow for business loan operations
- Loan Deferment workflow for personal loan operations

Procedure
1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Loan Service Cases**, open the case list.
   - For your assigned tasks, click **Assigned to me**.
   - For all document tasks, click **All**.
4. In the list, select the case to work on.
   To work on a case that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.

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5. Review the case and add additional details, such as information that is related to the fee.
6. Click **Update and Continue**.

Result

- The case workflow triggers the next tasks for agents and the case moves to the next stage.
- The document processor service determines the documents that must be verified for the case. The workflow automatically generates an inbound document verification task in the **Tasks** tab. The document task is created in the New state and assigned to an assignment group or a document agent in the document service team based on the assignment rule.

Work on a document task to verify documents

Work on a document task to manage and track documents (inbound and outbound) that are needed for a loan service case.

Before you begin

Role required:

- For a personal loan service case: sn_bom_document.b2c_agent
- For a business loan service case: sn_bom_document.b2b_agent

About this task

The Document Processor service determines which documents (inbound and outbound) are required in a workflow. If any documents must be collected or distributed to the customer, a task is automatically generated for a document agent. The task is assigned to the document service team or a document agent based on the assignment rules.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Document Service**, open the task list.
   - For your assigned tasks, click **Assigned to me**.
   - For all document tasks, click **All**.
4. In the list, select the task that you want to work on.
   To work on a task that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.
5. Find out which documents are required for the case:
   - For a list of inbound documents, click the **Inbound Documents** tab.
   - For a list of outbound documents, click the **Outbound Documents** tab.
6. Verify the completeness of all documents that the customer has submitted (inbound) or the bank should share with the customer (outbound).

Task	Action
Verify an inbound or outbound document	**a.** In the list, click the document that you want to verify. **b.** Check the document details and click **Verify**.

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Task	Action
Defer an inbound document	If the customer can't submit a document and has requested to submit it at a future date, you can defer this document. **a.** In the list, click the document to defer. **b.** Click **Request Deferment**. **Note:** This option is available only if a deferment is enabled for the document category.
Request exception for an inbound document	If the customer is not able to submit a document and seeks an exemption from submitting it, you can request an exception for this document. **a.** In the list, click the document to request an exception for. **b.** Click **Request Exception**. **Note:** This option is available only if an exception is enabled for the document category.

Note: Depending on the document rules, a deferment or an exception for a document might require an approval by a document agent to close the task. To approve, click the **Approvals** tab in the document and click **Approve**.

7. **Optional:** In the **Work notes** field, enter any comments.
8. Click **Close**.

Result

- The document task moves to the Closed Complete state and the associated loan case moves to the next stage.
- A new task that is based on the workflow is automatically generated in the **Tasks** tab of the associated case. The new task is assigned to an assignment group or agent based on the assignment rule.

Work on a credit task for a loan service case

Work on a credit task to review or authorize the credit for a loan customer. You can approve or reject the request based on your findings. A credit task is also used to update the covenant when you are working on a covenant breach.

Before you begin

Role required:

- For a personal loan service task: sn_bom_credit_asmt.b2c_agent or sn_bom_credit_asmt.b2b_agent_connector
- For a business loan service task: sn_bom_credit_asmt.b2b_agent or sn_bom_credit_asmt.b2c_agent_connector

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Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task

If a credit assessment is required for a loan service request, the workflow automatically generates a credit task for a credit agent. The task is assigned to the credit operations team or a credit agent based on the assignment rules.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Credit Tasks**, open the task list.
   - For your assigned tasks, click **Assigned to me**.
   - For all credit assessment tasks, click **All**.
4. In the list, select the task that you want to work on.
   To work on a task that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.
5. Finish the work that is required to complete the task in your core banking system.
6. **Optional:** In the **Work notes** field, enter any comments that are related to your findings.
7. Click **Approve** to approve or **Reject** to reject the request.

Note: To enable a credit task to update a covenant, click **Close**.

Result

- The credit task moves to the Closed Complete state.
- A new task that is based on the workflow is automatically generated in the **Tasks** tab of the associated case. The new task is assigned to an assignment group or agent based on the assignment rule.

Work on a loan task for a loan service case

Work on a loan task to review and authorize a loan service request, update a loan account, or to disburse a loan when a loan service request is fulfilled.

Before you begin

Role required:

- For a business loan service task: sn_bom_loan_b2b.agent or sn_bom_loan_b2b.agent_connector
- For a personal loan service task: sn_bom_loan.b2c_agent or sn_bom_loan.agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task

For the following loan workflows, agents can also use the case playbook that guides them through the steps that are needed to resolve the case.

- Loan Forgiveness workflow for business loan operations
- Loan Deferment workflow for personal loan operations

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Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Loan Tasks**, open the task list.
   - For your assigned tasks, click **Assigned to me**.
   - For all credit assessment tasks, click **All**.
4. In the list, select the task that you want to work on.
   To work on a task that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.
5. Finish the work that is required to complete the loan task in your core banking system.

   Note: When using a loan task to authorize a loan request, click **Request Info** if you need any required information to complete the review.

6. **Optional:** In the **Work notes** field, enter any comments.
7. Close the loan task.

Loan task	Action
For authorizing a loan service request	Click **Approve** to approve or **Reject** to reject the request.
For updating a loan account	Click **Close**.
For disbursing a loan	Click **Close**.

Result

- The loan task moves to the Closed Complete state and the associated loan case moves to the next stage.
- If the loan task is for authorizing a loan service request, a new task that is based on the workflow is automatically generated in the **Tasks** tab of the associated case. The new task is assigned to an assignment group or agent based on the assignment rules.
- If the loan task is for updating a loan account or disbursing a loan, the associated loan case moves to the Closed Complete stage.

Analytics and reporting for Financial Services Loan Operations

Financial Services Loan Operations contains preconfigured dashboards with actionable data visualizations that can help your organization improve your business processes and quantify the value of self-service.

Use the Performance Analytics widgets on a dashboard to visualize data over time, analyze your business processes, and identify areas of improvement.

The following dashboards are available for Financial Services Loan Operations:

- Business Loan Operations dashboard
- Personal Loan Operations dashboard

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Financial Services Loan Operations reference

Learn about the components, such as the roles, tables, plugins, and store applications, that are installed when you install the Financial Services Business Loan Operations application and the Financial Services Personal Loan Operations application.

Components installed with Financial Services Business Loan Operations

Several types of components are installed with the installation of the Financial Services Business Loan Operations application, including tables and user roles. The application also installs related plugins and store applications if they aren't already installed.

Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see Find components installed with an application.

Demo data is available for this feature.

Plugins installed

Plugin	Description
Case Management Core [com.sn_customerservice]	Enables the extension of tables from the Customer Service Management application into the Financial Services Operations applications.

Store applications installed

Store application	Description
Financial Services Operations Core	Stores the customer data that is needed to make loan service requests. For more information, see Financial Services Operations Core.
Financial Services Credit Operations	Enables the management of Credit service cases and tasks that are used in loan operations workflows. For more information, see Components installed with Financial Services Credit Operations.
Document Processor	Enables the management of document services tasks that are used in loan operations workflows. For more information, see Integrating with Document Processor.
Playbooks for Customer Service Management	Provides a way to visualize business process workflows in a simple, task-oriented view, ensuring consistent responses to commonly encountered situations. For more information, see Playbooks in Customer Service Management.

Roles installed

These roles correspond to Business Loan Operations.

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Role title [name]	Description	Contains roles
Loan admin [sn_bom_loan_b2b.admin]	Application-specific system administrator role for business loans that can: • Configure the loan operations application • Create and modify loan service definitions • Has read, write, and create access to loan data • Grant loan operations roles • Delete loan cases and tasks **Note:** The sn_bom.admin role contains the sn_bom_loan_b2b.admin role when the Financial Services Business Loan Operations application is installed.	• sn_bom.service_definition_admin • sn_bom_loan_b2b.agent • sn_bom_loan_b2b.manager
Loan agent [sn_bom_loan_b2b.agent]	• View the overall status of loan cases • Work on loan cases and tasks to fulfil loan requests.	• sn_bom.loan_account_viewer • sn_bom_credit_asmt.b2b_viewer • sn_bom_document.b2b_viewer • sn_bom.account_data_viewer • sn_bom.line_of_credit_viewer • sn_bom.b2b_agent • sn_bom.deposit_account_viewer • sn_bom_document.b2b_collector
Loan contributor [sn_bom_loan_b2b.contributor]	• Submit loan service requests • View the status of loan service cases • Work on loan case and collect inbound documents for accounts managed by them till the Initiate and Review stage	• sn_bom.loan_account_viewer • sn_bom_credit_asmt.b2b_viewer • sn_bom.service_definition_read • sn_sla_definition_read • sn_bom_document.b2b_viewer • sn_bom.viewer • sn_bom.account_data_viewer • sn_bom.b2b_line_of_credit_viewer • sn_customerservice.csm_workspace_

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Role title [name]	Description	Contains roles
	Important: For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see Roles and Personas.	• sn_bom.deposit_account_viewer • sn_bom_document.b2b_collector
Loan agent connector [sn_bom_loan_b2b.agent_connector]	• Submit loan service requests • Work on loan cases and tasks to fulfil loan requests for accounts managed by them **Important:** For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.	• sn_bom.loan_account_viewer • sn_bom_credit_asmt.b2b_viewer • sn_bom.service_definition_read • sn_sla_definition_read • sn_bom_document.b2b_viewer • sn_bom.account_data_viewer • sn_bom.b2b_line_of_credit_viewer • sn_bom.deposit_account_viewer • sn_bom_document.b2b_collector
Loan manager [sn_bom_loan_b2b.manager]	• View the business loan operations dashboard • Use Process Mining for Business Loan Operations processes	• sn_bom_loan_b2b.agent • pa_viewer
Loan viewer [sn_bom_loan_b2b.viewer]	View loan cases and related data	• sn_bom.loan_account_viewer • sn_bom.ref_data_viewer • sn_bom.service_definition_read • sn_bom.account_data_viewer • sn_bom.line_of_credit_viewer • sn_bom.deposit_account_viewer

Tables installed

These tables correspond to Business Loan Operations.

Table	Description
Loan Base [sn_bom_loan_base]	Loan Service Case table extends the Loan Base table. Loan Base table extends the Case [sn_customerservice_case] table.

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Table	Description
Loan Service Case [sn_bom_loan_service]	Stores all business loan service cases. This table extends the Loan Base [sn_bom_loan_base] table.
Loan Task [sn_bom_loan_task]	Stores all business loan tasks. This table extends the Financial Task [sn_bom_task] table.

Components installed with Financial Services Personal Loan Operations

Several types of components are installed with the installation of the Financial Services Personal Loan Operations application, including tables and user roles. The application also installs related plugins and store applications if they are not already installed.

Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see Find components installed with an application.

Demo data is available for this feature.

Plugins installed

Plugin	Description
Case Management Core [com.sn_customerservice]	Enables the extension of tables from the Customer Service Management application into the Financial Services Operations applications.

Store applications installed

Store application	Description
Financial Services Operations Core	Stores the customer data that is needed to make loan service requests. For more information, see Financial Services Operations Core.
Financial Services Credit Operations	Enables the management of Credit service cases and tasks that are used in loan operations workflows. For more information, see Components installed with Financial Services Credit Operations.
Document Processor	Enables the management of document services tasks that are used in loan operations workflows. For more information, see Integrating with Document Processor.
Playbooks for Customer Service Management	Provides a way to visualize business process workflows in a simple, task-oriented view, ensuring consistent responses to commonly encountered situations. For more information, see Playbooks in Customer Service Management.

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Roles installed

These roles correspond to Personal Loan Operations.

Role title [name]	Description	Contains roles
Loan admin [sn_bom_loan.b2c_admin]	Application-specific system administrator role for personal loans that can: • Grant loan operations roles • Delete loan cases and tasks • Configure the loan operations application • Create and modify loan service definitions • Has read, write, and create access to loan data **Note:** The sn_bom.admin role contains the sn_bom_loan.b2c_admin role when the Financial Services Personal Loan Operations application is installed.	• sn_bom.service_definition_admin • sn_bom_loan.b2c_agent • sn_bom_loan.b2c_manager
Loan agent [sn_bom_loan.b2c_agent]	• View the overall status of loan cases • Work on loan cases and tasks	• sn_bom.loan_account_viewer • sn_bom.ref_data_viewer • sn_bom.service_definition_read • sn_bom.customer_data_viewer • sn_bom_credit_asmt.b2c_viewer • sn_bom_document.b2c_viewer • sn_bom.deposit_account_viewer • sn_bom.b2c_agent • sn_esm_agent
Loan contributor [sn_bom_loan.contributor]	• Submit loan service requests • View the status of loan service cases • Work on loan case and collect inbound documents for consumer accounts managed by them till the Initiate and Review stage	• sn_bom.loan_account_viewer • sn_bom.service_definition_read • sn_sla_definition_read • sn_bom.customer_data_viewer • sn_bom_credit_asmt.b2c_viewer • sn_bom.viewer • sn_bom.b2c_line_of_credit_viewer • sn_bom_document.b2c_viewer

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Role title [name]	Description	Contains roles
	Important: For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see Roles and Personas.	• sn_customerservice.csm_workspace_ • sn_bom.deposit_account_viewer • sn_bom_document.b2c_collector
Loan agent connector [sn_bom_loan_b2c.agent_connector]	• Submit loan service requests • Work on loan cases and tasks to fulfil loan requests for consumer accounts managed by them **Important:** For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.	• sn_bom.loan_account_viewer • sn_bom.service_definition_read • sn_sla_definition_read • sn_bom.customer_data_viewer • sn_bom_credit_asmt.b2c_viewer • sn_bom.b2c_line_of_credit_viewer • sn_bom_document.b2c_viewer • sn_customerservice.csm_workspace_ • sn_bom.deposit_account_viewer • sn_bom_document.b2c_collector
Loan manager [sn_bom_loan.b2c_manager]	• View the Personal Loan Operations dashboard • Use Process Mining for Personal Loan Operations processes	• sn_bom_loan.b2c_agent • pa_viewer
Loan viewer [sn_bom_loan.b2c_viewer]	View loan cases and related data	• sn_bom.loan_account_viewer • sn_bom.ref_data_viewer • sn_bom.service_definition_read • sn_bom.customer_data_viewer • sn_bom.deposit_account_viewer

Tables installed

These tables correspond to Personal Loan Operations.

Table	Description
Loan Base [sn_bom_loan_base]	Loan Service Case table extends the Loan Base table. Loan Base table extends the Case [sn_customerservice_case] table.
Loan Service Case	Stores all personal loan service cases. This table extends the Loan Base [sn_bom_loan_base] table.

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Table	Description
[sn_bom_loan_service]	
Loan Task [sn_bom_loan_task]	Stores all personal loan tasks. This table extends the Financial Task [sn_bom_task] table.

Domain separation and Financial Services Loan Operations

Domain separation is unsupported for the Financial Services Loan Operations application. Domain separation enables you to separate data, processes, and administrative tasks into logical groupings called domains. You can control several aspects of this separation, including which users can see and access data.

Support level: Basic

- Business logic: Ensure that data goes into the proper domain for the application's service provider use cases.
- The application supports domain separation at run time. The domain separation includes separation from the user interface, cache keys, reporting, rollups, and aggregations.
- The owner of the instance must set up the application to function across multiple tenants.

Sample use case: When a service provider (SP) uses chat to respond to a tenant-customer's message, the customer must be able to see the SP's response.

For more information on support levels, see Application support for domain separation.

How domain separation works in Financial Services Loan Operations

All Financial Service Loan Operations applications are built on top of Customer Service Management (CSM) and use many CSM tables. The key reference tables are the customer tables, such as Consumer, Account, and Contact. These tables are domain-separated.

Related topics

Domain separation for service providers

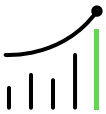
Financial Services Payment Operations

With ServiceNow® Financial Services Payment Operations, streamline, automate, and future-proof the payment operations in the front, middle, and back office of your financial institution. The application supports both personal and business payment inquiries, claims, and debits.

Request apps on the Store

Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.

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Explore  Learn about how customers, branch workers, and inquiry agents use Payment Operations.	**Configure**  Configure Financial Services Payment Operations.	**Manage payment inquiries**  Submit and manage payment inquiry requests received from customers and third-party banks.
Manage payment claims  Submit and manage payment claims and debit approvals.	**Analytics and Reporting**  Coordinate work and improve processes with a preconfigured dashboard.	**Reference**  Get details about components such as roles, tables, properties, and plugins and store applications installed.

Exploring Financial Services Payment Operations

You can use the ServiceNow® Financial Services Payment Operations application to create and manage requests for payment inquiries, claims, and debit approvals for your financial institution.

Transform your financial institution's middle and back office payment operations through the following capabilities:

- Managing payment inquiries: Create and manage Beneficiary Claim Non-Receipt (BCNR) and Payment in Error (PiE) inquiries, from customers or third-party banks.
- Managing payment claims and debit approvals: Manage internal and external claims, and debit approval cases for refund authorization.

Who uses Financial Services Payment Operations

The application is used by:

- Administrators, who configure the application. For the full list of installed roles and permissions, see Components installed with Financial Services Payment Operations.
- Fulfillers, such as inquiry agents and claim agents in the middle and back office, who work cases from the Workspace. For details on workspace users, see Using Financial Services Payment Operations.
- End users — customers, branch workers, and call center agents — who submit payment requests and check case status.

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Payment dashboard

Using actionable data visualizations in a preconfigured dashboard, you can improve your business processes and quantify the value of self-service. For more information, see Payment Operations dashboard.

Related topics

Financial Services Payment Operations workflow example

Components installed with Financial Services Payment Operations

Install Financial Services Payment Operations

Install the Financial Services Payment Operations (sn_bom_payment) application if you have the admin role. This application includes demo data and installs the related store applications and plugins if they are not already installed.

Before you begin

- Ensure that the application and all of its associated store applications have valid ServiceNow entitlements. For more information, see Get entitlement for a ServiceNow product or application.
- If the application requires plugins or other store applications, install them first if they are not already installed.

Role required: admin

About this task

The following items are installed with the installation of the Financial Services Payment Operations application:

- Plugins
- Store applications
- Roles
- Scheduled jobs
- Tables

For more information, see Components installed with Financial Services Payment Operations.

Note: To enable customers to submit requests through the Consumer Service Portal, you should also activate the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal).

Procedure

1. Navigate to **All** > **System Applications** > **All Available Applications** > **All**.
2. Find the Financial Services Payment Operations application using the filter criteria and search bar.

   You can search for the application by its name or ID. If you cannot find an application, you may have to request it from the ServiceNow Store.

   Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.

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3. Select a version from the list and select **Install**.

   In the Review Installation Details dialog box, any dependencies installed with your application are listed.

4. If you're prompted, follow the links to the ServiceNow Store to get any additional entitlements for dependencies.
5. **Optional:** If demo data is available and you want to install it, select the **Load demo data** check box.
   Demo data are the sample records that describe application features for common use cases. Load the demo data when you first install the application on a development or test instance.
6. Select **Install**.

Related topics

List of plugins (Brazil)

Configure Financial Services Payment Operations

Review the components that are installed with the Financial Services Payment Operations application and modify as needed for your organization's business needs.

Before you begin

Make sure that the Financial Services Payment Operations application is installed.

Role required: sn_bom_payment.admin and admin

Procedure

1. Import your financial accounts, financial products, financial institutions, and transactions data into ServiceNow tables.
   For more information, see Import your financial data using import sets.
2. Review the installed components and modify them or add new ones as applicable.

Task	Description
Configure service definitions	Configure service definitions to enable unique flows and views for payment service cases and tasks.
Configure record producers	Create or modify record producers to define request forms.
Edit or create new flows	Edit or create new flows using Workflow Stu dio.
Modify interceptors and workspace record type selectors	Modify interceptors and workspace record type selectors to configure payment request types.
Configure Service Level Agreements (SLAs)	Configure the installed SLAs to configure SLA timings for payment service cases and tasks.
Configure user groups	Configure user groups for assignment of cas es and tasks. You can also assign roles to groups and users.

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Task	Description
Configure assignment rules	Configure assignment rules to identify cases that meet certain conditions and then route those cases to agents.
Configure properties	Configure properties for payment operations.

Using Financial Services Payment Operations

Learn how branch workers and agents use the Financial Services Payment Operations application to submit and manage payment inquiry requests, claims and debit approvals.

Workspace

Contributors and back-office agents use personalized Workspace to work on all aspects of payment cases. Workspace enables agents to do the following:

- Monitor workload and performance
- Focus on high-priority items
- Easily navigate across tasks

For more information, see Workspaces.

Workspace users for Payment Operations

User	Description
Payment contributor	Creates and tracks payment inquiry and claim cases.
Claim agent	Creates and works on claim cases, debit approvals, and claim tasks.
Claim agent connector	Creates and works on claim cases, debit approvals, and claim tasks for accounts managed by them.
Inquiry agent	Creates and works on payment inquiry cases and inquiry tasks.
Inquiry agent connector	Creates and works on payment inquiry cases and inquiry tasks for accounts managed by them.
Payment admin	Configures the payment workspace as per business requirements. For more information, see Configure CRM Workspace.

Automated workflows

Predefined workflows for payment cases are available with Financial Services Payment Operations applications.

When a customer requests a payment service, a payment contributor initiates a case and updates its details, triggering the workflow. The flow triggers various tasks from the case and

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the assignment rules route these tasks to the appropriate back-office agents such as claim agent and inquiry agents. The agents work on these tasks to fulfill the payment inquiry and claim requests.

For more information, see Financial Services Payment Operations workflow example.

Case playbook

Using the case playbook, payment contributor and agents review and work on their cases and tasks. The playbook provides end-to-end life cycle for the tasks performed during the case handling process, from the time a case is logged to the final resolution and communication to the customer.

Dashboard

Performance Analytics give business owners an insight into how the team and business is performing. A dashboard with pre-configured reports and customizable views is available with the application.

Financial Services Payment Operations workflow example

The workflows available with Financial Services Payment Operations connect people, departments, and institutions to quickly initiate, research, and resolve the payment errors and missing payments.

The following workflow example shows how the application facilitates payment inquiries, research, and claims resolution, as well as communications with other financial institutions for external payments.

Payment inquiry and claims resolution workflow

1. Initiate a case

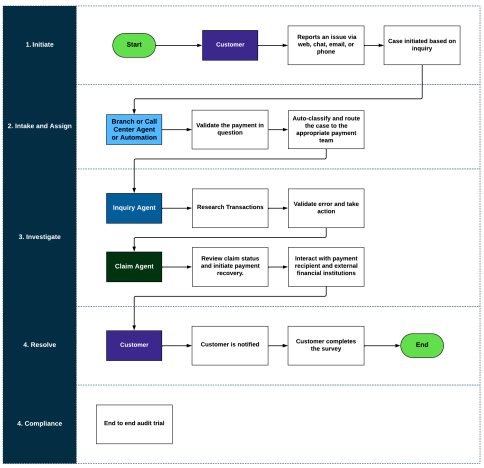
A customer can report a payment error or missing payment by logging into their account or via email, phone, or chat to initiate a case. This case provides a digitized, single system of engagement for all contacts (mobile, web, and phone), tasks, and actions taken, from issue initiation to resolution.

2. Intake and assign

Once the case is initiated, a workflow is triggered automatically or by an agent that validates the information about the transaction and the customer. The workflow routes the inquiry to the appropriate middle and back office payment teams.

3. Investigate

An inquiry agent can review customer details or payment details within the system of



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Payment inquiry and claims resolution workflow (continued)

engagement without needing to research across systems. The agent can take action if the claim is eligible for reversal. A claim agent can manage all interactions with the payment recipient and external financial institutions. Tasks and status are tracked in the case. Notifications are sent automatically to recover funds and take corrective action.

4. **Resolve**

   A communication to the customer lets them know that the issue is resolved, and prompts a satisfaction survey.

5. **Provide audit trail**

   All the data and timelines are captured in the case, eliminating the need to manually pull that information when needed for reports or audits to support compliance requirements.

For more information on each task in the workflow, see:

- Managing payment inquiries
- Managing payment claims and debit approvals

Managing payment inquiries

The Financial Services Payment Operations application enables you to submit and manage payment inquiry requests from customers and third-party banks. The application supports personal and business claims and debits.

Inquiry agents in the middle and back office receive inquiries from customers and external banks.

- Internal inquiries: These inquiries come from a bank's customers. The payment recipient could be either internal or external to the bank, which determines how an inquiry is resolved.
- External inquiries: These inquiries come from third-party banks, which means that the payment recipient is always internal.

Types of payment inquiries

The application enables creating the following types of payment inquiries:

- Beneficiary Claim Non-Receipt (BCNR): The customer has sent a payment but the recipient claims that they didn't receive the money. These inquiries can be internal or external.
- Payment in Error (PiE): The customer made a mistake when sending a payment and is trying to retrieve the money.

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How to initiate payment inquiries

Internal inquiries

For internal inquiries such as Beneficiary Claim Non-Receipt - Internal and Payment made In Error:

- Branch workers and call center agents can create these requests on behalf of their customers from interaction records and the service catalog.
- Business customers and consumers can create these requests from the Customer Service Portal and Consumer Service Portal respectively by selecting catalog items and filling out and submitting forms.

External inquiries

Inquiry agents can create inquiry cases for external inquiries such as Beneficiary Claim Non-Receipt - External.

Assignment and resolution for payment inquiries

After an inquiry case is created from a submitted request, it is assigned to an assignment group or inquiry agent using assignment rules. Inquiry agents handle the next steps such as investigating the case, sending emails for requesting information from the recipient bank, and proposing a solution for the case.

Some internal inquiries can also result in the creation of a claim.

Create a payment inquiry case for an external inquiry

As an inquiry agent, you can create an inquiry case for an external inquiry that you receive from a third-party bank.

Before you begin

Role required: sn_bom_payment.inquiry_agent or sn_bom_payment.inquiry_agent_connector

About this task

An external inquiry is the inquiry that comes from a third-party bank, which means that the payment recipient is always internal.

Note: There can never be a case where both the inquiry and the recipient are external.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Payment Inquiry Cases**, click **All**.
4. Click **New**.
5. In the New Payment Inquiry Case dialog box, select **Beneficiary Claim Non-Receipt - External** from the list.
6. Click **Create**.
7. On the form, fill in the required fields and any other information that is related to the request that you've received from the sender bank.
   For information on Payment Inquiry Case form field descriptions, see Field descriptions for a payment inquiry case.
8. Click **Save**.

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Result
The payment inquiry case is created in the New state and is assigned to an assignment group or inquiry agent in the payment inquiry department. The assignment group or user to whom the case is assigned is based on the assignment rules.

What to do next

- As an inquiry agent, if the case is not assigned to you, you can assign the case to yourself and start investigating it. For more information on working on a payment inquiry case, see Investigate a payment inquiry case.
- You can also assign the case to any other inquiry agent. For more information, see Assign a payment inquiry case.

Submit a payment inquiry request for an internal inquiry

As a front-office worker (branch employee or call center agent), you can submit a payment inquiry request on behalf of a customer.

Before you begin
Role required: sn_bom_payment.requestor

About this task
Business customers and consumers can create payment inquiry requests from the Customer Service Portal and Consumer Service Portal respectively or another self-service portal by selecting service catalog items, filling out the necessary forms, and then submitting these forms.

Note: To use the Consumer Service Portal, activate the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal).

Branch workers and customers can submit only internal payment inquiries such as Beneficiary Claim Non-Receipt - Internal and Payment made In Error.

For information about external inquiries, see Create a payment inquiry case for an external inquiry.

Procedure
1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. Create a payment inquiry request from the customer record or an interaction record.

Option	Steps
Payment inquiry request from a consumer record	**a.** In the **Lists** tab, under **Customer**, click **Customers**. **b.** Open the required customer record.
Payment inquiry request from a business account record	**a.** In the **Lists** tab, under **Customer**, click **Accounts**. **b.** Click the account that you want to create a payment inquiry for.

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Option	Steps
Payment inquiry request from an interac tion record	**a.** In the **Lists** tab, under **Interactions**, click **My Interactions**. **b.** Open the required interaction record for the customer. For information on how to create an interac tion, see

4. Click **Create Payment Request**.
5. From the Catalogs list, select **Banking Services**.
6. Under **Categories**, click **Payment Service**.
7. Click a payment inquiry item for which you want to submit a request.
   - To submit a request when the recipient hasn't received the payment, click **Beneficiary Claim Non-Receipt**.
   - To submit a request when an error occurred during payment, click **Payment made In Error**.
8. Fill in any necessary information that is related to the request.

   Note: Each payment inquiry request form has a different set of fields that are based on the payment inquiry service.

9. Click **Submit**.

Result

- Based on the request, a payment inquiry case is created in the New state and is assigned to an assignment group or inquiry agent in the payment inquiry department. The assignment group or user to whom the case is assigned is based on the assignment rule.
- The customer gets a pre-configured email notification about the request submission.

What to do next

- Click **View Details** to open the payment inquiry case and view its details. You can also add additional information in the **Comments** field that can help the inquiry agent in resolving the case.
- An inquiry agent can start investigating the payment inquiry case.

Assign a payment inquiry case

Assign a payment inquiry case to yourself or to another inquiry agent so that you or another agent can start investigating the case.

Before you begin

Role required: sn_bom_payment.inquiry_agent, sn_bom_payment.inquiry_agent_connector, or sn_bom_payment.admin

About this task

When a payment inquiry request is submitted, the inquiry case is automatically assigned to an assignment group or user in the payment inquiry department. The assignment is based on the configured assignment rules. If the case is assigned to an assignment group, any member from the group can triage the case themselves or assign the case to another member of the group.

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Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Payment Inquiry Cases**, click **All**.
4. In the list, click a case to open it.
5. Assign the case.
   - To assign the case to yourself, click **Assign to me**.
   - To assign the case to another agent, select an agent in the **Assigned to** field.

Result

The case is assigned to an inquiry agent. If the agent also belongs to an agent assignment group, the group's name appears in the **Assignment group** field.

Investigate a payment inquiry case

Investigate the payment inquiry case so that you can get enough information about the case to resolve it.

Before you begin

Role required: sn_bom_payment.inquiry_agent or sn_bom_payment.inquiry_agent_connector

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Payment Inquiry Cases**, open the case list:
   - For your assigned cases, click **Assigned to me**.
   - For all cases, click **All**.
4. In the list, select the case to work on.
   - To work on a case that is assigned to you by someone else, click **Accept**.
   - To work on a case that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.

   The state of the case updates to Work in Progress.

   For information on Payment inquiry form field descriptions, see Field descriptions for a payment inquiry case.
5. Review the inquiry type in the **Inquiry type** field.
6. If the inquiry type is set to Beneficiary Claim Non-Receipt - Internal, select the recipient type in the **Recipient type** field and a recipient bank in the **Recipient bank** field.
   The **Recipient bank** field displays the list of banks that are based on the recipient type.
7. **Optional:** To request any information from the recipient bank, add your request comments in the **Additional comments** field and click **Request info**.
   The state of the case updates to Awaiting info.
   For a Beneficiary Claim Non-Receipt - Internal case with external recipient, an inquiry task is automatically generated and assigned to the inquiry agent working on the case.
8. **Optional:** For any ad hoc internal follow-up, create an inquiry task by navigating to the **Inquiry Tasks** tab of the case and clicking **New**.

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9. If there's an inquiry task associated with the case, work on the inquiry task and move it to the **Closed** state.
10. After you've received the required information from the recipient bank, update the necessary fields on the case as per the received information and change the state of the case to **Work in Progress**.
11. If the investigation shows that it's a valid claim, select **Valid claim** and create a claim for the inquiry.

    Note: You can set a case as a valid claim only if it's an internal payment inquiry case.

    For more information, see Create a claim for a payment inquiry case.

Result
The customer gets the pre-configured email notifications about the progress of the case.

What to do next
If you've finished the investigation, propose a solution for the case to resolve it.

Work on an inquiry task

Work on a payment inquiry task to request additional information that is related to an inquiry case from the recipient bank.

Before you begin
Role required: sn_bom_payment.inquiry_agent or sn_bom_payment.inquiry_agent_connector

About this task
An inquiry task is automatically generated for a Beneficiary Claim Non-Receipt - Internal case with an external recipient and assigned to the inquiry agent working on the case. However, for any internal follow-up, you can also create an ad hoc inquiry task for any type of inquiry.

Procedure
1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. Open the inquiry task from a payment inquiry case or from the **Inquiry Tasks** list.

Option	Steps
From a payment inquiry case	**a.** In the **Lists** tab, under **Payment Inquiry Cases**, click **Assigned to me**. **b.** In the list, click the case that you want to open. **c.** In the case, click the **Inquiry Tasks** tab and click the inquiry task.
From the Inquiry Tasks list	**a.** In the **Lists** tab, under **Inquiry Tasks**, click **Assigned to me**. **b.** In the list, click the task that you want to open.

4. In the **State** field, change the state of the task to **Work in Progress** and send an email to the recipient bank requesting the required information for the case.

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5. **Optional:** If you've received the required information from the recipient bank via emails or any other interactions, attach these artifacts to the case.
6. **Optional:** In the **Work notes** field, enter any comments or received information.
7. In the **State** field, change the state of the task to **Closed Complete** to close the task.
8. Click **Save**.

What to do next

- After you've received the requested information from the recipient bank and you've closed the inquiry task, update the associated inquiry case as per the received information.
- Change the state of the associated case to **Work in Progress** and work on the case to resolve it.

> **Note:** If the inquiry case is not resolved or closed within the number of days that are mentioned in the *sn_bom_payment.inquiry_task_folow_up_interval_in_days* payment property, the system creates another follow-up inquiry task for the case.

Create a claim for a payment inquiry case

Create a claim for an internal payment inquiry case when its investigation indicates that it's a valid claim and the customer is entitled to a refund.

Before you begin

Role required: sn_bom_payment.inquiry_agent or sn_bom_payment.inquiry_agent_connector

About this task

Set the case as **Valid claim** and create a claim for the inquiry.

You can set a case as a valid claim and create a claim for it only if it's an internal payment inquiry case such as a Beneficiary Claim Non-Receipt - Internal and Payment made In Error.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Payment Inquiry Cases**, click **Assigned to me**.
4. In the list, select the case that you want to open.
5. Set the inquiry case as a valid claim.
   a. Select the **Valid claim** check box.
   b. In the **Payment processor** field, select a payment processor.
   c. In the **Transaction ID** field, enter the transaction ID.
   d. In the **Additional comments** field, enter your comments.
   e. Click **Update**.
6. In the **Additional comments** field, enter your comments regarding the claim and click **Create Claim**.

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Result

- A claim case for the payment inquiry case is created and assigned to an assignment group or a claim agent based on the configured assignment rules. The payment inquiry is now tracked via the claim case.

  You can view the case details by clicking the link in the case creation message. For more information on claims, see Managing payment claims and debit approvals.

- The customer gets a pre-configured email notification about the new claim case.
- If there's a Customer or Consumer Service Portal available for customers, the new claim case appears on the portal.

  For more information, see View a case from the Consumer Service Portal.

  Note: To use the Consumer Service Portal, activate the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal).

What to do next

You can close the associated inquiry case as the request is now tracked via the claim case. For more information, see Close a payment inquiry case.

Propose a solution for an inquiry case

Propose a solution that is based on your findings from the investigation of the inquiry case that you've just finished, so that you can resolve the case.

Before you begin

Role required: sn_bom_payment.inquiry_agent or sn_bom_payment.inquiry_agent_connector

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Payment Inquiry Cases**, click **Assigned to me**.
4. In the list, click the case that you want to resolve.
5. If the state of the case is other than Work in Progress, change the state to **Work in Progress** in the **State** field.
6. In the **Resolution code** field, select an appropriate resolution code that is based on the received information.
7. In the **Resolution notes** field, enter your comments for the proposed solution.
8. Click **Propose Solution**.

Result

- The state of the case updates to Resolved.
- A pre-configured email notification about the case resolution is sent to the customer.
- If there's a Customer or Consumer Service Portal for customers, they get a notification for the proposed solution on the portal. Buttons for accepting or rejecting the solution appear in the section of the form that shows the consumer actions on the portal.

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For more information, see Accept or reject a case solution from the Consumer Service Portal.

Note: To use the Consumer Service Portal, activate the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal).

What to do next

Get an acceptance from the customer for the resolution and close the inquiry case.

If the customer rejects the proposed solution, move the case back to the Open state. If the customer rejected the proposed solution from the Customer or Consumer Service Portal, the state of the case automatically updates to Open.

Close a payment inquiry case

Close the case after you've created a claim case for the inquiry case or the customer has accepted your proposed solution.

Before you begin

If the inquiry case is set to be a valid claim, ensure that you've created a claim case for it.

If you've proposed any other solution for the case, ensure that the customer has accepted your proposed solution.

Role required: sn_bom_payment.inquiry_agent or or sn_bom_payment.inquiry_agent_connector

About this task

If there's a Customer or Consumer Service Portal for customers, they get a notification for the proposed solution on the portal from where they can choose to accept or reject the proposed solution for a case. If the customer accepts the solution proposed by the agent, the case state automatically changes to Closed.
For more information, see Accept or reject a case solution from the Consumer Service Portal.

Note: To use the Consumer Service Portal, activate the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal).

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Payment Inquiry Cases**, click **Assigned to me**.
4. In the list, click the case that you want to close.
5. If you've created a claim and then plan on closing the inquiry case, fill in the resolution fields.
   a. In the **Resolution code** field, select an appropriate resolution code.
   b. In the **Resolution notes** field, enter your comments for the proposed solution.
6. Click **Close**.

Result

A pre-configured email about the case closure is sent to the customer.

Managing payment claims and debit approvals

The payment claims capability of the Financial Services Payment Operations application enables you to submit and manage payment claims and debit approvals for your financial institution. The application supports both personal and business claims and debits.

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Types of Claims

Internal claim

This claim comes from a customer of the bank—either from an inquiry or through an employee in the front-office (branch or call center) of your financial institution. Before a claim agent can resolve a claim, the agent needs to know where the refund comes from. For an internal claim, the refund type can be external or internal.

- An external refund type indicates that the refund comes from a third-party bank.
- An internal refund type indicates that the refund comes from someone at your bank. In this case, a debit approval may be required.

External claim

This claim comes from a third-party bank. For an external claim, the refund type is always internal, which means that the refund is made by the bank internally – by a customer or the bank itself. In this case, a debit approval may be required.

How to initiate payment claims

Internal claims

An internal claim can be initiated in the following ways:

- An inquiry agent can create a claim on behalf of a customer if the inquiry case has been determined to be a valid claim. This means that the bank believes that the customer is entitled to a refund.
- Branch workers and call center agents can create these requests on behalf of their customers from interaction records and the service catalog.
- Business customers and consumers can create these requests from the Customer Service Portal and Consumer Service Portal respectively by selecting catalog items, filling out the forms, and then submitting these forms.

External claims

Claim agents can create claim cases for refund requests that come from third-party banks.

Debit approval

Claim agents can create debit approval cases to get approval from their customers for a refund against claims. Customers can either accept or reject the debit.

Create a case for an external claim

As a claim agent, you can create a case for a refund request that comes from a third-party bank.

Before you begin

Role required: sn_bom_payment.claim_agent or sn_bom_payment.claim_agent_connector

About this task

For an external claim, the refund type is always internal, which means that the refund is made by the bank internally.

With this procedure, you can also create cases for internal claims.

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Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Claims**, click **All** and then click **New**.
4. In the New Claim dialog box, select **External** from the list.
5. Click **Create**.
6. On the form, fill in the required fields and any other information that is related to the claim that you've received from the sender bank.
   For information on the Claim form field descriptions, see Field descriptions for a claim case.
7. Click **Save**.

Result

A case is created for the claim in the New state. The case is then assigned to an assignment group or claim agent in the payment claim department. The assignment group or user to whom the case is assigned is based on the assignment rules.

What to do next

- As a claim agent, you can assign the case to yourself and start working on it. For more information, see Work on a claim with an internal refund.
- You can also assign the case to any other claim agent. For more information, see Assign a payment claim.

Submit a request for an internal claim

As a front-office worker (branch employee or call center agent), you can submit a claim request on behalf of a customer.

Before you begin

Role required: sn_bom_payment.requestor

About this task

Branch workers and customers can submit claim requests only for internal claims. For information about external claims, see Create a case for an external claim.

Internal claims can also be created by inquiry agents if the investigation of an internal payment inquiry case shows that it is a valid claim. For more information, see Create a claim for a payment inquiry case.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. Create a claim from the customer record or an interaction record.

Option	Steps
Create a claim from a consumer record	**a.** In the **Lists** tab, under **Customer**, click **Customers**. **b.** Click the customer that you want to create a claim for.

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Option	Steps
Create a claim from a business account record	**a.** In the **Lists** tab, under **Customer**, click **Ac counts**. **b.** Click the account that you want to create a claim for.
Create a claim from an interaction record	**a.** In the **Lists** tab, under **Interactions**, click **My Interactions**. **b.** Click the interaction record that you want to create a claim from. For information on how to create an interac tion, see

4. Click **Create Payment Request**.
5. From the Catalogs list, select **Banking Services**.
6. Under **Categories**, click **Payment Service**.
7. Click **Claim – Internal customer**.
8. Fill in any information that is related to the request.
9. Click **Submit**.

Result

- A case is created for the claim in the New state. The case is then assigned to an assignment group or claim agent in the payment claim department. The assignment group or user to whom the case is assigned is based on the assignment rules.
- The customer gets a pre-configured email notification about the request submission.

What to do next

- Click **View Details** to open the claim and view its details. You can also add additional information in the **Comments** field that can help the claim agent in resolving the case.
- A claim agent can start working on the claim.

Assign a payment claim

Assign a case for a payment claim to yourself or to another claim agent so that you or another agent can start working on the case.

Before you begin

Role required: sn_bom_payment.claim_agent, sn_bom_payment.claim_agent_connector, or sn_bom_payment.admin

About this task

When a case for a claim is created, the case is automatically assigned to an assignment group or user in the payment claims department. The assignment is based on the configured assignment rules. If the case is assigned to an assignment group, any member from the group can triage the case themselves or assign the case to another member of the group.

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Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Claims**, click **All**.
4. In the list, click the case that you want to open.
5. Assign the case.
   - To assign the case to yourself, click **Assign to me**.
   - To assign the case to another agent, select an agent in the **Assigned to** field.

Result
The case is assigned to the claim agent. If the agent also belongs to an agent assignment group, the group's name appears in the **Assignment group** field.

Work on a claim with an external refund

Work on an internal claim to determine if it's valid and where to get the refund from.

Before you begin
Role required: sn_bom_payment.claim_agent or sn_bom_payment.claim_agent_connector

About this task
For an internal claim, the refund type can be external or internal.

- An external refund type indicates that the refund comes from a third-party bank.
- An internal refund type indicates that the refund comes from the bank internally, such as from a customer or the bank itself.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Claims**, open the case list.
   - For your assigned cases, click **Assigned to me**.
   - For all cases, click **All**.
4. In the list, select the case to work on.
   - To work on a case that is assigned to you by someone else, click **Accept**.
   - To work on a case that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.

   The state of the case updates to Work in Progress.
5. In the **Claim type** field, verify that the claim type is set to **Internal**.
6. In the **Refund type** field, select **External**.
7. Request the refund from the third-party bank.

   a. Fill in the claim details in these fields:
      - Error type
      - Error category
      - Error subcategory

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- Requested treatment
- Claim bank
- Transaction ID
- Refund bank

For information on the Claim form field descriptions, see Field descriptions for a claim case.

b. In the **State** field, change the state of the case to **Awaiting Refund** and click **Update**.

A claim task is automatically generated and assigned to the claim agent that is working on the case. However, for any internal follow-ups, you can also create an ad hoc claim task by navigating to the **Claim Tasks** tab of the case and clicking **New**.

8. Work on the claim task to follow up with the refund bank and move it to the **Closed** state.
9. After you've received the refund from the refund bank, complete the refund for the claim.
   a. In the **Actual treatment** field, select the treatment type.
   b. In the **Outcome** field, select an appropriate outcome.
   c. In the **Outcome notes** field, enter the comments that are related to the outcome.
   d. In the **State** field, change the state of the case to **Refund Complete** and click **Update**.
10. Get an approval from the claim customer for the refund completion and click **Close** to complete the claim.
    For more information, see Close a claim case.

Result
The customer gets the pre-configured email notifications about the progress of the claim.

Work on a claim task for an external refund

Using a claim task, follow up with the third-party bank for a claim refund.

Before you begin
Role required: sn_bom_payment.claim_agent or sn_bom_payment.claim_agent_connector

About this task
A claim task is automatically generated for a claim with an external refund and is assigned to the claim agent that is working on the case. However, for any internal follow-up, you can also create an ad hoc claim task for any type of claim.

You can create an ad hoc claim task by navigating to the **Claim Tasks** tab of the case and clicking **New**.

Procedure
1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. Open the claim task from a claim case or from the Claim Tasks list.

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Option	Steps
From a claim case	**a.** In the **Lists** tab, under **Claims**, click **As signed to me**. **b.** In the list, click the case that you want to open. **c.** In the case, click the **Claim Tasks** tab and click the claim task.
From the Claim Tasks list	**a.** In the **Lists** tab, under **Claim Tasks**, click **Assigned to me**. **b.** In the list, click the task that you want to open.

4. In the **State** field, change the state of the task to **Work in Progress** and send an email to the refund bank to follow up on the refund status for the claim.
5. **Optional:** If you've received the information from the refund bank via emails or any other interactions, attach these artifacts to the case.
6. **Optional:** In the **Work notes** field, enter any comments or received information.
7. In the **State** field, change the state of the task to **Closed Complete** to close the task.
8. Click **Save**.

What to do next
Update the associated claim case as per the refund or information that you receive from the refund bank.

Note: If the claim is not closed within the number of days mentioned in the *sn_bom_payment.claim_follow _up_interval_in_days* payment property, the system creates another follow-up claim task for the claim.

Work on a claim with an internal refund

Work on a claim to determine if it's valid and where to get the refund from.

Before you begin
Role required: sn_bom_payment.claim_agent or sn_bom_payment.claim_agent_connector

About this task
An internal refund type in a claim indicates that the refund should come from the bank internally, such as from a customer or the bank itself.

Procedure
1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Claims**, open the case list.
   - For your assigned cases, click **Assigned to me**.
   - For all cases, click **All**.
4. In the list, select the case to work on.

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- To work on a case that is assigned to you by someone else, click **Accept**.
- To work on a case that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.

The state of the case updates to Work in Progress.

For information on the Claim form field descriptions, see Field descriptions for a claim case.

5. In the **Claim type** field, review the claim type.
6. In the **Refund type** field, select **Internal**.

> **Note:** For an external claim type that is coming from a third-party bank, **Refund type** is set by default to Internal.

7. To get the refund from a bank or customer, update the necessary fields and create a debit approval case.
   - The state of the case updates to Awaiting Refund.
   - The **Debit approval** field is populated with the debit approval case number.
8. **Optional:** For any ad hoc internal follow-up, create a claim task by navigating to the **Claim Tasks** tab of the case and clicking **New**.
   For more information, see Work on a claim task.
9. Work on the debit approval case to complete the refund.
   - The state of the claim case updates to Refund Complete.
   - The **Outcome**, **Outcome notes**, and **Refund amount** fields on the claim are updated from the debit approval case.
10. Get an acceptance from the claim customer for the refund completion and click **Close** to complete the claim.
    For more information, see Close a claim case.

Result

The claim customer gets the pre-configured email notifications about the progress of the claim.

What to do next

If it's an external claim, update the third-party bank about the claim closure.

Create a debit approval case for an internal refund

Create a debit approval case for a claim so that you can request a refund internally from one of your banks or a customer.

Before you begin

Role required: sn_bom_payment.claim_agent or sn_bom_payment.claim_agent_connector

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Claims**, click **Assigned to me**.
4. In the list, click the case that you want to open.
5. On the claim form, fill in these fields:

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- Error type
- Error category
- Error subcategory
- Requested treatment
- Claim bank
- Transaction ID
- Refund bank
- Debit customer or Debit account
- Debit financial account
- Receiving transaction

For information on the Claim form field descriptions, see Field descriptions for a claim case.

6. Click **Create Debit Approval**.

Result

- A payment service case for debit approval is created and is assigned to the claim agent that is working on the claim.
- The state of the claim case updates to Awaiting Refund.
- The debit customer gets a pre-configured email notification about the debit approval case.
- If there's a Customer or Consumer Service Portal available for customers, they get a notification for the debit approval case on the portal. Buttons for accepting or rejecting the debit approval appear in the section of the form that shows the customer actions on the portal. For more information, see:
  - View a case from the Consumer Service Portal
  - Accept or reject a case solution from the Consumer Service Portal

Note: To use the Consumer Service Portal, activate the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal).

What to do next

- If the refund amount should be debited from multiple financial accounts, set up instructions for each debit account in the Debit instructions tab.
- Get an acceptance for the debit from the debit customer or the refund bank.
- Update the debit approval case fields as required to complete the refund and close this case. For more information, see Work on a debit approval case to complete a refund.
- If the debit customer or the bank rejects the debit, move the claim case back to the **Open** state. If the customer rejected the debit from the Customer or Consumer Service Portal, the state of the claim case automatically updates to Open.

Work on a debit approval case to complete a refund

Work with your internal customer or bank to get the debit amount approved so that you can complete the claim refund.

Before you begin

Ensure that the debit customer or the refund bank has approved the debit amount.

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Role required: sn_bom_payment.claim_agent or sn_bom_payment.claim_agent_connector

About this task

If there's a Customer or Consumer Service Portal available for customers, they get notification for the debit approval case on the portal from where they can choose to accept or reject the requested debit amount. If the debit customer accepts the debit amount, the debit approval case state automatically changes to Closed. For more information, see:

- View a case from the Consumer Service Portal
- Accept or reject a case solution from the Consumer Service Portal

Note: To use the Consumer Service Portal, activate the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal).

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. Open the debit approval payment service case from a claim case or from the Debit Approvals list.

Option	Steps
From a claim case	**a.** In the **Lists** tab, under **Claims**, click **As signed to me**. **b.** In the list, click the claim case that you want to open. **c.** In the **Debit approval** field on the claim form, click the information icon ( ) next to the debit approval case number.
From the Debit Approvals list	**a.** In the **Lists** tab, under **Debit Approvals**, click **Assigned to me**. **b.** In the list, click the case that you want to open.

4. If the total refund amount should be debited from multiple financial accounts in parts as per the customer's instructions, set up instructions for each debit account in the **Debit instructions** tab.
5. Get an acceptance from the debit customer or debit account for each debit account listed in the **Debit instructions** tab and complete the refund.
6. In the **Outcome** field, select an appropriate refund outcome.
7. In the **Outcome notes** field, enter your comments that are related to the refund outcome.
8. Click **Close**.

Result

- The debit approval case moves to the Close – Complete state.
- The state of the associated claim case updates to Refund Complete.

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- The **Outcome**, **Outcome notes**, and **Refund amount** fields on the claim are updated from the debit approval case.
- The debit customer gets a pre-configured email notification about the debit completion.

What to do next
Update the claim case fields as required and close the claim.

Close a claim case

Close the claim case when you've completed the claimed refund process.

Before you begin
Ensure that the claim customer has accepted the notification for the refund completion.

Role required: sn_bom_payment.claim_agent or sn_bom_payment.claim_agent_connector

About this task
If there's a Customer or Consumer Service Portal for customers, they get a notification for the refund completion on the portal from where they can choose to accept or reject the resolution. If the customer accepts the refund completion on the portal, the case state automatically changes to Closed. For more information, see Accept or reject a case solution from the Consumer Service Portal.

Note: To use the Consumer Service Portal, activate the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal).

Procedure
1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Claims**, click **Assigned to me**.
4. In the list, click the case that you want to open.
5. In the **Actual treatment** field, select the treatment type for the claim.
6. Click **Close**.

Result
A pre-configured email about the case closure is sent to the claim customer.

Financial Services Payment Operations reference

Reference topics provide additional information about Financial Services Payment Operations.

Components installed with Financial Services Payment Operations

Several types of components are installed with the installation of the Financial Services Payment Operations application, including tables and user roles. The application also installs related plugins and store applications if they are not already installed.

Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see Find components installed with an application.

Demo data is available for this application.

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Plugins installed

Plugins installed with Financial Services Payment Operations

Plugin	Description
Case Management Core [com.sn_customerservice]	Enables the extension of tables from the Customer Service Management application into the Financial Services Operations applications.

Store applications installed

Store applications installed with Financial Services Payment Operations

Store application	Description
Financial Services Operations Core	Stores the customer data that is needed to make payment requests. For more information, see Financial Services Operations Core.

Roles installed

Roles installed with Financial Services Payment Operations

Role title [name]	Description	Contains roles
Payment admin [sn_bom_payment.admin]	Application-specific system administrator role that can: • Grant payment operations roles • Delete payment cases and tasks **Note:** The sn_bom.admin role contains the sn_bom_payment.admin role when the Financial Services Payment Operations application is installed.	• sn_bom_payment.inquiry_ager • sn_bom_payment.inquiry_view • sn_bom_payment.claim_agent • sn_bom_payment.claim_viewe
Claim agent [sn_bom_payment.claim_agent]	• View the overall status of claim cases • Create claim cases • Work on claim cases, debit approvals, and claim tasks • Record interactions	• sn_bom.account_viewer • sn_bom.ref_data_viewer • sn_bom_payment.inquiry_view • sn_esm_agent • sn_bom_payment.claim_viewe

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Roles installed with Financial Services Payment Operations (continued)

Role title [name]	Description	Contains roles
Payment contributor [sn_bom_payment.contributor]	• Submit payment inquiry requests • Submit payment claim requests for internal claims • View the status of payment inquiry and claim cases **Important:** For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see Roles and Personas.	• sn_sla_definition_read • sn_bom.b2c_contributor • sn_bom.account_data_viewer • sn_bom_payment.inquiry_view • sn_customerservice.csm_works • sn_bom.b2b_contributor • sn_bom.deposit_account_view • sn_bom_payment.claim_viewe
Claim agent connector [sn_bom_payment.claim_agent_connector]	• Create claim cases • Work on claim cases, debit approvals, and claim tasks for accounts managed by them **Important:** For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.	• sn_bom.ref_data_viewer • sn_sla_definition_read • sn_bom.viewer • sn_bom.account_data_viewer • sn_bom.agent • sn_bom_payment.inquiry_view • sn_bom.deposit_account_view • sn_bom_payment.claim_viewe
Inquiry agent connector [sn_bom_payment.inquiry_agent_connector]	• Create inquiry cases • Work on payment inquiry cases and inquiry tasks for accounts managed by them **Important:** For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.	• sn_bom.ref_data_viewer • sn_sla_definition_read • sn_bom.viewer • sn_bom.account_data_viewer • sn_bom.agent • sn_bom_payment.inquiry_view • sn_bom.deposit_account_view • sn_bom_payment.claim_viewe

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Roles installed with Financial Services Payment Operations (continued)

Role title [name]	Description	Contains roles
Claim viewer [sn_bom_payment.claim_viewer]	View claim cases and related data	• sn_bom.account_viewer • sn_bom.ref_data_viewer • sn_bom.customer_data_viewer
Inquiry agent [sn_bom_payment.inquiry_agent]	• View the overall status of payment inquiry cases • Work on payment inquiry cases and inquiry tasks • Record interactions	• sn_bom.account_viewer • sn_bom.ref_data_viewer • sn_bom_payment.inquiry_view • sn_esm_agent • sn_bom_payment.claim_viewe
Inquiry viewer [sn_bom_payment.inquiry_viewer]	View inquiry cases and related data	• sn_bom.account_viewer • sn_bom.ref_data_viewer • sn_bom.customer_data_viewer
Payment manager [sn_bom_payment.manager]	• View the Payment Operations dashboard • Use Process Mining for Payment Operations processes	• sn_bom_payment.inquiry_ager • pa_viewer • sn_bom_payment.claim_agent

Tables installed

Tables installed with Financial Services Payment Operations

Table	Description
Payment Base [sn_bom_payment_base]	Claim, Payment Inquiry Case, and Payment Service tables extend the Payment Base table.
Claim [sn_bom_payment_claim]	Stores all payment claim cases.
Claim Task [sn_bom_payment_claim_task]	Stores all claims tasks.
Debit Instruction [sn_bom_payment_debit_instruction]	Stores all debit instructions for all refunds.
Payment Inquiry Case	Stores all payment inquiry cases.

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Tables installed with Financial Services Payment Operations (continued)

Table	Description
[sn_bom_payment_inquiry]	
Inquiry Task [sn_bom_payment_inquiry_task]	Stores all payment inquiry tasks.
Receiving Transaction [sn_bom_payment_m2m_receiving_transaction]	Stores all financial transactions that the receiving customers and accounts received.
Sender Transaction [sn_bom_payment_m2m_sender_transaction]	Stores all financial transactions (deposit) that sender customers sent.
Payment Service [sn_bom_payment_service]	Stores all payment service cases for debit approvals.

Properties installed with Financial Services Payment Operations

Customize the properties that are available with Financial Services Payment Operations.

Note: To open the System Properties [sys_properties] table, enter `sys_properties.list` in the navigation filter.

You can access the payment operations properties by navigating to **All** > **Payment Operations** > **Administration** > **Properties**.

Properties for Financial Services Payment Operations

Property	Description
Number of days to wait until creation of a follow-up claim task sn_bom_payment.claim_follow_up_interval_in_days	The system creates a follow-up claim task for a claim if the claim case is not closed within the number of days mentioned in this property. • **Type**: integer • **Default value**: 16 • **Location**: **All** > **Payment Operations** > **Administration** > **Properties** • Learn more: Work on a claim task for an external refund
Number of days to wait until creation of a follow up inquiry task sn_bom_payment.inquiry_task_folow_up_interval_in_days	The system creates a follow-up inquiry task for the payment inquiry case if the case is not resolved or closed within the number of days mentioned in this property. • **Type**: integer • **Default value**: 16

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Properties for Financial Services Payment Operations (continued)

Property	Description
	• **Location**: **All** > **Payment Operations** > **Administration** > **Properties** • Learn more: Work on an inquiry task

Field descriptions for a payment inquiry case

Payment inquiry cases help the inquiry agents resolve inquiries that they receive from the bank's customers or third-party banks.

When a payment inquiry request is submitted, it creates an inquiry case. Some of the fields on the case form are populated from the request from which the inquiry case is created.

After the case is assigned, an inquiry agent fills out the fields on the case when dealing with the next steps. The next steps could include investigating the case, sending emails requesting information from the recipient bank, and proposing a solution for the case.

Details tab fields for a payment inquiry case

The **Details** tab on the form provides case-related information.

Payment inquiry case Details tab fields

Field	Description
Number	System-generated unique number for the case.
Inquiry type	Type of the payment inquiry case, such as Payment in Error and Beneficiary Claim Non-Receipt. The inquiry type determines which flow to trigger and the form view to show.
Sender customer	Consumer who sent the payment. This field appears only for internal payment inquiries. The field doesn't appear when a business customer is selected in the **Sender account** field.
Sender account	Business customer who sent the payment. This field appears only for internal payment inquiries. The field doesn't appear when a consumer is selected in the **Sender customer** field.
Sender contact	Contact of the business customer who sent the payment. This field appears only for internal payment inquiries. The field doesn't appear when a consumer is selected in the **Sender customer** field.
Sender financial account	Financial account that the sender used to make the payment. This field appears only for internal payment inquiries and shows only

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Payment inquiry case Details tab fields (continued)

Field	Description
	the deposit accounts for the selected sender customer or account.
Sender transactions	Financial transaction that the sender customer sent. This field appears only for internal payment inquiries and shows only the deposit transactions for the selected sender financial account. You can associate multiple transactions with an inquiry. These transactions also get listed in the **Sender Transactions** tab of the inquiry where you can view additional information about them. For any changes in transactions, both the **Sender Transaction** field and the **Sender Transactions** tab are updated.
State	State of the case.
Assignment group	User group that can work on the case. If the case is not assigned to a user yet, any member of this group can work on the case.
Assigned to	User assigned to the case.
Channel	Communication channel that the customer used to reach out for the inquiry.
Error type	Type of payment error to identify whether it was the customer's or bank's fault. This field appears only for Beneficiary Claim Non-Receipt - External and Payment in Error payment inquiries.
Valid claim	Option used by the inquiry agent when the agent determines that the inquiry should create a claim and the customer is entitled to a refund. Selecting this option shows the **Create Claim** button after you save.
Short description	Brief description of the case. This field is auto-populated from the selected request type.
Description	Detailed description of the case.
Payment information	
Recipient type	Recipient that is either internal or external to the bank. This field appears only for Beneficiary Claim Non-Receipt - External and Beneficiary Claim Non-Receipt - Internal inquiry types.
Sent to – Beneficiary name	Name of the beneficiary to whom the payment was sent. This field appears only for internal

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Payment inquiry case Details tab fields (continued)

Field	Description
	inquiries such as Beneficiary Claim Non-Receipt - Internal and Payment in Error.
Sent to – Account number	Account number of the beneficiary to which the payment was sent. This field appears only for internal inquiries such as Beneficiary Claim Non-Receipt - Internal and Payment in Error.
Sent to – Sort/Routing number	Sorting or routing number that the payment was sent to. This field appears only for internal inquiries such as Beneficiary Claim Non-Receipt - Internal and Payment in Error.
Payment processor	Method of how the payment was made. The payment processor is region-specific.
Transaction ID	Unique identifier for the payment transaction and to be shared with third-party banks.
Payment date	Date when the payment was made. The **Sender transactions** field sets this date based on the date field in the transaction. If there are multiple transactions associated with the inquiry, the earliest transaction date of all is set as the payment date.
Total amount	Total amount of the payment. Select the currency in which the payment was made. The **Sender transactions** field sets the total amount based on the amount field in the transaction. If there are multiple transactions associated with the inquiry, amount of all are added to set the total amount.
Sender bank	Bank that is associated to the sender's financial account. The list of financial institutions in this field depends on whether the sender is internal or external.
Recipient bank	Bank that is associated to the receiver's financial account. The list of financial institutions in this field depends on whether the Recipient type is internal or external.
External inquiry ID	Unique ID for the case that was received from a third-party bank. This field appears only when the Recipient type is external.
International payment	Option to indicate if the payment was international.
Recurring payment	Option to indicate if the payment was part of a recurring payment schedule.
Resolution information	

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Payment inquiry case Details tab fields (continued)

Field	Description
Resolved by	Name of the agent who proposed the solution to resolve the case.
Resolved	Date when the agent proposed a solution for the case and the case state moved to the Resolved state.
Closed by	Name of the agent who closed the case after the customer accepted the proposed solution.
Closed	Date when the case closed after the agent received the customer's acceptance for the proposed solution and the case state moved to the Closed state.
Resolution code	Type of the proposed solution.
Resolution notes	Agent's notes on the proposed solution.
Add resolution notes to comments	Option to copy the resolution notes to comments.
Comments & Activities	
Additional comments	Agent's comments about the case progress.

Fields specific to the Beneficiary Claim Non-Receipt case with an internal payment recipient

Fields for Beneficiary Claim Non-Receipt case with an internal payment recipient

Field	Description
Receiving customer	Consumer who received the payment. The field doesn't appear when a business customer is selected in the **Receiving account** field.
Receiving account	Business customer who received the payment. The field doesn't appear when a consumer is selected in the **Receiving customer** field.
Receiving contact	Contact of the business customer who received the payment. The field doesn't appear when a consumer is selected in the **Receiving customer** field.
Receiving financial account	Financial account of the receiver that got the payment.
Receiving transactions	Financial transaction that the receiving customer or account received. You can associate multiple receiving transactions with an inquiry. These transactions also get updated in the **Receiving**

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Fields for Beneficiary Claim Non-Receipt case with an internal payment recipient (continued)

Field	Description
	Transactions tab of the inquiry where you can view additional information about them. For any changes in transactions, both the **Receiving Transaction** field and the **Receiving Transactions** tab are updated.

Fields specific to the Payment in error case

Fields for Payment in error case

Field	Description
Attempted to recover fund	Option to identify if the customer attempted to recover the payment before opening the inquiry.
Correct send to – Beneficiary name	Name of the beneficiary to whom the payment was supposed to be sent. This field appears only for the Payment in Error inquiry type.
Correct send to – Account number	Account number of the beneficiary to which the payment was supposed to be sent. This field appears only for the Payment in Error inquiry type.
Correct send to – Sort/Routing number	Sort or routing number the payment was supposed to be sent to. This field appears only for the Payment in Error inquiry type.
Customer reason	List of reasons why the customer opened the payment inquiry.

Field descriptions for a claim case

Claim cases help the claim agents resolve payment claim requests that they receive from the bank's customers or third-party banks.

When a claim request is submitted, it creates a claim case. Some of the fields on the case form are populated from the request from which the claim is created.

After the case is assigned, a claim agent fills out the fields on the case when dealing with the next steps. The next steps could include investigating the case, requesting a refund from a bank or customer, and completing the refund.

Details tab fields for a claim case

The **Details** tab on the form provides case-related information.

Claim case Details tab fields

Field	Description
Number	System-generated unique number for the case.

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Claim case Details tab fields (continued)

Field	Description
	• **Internal**: Comes from a customer of the bank. • **External**: Comes from a third-party bank
Claim type	Type of claim case. • **Internal**: Request came from a customer of the bank. • **External**: Request came from a third-party bank. The claim type determines which flow to trigger and the form view to show.
Refund type	Option to indicate from where to get the refund for the claim. • **Internal**: Refund is made by the bank internally such as by a customer or the bank itself. • **External**: Refund comes from a third-party bank.
Error type	Type of error indicating if it was due to the customer or bank. Usually, this field determines the best course for resolving the claim.
Error category	Error category for the claim. This list contains the industry-standard error categories that are based on the selected error type.
Error subcategory	Error subcategory for the claim. This list contains the industry-standard error subcategories that are based on the selected error category.
State	State of the case.
Assignment group	User group that can work on the case. If the case is not assigned to a user yet, any member of the this group can work on the case.
Assigned to	User assigned to the case.
Payment inquiry	Reference number of the payment inquiry case and indicates that the claim was created from that inquiry. This field appears only when the **Claim type** field is set to **Internal** and is auto-populated when the claim is created from an inquiry.

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Claim case Details tab fields (continued)

Field	Description
Requested treatment	Requested treatment for the claim either from the internal claims team or a third-party bank. This list contains the industry-standard treatments.
Actual treatment	Actual treatment for the claim either from the internal claims team or a third-party bank.
Short description	Brief description of the case. This field is auto-populated from the selected request type. However, you can modify this description.
Description	Detailed description of the case.
Claim Details section	
Claim bank	Bank that is associated to the claim. The list of financial institutions that appears in this field depends on the following: • Claim type – Internal or External. • Banks that are listed in the Financial Institution [sn_bom_financial_institution] table.
External claim ID	Unique ID for the claim provided by the third-party bank. This field appears only when the **Claim type** field is set to **External**.
Claim customer	Consumer who opened the claim. This field appears only when the **Claim type** field is set to **Internal**. The field doesn't appear when a business customer is selected in the **Claim account** field.
Claim account	Business customer who opened the claim. This field appears only when the **Claim type** field is set to **Internal**. The field doesn't appear when a consumer is selected in the **Claim customer** field.
Claim contact	Contact of the business customer who opened the claim. This field appears only when the **Claim type** field is set to **Internal**. The field doesn't appear when a consumer is selected in the **Claim customer** field.
Claim financial account	Deposit account that the claim customer used. This field appears only when the **Claim type** field is set to **Internal**.
Claim transaction	Financial (Deposit) transaction that is used for the claim. This field appears only when the **Claim type** field is set to **Internal**.

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Claim case Details tab fields (continued)

Field	Description
	You can associate multiple transactions with a claim. These transactions also get listed in the **Claim Transactions** tab of the claim where you can view additional information about them. For any changes in transactions, both the **Claim Transaction** field and the **Claim Transactions** tab are updated.
Transaction ID	Unique identifier for the payment transaction that is to be shared with third-party banks.
Total amount	Total amount of the payment that is associated with the claim. Select the currency in which the payment was made. The **Claim Transaction** field sets the total amount based on the amount field in the transaction. If there are multiple transactions associated with the claim, amount of all are added to set the total amount.
Payment processor	Method of how the payment was made. The payment processor is region-specific.
Payment date	Date when the payment was made.
Recurring payment	Option to indicate if the payment was part of a recurring payment schedule.
International payment	Option to indicate if the payment was international.
Refund Details section	
Refund bank	Bank that is associated to the refund. The list of financial institutions that appear in this field depends on the following: • Claim type – Internal or External. • Banks that are listed in the Financial Institution [sn_bom_financial_institution] table.
Tracking ID	Unique ID for the claim that is provided by the third-party bank. This field appears only when the **Claim type** field is set to **External**.
Outcome	Refund outcome for the claim. This field is auto-updated from the debit approval case when the **Refund type** field is set to **Internal**.
Refund amount	Total amount that is refunded based on the outcome of the refund. This field is auto-updated from the debit approval case when the **Refund type** field is set to **Internal**.

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Claim case Details tab fields (continued)

Field	Description
	Select the currency in which the refund is made.
Outcome notes	Additional notes about the refund outcome. This field is auto-updated from the debit approval case when the **Refund type** field is set to **Internal**.
Comments & Activities section	
Additional comments	Agent's comments about the case progress.

Refund fields that are specific to claims with the Internal refund type

For claims with an internal refund type, the claim agent creates a debit approval case to request a refund internally from a bank or customer and fills out these fields.

Note: These fields appear only when the **Refund type** field is set to **Internal**.

Refund fields when the Refund type field is set to Internal

Field	Description
Refund Details section	
Debit customer	Customer who refunds the claim, if the agent determines that the refund should come from a customer.
Debit financial account	Deposit account of the debit customer that is used for the refund. **Note:** This account might not be the same that received the money from the receiving transaction.
Debit account	Business customer who refunds the claim. This field doesn't appear when a consumer is selected in the **Debit customer** field.
Debit contact	Contact of the business customer who refunds the claim. This field doesn't appear when a consumer is selected in the **Debit customer** field.
Receiving transaction	Financial (deposit) transaction that the customer received and is used for the refund. You can associate multiple receiving transactions with a claim. These transactions also get listed in the **Receiving Transactions** tab of the claim where you can view additional information about them.

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Refund fields when the Refund type field is set to Internal (continued)

Field	Description
	For any changes in transactions, both the **Receiving Transaction** field and the **Receiving Transactions** tab are updated.
Debit approval	Debit approval case number that is created to request the refund internally from a bank or customer. This field is auto-populated when you create a debit approval case for the claim. For more information, see Create a debit approval case for an internal refund.

Domain separation and Financial Services Payment Operations

Domain separation is supported for Financial Services Payment Operations. Domain separation enables you to separate data, processes, and administrative tasks into logical groupings called domains. You can control several aspects of this separation, including which users can see and access data.

Support level: Basic

- Business logic: Ensure that data goes into the proper domain for the application's service provider use cases.
- The application supports domain separation at run time. The domain separation includes separation from the user interface, cache keys, reporting, rollups, and aggregations.
- The owner of the instance must set up the application to function across multiple tenants.

Sample use case: When a service provider (SP) uses chat to respond to a tenant-customer's message, the customer must be able to see the SP's response.

For more information on support levels, see Application support for domain separation.

How domain separation works in Financial Services Payment Operations

All Financial Services Operations (FSO) applications are built on top of Customer Service Management (CSM) and use many CSM tables. The key reference tables are the customer tables such as Consumer, Account, and Contact, and these tables are domain-separated.

Tables

All new tables added in Payment Operations are domain-separated:

- sn_bom_payment_inquiry
- sn_bom_payment_inquiry_task
- sn_bom_payment_service
- sn_bom_payment_claim
- sn_bom_payment_claim_task

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- sn_bom_checking_account
- sn_bom_saving_account

Use cases

Payment Inquiry

Customers have the ability create a payment inquiry via the portal for the following use cases:

- Beneficiary Claim Non-Receipt (BCNR): The customer has sent a payment, but the intended recipient claims to have never received the money.
- Payment in Error (PiE) – The customer makes a mistake when sending a payment and is trying to retrieve the money.

Branch workers and call center agents can create these inquiries on behalf of the customer. Payment Operations staff receive inquiries from their customers as well as from external banks.

- Internal inquiries come from the bank's own customers. The recipient customer could be internal or external to the bank. The distinction between internal or external recipients is important because it determines which route Payment Operations takes to resolve the inquiry.
- External inquiries come from third-party banks, which means that the payment recipient is always internal.

  Note: There can never be a case where the inquiry is external and the recipient is external.

- Some inquiries may result in the creation of a claim.

Payment Claim

Inquiry agents can create a claim on behalf of a customer when the bank determines that the claim is valid and the customer is entitled to a refund.

Payment Operations staff receive the claims either internally from an inquiry or from an external bank. When they receive the claim, they start determining where to get the refund.

- Internal claims come from customers of the bank either from an inquiry or directly from bank staff (Branch or Call Center). Agents can resolve the claim if they know where to get the refund. The refund could be either external (payment to a third-party bank customer) or internal (payment to the bank's customer). If the refund is internal, a Debit Approval must be created (see **Debit Approval** below).
- External claims come from third-party banks. The refund is always internal for external claims. Agents may need to create a Debit Approval for internal refunds (see **Debit Approval** below).

Debit Approval

Claim agents create Debit Approvals for customers to approve a refund from a claim. The customer can either accept the debit or dispute or reject it.

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Note: Sometimes a ServiceNow® platform feature or application may be able to effectively support service provider use cases even though the domain framework is not being used. In this case, the application may be assigned Basic*, Standard*, or Enhanced* for its domain support level, and include detailed use cases. For example: Before the New York release, Service Catalog had no domain support. But the instance owner was able to configure separate catalogs and items for each customer in a domain-separated instance. This allowed Service Catalog to be used at a **Standard** support level. To learn more, see domain separation Application levels of support.

Related topics

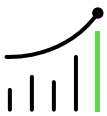
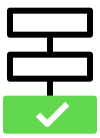
Domain separation for service providers

Financial Services Treasury Operations

The ServiceNow® Financial Services Treasury Operations application is a solution in Financial Services Operations that enables financial organizations to digitize the end-to-end onboarding of treasury products through automated workflows.

Request apps on the Store

Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.

Explore  Learn about how customers, relationship managers, and agents use Treasury Operations.	**Configure**  Configure Financial Services Treasury Operations.	**Use**  Submit and manage treasury service requests.
Analytics and Reporting  Coordinate work and improve processes with preconfigured dashboard.	**Process Mining**  Visualize process and identify improvement opportunities.	**Reference**  Get details about components such as roles, tables, plugins, and store applications that are installed.

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Exploring Financial Services Treasury Operations

You can use ServiceNow® Financial Services Treasury Operations to manage treasury product onboarding with workflows available for key services such as wire transfers and Remote Deposit Capture (RDC).

Key features

- Manage new requests on a single system with real-time end-to-end visibility.
- Intelligently split cases across relevant teams.
- Reduce the complexity of the treasury product onboarding process with a unified playbook experience.
- Manage essential documentation using the ServiceNow® Financial Services Document Management application.
- Focus on specific tasks and complete them in the right order by using custom workspaces and roles.
- Track trends and response times with Performance Analytics to drive continuous improvement.

Treasury Operations personas

Treasury Operations is aimed at the following personas:

Personas for Financial Services Treasury Operations

Persona	Description
Administrator	Treasury admin who's responsible for configuring the application.
Service requesters	Branch workers who submit requests and check the status of cases. The following users can submit a treasury service request for a treasury product activation or modification: • Accounts and Contacts (business customers) who reach out to the treasury contributor • Treasury contributor in the front office of a financial institution
Fulfillers	Agents in the middle or back office of financial institutions who work with treasury servicing team. They are responsible for working on treasury cases and tasks that come into treasury services and complete the activation or modification of treasury products. The following agents work on treasury service requests: • Treasury contributor • Treasury agent

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Personas for Financial Services Treasury Operations (continued)

Persona	Description
	• Treasury agent connector • Documentation agent
Managers	A treasury manager of a financial institution: • Reviews reports, dashboards, and SLAs • Analyzes business processes using Process Mining projects

Install Financial Services Treasury Operations

You can install the Financial Services Treasury Operations application (sn_bom_treasury) if you have the admin role. The application includes demo data and installs related ServiceNow® Store applications and plugins if they are not already installed.

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see Get entitlement for a ServiceNow product or application.

Role required: admin

About this task

The following items are installed with Financial Services Treasury Operations:

- Plugins
- Store applications
- Roles
- Tables

For more information, see Components installed with Financial Services Treasury Operations.

Procedure

1. Navigate to **All** > **System Applications** > **All Available Applications** > **All**.
2. Find the Financial Services Treasury Operations application (sn_bom_treasury) using the filter criteria and search bar.

   You can search for the application by its name or ID. If you cannot find the application, you might have to request it from the ServiceNow Store.

   Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.
3. In the Application installation dialog box, review the application dependencies.

   Dependent plugins and applications are listed if they will be installed, are currently installed, or need to be installed. If any plugins or applications need to be installed, you must install them before you can install Financial Services Treasury Operations.

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4. **Optional:** If demo data is available and you want to install it, select the **Load demo data** check box.
   Demo data are the sample records that describe application features for common use cases. Load the demo data when you first install the application on a development or test instance.
5. Select **Install**.

Configure Financial Services Treasury Operations

Review the components that are installed with the Financial Services Treasury Operations application and modify as needed for your organization's business needs.

Before you begin

Make sure that the Financial Services Treasury Operations application is installed. For more information, see Install Financial Services Treasury Operations.

Role required: sn_bom_treasury.admin and admin

Procedure

1. Import your financial accounts, financial products, financial institutions, and transactions data into ServiceNow tables.
   For more information, see Import your financial data using import sets.
2. Review the installed components.
   Modify them or add new ones as applicable.

Task	Description
Configure service definitions	Configure service definitions to enable unique flows and views for treasury service cases and tasks. You can add new case types and configure service definitions for each type.
Edit or create flows	Edit or create flows using Workflow Studio.
Configure playbook	Edit or create a new playbook using Play books.
Configure CRM Workspace	Configure CRM Workspace to enable agents to interact with customers and create and work on cases.
Configure Service Level Agreements (SLAs)	Configure the installed SLAs to configure SLA timings for treasury service cases and tasks.
Configure user groups	Configure user groups for assignment of cas es and tasks. You can also assign roles to groups and users.
Configure assignment rules	Configure assignment rules to identify cases that meet certain conditions and then route those cases to agents.
Configure Document Processor	Configure Document Processor for document categories, document types, inbound and out bound document rules, and approval rules for document deferments and exceptions.

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Using Financial Services Treasury Operations

Learn how contributors and agents use the Financial Services Treasury Operations application to initiate, research, and resolve the treasury cases.

Workspace

Contributors and back-office agents use personalized Workspace to work on all aspects of treasury cases. Workspace enables agents to do the following:

- Monitor workload and performance
- Focus on high-priority items
- Easily navigate across tasks

For more information, see Workspaces.

Workspace users for Treasury Operations

User	Description
Treasury contributor	Creates and tracks treasury service cases for accounts managed by them.
Treasury agent	Works on treasury service cases and treasury tasks.
Treasury agent connector	Creates and works on treasury cases and tasks to fulfil requests for accounts managed by them.
Document agent	Works on document tasks for treasury service cases.
Treasury admin	Configures the treasury workspace as per business requirements. For more information, see Configure CRM Workspace.

Automated workflows

Predefined workflows for treasury cases are available with the application.

When a customer requires a treasury product, a treasury contributor initiates a case and updates its details, triggering the workflow. The flow triggers various tasks from the case and the assignment rules route these tasks to the appropriate back-office agents such as treasury and document agent. The agents work on these tasks to fulfill the treasury product request.

For more information, see Financial Services Treasury Operations workflows.

Case playbook

Using the case playbook, treasury contributor and agents review and work on their cases and tasks. The playbook provides end-to-end life cycle for the tasks performed during the case handling process, from the time a case is logged to the final resolution and communication to the customer.

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Dashboard

Performance Analytics give business owners an insight into how the team and business is performing. A dashboard with pre-configured reports and customizable views is available with the application.

For more information, see Treasury Operations dashboard.

Financial Services Treasury Operations workflows

The Financial Services Treasury Operations application installs automated workflows that can be configured for any treasury service. These workflows create cases and route tasks to the treasury and document agents.

Workflows available with this application

The following predefined workflows for treasury services are available with the application:

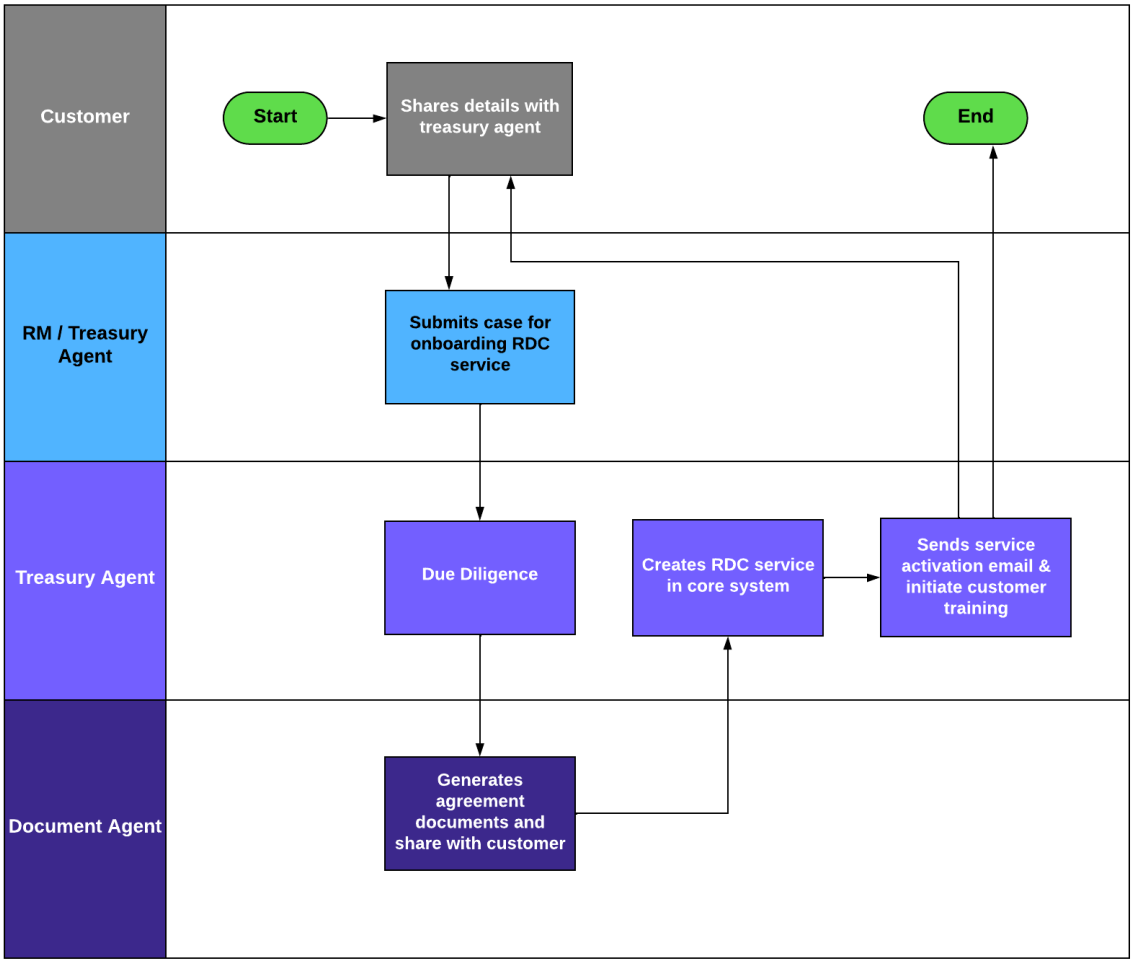
- Remote Deposit Capture (RDC) Service
- Wire Transfer Service

These workflows are built using Process Automation Designer and Flow Designer. The treasury admin can review and customize these workflows according to the needs of their organization.

The following diagram shows how the application helps bank agents resolve a treasury request for onboarding RDC service.

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Treasury operations workflow example for onboarding RDC service



General workflow for Treasury Operations

When a customer requires a treasury product, a treasury contributor initiates a case and updates its details, triggering the workflow. Throughout the workflow, treasury and document agents complete their assigned tasks and update the status of the case. The case playbook guides agents through the steps that are needed to resolve the case.

The following is a typical treasury workflow in the Financial Services Treasury Operations application.

Note: Depending on the service request type, a workflow might have additional or fewer tasks.

As a customer

A customer contacts the financial institution and requests for a treasury service.

As a treasury contributor

A treasury contributor, such as a relationship manager, submits a request for a treasury product activation or modification on behalf of the customer.

1. The contributor initiates a treasury product onboarding case.
2. In the case playbook, the contributor updates the case details in the Initiate stage and submits the application.

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A workflow is triggered automatically and the assignment rules route the associated tasks to the appropriate back-office teams.

As back-office agents

1. In the case playbook, a treasury agent reviews the case details and performs a due diligence. If the applicant meets the standards of the financial institution, the agent marks the task as complete.

   Note: The due diligence task appears only for the RDC service workflow.

2. The document agent works on the document task to generate an agreement document, share it with the customer, and get an acceptance for it.

   The workflow generates fulfilment tasks for a treasury agent to work on them.

3. When all prior tasks are completed, a treasury agent activates the treasury service in their core treasury system, sends the service activation email to the customer, and starts the customer training for the treasury service.

The state and stage of the case is set to Closed Complete.

Create a treasury service case

Begin the treasury service application process by creating a treasury case on behalf of your customer.

Before you begin

Role required: sn_bom_treasury.contributor or sn_bom_treasury.agent_connector

Note: The applicable universal contributor role can also be assigned to create a case. For more information, see User roles and FSO Business rules.

Important: For the agent connector or contributor role to work, they must be combined with one of the roles in CSM industry data model or Contributor users. For more information, see Roles and Personas.

About this task

A treasury agent can also create a treasury service case by navigating to **Treasury Service Cases** in the list view of the workspace and clicking **New**.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. Create a treasury case from the treasury case list or an interaction record.

Option	Steps
Treasury case from the treasury case list	**a.** In the **Lists** tab, under **Treasury Service Cases**, click **All**. **b.** Click **New**.

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Option	Steps
Treasury case from an interaction record	**a.** In the **Lists** tab, under **Interactions**, click **My Interactions**. **b.** Open the required interaction record for the customer. **c.** Click **Create Case**. For information on how to create an interaction, see

4. In the Create a new case dialog box, select the treasury service that you want to create a case for.
   - **Onboard RDC service**.
   - **Onboard Wire service**.
5. Click **Create**.
6. On the form, fill in the required fields and any other related information that you've gathered from the customer.
7. Click **Save**.

Result

- A treasury service case is created in the New state and the workflow is triggered.
- The case is assigned to an assignment group or an agent in the treasury service based on the defined assignment rules.

What to do next

Collect all the required customer information and submit the application.

1. In the **Playbook** tab, fill the data in the Initiate stage.
2. Submit the application to back-office agents for fulfilment.

Submit a treasury service case for fulfillment

Collect all required information about the customer and submit the case to back-office agents for fulfillment.

Before you begin

Role required: sn_bom_treasury.contributor or sn_bom_treasury.agent_connector

> **Important:** For the agent connector or contributor role to work, they must be combined with one of the roles in CSM industry data model or Contributor users. For more information, see Roles and Personas.

About this task

Fill in the customer data in the Initiate stage of the case playbook and submit the application for activating the requested treasury product. A treasury agent can also perform the activities in the Initiate stage of the case playbook.

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Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Treasury Service Cases**, click **All**.
4. In the list, select the case to work on.
5. Select the **Playbook** tab.
6. Complete activities under the **Initiate** stage.

   a. In the setup activity, fill in the fields and click **Mark complete**.

      Note: Fields are available depending on the treasury product type, such as wire transfer or RDC.

   b. In the accounts activity, click **Add new** to add the customer accounts to be used for the treasury service.

   c. In the users activity, click **Add new** to add the users for the treasury service.

   d. In the Submit case activity, enter any comments in the **Submission comment** field and then click **Submit** to complete the application.

Result

- The treasury case is submitted for fulfillment.
- The Initiate stage in the case playbook shows as complete and the case automatically advances to the next stage.
- The associated treasury tasks are assigned to an assignment group or an agent in the treasury service. Any document tasks are assigned to a group or an agent in the document service. The assignment group or user that the task is assigned to is based on the assignment rules.

Work on a treasury service case

Work on a treasury case to collect applicant information, ensure that any outstanding tasks are completed, and fulfill the treasury product request.

Before you begin

Role required: sn_bom_treasury.agent or sn_bom_treasury.agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task

When a customer requires a treasury product, a treasury contributor, such as a relationship manager, initiates a case and updates its details, triggering the workflow. Throughout the workflow, treasury and document agents complete their assigned tasks and update the status of the case.

Note: Depending on the treasury service request type, a workflow might have additional or fewer tasks.

Use the case playbook that provides the activities and tasks required to research and fulfill the request.

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Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Treasury Service Cases**, open the case list.
   - For your assigned cases, click **Assigned to me**.
   - For all treasury cases, click **All**.
4. In the list, select the case to work on.
   To work on a case that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.
5. Select the **Playbook** tab.
   The case playbook guides agents through the steps that are involved in resolving a case.
6. Use the activities and tasks under the following playbook stages to fulfill the request and resolve the case:
   - **Initiate** to collect the customer information and submit application for activating a treasury service.
   - **Due diligence** to perform due diligence.

     Note: This stage is available only for the RDC service workflow.

   - **Agreement documents** to prepare agreement documents and share with the customer.
   - **Fulfillment** to activate the requested treasury service, send service activation email to customer, initiate customer training, and close the case.

   Any tasks generated during playbook activities appear in the **Tasks** tab of the case.

Result

- The treasury case automatically updates to show Closed Complete.
- The customer receives a treasury service activation email.

Work on a document task to generate agreement documents

Work on a document task to generate customer agreement documents that are required to activate the treasury product.

Before you begin

Role required: sn_bom_document.b2b_agent

About this task

The Document Management Service determines which documents are required in a workflow. If any documents must be collected or distributed to the customer, a task is automatically generated for a document agent. The task is assigned to the document service team or a document agent based on the assignment rules.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Document Service**, open the task list.
   - For your assigned tasks, click **Assigned to me**.
   - For all document tasks, click **All**.

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4. In the list, select the task that you want to work on.
   To work on a task that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.
5. In the **Outbound Documents** tab, choose a document.
6. Once the document has been reviewed, click **Verify**.
7. **Optional:** In the **Work notes** field, enter any comments.
8. Click **Close**.

Result

- The document task moves to the Closed Complete state.
- In the parent treasury case, the Agreement documents stage in the case playbook shows as complete and the case moves to the next stage.

Work on a treasury task for due diligence or fulfillment

Work on a treasury task to perform due diligence or fulfillment activities for the parent treasury service case.

Before you begin

Role required: sn_bom_treasury.agent or sn_bom_treasury.agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task

A treasury workflow automatically generates treasury tasks for the following activities in a treasury case:

- Perform due diligence

  Note: This task is generated only for an RDC treasury case.

- Activate treasury service in core system
- Send treasury service activation email to the customer
- Initiate customer training for the treasury service

If assignment rules are configured, the task is automatically assigned to a treasury agent. The treasury agent can use the case playbook or the task form to work on a treasury task.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. Open the task from the case playbook or the treasury task list.

Option	Steps
From the case playbook	**a.** In the **Lists** tab, under **Treasury Service Cases**, open the case list. **b.** In the list, select the case that contains the treasury task. **c.** Select the **Playbook** tab.

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Option	Steps
	d. Under the **Due diligence** or **Fulfilment** stage, select the task activity to work on. **Note:** The Due diligence activity is available only for an RDC treasury case.
From the Treasury task list	**a.** In the **Lists** tab, under **Treasury Tasks**, open the task list. ▪ For your assigned tasks, click **Assigned to me**. ▪ For all treasury tasks, click **All**. **b.** In the list, select the task that you want to work on.

4. To work on a task that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.
5. Finish the work that is required to complete the treasury task in your core banking system.
6. **Optional:** In the **Work notes** field, enter any comments.
7. Close the task from the playbook activity or the treasury task form.
   - In case playbook, click **Mark complete** to close the task.
   - In task form, click **Close** to close the task.

Result
The treasury task moves to the Closed Complete state.

Analytics and reporting for Financial Services Treasury Operations

Financial Services Treasury Operations contains a preconfigured dashboard with actionable data visualizations that can help your organization improve your business processes and quantify the value of self-service.

Use the Performance Analytics widgets on a dashboard to visualize data over time, analyze your business processes, and identify areas of improvement.

The Treasury Operations dashboard is available for Financial Services Treasury Operations.

Financial Services Treasury Operations reference

Learn about the components, such as the roles, tables, plugins, and store applications, that are installed when you install the Financial Services Treasury Operations application.

Components installed with Financial Services Treasury Operations

Several types of components are installed with installation of the Financial Services Treasury Operations application, including tables, user roles, and scheduled jobs. The application also installs related plugins and store applications if they are not already installed.

Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see Find components installed with an application.

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Plugins installed

Plugins installed with Financial Services Treasury Operations

Plugin	Description
Case Management Core [com.sn_customerservice]	Enables the extension of tables from the Customer Service Management application into the Financial Services Operations applications.

Store applications installed

Store applications installed with Financial Services Treasury Operations

Store application	Description
Financial Services Operations Core	Stores the customer data that is needed to make treasury service requests. For more information, see Financial Services Operations Core.
Document Processor	Enables the management of document services tasks that are used in Financial Services Treasury Operations operations workflows. For more information, see Integrating with Document Processor.
Playbooks for Customer Service Management	Provides a way to visualize business process workflows in a simple, task-oriented view, ensuring consistent responses to commonly encountered situations. For more information, see Playbooks in Customer Service Management.
CSM Contributor User	Enables middle office teams to create cases for customer requests. For more information, see CSM Contributor User.

Roles installed

Roles installed with Financial Services Treasury Operations

Role title [name]	Description	Contains roles
Treasury admin [sn_bom_treasury.admin]	Application-specific system administrator role for treasury operations that can: • Grant treasury operations roles • Delete treasury service cases and tasks	• sn_bom.service_definition_admin • sn_bom_treasury.agent • sn_bom_treasury.manager

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Roles installed with Financial Services Treasury Operations (continued)

Role title [name]	Description	Contains roles
	• Configure the treasury operations application • Create and modify treasury service definitions • Read, write, and create access to treasury data	
Treasury agent [sn_bom_treasury.agent]	• Create treasury service cases and enter case data • View the overall status of cases • Work on treasury service cases and tasks	• sn_bom.service_viewer • sn_bom_document.b2b_viewer • sn_bom.rdc_service_viewer • sn_bom.b2b_checking_account_viewer • sn_bom.b2b_saving_account_viewer • sn_bom.b2b_agent • sn_bom_document.b2b_collector • sn_bom.wire_transfer_service_viewer
Treasury manager [sn_bom_treasury.manager]	• View the Performance Analytics reports in the Treasury dashboard • Use Process Mining projects for treasury operations processes	• sn_bom_treasury.agent • pa_viewer
Treasury contributor [sn_bom_treasury.contributor]	• Submit service requests for treasury product activation or modification • View the status of treasury service cases and document services tasks	• sn_bom.service_definition_read • sn_sla_definition_read • sn_bom_document.b2b_viewer • sn_bom.rdc_service_viewer • sn_bom.account_data_viewer • sn_bom.b2b_checking_account_viewer • sn_bom.b2b_saving_account_viewer • sn_customerservice.csm_workspace_user

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Roles installed with Financial Services Treasury Operations (continued)

Role title [name]	Description	Contains roles
	• Work on treasury cases till the Initiate and Review stage **Important:** For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see Roles and Personas.	• sn_bom.b2b_contributor • sn_bom_document.b2b_collector • sn_bom.wire_transfer_service_viewer
Treasury agent connector [sn_bom_treasury.agent_connector]	• Submit treasury service requests • Work on treasury cases and tasks to fulfil requests for accounts managed by them	• sn_bom.service_viewer • sn_sla_definition_read • sn_bom_document.b2b_viewer • sn_bom.rdc_service_viewer • sn_bom.viewer • sn_bom.account_data_viewer • sn_bom.b2b_checking_account_viewer • sn_bom.agent • sn_bom.b2b_saving_account_viewer

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Roles installed with Financial Services Treasury Operations (continued)

Role title [name]	Description	Contains roles
	Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.	• sn_bom_document.b2b_collector • sn_bom.wire_transfer_service_viewer
Treasury viewer [sn_bom_treasury.viewer]	Has read-only access to all treasury service cases and related data	• sn_bom.service_viewer • sn_bom.service_definition_read

Tables installed

Tables installed with Financial Services Treasury Operations

Table	Description
Treasury Base [sn_bom_treasury_base]	Treasury Service Case table extends the Treasury Base table. Treasury Base table extends the Financial Services Base [sn_bom_case] table.
Treasury Service Case [sn_bom_treasury_service]	Stores all treasury cases. This table extends the Treasury Base [sn_bom_treasury_base] table.
RDC Service Case [sn_bom_treasury_rdc_service]	Stores all treasury cases related to RDC service requests. This table extends the Treasury Service Case [sn_bom_treasury_service] table.
Wire Service Case [sn_bom_treasury_wire_service]	Stores all treasury cases related to wire service requests. This table extends the Treasury Service Case [sn_bom_treasury_service] table.
Treasury Service Financial Account [sn_bom_treasury_service_financial_account]	Intermediate table that stores all financial account level configurations for requested treasury services. This table has mapping between the Financial Account [sn_bom_financial_account] and Treasury

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Tables installed with Financial Services Treasury Operations (continued)

Table	Description
	Service Case [sn_bom_treasury_service] tables.
Treasury Service User [sn_bom_treasury_service_user]	Intermediate table that stores all user (contact) level configurations for requested treasury services. This table has mapping between the Contact [customer_contact] and Treasury Service Case [sn_bom_treasury_service] tables.
Treasury Task [sn_bom_treasury_task]	Stores all treasury tasks for all treasury cases. This table extends the Financial Task [sn_bom_task] table.

Intelligent Servicing for Fraud

With ServiceNow® Intelligent Servicing for Fraud, you can create cases for suspicious fraud alerts from an alert detection system, a fraud case reported by a customer, or an external source such as a law enforcement agency or a regulator.

Request apps on the Store

Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.

Get started

Explore



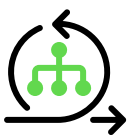
Learn about concepts and features.

Configure



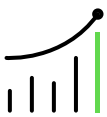
Configure environments, tools, and user access.

Use



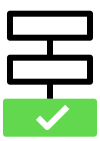
Submit and manage service requests.

Analytics and reporting



Coordinate work and improve processes with a preconfigured dashboard.

Process Mining



Visualize the process and identify the improvement opportunities.

Reference



Get details about components such as fields, tables, and properties.

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Exploring Intelligent Servicing for Fraud

By using the Intelligent Servicing for Fraud application, you can review the alert details that are flagged by external systems, review the cases that are reported by customers, investigate the alert cases that are reported by customers, and move the case to a final case disposition.

Key features

With the Intelligent Servicing for Fraud application, you can do the following tasks:

- Handle multiple fraudulent transactions for a single financial account such as a credit card, deposit account, and loan account.
- Review alert case details, investigate and take actions on the cases alerts, and move it to a final case disposition.
- Define the business rules and manage them to accomplish your organizational plans and drive business outcomes.

Intelligent Servicing for Fraud personas

The following table shows which personas in your organization can use the Intelligent Servicing for Fraud application.

Intelligent Servicing for Fraud personas

Persona	Description
Administrator	Fraud administrator who's responsible for configuring the application.
End users	Contributors such as branch workers, relationship managers, location managers, and fraud agents who submit requests on behalf of customers.
Fulfillers	• Fraud agent who works on fraud cases and tasks to fulfill a request. Also, a fraud agent can rework the cases that were rejected by a fraud manager. • Fraud manager who monitors, approves, rejects, and views all fraud cases on Process Mining dashboards and Performance Analytics dashboards and reports.

Install Intelligent Servicing for Fraud

You can install the Intelligent Servicing for Fraud application (sn_bom_fraud) if you have the admin role. The application includes the demo data and installs that are related to ServiceNow® Store applications and plugins if they aren't already installed.

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Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see Get entitlement for a ServiceNow product or application.
- Review the application listing in the ServiceNow Store for information on dependencies, licensing or subscription requirements, and release compatibility.

Role required: admin

About this task

The following items are installed with the Intelligent Servicing for Fraud application:

- Plugins
- Store applications
- Roles
- Tables

For more information, see Components installed with Intelligent Servicing for Fraud.

Procedure

1. Navigate to **All** > **System Applications** > **All Available Applications** > **All**.
2. Find the Intelligent Servicing for Fraud application (sn_bom_fraud) by using the filter criteria and search bar.

   You can search for the application by its name or ID. If you can't find the application, you might have to request it from the ServiceNow Store.

   In the list next to the **Install** button, the versions that are available to you are displayed.
3. Select a version from the list and select **Install**.

   In the Review Installation Details dialog box, any dependencies installed with your application are listed.
4. If you're prompted, follow the links to the ServiceNow Store to get any additional entitlements for dependencies.
5. **Optional:** If demo data is available and you want to install it, select the **Load demo data** check box.
   Demo data are the sample records that describe application features for common use cases. Load the demo data when you first install the application on a development or test instance.
6. Select **Install**.

Configuring Intelligent Servicing for Fraud

You can set up your implementation for the Intelligent Servicing for Fraud application by installing the application, importing financial services data, and reviewing and configuring the components that are installed with the application.

The following table provides an overview of the configuration tasks that are required for Intelligent Servicing for Fraud.

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Intelligent Servicing for Fraud configuration tasks

Task	Description
Install Intelligent Servicing for Fraud.	Install the Intelligent Servicing for Fraud application to work on fraud cases. For detailed instructions on how to install the application, see Install Intelligent Servicing for Fraud.
Assign roles for Intelligent Servicing for Fraud users.	Assign roles to control the actions that are available for each user. For detailed instructions on how to assign roles, see Assign roles for Intelligent Servicing for Fraud users.
Configure service definitions.	Configure service definitions by navigating to **Fraud Operations** > **Administration** > **Service Definitions.**. For detailed instructions on how to configure service definitions, see Configure service definitions.
Configure a playbook.	Configure the playbook by navigating to **All** > **Process Automation** > **Process Automation Designer.**. For detailed instructions on how to edit or create flows, see Edit or create a new playbook.
Configure CRM Workspace.	Configure CRM Workspace to enable agents to interact with customers and to create and work on cases. For detailed instructions on how to configure CRM Workspace, see Configure CRM Workspace.
Edit or create flows.	Edit or create flows by navigating to **All** > **Process Automation** > **Flow Designer.**. For detailed instructions on how to edit or create flows, see Configure flows
Configure service level agreements (SLAs).	Configure an SLA by navigating to **All** > **Service Level Management** > **SLA** > **SLA Definitions**. For detailed instructions on how to configure an SLA, see Configure the Service Level Agreements (SLAs).
Configure user groups.	Configure the following user groups for case and task assignments. You can also assign roles to groups and users.

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Intelligent Servicing for Fraud configuration tasks (continued)

Task	Description
	• Fraud operations analyst (sn_bom_fraud.agent) • Fraud operations investigator (sn_bom_fraud.agent) • Fraud operations manager (sn_bom_fraud.manager and sn_process_optimization_analyst) For detailed instructions on how to configure user groups, see Configure user groups.
Configure assignment rules to route tasks to agents, based on their skill sets.	Configure the Fraud case (sn_bom_fraud_case) assignment rule to identify cases that meet certain conditions and then route those cases to agents. For detailed instructions on how to configure assignment rules, see Configure assignment rules

Assign roles for Intelligent Servicing for Fraud users

Assign roles to control access to features, capabilities, and data in the Intelligent Servicing for Fraud application.

Before you begin

Role required: sn_bom_fraud.admin or admin

About this task

Users with the roles listed in the following table can use the Intelligent Servicing for Fraud application.

Roles for Intelligent Servicing for Fraud

Role	Description	Contains roles
sn_bom_fraud.admin	Creates, reads, updates, and deletes (CRUD) operations on fraud cases.	• decision_table_admin • sn_bom.service_definition_admin • sn_bom_fraud.agent • sn_doc_processor.admin
sn_bom_fraud.agent	Accesses and views fraud data as a fraud agent.	• sn_doc_processor.agent • sn_bom.customer_data_viewer • sn_bom.account_data_viewer • sn_bom.credit_card_account_viewer • sn_bom.b2b_agent • sn_bom.deposit_account_viewer

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Roles for Intelligent Servicing for Fraud (continued)

Role	Description	Contains roles
		• sn_bom.b2b_credit_card_account_viewer • sn_bom.b2c_agent
sn_bom_fraud.viewer	Grants access to view fraud cases.	• sn_bom.service_definition_read • sn_bom.customer_data_viewer • sn_bom.account_data_viewer • sn_bom.credit_card_account_viewer • sn_bom.deposit_account_viewer • sn_bom.b2b_credit_card_account_viewer
sn_bom_fraud.manager	Approves or rejects fraud cases.	sn_bom_fraud.agent
sn_bom_fraud.contributor	Creates a fraud case on behalf of the customer.	• sn_bom.account_viewer • sn_doc_processor.collector • sn_bom.ref_data_viewer • sn_bom.service_viewer • sn_bom.service_definition_read • sn_sla_definition_read • sn_bom.credit_card_account_viewer • sn_customerservice.csm_workspace_user • sn_bom.deposit_account_viewer • sn_bom.b2b_credit_card_account_viewer
sn_bom_fraud.agent_connector	Creates, views, and edits fraud cases and works with consumers to resolve cases.	• sn_doc_processor.agent • sn_sla_definition_read • sn_bom.customer_data_viewer • sn_bom.viewer • sn_bom.account_data_viewer • sn_bom.credit_card_account_viewer • sn_bom.agent • sn_bom.deposit_account_viewer • sn_bom.b2b_credit_card_account_viewer

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Procedure

Assign roles to users and groups using the ServiceNow AI Platform user administration feature.

- To assign a role to a user, see Assign a role to a user.
- To assign a role to a group, see Assign a role to a group.

Using Intelligent Servicing for Fraud

Learn how fraud agents and managers use the Intelligent Servicing for Fraud application to initiate, investigate, and resolve fraud cases.

General workflow for a fraud case

Branch workers and fraud agents use personalized Workspace to work on all aspects of their fraud cases. Workspace enables agents to do the following tasks:

- Monitor their workload and performance
- Focus on high-priority items
- Navigate across tasks

When a fraud case is reported by a customer or an external fraud detection system, a fraud agent initiates a case and updates the transaction details. This process, which triggers a workflow for the transaction, is done with a case playbook. Throughout the workflow, a fraud agent processes alerts, investigates the case, and updates the statuses of the tasks that are associated with the case update. Depending on the task updates, a workflow might have additional or fewer tasks.

How a fraud case is initiated

A fraud case can be initiated as follows:

- A fraud alert case is flagged by an external fraud detection system.
- A fraud case is reported by a customer or from an external source such as a law enforcement agency or a regulator.

Assignment and resolution of fraud cases

- Fraud agents and managers can use a fraud case to track the lifecycle of a fraud alert and the tasks for the request.
- The Intelligent Servicing for Fraud application includes two sample service definitions that have predefined values that fraud agent and manager can use. The fraud type service definitions are the following:

  - Card fraud by alert: A fraud agent can update the status of the transactions that are suspected as fraud by interacting with the customers.
  - Card fraud: A fraud agent can investigate a fraudulent case that is reported by a customer or from external sources such as from a law enforcement agency or regulators.

  To resolve cases, a fraud agent can also gather documents until the closure of the case. The case can also be sent for approval to a fraud manager.

Submit a fraud case request

Collect all required information and documents from the customer and submit the fraud case request to the back-office agents so that you can begin the fulfillment process.

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Before you begin
Role required: sn_bom_fraud.agent

Procedure
1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. On the **Lists** tab, under **Fraud cases**, select **All**
4. Select **New**.
5. From the Create case dialog that appears, select a fraud type and select **Create**.
   A new fraud case is created.
6. Fill in any necessary information that is related to the case.

   Note: Each fraud case form has a different set of fields that are based on the selected fraud type.

7. Select **Save**.
8. **Optional:** Navigate to **Configure** > **Related Lists** > **Document Verification Tasks**, to collect customer documents, if any.
   For a card fraud by alert, you have tasks to review the alerts and take required actions.
9. Select **Submit**.

Result
- A fraud case is created in the New state and the workflow is triggered.
- The case is assigned to an assignment group that is based on the defined assignment rules.

Work on a fraud case for card fraud by alert

Use card fraud by alert to work on a fraud case that is created for processing alerts that are received from an external fraud detection system, ensure that any outstanding tasks are completed, and the cases are investigated and resolved.

Before you begin
Role required: sn_bom_fraud.agent or sn_bom_fraud.agent_connector

Procedure
1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Fraud cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all fraud cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. Use the activities and tasks under the following playbook stages to fulfill the request and resolve the case:

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- **Initiate**- This stage enables you to enter fraud information, verify fraud transactions, and submit the case.
- **Process alert** - This stage enables you to evaluate the fraud risk using the Decision Builder capabilities. Based on the business rules configured in the Card fraud risk evaluation rules, the card fraud is evaluated as Low risk or High risk.
- **Investigate**- This stage enables you to investigate the fraud case and request for manager approval to review the fraud investigation.

  Note: To resolve cases, agents can also request documents until the closure of the case. The case can also be routed for approval to a fraud manager.

- **Case disposition** - This stage enables you to capture case outcome, notify the customer, update fraud management system, request write-off, and complete all the fulfilment fraud tasks.

Any tasks generated during playbook activities appear in the **Tasks** tab of the case.

7. Close the task from the task form.

Activity	Action
To update/complete fraud information	In the case playbook, select **Mark complete**.
To submit a fraud case	In the case playbook, select **Submit**.
To close investigation tasks	In the task form, select **Close** to close the task.

Work on a fraud case for card fraud

Use card fraud to work on a fraud case that is created for reviewing alerts that are flagged by customers or from external sources, ensure that any outstanding tasks are completed, and the cases are investigated and resolved.

Before you begin

Role required: sn_bom_fraud.agent or sn_bom_fraud.agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Fraud cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all fraud cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. Use the activities and tasks under the following playbook stages to fulfill the request and resolve the case:

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- **Initiate**- This stage enables you to enter fraud information, verify fraud transactions, and submit the case.
- **Investigate**- This stage enables you to investigate the fraud case, determine the recovery funds option, collect documents for verification, and request for manager approval to review the fraud investigation.
- **Case disposition** - This stage enables you to capture case outcome, notify the customer, update fraud management system, request write-off, and complete all the fulfilment fraud tasks.

Any tasks generated during playbook activities appear in the **Tasks** tab of the case.

7. Close the task from the task form.

Activity	Action
To update/complete fraud information	In the case playbook, select **Mark complete**.
To submit a fraud case	In the case playbook, select **Submit**.
To close investigation tasks	In the task form, select **Close** to close the task.

Workspace for fraud agent

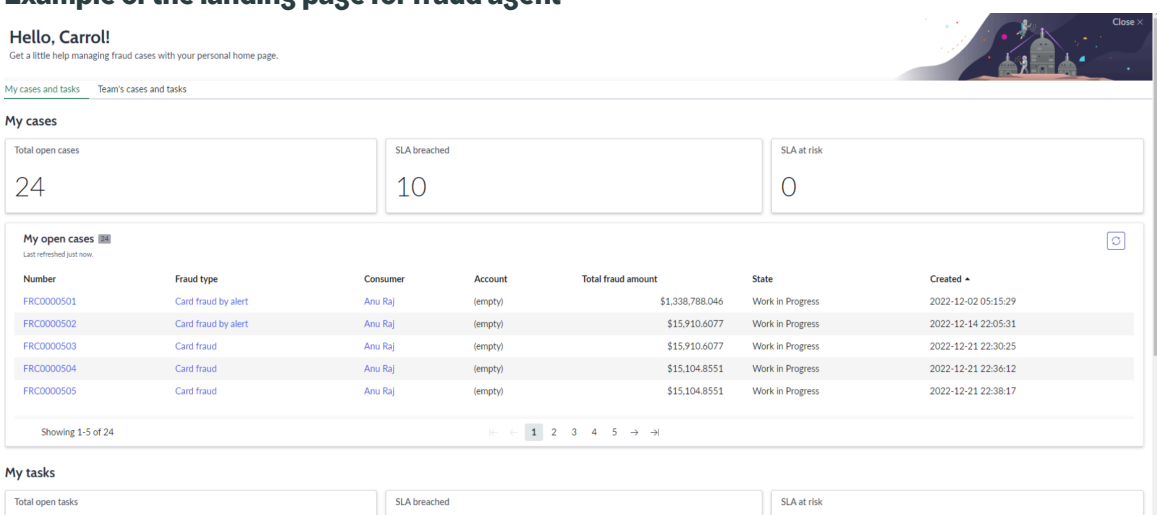
The Intelligent Servicing for Fraud workspace provides a single location for fraud agent to process cases and tasks. Agents can use it to respond to all task types, view the full context of an issue, and get relevant recommendations to resolve issues.

On the workspace landing page, you can get a quick overview of the cases and tasks that you and your team are working on. The widgets helps you and your team to monitor your workload, focus on high-priority items, and easily navigate across your responsibilities.

Note: The widgets and the data that are displayed in the widgets depend on your role.

The following is an example of the workspace landing page for the fraud agent.

Example of the landing page for fraud agent



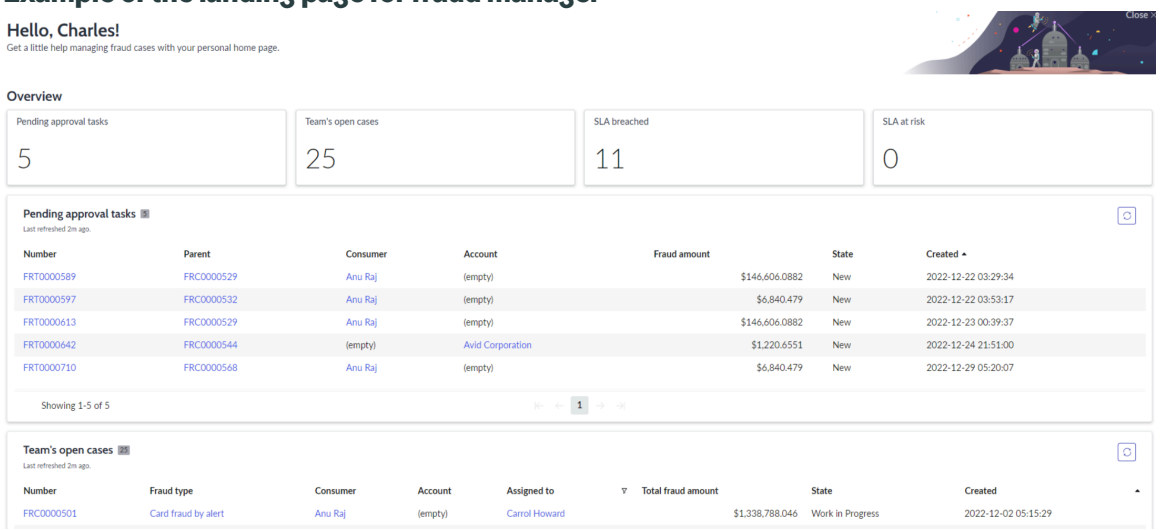
Workspace for fraud manager

Managers can use Intelligent Servicing for Fraud workspace to view the cases and tasks, approve or reject records sent to them for review, and track their related activities. Also, you can view the performance analytics dashboard and process optimization.

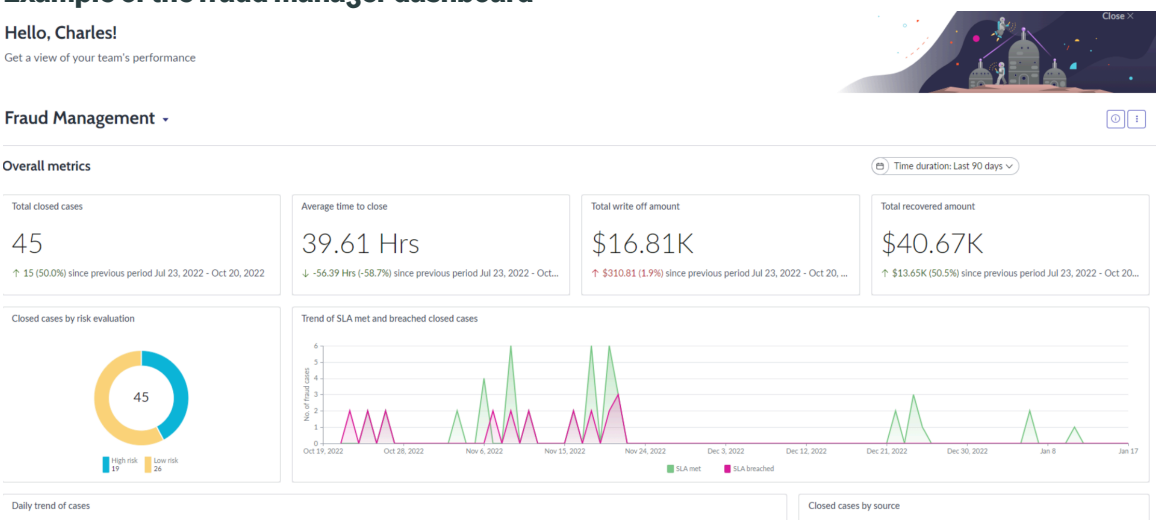
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The following is an example of the workspace landing page for the fraud manager.

Example of the landing page for fraud manager



Example of the fraud manager dashboard

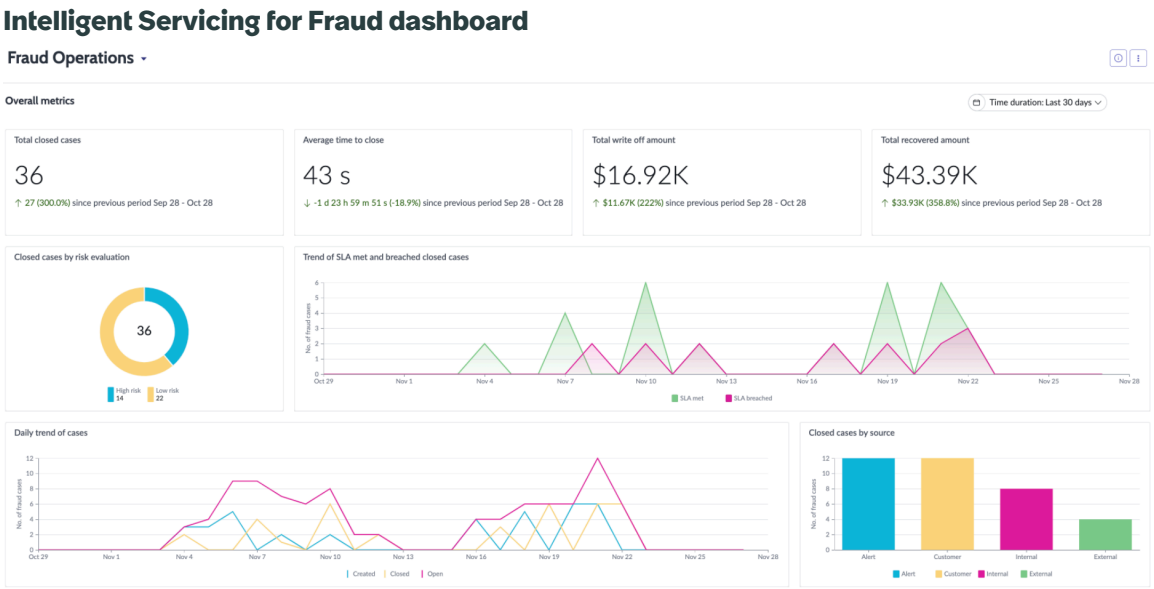


Intelligent Servicing for Fraud dashboard

Intelligent Servicing for Fraud contains a preconfigured dashboard with actionable data visualizations that can help your organization improve your business processes and quantify the value of self-service.

The Intelligent Servicing for Fraud dashboard enables you to monitor the status of fraud cases, see trends, and drill down into details from a single view. For any given duration, you can view the details for closed cases that breached SLA and open cases that need immediate attention.

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Required ServiceNow AI Platform roles

- sn_bom_fraud.manager, needed to see the dashboard widgets and data.
- sn_bom_fraud.admin, needed to edit the dashboard.

Access the Intelligent Servicing for Fraud dashboard

To open the dashboard, navigate to **All** > **Platform Analytics** > **Library** > **Dashboards**, then select the **Fraud Management** tile.

Use cases

For examples of how different people in your organization would use this dashboard, see these use cases.

Use cases for using the Intelligent Servicing for Fraud dashboard

User	Dashboard use
Fraud manager	Needs to gain visibility into the status of fraud cases and do the following: • Monitor open fraud cases that have breached an SLA (Service Level Agreement) or are about to breach an SLA and hence need attention • Monitor the volume of fraud cases for each fraud category and their trend • Review the average closing time of cases for each category • Drill down into details in a fraud category
Fraud admin	Needs to be able to customize views.

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Indicators

Number of closed cases breached SLA

Count of closed fraud cases in a day that have breached SLA.

Number of closed cases with SLA

Count of fraud cases closed that day within SLA. This indicator is used to compare the number of cases closed that met SLA vs. cases that breached SLA.

Number of closed cases

Count of closed fraud cases in selected time period where breakdowns are Fraud Source, Service and Risk classification.

Fraud Cases with writeoff

For selected time period, this holds the total writeoff amount of closed fraud cases that underwent write-off process where breakdown is Service.

Fraud Cases with recovery option

For selected time period, this holds the total recovery amount of closed fraud cases that underwent recovery process where breakdown is Service.

Open Cases

Count of cases open as of today. The indicator is used to compare and see the trend of the number of cases created vs. cases closed vs. open cases.

Number of cases created

Count of new fraud cases created today. The indicator is used to compare and see the trend of the number of cases created vs. cases closed vs. open cases.

Average time to close case

Breakdown of average number of hours to close fraud cases. The score is calculated as: [FSO Fraud.Summed duration of closed cases]/[FSO Fraud.Number of closed cases]

Breakdowns

- Fraud service
- Fraud source
- Fraud risk classification

Filters

Filters available in the Intelligent Servicing for Fraud dashboard

Name	Type	Description
Fraud service	Choice	Shows all active services defined for the Fraud case [sn_bom_fraud_case] table.
Fraud risk classification	Choice	Shows all active risk classifications for the Fraud case [sn_bom_fraud_case] table.

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Filters available in the Intelligent Servicing for Fraud dashboard (continued)

Name	Type	Description
Fraud source	Choice	Shows all active source types for the Fraud case [sn_bom_fraud_case] table.

Components installed with Intelligent Servicing for Fraud

Several types of components are installed with the activation of the Intelligent Servicing for Fraud (sn_bom_fraud) plugin, including tables, user roles, and scheduled jobs.

Plugins installed

Plugins installed with the Intelligent Servicing for Fraud application

Plugin	Description
Case Management Core [com.sn_customerservice]	Enables the extension of tables from the Customer Service Management application into the Financial Services Operations applications.

Store applications installed

Store applications installed with the Intelligent Servicing for Fraud application

Store application	Description
Financial Services Operations Core	Stores the customer data that is needed to make complaint service requests. For more information, see Financial Services Operations Core.
Playbooks for Customer Service Management	Provides a way to visualize business process workflows in a simple, task-oriented view, ensuring consistent responses to commonly encountered situations. For more information, see Playbooks for Customer Service Management.

Roles installed

Roles installed with the Intelligent Servicing for Fraud application

Role	Description	Contains roles
sn_bom_fraud.admin	creates, reads, updates, and deletes (CRUD) operations on fraud cases.	• decision_table_admin • sn_bom.service_definition_admin • sn_bom_fraud.agent • sn_doc_processor.admin

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Roles installed with the Intelligent Servicing for Fraud application (continued)

Role	Description	Contains roles
sn_bom_fraud.agent	Accesses and views fraud data as a fraud agent.	• sn_doc_processor.agent • sn_bom.customer_data_viewer • sn_bom.account_data_viewer • sn_bom.credit_card_account_viewer • sn_bom.b2b_agent • sn_bom.deposit_account_viewer • sn_bom.b2b_credit_card_account_viewer • sn_bom.b2c_agent
sn_bom_fraud.viewer	Grants access to view fraud cases.	• sn_bom.service_definition_read • sn_bom.customer_data_viewer • sn_bom.account_data_viewer • sn_bom.credit_card_account_viewer • sn_bom.deposit_account_viewer • sn_bom.b2b_credit_card_account_viewer
sn_bom_fraud.manager	Approves or rejects fraud cases.	sn_bom_fraud.agent
sn_bom_fraud.contributor	Creates a fraud case on behalf of the customer.	• sn_bom.account_viewer • sn_doc_processor.collector • sn_bom.ref_data_viewer • sn_bom.service_viewer • sn_bom.service_definition_read • sn_sla_definition_read • sn_bom.credit_card_account_viewer • sn_customerservice.csm_workspace_user • sn_bom.deposit_account_viewer • sn_bom.b2b_credit_card_account_viewer
sn_bom_fraud.agent_connector	Creates, views, and edits fraud cases and works with consumers to resolve cases.	• sn_doc_processor.agent • sn_sla_definition_read • sn_bom.customer_data_viewer • sn_bom.viewer

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Roles installed with the Intelligent Servicing for Fraud application (continued)

Role	Description	Contains roles
		• sn_bom.account_data_viewer • sn_bom.credit_card_account_viewer • sn_bom.agent • sn_bom.deposit_account_viewer • sn_bom.b2b_credit_card_account_viewer

Tables installed

Tables installed with the Intelligent Servicing for Fraud application

Table	Description
Fraud Case [sn_bom_fraud_case]	Stores all alerts that are flagged by the external fraud detection systems. This table is also used to log and investigate fraud cases that are reported by customers or by external entities such as the law enforcement agency or regulators in a country. The Fraud Case table extends the Financial Services Base table. Services Base table extends the Case *[sn_customerservice_case]* table.
Fraud Task [sn_bom_fraud_task]	Stores all fraud tasks. This table is used by fraud agents as a subtask to complete their fraud cases. For example, write off and report to risk and compliance. The Fraud Task table extends the Financial Task [sn_bom_task] table.
Fraud Transaction [sn_bom_fraud_transaction]	Stores the fraud transaction information and outcome of business rules that are triggered at various stages in the life cycle of the case.

Decision tables installed

Decision tables installed with the Intelligent Servicing for Fraud application

Name	Description
Card fraud policy rules	Rules to decide whether investigation is allowed for a transaction and to determine its associated customer liability.
Card fraud risk evaluation rules	Rules to determine risk associated with a transaction.
Fraud investigation routing rules	Rules to decide whether to route case to Fraud investigator group or not.

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Using insurance applications

Use Financial Services Operations insurance suite of applications to resolve mid-term policy changes and requests with agility and responsiveness.

Get started

FSO insurance applications enable you to do the following:

- Connect work across distribution, underwriting, and servicing teams to resolve customer issues and policy change requeConnect work across distribution, underwriting, and servicing teams to resolve customer issues and policy requests faster.sts faster.
- Eliminate administrative work from underwriting queues to prioritize written premium.
- Improve regulatory compliance through built-in controls and a complete audit trail.

Agentic Contact Center for Insurance

Agentic Contact Center for Insurance enables insurance CSR agents to handle customer interactions more effectively by providing an AI-powered, unified workspace that displays customer summaries and interaction history. Agents can view previous cases and interactions in a single interface, reducing manual research and switching between applications during customer calls.

Get started

Explore  Learn more about the benefits and features of Agentic Contact Center for Insurance.	Configure  Set up Agentic Contact Center for Insurance.
Use  Request AI assistance during customer interactions and review customer profiles from a single workspace.	Reference  Review details on the components installed in this application.

Exploring Agentic Contact Center for Insurance

Insurance customer service representatives (CSRs) can use Agentic Contact Center for Insurance to handle customer interactions from a single AI-enhanced workspace that consolidates policy data, live call transcripts, and AI-generated guidance. It reduces application switching and research time, improves interaction quality, and eliminates the complexity of

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managing multiple applications simultaneously. The details displayed in the workspace are based on the scope of the CSR role.

Agentic Contact Center for Insurance overview

Insurance CSRs routinely handle inbound customer calls that require navigating multiple systems to locate the information needed to serve a customer, such as core insurance, CSM, and case management systems. Constant application switching increases handling time, raises the risk of error, and forces customers to wait on hold while agents gather data on their call. This impacts the overall quality of interaction.

Agentic Contact Center for Insurance addresses these challenges by consolidating customer policy data and embedding AI assistance directly into the Financial Services Operations workspace. The **Interaction** and **Customer 360** variants together provide an AI-enhanced environment that surfaces the right information at the right moment.

Agentic Contact Center for Insurance users

Users

User	Description
Policy Servicing CSR	Handles all service related requests. They take inbound calls from customers and answer inquiries, resolve issues (like change of contact details), and create cases on the customer's behalf. They also follow-up tasks throughout the day to act on customer insights, such as identifying coverage opportunities.
Claims Servicing CSR	Handles all claim related requests, issues and complaints.

Agentic Contact Center for Insurance example workflow

1. A customer calls the insurer's contact center. An integrated CCaaS routes the call to the CSR . For more information, see Interaction Controls Component (ICC) for voice calls.
2. When the CSR accepts the call, the **Interaction** page opens. The customer's profile and policy summary are displayed , and the CSR immediately receives an AI-generated summary of the call based on what has been collected up to that point via the interactive voice response (IVR) or Voice AI agent. This gives the CSR immediate context before the conversation with the customer begins.
3. A live transcript of the call is captured and updated continuously throughout the interaction, and serves as the primary input for the real-time assistance of the AI agent .

   For more information about the Interaction page, see Interaction page for Agentic Contact Center for Insurance.

4. As the call progresses, an AI agent monitors the live transcript and displays relevant information and recommended next steps in the ServiceNow Otto panel when requested by the CSR. The AI agent processes the customer's request and retrieves the appropriate data from knowledge base articles and related systems like CSM, core insurance , and case management. The CSR can view all the relevant customer details like current policy, claims history, and coverage information, in the same window.
5. CSRs can also ask their own questions at any time by typing into the ServiceNow Otto panel. For example, they may check recent claims activity, check coverage eligibility criteria, or retrieve policy details.

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6. At any point during or outside of an active call, a CSR can open the **Customer 360** page by selecting the customer's name from the Interaction page or searching for the customer. The Customer 360 page opens in a separate tab and provides a comprehensive view of the customer's profile and insurance relationship, including policies, premiums, claims, and coverages. For more information about the Customer 360 page, see Customer 360 page for Agentic Contact Center for Insurance.
7. When the call concludes, the system displays a wrap-up summary dialog with configured wrap-up codes. The agent can select a code and submit the wrap-up using an AI-generated call summary. For more information, see Use AI to generate wrap up code and notes summary.

Agentic Contact Center for Insurance benefits

Agentic Contact Center for Insurance benefits

Benefit	Feature	Users
Single AI-enhanced page that displays customer policy information, claims history, and insights.	Customer 360 page for Agentic Contact Center for Insurance	Customer service representative
Interaction page that generates customer call context and assists CSRs with AI agent support during insurance interactions.	Interaction page for Agentic Contact Center for Insurance	Customer service representative

What to explore next

To learn more about configuring and using Agentic Contact Center for Insurance, see:

- Use Agentic Contact Center for Insurance
- Configure Agentic Contact Center for Insurance
- Components installed with Agentic Contact Center for Insurance

Related topics

Agentic Contact Center for Insurance reference

Customer 360 page for Agentic Contact Center for Insurance

Interaction page for Agentic Contact Center for Insurance

Customer 360 page for Agentic Contact Center for Insurance

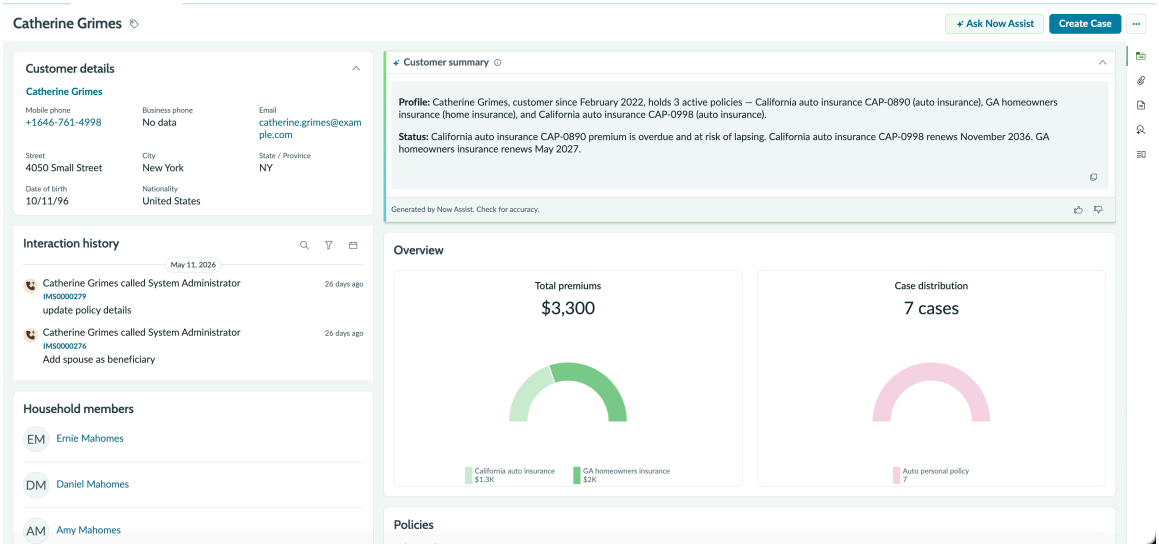
The Customer 360 page gives policy servicing and claims servicing CSRs a consolidated view of a customer's profile, policies, coverage, and AI-generated summary, drawn from core insurance and CRM. The view is based on the scope of the respective roles.

CSR agents get a unified view of a customer's relationship on the Customer 360 page. CSRs can open it by selecting the customer's name from the Interaction page contact card, or navigate to it directly when reviewing a customer outside of a call. The page is for both individual and corporate insurance customers and provides consolidated information from core insurance and CRM based on the scope of the user role.

The customer summary is an AI-generated summary that provides the CSR with a concise overview of the customer's relationship with the insurer. The details provided in the summary are based on the scope of the role. The following details are displayed for both roles:

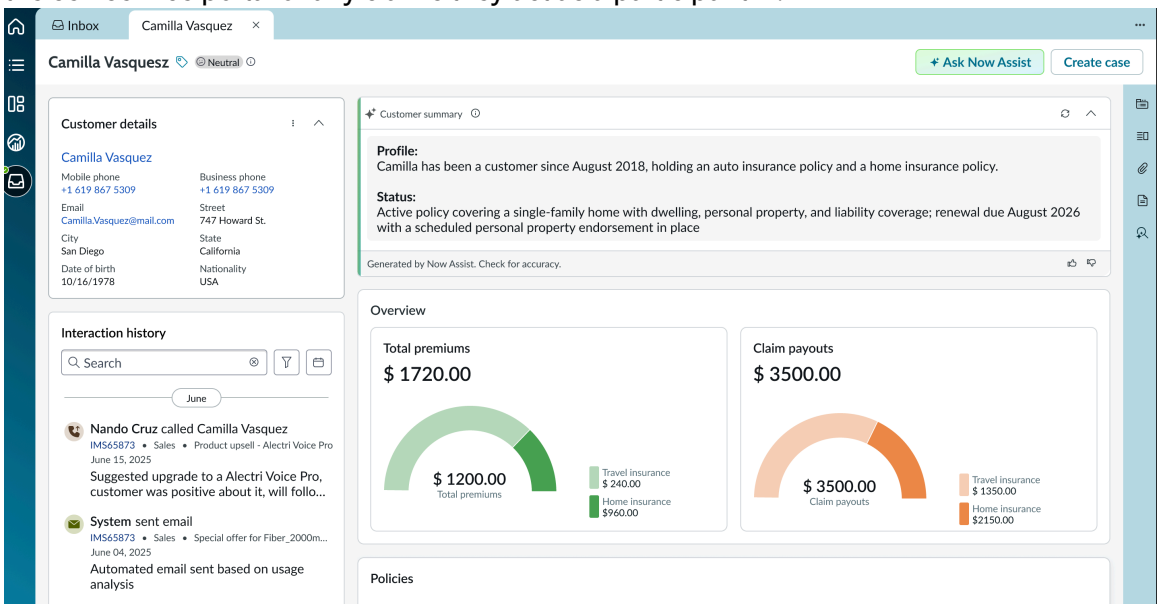
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- Details: customer contact details, address, nationality, and date of birth.
- Interaction history: customer interaction history (which can be filtered using different options) with timelines and brief caption about interaction, in the interaction history panel .
- Household members: details of individuals linked to the consumer, such as family members or authorized representatives.
- Summary: customer vintage and brief summary of the customer's active policies, upcoming or overdue premium, if any.
- Overview: metric cards with graphical representations of the customer's total premium paid and cases, with policy level splits.
- Policies and Coverages: drop-down list containing all policies held by the customer, plus any policies they are acting as a participant in. When a policy is selected, a card displays the product name, policy number, coverage amount, and policy status.
- Cases: view of this section depends on the scope of the role.
  - Policy servicing CSRs can view the list of policy servicing cases, including those created by other agents or customers through the self-service portal or any claims they act as a participant in.



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- Claims servicing CSRs can view the list of claims related cases including those created by other agents or customers through the self-service portal or any claims they act as a participant in.



The list shows details like customer name, case number, lodgement date and time, case type, status, and assigned handler. Cases are sorted with the most recent first. CSRs can also filter cases using the available filters.

Note: The policy servicing CSR can view only policy-related cases and the claims servicing CSR can view only claims cases.

The Household members section is visible only if the CSM Household plugin is installed and is applicable only to B2C customers. See Configuring households for more information about the Household plugin.

Warning: AI-generated summaries may not always be accurate. CSRs must review the underlying policy and case data before acting on any AI-generated content.

Contextual side panel

The contextual side panel appears on the page and provides access to supplementary tools and related record information. The following default CSM components are available in the panel:

- Activity stream
- Attachments
- Templates
- Recommended Actions
- Related items

Actions

The following table shows the available actions in the Customer 360 page.

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Available actions

Name	Description
Ask Otto	Opens the ServiceNow Otto panel and initiates the Insurance CSR customer insights AI agent. The AI agent uses the customer's profile and policy data to surface contextual responses. For more information, see Generate customer insights in the Customer 360 page for Agentic Contact Center for Insurance.
Create case	Opens the Create case window to create a case for the customer.

Related topics

CRM Workspace

Interaction page for Agentic Contact Center for Insurance

The Interaction page is a dedicated workspace for insurance CSR (customer service representative) agents. It consolidates customer identification, interaction history, and live call transcript analysis into a single view during active customer interactions.

The Interaction page opens automatically when a CSR accepts a customer interaction, such as an inbound voice call. CSRs use this page during an active interaction with an insurance customer. It combines policyholder information, contextual history, and AI-powered assistance in a single page. The CSR can manage the entire interaction in this page—from the first interaction to case creation and wrap-up.

Live transcript and AI-driven assistance

During an active voice interaction, a live transcript of the conversation is captured. The transcript serves as the primary input for the AI agent.

As the conversation progresses, the AI agent processes the customer's request, and displays relevant information and recommended next steps in the ServiceNow Otto panel when the CSR requests recommendations . The AI agent queries customer records, Knowledge Graph, and your configured knowledge bases.

CSRs can also type their own questions directly into the ServiceNow Otto panel at any time. The panel displays responses from the AI agent in a structured format that may include insights, recommendations, and guidance based on the content and sentiment of the conversation.

For more information, see Exploring Agentic Contact Center for Insurance.

Policyholder context summary

The customer context summary provides the CSR with an AI-generated overview of the customer before and during the call. This context-based summary is generated from the customer's profile, policies, recent interactions, and case history at the time the interaction begins, providing the CSR with immediate context without manual research .

The customer summary includes:

- Customer or account details
- Similar issues that the customer has previously contacted the insurer about

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- Policies and coverages affected by the current issue
- Related cases

The customer summary is not visible when no account or consumer has been associated with the interaction.

For more information, see Summarize an insurance customer interaction in Agentic Contact Center for Insurance.

Interaction form

The **Interaction** section displays a form that shows the following fields:

Interaction form fields

Field	Description
Number	The interaction record number.
State	The state of the record.
Type	The channel where the interaction was initiated.
Assigned to	The contributor assigned to the interaction.
Consumer / Account	The consumer or account record associated with the interaction.
Verified	Indicates whether the customer's identity has been verified by the contributor during the interaction.
Short description	A brief description of the nature of the interaction.
Work notes	Notes or remarks about the interaction .

Other page sections

The following table lists other sections in the Interaction page. Page content varies depending on whether the customer is an individual policyholder (business-to-consumer (B2C)) or a commercial one (business-to-business (B2B)).

Page sections

Name	Customer type	Description
Customer details	Account	Displays the customer name, primary contact, phone number, email address, industry, and doing-business-as name.
	Customer	Displays the policyholder's name, address information, date of birth, nationality, phone number, and email.

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Page sections (continued)

Name	Customer type	Description
Customer history	Both	Includes all customer activity, such as cases created, past interactions, and knowledge bases accessed.

Contextual side panel

The contextual side panel appears and provides access to supplementary tools and record-related information. The panel tabs are displayed in the following order:

1. Related lists—includes Related Tasks, Recent Interactions, Open Cases, and Insurance Policies
2. Activity stream
3. Attachments
4. Templates
5. Recommended Actions

The Activity stream tab displays the activity stream for the interaction record, enabling CSRs to review and add notes without leaving the page.

Wrap-up

The CSR wraps up the interaction when it concludes. When wrap-up codes are set up and the Wrap Up Completion ServiceNow Otto skill is configured, the CSR can generate an AI-powered chat summary. This summary provides a record of what is discussed and any action items in the interaction.

For more information, see the following topics:

- Interaction wrap up
- Use AI to generate wrap up code and notes summary

Related topics

CRM Workspace

Exploring Agentic Contact Center for Insurance

Customer 360 page for Agentic Contact Center for Insurance

AI skills in Agentic Contact Center for Insurance

AI skills in Agentic Contact Center for Insurance generate real-time customer summaries and interaction context for insurance customer service representatives. These skills consolidate customer identity, policy portfolio, and call context into actionable overviews that eliminate manual data searches.

Insurance Customer Profile Summarization

Provides a customer service representative (CSR) with a concise, comprehensive summary of an insurance customer's identity and policy portfolio, eliminating the need to search across multiple data sources. It combines customer identity information and an overview of owned and associated policies to produce a unified and actionable overview for the CSR.

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The summary includes the following information:

- Customer tenure with the organization
- Active insurance policy types
- Current policy state, including upcoming renewals and active endorsements

The generated customer summary displays in the **Customer summary** section of the Customer 360 page as part of Agentic Contact Center for Insurance.

This skill is also used as a dependency for the Insurance interaction context summary skill. It must be activated before the Insurance interaction context summary skill can be configured.

Insurance Interaction Context Summary

Provides a CSR with real-time interaction summaries and relevant customer context on the Interaction page. This is generated when a call is assigned to a CSR. The summary focuses on the context of the incoming call, providing the CSR with a snapshot of the customer's insurance situation when the call begins.

The summary includes the following information:

- Customer tenure, providing an indication of how long the customer has been with the organization
- The customer's likely reason for calling, derived from the live call transcript
- Most recent related contact, including date and subject
- Last three related cases, including case number, status, date raised, and reason
- The insurance product the customer is currently inquiring about, including product name and premium due date

The generated context summary displays in the **Relevant details for this call** card in the Interaction page as part of Agentic Contact Center for Insurance. The card is not displayed until the customer's identity has been verified, and is not shown when no call context is available and no short description has been provided on the interaction record.

Related topics

Configure insurance customer profile summarization in ServiceNow Otto for FSO

Configure insurance customer interaction context summary skill in ServiceNow Otto for FSO

Agentic Contact Center for Insurance AI agents overview

Agentic Contact Center for Insurance uses AI agents to enhance customer service by providing insurance customer service representatives with intelligent assistance during interactions. The two key agents—Insurance CSR Customer Insights and Insurance CSR Support—help reduce handling time, enable proactive outreach, and deliver personalized customer experiences through AI-driven analysis and contextual insurance data.

Benefits

The key benefits of using AI agents in Agentic Contact Center for Insurance are:

Pre-call preparation

Customer service representatives (CSRs) can collaborate with AI agents to research customer insurance profiles before scheduled callbacks to be fully prepared.

Proactive outreach

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CSRs can use AI agents to help surface customers that require attention, such as those with upcoming policy renewals, open claims requiring documentation, or pending servicing cases.

Reduce handling time

AI agents can assist during customer interactions by eliminating manual lookups across insurance systems, lowering the cognitive load on CSRs during live calls.

Personalized experiences

AI-driven analysis offers contextual insurance insights and consistent service quality across agents and insurance lines.

Key agents

The key AI agents in Agentic Contact Center for Insurance are:

- **Insurance CSR customer insights AI agent**: Acts as a copilot to CSR agents to deliver comprehensive insurance customer insights for a consumer or account. Helps CSRs quickly access and understand customer insurance details including policy information (auto, home, life, disability, travel), coverages and coverage options, insured assets (vehicles, properties), policy participants (drivers, beneficiaries, insured persons), claims, servicing cases, and product catalog details. Processes natural language queries and delivers structured responses.

- **Insurance CSR support AI agent**: Provides real-time retrieval support to a CSR who is on a call with a customer. CSRs may query it directly in the ServiceNow Otto panel, or select **Get customer request** where the AI agent reads the latest call transcript to infer the customer's most recent question. All responses are optimized for the CSR to read and act on quickly during a live call. The agent refuses any question that is outside insurance scope or about a different customer than the one on the interaction.

Related topics

Supporting information for ServiceNow Otto for Financial Services Operations (FSO)

Configure Agentic Contact Center for Insurance

Configure Agentic Contact Center for Insurance by integrating your CCaaS provider, setting up AI-powered customer profile and contextual summarization, and enabling AI agents with knowledge graph tags and knowledge base articles.

Configuration overview

- Install Agentic Contact Center for Insurance

  Install the application.

- Implement the Interaction Controls Component (ICC) for contact center voice call and callback integrations

  Integrate your CCaaS provider with Agentic Contact Center for Insurance. For more information, see Integrating with contact centers.

- Configure Interaction wrap-up codes and AI skills

  Set up wrap-up codes and activate the Wrap Up Completion skill to enable AI-generated call summaries for your agents.

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Note: The Wrap Up Completion skill is dependent on ServiceNow Otto for Customer Service Management (CSM).

- Configure AI indexing for Agentic Contact Center for Insurance

  Configure AI indexing for the sources that the AI skills and agents use to retrieve data and perform analysis.

- Configure the insurance customer profile summarization AI skill

  Review and configure the AI skill settings for customer profile summarization in the Customer 360 page.

- Configure the insurance customer interaction context summary AI skill

  Review and configure the AI skill settings for the customer interaction context summary in the Interaction page.

  Note: This skill is dependent on the insurance customer profile summarization AI skill.

- Activate AI agents

  Enable agentic AI support in the Customer 360 and Interaction pages.

- Configure Knowledge Graph tags

  Review and configure the knowledge graph tags for each customer type to define the data sources for your AI agents.

- Create a knowledge article

  If required, create knowledge base articles that define any business rules or knowledge you want the AI agents to use as source information.

Install Agentic Contact Center for Insurance

If you have the admin role, you can install the Agentic Contact Center for Insurance application (sn_ins_csr).

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see Get entitlement for a ServiceNow product or application.
- Review the application listing in the ServiceNow Store for information on dependencies, licensing or subscription requirements, and release compatibility.

Role required: admin

Procedure

1. Navigate to **All** > **System Applications** > **All Available Applications** > **All**.
2. Find the Agentic Contact Center for Insurance application (sn_ins_csr) using the filter criteria and search bar.

   You can search for the application by its name or ID. If you can't find the application, you might have to request it from the ServiceNow Store.

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In the list next to the **Install** button, the versions that are available are displayed.

3. Select a version from the list and select **Install**.

   In the Review Installation Details dialog box, any dependencies installed with your application are listed.

4. If you're prompted, follow the links to the ServiceNow Store to get any additional entitlements for dependencies.
5. Select **Install**.

Result
The application is installed.

What to do next
Configure Agentic Contact Center for Insurance for your workspace. For more information, see Configure Agentic Contact Center for Insurance.

Configure insurance customer profile summarization in ServiceNow Otto for FSO

Configure the Insurance Customer Profile Summarization skill in ServiceNow Otto for FSO to enable AI-powered summaries of insurance customer information in the Customer 360 page of Agentic Contact Center for Insurance.

Before you begin
Verify the ServiceNow Otto for Financial Services Operations (FSO) plugin (`sn_fso_now_assist`) and the Agentic Contact Center for Insurance plugin (`com.sn_ins_csr`) are installed.

- For information about the installation process, see Install plugins for ServiceNow Otto.
- For general information about configuring AI skills in FSO, see Configure Financial Services Operations AI skills.

Note: This skill is dependent on the Agentic Contact Center for Insurance application. Activate the **Insurance interaction context summary** skill after completing this task. For more information, see Configure insurance customer interaction context summary skill in ServiceNow Otto for FSO.

Role required: admin

About this task
The Insurance Customer Profile Summarization skill uses generative AI to deliver concise and comprehensive customer information in the Customer 360 page, eliminating searching across multiple data sources. It combines customer identity and an overview of owned and associated policies to provide a unified and actionable overview. The skill generates the **Profile** and **Status** sections in the **Customer summary** area of the Customer 360 page.

When the skill is not activated, the **Customer summary** section is not displayed.

Procedure
1. Navigate to **Admin** > > **AI Skills**.
2. Select the **Customer** > **FSO** workflow group.
3. In the **Insurance Customer Profile Summarization** feature card, select **Activate skill**.
4. In the **Define access** step, define the user access for the skill using Access Control Lists (ACLs).

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The roles `sn_ins_csr.claims_agent` and `sn_ins_csr.servicing_agent` are defined by default.

5. Select **Save and continue**.
6. In the **Select display** step, enable these options:
   - In-product desktop
   - ServiceNow Otto context menu

   For each option, select the arrow icon (>) to define the roles that can use the skill.
7. Select **Save and continue**.
8. In the **Review and activate** step, review your choices and select **Activate** to complete the configuration.

Result

The skill is activated. The **Customer summary** section is displayed on the Customer 360 page for customers accessed by agents with the `sn_ins_csr.claims_agent` or `sn_ins_csr.servicing_agent` role.

What to do next

You can choose which service provider to use for this skill in ServiceNow Otto Admin. For more information, see Manage AI models.

Configure insurance customer interaction context summary skill in ServiceNow Otto for FSO

Configure the Insurance interaction context summary skill in ServiceNow Otto for FSO to enable AI-powered real-time summaries of insurance customer interactions in the Interaction page of Agentic Contact Center for Insurance.

Before you begin

Verify the ServiceNow Otto for Financial Services Operations (FSO) plugin (`sn_fso_now_assist`) and the Agentic Contact Center for Insurance plugin (`com.sn_ins_csr`) are installed.

- For information about the installation process, see Install plugins for ServiceNow Otto.
- For general information about configuring AI skills in FSO, see Configure Financial Services Operations AI skills.

Note: This skill is dependent on the Insurance Customer Profile Summarization skill. Configure that skill before continuing. For more information, see Configure insurance customer profile summarization in ServiceNow Otto for FSO.

Role required: admin

About this task

The Insurance interaction context summary skill provides real-time interaction summaries with relevant customer context for insurance customers in the Interaction page. The skill surfaces key customer details, product ownership information, open cases, and recent activity within the conversation flow, allowing agents to access comprehensive customer information without navigating away from their workspace.

When activated, the skill generates the **Relevant details for this call** card in the Interaction page. The card is only displayed when the customer's identity has been verified and call context is available. For more information about the card, see <xref to explore page>.

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Procedure

1. Navigate to **All** > *AI Admin Hub* > **Skills** to access the **Now Assist Skills** tab of the AI Admin Hub console.
2. Select the **Customer** > **FSO** workflow group.
3. In the **Insurance interaction context summary** feature card, select **Activate skill**.
4. In the **Define access** step, define the user access for the skill using Access Control Lists (ACLs).
   The roles `sn_ins_csr.servicing_agent` and `sn_ins_csr.claims_agent` are defined by default.
5. Select **Save and continue**.
6. In the **Select display** step, enable these options:
   - In-product desktop
   - ServiceNow Otto context menu

   For each option, select the arrow icon (>) to define the roles that can use the skill.
7. Select **Save and continue**.
8. In the **Review and activate** step, review your choices and select **Activate** to complete the configuration.

Result

The skill is activated. The **Relevant details for this call** card is displayed in the Interaction page for agents with the `sn_ins_csr.servicing_agent` or `sn_ins_csr.claims_agent` role when a verified customer interaction is in progress.

What to do next

Configure AI indexing for the sources that this skill uses to retrieve insurance data and generate summaries. For more information, see Configure AI indexing for Agentic Contact Center for Insurance.

You can choose which service provider to use for this skill in the Now Assist Admin console.

Configure AI indexing for Agentic Contact Center for Insurance

Configure AI indexing to enable intelligent search capabilities across insurance policies, cases, and customer interactions in Agentic Contact Center for Insurance.

Before you begin

Role required: admin

Procedure

1. Navigate to **All** > **AI Search** > **AI Search Index** > **Indexed Sources**.
2. Activate the following indexed sources if they aren't already active:
   - Insurance Policies
   - Financial Services Base
   - Interaction

   a. Select the record for the indexed source.

   b. Select the **Active** check box if it isn't already selected.
3. For each indexed source, select **Index All Tables**, then select **OK**.

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4. Navigate to **All** > **AI Search** > **Search Experience** > **Search Profiles**.
5. For each of the following search profiles, open the record and select **Publish**:
   - Insurance Policies Search Profile
   - Financial Services Base Search Profile
   - FSO Interaction Search Profile

Result

AI indexing is configured for Agentic Contact Center for Insurance.

Related topics

Indexed Source form

Perform a full table index or reindex for a single AI Search indexed source

Publish an AI Search search profile

Use Agentic Contact Center for Insurance

Learn about the tasks insurance customer service representatives perform in Agentic Contact Center for Insurance to manage interactions with AI-powered assistance, review customer insurance profiles, and generate customer insights.

Overview of tasks in Agentic Contact Center for Insurance

Insurance customer service representatives perform these tasks in Agentic Contact Center for Insurance:

- Work on an insurance interaction in Agentic Contact Center for Insurance

  Manage insurance customer interactions in the Interaction page. Accept incoming calls and resolve issues with AI-powered assistance.

- View an insurance customer profile in Agentic Contact Center for Insurance

  Review a customer's AI-generated insurance profile, financial overview, and interaction history in the Customer 360 page to understand the customer's insurance relationship.

- View insurance policies and coverages in Agentic Contact Center for Insurance

  Review a customer's policy portfolio and coverage details in the Customer 360 page to understand the customer's active and historical insurance products.

- View insurance cases in Agentic Contact Center for Insurance

  Review insurance claims and service cases for a customer in the Customer 360 page to understand the customer's open and recent service activity.

- Generate customer insights in the Customer 360 page for Agentic Contact Center for Insurance

  Use the Insurance CSR customer insights AI agent in the Customer 360 page to generate AI-powered answers about a customer's policies, claims, and coverage.

- Request AI agent support in the Interaction page for Agentic Contact Center for Insurance

  Use the Insurance CSR support AI agent in the Interaction page to receive real-time retrieval support during calls with a customer.

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Summarize an insurance customer profile in Agentic Contact Center for Insurance

Generate an AI-powered summary of an insurance customer's profile and policy status in the Agentic Contact Center for Insurance Customer 360 page so that you can quickly understand the customer's insurance relationship before or during a service interaction.

Before you begin

Role required: sn_ins_csr.servicing_agent, sn_ins_csr.claims_agent

About this task

The Insurance Customer Profile Summarization skill is used as part of Agentic Contact Center for Insurance to generate a concise and comprehensive overview of a customer's identity and insurance portfolio.

The summary is displayed in the **Customer summary** section of the Customer 360 page. When the Insurance Customer Profile Summarization skill is not activated, this section is not displayed. For information about activating the skill, see Configure insurance customer profile summarization in ServiceNow Otto for FSO.



Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Open a customer record to display the Customer 360 page.

   The **Customer summary** section displays an AI-generated summary of the customer's insurance profile with the following subsections:

   - **Profile**: A brief overview of the customer and their active insurance policy types.
   - **Status**: The current state of the customer's most relevant policy, including any overdue premiums or upcoming renewals.

   To provide feedback on the accuracy of the summary, select the thumbs up or thumbs down icon.

What to do next

To get additional AI-powered insights about the customer's insurance details, select **Ask** *Otto* in the Customer 360 page. For more information, see Generate customer insights in the Customer 360 page for Agentic Contact Center for Insurance.

Related topics

Configure insurance customer profile summarization in ServiceNow Otto for FSO

Generate customer insights in the Customer 360 page for Agentic Contact Center for Insurance

Summarize an insurance customer interaction in Agentic Contact Center for Insurance

Use the Insurance interaction context summary skill in the Interaction page of Agentic Contact Center for Insurance to generate an AI-powered summary of a customer's insurance context,

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recent cases, and the reason for their call so that you can provide faster, more informed service during a live interaction.

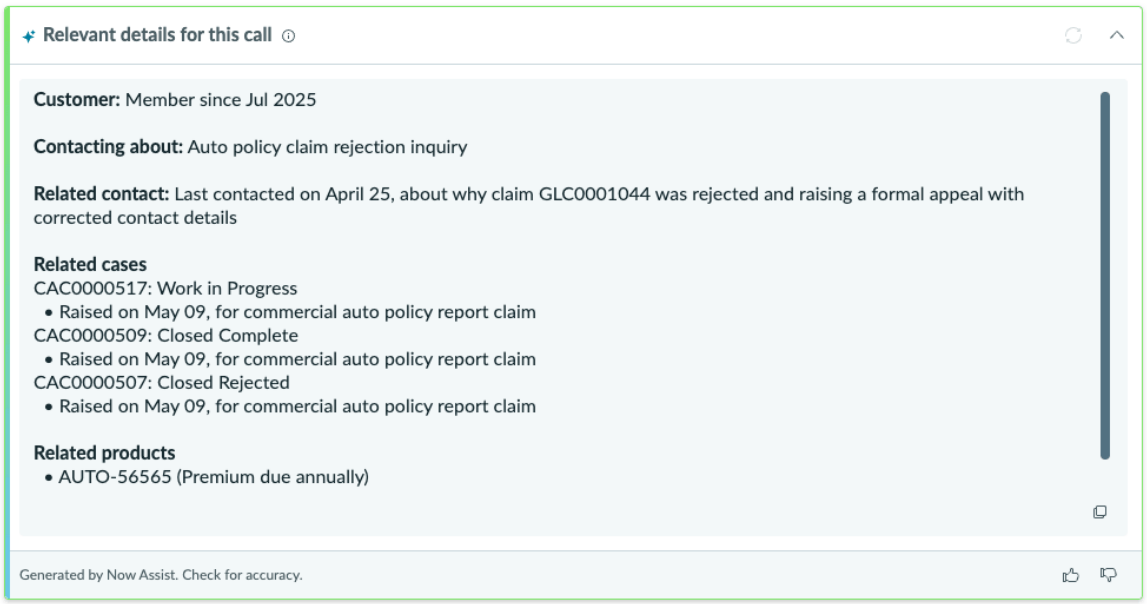
Before you begin

Role required: sn_ins_csr.personal_agent, sn_ins_csr.business_agent

About this task

The Insurance interaction context summary skill is used as part of Agentic Contact Center for Insurance to provide insurance customer service representatives (CSRs) with real-time interaction summaries and relevant customer context.

The summary is displayed in the **Relevant details for this call** card in the Interaction page. The card is generated automatically when an interaction begins and is updated as the conversation progresses. When the Insurance interaction context summary skill is not activated, this card is not displayed. For information about activating the skill, see Configure insurance customer interaction context summary skill in ServiceNow Otto for FSO.



Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Accept an inbound call or create an interaction record to open the Interaction page.
3. After verifying the customer's identity, review the **Relevant details for this call** card.

   The card displays the following sections:

   - **Customer**: How long the customer has been with the organization.
   - **Contacting about**: The customer's likely reason for calling, derived from the live call transcript. When no transcript is available, this section is populated from the interaction short description.
   - **Related contact**: The most recent previous contact with the customer regarding the same product, including the date and subject of that contact.

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- **Related cases**: The last three cases related to the product the customer is currently inquiring about, including the case number, status, date raised, and reason.
- **Related products**: The insurance product the customer is currently inquiring about, including the product name and premium due date.

Note: The **Relevant details for this call** card is not displayed until the customer's identity has been verified. The card is also not displayed when no call context is available and no short description has been provided on the interaction record.

What to do next

To get additional AI-powered assistance during the call, select **Ask** *Otto* in the Interaction page. For more information, see Request AI agent support in the Interaction page for Agentic Contact Center for Insurance.

Related topics

Configure insurance customer interaction context summary skill in ServiceNow Otto for FSO

Request AI agent support in the Interaction page for Agentic Contact Center for Insurance

Request AI agent support in the Interaction page for Agentic Contact Center for Insurance

Request AI-powered assistance during insurance customer interactions to receive real-time insights, intent identification, and recommended responses. The Insurance CSR support AI agent analyzes call context and transcripts to provide next-step guidance and suggested actions within the Interaction page.

Before you begin

Role required: sn_ins_csr.personal_agent, sn_ins_csr.business_agent

About this task

When an interaction with an insurance customer begins, the Insurance CSR support AI agent identifies customer intent from the live call context and transcript. It surfaces insights from its findings, then provides next-step guidance with recommendations and suggested responses.

The agent operates in two input modes:

- **Typed query**: The CSR types a question directly into the ServiceNow Otto panel at any point during the call.
- **Button-triggered**: The CSR selects **Get customer request** and the agent reads the latest call transcript to infer the customer's most recent question, without the CSR needing to rephrase it manually.

The agent responds only to questions within insurance scope and only about the customer on the current interaction.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Initiate an interaction when a customer contacts you.
3. In the Interaction page, select **Ask** *Otto*.

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Note: By default, **Ask** *Otto* is available when:

- The interaction **Type** is Phone.
- The **Consumer** or **Account** field is not empty.
- The interaction **State** is Work in Progress.
- The **Assigned to** value is not set to virtual agent.

The ServiceNow Otto panel displays. The Insurance CSR support AI agent starts processing information from the call transcript and the customer's insurance data. It displays information relevant to the customer's request and presents follow-up options as selectable pills.

The chat is specific to this interaction record. If you navigate away, you can resume the chat by selecting **Ask** *Otto*.

For more information, see Agentic Contact Center for Insurance AI agents overview.

4. Get a response from the agent using one of the following methods:
   - Type a question directly into the ServiceNow Otto panel and press Enter to submit it.
   - Select **Get customer request** to have the agent read the latest call transcript and infer the customer's most recent question automatically.

     The agent retrieves new transcript segments since the last pull and uses them to identify the customer's current request without requiring manual input from the CSR.
5. Select a follow-up option by selecting a pill or list option, or by directly responding to the agent in the chat.

Result

The agent answers your questions using information from the customer's insurance records and its configured knowledge sources. Responses are structured for quick review during a live call.

Related topics

Agentic Contact Center for Insurance AI agents overview

Summarize an insurance customer interaction in Agentic Contact Center for Insurance

Generate customer insights in the Customer 360 page for Agentic Contact Center for Insurance

Use the Insurance CSR customer insights AI agent in the Customer 360 page to quickly access and understand a customer's insurance details, including policies, coverages, claims, and servicing history, without navigating away from the workspace.

Before you begin

Role required: sn_ins_csr.servicing_agent, sn_ins_csr.claims_agent

About this task

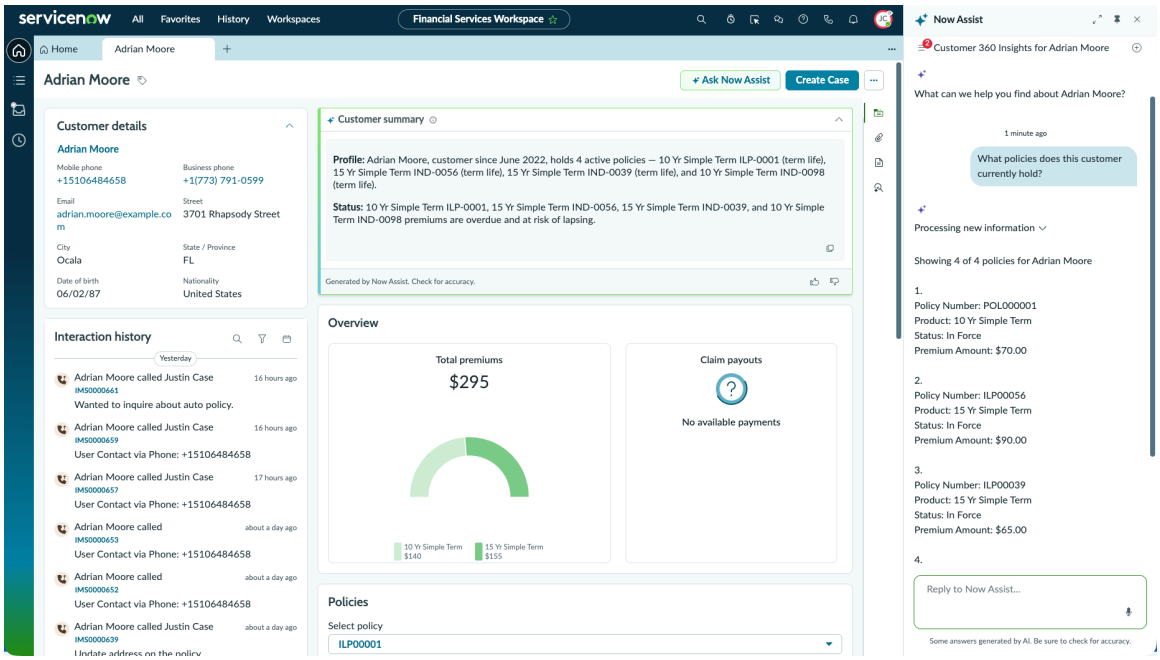
When requested, the Insurance CSR customer insights AI agent consolidates the customer's insurance data and delivers structured responses to CSR questions. The agent retrieves data exclusively for the identified consumer or account on the Customer 360 page.

The agent can answer questions about the following areas of a customer's insurance relationship:

- Policy information, including auto, home, life, disability, and travel policies
- Coverages and coverage options

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- Insured assets, such as vehicles and properties
- Policy participants, including drivers, beneficiaries, and insured persons
- Servicing cases
- Product catalog details, including available coverages, deductibles, limits, and defaults for insurance products



Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Open a customer record.
   The customer record displays in the Customer 360 page.
3. Select **Ask** *Otto*.

   The ServiceNow Otto panel displays. The Insurance CSR customer insights AI agent begins analysis and displays relevant insurance information for the customer.

   > **Note:** The agent retrieves data exclusively for the customer on the current Customer 360 page. The customer context is fixed for the session and does not change when you ask follow-up questions.

   The chat is specific to this customer record. If you navigate away, you can resume the chat by selecting **Ask** *Otto*.

   For more information, see Agentic Contact Center for Insurance AI agents overview.
4. Ask the agent a question about the customer's insurance details, or select a follow-up option from the response.

   You can ask natural language questions about any area of the customer's insurance relationship. The agent returns structured responses with context-aware follow-up buttons that you can select to continue the conversation. Examples of questions you can ask include:

   - What policies does this customer currently hold?
   - What coverages are on the customer's home insurance policy?

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- Are there any open claims for this customer?
- Who are the listed drivers on the customer's auto policy?

Result
The agent answers your questions using information from the customer's insurance records and its configured knowledge sources.

Related topics

Agentic Contact Center for Insurance AI agents overview

Summarize an insurance customer profile in Agentic Contact Center for Insurance

View insurance cases in Agentic Contact Center for Insurance

Review insurance claims and service cases for a customer in the Customer 360 page so that you can understand the customer's open and recent service activity.

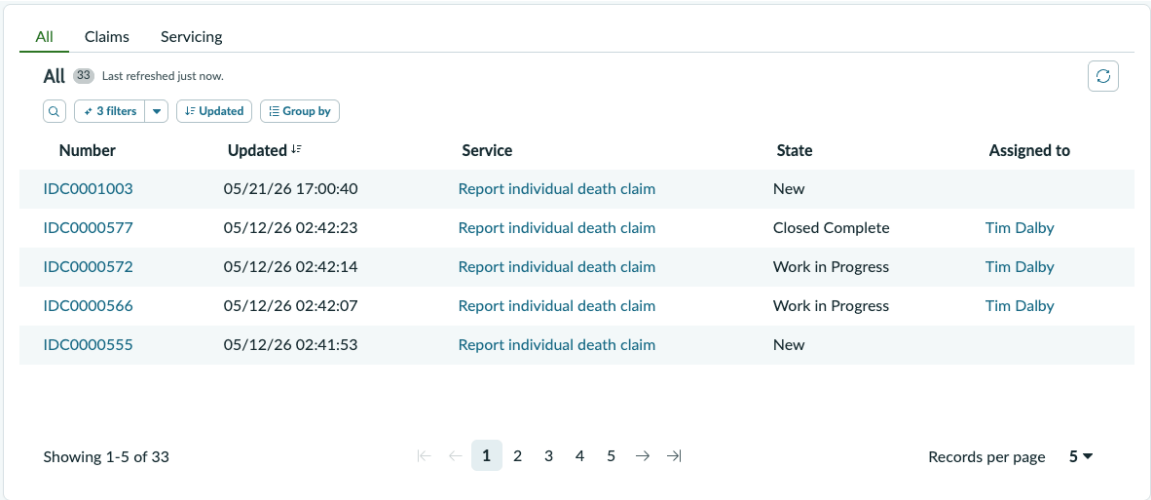
Before you begin
Role required: sn_ins_csr.servicing_agent, sn_ins_csr.claims_agent

Procedure

1. Open a customer record.
   - From an active interaction, select the customer's name in the customer details card.
   - Navigate directly to the consumer, account, or contact record from the workspace.

   The Customer 360 page opens in a separate tab.
2. Navigate to the cases lists and select the tab that matches the case type you want to review.
   - **All**: All cases associated with the customer.
   - **Claims**: Insurance claim cases associated with the customer, including cases where the customer appears as a claimant or participant. (Cases are displayed to users with the claims_agent role.)
   - **Servicing**: Policy servicing cases across personal lines, commercial lines, individual life, and group life. (Cases are displayed to users with the servicing_agent role.)

   Cases are sorted by last updated date and time, with the most recent first. Each row shows the case number, last updated date and time, service definition, state, and assigned agent.



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3. **Optional:** To change the sort order of the case list, select a column header to sort by case number, last updated date and time, service definition, status, or assigned agent.
4. Select the case number to open the case record.

Result
The case record opens in a new tab.

Related topics

Customer 360 page for Agentic Contact Center for Insurance

View an insurance customer profile in Agentic Contact Center for Insurance

View insurance policies and coverages in Agentic Contact Center for Insurance

View an insurance customer profile in Agentic Contact Center for Insurance

Review a customer's AI-generated insurance profile, financial overview, and interaction history in the Customer 360 page so that you can understand the customer's insurance relationship.

Before you begin
Role required: sn_ins_csr.servicing_agent, sn_ins_csr.claims_agent

Procedure
1. Open a customer record.
   - From an active interaction, select the customer's name in the customer details card.
   - Navigate directly to the consumer, account, or contact record from the workspace.

   The Customer 360 page opens in a separate tab.
2. Review the **Customer summary** section for an AI-generated overview of the customer's insurance relationship.

   The summary includes two sections:

   - **Profile**: A brief overview of the customer and their active insurance policy types.
   - **Status**: The current state of the customer's active policies which have overdue premiums or upcoming renewals within a month.

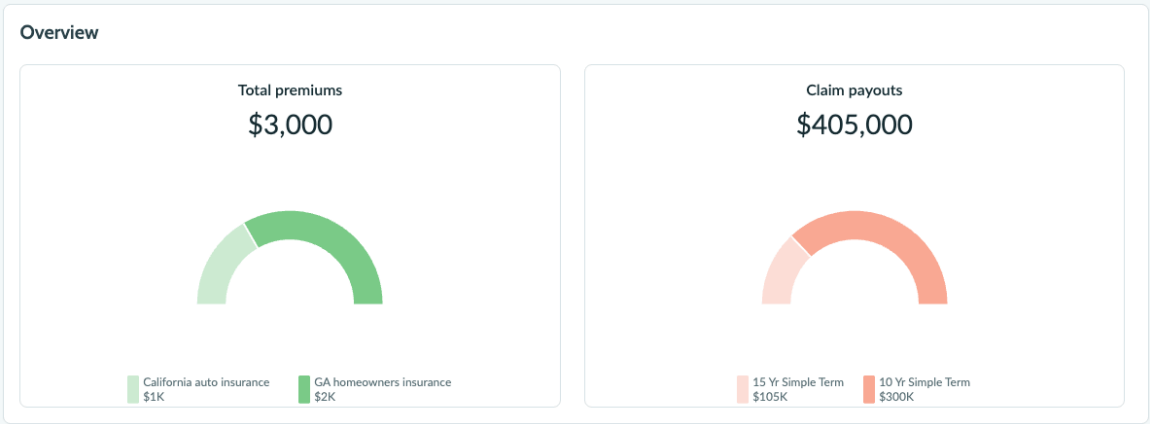
   Note: The Customer summary section is only visible when the Insurance Customer Profile Summarization skill is activated. For details, see Configure insurance customer profile summarization in ServiceNow Otto for FSO.

   For more information on the component, see Summarize an insurance customer profile in Agentic Contact Center for Insurance.
3. Review the **Overview** section to assess the customer's financial and activity totals.

   The gauges displayed depend on your assigned role:

   - **Total premiums**: The combined premium amount across all of the customer's insurance policies, broken down by product type. Visible to all agents.
   - **Claim payouts**: The net total of approved claim payments associated with the customer, broken down by product type. Visible to agents with a claims role only.
   - **Case distribution**: The count of open cases associated with the customer, grouped by service type. Visible to agents with a servicing role only.

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4. For a consumer, review the **Customer details** section for their profile information.
   The section displays the customer's name, contact details, date of birth, nationality, and address information.
5. For an account, review the **Account details** and **Contact details** section for profile information.

   The **Account details** section displays the account name, primary contact, contact details, address information, and industry.

   The **Contact details** section displays the associated account, contact details, date of birth, nationality, and address information.
6. Review the **Interaction history** section to see recent customer activity.

   The list shows recent interactions including phone and chat interactions. Use the search bar, filter, or calendar controls to narrow the list.

Related topics

- Customer 360 page for Agentic Contact Center for Insurance
- View insurance policies and coverages in Agentic Contact Center for Insurance
- View insurance cases in Agentic Contact Center for Insurance
- Summarize an insurance customer profile in Agentic Contact Center for Insurance

View insurance policies and coverages in Agentic Contact Center for Insurance

Review a customer's policy portfolio and coverage details in the Customer 360 page so that you can understand the customer's active and historical insurance products.

Before you begin

Role required: sn_ins_csr.servicing_agent, sn_ins_csr.claims_agent

About this task

The **Policies** section on the Customer 360 page shows all insurance policies associated with the customer, including both directly owned policies and policies where the customer appears as a participant.

Procedure

1. Open a customer record.
   - From an active interaction, select the customer's name in the customer details card.
   - Navigate directly to the consumer, account, or contact record from the workspace.

   The Customer 360 page opens in a separate tab.

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2. Scroll to the **Policies** section and select a policy from the **Select policy** dropdown list.

   Each policy displays a card with the following information:

   - **Policy number**: The unique identifier for the policy. Select the policy number to open the policy record.
   - **Status**: The current state of the policy. Active policies are shown in green. Canceled or terminated policies are shown in red.
   - **Effective date**: The date the policy came into effect.
   - **Premium**: The premium amount for the policy.
   - **Role**: The customer's roles on the policy (such as Policyholder or Insured), which can be one or more. Displays a hyphen (-) when no role is on record.

3. Selecting a policy displays the **Coverages** subsection, where you can review the individual coverages on that policy.

   The coverages table displays the following for each coverage:

   - **Coverage type**: The name of the coverage.
   - **Type**: The coverage type category.
   - **Coverage value**: The maximum covered amount for this coverage.
   - **Premium amount**: The premium charged for this coverage.



Related topics

Customer 360 page for Agentic Contact Center for Insurance

View an insurance customer profile in Agentic Contact Center for Insurance

View insurance cases in Agentic Contact Center for Insurance

Summarize an insurance customer profile in Agentic Contact Center for Insurance

Work on an insurance interaction in Agentic Contact Center for Insurance

Manage insurance customer interactions in the Interaction page for Agentic Contact Center for Insurance. Customer service representatives (CSRs) can verify customer identity, use AI-generated insights, and complete interactions with automated wrap-up summaries.

Before you begin

Role required: sn_ins_csr.servicing_agent, sn_ins_csr.claims_agent

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Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Initiate an interaction in the workspace.
   - When a customer initiates a call, select **Accept** in the inbox item.
   - Manually create an interaction record in the workspace.

   A new interaction record is created and opens in a new tab in the workspace.
3. Review the **Relevant details for this call** card to get an AI-generated snapshot of the customer's situation when the call begins.

   The card surfaces contextual information associated with the inquiry, such as the customer tenure, likely reason for calling, related contacts and cases, and the insurance product the customer is inquiring about. If the card is not visible, the customer's identity has not yet been verified, no call context is available, or the AI skill has not been activated.

   For more information, see Summarize an insurance customer interaction in Agentic Contact Center for Insurance.

   For a description of the skill, see AI skills in Agentic Contact Center for Insurance.
4. After verifying the customer's details and identity, select **Verified** in the Interaction form to confirm.
5. To open the ServiceNow Otto panel for agentic AI support for this interaction, select **Ask** *Otto*.

   Note: By default, **Ask** *Otto* is available when:
   - The interaction **Type** is Phone.
   - The **Consumer** or **Account** field is not empty.
   - The interaction **State** is Work in Progress.
   - The **Assigned to** value is not set to virtual agent.

   The ServiceNow Otto panel displays and the Insurance CSR support AI agent analyzes the intent of the conversation, highlights insights relevant to the customer's insurance policies and claims, and offers next-step guidance.

   The chat is specific to this interaction record. If you navigate away, you can resume the chat by selecting **Ask** *Otto*.

   For more information, see Request AI agent support in the Interaction page for Agentic Contact Center for Insurance.
6. **Optional:** To open the Customer 360 page and review the customer's full insurance profile, select the customer's name in the customer details card.
   The Customer 360 page opens in a separate tab and displays the customer's policies, coverages, financial overview, and case history.
7. After resolving the customer's issues, end the chat or call.
8. Wrap up the interaction.
   When wrap-up codes are set up and the Wrap Up Completion ServiceNow Otto skill is configured, you can generate an AI-powered call summary. This summary provides a record of what was discussed and any action items from the interaction.

Result

The interaction is closed.

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Related topics

- Interaction page for Agentic Contact Center for Insurance
- Configure insurance customer interaction context summary skill in ServiceNow Otto for FSO
- Summarize an insurance customer interaction in Agentic Contact Center for Insurance
- Request AI agent support in the Interaction page
- Interaction wrap up
- Use AI to generate wrap up code and notes summary

Agentic Contact Center for Insurance reference

Learn about the components and properties that are installed with Agentic Contact Center for Insurance.

Components installed with Agentic Contact Center for Insurance

Review the roles and other components installed when you activate Agentic Contact Center for Insurance.

Roles installed

Roles installed with Agentic Contact Center for Insurance

Role title [name]	Description	Contains roles
CSR Insurance Servicing Agent [sn_ins_csr.servicing_agent]	This role grants access to CSR agents for handling insurance service-related requests of consumers, using AI-assisted workspace. Users with this role can view and edit customer service cases within the scope of their granted access for case types, including cases created by other agents or submitted through the portal.	• sn_bom.account_contributor • sn_bom.consumer_contributor
CSR Insurance Claims Agent [sn_ins_csr.claims_agent]	This role grants access to CSR agents for handling insurance claims-related requests of consumers, using AI-assisted workspace. Users with this role can view and edit consumer cases within the scope of their granted access for case types, including	• sn_ins_claim_indl.fnol_representative • sn_ins_gen_claim.fnol_representative • sn_ins_claim_pers.fnol_representative • sn_ins_claim_cml.fnol_representative

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Roles installed with Agentic Contact Center for Insurance (continued)

Role title [name]	Description	Contains roles
	cases created by other agents or submitted through the portal.	

Property and Casualty Insurance Servicing

Property and Casualty Insurance Servicing policy service requests are supported through personal and commercial applications.

The personal and commercial insurance policy service requests are supported through the following applications:

Personal Lines Servicing

ServiceNow® Personal Lines Servicing enables underwriters and processors in your financial institution to quickly resolve personal insurance policy service requests, and can help you transform your middle and back-office insurance policy operations.

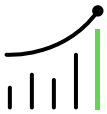
Request apps on the Store

Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.

Get started

Explore	Configure	Use
		
Learn about how customers, insurance agents, and policy processors use Personal Lines Servicing.	Configure Personal Lines Servicing.	Manage and use Personal Lines Servicing.

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Analytics and Reporting	Reference	
		
Monitor key statistics and track performance with preconfigured dashboard.	Get details about components such as roles, tables, plugins, and store applications that are installed.	

Exploring Personal Lines Servicing

Contributors, processors, and underwriters can use Personal Lines Servicing to create and manage service requests for personal insurance policies.

Key features

- Property and casualty insurance personal policy operations
- Underwriting operations
- Submit policy service requests using ServiceNow instance or a self-service portal
- Enhanced, flexible data model to create data structures and workflows that meet your business needs
- Document management service covering inbound and outbound documents and handling exceptions and approvals
- Personalized Workspace for different roles

With this application, manage the initiation, processing, underwriting, acknowledgement, and fulfillment of insurance policy service requests for personal lines products. Collect and validate required documentation, authorize, and finalize the approval process, all from one centralized workflow.

You can enable it by installing the Personal Lines Servicing (sn_ins_policy_b2c) application from ServiceNow Store.

Personal Lines Servicing personas

Personal Lines Servicing is aimed at the following personas:

Personas for Personal Lines Servicing

Persona	Description
Administrator	Insurance policy admin who's responsible for configuring the application.
Requester	Customers, customer service representatives, and contributors who submit policy service requests and check the status of cases. Two types of users can submit policy requests:

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Personas for Personal Lines Servicing (continued)

Persona	Description
	• Consumers • Customer service representatives in the front office of a financial institution
Contributor	Insurance agents who submit policy service requests.
Manager	Managers can view the dashboard and Process Mining workflows.
Processors	Processors in the middle or back office of financial institutions who work with property and casualty insurance. They are responsible for working on policy cases and tasks (such as underwriting tasks and document service tasks) that come into policy services. These roles work on policy requests: • Insurance policy processors • Insurance underwriters

Install Personal Lines Servicing

You can install the Personal Lines Servicing (sn_ins_policy_b2c) application if you have the admin role. The application includes demo data and installs related ServiceNow® Store applications and plugins if they are not already installed.

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see Get entitlement for a ServiceNow product or application.
- Review the Personal Lines Servicing application listing in the ServiceNow Store for information on dependencies, licensing or subscription requirements, and release compatibility.

Role required: admin

About this task

The following items are installed with Personal Lines Servicing.

- Plugins
- Store applications
- Roles
- Tables

For more information, see Components installed with Personal Lines Servicing.

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Procedure

1. Navigate to **All** > **System Applications** > **All Available Applications** > **All**.
2. Find your Personal Lines Servicing application (sn_ins_policy_b2c) using the filter criteria and search bar.

   You can search for the application by its name or ID. If you cannot find the application, you might have to request it from the ServiceNow Store.

   Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.
3. In the Application installation dialog box, review the application dependencies.

   Dependent plugins and applications are listed if they will be installed, are currently installed, or need to be installed. If any plugins or applications need to be installed, you must install them before you can install Personal Lines Servicing.
4. **Optional:** If demo data is available and you want to install it, select the **Load demo data** check box.
   Demo data are the sample records that describe application features for common use cases. Load the demo data when you first install the application on a development or test instance.
5. Select **Install**.

Configure Personal Lines Servicing

Review the components that are installed with the Personal Lines Servicing application and modify as needed for your organization's business needs.

Before you begin

Make sure that the Personal Lines Servicing application is installed. For more information, see Install Personal Lines Servicing.

Role required: sn_ins_policy_b2c.admin or admin

Procedure

1. Import your financial accounts, financial products, financial institutions, and transactions data into ServiceNow tables.
   For more information, see Import your financial data using import sets.
2. Review the installed components and modify them or add new ones as applicable.

Task	Description
Configure service definitions	Configure service definitions to enable unique flows and views for policy service case and task. You should configure service definitions for: ○ Personal Lines Servicing ○ Insurance Underwriting Operations
Configure record producers	Create or modify record producers to define request forms.
Create flows	Create flows using Workflow Studio.

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Task	Description
Configure playbooks	Edit or create a new playbook using Play books.
Configure CRM Workspace	Configure CRM Workspace to enable re questers, contributors, and processors to in teract with customers, and create and work on cases.
Modify interceptors and workspace record type selectors	Modify interceptors and workspace record type selectors to configure policy request types.
Configure user groups	Configure user groups for assignment of cas es and tasks. You can also assign roles to groups and users.
Configure assignment rules	Configure assignment rules to identify cases that meet certain conditions and then route those cases to agents.
Configure Service Level Agreements (SLAs)	Configure the installed SLAs to configure SLA timings for policy service cases and tasks.
Configure Document Processor	Configure Document Processor for document categories, document types, inbound and out bound document rules, and approval rules for document deferments and exceptions.

Using Personal Lines Servicing

Learn how the following roles use Personal Lines Servicing to update policies, change coverages, review and approve underwriting, and send documents for personal policies.

With Personal Lines Servicing requesters and contributors can submit requests, and processors can work on cases, for the following personal policy case types.

Personal case types

- Personal auto
- Homeowner

Workspace

Requesters, contributors, and processors use personalized Workspace to work on all aspects of insurance policy cases. Workspace enables these roles to do the following:

- Monitor workload and performance
- Focus on high-priority items
- Easily navigate across tasks

For more information, see Workspaces.

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Workspace users for Personal Lines Servicing

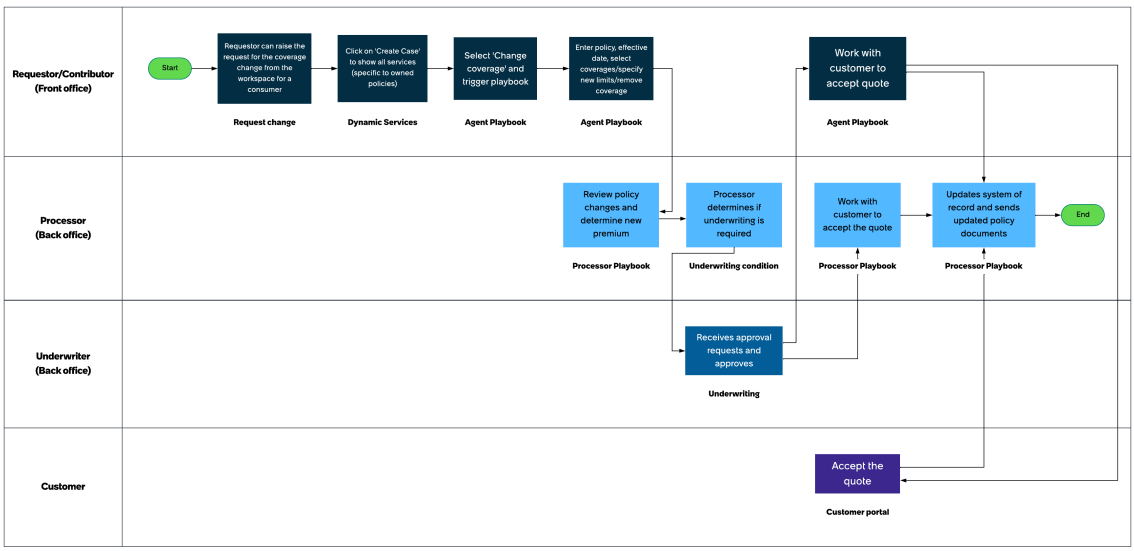
User	Description
Policy admin	Configures the insurance policy workspace as per business requirements. For more information, see Configure CRM Workspace.
Insurance underwriting admin	Configures the insurance underwriting workspace as per business requirements. For more information, see Configure CRM Workspace.
Processor Workspace	
Policy processor	Works on policy cases and tasks to fulfill requests for accounts managed by them.
Contributor Workspace	
Policy contributor	Submits policy service requests.
Underwriter Workspace	
Underwriter	Views the status of and works on underwriting tasks.

Request, review, and approve change coverage request workflows

Learn how agents, using the change coverage limits workflows, resolve service requests for requesting, reviewing, and approving policy change requests.

The following diagram shows how the application helps agents resolve a change policy coverage request.

Change coverage workflow example



The insurance policy admin can review and customize this predefined flow based on the business needs of your organization.

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The following workflow routes the case and tasks for changing coverage for a policy to agents in different departments. The agents log in to the Workspace to work on the tasks in their queue. The case playbook guides agents through the steps that are needed to fulfill the request.

Submitting a request as a policy requester, contributor, or processor

An insurance policy requester submits a request on behalf of a customer.

A customer (consumer or contact) can directly submit a request from the Customer Service Portal, Consumer Service Portal, or another self-service portal.

Note: For consumers to submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal) activated.

A policy service case is created based on the request type, and routes to the processor.

Note: In the case playbook, the requester or contributor updates the case details in the Initiate and review stage, and submits the change for fulfillment.

A workflow triggers automatically, and the assignment rules route the associated tasks to the appropriate processor teams.

Reviewing a request and submitting a decision as a processor

1. In the case playbook, the processor reviews the policy change request and determines if underwriting is required. The processor approves or rejects the request.
   - If the processor approves the change request, a quote for the requested change is sent to the customer or contributor.
   - If the processor is not sure about whether to approve the requested change, a task is created to advance the case to an underwriter.
2. An underwriter reviews the case details and approves or rejects the case. If they approve the case to authorize the policy change request, a quote for the requested change is sent to the customer or contributor.
3. If the customer approves the quote, the processor updates the policy record, sends updated policy documents to the customer, and closes the change coverage task in the playbook.

Accepting or rejecting a quote as a customer

When the customer receives a quote after acceptance of the requested policy change, they can accept or reject the quote.

The case is complete, and the state and stage of the case are set to Closed Complete.

Submit a policy service request

Help your customers by submitting a policy service request for them.

Before you begin

Role required: sn_ins_policy_b2c.homeowner_policy_processor, sn_ins_policy_b2c.auto_policy_processor, or sn_ins_policy_b2c.contributor

Note: The applicable universal contributor role can also be assigned to create a case. For more information, see User roles and FSO Business rules.

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Important: For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see Roles and Personas.

About this task

Requestors, contributors, and processors can submit policy service requests for customers.

Customers can submit policy service requests from the Consumer Service Portal or another self-service portal. They can select a service catalog item, fill out the necessary form, and then submit a form.

Note: Before your customers can submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal).

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. Create a policy service request from the customer record or an interaction record.

Option	Steps
Policy service request from a customer record	**a.** In the **Lists** tab, under **Customer**, click **Consumers**. **b.** Click the customer record that you want to open.
Policy service request from an interaction record	**a.** In the **Lists** tab, under **Interactions**, click **My Interactions**. **b.** Click the interaction record for the customer that you want to open. For information on how to create an interaction, see

4. Select **Create case**.
5. In the Create new case window, select the service category.
6. In the Services section, select a policy claim service for which you want to submit a request, then select **Create case**.
7. Fill in any necessary information that is related to the request.

   Note: Each policy service request form has a different set of fields that are based on the policy service.

8. Click **Submit**.

Result

Based on the request type, a policy service case is created in the New state. The case is assigned to an assignment group or a policy processor in the policy service department. The assignment group or user that the case is assigned to is based on the assignment rules.

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What to do next

- Click **View Details** to open the policy service case and view its details. You can also add additional information in the **Comments** field that can help the policy processor in resolving the case.
- A policy processor can start working on the case and its tasks.

Work on a policy service case

Review a policy case for a policy service request and update its details to trigger its workflow.

Before you begin

Role required: sn_ins_policy_b2c.auto_policy_processor or sn_ins_policy_b2c.homeowner_policy_processor

About this task

The Personal Lines Servicing modules enable processors to work on cases and tasks for personal policy accounts. When a customer requests an insurance policy service, a policy service case is created and assigned to an insurance policy processor. After the processor updates the case details, the configured workflow is triggered. The flow triggers various tasks from the case and the assignment rules route these tasks to the appropriate back-office teams such as insurance policy, underwriting, or document service. A new task is created when an agent closes the previous task. All tasks that are associated with the case appear in respective tasks tabs.

Use the case playbook that provides the activities and tasks required to research and fulfill the request.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Policy Service Cases**, open the case list.
   - For your assigned cases, click **Assigned to me**.
   - For all cases, click **All**.
4. In the list, select the case to work on.
   - To work on a case that is assigned to you by someone else, click **Accept**.
   - To work on a case that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.

   The state of the case updates to Work in Progress.
5. Select the **Playbook** tab.
6. Use the activities and tasks under the playbook stages to fulfill the request and resolve the case.

   Note: Depending on the policy service request type, a playbook might have additional or fewer activities and tasks.

   Any tasks generated during playbook activities appear in the **Tasks** tab of the case.
7. **Optional:** For any ad hoc work, create a policy service task by navigating to the **Policy Service Tasks** tab of the case and clicking **New**.
8. Click **Update**.

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Result
The case workflow triggers next tasks for underwriter and document agent and the case moves to the next stage.

What to do next
Work on the tasks associated with the case to resolve it.

- Work on an insurance underwriting task.
- Work on a document task to verify documents for a policy service case.
- Work on a policy service task.

Work on an insurance underwriting task

Work on a personal insurance underwriting task to evaluate the policy request and analyze risks for an insurance policy customer.

Before you begin
Role required: sn_ins_underwrite.b2c_underwriter

About this task
The configured workflow automatically generates an underwriting task for an underwriting agent. The task is assigned to the underwriting operations team or an agent based on the assignment rules.

Procedure
1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Personal Underwriting Service Tasks**, open the task list.
   - For your assigned tasks, click **Assigned to me**.
   - For all underwriting tasks, click **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Finish the work that is required to complete the task in your insurance system.
6. **Optional:** In the **Work notes** field, enter any comments that are related to your findings.
7. In the **State** field, change the state of the task to **Closed Complete** to close the task.
8. Click **Update**.

Work on a document task to verify documents for a policy service case

Work on a document task to manage and track documents (inbound and outbound) that are needed for a policy service case.

Before you begin
Role required: sn_bom_document.b2c_agent

About this task
The Document Processor service determines which documents (inbound and outbound) are required in a workflow. If any documents must be collected or distributed to the customer, a task is automatically generated for a document agent. The task is assigned to the document service team or a document agent based on the assignment rules.

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Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Document Service**, open the task list.
   - For your assigned tasks, click **Assigned to me**.
   - For all document tasks, click **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Find out which documents are required for the case:
   - For a list of inbound documents, click the **Inbound Documents** tab.
   - For a list of outbound documents, click the **Outbound Documents** tab.
6. Verify the completeness of all documents that the customer has submitted (inbound) or the bank should share with the customer (outbound).

Task	Action
Verify an inbound or outbound document	**a.** In the list, click the document that you want to verify. **b.** Check the document details and click **Verify**.
Defer an inbound document	If the customer can't submit a document and has requested to submit it at a future date, you can defer this document. **a.** In the list, click the document to defer. **b.** Click **Request Deferment**. **Note:** This option is available only if a deferment is enabled for the document category.
Request exception for an inbound document	If the customer is not able to submit a document and seeks an exemption from submitting it, you can request an exception for this document. **a.** In the list, click the document to request an exception for. **b.** Click **Request Exception**. **Note:** This option is available only if an exception is enabled for the document category.

Note: Depending on the document rules, a deferment or an exception for a document might require an approval by a document agent to close the task. To approve, click the **Approvals** tab in the document and click **Approve**.

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7. **Optional:** In the **Work notes** field, enter any comments.
8. Click **Close**.

Result

- The document task moves to the Closed Complete state and the associated case moves to the next stage.
- A new task that is based on the configured workflow is automatically generated in a respective task tab of the associated case. The new task is assigned to an assignment group or agent based on the assignment rules.

Analytics and reporting for Personal Lines Servicing

Personal Lines Servicing contains preconfigured dashboards with actionable data visualizations that can help your organization improve your business processes and quantify the value of self-service.

Use the Performance Analytics widgets on a dashboard to visualize data over time, analyze your business processes, and identify areas of improvement.

The Personal Lines Servicing dashboard is available for Personal Lines Servicing.

Personal Lines Servicing reference

Learn about the components, such as the roles, tables, plugins, and store applications, that are installed when you install thePersonal Lines Servicing application.

Components installed with Personal Lines Servicing

Several types of components are installed with the installation of the Financial Services Insurance Policy Operations Personal Lines Servicing store applications, including tables and user roles. The applications also install related plugins and store applications if they are not already installed.

Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see Find components installed with an application.

Plugins installed

Plugins installed with the Personal Lines Servicing store applications

Plugin	Description
Case Management Core [com.sn_customerservice]	Enables the extension of tables from the Customer Service Management application into the Financial Services Operations applications.

Store applications installed

Store applications installed with the Personal Lines Servicing store applications

Store application	Description
Financial Services Operations Core	Stores the customer data that is needed to make policy service requests. For

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Store applications installed with the Personal Lines Servicing store applications (continued)

Store application	Description
	more information, see Financial Services Operations Core.
Personal Lines Underwriting	Enables management of personal underwriting services tasks that are used in insurance policy service cases. For more information, see Components installed with Personal Lines Underwriting.
Document Processor	Enables the management of document services tasks that are used in insurance operations workflows. For more information, see Integrating with Document Processor.
Playbooks for Customer Service Management	Provides a way to visualize business process workflows in a simple, task-oriented view, ensuring consistent responses to commonly encountered situations. For more information, see .

Roles installed

Roles installed with the Personal Lines Servicing store applications

Role title [name]	Description	Contains roles
Personal insurance policy admin [sn_ins_policy_b2c.admin]	Application-specific system administrator role for personal insurance policy that can: • Grant personal property and casualty insurance servicing roles • Delete personal policy cases and tasks • Configure personal Property and Casualty Insurance Servicing application • Create and modify personal policy service definitions • Has read, write, and create access to personal policy data **Note:** The sn_bom.admin role contains the sn_ins_policy_b2c.admin role when the Property and Casualty Insurance Servicing application is installed.	• sn_bom.service_definitio • sn_ins_policy_b2c.info_w • sn_ins_policy_b2c.auto_ • sn_ins_policy_b2c.home

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Roles installed with the Personal Lines Servicing store applications (continued)

Role title [name]	Description	Contains roles
Personal insurance contributor [sn_ins_policy_b2c.contributor]	Create and track policy service cases for accounts managed by them. **Important:** For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see Roles and Personas.	• sn_sla_definition_read • sn_bom.customer_data_ • sn_ins_policy_b2c.info_w • sn_bom.homeowner_ins • sn_bom.auto_ins_policy_ • sn_bom.b2c_contributor • sn_bom_document.b2c_ • sn_customerservice.csm • sn_ins_underwrite.viewer • sn_bom_document.b2c_
Auto policy processor [sn_ins_policy_b2c.auto_policy_processor]	• Submit auto insurance policy service requests • View the status of auto insurance policy cases, underwriting tasks, and document services tasks • Record interactions	• sn_ins_policy_b2c.info_w • sn_bom.auto_ins_policy_ • sn_bom_document.b2c_ • sn_bom.b2c_agent • sn_ins_underwrite.viewer
Auto insurance policy viewer [sn_ins_policy_b2c.auto_policy_viewer]	View auto insurance policy cases and related data	• sn_bom.ref_data_viewer • sn_bom.service_definitio • sn_bom.customer_data_ • sn_ins_policy_b2c.ins_p • sn_ins_policy_b2c.info_v
Homeowner policy processor [sn_ins_policy_b2c.homeowner_policy_processor]	• Submit homeowner insurance policy service requests • View the status of homeowner insurance policy cases, underwriting tasks, and document services tasks • Record interactions	• sn_ins_policy_b2c.info_w • sn_bom.homeowner_ins • sn_bom_document.b2c_ • sn_bom.b2c_agent • sn_ins_underwrite.viewer
Homeowner insurance policy viewer [sn_ins_policy_b2c.homeowner_policy_viewer]	View homeowner insurance policy cases and related data	• sn_bom.ref_data_viewer • sn_bom.service_definitio • sn_bom.customer_data_

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Roles installed with the Personal Lines Servicing store applications (continued)

Role title [name]	Description	Contains roles
		• sn_ins_policy_b2c.ins_p • sn_ins_policy_b2c.info_v

Tables installed

Tables installed with the Personal Lines Servicing store applications

Table	Description
Policy Base [sn_ins_policy_b2c_base]	Policy Service Case table extends the Policy Base table. Policy Base table extends the Case [sn_customerservice_case] table.
Auto Policy Case [sn_ins_policy_b2c_service]	Stores all policy service cases for consumer services for all Financial Services Operations applications. This table extends the Policy Base [sn_ins_policy_b2c_base] table.
Auto Policy Task [sn_ins_policy_b2c_task]	Stores all policy tasks for policy services for all Financial Services Operations applications. This table extends the Financial Task [sn_bom_task] table.
Homeowner Policy Case [sn_ins_policy_b2c_home_service]	Homeowners case type table which holds all servicing cases for Homeowner policies. This table is extended off Policy Base table.
Homeowner Policy Task [sn_ins_policy_b2c_home_service_task]	This table extends the Financial Task [sn_bom_task] table. Stores all tasks related to a Homeowners case.
Insured Property Info [sn_ins_policy_b2c_insured_property_info]	This is an Info table which stores the changes to insured properties which can take place as part of servicing a case against a policy.
Participant Insured Property Info [sn_ins_policy_b2c_participant_insured_property_info]	This is an Info table which stores the changes to a role that a participant plays on an insured property which can take place as part of servicing a case against a policy.
Policy Coverage Info [sn_ins_policy_b2c_policy_coverage_info]	This is an Info table which stores the changes to policy participants which can take place as part of servicing a case against a policy.
Policy Participant Info	This is an Info table which stores the changes to policy coverages which

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Tables installed with the Personal Lines Servicing store applications (continued)

Table	Description
[sn_ins_policy_b2c_policy_participant_info]	can take place as part of servicing a case against a policy.

Components installed with Personal Lines Underwriting

Several types of components are installed with installation of the Personal Lines Underwriting application (sn_ins_underwrite), including tables and user roles.

Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see Find components installed with an application.

The Personal Lines Underwriting plugin (sn_ins_underwrite) is automatically installed with the Personal Lines Servicing plugin.

Personal Lines Underwriting manages the underwriting tasks that are used in workflows across Financial Services Operations applications.

Roles installed

Roles installed with the Personal Lines Underwriting application

Role title [name]	Description	Contains roles
Insurance underwriting admin sn_ins_underwrite.admin	Application-specific system administrator role that can grant access to all insurance underwriting operations data. Users with this role have read, write, and create access to the Insurance Underwriting Operations tables.	sn_ins_underwrite.underwriter
Personal insurance underwriter [sn_ins_underwrite.b2c_underwriter]	• View the overall status of personal underwriting	• sn_bom.b2c_agent • sn_bom.ins_policy_viewer • sn_ins_policy_b2c.info_viewer

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Roles installed with the Personal Lines Underwriting application (continued)

Role title [name]	Description	Contains roles
	tasks for insurance policy services • Work on personal underwriting tasks	• sn_ins_policy_b2c.homeowner_policy_viewer • sn_ins_policy_b2c.auto_policy_viewer
Insurance underwriting viewer sn_ins_underwrite.viewer	View underwriting tasks and related data for insurance policy services	None

Tables installed

Tables installed with the Personal Lines Underwriting application

Table	Description
Underwriting Service Task (Personal) [sn_ins_underwrite_b2c_task]	Stores all underwriting tasks for personal policy service requests for all Financial Services Operations applications. This table extends the Financial Task [sn_bom_task] table.

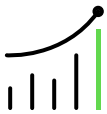
Commercial Lines Servicing

ServiceNow® Commercial Lines Servicing enables underwriters and processors in your financial institution to quickly resolve commercial insurance policy service requests, and can help you transform your middle and back-office insurance policy operations.

Request apps on the Store

Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.

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Explore	Configure
 Learn about how customers, insurance agents, and policy processors use Commercial Lines Servicing.	 Configure Commercial Lines Servicing.
Analytics and Reporting	**Reference**
 Monitor key statistics and track performance with preconfigured dashboard.	 Get details about components such as roles, tables, plugins, and store applications that are installed.

Exploring Commercial Lines Servicing

Contributors, processors, and underwriters can use Commercial Lines Servicing to create and manage service requests for commercial insurance policies.

Key features

- Property and casualty insurance business policy operations
- Underwriting operations
- Submit policy service requests using ServiceNow instance or a self-service portal
- Enhanced, flexible data model to create data structures and workflows that meet your business needs
- Document management service covering inbound and outbound documents and handling exceptions and approvals
- Personalized Workspace for different roles

With this application, manage the initiation, processing, underwriting, acknowledgement, and fulfillment of insurance policy service requests for commercial lines products. Collect and validate required documentation, authorize, and finalize the approval process, all from one centralized workflow.

You can enable it by installing the Commercial Lines Servicing (sn_ins_policy_b2b) application from ServiceNow Store.

Commercial Lines Servicing personas

Commercial Lines Servicing is aimed at the following personas:

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Personas for Commercial Lines Servicing

Persona	Description
Administrator	Insurance policy admin who's responsible for configuring the application.
Requester	Customers, customer service representatives, and contributors who submit policy service requests and check the status of cases. Two types of users can submit policy requests: • Consumers • Customer service representatives in the front office of a financial institution
Contributor	Insurance agents who submit policy service requests.
Manager	Managers can view the dashboard and Process Mining workflows.
Processors	Processors in the middle or back office of financial institutions who work with property and casualty insurance. They are responsible for working on policy cases and tasks (such as underwriting tasks and document service tasks) that come into policy services. These roles work on policy requests: • Insurance policy processors • Insurance underwriters

Install Commercial Lines Servicing

You can install the Commercial Lines Servicing (sn_ins_policy_b2b) application if you have the admin role. The application includes demo data and installs related ServiceNow® Store applications and plugins if they are not already installed.

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see Get entitlement for a ServiceNow product or application.
- Review the Commercial Lines Servicing application listing in the ServiceNow Store for information on dependencies, licensing or subscription requirements, and release compatibility.

Role required: admin

About this task

The following items are installed with Commercial Lines Servicing.

- Plugins
- Store applications

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- Roles
- Tables

For more information, see Components installed with Commercial Lines Servicing.

Procedure

1. Navigate to **All** > **System Applications** > **All Available Applications** > **All**.
2. Find your Commercial Lines Servicing application (sn_ins_policy_b2b) using the filter criteria and search bar.

   You can search for the application by its name or ID. If you cannot find the application, you might have to request it from the ServiceNow Store.

   Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.
3. In the Application installation dialog box, review the application dependencies.

   Dependent plugins and applications are listed if they will be installed, are currently installed, or need to be installed. If any plugins or applications need to be installed, you must install them before you can install Commercial Lines Servicing.
4. **Optional:** If demo data is available and you want to install it, select the **Load demo data** check box.
   Demo data are the sample records that describe application features for common use cases. Load the demo data when you first install the application on a development or test instance.
5. Select **Install**.

Configure Commercial Lines Servicing

Review the components that are installed with the Commercial Lines Servicing application and modify as needed for your organization's business needs.

Before you begin

Make sure that the Commercial Lines Servicing application is installed. For more information, see Install Personal Lines Servicing.

Role required: sn_ins_policy_b2b.admin or admin

Procedure

1. Import your financial accounts, financial products, financial institutions, and transactions data into ServiceNow tables.
   For more information, see Import your financial data using import sets.
2. Review the installed components and modify them or add new ones as applicable.

Task	Description
Configure service definitions	Configure service definitions to enable unique flows and views for policy service case and task. You should configure service definitions for: ○ Commercial Lines Servicing ○ Commercial Lines Underwriting

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Task	Description
Configure record producers	Create or modify record producers to define request forms.
Create flows	Create flows using Workflow Studio.
Configure playbooks	Edit or create a new playbook using Play books.
Configure CRM Workspace	Configure CRM Workspace to enable re questers, contributors, and processors to in teract with customers, and create and work on cases.
Modify interceptors and workspace record type selectors	Modify interceptors and workspace record type selectors to configure policy request types.
Configure user groups	Configure user groups for assignment of cas es and tasks. You can also assign roles to groups and users.
Configure assignment rules	Configure assignment rules to identify cases that meet certain conditions and then route those cases to agents.
Configure Service Level Agreements (SLAs)	Configure the installed SLAs to configure SLA timings for policy service cases and tasks.
Configure Document Processor	Configure Document Processor for document categories, document types, inbound and out bound document rules, and approval rules for document deferments and exceptions.

Using Commercial Lines Servicing

Learn how the following roles use Commercial Lines Servicing to update policies, change coverages, review and approve underwriting, and send documents for personal policies.

With Commercial Lines Servicing, requesters and contributors can submit requests, and processors can work on cases, for the following personal policy case types.

Commercial case types

Business owners policy is the commercial case type available.

Workspace

Requesters, contributors, and processors use personalized Workspace to work on all aspects of insurance policy cases. Workspace enables these roles to do the following:

- Monitor workload and performance
- Focus on high-priority items
- Easily navigate across tasks

For more information, see Workspaces.

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Workspace users for Commercial Lines Servicing

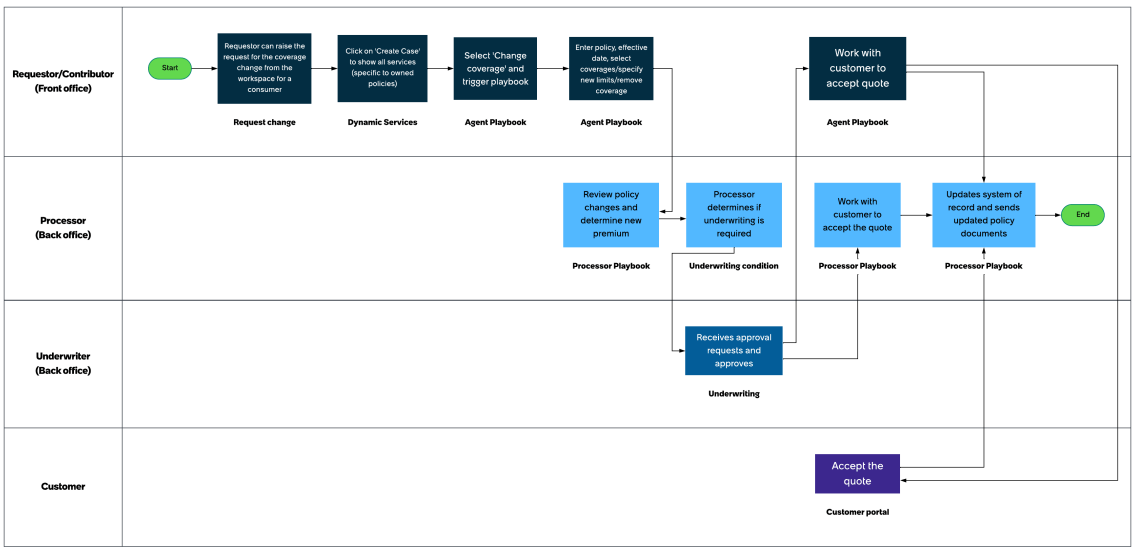
User	Description
Policy admin	Configures the insurance policy workspace as per business requirements. For more information, see Configure CRM Workspace.
Underwriting admin	Configures the insurance underwriting workspace as per business requirements. For more information, see Configure CRM Workspace.
Processor Workspace	
Policy processor	Works on policy cases and tasks to fulfill requests for accounts managed by them.
Contributor Workspace	
Policy contributor	Submits policy service requests.
Underwriter Workspace	
Underwriter	Views the status of and works on underwriting tasks.

Request, review, and approve change coverage request workflows

Learn how agents, using the change coverage limits workflows, resolve service requests for requesting, reviewing, and approving policy change requests.

The following diagram shows how the application helps agents resolve a change policy coverage request.

Change coverage workflow example



The insurance policy admin can review and customize this predefined flow based on the business needs of your organization.

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The following workflow routes the case and tasks for changing coverage for a policy to agents in different departments. The agents log in to the Workspace to work on the tasks in their queue. The case playbook guides agents through the steps that are needed to fulfill the request.

Submitting a request as a policy requester, contributor, or processor

An insurance policy requester submits a request on behalf of a customer.

A customer (consumer or contact) can directly submit a request from the Customer Service Portal, Consumer Service Portal, or another self-service portal.

Note: For consumers to submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal) activated.

A policy service case is created based on the request type, and routes to the processor.

Note: In the case playbook, the requester or contributor updates the case details in the Initiate and review stage, and submits the change for fulfillment.

A workflow triggers automatically, and the assignment rules route the associated tasks to the appropriate processor teams.

Reviewing a request and submitting a decision as a processor

1. In the case playbook, the processor reviews the policy change request and determines if underwriting is required. The processor approves or rejects the request.
   - If the processor approves the change request, a quote for the requested change is sent to the customer or contributor.
   - If the processor is not sure about whether to approve the requested change, a task is created to advance the case to an underwriter.
2. An underwriter reviews the case details and approves or rejects the case. If they approve the case to authorize the policy change request, a quote for the requested change is sent to the customer or contributor.
3. If the customer approves the quote, the processor updates the policy record, sends updated policy documents to the customer, and closes the change coverage task in the playbook.

Accepting or rejecting a quote as a customer

When the customer receives a quote after acceptance of the requested policy change, they can accept or reject the quote.

The case is complete, and the state and stage of the case are set to Closed Complete.

Submit a policy service request

Help your customers by submitting a policy service request for them.

Before you begin

Role required: sn_ins_policy_b2b.contributor

Note: The applicable universal contributor role can also be assigned to create a case. For more information, see User roles and FSO Business rules.

Important: For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see Roles and Personas.

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About this task

Requestors, contributors, and processors can submit policy service requests for customers.

Customers can submit policy service requests from the Consumer Service Portal or another self-service portal. They can select a service catalog item, fill out the necessary form, and then submit a form.

Note: Before your customers can submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal).

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. Create a policy service request from the customer record or an interaction record.

Option	Steps
Policy service request from a customer record	**a.** In the **Lists** tab, under **Customer**, click **Consumers**. **b.** Click the customer record that you want to open.
Policy service request from an interaction record	**a.** In the **Lists** tab, under **Interactions**, click **My Interactions**. **b.** Click the interaction record for the customer that you want to open. For information on how to create an interaction, see

4. Click **Create Policy Request**.
5. From the Catalogs list, select **Financial Services**.
6. Under **Categories**, click **Insurance Policy Service**.
7. Click a policy service that you want to submit a request for.
8. Fill in any necessary information that is related to the request.

Note: Each policy service request form has a different set of fields that are based on the policy service.

9. Click **Submit**.

Result

Based on the request type, a policy service case is created in the New state. The case is assigned to an assignment group or a policy processor in the policy service department. The assignment group or user that the case is assigned to is based on the assignment rules.

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What to do next

- Click **View Details** to open the policy service case and view its details. You can also add additional information in the **Comments** field that can help the policy processor in resolving the case.
- A policy processor can start working on the case and its tasks.

Work on a policy service case

Review a policy case for a policy service request and update its details to trigger its workflow.

Before you begin

Role required: sn_ins_policy_b2b.bop_processor

About this task

The Commercial Lines Servicing modules enable processors to work on cases and tasks for commercial policy accounts. When a customer requests an insurance policy service, a policy service case is created and assigned to an insurance policy processor. After the processor updates the case details, the configured workflow is triggered. The flow triggers various tasks from the case and the assignment rules route these tasks to the appropriate back-office teams such as insurance policy, underwriting, or document service. A new task is created when an agent closes the previous task. All tasks that are associated with the case appear in respective tasks tabs.

Use the case playbook that provides the activities and tasks required to research and fulfill the request.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Policy Service Cases**, open the case list.
   - For your assigned cases, click **Assigned to me**.
   - For all cases, click **All**.
4. In the list, select the case to work on.
   - To work on a case that is assigned to you by someone else, click **Accept**.
   - To work on a case that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.

   The state of the case updates to Work in Progress.
5. Select the **Playbook** tab.
6. Use the activities and tasks under the playbook stages to fulfill the request and resolve the case.

   Note: Depending on the policy service request type, a playbook might have additional or fewer activities and tasks.

   Any tasks generated during playbook activities appear in the **Tasks** tab of the case.
7. **Optional:** For any ad hoc work, create a policy service task by navigating to the **Policy Service Tasks** tab of the case and clicking **New**.
8. Click **Update**.

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Result
The case workflow triggers next tasks for underwriter and document agent and the case moves to the next stage.

What to do next
Work on the tasks associated with the case to resolve it.

- Work on an insurance underwriting task.
- Work on a document task to verify documents for a policy service case.
- Work on a policy service task.

Work on an insurance underwriting task

Work on a commercial insurance underwriting task to evaluate the policy request and analyze risks for an insurance policy customer.

Before you begin
Role required: sn_ins_uw_b2b.underwriter

About this task
The configured workflow automatically generates an underwriting task for an underwriting agent. The task is assigned to the underwriting operations team or an agent based on the assignment rules.

Procedure
1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Commercial Underwriting Service Tasks**, open the task list.
   - For your assigned tasks, click **Assigned to me**.
   - For all underwriting tasks, click **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Finish the work that is required to complete the task in your insurance system.
6. **Optional:** In the **Work notes** field, enter any comments that are related to your findings.
7. In the **State** field, change the state of the task to **Closed Complete** to close the task.
8. Click **Update**.

Work on a document task to verify documents for a policy service case

Work on a document task to manage and track documents (inbound and outbound) that are needed for a policy service case.

Before you begin
Role required: sn_bom_document.b2b_agent

About this task
The Document Processor service determines which documents (inbound and outbound) are required in a workflow. If any documents must be collected or distributed to the customer, a task is automatically generated for a document agent. The task is assigned to the document service team or a document agent based on the assignment rules.

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Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Document Service**, open the task list.
   - For your assigned tasks, click **Assigned to me**.
   - For all document tasks, click **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Find out which documents are required for the case:
   - For a list of inbound documents, click the **Inbound Documents** tab.
   - For a list of outbound documents, click the **Outbound Documents** tab.
6. Verify the completeness of all documents that the customer has submitted (inbound) or the bank should share with the customer (outbound).

Task	Action
Verify an inbound or outbound document	**a.** In the list, click the document that you want to verify. **b.** Check the document details and click **Verify**.
Defer an inbound document	If the customer can't submit a document and has requested to submit it at a future date, you can defer this document. **a.** In the list, click the document to defer. **b.** Click **Request Deferment**. **Note:** This option is available only if a deferment is enabled for the document category.
Request exception for an inbound document	If the customer is not able to submit a document and seeks an exemption from submitting it, you can request an exception for this document. **a.** In the list, click the document to request an exception for. **b.** Click **Request Exception**. **Note:** This option is available only if an exception is enabled for the document category.

Note: Depending on the document rules, a deferment or an exception for a document might require an approval by a document agent to close the task. To approve, click the **Approvals** tab in the document and click **Approve**.

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7. **Optional:** In the **Work notes** field, enter any comments.
8. Click **Close**.

Result

- The document task moves to the Closed Complete state and the associated case moves to the next stage.
- A new task that is based on the configured workflow is automatically generated in a respective task tab of the associated case. The new task is assigned to an assignment group or agent based on the assignment rules.

Analytics and reporting for Commercial Lines Servicing

Commercial Lines Servicing contains preconfigured dashboards with actionable data visualizations that can help your organization improve your business processes and quantify the value of self-service.

Use the Performance Analytics widgets on a dashboard to visualize data over time, analyze your business processes, and identify areas of improvement.

The Commercial Lines Servicing dashboard is available for Commercial Lines Servicing.

Commercial Lines Servicing reference

Learn about the components, such as the roles, tables, plugins, and store applications, that are installed when you install the Commercial Lines Servicing application.

Components installed with Commercial Lines Servicing

Several types of components are installed with the installation of the Financial Services Commercial Lines Servicing store application, including tables and user roles. The applications also install related plugins and store applications if they are not already installed.

Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see Find components installed with an application.

Plugins installed

Plugins installed with Commercial Lines Servicing

Plugin	Description
Case Management Core [com.sn_customerservice]	Enables the extension of tables from the Customer Service Management application into the Financial Services Operations applications.

Store applications installed

Store applications installed with Commercial Lines Servicing

Store application	Description
Financial Services Operations Core	Stores the customer data that is needed to make policy service requests. For

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Store applications installed with Commercial Lines Servicing (continued)

Store application	Description
	more information, see Financial Services Operations Core.
Commercial Lines Underwriting	Enables management of commercial underwriting services tasks that are used in insurance policy service cases. For more information, see Components installed with Commercial Lines Underwriting.
Document Processor	Enables the management of document services tasks that are used in insurance operations workflows. For more information, see Integrating with Document Processor.
Playbooks for Customer Service Management	Provides a way to visualize business process workflows in a simple, task-oriented view, ensuring consistent responses to commonly encountered situations. For more information, see .

Roles installed

Roles installed with Commercial Lines Servicing

Role title [name]	Description	Contains roles
Commercial insurance policy admin [sn_ins_policy_b2b.admin]	• Grant commercial property and casualty insurance servicing roles • Delete commercial policy cases and tasks • Configure commercial Property and Casualty Insurance Servicing application • Create and modify commercial policy service definitions • Has read, write, and create	• sn_bom.service_definition_admin • sn_ins_policy_b2b.bop_processor

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Roles installed with Commercial Lines Servicing (continued)

Role title [name]	Description	Contains roles
	access to commercial policy data	
Commercial policy processor [sn_ins_policy_b2b.bop_processor]	• Submit commercial insurance policy service requests • View the status of commercial insurance policy cases, underwriting tasks, and document services tasks • Record interactions	• sn_ins_policy_b2b.info_viewer • sn_bom_document.b2b_viewer • sn_ins_policy_b2b.info_writer • sn_bom.b2b_agent • sn_ins_uw_b2b.viewer • sn_ins_policy_b2b.bop_viewer • sn_bom_document.b2b_collector • sn_bom.bo_ins_policy_viewer
Commercial insurance contributor [sn_ins_policy_b2b.contributor]	Create and track policy service cases for accounts managed by them. **Important:** For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see Roles and Personas.	• sn_ins_policy_b2b.info_viewer • sn_sla_definition_read • sn_bom_document.b2b_viewer • sn_ins_policy_b2b.info_writer • sn_bom.account_data_viewer • sn_ins_uw_b2b.viewer • sn_customerservice.csm_workspace_user • sn_bom.b2b_contributor • sn_bom_document.b2b_collector • sn_bom.bo_ins_policy_viewer
Commercial insurance policy viewer [sn_ins_policy_b2b.bop_viewer]	View commercial insurance policy cases and related data	• sn_bom.ref_data_viewer • sn_bom.service_definition_read • sn_bom.customer_data_viewer

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Roles installed with Commercial Lines Servicing (continued)

Role title [name]	Description	Contains roles
		• sn_ins_uw_b2b.viewer • sn_bom.bo_ins_policy_viewer

Tables installed

Tables installed with Commercial Lines Servicing

Table	Description
Policy Base [sn_ins_policy_b2b_base]	Personal lines servicing base table extension of the Case [sn_customerservice_case] table. Any line of business specific case type tables can be extended off this table.
Business Owner Policy Case [sn_ins_policy_b2b_bop_service]	BOP case type table which holds all servicing cases for Business Owner policies. This table is an extension of the Policy Base table.
Business Owner Policy Task [sn_ins_policy_b2b_bop_task]	This table extends the Financial Task [sn_bom_task] table. Stores all tasks related to a BOP case.
Insured Property Info [sn_ins_policy_b2b_insured_property_info]	This is an Info table which stores the changes to insured properties which can take place as part of servicing a case against a policy.
Participant Insured Property Info [sn_ins_policy_b2b_participant_insured_property_info]	This is an Info table which stores the changes to a role that a participant plays on an insured property which can take place as part of servicing a case against a policy.
Policy Participant Info [sn_ins_policy_b2b_policy_participant_info]	This is an Info table which stores the changes to policy participants which can take place as part of servicing a case against a policy.
Policy Coverage Info [sn_ins_policy_b2b_policy_coverage_info]	This is an Info table which stores the changes to policy coverages which can take place as part of servicing a case against a policy.

Components installed with Commercial Lines Underwriting

Several types of components are installed with installation of the Commercial Lines Underwriting application (sn_ins_uw_b2b), including tables and user roles.

Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see Find components installed with an application.

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The Commercial Lines Underwriting plugin (sn_ins_uw_b2b) is automatically installed with the Commercial Lines Servicing plugin.

Commercial Lines Underwriting manages the underwriting tasks that are used in workflows across Financial Services Operations applications.

Roles installed

Roles installed with the Commercial Lines Underwriting application

Role title [name]	Description	Contains roles
Insurance underwriting admin sn_ins_underwrite.admin	Application-specific system administrator role that can grant access to all insurance underwriting operations data. Users with this role have read, write, and create access to the Insurance Underwriting Operations tables.	sn_ins_underwrite.underwriter
Commercial insurance underwriter [sn_ins_uw_b2b.underwriter]	• View the overall status of commercial underwriting tasks for insurance policy services • Work on commercial underwriting tasks	• sn_ins_policy_b2b.info_viewer • sn_bom.b2b_agent • sn_ins_policy_b2b.bop_viewer • sn_bom.ins_policy_viewer
Insurance underwriting viewer sn_ins_underwrite.viewer	View underwriting tasks and related data for insurance policy services	None

Tables installed

Tables installed with the Commercial Lines Underwriting application

Table	Description
Commercial Lines Underwriting	
Commercial Underwriting Service Task [sn_ins_uw_b2b_task]	Stores all underwriting tasks for business policy service requests for all Financial Services Operations applications. This table extends the Financial Task [sn_bom_task] table.

Life Insurance Servicing

Life Insurance Servicing policy service requests are supported through individual life and group life applications.

Individual and group life insurance policy service requests are supported through the following applications:

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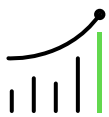
- Individual Life Servicing
- Group Life Servicing

Individual Life Servicing

The ServiceNow® Individual Life Servicing application (sn_ins_indiv_life) gives your organization the tools to quickly update and maintain individual life and disability insurance policies.

Request apps on the Store

Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.

Explore  Learn about how customers and insurance agents use Individual Life Servicing.	**Configure**  Configure Individual Life Servicing.
Reference  Get details about components such as roles, tables, plugins, and store applications that are installed.	**Analytics and Reporting**  Monitor key statistics and track performance with preconfigured dashboard.

Exploring Individual Life Servicing

Contributors, processors, and underwriters can manage individual life and disability insurance policies, creating cases to initiate and complete insurance workflow tasks.

Key features

- Five baseline flows for updating policy information
- Initiate and complete insurance workflows using dedicated playbooks and workspaces designed for each role. Playbooks provide step-by-step guidance through tasks to ensure that every step gets completed at the right stage of the process. Use or enhance baseline service flows for Individual Life Servicing
- Baseline data model to help create relevant service definitions and view accurate information on the policy

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- Document processor feature to help collect and process documents intelligently, as well as configure and send out documents for e-signature
- Personalized Workspace for different roles
- Monitor key statistics and track performance with ServiceNow® Performance Analytics and ServiceNow® Process Mining.

With the Individual Life Servicing application, manage the initiation, processing, and fulfillment of insurance policy service requests for individual life and disability products. Coordinate efforts with departments and offices to manage life and disability insurance policy change tasks. Collect and validate required documentation, authorize, and finalize the approval process from one centralized workflow.

Individual Life Servicing personas

Individual Life Servicing is aimed at the following personas.

Personas for the Individual Life Servicing application

Persona	Description
Administrator	Insurance policy admin who's responsible for configuring the application.
Contributor	Insurance agents who submit policy service requests on behalf of customers.
Manager	Managers who can view the analytics and Process Mining dashboards.
Processors	Processors in the middle or back office of financial institutions who work on life insurance policy changes. They are responsible for working on policy cases and tasks.
Underwriters	Underwriters help review and process servicing requests if their inputs are required in resolving a case.

Install Individual Life Servicing

You can install the Individual Life Servicing application (sn_ins_indiv_life) if you have the admin role. The application includes demo data and installs related ServiceNow® Store applications and plugins if they are not already installed.

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see Get entitlement for a ServiceNow product or application.
- Review the Individual Life Servicing application listing in the ServiceNow Store for information on dependencies, licensing or subscription requirements, and release compatibility.

Role required: admin

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About this task

The following items are installed with Individual Life Servicing:

- Plugins
- Store applications
- Roles
- Tables

For more information, see Components installed with Individual Life Servicing.

Procedure

1. Navigate to **All** > **System Applications** > **All Available Applications** > **All**.
2. Find the Individual Life Servicing application (sn_ins_indiv_life) using the filter criteria and search bar.

   You can search for the application by its name or ID. If you cannot find the application, you might have to request it from the ServiceNow Store.

   In the list next to the **Install** button, the versions that are available to you are displayed.
3. Select a version from the list and select **Install**.

   In the Review Installation Details dialog box, any dependencies installed with your application are listed.
4. If you're prompted, follow the links to the ServiceNow Store to get any additional entitlements for dependencies.
5. **Optional:** If demo data is available and you want to install it, select the **Load demo data** check box.
   Demo data are the sample records that describe application features for common use cases. Load the demo data when you first install the application on a development or test instance.
6. Select **Install**.

Configure Individual Life Servicing

Review the components that are installed with the Individual Life Servicing application and modify as needed for your organization's business needs.

Before you begin

Make sure that the Configure Individual Life Servicing application is installed. For more information, see Install Individual Life Servicing.

Role required: sn_ins_indiv_life.admin or admin

Procedure

1. Import your financial accounts, financial products, financial institutions, and transactions data into ServiceNow tables.
   For more information, see Import your financial data using import sets.
2. Review the installed components and modify them or add new ones as applicable.

Task	Description
Configure service definitions	Configure service definitions to enable unique flows and views for policy service

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Task	Description
	case and task. You should configure service definitions for: ○ Individual Life Servicing ○ Individual Life Underwriting
Configure record producers	Create or modify record producers to define request forms.
Create flows	Create flows using Workflow Studio.
Configure playbooks	Edit or create a new playbook using Play books.
Configure CRM Workspace	Configure CRM Workspace to enable re questers, contributors, and processors to in teract with customers, and create and work on cases.
Modify interceptors and workspace record type selectors	Modify interceptors and workspace record type selectors to configure policy request types.
Configure user groups	Configure user groups for assignment of cas es and tasks. You can also assign roles to groups and users.
Configure assignment rules	Configure assignment rules to identify cases that meet certain conditions and then route those cases to agents.
Configure Service Level Agreements (SLAs)	Configure the installed SLAs to configure SLA timings for policy service cases and tasks.
Configure Document Processor	Configure Document Processor for document categories, document types, inbound and out bound document rules, and approval rules for document deferments and exceptions.

Using Individual Life Servicing

Learn how the following roles use Individual Life Servicing to update policies, review and approve underwriting, and send documents for individual life policies.

With Individual Life Servicing, contributors/processors can submit cases on behalf of the customer, and processors/underwriters can work on the cases raised on the individual policy case type.

Predefined workflows on the individual life policy case type

- Increase coverage
- Decrease coverage
- Cancel policy
- Convert term to perm
- Add/Change beneficiary

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Workspace

Contributors and processors use personalized Workspace to work on all aspects of insurance policy cases. Workspace enables these roles to do the following:

- Monitor workload and performance
- Focus on high-priority items
- Easily navigate across tasks

For more information, see Workspaces.

Workspace users for Individual Life Servicing

User	Description
Policy admin	Configures the insurance policy workspace as per business requirements. For more information, see Configure CRM Workspace.
Underwriting admin	Configures the insurance underwriting workspace as per business requirements. For more information, see Configure CRM Workspace.
Processor Workspace	
Policy processor	Works on policy cases and tasks to fulfill requests raised on policies.
Contributor Workspace	
Policy contributor	Submits policy service requests on behalf of customers.
Underwriter Workspace	
Underwriter	Views the status of tasks and works on underwriting-specific tasks.

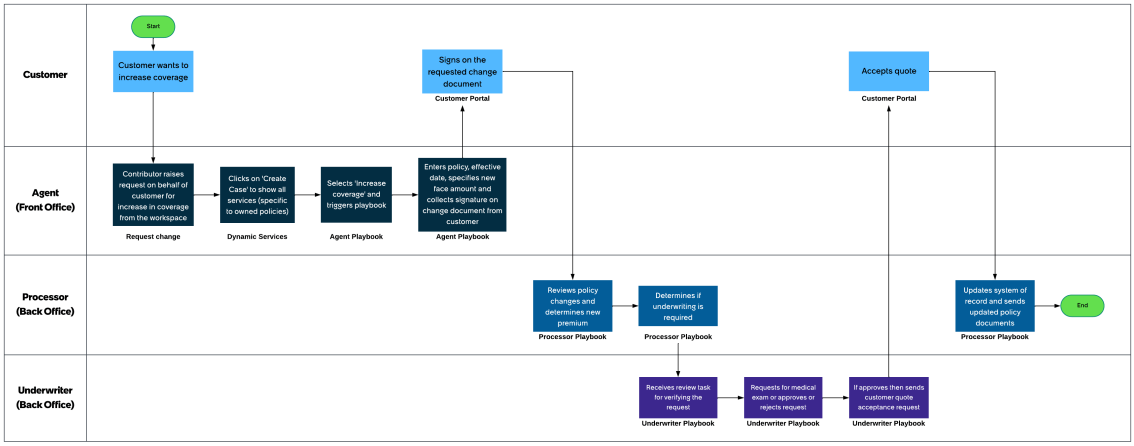
Request, review, and approve increase coverage request workflows

Learn how agents, using the increase coverage workflow, resolve service requests for requesting, reviewing, and approving individual life insurance policy change requests.

The following diagram shows how the application helps agents resolve an increase coverage request.

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Individual Life Servicing - Increase coverage workflow example



The insurance policy admin can review and customize this predefined flow based on the business needs of your organization.

The following workflow routes the case and tasks for increasing coverage for a policy to agents in different departments. The agents log in to the Workspace to work on the tasks in their queue. The case playbook guides agents through the steps that are needed to fulfill the request.

Submitting a request as a policy contributor or processor

An insurance policy contributor creates a request on behalf of a customer.

A customer (consumer or contact) can directly submit a request from the Customer Service Portal, Consumer Service Portal, or another self-service portal.

> **Note:** For consumers to submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal) activated.

A policy service case is created based on the request type, and a task creates to send a request to send to the customer the increase coverage .pdf document for their signature. Once the customer signs the document, and the contributor submits the case.

> **Note:** In the case playbook, the requester or contributor updates the case details in the Initiate and review stage, and submits the change for fulfillment.
>
> A workflow triggers automatically, and the assignment rules route the associated tasks to the appropriate processor teams.

Reviewing a request and submitting a decision as a processor

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1. In the case playbook, the processor reviews the policy change request and determines the new premium amount. The processor determines if underwriting is required.
   - If the processor approves the request, a quote for the requested increase coverage change is sent to the customer or contributor.
   - If the processor is not sure about whether to approve the requested change, a task is created to advance the case to an underwriter.
   - If the processor rejects the request, the case becomes closed.
2. If the customer approves the quote, the processor updates the policy record, sends updated policy documents to the customer, and closes the increase coverage task in the playbook.

Approving or rejecting a case as an underwriter

When a processor is not sure about whether to approve the requested change and a created task advances the case to the underwriter, the underwriter reviews the case details, may request a medical exam for the customer, or approves or rejects the case. If the underwriter approves the case to authorize the increase coverage change request, an updated premium quote for is sent to the customer or contributor.

Accepting or rejecting a quote as a customer

After a contributor or processor updates and sends the customer the increase coverage document with the changes for the customer's signature, the customer reviews the request details and signs the document. After the processor or underwriter approves the increase coverage request, the customer is sent an adjusted premium quote and can accept or reject the quote.

The case is complete, and the state and stage of the case are set to Closed Complete.

Create an individual life service case

A processor or contributor can begin the policy request process by creating an individual life case on behalf of your customer.

Before you begin

Role required: sn_ins_indiv_life.processor, sn_ins_indiv_life.processor_connector, or sn_ins_indiv_life.contributor

Note: The applicable universal contributor role can also be assigned to create a case. For more information, see User roles and FSO Business rules.

Important: For the agent connector or contributor role to work, they must be combined with one of the roles in CSM industry data model or Contributor users. For more information, see Roles and Personas.

About this task

Contributors and processors can submit individual policy service requests for customers from their workspace.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. Create a case from the individual life service case list or an interaction record.

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Option	Steps
Individual life case from the individual life case list	**a.** In the **Lists** tab, under **Individual life service cases**, click **All**. **b.** Select **New**.
Individual life case from an interaction record	**a.** In the **Lists** tab, under **Interactions**, select **My Interactions**. **b.** Open the required interaction record for the customer. **c.** Select **Create Case**. For information on how to create an interaction, see

4. In the Create a new case dialog box, select the individual life service that you want to create a case for.
   - **Add/Change beneficiary**
   - **Increase coverage**
   - **Decrease coverage**
   - **Convert term to perm**
   - **Cancel policy**
5. Select **Create**.
6. On the form, fill in the required fields and any other related information that you've gathered from the customer.
7. Select **Save**.

Result

Based on the request type, a policy service case is created in the New state. The case is assigned to an assignment group or a policy processor in the policy service department. The assignment group or user that the case is assigned to is based on the assignment rules.

Work on an individual life service case

Work on an individual life case to review policy information, ensure that any outstanding tasks are completed, and complete the policy service request.

Before you begin

Role required: sn_ins_indiv_life.processor or sn_ins_indiv_life.processor_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task

When a customer requires an insurance policy change, an individual life contributor, such as a relationship manager, initiates a case and updates its details, triggering the workflow. Throughout the workflow, insurance and document agents complete their assigned tasks and update the status of the case.

Note: Depending on the policy service request type, a workflow might have additional or fewer tasks.

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Use the case playbook that provides the activities and tasks required to research and complete the request. Tasks in the playbook activities are also available in the Tasks tab of the case.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Individual life service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all individual life cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. Use the activities and tasks under the following playbook stages to fulfill the request and resolve the case:
   - **Initiation** to enter policy details or coverage changes, collect customer documents, and submit the case for review.
   - **Processor review** to verify customer documents, review policy details, and submit the review.
   - **Customer acceptance** to update with the customer's decision to accept or reject the quote.
   - **Fulfillment** to activate the accepted change, update the policy record, send updated policy documents to the customer, and close the case.

   Any tasks generated during playbook activities appear in the **Tasks** tab of the case.
7. **Optional:** In the **Work notes** field, enter any comments.
8. Close the task from the playbook activity or the task form.

Policy task	Action
To verify a change or a document	○ In the case playbook, click **Mark complete**. ○ In the task form, in the **State** field, change the state of the task to **Closed Complete**.
To submit a review	Select **Approve** to approve or **Reject** to reject the request.

Result
The case automatically updates to show Closed Complete.

Work on an individual life insurance underwriting task

An underwriter can work on an individual life insurance underwriting task to evaluate the policy request and analyze risks for an insurance policy customer.

Before you begin
Role required: sn_ins_indiv_uw.underwriter

About this task
The configured workflow automatically generates an underwriting task for an underwriting agent. The task is assigned to the underwriting operations team or an agent based on the assignment rules.

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Use the case playbook that provides the activities and tasks required to research and complete the request.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. Open the task from the underwriting task list.

Option	Description
From the Individual Life Underwriting task list	**a.** In the **Lists** tab, under **Individual life UW Service Tasks**, open the task list. ▪ For your assigned tasks, select **Assigned to me**. ▪ For all underwriting tasks, select **All**. **b.** In the list, select the task that you want to work on.

To work on a task that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.

4. Finish the work that is required to complete the task in your insurance system.
5. **Optional:** In the **Work notes** field, enter any comments that are related to your findings.
6. Close the task from the underwriting task form.

Underwriting task	Action
To review coverage change	○ To request further action, select **Request medical exam**. ○ To close the task: ▪ In the case playbook, click **Mark com plete**. ▪ In the task form, in the **State** field, change the state of the task to **Closed Complete**.
To submit a review	Select **Approve** to approve or **Reject** to reject the request.

7. Select **Update**.

Analytics and reporting for Individual Life Servicing

Individual Life Servicing contains preconfigured dashboards with actionable data visualizations that can help your organization improve your business processes and quantify the value of self-service.

Use the Performance Analytics widgets on a dashboard to visualize data over time, analyze your business processes, and identify areas of improvement.

The Individual Life Servicing dashboard is available for Individual Life Servicing.

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Individual Life Servicing reference

Learn about the components, such as the roles, tables, plugins, and store applications, that are installed when you install the Individual Life Servicing application.

Components installed with Individual Life Servicing

Several types of components are installed with activation of the Individual Life Servicing plugin, including tables and user roles.

Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see Find components installed with an application.

Plugins installed

Plugins installed with the Individual Life Servicing application

Plugin name	Description
Case Management Core [com.sn_customerservice]	Enables the extension of tables from the Customer Service Management application into the Financial Services Operations applications.
Individual Life Insurance Underwriting Operations [sn_ins_indiv_uw]	Enables insurance carriers to route service requests to underwriters based on their existing underwriting guidelines and rules. Underwriters can collaborate with distribution and servicing teams though a workflow.

Store applications installed

Store applications installed with the Individual Life Servicing application

Store application	Description
Financial Services Operations Core	Stores the customer data that is needed to make policy service requests. For more information, see Financial Services Operations Core.
Individual Life Insurance Underwriting Operations	Enables management of individual policy underwriting services tasks that are used in insurance policy service workflows. For more information, see Components installed with Individual Life Underwriting.
Document Processor	Enables management of document services tasks that are used in insurance policy service cases. For more information, see Integrating with Document Processor.
Playbooks for Customer Service Management	Provides a way to visualize business process workflows in a simple, task-oriented view, ensuring consistent responses to commonly encountered situations. For more information, see Playbooks in Customer Service Management.

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Store applications installed with the Individual Life Servicing application (continued)

Store application	Description
CSM Contributor User	Enables middle office teams to create cases for customer requests. For more information, see CSM Contributor User Configure Contributor Users.

Roles installed

Roles installed with the Individual Life Servicing application

Role title [name]	Description	Contains roles
Individual policy admin [sn_ins_indiv_life.admin]	• Grant individual insurance servicing roles • Delete individual policy cases and tasks • Configure Individual Life Servicing application • Create and modify individual policy service definitions • Has read, write, and create access to individual policy data	• sn_bom.service_definition_admin • sn_ins_indiv_life.line_writer • sn_ins_indiv_life.processor • sn_ins_indiv_life.processor_connector
Individual life manager [sn_ins_indiv_life.manager]	• View the Performance Analytics reports in the Individual Life Servicing dashboard • Use Process Mining projects for insurance operations processes	• sn_ins_indiv_life.processor • sn_ins_indiv_life.processor_connector

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Roles installed with the Individual Life Servicing application (continued)

Role title [name]	Description	Contains roles
Individual policy processor [sn_ins_indiv_life.processor]	• Submit individual insurance policy service requests • View the status of individual insurance policy cases, underwriting tasks, and document services tasks • Record interactions	• sn_ins_indiv_life.line_writer • sn_doc_processor.agent • sn_ins_indiv_uw.viewer • sn_bom.indiv_life_policy_viewer • sn_bom.indiv_disab_policy_viewer • sn_bom.b2b_agent • sn_bom.b2c_agent
Individual policy processor connector [sn_ins_indiv_life.processor_connector]	• Access and view the status of individual life and disability policy cases, underwriting tasks, and document services tasks for customer accounts managed by them. • Create, update, and close cases and tasks for customer accounts managed by them • Record interactions	• sn_ins_indiv_life.viewer • sn_doc_processor.agent • sn_ins_indiv_life.line_writer • sn_sla_definition_read • sn_bom.customer_data_viewer • sn_ins_indiv_uw.viewer • sn_bom.viewer • sn_bom.indiv_life_policy_viewer • sn_bom.indiv_disab_policy_viewer • sn_bom.account_data_viewer • sn_bom.agent • sn_ins_indiv_life.line_viewer
Individual policy contributor [sn_ins_indiv_life.contributor]	Create and track policy service cases for accounts managed by them.	• sn_bom.service_viewer • sn_ins_indiv_life.lineinfo_writer • sn_sla_definition_read • sn_bom.customer_data_viewer • sn_ins_indiv_uw.viewer • sn_bom.b2c_contributor

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Roles installed with the Individual Life Servicing application (continued)

Role title [name]	Description	Contains roles
	Important: For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see Roles and Personas.	• sn_bom.indiv_life_policy_viewer • sn_bom.indiv_disab_policy_viewer • sn_bom.account_data_viewer • sn_customerservice.csm_workspace_user • sn_bom.b2b_contributor • sn_ins_indiv_life.line_viewer • sn_bom.ins_policy_viewer
Individual policy viewer [sn_ins_indiv_life.viewer]	View individual insurance policy cases and related data	• sn_bom.ref_data_viewer • sn_bom.service_definition_read • sn_bom.customer_data_viewer • sn_bom.indiv_life_policy_viewer • sn_ins_indiv_life.info_viewer • sn_bom.ins_policy_viewer

Tables installed

Store applications installed with the Individual Life Servicing application

Table	Description
Individual Life Policy Base [sn_ins_indiv_life_base]	Policy Base table extends the Case [sn_customerservice_case] table.
Individual Life Policy Case [sn_ins_indiv_life_service]	Policy Service Case table extends the Policy Base table. Stores all policy service cases for consumer services for the Individual Life Servicing
Individual Life Policy Task [sn_ins_indiv_life_task]	This table extends the Financial Task [sn_bom_task] table. Stores all policy tasks for policy services for the Individual Life Servicing
Policy Coverage Line [sn_ins_indiv_life_coverage_line]	This is an Info table which stores the changes to coverages of policy services for the Individual Life Servicing

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Components installed with Individual Life Underwriting

Several types of components are installed with activation of the Individual Life Underwriting plugin, including tables and user roles.

Roles installed

Roles installed with the Individual Life Underwriting application

Role title [name]	Description	Contains roles
Individual insurance underwriting admin [sn_ins_indiv_uw.admin]	Application-specific system administrator role that can grant access to all individual insurance underwriting operations data. Users with this role have read, write, and create access to the Individual Life Underwriting tables.	sn_ins_indiv_uw.underwriter
Individual insurance underwriter [sn_ins_indiv_uw.underwriter]	• View the overall status of individual policy underwriting tasks for insurance policy services • Work on individual policy underwriting tasks	• sn_ins_indiv_life.viewer • sn_ins_indiv_life.line_writer • sn_bom.indiv_disab_policy_viewer • sn_bom,b2b_agent • sn_bom.b2c_agent
Individual insurance underwriting viewer [sn_ins_indiv_uw.viewer]	View underwriting tasks and related data for individual insurance policy services	

Tables installed

Tables installed with the Individual Life Underwriting application

Table	Description
Individual Life Underwriting Service Task [sn_ins_indiv_uw_task]	Stores all underwriting tasks for individual policy service requests for all applications. This table extends the Financial Task [sn_bom_task] table.

Group Life Servicing

The ServiceNow® Group Life Servicing application (sn_ins_group_life) gives your organization the tools to establish, update, and maintain group life and disability insurance policies.

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Request apps on the Store

Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.

Explore



Learn about how customers, insurance agents, and policy processors use Group Life Servicing.

Set up



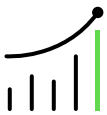
Set up Group Life Servicing

Reference



Get details about components such as roles, tables, plugins, and store applications that are installed.

Analytics and Reporting



Monitor key statistics and track performance with preconfigured dashboard.

Exploring Group Life Servicing

Contributors, processors, and underwriters can manage group life and disability insurance policies, creating cases to initiate and complete insurance workflow tasks.

Key features

- Baseline service flow for changing group policy member information
- Initiate and complete insurance workflows using dedicated playbooks and workspaces designed for each role. Playbooks provide step-by-step guidance through tasks to ensure that every step gets completed at the right stage of the process. Use or enhance baseline service flows for Group Life Servicing.
- Baseline data model to help create relevant service definitions and view accurate information on the policy
- Document processor feature to help collect and process documents intelligently, as well as configure and send out documents for e-signature
- Personalized Workspace for different roles
- Monitor key statistics and track performance with ServiceNow® Performance Analytics and ServiceNow® Process Mining.

With the Group Life Servicing application, manage initiation, processing, and fulfillment of insurance policy service requests for group life and disability products. Coordinate efforts with

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departments and offices to manage life insurance policy change tasks. Collect and validate required documentation, authorize, and finalize the approval process from one centralized workflow.

Group Life Servicing personas

Group Life Servicing is aimed at the following personas.

Personas for the Group Life Servicing application

Persona	Description
Administrator	Insurance policy admin who's responsible for configuring the application.
Contributor	Insurance agents who submit policy service requests on behalf of customers.
Manager	Managers who can view the analytics and Process Mining dashboards.
Processors and Processor connectors	Processors in the middle or back office of financial institutions who work on life insurance policy changes. They are responsible for working on policy cases and tasks.
Underwriters	Underwriters help review and process servicing requests if their inputs are required in resolving a case.

Setting up Group Life Servicing

You can set up your implementation for a Group Life Servicing application by installing the application, importing financial services data, and reviewing and configuring the components that are installed with the application.

Install Group Life Servicing

You can install the Group Life Servicing application (sn_ins_group_life) if you have the admin role. The application installs related ServiceNow® Store applications and plugins if they are not already installed.

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see Get entitlement for a ServiceNow product or application.
- Review the Group Life Servicing application listing in the ServiceNow Store for information on dependencies, licensing or subscription requirements, and release compatibility.

Role required: admin

About this task

The following items are installed with sn_ins_group_life:

- Plugins
- Store applications

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- Roles
- Tables

For more information, see Components installed with Group Life Servicing.

Procedure

1. Navigate to **All** > **System Applications** > **All Available Applications** > **All**.
2. Find the Group Life and Disability Servicing application (sn_ins_group_life) using the filter criteria and search bar.

   You can search for the application by its name or ID. If you cannot find the application, you might have to request it from the ServiceNow Store.

   In the list next to the **Install** button, the versions that are available to you are displayed.
3. Select a version from the list and select **Install**.

   In the Review Installation Details dialog box, any dependencies installed with your application are listed.
4. If you're prompted, follow the links to the ServiceNow Store to get any additional entitlements for dependencies.
5. **Optional:** If demo data is available and you want to install it, select the **Load demo data** check box.
   Demo data are the sample records that describe application features for common use cases. Load the demo data when you first install the application on a development or test instance.
6. Select **Install**.

Configure Group Life Servicing

Review the components that are installed with the Group Life Servicing application and modify as needed for your organization's business needs.

Before you begin

Make sure that the Group Life Servicing application is installed. For more information, see Install Group Life Servicing.

Role required: sn_ins_group_life.admin or admin

Procedure

1. Import your financial accounts, financial products, financial institutions, and transactions data into ServiceNow tables.
   For more information, see Import your financial data using import sets.
2. Review the installed components and modify them or add new ones as applicable.

Task	Description
Configure service definitions	Configure service definitions to enable unique flows and views for policy service case and task. You should configure service definitions for: ○ Group Life and Disability Servicing ○ Group Life and Disability Underwriting

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Task	Description
Configure record producers	Create or modify record producers to define request forms.
Create flows	Create flows using Workflow Studio.
Configure playbooks	Edit or create a new playbook using Play books.
Configure CRM Workspace	Configure CRM Workspace to enable re questers, contributors, and processors to in teract with customers, and create and work on cases.
Modify interceptors and workspace record type selectors	Modify interceptors and workspace record type selectors to configure policy request types.
Configure user groups	Configure user groups for assignment of cas es and tasks. You can also assign roles to groups and users.
Configure assignment rules	Configure assignment rules to identify cases that meet certain conditions and then route those cases to agents.
Configure Service Level Agreements (SLAs)	Configure the installed SLAs to configure SLA timings for policy service cases and tasks.
Configure Document Processor	Configure Document Processor for document categories, document types, inbound and out bound document rules, and approval rules for document deferments and exceptions.

Using Group Life Servicing

Learn how the following roles use Group Life Servicing to update policies, review and approve underwriting, and send documents for group life policies.

With Group Life Servicing, contributors can submit requests, and processors can work on the cases raised for the group policy case type.

Predefined workflows on the Group life policy case type

Change member info is the workflow available on the group policy case type.

Workspace

Contributors and processors use personalized Workspace to work on all aspects of insurance policy cases. Workspace enables these roles to do the following:

- Monitor workload and performance
- Focus on high-priority items
- Easily navigate across tasks

For more information, see Workspaces.

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Workspace users for Group Life Servicing

User	Description
Policy admin	Configures the insurance policy workspace as per business requirements. For more information, see Configure CRM Workspace.
Underwriting admin	Configures the insurance underwriting workspace as per business requirements. For more information, see Configure CRM Workspace.
Processor Workspace	
Policy processor	Works on policy cases and tasks to fulfill requests for accounts.
Contributor Workspace	
Policy contributor	Submits policy service requests on behalf of customers.
Underwriter Workspace	
Underwriter	Views the status of and works on underwriting tasks.

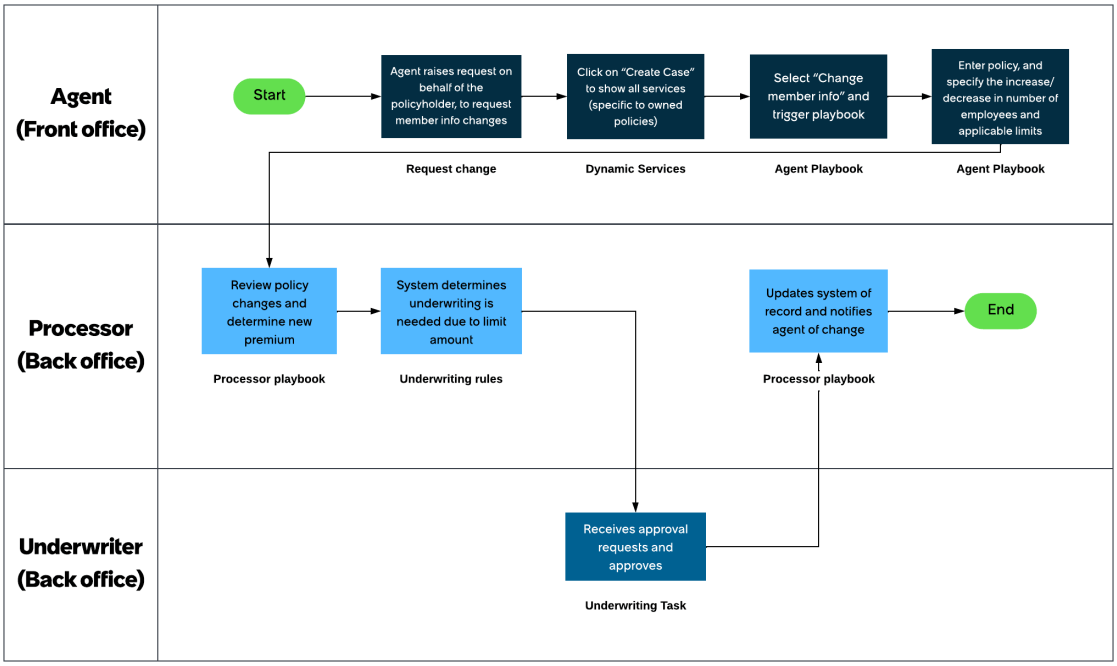
Request, review, and approve change membership request workflows

Learn how agents, using the change member info workflows, resolve service requests for requesting, reviewing, and approving group life insurance member change requests.

The following diagram shows how the application helps agents resolve a change policy membership request.

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Group Life Servicing - Change membership workflow example



The insurance policy admin can review and customize this predefined flow based on the business needs of your organization.

The following workflow routes the case and tasks for changing membership for a policy to agents in different departments. The agents log in to the Workspace to work on the tasks in their queue. The case playbook guides agents through the steps that are needed to fulfill the request.

Submitting a request as a policy contributor or processor

An insurance policy contributor submits a request on behalf of a customer.

A customer (consumer or contact) can directly submit a request from the Customer Service Portal, Consumer Service Portal, or another self-service portal.

Note: For consumers to submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal) activated.

A policy service case is created based on the request type, and routes to the processor.

Note: In the case playbook, the requester or contributor updates the case details in the Initiate and review stage, and submits the change for fulfillment.

A workflow triggers automatically, and the assignment rules route the associated tasks to the appropriate processor teams.

Reviewing a request and submitting a decision as a processor

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1. In the case playbook, the processor reviews the policy change request and determines if underwriting is required. The processor approves or rejects the request.
   - If the processor approves the change request, a quote for the requested change is sent to the customer or contributor.
   - If the processor is not sure about whether to approve the requested change, a task is created to advance the case to an underwriter.
2. An underwriter reviews the case details and approves or rejects the case. If they approve the case to authorize the policy change request, a quote for the requested change is sent to the customer or contributor.
3. If the customer approves the quote, the processor updates the policy record, sends updated policy documents to the customer, and closes the change membership task in the playbook.

Approving or rejecting a case as an underwriter

When a processor is not sure about whether to approve the requested change and a created task advances the case to the underwriter, the underwriter reviews the case details and approves or rejects the case. If the underwriter approves the case to authorize the policy change request, a quote for the requested change is sent to the customer or contributor.

Accepting or rejecting a quote as a customer

When the customer receives a quote after acceptance of the requested policy change, they can accept or reject the quote.

The case is complete, and the state and stage of the case are set to Closed Complete.

Create a group life service case

A processor or contributor can begin the change member info request process by creating a group life case on behalf of your customer.

Before you begin

Role required: sn_ins_group_life.processor, sn_ins_group_life.processor_connector, or sn_ins_group_life.contributor

Note: The applicable universal contributor role can also be assigned to create a case. For more information, see User roles and FSO Business rules.

Important: For the agent connector or contributor role to work, they must be combined with one of the roles in CSM industry data model or Contributor users. For more information, see Roles and Personas.

About this task

Contributors and processors can submit group policy service requests for customers.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. Create a case from the group life service case list or an interaction record.

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Option	Steps
Group life case from the group life case list	**a.** In the **Lists** tab, under **Group life service cases**, click **All**. **b.** Select **New**.
Group life case from an interaction record	**a.** In the **Lists** tab, under **Interactions**, click **My Interactions**. **b.** Open the required interaction record for the customer. **c.** Select **Create Case**. For information on how to create an interac tion, see

4. In the Create a new case dialog box, select **Group life change member info**.
5. Select **Create**.
6. On the form, fill in the required fields and any other related information that you've gathered from the customer.
7. Select **Save**.

Result
Based on the request type, a policy service case is created in the New state. The case is assigned to an assignment group or a policy processor in the policy service department. The assignment group or user that the case is assigned to is based on the assignment rules.

Work on a group life policy service case

Work on a group life case to change or review member information, and complete the policy service request.

Before you begin
Role required: sn_ins_group_life.processor, sn_ins_group_life.contributor, or sn_ins_group_life.processor_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task
When a customer requires an insurance policy change, a Group life contributor, such as a relationship manager, initiates a case and updates its details, triggering the workflow. Throughout the workflow, insurance and document agents complete their assigned tasks and update the status of the case.

Note: Depending on the policy service request type, a workflow might have additional or fewer tasks.

Use the case playbook that provides the activities and tasks required to research and complete the request.

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Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Group life service cases**, open the case list.
   - For your assigned cases, select **Assigned to me**.
   - For all Group life cases, select **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Select the **Playbook** tab.
6. Use the activities and tasks under the following playbook stages to fulfill the request and resolve the case:
   - **Initiate and review** to enter policy details or coverage changes, collect customer documents, and submit the case for review.
   - **Processor review** to verify customer documents, review policy details, and submit the review.
   - **Customer acceptance** to update with the customer's decision to accept or reject the quote.
   - **Fulfillment** to activate the accepted change, update the policy record, send updated policy documents to the customer, and close the case.

   Any tasks generated during playbook activities appear in the **Tasks** tab of the case.
7. **Optional:** In the **Work notes** field, enter any comments.
8. Close the task from the playbook activity or the task form.

Policy task	Action
To verify a change or a document	○ In the case playbook, click **Mark complete**. ○ In the task form, in the **State** field, change the state of the task to **Closed Complete**.
To submit a review	Select **Approve** to approve or **Reject** to reject the request.

Result
The case automatically updates to show Closed Complete.

Work on a group life insurance underwriting task

An underwriter can work on a group life insurance underwriting task to evaluate the policy request and analyze risks for an insurance policy customer.

Before you begin
Role required: sn_ins_group_uw.underwriter

About this task
The configured workflow automatically generates an underwriting task for an underwriting agent. The task is assigned to the underwriting operations team or an agent based on the assignment rules.

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Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. Open the task from the underwriting task list.

Option	Description
From the Group Life Underwriting task list	**a.** In the **Lists** tab, under **Group life UW Service Tasks**, open the task list. ▪ For your assigned tasks, select **Assigned to me**. ▪ For all underwriting tasks, select **All**. **b.** In the list, select the task that you want to work on.

To work on a task that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.

4. Finish the work that is required to complete the task in your insurance system.
5. **Optional:** In the **Work notes** field, enter any comments that are related to your findings.
6. Close the task from the underwriting task form.

Underwriting task	Action
To review coverage change	To close the task: ○ In the case playbook, click **Mark complete**. ○ In the task form, in the **State** field, change the state of the task to **Closed Complete**.
To submit a review	Select **Approve** to approve or **Reject** to reject the request.

7. Select **Update**.

Analytics and reporting for Group Life Servicing

Group Life Servicing contains preconfigured dashboards with actionable data visualizations that can help your organization improve your business processes and quantify the value of self-service.

Use the Performance Analytics widgets on a dashboard to visualize data over time, analyze your business processes, and identify areas of improvement.

The Group Life Servicing dashboard is available for Group Life Servicing.

Group Life Servicing reference

Learn about the components, such as the roles, tables, plugins, and store applications, that are installed when you install the Group Life Servicing application.

Components installed with Group Life Servicing

Several types of components are installed with activation of the Group Life Servicing plugin, including tables and user roles. The applications also install related plugins and store applications if they are not already installed.

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Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see Find components installed with an application.

Plugins installed

Plugins installed with the Group Life Servicing application

Plugin name	Description
Case Management Core [com.sn_customerservice]	Enables the extension of tables from the Customer Service Management application into the Financial Services Operations applications.
Group Life and Disability Underwriting [sn_ins_group_uw]	Enables insurance carriers to route service requests to underwriters based on their existing underwriting guidelines and rules. Underwriters can collaborate with distribution and servicing teams though a workflow.

Store applications installed

Store applications installed with the Group Life Servicing application

Store application	Description
Financial Services Operations Core	Stores the customer data that is needed to make policy service requests. For more information, see Financial Services Operations Core.
Group Life Underwriting	Enables management of group policy underwriting services tasks that are used in insurance policy service cases. For more information, see Components installed with Group Life Underwriting.
Document Processor	Enables management of document services tasks that are used in insurance policy service workflows. For more information, see Integrating with Document Processor.
Playbooks for Customer Service Management	Provides a way to visualize business process workflows in a simple, task-oriented view, ensuring consistent responses to commonly encountered situations. For more information, see Playbooks for Customer Service Management.
CSM Contributor User	Enables middle office teams to create cases for customer requests. For more information, see CSM Contributor User Configure Contributor Users.

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Roles installed

Roles installed with the Group Life Servicing application

Role title [name]	Description	Contains roles
Group policy admin [sn_ins_group_life.admin]	• Grant group insurance servicing roles • Delete group policy cases and tasks • Configure Group Life Servicing application • Create and modify group policy service definitions • Has read, write, and create access to group policy data	• decision_table_admin • sn_bom.service_definition_admin • sn_doc_processor.admin • sn_ins_group_life.processor
Group life manager [sn_ins_group_life.manager]	• View the Performance Analytics reports in the Group Life Servicing dashboard • Use Process Mining projects for insurance operations processes	• sn_ins_group_life.processor • sn_ins_group_life.processor_connector
Group policy processor [sn_ins_group_life.processor]	• Submit group insurance policy service requests • View the status of group insurance policy cases, underwriting tasks, and	• sn_doc_processor.agent • sn_ins_group_life.info_viewer • sn_ins_group_life.info_writer • sn_bom.group_life_ins_policy_viewer • sn_bom.b2b_agent • sn_ins_group_uw.viewer

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Roles installed with the Group Life Servicing application (continued)

Role title [name]	Description	Contains roles
	document services tasks • Record interactions	
Group policy processor connector [sn_ins_group_life.processor_connector]	• Access and view the status of individual life and disability policy cases, underwriting tasks, and document services tasks for customer accounts managed by them. • Create, update, and close cases and tasks for customer accounts managed by them • Record interactions	• sn_ins_group_life.info_viewer • sn_sla_definition_read • sn_bom.viewer • sn_bom.account_data_viewer • sn_bom.agent • sn_ins_group_life.info_writer • sn_bom.group_life_ins_policy_viewer • sn_ins_group_uw.viewer
Group policy contributor [sn_ins_group_life.contributor]	Create and track policy service cases for accounts managed by them.	• sn_ins_group_life.info_viewer • sn_sla_definition_read • sn_bom.account_data_viewer • sn_ins_group_life.info_writer • sn_bom.group_life_ins_policy_viewer • sn_customerservice.csm_workspace_user

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Roles installed with the Group Life Servicing application (continued)

Role title [name]	Description	Contains roles
	Important: For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see Roles and Personas.	• sn_ins_group_uw.viewer • sn_bom.b2b_contributor
Group policy viewer [sn_ins_group_life.viewer]	View group insurance policy cases and related data	• sn_bom.ref_data_viewer • sn_bom.service_definition_read • sn_bom.account_data_viewer • sn_bom.group_life_ins_policy_viewer

Tables installed

Tables installed with the Group Life Servicing application

Table	Description
Group Life Policy Base [sn_ins_group_life_base]	
Group Life Policy Case [sn_ins_group_life_service]	
Group Life Policy Task [sn_ins_group_life_task]	
Insured Property Info [sn_ins_group_life_insured_property_info]	
Policy Coverage Info [sn_ins_group_life_policy_coverage_info]	

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Components installed with Group Life Underwriting

Several types of components are installed with activation of the Group Life and Disability Underwriting plugin, including tables and user roles.

Roles installed

Roles installed with the Group Life Underwriting application

Role title [name]	Description	Contains roles
Group insurance underwriting admin [sn_ins_group_uw.admin]	Application-specific system administrator role that can grant access to all group insurance underwriting operations data. Users with this role have read, write, and create access to the Group Life Underwriting tables.	sn_ins_group_uw.underwriter
Group insurance underwriter [sn_ins_group_uw.underwriter]	• View the overall status of group policy underwriting tasks for insurance policy services • Work on group policy underwriting tasks	• sn_ins_group_life.info_viewer • sn_ins_group_life.viewer • sn_ins_group_life.info_writer • sn_bom.b2b_agent
Group insurance underwriting viewer [sn_ins_group_uw.viewer]	View underwriting tasks and related data for group insurance policy services	sn_bom.service_definition_read

Tables installed

Tables installed with the Group Life Underwriting application

Table	Description
Group Life Underwriting Service Task [sn_ins_group_uw_task]	Stores all underwriting tasks for group policy service requests for all Financial Services Operations applications. This table extends the Financial Task [sn_bom_task] table.

Insurance claims applications in Financial Services Operations

ServiceNow® Financial Services Operations for Insurance offers several applications that support automated claims processing across different lines of business.

Financial Services Operations (FSO) claims applications offer two implementation approaches:

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- Case type extension: in this approach, the claims applications require extending a case type from the base table for building a line of business specific flow.
- Generic claim: in this approach, the application provides a default robust framework which can be leveraged to build an end-to-end claim process with a few configuration steps.

Review the following table for more information on the claims applications available in FSO to streamline your claims processes.

List of FSO Insurance Claims Applications

Claims Application	Description	Implementation approach
Commercial Lines Claims	The Commercial Lines Claims application enables your organization to create and manage commercial insurance claims.	Case type extension
Personal Lines Claims	The Personal Lines Claims application enables you to quickly set up the various stages of the personal insurance claim process, starting from first notice of loss to claim closure.	Case type extension
Individual Life Claims	With the Individual Life Claims application, you can manage the initiation, processing, and resolving of individual life insurance policy claims for your customers.	Case type extension
Insurance claims	The Insurance claims application provides a flexible framework to set up a comprehensive, end-to-end, generic claims workflow for your desired line of business.	Generic claim

Commercial Lines Claims

The Commercial Lines Claims application enables your organization to quickly set up the various stages of the claim process. This process, which starts from the first notice of loss to the claim closure, enables your processors, adjusters, and special investigation agents to manage commercial insurance claims.

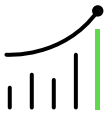
Explore

Learn about how processors and adjusters use Commercial Lines Claims.

Set up

Set up Commercial Lines Claims

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Reference	Analytics and Reporting
 Get details about components such as roles, tables, plugins, and store applications that are installed.	 Monitor key statistics and track performance with a preconfigured dashboard.

s

Exploring Commercial Lines Claims

Learn how the first-notice-of-loss (FNOL) representatives, processors, adjusters, special investigation agents, and managers can use the Commercial Lines Claims application to create and manage commercial insurance claims.

With the Commercial Lines Claims application, you can manage the initiation, processing, and resolving of insurance policy claims for your commercial customers from one centralized workflow. With this application, you can coordinate with the special investigation departments and offices to manage the claims tasks. You can also collect and validate the required claim documentation, investigate the claim, and settle the claim.

Key features

- A claims data model that you can use to build any claims service
- Claims workflows that you can manage by using the cases within a dedicated application
- Visualization of all claim records for a customer
- Dedicated playbooks and workspaces that are built for various claim personas
- Key statistics and performance that you can manage and track with Performance Analytics and Process Mining
- A baseline workflow where you can view the claims from the first notice of loss to the claim closure

Commercial Lines Claims personas

The following table shows which personas in your organization can use the Commercial Lines Claims application.

Commercial Lines Claims personas

Persona	Description
Administrator	Claims administrator who is responsible for configuring the application.
First notice of loss (FNOL) representative	Front office person who creates a claim case on behalf of a customer and uploads the relevant documents.
Claims processors	Processors in the middle or back office of the insurance institutions who work with claims.

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Commercial Lines Claims personas (continued)

Persona	Description
	They work on the claims cases and tasks that come into the claims services, and close the claim cases.
Special Investigation Unit (SIU) agents	Department that investigates the potential fraud claims cases.
Claims adjuster	Person who collects and verifies the documents, loss assessment details, and insurance benefits such as expenses, deductibles, and coverages. The adjuster also determines whether a fraud investigation is needed and then settles the claim.
Claims manager	Manager who approves the reserves and payment requests and can view an overview of all claims, including Process Mining dashboards and Performance Analytics dashboards and reports.

Related topics

Commercial Lines Claims dashboard

Install Commercial Lines Claims

If you have the admin role, you can install the Commercial Lines Claims application (sn_ins_claim_cml).The application installs related ServiceNow Store applications and plugins if they aren't already installed.

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see Get entitlement for a ServiceNow product or application.
- Review the application listing in the ServiceNow Store for information on dependencies, licensing or subscription requirements, and release compatibility.

Role required: admin

About this task

The following items are installed with Commercial Lines Claims:

- Plugins
- Store applications
- Roles
- Tables

For more information, see Components installed with Commercial Lines Claims.

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Procedure

1. Navigate to **All** > **System Applications** > **All Available Applications** > **All**.
2. Find the Commercial Lines Claims application (sn_ins_claim_cml) using the filter criteria and search bar.

   You can search for the application by its name or ID. If you can't find the application, you might have to request it from the ServiceNow Store.

   In the list next to the **Install** button, the versions that are available to you are displayed.
3. Select a version from the list and select **Install**.

   In the Review Installation Details dialog box, any dependencies installed with your application are listed.
4. If you're prompted, follow the links to the ServiceNow Store to get any additional entitlements for dependencies.
5. **Optional:** If demo data is available and you want to install it, select the **Load demo data** check box.
   Demo data are the sample records that describe application features for common use cases. Load the demo data when you first install the application on a development or test instance.
6. Select **Install**.

Configure Commercial Lines Claims

Review the components that are installed with the Commercial Lines Claims application and modify as needed for your organization's business needs.

Before you begin

Make sure that the Commercial Lines Claims application is installed. For more information, see Install Commercial Lines Claims.

Role required: sn_ins_claim_cml.admin and admin

Procedure

1. Import your financial accounts, financial products, financial institutions, and transactions data into ServiceNow tables.
   For more information, see Import your financial data using import sets.
2. Review the installed components and modify them or add new ones as applicable.

Task	Description
Configure service definitions	Configure service definitions to enable unique flows and views for service cases and tasks. For more information, see Configure service definitions. You can add new case types and configure service definitions for each type.
Edit or create flows	Edit or create flows using Workflow Studio. For more information, see Edit or create flows.
Configure playbook	Create a playbook by using Playbooks. For more information, see Edit or create a new playbook.

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Task	Description
Configure CRM Workspace	Configure CRM Workspace to enable agents to interact with customers and create and work on cases. For more information, see Configure CRM Workspace.
Configure the Claim Workspace, Fraud score and Claim summary pages	Configure Claim workspace, Fraud score, and Claim summary pages on claim cases and claim adjuster tasks. For more information, see Enable Claim workspace, Fraud score, and Claim summary pages. **Note:** The Claim workspace is acces sible from an adjuster task. The Fraud score and Claim summary pages are ac cessible from both a claim case and an adjuster task.
Configure Service Level Agreements (SLAs)	Configure the installed SLAs to configure SLA timings for claim service cases and tasks. For more information, see Configure the in stalled SLAs
Configure user groups	Configure user groups for assignment of cas es and tasks. You can also assign roles to groups and users. For more information, see Configure user groups.
Configure assignment rules	Configure assignment rules to identify cases that meet certain conditions and then route those cases to agents. For more information, see Configure assignment rules.
Configure Document Processor	Configure document processor for document categories, document types, inbound and out bound document rules, and approval rules for document deferments and exceptions. For more information, see Configure Docu ment Processor.
Configure Archive Rules	The Archive Commercial Auto Claim Case rule archives commercial auto claim cases that are older than a year. This rule is inactive by default. To configure archive rules, navigate to **Sys tem Archiving** > **Archive Rules** and enable the **Archive Commercial Auto Claim Case** rule.

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Enable Claim workspace, Fraud score, and Claim summary pages

Enable and set conditions for Fraud score and Claim summary variant pages so that a claims manager, adjuster, or processor can view them.

Before you begin

Role required: admin

Procedure

1. Navigate to **All** > **Now Experience Framework** > **UI Builder**.
2. Enable the CSM default record page under CSM/FSM Configurable Workspace.
   For more information, see CRM Workspace record pages.
3. From the CSM default record page, set the page order.
4. Set the variant conditions on the following record pages.

Claims page variant	Navigation to page records
Record page for the adjuster task	To access the record page for the adjuster task, navigate to: **CSM Configurable Work space** > **Record** > **Claim Adjuster Record Page**. The record page for the adjuster task is a vari ant of CSM default record page. For more information, see CRM Workspace record
Claim workspace page	To access the Claim workspace page for up dates, navigate to page collection: **CSM de fault record post-Details** > **Claim workspace** > **Claim Workspace Default**.
Fraud score page	To access the Fraud score page for updates, navigate to page collection: **CSM default record post-Details** > **Fraud score** > **Default**.
Claim Summary page	To access the claim Summary page for up dates: Navigate to page collection: **CSM default record pre-Details** > **Claim summary** > **Claim Summary Default**. Or navigate to page collection **CSM default record post-Details** > **Claim Summary** > **Claim Summary On Adjuster**.

Managing Commercial Lines Claims

Learn which roles use the Commercial Lines Claims application to create, investigate, and manage an insurance claim from the first notice of loss (FNOL) to the claim closure.

With the Commercial Lines Claims application, FNOL representatives can submit the claim requests, while processors and adjusters can work on the cases for the following commercial policy case types.

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Commercial case types

The following are commercial case types available.

- Commercial auto policy
- You can also create case types for commercial lines claims by extending a case type from the commercial claim base case.

Workspace

Processors, adjusters, and other roles use Workspace to work on all aspects of insurance claim cases. With Workspace, users with these roles can do the following tasks:

- Monitor the workload and performance
- Focus on high-priority items
- Easily navigate across tasks

For more information, see Workspaces.

The following table shows which Workspace users can use the Commercial Lines Claims application.

Workspace users for Commercial Lines Claims

Role	Description
Claims admin	Configures Workspace per the business requirements. For more information, see Configure CRM Workspace.
Claims manager	Approves reserve and payment requests, and views the analytics and Process Mining dashboards.
First notice of loss representative workspace	
First notice of loss representative	Creates claim cases on behalf of customers, and uploads relevant documents.
Processor workspace	
Claims processor	Works on claim cases and tasks to resolve cases that are managed by them.
SIU workspace	
Special Investigation Unit (SIU) agent	Works on potential fraud claim investigation tasks.
Adjuster workspace	
Adjuster	Evaluates a claim by reviewing the claim documents, coverages, reserves, and payments.

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Claim participants

You can add any person or company as a participant for a claim. The participant can be an entity in the policy or a third-party.

The insurance processor adds participants to a claim during the First Notice of Loss activity, and can assign them a role (such as reporter or witness).

FSO insurance applications store claim contact information in the following Insurance Claims Core tables:

- The Claim Participant table [sn_ins_claim_profile] stores details about all participants involved in the claims process.
- The Participant Role table [sn_ins_claim_participant] stores information on the participant's role in the claim (such as if they are the injured or insured).

For more information, see Insurance Claims Core tables.

Commercial Lines Claims workflows

The Commercial Lines Claims application installs automated workflows that you can configure for any claims tasks. These workflows create cases and routes any tasks accordingly.

Overview of Commercial Lines Claims workflows

After a claim case is initiated, an automated workflow begins. A business rules engine that is driven by base system, configurable rules, can help your organization to categorize a claim as a potential fraud or as a duplicate claim. Here are some example business rules:

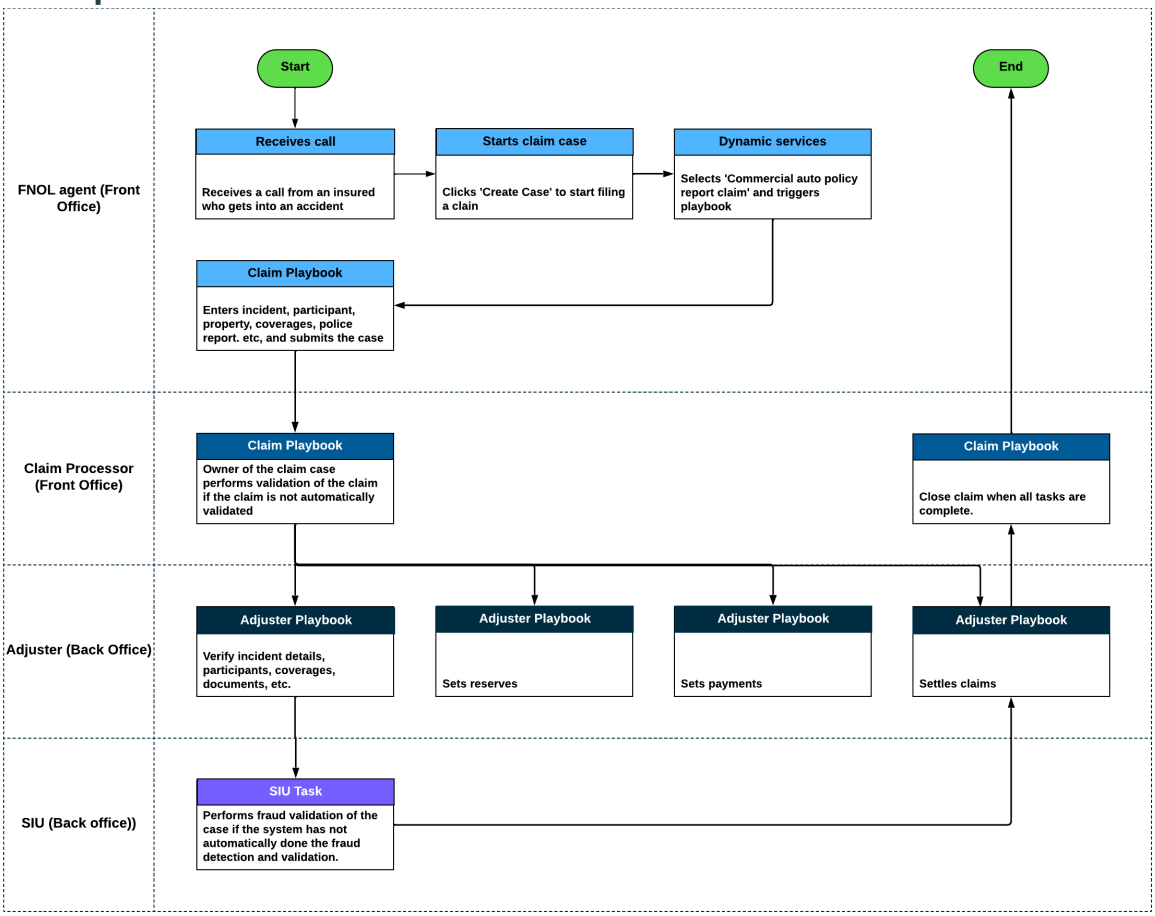
- If the number of properties or participants submitted for the claim is greater than two, the claim is considered as high priority.
- If a claim is identified as duplicate claim, then a claim validation task is created to the processor for further review.
- If a claim is identified as close proximity claim, then a task is created to the Special Investigation Unit (SIU) team for further review.

The following example shows a workflow that routes the case and tasks for investigating and managing insurance claims to five different roles in different departments. In this example, the front and back-office agents log in to the Workspace to work on the tasks in their queue. The playbook guides agents through this process to fulfill claims:

- Submitting first notice of loss
- Claim validation
- Adjuster claim evaluation
- Fraud evaluation
- Claim closure

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Claims process workflow – Commercial Auto Claim



First notice of loss (FNOL) stage

Submitting a claim as a first-notice-of-loss representative

1. In the First notice of loss (FNOL) stage, an insurance policy claimant reports a loss with an FNOL representative. After the case is created, a workflow triggers automatically with playbook tasks for managing the case to resolution.
2. The FNOL representative documents the incident, property, injury, and participant details for the claim, as well as the coverages that are available. The representative also collects and submits the applicable inbound documents for verification, such as the driver's license, and initiates the claim by submitting the case.
3. After the case is submitted, your business decision rules:
   - Can prioritize the claim case, depending on the number of properties or participants reported in the claim
   - Can trigger a task and refer a claim case to the Special Investigation Unit department for further evaluation
   - Can trigger the claim validation task for further review
   - Can forward the claim to an adjuster for loss evaluation

Claim validation stage

Validating and closing a claim as a claims processor

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1. In the Claim validation stage, the processor updates task details, and rejects or approves the claim task accordingly.
2. If the processor validates the task by approving it, it moves to the adjuster evaluation stage.

Adjuster evaluation stage

Evaluating and settling a claim as an adjuster

1. In the Adjuster evaluation stage, the adjuster reviews and verifies or rejects the submitted claim documents. The adjuster also reviews coverages, and updates or adds coverages if appropriate.
2. The adjuster can refer the claim to the SIU department for claim investigation. Once the SIU department completes the fraud review task, the adjuster can settle or reject the claim.
3. The adjuster evaluates a claim and assigns a reserve amount against relevant coverage, based on loss details.
   - If the assigned reserve amount is within the approval authority of the adjuster, the adjuster approves the results.
   - If the assigned reserve amount is beyond the approval authority of the adjuster, the adjuster assigns the request to the claims manager for approval. If the reserve amount is approved by the claims manager, the adjuster proceeds with the claim payment evaluation. If the amount isn’t approved, the adjuster re-evaluates and revises reserve amount based on the recommendations from the claims manager.
4. The adjuster updates the claim record with either loss reserve, expense reserve, or both.
5. The adjuster creates payment amounts against the created reserves, based on finalized evaluation.
   - If the created payment amount is within the approval authority of the adjuster, the adjuster approves the results.
   - If the amount is beyond the approval authority of the adjuster, the adjuster assigns the request to the claims manager for approval. If the claims manager approves the payment amount, the adjuster proceeds with a claim payment evaluation. If the amount isn't approved, the adjuster re-evaluates and creates a new payment amount based on the recommendations from the claims manager.
6. The adjuster approves or rejects the review task. If the adjuster approves the review task to settle the claim, the claim case moves to the fulfillment stage to be closed by the claims processor. If the adjuster rejects all related tasks, the claim case automatically closes.

Special Investigation Unit (SIU) tasks

Investigating a potential fraud claim as a special investigation unit agent

1. If business rules determine that the claim requires validation, or if the adjuster determines possibility of fraud, a task triggers to the SIU department for investigation. An SIU agent reviews the fraud task, updates details in the evaluation task record, and approves or rejects the task. An approved evaluation

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task indicates a determination of fraud not found. A rejected evaluation task indicates that the claim is determined to be invalid and potentially fraud.

2. If the task is approved, the claim is concluded as fraud not found, and can be approved by the adjuster. When the claim is approved, the case moves to the fulfillment stage, which the claim processor completes.

Claims manager approval tasks

Approving reserve or payment amounts as a claims manager

1. If an assigned reserve amount is beyond the approval authority of the adjuster, the system assigns the reserve amount request to the claims manager for approval. If the claims manager approves the reserve amount, the adjuster proceeds with the claim payment evaluation. If the claims manager rejects the reserve amount and provides a recommendation, the adjuster should revise the reserve amount as per recommended.
2. If a created payment amount is beyond the approval authority of the adjuster, the system assigns the payment amount request to the claims manager for approval. The claims manager reviews the payment amount and claim details, and approves or rejects the claim payment. If the claims manager approves the payment amount, the adjuster can proceed to settlement. But if the manager rejects the request and provides recommendation, the adjuster should revise and submit payment amount as per recommended. System-generated work notes stating the approval or rejection automatically add to the Activity stream for the task and claim case.

Closure

The case is complete when the states and stage of the case sets to Closed Complete.

Create a commercial claim case

A first-notice-of-loss representative or processor can begin the claim process by initiating a commercial claim case on behalf of your customer.

Before you begin

Role required: sn_ins_claim_cml.fnol_representative or sn_ins_claim_cml.auto_processor

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. Create a case from the commercial auto claim cases list or an interaction record.

Option	Steps
Commercial auto claim case from the commercial auto claim case list	**a.** In the **Lists** tab, under **Commercial auto claim cases**, click **All**. **b.** Select **New**.

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Option	Steps
Commercial auto claim case from an interaction record	**a.** In the **Lists** tab, under **Interactions**, click **My Interactions**. **b.** Open the required interaction record for the customer. **c.** Select **Create Case**. For information on how to create an interaction, see

4. In the Create a new case dialog box, select **Commercial auto policy report claim**.
5. Select **Create**.
6. On the form, fill in the required fields and any other related information that you've gathered from the customer.
7. **Optional:** In the **Work notes** field, enter any comments that are related to your findings. Manually posted comments and system-generated work notes add to the Activity stream for the claim case.
8. Select **Save**.

Result
A commercial claim case is created in the New state and the workflow is triggered. The case is assigned to an assignment group based on the defined assignment rules.

What to do next
As a claim processor, you can assign the case to yourself and start working on it. For more information, see Process a commercial claim.

Process a commercial claim

A processor can initiate a claim, review a claim to verify it and after an adjuster's evaluation, complete fulfillment tasks and close a claim.

Before you begin
Role required: sn_ins_claim_cml.auto_processor

Update and close the tasks of the claim case.

Procedure
1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Open the claim case and task one of the following ways.

Option	Steps
From the landing page	Select an active case from the My pending tasks or My open claims list.
From the case playbook	**a.** Select the lists icon ( ). **b.** In the **Lists** tab, under **Commercial auto claim cases**, open the case list. **c.** In the list, select the case that contains the task.

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Option	Steps
	d. If the claim case is in New status or not as signed to you, select **Accept** to be able to work on it. **e.** Select the **Playbook** tab. **f.** Under one of the following stages, select the task activity to work on. ▪ **First notice of loss** ▪ **Claim validation** ▪ **Fulfillment**
From a commercial auto claim case	**a.** Select the lists icon ( ). **b.** In the **Lists** tab, under **Commercial auto claim cases**, select **Assigned to me**. **c.** In the list, select the case that you want to open. **d.** If the claim case is in New status, select **Ac cept** to be able to work on it. **e.** In the case, select the **Tasks** tab and select the claim task.
From the Commercial auto claim tasks list	**a.** Select the lists icon ( ). **b.** In the **Lists** tab, under **Commercial auto claim tasks**, select **All**. **c.** In the list, select the task that you want to open.

You may need to select **Accept** to accept assignment of the task to you, enabling you to work on the task.

3. Finish the work that is required to complete the tasks in your claims system.
   The work you may need to complete could include steps in any of the following stages.
   - Completing first notice of loss stage tasks to initiate the claim, such as providing incident details, adding claim participants, and collecting documents.
   - Evaluating the validity of the claim reported by the customer.
   - Completing and closing the claim.
4. **Optional:** In the **Work notes** field, enter any comments that are related to your findings. Manually posted comments and system-generated work notes add to the Activity stream for the claim case.
5. Close the task from the playbook activity or the task form.

Claim task	Action
To submit incident details	In the case playbook, select **Mark complete**.
To validate a claim	A claim validation task is created when a busi ness rule determines a duplicate claim due to the same insurance policy and loss date.

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Claim task	Action
	To validate a claim: In the task form, select **Approve** to validate the claim or **Reject** to deny and close the claim.
To add claim property, participant, or coverage information	In the case playbook, select **Save**.
To initiate a claim	In the case playbook, select **Submit**.
To close a claim	In the case playbook, select **Close** to close the claim.

Summarize a dispute or claims case with case summarization

Generate a summary from the defined fields on the case record and quickly understand the case context by using the case summarization skill in the ServiceNow Otto for Financial Services Operations (FSO) application.

Before you begin

Role required: sn_bom_credit_card.dispute_agent, sn_bom_credit_card.dispute_manager, sn_bom_credit_card.dispute_viewer, sn_bom_credit_card.contributor, sn_bom.b2c_agent, sn_bom.b2b_agent, sn_bom.adjuster, sn_bom.fnol_representative

Note: These roles are the default list of roles that are defined for this task. Administrators can modify the list of roles in the AI Admin Hub console.

About this task

The case summarization skill provides you with a concise summary of a banking card dispute or insurance claims case. With this skill, you can do the following tasks:

- Generate an initial summary of a case so that you can understand the case context.
- Summarize the actions taken and any resolutions for a case.

The case summarization skill is available in Financial Services Workspace and in Core UI.

- In Financial Services Workspace, use the Case summary by *Now Assist* component to generate a summary. The component appears in the following areas:
  - Insurance: Next to the claim details panel.
    - Claims processor: On the Claim Summary tab
    - Claims adjuster: On the Claim Workspace and Claim Summary tabs
  - Card dispute: Next to the case information panel.
- In Core UI, select the **Summarize** button on the case record to generate a summary.

The case summarization skill checks the case record to determine if enough information is available to create a summary:

- When an agent opens the case record.
- When an agent refreshes the case record page.

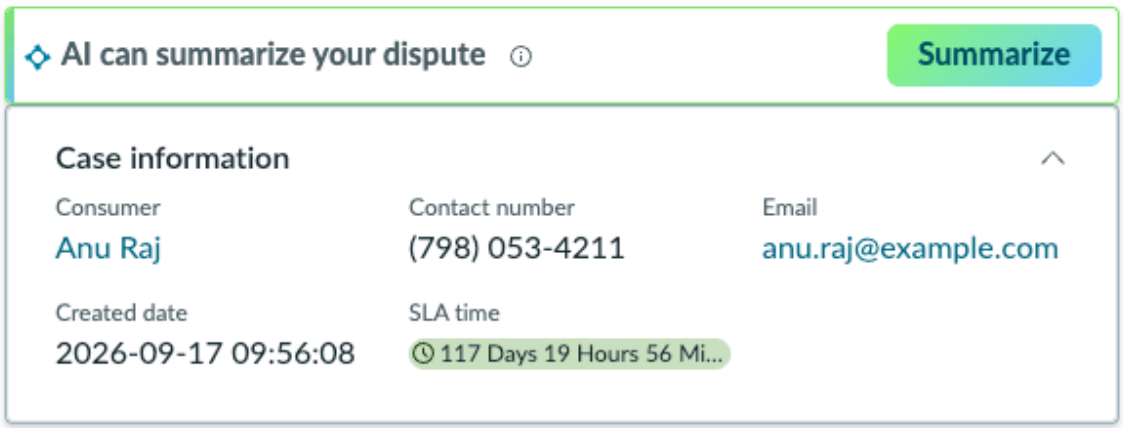
If there's enough data, the Case summary component displays the **Summarize** button. If there isn't enough data, the component displays a message in place of the button.

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Note: The generated summary is intended for informational purposes only. Review AI-generated summaries for accuracy and appropriateness before you rely on them.

Procedure

1. Navigate to **Workspaces** > *Financial Services* **Workspace** and open a claim or card dispute.
2. In the Case Summary component, select **Summarize**.

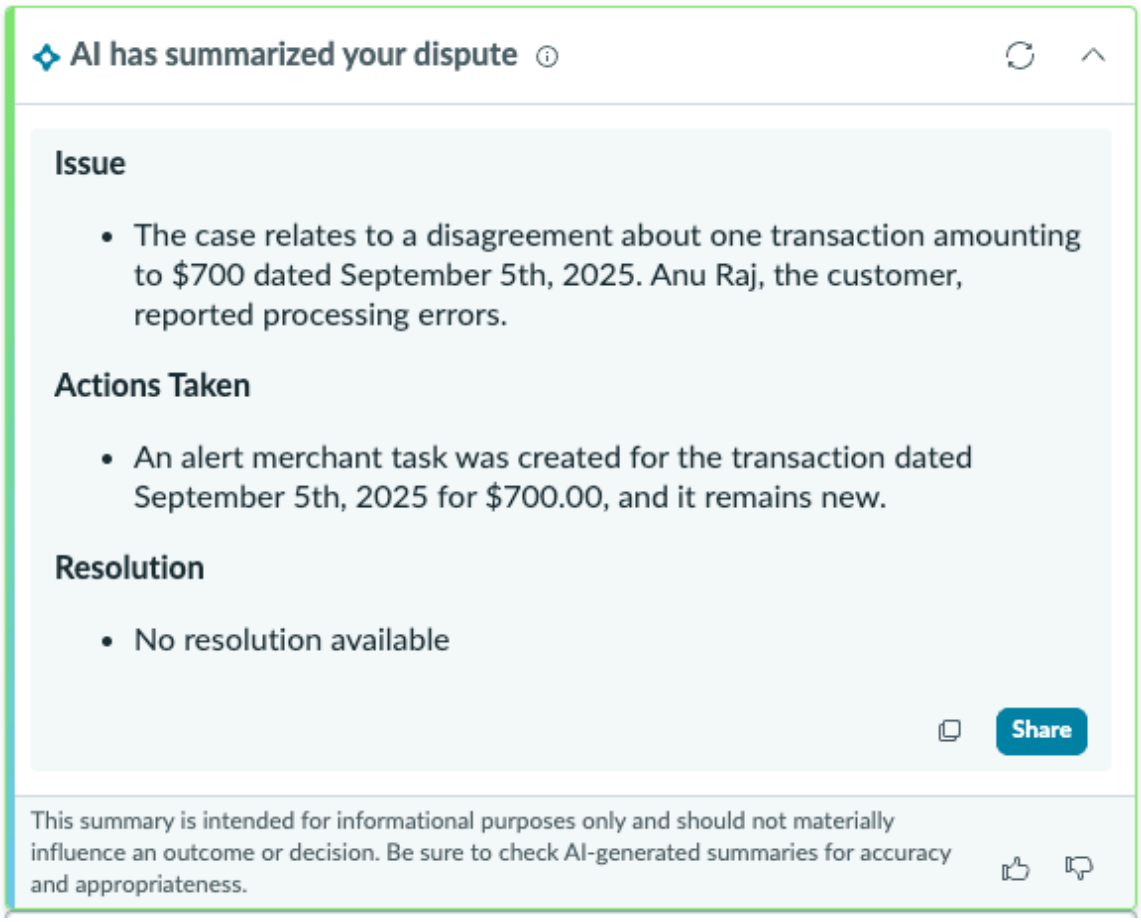


Before you generate a summary, the component displays **AI can summarize this claim case** or **AI can summarize your dispute** next to the **Summarize** button.

When the summary is generated, the Case Summary component expands to display the summary. For longer summaries that don't fit the window, select **Show more** and use the scroll bar to view the rest of the content.

Note: Generating and displaying the summary may take several seconds.

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3. **Optional:** When you're finished summarizing a case, you can perform additional actions.

Option	Procedure
Save the summary information by adding it to the case work notes	**a.** Select **Share**. **b.** In the Share to work notes dialog box, re view the summary for accuracy and edit if required. **c.** Select **Save to work notes**. Alternatively, se lect **Cancel** to close the dialog box without saving.
Expand or collapse the summary	Select the expand card icon ( ) or the col lapse card icon ( ) to see more details or fewer summary details.
Provide feedback for the summary	If you think that the summary was helpful, se lect the helpful icon ( ). If you think that the summary wasn't helpful, select the not helpful icon ( ). This feedback improves the generative AI model and can help to improve the future versions of this skill. The system gathers the feedback on each generated summary and

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Option	Procedure
	stores it in the generative AI logs (sys_generative_ai_log_list.do).
Copy the case summary	Select the copy to clipboard icon ( ) to use the case summary information for another purpose, such as pasting into an email.
Refresh the case summary	Select the refresh icon ( ) to reload the case summary with any new information that was added to the case.

Adjuster tasks

Adjusters can work on claim tasks from the claim workspace.

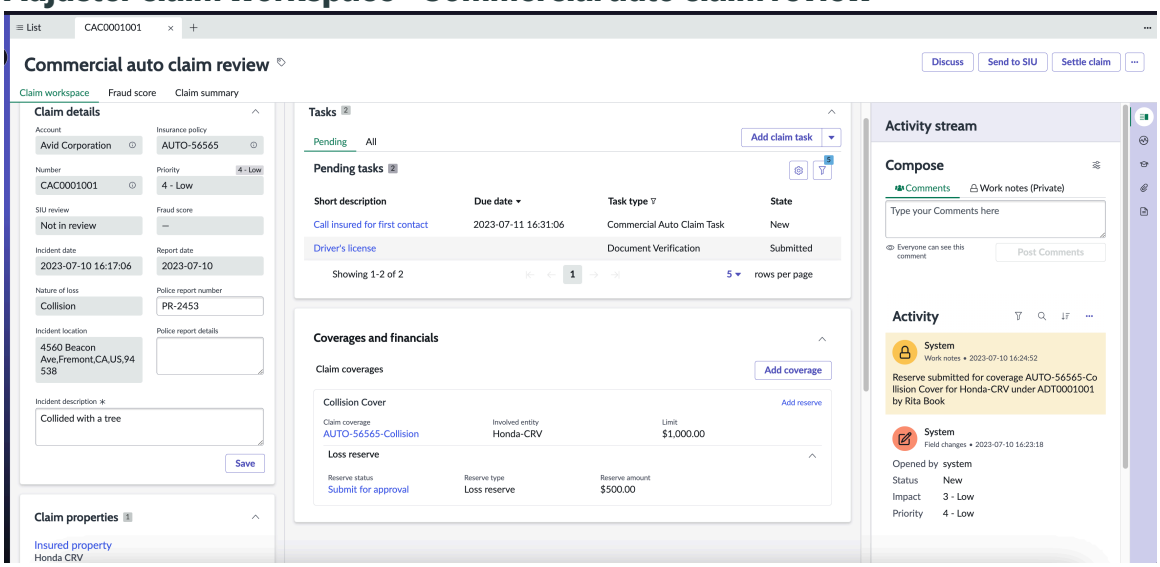
Claim workspace

From the claim workspace, an adjuster can review a claim to verify the documents, evaluate the claim coverages, determine the claim payment details, and approve the settlement for a claim. The claim workspace for adjusters is a unified view of all the actions that an adjuster can perform on a claim. Using workspace tabs and cards, adjusters can navigate through the following sections:

- Claim details: View and modify the details such as the policy number, claim stage, claim status, and incident and reporting dates.
- Claim properties: View and work on the properties that are relevant to the claim case.
- Claim participants: View and work on the participants that are relevant to the claim case.
- Task details: View and modify the agent and group that a task is assigned to.
- Tasks: View and work on the adjuster tasks for the current claim case.
- Coverages and financials: View and modify the claim entities such as the claim coverages, associated reserves, payments, and expense amounts under individual coverages.

From the claim workspace, an adjuster can also access tabs to view the Fraud score page and Summary page for a claim.

Adjuster claim workspace - Commercial auto claim review



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Work on commercial claim adjuster tasks

Update and close the adjuster tasks of a claim case.

Before you begin

Role required: sn_ins_claim_cml.auto_adjuster

Important: To access the Claim workspace, Fraud score, and Summary adjuster workspace related tabs, you must activate the CSM default record page. By default, the page is set to inactive. To determine the default page for displaying records in CSM Configurable Workspace, see CSM Configurable Workspace record pages

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Open the task one of the following ways.

Option	Steps
From the landing page	Select a task from the All open claims list.
From the Commercial auto claim adjuster tasks list	**a.** Select the lists icon ( ). **b.** In the **Lists** tab, under **Commercial auto claim adjuster tasks**, select **All**. **c.** In the list, select the task that you want to open.

3. Finish the work that is required to complete the evaluation or settlement task.
4. Work on the adjuster task by completing various actions from the claim workspace.

Claim task	Claim workspace actions
To add a document verification task	**a.** Select **Add document verification task**. **b.** Fill in the required fields. **c.** Select **Save**. **d.** Select **Submit document**.
To verify a document	Select **Verify** to verify the document or **Reject** to reject the submitted document for verifica tion.
To add claim coverage	**a.** Select **Add coverage**. **b.** Select Claim coverage and any of the follow ing required: ▪ Claim property ▪ Claim participant **c.** Select **Save**.

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Claim task	Claim workspace actions
To add a reserve or payment	**a.** In Coverages and financials, select one from the Claim coverage list: ▪ **Add reserve** ▪ **Add payment** **b.** Fill in the required fields. **c.** Select **Save**.
To add an ad-hoc claim task	**a.** From the Tasks list, select **Add claim task**. **b.** Fill in the required fields. **c.** Select **Save**.
To submit a reserve or payment amount for approval	Select **Approve** to approve or **Reject** to reject the reserve or payment amount. **a.** In Coverages and financials, for a reserve or payment in the Claim coverage list, se lect **Pending**. **b.** Select **Submit**.
To refer a claim for fraud evaluation	Select **Send to SIU**.
To submit a claim settlement decision	**a.** Select **Settle claim**. ▪ Select **Approve claim** to approve the claim and send for fulfillment. ▪ Select **Deny claim** to reject the settle ment. **b.** Enter comments for the settlement deci sion. **c.** Select **Submit**.

5. **Optional:** Within a task, in the **Work notes** field, enter any comments that are related to your findings.
   Manually posted comments and system-generated work notes add to the Activity stream for the task and claim case.

Result

Depending on the current stage of the case:

- When the adjuster accepts the task, the task status sets to Work in progress.
- When the adjuster submits a reserve or payment, if the amount is within their authorization limit, it is auto approved.
- If the adjuster settles the claim, the claim case automatically closes, with the case status set as Closed complete, and claim stage moved to Closed rejected. System-generated work notes stating the rejection automatically add to the Activity stream for the task and claim case.
- If one of the adjuster related tasks is approved, a task triggers to the claim processor to close the case. System-generated work notes stating the approval automatically add to the Activity stream for the task and claim case.

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Related topics

- Generate and view a claim's fraud score
- View a claim's summary

Generate and view a claim's fraud score

Generate a fraud score, and view the fraud score page to get detailed insight into a claim's fraud score and history.

An adjuster, processor, and manager can generate a fraud score and view the fraud score page on a claim case and from an adjuster task to determine fraud risk of a case. Admins can use the baseline fraud score page to create a customized scoring page specific to requirements for your line of business.

Note: For more information, see Configure the fraud score ranges with UI Builder.

Generating and accessing fraud score details

If you're a claims manager, adjuster, or processor for a company, you can generate and access claim fraud score details by using Financial Services Operations Integration with FRISS. This option is only available on claim case records and adjuster task records.

From a claim case record or adjuster task record:

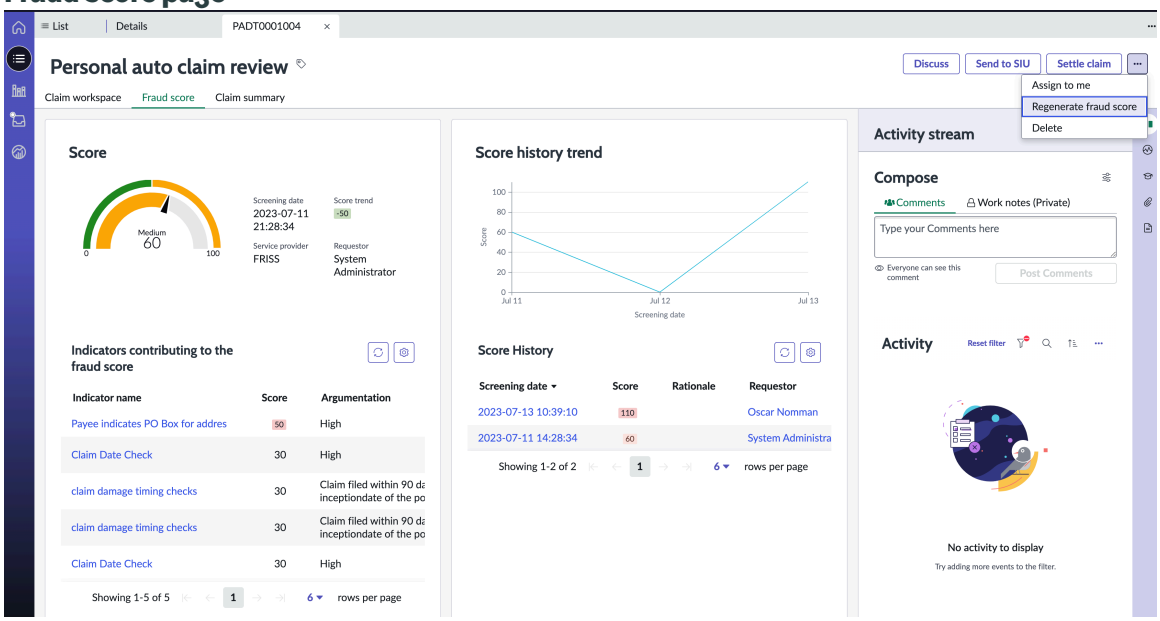
- Select the Fraud score tab to view the fraud score page.
- Select **Regenerate fraud score** to generate or regenerate a fraud score.

Fraud score page

In the claim or from an adjuster task, you can see information about fraud scores on the **Fraud score** tab.

The following example shows the fraud score page for the Personal Lines Claims application with score details.

Fraud score page



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Fraud score page details

Score gauge

Shows a high, average, or low risk score based on the passed claim data. You can configure the display by defining the ranges for high, average, or low scores. For more information on how to configure the ranges, see Configure the fraud score ranges with UI Builder.

Fraud score

Overall fraud score number.

Score trend

Displays the difference between the current and the previous score.

Service provider

Shows the name of the fraud data analysis service provider.

Screening date

Refers to the date that a claim was screened for fraud detection.

Indicators contributing to the fraud score

If FRISS is enabled, displays a list of indicators such as Claim Date Check and Police report that factor into the fraud score, with accompanying scores and rationales for why each score was specified for the indicator. For more information about FRISS, see Financial Services Operations Integration with FRISS.

Score history trend

Displays a visual chart of score history over time by screening date.

Score history

Displays the number of times that the API is executed for the claim case. Lists scores with screening dates, rationale for screening requests, and screening requestors. You can select to filter and refresh history on demand.

Configure the fraud score ranges with UI Builder

Configure the fraud score ranges by using the UI Builder. You can configure certain fields, such as the **Ranges** field, in the fraud information page of the CSM Configurable Workspace, so that you can set the score range.

Before you begin

Role required: admin

About this task

Note: Any configuration changes made here appears at the Financial Services Operations Core level and will apply to all FSO Core applications.

Procedure

1. Navigate to **All** > **Now Experience Framework** > **UI Builder** > **Page collections**.
2. **CSM default record post-Details** > **Fraud score** > **Default**
3. **Optional:** If a `Different application scope` message appears, select **Edit in original scope**.
4. Set the minimum and maximum value on the configuration panel's **Config** tab by selecting **Ranges**.
5. Set the value, color, and label by selecting **Configure Ranges**.

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6. Select **Apply**.
   By configuring the gauge, you can display the position of a particular value within a given range of minimum and maximum values. You can also see the progress by setting the color-coded data ranges. For more details on the gauge configuration, see the ServiceNow® Developer Site.

Related topics

CRM Workspace record pages

Evaluate a commercial claim for fraud

A special investigations agent can review a claim to determine whether a claim is fraudulent.

Before you begin

Role required: sn_ins_siu.agent

Use the case playbook that provides the activities and tasks required to update and close the tasks of the claim case.

About this task

When business rule logic identifies a claim case as a 'close proximity' claim- a claim case very close to the policy start date- then a task triggers to the SIU department for evaluation of fraud. An adjuster can also refer a claim for fraud evaluation during the adjuster's claim evaluation.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. Open the task from the special investigation tasks list.

Option	Description
From the Special Investigation tasks list	**a.** In the **Lists** tab, under **Special Investigation tasks**, open the task list. ▪ For your assigned tasks, select **Assigned to me**. ▪ For all special investigation tasks, select **All**. **b.** In the list, select the task that you want to work on.

   To work on a task that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.
4. Finish the work that is required to complete the task in your claims system.
5. **Optional:** In the **Work notes** field, enter any comments that are related to your findings.
6. Close the task from the special investigation task form.

Special investigation task	Action
To submit a fraud evaluation	Select **Approve** to conclude the claim as not fraudulent or **Reject** to validate the claim as fraud.

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Result

- If the task is approved, the task moves to Closed Complete.
- If the task is rejected, the task moves to Closed Rejected.

Approve a reserve or payment amount

A claims manager can approve claim reserve and payment amounts.

Before you begin

Role required: sn_ins_claim_cml.manager

About this task

If an assigned reserve or created payment amount by an adjuster is higher than the approval authority of the adjuster, the claims manager receives a request for reserve or payment amount approval from the adjuster.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Open the task one of the following ways.

Option	Description
From the landing page	Select the task from the My pending tasks list.
From the Commercial lines claims approvals list	**a.** Select the lists icon ( ). **b.** In the **Lists** tab, under **Commercial lines claims approvals**, open one of the following: ▪ **My approvals - Reserves** ▪ **My approvals - Payments** **c.** In the list, select the task that you want to work on.

3. If you want to reject the requested approval amount, in the **Comments** field, enter comments with your recommendation.
   Manually posted comments and system-generated work notes add to the Activity stream for the task and claim case.
4. Close the task from the Claim reserve or Claim payment task form.

Approval task	Action
To submit an approval	Select **Approve** to approve the reserve or payment amount, or **Reject** to reject the reserve or payment amount.

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Result

- If the claims manager approves the reserve or payment amount, the claim reserve task returns to the adjuster to proceed with the claim payment evaluation or settlement.
- If the claims manager rejects the reserve or payment amount, the manager provides another recommendation. A notification of the rejected status triggers to the adjuster.
- System-generated entries for reserve or payment amount approval or rejection add to the Activity stream. These automated entries support auditing and tracking.

Add an ad-hoc task

Create a task as a processor, adjuster, or manager to help prioritize and plan your claim work better.

Before you begin

Role required: sn_ins_claim_cml.auto_processor, sn_ins_claim_cml.auto_adjuster, or sn_ins_claim_cml.manager

Note: You can create additional tasks as needed on a claim using the **Add task** button from the Actions menu, or using the **Create a new record** button from the Related records panel.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Open the claim one of the following ways.

Option	Steps
From the landing page	From a claims list, select the claim case you want to create a new task for.
From the applicable case/tasks list	**a.** Select the lists icon ( ). **b.** In the **Lists** tab, navigate to one of the fol lowing applicable lists: ▪ As a processor, select **Commercial auto claim cases**, then select **All**. ▪ As an adjuster, select **Commercial auto claim adjuster tasks**, then select **All**. ▪ As a manager, select **Commercial lines claims approvals**, then select one of the following: ▪ **My approvals - Reserves** ▪ **My approvals - Payments** **c.** In the list, select the case or task that you want to open.

3. Select **Add task**.
4. Fill in the details on the Create New Commercial Auto Claim Task form.
5. **Optional:** In the **Work notes** field, enter any comments that are related to your findings. Manually posted comments and system-generated work notes add to the Activity stream for the task.

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6. Assign the task to yourself or another user.
7. Select **Save**.
   The task shows in New status. Active and inactive claim tasks display on the claim case and on the claim Adjuster evaluation step.

What to do next

After a task is created, the task can move to the following statuses depending on the requirement for the task.

- Work in Progress
  - After a newly created task is assigned to oneself.
  - A task assignee selects **Accept** to accept the task.
  - A task assignee selects a task currently in the Awaiting info status.
  - After a task assignee selects Open task to continue working on the task.
- Awaiting info- A task assignee selects Awaiting info.
- Closed complete- A task assignee selects Close to close the task.

View ad-hoc and system generated tasks for a claim

View a pending task to prioritize your claim work.

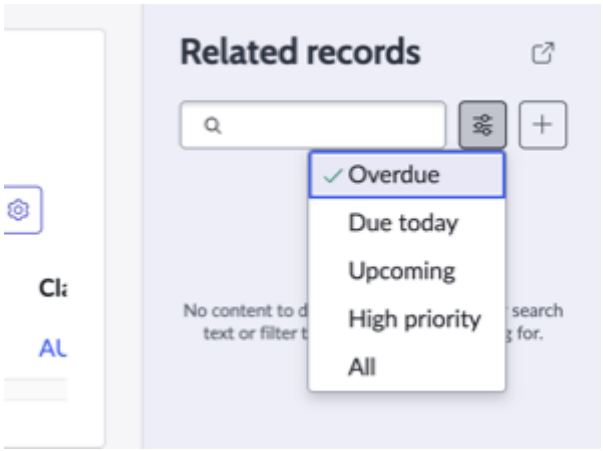
Processors can view assigned tasks from a claim case or task, and adjusters can view their assigned tasks when working from within an adjuster task. These roles can also view assigned tasks from My pending tasks on the landing page.

View or search for a task from a claim case or parent adjuster task by selecting the Tasks tab or the **Related records** icon ( ) from the contextual menu.

Search for a task in these ways:

- Enter a short description into the search
- Filter on these options:
  - Overdue
  - Due today
  - Upcoming
  - High priority
  - All
- Select the icon to open tasks filtered accordingly in a list view.

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Discuss a claim

Discuss details of a claim with additional users that have access to the claim record.

Before you begin

Role required: sn_ins_claim_cml.fnol_representative, sn_ins_claim_cml.auto_processor, sn_ins_claim_cml.auto_adjuster, sn_ins_claim_cml.manager

About this task

Create or view an ongoing sidebar discussion for cases.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. Open a case from the list.
4. Select **Discuss**.
5. Enter a subject for the discussion.
6. Add participants to the discussion.
7. Select **Start discussion**.
   The discussion associates with the claim record.

What to do next

To view a discussion, select **Discuss**, then select **Open record** for the discussion you want to view.

Related topics

Create a Sidebar discussion for a record

View a claim's summary

Managers, adjusters, and processors can view the Claim summary page to see claim case snapshots.

Use the Claim summary page to view items such as claim status, service level agreements, claim properties and participants, notes and activities, coverages, and other financials.

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Note:

- The Claim summary page is read-only and cannot be updated.
- An admin can view and modify the page variant of the Claim summary page by accessing it from the UI Builder **CSM default record-post Details** page collection. For more information, see Enable Claim workspace, Fraud score, and Claim summary pages.

From a claim case or adjuster task, select **Claim summary** to view the Claim Summary page.

Claim Summary page details

Claim details

Shows details such as policy number, claim stage, claim status, and incident and reporting dates.

Claim SLAs

Shows the time left to meet relevant service level agreements.

Adjuster tasks

Shows a list of relevant adjuster tasks and their statuses associated with the current claim case.

Claim properties

Shows a list of properties added to the claim case.

Claim participants

Shows a list of participants added to the claim case.

Claim status

Shows whether the claim case is in one of these statuses:

- FNOL
- Claim review
- Adjuster review
- Fulfillment
- Closed complete
- Closed rejected
- Cancelled

Coverages and financials

Shows the financial summary of the claim, including claim entities such as claim coverages, associated reserves, payments, and expense amounts under individual coverages.

Notes and activities

Shows user and system activities history, including claim update comments, work notes, and key attribute changes.

Use Agent assist to view associated claims

Use the Agent assist contextual search to view associated claims and relevant knowledge articles.

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Before you begin

Role required: sn_ins_claim_cml.fnol_representative, sn_ins_claim_cml.auto_processor, sn_ins_claim_cml.auto_adjuster, sn_ins_claim_cml.manager

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. Open the task from the case playbook or the Commercial auto claim adjuster tasks list.

Option	Steps
From the case playbook	**a.** In the **Lists** tab, under **Commercial auto claim cases**, open the case list. **b.** In the list, select the case that contains the adjuster task.
From the Commercial auto claim adjuster tasks list	**a.** In the **Lists** tab, under **Commercial auto claim adjuster tasks**, select **All**. **b.** In the list, select the task that you want to open.

4. Select the Agent assist icon to use the feature.
   For more detailed information about Agent assist, refer to Agent assist .

Components installed with Commercial Lines Claims

Several types of components are installed with activation of the sn_ins_claim_cml plugin, including plugins, tables, and user roles.

Plugins installed

Plugins installed with the Commercial Lines Claims application

Plugin	Description
Case Management Core [com.sn_customerservice]	Enables the extension of tables from the Customer Service Management application into the Financial Services Operations applications.

Store applications installed

Store applications installed with the Commercial Lines Claims application

Store application	Description
Financial Services Operations Core	Stores the customer data that is needed to make policy service requests. For more information, see Financial Services Operations Core.
Insurance Special Investigations	Insurance Special Investigations enables insurance carriers to route fraud investigation

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Store applications installed with the Commercial Lines Claims application (continued)

Store application	Description
	requests to SIU agents. Requests get routed via adjusters working on claim cases through workflows in the Personal Lines Claims application.
Document Processor	Enables management of document services tasks that are used in insurance policy service cases. For more information, see Integrating with Document Processor.
Playbooks for Customer Service Management	Provides a way to visualize business process workflows in a simple, task-oriented view, ensuring consistent responses to commonly encountered situations. For more information, see Playbooks for Customer Service Management.

Roles installed

Roles installed with the Commercial Lines Claims application

Role title [name]	Description	Contains roles
Commercial Lines Claims		
Commercial Lines Claims admin [sn_ins_claim_cml.admin]	• Grant Commercial Lines Claims roles • Delete Commercial Lines Claims cases and tasks • Configure Commercial Lines Claims application • Create and modify Commercial Lines Claims service definitions • Has read, write, and create access to Commercial	• decision_table_admin • sn_bom.service_definition_admin • sn_ins_claim_cml.admin • sn_ins_claim_cml.auto_processor • sn_ins_siu.viewer • sn_doc_processor.admin • sn_ins_claim_cml.auto_adjuster

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Roles installed with the Commercial Lines Claims application (continued)

Role title [name]	Description	Contains roles
	Lines Claims policy or case data	
Commercial Lines Claims manager [sn_ins_claim_cml.manager]	• View the Commercial Lines Claims dashboard • Use Process Mining for Commercial Lines Claims processes	• sn_ins_claim_cml.auto_adjuster • sn_ins_claim_cml.auto_processor • pa_viewer
Commercial Lines Claims adjuster [sn_ins_claim_cml.auto_adjuster]	• Evaluates the commercial auto claim details based on assigned adjuster tasks, and settles claims • Views the status of commercial auto claim cases • Creates and edits ad-hoc tasks	• sn_customerservice.case_contributor_viewer • sn_doc_processor.agent • sn_bom.adjuster • sn_ins_claim_cml.auto_processor • sn_sla_definition_read • sn_bom.viewer • sn_bom.ca_ins_policy_viewer • sn_customerservice.csm_workspace_user
Commercial Lines Claims processor [sn_ins_claim_cml.auto_processor]	• Submits commercial auto claim details, and creates and edits ad-hoc tasks • Views the status of commercial auto claim cases	• sn_customerservice.case_contributor_viewer • sn_ins_claim.payment_reader • sn_ins_claim.reserve_reader • sn_ins_claim.fraud_score_reader • sn_ins_claim.property_writer • sn_bom.ca_ins_policy_viewer • sn_ins_claim.coverage_writer • sn_ins_claim.summary_page_read • sn_bom.b2b_agent • sn_ins_claim.participant_writer

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Roles installed with the Commercial Lines Claims application (continued)

Role title [name]	Description	Contains roles
	• Closes a claim • Records interactions	• sn_ins_claim.policy_snapshot_reader • sn_ins_claim.profile_writer • sn_ins_claim.injury_writer
Commercial Lines Claims viewer [sn_ins_claim_cml.auto_viewer]	View commercial auto claim cases and related data.	• sn_bom.ref_data_viewer • sn_bom.service_definition_read • sn_bom.account_data_viewer • sn_bom.ca_ins_policy_viewer
Commercial Lines Claims FNOL representative [sn_ins_claim_cml.fnol_representative]	Create and track commercial claim cases for policies managed by them.	• sn_customerservice.case_contributor_viewer • sn_sla_definition_read • sn_bom.account_data_viewer • sn_customerservice.consumer_contributor • sn_bom.ca_ins_policy_viewer • sn_customerservice.csm_workspace_user • sn_customerservice.account_contributor • sn_bom.fnol_representative
Insurance Special Investigations		
Insurance Special Investigations admin [sn_ins_siu.admin]	• Grant insurance special investigations roles • Delete special investigations cases and tasks • Configure Insurance Special Investigations application • Create and modify special investigations service definitions	• sn_bom.service_definition_admin • sn_ins_siu.agent

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Roles installed with the Commercial Lines Claims application (continued)

Role title [name]	Description	Contains roles
	• Has read, write, and create access to special investigations case data	
Insurance Special Investigations agent [sn_ins_siu.agent]	Submits evaluation on SIU tasks that are associated with a case.	• sn_ins_claim.property_reader • sn_ins_claim.payment_reader • sn_ins_claim.reserve_reader • sn_ins_claim.fraud_score_reader • sn_ins_claim_cml.auto_viewer • sn_bom.b2b_agent • sn_ins_claim.coverage_reader • sn_ins_claim_pers.auto_viewer • sn_bom.b2c_agent • sn_ins_claim.participant_reader
Insurance Special Investigations viewer [sn_ins_siu.viewer]	View special investigation cases and related data.	

Tables installed

Tables installed with the Commercial Lines Claims application

Table	Description
Commercial Lines Claims	
Commercial Auto Claim Case [sn_ins_claim_cml_auto_service]	Stores information about commercial claim cases. This table extends the Commercial Claim Base [sn_ins_claim_cml_base] table.
Commercial Auto Claim Task [sn_ins_claim_cml_auto_task]	Stores information about all commercial claims tasks for all commercial claims cases.
Commercial Auto Claim Adjuster Task [sn_ins_claim_cml_auto_adj_task]	Stores information about tasks related to the adjuster persona for commercial claims.
Commercial Claim Base	Extends the Claim Base [sn_bom_claim_base] table.

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Tables installed with the Commercial Lines Claims application (continued)

Table	Description
sn_ins_claim_cml_base	
Property Incident [sn_ins_claim_cml_auto_incident]	Stores information about property incident details for commercial claims cases. This table extends the Claim Incident [sn_ins_claim_property] table from Insurance Claims Core.
Insurance Special Investigations	
SIU Task sn_ins_siu_task	Stores information about tasks related to the Special Investigation Unit department for all claims auto cases.

Personal Lines Claims

The Personal Lines Claims application enables your organization to quickly set up the various stages of the claim process, starting from first notice of loss to claim closure.

Explore



Learn about how processors and adjusters use Personal Lines Claims.

Set up



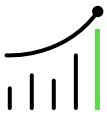
Set up Personal Lines Claims

Reference



Get details about components such as roles, tables, plugins, and store applications that are installed.

Analytics and Reporting



Monitor key statistics and track performance with preconfigured dashboard.

Exploring Personal Lines Claims

Learn how the first-notice-of-loss (FNOL) representatives, processors, adjusters, special investigation agents, and managers can use the Personal Lines Claims application to create and manage personal insurance claims.

With the Personal Lines Claims application, your organization can manage the initiation, processing, and resolving of insurance policy claims for your customers from one centralized workflow. With this application, you can coordinate with special investigation departments

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and offices to manage claims tasks. You can also collect and validate the required claim documentation, investigate the claim, and settle the claim.

Key features

- Claims data model that you can use to build any claims service
- Claims workflows that you can manage by using cases within a dedicated application
- Visualization of all claim records for a customer
- Dedicated playbooks and workspaces that are built for various claim personas
- Key statistics and performance that you can manage and track with ServiceNow® Performance Analytics and Process Mining
- A baseline workflow where you can view the claims from the first notice of loss to the claim closure for personal auto claims

Personal Lines Claims personas

The following table shows which personas in your organization can use the Personal Lines Claims application.

Personal Lines Claims personas

Persona	Description
Administrator	Claims administrator who is responsible for configuring the application.
First notice of loss (FNOL) representative	Front office person who creates a claim case on behalf of a customer and uploads relevant documents.
Claims processors	Processors in the middle or back office of the insurance institutions who work with claims. They work on claims cases and tasks that come into claims services, and close the claim cases.
Special Investigation Unit (SIU) agents	Department that investigates the potential fraud claims cases.
Claims adjuster	Person who collects and verifies the documents, loss assessment details, and insurance benefits such as the expenses, deductibles, and coverages, marks whether the fraud investigation is needed, and then settles a claim.
Claims manager	Manager who approves the reserves and payment requests and can view an overview of all the claims, including the Process Mining dashboards and Performance Analytics dashboards and reports.

Related topics

Personal Lines Claims dashboard

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Setting up Personal Lines Claims

Install and configure Personal Lines Claims so that your first-notice-of-loss (FNOL) representatives, processors, adjusters, and others can begin servicing your personal insurance claims.

Install Personal Lines Claims

If you have the admin role, you can install the Personal Lines Claims application (sn_ins_claim_pers). The application includes demo data and installs related ServiceNow Store applications and plugins if they are not already installed.

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see Get entitlement for a ServiceNow product or application.
- Review the application listing in the ServiceNow Store for information on dependencies, licensing or subscription requirements, and release compatibility.

Role required: admin

About this task

The following items are installed with Personal Lines Claims:

- Plugins
- Store applications
- Roles
- Tables

For more information, see Components installed with Personal Lines Claims.

Procedure

1. Navigate to **All** > **System Applications** > **All Available Applications** > **All**.
2. Find the Personal Lines Claims application (sn_ins_claim_pers) using the filter criteria and search bar.

   You can search for the application by its name or ID. If you cannot find the application, you might have to request it from the ServiceNow Store.

   In the list next to the **Install** button, the versions that are available to you are displayed.
3. Select a version from the list and select **Install**.

   In the Review Installation Details dialog box, any dependencies installed with your application are listed.
4. If you're prompted, follow the links to the ServiceNow Store to get any additional entitlements for dependencies.
5. **Optional:** If demo data is available and you want to install it, select the **Load demo data** check box.
   Demo data are the sample records that describe application features for common use cases. Load the demo data when you first install the application on a development or test instance.
6. Select **Install**.

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Configure Personal Lines Claims

Review the components that are installed with the Personal Lines Claims application and modify as needed for your organization's business needs.

Before you begin

Make sure that the Personal Lines Claims application is installed. For more information, see Install Personal Lines Claims.

Role required: sn_ins_claim_pers.admin and admin

Procedure

1. Import your financial accounts, financial products, financial institutions, and transactions data into ServiceNow tables.
   For more information, see Import your financial data using import sets.
2. Review the installed components and modify them or add new ones as applicable.

Task	Description
Configure service definitions	Configure service definitions to enable unique flows and views for service cases and tasks. For more information, see Configure service definitions. You can add new case types and configure service definitions for each type.
Edit or create flows	Edit or create flows using Workflow Studio. For more information, see Edit or create flows.
Configure playbook	Create a playbook by using Playbooks. For more information, see Edit or create a new playbook.
Configure CRM Workspace	Configure CRM Workspace to enable agents to interact with customers and create and work on cases. For more information, see Configure CRM Workspace.
Configure the Claim Workspace, Fraud score and Claim summary pages	Configure Claim workspace, Fraud score, and Claim summary pages on claim cases and claim adjuster tasks. For more information, see Enable Claim workspace, Fraud score, and Claim summary pages. **Note:** The Claim workspace is acces sible from an adjuster task. The Fraud score and Claim summary pages are ac cessible from both a claim case and an adjuster task.
Configure Service Level Agreements (SLAs)	Configure the installed SLAs to configure SLA timings for claim service cases and tasks.

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Task	Description
	For more information, see Configure the in stalled SLAs
Configure user groups	Configure user groups for assignment of cas es and tasks. You can also assign roles to groups and users. For more information, see Configure user groups.
Configure assignment rules	Configure assignment rules to identify cases that meet certain conditions and then route those cases to agents. For more information, see Configure assignment rules.
Configure Document Processor	Configure document processor for document categories, document types, inbound and out bound document rules, and approval rules for document deferments and exceptions. For more information, see Configure Docu ment Processor.
Configure archive rules	The Archive Personal Auto Claim Case rule archives personal auto claim cases that are older than a year. This rule is inactive by de fault. To configure archive rules, navigate to **Sys tem Archiving** > **Archive Rules** and enable the **Archive Personal Auto Claim Case** rule.

Enable Claim workspace, Fraud score, and Claim summary pages

Enable Fraud score and Claim summary pages on the claim case so that a claims manager, adjuster, or processor can view them.

Before you begin

Role required: admin

Procedure

1. Navigate to **All** > **Now Experience Framework** > **UI Builder**.
2. Enable the CSM default record page under CSM/FSM Configurable Workspace.
   For more information, see CRM Workspace record pages.
3. From the CSM default record page, set the page order.
4. Set the variant conditions on the following record pages.

Claims page variant	Navigation to page records
Record page for the adjuster task	To access the record page for the adjuster task, navigate to: **CSM Configurable Work space** > **Record** > **Claim Adjuster Record Page**.

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Claims page variant	Navigation to page records
	The record page for the adjuster task is a variant of CSM default record page. For more information, see CRM Workspace record
Claim workspace page	To access the Claim workspace page for updates, navigate to page collection: **CSM default record post-Details** > **Claim workspace** > **Claim Workspace Default**.
Fraud score page	To access the Fraud score page for updates, navigate to page collection: **CSM default record post-Details** > **Fraud score** > **Default**.
Claim Summary page	To access the Claim summary page for updates: Navigate to page collection: **CSM default record pre-Details** > **Claim summary** > **Claim Summary Default**. Or navigate to page collection **CSM default record post-Details** > **Claim Summary** > **Claim Summary On Adjuster**.

Components installed with Personal Lines Claims

Several types of components are installed with activation of the sn_ins_claim_pers plugin, including plugins, tables, and user roles.

Plugins installed

Plugins installed with the Personal Lines Claims application

Plugin	Description
Case Management Core [com.sn_customerservice]	Enables the extension of tables from the Customer Service Management application into the Financial Services Operations applications.

Store applications installed

Store applications installed with the Personal Lines Claims application

Store application	Description
Financial Services Operations Core	Stores the customer data that is needed to make policy service requests. For more information, see Financial Services Operations Core.
Insurance Special Investigations	Insurance Special Investigations enables insurance carriers to route fraud investigation requests to SIU agents. Requests get routed

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Store applications installed with the Personal Lines Claims application (continued)

Store application	Description
	via adjusters working on claim cases through workflows in the Personal Lines Claims application.
Document Processor	Enables management of document services tasks that are used in insurance policy service cases. For more information, see Integrating with Document Processor.
Playbooks for Customer Service Management	Provides a way to visualize business process workflows in a simple, task-oriented view, ensuring consistent responses to commonly encountered situations. For more information, see Playbooks in Customer Service Management.

Roles installed

Roles installed with the Personal Lines Claims application

Role title [name]	Description	Contains roles
Personal Lines Claims		
Personal Lines Claims admin [sn_ins_claim_pers.admin]	• Grant Personal Lines Claims roles • Delete Personal Lines Claims cases and tasks • Configure Personal Lines Claims application • Create and modify Personal Lines Claims service definitions • Has read, write, and create access to Personal Lines Claims policy or case data	• decision_table_admin • sn_bom.service_definition_admin • sn_ins_claim_pers.manager • sn_ins_claim_pers.auto_processor • sn_ins_siu.viewer • sn_doc_processor.admin • sn_ins_claim_pers.auto_adjuster

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Roles installed with the Personal Lines Claims application (continued)

Role title [name]	Description	Contains roles
Personal Lines Claims manager [sn_ins_claim_pers.manager]	• Views the Personal Lines Claims dashboard • Uses Process Mining for Personal Lines Claims processes	• sn_ins_claim_pers.auto_adjuster • sn_ins_claim_pers.auto_processor • pa_viewer
Personal Lines Claims adjuster [sn_ins_claim_pers.auto_adjuster]	• Evaluates the personal auto claim details based on assigned adjuster tasks, and settles claims • Views the status of personal auto claim cases • Creates and edits ad-hoc tasks	• sn_customerservice.case_contributor_viewer • sn_doc_processor.agent • sn_bom.adjuster • sn_sla_definition_read • sn_bom.viewer • sn_bom.auto_ins_policy_viewer • sn_ins_claim_pers.auto_processor • sn_customerservice.csm_workspace_user
Personal Lines Claims processor [sn_ins_claim_pers.auto_processor]	• Submits personal auto claim details, and creates and edits ad-hoc tasks • Views the status of personal auto claim cases • Closes a claim • Records interactions	• sn_customerservice.case_contributor_viewer • sn_ins_claim.profile.writer • sn_ins_claim.payment_reader • sn_ins_claim.reserve_reader • sn_ins_claim.fraud_score_reader • sn_ins_claim.injury_writer • sn_ins_claim.property_writer • sn_bom.auto_ins_policy_viewer • sn_ins_claim.coverage_writer • sn_bom.b2c_agent • sn_ins_claim.participant_writer • sn_ins_claim.policy_snapshot_reader • sn_ins_claim.summary_page_read

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Roles installed with the Personal Lines Claims application (continued)

Role title [name]	Description	Contains roles
Personal Lines Claims viewer [sn_ins_claim_pers.auto_viewer]	Views personal auto claim cases and related data.	• sn_bom.ref_data_viewer • sn_bom.service_definition_read • sn_bom.customer_data_viewer • sn_bom.auto_ins_policy_viewer • sn_ins_claim_pers.auto_viewer
Personal Lines Claims FNOL representative [sn_ins_claim_pers.fnol_representative]	Create and track personal claim cases for policies managed by them.	• sn_customerservice.case_contributor_viewer • sn_sla_definition_read • sn_bom.customer_data_viewer • sn_bom.auto_ins_policy_viewer • sn_customerservice.consumer_contributor • sn_customerservice.csm_workspace_user • sn_customerservice.account_contributor • sn_bom.fnol_representative
Insurance Special Investigations		
Insurance Special Investigations admin [sn_ins_siu.admin]	• Grant insurance special investigations roles • Delete special investigations cases and tasks • Configure Insurance Special Investigations application • Create and modify special investigations service definitions • Has read, write, and create access	• sn_bom.service_definition_admin • sn_ins_siu.agent

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Roles installed with the Personal Lines Claims application (continued)

Role title [name]	Description	Contains roles
	to special investigations case data	
Insurance Special Investigations agent [sn_ins_siu.agent]	Submits evaluation on SIU tasks that are associated with a case.	• sn_ins_claim.property_reader • sn_ins_claim.payment_reader • sn_ins_claim.reserve_reader • sn_ins_claim.fraud_score_reader • sn_ins_claim_cml.auto_viewer • sn_bom.b2b_agent • sn_ins_claim.coverage_reader • sn_ins_claim_pers.auto_viewer • sn_bom.b2c_agent • sn_ins_claim.participant_reader
Insurance Special Investigations viewer [sn_ins_siu.viewer]	View special investigation cases and related data.	

Tables installed

Tables installed with the Personal Lines Claims application

Table	Description
	Personal Lines Claims
Personal Auto Claim Case [sn_ins_claim_pers_auto_service]	Stores information about personal claim cases. This table extends the Personal Claim Base [sn_ins_claim_pers_base] table.
Personal Auto Claim Task [sn_ins_claim_pers_auto_task]	Stores information about all personal claims tasks for all personal claims cases.
Personal Auto Claim Adjuster Task [sn_ins_claim_pers_auto_adj_task]	Stores information about tasks related to the adjuster persona for personal claims.
Personal Claim Base sn_ins_claim_pers_base	Extends the Claim Base [sn_bom_claim_base] table.
Property Incident [sn_ins_claim_pers_auto_incident]	Stores information about property incident details for personal claims cases. This table extends the Claim

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Tables installed with the Personal Lines Claims application (continued)

Table	Description
	Incident [sn_ins_claim_property] table from Insurance Claims Core.
Insurance Special Investigations	
SIU Task sn_ins_siu_task	Stores information about tasks related to the Special Investigation Unit department for all claims cases.

Managing Personal Lines Claims

Learn which roles use the Personal Lines Claims application to create, investigate, and manage an insurance claim from the first notice of loss (FNOL) to the claim closure.

With the Personal Lines Claims application, FNOL representatives can submit claim requests, while processors and adjusters can work on the cases for the following personal policy case types.

Personal case types

The following are personal case types available.

- Personal auto policy
- You can also create case types for personal lines claims by extending a case type from the personal claim base case.

Workspace

Processors, adjusters, and other roles use Workspace to work on all aspects of insurance claim cases. With Workspace, users with these roles can do the following tasks:

- Monitor the workload and performance
- Focus on high-priority items
- Easily navigate across tasks

For more information, see Workspaces.

The following table shows which Workspace users can use the Personal Lines Claims application.

Workspace users for Personal Lines Claims

Role	Description
Claims admin	Configures Workspace per the business requirements. For more information, see Configure CRM Workspace.
Claims manager	Approves reserve and payment requests, and views the analytics and Process Mining dashboards.

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Workspace users for Personal Lines Claims (continued)

Role	Description
First notice of loss representative workspace	
First notice of loss representative	Creates claim cases on behalf of customers, and uploads relevant documents.
Processor workspace	
Claims processor	Works on claim cases and tasks to resolve cases that are managed by them.
SIU workspace	
Special Investigation Unit (SIU) agent	Works on potential fraud claim investigation tasks.
Adjuster workspace	
Adjuster	Evaluates a claim by reviewing the claim documents, coverages, reserves, and payments.

Claim participants

You can add any person or company as a participant for a claim. The participant can be an entity in the policy or a third-party.

The insurance processor adds participants to a claim during the First Notice of Loss activity, and can assign them a role (such as reporter or witness).

FSO insurance applications store claim contact information in the following Insurance Claims Core tables:

- The Claim Participant table [sn_ins_claim_profile] stores details about all participants involved in the claims process.
- The Participant Role table [sn_ins_claim_participant] stores information on the participant's role in the claim (such as if they are the injured or insured).

For more information, see Insurance Claims Core tables.

Personal Lines Claims workflows

The Personal Lines Claims application installs automated workflows that you can configure for any claims tasks. These workflows create cases and route any tasks accordingly.

After a claim case is initiated, the workflow proceeds through phases. A business rules engine with baseline, configurable rules can categorize a claim as potential fraud, or as a duplicate claim, for example. Some example business rules include:

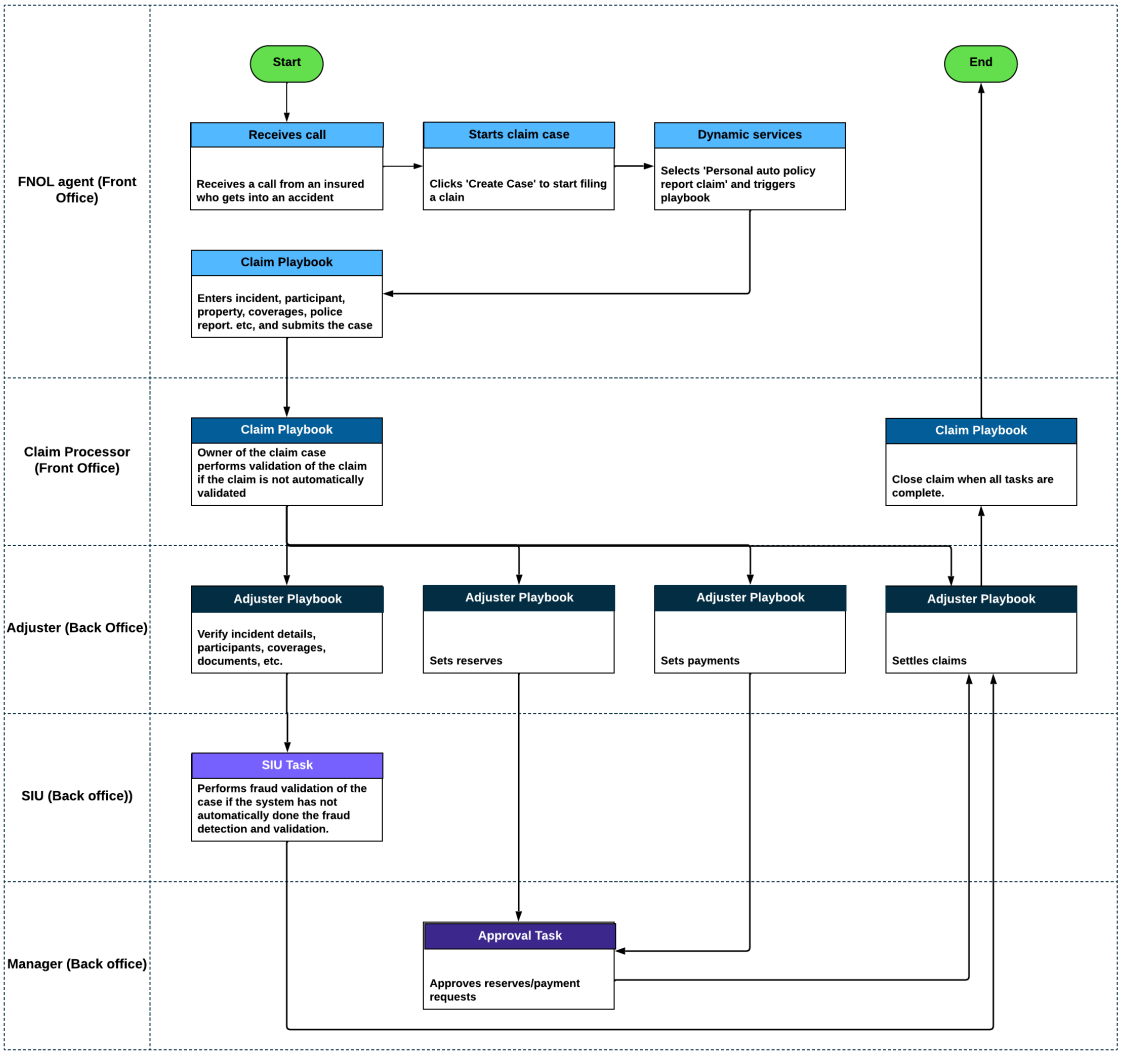
- If the number of properties or participants submitted for the claim is greater than two, the claim is considered as high priority.
- If the number of claims submitted by a customer for the same insurance policy is greater than four, a claim will be automatically flagged as potential fraud.
- If the number of claims submitted by a customer is less than five, and the reported loss date relative to the policy start date is less than three days, a claim validation task is created for a processor to review.

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The following workflow routes the case and tasks for investigating and managing insurance claims to roles in different departments. The front and back-office agents log in to the Workspace to work on the tasks in their queue. The case playbook guides agents through these overall steps that are needed to fulfill claims:

- Submitting first notice of loss
- Claim validation
- Adjuster claim evaluation
- Fraud evaluation
- Claim closure

Claims Process Flow – Personal Auto Claim



First notice of loss (FNOL)

Submitting a claim as a first-notice-of-loss representative

1. In the First notice of loss (FNOL) stage, an insurance policy claimant reports a loss with an FNOL representative. Once the case is created, a workflow triggers automatically with playbook tasks created for managing the case to resolution.
2. The FNOL representative documents the incident, property, participant, and injury details obtained for the claim, as well as the coverages available for

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relevant claims. The representative also collects and submits applicable inbound documents for verification, such as vehicle license, and initiates the claim by submitting the case.

3. Once the initiated case is submitted, business decision rules:
   - Can prioritize the claim case, depending on the number of properties or participants reported in the claim
   - Can trigger a task and refer a claim case to the Special Investigation Unit department for further evaluation
   - Can trigger the claim validation task for further review
   - Can forward the claim to an adjuster for loss evaluation

Claim validation stage

Validating and closing a claim as a claims processor

1. In the Claim validation stage, the processor updates task details, and rejects or approves the claim task accordingly.
2. If the processor validates the task by approving it, it moves to the adjuster evaluation stage.

Adjuster evaluation

Evaluating and settling a claim as an adjuster

1. In the Adjuster evaluation stage, the adjuster reviews and verifies or rejects the submitted claim documents. The adjuster also reviews coverages, and updates or adds coverages if appropriate.
2. The adjuster can refer the claim to the SIU department for claim investigation. Once the SIU department completes the fraud review task, the adjuster can settle or reject the claim.
3. The adjuster evaluates a claim and assigns a reserve amount against relevant coverage, based on loss details.
   - If the assigned reserve amount is within the approval authority of the adjuster, the adjuster approves the results.
   - If the assigned reserve amount is beyond the approval authority of the adjuster, the adjuster assigns the request to the claims manager for approval. If the reserve amount is approved by the claims manager, the adjuster proceeds with the claim payment evaluation. If the amount isn't approved, the adjuster re-evaluates and revises reserve amount based on the recommendations from the claims manager.
4. The adjuster updates the claim record with either loss reserve, expense reserve, or both.
5. The adjuster creates payment amounts against the created reserves, based on finalized evaluation.
   - If the created payment amount is within the approval authority of the adjuster, the adjuster approves the results.
   - If the amount is beyond the approval authority of the adjuster, the adjuster assigns the request to the claims manager for approval. If the claims manager approves the payment amount, the adjuster proceeds with a claim payment

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evaluation. If the amount isn't approved, the adjuster re-evaluates and creates a new payment amount based on the recommendations from the claims manager.

6. The adjuster approves or rejects the review task. If the adjuster approves the review task to settle the claim, the claim case moves to the fulfillment stage to be closed by the claims processor. If the adjuster rejects all related tasks, the claim case automatically closes.

Special Investigation Unit (SIU) tasks

Investigating a potential fraud claim as a special investigation unit agent

1. If business rules determine that the claim requires validation, or if the adjuster determines possibility of fraud, a task triggers to the SIU department for investigation. An SIU agent reviews the fraud task, updates details in the evaluation task record, and approves or rejects the task. An approved evaluation task indicates a determination of fraud not found. A rejected evaluation task indicates that the claim is determined to be invalid and potentially fraud.
2. If the task is approved, the claim is concluded as fraud not found, and can be approved by the adjuster. When the claim is approved, the case moves to the fulfillment stage, which the claim processor completes.

Claims manager approval tasks

Approving reserve or payment amounts as a claims manager

1. If an assigned reserve amount is beyond the approval authority of the adjuster, the system assigns the reserve amount request to the claims manager for approval. If the claims manager approves the reserve amount, the adjuster proceeds with the claim payment evaluation. If the claims manager rejects the reserve amount and provides a recommendation, the adjuster should revise the reserve amount as per recommended.
2. If a created payment amount is beyond the approval authority of the adjuster, the system assigns the payment amount request to the claims manager for approval. The claims manager reviews the payment amount and claim details, and approves or rejects the claim payment. If the claims manager approves the payment amount, the adjuster can proceed to settlement. But if the manager rejects the request and provides recommendation, the adjuster should revise and submit payment amount as per recommended. System-generated work notes stating the approval or rejection automatically add to the Activity stream for the task and claim case.

Closure

The case is complete when the states and stage of the case sets to Closed Complete.

Create a personal claim case

A first-notice-of-loss representative or processor can begin the claim process by initiating a personal claim case on behalf of your customer.

Before you begin
Role required: sn_ins_claim_pers.fnol_representative or sn_ins_claim_pers.auto_processor

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Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. Create a case from the personal auto claim cases list.

Option	Steps
Personal auto claim case from the personal auto claim case list	**a.** In the **Lists** tab, under **Personal auto claim cases**, select **All**. **b.** Select **New**.

4. In the Create a new case dialog box, select **Personal auto policy report claim**.
5. Select **Create**.
6. On the form, fill in the required fields and any other related information that you've gathered from the customer.
7. **Optional:** In the **Work notes** field, enter any comments that are related to your findings. Manually posted comments and system-generated work notes add to the Activity stream for the claim case.
8. Select **Save**.

Result
A personal claim case is created in the New state and the workflow is triggered. The case is assigned to an assignment group based on the defined assignment rules.

What to do next
As a claim processor, you can assign the case to yourself and start working on it. For more information, see Process a personal claim.

Process a personal claim

A processor can initiate a claim, review a claim to verify it, and after an adjuster's evaluation, complete fulfillment tasks and close a claim.

Before you begin
Role required: sn_ins_claim_pers.auto_processor

Update and close the tasks of the claim case.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Open the claim case and task one of the following ways.

Option	Steps
From the landing page	Select an active case from the My pending tasks or My open claims list.
From the case playbook	**a.** Select the lists icon ( ). **b.** In the **Lists** tab, under **Personal auto claim cases**, open the case list.

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Option	Steps
	c. In the list, select the case that contains the task. **d.** If the claim case is in New status or not as signed to you, select **Accept** to be able to work on it. **e.** Select the **Playbook** tab. **f.** Under one of the following stages, select the task activity to work on. ▪ **First notice of loss** ▪ **Claim validation** ▪ **Fulfillment**
From a personal auto claim case	**a.** Select the lists icon ( ). **b.** In the **Lists** tab, under **Personal auto claim cases**, select **Assigned to me**. **c.** In the list, select the case that you want to open. **d.** If the claim case is in New status, select **Ac cept** to be able to work on it. **e.** In the case, select the **Tasks** tab and select the claim task.
From the Personal auto claim tasks list	**a.** Select the lists icon ( ). **b.** In the **Lists** tab, under **Personal auto claim tasks**, select **All**. **c.** In the list, select the task that you want to open.

You may need to select **Accept** to accept assignment of the task to you, enabling you to work on the task.

3. Finish the work that is required to complete the tasks in your claims system.
   The work you may need to complete could include steps in any of the following stages.
   - Completing first notice of loss stage tasks to initiate the claim, such as providing incident details, adding claim participants, and collecting documents.
   - Evaluating the validity of the claim reported by the customer.
   - Completing and closing the claim.
4. **Optional:** In the **Work notes** field, enter any comments that are related to your findings. Manually posted comments and system-generated work notes add to the Activity stream for the claim case.
5. Close the task from the playbook activity or the task form.

Claim task	Action
To submit incident details	In the case playbook, select **Mark complete**.

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Claim task	Action
To validate a claim	A claim validation task is created when a busi ness rule determines a duplicate claim due to the same insurance policy and loss date. To validate a claim: In the task form, select **Ap prove** to validate the claim or **Reject** to deny and close the claim.
To add or edit claim property, participant, or coverage information	In the case playbook, select **Save**.
To initiate a claim	In the case playbook, select **Submit**.
To close a claim	In the case playbook, select **Close** to close the claim.

Summarize a dispute or claims case with case summarization

Generate a summary from the defined fields on the case record and quickly understand the case context by using the case summarization skill in the ServiceNow Otto for Financial Services Operations (FSO) application.

Before you begin

Role required: sn_bom_credit_card.dispute_agent, sn_bom_credit_card.dispute_manager, sn_bom_credit_card.dispute_viewer, sn_bom_credit_card.contributor, sn_bom.b2c_agent, sn_bom.b2b_agent, sn_bom.adjuster, sn_bom.fnol_representative

Note: These roles are the default list of roles that are defined for this task. Administrators can modify the list of roles in the AI Admin Hub console.

About this task

The case summarization skill provides you with a concise summary of a banking card dispute or insurance claims case. With this skill, you can do the following tasks:

- Generate an initial summary of a case so that you can understand the case context.
- Summarize the actions taken and any resolutions for a case.

The case summarization skill is available in Financial Services Workspace and in Core UI.

- In Financial Services Workspace, use the Case summary by *Now Assist* component to generate a summary. The component appears in the following areas:
  - Insurance: Next to the claim details panel.
    - Claims processor: On the Claim Summary tab
    - Claims adjuster: On the Claim Workspace and Claim Summary tabs
  - Card dispute: Next to the case information panel.
- In Core UI, select the **Summarize** button on the case record to generate a summary.

The case summarization skill checks the case record to determine if enough information is available to create a summary:

- When an agent opens the case record.
- When an agent refreshes the case record page.

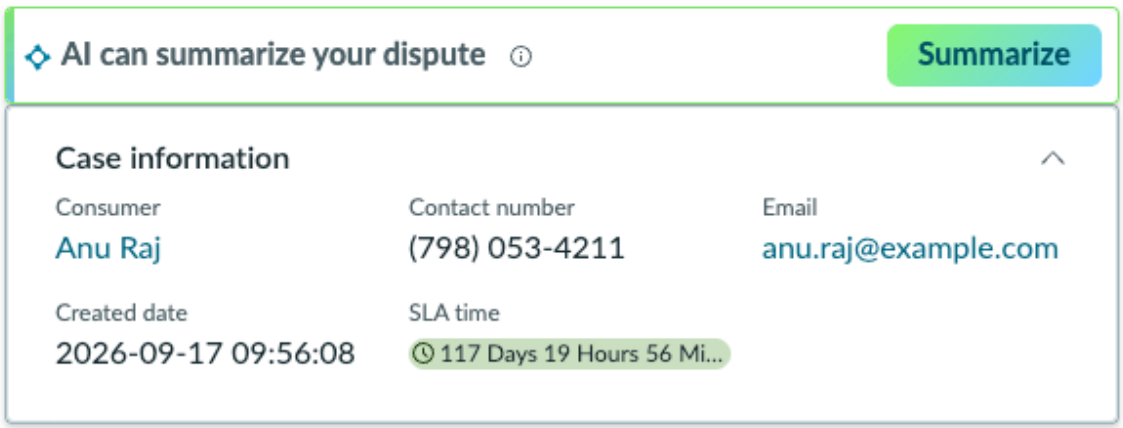
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If there's enough data, the Case summary component displays the **Summarize** button. If there isn't enough data, the component displays a message in place of the button.

Note: The generated summary is intended for informational purposes only. Review AI-generated summaries for accuracy and appropriateness before you rely on them.

Procedure

1. Navigate to **Workspaces** > *Financial Services* **Workspace** and open a claim or card dispute.
2. In the Case Summary component, select **Summarize**.

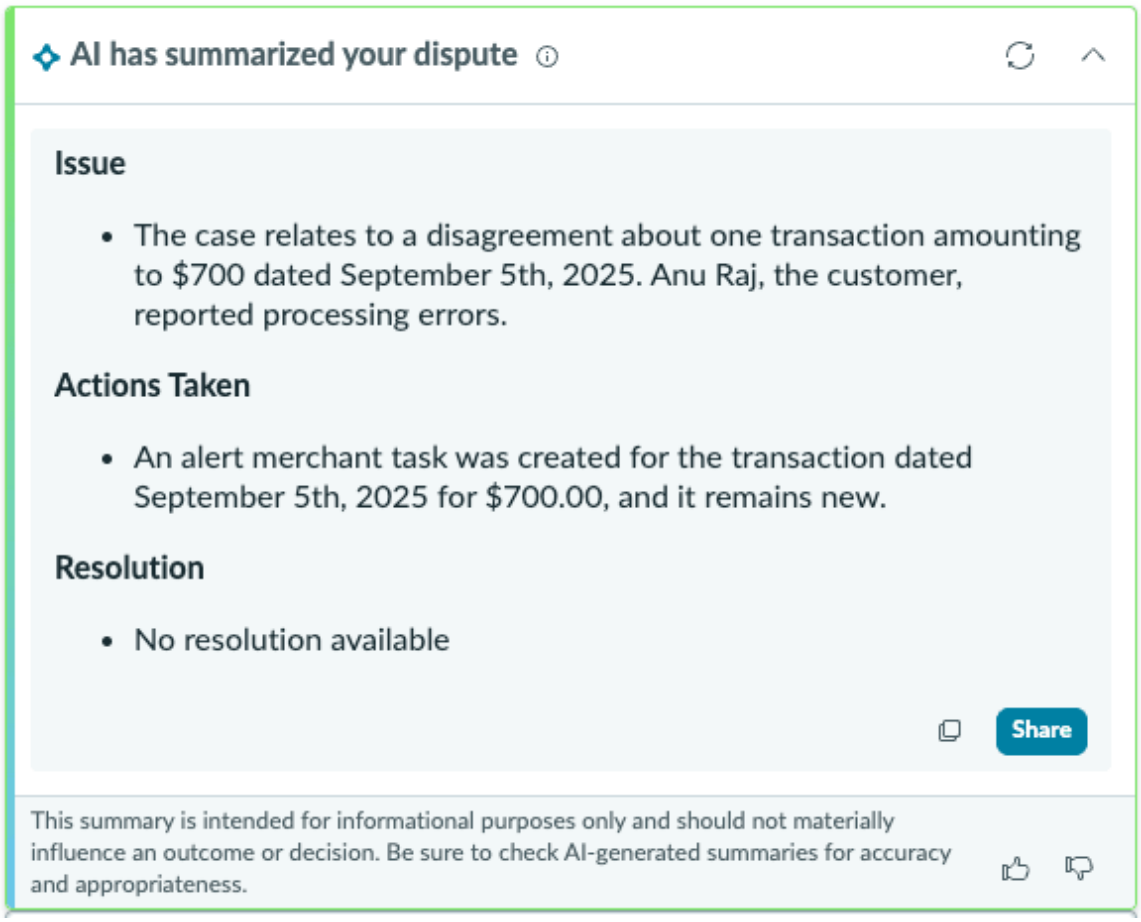


Before you generate a summary, the component displays **AI can summarize this claim case** or **AI can summarize your dispute** next to the **Summarize** button.

When the summary is generated, the Case Summary component expands to display the summary. For longer summaries that don't fit the window, select **Show more** and use the scroll bar to view the rest of the content.

Note: Generating and displaying the summary may take several seconds.

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3. **Optional:** When you're finished summarizing a case, you can perform additional actions.

Option	Procedure
Save the summary information by adding it to the case work notes	**a.** Select **Share**. **b.** In the Share to work notes dialog box, review the summary for accuracy and edit if required. **c.** Select **Save to work notes**. Alternatively, select **Cancel** to close the dialog box without saving.
Expand or collapse the summary	Select the expand card icon ( ) or the collapse card icon ( ) to see more details or fewer summary details.
Provide feedback for the summary	If you think that the summary was helpful, select the helpful icon ( ). If you think that the summary wasn't helpful, select the not helpful icon ( ). This feedback improves the generative AI model and can help to improve the future versions of this skill. The system gathers the feedback on each generated summary and

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Option	Procedure
	stores it in the generative AI logs (sys_generative_ai_log_list.do).
Copy the case summary	Select the copy to clipboard icon ( ) to use the case summary information for another purpose, such as pasting into an email.
Refresh the case summary	Select the refresh icon ( ) to reload the case summary with any new information that was added to the case.

Adjuster tasks

Adjusters can work on claim tasks from the Claim Workspace.

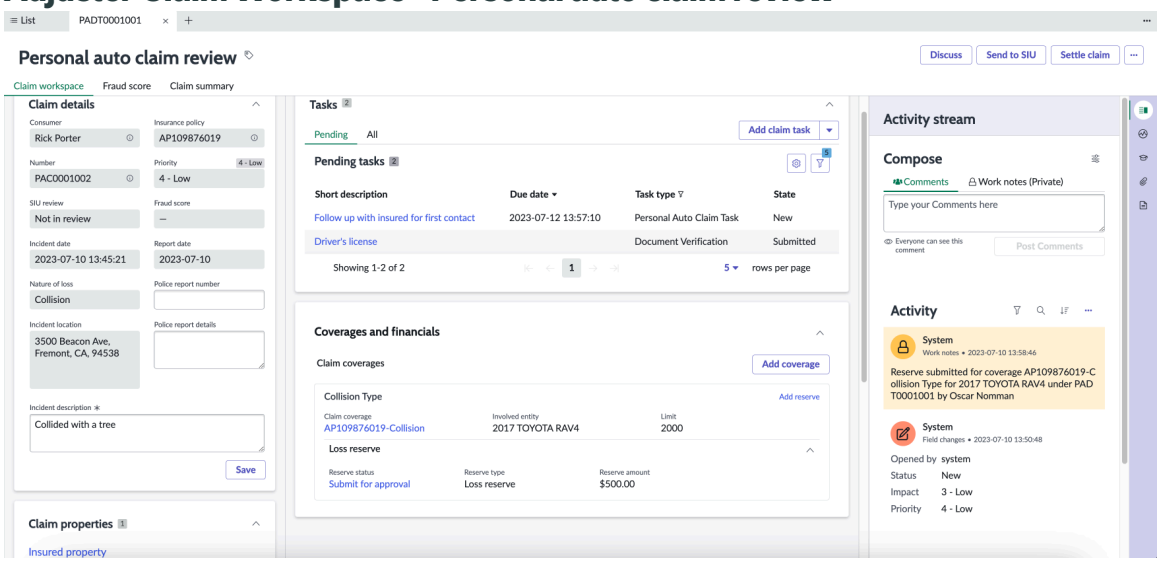
Claim workspace

From the claim workspace, an adjuster can review a claim to verify the documents, evaluate the claim coverages, determine the claim payment details, and approve the settlement for a claim. The claim workspace for adjusters is a unified view of all the actions that an adjuster can perform on a claim. Using workspace tabs and cards, adjusters can navigate through the following sections:

- Claim details: View and modify the details such as the policy number, claim stage, claim status, and incident and reporting dates.
- Claim properties: View and work on the properties that are relevant to the claim case.
- Claim participants: View and work on the participants that are relevant to the claim case.
- Task details: View and modify the agent and group that a task is assigned to.
- Tasks: View and work on the adjuster tasks for the current claim case.
- Coverages and financials: View and modify the claim entities such as the claim coverages, associated reserves, payments, and expense amounts under individual coverages.

From the claim workspace, an adjuster can also access tabs to view the Fraud score page and Summary page for a claim.

Adjuster Claim Workspace - Personal auto claim review



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Work on personal claim adjuster tasks

An adjuster can review a claim to verify documents, evaluate claim coverages, determine claim payment details, and approve settlement for a claim.

Before you begin

Role required: sn_ins_claim_pers.auto_adjuster

Important: To access the Claim workspace, Fraud score, and Summary adjuster workspace related tabs, you must activate the CSM default record page. By default, the page is set to inactive. To determine the default page for displaying records in CSM Configurable Workspace, see CRM Workspace record pages

Update and close the adjuster tasks of the claim case.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Open the task one of the following ways.

Option	Steps
From the landing page	Select a task from the All open claims list.
From the Personal auto claim adjuster tasks list	**a.** Select the lists icon ( ). **b.** In the **Lists** tab, under **Personal auto claim adjuster tasks**, select **All**. **c.** In the list, select the task that you want to open.

3. Finish the work that is required to complete the evaluation or settlement task in your claims system.
4. Work on the adjuster task by completing various actions from the claim workspace.

Claim task	Claim workspace actions
To add a document verification task	**a.** Select **Add document verification task**. **b.** Fill in the required fields. **c.** Select **Save**.
To verify a document	Select **Verify** to verify the document or **Reject** to reject the submitted document for verifica tion.
To add claim coverage	**a.** Select **Add coverage**. **b.** Select Claim coverage and any of the follow ing required: ▪ Claim property ▪ Claim participant **c.** Select **Save**.

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Claim task	Claim workspace actions
To add a reserve or payment	**a.** In Coverages and financials, select one from the Claim coverage list: ▪ **Add reserve** ▪ **Add payment** **b.** Fill in the required fields. **c.** Select **Save**.
To add an ad-hoc claim task	**a.** From the Tasks list, select **Add claim task**. **b.** Fill in the required fields. **c.** Select **Save**.
To submit a reserve or payment amount for approval	Select **Approve** to approve or **Reject** to reject the reserve or payment amount. **a.** In Coverages and financials, for a reserve or payment in the Claim coverage list, se lect **Pending**. **b.** Select **Submit**.
To refer a claim for fraud evaluation	Select **Send to SIU**.
To submit a claim settlement decision	**a.** Select **Settle claim**. ▪ Select **Approve claim** to approve the claim and send for fulfillment. ▪ Select **Deny claim** to reject the settle ment. **b.** Enter comments for the settlement deci sion. **c.** Select **Submit**.

5. **Optional:** Within a task, in the **Work notes** field, enter any comments that are related to your findings.
   Manually posted comments and system-generated work notes add to the Activity stream for the task and claim case.

Result

Depending on the current stage of the case:

- When the adjuster accepts the task, the task status sets to Work in progress.
- When the adjuster submits a reserve or payment, if the amount is within their authorization limit, it is auto approved.
- If the adjuster settles the claim, the claim case automatically closes, with the case status set as Closed complete, and claim stage moved to Closed rejected. System-generated work notes stating the rejection automatically add to the Activity stream for the task and claim case.
- If one of the adjuster related tasks is approved, a task triggers to the claim processor to close the case. System-generated work notes stating the approval automatically add to the Activity stream for the task and claim case.

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Related topics

- Generate and view a claim's fraud score
- View a claim's summary

Generate and view a claim's fraud score

Generate a fraud score, and view the fraud score page to get detailed insight into a claim's fraud score and history.

An adjuster, processor, and manager can generate a fraud score and view the fraud score page on a claim case and from an adjuster task to determine fraud risk of a case. Admins can use the baseline fraud score page to create a customized scoring page specific to requirements for your line of business.

Note: For more information, see Configure the fraud score ranges with UI Builder.

Generating and accessing fraud score details

If you're a claims manager, adjuster, or processor for a company, you can generate and access claim fraud score details by using Financial Services Operations Integration with FRISS. This option is only available on claim case records and adjuster task records.

From a claim case record or adjuster task record:

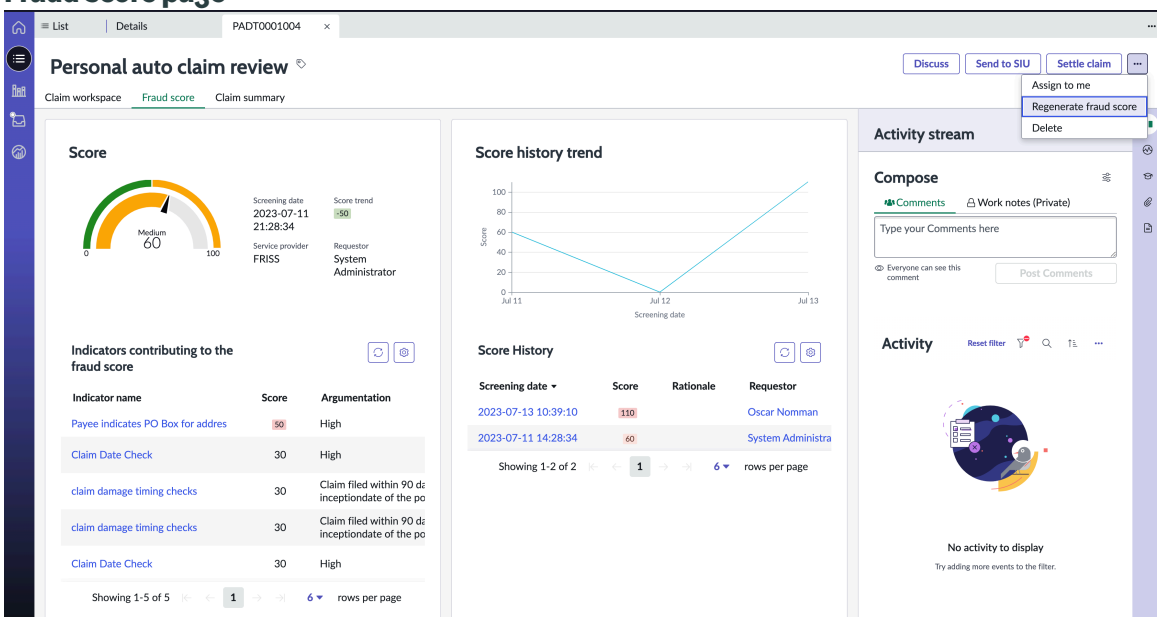
- Select the Fraud score tab to view the fraud score page.
- Select **Regenerate fraud score** to generate or regenerate a fraud score.

Fraud score page

In the claim or from an adjuster task, you can see information about fraud scores on the **Fraud score** tab.

The following example shows the fraud score page for the Personal Lines Claims application with score details.

Fraud score page



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Fraud score page details

Score gauge

Shows a high, average, or low risk score based on the passed claim data. You can configure the display by defining the ranges for high, average, or low scores. For more information on how to configure the ranges, see Configure the fraud score ranges with UI Builder.

Fraud score

Overall fraud score number.

Score trend

Displays the difference between the current and the previous score.

Service provider

Shows the name of the fraud data analysis service provider.

Screening date

Refers to the date that a claim was screened for fraud detection.

Indicators contributing to the fraud score

If FRISS is enabled, displays a list of indicators such as Claim Date Check and Police report that factor into the fraud score, with accompanying scores and rationales for why each score was specified for the indicator. For more information about FRISS, see Financial Services Operations Integration with FRISS.

Score history trend

Displays a visual chart of score history over time by screening date.

Score history

Displays the number of times that the API is executed for the claim case. Lists scores with screening dates, rationale for screening requests, and screening requestors. You can select to filter and refresh history on demand.

Configure the fraud score ranges with UI Builder

Configure the fraud score ranges by using the UI Builder. You can configure certain fields, such as the **Ranges** field, in the fraud information page of the CSM Configurable Workspace, so that you can set the score range.

Before you begin

Role required: admin

About this task

Note: Any configuration changes made here appears at the Financial Services Operations Core level and will apply to all FSO Core applications.

Procedure

1. Navigate to **All** > **Now Experience Framework** > **UI Builder** > **Page collections**.
2. **CSM default record post-Details** > **Fraud score** > **Default**
3. **Optional:** If a `Different application scope` message appears, select **Edit in original scope**.
4. Set the minimum and maximum value on the configuration panel's **Config** tab by selecting **Ranges**.
5. Set the value, color, and label by selecting **Configure Ranges**.

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6. Select **Apply**.
   By configuring the gauge, you can display the position of a particular value within a given range of minimum and maximum values. You can also see the progress by setting the color-coded data ranges. For more details on the gauge configuration, see the ServiceNow® Developer Site.

Related topics

CRM Workspace record pages

Evaluate a personal claim for fraud

A special investigations agent can review a claim to determine whether a claim is fraudulent.

Before you begin

Role required: sn_ins_siu.agent

Use the case playbook that provides the activities and tasks required to update and close the tasks of the claim case.

About this task

When business rule logic identifies a claim case as a 'close proximity' claim- a claim case very close to the policy start date- then a task triggers to the SIU department for evaluation of fraud. An adjuster can also refer a claim for fraud evaluation during the adjuster's claim evaluation.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. Open the task from the special investigation tasks list.

Option	Description
From the Special Investigation tasks list	**a.** In the **Lists** tab, under **Special Investigation tasks**, open the task list. ▪ For your assigned tasks, select **Assigned to me**. ▪ For all special investigation tasks, select **All**. **b.** In the list, select the task that you want to work on.

   To work on a task that is not assigned to you yet, assign it to yourself by clicking **Assign to me**.
4. Finish the work that is required to complete the task in your claims system.
5. **Optional:** In the **Work notes** field, enter any comments that are related to your findings.
6. Close the task from the special investigation task form.

Special investigation task	Action
To submit a fraud evaluation	Select **Approve** to conclude the claim as not fraudulent or **Reject** to validate the claim as fraud.

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Result

- If the task is approved, the task moves to Closed Complete.
- If the task is rejected, the task moves to Closed Rejected.

Approve a reserve or payment amount

A claims manager can approve claim reserve and payment amounts.

Before you begin

Role required: sn_ins_claim_pers.manager

About this task

If an assigned reserve or created payment amount by an adjuster is higher than the approval authority of the adjuster, the claims manager receives a request for reserve or payment amount approval from the adjuster.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Open the task one of the following ways.

Option	Description
From the landing page	Select the task from the My pending tasks list.
From the Personal lines claims approvals list	**a.** Select the lists icon ( ). **b.** In the **Lists** tab, under **Personal lines claims approvals**, open one of the follow ing: ▪ **My approvals - Reserves** ▪ **My approvals - Payments** **c.** In the list, select the task that you want to work on.

3. If you want to reject the requested approval amount, in the **Comments** field, enter comments with your recommendation.
   Manually posted comments and system-generated work notes add to the Activity stream for the task and claim case.
4. Close the task from the Claim reserve or Claim payment task form.

Approval task	Action
To submit an approval	Select **Approve** to approve the reserve or payment amount, or **Reject** to reject the re serve or payment amount.

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Result

- If the claims manager approves the reserve or payment amount, the claim reserve task returns to the adjuster to proceed with the claim payment evaluation or settlement.
- If the claims manager rejects the reserve or payment amount, the manager provides another recommendation. A notification of the rejected status triggers to the adjuster.
- System-generated entries for reserve or payment amount approval or rejection add to the Activity stream. These automated entries support auditing and tracking.

Add an ad-hoc task

Create a task as a processor, adjuster, or manager to help prioritize and plan your claim work better.

Before you begin

Role required: sn_ins_claim_pers.auto_processor, sn_ins_claim_pers.auto_adjuster, or sn_ins_claim_pers.manager

Note: You can create additional tasks as needed on a claim using the **Add task** button from the Actions menu, or using the **Create a new record** button from the Related records panel.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Open the claim one of the following ways.

Option	Steps
From the landing page	From a claims list, select the claim case you want to create a new task for.
From the applicable case/tasks list	**a.** Select the lists icon ( ). **b.** In the **Lists** tab, navigate to one of the fol lowing applicable lists: ▪ As a processor, select **Personal auto claim cases**, then select **All**. ▪ As an adjuster, select **Personal auto claim adjuster tasks**, then select **All**. ▪ As a manager, select **Personal lines claims approvals**, then select one of the following: ▪ **My approvals - Reserves** ▪ **My approvals - Payments** **c.** In the list, select the case or task that you want to open.

3. Select **Add task**.
4. Fill in the details on the Create New Personal Auto Claim Task form.
5. **Optional:** In the **Work notes** field, enter any comments that are related to your findings. Manually posted comments and system-generated work notes add to the Activity stream for the task.

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6. Assign the task to yourself or another user.
7. Select **Save**.
   The task shows in New status. Active and inactive claim tasks display on the claim case and on the claim Adjuster evaluation step.

What to do next

After a task is created, the task can move to the following statuses depending on the requirement for the task.

- Work in Progress
  - After a newly created task is assigned to oneself.
  - A task assignee selects **Accept** to accept the task.
  - A task assignee selects a task currently in the Awaiting info status.
  - After a task assignee selects Open task to continue working on the task.
- Awaiting info- A task assignee selects Awaiting info.
- Closed complete- A task assignee selects Close to close the task.

View ad-hoc and system generated tasks for a claim

View a pending task to prioritize your claim work.

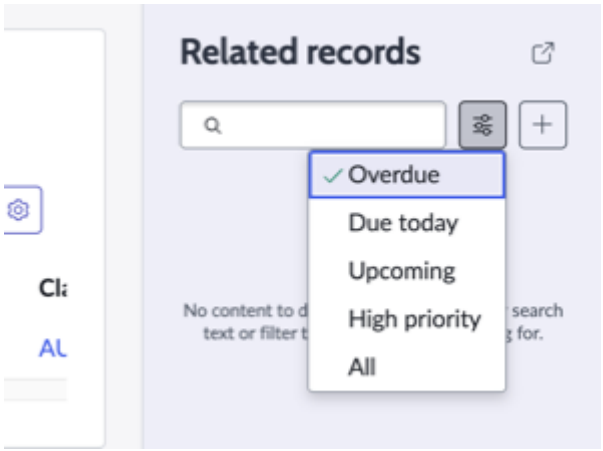
Processors can view assigned tasks from a claim case or task, and adjusters can view their assigned tasks when working from within an adjuster task. These roles can also view assigned tasks from My pending tasks on the landing page.

View or search for a task from a claim case or parent adjuster task by selecting the Tasks tab or the **Related records** icon ( ) from the contextual menu.

Search for a task in these ways:

- Enter a short description into the search
- Filter on these options:
  - Overdue
  - Due today
  - Upcoming
  - High priority
  - All
- Select the icon to open tasks filtered accordingly in a list view.

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Discuss a claim

Discuss details of a claim with additional users that have access to the claim record.

Before you begin

Role required: sn_ins_claim_pers.fnol_representative, sn_ins_claim_pers.auto_processor, sn_ins_claim_pers.auto_adjuster, sn_ins_claim_pers.manager

About this task

Create or view an ongoing sidebar discussion for cases.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. Open a case from the list.
4. Select **Discuss**.
5. Enter a subject for the discussion.
6. Add participants to the discussion.
7. Select **Start discussion**.
   The discussion associates with the claim record.

What to do next

To view a discussion, select **Discuss**, then select **Open record** for the discussion you want to view.

Use Agent assist to view associated claims

Use the Agent assist contextual search to view associated claims and relevant knowledge articles.

Before you begin

Role required: sn_ins_claim_pers.fnol_representative, sn_ins_claim_pers.auto_processor, sn_ins_claim_pers.auto_adjuster, sn_ins_claim_pers.manager

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. Open the task from the case playbook or the Personal auto claim adjuster tasks list.

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Option	Steps
From the case playbook	**a.** In the **Lists** tab, under **Personal auto claim cases**, open the case list. **b.** In the list, select the case that contains the adjuster task.
From the Personal auto claim adjuster tasks list	**a.** In the **Lists** tab, under **Personal auto claim adjuster tasks**, select **All**. **b.** In the list, select the task that you want to open.

4. Select the Agent assist icon to use the feature.
   For more detailed information about Agent assist, refer to Agent assist.

Individual Life Claims

The Individual Life Claims application enables your organization to set up the various stages of the individual life claim process quickly, starting from the first notice of loss to the claim closure.

Get started

Explore



Learn about how processors and adjustors use Individual Life Claims

Set up



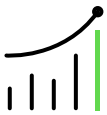
Set up Individual Life Claims

Use



Manage cases for insurance claims from the first notice of loss to the claim closure

Reference



Get details about components such as roles, tables, plugins, and store applications that are installed

Exploring Individual Life Claims

Learn how your first-notice-of-loss (FNOL) representatives, adjusters, and managers can use Individual Life Claims to create and manage individual life insurance claims.

With the Individual Life Claims application, you can manage the initiation, processing, and resolving of individual life insurance policy claims for your customers. With this application, you can coordinate with others to manage the claims tasks across the parent and child claims. You

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can also collect and validate the required claim documentation, investigate the claim, and settle the claim.

Key features

- A claims data model that can cater to any life claim case
- A clear and intuitive process for claim intake specialists, claim specialists, and claim managers
- Support for working on multiple policies that are supported from a single claim case
- Dedicated playbooks and workspaces that are built for various claim personas
- A baseline workflow where you can view the claims from FNOL to the claim closure for individual life claims

Individual Life Claims personas

The following table shows which personas in your organization can use the Individual Life Claims application.

Individual Life Claims personas

Persona	Description
Administrator	Claims administrator who is responsible for configuring the application.
FNOL representative	Front-office representative who creates a claim case on behalf of a customer and uploads the relevant documents.
Claims adjuster	Person who collects and verifies the documents and loss of life assessment details, and then settles a claim.
Claims manager	Manager who approves the reserves and payment requests and can view an overview of all claims, including the Performance Analytics dashboards and reports.

Setting up Individual Life Claims

You can install and configure the Individual Life Claims application so that the first-notice-of-loss (FNOL) representatives, adjusters, and others can begin servicing the individual life claims.

Install Individual Life Claims

If you have the admin role, you can install the Individual Life Claims application (sn_ins_claim_indl). The application includes demo data and installs related ServiceNow Store applications and plugins that aren't already installed.

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see Get entitlement for a ServiceNow product or application.
- Review the application listing in the ServiceNow Store for information on dependencies, licensing or subscription requirements, and release compatibility.

Role required: admin

About this task

The following items are installed with Individual Life Claims:

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- Plugins
- Store applications
- Roles
- Tables

Procedure

1. Navigate to **All** > **System Applications** > **All Available Applications** > **All**.
2. Find the Individual Life Claims application (sn_ins_claim_indl) using the filter criteria and search bar.

   You can search for the application by its name or ID. If you can't find the application, you might have to request it from the ServiceNow Store.

   In the list next to the **Install** button, the versions that are available to you are displayed.
3. Select a version from the list and select **Install**.

   In the Review Installation Details dialog box, any dependencies installed with your application are listed.
4. If you're prompted, follow the links to the ServiceNow Store to get any additional entitlements for dependencies.
5. **Optional:** If demo data is available and you want to install it, select the **Load demo data** check box.
   Demo data are the sample records that describe application features for common use cases. Load the demo data when you first install the application on a development or test instance.
6. Select **Install**.

Configure Individual Life Claims

Configure the components that are installed with the Individual Life Claims application to meet your organization's claims requirements. Examples include long-term care, disability, or critical illness.

Before you begin

Make sure that the Individual Life Claims application is installed. For more information, see Install Individual Life Claims.

Role required: admin

About this task

Individual Life Claims includes a death benefit claim workflow that demonstrates the ability to work on multiple policy claims from a single case. It also includes a first-notice-of-loss (FNOL) playbook and a customizable workspace for claims adjusters. See Individual Life Claims workflows for more information.

Procedure

1. Import your insurance policies, financial products, and financial institutions into ServiceNow tables.
   For more information, see Import your financial data using import sets.
2. Review the installed components and modify them, or add new ones as applicable.

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Task	Description
Configure roles and user groups	Determine the roles of the individuals that you need to work on the claim cases for your line of business. Set up the roles to sup port the permissions that are required to adjudicate a claim. The roles should inherit the included roles from FSO core. For more information, see . Required roles include: ○ Viewer: Included in the Individual Life Claims application and inherits the viewer role, and account or customer data viewer roles from FSO core. This role can view the customer, case, and policy information for your line of business. ○ Adjuster: Included in the Individual Life Claims application and inherits the core adjuster role, and document processor agent role, from FSO core. This role evaluates the claims for your line of business. ○ FNOL Agent: Included in the Individual Life Claims application and inherits the first-notice-of-loss (FNOL) representative core role. This FNOL agent role is shared across all lines of busi ness. ○ Manager: Included in the Individual Life Claims application and inherits the death benefit claims adjuster role. This role contains the adjuster roles for all your lines of business. This role has the permission to view Performance Analytics dash boards. This role is shared across all lines of business. ○ Admin: Included in Individual Life Claims and inherits the ser vice definition admin core role. This role performs the configu rations that are required for the application. This role is shared across all your lines of business. You may not need to make any changes to this role. Next, configure the user groups for the assignment of cases and tasks. You can also assign roles to groups. For more information, see Configure user groups.
Set up script includes	Use script includes to store JavaScript that runs on the server. By using script includes in your claims flow, you enable reusabili ty and inheritance from the base objects. Add the following for each table that was created for your line of business: ○ An Action layer script include contains the UI-level action func tions. ○ A Service layer script include contains the middle layer busi ness logic. ○ A DAO layer script include contains the methods to perform CRUD operations. ○ Any other script includes based on your requirements.

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Task	Description
	Modify the ClaimConstants script include to reuse the object names across functions. For more information, see [illegible]
Configure tables and ACLs	Configure the tables by reviewing the existing tables that were provided in Insurance Claim Core and the tables included in this application, and make changes according to your requirements. Configure access control lists (ACLs) on these tables to give the appropriate permissions to the roles and personas who work on the cases and tasks. **Note:** The claims data model supports working on a sin gle case with either a single policy, or multiple policies, or beneficiaries. For more information, see Data Models and Components in stalled with Individual Life Claims.
Configure form views	Set up any required views for any new tables according to your business requirements. You can use the included case views and task views in this appli cation for reference.
Configure service defini tions	Configure service definitions to enable unique flows and views for your service cases and tasks. For example, the services for a claim could be reporting a new claim, appealing a claim, or re opening a claim. Define the new services for each case type table in your model. You can also define the services for task tables to create differ ent flows for your tasks. Examples include a claim validation task flow or a claim closure task flow. For more information, see Configure service definitions.
Set up UI actions	Define the actions that the user can take on the table record in a form. Examples include New, Save, Update, Assign to me, and Cancel. ○ The case tables inherit the UI actions from CSM. ○ The task tables inherit the UI actions from Financial Task. Override or hide the actions according to your business require ments. For more information, see [illegible] and FSO Core Banking tables.
Configure workspaces	Configure the workspaces for your defined personas to interact with the customers and create and work on cases. Use the provided landing pages and workspaces as a reference, or create your own using UI Builder.

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Task	Description
	For more information, see Enable the claim workspace for Individual Life Claims. **Note:** The claim workspace is accessible from an adjuster task. For more information, see Configure CRM Workspace and UI Builder.
Configure decision tables	Set up the decision tables that are specific to your business requirements. Refer to the included claim triage decision table for the rules to triage the severity of a claim. If the input parameters, rules, and other elements vary, new tables may be needed for each line of business. For more information, see
Configure the approval engine	Update the approval engine properties as required at **Insurance claim operations** > **Properties**. For reserves and payments, review and update the Claim reserves and payments rules decision table with your desired parameters and values. For more information, see Insurance claims core properties.
Configure assignment rules	Configure the assignment rules to identify the cases that meet certain conditions and then route those cases to agents. For more information, see Configure assignment rules.
Edit or create flows	Edit or create flows by using Workflow Studio. For more information, see Edit or create flows.

Enable the claim workspace for Individual Life Claims

Enable the claim workspace page on the claim case so that a claims manager or adjuster can view the page in Individual Life Claims.

Before you begin

Role required: admin

Procedure

1. Navigate to **All** > **Now Experience Framework** > **UI Builder**.
2. In the **Search** field, search for **CSM/FSM Configurable Workspace**.
3. In CSM/CSM/FSM Configurable Workspace, enable the CSM default record page.
   For more information, see CRM Workspace record pages.
4. From the CSM default record page, set the page order.
5. Set the variant conditions and audience on the following record pages.

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Claims page variant	Navigation to page records
Claim workspace page	**a.** In the **Search** field, search for **CSM default record post-Details**. **b.** In the Pages and variants table, navigate to the page collection: **Claim workspace** > **Indiv Life Claim Workspace** > **Settings**.

Encrypting sensitive data in Individual Life Claims

Individual life claims contain personal or sensitive data fields that may require encryption. As an administrator for Individual Life Claims, you should take precautions to ensure that these fields are encrypted with Column Level Encryption. That way, you help to preserve the data privacy of your organization.

Overview of encrypting data in Individual Life Claims

The Individual Life Claims data model enables you to record the details for individual benefits claims. Individual Life Claims includes a death benefit claim workflow that covers the entire claim life cycle, from the first-notice-of-loss (FNOL) to the case closure. For more information, see Individual Life Claims workflows.

You may choose to encrypt fields that contain sensitive data by using Column Level Encryption.

Sensitive data in a death benefit claim

In a death benefit claim, several fields may contain sensitive information.

The following table lists some fields that can contain sensitive data.

Note: This list isn't definitive. Your data encryption and privacy requirements might differ based on your implementation.

Fields that can contain sensitive data

Field	Description
Deceased	Name of the deceased individual in the claim.
Incident description	Details of the incident for the loss of life event.
Attachments	Supporting documents and files that are related to the claim. This field can contain sensitive information such as a death certificate.

Encrypting the sensitive data

Fields in Individual Life Claims can be encrypted by using Field Encryption. For more information, see Field Encryption.

Managing Individual Life Claims

Learn which roles use the Individual Life Claims application to create, investigate, and manage an insurance claim from the first notice of loss (FNOL) to the claim closure.

The Individual Life Claims application includes a death benefit claim workflow that enables your adjusters to work on multiple policy claims from a single case. FNOL representatives can submit claim requests, while adjusters can work on the cases for the individual life claims.

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Workspace

Use Workspace to work on all aspects of an individual life claim case. Users with these roles can do the following tasks:

- Monitor the workload and performance
- Focus on high-priority items
- Navigate across tasks
- Manage multiple policies in a claim

For more information, see Workspaces.

The following table shows which workspace users can use the Individual Life Claims application in.

Workspace users for Individual Life Claims

Role	Description
Claims admin	Configures workspace according to the business requirements. For more information, see Configure Individual Life Claims and Configure CRM Workspace.
Claims manager	Approves the reserve and payment requests, and views the analytics dashboards. Can also access the claim workspace tab in a case and the FNOL playbook.
FNOL representative	Creates the claim cases on behalf of customers, and uploads the relevant documents in the FNOL playbook.
Adjuster	Evaluates a claim by reviewing the claim documents, coverages, reserves, and payments in the case's claim workspace tab. Can also access the FNOL playbook.
Claims viewer	Views the claim details, deceased details, and beneficiary details.

Claim participants

You can add any person or company as a participant for a claim. The participant can be an entity in the policy or a third-party.

The insurance processor adds participants to a claim during the First Notice of Loss activity, and can assign them a role (such as reporter or witness).

FSO insurance applications store claim contact information in the following Insurance Claims Core tables:

- The Claim Participant table [sn_ins_claim_profile] stores details about all participants involved in the claims process.
- The Participant Role table [sn_ins_claim_participant] stores information on the participant's role in the claim (such as if they are the injured or insured).

For more information, see Insurance Claims Core tables.

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Individual Life Claims workflows

The Individual Life Claims application installs automated workflows that you can configure for any individual life claims tasks. These workflows create cases and routes any tasks to different departments in your organization.

Overview of Individual Life Claims workflows

After a claim case is initiated in the Individual Life Claims application, the workflow proceeds through phases.

The following workflow routes the case and tasks for investigating and managing individual life insurance claims to the roles in different departments. Agents can log in to Financial Services Workspace to work on the tasks in their queue. The workflow includes a decision table to triage and set the priority of a claim.

The case playbook guides agents through the process to fulfill claims:

- Submitting first notice of loss
- Claim triage
- Adjuster claim evaluation
- Claim closure

First notice of loss (FNOL) claim

Submitting a claim as a first-notice-of-loss representative

1. In the FNOL stage, an insurance policy participant or other reporter reports a loss of life event with an FNOL representative. When the case is created, a workflow triggers automatically with playbook tasks created for managing the case to resolution.
2. The representative enters details of the deceased, incident details, and reporter details. A system workflow retrieves the policy snapshots for all the policies that are associated with the claim and creates a claim for each policy. The representative also collects the inbound documents, such as the death certificate. The claim is initiated when the representative submits the case.
3. After the representative submits the case, the business decision rules triage the claim, and the case is prioritized.

Adjuster evaluations

Validating, evaluating, and settling a claim as an adjuster

1. The adjuster reviews the coverages, beneficiaries, and documents for the policies that are associated with the claim.
2. The adjuster assigns the reserve amounts against the coverage line items according to the following conditions:
   - If the assigned reserve amount is within the approval authority of the adjuster, the adjuster approves the results.
   - If the assigned reserve amount is beyond the approval authority of the adjuster, the system assigns the request to the claims manager for approval.

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If approved by the claims manager, the adjuster proceeds with the claim payment evaluation.

If the amount isn't approved, the adjuster reevaluates and revises the reserve amount according to the recommendations from the claims manager.

3. The adjuster updates the claim record with either a loss reserve, expense reserve, or both.
4. The adjuster creates payment amounts against the created reserves that are based on the finalized evaluation:
   - If the created payment amount is within the approval authority of the adjuster, the adjuster approves the results.
   - If the amount is beyond the approval authority of the adjuster, the system assigns the request to the claims manager for approval.

     If the claims manager approves the payment amount, the adjuster proceeds with a claim payment evaluation.

     If the amount isn't approved, the adjuster reevaluates and creates a payment amount that is based on the recommendations from the claims manager.
5. The adjuster settles the claims by approving or rejecting the claims. If the adjuster approves the review task to settle the claim, the claim case is closed. If the adjuster rejects all related tasks, the claim case automatically closes.

Claims manager approvals

Approving reserve or payment amounts as a claims manager

1. If an assigned reserve amount is beyond the approval authority of the adjuster, the system assigns the reserve amount request to the claims manager for approval.

   If the claims manager approves the reserve amount, the adjuster proceeds with the claim payment evaluation.

   If the claims manager rejects the reserve amount and provides a recommendation, the adjuster should revise the reserve amount as recommended.
2. If a created payment amount is beyond the approval authority of the adjuster, the system assigns the payment amount request to the claims manager for approval. The claims manager reviews the payment amount and claim details and approves or rejects the claim payment.

   If the claims manager approves the payment amount, the adjuster can proceed to settlement.

   If the manager rejects the request and provides a recommendation, the adjuster should revise and submit the payment amount as recommended.

   System-generated work notes stating the approvals or rejections are automatically added to the activity stream for the task and claim case.

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Closures

The case is complete when the states and stage of the case are set to Closed Complete.

Note: The adjuster must settle each claim before the case can be closed.

Create an Individual Life Claims case

Begin the claim process by initiating an individual life claim case on behalf of the claimant.

Before you begin

Role required: sn_ins_claim_indl.fnol_representative

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. Create a case from the individual life claim cases list.

Option	Steps
Individual life claim	**a.** In the Lists table, under Individual death claims, select **All**. **b.** Select **New**.

4. In the Create new case dialog box, select **Report individual death claim**.
5. Select **Create case**.
6. In the Lookup policies activity, in the **Deceased** field, search for the client's policies. The policies that are associated with the deceased client are displayed in a list.
7. Confirm that the policy details are correct, and then select **Continue**.
8. In the Deceased details activity, enter the details of the incident.
9. In the Reporter details activity, enter the details of the entity reporting the incident.

Reporter status	Steps
Is a policy participant	**a.** Select the **Select from policy participants** checkbox. **b.** In the **Type** field, select whether the re porter is a person or a company. **c.** In the **Consumer** (person) or **Account** (company) field, use the search function to search for policy participants. The contact details populate after selecting the partici pant.
Is not a policy participant	**a.** In the **Type** field, select whether the re porter is a person or a company. **b.** On the Details form, enter the reporter's de tails.

10. Select **Continue**.

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In the Collect documents activity, the document verification tasks for this claim are displayed.

The claim includes a document verification task for any supporting documentation.

11. In the Initiate claim step, add any required notes to the **Comments** field.
12. Select **Submit**.

Result
A claim case is created in the New state and the workflow is triggered. If applicable, the claim cases for additional related policies are also created for the case. The cases are assigned to an assignment group that is based on the defined assignment rules.

What to do next
Assign cases to yourself and start working on them. For more information, see Adjuster activities.

Summarize a dispute or claims case with case summarization

Generate a summary from the defined fields on the case record and quickly understand the case context by using the case summarization skill in the ServiceNow Otto for Financial Services Operations (FSO) application.

Before you begin
Role required: sn_bom_credit_card.dispute_agent, sn_bom_credit_card.dispute_manager, sn_bom_credit_card.dispute_viewer, sn_bom_credit_card.contributor, sn_bom.b2c_agent, sn_bom.b2b_agent, sn_bom.adjuster, sn_bom.fnol_representative

Note: These roles are the default list of roles that are defined for this task. Administrators can modify the list of roles in the AI Admin Hub console.

About this task
The case summarization skill provides you with a concise summary of a banking card dispute or insurance claims case. With this skill, you can do the following tasks:

- Generate an initial summary of a case so that you can understand the case context.
- Summarize the actions taken and any resolutions for a case.

The case summarization skill is available in Financial Services Workspace and in Core UI.

- In Financial Services Workspace, use the Case summary by *Now Assist* component to generate a summary. The component appears in the following areas:
  - Insurance: Next to the claim details panel.
    - Claims processor: On the Claim Summary tab
    - Claims adjuster: On the Claim Workspace and Claim Summary tabs
  - Card dispute: Next to the case information panel.
- In Core UI, select the **Summarize** button on the case record to generate a summary.

The case summarization skill checks the case record to determine if enough information is available to create a summary:

- When an agent opens the case record.
- When an agent refreshes the case record page.

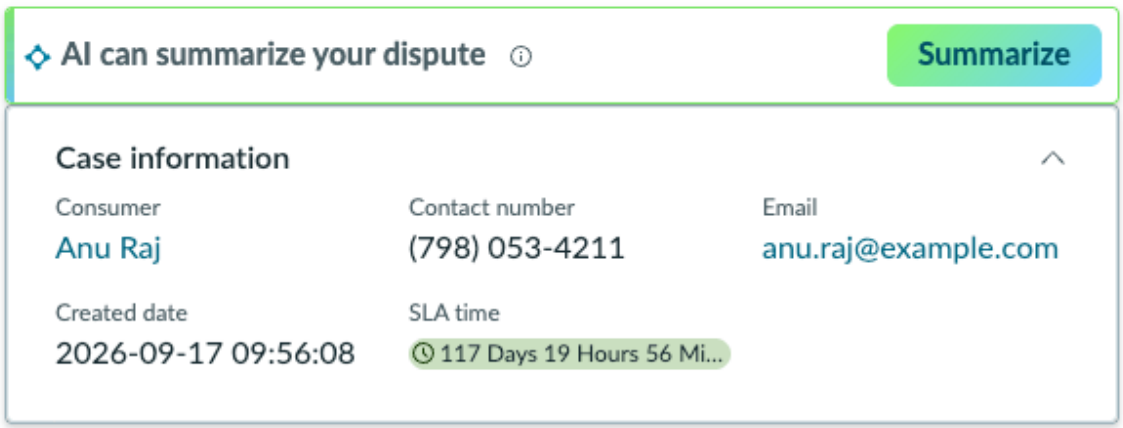
If there's enough data, the Case summary component displays the **Summarize** button. If there isn't enough data, the component displays a message in place of the button.

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Note: The generated summary is intended for informational purposes only. Review AI-generated summaries for accuracy and appropriateness before you rely on them.

Procedure

1. Navigate to **Workspaces** > *Financial Services* **Workspace** and open a claim or card dispute.
2. In the Case Summary component, select **Summarize**.

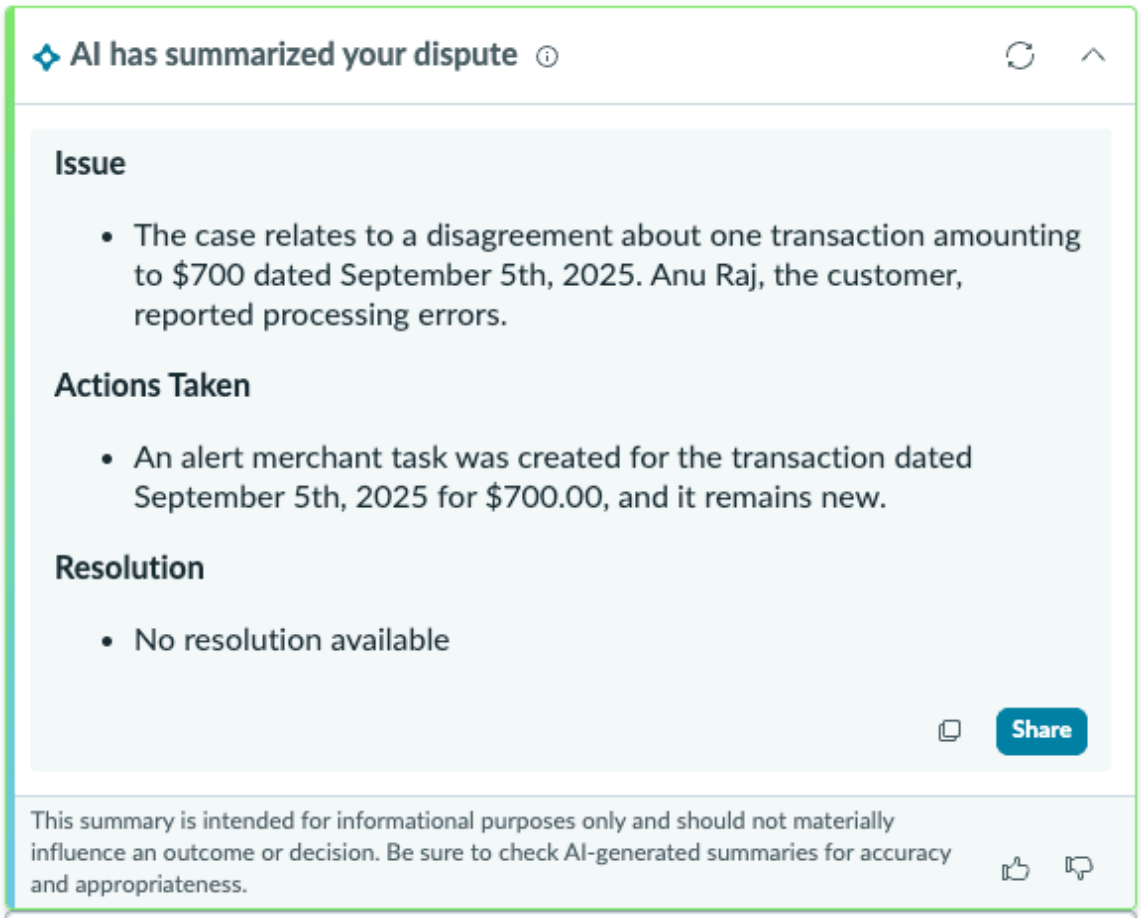


Before you generate a summary, the component displays **AI can summarize this claim case** or **AI can summarize your dispute** next to the **Summarize** button.

When the summary is generated, the Case Summary component expands to display the summary. For longer summaries that don't fit the window, select **Show more** and use the scroll bar to view the rest of the content.

Note: Generating and displaying the summary may take several seconds.

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3. **Optional:** When you're finished summarizing a case, you can perform additional actions.

Option	Procedure
Save the summary information by adding it to the case work notes	**a.** Select **Share**. **b.** In the Share to work notes dialog box, review the summary for accuracy and edit if required. **c.** Select **Save to work notes**. Alternatively, select **Cancel** to close the dialog box without saving.
Expand or collapse the summary	Select the expand card icon ( ) or the collapse card icon ( ) to see more details or fewer summary details.
Provide feedback for the summary	If you think that the summary was helpful, select the helpful icon ( ). If you think that the summary wasn't helpful, select the not helpful icon ( ). This feedback improves the generative AI model and can help to improve the future versions of this skill. The system gathers the feedback on each generated summary and

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Option	Procedure
	stores it in the generative AI logs (sys_generative_ai_log_list.do).
Copy the case summary	Select the copy to clipboard icon ( ) to use the case summary information for another purpose, such as pasting into an email.
Refresh the case summary	Select the refresh icon ( ) to reload the case summary with any new information that was added to the case.

Adjuster activities

In Individual Life Claims, if you have the sn_ins_claim_indl.dbn_adjuster role you can view a summary of your claims work in the landing page. You can work on your claim tasks from the **claim workspace**.

Landing page

On the landing page in the Financial Services Workspace, you can view a status overview of the active cases and a list of your team's cases. You can also view the performance graphs that measure meeting the service level agreement (SLA) and reopened cases.

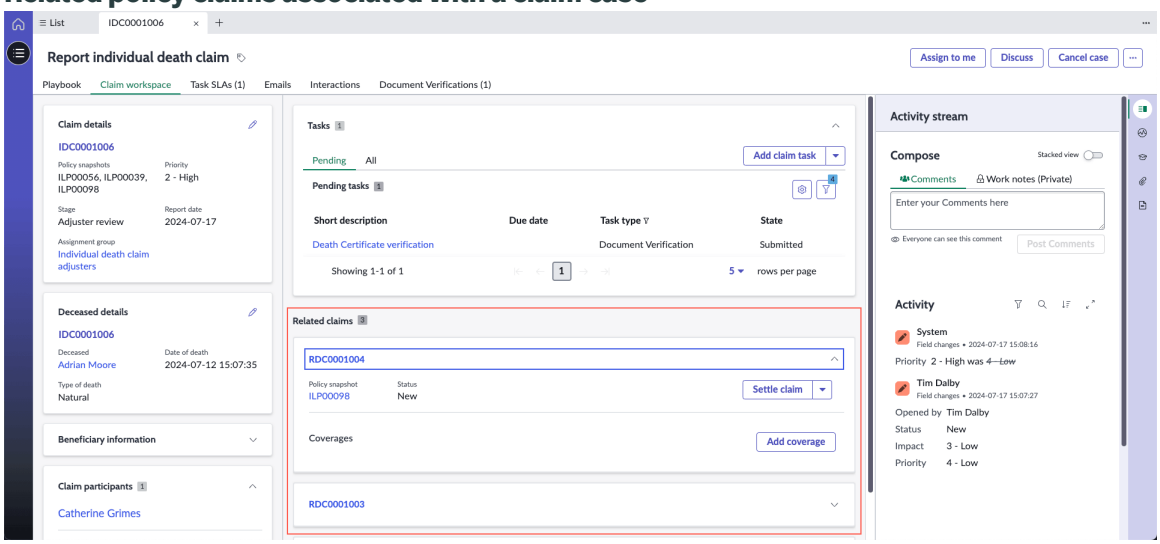
Working on tasks in the claim workspace

Use the **claim workspace** in an Individual Life Claims case to get a unified view of all the actions that you can perform on a claim (and associated child claims, if applicable). From the **claim workspace**, you can review a claim to verify documents, evaluate claim coverages, determine claim payout details, and approve a settlement for a claim.

You always work from the original case. A claim is created for each policy that is attached to the customer, which is then associated with the original claim case. Setting reserves and payments for these related death policy claims is done through the original claim case.

The following example shows a related policy claim that is associated with a claim case.

Related policy claims associated with a claim case



By using the workspace cards, you can navigate through the following sections:

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- Claim details: Review the details about the policy holder, policy snapshots, priority, stage, report date, and assignment group.
- Deceased details: Review the details about the deceased individual, including the date of death, type of death, incident location, and incident description.
- Beneficiary information: View the beneficiaries for each policy, including the name and allocation percentage.
- Other claim participants: View any additional claim participants and their roles.
- Tasks: View, create, and work on the adjuster tasks for the current claim case.
- Related claims: Work on the related death claim records, which includes the claim coverages, associated revenues, payments, and expense amounts.

Other case section tabs

From the **claim workspace**, you can also access the tabs to view the task service level agreements (SLAs), emails, interactions, and document verifications in the case.

Manage an Individual Life Claims case

Review claims in a case to verify the documents, evaluate the claim coverages, determine the claim payment details, and approve the settlement for a claim.

Before you begin

Role required: sn_ins_claim_indl.dbn_adjuster

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Open a claim from either the adjuster landing page or from the individual death claims list.

Option	Steps
From the adjuster landing page	Open a claim that is assigned to you by selecting the **Number** link in the My active cases section.
From the Individual death claims list	**a.** Select the lists icon ( ). **b.** On the **Lists** tab, under Individual death claims, select **All**. **c.** In the list, select the claim that you want to open.

3. Complete the actions in the **claim workspace**.

Claim task	Claim workspace actions
To verify a document	**a.** In the Tasks section, open the Document Verification task. **b.** Select **Verify** to verify the documents, or select **Reject** to reject the submitted documents.

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Claim task	Claim workspace actions
To add claim coverage	**a.** Expand a related death claim record by selecting the down arrow ( ). **b.** Select **Add coverage**. **c.** In the **Claim coverage** field, search for the claim coverage. **d.** Select **Save**.
To add a reserve or payment	**a.** Expand a related death claim record by selecting the down arrow ( ). **b.** In Coverages, select one for the respective policy: ▪ **Add reserve** ▪ **Add payment** **c.** Fill in the required fields. **d.** Create the record by selecting **Save**. **e.** Review the details, and then select **Submit**.
To add an ad-hoc claim task	**a.** In the Tasks list, select **Add claim task**. **b.** Fill in the required fields. **c.** Select **Save**.
To submit a reserve or payment amount for approval	If the reserve or payment amount is above your approval threshold, an approval task is created and assigned to your manager when you submit the amount.
To submit a claim settlement decision	**a.** Expand a related death claim record by selecting the down arrow ( ). **b.** Select **Settle claim**. ▪ Approve the claim and send for fulfillment by selecting **Approve claim**. ▪ Choose **Deny claim** to reject the settlement. **c.** Enter comments for the settlement decision. **d.** Select **Submit**.

4. **Optional:** Within a case, in the **Work notes** field, enter any comments that are related to your findings.
   The manually posted comments and system-generated work notes are added to the activity stream for the task and claim case.

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Result

- When you accept the task, the task status is set to Work in progress.
- When you submit a reserve or payment amount within your authorization limit, it's auto-approved.
- If a claim validation is rejected for all policies, the claim case closes with a case status of Closed rejected. System-generated work notes about the rejection are automatically added to the activity stream for the task and claim case.
- If you settle the claim, the claim case automatically closes, with the case status set as Closed complete.

Approve a reserve or payment amount

Approve an assigned claim reserve or a payment amount that is higher than an adjuster's approval authority for Individual Life Claims cases.

Before you begin
Role required: sn_ins_claim_indl.manager

About this task
If an assigned reserve or created payment amount by an adjuster is higher than their approval authority, the claims manager receives a request to approve the amount.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. On the **Lists** tab, under Individual death claims approvals, select the item that you need to approve.

Option	Description
List name	Description
My approvals - Reserves	Presents a list of approval tasks for reserve requests.
My approvals - Payments	Presents a list of approval tasks for payment requests.

4. In the list, select the task that you want to work on.
5. Submit your decision from the Claim reserve or Claim payment task form.

Approval task	Action
To approve an amount	Approve the reserve or payment amount by selecting **Approve**.
To reject an amount	**a.** In the **Comments** field, enter the comments with your recommendation. **b.** Select **Reject**.

Your manually posted comments and system-generated work notes are added to the activity stream for the task and claim case.

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Result

- If the claims manager approves the reserve or payment amount, the claim reserve task returns to the adjuster to proceed with the claim payment evaluation or settlement.
- If the claims manager rejects the reserve or payment amount, the manager provides another recommendation. A notification of the rejected status triggers to the adjuster.
- System-generated entries for the reserve or payment amount approval or rejection are added to the activity stream. These automated entries support auditing and tracking.

Create an ad-hoc task on a claim

Create a task in a Individual Life Claims case to help prioritize, check the case progress, and plan your claim work. An example is that you can request additional supporting documentation.

Before you begin

Role required: sn_ins_claim_indl.dbn_adjuster, sn_ins_claim_indl.manager

About this task

You can create additional tasks as needed on a claim by using the **Add task** button from the Actions menu, or by using the **Create a new record** button from the Related records panel.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Create a task from the **claim workspace** tab in a case or from the tasks list.

Option	Steps
From the claim workspace in a case	In the Tasks section, select **Add claim task**. The new task has the case set as the parent record.
From the tasks list	**a.** Select the lists icon ( ). **b.** On the **Lists** tab, select **Individual death claims tasks**, and then select **All**. **c.** Select **New**.

3. On the form, fill in the fields.
   For a description of the field values, see Claim Task form fields.
4. **Optional:** In the **Work notes** field, enter any necessary comments.
   The manually posted comments and system-generated work notes are added to the activity stream for the task.
5. Assign the task to yourself or to another user.
6. Select **Save**.
   The task status is now New. The active and inactive claim tasks are displayed on the claim case and on the claim Adjuster evaluation step.

What to do next

After a task is created, the task can move to the following statuses depending on the requirement for the task.

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- Work in Progress: A task has this status if one of the following conditions occurs:
  - After a new task is assigned to you if you have the either the sn_ins_claim_indl.dbn_adjuster or sn_ins_claim_indl.manager role.
  - A task assignee selects **Accept** to accept the task.
  - A task assignee selects a task that is in the Awaiting info status.
  - After a task assignee selects **Open task** to continue working on the task.
- Awaiting info: A task assignee selects **Awaiting info**.
- Closed complete: A task assignee selects **Close** to close the task.

View ad-hoc and system generated tasks for a claim

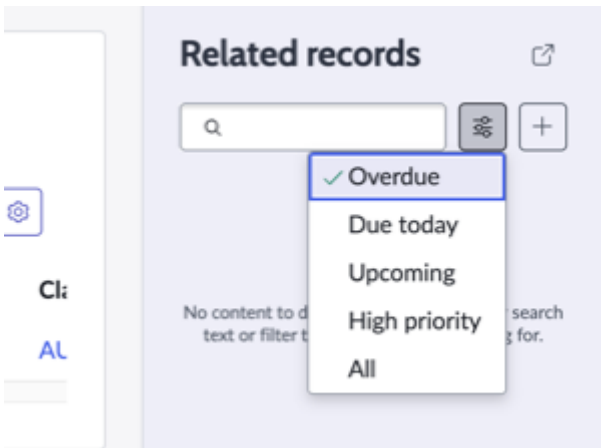
View a pending task to prioritize your claim work.

Processors can view assigned tasks from a claim case or task, and adjusters can view their assigned tasks when working from within an adjuster task. These roles can also view assigned tasks from My pending tasks on the landing page.

View or search for a task from a claim case or parent adjuster task by selecting the Tasks tab or the **Related records** icon ( ) from the contextual menu.

Search for a task in these ways:

- Enter a short description into the search
- Filter on these options:
  - Overdue
  - Due today
  - Upcoming
  - High priority
  - All
- Select the icon to open tasks filtered accordingly in a list view.



Claim Task form fields

This section describes the claim task form, which displays the information about the claims tasks, which are created and assigned to users to complete the work to resolve the insurance claims.

The task form includes the following fields.

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Claim task form fields

Field	Description
Number	Automatically assigned task number.
Parent	Number of the parent claim case.
Priority	Assigned priority of the task: • 1 - Critical • 2 - High • 3 - Moderate • 4 - Low (default)
Status	Current status of the task.
Due date	Due date for this task.
Category	Category of the task: • General • Report • Follow-up • Document • Closure • Validation
Assignment group	Assigned group.
Assigned to	Assigned user.
Short description	Brief summary of the task.
Description	Description of the work that needs to be done in order to complete the task.
Work notes	Information about the task, such as the steps taken toward the resolution.

Associate a discussion with a claim record

Associate a discussion with an Individual Life Claims record so that other users have access to the claim record.

Before you begin

Role required: sn_ins_claim_indl.fnol_representative, sn_ins_claim_indl.manager, sn_ins_claim_indl.dbn_viewer, sn_ins_claim_indl.dbn_adjuster

About this task

Create or view an ongoing sidebar discussion for cases.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).

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3. Open a case from the Individual death claims list.
4. Select **Discuss**.
5. In the **Subject** field, enter a subject for discussion.
6. In the **Add participants** fields, search for and add participants to the discussion.
7. Add a message in the **Include a brief message for participants** field, if required.
8. Select **Start Discussion**.
   The discussion associates with the claim record.
9. View a discussion by selecting **Discuss**, and then selecting **Open record**.

Use Agent assist to view associated claims

View the associated claims and relevant knowledge articles by using the Agent assist contextual search. You can find related information on your Individual Life Claims case to assist in understanding and completing your case.

Before you begin

Role required: sn_ins_claim_indl.fnol_representative, sn_ins_claim_indl.manager, sn_ins_claim_indl.dbn_viewer, sn_ins_claim_indl.dbn_adjuster

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. Open the task from the case playbook or the Individual death claim tasks list.

Option	Steps
From the case playbook	**a.** On the **Lists** tab, under Individual death claim cases, open the case list. **b.** In the list, select the case that contains the adjuster task.
From the Individual death claim tasks list	**a.** On the **Lists** tab, under Individual death claim tasks, select **All**. **b.** In the list, select the task that you want to open.

4. Select the Agent assist icon ( ) to use the feature.
   For more information about Agent assist, see Agent assist .

Individual Life Claims reference

Learn about the components and properties that are installed with the Individual Life Claims application.

Components installed with Individual Life Claims

Several types of components are installed with the activation of the Individual Life Claims application.

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Plugins installed

Plugins installed with the Individual Life Claims application

Plugin	Description
Case Management Core [com.sn_customerservice]	Enables the extension of tables from the Customer Service Management application into the Financial Services Operations applications.

Store applications installed

Store applications installed with the Individual Life Claims application

Store application	Description
Financial Services Operations Core	Stores the customer data that is needed to make policy service requests. For more information, see Financial Services Operations Core.
Playbooks for Customer Service Management	Provides a way to visualize business process workflows in a simple, task-oriented view, enabling consistent responses to commonly encountered situations. For more information, seePlaybooks in Customer Service Management.

Roles installed

Roles installed with Individual Life Claims application

Role title [name]	Description	Contains roles
Individual Life Claims Admin [sn_ins_claim_indl.admin]	This role gives access to all Individual Life claim operations data, plus admin privileges.	• sn_ins_siu.viewer • sn_bom.service_definition_admin • decision_table_admin • sn_ins_claim_indl.dbn_adjuster • sn_ins_claim_indl.manager • sn_doc_processor.admin
Individual Life Claims Death Benefit Adjuster [sn_ins_claim_indl.dbn_adjuster]	This role gives access to all Individual Life Death Benefit Claim adjuster operations data.	• sn_bom.viewer • sn_sla_definition_read • sn_customerservice.csm_workspace_user • sn_customerservice.case_contributor_viewer • sn_doc_processor.agent • sn_bom.adjuster

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Roles installed with Individual Life Claims application (continued)

Role title [name]	Description	Contains roles
		• sn_bom.agent • sn_bom.indiv_life_policy_viewer
Individual Life Claims Death Benefit Viewer [sn_ins_claim_indl.dbn_viewer]	This role gives read access to all Individual Life Death Benefit Claim operations data.	• sn_bom.service_definition_read • sn_bom.viewer • sn_bom.ref_data_viewer • sn_bom.customer_data_viewer • sn_bom.indiv_life_policy_viewer
Individual Life Claims First-Notice-of-Loss (FNOL) Representative [sn_ins_claim_indl.fnol_representative]	This role gives access to request an Individual Life Claim.	• sn_bom.indiv_life_policy_viewer • sn_sla_definition_read • sn_customerservice.account_contributor • sn_bom.fnol_representative • sn_bom.customer_data_viewer • sn_customerservice.csm_workspace_user • sn_customerservice.case_contributor_viewer • sn_customerservice.consumer_contributor
Individual Life Claims Manager [sn_ins_claim_indl.manager]	This role is for managing reports and dashboards, as well as approving reserves and payments above the adjuster limit.	sn_ins_claim_indl.dbn_adjuster

Tables installed

Tables installed with the Individual Life Claims application

Table	Description
Individual Death Claim [sn_ins_claim_indl_death_case]	Stores information about the individual death claims. This table extends the Claim Base [sn_bom_claim_case] table.
Related Death Policy Claim [sn_ins_claim_indl_rel_death_case]	Stores information about the related death claims from each policy that is attached to the customer.
Individual Death Claim Task [sn_ins_claim_indl_death_task]	Stores information about all the individual death claims tasks for all the individual life claims. This table extends the Financial Task [sn_bom_task] table.

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Domain separation and Individual Life Claims

Domain separation is supported for the Individual Life Claims application. Domain separation enables you to separate data, processes, and administrative tasks into logical groupings called domains. You can control several aspects of this separation, including which users can see and access data.

Support level: Basic

- Business logic: Ensure that data goes into the proper domain for the application's service provider use cases.
- The application supports domain separation at run time. The domain separation includes separation from the user interface, cache keys, reporting, rollups, and aggregations.
- The owner of the instance must set up the application to function across multiple tenants.

Sample use case: When a service provider (SP) uses chat to respond to a tenant-customer's message, the customer must be able to see the SP's response.

For more information on support levels, see Application support for domain separation.

How domain separation works in Individual Life Claims

All FSO integrations applications are built on top of and use many Customer Service Management (CSM) tables. The key reference tables are the customer tables such as Consumer, Account, and Contact, and these tables are domain-separated.

Tables

All new tables in Individual Life Claims are domain-separated:

- sn_ins_claim_indl_death_case
- sn_ins_claim_indl_death_task
- sn_ins_claim_indl_rel_death_case

Use cases

Case Intake

The First-notice-of-loss (FNOL) intake agents can intake information for a life insurance claim (or similar product) on behalf of a customer.

When the customer calls to file a claim, the intake agent gathers important information that is related to the claim, such as a description of the loss of life incident and any supporting documentation.

After collecting the initial details, they open a claim case for a claims specialist to work on.

Claims Analysis

A claims specialist works on a claim that they receive through the workspace dashboard.

The specialist reviews the policy details. If necessary, they can request and review the additional information or documentation from the beneficiaries.

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The specialist sets the reserve funds, modifies the coverage exposures and reserve funds over time, and can also view all activity that is associated with handling the claim.

The specialist can also make claim approval or denial decisions based on the available evidence.

Note: Sometimes a ServiceNow® platform feature or application may be able to effectively support service provider use cases even though the domain framework is not being used. In this case, the application may be assigned Basic*, Standard*, or Enhanced* for its domain support level, and include detailed use cases. For example: Before the New York release, Service Catalog had no domain support. But the instance owner was able to configure separate catalogs and items for each customer in a domain-separated instance. This allowed Service Catalog to be used at a **Standard** support level. To learn more, see domain separation Application levels of support.

Related topics

Domain separation for service providers

Insurance claims

The ServiceNow® Insurance claims application provides a flexible framework that enables you to set up a comprehensive end-to-end claims workflow easily. A travel insurance claim flow is included as an example in this application.

Get started

Explore  Learn about how to use Insurance claims	Configure  Set up Insurance claims
Manage  Learn how to manage cases in Insurance claims	Reference  Get the details about components such as roles, tables, plugins, and store applications that are installed

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Troubleshoot and get help

- Ask questions and explore other resources for Insurance claims in the ServiceNow Community
- Search the Known Error Portal for known error articles
- Contact Customer Service and Support

Exploring Insurance claims

Learn how to create and configure a claims workflow for your organization by using the Insurance claims application. Your first notice of loss (FNOL) representatives, adjusters, processors, and managers can use this claims workflow to create and manage claims.

Insurance claims overview

With the Insurance claims application, you can easily set up an entire claims process for a single policy use case under property and casualty (P&C) lines of business. The Insurance claims application provides a claims framework that you can use for multiple lines of business.

A travel insurance claim flow is included with this application as an example.

Insurance claims users

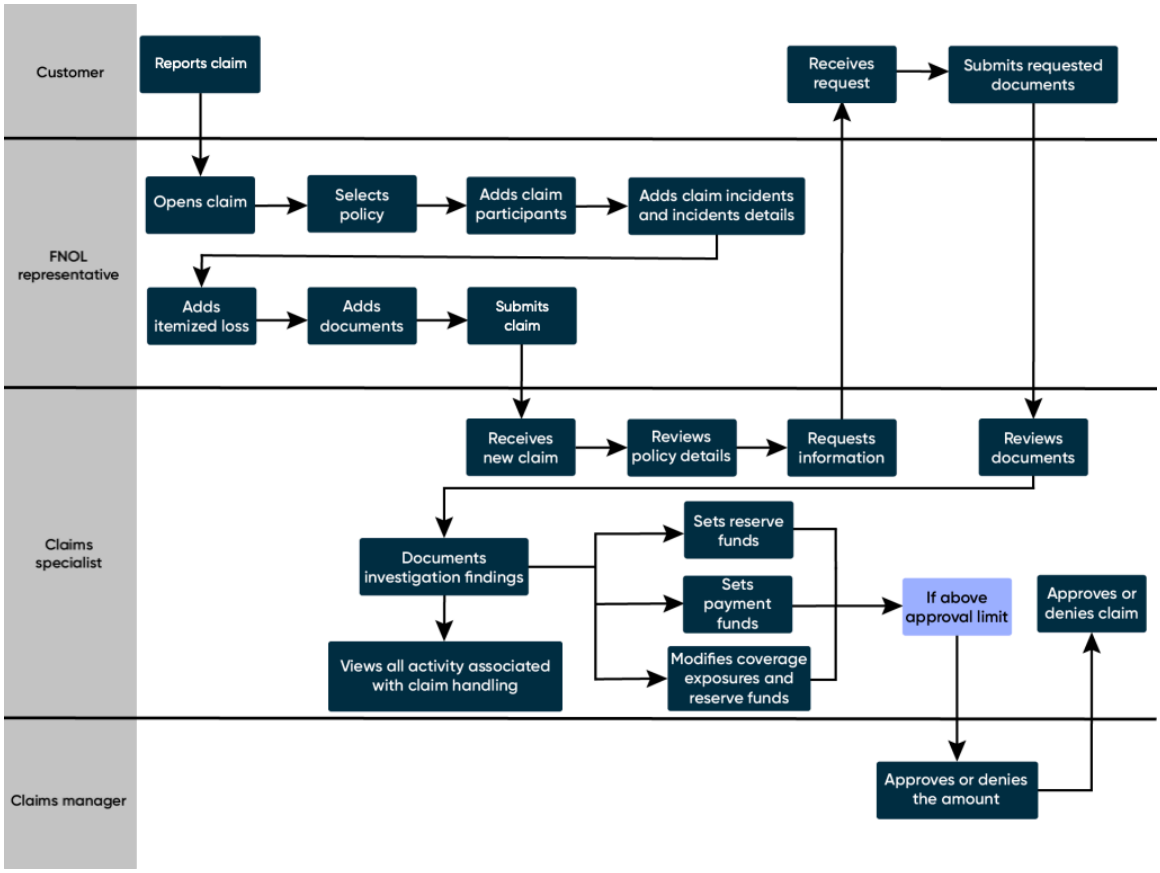
Users

User	Description
Administrator	Claims administrators are responsible for configuring the Insurance claims application. They set up the service definitions, product models, policies for personal and commercial products, and tables to record information on claims incidents. They can also set up the claim incident configuration for a new line-of-business claims flow or to update an existing configuration.
FNOL representative	FNOL representatives are front-office staff who create a claim case on behalf of a customer and upload the relevant documents.
Claims adjuster	Claims adjusters are middle or back-office staff that work on adjuster tasks to evaluate claims, approve reserve and payment amounts, and settle payments.
Claims processor	Claims processors are middle or back-office staff that own cases. They create claim tasks for adjusters, track adjuster tasks to ensure they're worked to completion, and add additional tasks as required.
Claims manager	Claims managers are middle or back-office staff that authorize the reserve and amounts that require additional approval. They also monitor staff performance with dashboards and metrics.

Insurance claims workflow

Here's a typical workflow for an insurance claim in the Insurance claims framework.

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1. A customer reports a claim.
2. The FNOL representative, in the claim intake playbook, selects the claim type, the policy, the claim participants, and the incident details. If applicable, they add any itemized losses and supporting documentation provided by the customer.
3. The claim is submitted and assigned to a claims specialist or adjuster.
4. The claims specialist or adjuster reviews the policy details and requests additional information from the customer if necessary.
5. The claims specialist or adjuster sets the reserve funds and payments, modifies the coverage exposures and reserve funds over time, and monitors the claim handling activity.
6. If the reserve or payment amounts are above the adjuster's approval limit, an approval task is generated for the claims manager, who approves or rejects the amount.
7. The claims specialist or adjuster makes the claim approval or denial decisions based on the provided evidence, and the workflow ends.

Benefits of the Insurance claims application framework

Benefit	Feature	Users
Versatile framework that adapts to any single policy P&C claims without the need to create case types or flows	Using Insurance claims	Claims administrators, FNOL representatives, claims processors, claims adjusters, or claims managers

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Benefit	Feature	Users
Rapid configuration that enables the setup of a comprehensive end-to-end claims workflow quickly and easily	Setting up Insurance claims	Claims administrators
Support for single and multiple adjusters	Work on Insurance claims adjuster tasks	Claims adjusters or claims managers
Customizable persona-based workspaces to fit specific roles and responsibilities	Insurance claims landing pages and workspaces	Claims administrators, FNOL representatives, claims processors, claims adjusters, or claims managers

What to explore next

To learn more about configuring and using Insurance claims, see:

- Setting up Insurance claims
- Using Insurance claims
- Insurance claims reference

Setting up Insurance claims

Plan and configure your implementation of the Insurance claims application by following the tasks in the configuration overview.

Prerequisites

Before beginning the configuration steps, you should familiarize yourself with the following topics:

- Financial Services Operations Core
- Insurance Claims Core
- Integrating with Document Processor
- Best practices for setting up an instance
- Table extension and classes

Configuration overview

The following table lists how to set up the components and relationships for an Insurance claims workflow.

Configuration overview

Task	Description
Install the Insurance claims application	Install the Insurance claims application (sn_ins_gen_claim) from the ServiceNow Store. For more information, see Install Insurance claims.
Set up customer data	Migrate the data for your personal and commercial customers on your instance. For

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Configuration overview (continued)

Task	Description
	more information, see Setting up the customer data for Insurance claims.
Set up policy data	Review the policy data options in this topic (importing data or remote tables). For more information, see Setting up the policy data for Insurance claims. You can also follow these topics to set up insurance product models and coverages, and to create insurance policies: • Establish Insurance Product Models • Specify coverages • Create Insurance Policies
Review policy snapshots	Review the PolicySnapshotGenerator script include in your instance, which contains the code responsible for copying the relevant insurance policy for the claim. For more information, see Policy snapshots in Insurance claims.
Create service definitions	Create the service definitions for each of your claim types. For more information, see Creating a service definition for Insurance claims.
Link the insurance product model and claim case service definition	Link the insurance product model and service definition so that the system recognizes which policies are relevant to the service definition. For more information, see Link the insurance product model and claim case service definition.
Set up claim incident tables	Define and configure new incident tables as needed for your workflow. A claim incident is a record of the details for a particular claim. For more information, see Claim incidents.
Set up Claim Incident Configuration	Set up the claim incident configuration to define the relationships between the claim incidents, the service definition, how adjuster tasks are created, and whether losses can be itemized. For more information, see Claim Incident Configuration table.
Set up Document Processing	Set up FSO Document Processor to define the documentation that you need from customers to process claims. For more information, see Integrating with Document Processor.
Update service definitions with document requirements	Define the specific documentation that is required for each service. For more information, see Add a document list definition to a service definition.

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Configuration overview (continued)

Task	Description
Review the reserves and payments approval engine	Go through the rules for the reserve and payment approval process provided in Insurance Claims Core. For more information, see Approval Engine for Reserves and Payments.
Review claim automation using decision tables	Learn about the claim automation rules in the decision tables. For more information, see Use claim automation decision tables.
Configure assignment rules	Look at the rules that determine how cases and tasks are assigned to personas. For more information, see Configure assignment rules.
Configure SLA definitions	Configure service level agreement (SLA) definitions to match your business needs.The SLA definitions are based on the service definition of case and adjuster tasks. For more information, see Configure SLA definitions.
Set up Insurance claims workspaces and dashboards	See what's included in Insurance claims and review the guidelines for setting up the dashboards and workspaces for a new line of business. For more information, see Setting up Insurance claims workspaces and dashboards.
Manage the Archive Claim Case rule	Manage the archive rule that is provisioned in the Claim Case [sn_ins_gen_claim_case] table. By default, inactive cases that are more than seven years old are automatically archived. For more information, see Manage the Archive Claim Case rule.

Install Insurance claims

If you have the admin role, you can install the Insurance claims application (sn_ins_gen_claim). The application includes demo data and installs related ServiceNow Store applications and plugins that aren't already installed.

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see Get entitlement for a ServiceNow product or application.
- Review the application listing in the ServiceNow Store for information on dependencies, licensing or subscription requirements, and release compatibility.

Role required: admin

About this task

The following items are installed with Insurance claims:

- Plugins
- Store applications

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- Roles
- Tables

Procedure

1. Navigate to **All** > **System Applications** > **All Available Applications** > **All**.
2. Find the Insurance claims application (sn_ins_gen_claim) using the filter criteria and search bar.

   You can search for the application by its name or ID. If you can't find the application, you might have to request it from the ServiceNow Store.

   In the list next to the **Install** button, the versions that are available are displayed.
3. Select a version from the list and select **Install**.

   In the Review Installation Details dialog box, any dependencies installed with your application are listed.
4. If you're prompted, follow the links to the ServiceNow Store to get any additional entitlements for dependencies.
5. **Optional:** If demo data is available and you want to install it, select the **Load demo data** check box.
   Demo data comprises the sample records that describe application features for the common use cases.
6. Select **Install**.

Setting up the customer data for Insurance claims

Before using the Insurance claims application, make sure that you have the customer data for your individual and business customers on your instance so that you can associate the policies with your customers and create incidents for them.

The customer data includes the information about the customer and accounts. Consumers are the customers in a business-to-consumer business model, and accounts and contacts are the customers in a business-to-business business model.

Existing customers can be imported by using a guided setup. New customers can be created manually by using the Customer Service Management application. For more information, refer to these topics:

- Configure consumers

  Learn how to set up the data for your individual consumers, including their personal details and any other necessary consumer-specific information.

- Configure accounts and contacts

  Learn how to set up the data for your business customers. You can create and set up the corporate accounts and link them with the relevant contacts (that is, the representatives or stakeholders from those companies).

Setting up the policy data for Insurance claims

Set up the policy data for the Insurance claims application by importing the policy data into your instance, or by using remote tables to reference the policy data.

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Importing the policy data

If you store your insurance policy data in an external system, you should bring in the latest insurance policies for all your customers from that system into your instance. Synchronize the latest insurance policies from the external system daily.

The base system, by default, uses the latest insurance policy records that are available. It generates a policy snapshot using this data during the claim creation process. For more information, see Policy snapshots in Insurance claims.

You may bring in past policy coverages or any other past policy data if those policies apply on the incident date of a claim. If you want to create a claim against these policies, you must have the foundational claims data available to select the correct policy. For more information about the foundational claims data, see the next section.

Foundational claims data

When you're bringing in policy coverages or any other policy components, you should import the following key information into your ServiceNow instance before you create any claims:

- Insurance product models
- Consumers
- Accounts
- Contacts
- Basic insurance policy information, such as the following details:
  - Policy holder
  - Policy participants
  - Effective dates
  - Policy status

This foundational data is essential for ensuring that claims are created with accurate and up-to-date policy details. The insurance product model and basic policy information act as the backbone for claims processing, while coverages can be retrieved dynamically based on the incident date when necessary. This approach ensures flexibility without sacrificing critical information during claim creation.

Using remote tables to search for policies

If you already have an existing policy management system, you can use an API and remote tables to search for policies when you’re selecting a policy during intake. When a policy is selected, you can create a policy record to associate the policy to the claim.

For more information about the remote data options or how to set up a remote table integration, see the following topics in the Developer Guide:

- Remote Data Options for Remote Tables
- Setting up a remote table integration

Setting up the new policy data

For more information about defining the product models for your insurance products, defining the coverage specifications and options, or creating tables to store your policies, see the following topics:

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- Insurance product models: Define the product models to reflect your available insurance products.
- Coverage specification: Define the coverage specifications for your products, such as what coverage is included and any available options.
- Setting up an insurance policy for Insurance claims: Create tables to store your personal and commercial policies.

Related topics

Insurance product models

Coverage specification

Setting up an insurance policy for Insurance claims

Policy snapshots in Insurance claims

Insurance product models

Use an insurance product model to customize the essential features, terms, conditions, and coverages that an insurance policy offers by using the Insurance claims application. You must first establish an insurance product model before you can create an insurance policy.

An insurance product model acts as a blueprint for designing and managing insurance policies. This model gives you a structured approach to policy creation while allowing flexibility for customization, including the following considerations:

- Whether the policy applies to personal customers or commercial customers.
- The product category that this product model represents.
- The coverage specifications that apply, which define the specific protections and risks covered by the policy.

After this model is in place, you can use it to create actual insurance policies that are sold to customers.

Types of insurance product models

You have two types of insurance product models that you can use:

1. Personal insurance model, which is used to represent the insurance products for consumers.
2. Commercial insurance model, which is used to represent the insurance products for accounts and contacts.

For more information, see Expanded Model and Asset Classes.

Product types

To create a new insurance product model, you must first define a product type.

The **Product Type** field in the insurance product model specifies the category, or type of product, that the model represents. By defining a product type, you can structure the policy to ensure that it aligns with the particular needs and coverages relevant to the product.

Examples of product types include:

- Personal travel policies
- Personal auto policies
- Homeowners policies

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For more information, see Create an insurance product model.

Related topics

Create an insurance product model

Create an insurance product model

Create an insurance product model for an insurance policy that is sold to a customer by using the Insurance claims application. The insurance product model defines the product type, which customers that the policy is for, and the coverage specifications.

Before you begin

Role required: admin

Procedure

1. Navigate to **All** > **System Definition** > **Tables**.
2. In the Label column, search for either the personal insurance model or the commercial insurance model.

Option	Description
Personal insurance model	Search for and select **Personal lines insurance product model**.
Commercial insurance model	Search for and select **Commercial lines insurance product model**.

3. On the **Columns** tab, in the Label column, search for and select **Service Type**.
4. Set the application scope in your instance to **Expanded Model and Asset Classes**.
5. On the **Choices** tab, select **New**.
6. On the form, fill in the fields.

Choice form

Field	Description
Table	Table for either a personal insurance model or a commercial insurance model. You can select **personal insurance model** for a personal lines insurance product or **commercial insurance model** for a commercial lines insurance product,
Label	Display name of the product insurance model.
Value	Name of the product insurance model in snake case.

7. Select one of the following insurance models to navigate to.

Insurance model	Navigation
Personal insurance model	Navigate to **All** > **Financial Services Operations** > **Products** > **Personal Insurance Models**.
Commercial insurance model	Navigate to **All** > **Financial Services Operations** > **Products** > **Commercial Insurance Models**.

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8. Select **New**.
9. On the form, fill in the fields.

Personal or Commercial lines insurance product model form

Field	Description
Name	Name of the insurance product model.
Product code	Unique identification code for this insurance product.
Product type	Insurance product type that you created earlier in this procedure.
Specification	Coverage Specification. For more information, see Coverage specification.
Short description	Brief description of this product model.

10. Select **Submit**.

Coverage specification

Learn how an insurance policy defines the specific protections or risk coverages for your customers by using the Insurance claims application.

Coverage specifications are important as they outline the scope and limits of the protection that is provided by a policy.

The coverage specification covers the following details for an insurance product model:

What coverage is included

The type of losses or risks, such as accidents, injuries, or property damage, that are covered under the policy.

Options for specific coverages

Each loss or risk may have several types of coverage options. For instance, in a health insurance policy, the coverage could include options for hospital visits, medications, surgeries, or preventive care. Each policy has different levels of benefit.

Each coverage option is designed to meet specific needs, offering flexibility for your policyholders so that they can select the protection that fits their situation or preferences. Examples of coverage options include (in U.S. dollars):

- Major bone fractures, with coverage options of $10,000, $20,000, and $30,000.
- Travel baggage delays, with coverage options of $200 (24 hours), $300 (12 hours), or $500 (12 hours).

An administrator defines these options in the product model, ensuring that the insurance company can deliver consistent, structured policies to their clients.

Related topics

Create a coverage specification

Create a coverage specification

Create a coverage specification in the Insurance claims application so that you can outline the scope and limits of the protection that is provided by an insurance policy.

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Before you begin
Role required: admin

About this task
When creating the coverage specification, you also create the coverage types that act as the primary data for the coverage specification and the coverage type options for each coverage type.

For example, if the coverage specification is travel coverage, then you can select the following options:

- A coverage type may be Baggage delay.
- The coverage type options may be (in U.S. dollars) $200 (24 hours), $300 (12 hours), or $500 (12 hours).

Procedure
1. Navigate to **All** > *Financial Services Operations* > **Coverages** > **Coverage specifications**.
2. Select **New**.
3. On the form, fill in the fields.

Coverage specification form

Field	Description
Name	Name of the coverage specification.
Description	Brief description of the coverage specification.

4. Save the record.
5. Navigate to **All** > *Financial Services Operations* > **Coverages** > **Coverage types**.
6. Select **New**.
7. Enter the following field values.

Coverage type value

Field	Value
Name	<name of the coverage type>
Input type	Choice
Type	Limit
Scope	Policy
Description	<brief description of the coverage type>

8. Select **Save**.
9. In the Coverage Type Options related list, select **New**.
10. On the form, fill in the fields.

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Coverage type option form

Field	Description
Option	Name of the coverage type option. For example, the option could be $200 (24 hours), $300 (12 hours), or $500 (12 hours).
Coverage type	Coverage type that you created earlier.
Order	Order in which this option is displayed for the coverage type.

11. Repeat steps 9 and 10 for each coverage type option that is available.

What to do next

Link the coverage types and coverage type options to the coverage specification that you created. For more information, see Link the coverage types and coverage options to a coverage specification.

Link the coverage types and coverage options to a coverage specification

Link the coverage types and coverage options to a coverage specification in the Insurance claims application. This way, you associate all the available coverage types and options to the coverage specification and define the protections and risks that are covered by an insurance policy.

Before you begin

Ensure you have created a coverage specification, coverage types, and coverage type options. For more information, see Create a coverage specification.

Role required: admin

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Coverages** > **Coverage specifications**.
2. Search for the coverage specification record and open it.
3. In the Product Coverage Types related list, select **New**.
4. On the form, fill in the fields.

Product coverage type form

Field	Description
Coverage type	Coverage type that applies to this coverage specification.

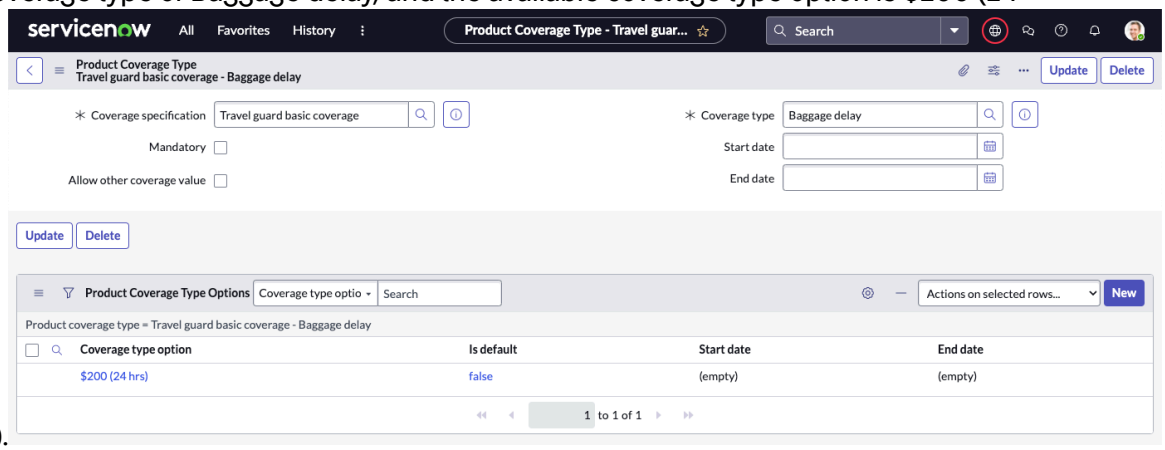
5. Save the record.
6. In the Product Coverage Type Options related list, select **New**.
7. On the form, fill in the fields.

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Product coverage type option form

Field	Description
Coverage type option	Coverage type option that applies to this coverage type.

8. Select **Submit**.
9. Repeat steps 6 through 8 for each coverage type option that you created.
   The following example shows how a coverage type is set up in the travel insurance example in this application. The coverage specification Travel guard basic coverage has a coverage type of Baggage delay, and the available coverage type option is $200 (24 hrs).



10. Select **Update**.

Setting up an insurance policy for Insurance claims

Learn how to set up an insurance policy by using the Insurance claims application. Each new type of insurance policy requires that you create a dedicated table for that specific insurance policy type.

Related topics

- Insurance policies in Insurance claims
- Policy snapshots in Insurance claims

Insurance policies in Insurance claims

In Financial Services Operations, the Insurance Policy (sn_bom_ins_policy) table is the base table for all insurance policies. Whenever a new type of policy is introduced in Insurance claims, you create a dedicated table for that insurance policy type.

The Insurance claims application includes a personal travel policy and a commercial travel policy as offerings from the base system. Each policy has a separate table that you use to manage these specific policies. This structured approach helps to ensure that each type of policy is properly organized and maintained within the system.

You can grant specific agents access to read particular policies. By creating separate tables and read or write roles for different insurance policy types or tables, you can control the permissions more effectively by ensuring that only authorized agents can view the policies that are relevant to their roles.

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Related topics

- Create an insurance policy table
- Create a role to access insurance policy tables
- Create an insurance policy

Create an insurance policy table

Create a table that extends the Insurance Policy (sn_bom_ins_policy) table in the Insurance claims application. You use this table to hold all the information about insurance policies of a particular type that you sold to your customers. Creating tables helps to ensure that each type of policy is properly organized and maintained within the system.

Before you begin

Set the application scope in your instance to *Financial Services Operations Core*.

Role required: admin

About this task

Each type of insurance policy requires a table that extends the Insurance Policy (sn_bom_ins_policy) table.

Procedure

1. Navigate to **All** > **System Definition** > **Tables**.
2. Select **New**.
3. In the **Label** field, enter the name of the insurance policy.
4. In the **Extends table** field, select **Insurance Policy**.
5. Select **Submit**.
   You created a table that inherits all the fields from the Insurance Policy (sn_bom_ins_policy) table.

What to do next

Set up the roles, establish read-and-write access control lists (ACLs), and then grant access to the table. For more information, see Create a role to access insurance policy tables.

Create a role to access insurance policy tables

Create a role to enable an authorized agent to access tables that extend the Insurance Policy (sn_bom_ins_policy) table by using the Insurance claims application. By creating a role, you ensure that only authorized agents can view the policies that are relevant to their roles.

Before you begin

Create a table that extends the Insurance Policy (sn_bom_ins_policy) table for a particular type of policy. For more information, see Create an insurance policy table.

Role required: admin

Procedure

1. Set the application scope in your instance to *Financial Services Operations Core*.
2. Navigate to **All** > **System Security** > **Users and Groups** > **Roles**.
3. Select **New**.
4. In the **Suffix** field, enter the name of the role.

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5. In the **Assignable by** field, select **sn_bom.admin**.
   This role is an admin role of the Financial Services Operations Core application.
6. In the **Description** field, enter a description of the role.
7. Select **Submit**.

What to do next

Create an access control list (ACL) to define which roles can access an insurance policy table. For more information, see Create an access control list for an insurance policy table.

Create an access control list for an insurance policy table

Create an access control list (ACL) for a table that extends the Insurance Policy (sn_bom_ins_policy) table by using the Insurance claims application. By creating an ACL, you ensure that users with specific roles can interact with tables for a particular insurance policy.

Before you begin

Create a role to assign access to a table that extends the Insurance Policy (sn_bom_ins_policy) table. For more information, see Create a role to access insurance policy tables.

Role required: admin

Procedure

1. Navigate to **All** > **System Definition** > **Tables**.
2. Open the table definition of the insurance policy.
3. In the Access Controls related list, select **New**.
   Elevate your role to security_admin to create an ACL.
4. In the Requires role list, assign the role and sn_bom.admin to the new ACL.
   For example, if you created a viewer role, you would create a read operation ACL and assign the viewer role that you created, and add the sn_bom.admin role to the Requires role list.

   Note: Adding the sn_bom.admin role enables you as the application administrator to manage access to the insurance policy table more effectively. You can then grant, revoke, or modify access without needing system-level permissions. This role provides you with greater flexibility while enabling you to maintain control over the table.

Result

The insurance policy table contains the ACLs for the roles in your workflow, providing them with the appropriate level of access. The sn_bom.admin role is also added to the table so that you, as the application administrator, can manage access.

What to do next

Grant the Insurance claims contributor (sn_ins_gen_claim.fnol_representative) and agent (sn_ins_gen_claim.processor) roles so that they can access the insurance policy table. For more information, see Grant the Insurance claims roles access to an insurance policy table.

Grant the Insurance claims roles access to an insurance policy table

Grant the Insurance claims contributor (sn_ins_gen_claim.fnol_representative) and agent (sn_ins_gen_claim.processor) roles with access to an insurance policy table by using the Insurance claims application. This way, the users with these roles can view the policy details when they're processing claims.

Before you begin

Create a role that can access a table that extends the Insurance Policy (sn_bom_ins_policy) table. For more information, see Create a role to access insurance policy tables.

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Role required: admin

Procedure

1. Set the application scope in your instance to *Insurance claims*.
2. Navigate to **All** > **System Security** > **Users and Groups** > **Roles**.
3. Search for sn_ins_gen_claim.fnol_representative and open the record.
4. In the Contains Roles related list, select **Edit**.
5. Add the role that can access the Insurance Policy (sn_bom_ins_policy) table.
6. Repeat this procedure for the sn_ins_gen_claim.processor role.

Result

The Insurance claims contributor (sn_ins_gen_claim.fnol_representative) and agent (sn_ins_gen_claim.processor) roles have access to the insurance policy table. These roles can now interact with the table in an Insurance claims workflow.

What to do next

Create an instance of the insurance policy by creating a policy record. For more information, see Create an insurance policy.

Create an insurance policy

Create a policy record in the system that represents the agreement between the insurance provider and the customer by using the Insurance claims application.

Before you begin

An insurance product model, a coverage specification, and an insurance policy table that extends the Insurance Policy (sn_bom_ins_policy) table are required. For more information, see the following topics:

- Insurance product models
- Coverage specification
- Create an insurance policy table

Role required: admin

Procedure

1. Navigate to **All** > **System Definition** > **Tables**.
2. Open the list view of the insurance policy table that you want to create a policy for.
3. Select **New**.
4. On the form, fill in the fields.

Insurance policy form

Field	Description
Product	Insurance product model.
Name	Name of the insurance policy.
Policy number	Unique identifier of the policy.
Policy holder	Customer that owns the policy.

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Field	Description
Effective date	Effective date of the policy. The date is set to either the current date or the past.
Expiration date	Date when the policy expires.
Status	Status of the policy. Active policies are set to In Force. Policies that aren't In Force are ignored when creating a case.

5. Select **Update**.

What to do next

Apply coverage to an insurance policy. For more information, see Apply coverages to an insurance policy.

Apply coverages to an insurance policy

Define the coverages for an insurance policy by using the Insurance claims application. You can define what coverages types and coverage options apply to a customer's insurance policy.

Before you begin

Create a coverage specification with the coverage types and coverage options. For more information, see Coverage specification.

Create an insurance policy. For more information, see Create an insurance policy.

Role required: admin

Procedure

1. Navigate to **All** > **System Definition** > **Tables**.
2. Open the list view of an insurance policy table.
3. Open an insurance policy record in the table.
4. Select and hold (or right-click) the header and navigate to **Configure** > **Related Lists**.
5. Confirm that only the following related lists are present:
   - Policy Coverage->Insurance policy
   - Policy Participant->Insurance policy
6. Select **Save**.
7. In the Policy Coverages related list, select **New**.
8. On the form, fill in the fields.

Policy coverage form

Field	Description
Coverage type	Coverage type record.
Coverage value	Coverage type option record.

9. Repeat steps 7 through 8 for each policy coverage that you want to add.

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What to do next

Add a policy participant as the insured entity to the policy. For more information, see Add a policy participant to an insurance policy.

Add a policy participant to an insurance policy

Add a customer to an insurance policy as the insured entity by using the Insurance claims application.

Before you begin

Create an insurance policy. For more information, see Create an insurance policy.

Role required: admin

Procedure

1. Open an insurance policy table.
2. Open an insurance policy record in the table.
3. Select the **Policy Participants** related list, and select **New**.
4. On the form, fill in the fields.

Policy participant form

Field	Description
Consumer (for Personal insurance policies)	Consumer record that is the insured entity.
Account (for Commercial insurance policies)	Account record that is the insured entity.

5. Select **Save**.
6. In the Policy Participant Role related list, select **New**.
7. Enter the following field values.

Policy participant role form

Field	Value
Policy participant	<customer record>
Role	<insured>

8. Select **Save**.

What to do next

Add a related list to the insurance model's financial model view to see all the policies for that insurance product. For more information, see Add a related list to an insurance product model.

Add a related list to an insurance product model

Add a related list of an insurance policy table to an insurance product model table by using the Insurance claims application. Adding a related list displays the customer insurance policies for a particular insurance product.

Before you begin

Set the application scope in your instance to Financial Services Operations Core.

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An insurance policy table that extends the Insurance Policy (sn_bom_ins_policy) table is required. For more information, see Create an insurance policy table.

Role required: admin

Procedure

1. Navigate to **All** > **Financial Services Operations** > **Product**, and select one of the following options.

Option	Description
Personal insurance models	Displays the personal lines insurance product models.
Commercial insurance models	Displays the commercial lines insurance prod uct models.

2. Select the product model from the list.
3. Select and hold (or right-click) the header, and then navigate to **Configure** > **Related Lists**.
4. Add the policy table to the Selected list.
5. Select **Save**.

Policy snapshots in Insurance claims

Learn how a claim in the Insurance claims application is driven by the policy snapshot throughout its life cycle. The Policy Snapshot table stores a copy of an insurance policy that can be used in a claims case.

When a claim is created, the system by default copies the latest insurance policy, generates the policy snapshot, and attaches it to the claim. This process provides a copy of the latest insurance policy data that the claim can use (for example, in the claims summary workspace).

You can also modify the base logic for policy snapshot generation to copy the policy that was active on a specific incident date. For example, if a claim is being created for an incident that occurred four months ago, the policy that was applicable four months ago can be copied and attached as a policy snapshot to the claim.

The PolicySnapshotGenerator script include in your instance contains the code that is responsible for generating a copy of the latest insurance policy. You can use this code as-is if you're creating a claim that is based on the latest insurance policy, assuming that the latest insurance policy is already present in the Financial Services Operations tables. You should modify this script to retrieve specific policies, integrate with external systems, and so on.

When setting up the Insurance claims application, review the PolicySnapshotGenerator script include to ensure that you're retrieving the correct policy for your claims.

Related topics

- Insurance Claims Core tables
- Insurance policies in Insurance claims

Creating a service definition for Insurance claims

Create a service definition for each claim type by using the Insurance claims application.

For a summary of service definitions, review the links in the Related information section on this page.

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Related topics

Service definitions

Service Definitions in FSO

Create a service definition category for Insurance claims

Create a service definition category in Insurance claims to properly classify and handle claims that are related to a particular benefit.

Before you begin

Set the application scope in your instance to *Insurance claims*.

Role required: admin

About this task

A service definition category is a logical grouping of service definitions. It can act as a filtering mechanism and reduce the number of available services.

Procedure

1. Navigate to **All** > *Insurance claims* > **Administration** > **Service definition categories**.
2. Select **New**.
3. On the form, fill in the fields.

Service definition category form

Field	Description
Name	Name of the service definition category.
Description	Description of the service definition category.
Order	Order in which the service definition category is displayed.
Active	Whether the service definition category is active.

4. Select **Submit**.

Create a service definition for Insurance claims

Create a service definition for each claim type in your Insurance claims workflow. You can also create a service definition to generate adjuster tasks in the workflow.

Before you begin

Set the application scope in your instance to *Insurance claims*.

Role required: admin

About this task

A service definition describes a service that your workflow offers to support a claim type. In Insurance claims, you also create adjuster task service definitions. These definitions help to generate adjuster tasks when an incident is created (for example, an adjuster review task).

Create an adjuster task service definition for each incident type to ensure clear categorization and efficient task management in Insurance claims.

The service definition for the claim type and the adjuster service definition are both used in the Claim Incident Configuration [sn_ins_claim_incident_config] table as part of configuring your workflow. For more information, see Claim Incident Configuration table.

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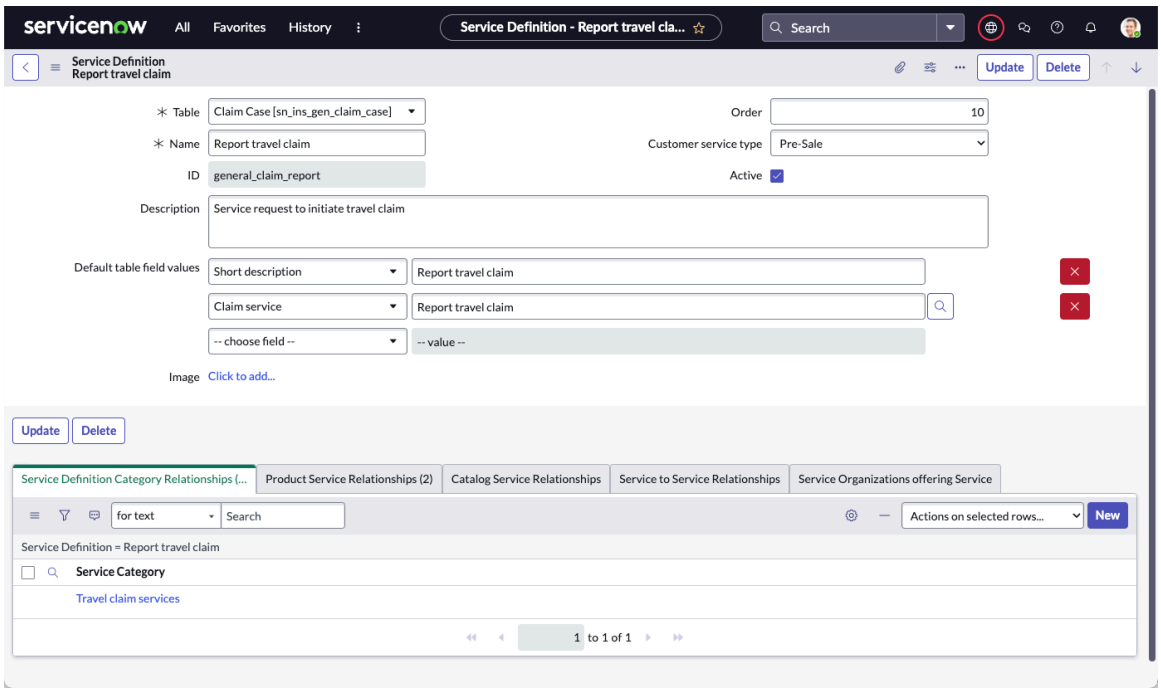
Procedure

1. Navigate to **All** > *Insurance claims* > **Administration** > **Service definitions**.
2. Select **New**.
3. In the **Table** field, select one of the following options.
   - For defining a claim type, select Claim Case [sn_ins_gen_claim_case].
   - For an adjuster task, select Claim Adjuster Task [sn_ins_gen_claim_adj_task].
4. In the **Name** field, enter the name that the customer representatives see in the playbook.
5. In the **ID** field, enter the name in snake case (all words in lowercase separated by underscores).
6. In the **Description** field, describe the purpose of the service definition.
7. In the **Default table field values** field, select **Short description**, and enter a short description (for example, the value in the name field).
8. Select **Save**.
9. In the **Default table field values** field, add **Claim service**, and choose the service definition that you're currently creating.
10. Save the record.

    If you’re defining an adjuster task, the procedure is complete.

    If you’re defining a claim type, complete the following steps.

11. In the related list **Service Definition Category Relationships**, select **New**.
12. In the **Service Category** field, select the service definition category that this service definition is in.
13. Select **Submit**.



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Link the insurance product model and claim case service definition

Link the insurance product model and claim case service definition by using the Insurance claims application. Without this link, the system doesn't know which policies are relevant to the case service definition.

Before you begin
Set the application scope of your instance to **Insurance claims**.

Role required: admin

About this task
After creating an insurance product model and a claim case service definition, you must create a link between them. By linking the claim case service definition to the product model, you can help to ensure that the policies that are connected to the insurance product model are available for selection. This claim creation process helps to ensure that all claims are accurately tied to the appropriate policies and coverages.

Procedure
1. Navigate to **All** > *Insurance claims* > **Administration** > **Service definition**.
2. Open the service definition that you wish to link.
3. In the Product Service Relationships related list, select **New**.
4. In the **Product** field, select the insurance product model that you want to link.
5. Select **Submit**.
   You can associate multiple product models to a case service definition. For example, you might associate multiple products if you have a commercial product model.

What to do next
Associate another product model by repeating steps 3–5.

Add a document list definition to a service definition

Add a document list definition to a service definition by using the Insurance claims application so that you can define the required documents that a customer needs to provide for a particular claim.

Before you begin
Role required: admin

About this task
After setting up FSO Document Processor and creating a document list definition to detail the required documents for an insurance claim, link it to the claim's service definition by updating the Insurance claims document rules decision table.

Procedure
1. Navigate to **All** > **Process Automation** > *Workflow Studio*.
2. Select **Decision tables**.
3. Open **Insurance claims document rules**.
4. Add a new decision row to the decision table.
5. In the Case service definition column, select your claim service definition.
6. In the Answer column, select the document list record.
7. Select **Save**.

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Result

This decision table executes in the background when a case is created through the first notice of loss playbook. It also creates a document verification task on the case.

Related topics

Integrating with Document Processor

Claim incidents

You can create a Claim Incident [sn_ins_claim_property] table that records the details of a particular claim in the Insurance claims application.

The Insurance claims application includes four incident tables in the base system:

- Claim incident [sn_ins_claim_property] table
- Baggage incident [sn_ins_claim_baggage] table
- Trip incident [sn_ins_claim_trip] table
- Injury incident [sn_ins_claim_injury] table

These tables contain the fields that are specific to their incident types.

You can use an existing table to store incidents for your claims process, or you can create a new incident table. For example, your workflow may need to handle different incident types, such as property damage, medical emergencies, or environmental claims. You can create and configure custom incident tables that are tailored to those specific incident types.

After creating the incident table, you can define the relationship of the table with the respective service definition by using the Claim Incident Configuration table.

Related topics

Claim Incident Configuration table

Components installed with Insurance claims

Insurance Claims Core tables

Create a Claim Incident table

Create a Claim Incident [sn_ins_claim_property] table for your business needs and the type of claims that you're processing by using the Insurance claims application.

Before you begin

Set the application scope of your instance to **Insurance Claims Core**.

Role required: admin

Procedure

1. Navigate to **All** > **System Definition** > **Tables**.
2. Select **New**.
3. On the form, fill in the fields.

Table form

Field	Description
Label	Display label of the table.
Name	Name of the table in snake case.

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Field	Description
Extends table	Option to extend the table. In this field, choose the base table Claim Incident.

4. Select **Submit**.

What to do next
Create roles for the new Claim Incident [sn_ins_claim_property] table. For more information, see Create roles for a claim incident table.

You can add script includes for the new incident table, including the code for getting the reference qualifier strings.

You can also create a workspace view for this new incident table if necessary.

Create roles for a claim incident table

Create roles to access claim incident tables by using the Insurance claims application. This way, you can ensure that only authorized users can access the claim incidents that are relevant to their roles.

Before you begin
Set the application scope of your instance to **Insurance Claims Core**.

Role required: admin

Procedure
1. Navigate to **All** > **System Security** > **Users and Groups** > **Roles**.
2. Select **New**.
3. On the form, fill in the fields.

Role form

Field	Description
Suffix	Role that you are creating for the new claim incident table; that is, a writer or reader role.
Description	Brief description of what the role is.

Refer to the writer and reader roles in the base system as an example, such as sn_ins_claim.trip_writer and sn_ins_claim.trip_reader.

What to do next
Create access control lists for the claim incident table so that specific roles can interact with the claim incident table. For more information, see Create an access control list for a claim incident table.

Create an access control list for a claim incident table

Create an access control list (ACL) for a claim incident table by using the Insurance claims application. By creating an ACL, you ensure that users with specific roles can interact with tables for particular claim incidents.

Before you begin
Set the application scope of your instance to **Insurance Claims Core**.

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Role required: admin

Procedure

1. Navigate to **All** > **System Definition** > **Tables**.
2. Search for and open the claim incident table.
3. Elevate your role to security_admin.
4. In the Access Controls related list, select **New**.
5. Add the reader and writer roles to the Requires role list.
   Refer to the existing ACLs in the Trip Incident [sn_ins_claim_trip] table as an example.

What to do next

Grant Insurance claims roles access to the claim incident table so that they can read and write entries during the claim creation process. For more information, see Grant Insurance claims roles access to a claim incident table.

Grant Insurance claims roles access to a claim incident table

Grant the sn_bom.fnol_representative and sn_ins_gen_claim.processor roles with access to a claim incident table by using the Insurance claims application. This way, the users with these roles can read and write entries in a claim incident table during the claim creation process.

Before you begin

Set the application scope of your instance to *Financial Services Operations Core*.

Role required: admin

Procedure

1. Navigate to **All** > **System Security** > **Users and Groups** > **Roles**.
2. Search for the role sn_bom.fnol_representative and open the record.
3. In the Contains Roles related list, select **Edit**.
4. Add the reader and writer roles for the claim incident table to the Contains Roles List.
5. Select **Save**.
6. Select **Update**.

What to do next

Repeat these steps for the sn_ins_gen_claim.processor role. Ensure that the application scope of your instance is set correctly.

Claim Incident Configuration table

Associate the service definition of a case with the incident and adjuster task service definitions by using the Claim Incident Configuration [sn_ins_claim_incident_config] table in the Insurance claims application.

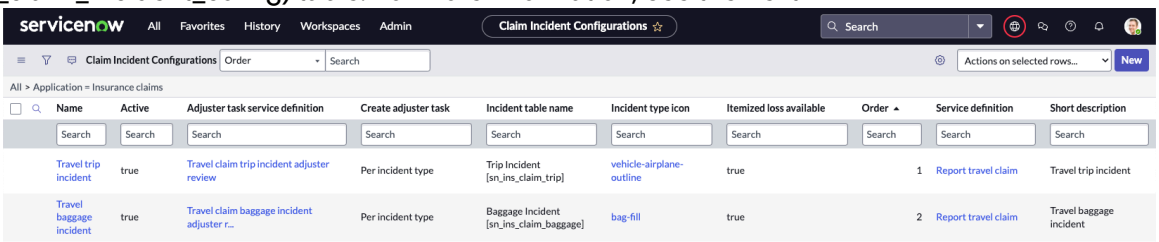
Claim Incident Configuration table overview

You can define the claim incidents that can be created in the Insurance claims workflow by making an entry in the Claim Incident Configuration [sn_ins_claim_incident_config] table. This incident type also creates an adjuster task in the system for the corresponding case so that you don't have to notify the adjuster about the case.

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To access the Claim Incident Configuration [sn_ins_claim_incident_config] table, set the application scope of your instance to *Insurance claims*, and then navigate to **All** > *Insurance claims* > **Administration** > **Claim incident configurations**.

The following example shows the table fields of the Claim Incident Configuration (sn_ins_claim_incident_config) table. For more information, see the next section.



Claim Incident Configuration Table fields

The following table shows the fields in the Claim Incident Configuration [sn_ins_claim_incident_config] table.

Claim Incident Configuration table fields

Field	Description
Name	Name of the claim incident configuration entry.
Active	Status of whether this incident is active or inactive and whether the incident displays in the first notice of loss playbook.
Adjuster task service definition	Adjuster task service definition (that is, a service definition that creates an adjuster task in a claim). For more information, see Create a service definition for Insurance claims.
Create adjuster task	How an adjuster task is generated: • Per incident: Creates an adjuster task for each incident. • Per incident type: Creates an adjuster task for each incident type (for example, one task for all trip incidents and another task for all baggage incidents).
Incident table name	Table in which the incidents are stored. For more information, see Claim incidents.
Incident type icon	Icon that displays in the playbook for the claim incident.
Itemized loss available	Whether the claim incident supports itemizing each loss (for example, to itemize each item in a baggage claim).
Order	Order in which the service definition appears in the playbook.
Service definition	Service definition for the case (for example, Report travel claim). For more information, see Creating a service definition for Insurance claims.

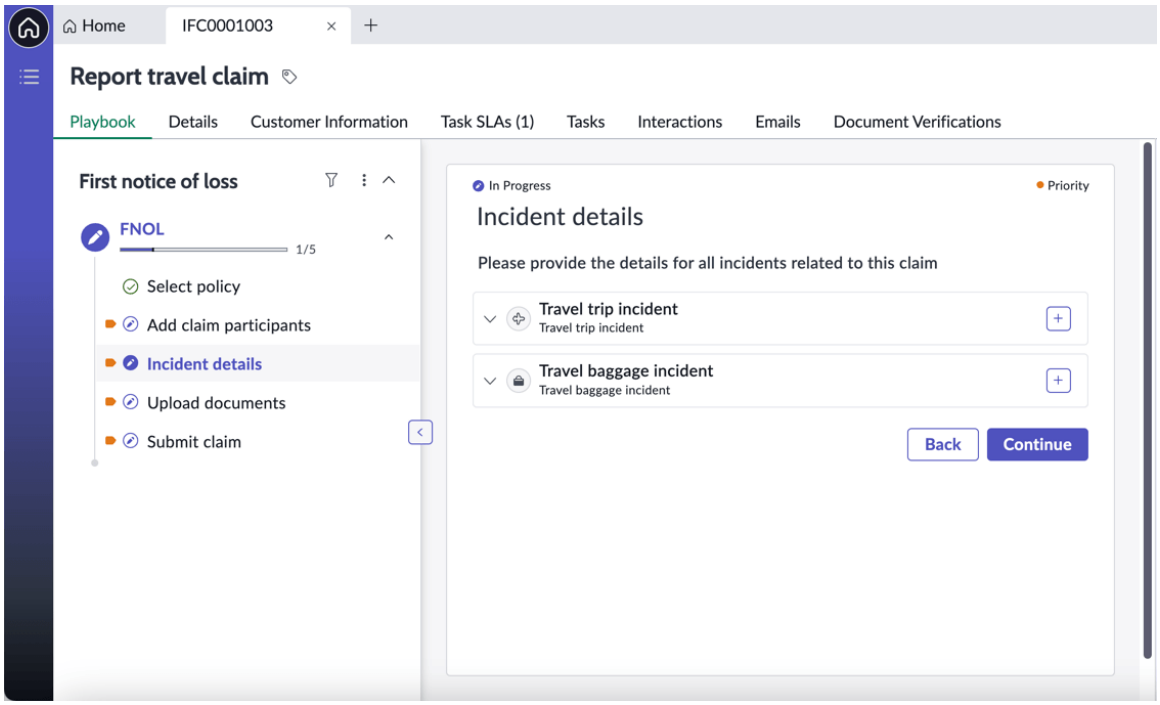
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Claim Incident Configuration table fields (continued)

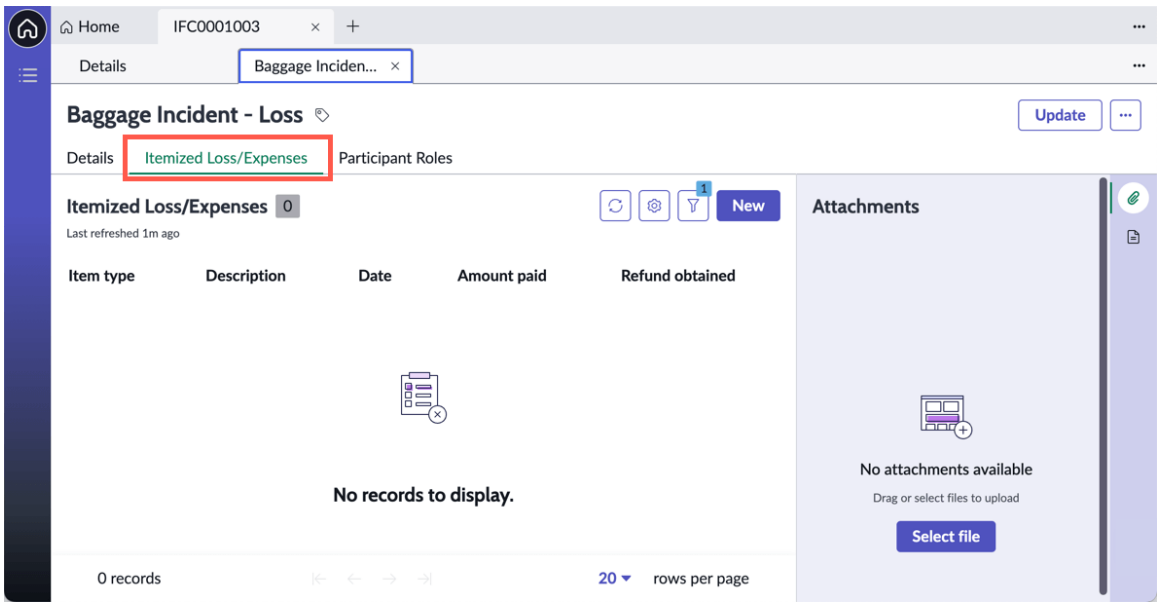
Field	Description
Short description	Brief description of the claim incident, which is also displayed in the playbook.

Travel insurance example of the Claim Incident Configuration table

In the following travel insurance line of business (LOB) example, the claim incident configuration is reflected in the workflow when reporting a travel claim. The **Incident details** activity in the first notice of loss playbook shows the entries in the table and information about each entry.



If the claim incident supports an itemized loss as defined in the table, the **Itemized Loss/ Expenses** tab is also displayed when the incident is saved as shown in the following example.



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Automating Insurance claims processes by using decision tables

You can apply the decision table rules and subflow or flow that executes the decision table to automate claims processes in the Insurance claims application.

You can configure decision rules to automate claims processes. These decision rules are executed in the background through a subflow or flow during the claim life cycle. By using this approach, you can automate labor-intensive tasks, streamline decision-making processes, and ensure consistency in how claims are handled throughout their life cycle.

Some examples include:

- Introducing claim validation rules in a decision table, with a subflow that executes these rules. The outcome of this subflow determines how the flow proceeds, automating the validation process for claims.
- Introducing claim fraud detection rules in a decision table, where the outcome dictates the flow's logic. If a potential fraud is detected, the process can be routed for further investigation or other actions.

You can create and add input parameters to the Insurance claims automation rules decision tables based on your specific business requirements. By doing so, you can further customize your claims workflow automation, ensuring that the decision table aligns with your organization's processes. As an example, the Claim triage rules are provided with this application.

If you add new input parameters, you can also add or modify the corresponding subflows. This adjustment ensures that the subflow properly passes the new parameters to the decision table, which allows it to function correctly with the updated logic.

You can modify the included decision table in the Insurance claims application so that you can define how claims are triaged in your workflow. For more information, see Use claim automation decision tables.

Related topics

Using decision tables

Configure flows

Designer flows for Financial Services Operations applications

Use claim automation decision tables

Use decision tables to define the claim automation rules in the Insurance claims application. You can review and update these rules to suit your claims workflow.

Before you begin

Role required: admin

About this task

You can create and add input parameters to the Insurance claims automation rules decision tables based on your specific business requirements. By doing so, you can further customize your claims workflow automation, ensuring that the decision table aligns with your organization's processes. As an example, the Claim triage rules are provided with this application.

If you add new input parameters, you can also add or modify the corresponding subflows. This adjustment ensures that the subflow properly passes the new parameters to the decision table, which allows it to function correctly with the updated logic.

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Procedure

1. Navigate to **All** > **Process Automation** > **Workflow Studio**.
2. Select **Decision tables**.
3. Open the decision table.
   The decision table Insurance claims triage rules are included with this application.
4. Review and update the conditions in the decision table as required.

Setting up Insurance claims workspaces and dashboards

You can set up the workspace and dashboards for each persona by using the Insurance claims application.

Workspaces included in Insurance claims

The following workspaces are included in Insurance claims:

- Claim Summary (360)
- Claim Workspace

For more information about these workspaces, see Insurance claims landing pages and workspaces.

You can modify these workspaces in UI Builder. You can also customize the subpages in these workspaces by creating a variant. For more information about this customization, see Create a page variant.

Setting up workspaces by persona

The following table lists some guidelines on how to set up a workspace for each persona.

Persona workspaces

Element	Persona	Guidelines
Landing page	FNOL Representative	This common landing page is defined in the FSO Core and can be used as-is with little modification. To make additional UI changes, use UI Builder. For more information, see UI Builder.
	Processor	Create a landing page for the line of business by basing it on an existing landing page. Refer to the included Claims Processor landing page as an example by navigating to **All** > **Platform Analytics** > **Dashboards**, and then selecting **Claims Processor Landing Page**.

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Persona workspaces (continued)

Element	Persona	Guidelines
	Adjuster	Create a landing page for your line of business by basing it on an existing landing page. Refer to the included Claims Adjuster landing page as an example by navigating to **All** > **Platform Analytics** > **Dashboards**, and then selecting **Claims Adjuster Landing Page**.
Modules and Lists	FNOL Representative	This module or list is defined by the base system for Insurance claims. To make additional UI changes, use UI Builder. For more information, see UI Builder.
	Processor	This module or list is defined by the base system for Insurance claims. For a new line of business, create list categories and lists for the processor role.
	Adjuster	This module or list is defined by the base system for Insurance claims. For a new line of business, create list categories and lists for the adjuster role.
Record	All	Other workspace-related configuration, like the changes that are related to a record, can be done through UI Builder. By default, Insurance claims uses the Record default configuration from the Customer Service Management (CSM) application. For more information, see Workspaces and Configure CRM Workspace.
Claim workspace	Adjuster	This adjuster workspace UI Builder page has been set up in Insurance claims.

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Persona workspaces (continued)

Element	Persona	Guidelines
		If necessary, you can clone this workspace and modify it to be more specific to your particular line of business. For more information, see Workspaces and Configure CRM Workspace.
Claim summary (360) page	Processor, Adjuster, Manager	The Claim 360 UI Builder page is set up in theFSO Core and is available in claims applications. It can be cloned and modified to create a specific claim summary page for a particular line of business. To enable a claim summary on a case, enable the CSM default record page and define the correct order. For more information, see UI Builder.

Dashboards included in Insurance claims

To modify the conditions on the landing pages, navigate to **All** > **Platform Analytics** > **Dashboards**. Select the dashboards and edit them by using UI Builder.

For more information on the included dashboards and their layouts, see Insurance claims landing pages and workspaces.

Note: The FNOL landing page is built into Financial Services Operations Core. Any changes to this page may impact other applications.

For more information on landing pages as dashboards, see Dashboard landing pages.

Manage the Archive Claim Case rule

Manage the archive rule that is provisioned in the Claim Case [sn_ins_gen_claim_case] table of the Insurance claims application so that your organization can meet your claim case archiving requirements.

Before you begin

Role required: admin

About this task

The Archive Claim Case rule is that a case that is inactive and more than seven years old is automatically archived. This rule is the base system archiving rule for claim cases in the Claim Case [sn_ins_gen_claim_case] table and is active by default. You can modify the archiving rule if necessary.

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For more information on archive rules and archiving records, see Archiving records in Core UI.

Procedure

1. Navigate to **All** > **System Archiving** > **Archive Rules**.
   The system archiving rules that are in the base system are displayed.
2. View the Archive Claim Case rule.
3. Update the rule and its parameters, if necessary.

Related topics

Archiving records in Core UI

Using Insurance claims

Learn which roles use the Insurance claims application to create, investigate, and manage an insurance claim from the first notice of loss (FNOL) to claim closure.

Overview of an Insurance claims workflow

Note: The topics in this section describe a workflow that references the included personal and commercial travel policy products. Your workspace may display differently based on your configuration and implementation.

1. Create an Insurance claims case.

   The FNOL representative (sn_ins_gen_claim.fnol_representative) creates the case and gathers the initial information on behalf of the claimant. For more information, see Initiate an Insurance claims case.

2. Process an Insurance claims case.

   Processors (sn_ins_gen_claim.processor) initiate a claim, review a claim to verify it, and complete the fulfillment tasks after an adjuster evaluates the claim. For more information, see Process an Insurance claims case.

3. Work on Insurance claims adjuster tasks.

   Adjusters (sn_ins_gen_claim.adjuster) review a claim to verify documents, evaluate claim coverages, determine claim payment details, and approve a settlement. For more information, see Work on Insurance claims adjuster tasks.

4. Approve a reserve or payment amount for an Insurance claims case.

   If adjusters submit claim reserve or payment amounts that are higher than their approval authority, a manager (sn_ins_gen_claim.manager) receives a request to approve the amount. For more information, see Approve a reserve or payment amount for an Insurance claims case.

Claim participants

You can add any person or company as a participant for a claim. The participant can be an entity in the policy or a third-party.

The insurance processor adds participants to a claim during the First Notice of Loss activity, and can assign them a role (such as reporter or witness).

FSO insurance applications store claim contact information in the following Insurance Claims Core tables:

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- The Claim Participant table [sn_ins_claim_profile] stores details about all participants involved in the claims process.
- The Participant Role table [sn_ins_claim_participant] stores information on the participant's role in the claim (such as if they are the injured or insured).

For more information, see Insurance Claims Core tables.

Insurance claims landing pages and workspaces

In the Insurance claims application, you can view summaries of your claims work in the landing page. You can also work on your claim tasks from the claim workspace.

Landing pages

The following dashboards are included as part of the Insurance claims application:

- Claims Processor landing page
- Claims Adjuster landing page
- Claims Manager landing page
- FNOL landing page (as part of Financial Services Operations Core)

Each Insurance claims role can have a different landing page.

For example, in the included travel insurance claim line of business (LOB) model, the following table shows the layout of what each role sees.

Landing pages for roles in Insurance claims

Role	Landing page elements
First notice of loss (FNOL) representative	• List of draft claims • List of all open claims
Claims processor	• Claims overview (such as the number of new claims, high-priority claims, claims not updated in the last 7 days, overdue claims, and claims that are pending an adjuster assignment) • List of user's pending tasks • List of user's open claims
Claims adjuster	• Claims overview (such as the number of new claims, rejected reserves, rejected payments, overdue claims, high-priority claims, claims pending document verification, and claims that haven't been updated in the last 7 days) • List of user's pending tasks • List of user's open claims

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Landing pages for roles in Insurance claims (continued)

Role	Landing page elements
Claims manager	• Claims overview (such as the number of new claims, high-priority claims, overdue claims, claims that haven't been updated in the last 7 days, claims pending document verification, pending tasks from the user's teams, and claims pending an adjuster assignment) • List of user's pending tasks • List of user's pending reserve and payment approvals • All open claims

Case section tabs

In the Insurance claims application, you can use section tabs to add information on the claim case. For example, in the base level travel insurance LOB model, the following table shows the section tabs that are available.

Case section tabs for cases in Insurance claims

Section tab	Description
Playbook	Displays the responses to the FNOL intake playbook.
Claim summary	Displays a summary of the claim. See Reviewing claims in the claim summary.
Details	Contains the details on the claim case record, such as the case number, consumer or account, insurance policy, case status, or case work notes.
Customer information	Contains the workspace cards that show the customer record details, policy overview, claim overview, insurance policy details, case history, or recent phone and chat interactions.
Task SLAs	Displays the associated task service level agreements (SLAs).
Tasks	Lists the adjuster tasks for this claim.
Interactions	Lists the interactions with the claimant.
Emails	Lists the emails for this claim.
Document verifications	Lists the document verification tasks for this claim.

Reviewing claims in the claim summary

The claim summary contains an overview of the claim's status, its participants, and data about the coverages and financials.

Note: FNOL representatives don’t have access to this workspace.

For example, in the Insurance claims application's travel insurance LOB model, you can navigate through the sections in the following table.

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Claim summary containers in Insurance claims

Container	Description
Claim details	Displays the details about the claim number, policy holder, policy snapshots, priority, stage, report date, and incident date.
Claim SLAs	Displays the service level agreements (SLAs) for this claim and the remaining business time left of the SLA.
Adjuster tasks	Lists the adjuster tasks that are associated with the claim, including the status and the assigned adjuster.
Incident details	Displays the incident details for the claim.
Claim participants	Lists the claim participants.
Claim status	Displays the status progress of the claim.
Coverages and financials	Displays the coverages, reserves, and payment information for this claim.
Notes and activities	Displays the work activity and work notes against this claim.

Working on adjuster tasks in the claim workspace

Use the claim workspace to get a unified view of all the actions that you can perform as an adjuster on an Insurance claims claim. From the claim workspace, you can work on a claim to verify documents, evaluate claim coverages, determine claim payout details, and approve a settlement for a claim.

For example, in the included travel insurance LOB model, you can navigate through the sections that are shown in the following table.

Claim workspace containers in Insurance claims

Container	Description
Claim details	Reviews the details about the claim number, policy holder, policy snapshots, priority, stage, report date, and incident date.
Incident details	Reviews the details about the incident records.
Claim participants	Views the claim participants and their roles.
Adjuster assignment details	Updates the assignment group and who the case is assigned to.
Tasks	Views, creates, and works on the adjuster tasks for the current claim case.
Coverages and financials	Works on the claim coverages, reserves, and payments.

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Initiate an Insurance claims case

Initiate an Insurance claims case on behalf of a claimant by using the Insurance claims application. When a customer calls in to report a claim, a claim intake specialist follows this procedure to capture important details and initiate a case.

Before you begin

Role required: sn_ins_gen_claim.fnol_representative

About this task

This procedure references service definitions and products that are used in the included travel insurance claim line of business. Your workflow may vary depending on your configuration.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select **Report a claim**.
3. In the Create new case dialog box, select the service definition (for example, **Report travel claim**) in the Services list.
4. Select **Create case**.
5. In the Select policy activity, search for the client's policy in the **Account** or **Consumer** fields and the **Insurance policy** field.
6. In the **Incident date** field, enter the date of the incident.
7. In the **Report date** and **Incident description** fields, add any necessary information.
8. Confirm that the policy details are correct, and then select **Continue**.
9. In the Add claim participants activity, add a claim participant by selecting **Add claim participant**.
10. In the Add claim participant form, enter the details of the participant, and then select **Save**.

Reporter status	Steps
Is a policy participant	○ Select the **Select from policy participants** check box. ○ In the **Type** field, select whether the reporter is a per son or a company. ○ In the **Consumer** (person) or **Account** (company) field, use the search function to search for policy par ticipants. The contact details populate after selecting the participant. ○ Enter how the participant is related to the insured in the **Relationship to insured** field.
Is not a policy participant	○ In the **Type** field, select whether the reporter is a per son or a company. ○ On the Details form, enter the reporter's details.

11. Confirm that all claim participants are added, and then select **Continue**.
12. In the Incident details activity, add an incident that is related to the claim by selecting the add (+) icon.
13. For each incident, fill in the incident form with the details of the incident.
    New incidents appear in the incident list for each incident type.

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14. If the incident supports itemizing losses and expenses, select the **Itemized loss/expense** tab and create an entry for each one by selecting **New**.
15. Confirm that all incident details are recorded, and then select **Continue**.
16. In the Upload documents activity, upload any supporting documentation that was provided by the claimant.
17. Confirm that all required documents are uploaded, and then select **Continue**.
18. In the Submit claim activity, enter any additional comments, and then select **Submit**.

Result
A claim case is created in the New state and the workflow is triggered. The cases are assigned to an assignment group that is based on the defined assignment rules.

What to do next
Processors and adjusters assign cases to themselves and start working on them. For more information, see Process an Insurance claims case and Work on Insurance claims adjuster tasks.

Process an Insurance claims case

Process claims cases in the Insurance claims application. As a claims processor, you can review and verify insurance claims, complete the fulfillment tasks after an adjuster's evaluation, and close a claim.

Before you begin
Role required: sn_ins_gen_claim.processor

About this task
This procedure references service definitions and products that are used in the included travel insurance claim line of business. Your workflow may vary depending on your configuration.

Procedure
1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Open the claim case and task in one of the following ways.

Option	Steps
From the landing page	Select an active case from the My pending tasks or My open claims list.
From the case playbook	○ Select the lists icon ( ). ○ On the **Lists** tab, under **Insurance claim cases** (or the list category that is specific to your custom workflow), open the case list. ○ In the list, select the case that contains the task. ○ If the claim case is in the New status or not assigned to you, select **Accept** to be able to work on it. ○ Select the **Playbook** tab. ○ Under one of the following stages, select the task activity to work on.

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Option	Steps
From an insurance claim case	○ Select the lists icon ( ). ○ On the **Lists** tab, under **Insurance claim cases** (or the list category that is specific to your custom workflow), select **Assigned to me**. ○ In the list, select the case that you want to open. ○ If the claim case is in the New status, select **Accept** to be able to work on it. ○ In the case, select the **Tasks** tab and select the claim task.
From the Insurance claim case tasks list	○ Select the lists icon ( ). ○ On the **Lists** tab, under **Insurance claim tasks** (or the list category that is specific to your custom workflow), select **All**. ○ In the list, select the task that you want to open.

You may need to select **Accept** to accept the assignment of the task, so that you can work on the task.

3. Finish the work that is required to complete the tasks in your claims workflow.
   This work may include:
   - Completing the first notice of the loss stage tasks to initiate the claim.
   - Verifying the validity of the claim that was reported by the customer.
   - Completing and closing the claim.
4. **Optional:** In the **Work notes** field, enter any comments that are related to your findings. Manually posted comments and system-generated work notes are added to the activity stream for the claim case.
5. Close the task from the task form.

Summarize a dispute or claims case with case summarization

Generate a summary from the defined fields on the case record and quickly understand the case context by using the case summarization skill in the ServiceNow Otto for Financial Services Operations (FSO) application.

Before you begin

Role required: sn_bom_credit_card.dispute_agent, sn_bom_credit_card.dispute_manager, sn_bom_credit_card.dispute_viewer, sn_bom_credit_card.contributor, sn_bom.b2c_agent, sn_bom.b2b_agent, sn_bom.adjuster, sn_bom.fnol_representative

Note: These roles are the default list of roles that are defined for this task. Administrators can modify the list of roles in the AI Admin Hub console.

About this task

The case summarization skill provides you with a concise summary of a banking card dispute or insurance claims case. With this skill, you can do the following tasks:

- Generate an initial summary of a case so that you can understand the case context.
- Summarize the actions taken and any resolutions for a case.

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The case summarization skill is available in Financial Services Workspace and in Core UI.

- In Financial Services Workspace, use the Case summary by *Now Assist* component to generate a summary. The component appears in the following areas:
  - Insurance: Next to the claim details panel.
    - Claims processor: On the Claim Summary tab
    - Claims adjuster: On the Claim Workspace and Claim Summary tabs
  - Card dispute: Next to the case information panel.
- In Core UI, select the **Summarize** button on the case record to generate a summary.

The case summarization skill checks the case record to determine if enough information is available to create a summary:

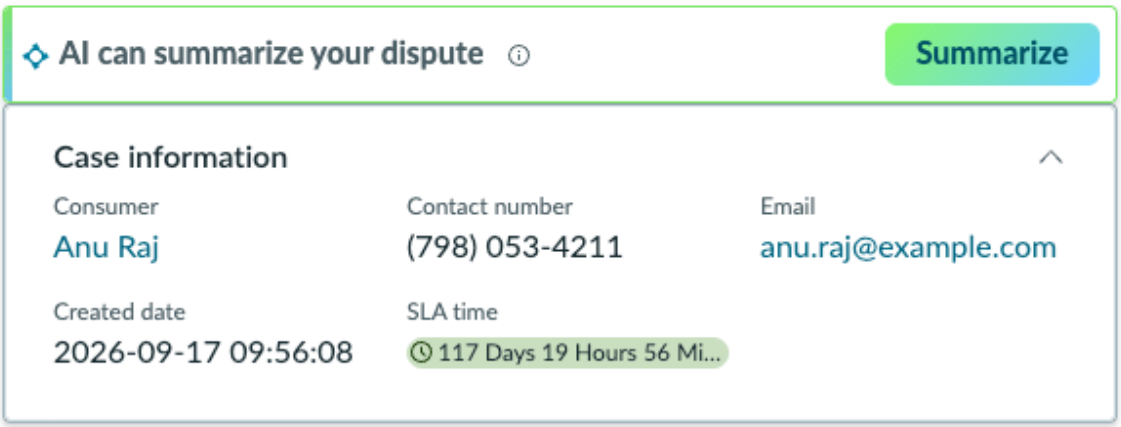
- When an agent opens the case record.
- When an agent refreshes the case record page.

If there's enough data, the Case summary component displays the **Summarize** button. If there isn't enough data, the component displays a message in place of the button.

Note: The generated summary is intended for informational purposes only. Review AI-generated summaries for accuracy and appropriateness before you rely on them.

Procedure

1. Navigate to **Workspaces** > *Financial Services* **Workspace** and open a claim or card dispute.
2. In the Case Summary component, select **Summarize**.

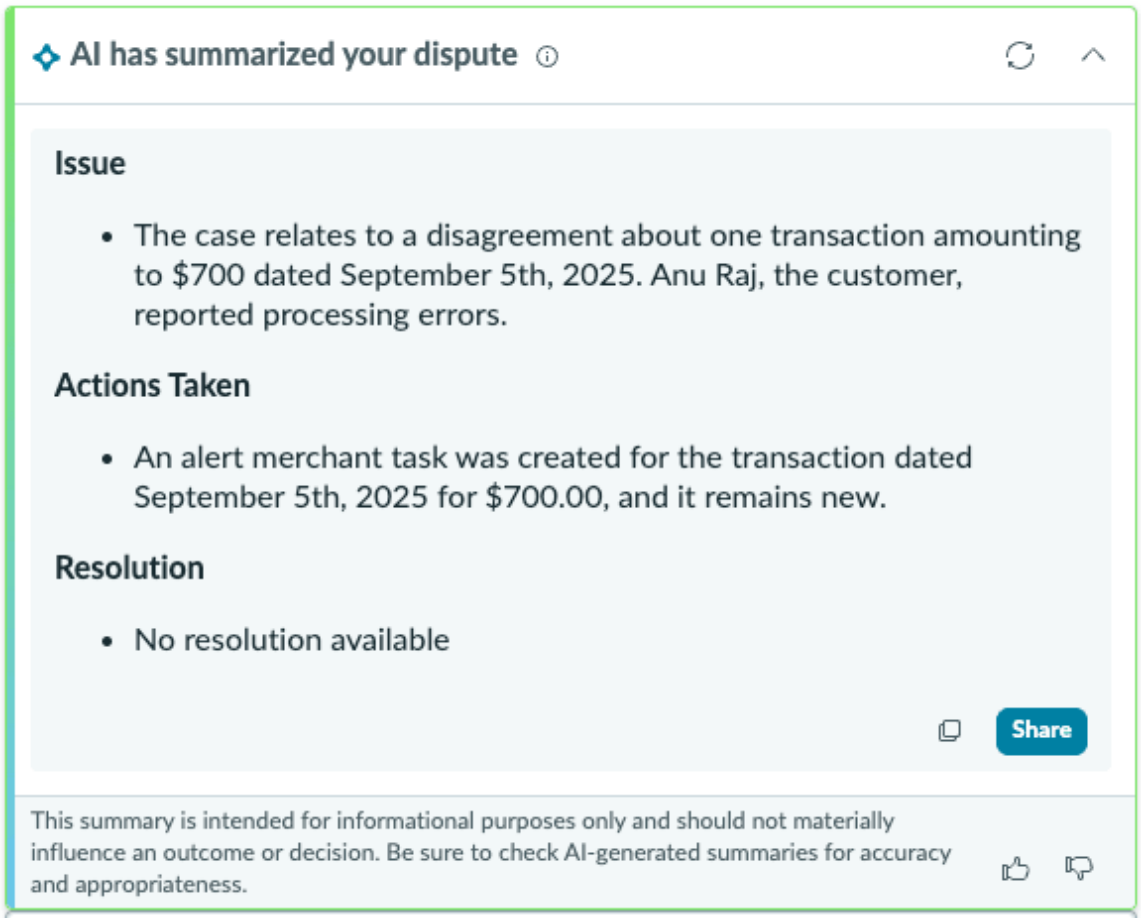


Before you generate a summary, the component displays **AI can summarize this claim case** or **AI can summarize your dispute** next to the **Summarize** button.

When the summary is generated, the Case Summary component expands to display the summary. For longer summaries that don't fit the window, select **Show more** and use the scroll bar to view the rest of the content.

Note: Generating and displaying the summary may take several seconds.

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3. **Optional:** When you're finished summarizing a case, you can perform additional actions.

Option	Procedure
Save the summary information by adding it to the case work notes	**a.** Select **Share**. **b.** In the Share to work notes dialog box, review the summary for accuracy and edit if required. **c.** Select **Save to work notes**. Alternatively, select **Cancel** to close the dialog box without saving.
Expand or collapse the summary	Select the expand card icon ( ) or the collapse card icon ( ) to see more details or fewer summary details.
Provide feedback for the summary	If you think that the summary was helpful, select the helpful icon ( ). If you think that the summary wasn't helpful, select the not helpful icon ( ). This feedback improves the generative AI model and can help to improve the future versions of this skill. The system gathers the feedback on each generated summary and

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Option	Procedure
	stores it in the generative AI logs (sys_generative_ai_log_list.do).
Copy the case summary	Select the copy to clipboard icon ( ) to use the case summary information for another purpose, such as pasting into an email.
Refresh the case summary	Select the refresh icon ( ) to reload the case summary with any new information that was added to the case.

Work on Insurance claims adjuster tasks

Review a claim to verify the documents, evaluate the claim coverages, determine the claim payment details, and approve the settlement for a claim.

Before you begin

Role required: sn_ins_gen_claim.adjuster

Important: To access the Claim workspace, and Summary adjuster workspace related tabs, you must activate the CSM default record page. By default, the page is set to inactive. To determine the default page for displaying records in CSM Configurable Workspace, see CRM Workspace record pages .

About this task

This procedure references service definitions and products that are used in the included travel insurance claim line of business. Your workflow may vary depending on your configuration.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Open the task in one of the following ways.

Option	Steps
From the landing page	From the All open claims list, select a task.
From the Insurance claim adjuster task list	○ Select the lists icon ( ). ○ On the **Lists** tab, under **Insurance claim adjuster tasks** (or the list category that is specific to your custom workflow), select **All**. ○ In the list, select the task that you want to open.

3. Work on the adjuster task by completing actions from the claim workspace.

Claim task	Claim workspace actions
Add a document verification task	○ In Tasks, open the task drop-down list and select **Add document verification task**. ○ On the form, fill in the fields. ○ Select **Save**.

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Claim task	Claim workspace actions
Verify a document	In a Submitted document task, select **Verify** to verify the submitted document.
Reject a document	In a Submitted document task, select **Reject** to reject the submitted document.
Add claim coverage	○ In Coverages and financials, select **Add coverage**. ○ On the form, fill in the fields. ○ Select **Save**.
Add a reserve or payment	○ In Coverages and financials, select one from the Claim coverages list: ▪ **Add reserve** ▪ **Add payment** ○ On the form, fill in the fields. ○ Select **Save**.
Add an ad-hoc claim task	○ In Tasks, select **Add claim task**. ○ On the form, fill in the fields. ○ Select **Save**.
Submit a reserve or payment amount for ap proval	If the reserve or payment amount is above your approval threshold, an approval task is created and assigned to your manager when you submit the amount.
Submit a claim settlement decision	○ Select **Settle**. ○ ▪ Select **Approve claim** to approve the claim and send for fulfillment. ▪ Select **Deny claim** to reject the settle ment. ○ Enter comments for the settlement deci sion. ○ Select **Submit**.

4. **Optional:** Within a task, in the **Work notes** field, enter any comments that are related to your findings.
   Manually posted comments and system-generated work notes add to the activity stream for the task and claim case.

Result

- When you accept the task, the task status is set to Work in progress.
- When you submit a reserve or payment amount within your authorization limit, it's auto-approved.

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- If a claim validation is rejected, the claim case closes with a case status of Closed rejected. System-generated work notes about the rejection are automatically added to the activity stream for the task and claim case.
- If you settle the claim, the claim case automatically closes, with the case status set as Closed complete.

Approve a reserve or payment amount for an Insurance claims case

Approve an assigned claim reserve or a payment amount that is higher than an adjuster's approval authority for Insurance claims cases. A reserve or payment may be rejected if the requested amount doesn't support the findings from the claim investigation.

Before you begin

Role required: sn_ins_gen_claim.manager

About this task

If an adjuster assigns a reserve or creates a payment amount that's higher than their approval authority, the claims manager receives a request to approve the amount.

This procedure references service definitions and products that are used in the included travel insurance claim line of business. Your workflow may vary depending on your configuration.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Open the task in one of the following ways.

Option	Description
From the landing page	Select the task from the My pending tasks list.
From the Insurance claims approvals list	**a.** Select the lists icon ( ). **b.** On the **Lists** tab, under **Insurance claim flow approvals** (or the list category that is specific to your custom workflow), select one of the following options: ▪ **My approvals - Reserves** ▪ **My approvals - Payments** **c.** In the list, select the task that you want to work on.

3. Close the task from the Claim reserve or Claim payment task form.

Approval task	Action
Submit an approval	Approve the reserve or payment amount by selecting **Approve**.

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Approval task	Action
Submit a rejection	**a.** In the **Comments** field, enter comments with your recommendation. **b.** Reject the reserve or payment amount by selecting **Reject**.

Your manually posted comments and system-generated work notes are added to the activity stream for the task and claim case.

Result

- If the claims manager approves the reserve or payment amount, the claim reserve task returns to the adjuster to proceed with the claim payment evaluation or settlement.
- If the claims manager rejects the reserve or payment amount, the manager provides another recommendation. A notification of the rejected status triggers to the adjuster.
- System-generated entries for the reserve or payment amount approval or rejection are added to the activity stream. These automated entries support auditing and tracking.

Add an ad-hoc task for an Insurance claims case

Create a task for an Insurance claims case to help prioritize and plan your claim work better.

Before you begin

Role required: sn_ins_gen_claim.processor, sn_ins_gen_claim.adjuster, or sn_ins_gen_claim.manager

About this task

This procedure references service definitions and products that are used in the included travel insurance claim line of business. Your workflow may vary depending on your configuration.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Open the claim one of the following ways.

Option	Steps
From the landing page	From a claims list, select the claim case that you want to create a task for.
From the applicable case/tasks list	**a.** Select the lists icon ( ). **b.** On the **Lists** tab, navigate to one of the fol lowing applicable lists (or the list category that is specific to your custom workflow): ▪ As a processor, select **Insurance claim cases**, and then select **All**. ▪ As an adjuster, select **Insurance claim ad juster tasks**, and then select **All**. ▪ As a manager, select **Insurance claim flow approvals**, and then select one of the following options:

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Option	Steps
	▪ **My approvals - Reserves** ▪ **My approvals - Payments** **c.** In the list, select the case or task that you want to open.

3. Add a task in one of the following ways.
   - If you are in a claim, select **Add task**.
   - If you are in an adjuster task, select **Add claim task**.
4. On the form, fill in the details.

Create new claim task form

Field	Description
Priority	Priority of the task.
Due date	Date when the task is due.
Short description	Brief description of the task.
Description	Detailed description of what needs to be done for this task.
Work notes	Comments related to your findings. Manually posted comments and system-generated work notes add to the activity stream for the task.

5. Assign the task to yourself or another user.
6. Select **Save**.
   The task shows that it's in the New status. Active and inactive claim tasks are displayed on the claim case and on the claim Adjuster review.

What to do next

After a task is created, the task can move to the following statuses depending on the requirement for the task.

- Work in Progress
  - After a new task is assigned to oneself.
  - A task assignee selects **Accept** to accept the task.
  - A task assignee selects a task currently in the Awaiting info status.
  - After a task assignee selects **Open task** to continue working on the task.
- Awaiting info: A task assignee selects **Awaiting info**.
- Closed complete: A task assignee selects **Close** to close the task.

Discuss an Insurance claims claim

Discuss details of an Insurance claims case with additional users that have access to the claim record. Use this feature to collaborate with other Insurance claims users and create or view an ongoing sidebar discussion for a case.

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Before you begin
Role required: sn_ins_gen_claim.fnol_representative, sn_ins_gen_claim.processor, sn_ins_gen_claim.adjuster, sn_ins_gen_claim.manager

About this task
This procedure references service definitions and products that are used in the included travel insurance claim line of business. Your workflow may vary depending on your configuration.

Procedure
1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. Open an Insurance claims case.
4. Select **Discuss**.
5. In the **Subject** field, enter a subject for the discussion.
6. In the **Add participants** field, add participants to the discussion.
7. Select **Start discussion**.
   The discussion associates with the claim record.

What to do next
To view a discussion, select **Discuss**, and then select **Open record** for the discussion that you want to view.

View the associated Insurance claims cases with Agent assist

View the associated claims and relevant knowledge articles by using the Agent assist contextual search.

Before you begin
Role required: sn_ins_gen_claim.fnol_representative, sn_ins_gen_claim.processor, sn_ins_gen_claim.adjuster, or sn_ins_gen_claim.manager

About this task
This procedure references service definitions and products that are used in the included travel insurance claim line of business. Your workflow may vary depending on your configuration.

Procedure
1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. Open the task from the case playbook or the Insurance claim adjuster tasks list.

Option	Steps
From the case playbook	**a.** On the **Lists** tab, under **Insurance claim cases** (or the list category that is specific to your custom workflow), open the case list. **b.** In the list, select the case that contains the adjuster task.

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Option	Steps
From the Insurance claim adjuster tasks list	**a.** On the **Lists** tab, under **Insurance claim adjuster tasks** (or the list category that is specific to your custom workflow), select **All**. **b.** In the list, select the task that you want to open.

4. Select the Agent assist icon ( ) to use the feature.
   For more information about Agent assist, see Agent assist.

Insurance claims reference

Learn about the components and properties that are installed with the Insurance claims application.

Components installed with Insurance claims

Several types of components are installed with the activation of the Insurance claims application.

Plugins installed

Plugins installed with the Insurance claims application

Plugin	Description
CSM Contributor User [com.snc.csm_contributor_user]	Enables the contributor role for the first-notice-of-loss (FNOL) representative, who creates the case on behalf of the customer.

Store applications installed

Store applications installed with the Insurance claims application

Store application	Description
Financial Services Operations Core	Stores the customer data that is needed to make policy service requests. For more information, see Financial Services Operations Core.
Playbooks in Customer Service Management	Provides a way to visualize business process workflows in a simple, task-oriented view, enabling consistent responses to commonly encountered situations. For more information, see Playbooks in Customer Service Management.

Roles installed

Roles installed with the Insurance claims application

Role title [name]	Description	Contains roles
Admin [sn_ins_gen_claim.admin]	This role gives access to all Insurance claims operations data, plus admin privileges.	• sn_bom.service_definition_admin • sn_ins_gen_claim.processor

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Roles installed with the Insurance claims application (continued)

Role title [name]	Description	Contains roles
		• decision_table_admin • sn_ins_gen_claim.adjuster • sn_ins_gen_claim.manager • sn_doc_processor.admin
FNOL representative [sn_ins_gen_claim.fnol_representative]	This role gives access to create First Notice of Loss (FNOL) Insurance claims for customers with whom a relationship exists.	• sn_customerservice.case_contributor_viewer • sn_sla_definition_read • sn_bom.ct_ins_policy_viewer • sn_customerservice.customer_contributor • sn_customerservice.csm_workspace_user • sn_bom.pt_ins_policy_viewer • sn_bom.fnol_representative • sn_bom.customer_data_viewer • sn_customerservice.account_contributor
Adjuster [sn_ins_gen_claim.adjuster]	This role gives access to all Insurance claims adjuster operations data.	• sn_bom.viewer • sn_bom.ct_ins_policy_viewer • sn_bom.pt_ins_policy_viewer • sn_bom.adjuster • sn_doc_processor.agent • sn_ins_gen_claim.processor • sn_sla_definition_read
Manager [sn_ins_gen_claim.manager]	This role is for managing reports and dashboards, as well as approving reserves and payments above the adjuster limit.	• sn_ins_gen_claim.processor • sn_ins_gen_claim.adjuster
Viewer [sn_ins_gen_claim.viewer]	This role gives read access to all Insurance claims claim operations data.	• sn_bom.customer_data_viewer • sn_bom.service_definition_read • sn_bom.viewer • sn_bom.ref_data_viewer
Processor [sn_ins_gen_claim.processor]	This role gives access to all Insurance claims operations data.	• sn_ins_claim.payment_reader • sn_ins_claim.trip_writer • sn_ins_claim.property_reader • sn_ins_claim.trip_reader

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Roles installed with the Insurance claims application (continued)

Role title [name]	Description	Contains roles
		• sn_bom.b2c_agent • sn_doc_processor.agent • sn_ins_claim.injury_reader • sn_ins_claim.participant_writer • sn_ins_claim.policy_snapshot_reader • sn_ins_claim.injury_writer • sn_ins_claim.baggage_reader • sn_ins_claim.property_writer • sn_bom.ct_ins_policy_viewer • sn_ins_claim.profile_reader • sn_ins_claim.reserve_reader • sn_bom.b2b_agent • sn_bom.pt_ins_policy_viewer • sn_ins_claim.baggage_writer • sn_ins_claim.summary_page_read • sn_ins_claim.coverage_reader • sn_ins_claim.incident_item_writer • sn_ins_claim.incident_item_reader • sn_ins_claim.incident_config_reader • sn_sla_definition_read • sn_ins_claim.profile_writer
Flow executor [sn_ins_gen_claim.flow_executor]	This role gives access to run all flows and subflows for Insurance claims.	sn_ins_gen_claim.manager

Tables installed

Tables installed with the Insurance claims application

Table	Description
Claim Case [sn_ins_gen_claim_case]	Store information about the claim case. This table extends the Claim Base [sn_bom_claim_case] table.
Claim Task [sn_ins_gen_claim_task]	Stores information about a claim task. This table extends the Financial Task [sn_bom_task] table.
Claim Adjuster Task [sn_ins_gen_claim_adj_task]	Stores information about an adjuster task for a claim. This table extends the Financial Task [sn_bom_task] table.

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Domain separation and Insurance claims

Domain separation is supported for Insurance claims. Domain separation enables you to separate data, processes, and administrative tasks into logical groupings called domains. You can control several aspects of this separation, including which users can see and access data.

Support level: Basic

- Business logic: Ensure that data goes into the proper domain for the application's service provider use cases.
- The application supports domain separation at run time. The domain separation includes separation from the user interface, cache keys, reporting, rollups, and aggregations.
- The owner of the instance must set up the application to function across multiple tenants.

Sample use case: When a service provider (SP) uses chat to respond to a tenant-customer's message, the customer must be able to see the SP's response.

For more information on support levels, see Application support for domain separation.

How domain separation works in Insurance claims

All FSO integrations applications are built on top of and use many Customer Service Management (CSM) tables. The key reference tables are the customer tables such as Consumer, Account, and Contact, and these tables are domain-separated.

Tables

The following tables in Insurance claims are domain-separated:

- Claim Case [sn_ins_gen_claim_case]
- Claim Task [sn_ins_gen_claim_task]
- Claim Adjuster Task [sn_ins_gen_claim_adj_task]
- Claim Incident Configuration [sn_ins_claim_incident_config]
- Itemized Loss/Expense [sn_ins_claim_incident_item]
- Baggage Incident [sn_ins_claim_baggage]
- Trip Incident [sn_ins_claim_trip]
- Personal Travel Policy [sn_bom_pt_ins_policy]
- Commercial Travel Policy [sn_bom_ct_ins_policy]

Use cases

Case Intake

The first notice of loss (FNOL) intake agents can intake information for an insurance claim on behalf of a customer.

When the customer calls to file a claim, the intake agent gathers important information that is related to the claim. This can include a description of the incident, itemized losses, and any supporting documentation.

After collecting the initial details, they open a claim case for a claims specialist to work on.

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Claims Analysis

A claims specialist works on a claim that they receive through the workspace dashboard.

The specialist reviews the policy details. If necessary, they can request and review the additional information or documentation from the claimant.

The specialist sets the reserve funds, modifies the coverage exposures and reserve funds over time, and can also view all activity that is associated with handling the claim.

The specialist can also make claim approval or denial decisions based on the available evidence.

Note: Sometimes a ServiceNow® platform feature or application may be able to effectively support service provider use cases even though the domain framework is not being used. In this case, the application may be assigned Basic*, Standard*, or Enhanced* for its domain support level, and include detailed use cases. For example: Before the New York release, Service Catalog had no domain support. But the instance owner was able to configure separate catalogs and items for each customer in a domain-separated instance. This allowed Service Catalog to be used at a **Standard** support level. To learn more, see domain separation Application levels of support.

Related topics

Domain separation for service providers

Common applications

Financial Services Operations (FSO) creates efficiencies through shared services used by multiple applications and workflows.

Financial Services Operations includes the following common applications across all the sub-industries - banking, insurance, and wealth and asset management.

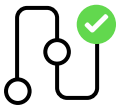
Financial Services Complaint Management

The ServiceNow® Financial Services Complaint Management application is a solution in Financial Services Operations that enables financial organizations to quickly and efficiently resolve customer complaints. This solution automates processes that facilitate cross-departmental collaboration and enable everyone to monitor and track complaint status, from initiation to resolution.

Request apps on the Store

Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.

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Explore	Set up	Use
		
Learn about how customers, branch workers, and agents use Complaint Management.	Set up Financial Services Complaint Management.	Submit and manage complaint service requests.
Analytics and Reporting	**Process Mining**	**Reference**
		
Coordinate work and improve processes with preconfigured dashboard.	Visualize process and identify improvement opportunities.	Get details about components such as roles, tables, plugins, and store applications that are installed.

Exploring Financial Services Complaint Management

You can use ServiceNow® Financial Services Complaint Management to manage a streamlined resolution of complaints within the complaint servicing team, or to route to business units (BUs) for decisioning and response.

Key features

- Automated workflow to route cases and tasks across different departments and functions
- Support for inputs from various business units (BUs)
- Routing of responses for review and approvals
- Configurable response templates based on complaint type to resolve complaints
- Personalized Workspace for different roles
- Playbook experience for a guided navigation to resolve cases
- Performance Analytics dashboard with pre-configured reports to highlight risks and themes and facilitate regulatory reporting
- Process Mining to visualize process and identify improvement opportunities

Complaint management personas

Complaint management is aimed at the following personas:

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Personas for the Financial Services Complaint Management application

Persona	Description
Administrator	Complaint admin who's responsible for configuring the application.
End users (requesters)	Customers and branch workers who submit requests and check the status of cases. The following users can submit complaints: • Consumers (retail customers) • Accounts and Contacts (business customers) • Branch workers in the front office of a financial institution • Complaint agent (can directly create a complaint case)
Fulfillers	Agents in the middle or back office of financial institutions who work with complaint servicing team. They are responsible for working on complaint cases and tasks that come into complaint services. The following agents work on complaints: • Complaint agent • Quality agent

Financial Services Complaint Management data model

The Financial Services Complaint Management data model provides a framework that is used in the complaint management workflow.

This data model is aligned to the Financial Services Operations Core data model. See Financial Services Operations Core to learn about Financial Services Operations Core data model.

The following diagram shows the tables and their relationships that comprise the complaints management data model.

This data model uses a combination of tables to store data:

- Tables that are included with complaints management application.

  For more information on tables that are installed with Financial Services Complaint Management, see Components installed with Financial Services Complaint Management.

- Tables that are from the Customer Service Management (CSM) application.

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- Extends the Sold Product [sn_install_base_sold_product] table for financial account and financial transaction tables.
- Uses these CSM tables to support customers: Consumer [csm_consumer], Account [customer_account], and Contact [customer_contact]

  For more information on these CSM tables that store customer records, see Accounts and contacts and Consumers.

- ServiceNow AI Platform tables.

  Extends the Product Model [cmdb_model] table to support financial products in Financial Services Operations.

The data model also includes access control lists (ACLs) and the following user roles to restrict access to different tables:

- Internal roles for agents, users working in front, middle, and back-office of financial institutions
- External roles for accounts, contacts, and consumers

Install Financial Services Complaint Management

You can install the Financial Services Complaint Management application (sn_bom_compl) if you have the admin role. The application includes demo data and installs related ServiceNow® Store applications and plugins if they are not already installed.

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see Get entitlement for a ServiceNow product or application.

Role required: admin

About this task

The following items are installed with Financial Services Complaint Management:

- Plugins
- Store applications
- Roles
- Tables

For more information, see Components installed with Financial Services Complaint Management.

Procedure

1. Navigate to **All** > **System Applications** > **All Available Applications** > **All**.
2. Find the Financial Services Complaint Management application (sn_bom_compl) using the filter criteria and search bar.

   You can search for the application by its name or ID. If you cannot find the application, you might have to request it from the ServiceNow Store.

   Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.

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3. In the Application installation dialog box, review the application dependencies.

   Dependent plugins and applications are listed if they will be installed, are currently installed, or need to be installed. If any plugins or applications need to be installed, you must install them before you can install .

4. **Optional:** If demo data is available and you want to install it, select the **Load demo data** check box.
   Demo data are the sample records that describe application features for common use cases. Load the demo data when you first install the application on a development or test instance.
5. Select **Install**.

Configure Financial Services Complaint Management

Review the components that are installed with the Financial Services Complaint Management application and modify as needed for your organization's business needs.

Before you begin

Make sure that the Financial Services Complaint Management application is installed. For more information, see Install Financial Services Complaint Management.

Role required: sn_bom_compl.admin and admin

Procedure

1. Import your financial accounts, financial products, financial institutions, and transactions data into ServiceNow tables.
   For more information, see Import your financial data using import sets.
2. Review the installed components and modify them or add new ones as applicable.

Task	Description
Configure service definitions	Configure service definitions to enable unique flows and views for complaint service cases and tasks.
Configure record producers	Create or modify record producers to define request forms.
Modify interceptors and workspace record type selectors	Modify interceptors and workspace record type selectors to configure complaint request types.
Edit or create flows	Edit or create flows using Workflow Studio.
Configure playbook	Edit or create a new playbook using Play books.
Configure workspace	Configure CRM Workspace to enable agents to interact with customers and create and work on cases.
Define response templates	Define response templates for complaint ser vice case for a quick and consistent messag ing to customers.
Configure regulation categories and subcat egories	Configure regulation categories and subcat egories to be used in complaint cases that have regulatory impact.

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Task	Description
Configure Service Level Agreements (SLAs)	Configure the installed SLAs to configure SLA timings for complaint service cases and tasks.
Configure user groups	Configure user groups for assignment of cas es and tasks. You can also assign roles to groups and users.
Configure assignment rules	Configure assignment rules to identify cases that meet certain conditions and then route those cases to agents.

Define response templates for Financial Services Complaint Management

Create or modify a response template to define a reusable message that can be copied to complaint case or task forms to provide quick and consistent messages to customers.

Before you begin

Ensure that the scope is selected for the Financial Services Complaint Management application. For more information, see Application picker.

Role required: sn_bom_compl.admin and sn_templated_snip.template_snippet_admin

About this task

Each template is associated with the Complaint Case [sn_bom_compl_service] table of Financial Services Complaint Management. The template can be configured to include variables pulled from that table. Also, use condition builder to define when a case meets the criteria for a template, such as for a specific service definition.

Procedure

1. Navigate to **All** > **System Definition** > **Response Template Configuration**.
2. Create a response template.
   For more information, see Create or modify a response template.
   The Channels related list appears.
3. In the Channels related list, associate a channel with the response template.
   Channels limit the response template to only the channels that you associate, for example, chats, emails, or form. A response template without a channel will not be available to use.
   - Click **New** to create a new channel that gets added to the response template.

     Note: For information on Response Template Channel form fields, see Create a response template channel.

   - Click **Edit** to access and add an existing channel to the response template.

   The Response Template form returns.
4. Click **Update**.

Configure regulation categories and subcategories

Configure regulation categories and subcategories to be used in the complaint service cases that have regulatory impact.

Before you begin

Role required: sn_bom_compl.admin

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Procedure

1. Navigate to **All** > **Complaint Management** > **Administration** > **Regulation category**.
2. Click **New**.
3. In the **Category name** field, enter a suitable name for the category and click **Submit**.
4. Associate a subcategory with the regulation category.
   a. Navigate to **Complaint Management** > **Administration** > **Regulation subcategory**.
   b. Click **New**.
   c. On the form, fill in the fields.

Regulation Subcategory form fields

Field	Description
Code	Product code, if any, associated with the regulation.
Regulation category	Category of the regulation which is being breached or impacted. The subcategory is associated with this category.
Description	Description of the product. For example, Mutual Funds.
Problem	Description of the problem. For example, Disclosure of Fees.

   d. Click **Submit**.

Using Financial Services Complaint Management

Learn how branch workers and agents use the Financial Services Complaint Management application to initiate, research, and resolve the complaints cases.

Workspace

Branch workers and back-office agents use personalized Workspace to work on all aspects of complaint cases. Workspace enables agents to do the following:

- Monitor workload and performance
- Focus on high-priority items
- Easily navigate across tasks

For more information, see Workspaces.

Workspace users for complaint management

User	Description
Branch worker (requester or contributor)	Submits requests and checks the status of complaint cases.

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Workspace users for complaint management (continued)

User	Description
Complaint agent	Works on complaint cases and complaint tasks.
Quality agent	Works on quality tasks for complaint cases.
Complaint admin	Configures the complaint workspace as per business requirements. For more information, see Configure CRM Workspace.

Automated workflow

A predefined workflow for complaint cases is available with the application.

When a customer submits a complaint, a complaint service case is created and assigned to a complaint agent. After the agent updates the case details using the case playbook, a workflow is triggered. The flow triggers various tasks from the case and the assignment rules route these tasks to the appropriate back-office agents such as complaint and quality.

For more information, see Financial Services Complaint Management workflow example.

Case playbook

Using the case playbook, complaint agents review and work on their cases and tasks. The playbook provides end-to-end life cycle for the tasks performed during the complaint handling process, from the time a complaint is logged to the final resolution and communication to the customer.

Dashboard

Performance Analytics give business owners an insight into how the team and business is performing. A dashboard with pre-configured reports and customizable views is available with the application.

For more information, see Complaint Management dashboard.

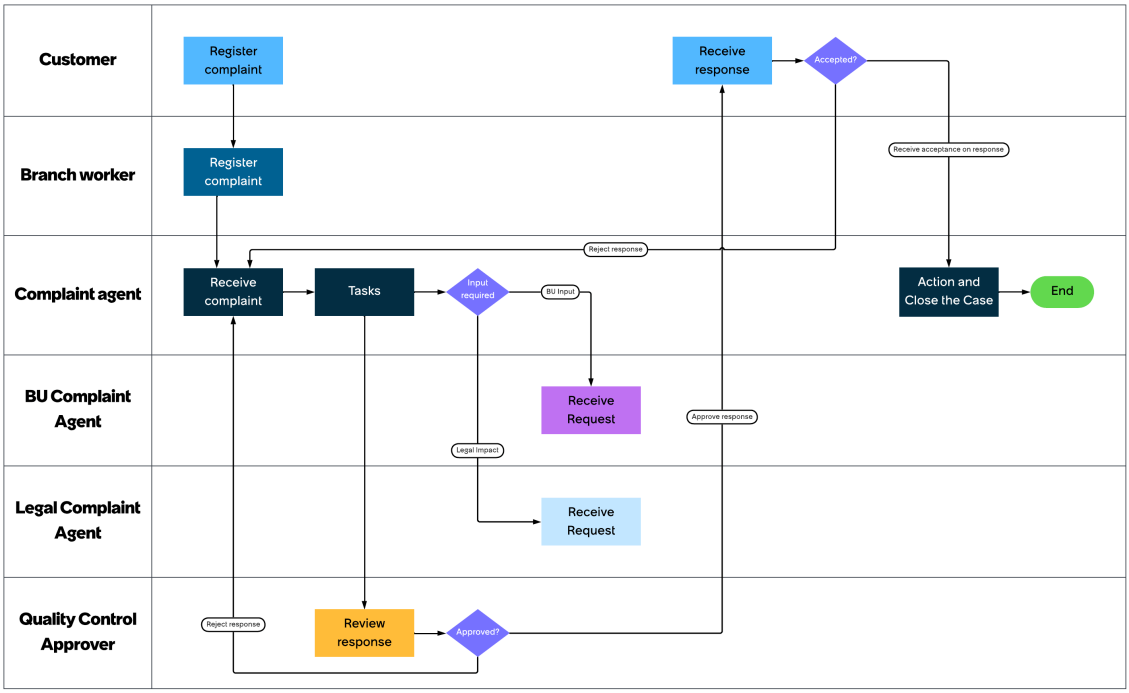
Financial Services Complaint Management workflow example

The Financial Services Complaint Management application installs an automated workflow for complaint servicing. This workflow enables intake of complaints and routing of cases and tasks to different departments, including the complaint, quality control, and business unit specific agents. The workflow applies to both business and personal complaint service requests.

The following diagram shows how the application helps bank agents resolve a complaint request.

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Complaint management workflow



Note: This workflow is built using Process Automation Designer and Flow Designer. The complaint admin can review and customize this predefined flow based on the business needs of your organization.

The following workflow routes the case and tasks for a complaint request to agents in different departments. The agents log in to CRM Workspace to work on the case and tasks in their queue. The case playbook guides agents through the steps that are needed to resolve customer complaints.

As a customer or branch worker

A customer (consumer or contact) or a branch worker submits a complaint service request on behalf of a customer.

Note: Consumers can submit a request through the Consumer Service Portal. You must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal) activated before your consumers can submit a request.

A case is initiated based on the request.

As back-office agents

After the case is initiated and a complaint agent starts updating the case details using the case playbook, a workflow is triggered automatically. The assignment rules route the associated tasks to the appropriate back-office teams.

1. In the case playbook, a complaint agent reviews the case details and adds additional details.
2. If the complaint agent requires information from a business unit (BU) to resolve the case, the agent can request it from the BU complaint agent.

   The workflow generates a BU complaint task and a BU complaint agent works on it to provide a response.

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3. If the complaint agent identifies the case as having a legal impact, the workflow generates a legal complaint task.

   A legal complaint agent works on this task to provide a response for the case.

4. If the case has a potential regulatory impact, a quality control approval is required.

   The workflow generates a quality control task and a quality control agent works on it to review the complaint details and agent's response for the case and approve it.

5. The complaint agent sends out the response to the customer. If the customer accepts the response, the workflow advances to step 6 otherwise it goes back to the complaint agent.

   Note: If there's a Customer or Consumer Service Portal for customers, they get a notification for the response on the portal from where they can choose to accept or reject the response.

6. The complaint agent records the findings and learnings from the case and closes the complaint case.

The state of the case is set to Closed Complete. The customer can also view the status of the case from the Customer or Consumer Service Portal or another self-service portal.

Work on a complaint case

Work on a complaint case to provide additional information, ensure that any outstanding tasks are completed, and resolve the customer complaint.

Before you begin

Role required: sn_bom_compl.agent or sn_bom_compl.agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task

When a customer or branch worker submits a complaint, a complaint service case is created and assigned to a complaint agent. When the complaint agent starts working on this case using the case playbook, the corresponding workflow is triggered. The flow triggers various tasks from the case and the assignment rules route these tasks to the appropriate back-office teams or agents. These tasks appear in the **Tasks** tab and sometimes within the playbook itself.

Use the case playbook that provides the activities and tasks to research and resolve the complaint. You can also create and assign tasks as needed and use the playbook to communicate with the customer.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Complaint service cases**, open the case list.
   - For your assigned cases, click **Assigned to me**.
   - For all complaint cases, click **All**.
4. In the list, select which case you want to work on.

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If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.

5. Select the **Playbook** tab.
6. Use the playbook lanes and activities to resolve the complaint.
   Any tasks generated during playbook activities appear in the **Tasks** tab of the case.

Note: For information on complaint case field descriptions, see Field descriptions for a complaint case.

What to do next

Inform the customer about the case closure.

Field descriptions for a complaint case

Complaint cases help the complaint agents resolve complaint service requests that they receive from the customers.

When a complaint service request is submitted, it creates a complaint case. Some of the fields on the case form are populated from the request from which it is created.

After the case is assigned, a complaint agent fills out the fields on the case when working on the playbook activities in the case.

Complaint case fields

The playbook activities in the **Playbook** tab of the complaint case provide case-related information.

Fields to complete in the Financial Services Complaint Management case Playbook

Field	Description
Complaint details	
Number	System-generated unique number for the case.
Customer	Consumer who submitted the complaint. The field doesn't appear when a business customer is selected in the **Account** field.
Account	Business customer who submitted the complaint. The field doesn't appear when a consumer is selected in the **Customer** field.
Contact	Contact of the business customer who submitted the complaint. The field doesn't appear when a consumer is selected in the **Customer** field.
Channel	Channel through which the complaint was received.
Financial account	Financial account of the customer.

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Fields to complete in the Financial Services Complaint Management case Playbook (continued)

Field	Description
Type	Type of complaint such as product related or other.
Category	Category for the complaint. This list contains the industry-standard categories that are based on the selected complaint type.
Subcategory	Subcategory for the complaint. This list contains the industry-standard subcategories that are based on the selected complaint category.
Short description	Brief description of the complaint.
Complaint summary	Detailed summary of the complaint.
Review and Response	
Legal impact	Option to indicate if the complaint has a legal implication. If you select **Yes** in this field, the workflow automatically generates a complaint legal fulfillment task for a legal review. For more information, see Work on a complaint task.
Regulatory impact	Option to indicate if the complaint has a potential regulatory impact. If you select **Yes** in this field, the workflow generates a quality control task. For more information, see Work on a quality control task for a complaint case.
Regulatory category	Regulation category for the complaint. The list shows the regulation categories configured by your complaint admin. For more information, see Configure regulation categories and subcategories. This field appears only when you select **Yes** in the **Regulatory impact** field.
Regulatory subcategory	Regulation subcategory for the complaint. The list shows the regulation subcategories configured by your complaint admin. For more information, see Configure regulation categories and subcategories. This field appears only when you select **Yes** in the **Regulatory impact** field.
Response template	Type of response template to use in the case.

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Fields to complete in the Financial Services Complaint Management case Playbook (continued)

Field	Description
Expected outcome	Resolution expected by the customer.
Response	Response drafted by the agent to resolve the case. To copy content from a response template and add to this field, select the response template icon ( ). For more information on how to use a response template, see Use response templates to add information to cases. **Note:** Response templates are available only if they're configured by your complaint admin. For more information, see Define response templates.
Quality control	
Quality control tasks	List of quality control tasks, if any, for the case. **Note:** A quality control task is generated if there's a potential regulatory impact identified for the case.
Customer outcome	
Customer approval	Field to indicate the state changes for customer approval.
Findings and learnings	
Findings and learnings	Findings and learnings from the case resolution.

Work on a complaint task for a complaint case

Work on a complaint task to perform a legal review or to provide business unit inputs for the associated complaint service case.

Before you begin

Role required: sn_bom_compl.agent or sn_bom_compl.agent_connector

Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.

About this task

- When a complaint case is identified as having a legal impact, the workflow automatically generates a complaint legal fulfillment task.
- When a complaint agent clicks **Request business input** in the Review and response stage of a complaint case, the workflow automatically generates a complaint task for a business unit input.

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If assignment rules are configured, the task is automatically assigned to an agent.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Complaint service tasks**, open the task list.
   - For your assigned tasks, click **Assigned to me**.
   - For all complaint service tasks, click **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Enter the requested information in **Closure comments** field
6. **Optional:** In the **Work notes** field, enter any comments.
7. Click **Close** to close the task.

Result
The complaint task moves to the Closed Complete state.

Work on a quality control task for a complaint case

Work on a quality control task to review the complaint details and complaint agent's response for the case. You can approve or reject the task based on your review.

Before you begin
Role required: sn_bom_compl.quality_agent

About this task
If the complaint case has a potential regulatory impact, a quality control approval is required. The workflow generates a quality control task for the same.

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the **Lists** tab, under **Quality control tasks**, open the task list.
   - For your assigned tasks, click **Assigned to me**.
   - For all quality control tasks, click **All**.
4. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
5. Review the complaint agent's response for the complaint case.
6. **Optional:** In the **Work notes** field, enter any comments that are related to your findings.
7. Click **Approve** to approve or **Reject** to reject the response.

Result

- If approved, the task moves to the Closed Complete state.
- If rejected, the task moves to the Rejected state and complaint agent can draft a new response for the case.

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Analytics and reporting for Financial Services Complaint Management

Financial Services Complaint Management contains a preconfigured dashboard with actionable data visualizations that can help your organization improve your business processes and quantify the value of self-service.

Use the Performance Analytics widgets on a dashboard to visualize data over time, analyze your business processes, and identify areas of improvement.

The Complaint Management dashboard is available for Financial Services Complaint Management.

Financial Services Complaint Management reference

Learn about the components, such as the roles, tables, plugins, and store applications, that are installed when you install the Financial Services Complaint Management application.

Components installed with Financial Services Complaint Management

Several types of components are installed with installation of the Financial Services Complaint Management application, including tables, user roles, and scheduled jobs. The application also installs related plugins and store applications if they are not already installed.

Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see Find components installed with an application.

Plugins installed

Plugins installed with the Financial Services Complaint Management application

Plugin	Description
Case Management Core [com.sn_customerservice]	Enables the extension of tables from the Customer Service Management application into the Financial Services Operations applications.

Store applications installed

Store applications installed with the Financial Services Complaint Management application

Store application	Description
Financial Services Operations Core	Stores the customer data that is needed to make complaint service requests. For more information, see Financial Services Operations Core.
Playbooks for Customer Service Management	Provides a way to visualize business process workflows in a simple, task-oriented view, ensuring consistent responses to commonly encountered situations. For more information, see Playbooks for Customer Service Management.

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Roles installed

Roles installed with the Financial Services Complaint Management application

Role title [name]	Description	Contains roles
Complaint admin [sn_bom_compl.admin]	Application-specific system administrator role for complaint management that can: • Grant complaint management roles • Delete complaint service cases and tasks • Configure the complaint management application • Create and modify complaint service definitions • Has read, write, and create access to complaint data **Note:** The sn_bom.admin role contains the sn_bom_compl.admin role when the Financial Services Complaint Management application is installed.	• sn_bom.service_definition_admin • sn_bom_compl.agent • sn_bom_compl.quality_agent
Complaint agent [sn_bom_compl.agent]	• View the overall status of complaint service cases • Work on complaint service cases and tasks	• sn_bom_compl.viewer • sn_bom.b2b_agent • sn_bom.b2c_agent
Complaint contributor [sn_bom_compl.contributor]	• Submit complaint service requests • Work on complaint cases and tasks for accounts managed by them until the Initiate and Review stage	• sn_bom_compl.viewer • sn_sla_definition_read • sn_bom.b2c_contributor • sn_customerservice.csm_workspace_user • sn_bom.b2b_contributor

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Roles installed with the Financial Services Complaint Management application (continued)

Role title [name]	Description	Contains roles
	Important: For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see Roles and Personas.	
Complaint agent connector [sn_bom_compl.agent_connector]	• Submit complaint service requests • Work on complaint cases and tasks to resolve complaints for accounts managed by them. **Important:** For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.	• sn_bom_compl.viewer • sn_sla_definition_read • sn_bom.viewer • sn_bom.agent
Quality agent [sn_bom_compl.quality_agent]	• View the overall status of quality control tasks for complaint service cases • Work on quality control tasks for complaint service cases	• sn_bom_compl.viewer • sn_bom.b2b_agent • sn_bom.b2c_agent
Complaint viewer [sn_bom_compl.viewer]	View complaint service cases and related data	• sn_bom.loan_account_viewer • sn_bom.ref_data_viewer • sn_bom.account_data_viewer • sn_bom.customer_data_viewer • sn_bom.credit_card_account_viewer • sn_bom.ins_policy_viewer • sn_bom.line_of_credit_viewer • sn_bom.deposit_account_viewer

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Roles installed with the Financial Services Complaint Management application (continued)

Role title [name]	Description	Contains roles
Complaint manager [sn_bom_compl.manager]	• View the Complaint dashboard • Use Process Mining for complaint management processes	• sn_bom_compl.agent • pa_viewer

Tables installed

Tables installed with the Financial Services Complaint Management application

Table	Description
Complaint Base [sn_bom_compl_base]	Complaint Case table extends the Complaint Base table. Complaint Base table extends the Case [sn_customerservice_case] table.
Complaint Case [sn_bom_compl_service]	Stores all complaint cases. This table extends the Complaint Base [sn_bom_compl_base] table.
Complaint Service Task [sn_bom_compl_task]	Stores all complaint tasks. This table extends the Financial Task [sn_bom_task] table.
Quality Control Task [sn_bom_compl_qc_task]	Stores all quality control tasks for complaint cases. This table extends the Financial Task [sn_bom_task] table.
Regulation Category [sn_bom_compl_regulation_category]	Stores all regulation categories.
Regulation Subcategory [sn_bom_compl_regulation_subcategory]	Stores all regulation subcategories associated with regulation categories.

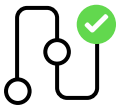
Financial Services Customer Lifecycle Operations

ServiceNow® Financial Services Business Lifecycle and ServiceNow® Financial Services Client Lifecycle are a pair of applications in ServiceNow® Customer Lifecycle Operations that offer management and oversight of the customer lifecycle process and services. These solutions provide streamlined workflows to gather information, verify identity documentation, and approve potential customers for banking services.

Request apps on the Store

Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.

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Explore	Set up	Use
		
Learn about how agents and other team members use Customer Lifecycle Operations.	Set up Financial Services Business Lifecycle and Financial Services Client Lifecycle.	Create, manage, and complete Customer Lifecycle Operations cases.

Analytics and Reporting	Reference	
		
Evaluate efficiency and track completed cases with preconfigured dashboards.	Get details about components such as roles, tables, plugins, and installed store applications.	

Explore Financial Services Customer Lifecycle Operations

You can use Financial Services Customer Lifecycle Operations to simplify and streamline the management of business and consumer accounts throughout their entire customer life cycle.

Key features

- Reduce the complexity of the account application and services with a unified playbook experience.
- Create and manage multiple cases within a single onboarding workflow.
- Collect and organize essential documentation using the ServiceNow® Financial Services Document Management application.
- Manage and verify potential clientele using the Know Your Customer (KYC) and Know Your Business (KYB) processes.
- Focus on specific tasks and complete them in the right order by using custom workspaces and roles.

Financial Services Customer Lifecycle Operations applications

The business and customer life-cycle service requests are supported through the following applications:

Financial Services Business Lifecycle

With this application, manage the creation, maintenance, and resolution of business account applications. Validate required documentation, perform Know Your

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Business verification, and finalize the approval process, all from one centralized workflow.

You can enable Financial Services Business Lifecycle by installing the application (sn_bom_clo_b2b) from the ServiceNow Store.

Financial Services Customer Lifecycle Operations

With this application, manage the creation, maintenance, and resolution of personal client account applications. Validate required documentation, perform Know Your Customer verification, and finalize the approval process, all from one centralized workflow.

You can enable Financial Services Client Lifecycle by installing the application (sn_bom_clo_b2c) from the ServiceNow Store.

Financial Services Customer Lifecycle Operations personas

Financial Services Customer Lifecycle Operations is designed for the following personas:

Personas for Financial Services Customer Lifecycle Operations

Persona	Description
Administrators	An Account Administrator is responsible for configuring the application.
Managers	An Account Manager reviews reports, dashboards, and SLAs.
Agents	Agents include in-branch employees and back-office workers who handle various tasks within the account creation process. These roles include: • Account Lifecycle Agents • Contact Lifecycle Agents • Client Lifecycle Agents • Credit Agents • Documentation Agents • KYC Agents • Relationship Managers

Install Financial Services Customer Lifecycle Operations

Start setting up your implementation for Financial Services Customer Lifecycle Operations by installing the application for Business Lifecycle or Client Lifecycle.

Install Financial Services Business Lifecycle

You can install the Financial Services Business Lifecycle application (sn_bom_clo_b2b) if you have the admin role. The application includes demo data and installs related ServiceNow® Store applications and plugins if they are not already installed.

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Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see Get entitlement for a ServiceNow product or application.

Role required: admin

About this task

The following items are installed with Financial Services Business Lifecycle:

- Plugins
- Store applications
- Roles
- Tables

For more information, see Components installed with Financial Services Business Lifecycle.

Procedure

1. Navigate to **All** > **System Applications** > **All Available Applications** > **All**.
2. Find the Financial Services Business Lifecycle application (sn_bom_clo_b2b) using the filter criteria and search bar.

   You can search for the application by its name or ID. If you cannot find the application, you might have to request it from the ServiceNow Store.

   Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.
3. In the Application installation dialog box, review the application dependencies.

   Dependent plugins and applications are listed if they will be installed, are currently installed, or need to be installed. If any plugins or applications need to be installed, you must install them before you can install Financial Services Business Lifecycle.
4. **Optional:** If demo data is available and you want to install it, select the **Load demo data** check box.
   Demo data are the sample records that describe application features for common use cases. Load the demo data when you first install the application on a development or test instance.
5. Select **Install**.

Install Financial Services Client Lifecycle

You can install the Financial Services Client Lifecycle application (sn_bom_clo_b2c) if you have the admin role. The application includes demo data and installs related ServiceNow® Store applications and plugins if they are not already installed.

Before you begin

- Ensure that the application and all of its associated ServiceNow Store applications have valid ServiceNow entitlements. For more information, see Get entitlement for a ServiceNow product or application.

Role required: admin

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About this task

The following items are installed with Financial Services Client Lifecycle:

- Plugins
- Store applications
- Roles
- Tables

For more information, see Components installed with Financial Services Client Lifecycle.

Procedure

1. Navigate to **All** > **System Applications** > **All Available Applications** > **All**.
2. Find the Financial Services Client Lifecycle application (sn_bom_clo_b2c) using the filter criteria and search bar.

   You can search for the application by its name or ID. If you cannot find the application, you might have to request it from the ServiceNow Store.

   Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.
3. In the Application installation dialog box, review the application dependencies.

   Dependent plugins and applications are listed if they will be installed, are currently installed, or need to be installed. If any plugins or applications need to be installed, you must install them before you can install Financial Services Client Lifecycle.
4. **Optional:** If demo data is available and you want to install it, select the **Load demo data** check box.
   Demo data are the sample records that describe application features for common use cases. Load the demo data when you first install the application on a development or test instance.
5. Select **Install**.

Configure Financial Services Customer Lifecycle Operations

Review the components that are installed with the application. Components can be modified according to your organization's business needs.

Before you begin

Make sure that the Financial Services Customer Lifecycle Operations application is installed. For more information, see Install Financial Services Business Lifecycle and Install Financial Services Client Lifecycle.

Role required: sn_bom_clo_b2b.admin or sn_bom_clo_b2c.admin

Procedure

Review the installed components and modify them or add new ones as applicable.

Task	Description
Configure CRM Workspace	Configure CRM Workspace to customize your workspace to suit your business needs.

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Task	Description
Configure playbooks	Edit or create a new playbook using Play books.
Configure service definitions	Configure service definitions to enable unique flows and views for Customer Lifecycle Opera tions service cases and tasks. You can add new case types and configure ser vice definitions for each type.
Configure Service Level Agreements (SLAs)	Configure the installed SLAs to configure SLA timings for Customer Lifecycle Operations ser vice cases and tasks.
Configure user groups	Configure user groups for assignment of cases and tasks. You can also assign roles to groups and users.
Configure assignment rules	Configure assignment rules to identify cases that meet certain conditions and then route those cases to agents.
Configure Document Processor	Configure Document Processor for document categories, document types, inbound and out bound document rules, and approval rules for document deferments and exceptions.

Using Financial Services Customer Lifecycle Operations

Learn how branch workers and agents use the Financial Services Customer Lifecycle Operations application to create, document, and resolve the new account creation process.

Workspaces

Relationship managers, administrators, and agents use workspaces and landing pages to visualize and interact with workflows. Both can be modified to meet the specific needs of your organization. Workspaces and landing pages can help you with the following tasks:

- Ensuring consistent review, approval, and fulfillment of new account applications.
- Monitoring workflow progress and focus on high-priority items.
- Navigating easily across tasks.
- Customizing your workflow.
- Monitoring workload and performance.

For more information on workspaces and playbooks, see Workspaces.

Workflows

Several predefined workflows exist for Financial Services Business Lifecycle and Financial Services Client Lifecycle applications.

When a client applies for a new account, an agent creates a case and assigns it to either themselves or another agent. After the agent updates the case details, the appropriate lifecycle workflow is triggered. The flow triggers various tasks from the case, including document verification and Know Your Customer protocols. New tasks become available as the previous tasks are completed.

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For more information, see Customer Lifecycle Operations workflows.

Dashboards

ServiceNow® Performance Analytics give business owners insight into how the team and business are performing. Dashboards with customizable views are available for Business Lifecycle and Client Lifecycle within their respective applications.

For more information, see Business Lifecycle Operations dashboard and Client Lifecycle dashboard.

Customer Lifecycle Operations workflows

Financial Services Customer Lifecycle Operations (CLO) installs automated workflows for reviewing and approving customer account applications. These workflows create cases and route tasks to different agents, including KYC, document, tax, and credit agents.

Workflows available with this application

The following predefined workflows for business and client lifecycle services are available with the application:

Predefined workflows available for business and client lifecycle services

Business Lifecycle	Client Lifecycle
Onboard new account	Onboard new customer
Onboard new contact	Notice of death
Update business KYC	Update personal KYC
Address change for account	Address change for customer
	Name change of customer

These workflows are built using Process Automation Designer and Flow Designer. The CLO admin can review and customize these workflows according to their organization's needs.

General workflow for Financial Services Customer Lifecycle Operations

When a customer requires a service, a CLO contributor initiates a case and updates its details, triggering the workflow. The flow triggers various tasks from the case and the assignment rules route these tasks to the agents in appropriate back-office teams such as deposit and document service. Throughout the workflow, agents complete their assigned tasks and update the status of the case. The case playbook guides agents through the steps that are needed to resolve the case.

Note: Depending on the CLO service type, a workflow might have additional or fewer tasks.

Onboard new accounts, contacts, or consumer workflows

Learn how agents, using the onboarding workflows, handle the onboarding process for new accounts, contacts, and consumers.

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Workflows for new accounts, contacts, and consumers

Agents can use the onboarding process for new accounts, contacts, and consumers using the available onboarding workflows. These workflows can be customized by the CLO admin to meet the specific business needs of your organization.The following onboarding workflows are available with the application to help bank agents resolve onboarding cases:

- Onboard new account (for business customer)
- Onboard new contact (for business customer)
- Onboard new customer (for business customer)

General onboarding workflow

In the Financial Services Customer Lifecycle Operations application, agents follow a general onboarding workflow to efficiently onboard new clients. The steps involved are as follows:

Note: Financial Services Client Lifecycle contains fewer tasks than Financial Services Business Lifecycle. For example, Financial Services Client Lifecycle does not support adding or managing business contacts.

1. Account Creation:
   - A potential client contacts the financial institution to request the creation of an account.
   - A Relationship Manager or Account Agent creates a case and adds all necessary data, including any required business contacts.
2. Documentation Collection:
   - The agent requests the required documentation from the applicant.
   - Once the documents are received, the agent marks the activity as complete.
3. Document Review:
   - The Document Agent reviews the collected documentation.
   - If the documents are valid, the agent marks the task as complete.
4. Evaluation:
   - The KYC, Credit, and Tax Agents assess the applicant for any adverse records or negative history.
   - If the applicant meets the financial institution's standards, the agents mark their respective tasks as complete.
5. Account Creation and Fulfillment: Once all previous tasks are completed, the Fulfillment Agent creates the account and closes the fulfillment CLO task.
6. Case Completion: The case is considered complete, and the state and stage of the case are set to Closed Complete.

By following this general onboarding workflow, agents ensure a smooth and efficient onboarding process for new accounts, contacts, and consumers in the Financial Services Customer Lifecycle Operations application.

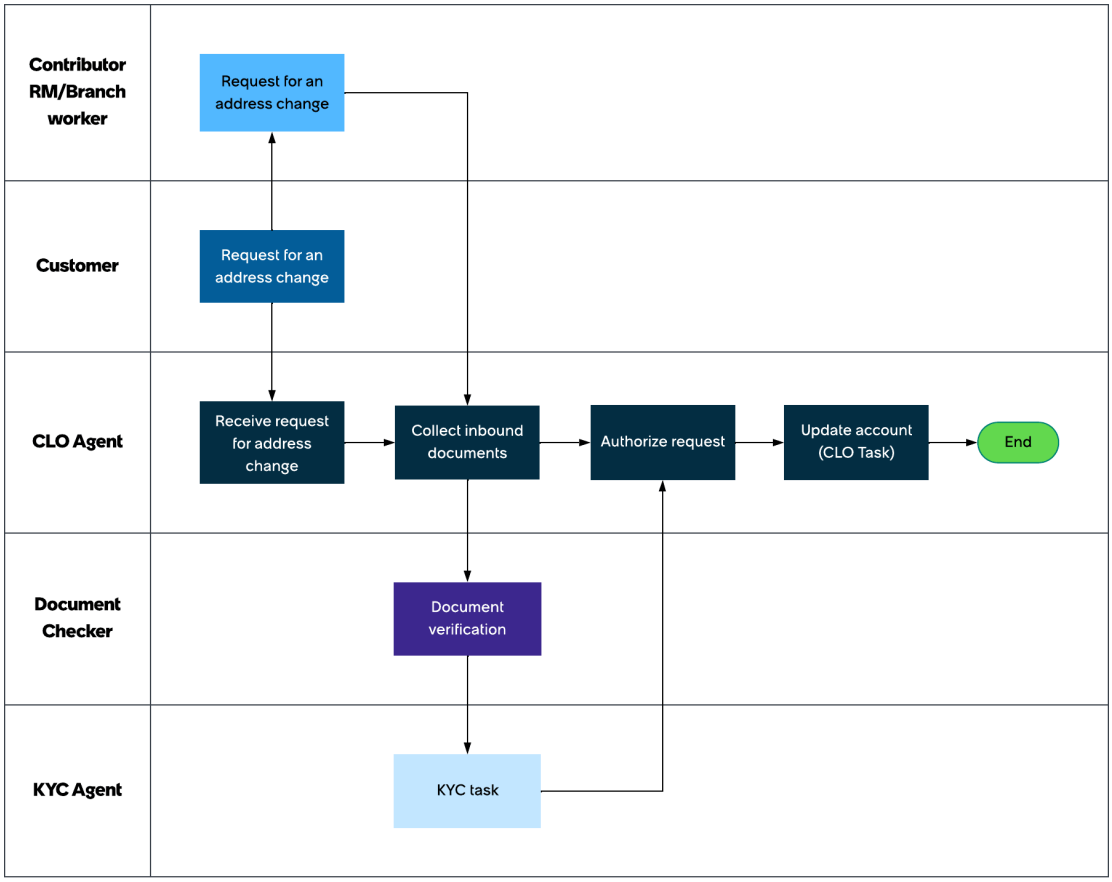
Address change workflow

Learn how agents, using the Address change workflow, resolve service requests for a change in customer's address. The workflow applies to both business and personal CLO service requests.

The following diagram shows how the application helps bank agents resolve an address change request.

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Address change workflow example



The CLO admin can review and customize this predefined flow based on your organization's business needs.

The following workflow routes the case and tasks for changing a customer's address to agents in different departments. The agents log in to the Workspace to work on the tasks in their queue. The case playbook guides agents through the steps that are needed to fulfill the request.

As a CLO contributor or customer

A CLO contributor, such as a relationship manager, submits a request for an address change on behalf of a customer.

A customer (consumer or contact) can also directly submit a request from the Customer Service Portal, Consumer Service Portal, or another self-service portal.

> **Note:** For consumers to submit a request using the Consumer Service Portal, you must have the Consumer Service Portal plugin (com.glide.service-portal.consumer-portal) activated.

A case is created based on the request type.

As a CLO contributor

1. In the Initiate stage of the case playbook, the contributor enters the address change details as provided by the customer.
2. The contributor collects the necessary documentation from the customer and submits the application for fulfillment.

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A workflow generates further tasks and the assignment rules route the associated tasks to the appropriate back-office teams.

As back-office agents

1. The document agent works on the document task to review and verify the collected documentation. If the documents are legitimate, the agent marks the task as complete.
2. The KYC agent performs the due diligence. If the customer meets the KYC standards of the financial institution, the agent marks the KYC task as complete.
3. A CLO authorizer (CLO agent) reviews the case details and approves the CLO task to authorize the request.
4. When all prior tasks are complete, a CLO agent updates the customer's address in the core banking system, and closes the fulfillment CLO task.

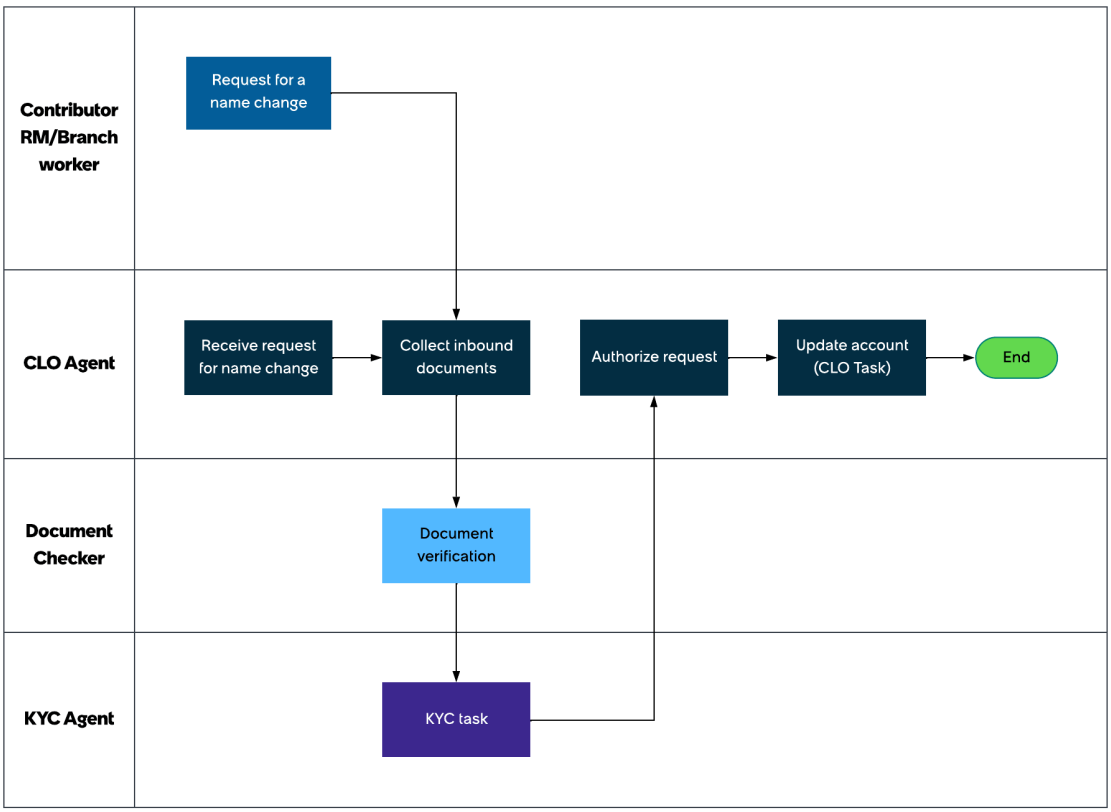
The case is complete and the state and stage of the case are set to Closed Complete.

Name change of customer workflow

Learn how agents, using the Name change workflow, resolve service requests for a change in customer's name. The workflow applies to Client Lifecycle service requests.

The following diagram shows how the application helps bank agents resolve a name change request.

Name change workflow example



The CLO admin can review and customize this predefined flow based on your organization's business needs.

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The following workflow routes the case and tasks for changing a customer's name to agents in different departments. The agents log in to the Workspace to work on the tasks in their queue. The case playbook guides agents through the steps that are needed to fulfill the request.

As a customer

A customer contacts the financial institution and requests a name change in their financial account.

As a CLO contributor

1. A CLO contributor, such as a relationship manager, submits a request for a name change on behalf of a customer.

   A case is created based on the request type.

2. In the Initiate stage of the case playbook, the contributor enters the name change details as provided by the customer, collects the necessary documentation from the customer, and submits the application for fulfillment.

A workflow generates further tasks and the assignment rules route the associated tasks to the appropriate back-office teams.

As back-office agents

1. The document agent works on the document task to review and verify the collected documentation. If the documents are legitimate, the agent marks the task as complete.
2. The KYC agent performs the due diligence. If the customer meets the KYC standards of the financial institution, the agent marks the KYC task as complete.
3. A CLO authorizer (CLO agent) reviews the case details and approves the CLO task to authorize the request.
4. When all prior tasks are complete, a CLO agent updates the customer's name in the core banking system, and closes the fulfillment CLO task.

The case is complete and the state and stage of the case are set to Closed Complete.

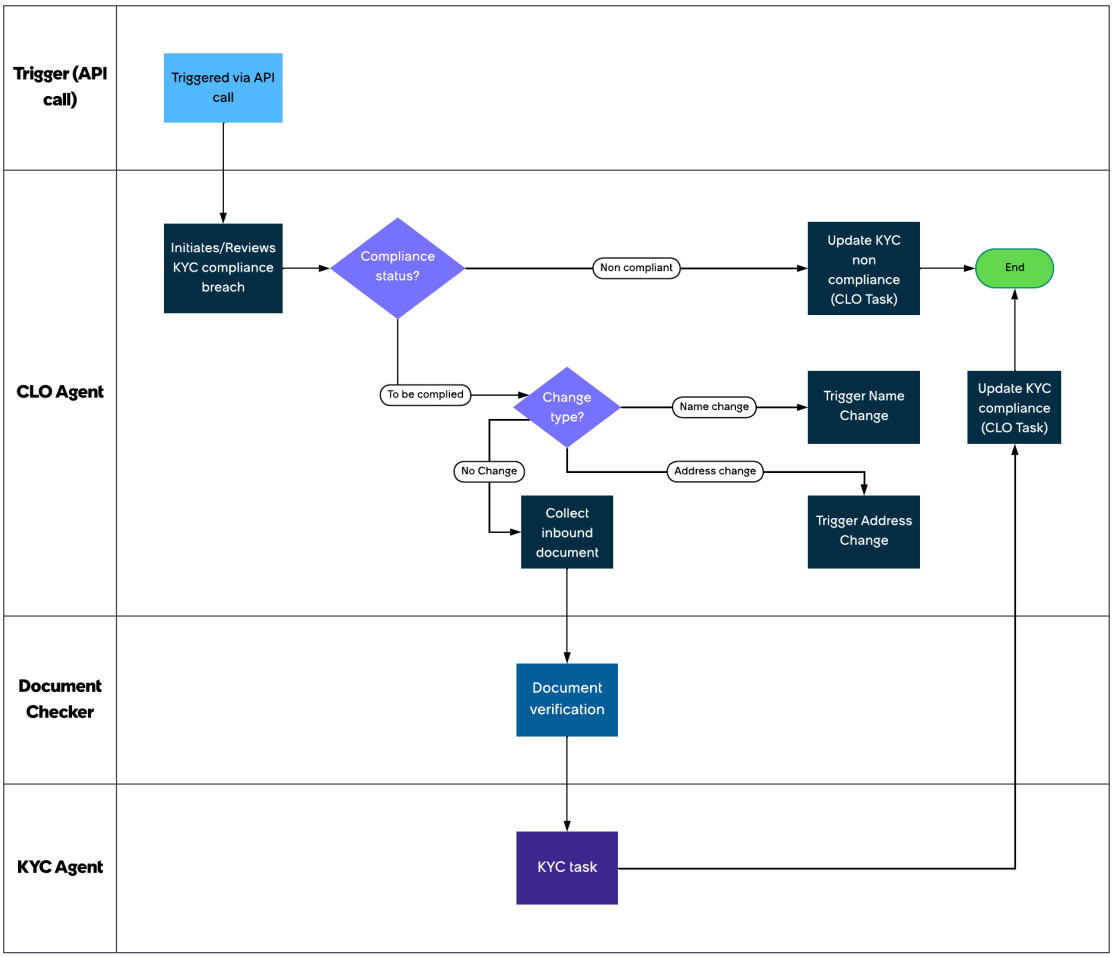
Update KYC workflow

Learn how bank agents, using the Update KYC workflow, proactively contact a customer to update the KYC. The workflow applies to both business and personal CLO service requests.

The following diagram shows how the application helps bank agents to analyze a personal KYC non-compliance request, verify updated information, and process any necessary customer information updates.

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Update personal KYC workflow example



The CLO admin can review and customize this predefined flow based on your organization's business needs.

The following workflow routes the case and tasks for updating a customer's KYC to agents in different departments. The agents log in to the Workspace to work on the tasks in their queue. Dedicated stages in the playbook experience guides agents through the steps and ensure that every step in the verification process is completed successfully.

As a CLO agent or via an API

If the system observes that an update to a customer's KYC is required, an API in the backend triggers an Update KYC CLO service case. A CLO agent can also create this case.

As back-office agents

In the case playbook, a CLO agent updates the compliance status in the Initiate and review stage and submits the application for fulfillment.

The workflow triggers next tasks or a case based on the selected compliance status and the assignment rules route the associated case or tasks to the appropriate back-office teams.

KYC to be complied without address or name change

If the KYC compliance status is set as To be complied with no address change required, the workflow triggers these tasks for the back-office teams.

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1. The CLO agent requests the necessary documentation from the customer. Once the documents are received, the agent marks the activity as complete.
2. The document agent reviews the collected documentation. If the documents are legitimate, the agent marks the task as complete.
3. The KYC agent performs the due diligence and evaluates the customer account for any adverse records or negative history. If the account meets the KYC standards of the financial institution, the agent marks the task as complete.
4. When all prior tasks are completed, a fulfillment CLO agent updates the account with KYC details in the core banking system, and closes the fulfillment CLO task.

The case is complete and the state and stage of the case are set to Closed Complete.

KYC to be complied with address or name change

If the KYC compliance status is set as To be complied with an address or name change, the workflow automatically creates the **Address change** and **Name change** child cases to resolve the case.

Note: The option for name change is available only in the Update personal KYC workflow. As a result, a child case for a name change is generated only for the Update personal KYC workflow.

The new child cases then handle these issues.

After the child cases are complete, the state and the stage of the parent case (Update KYC) are set to Closed Complete.

KYC non-compliant

If the compliance status is set to Non-compliant, the workflow automatically generates a CLO fulfilment task. A CLO agent updates the account with KYC non compliance in the core banking system and closes the task in the playbook.

The case is complete and the state and stage of the case are set to Closed Complete.

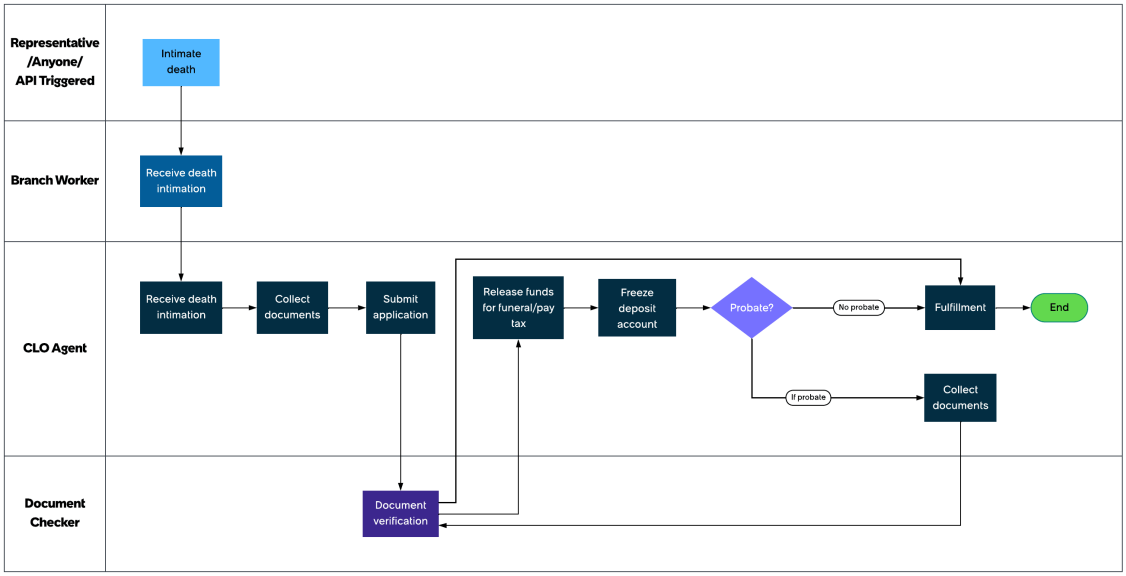
Notice of death workflow

Learn how agents, using the Notice of death workflow, manage a deceased client's financial accounts. The workflow applies to Client Lifecycle service requests.

The following diagram shows how the application helps bank agents resolve a case for notification of a customer's death. Agents can manage the accounts of a deceased client using dedicated flows for releasing funeral expense funds, freezing deposits, and closing other related accounts, all using one efficient, playbook-guided workflow.

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Notice of death workflow example



The CLO admin can review and customize this predefined flow based on your organization's business needs.

The following workflow routes the case and tasks for a customer's demise to agents in different departments. The agents log in to the Workspace to work on the tasks in their queue. The case playbook guides agents through the steps that are needed to fulfill the request.

As a CLO contributor or via an API

A CLO contributor, such as a relationship manager, is notified about a customer's demise and submits a service request for notification of death and handling the customer's financial accounts.

A case is created based on the request type.

An API in the backend can also trigger a Notice of death CLO service case when a customer's demise is notified.

As a CLO contributor

1. In the Notice of death stage of the case playbook, the contributor enters the death notification details as received.
2. The contributor collects the necessary documentation and submits the application for fulfillment.

A workflow generates further tasks and the assignment rules route the associated tasks to the appropriate back-office teams.

As back-office agents

1. The document agent works on the document task to review and verify the collected documentation. If the documents are legitimate, the agent marks the task as complete.
2. A CLO agent releases the requested funds for customer's funeral expenses and tax payment and closes the release funds CLO task.

> **Note:** The release funds task appears only when the **Release funds for funeral** or **Release funds for tax** options are selected in the death notification details stage.

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3. A CLO agent freezes all deposit accounts associated with the deceased customer and closes the freeze deposit accounts CLO task.
4. If the asset value for the deceased customer exceeds the threshold for the probate amount set by the bank, the bank is required to collect the probate documents. In this case, additional tasks to collect and verify these documents appear in the playbook.
   a. The CLO contributor collects the probate documentation and closes the task.
   b. The document agent reviews the collected documentation and marks the document task as complete.
5. A CLO agent updates the customer's deposit account for any required updates in the core banking system, and closes the Update deposit account fulfillment CLO task.
6. The CLO agent updates all lending accounts (such as loan or credit card) that the deceased customer has with the bank. The agent then marks the Update lending account fulfillment CLO task as complete.
7. When all prior tasks are complete, the CLO agent updates the customer information in the core banking system and closes the fulfillment CLO task.

The case is complete and the state and stage of the case are set to Closed Complete.

Create a CLO case

Begin the Customer Lifecycle Operations application process by creating a CLO case for review.

Before you begin

Role required:

- For a business client: sn_bom_clo_b2b.manager or sn_bom_clo_b2b.relationship_manager
- For a personal client: sn_bom_clo_b2c.manager or sn_bom_clo_b2c.relationship_manager

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. In the upper right-hand corner, click **New**.
4. From the Create a new case menu that appears in the middle of the screen, select a service.
5. Click **Create**.
6. In the upper right-hand corner of the screen, click **Save**.
7. In the list, select which case you want to work on.
   If you want to work on a case that isn't assigned to you yet, you can assign it to yourself by selecting **Assign to me**.
8. Select the **Playbook** tab.
9. Fill in any applicable fields, then click **Create Account**.

Result

A Customer Lifecycle Operations case is created and assigned to an available agent.

What to do next

Continue to Add contacts.

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Create a contact for a case

Add important contacts to a client's application. This activity creates a child case that manages the contact creation process.

Before you begin
Role required: sn_bom_clo_b2b.manager, sn_bom_clo_b2b.relationship_manager, or sn_bom_clo_b2b.contact_lifecycle_agent

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select a Customer Lifecycle Operations case to work on.
3. In the playbook, click **Add Contacts**, then click **Add New**.
   A new child case appears in the row beneath the parent case tab.
4. In the upper right-hand corner of the screen, Click **Save**.
   Under the **Playbook** tab for the child case, you see three stages:
   - Initiate
   - Document Verification
   - Due diligence
5. Once you have completed the Initiate stage, click **Submit**.
6. Repeat as necessary to create cases for all required company personnel.

Result
A new contact case is created and linked to the parent case. The assigned document and KYC agents will complete the remaining two stages.

What to do next
Return to the parent case and continue the Customer Lifecycle Operations workflow.

Submit an application

Collect all required applicant information and submit an application for a new account.

Before you begin
Role required:

- For a business client: sn_bom_clo_b2b.manager or sn_bom_clo_b2b.relationship_manager
- For a personal client: sn_bom_clo_b2c.manager or sn_bom_clo_b2c.relationship_manager

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. On the **Details** tab, click **Playbook** and select **Account information**.
4. Under **Account Information**, complete any applicable fields and click **Create Account**.
5. Select **Add Contacts** and complete the associated child cases.
   For more information on creating a contact, see Create a contact for a case.
6. Select **Collect Account Documents**.
7. Collect the account documentation, including all required fields, and click **Submit Document**.

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8. Select **Collect Contact Documents** (business clients) or **Collect Customer Documents** (personal clients).
9. Collect the client documentation, including any required fields, and click **Submit Document**.
10. Select **Submit Application**.
11. Enter any comments in the **Submission comment** field, then click **Submit** to complete the application.

Result
The account application is submitted, and the case automatically advances to the Document Verification stage.

What to do next
Continue to the Document Verification stage.

Verify client documentation

Work on a document task to manage and track required documents for a Customer Lifecycle Operations service case.

Before you begin
Role required:

- For a business client: sn_bom_clo_b2b.manager, sn_bom_clo_b2b.account_lifecycle_agent, or sn_bom_clo_b2b.contact_lifecycle_agent
- For a personal client: sn_bom_clo_b2c.manager or sn_bom_clo_b2c.agent

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace** and select a document task.
2. On the **Inbound Documents** tab, choose a document.
3. Once the document has been reviewed, click **Verify**.
4. Click **Close** to complete the stage.
   In the parent CLO case, the related document verification stage shows as complete.

Result
The Document Verification stage shows as complete, and the case automatically advances to the Due Diligence stage.

What to do next
Continue to the Due Diligence stage.

Perform Due Diligence

Complete due diligence tasks to evaluate the eligibility of new account applications. Multiple agents can complete separate tasks concurrently.

Before you begin
Role required:

This stage requires multiple agents to complete. KYC, Credit, Tax, and Legal agents work asynchronously to complete all tasks within this stage.

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- For a business client: sn_bom_clo_b2b.manager, sn_bom_clo_b2b.account_lifecycle_agent, sn_bom_clo_b2b.contact_lifecycle_agent, sn_bom_kyc.b2b_account_agent, or sn_bom_kyc.b2b_contact_agent
- For a personal client: sn_bom_clo_b2c.manager or sn_bom_clo_b2c.agent, sn_bom_kyc.b2c_account_agent, or sn_bom_kyc.b2c_contact_agent

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace**.
2. Select the lists icon ( ).
3. On the **Lists**, tab, select a case.
4. On the **Details** tab, click **Assign to me** to claim the task if it is not already assigned to an agent.
5. Fill in any applicable fields, then click **Close** to complete the task.

Result

Once all agents have completed their assigned tasks, the Due Diligence stage shows as complete and the case automatically advances to the Fulfillment stage.

What to do next

Continue to the Fulfillment stage.

Activate an account

Complete the new account application process and send any necessary documentation to the new account holder.

Before you begin

Role required:

- For a business client: sn_bom_clo_b2b.manager, sn_bom_clo_b2b.account_lifecycle_agent, or sn_bom_clo_b2b.contact_lifecycle_agent
- For a personal client: sn_bom_clo_b2c.manager or sn_bom_clo_b2c.agent

Procedure

1. Navigate to **All** > *Financial Services Operations* > **Workspace** and select an Onboard new customer case.
2. In the **Playbook** tab, under the **Fulfill and close** step, select **Activate customer**.
3. Select the **Number** of the activate customer service task in the list to open the task.
4. Select **Assign to me** to claim the task if it is not already assigned to an agent.
5. Fill in all applicable fields, then select **Close** to complete the task.
6. Next, under **Fulfill and close**, select **Send welcome kit**.
7. If the task is not already assigned to an agent, click **Assign to me** to claim the task.
8. Fill in any applicable fields, then select **Mark complete** to complete the task.

Result

The Fulfillment stage and the Customer Lifecycle Operations case automatically update to show Closed Complete.

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Analytics and Reporting for Financial Services Customer Lifecycle Operations

Financial Services Customer Lifecycle Operations contains preconfigured dashboards with actionable data visualizations that can help your organization improve your business processes and quantify the value of self-service.

Use the ServiceNow® Performance Analytics widgets on a dashboard to visualize data over time, analyze your business processes, and identify areas of improvement.

The following dashboards are available for Financial Services Customer Lifecycle Operations:

- Business Lifecycle Operations dashboard
- Client Lifecycle dashboard

Financial Services Customer Lifecycle Operations reference

Learn about the components, such as the roles, tables, plugins, and store applications, that are installed when you install the Financial Services Business Lifecycle application and the Financial Services Client Lifecycle application.

Components installed with Financial Services Business Lifecycle

Several types of components are installed with the activation of the Financial Services Business Lifecycle (sn_bom_clo_b2b) plugin, including tables and user roles. The application also installs related plugins and store applications if they are not already installed.

Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see Find components installed with an application.

Demo data is available for this feature.

Plugins installed

Plugins installed with activation of the Financial Services Business Lifecycle application

Plugin	Description
Case Management Core (com.sn_customerservice)	Enables the extension of tables from the Customer Service Management application into the Financial Services Operations applications.

Roles installed

Roles installed with activation of the Financial Services Business Lifecycle application

Role title [name]	Description	Contains roles
Account Administrator [sn_bom_clo_b2b.admin]	In addition to admin privileges, this role gives access to all Financial Services Business	• sn_bom.service_definition_admin • sn_bom_clo_b2b.account_lifecycle_agent

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Roles installed with activation of the Financial Services Business Lifecycle application (continued)

Role title [name]	Description	Contains roles
	Lifecycle operations data. • Create users • Grant roles and assign users to groups • Configure the CLO application • Add, modify, and delete field options	
Account Manager [sn_bom_clo_b2b.manager]	This role provides all Financial Services Business Lifecycle Agent capabilities, along with Performance Analytics reports and performance optimization projects.	• pa_viewer • sn_bom_clo_b2b.account_lifecycle_agent
CLO contributor [sn_bom_clo_b2b.contributor]	• Create CLO service cases and enter case data • View the overall status of cases • Work on CLO service cases and tasks until the Initiate and review stage	• sn_bom.account_viewer • sn_bom_credit_asmt.b2b_viewer • sn_bom.service_definition_read • sn_bom_kyc.b2b_account_viewer • sn_sla_definition_read • sn_bom_document.b2b_viewer • sn_bom_kyc.b2b_contact_viewer • sn_bom.account_data_viewer • sn_customerservice.csm_workspace_user

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Roles installed with activation of the Financial Services Business Lifecycle application (continued)

Role title [name]	Description	Contains roles
	Important: For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see Roles and Personas.	• sn_bom.b2b_contributor • sn_bom_document.b2b_collector
CLO agent connector [sn_bom_clo_b2b.agent_connector]	• Create CLO service cases and enter case data • View the overall status of cases • Work on CLO service cases and tasks to fulfill requests for accounts managed by them **Important:** For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.	• sn_bom_credit_asmt.b2b_viewer • sn_bom_kyc.b2b_account_viewer • sn_sla_definition_read • sn_bom_clo_b2b.account_lifecycle_viewer • sn_bom_document.b2b_viewer • sn_bom_kyc.b2b_contact_viewer • sn_bom.viewer • sn_bom.account_data_viewer • sn_bom.agent • sn_bom_document.b2b_collector

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Roles installed with activation of the Financial Services Business Lifecycle application (continued)

Role title [name]	Description	Contains roles
Account Lifecycle Agent [sn_bom_clo_b2b.account_lifecycle_agent]	This role gives access to all Financial Services Business Lifecycle data. • Create cases and enter case data • Assign tasks to self or other agents • Enter and update applicant information • Perform various verification tasks • Approve accounts • Close cases	• sn_bom.account_viewer • sn_bom_credit_asmt.b2b_viewer • sn_bom_kyc.b2b_account_viewer • sn_bom_clo_b2b.contact_lifecycle_agent • sn_bom_document.b2b_viewer • sn_bom_kyc.b2b_contact_viewer • sn_bom.b2b_agent • sn_bom_document.b2b_collector
Contact Lifecycle Agent [sn_bom_clo_b2b.contact_lifecycle_agent]	This role gives access to Contact Lifecycle operation data. • Create contact cases and enter data • Assign tasks to self or other agents • Enter and update contact information • Perform various verification tasks • Close contact cases	• sn_bom_credit_asmt.b2b_viewer • sn_bom_kyc.b2b_account_viewer • sn_bom_clo_b2b.account_lifecycle_viewer • sn_bom_document.b2b_viewer • sn_bom_kyc.b2b_contact_viewer • sn_bom.b2b_agent • sn_bom_document.b2b_collector
Account Lifecycle Viewer [sn_bom_clo_b2b.account_lifecycle_viewer]	This role gives read-only access to all	• sn_bom_clo_b2b.contact_lifecycle_viewer • sn_bom.service_definition_read

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Roles installed with activation of the Financial Services Business Lifecycle application (continued)

Role title [name]	Description	Contains roles
	Account Lifecycle operations data.	
Contact Lifecycle Viewer [sn_bom_clo_b2b.contact_livecycle_viewer]	This role gives read-only access to all Financial Services Business Lifecycle data.	sn_bom.service_definition_read
Know Your Customer Admin [sn_bom_kyc.admin]	This role gives access to all KYC operations data and grants admin privileges.	• sn_bom.service_definition_admin • sn_bom_kyc.b2c_customer_agent • sn_bom_kyc.b2b_account_agent • sn_bom_kyc.b2b_contact_agent
Know Your Customer Contact Agent [sn_bom_kyc.b2b_contact_agent]	This role gives access to all Business KYC operations contact data.	• sn_bom_clo_b2b.contact_lifecycle_viewer • sn_bom_clo_b2b.account_lifecycle_viewer • sn_bom_credit_asmt.b2b_viewer • sn_bom_kyc.b2b_account_viewer • sn_bom_document.b2b_viewer • sn_bom.b2b_agent
KYC Account Agent [sn_bom_kyc.b2b_account_agent]	This role gives access to all Financial Services Know Your Customer business-level operations, account, and contact data.	• sn_bom_credit_asmt.b2b_viewer • sn_bom_clo_b2b.account_lifecycle_viewer • sn_bom_document.b2b_viewer • sn_bom.b2b_agent • sn_bom_kyc.b2b_contact_agent
KYC Contact Viewer [sn_bom_kyc.b2b_contact_viewer]	This role grants read-only views of Financial Services Know Your Customer account contact information.	sn_bom.service_definition_read
KYC Account Viewer [sn_bom_kyc.b2b_account_viewer]	This role grants read-only views of Financial Services Know Your Customer account information.	• sn_bom.service_definition_read • sn_bom_kyc.b2b_contact viewer

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Store applications installed

Store applications installed with activation of the Financial Services Business Lifecycle application

Store application	Description
Financial Services Operations Core	Stores the data that is needed to create Customer Lifecycle Operations cases. For more information, see Financial Services Operations Core.
Financial Services Credit Operations	Enables the management of Credit service cases and tasks that are used in Customer Lifecycle Operations workflows. For more information, see Components installed with Financial Services Credit Operations.
Financial Services Know Your Customer (KYC)	Enables KYC Agents to review and evaluate the eligibility of new account applicants.
CSM Playbook	Provides a way to visualize business process workflows in a simple, task-oriented view, ensuring consistent responses to commonly encountered situations.
CSM Contributor User	Enables middle office teams to engage in resolving customer issues and requests.

Tables installed

Tables installed with activation of the Financial Services Business Lifecycle application

Table	Description
Customer Lifecycle Base [sn_bom_clo_b2b_base]	Customer Lifecycle Base table extends the Financial Services Base [sn_bom_case] table.
Account Lifecycle Service Case [sn_bom_clo_b2b_account_service]	Account Lifecycle Service Case extends the Customer Lifecycle Base [sn_bom_clo_b2b_base] table.
Account Lifecycle Task [sn_bom_clo_b2b_account_task]	Account Lifecycle Task Case extends the Financial Task [sn_bom_task] table.
Contact Lifecycle Service Case [sn_bom_clo_b2b_contact_service]	Contact Lifecycle Service Case extends the Customer Lifecycle Base [sn_bom_clo_b2b_base] table.
Contact Lifecycle Task [sn_bom_clo_b2b_contact_task]	Contact Lifecycle Task extends the Financial Task [sn_bom_task] table.

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Components installed with Financial Services Client Lifecycle

Several types of components are installed with the activation of the Financial Services Client Lifecycle (sn_bom_clo_b2c) plugin, including tables and user roles. The application also installs related plugins and store applications if they are not already installed.

Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see Find components installed with an application.

Demo data is available for this feature.

Plugins installed

Plugins installed with Financial Services Client Lifecycle

Plugin	Description
Case Management Core (com.sn_customerservice)	Enables the extension of tables from the Customer Service Management application into the Financial Services Operations applications.

Roles installed

Roles installed with Financial Services Client Lifecycle

Role title [name]	Description	Contains roles
Account Administrator [sn_bom_clo_b2c.admin]	This role gives access to all Client Lifecycle data and admin privileges. • Create users • Grant roles and assign users to groups • Configure the CLO application • Add, modify, and delete field options	• sn_bom.service_definition_admin • sn_bom_clo_b2c.agent
Account Manager [sn_bom_clo_b2c.manager]	This role provides all Client Lifecycle Agent capabilities, along with Performance Analytics reports and performance optimization projects.	• sn_bom_clo_b2c.agent • pa_viewer

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Roles installed with Financial Services Client Lifecycle (continued)

Role title [name]	Description	Contains roles
CLO contributor [sn_bom_clo_b2c.contributor]	• Create CLO service cases and enter case data • View the overall status of cases • Work on CLO service cases and tasks until the Initiate and Review stage **Important:** For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see Roles and Personas.	• sn_bom.account_viewer • sn_bom.service_definition_read • sn_sla_definition_read • sn_bom_kyc.b2c_customer_viewer • sn_bom.customer_data_viewer • sn_bom.b2c_contributor • sn_bom_document.b2c_viewer • sn_customerservice.csm_workspace_user • sn_bom_document.b2c_collector
CLO agent connector [sn_bom_clo_b2c.agent_connector]	• Create CLO service cases and enter case data • View the overall status of cases • Work on CLO service cases and tasks to fulfill requests for accounts managed by them	• sn_bom.account_viewer • sn_sla_definition_read • sn_bom_kyc.b2c_customer_viewer • sn_bom.customer_data_viewer • sn_bom.viewer • sn_bom.account_data_viewer • sn_bom.agent • sn_bom_document.b2c_viewer • sn_bom_document.b2c_collector

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Roles installed with Financial Services Client Lifecycle (continued)

Role title [name]	Description	Contains roles
	Important: For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.	
Client Lifecycle Agent [sn_bom_clo_b2c.agent]	This role gives access to all Client Lifecycle data. • Create cases and enter case data • Assign tasks to self or other agents • Enter and update applicant information • Perform various verification tasks • Approve accounts • Close cases	• sn_bom_kyc.b2c_customer_viewer • sn_bom_document.b2c_viewer • sn_bom.b2c_agent • sn_bom_document.b2c_collector
Client Lifecycle Viewer [sn_bom_clo_b2c.viewer]	This role gives read-only access to all Financial Services Client Lifecycle data.	sn_bom.service_definition_read
KYC Admin [sn_bom_kyc.admin]	This role gives access to all Financial Services Know	• sn_bom.service_definition_admin • sn_bom_kyc.b2c_customer_agent

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Roles installed with Financial Services Client Lifecycle (continued)

Role title [name]	Description	Contains roles
	Your Customer operations data and grants admin privileges.	• sn_bom_kyc.b2c_account_agent • sn_bom_kyc.b2c_contact_agent
KYC Customer Agent [sn_bom_kyc.b2c_customer_agent]	This role gives access to all Financial Services Know Your Customer client-level contact data.	• sn_bom_clo_b2c.viewer • sn_bom_credit_asmt.b2c_viewer • sn_bom_document.b2c_viewer • sn_bom.b2c_agent
KYC Contact Viewer [sn_bom_kyc.b2c_customer_viewer]	This role grants read-only views of account contact information.	sn_bom.service_definition_read

Store applications installed

Store applications installed with Financial Services Client Lifecycle

Store application	Description
Financial Services Operations Core	Stores the data that is needed to create customer lifecycle cases. For more information, see Financial Services Operations Core.
Financial Services Credit Operations	Enables the management of Credit service cases and tasks that are used in Financial Services Customer Lifecycle Operations workflows. For more information, see Components installed with Financial Services Credit Operations.
Financial Services Know Your Customer (KYC)	Enables KYC Agents to review and evaluate the eligibility of new account applicants.
CSM Playbook	Provides a way to visualize business process workflows in a simple, task-oriented view, ensuring consistent responses to commonly encountered situations.
CSM Contributor User	Enables middle office teams to engage in resolving customer issues and requests.

Tables installed

Tables installed with Financial Services Client Lifecycle

Table	Description
Customer Lifecycle Base	Customer Lifecycle Base table extends the Financial Services Base [sn_bom_case] table.

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Tables installed with Financial Services Client Lifecycle (continued)

Table	Description
[sn_bom_clo_b2c_base]	
Account Lifecycle Service Case [sn_bom_clo_b2c_service]	Account Lifecycle Service Case extends the Customer Lifecycle Base [sn_bom_clo_b2c_base] table.
Account Lifecycle Task [sn_bom_clo_b2c_task]	Account Lifecycle Task Case extends the Financial Task [sn_bom_task] table.

Financial Services Know Your Customer

The ServiceNow® Financial Services Know Your Customer application works with other Financial Services Operations applications to verify an applicant's identity and evaluate their eligibility.

This application is automatically installed when you install any of the following Financial Services Operations applications.

- Financial Services Card Operations
- Financial Services Loan Operations
- Financial Services Customer Lifecycle Operations

Explore



Learn about the capabilities of Financial Services Know Your Customer.

Configure



Set up Financial Services Know Your Customer.

Use



Create, manage, and complete KYC tasks to evaluate applicant information.

Reference



Get details about components, such as roles and tables.

Explore Financial Services Know Your Customer

Use Financial Services Know Your Customer to verify applicant identity and minimize risk to your organization.

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For information on components that are installed with Financial Services Know Your Customer, see Components installed with Financial Services Know Your Customer.

Key Features

- Facilitates the process of collecting and reviewing applicant information to determine eligibility for banking accounts and products.
- Helps agents to follow the correct process in reviewing application submissions.
- Coordinates verification efforts between front, middle, and back-office agents and personnel.
- Prevent fraudulent activity by verifying an applicant's identity prior to opening accounts or providing services.

Configure Financial Services Know Your Customer

Review the components that are installed with the Financial Services Know Your Customer (KYC) application. You can modify the components as needed for your organization's business needs.

Before you begin

Financial Services Know Your Customer is automatically installed when you install certain Financial Services Operations applications. For more information, see Components installed with Financial Services Know Your Customer.

Role required: sn_bom_kyc.admin and admin

Procedure

Review the installed components and modify them or add new ones as applicable.

Task	Description
Configure service definitions	Configure service definitions to enable specif ic views for KYC service cases and tasks.
Configure record producers	Create or modify record producers to define re quest forms.
Edit or create new flows	Edit or create new flows using ServiceNow® Workflow Studio.

Components installed with Financial Services Know Your Customer

Several types of components are installed with activation of the Financial Services Know Your Customer (com.sn_bom_kyc) plugin, including tables and user roles.

Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see Find components installed with an application.

This application is automatically installed when you install any of the following Financial Services Operations (KYC) applications. Financial Services Know Your Customer manages the KYC tasks that are used in workflows across Financial Services Operations applications.

- Financial Services Business Loan Operations
- Financial Services Personal Loan Operations

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- Financial Services Client Lifecycle
- Financial Services Business Lifecycle

Demo data is available for this feature.

Roles installed

Roles installed with Financial Services Know Your Customer application

Role title [name]	Description	Contains roles
Know Your Customer Admin [sn_bom_kyc.admin]	This role gives access to all KYC operations data and grants admin privileges.	• sn_bom.service_definition_admin • sn_bom_kyc.b2c_customer_agent • sn_bom_kyc.b2b_account_agent • sn_bom_kyc.b2b_contact_agent
Know Your Customer Contact Agent [sn_bom_kyc.b2b_contact_agent]	This role gives access to all Business KYC operations contact data.	• sn_bom_clo_b2b.contact_lifecycle_viewer • sn_bom_clo_b2b.account_lifecycle_viewer • sn_bom_credit_asmt.b2b_viewer • sn_bom_kyc.b2b_account_viewer • sn_bom_document.b2b_viewer • sn_bom.b2b_agent
KYC Account Agent [sn_bom_kyc.b2b_account_agent]	This role gives access to all Financial Services Know Your Customer business-level operations, account, and contact data.	• sn_bom_credit_asmt.b2b_viewer • sn_bom_clo_b2b.account_lifecycle_viewer • sn_bom_document.b2b_viewer • sn_bom.b2b_agent • sn_bom_kyc.b2b_contact_agent
KYC Contact Viewer [sn_bom_kyc.b2b_contact_viewer]	This role grants read-only views of Financial Services Know Your Customer account	sn_bom.service_definition_read

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Roles installed with Financial Services Know Your Customer application (continued)

Role title [name]	Description	Contains roles
	contact information.	
KYC Account Viewer [sn_bom_kyc.b2b_account_viewer]	This role grants read-only views of Financial Services Know Your Customer account information.	• sn_bom.service_definition_read • sn_bom_kyc.b2b_contact viewer

Tables installed

Tables installed with Financial Services Know Your Customer application

Table	Description
KYC Account Task [sn_bom_kyc_account_task]	Stores Financial Services Know Your Customer account tasks pending completion. This table extends the [Financial Task] table.
KYC Contact Task [sn_bom_kyc_contact_task]	Stores Financial Services Know Your Customer contact tasks pending completion. This table extends the [Financial Task] table.
KYC Customer Task [sn_bom_kyc_customer_task]	Stores Financial Services Know Your Customer customer tasks pending completion. This table extends the [Financial Task] table.

Financial Services Credit Operations

With Financial Services Credit Operations application, you can manage middle and back office tasks that are assigned to the Credit Risk Assessment team across any Financial Services workflow.

Request apps on the Store

Visit the ServiceNow Store to view all the available apps, and for information about submitting requests to the store. For cumulative release notes information for all released apps, see the ServiceNow Store version history release notes.

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Get started

Reference	Use cases
Get details about components such as fields, tables, and properties.	Learn how to work on a credit task for a loan service case.

Components installed with Financial Services Credit Operations

Several types of components are installed with the installation of the Financial Services Credit Operations application, including tables and user roles.

Note: The Application Files table lists the components that are installed with this application. For instructions on how to access this table, see Find components installed with an application.

This application is automatically installed when you install any of the following Financial Services Operations applications. Financial Services Credit Operations manages the Credit tasks that are used in workflows across Financial Services Operations applications.

- Financial Services Card Operations
- Financial Services Business Loan Operations
- Financial Services Personal Loan Operations

Demo data is available for this feature.

Roles installed

Roles installed with Financial Services Credit Operations application

Role title [name]	Description	Contains roles
Credit admin [sn_bom_credit_asmt.admin]	Application-specific system administrator role that can grant access to all credit data. Users with this role have read, write, and create access to the Financial Services Credit Operations tables.	• sn_bom.service_definition_admin • sn_bom_credit_asmt.b2b_agent • sn_bom_credit_asmt.b2c_agent
Credit agent – Business [sn_bom_credit_asmt.b2b_agent]	• View the overall status of credit tasks	• sn_bom.loan_account_viewer • sn_bom.ref_data_viewer • sn_bom.service_definition_read

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Roles installed with Financial Services Credit Operations application (continued)

Role title [name]	Description	Contains roles
	for business services • Work on credit tasks	• sn_bom.account_data_viewer • sn_bom_loan_b2b.viewer • sn_bom.b2b_agent • sn_esm_agent
Credit contributor – Business [sn_bom_credit_asmt.b2b_contributor]	• Submit credit service requests • View the status of credit assessment cases and tasks • Work on credit case for accounts managed by them till the Initiate stage **Important:** For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see Roles and Personas.	• sn_bom.loan_account_viewer • sn_bom_clo_b2b.contact_lifecycle_viewer • sn_bom_kyc.b2b_account_viewer • sn_sla_definition_read • sn_bom_clo_b2b.account_lifecycle_viewer • sn_bom_kyc.b2b_contact_viewer • sn_bom.account_data_viewer • sn_bom_loan_b2b.viewer • sn_customerservice.csm_workspace_user • sn_bom.b2b_contributor • sn_bom.deposit_account_viewer
Credit contributor – Personal [sn_bom_credit_asmt.b2c_contributor]	• Submit credit service requests • View the status of credit assessment cases and tasks • Work on credit case for consumer accounts	• sn_bom.loan_account_viewer • sn_bom_loan.b2c_viewer • sn_sla_definition_read • sn_bom_kyc.b2c_customer_viewer • sn_bom.customer_data_viewer • sn_bom.b2c_contributor • sn_customerservice.csm_workspace_user • sn_bom.deposit_account_viewer

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Roles installed with Financial Services Credit Operations application (continued)

Role title [name]	Description	Contains roles
	managed by them till the Initiate stage **Important:** For the contributor role to work, it must be combined with one of the CSM Contributor users roles. For more information, see Roles and Personas.	
Credit agent connector – Business [sn_bom_credit_asmt.b2b_agent_connector]	• Submit credit service requests • Work on credit cases and tasks to fulfil requests for accounts managed by them **Important:** For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.	• sn_bom.loan_account_viewer • sn_bom_clo_b2b.contact_lifecycle_viewer • sn_bom_kyc.b2b_account_viewer • sn_sla_definition_read • sn_bom_clo_b2b.account_lifecycle_viewer • sn_bom_kyc.b2b_contact_viewer • sn_bom.viewer • sn_bom.account_data_viewer • sn_bom_loan_b2b.viewer • sn_bom.agent • sn_bom.deposit_account_viewer

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Roles installed with Financial Services Credit Operations application (continued)

Role title [name]	Description	Contains roles
Credit agent connector – Personal [sn_bom_credit_asmt.b2c_agent_connector]	• Submit credit service requests • Work on credit cases and tasks to fulfil requests for consumer accounts managed by them **Important:** For the agent connector role to work, it must be combined with one of the CSM industry data model roles. For more information, see Roles and Personas.	• sn_bom.loan_account_viewer • sn_bom_loan.b2c_viewer • sn_sla_definition_read • sn_bom_kyc.b2c_customer_viewer • sn_bom.customer_data_viewer • sn_bom.viewer • sn_bom.agent • sn_bom.deposit_account_viewer
Credit viewer – Business [sn_bom_credit_asmt.b2b_viewer]	View credit tasks and related data for business services	None
Credit agent – Personal [sn_bom_credit_asmt.b2c_agent]	• View the overall status of credit tasks for consumer services • Work on credit tasks	• sn_bom.loan_account_viewer • sn_bom.ref_data_viewer • sn_bom_loan.b2c_viewer • sn_bom.service_definition_read • sn_bom.customer_data_viewer • sn_bom.b2c_agent • sn_esm_agent
Credit viewer – Personal [sn_bom_credit_asmt.b2c_viewer]	View credit tasks and related data for consumer services	None

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Tables installed

Tables installed with Financial Services Credit Operations application

Table	Description
Credit Base [sn_bom_credit_asmt_base]	Credit Service Case tables extend the Credit Base table. Credit Base table extends the Case [sn_customerservice_case] table.
Credit Service Case [sn_bom_credit_asmt_b2b_service]	Stores all credit cases for all Financial Services Operations applications. This table extends the Financial Task [sn_bom_task] table.
Credit Service Case [sn_bom_credit_asmt_loan_b2b_service]	Stores all credit service cases for business loan services for the Financial Services Business Loan Operations application. This table extends the Credit Base [sn_bom_credit_asmt_base] table.
Credit Service Case [sn_bom_credit_asmt_service]	Stores all credit service cases for consumer services for all Financial Services Operations applications. This table extends the Credit Base [sn_bom_credit_asmt_base] table.
Credit Service Case [sn_bom_credit_asmt_loan_service]	Stores all credit service cases for personal loan services for the Financial Services Business Loan Operations application. This table extends the Credit Base [sn_bom_credit_asmt_base] table.
Credit Task [sn_bom_credit_asmt_b2b_task]	Stores all credit tasks for business services for all Financial Services Operations applications. This table extends the Financial Task [sn_bom_task] table.
Credit Task [sn_bom_credit_asmt_task]	Stores all credit tasks for personal services for all Financial Services Operations applications. This table extends the Financial Task [sn_bom_task] table.

Developer guide

ServiceNow® Financial Services Operations (FSO) enables financial services institutions (FSIs) to securely automate core operational processes through pre-built digital applications and workflows. FSO connects operations across all departments—front, middle, and back-office—for financial institutions with a single platform.

This developer guide provides information on how to extend the FSO base capabilities as well as integrate your existing applications with ServiceNow FSO.

Before performing any of the integration tasks described in this document, you must first install the FSO application and perform all of the necessary configuration. For details, see Configuring Financial Services Operations applications.

Using case types and service definitions in FSO

You can use case types and service definitions to define the processes and data needed to resolve customer issues in Financial Services Operations (FSO). The topics in this section provide an overview and discuss choosing which implementation to use in various situations.

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Case Types in FSO

Learn about case types, how they're structured, and how they're used in Financial Services Operations (FSO).

A case type represents the processes and data needed to resolve a specific type of customer issue. Use case types to create and configure the different types of customer service cases for your organization.

For example, in the banking industry customer service agents can use case types to capture different servicing requests, such as loans, credit cards or managing complaints.

In Loan Operations, there are two primary case types: business-to-consumer (B2C) and business-to-business (B2B). In this implementation, there are separate case types for loans because they are in different domains and there isn't an existing application to leverage. The B2C cases are also separated from the B2B cases due to the agents that work on the different requests. Banks also need clear separation of these case types for regulatory requirements.

Note: FSO implementations should use case types even when not using a base system application. Even if there's no need for multiple case types, you should still start with one case type. This type of implementation enables easy adoption of future case types from either FSO applications or custom applications.

Case type hierarchy

FSO implements hierarchical case types to provide the data model, roles, business rules, and associated workflows that closely align with different domains of financial institutions (FIs). The FSO Base Case case type, which extends CSM Case, provides functionalities like the data model, roles, and business rules that are applicable to a bank or insurance company.

Primary and domain-specific case types

FSO applications are separated into primary case types that extend FSO Base Case. These case types align with business functions and industry standards like those by the Banking Industry Architecture Network (BIAN). Primary case types enable better querying and reporting, and provide subdomain-specific fields, field labels, and so on.#Standard components are prebuilt for each domain, which provide logical groupings by core banking and insurance domains, with preconfigured personas, roles, and ACLs. This structure makes it easier for FIs to implement domain-specific rules.

FSO domain-specific case types are further extended to the product/lines of business. Domain-specific case types enable separation of services and different fulfillers (that is, processors) or defined roles that interact with each case type. Granular case types enable FIs to build a tailored user experience with dedicated workspaces. If the business wants to implement access controls, it also provides an easier way to segregate access and visibility to the data.

Extending FSO Case Types

You can extend from existing case types that are provided in Financial Services Operations (FSO) applications, enabling you to take advantage of prebuilt roles, business rules, and other business logic.

All FSO applications have a base case type table. Use the base case type table when adding a new case type for that application. For example, if you need a new case type in Financial Services Treasury Operations, extend the Treasury Base Case.

For more information on the application case types that are available, see the following:

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- Financial Services Operations banking applications
- Using insurance applications

When implementing FSO, start with mapping your use cases to the FSO domain-level case types. This enables you to extend the prebuilt FSO applications and use the provided roles and business logic.

When a matching domain level exists, you can create a product level case type by extending the domain level case types.

Advantages of extending FSO case types

There are several advantages to extending an FSO case type:

- Access to base system Financial Account reference fields
- Customer 360-degree view with Financial Accounts, Insurance Policies, Transactions, and so on
- Ability to build playbooks and common utilities that work for many FSO Case Types
- Contributor landing pages with Quick Links and Consolidated Case/Task Overviews
- Inheriting Base Roles and scripts: included scripts provide business rules, client scripts, and script includes
- Security Inheritance within the scoped admin-enabled application: roles such as fs_agent and viewer roles in FSO Core simplify Case extension by providing all the basic access/ACLs to case types
- Provide Financial Services related UI actions for all extensions instead of generic CSM UI actions
- Service Definition interceptor to show the services offered
  - Shows only the eligible Services that the customer & agents can request
  - Customer Criteria, Agent Criteria, Template, Show/Hide interceptor

Note: Only tables marked as “extensible” on the table definition should be extended.

For more information, see Best Practices to Implement Case Types.

Creating FSO Case Types

If you need a new case type that can't be extended from an existing application, you can create one by extending the FSO Base Case (sn_bom_case) table.

Creating a case type involves creating roles, modules, workspaces, and other required entities. For additional information on case types, see Customer Service Case Types.

Here’s a list of questions that you may consider when evaluating whether you must create a case type in FSO. This isn’t an exhaustive list, and you should conduct further analysis based on your individual requirements and use cases.

- Should you use a service definition instead of a new case type?
- Does an application exist that you can use for your use case?
- Which base FSO case type should you extend when creating the case type?
- Does the service request have different processes across departments, business units, or products?
- Do the new processes differ from the existing process’s state model?

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- Is there a noticeable attribute difference between different services that must be captured?
- Does each business unit or team interact with a different set of backend systems to resolve the case?
- Do the access requirements differ considerably from the existing use case?
- Must a particular process be improved in the long run using process optimization?
- Are there future scalability requirements?
- Change management considerations – if multiple teams are involved, does sharing intake forms and workflows increase the complexity of the change management process?

Example scenario

When implementing, for example, ACH payment disputes, you may want to create a new case type as it may impact one or more of the following:

- The process and tasks required to resolve an ACH dispute may be different from card disputes
- The attributes needed to capture the ACH disputes
- Different teams processing disputes that have differing access and training requirements

Service Definitions in FSO

A service definition describes a service that a financial institution offers to support a product that they sell. Service definitions work with case types to provide different types of support inquiries and unique request and fulfillment processes. In FSO, a sample list of service definitions is preconfigured for each product and line of business.

A service definition is created for each of the services that a financial institution offers. Agents can quickly use the pre-defined services to create cases and case tasks of the right type for customer issues and requests.

Use service definitions when adding a new use case within a domain that already has a case type and is for an existing persona. In this case, service definitions enable faster development of new use cases.

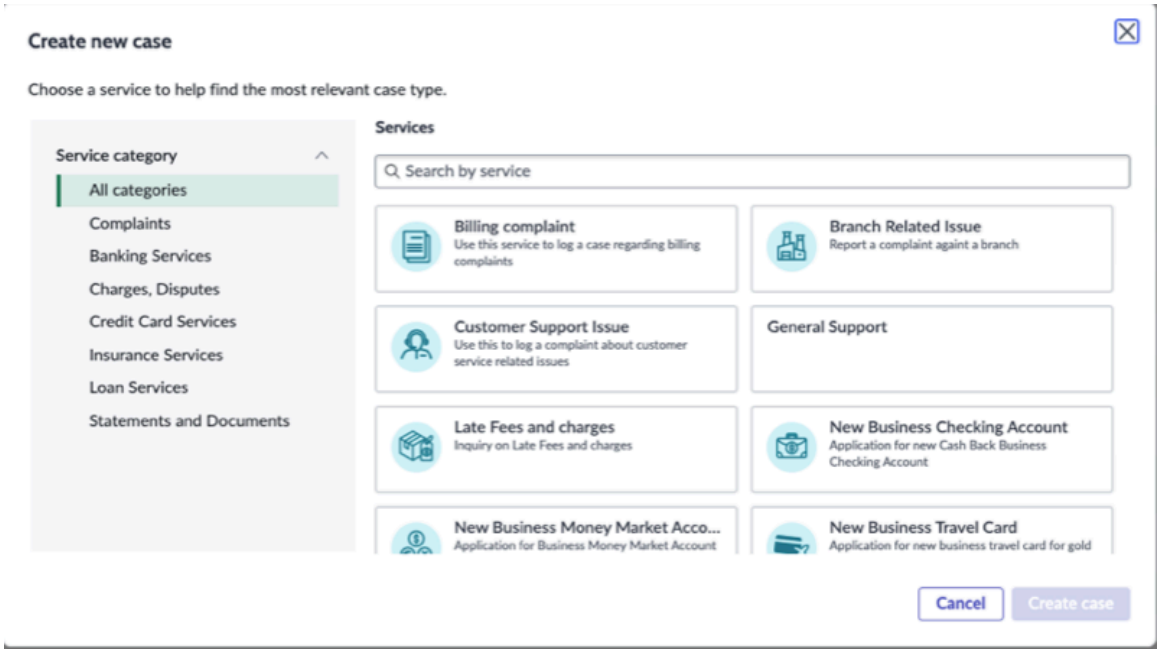
A group of service definitions define the set of services for a given product/case type. If the fulfillers are the same, many different services can be associated with the same case.

Pre-defined service definitions in FSO have associated workflows that sit on top of each case type.

Each service definition has a unique workflow/playbook, attributes, and forms. They can be requested (via an agent or customer) or triggered from a backend system. Service definitions enable easy configuration of workflows and extensibility to additional services with Views, Catalog items, data attributes, flows, SLAs, and UI policies.

Service definitions can also be grouped into service categories. Service categories enable easier navigation and controls access to authorized users.

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The following are the main components needed to create a service definition:

- A service definition record for the new service.
- A new view and view rule for the new service on the case type table.
- A new flow for the new service, which is triggered on the creation of the new record on the case type table.
- Flows are only needed for more complex use cases, such as ones with multiple tasks or subtasks.
- A new record producer for customer/requester to create via service catalog. Only use record producers if you want an end user to create the request.

Related topics

Service definitions

Configure service definitions

Banking & wealth service definition and case type relationships

Diagrams showing the relationships between FSO banking applications, service definitions, and case types.

Cycle through the tabs in the embedded object to view each relationship diagram. To view a full list of all diagrams, select **Page List** in the bottom left hand corner of the object.

For full screen view, hover over the embedded object, and select the icon in the top left corner.

In each diagram:

- The leftmost elements show the FSO application scope.
- The centered elements are related service definitions.
- The right most elements are the case types. Case type related to the service definitions are shown in green, and case types with no configured service definition are shown in purple.

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Insurance service definition and case type relationships

Diagrams showing the relationships between FSO insurance applications, service definitions, and case types.

Cycle through the tabs in the embedded object to view each relationship diagram. To view a full list of all diagrams, select **Page List** in the bottom left hand corner of the object.

For full screen view, hover over the embedded object, and select the icon in the top left corner.

In each diagram:

- The leftmost elements show the FSO application scope.
- The centered elements are related service definitions.
- The right most elements are the case types. Case type related to the service definitions are shown in green, and case types with no configured service definition are shown in purple.

Banking & wealth case and task layers by application

Case and task definitions for each FSO Banking & Wealth application scope, organized by the customer requests they fulfill and the service definitions behind them. Use this reference when configuring workflows or understanding the structure of case and task layers.

Business Lifecycle (sn_bom_clo_b2b)

Speed customer onboarding and effectively respond to changes during the business lifecycle, with built-in compliance.

Business Lifecycle (sn_bom_clo_b2b) — case and task layers

Case layer — what the customer requests	Task layer — how the work gets fulfilled
Account Lifecycle Service Case `sn_bom_clo_b2b_account_service` • Onboard new account — `onboard_new_account` • Address change for account — `address_change_account` • Update business KYC — `kyc_compliance_breach` **Contact Lifecycle Service Case** `sn_bom_clo_b2b_contact_service` • Onboard new contact — `onboard_new_contact`	**Account Lifecycle Task** (shared across this application's case types) `sn_bom_clo_b2b_account_task` • Update KYC compliance business — `update_kyc_compliance_business` • Send business welcome kit — `send_welcome_kit_business` • Account activation — `account_activation` • Legal due diligence — `legal_due_diligence` • Tax due diligence — `tax_due_diligence` • Update account — `update_account`

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Business Lifecycle (sn_bom_clo_b2b) — case and task layers (continued)

Case layer — what the customer requests	Task layer — how the work gets fulfilled
	• Account lifecycle authorization — `account_lifecycle_authorization` • Update KYC non compliance business — `update_kyc_non_compliace`

Client Lifecycle (sn_bom_clo_b2c)

Speed client onboarding and effectively respond to changes with built-in compliance.

Client Lifecycle (sn_bom_clo_b2c) — case and task layers

Case layer — what the customer requests	Task layer — how the work gets fulfilled
Client Lifecycle Service Case `sn_bom_clo_b2c_service` • Onboard new customer — `onboard_new_customer` • Address change for customer — `address_change_for_customer` • Name change of customer — `name_change_of_customer` • Update personal KYC — `kyc_compliance_breach` • Notice of death — `notice_of_death`	**Client Lifecycle Task** `sn_bom_clo_b2c_task` • Offboard customer — `offboard_customer` • Update lending account — `update_lending_account` • Send personal welcome kit — `send_welcome_kit_personal` • Activate customer — `activate_customer` • Update KYC non compliance personal — `update_kyc_non_compliance` • Freeze deposit accounts — `freeze_deposit_accounts` • Update KYC compliance personal — `update_kyc_compliance_personal` • Release funds — `release_funds` • Update deposit account — `update_deposit_account` • Client lifecycle authorize — `client_lifecycle_task_authorization` • Update customer information — `update_customer_information`

Complaint Management (sn_bom_compl)

Prioritize and quickly resolve complaints in a consistent, controlled, and auditable way.

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Complaint Management (sn_bom_compl) — case and task layers

Case layer — what the customer requests	Task layer — how the work gets fulfilled
Complaint Case `sn_bom_compl_service` • Complaint service — `complaint_service`	**Complaint Service Task** `sn_bom_compl_task` • Complaint fulfillment — `complaint_fulfillment` • Complaint legal fulfillment — `complaint_legal_fulfillment` **Quality Control Task** `sn_bom_compl_qc_task` • Complaint draft response — `complaint_draft_response`

Card Operations (sn_bom_credit_card)

Digitize card operations across the front, middle, and back office, inclusive of dispute management capabilities.

Card Operations (sn_bom_credit_card) — case and task layers

Case layer — what the customer requests	Task layer — how the work gets fulfilled
Card Disputes Service Case `sn_bom_credit_card_disputes_servi` • Dispute card transactions — `dispute_card_transactions` **Credit Card Service** `sn_bom_credit_card_service` • Unblock credit card — `unblock_credit_card` • New credit card request — `new_credit_card_request` • Close credit card — `close_credit_card` • Decrease credit card limit — `decrease_credit_card_limit` • Increase credit card limit — `increase_credit_card_limit` • Block credit card — `block_credit_card`	**Card Disputes Task** `sn_bom_credit_card_disputes_task` • Alert merchant — `alert_merchant` • Recovery for final credit — `recover_final_credit` • Write off — `write_off` • Final credit — `final_credit` • Provisional credit — `provisional_credit` • Manual investigation — `manual_investigation` • Fraud reporting — `fraud_reporting` • Initiate chargeback — `initiate_chargeback` • Reverse provisional credit — `reverse_provisional_credit` • Review pre-arbitration and create response — `review_pre_arb_and_create_response` • Evaluate NACHA operating guidelines — `evaluate_nacha_operating_guidelines`

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Card Operations (sn_bom_credit_card) — case and task layers (continued)

Case layer — what the customer requests	Task layer — how the work gets fulfilled
	• Review arbitration response — `review_arbitration_response` • Settle payment with customer — `settle_payment_with_customer` • Review pre arbitration response and escalate to arbitration — `review_pre_arb_and_escalate_to_arb` • Review and respond to collaboration — `review_and_respond_to_collaboration` • Review ACH dispute return recommendation — `review_ach_dispute_return_recommendation` • Review case filing appeal — `review_arbitration_appeal_response` • Review dispute response and create pre arbitration — `review_dispute_response_and_pre_arb` • Review case filing and appeal — `review_arbitration_and_appeal` • Review case filing response and appeal — `review_arb_response_and_appeal` • File ACH return — `file_ach_return` • Review friendly fraud — `review_friendly_fraud` • Evaluate merchant analysis — `evaluate_merchant_analysis` • Review representment — `review_representment` • Dispute communication initiation — `dispute_communication_initiation` • Review pre arbitration response and create case filing — `review_pre_arb_response_and_arb` • Review chargeback response and respond — `review_chargeback_response_and_respond` • Verify customer supporting documents — `verify_customer_supporting_documents` • Verify ODFI supporting documents — `verify_odfi_supporting_documents` • Refund merchant — `refund_merchant`

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Card Operations (sn_bom_credit_card) — case and task layers (continued)

Case layer — what the customer requests	Task layer — how the work gets fulfilled
	• Convert provisional credit to final credit — `convert_provisional_credit` • Block card and reissue new card — `block_and_reissue` **Card Disputes Transaction** `sn_bom_credit_card_disputes_transaction` • Transaction dispute review — `transaction_dispute_review` **Credit Card Task** `sn_bom_credit_card_task` • Credit card task customer agreement — `credit_card_task_customer_agreement` • Credit card task product eligibility — `credit_card_task_product_eligibilty` • Credit card task account creation — `credit_card_task_account_creation` • Credit card task update account — `credit_card_task_update_account`

Intelligent Servicing for Fraud (sn_bom_fraud)

Facilitate fraud resolution with connected technology and teams in a consistent, controlled, and auditable way.

Intelligent Servicing for Fraud (sn_bom_fraud) — case and task layers

Case layer — what the customer requests	Task layer — how the work gets fulfilled
Fraud Case `sn_bom_fraud_case` • Card fraud by alert — `card_fraud_by_alert` • Card fraud — `card_fraud`	**Fraud Task** `sn_bom_fraud_task` • Update fraud management system — `update_fraud_management_system` • Unblock card — `unblock_card` • Cancel transaction authorization — `cancel_transaction_authorization` • Report to risk and compliance team — `report_risk_compliance_team` • Write off funds — `write_off_funds` • Recover funds — `recover_funds` • Review fraud investigation — `review_investigation`

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Intelligent Servicing for Fraud (sn_bom_fraud) — case and task layers (continued)

Case layer — what the customer requests	Task layer — how the work gets fulfilled
	• Reissue card — `reissue_card` • Contact customer — `contact_customer` • Block card — `block_card` • Report to legal team — `report_to_legal_team` • Report suspicious activity — `report_suspicious_activity` • Notify customer — `notify_customer` • Report to external authorities — `report_to_ext_authorities`

Business Deposit Operations (sn_bom_deposit_b2b)

Create transparent and repeatable processes that save time and cost for business deposits.

Business Deposit Operations (sn_bom_deposit_b2b) — case and task layers

Case layer — what the customer requests	Task layer — how the work gets fulfilled
Business Deposit Service Case `sn_bom_deposit_b2b_service` • Manage financial relationship — `manage_financial_relationship` • Add business standing order — `add_standing_order_business` • Modify business standing order — `modify_standing_order_business` • Cancel business standing orders — `cancel_standing_orders_business` • Failed business standing order — `failed_standing_order_business` • Close business deposit account — `close_deposit_account_business` • Originate business deposit account — `originate_deposit_account_busines`	**Business Deposit Task** `sn_bom_deposit_b2b_task` • Create and activate business account — `create_and_activate_account_business` • Delink business deposit account — `delink_deposit_account_business` • Verify business operating instructions — `verify_operating_instructions_business` • Update business deposit account — `update_deposit_account_business` • Business deposit authorization — `Deposit_authorization_business` • Retry business standing order — `retry_standing_order_business` • Send business account opening kit — `account_opening_kit`

Personal Deposit Operations (sn_bom_deposit_b2c)

Create transparent and repeatable processes that save time and cost for Retail Deposit Operations.

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Personal Deposit Operations (sn_bom_deposit_b2c) — case and task layers

Case layer — what the customer requests	Task layer — how the work gets fulfilled
Personal Deposit Service Case `sn_bom_deposit_b2c_service`	**Personal Deposit Task** `sn_bom_deposit_b2c_task`
• Add personal standing order — `add_standing_order`	• Create and activate personal account — `create_and_activate_account_personal`
• Modify personal standing order — `modify_standing_order`	• Verify personal operating instructions — `verify_operating_instructions`
• Cancel personal standing orders — `cancel_standing_orders`	• Personal deposit authorization — `deposit_task_authorization_personal`
• Failed personal standing order — `failed_standing_order_personal`	• Update personal deposit account — `update_deposit_account_personal`
• Add financial account relationship — `add_financial_account_relationshi`	• Customer onboarding — `customer_onboarding_deposit_personal`
• Modify financial account relationship — `modify_financial_account_relation`	• Delink personal deposit account — `delink_deposit_account_personal`
• Remove financial account relationship — `remove_financial_account_relation`	• Retry personal standing order — `retry_standing_order_personal`
• Originate personal deposit account — `originate_deposit_account_persona`	• Send personal account opening kit — `send_account_opening_kit`
• Close personal deposit account — `close_deposit_account_personal`	

Business Loan Operations (sn_bom_loan_b2b)

Make better, faster loan servicing decisions with data-driven automation.

Business Loan Operations (sn_bom_loan_b2b) — case and task layers

Case layer — what the customer requests	Task layer — how the work gets fulfilled
Business Loan Service Case `sn_bom_loan_b2b_service`	**Business Loan Task** `sn_bom_loan_b2b_task`
• Business loan restructure — `loan_restructure_business`	• Business loan task authorization — `loan_task_authorization_business`
• Loan drawdown — `loan_drawdown_business`	• Business loan task review — `loan_task_review_business`
• Business loan partial prepayment — `partial_prepayment_business`	• Business loan task update account — `loan_task_update_account_business`
• Business loan deferment — `loan_deferment_business`	• Loan task disbursement — `loan_task_disbursement_business`
• Business loan forgiveness — `loan_forgiveness_business`	

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Business Loan Operations (sn_bom_loan_b2b) — case and task layers (continued)

Case layer — what the customer requests	Task layer — how the work gets fulfilled
• Loan rollover — `loan_rollover_business` • Business loan write off — `loan_write_off_business` • Business missed installment repayment — `missed_installment_repayment_business`	

Personal Loan Operations (sn_bom_loan)

Financial Services Personal Loan Operations workflows for customer requests.

Personal Loan Operations (sn_bom_loan) — case and task layers

Case layer — what the customer requests	Task layer — how the work gets fulfilled
Personal Loan Service Case `sn_bom_loan_service` • Personal loan restructure — `loan_restructure_personal` • Personal loan partial prepayment — `partial_prepayment_personal` • Personal loan deferment — `loan_deferment_personal` • Personal loan forgiveness — `loan_forgiveness_personal` • Personal missed installment repayment — `missed_installment_repayment_personal` • Personal loan write off — `loan_write_off_personal`	**Personal Loan Task** `sn_bom_loan_task` • Personal loan task review — `loan_task_review_personal` • Personal loan task authorization — `loan_task_authorization_personal` • Personal loan task update account — `loan_task_update_account_personal`

Credit Operations (sn_bom_credit_asmt)

Credit assessment and covenant monitoring across business and personal lending.

Credit Operations (sn_bom_credit_asmt) — case and task layers

Case layer — what the customer requests	Task layer — how the work gets fulfilled
Business Loan Credit Service Case `sn_bom_credit_asmt_loan_b2b_service`	**Business Credit Task** (shared across this application's case types) `sn_bom_credit_asmt_b2b_task`

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Credit Operations (sn_bom_credit_asmt) — case and task layers (continued)

Case layer — what the customer requests	Task layer — how the work gets fulfilled
• Business loan restructure proposal — `loan_restructure_proposal_busines` • Business covenant breach — `covenant_breach_business` **Personal Loan Credit Service Case** `sn_bom_credit_asmt_loan_service` • Personal loan restructure proposal — `loan_restructure_proposal_personal` • Personal covenant breach — `covenant_breach_personal` **Business Credit Service Case** `sn_bom_credit_asmt_b2b_service` No service definitions configured. **Personal Credit Service Case** `sn_bom_credit_asmt_service` No service definitions configured.	• Business credit authorization — `credit_authorization_business` • Business credit review — `credit_review_business` • Update business covenant — `update_covenant_business` • Business credit assessment — `credit_assessment_business` **Credit Task** (shared across this application's case types) `sn_bom_credit_asmt_task` • Update personal covenant — `update_covenant_personal` • Personal credit assessment — `credit_assessment_personal` • Personal credit review — `credit_review_personal` • Personal credit authorization — `credit_authorization_personal`

Payment Operations (sn_bom_payment)

Consolidate requests for payment operations and route them to appropriate teams across the middle and back office.

Payment Operations (sn_bom_payment) — case and task layers

Case layer — what the customer requests	Task layer — how the work gets fulfilled
Claim `sn_bom_payment_claim` • Internal claim — `internal_claim` • External claim — `external_claim` **Payment Inquiry Case** `sn_bom_payment_inquiry` • Payment in error — `payment_in_error` • Beneficiary claim non-receipt - internal — `beneficiary_claim_non_receipt_internal` • Beneficiary claim non-receipt - external — `beneficiary_claim_non_receipt_external` **Payment Service** `sn_bom_payment_service`	This application has no task-level service definitions.

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Payment Operations (sn_bom_payment) — case and task layers (continued)

Case layer — what the customer requests	Task layer — how the work gets fulfilled
• Debit approval — `debit_approval`	

Treasury Operations (sn_bom_treasury)

Speed onboarding for treasury services with streamlined workflows and eliminate redundant requests for customer information.

Treasury Operations (sn_bom_treasury) — case and task layers

Case layer — what the customer requests	Task layer — how the work gets fulfilled
RDC Service Case `sn_bom_treasury_rdc_service` • Onboard RDC service — `onboard_rdc_service` **Wire Service Case** `sn_bom_treasury_wire_service` • Onboard wire service — `onboard_wire_service`	**Treasury Task** (shared across this application's case types) `sn_bom_treasury_task` • Send activation email — `send_activation_email` • Activate RDC service — `activate_rdc_service` • Initiate customer training — `initiate_customer_training` • Due diligence - RDC — `due_diligence_rdc` • Activate wire service — `activate_wire_service`

Financial Services Operations Core (sn_bom)

Core Financial Services data model used in Financial Services Operations.

Financial Services Operations Core (sn_bom) — case and task layers

Case layer — what the customer requests	Task layer — how the work gets fulfilled
Financial Services Case `sn_bom_financial_service` No service definitions configured.	This application has no task-level service definitions.

Know Your Customer (sn_bom_kyc)

Shared KYC task library consumed by the lifecycle applications.

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Know Your Customer (sn_bom_kyc) — case and task layers

Case layer — what the customer requests	Task layer — how the work gets fulfilled
This application defines no case types.	**KYC Account Task** `sn_bom_kyc_account_task` • CDD - Account — `cdd_account` **KYC Contact Task** `sn_bom_kyc_contact_task` • CDD - Contact — `cdd_contact` • Socure - CDD - Contact — `socure_cdd_contact` **KYC Customer Task** `sn_bom_kyc_customer_task` • Socure - CDD - Customer — `socure_cdd_customer` • CDD - Customer — `cdd_customer`

Insurance case and task layers by application

Case and task definitions organized by FSO Insurance application scope. Use this reference to identify which service definitions support each case type and task type across personal lines, commercial lines, life insurance, claims, and underwriting applications.

Personal Lines Servicing (sn_ins_policy_b2c)

Handle mid-term policy changes and coverage inquiries for personal auto and homeowners policyholders across phone, digital, and self-service channels.

Personal Lines Servicing (sn_ins_policy_b2c) — case and task layers

Case layer — what the policyholder requests	Task layer — how the work gets fulfilled
Auto Policy Case `sn_ins_policy_b2c_service` • Personal auto change coverage — `personal_auto_change_coverage` **Homeowner Policy Case** `sn_ins_policy_b2c_home_service` • Homeowners change coverage — `homeowners_change_coverage`	**Auto Policy Task** `sn_ins_policy_b2c_task` • Personal auto update policy — `personal_auto_update_policy` • Personal auto send policy document — `personal_auto_send_policy_document` **Homeowner Policy Task** `sn_ins_policy_b2c_home_service_task`

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Personal Lines Servicing (sn_ins_policy_b2c) — case and task layers (continued)

Case layer — what the policyholder requests	Task layer — how the work gets fulfilled
	• Homeowners update policy — `homeowners_update_policy` • Homeowners send policy documents — `homeowners_send_policy_documents`

Commercial Lines Servicing (sn_ins_policy_b2b)

Service commercial policies with support for the agent and broker relationship model, multi-party policy structures, and audit-ready controls.

Commercial Lines Servicing (sn_ins_policy_b2b) — case and task layers

Case layer — what the policyholder requests	Task layer — how the work gets fulfilled
Business Owner Policy Case `sn_ins_policy_b2b_bop_service` • BOP change coverage — `bop_change_coverage`	**Business Owner Policy Task** `sn_ins_policy_b2b_bop_task` • BOP update policy — `bop_update_policy` • BOP send policy documents — `bop_send_policy_documents`

Complaint Management (sn_bom_compl)

Prioritize and quickly resolve policyholder complaints in a consistent, controlled, and auditable way — common app, shared with every FSO vertical.

Complaint Management (sn_bom_compl) — case and task layers

Case layer — what the policyholder requests	Task layer — how the work gets fulfilled
Complaint Case `sn_bom_compl_service` • Complaint service — `complaint_service`	**Complaint Service Task** `sn_bom_compl_task` • Complaint fulfillment — `complaint_fulfillment` • Complaint legal fulfillment — `complaint_legal_fulfillment` **Quality Control Task** `sn_bom_compl_qc_task` • Complaint draft response — `complaint_draft_response`

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Individual Life Servicing (sn_ins_indiv_life)

Manage beneficiary changes, coverage adjustments, and policy loans for individual life and disability policyholders.

Individual Life Servicing (sn_ins_indiv_life) — case and task layers

Case layer — what the policyholder requests	Task layer — how the work gets fulfilled
Individual Life Policy Case `sn_ins_indiv_life_service` • Cancel policy — `indiv_life_policy_cancellation` • Increase coverage — `indiv_life_increase_coverage` • Policy Loan Request — `policy_loan_request` • Add/Change beneficiary — `indiv_life_change_beneficiary` • Convert term to perm — `indiv_life_convert_term_to_perm` • Decrease coverage — `indiv_life_decrease_coverage`	**Individual Life Policy Task** `sn_ins_indiv_life_task` • Update individual life policy — `indiv_life_update_policy` • Request medical exam — `sn_request_medical_exam` • Review Loan Request — `review_loan_request` • Review Policy and Claim Details — `review_policy_claim_details` • Review Previous Case Details — `review_previous_case_details` • Initiate Quality Review — `initiate_quality_review` • Share Payment Details To Disbursement System — `share_payment_details` • Initiate Loan Request Task — `initiate_loan_request_task` • Compare Loan Amount with Maximum and Threshold — `compare_loan_amount_with_max_threshold` • Send individual life policy documents — `indiv_life_send_policy_documents`

Group Life Servicing (sn_ins_group_life)

Administer group life and employee benefits policies through the employer and group administrator relationship rather than the individual policyholder.

Group Life Servicing (sn_ins_group_life) — case and task layers

Case layer — what the group administrator requests	Task layer — how the work gets fulfilled
Group Life Policy Case `sn_ins_group_life_service`	**Group Life Policy Task** `sn_ins_group_life_task`

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Group Life Servicing (sn_ins_group_life) — case and task layers (continued)

Case layer — what the group administrator requests	Task layer — how the work gets fulfilled
• Group life change member info — `group_life_change_member_info`	• Group life update policy — `group_life_update_policy` • Group life send policy documents — `group_life_send_policy_documents`

Personal Lines Claims (sn_ins_claim_pers)

Run the personal auto and accident claims lifecycle from first notice of loss through resolution with persona-based adjuster workspaces.

Personal Lines Claims (sn_ins_claim_pers) — case and task layers

Case layer — what the policyholder requests	Task layer — how the work gets fulfilled
Personal Auto Claim Case `sn_ins_claim_pers_auto_service` • Personal auto policy report claim — `personal_auto_policy_claim` **Personal Accident Claim Case** `sn_ins_claim_pers_accident_claim_case` • Personal accident policy report claim — `personal_accident_policy_report_claim`	**Personal Auto Claim Task** `sn_ins_claim_pers_auto_task` — shared across this application's case types • Personal auto close claim — `pers_auto_close_claim` • Personal auto manual claim validation — `pers_auto_claim_manual_validation` **Personal Auto Claim Adjuster Task** `sn_ins_claim_pers_auto_adj_task` — shared across this application's case types • Personal auto claim review — `pers_auto_claim_review`

Commercial Lines Claims (sn_ins_claim_cml)

Coordinate multi-adjuster commercial auto claims from FNOL through settlement, with manual validation and straight-through closure paths.

Commercial Lines Claims (sn_ins_claim_cml) — case and task layers

Case layer — what the policyholder requests	Task layer — how the work gets fulfilled
Commercial Auto Claim Case `sn_ins_claim_cml_auto_service` • Commercial auto policy report claim — `commercial_auto_policy_claim`	**Commercial Auto Claim Task** `sn_ins_claim_cml_auto_task` • Commercial auto manual claim validation — `manual_cml_auto_claim_validation` • Commercial auto close claim — `cml_auto_close_claim`

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Commercial Lines Claims (sn_ins_claim_cml) — case and task layers (continued)

Case layer — what the policyholder requests	Task layer — how the work gets fulfilled
	Commercial Auto Claim Adjuster Task `sn_ins_claim_cml_auto_adj_task` • Commercial auto claim review — `cml_auto_claim_review`

Individual Life Claims (sn_ins_claim_indl)

Digitize individual life death-claim intake with beneficiary verification and task orchestration across the carrier and beneficiary journey.

Individual Life Claims (sn_ins_claim_indl) — case and task layers

Case layer — what the beneficiary requests	Task layer — how the work gets fulfilled
Individual Death Claim `sn_ins_claim_indl_death_case` • Report individual death claim — `indiv_death_claim_report` **Related Death Policy Claim** `sn_ins_claim_indl_rel_death_case` — no service definitions configured.	**Individual Death Claim Task** `sn_ins_claim_indl_death_task` — shared across this application's case types — no service definitions configured.

Insurance Claims (sn_ins_gen_claim)

A single configurable claims framework that adapts to any line of business — P&C, life, travel, or others — without new case types, shown here with a travel insurance configuration.

Insurance Claims (sn_ins_gen_claim) — case and task layers

Case layer — what the claimant requests	Task layer — how the work gets fulfilled
Claim Case `sn_ins_gen_claim_case` • Report accidental injury benefit claim — `report_accidental_injury_benefit_claim` • Report Personal Property Damage Benefit Claim — `personal_property_damage_claim` • Report travel claim — `general_claim_report`	**Claim Task** `sn_ins_gen_claim_task` — no service definitions configured. **Claim Adjuster Task** `sn_ins_gen_claim_adj_task` • Quality Review Task — `Quality_Review_Task` • Travel claim trip incident adjuster review — `travel_claim_trip_adj_review` • Review Previous Case Details — `Review_Previous_Case_Details_Per_Acciden` • Share Payment Details To Disbursement System — `share_payment_details_claims`

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Insurance Claims (sn_ins_gen_claim) — case and task layers (continued)

Case layer — what the claimant requests	Task layer — how the work gets fulfilled
	• Travel claim baggage incident adjuster review — `travel_claim_baggage_adj_review` • Compare Estimated Payment with Reserve — `Compare_Estimated_Payment_with_Reserve` • Personal Property Damage Adjuster Review — `personal_property_damage_adjuster_review` • Accidental Injury Adjuster Review — `accidental_injury_adjuster_review` • Bodily Injury Adjuster Task — `bodily_injury_adjuster_task` • Review Policy Details and Eligibility — `review_policy_details_and_eligibility`

Personal Lines Underwriting (sn_ins_underwrite)

Shared underwriting task library consumed by the personal lines servicing app to review coverage and terms on requested policy changes.

Personal Lines Underwriting (sn_ins_underwrite) — case and task layers

Case layer — what the policyholder requests	Task layer — how the work gets fulfilled
This application defines no case types.	**Underwriting Service Task** `sn_ins_underwrite_b2c_task` • Underwriter coverage review — `underwriter_coverage_review`

Commercial Lines Underwriting (sn_ins_uw_b2b)

Shared underwriting task library consumed by the commercial lines servicing app to approve new coverages and terms on a policy.

Commercial Lines Underwriting (sn_ins_uw_b2b) — case and task layers

Case layer — what the policyholder requests	Task layer — how the work gets fulfilled
This application defines no case types.	**Commercial Underwriting Service Task** `sn_ins_uw_b2b_task` • Commercial lines underwriting approval — `commercial_lines_underwriting_approval`

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Individual Life Underwriting (sn_ins_indiv_uw)

Shared underwriting task library consumed by the individual life servicing app to approve requested coverage increases.

Individual Life Underwriting (sn_ins_indiv_uw) — case and task layers

Case layer — what the policyholder requests	Task layer — how the work gets fulfilled
This application defines no case types.	**Individual Life Underwriting Service Task** `sn_ins_indiv_uw_task` • Individual life increase coverage underwriter approval — `indiv_life_incr_cov_uw_approval`

Group Life Underwriting (sn_ins_group_uw)

Shared underwriting task library consumed by the group life servicing app to approve new member info on a group policy.

Group Life Underwriting (sn_ins_group_uw) — case and task layers

Case layer — what the group administrator requests	Task layer — how the work gets fulfilled
This application defines no case types.	**Group Life Underwriting Service Task** `sn_ins_group_uw_task` • Group life underwriting approval — `group_life_underwriting_approval`

Insurance Special Investigations (sn_ins_siu)

Shared SIU task library consumed by the personal and commercial auto claims apps to investigate claims flagged for potential fraud.

Insurance Special Investigations (sn_ins_siu) — case and task layers

Case layer — what the policyholder requests	Task layer — how the work gets fulfilled
This application defines no case types.	**SIU Task** `sn_ins_siu_task` • Commercial auto claim evaluation for fraud — `cml_auto_claim_evaluation_for_fraud` • Personal auto claim evaluation for fraud — `pers_auto_claim_evaluation_for_fraud`

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Remote Data Options for Remote Tables

Understand the different approaches of implementing remote tables, and the advantages and disadvantages of each.

Full Remote

In a full remote system, all account information (accounts, insurance policies, and transactions) is stored in an external system.

This configuration provides real-time information for customers that want financial accounts/policies to come directly from the source system when:

- Looking at a customer record
- Relating information to a case
- Getting a 360 view of a customer; for example, in the Customer Information tab

Pros and Cons of Full Remote

Pros	Cons
• Provides a real-time aggregate view of account & transaction information (Customer 360) for a single customer across multiple request types (for example, Deposit/Loan accounts) • The latest information always appears for fulfillers within the workspace • No sensitive data or Personally Identifiable Information (PII) is stored in the platform	• No remote table data will be available on parent local tables, resulting in lost functionality with sold product/consumer/account • Updates are required on customer information (C360), record producers, forms, playbooks, reference fields, reference qualifiers, UI actions, scripts, and other areas to point from base system FSO tables to remote tables

Hybrid

In a hybrid system, the system utilizes lookup and save functionality to query information from external systems and persist header-level information into local tables.

This functionality can be utilized in tandem with batches/real-time API calls to store certain data locally.

Customer 360 is possible in this view, but it may require additional strategies around batch uploads and API calls to populate the data. You must be willing to store certain information about external data in local tables in this configuration.

Pros and Cons of Hybrid

Pros	Cons
• Store only non-sensitive information in the system that is required and doesn't change often • Use the base system FSO field lookup decorator to search & persist data	• Data persisted onto local tables will become outdated if not refreshed - you must have a strategy to refresh data from the external system • An aggregate view of financial accounts/transactions for an account or consumer

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Pros and Cons of Hybrid (continued)

Pros	Cons
• The FSO Remote Table plugin can reduce development time if used with lookup and save functionality • Fully remote data that is presented on the record will be current	won't be shown until information has been persisted (if using lookup and save functionality) or a batch/real-time API synchronization has been performed at runtime

Full local

In a full local data storage architectural approach, all customer and account information (customer, accounts, insurance policies) is stored in FSO. This configuration provides faster access to information for customers who want financial accounts/policies to be refreshed from the source system on a periodic basis (daily or at regular intervals throughout the day).

You may find this approach useful when the use case does not rely on the most recent data and prioritizes reporting needs.

This approach helps with the following user actions:

- Looking at a customer record
- Relating information to a case
- Getting a 360 view of a customer; for example, in the Customer Information tab

Pros and Cons of Full Local

Pros	Cons
• Best suited for use cases that require less frequently changing information aggregate view • Information loaded into FSO is required for Reporting and dashboarding purposes • Easy to build Customer 360 for a single customer for different personas	• Data persisted onto local tables will become outdated if not refreshed - you must have a strategy to refresh data from the external system • Users have to manually switch between tools ("swivel chair") for the most updated information • Additional solutions may be needed to secure PII data

Choosing an Integration Approach

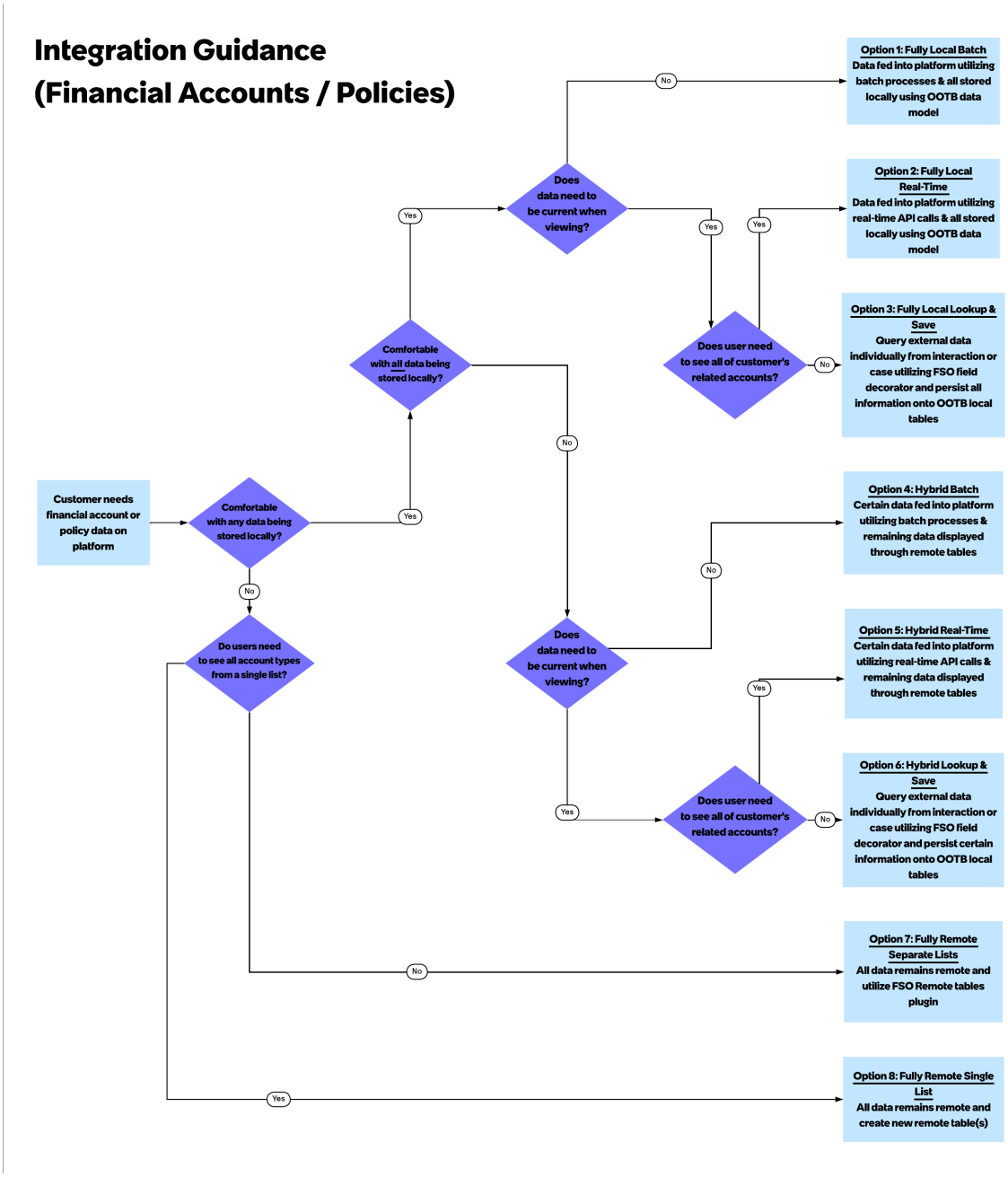
You have several options to integrate your data with your platform. Review the Integration Guidance decision matrix to determine which is the best approach for your needs.

Some options can be used in tandem with others. For instance, a Hybrid Batch solution could be used to load certain account/policy data into the system. If a support agent wants to query updated information on a record, they could do a lookup and persist any new information from the external system onto the local table.

Consider the following questions when choosing an integration approach:

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- Are you comfortable with any data being stored locally? What about all data being stored locally?
- Do you need to see all account types from a single list?
- Must the data be current when viewing?
- Must the user see all the customer's related accounts?



Using the FSO Remote Table Plugin

When choosing your integration approach, also consider using the FSO Remote Table plugin in comparison to creating your own custom remote tables.

The FSO Remote Table plugin provides extensions off the lowest level FSO tables that extend Sold Product. However, this data won't appear on parent tables because it's cached in memory.

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The FSO Remote Table plugin is a good option if your agents only need to access individual accounts / policies from an interaction or case.

If agents need to see several types of accounts in a single list, or they need to see all account information when looking at a customer record, you may consider creating a custom remote table and make references to tables such as Customer and Case where applicable.

Working with ServiceNow REST APIs

Financial Services Operations (FSO) leverages the REST *Table* API to enable external sources, such as bank applications, to interact with the FSO data stored on a ServiceNow instance. The *Table* API provides endpoints that enable you to perform all CRUD operations (create, read, update, and delete) on your FSO centric tables from an external source.

For example, you will use this API to locate customer records and query specific FSO information, such as customer credit cards, payments, and loans. For additional information on the available tables within FSO, see Financial Services Operations Core and the FSO table definitions.

You must ensure that the user that you use when calling these REST endpoints has the required roles assigned to them. The following are the roles required based on the table that you are trying to access:

- Financial Services Payment Operations: sn_bom_payment.admin and admin
- Financial Services Card Operations: sn_bom_card.admin and admin
- Financial Services Business Loan Operations: sn_bom_loan_b2b.admin and admin
- Financial Services Personal Loan Operations: sn_bom_loan.b2c_admin and admin

For a list of all of the FSO roles and descriptions, see User roles and FSO Business rules.

Test driving ServiceNow® REST APIs

The ServiceNow platform provides the REST API Explorer, which allows you to access the available REST APIs within your instance. Use this tool to interact with the various FSO tables within your instance before trying to implement the endpoint calls within your application.

Integration use cases

There are numerous ways to integrate with FSO depending on your company's needs. This section describes some of the more common of these integration use cases. You can deploy each of these use cases on their own or you can combine them to meet your specific needs.

Note: Every customer's environment is different. These use case scenarios only show generic implementations for the stated use cases. Your actual implementation may be quite different.

- Lookup remote information in the system of record
- Agent submitting a case
- External systems submitting a case request
- Update remote information in the system of record
- Setting up a remote table integration

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Lookup remote information in the system of record

This use case illustrates how to use a REST API call to lookup financial transaction details for a customer's mortgage account on a remote banking system (system of record).

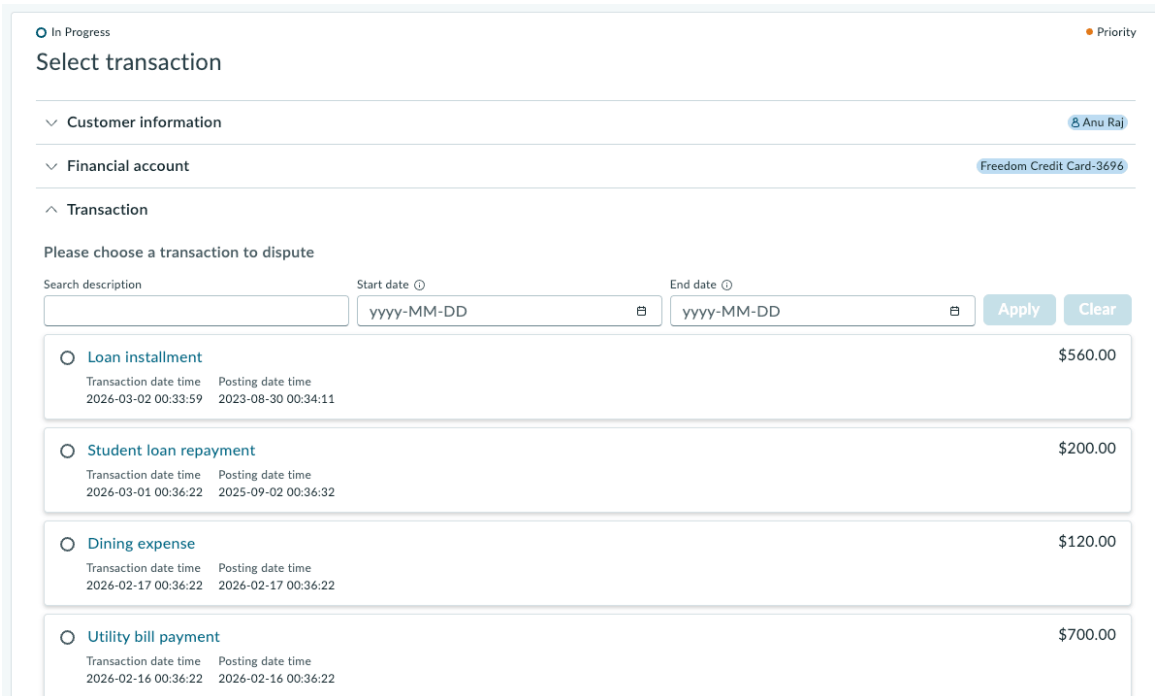
A call center agent responds to a customer inquiry and creates a new FSO case using a ServiceNow form. In that form, they manually enter the consumer, financial account, category, and short description information, and any associated notes.

Using the consumer and financial account information, a script within the ServiceNow form calls a remote REST endpoint on the remote banking system (bank application) to obtain the financial transaction details. It then displays these details in the ServiceNow form so that the agent can verify the information before manually entering the remainder of the required case information. Once complete, the FSO case is cached on the ServiceNow instance.

Note: This use case assumes the bank application exposes the REST endpoint `GET /api/getTransactions` that returns the requested consumer details and their associated financial account.



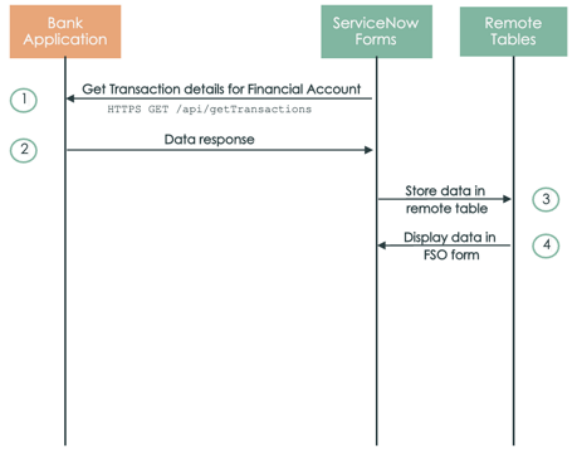
The following is an example of what the financial transaction details received from the remote bank application might look like when they appear on the FSO case form:



The following diagram shows the application flow for this use case scenario and provides brief remarks on any required processing. In this implementation, the data obtained from the remote

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bank application is store in remote tables. Remote tables are only cached in memory, they are never stored in the ServiceNow database tables. You can also implement this scenario by writing the remote data to the corresponding ServiceNow database tables. The s scenario illustrates how to store data in the ServiceNow database tables using the GlideRecord API.



1. The agent enters the required information on the FSO form. Using this information, formulate the REST call `/api/getTransactions` using the RESTMessageV2 API and send it to the remote bank application to obtain the customer's financial transaction details.
2. The remote bank application processes the request and returns the specified customer's financial transaction details.
3. The financial transaction details are cached on the ServiceNow instance in remote tables using the v_table API.
4. The transaction details are then displayed on the FSO form.

Example code

The follow code example shows how to use the RESTMessageV2 API to create and execute the REST call to the external bank application. It then store the return results in a remote table using the v_table API. Before you can use the `v_table` API you must activate the Remote Tables (com.glide.script.vtable) plugin.

```
(function executeQuery (v_table, v_query) {
// Parameters needed in the request body of the REST endpoint
  var requestBody = {

 'financial_account':v_query.getParameter('financial_account')
  };

  // Instantiate the RESTMessageV2 object
  var request = new sn_ws.RESTMessageV2();
  // Set the HTTP method as "GET"
  request.setHttpMethod('get');
  // URL of the endpoint on the bank application

 request.setEndpoint('https://
<yourbankapphost>/api/getTransactionDetails');
  // Request body as a string
  request.setRequestBody(JSON.stringify(requestBody));
  // Call the REST endpoint
  var response = request.execute();
  // Get the response body
  var responseBody = response.getBody();
  // Parse the response body into an object
  var responseObj = JSON.parse(responseBody);

  // Store the response body into a virtual table
```

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```
  v_table.addRow({
    sys_id: gs.generateGUID(),
    amount: responseObj.amount,
    description: responseObj.description,
    posting_date: responseObj.posting_date,
    transaction_date: responseObj.transaction_date
  });

}) (v_table, v_query);
```

Example code

The follow code example shows how to query a remote table and display it in the FSO form.

```
function getRequiredInfo() {

  // Instantiate a GlideRecord object with the remote table
 containing the financial transaction details.
  var now_GR = new
 GlideRecord('transaction_details_remote_table');

  // Create a query to obtain the desired financial account
  now_GR.addQuery('financial_account',
 g_form.getValue('financial_account'));

  // Execute the query
  var result = now_GR.query();

  // Display the data in the FSO form
  var data = [];
  data ['amount'] = result.amount;
  data ['description'] = result.description;
  data ['posting_date'] = result.posting_date;
  data ['transaction_date'] = result.transaction_date;

  return data;
}

getRequiredInfo();
```

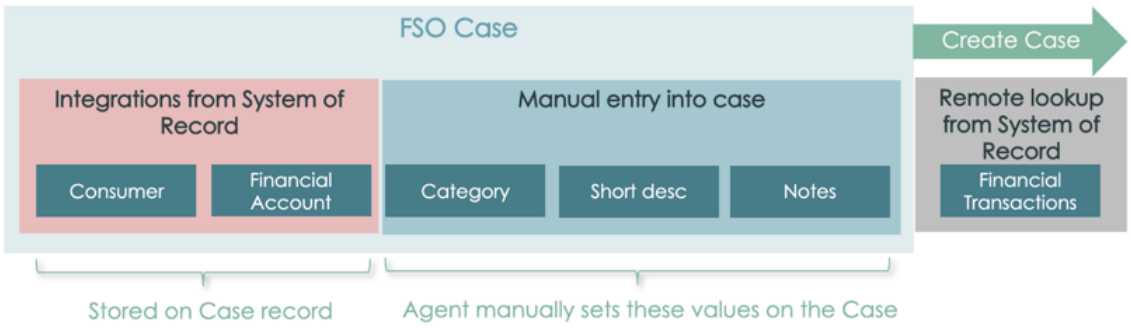
Agent submitting a case

This use case illustrates how to enable an agent to submit a case for a known customer.

In this scenario, from within an FSO complaint form, an agent looks up a customer's account information, which is located on a remote bank application. Once located, it appears within the complaint form and the agent then manually fills in the case details related to the customer's mortgage account and save the complaint case. In the background, the form script saves the customer details and financial account information locally on the ServiceNow instance.

Note: This scenario assumes the bank application exposes two REST endpoints *`GET /api/getConsumerDetails`* and *`GET /api/getFinancialAccounts`* that return the requested consumer details and their associated financial account information.

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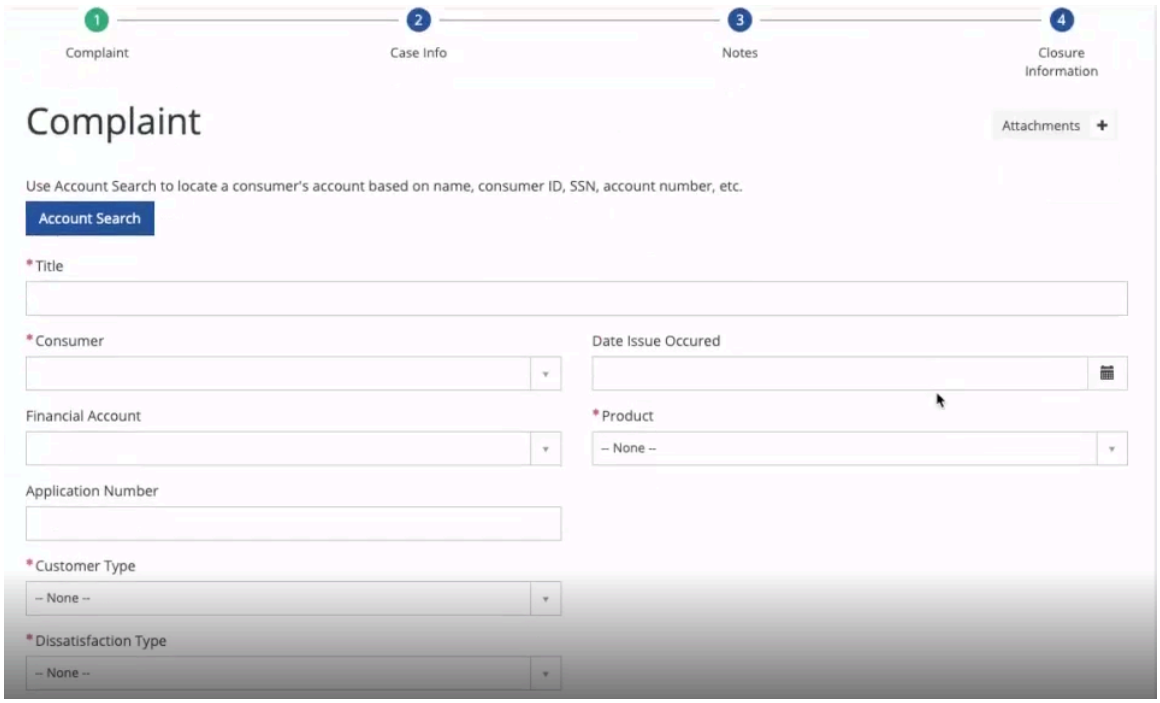


The ServiceNow tables that are accessed in this scenario are the following:

- Consumer [csm_consumer]: Contains customer record.
- Loan Account [sn_bom_loan_account]: Contains loan account information for each customer.

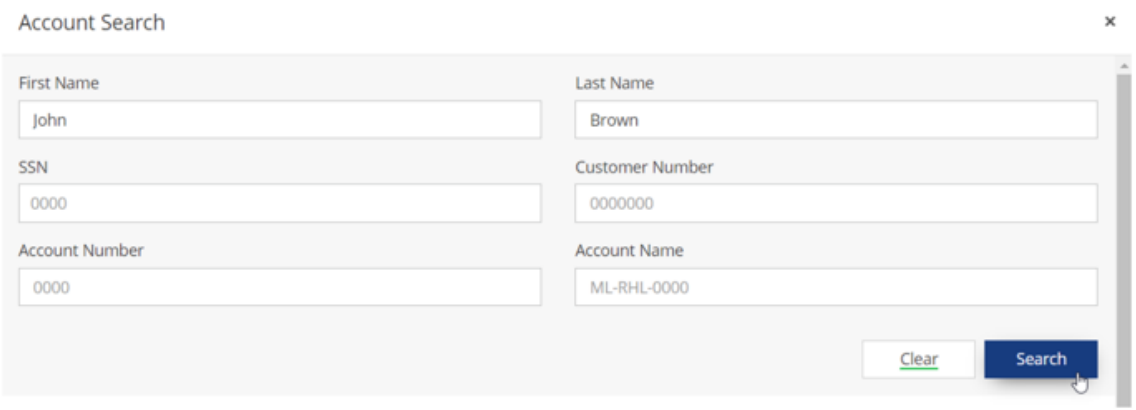
Note: Loan Account is a type of Financial Account.

The following is an example of a ServiceNow complaint form (case form) that walks an agent through filing a complaint on behalf of a customer. In this form, the agent clicks the Account Search button on the form to locate the customer's account information.



When the agent clicks the **Account Search** a pop-up similar to the following appears. The pop-up allows the agent to lookup the customer's account using any of the displayed search parameters. You can create your own search criteria based on your specific web service. These web services generally come from Customer Master and Account Master systems, CRMs, core banking mainframes, and APIs from core banking software providers such as Fiserv, FIS, Jack Henry, Finastra and others.

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The search returns the following accounts for this customer.

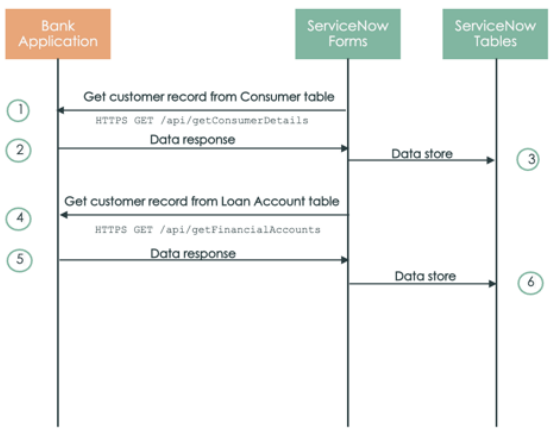
Accounts

Select an account to continue creating a new case.

Name	Account Number	Class	Product	Customer	Status
CA-CAA-9068	9068	Checking Account	Checking Account Adv	John Brown	Active
CC-SRCC-7758	7758	Credit Card	Sky Reward Credit Card	John Brown	Active
ML-RHL-6534	6534	Mortgage	Fixed Home Loan	John Brown	Active
SA-ASA-4472	4472	Saving Account	Adv Saving Account	John Brown	Active

The agent selects the appropriate account and the necessary account information is automatically populated in the case form. The agent then adds any additional information needed to submit the customer case and clicks the **Submit** button to save the complaint in the ServiceNow instance.

The following diagram shows the flow of the REST API calls for this use case and provides brief remarks on any required processing.



1. The agent enters the customer lookup information on the complaint form. Using this information, formulate the REST call `/api/getConsumerDetails` using the RESTMessageV2 API and send it to the remote bank application to obtain the customer's account details.
2. The `/getConsumerDetails` endpoint returns the consumer details or an error if the customer is not located.
3. Using the GlideRecord API, create/update the associated customer record in the ServiceNow Consumers [csm_consumer] table with the consumer information.
4. Using the account information returned by the `/api/getConsumerDetails` REST call, lookup the customer mortgage record on the remote bank application. Again, use the *RESTMessageV2* API to formulate and send the call to the `/`

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`getFinancialAccounts` endpoint on the bank application to obtain the customer's mortgage record.

5. The `/getFinancialAccounts` endpoint returns the financial accounts associated with the specified customer.
6. Using the GlideRecord API, create/update the associated consumer's financial account information in the ServiceNow financial_account table.

Example code

The follow is a JavaScript example that performs the steps outlined above:

```
// Fetch consumers for the given first name and last name and
 associated
// financial accounts from the remote bank application
function fetchConsumers(consumer_fname, consumer_lname) {

  var request = new sn_ws.RESTMessageV2();
  request.setHttpMethod('get');

 request.setEndpoint('api/getConsumerDetails?fname=consumer_fnam
e&lname=consumer_lname');

  var response = request.execute();
  var responseBody = response.getBody();
  var responseObj = JSON.parse(responseBody);
  var consumers = responseObj.consumers;

  // Create a record in the ServiceNow Consumer [csm_consumer]
 table for the specified consumer
  var consumerDetails = [];
  consumers.foreach(function(consumer){
    var consumerGR = new GlideRecord('csm_consumer');
    consumerGR.initialize();
    consumerGR.setValue('uid', consumer.uid);
    consumerGR.setValue('name', consumer.name);
    consumerGR.setValue('email', consumer.email);
    consumerGR.setValue('mobile', consumer.mobile);
    consumerGR.setValue('address', consumer.address);
    if(consumerGR.update()){
      consumer.sysId = consumerGR.getValue('sys_id');
      consumer.financialAccount =
 fetchFinancialAccountsForConsumer(consumer);
    }
  });
}
// Fetch financial accounts for the specified consumer
function fetchFinancialAccountsForConsumer(consumer) {

  var financialAccounts = [];
  var request = new sn_ws.RESTMessageV2();
  request.setHttpMethod('get');
```

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```
  request.setEndpoint('api/getFinancialAccounts/' + consumer);
  var response = request.execute();
  var responseBody = response.getBody();
  var responseObj = JSON.parse(responseBody);
  var financialAccounts = responseObj.financialAccounts;

// Create a record in the ServiceNow financial_account table for
 each of the customer's financial accounts
  financialAccounts.foreach(function(finAccount){
    var finAccountGR = new GlideRecord('financial_account');
    finAccountGR.initialize();
    finAccountGR.setValue('uid', finAccount.uid);
    finAccountGR.setValue('type', finAccount.type);
    finAccountGR.setValue('number', finAccount.ac_number);
    finAccountGR.setValue('balance', finAccount.balance);

    if(finAccountGR.update()){
      finAccount.sysId = finAccountGR.getValue('balance');
      financialAccounts.push(finAccount);
    }
  });

  return financialAccounts;
}


// The following retrieves an object to display in UI page

fnmae = 'john';
lname = 'brown';

var consumerObj = fetchConsumers(fname, lname);

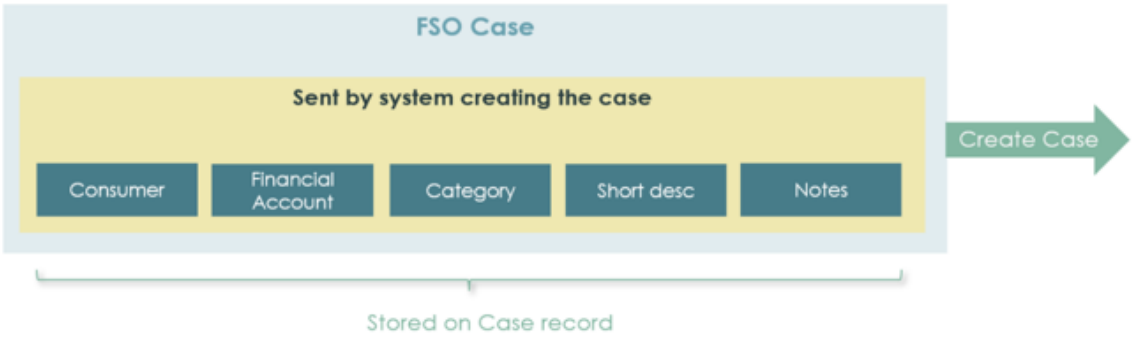
consumerObj.foreach(function(consumer){
  // Display the details on the page and populate it in the form
 as necessary
  console.log(consumer);
});
```

External systems submitting a case request

This use case illustrates how the ServiceNow Financial Services Operations (FSO) product can receive case requests from an external system, such as online or mobile banking application, core banking systems, or other CRM tools.

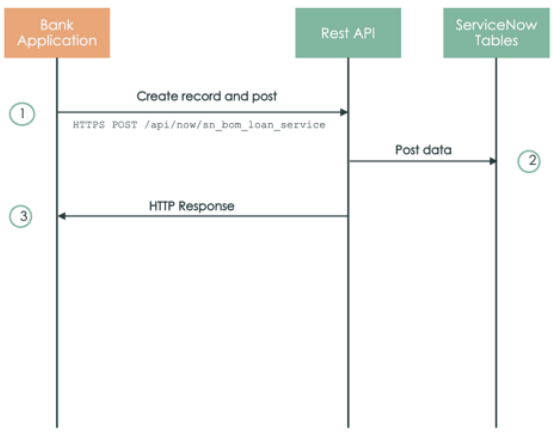
Any system that can handle making REST API calls can implement this scenario to create customer cases in FSO. In this scenario, the fields consumer, financial account, category, short description, and notes are sent from the external system.

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The table that is accessed in this scenario is the Loan Service Case [sn_bom_loan_service].

The following diagram shows the flow of the REST API calls for this scenario and provides brief remarks on the processing.



1. In the bank application, define the information necessary to create the loan case record, and then call the POST /now/table/{table_Name} REST endpoint on your ServiceNow instance.
2. The *Table* API attempts to write the posted information to the Loan Service Case [sn_bom_loan_service] table.
3. The *Table* API returns the results of the POST request.

Example code

The follow is a JavaScript example that generates the necessary REST API call information and then sends the POST request to your ServiceNow instance.

```
// Construct the REST call to POST the creation of the loan
 service case on the ServiceNow instance
//
function createRecord(tableName, requestBody) {

  var client = new XMLHttpRequest();
  client.open('post',
 'http://<instance.servicenow.com>/api/now/tableName);
  client.setRequestHeader('Accept', 'application/json');
  client.setRequestHeader('Content-Type', 'application/json');

  client.onreadystatechange = function() {
    if (this.readyState == this.DONE) {
      console.log(this.status + this.response);
    }
  };

  client.send(JSON.stringify(requestBody)); // Send the POST
 request to the ServiceNow instance
```

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```
}

// Create the requestBody object to send to the Table API to
 create the loan service case.
// This is the typical minimum data that should be passed. You
 can write to any of the record fields except those
// starting with 'sys_' - these are system generated read-only
 fields.

var tableName = ‘sn_bom_loan_service’;
var requestBody = {
  'consumer': '8938984kljhkhg34j5689903498u5',  // Sys_id of the
 associated consumer
  'sold_product': '9590349760hkjhi3450983405033', // Sys_id of
 the customer loan account.
  'assignment_group': '5469813sae32135s5d55d5d6s6sdd',  //
 Sys_id of the group to assign the case to
  'contact_type': 'web',  // Communication method used by
 customer to contact agent
  'product': '54666s6s46s6d6e4116b1f3rgt',  // Sys_id of the
 product model of the asset associated to the case.
  'service_definition': '989300jfkh8403jf87uj3h9-03i984n4', //
 Sys_id of the definition of service associated with this
 account.
  'short_description': 'Request for loan forgiveness' // Short
 description for the loan case
};

createRecord(tableName, requestBody);
```

Update remote information in the system of record

This integration scenario illustrates how to update a system of record within the bank application.

In this scenario, a script in a ServiceNow workflow makes a request to the remote bank application to update a customer's credit card limit. If the new limit is approved, the customer limit is updated in the bank application (system of record).

Note: There are cases where the same information, such as a customer's credit card limit, is in both the system of record on a remote system and in the ServiceNow database. Whenever querying this type of information, ensure that you always use the information in the system of record, as the information in the ServiceNow database may not be current. Use your discretion as to whether you update this information in both data stores. This use case does not update the information in the Credit Card Account [sn_bom_cred_card] table.

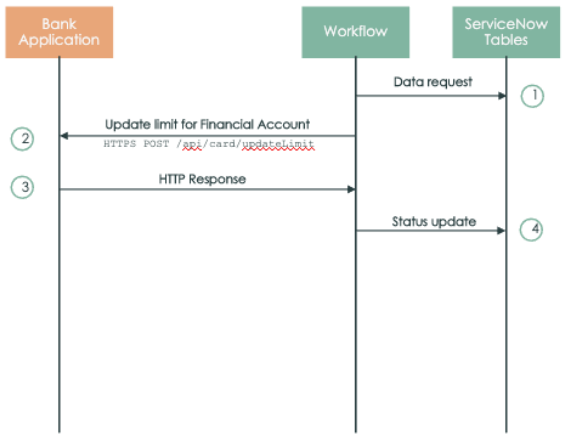
Note: This scenario assumes the bank application exposes the REST endpoint *`POST /api/card/updateLimit`* that handles the update request from the ServiceNow workflow.

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The table that is accessed in this scenario is the Consumer [csm_consumer] table which contains the business-to-customer records.

The following diagram shows the flow of the REST API calls for this use case and provides brief remarks on any required processing. It assumes that you have used the steps outlined in Lookup remote information in the system of record to obtain the customer account information.



1. Script in the workflow requests the associated consumer record and uses that information to obtain the information needed to request the associated Credit Card Account record.
2. Script in the workflow calls the *POST /api/card/updateLimit* endpoint on the bank application to request that the associated customer's credit limit be increased.
3. Bank application returns the status of the request.
4. Status update

Example code

The follow is a JavaScript example that performs the steps outlined above:

```
// Shows how to  request the increase the credit limit for a
 specified card
// This code assumes there is a REST endpoint
 'api/card/updateLimit' on the bank application system

// REST call to the /api/card/updateLimit endpoint to request
// an update to the customer's credit card limit
function updateCreditLimit(requestBody) {

  var request = new sn_ws.RESTMessageV2();
  request.setHttpMethod('post');
  request.setEndpoint('/api/card/updateLimit');
  request.setRequestBody(JSON.stringify(requestBody));
  var response = request.execute();

  var responseBody = response.getBody();
```

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```
  var responseObj = JSON.parse(responseBody);

  return responseObj;
}

// The following is the data object sent to
 the /api/card/updateLimit endpoint
// to increase the credit limit for the card
var requestBody = {
  'cardNumber': 'xxxx-xxxx-xxxx-5896',
  'accountNumber': 'xxxxxxxxxxxx9590',
  'oldLimit': 'USD 5000',
  'newLimit': 'USD 10000',
  'requestType': 'Increase_limit',
};

updateCreditLimit (requestBody);
```

Setting up a remote table integration

This use case illustrates how an agent at a financial institution can access individual consumer, bank account, and transactional data that resides in a third-party external system. This integration methodology can apply across industries, such as integrating to a policy administration system in insurance.

Scenario

A consumer of the financial institution calls in to get more information about a recent transaction on their savings account. The agent at the financial institution creates an interaction record while on the phone with the consumer. The agent wants to review recent transactional activity, so they populate the consumer's details within the Consumer field and save.

The Consumer field is referencing a remote table, which means the consumer’s record is being retrieved from the financial institution’s CRM tool without being stored in ServiceNow.

Once the agent selects the consumer in the Consumer field, they can see all of their related savings accounts in a separate field, labeled Deposit Account. This field is referencing account information from an external system. The list of bank accounts is filtered to the consumer’s using a reference qualifier.

Once the agent opens the consumer’s record, they can see the related bank accounts and related transactions that reside in the external system. The agent can easily find the transaction the consumer is calling about and move forward in the resolution process.

The agent creates a case from the interaction record through a UI action. The remote data from the interaction is retrieved and pre-populated on the case form.

Objectives

This use case achieves the following:

- Look up an individual Customer (Consumer) from an interaction which is stored in an external system
- Filter the list of available deposit accounts on the interaction record based on the consumer selected
- After opening the Consumer detail page, provide a related list titled 'Bank accounts', which pulls in any Bank accounts stored in an external system for that Consumer record

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- After selecting a 'Bank account' record, provide a related list titled 'Transactions', which pulls in any Transactions stored in an external system for that Bank account
- Leverage a UI policy to create a financial services case from the interaction record and pre-populate the consumer and bank account information populated by the agent on the interaction record

High-level setup procedure

The following table shows the steps to set up a remote table integration and display the data in the user interface.

High-level setup procedure

Step	Description
Activate the remote tables plugin	The remote tables plugin must be enabled for the ServiceNow instance to support remote tables. For more information, see Activate the remote tables plugin.
Inspect the source data	Based on the approach you plan to take, you should determine what external data is shown in the system. The endpoints and queried source data will vary depending on your individual architectural layout.
Create the required remote tables	Create the required remote tables so you can see the proper data retrieved from the external source. A remote table needs an external primary key to relate its temporary data to the data stored in the external source. You should identify the data elements you want to pull from the external sources and display in your workspace. For example, when pulling Consumer information, in addition to the external primary key, you may want to include full name, country code, city, and so on.
Create outbound REST messages	Set up the outbound REST message requests to perform proper GET calls to the external system where the information is stored. Navigate to **All** > **System Web Services** > **Outbound** > **REST Messages** to do so.
Create consumer remote table definition	Create the proper definitions where you define the script and tell ServiceNow what actions to perform when invoking each REST API call. In this step, you'll align the values you want to display in your remote table to the values that are specified in your external system.

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High-level setup procedure (continued)

Step	Description
	You also must map the sys_id field to the designated external primary key in the external system.
Create entity relationships through remote tables	When making other remote tables, create relationships between them by mapping the unique external primary key to the sys_id field of your remote table. For example, to relate a bank account or insurance policy to its consumer, the external primary key must be mapped to the sys_id field in the Consumer remote table definition. Configure the Related Lists for the consumer to view the related records. This can be done by opening the context menu of consumer record, then navigating to **Configure** > **Related Lists**.
Update fields on the interaction record to reference remote tables	This step gives an agent the ability to search for the remote data when needed. Create custom fields that reference your remote tables in an interaction. This can be done by opening the context menu of the interaction record, then navigating to **Configure** > **Form Layout**.
Add reference qualifiers on fields	This step enables filtering of the list so it only shows, for example, accounts or policies within the external system that are related to the selected consumer. For more information, see Reference qualifiers.
Create a UI action to populate remote data	Create a UI action to populate remote data from the interaction into the case, or the respective objects in your workflow. For more information, see Create a UI action.
Utilize the FSO Lookup client action	The Lookup UXF Client action, included in the Financial Services Remote Tables plugin, is essential for setting up the FSO Lookup Client action. This action integrates the Action Payload Definition and is used within a field decorator as a UXF Client action.

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High-level setup procedure (continued)

Step	Description
	It's available as part of the Remote table lookup application but requires integration with a field decorator or a declarative action. For more information on the FSO Look Up Client action, see FSO Look Up Client action.
Display remote transactions for locally stored financial account	You can choose to keep information that changes frequently in remote tables (such as transactions) while storing other data that doesn't change in local tables. For instance, you can display transactions for a persisted bank account as a related list where all transactional data remains in an external system. For more information, see Create defined related lists. When creating the relationship, specify the remote table as the **Queries from table** value. Use a function in the **Query with** field to define the relationship between the transactions and account.

For more information on the implementation walkthrough, see the FSO Remote Table setup guide.

FSO table definitions

The Financial Services Operations (FSO) product provides multiple tables that you can leverage within your custom FSO applications. This section identifies the most frequently used of these tables and defines the fields contained within them.

- Consumer [csm_consumer] table
- Credit Card [sn_bom_credit_card] table
- Credit Card Service [sn_bom_credit_card_service] table
- Inbound Document [sn_bom_document_inbound_document] table
- Loan Service Case [sn_bom_loan_service] table
- Mortgage [sn_bom_mortgage] table
- Payment Inquiry Case [sn_bom_payment_inquiry] table
- Personal Checking Account [sn_bom_checking_account] table
- Personal Loan [sn_bom_personal_loan] table

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Consumer [csm_consumer] table

Parameter	Description
active	Flag that indicates whether the consumer is active. Possible values: • true: Consumer active • false: Consumer de-activated Data type: Boolean Default: true
business_phone	Business phone number of the consumer. Data type: String Maximum length: 40
city	City in which the consumer resides. Data type: String Maximum length: 100
country	Country in which the consumer resides. Data type: String Maximum length: 40
date_format	Format in which to display dates. Valid values: • dd-mm-yyyy • dd/mm/yyyy • dd.mm.yyyy • mm-dd-yyyy • yyyy-mm-dd Data type: String Maximum length: 40 Default: blank (system date format)
email	Email address of the consumer. Data type: String Maximum length: 100
fax	Fax number of the consumer.

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Parameter	Description
	Data type: String Maximum length: 40
first_name	Consumer first name. Data type: String Maximum length: 50
gender	Gender of the consumer. Data type: String Maximum length: 40
home_phone	Home phone number of the consumer. Data type: String Maximum length: 40
household	Sys_id of the record that describes the household characteristics. Data type: String Table: Household [csm_household]
last_name	Consumer last name. Data type: String Maximum length: 50
middle_name	Consumer middle name. Data type: String Maximum length: 50
mobile_phone	Consumer mobile phone number. Data type: String Maximum length: 40
name	Consumer full name; first_name +middle_name+last_name. Data type: String Maximum length: 152
notes	Notes on consumer. Data type: String

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Parameter	Description
	Maximum length: 4,000
notification	Indicates whether the consumer should receive notifications. Valid values: • 1: Disabled • 2: Enabled Data type: Number (Integer) Maximum length: 40 Default: 2
number	Unique number associated with the consumer. Data type: String Maximum length: 40
photo	Photo of the consumer. Data type: Image
preferred_language	Consumer primary language. Data type: String Maximum length: 3
prefix	Consumer name prefix such as, Dr., Mr., Mrs., or Ms. Data type: String Maximum length: 40
primary	Flag that indicates whether this is the primary consumer. Possible values: • true: Primary consumer • false: Not primary consumer Data type: Boolean Default: false
state	State in which the consumer resides. Data type: String Maximum length: 100

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Parameter	Description
street	Consumer street address. Data type: String Maximum length: 255
suffix	Consumer name suffix such as Jr., Sr., or II. Data type: String
sys_created_by	User that created the consumer record. Data type: String Maximum length: 40
sys_created_on	Date and time the consumer record was originally created. Data type: String
sys_domain	ServiceNow domain in which the consumer information resides. Data type: String
sys_id	Unique identifier for the consumer. Data type: String
sys_mod_count	Number of times that the associated consumer information has been modified. Data type: Number (Integer)
sys_updated_by	User that last updated the consumer information. Data type: String Maximum length: 40
sys_updated_on	Date and time when the consumer information was last updated. Data type: String
time_format	Format in which to display time. Valid values: • hh.mm.ss a: hh.mm.ss (12 hour) • hh:mm:ss a: hh:mm:ss (12 hour) • HH.mm.ss: hh.mm.ss (24 hour) • HH:mm:ss: hh:mm:ss (24 hour)

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Parameter	Description
	Data type: String Maximum length: 40 Default: blank (system time format)
time_zone	Consumer time zone, such as Canada/Central or US/Eastern. Data type: String Maximum length: 40
title	Consumer business title such as Manager, Software Developer, or Contractor. Data type: String Maximum length: 60
user	Sys_id of the consumer user. Data type: String Table: Consumer User [csm_consumer_user]
zip	Consumer zip code. Data type: String Maximum length: 40

Credit Card [sn_bom_credit_card] table

Parameter	Description
account	Sys_id of the account record associated with the case. Located in the Account [customer_account] table. Data type: String
account_number	Customer's account number. By default, this is the display value for the record. Data type: String Maximum length: 40
accrued_interest	Amount of accrued interest on the credit card as of the date it is being viewed. Data type: Number (Currency) Maximum length: 20

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Parameter	Description
active	Flag that indicates whether the account is active. Possible values: • true: Account is currently active. • false: Account is inactive. Data type: Boolean Default: true
address	Customer address. Data type: String Maximum length: 4,000
application_id	Unique identifier of the application submitted when applying for the credit card. Data type: String Maximum length: 255
apr_card	Annual percentage rate for the credit card transactions. Data type: Number (Integer) Maximum length: 40
apr_cash	Annual percentage rate for cash advances. Data type: Number (Integer) Maximum length: 40
balance	Total amount charged on the credit card. Data type: Number (Currency) Maximum length: 20
base_currency	Sys_id of the base currency used by the credit card. Located in the Currency [fx_currency] table. Data type: String (Reference)
billing_cycle	Billing cycle for which statements should be generated, such as 30-days, 60-days, and so on. Data type: String Maximum length: 255

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Parameter	Description
bill_due_date	Date on which the next payment is due. Data type: String (Date) Maximum length: 40
cash_advance_limit	Maximum cash advance amount for the credit card. Data type: Number (Currency) Maximum length: 20
closure_date	Date that the credit card account was closed. Data type: String (Date) Maximum length: 40
consumer	Sys_id of the associated consumer record. Located in the Consumer [csm_consumer] table. Data type: String (Reference)
credit_facility_id	Unique identifier of the credit facility that is responsible for this credit card account. Data type: String Maximum length: 255
customer_class	Free-form classification of customers, such as Premier, Standard, or VIP. Data type: String Maximum length: 40
document_id	Unique identifier of the documents associated with this credit card account in an external document management system. Data type: String Maximum length: 255
embossed_name_primary_applicant	Name of the primary applicant that is embossed on the credit card. Data type: String Maximum length: 255
embossed_name_secondary_applicant	Name of the secondary applicant that is embossed on the credit card. Data type: String

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Parameter	Description
	Maximum length: 255
end_date	Date on which the credit card account will end. Data type: String (Date) Maximum length: 40
expire_date	Date on which the associated credit card expires. Data type: String (Date) Maximum length: 40
external_id	Unique identifier used to cross-reference this credit card account to a record in an external system, such as a credit card insurance ID. Data type: String Maximum length: 255
grace_period	Number of days that a customer has after the *bill_due_date* to send in a payment without penalties. Data type: Number (Integer) Maximum length: 40
issue_date	Date on which the credit card was issued. Data type: String (Date) Maximum length: 40
is_lending_insured	Flag that indicates whether the account is insured. Possible values: • true: Account is insured. • false: Account is not insured. Data type: Boolean
max_credit_limit	Maximum amount that the customer is allowed to charge. Data type: Number (Currency) Maximum length: 20
name	Full name of the primary holder of the credit card account. Data type: String

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Parameter	Description
	Maximum length: 255
number	Case number. Data type: String Maximum length: 40
open_date	Date when the credit card account was first opened. Data type: String (Date) Maximum length: 40
parent_sold_product	Sys_id of the parent product associated with this entity. Located in the Sold Product [sn_install_base_sold_product] table. Data type: String (Reference)
product	Sys_id of the of the credit card account fumber for the customer. Located in the Product Model [cmdb_model] table. Data type: String (Reference)
requested_credit_limit	Credit limit requested by the customer. Data type: Number (Currency) Maximum length: 20
request_channel	Type of communications channel (digital or banker assisted) the customer used to make the credit limit request. Data type: String Maximum length: 40
risk_rating	Risk associated with the credit card account. Data type: Number (Integer) Maximum length: 40
secondary_consumer	Sys_id of the secondary customer's account. Located in the Consumer [csm_consumer] table. Data type: String
sourced_channel	Source of the customer's business, such as broker or customer referral. Data type: String

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Parameter	Description
	Maximum length: 40
start_date	Date on which the of the credit card. Data type: String (Date) Maximum length: 40
statement_frequency	Frequency of statements sent to the customer, such as monthly, quarterly, bi-annually, or annually. Data type: String Maximum length: 40
statement_generation_date	Date on which the latest statement was generated. Data type: String (Date) Maximum length: 40
statement_generation_day	Day of the month on which to generate the statement, such as 10 for the 10th of the month. Data type: String Maximum length: 40
statement_mode	Method in which the statement is delivered to the customer, such as physical or online. Data type: String Maximum length: 40
status	Current status of the account, such as issued, active, blocked, closed, cancelled, and so on. Data type: String Maximum length: 40
sys_class_name	Table that contains the case record. Data type: String Maximum length: 80
sys_created_by	Person that initially opened the case. Data type: String Maximum length: 40
sys_created_on	Date and time when the case was initially created.

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Parameter	Description
	Data type: String (Date) Maximum length: 40
sys_domain	Domain associated with the case. Data type: String Maximum length: 32 Default: global
sys_id	Unique identifier of the credit card record. Data type: String
sys_mod_count	Number of updates to the case since it was initially created. Data type: Number (Integer) Maximum length: 40
sys_updated_by	Person that last updated the case. Data type: String Maximum length: 40
sys_updated_on	Date and time when the case was last updated. Data type: String (Date) Maximum length: 40

Credit Card Service [sn_bom_credit_card_service]

Element	Description
account	Sys_id of the account record associated with the case. Data type: String Table: Account [customer_account]
active	Flag that indicates whether the case is open and active. Possible values: • true: Case is active • false: Case is closed Data type: Boolean Default: true

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Element	Description
active_account_escalation	Sys_id of the active account escalation record associated with the case. Data type: String Table: Escalation [sn_customerservice_escalation]
active_escalation	Sys_id of the active escalation record associated with the case. Data type: String Table: Escalation [sn_customerservice_escalation]
activity_due	Date for which the associated case is expected to be completed. Data type: String (Date) Maximum length: 40
additional_assignee_list	List of the sys_ids of the additional persons (other than primary assignee) that have been assigned to the account. Data type: Array Maximum length: 4,000 Table: User [sys_user]
approval	String that describes the type of approval required. Possible values: • approved • cancelled • duplicate • not requested • not required • rejected • requested Data type: String Maximum length: 40 Default: not requested
approval_history	List of all approvals associated with the case. Data type: String (Journal) Maximum length: 4,000
approval_set	Date and time that the associated action was approved.

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Element	Description
	Data type: String (Date) Maximum length: 40
asset	Sys_id of the asset record associated with the case. Data type: String Table: Asset [alm_asset]
assigned_on	Date and time that the case was assigned to the person identified in the *assigned_to* parameter. Data type: String (Date) Maximum length: 40
assigned_to	Sys_id of the person assigned to the case. Table: User [sys_user] Data type: String
assignment_group	Sys_id of the customer service agent group assigned to the case. Located in the Group [sys_user_group] table. Data type: String
auto_close	Flag that indicates whether the case was automatically closed. Possible values: • true: Case was auto closed • false: Case wasn't auto closed Data type: Boolean Default: false
business_duration	Length in calendar work hours, work days, and work weeks that it took to complete the case. Data type: String (Duration) Maximum length: 40
business_service	Sys_id of the service record associated with the case. Data type: String Table: Service [cmdb_ci_service]
calendar_duration	Length in calendar hours, days, and weeks that it took to complete the case. Data type: String (Duration)

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Element	Description
	Maximum length: 40
case	Case short description and case number. Data type: String Maximum length: 300
case_report	Sys_id of the associated case report. Data type: String Table: Case Report [sn_customerservice_case_report]
category	Case category. Possible values: • 0: Question • 1: Issue • 2: Feature Data type: Number (Integer) Maximum length: 40 Default: 1
cause	Details about the cause of the problem. Data type: String Maximum length: 4,000
caused_by	Sys_id of the change request that caused the case to be created. Data type: String Table: Change Request [change_request]
change	Sys_id of the change request that caused the case to be created. Data type: String Table: Change Request [change_request]
closed_at	Date and time that the case was closed. Data type: String Maximum length: 40
closed_by	Sys_id of the user that closed the case. Located in the User [sys_user] table.

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Element	Description
	Data type: String
close_notes	Notes made when the case was closed. Data type: String Maximum length: 4,000
cmdb_ci	Sys_id of the configuration item associated with the case. Data type: String Table: Configuration Item [cmdb_ci]
comments	Additional comments about the case. Data type: String (Journal Input) Maximum length: 4,000
comments_and_work_notes	Comments and work notes entered for the case. Data type: String (Journal List) Maximum length: 4,000
company	Sys_id of the company associated with the case. Data type: String Table: Company [core_company]
consumer	Business-to-consumer cases only. Sys_id of the person to contact with regards to this case. Located in the Consumer [csm_consumer] table. Data type: String
contact	Business-to-business based cases only. Sys_id of the person to contact regarding this case. Data type: String Table: Contact [customer_contact]
contact_local_time	Contact local time. Data type: String Maximum length: 70
contact_time_zone	Time zone of the contact associated with the case. Data type: String Maximum length: 40
contact_type	Method in which the case was initially reported.

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Element	Description
	Possible values: • chat • email • phone • social • web Data type: String Maximum length: 40
contract	Sys_id of the contract associated with the case. Data type: String Table: Contract [ast_contract]
correlation_display	Display value for the correlation ID. Data type: String Maximum length: 100
correlation_id	Correlation identifier. Data type: String Maximum length: 100
delivery_plan	Sys_id of the parent execution plan for this case. Located in the Execution Plan [sc_cat_item_delivery_plan] table. Data type: String
delivery_task	Sys_id of the execution plan task. Data type: String Table: Execution Plan Task [sc_cat_item_delivery_task]
description	Detailed description of the problem associated with the case. Data type: String Maximum length: 4,000
due_date	Date that the case is due to be closed. Data type: String (Date) Maximum length: 40
duration	Duration of the credit card account. Returned as a numeric value.

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Element	Description
	Data type: String Maximum length: 40
end_date	Date when the credit card account ends. Data type: String (Date) Maximum length: 40
entitlement	Sys_id of the entitlement record associated with the case. Entitlements define the type of support that a customer receives as well as the supported communication channels. An entitlement can be associated with a product, an asset, an account, or a contract. Data type: String Table: Entitlement [service_entitlement]
escalation	Current escalation level. Possible values: • 0: Normal • 1: Moderate • 2: High • 3: Overdue Data type: Number (Integer) Maximum length: 40 Default: 0
expected_start	Date and time when work is scheduled to begin on the case. Data type: String (Date) Maximum length: 40
first_response_time	Date and time when the first action was taken on the case. Data type: String
follow_the_sun	Flag that indicates whether the case should be handed-off for global follow-up. If a customer enters additional comments on a Priority 1 - Critical or a Priority 2 - High case, or if the case is escalated, the flag is automatically set to true. Possible values: • true: Case should be handed-off for global follow-up • false: Case shouldn't be handed-off for global follow-up

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Element	Description
	Data type: Boolean Default: false
follow_up	Date and time of the next follow up action. Data type: String (Date) Maximum length: 40
group_list	List of sys_ids of the group records associated with the case. Data type: Array (List) Maximum length: 4,000 Table: Group [sys_user_group]
impact	Impact on customer. Possible values: • 1: High • 2: Medium • 3: Low Data type: Number (Integer) Maximum length: 40 Default: 3
initiated_as_request	Flag that indicates if this inquiry was initiated as a request by the customer. Possible values: • true: Inquiry initiated by customer. • false: Inquiry wasn't initiated by customer. Data type: Boolean Default: false
knowledge	Flag that indicates if there is a knowledge base article available for the specified issue. Possible values: • true: Knowledge base article is available for this issue • false: Knowledge base article isn't available for this issue Data type: Boolean Default: false

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Element	Description
location	Sys_id of the record describing the company location. Data type: String Table: Location [cmn_location]
made_sla	Flag that indicates whether the case was resolved in alignment with the associated service level agreement. Possible values: • true: Case was resolved in alignment with the SLA. • false: Case was not resolved according to the SLA. Data type: Boolean Default: true
notes_to_comments	Flag that indicates whether to add the resolution notes to the comments. Possible values: • true: Resolutions notes, when added, are also added to the comments • false: Resolution notes in comments aren't required Data type: Boolean
notify	Method to use to notify contact/consumer. Possible values: • 1: Do not notify • 2: Send email • 3: Telephone Data type: Number (Integer) Default: 1
number	Case number. Data type: String Maximum length: 40
opened_at	Date and time that the case was opened. Data type: String (Date) Maximum length: 40
opened_by	Sys_id of the person that initially opened the case. Data type: String

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Element	Description
	Table: User [sys_user]
order	Defines some ordering/sequencing, whose usage depends upon the specific use cases. Data type: Number (Integer) Maximum length: 40
parent	Sys_id of the parent case to which this case (child) is associated. Located in the Task [task] table. Data type: String
partner	Sys_id of the partner associated with the case. Data type: String Table: Account [customer_account]
partner_contact	Sys_id of the partner contact associated with the case. Data type: String Table: Contact [customer_contact]
priority	Priority of the case. Possible values: • 1: Critical • 2: High • 3: Moderate • 4: Low Data type: Number (Integer) Maximum length: 40 Default: 4
proactive	Flag that indicates whether the inquiry is being proactively monitored. Possible values: • true: Being proactively monitored. • false: Not being monitored. Data type: Boolean Default:false
problem	Sys_id of the issue that the customer is encountering. Data type: String

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Element	Description
	Table: Problem [problem]
product	Sys_id of the product model of the asset associated to the case. Located in the Product Model [cmdb_model] table. A model is a specific version or configuration of an asset (for example, Apple Mac Book Pro). Data type: String
reassignment_count	Number of times that the case was reassigned to a person that is responsible for moving the case forward. Data type: Number (Integer) Maximum length: 40 Default: 0
rejection_goto	Sys_id of the task to execute if the case is rejected. Data type: String Table: Task [task]
req_limit_amount	Credit limit requested by the customer. Data type: Number (Currency) Maximum length: 20
resolution_code	Resolution state for the case, such as "Solved - Fixed by Support/Guidance provided". Data type: String Maximum length: 40
resolved_at	Date and time that the case was resolved. Data type: String
resolved_by	Sys_id of the person that resolved the case. Data type: String Table: User [sys_user]
route_reason	Reason that the case was routed to a different assignee. Data type: Number (Integer) Maximum length: 40
service_definition	Sys_id of the definition of service associated with this account. Located in the Service Definition [sn_bom_service_definition] table. Data type: String

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Element	Description
service_offering	Sys_id of the service offering associated with the payment inquiry. Service offerings uniquely define the level of service in terms of availability, scope, pricing, and packaging options. Data type: String Table: Service Offering [service_offering]
short_description	Concise description of the case. Data type: String Maximum length: 160
skills	Sys_ids of the skills needed to complete the case. Data type: String Maximum length: 4,000 Table: Skill [cmn_skill]
sla_due	Date/time at which the case must be closed based on the associated service level agreement. Data type: String Maximum length: 40
sn_app_cs_social_social_profile	Sys_id of the social media profile associated with the case. Data type: String Table: Social Profile [sn_app_cs_social_social_profile]
sold_product	Sys_id of the credit card account of the customer. Located in the Sold Product [sn_install_base_sold_product] table. Data type: String
stage	Stage of the case, such as Closed Complete, Closed Rejected, Document Check, Authorization, and so on. Data type: String Maximum length: 40
start_date	Start date of the credit card. Data type: String (Date) Maximum length: 40
state	Current state of the case. Possible values:

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Element	Description
	• 1: New • 2: Open • 3: Awaiting Info • 4: Resolved • 5: Closed Data type: Number (Integer) Maximum length: 40 Default: 1
subcategory	Case subcategory. Possible values: 0: Question Data type: Number (Integer) Default: 0
support_manager	Sys_id of the CSM manager assigned to the case. Data type: String Table: User [sys_user]
sync_driver	Flag that indicates whether there's driver synchronization. Possible values: • true: Driver is synchronized • false: Driver isn't synchronized Data type: Boolean
sys_class_name	Table that contains the case record. Data type: String Maximum length: 80
sys_created_by	Person that initially opened the case. Data type: String Maximum length: 40
sys_created_on	Date and time when the case was initially created. Data type: String (Date) Maximum length: 40
sys_domain	Domain associated with the case.

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Element	Description
	Data type: String Maximum length: 32 Default: global
sys_domain_path	Domain path. Data type: String Maximum length: 255 Default: /
sys_id	Unique identifier for the case. Data type: String Maximum length: 32
sys_mod_count	Number of updates to the case since it was initially created. Data type: Number (Integer) Maximum length: 40
sys_updated_by	Person that last updated the case. Data type: String Maximum length: 40
sys_updated_on	Date and time when the case was last updated. Data type: String (Date) Maximum length: 40
task_effective_number	Identifying number. If the task has a Universal Request associated with it, it's the UR number. Otherwise, it's the current task number. Data type: String Maximum length: 40
time_worked	Total amount of time worked on the case. Data type: String (Timer) Maximum length: 40
universal_request	Sys_id of a universal task that this inquiry is part of. Data type: String Table: Task [task]

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Element	Description
upon_approval	Action to take if the case is approved. Possible values: • do_nothing • proceed Data type: String Maximum length: 40 Default: proceed
upon_reject	Action to take if the case is rejected. Possible values: • cancel • goto Data type: String Maximum length: 40 Default: cancel
urgency	Urgency of the case. Possible values: • 1: High • 2: Medium • 3: Low Data type: Number (Integer) Maximum length: 40 Default: 3
user_input	Additional user input. Data type: String (User Input) Maximum length: 4,000
variables	Name-value pairs of variables associated with the case. Data type: String (Variables) Maximum length: 40
watch_list	List of sys_ids of the users who receive notifications about this case when additional comments are added or if the state of a case is changed to Resolved or Closed. Located in the User [sys_user] table.

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Element	Description
	Data type: Array (List) Maximum length: 4,000
wf_activity	Sys_id of the workflow activity record associated with the case. Data type: String Table: Workflow Activity [wf_activity]
work_end	Date and time work ended on the case. Data type: String (Date) Maximum length: 40
work_notes	Information about how to resolve the case, or steps taken to resolve it. Data type: String (Journal Input) Maximum length: 4,000
work_notes_list	List of sys_ids of the internal users who receive notifications about this case when work notes are added. Located in the User [sys_user] table. Data type: Array (List) Maximum length: 4,000
work_start	Date and time that work started on the case. Data type: String (Date) Maximum length: 40

Inbound Document [sn_bom_document_inbound_document]

Element	Description
account	Sys_id of the account record associated with the document. Located in the Account [customer_account] table. Data type: String
active	Flag that indicates whether the document is active. Possible values: • true: Document is active • false: Document is inactive Data type: Boolean

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Element	Description
	Default: true
case	Sys_id of the case associated with the document. Located in the Case [sn_customerservice_case] table. Data type: String
category	Sys_id of the category associated with the document, such as proof of address or proof of income. Located in the Category [sn_bom_document_category] table. Data type: String
customer	Sys_id of the person to contact with regards to this document. Located in the Consumer [csm_consumer] table. Data type: String
customer_document	Sys_id of the document that is stored against the customer/account ID. Located in the Customer Document [sn_bom_document_customer_document] table. Data type: String
deferred_to	Date until the document submission can be deferred. Data type: String Maximum length: 40
definition_category	Sys_id of the definition category, which defines the relationship between the document definition and the document category. Located in the Definition Category [sn_bom_document_definition_has_category] table. Data type: String
doc_type	Sys_id of the type of document. For example, if the document category is Address Proof, the *doc_type* could be utility bill or driver's license. Located in the Type [sn_bom_document_type] table. Data type: String
mandatory	Flag that indicates whether the associated document is mandatory to submit the loan request. Possible values: • true: Mandatory • false: Optional Data type: Boolean
name	Name of the document, such as paystub or passport. Data type: String Maximum length: 120

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Element	Description
status	Current status of the document. Possible values: • cancelled • deferment requested • deferment approved • deferment rejected • exception requested • exception approved • not submitted • exception rejected • submitted • verified Data type: String Maximum length: 20
sys_class_name	Table that contains the case record. Data type: String Maximum length: 80
sys_created_by	Person that initially opened the case. Data type: String Maximum length: 40
sys_created_on	Date and time when the case was initially created. Data type: String (Date) Maximum length: 40
sys_domain	Domain associated with the case. Data type: String Maximum length: 32 Default: global
sys_id	Unique identifier for the case. Data type: String Maximum length: 32
sys_mod_count	Number of updates to the case since it was initially created. Data type: Number (Integer)

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Element	Description
	Maximum length: 40
sys_updated_by	Person that last updated the case. Data type: String Maximum length: 40
sys_updated_on	Date and time when the case was last updated. Data type: String (Date) Maximum length: 40

Loan Service Case [sn_bom_loan_service]

Element	Description
account	Sys_id of the account record associated with the case. Data type: String Table: Account [customer_account]
account_number	Customer's account number. Data type: String Maximum length: 40
active	Flag that indicates whether the case is open and active. Possible values: • true: Case is active • false: Case is closed Data type: Boolean Default: true
active_account_escalation	Sys_id of the active account escalation record associated with the case. Data type: String Table: Escalation [sn_customerservice_escalation]
active_escalation	Sys_id of the active escalation record associated with the case. Data type: String Table: Escalation [sn_customerservice_escalation]
activity_due	Date for which the associated case is expected to be completed.

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Element	Description
	Data type: String (Date) Maximum length: 40
additional_assignee_list	List of the sys_ids of the additional persons (other than primary assignee) that have been assigned to the account. Data type: Array Maximum length: 4,000 Table: User [sys_user]
amount_paid	Total amount paid on the loan. Data type: Number (Currency) Maximum length: 20
approval	String that describes the type of approval required. Possible values: • approved • cancelled • duplicate • not requested • not required • rejected • requested Data type: String Maximum length: 40 Default: not requested
approval_history	List of all approvals associated with the case. Data type: String (Journal) Maximum length: 4,000
approval_set	Date and time that the associated action was approved. Data type: String (Date) Maximum length: 40
asset	Sys_id of the asset record associated with the case. Data type: String Table: Asset [alm_asset]

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Element	Description
assigned_on	Date and time that the case was assigned to the person identified in the *assigned_to* parameter. Data type: String (Date) Maximum length: 40
assigned_to	Sys_id of the person assigned to the case. Table: User [sys_user] Data type: String
assignment_group	Sys_id of the customer service agent group assigned to the case. Located in the Group [sys_user_group] table. Data type: String
auto_close	Flag that indicates whether the case was automatically closed. Possible values: • true: Case was auto closed • false: Case wasn't auto closed Data type: Boolean Default: false
bankruptcy_date	Date on which the associated customer declared bankruptcy. Data type: String (Date) Maximum length: 40
business_duration	Length in calendar work hours, work days, and work weeks that it took to complete the case. Data type: String (Duration) Maximum length: 40
business_service	Sys_id of the service record associated with the case. Data type: String Table: Service [cmdb_ci_service]
calendar_duration	Length in calendar hours, days, and weeks that it took to complete the case. Data type: String (Duration) Maximum length: 40
case	Case short description and case number.

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Element	Description
	Data type: String Maximum length: 300
case_report	Sys_id of the associated case report. Data type: String Table: Case Report [sn_customerservice_case_report]
category	Case category. Possible values: • 0: Question • 1: Issue • 2: Feature Data type: Number (Integer) Maximum length: 40 Default: 1
cause	Details about the cause of the problem. Data type: String Maximum length: 4,000
caused_by	Sys_id of the change request that caused the case to be created. Data type: String Table: Change Request [change_request]
change	Sys_id of the change request that caused the case to be created. Data type: String Table: Change Request [change_request]
check_number	Number of the customer check used to make a loan payment. Data type: String Maximum length: 255
closed_at	Date and time that the case was closed. Data type: String Maximum length: 40

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Element	Description
closed_by	Sys_id of the user that closed the case. Located in the User [sys_user] table. Data type: String
close_notes	Notes made when the case was closed. Data type: String Maximum length: 4,000
cmdb_ci	Sys_id of the configuration item associated with the case. Data type: String Table: Configuration Item [cmdb_ci]
comments	Additional comments about the case. Data type: String (Journal Input) Maximum length: 4,000
comments_and_work_notes	Comments and work notes entered for the case. Data type: String (Journal List) Maximum length: 4,000
company	Sys_id of the company associated with the case. Data type: String Table: Company [core_company]
consumer	Business-to-consumer cases only. Sys_id of the person to contact with regards to this case. Located in the Consumer [csm_consumer] table. Data type: String
contact	Business-to-business based cases only. Sys_id of the person to contact regarding this case. Data type: String Table: Contact [customer_contact]
contact_local_time	Contact local time. Data type: String Maximum length: 70
contact_time_zone	Time zone of the contact associated with the case. Data type: String

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Element	Description
	Maximum length: 40
contact_type	Method in which the case was initially reported. Possible values: • chat • email • phone • social • web Data type: String Maximum length: 40
contract	Sys_id of the contract associated with the case. Data type: String Table: Contract [ast_contract]
corrective_action	Action the customer is taking to correct the current loan infraction, such as making a payment or remedial package. Data type: String Maximum length: 40
correlation_display	Display value for the correlation ID. Data type: String Maximum length: 100
correlation_id	Unique identifier for content pulled from an external system. Used in tracking continued updates for the content as part of integration. Data type: String Maximum length: 100
credit_service	Sys_id of the associated credit service case. Located in the Credit Service Case [sn_bom_credit_asmt_loan_service] table. Data type: String Maximum length: 40
debit_account	Sys_id of an associated savings account. Located in the Deposit Account [sn_bom_deposit_account] table. Data type: String

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Element	Description
	Maximum length: 40
debit_general_ledger_account	General ledger account where funds are parked if the mode of payment is either cash or check. Data type: String Maximum length: 255
deferment_option	Payment deferment option, such as stop repayments, interest payments only, and smaller repayments. Data type: String Maximum length: 40
deferment_period	Length of time for the selected deferment option, such as, 30 days, 60 days, 90 days, and so on. Data type: String Maximum length: 40
deferment_reason	Reason the deferment is being put in place, such as, financial difficulties, change in employment, medical condition, and others. Data type: String Maximum length: 40
delivery_plan	Sys_id of the parent execution plan for this case. Located in the Execution Plan [sc_cat_item_delivery_plan] table. Data type: String
delivery_task	Sys_id of the execution plan task. Data type: String Table: Execution Plan Task [sc_cat_item_delivery_task]
description	Detailed description of the problem associated with the case. Data type: String Maximum length: 4,000
due_date	Date that the case is due to be closed. Data type: String (Date) Maximum length: 40
end_date	End date of the loan or an associated activity such as a deferment period. Data type: String (Date)

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Element	Description
	Maximum length: 40
entitlement	Sys_id of the entitlement record associated with the case. Entitlements define the type of support that a customer receives as well as the supported communication channels. An entitlement can be associated with a product, an asset, an account, or a contract. Data type: String Table: Entitlement [service_entitlement]
escalation	Current escalation level. Possible values: • 0: Normal • 1: Moderate • 2: High • 3: Overdue Data type: Number (Integer) Maximum length: 40 Default: 0
expected_start	Date and time when work is scheduled to begin on the case. Data type: String (Date) Maximum length: 40
fee_amount	Amount of the fee that has been applied to the associated account. Data type: String (Currency) Maximum length: 20
fee_treatment	Treatment of the fee identified in *fee_amount*, such as waive or collect. Data type: String Maximum length: 40
fee_write_off_amount	Amount of fees that have been written off for this account. Data type: String (Currency) Maximum length: 20
first_response_time	Date and time when the first action was taken on the case. Data type: String

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Element	Description
follow_the_sun	Flag that indicates whether the case should be handed-off for global follow-up. If a customer enters additional comments on a Priority 1 - Critical or a Priority 2 - High case, or if the case is escalated, the flag is automatically set to true. Possible values: • true: Case should be handed-off for global follow-up • false: Case shouldn't be handed-off for global follow-up Data type: Boolean Default: false
follow_up	Date and time of the next follow up action. Data type: String (Date) Maximum length: 40
fund_source	Source of the funds for this loan. Data type: String Maximum length: 255
group_list	List of sys_ids of the group records associated with the case. Data type: Array (List) Maximum length: 4,000 Table: Group [sys_user_group]
impact	Impact on customer. Possible values: • 1: High • 2: Medium • 3: Low Data type: Number (Integer) Maximum length: 40 Default: 3
initiated_as_request	Flag that indicates if this inquiry was initiated as a request by the customer. Possible values:

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Element	Description
	• true: Inquiry initiated by customer. • false: Inquiry wasn't initiated by customer. Data type: Boolean Default: false
interest_outstanding	Amount of interest that has yet to be paid on this loan. Data type: String (Currency) Maximum length: 20
interest_write_off_amount	Amount of interest that has been written off on this loan Data type: String (Currency) Maximum length: 20
judgement_date	Date that the legal judgement was decided on this loan. Data type: String (Date) Maximum length: 40
knowledge	Flag that indicates if there is a knowledge base article available for the specified issue. Possible values: • true: Knowledge base article is available for this issue • false: Knowledge base article isn't available for this issue Data type: Boolean Default: false
last_repayment_amount	Amount of the last payment made on this loan. Data type: String (Currency) Maximum length: 20
last_repayment_date	Date of the most recent payment made on this loan. Data type: String (Date) Maximum length: 40
loan_amount	Amount of the loan that the customer is seeking forgiveness on. Data type: String (Currency) Maximum length: 20

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Element	Description
loan_forgiveness_reason	Reason for the loan being forgiven, such as financial difficulties, change in employment, medical condition, or others. Data type: String Maximum length: 40
loan_transaction	Sys_id of the loan forgiveness transaction associated with this loan. Located in the Transaction [sn_bom_loan_transaction] table. Data type: String
location	Sys_id of the record describing the company location. Data type: String Table: Location [cmn_location]
made_sla	Flag that indicates whether the case was resolved in alignment with the associated service level agreement. Possible values: • true: Case was resolved in alignment with the SLA. • false: Case was not resolved according to the SLA. Data type: Boolean Default: true
mode_of_payment	Method used to make the most recent payment, such as cash, check, debit, customer's own bank account, or debit account held by another bank. Data type: String Maximum length: 40
notes_to_comments	Flag that indicates whether to add the resolution notes to the comments. Possible values: • true: Resolutions notes, when added, are also added to the comments • false: Resolution notes in comments aren't required Data type: Boolean
notify	Method to use to notify contact/consumer. Possible values:

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Element	Description
	• 1: Do not notify • 2: Send email • 3: Telephone Data type: Number (Integer) Default: 1
number	Case number. Data type: String Maximum length: 40
opened_at	Date and time that the case was opened. Data type: String (Date) Maximum length: 40
opened_by	Sys_id of the person that initially opened the case. Data type: String Table: User [sys_user]
order	Defines some ordering/sequencing, whose usage depends upon the specific use cases. Data type: Number (Integer) Maximum length: 40
other_charges	Amount of any other charges applied to the loan. Data type: String (Currency) Maximum length: 20
other_charges_write_off_amount	Amount of other charges that have been written-off for this loan. Data type: String (Currency) Maximum length: 20
outstanding_fee	Amount of any outstanding fees charged to this loan. Data type: String (Currency) Maximum length: 20
parent	Sys_id of the parent case to which this case (child) is associated. Located in the Task [task] table. Data type: String

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Element	Description
partner	Sys_id of the partner associated with the case. Data type: String Table: Account [customer_account]
partner_contact	Sys_id of the partner contact associated with the case. Data type: String Table: Contact [customer_contact]
payment_details	Sys_id of the payment details associated with this loan. Located in the Transaction [sn_bom_loan_transaction] table. Data type: String
payment_status	Status of the payment that is currently due, such as paid or unpaid. Data type: String Maximum length: 40
prepayment_amount	Amount to be prepaid on this loan. Data type: String (Currency) Maximum length: 20
principal_outstanding	Total amount of principal currently outstanding on the loan. Data type: String (Currency) Maximum length: 20
principal_write_off_amount	Total amount of principal that has been written-off for this loan. Data type: String (Currency) Maximum length: 20
priority	Priority of the case. Possible values: • 1: Critical • 2: High • 3: Moderate • 4: Low Data type: Number (Integer) Maximum length: 40 Default: 4

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Element	Description
proactive	Flag that indicates whether the inquiry is being proactively monitored. Possible values: • true: Being proactively monitored. • false: Not being monitored. Data type: Boolean Default:false
problem	Sys_id of the issue that the customer is encountering. Located in the Problem [problem] table. Data type: String
product	Sys_id of the product model of the asset associated to the case. Located in the Product Model [cmdb_model] table. A model is a specific version or configuration of an asset (for example, Apple Mac Book Pro). Data type: String
reassignment_count	Number of times that the case was reassigned to a person that is responsible for moving the case forward. Data type: Number (Integer) Maximum length: 40 Default: 0
rejection_goto	Sys_id of the task to execute if the case is rejected. Data type: String Table: Task [task]
remainder_loan_treatment	How to handle the outstanding loan balance after a prepayment amount is applied, such as change installment, change loan term, or no change. Data type: String
remarks	Customer remarks based on account activity. Data type: String Maximum length: 2,000
remedial_service	Sys_id of the company being used for remedial services for this loan. Located in the Service [cmdb_ci_service] table. Data type: String
repayment_amount	Total amount that has been repaid on the loan.

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Element	Description
	Data type: String (Currency) Maximum length: 20
repayment_amount_due	Total loan amount outstanding. Data type: String (Currency) Maximum length: 20
repayment_due_date	Date on which the next payment is due. Data type: String (Date) Maximum length: 40
report_to_credit_bureau	Flag that indicates whether the loan status has to be reported to the credit bureaus. Possible values: • true: Has to be reported. • false: Does not have to be reported. Data type: Boolean
resolution_code	Resolution state for the case, such as "Solved - Fixed by Support/Guidance provided". Data type: String Maximum length: 40
resolved_at	Date and time that the case was resolved. Data type: String
resolved_by	Sys_id of the person that resolved the case. Data type: String Table: User [sys_user]
route_reason	Reason that the case was routed to a different assignee. Data type: Number (Integer) Maximum length: 40
routing_number	Routing number of the check used to make a payment on the loan. Data type: String Maximum length: 255

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Element	Description
service_definition	Sys_id of the definition of service associated with this account. Located in the Service Definition [sn_bom_service_definition] table. Data type: String
service_offering	Sys_id of the service offering associated with the payment inquiry. Service offerings uniquely define the level of service in terms of availability, scope, pricing, and packaging options. Data type: String Table: Service Offering [service_offering]
short_description	Concise description of the case. Data type: String Maximum length: 160
skills	Sys_ids of the skills needed to complete the case. Data type: String Maximum length: 4,000 Table: Skill [cmn_skill]
sla_due	Date/time at which the case must be closed based on the associated service level agreement. Data type: String Maximum length: 40
sn_app_cs_social_social_profile	Sys_id of the social media profile associated with the case. Data type: String Table: Social Profile [sn_app_cs_social_social_profile]
sold_product	Sys_id of the customer loan account. Located in the Sold Product [sn_install_base_sold_product] table. Data type: String
stage	Stage of the inquiry, such as Closed Complete, Closed Rejected, Document Check, Authorization, and so on. Data type: String Maximum length: 40
start_date	Start date of the personal loan. Data type: String (Date) Maximum length: 40

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Element	Description
state	Current state of the case. Possible values: • 1: New • 2: Open • 3: Awaiting Info • 4: Resolved • 5: Closed Data type: Number (Integer) Maximum length: 40 Default: 1
subcategory	Case subcategory. Possible values: 0: Question Data type: Number (Integer) Default: 0
support_manager	Sys_id of the CSM manager assigned to the case. Data type: String Table: User [sys_user]
sync_driver	Flag that indicates whether there's driver synchronization. Possible values: • true: Driver is synchronized • false: Driver isn't synchronized Data type: Boolean
sys_class_name	Table that contains the case record. Data type: String Maximum length: 80
sys_created_by	Person that initially opened the case. Data type: String Maximum length: 40
sys_created_on	Date and time when the case was initially created. Data type: String (Date)

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Element	Description
	Maximum length: 40
sys_domain	Domain associated with the case. Data type: String Maximum length: 32 Default: global
sys_domain_path	Domain path. Data type: String Maximum length: 255 Default: /
sys_id	Unique identifier for the case. Data type: String Maximum length: 32
sys_mod_count	Number of updates to the case since it was initially created. Data type: Number (Integer) Maximum length: 40
sys_updated_by	Person that last updated the case. Data type: String Maximum length: 40
sys_updated_on	Date and time when the case was last updated. Data type: String (Date) Maximum length: 40
task_effective_number	Identifying number. If the task has a Universal Request associated with it, it's the UR number. Otherwise, it's the current task number. Data type: String Maximum length: 40
time_worked	Total amount of time worked on the case. Data type: String (Timer) Maximum length: 40
total_outstanding_amount	Total amount of the loan, including principal, interest, any fees or dues on the loan.

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Element	Description
	Data type: String (Currency) Maximum length: 20
total_write_off_amount	Total amount that has been written-off for this loan. Data type: String (Currency) Maximum length: 20
universal_request	Sys_id of a universal task that this inquiry is part of. Data type: String Table: Task [task]
upon_approval	Action to take if the case is approved. Possible values: • do_nothing • proceed Data type: String Maximum length: 40 Default: proceed
upon_reject	Action to take if the case is rejected. Possible values: • cancel • goto Data type: String Maximum length: 40 Default: cancel
urgency	Urgency of the case. Possible values: • 1: High • 2: Medium • 3: Low Data type: Number (Integer) Maximum length: 40 Default: 3

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Element	Description
user_input	Additional user input. Data type: String (User Input) Maximum length: 4,000
variables	Name-value pairs of variables associated with the case. Data type: String (Variables) Maximum length: 40
watch_list	List of sys_ids of the users who receive notifications about this case when additional comments are added or if the state of a case is changed to Resolved or Closed. Located in the User [sys_user] table. Data type: Array (List) Maximum length: 4,000
wf_activity	Sys_id of the workflow activity record associated with the case. Data type: String Table: Workflow Activity [wf_activity]
work_end	Date and time work ended on the case. Data type: String (Date) Maximum length: 40
work_notes	Information about how to resolve the case, or steps taken to resolve it. Data type: String (Journal Input) Maximum length: 4,000
work_notes_list	List of sys_ids of the internal users who receive notifications about this case when work notes are added. Located in the User [sys_user] table. Data type: Array (List) Maximum length: 4,000
work_start	Date and time that work started on the case. Data type: String (Date) Maximum length: 40
write_off_option	Type of write-off of the loan, such as full write-off or partial write-off. Data type: String

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Element	Description
	Maximum length: 40

Mortgage [sn_bom_mortgage] table

Parameter	Description
account	Sys_id of the account record associated with the case. Located in the Account [customer_account] table. Data type: String
account_number	Customer's account number. By default, this is the display value for the record. Data type: String Maximum length: 40
accrued_interest	Amount of accrued interest of the mortgage as of the date it is being viewed. Data type: Number (Currency) Maximum length: 20
active	Flag that indicates whether the account is active. Possible values: • true: Account is currently active. • false: Account is inactive. Data type: Boolean Default: true
amount	Sanctioned mortgage amount. Data type: Number (Currency) Maximum length: 20
application_id	Unique identifier of the application submitted when applying for the mortgage. Data type: String Maximum length: 255
apr	Annual percentage rate for the mortgage. Data type: Number (Integer) Maximum length: 40

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Parameter	Description
balance	Balance outstanding on the mortgage. Data type: Number (Currency) Maximum length: 20
base_currency	Sys_id of the base currency used by the credit card. Located in the Currency [fx_currency] table. Data type: String (Reference)
closure_date	Date that the mortgage account was closed. Data type: String (Date) Maximum length: 40
consumer	Sys_id of the primary consumer record associated with the mortgage. Located in the Consumer [csm_consumer] table. Data type: String (Reference)
cosigner	Sys_id of the cosigner consumer record associated with the mortgage. Located in the Consumer [csm_consumer] table. Data type: String (Reference)
credit_facility_id	Unique identifier of the facility linked to the mortgage. Data type: String Maximum length: 255
customer_class	Free-form classification of customer, such as Premier, Standard, or VIP. Data type: String Maximum length: 40
days_past_due	Number of days that the current mortgage payment is past due. Data type: Number (Integer) Maximum length: 40
delinquency_status	Flag that indicates whether the account is currently delinquent. Possible values: • Yes • No

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Parameter	Description
	Data type: String Maximum length: 40
disbursed_amount	Total amount of money that has been borrowed by the associated customer. Data type: Number (Currency) Maximum length: 20
document_id	Unique identifier of the documents associated with this mortgage in an external document management system. Data type: String Maximum length: 255
end_date	Date or the mortgage end. Data type: String (Date) Maximum length: 40
external_id	Unique identifier used to cross-reference this mortgage account to a record in an external system, such as a mortgage insurance ID. Data type: String Maximum length: 255
federal_backed_load	Flag that indicates whether the associated mortgage is federally backed. Possible values: • Yes: Federally backed • No: Not federally backed Data type: String Maximum length: 40
grace_period_for_repayment	Number of days that a customer has after the due date to send in a payment without penalties. Data type: Number (Integer) Maximum length: 40
guarantor	Sys_id of the person that is guaranteeing the mortgage. Located in the Consumer [csm_consumer] table. Data type: String (Reference)

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Parameter	Description
interest_rate	Current interest rate of the mortgage. Data type: Number (Floating-point) Maximum length: 40
interest_type	Type of interest associated with the mortgage, such as fixed or floating. Data type: String Maximum length: 40
is_lending_insured	Flag that indicates whether the account is insured. Possible values: • true: Account is insured. • false: Account is not insured. Data type: Boolean
last_payment_amount	Amount of the most recent payment made by the customer. Data type: Number (Currency) Maximum length: 20
last_payment_date	Date of the most recent payment made by the customer. Data type: String (Date) Maximum length: 40
last_reviewed_on	Date the mortgage was last reviewed. Data type: String (Date) Maximum length: 40
loan_classification	Classification of the mortgage, such as standard, sub-standard, doubtful, or loss assets. Data type: String Maximum length: 40
maturity_date	Date on which the mortgage becomes due. Data type: String (Date) Maximum length: 40

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Parameter	Description
moratorium_end_date	End date of any imposed moratorium (suspension of payment.) Data type: String (Date) Maximum length: 40
moratorium_period	Period for which the customer has a suspension of mortgage repayment, such as 6 months, 1 year, 2 years, and so on. Data type: String Maximum length: 40
moratorium_start_date	Date on which the customer suspended payments on the mortgage. Data type: String (Date) Maximum length: 40
name	Full name of the primary person responsible for the mortgage. Data type: String Maximum length: 255
next_review_on	Date on which the mortgage is to be reviewed. Data type: String (Date) Maximum length: 40
no_of_installments	Number of payments due on the mortgage. Data type: Number (Integer) Maximum length: 40
no_of_installment_deferrals_made	Number of times the customer deferred their payment on the mortgage. Data type: Number (Integer) Maximum length: 40
number	Case number. Data type: String Maximum length: 40
open_date	Date when the mortgage account was first opened. Data type: String (Date)

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Parameter	Description
	Maximum length: 40
parent_sold_product	Sys_id of the parent product associated with this entity. Located in the Sold Product [sn_install_base_sold_product] table. Data type: String (Reference)
pending_installments	Number of payments remaining on the mortgage. Data type: Number (Integer) Maximum length: 40
prepayment_allowed	Flag that indicates whether the mortgage allows prepayments. Possible values: • Yes: Prepayments allowed • No: Prepayments not allowed Data type: String Maximum length: 40
principal_balance	Amount of the remaining mortgage principal. Data type: Number (Currency) Maximum length: 20
product	Sys_id of the product model of the mortgage. Located in the Product Model [cmdb_model] table. Data type: String (Reference)
purpose	How the funds of the mortgage will be used by the customer, such as working capital or equipment purchase. Data type: String Maximum length: 40
request_channel	Type of communications channel (digital or banker assisted) the customer used to make the credit limit request. Data type: String Maximum length: 40
risk_rating	Risk associated with the credit card account. Data type: Number (Integer)

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Parameter	Description
	Maximum length: 40
rollover_mode	Method in which a customer can extend the mortgage, such as auto rollover or manual rollover. Data type: String Maximum length: 40
rollover_possible	Flag that indicates whether the amount due on the mortgage can be rolled over in the future. Possible values: • Yes: Rollover possible • No: Not eligible for rollover Data type: String Maximum length: 40
secondary_consumer	Sys_id of the secondary customer's account. Located in the Consumer [csm_consumer] table. Data type: String
sourced_channel	Source of the customer's business, such as broker or customer referral. Data type: String Maximum length: 40
start_date	Start date of the mortgage. Data type: String (Date) Maximum length: 40
statement_frequency	Frequency of statements sent to the customer, such as monthly, quarterly, bi-annually, or annually. Data type: String Maximum length: 40
statement_mode	Method in which the statement is delivered to the customer, such as physical or online. Data type: String Maximum length: 40
status	Current status of the account, such as issued, active, blocked, closed, cancelled, and so on.

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Parameter	Description
	Data type: String Maximum length: 40
sys_class_name	Table that contains the case record. Data type: String Maximum length: 80
sys_created_by	Name of the entity that created this record. Data type: String Maximum length: 40
sys_created_on	Date and time that the record was originally created. Data type: String (Date) Maximum length: 40
sys_domain	Unique identifier of the domain associated with the record. Data type: String Maximum length: 32 Default: global
sys_id	Unique identifier of the credit card record. Data type: String
sys_mod_count	Number of times the record has been updated. Data type: Number (Integer) Maximum length: 40
sys_updated_by	Name of the entity that last updated this record. Data type: String Maximum length: 40
sys_updated_on	Date and time that the record was last updated. Data type: String (Date) Maximum length: 40
term	Number of terms associated with the mortgage.

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Parameter	Description
	Data type: Number (Integer) Maximum length: 40

Payment Inquiry Case [sn_bom_payment_inquiry]

Element	Description
account	Sys_id of the account record associated with the case. Located in the Account [customer_account] table. Data type: String
active	Flag that indicates whether the case is open and active. Possible values: • true: Case is active • false: Case is closed Data type: Boolean Default: true
active_account_escalation	Sys_id of the active account escalation record associated with the case. Data type: String Table: Escalation [sn_customerservice_escalation]
active_escalation	Sys_id of the active escalation record associated with the case. Data type: String Table: Escalation [sn_customerservice_escalation]
activity_due	Date for which the associated case is expected to be completed. Data type: String (Date) Maximum length: 40
additional_assignee_list	List of the sys_ids of the additional persons (other than primary assignee) that have been assigned to the account. Data type: Array Maximum length: 4,000 Table: User [sys_user]
approval	String that describes the type of approval required.

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Element	Description
	Possible values: • approved • cancelled • duplicate • not requested • not required • rejected • requested Data type: String Maximum length: 40 Default: not requested
approval_history	List of all approvals associated with the case. Data type: String (Journal) Maximum length: 4,000
approval_set	Date and time that the associated action was approved. Data type: String (Date) Maximum length: 40
asset	Sys_id of the asset record associated with the case. Located in the Asset [alm_asset] table. Data type: String
assigned_on	Date and time that the case was assigned to the person identified in the *assigned_to* parameter. Data type: String (Date) Maximum length: 40
assigned_to	Sys_id of the person assigned to the case. Table: User [sys_user] Data type: String
assignment_group	Sys_id of the customer service agent group assigned to the case. Located in the Group [sys_user_group] table. Data type: String
auto_close	Flag that indicates whether the case was automatically closed.

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Element	Description
	Possible values: • true: Case was auto closed • false: Case was not auto closed Data type: Boolean Default: false
business_duration	Length in calendar work hours, work days, and work weeks that it took to complete the case. Data type: String (Duration) Maximum length: 40
business_service	Sys_id of the service record associated with the case. Data type: String Table: Service [cmdb_ci_service]
calendar_duration	Length in calendar hours, days, and weeks that it took to complete the case. Data type: String (Duration) Maximum length: 40
case	Case short description and case number. Data type: String Maximum length: 300
case_report	Sys_id of the associated case report. Data type: String Table: Case Report [sn_customerservice_case_report]
category	Case category. Possible values: • 0: Question • 1: Issue • 2: Feature Data type: Number (Integer) Default: 1
cause	Details about the cause of the problem. Data type: String

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Element	Description
	Maximum length: 4,000
caused_by	Sys_id of the change request that caused the case to be created. Located in the Change Request [change_request] table. Data type: String
change	Sys_id of the change request that caused the case to be created. Data type: String Table: Change Request [change_request]
closed_at	Date and time that the case was closed. Data type: String Maximum length: 40
closed_by	Sys_id of the user that closed the case. Located in the User [sys_user] table. Data type: String
close_notes	Notes made when the case was closed. Data type: String Maximum length: 4,000
cmdb_ci	Sys_id of the configuration item associated with the case. Data type: String Table: Configuration Item [cmdb_ci]
comments	Additional comments about the case. Data type: String (Journal Input) Maximum length: 4,000
comments_and_work_notes	Comments and work notes entered for the case. Data type: String (Journal List) Maximum length: 4,000
company	Sys_id of the company associated with the case. Data type: String Table: Company [core_company]
consumer	Business-to-consumer cases only. Sys_id of the person to contact with regards to this case. Located in the Consumer [csm_consumer] table.

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Element	Description
	Data type: String
contact	Business-to-business based cases only. Sys_id of the person to contact regarding this case. Located in the Contact [customer_contact] table. Data type: String
contact_local_time	Contact local time. Data type: String Maximum length: 70
contact_time_zone	Time zone of the contact associated with the case. Data type: String Maximum length: 40
contact_type	Method in which the case was initially reported. Possible values: • chat • email • phone • social • web Data type: String Maximum length: 40
contract	Sys_id of the contract associated with the case. Data type: String Table: Contract [ast_contract]
correct_account	Account number to which the payment should have been sent. Data type: String Maximum length: 250
correct_beneficiary	Corrected name of the beneficiary to whom the payment should have been sent. Data type: String Maximum length: 250
correct_routing	Corrected routing number of the account to apply the payment to.

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Element	Description
	Data type: String Maximum length: 250
correlation_display	Display value for the correlation ID. Data type: String Maximum length: 100
correlation_id	Unique identifier for content pulled from an external system. Used in tracking continued updates for the content as part of integration. Data type: String Maximum length: 100
customer_reason	Reason that the customer is making the payment inquiry, such as wrong account number, wrong sort code, incorrect amount, recurring payment not cancelled and such. Data type: String Maximum length: 40
delivery_plan	Sys_id of the parent execution plan for this case. Located in the Execution Plan [sc_cat_item_delivery_plan] table. Data type: String
delivery_task	Sys_id of the execution plan task. Data type: String Table: Execution Plan Task [sc_cat_item_delivery_task]
description	Detailed description of the problem associated with the case. Data type: String Maximum length: 4,000
due_date	Date that the case is due to be closed. Data type: String (Date) Maximum length: 40
entitlement	Sys_id of the entitlement record associated with the case. Entitlements define the type of support that a customer receives as well as the supported communication channels. An entitlement can be associated with a product, an asset, an account, or a contract. Data type: String

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Element	Description
	Table: Entitlement [service_entitlement]
error_type	Type of error that was made, such as customer error or bank error. Data type: String Maximum length: 40
escalation	Current escalation level. Possible values: • 0: Normal • 1: Moderate • 2: High • 3: Overdue Data type: Number (Integer) Maximum length: 40 Default: 0
expected_start	Date and time when work is scheduled to begin on the case. Data type: String (Date) Maximum length: 40
external_id	Unique identifier used to cross-reference this payment inquiry to a record in an external system. Data type: String Maximum length: 255
first_response_time	Date and time when the first action was taken on the case. Data type: String (Date) Maximum length: 40
follow_the_sun	Flag that indicates whether the case should be handed-off for global follow-up. If a customer enters additional comments on a Priority 1 - Critical or a Priority 2 - High case, or if the case is escalated, the flag is automatically set to true. Possible values: • true: Case should be handed-off for global follow-up • false: Case shouldn't be handed-off for global follow-up Data type: Boolean

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Element	Description
	Default: false
follow_up	Date and time of the next follow up action. Data type: String (Date) Maximum length: 40
group_list	List of sys_ids of the group records associated with the case. Data type: Array (List) Maximum length: 4,000 Table: Group [sys_user_group]
impact	Impact on customer. Possible values: • 1: High • 2: Medium • 3: Low Data type: Number (Integer) Maximum length: 40 Default: 3
initiated_as_request	Flag that indicates if this inquiry was initiated as a request by the customer. Possible values: • true: Inquiry initiated by customer. • false: Inquiry wasn't initiated by customer. Data type: Boolean Default: false
is_attempted_recovery	Flag that indicates whether the customer tried to get misappropriated funds returned to them by reaching out to the beneficiary to whom the funds were incorrectly credited. Possible values: • true: Recovery attempt • false: Not a recovery attempt Data type: Boolean
is_international	Flag that indicates whether this inquiry was made for an international payment transaction.

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Element	Description
	Possible values: • true: International account • false: Domestic account Data type: Boolean
is_recurring	Flag that indicates whether this inquiry was for a recurring payment. Possible values: • true: Recurring payment • false: Manual payment Data type: Boolean
is_valid_claim	Flag that indicates whether this is a valid inquiry claim. Possible values: • true: Valid claim • false: Invalid claim Data type: Boolean
knowledge	Flag that indicates if there is a knowledge base article available for the specified issue. Possible values: • true: Knowledge base article is available for this issue • false: Knowledge base article isn't available for this issue Data type: Boolean Default: false
location	Sys_id of the record describing the company location. Data type: String Table: Location [cmn_location]
made_sla	Flag that indicates whether the case was resolved in alignment with the associated service level agreement. Possible values: • true: Case was resolved in alignment with the SLA. • false: Case was not resolved according to the SLA. Data type: Boolean

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Element	Description
	Default: true
notes_to_comments	Flag that indicates whether to add the resolution notes to the comments. Possible values: • true: Resolutions notes, when added, are also added to the comments • false: Resolution notes in comments are not required Data type: Boolean
notify	Method to use to notify contact/consumer. Possible values: • 1: Do not notify • 2: Send email • 3: Telephone Data type: Number (Integer) Default: 1
number	Case number. Data type: String Maximum length: 40
opened_at	Date and time that the case was opened. Data type: String (Date) Maximum length: 40
opened_by	Sys_id of the person that initially opened the case. Located in the User [sys_user] table. Data type: String
order	Defines some ordering/sequencing, whose usage depends upon the specific use cases. Data type: Number (Integer) Maximum length: 40
other_reason	Information entered in the **Other Reason** text box. Data type: String Maximum length: 4,000
parent	Sys_id of the parent case to which this case (child) is associated. Located in the Task [task] table.

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Element	Description
	Data type: String
partner	Sys_id of the partner associated with the case. Data type: String Table: Account [customer_account]
partner_contact	Sys_id of the partner contact associated with the case. Data type: String Table: Contact [customer_contact]
payment_processor	Processor used to handle the associated payment, such as BACS, CHAP, Wire, and SWIFT. Data type: String Maximum length: 40
priority	Priority of the case. Possible values: • 1: Critical • 2: High • 3: Moderate • 4: Low Data type: Number (Integer) Maximum length: 40 Default: 4
proactive	Flag that indicates whether the inquiry is being proactively monitored. Possible values: • true: Being proactively monitored. • false: Not being monitored. Data type: Boolean Default:false
problem	Sys_id of the issue that the customer is encountering. Data type: String Table: Problem [problem]
product	Sys_id of the product model of the asset associated to the case. Located in the Product Model [cmdb_model] table. A

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Element	Description
	model is a specific version or configuration of an asset (for example, Apple Mac Book Pro). Data type: String
reassignment_count	Number of times that the case was reassigned to a person that is responsible for moving the case forward. Data type: Number (Integer) Maximum length: 40 Default: 0
receiving_account	Sys_id of the account record to which funds were erroneously credited. Located in the Account [customer_account] table. Data type: String
receiving_contact	Business-to-business based cases only. Sys_id of the contact associated with the account receiving. Located in the Contact [customer_contact] table. Data type: String
receiving_customer	Business-to-consumer cases only. Sys_id of the person associated with the receiving account. Located in the Consumer [csm_consumer] table. Data type: String
receiving_financial_account	Sys_id of the financial account to which funds were erroneously sent. Located in the Financial Account [sn_bom_financial_account] table. Data type: String
receiving_transactions	List of sys_ids of transactions in the financial account to which the funds were erroneously sent. Located in the Financial Transaction [sn_bom_transaction] table. Data type: String Maximum length: 40,000
recipient_bank	Sys_id of the bank that incorrectly received funds. Located in the Financial Institution [sn_bom_financial_institution] table. Data type: String
recipient_type	Type of recipient, such as internal (bank customer) or external (not a bank customer), who incorrectly received funds. Data type: String

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Element	Description
	Maximum length: 40
rejection_goto	Sys_id of the task to execute if the case is rejected. Located in the Task [task] table. Data type: String
remitter_bank	Sys_id of the bank that incorrectly remitted the funds. Located in the Financial Institution [sn_bom_financial_institution] table. Data type: String
resolution_code	Resolution state for the case, such as "Solved - Fixed by Support/Guidance provided". Data type: String Maximum length: 40
resolved_at	Date and time that the case was resolved. Data type: String (Date) Maximum length: 40
resolved_by	Sys_id of the person that resolved the case. Located in the User [sys_user] table. Data type: String
route_reason	Reason that the case was routed to a different assignee. Data type: Number (Integer) Maximum length: 40
sender_transactions	List of sys_ids of the transactions from the senders's financial account that were remitted incorrectly. Located in the Financial Transaction [sn_bom_transaction] table. Data type: String (List) Maximum length: 40,000
sent_to_account	Account number to which the funds were erroneously sent. Data type: String Maximum length: 250
sent_to_beneficiary	Name of the beneficiary to whom the funds were erroneously sent. Data type: String Maximum length: 250

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Element	Description
sent_to_routing	Routing number or sort code of the bank to which the funds were erroneously sent. Data type: String Maximum length: 250
service_definition	Sys_id of the definition of service associated with this account. Located in the Service Definition [sn_bom_service_definition] table. Data type: String
service_offering	Sys_id of the service offering associated with the payment inquiry. Service offerings uniquely define the level of service in terms of availability, scope, pricing, and packaging options. Data type: String Table: Service Offering [service_offering]
short_description	Concise description of the case. Data type: String Maximum length: 160
skills	Sys_ids of the skills needed to complete the case. Data type: String Maximum length: 4,000 Table: Skill [cmn_skill]
sla_due	Date/time at which the case must be closed based on the associated service level agreement. Data type: String Maximum length: 40
sn_app_cs_social_social_profile	Sys_id of the social media profile associated with the case. Data type: String Table: Social Profile [sn_app_cs_social_social_profile]
sold_product	Sys_id of the financial account of the customer from where the payment was sent in error. Located in the Sold Product [sn_install_base_sold_product] table. Data type: String
stage	Stage of the inquiry, such as Closed Complete, Closed Rejected, Document Check, Authorization, and so on. Data type: String

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Element	Description
	Maximum length: 40
state	Current state of the case. Possible values: • 1: New • 2: Open • 3: Awaiting Info • 4: Resolved • 5: Closed Data type: Number (Integer) Maximum length: 40 Default: 1
subcategory	Case subcategory. Possible values: 0: Question Data type: Number (Integer) Default: 0
support_manager	Sys_id of the CSM manager assigned to the case. Data type: String Table: User [sys_user]
sync_driver	Flag that indicates whether there's driver synchronization. Possible values: • true: Driver is synchronized • false: Driver isn't synchronized Data type: Boolean
sys_class_name	Table that contains the case record. Data type: String Maximum length: 80
sys_created_by	Person that initially opened the case. Data type: String Maximum length: 40
sys_created_on	Date and time when the case was initially created.

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Element	Description
	Data type: String (Date) Maximum length: 40
sys_domain	Domain associated with the case. Data type: String Maximum length: 32 Default: global
sys_domain_path	Domain path. Data type: String Maximum length: 255 Default: /
sys_id	Unique identifier for the case. Data type: String Maximum length: 32
sys_mod_count	Number of updates to the case since it was initially created. Data type: Number (Integer) Maximum length: 40
sys_updated_by	Person that last updated the case. Data type: String Maximum length: 40
sys_updated_on	Date and time when the case was last updated. Data type: String (Date) Maximum length: 40
task_effective_number	Identifying number. If the task has a Universal Request associated with it, it's the UR number. Otherwise, it's the current task number. Data type: String Maximum length: 40
time_worked	Total amount of time worked on the case. Data type: String (Timer) Maximum length: 40

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Element	Description
total_amount	Total currency amount of the payments that were made in error under this inquiry case. Data type: String (Currency) Maximum length: 20
transaction_id	Unique transaction identifier for this payment inquiry. Data type: String Maximum length: 150
universal_request	Sys_id of a universal task that this inquiry is part of. Data type: String Table: Task [task]
upon_approval	Action to take if the case is approved. Possible values: • do_nothing • proceed Data type: String Maximum length: 40 Default: proceed
upon_reject	Action to take if the case is rejected. Possible values: • cancel • goto Data type: String Maximum length: 40 Default: cancel
urgency	Urgency of the case. Possible values: • 1: High • 2: Medium • 3: Low Data type: Number (Integer) Maximum length: 40

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Element	Description
	Default: 3
user_input	Additional user input. Data type: String (User Input) Maximum length: 4,000
variables	Name-value pairs of variables associated with the case. Data type: String (Variables) Maximum length: 40
watch_list	List of sys_ids of the users who receive notifications about this case when additional comments are added or if the state of a case is changed to Resolved or Closed. Located in the User [sys_user] table. Data type: Array (List) Maximum length: 4,000
wf_activity	Sys_id of the workflow activity record associated with the case. Data type: String Table: Workflow Activity [wf_activity]
work_end	Date and time work ended on the case. Data type: String (Date) Maximum length: 40
work_notes	Information about how to resolve the case, or steps taken to resolve it. Data type: String (Journal Input) Maximum length: 4,000
work_notes_list	List of sys_ids of the internal users who receive notifications about this case when work notes are added. Located in the User [sys_user] table. Data type: Array (List) Maximum length: 4,000
work_start	Date and time that work started on the case. Data type: String (Date) Maximum length: 40

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Personal Checking Account [sn_bom_checking_account] table

Parameter	Description
account	Sys_id of the account record associated with the case. Located in the Account [customer_account] table. Data type: String
account_number	Customer's account number. By default, this is the display value for the record. Data type: String Maximum length: 40
accrued_interest	Amount of accrued interest as of the date it is being viewed. Data type: Number (Currency) Maximum length: 20
active	Flag that indicates whether the account is active. Possible values: • true: Account is currently active. • false: Account is inactive. Data type: Boolean Default: true
application_id	Unique identifier of the application submitted when applying for the checking account. Data type: String Maximum length: 255
balance	Amount currently in the checking account. Data type: Number (Currency) Maximum length: 20
base_currency	Sys_id of the base currency used by the credit card. Located in the Currency [fx_currency] table. Data type: String (Reference)
closure_date	Date that the checking account account was closed. Data type: String (Date)

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Parameter	Description
	Maximum length: 40
consumer	Business-to-consumer cases only. Sys_id of the person to contact with regards to this case. Located in the Consumer [csm_consumer] table. Data type: String
customer_class	Free-form classification of customer, such as Premier, Standard, or VIP. Data type: String Maximum length: 40
end_date	Date the checking account ends. Data type: String (Date) Maximum length: 40
external_id	Unique identifier used to cross-reference this credit card account to a record in an external system, such as a credit card insurance ID. Data type: String Maximum length: 255
interest_credit_account	Sys_id of the deposit account associated with this checking account. Located in the Deposit Account [sn_bom_deposit_account] table. Data type: String
interest_rate_apy	Annual percentage yield for the checking account. Data type: Number (Integer) Maximum length: 40
interest_rate_end_date	End date of the current interest rate. Data type: String (Date) Maximum length: 40
interest_rate_start_date	Start date of the current interest rate. Data type: String (Date) Maximum length: 40
name	Full name of the primary person associated with the checking account.

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Parameter	Description
	Data type: String Maximum length: 255
number	Case number. Data type: String Maximum length: 40
open_date	Date when the checking account was first opened. Data type: String (Date) Maximum length: 40
other_margin	Preferential discounts that are applicable to a category of customers, such as minors or senior citizens. Data type: String Maximum length: 40
parent_sold_product	Sys_id of the parent product associated with this entity. Located in the Sold Product [sn_install_base_sold_product] table. Data type: String (Reference)
product	Sys_id of the of the customer checking account. Located in the Product Model [cmdb_model] table. Data type: String (Reference)
request_channel	Type of communications channel (digital or banker assisted) the customer used to make the credit limit request. Data type: String Maximum length: 40
secondary_consumer	Sys_id of the secondary customer's account. Located in the Consumer [csm_consumer] table. Data type: String
sourced_channel	Source of the customer's business, such as broker or customer referral. Data type: String Maximum length: 40

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Parameter	Description
start_date	Date when the checking account was opened. Data type: String (Date) Maximum length: 40
statement_frequency	Frequency of statements sent to the customer, such as monthly, quarterly, bi-annually, or annually. Data type: String Maximum length: 40
statement_mode	Method in which the statement is delivered to the customer, such as physical or online. Data type: String Maximum length: 40
status	Current status of the account, such as active, blocked, closed, cancelled, and so on. Data type: String Maximum length: 40
sys_class_name	Table that contains the case record. Data type: String Maximum length: 80
sys_created_by	Person that initially opened the case. Data type: String Maximum length: 40
sys_created_on	Date and time when the case was initially created. Data type: String (Date) Maximum length: 40
sys_domain	Domain associated with the case. Data type: String Maximum length: 32 Default: global
sys_id	Unique identifier of the credit card record. Data type: String

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Parameter	Description
sys_mod_count	Number of updates to the case since it was initially created. Data type: Number (Integer) Maximum length: 40
sys_updated_by	Person that last updated the case. Data type: String Maximum length: 40
sys_updated_on	Date and time when the case was last updated. Data type: String (Date) Maximum length: 40

Personal Loan [sn_bom_personal_loan] table

Parameter	Description
account	Sys_id of the account record associated with the case. Data type: String Table: Account [customer_account]
account_number	Customer's account number. By default, this is the display value for the record. Data type: String Maximum length: 40
accrued_interest	Amount of accrued interest as of the date it is being viewed. Data type: Number (Currency) Maximum length: 20
active	Flag that indicates whether the account is active. Possible values: • true: Account is currently active. • false: Account is inactive. Data type: Boolean Default: true

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Parameter	Description
amount	Sanctioned loan amount. Data type: Number (Currency) Maximum length: 20
application_id	Unique identifier of the application submitted when applying for the personal loan. Data type: String Maximum length: 255
apr	Annual percentage rate for the personal loan. Data type: Number (Integer) Maximum length: 40
balance	Outstanding balance on the loan. Data type: Number (Currency) Maximum length: 20
base_currency	Sys_id of the base currency used by the loan. Located in the Currency [fx_currency] table. Data type: String (Reference)
closure_date	Date that the personal loan account was closed. Data type: String (Date) Maximum length: 40
consumer	Sys_id of the primary consumer record associated with the loan. Located in the Consumer [csm_consumer] table. Data type: String (Reference)
cosigner	Sys_id of the cosigner consumer record associated with the loan. Located in the Consumer [csm_consumer] table. Data type: String (Reference)
credit_facility_id	Unique identifier of the credit facility linked to the loan. Data type: String Maximum length: 255
customer_class	Free-form classification of customers, such as Premier, Standard, or VIP.

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Parameter	Description
	Data type: String Maximum length: 40
days_past_due	Number of days that the current loan payment is past due. Data type: Number (Integer) Maximum length: 40
delinquency_status	Flag that indicates whether the account is currently delinquent. Possible values: • Yes: Account is delinquent • No: Account is not delinquent Data type: String Maximum length: 40
disbursed_amout	Total amount of money that has been borrowed by the associated customer. Data type: Number (Currency) Maximum length: 20
document_id	Unique identifier of the documents associated with this mortgage in an external document management system. Data type: String Maximum length: 255
end_date	End date of the personal loan. Data type: String (Date) Maximum length: 40
external_id	Unique identifier used to cross-reference this loan account to a record in an external system. Data type: String Maximum length: 255
federal_backed_load	Flag that indicates whether the associated loan is federally backed. Possible values:

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Parameter	Description
	• Yes: Federally backed loan • No: Not a federally backed loan Data type: String Maximum length: 40
grace_period_for repayment	Number of days that a customer has after the due date to send in a payment without penalties. Data type: Number (Integer) Maximum length: 40
guarantor	Sys_id of the person that is guaranteeing the loan. Located in the Consumer [csm_consumer] table. Data type: String (Reference)
interest_rate	Current interest rate of the loan. Data type: Number (Floating-point) Maximum length: 40
interest_type	Type of interest associated with the loan, such as fixed or floating. Data type: String Maximum length: 40
is_lending_insured	Flag that indicates whether the account is insured. Possible values: • true: Account is insured. • false: Account isn't insured. Data type: Boolean
last_payment_amount	Amount of the most recent payment made on the loan. Data type: Number (Currency) Maximum length: 20
last_payment_date	Date of the most recent payment made on the loan. Data type: String (Date)

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Parameter	Description
	Maximum length: 40
last_reviewed_on	Date the loan was last reviewed. Data type: String (Date) Maximum length: 40
loan_classification	Classification of the loan, such as standard, sub-standard, doubtful, or loss assets. Data type: String Maximum length: 40
maturity_date	Date on which the loan becomes due. Data type: String (Date) Maximum length: 40
moratorium_end_date	End date of any imposed moratorium (suspension of payment.) Data type: String (Date) Maximum length: 40
moratorium_period	Period for which the customer has a suspension of loan repayment, such as 6 months, 1 year, 2 years, and so on. Data type: String Maximum length: 40
moratorium_start_date	Date on which the customer suspended payments on the loan. Data type: String (Date) Maximum length: 40
name	Full name of the primary person responsible for the loan. Data type: String Maximum length: 255
next_review_on	Date on which the loan is to be reviewed. Data type: String (Date) Maximum length: 40
no_of_installments	Number of payments due on the loan. Data type: Number (Integer)

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Parameter	Description
	Maximum length: 40
no_of_installment_deferrals_made	Number of times the customer deferred their payment on the loan. Data type: Number (Integer) Maximum length: 40
number	Case number. Data type: String Maximum length: 40
open_date	Date when the personal loan account was first opened. Data type: String (Date) Maximum length: 40
parent_sold_product	Sys_id of the parent product associated with this entity. Located in the Sold Product [sn_install_base_sold_product] table. Data type: String (Reference)
pending_installments	Number of payments remaining on the loan. Data type: Number (Integer) Maximum length: 40
prepayment_allowed	Flag that indicates whether the loan allows prepayments. Possible values: • Yes: Prepayments allowed • No: Prepayments not allowed Data type: String Maximum length: 40
principal_balance	Amount of the remaining loan principal. Data type: Number (Currency) Maximum length: 20
product	Sys_id of the product model of the asset associated to the case. Located in the Product Model [cmdb_model] table. Data type: String (Reference)

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Parameter	Description
purpose	How the funds of the loan will be used by the customer, such as working capital or equipment purchase. Data type: String Maximum length: 40
request_channel	Type of communications channel (digital or banker assisted) the customer used to make the credit limit request. Data type: String Maximum length: 40
risk_rating	Risk associated with this loan account. Data type: Number (Integer) Maximum length: 40
rollover_mode	Method in which a customer can extend the loan, such as auto rollover or manual rollover. Data type: String Maximum length: 40
rollover_possible	Flag that indicates whether the balance due on the loan can be rolled over in the future. Possible values: • Yes: Rollover is available • No: Rollover isn't available Data type: String Maximum length: 40
secondary_consumer	Sys_id of the secondary customer's account. Located in the Consumer [csm_consumer] table. Data type: String
sourced_channel	Source of the customer's business, such as broker or customer referral. Data type: String Maximum length: 40
start_date	Start date of the personal loan. Data type: String (Date)

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Parameter	Description
	Maximum length: 40
statement_frequency	Frequency of statements sent to the customer, such as monthly, quarterly, bi-annually, or annually. Data type: String Maximum length: 40
statement_mode	Method in which the statement is delivered to the customer, such as physical or online. Data type: String Maximum length: 40
status	Current status of the account, such as issued, active, blocked, closed, cancelled, and so on. Data type: String Maximum length: 40
sys_class_name	Table that contains the case record. Data type: String Maximum length: 80
sys_created_by	Name of the entity that created this record. Data type: String Maximum length: 40
sys_created_on	Date and time that the record was originally created. Data type: String (Date) Maximum length: 40
sys_domain	Unique identifier of the domain associated with the record. Data type: String Maximum length: 32 Default: global
sys_id	Unique identifier of the personal loan record. Data type: String
sys_mod_count	Number of times the record has been updated. Data type: Number (Integer)

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Parameter	Description
	Maximum length: 40
sys_updated_by	Name of the entity that last updated this record. Data type: String Maximum length: 40
sys_updated_on	Date and time that the record was last updated. Data type: String (Date) Maximum length: 40
term	Number of terms associated with the loan. Data type: Number (Integer) Maximum length: 40

Implementing Platform Analytics solutions

The Platform Analytics Solution contains prepackaged Performance Analytics content that you can use with other ServiceNow AI Platform products. The solution provides you with data visualizations that help you to improve your business processes and quantify the value of your self-services.

Required roles and tasks

The following roles and tasks are associated with this Platform Analytics Solution:

- ServiceNow AI Platform administrator (admin): Install and activate this Platform Analytics Solution and make any necessary changes to the system properties.
- Performance Analytics administrator (pa_admin): Review the indicators, breakdowns, widgets, and dashboards. Set up and start the data collection. Share the dashboards with appropriate stakeholders.
- Performance Analytics viewer (pa_viewer): View Performance Analytics dashboards.

Activate the full, subscription version of Performance Analytics on the instance where you are activating this Platform Analytics Solution. You can activate Performance Analytics on a non-production instance without purchasing a subscription. For more information, see Activate your Performance Analytics subscription.

Activate the Platform Analytics solution for Financial Services Operations

Activate the content pack ServiceNow Store application for the Platform Analytics.

Before you begin
Role required: admin

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Procedure

1. Navigate to **All** > **System Applications** > **All Available Applications** > **All**.
2. Browse for Performance Analytics Content Pack for FSO and verify that you have the necessary valid entitlements.

   You need a HI account and permission to request applications for the instances under consideration. The HI account and the instance need to be part of the same company. For more information, see Install a ServiceNow Product on the ServiceNow Store.
3. Search for `Performance Analytics Content Pack for FSO`.
4. Install the application.

Business Deposit Operations dashboard

With the Financial Services Business Deposit Operations dashboard, you can get an insight into how your team and business are performing for deposit service requests received for your financial services. You can monitor the status of deposit service cases, see trends, and drill down into the details from a single view.

Important: The Financial Services Business Deposit Operations dashboard has been modernized to give you a better user experience.

For any time period that you specify, you can view the details for the closed cases that breached an SLA, the open cases that need immediate attention, and the average closing times of the deposit cases.

Required ServiceNow AI Platform roles

- sn_bom_deposit_b2b.manager, needed to see the dashboard widgets and data.
- sn_bom_deposit_b2b.admin, sn_bom_pa.admin, and pa_admin, needed to edit the dashboard.

Access the Financial Services Business Deposit Operations dashboard

To access the Financial Services Business Deposit Operations dashboard, navigate to **Workspaces** > **Financial Services Workspace** > **Analytics Center** ( ).

Alternatively, you can navigate to **All** > **Deposit Operations** > **Analytics**.

You can also access the dashboard from the Platform Analytics Workspace. For more information about the Platform Analytics Workspace, see Analytics Center.

If you have upgraded from an earlier version, you can access the existing Core UI dashboard layout as usual by navigating to **All** > **Deposit Operations** > **Dashboard**.

Use cases

For examples of how the different people in your organization can use this dashboard, see the use cases in the following table.

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Financial Services Business Deposit Operations dashboard use cases

User	Dashboard use
Deposit manager	Needs to gain visibility into the status of the deposit cases and do the following tasks: • Monitor the open deposit cases that have breached a Service Level Agreement (SLA) or are about to breach an SLA and need attention • Monitor the daily, weekly, and monthly trends of the volume of deposit cases • Review the average closing time of cases • Drill down into the details in a deposit service case
Deposit admin	Needs to be able to customize views.

Indicators

B2B Deposit.Originate deposit account created cases

Number of the deposit cases that were created today where the deposit service is Originate deposit account.

B2B Deposit.Add financial relationship created cases

Number of the deposit cases that were created today where the deposit service is Add financial relationship.

B2B Deposit.Add standing order created cases

Number of the deposit cases that were created today where the deposit service is Add standing order.

B2B Deposit.Cancel standing order created cases

Number of the deposit cases that were created today where the deposit service is Cancel standing orders.

B2B Deposit.modify standing order created cases

Number of the deposit cases that were created today where the deposit service is Modify standing order.

B2B Deposit.Failed standing order created cases

Number of the deposit cases that were created today where the deposit service is Failed standing order.

B2B Deposit.Close deposit account created cases

Number of the deposit cases that were created today where the deposit service is Close deposit account.

B2B Deposit.modify standing order open cases

Number of the open deposit cases that day where the deposit service is Modify standing order.

B2B Deposit.Originate deposit account open cases

Number of the open deposit cases that day where the deposit service is Originate deposit account.

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B2B Deposit.Add standing order open cases

Number of the open deposit cases that day where the deposit service is Add standing order.

B2B Deposit.Failed standing order open cases

Number of the open deposit cases that day where the deposit service is Failed standing order.

B2B Deposit.Cancel standing order open cases

Number of the open deposit cases that day where the deposit service is Cancel standing orders.

B2B Deposit.Add financial relationship open cases

Number of the open deposit cases that day where the deposit service is Add financial relationship.

B2B Deposit.Close deposit account open cases

Number of the open deposit cases that day where the deposit service is Close deposit account.

B2B Deposit.Number of account closure closed cases checkings

Number of the deposit cases that were closed today where the deposit service is Close deposit account and the deposit account is Business Checking Account.

B2B Deposit.Number of account closure closed cases savings

Number of the deposit cases that were closed today where the deposit service is Close deposit account and the deposit account is Business Saving Account.

B2B Deposit.Number of originate closed cases checking

Number of the deposit cases that were closed today where the deposit account is Business Checking Account.

B2B Deposit.Number of originate closed cases savings

Number of the deposit cases that were closed today where the deposit service is Originate deposit account and the deposit account is Business Saving Account.

B2B Deposit.Number of created cases savings

Number of the deposit cases that were created today where the deposit account is Business Saving Account and the deposit service is not Originate deposit account or Close deposit account.

B2B Deposit.Number of created cases checkings

Number of the deposit cases that were created today where the deposit account is Business Checking Account and the deposit service is not Originate deposit account or Close deposit account.

B2B Deposit.Number of open cases

Number of the open deposit cases that day where the breakdown is Age.

B2B Deposit.Number of closed cases

Number of the deposit cases that were closed today with the Age and Service breakdowns.

B2B Deposit.Number of closed cases with sla

Number of the deposit cases that were closed that day within an SLA. The indicator is used to compare the number of cases closed that met an SLA versus the number of cases that breached an SLA.

B2B Deposit.Number of closed cases with breached sla

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Number of the deposit cases that were closed that day that breached an SLA.

B2B Deposit.Number of open cases breached sla

Number of the open deposit cases that day that breached an SLA.

B2B Deposit.Open Cases with SLA Breached greater than 80%

Number of the open deposit cases that day where an SLA-elapsed percentage is greater than 80 percent.

B2B Deposit.Summed duration of closed cases

Number of hours to close the deposit cases that day with the Age and Service breakdowns.

B2B Deposit.Average time to close case

Average number of hours to close the deposit cases where breakdown is Service. The score is calculated according to this formula:

```
[B2B Deposit.Summed duration of closed cases]/[B2B
 Deposit.Number of closed cases]
```

Breakdowns

- Age
- Service

Business Loan Operations dashboard

With the Financial Services Business Loan Operations dashboard, you can get an insight into how your team and business are performing for business loan cases. You can monitor the status of loan cases, see trends, and drill down into the details from a single view.

Important: The Financial Services Business Loan Operations dashboard has been modernized to give you a better user experience.

This dashboard is automatically activated when you install the Financial Services Business Loan Operations application.

For any time period that you specify, you can view the details for the open cases, the new cases, and the average closing times of the loan cases.

Required ServiceNow AI Platform roles

- sn_bom_loan_b2b.manager, required to view the dashboard widgets and data.
- sn_bom_loan_b2b.admin, sn_bom_pa.admin, and pa_admin, required to edit the dashboard.

Access the Financial Services Business Loan Operations dashboard

To access the Financial Services Business Loan Operations dashboard, navigate to **Workspaces** > **Financial Services Workspace** > **Analytics Center** ().

Alternatively, you can navigate to **All** > **Loan Operations** > **Analytics**.

You can also access the dashboard from the Platform Analytics Workspace. For more information about the Platform Analytics Workspace, see Analytics Center.

If you have upgraded from an earlier version, you can access the existing Core UI dashboard layout as usual by navigating to **All** > **Loan Operations** > **Dashboard**.

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Use cases

For examples of how the different people in your organization can use this dashboard, see the use cases in the following table.

User	Dashboard use
Loan manager	Needs to gain visibility into the real-time status of the business loan cases and do the following tasks: • Monitor all the open cases that have breached a Service Level Agreement (SLA) • Monitor all the open cases by agent and age of the cases • Review all the new cases for a service, agent, or agent group • Review the average closing time of cases for a service, agent, or group • Drill down into the details in a category
Loan admin	Needs to be able to customize views.

Indicators

% of Open Cases with Breached SLAs

Percentage of open cases that breached an SLA on a specific day. The score is calculated according to this formula:

```
[[Number of open cases with breached SLAs] / [Number
of open cases]] * 100
```

Avg # of Open Cases per Agent

Average number of the open cases for an agent on a specified day. The score is calculated according to this formula:

```
[[Number of open cases] / [Number of agents]]
```

Average Age of Open Cases

Breakdown score and trend of the open cases by age in days on a specified day. The score for each service is calculated according to this formula:

```
[[Summed age of open cases] / [Number of open cases]] /
24
```

Number of New Cases

Breakdown of the new cases by the service, agent, or agent group in the last three months. The data for the cases is collected from the [sn_bom_loan_b2b_service] table.

Average Closing Time of Cases

Breakdown of the average closing time in days of the cases by the service, agent, or agent group in the last seven days. The score is calculated according to this formula:

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```
[[Summed duration of closed cases] / [Number of closed cases]] / 24
```

Breakdowns

- Agent
- Agent Group
- Age
- Service

Business Lifecycle Operations dashboard

With the Business Lifecycle Operations dashboard, you can get insight into how your team and business are performing for the business lifecycle cases.

Important: The Financial Services Business Lifecycle dashboard has been modernized to give you a better user experience.

You can monitor the status of the lifecycle cases, see trends, and drill down into the details from a single view. For any time that you specify, you can view the details for the open cases, the new cases, and the average closing times of the lifecycle cases.

Required ServiceNow AI Platform roles

- sn_bom_clo_b2b.manager, required to view the dashboard widgets and data.
- sn_bom_clo_b2b.admin, required to edit the dashboard.

Access the Financial Services Business Lifecycle dashboard

To access the Financial Services Business Lifecycle dashboard, navigate to **Workspaces** > **Financial Services Workspace** > **Analytics Center** ( ).

Alternatively, you can navigate to *Business Lifecycle* > **Analytics**.

You can also access the dashboard from the Platform Analytics Workspace. For more information about the Platform Analytics Workspace, see Analytics Center .

If you have upgraded from an earlier version, you can access the existing Core UI dashboard layout as usual by navigating to **All** > **Customer Lifecycle Operations** > **Dashboard**.

Use cases

For examples of how different people in your organization can use this dashboard, see the use cases in the following table.

Use cases for using the Financial Services Business Lifecycle dashboard

User	Dashboard use
Account manager	Needs to gain visibility into the real-time status of the business lifecycle cases and do the following tasks:

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Use cases for using the Financial Services Business Lifecycle dashboard (continued)

User	Dashboard use
	• Monitor all the open cases that have breached a Service Level Agreement (SLA) • Monitor all the open cases according to the agent and age • Review all the new cases for a service, agent, or agent group • Review the average closing time of cases for a service, agent, or group within 30 days • Drill down into the details in a category
Account admin	Needs to perform all the Account Manager tasks plus customize views.

Indicators

Open Cases - SLA Breached

Percentage of the open cases that breached an SLA. The data is calculated according to this formula:

```
[[Number of open Cases with Breached SLAs]] / [[Number
 of Open Cases]] * 100
```

Open Cases - SLA About to be Breached

Average number of the open cases that are close to breaching an SLA. The data for this indicator is collected from the [task_sla] table.

Open Cases by Age

Breakdown score and trend of the open cases by age in days. The data is calculated according to this formula:

```
[[Summed age of Open Cases]] / [[Number of Open
 Cases]] / 24
```

Average Time to Close in Last 30 Days

Breakdown of the average closing time in days of the cases by the service, agent, or assignment group in the last seven days. The score is calculated according to this formula:

```
[[B2C CLO.Summed duration of closed cases]]/[[B2C
 CLO.Number of closed cases]]
```

New Cases vs. Closed Cases

Breakdown of the new cases by the service, agent, or agent group versus the closed cases. The data for the cases is collected from the [sn_bom_clo_service] table.

Closed Cases - SLA Met vs. SLA Breached

Number of the cases where the SLAs were met versus the cases where the SLAs were breached. The data for the cases is collected from the [sn_bom_clo_service] table.

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Breakdowns

- Age
- Service

Filters

The following table shows the available filters in the Business Lifecycle Operations dashboard.

Filters available in the Business Lifecycle Operations dashboard

Name	Type	Description
Age	Bucket	Shows the age ranges in days for the Business Lifecycle cases.
Service	List	Fetches the records for all the Business Lifecycle cases.

Complaint Management dashboard

With the Financial Services Complaint Management dashboard, you can get an insight into how your team and business are performing for the complaints that were received for your financial services. You can monitor the status of the complaint service cases, see trends, and drill down into the details from a single view.

Important: The Financial Services Complaint Management dashboard has been modernized to give you a better user experience.

For any time that you specify, you can view the details for the closed cases that breached an SLA, the open cases that need immediate attention, and the average closing times of the complaint cases.

Required ServiceNow AI Platform roles

- sn_bom_compl.manager, needed to see the dashboard widgets and data.
- sn_bom_compl.admin, needed to edit the dashboard.

Access the Financial Services Complaint Management dashboard

To access the Financial Services Complaint Management dashboard, navigate to **Workspaces** > **Financial Services Workspace** > **Analytics Center** ( ).

Alternatively, you can navigate to **All** > **Complaint Management** > **Analytics**.

You can also access the dashboard from the Platform Analytics Workspace. For more information about the Platform Analytics Workspace, see Analytics Center .

If you have upgraded from an earlier version, you can access the existing Core UI dashboard layout as usual by navigating to **All** > **Complaint Management** > **Dashboard**.

Use cases

For examples of how different people in your organization can use this dashboard, see the use cases in the following table.

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Use cases for using the Financial Services Complaint Management dashboard

User	Dashboard use
Complaint manager	Needs to gain visibility into the status of the complaint cases and do the following tasks: • Monitor the open complaint cases that have breached a Service Level Agreement (SLA) or are about to breach an SLA and need attention • Monitor the volume of the complaint cases for each complaint category and their trend • Review the average closing time of the cases for each category • Drill down into the details in a complaint category
Complaint admin	Needs to be able to customize views.

Indicators

Number of open cases breached sla

Number of the open complaint cases in the last seven days that breached an SLA.

Open Cases with SLA Breached greater than 80%

Number of the open complaint cases where the SLA-elapsed percentage in the last six days is greater than 80 percent.

Number of open cases

Breakdown of the open complaint cases in the last seven days with the Age and Type breakdowns.

Number of new cases

Number of the new complaint cases opened today. The indicator is used to compare and see the trend of the number of cases that were created versus the number of cases that were closed in the last seven days.

Average time to close case

Breakdown of the average number of hours to close complaint cases by Complaint Type. The score is calculated according to this formula:

```
[FSO Complaint.Summed duration of closed cases]/[FSO
 Complaint.Number of closed cases]
```

Number of closed cases with sla

Number of the cases that were closed that day within an SLA. The indicator is used to compare the number of cases that were closed that met an SLA versus the number of cases that breached an SLA in the last seven days.

Number of closed cases

Breakdown of the complaint cases that were closed today with the Type and Category breakdowns.

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Breakdowns

- Age
- Category
- Type

Data visualizations

The following table shows the available data visualizations in the Financial Services Complaint Management application.

Data visualizations available in the Financial Services Complaint Management application

Title	Type	Source table	Description
Closed Cases – Top 10 Complaint Categories	Horizontal Bar 	Complaint Case [sn_bom_compl_service]	Breakdown of top ten complaint categories that have maximum number of closed cases (in descending order) in last six months.

Filters

The following table shows the available filters in the Financial Services Complaint Management application.

Filters available in the Financial Services Complaint Management application

Name	Type	Description
Age	Bucket	Shows the age ranges in days for complaint cases.
Complaint Category	Choice	Shows all the active complaint categories for the Complaint service [sn_bom_compl_service] table.
Complaint Type	Choice	Shows all the active complaint types for the Complaint service [sn_bom_compl_service] table.

Commercial Lines Claims dashboard

With the Commercial Lines Claims dashboard, you can get an insight into how your team and business are performing for the personal policy service requests that were received for your insurance services.

The Commercial Lines Claims dashboard enables you to monitor the status of the claim cases, see trends, and drill down into the details from a single view. For any time that you specify,

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you can view the details for the closed cases that breached an SLA, the open cases that need immediate attention, and the average closing times of the claim cases.

To access the Commercial Lines Claims dashboard, navigate to **All** > **Commercial Lines Claims** > **Dashboard**.

Required ServiceNow AI Platform roles

- sn_ins_claim_cml.manager, required to view the dashboard widgets and data.
- sn_ins_claim_cml.admin, sn_bom_pa.admin, and pa_admin, required to edit the dashboard.

Use cases

For examples of how different people in your organization can use this dashboard, see the use cases in the following table.

Use cases for using the Commercial Lines Claims dashboard

User	Dashboard use
Commercial lines claims manager	Needs to gain visibility into the real-time status of the claim cases and do the following tasks: • Monitor all the open claim cases that have breached a Service Level Agreement (SLA) • Monitor the volume of each claim case type and their trend • Review the average closing time of the cases for a representative, processor, or group
Commercial lines claims admin	Needs to be able to customize views.

Indicators

Commercial Claim.Number of denied cases

Number of the commercial claim cases that were rejected and closed today.

Commercial Claim.Number of open cases

Daily number of the open commercial claim cases.

Commercial Claim.Summed duration of closed cases

Number of hours to close the commercial claim cases that day with Stage and Service breakdowns.

Commercial Claim.Number of closed cases

Number of the commercial claim cases that were closed today with Stage and Service breakdowns.

Commercial Claim.Open Cases with SLA Breached greater than 80%

Number of the open commercial claim cases that day where an SLA-elapsed percentage is greater than 80 percent.

Commercial Claim.Number of closed SIU cases

Daily number of the commercial claim cases that were closed by the special investigations unit (SIU).

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Commercial Claim.Sum of total claim payout

Daily number of the claim payout on the closed cases.

Commercial Claim.Number of closed cases with breached sla

Number of the commercial claim cases that were closed that day that breached an SLA.

Commercial Claim:Number of created cases

Number of the open commercial claims cases that were created that day.

Commercial lines.Number of bop change coverage open cases

Number of the open commercial claim cases that day where the commercial service is a bop change coverage account.

Commercial Claim.Number of closed cases within sla

Number of the commercial claim cases that were closed that day within an SLA. The indicator is used to compare the number of cases that were closed that met an SLA versus the number of cases that breached an SLA.

Breakdowns

- SLA percentage
- Commercial Claim.Age
- Commercial Claim.Account
- Commercial Claim.Product
- Commercial Claim.Service
- Commercial Claim.Stage

Commercial Lines Servicing dashboard

With the Commercial Lines Servicing dashboard, you can get an insight into how your team and business are performing for the personal policy service requests that were received for your insurance services.

Important: The Commercial Lines Servicing dashboard has been modernized to give you a better user experience.

The Commercial Lines Servicing dashboard enables you to monitor the status of the policy service cases, see trends, and drill down into the details from a single view. For any time that you specify, you can view the details for the closed cases that breached a Service Level agreement, the open cases that need immediate attention, and the average closing times of the policy service cases.

Required ServiceNow AI Platform roles

- sn_ins_policy_b2b.manager, required to view the dashboard widgets and data.
- sn_ins_policy_b2b.admin, sn_bom_pa.admin, and pa_admin, required to edit the dashboard.

Access the Commercial Lines Servicing dashboard

To access the Commercial Lines Servicing dashboard, navigate to **Workspaces** > **Financial Services Workspace** > **Analytics Center** ( ).

Alternatively, you can navigate to **All** > **Commercial Lines Servicing** > **Analytics**.

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You can also access the dashboard from the Platform Analytics Workspace. For more information about the Platform Analytics Workspace, see Analytics Center.

If you have upgraded from an earlier version, you can access the existing Core UI dashboard layout as usual by navigating to **All** > **Commercial Lines Servicing** > **Dashboard**.

Use cases

For examples of how different people in your organization can use this dashboard, see the use cases in the following table.

Use cases for using the Commercial Lines Servicing dashboard

User	Dashboard use
Commercial lines servicing manager	Needs to gain visibility into the real-time status of the insurance cases and do the following tasks: • Monitor all the open insurance cases that have breached a Service Level Agreement (SLA) • Monitor the volume of each insurance case type and their trend • Review agent productivity • Review the average closing time of cases for a service, agent, or group • Monitor the details of the requests by policy type • Drill down into the details in an error category
Commercial lines servicing admin	Needs to be able to customize views.

Indicators

Commercial Lines Servicing.Summed duration of closed cases

Number of hours to close the commercial lines cases that day with the Stage and Service breakdowns.

Commercial Lines Servicing.Number of closed cases

Number of the commercial lines cases that were closed today with the Stage and Service breakdowns.

Commercial Lines.Open Cases with SLA Breached greater than 80%

Number of the open commercial lines cases that day where the SLA-elapsed percentage is greater than 80 percent.

Commercial Lines: Number of BOP change coverage cases created

Number of the commercial lines cases that were created today where the commercial lines service is a BOP change coverage account.

Commercial Lines Servicing.Number of closed cases with breached sla

Number of the commercial lines cases that were closed that day that breached an SLA.

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Commercial Lines:Number of open cases breached SLA

Number of the open commercial lines cases that day that breached an SLA.

Commercial lines.Number of bop change coverage open cases

Number of the open commercial lines cases that day where the commercial lines service is a bop change coverage account.

Commercial Lines Servicing.Number of cases rejected by customer

Number of the cases that were rejected by a customer.

Commercial Lines Servicing.Number of closed cases with sla

Number of the commercial lines cases that were closed that day within an SLA. The indicator is used to compare the number of cases that were closed that met an SLA versus the number of cases that breached an SLA.

Commercial Lines Servicing.Number of cases rejected by fulfiller

Number of the cases that were rejected by the underwriter or processor.

Breakdowns

- Policy Case Stage
- Policy Reject Reason
- Policy Service

Client Lifecycle dashboard

With the Financial Services Client Lifecycle dashboard, you can get insight into how your team and business are performing for the client lifecycle cases.

Important: The Financial Services Client Lifecycle dashboard has been modernized to give you a better user experience.

You can monitor the status of the client lifecycle cases, see trends, and drill down into the details from a single view. For any time that you specify, you can view the details for the open cases, the new cases, and the average closing times of the client lifecycle cases.

Required ServiceNow AI Platform roles

- sn_bom_clo.b2c_manager, required to view the dashboard widgets and data.
- sn_bom_clo.b2c_admin, required to edit the dashboard.

Access the Financial Services Client Lifecycle dashboard

To access the Financial Services Client Lifecycle dashboard, navigate to **Workspaces** > **Financial Services Workspace** > **Analytics Center** ().

Alternatively, you can navigate to *Client Lifecycle* > **Analytics**.

You can also access the dashboard from the Platform Analytics Workspace. For more information about the Platform Analytics Workspace, see Analytics Center.

If you have upgraded from an earlier version, you can access the existing Core UI dashboard layout as usual by navigating to **All** > *Client Lifecycle* > **Dashboard**.

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Use cases

For examples of how different people in your organization can use this dashboard, see the use cases in the following table.

Use cases for using the Financial Services Client Lifecycle dashboard

User	Dashboard use
Account Manager	Needs to gain visibility into the real-time status of Client Lifecycle cases and do the following tasks: • Monitor all the open cases that have breached an Service Level Agreement (SLA) • Monitor all the open cases according to the agent and age • Review all the new cases for a service, agent, or agent group • Review the average closing time of the cases for a service, agent, or group within 30 days • Drill down into the details in a category
Account Administrator	Needs to perform all the Account Manager tasks plus customize views.

Indicators

Open Cases - SLA Breached

Percentage of the open cases that breached an SLA. The data is calculated from this formula:

```
[[Number of open Cases with Breached SLAs]] / [[Number
 of Open Cases]] * 100
```

Open Cases - SLA About to be Breached

Average number of the open cases for an agent on a day that you specify. The data for this indicator is collected from the [task_sla] table.

Open Cases by Age

Breakdown score and trend of open cases by age in days. The data is calculated from this formula:

```
[[Summed age of Open Cases]] / [[Number of Open
 Cases]] / 24
```

Average Time to Close in Last 30 Days

Breakdown of the average closing time in days of the cases by the service, agent, or assignment group in the last seven days. The data is calculated from this formula:

```
 [[B2C CLO.Summed duration of closed cases]]/[[B2C
 CLO.Number of closed cases]]
```

New Cases vs. Closed Cases

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Breakdown of the new cases by the service, agent, or agent group versus the closed cases. The data for the cases is collected from the [sn_bom_clo_service] table.

Closed Cases - SLA Met vs. SLA Breached

Cases where the SLAs were met versus the cases where the SLAs were breached. The data for the cases is collected from the [sn_bom_clo_service] table.

Breakdowns

Age.

Filters

The following table shows the available filters in the Client Lifecycle dashboard.

Filters available in the Client Lifecycle dashboard

Name	Type	Description
Age	Bucket	Shows the age ranges in days for the Client Lifecycle cases.

Dispute Management dashboard

With the Dispute Management dashboard, you can get an insight into how your team and business are performing for the card service requests that were received for your financial services.

Important: The Dispute Management dashboard has been modernized to give you a better user experience.

You can monitor the status of card service cases from a single view. For any time that you specify, you can view the details for the closed cases that breached a Service Level Agreement (SLA), the open cases that need immediate attention, and the average closing times of the card cases.

Required ServiceNow AI Platform roles

- sn_bom_credit_card.dispute_manager, needed to see the dashboard widgets and data.
- sn_bom_credit_card.admin, sn_bom_pa.admin, and pa_admin, needed to edit the dashboard.

Access the Dispute Management dashboard

To access the Dispute Management dashboard, navigate to **Workspaces** > **Financial Services Workspace** > **Analytics Center** ().

Alternatively, you can navigate to **All** > **Card Operations** > **Analytics**.

You can also access the dashboard from the Platform Analytics Workspace. For more information about the Platform Analytics Workspace, see Analytics Center.

If you have upgraded from an earlier version, you can access the existing Core UI dashboard layout as usual by navigating to **All** > **Card Operations** > **Dashboard**.

Use cases

For examples of how different people in your organization can use this dashboard, see the use cases in the following table.

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User	Dashboard use
Card dispute manager	Needs to gain visibility into the status of the dispute cases and do the following tasks: • Monitor the open dispute cases that have breached a Service Level Agreement (SLA) or are about to breach an SLA and need attention • Monitor the daily, weekly, and monthly trends of the volume of dispute cases • Review the average closing time of cases • Drill down into the details in a dispute service case
Credit card admin	Needs to be able to customize views.

Indicators

Card Dispute.Number of closed cases with sla

Number of the dispute cases that were closed that day within an SLA. The indicator is used to compare the number of cases closed that met SLA versus the number of cases that breached an SLA.

Card Dispute.Number of open cases breached sla

Number of the open dispute cases that day that breached an SLA.

Card Dispute.Number of chargeback tasks

Number of the tasks where the dispute was a chargeback.

Card Dispute.Summed duration of closed cases

Number of hours to close the dispute cases that day with Age and Service breakdowns.

Card dispute.Number of open cases

Number of the open dispute cases that day where the breakdown is Age.

Card Dispute.Number of dispute write off

Number of the dispute transactions where the outcome was a write off.

Card Dispute.Number of successful chargebacks

Number of the transactions where the outcome was a successful chargeback.

Card Dispute.Number of closed cases

Number of the dispute cases closed today where the breakdowns are Age and Service.

Card Dispute.Number of closed cases with breached sla

Number of the dispute cases closed that day that breached an SLA.

Card Dispute.Open Cases with SLA Breached greater than 80%

Number of the open dispute cases that day where the SLA-elapsed percentage is greater than 80 percent.

Card Dispute.Number of created cases

Number of the dispute cases that were created today.

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Breakdowns

- Age
- Card network
- Chargeback code
- Dispute reason
- Service

Group Life Servicing dashboard

With the Group Life Servicing dashboard, you can get an insight into how your team and business are performing for the group policy service requests that were received for your insurance services.

Important: The Group Life Servicing dashboard has been modernized to give you a better user experience.

The Group Life Servicing dashboard enables you to monitor the status of the policy service cases, see trends, and drill down into the details from a single view. For any time that you specify, you can view the details for the closed cases that breached an SLA, the open cases that need immediate attention, and the average closing times of the policy service cases.

Required ServiceNow AI Platform roles

- sn_ins_group_life.manager, required to view the dashboard widgets and data.
- sn_ins_group_life.admin, sn_bom_pa.admin, and pa_admin, required to edit the dashboard.

Access the Group Life Servicing dashboard

To access the Group Life Servicing dashboard, navigate to **Workspaces** > **Financial Services Workspace** > **Analytics Center** ( ).

Alternatively, you can navigate to **All** > **Group Life Servicing** > **Analytics**.

You can also access the dashboard from the Platform Analytics Workspace. For more information about the Platform Analytics Workspace, see Analytics Center .

If you have upgraded from an earlier version, you can access the existing Core UI dashboard layout as usual by navigating to **All** > **Group Life Servicing** > **Dashboard**.

Use cases

For examples of how different people in your organization can use this dashboard, see the use cases in the following table.

Use cases for using the Group Life Servicing dashboard

User	Dashboard use
Group life policy manager	Needs to gain visibility into the real-time status of the insurance cases and do the following tasks:

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Use cases for using the Group Life Servicing dashboard (continued)

User	Dashboard use
	• Monitor all the open insurance cases that have breached an SLA (Service Level Agreement) • Monitor the volume of each insurance case type and their trend • Review agent productivity • Review the average closing time of cases for a service, agent, or group • Monitor the details of requests by the policy type • Drill down into the details in an error category
Group life policy admin	Needs to be able to customize views.

Indicators

Group Life and Disability Servicing.Summed duration of closed cases

Number of hours to close the personal lines cases that day with the Stage and Service breakdowns.

Group Life and Disability Servicing.Number of closed cases

Number of the group life cases that were closed today with the Stage and Service breakdowns.

Group Life and Disability Servicing.Open Cases with SLA Breached greater than 80%

Number of the open group life cases that day where the SLA-elapsed percentage is greater than 80 percent.

Group Life and Disability Servicing.Group life change member info

Number of group life cases where the policy service is changing member information.

Group Life and Disability Servicing.Number of closed cases with breached sla

Number of the group life cases that were closed that day that breached an SLA.

Group Life and Disability Servicing.Number of open cases breached SLA

Number of the open group life cases that day that breached an SLA.

Group Life and Disability Servicing.Number of open cases

Number of the open group life cases that day.

Group Life and Disability Servicing.Number of cases rejected by customer

Number of the closed cases that were rejected by customers in the last 30 days, where the solution proposed by the agent was rejected.

Group Life and Disability Servicing.Number of closed cases with sla

Number of the group life cases that were closed that day within an SLA. The indicator is used to compare the number of cases that were closed that met an SLA versus the cases that breached an SLA.

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Group Life and Disability Servicing.Number of cases rejected by fulfiller

Number of the closed cases in the last 30 days that were rejected by a processor or underwriter.

Group Life and Disability Servicing.Group life send policy documents

Number of the group life cases where the policy service is sending policy documents.

Group Life and Disability Servicing.Group life update policy

Number of the group life cases where the policy service is updating a policy.

Breakdowns

- Group Case Stage
- Group Life Rejection Reason
- Group Life Service

Individual Life Servicing dashboard

With the Individual Life Servicing dashboard, you can get an insight into how your team and business are performing for the individual policy service requests that were received for your insurance services.

Important: The Individual Life Servicing dashboard has been modernized to give you a better user experience.

The Individual Life Servicing dashboard enables you to monitor the status of the policy service cases, see trends, and drill down into the details from a single view. For any time that you specify, you can view the details for the closed cases that breached a Service Level Agreement (SLA), the open cases that need immediate attention, and the average closing times of the policy service cases.

Required ServiceNow AI Platform roles

- sn_ins_indiv_life.manager, required to view the dashboard widgets and data.
- sn_ins_indiv_life.admin, sn_bom_pa.admin, and pa_admin, required to edit the dashboard.

Access the Individual Life Servicing dashboard

To access the Individual Life Servicing dashboard, navigate to **Workspaces** > **Financial Services Workspace** > **Analytics Center** ().

Alternatively, you can navigate to **All** > **Individual Life Servicing** > **Analytics**.

You can also access the dashboard from the Platform Analytics Workspace. For more information about the Platform Analytics Workspace, see Analytics Center.

If you have upgraded from an earlier version, you can access the existing Core UI dashboard layout as usual by navigating to **All** > **Individual Life Servicing** > **Dashboard**.

Use cases

For examples of how the different people in your organization would use this dashboard, see the use cases in the following table.

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Use cases for using the Individual Life Servicing dashboard

User	Dashboard use
Individual life policy manager	Needs to gain visibility into the real-time status of insurance cases and do the following: • Monitor all the open insurance cases that breached a Service Level Agreement (SLA) • Monitor the volume of each insurance case type and their trend • Review agent productivity • Review the average closing time of cases for a service, agent, or individual • Monitor the details of requests by the policy type • Drill down into the details in an error category
Individual life policy admin	Needs to be able to customize views.

Indicators

Individual Life and Disability Servicing.Summed duration of closed cases

Number of hours to close the personal lines cases that day with the Stage and Service breakdowns.

Individual Life and Disability Servicing.Number of closed cases

Number of the individual life cases that were closed today with the Stage and Service breakdowns.

Individual Life and Disability Servicing.Open Cases with SLA Breached greater than 80%

Number of the open individual life cases that day where the SLA-elapsed percentage is greater than 80 percent.

Individual Life and Disability Servicing.Number of closed cases with breached sla

Number of the individual life cases that were closed that day that breached an SLA.

Individual Life and Disability Servicing.Number of open cases breached SLA

Number of the open individual life cases that day that breached an SLA.

Individual Life and Disability Servicing.Number of open cases

Number of the open individual life cases that day.

Individual Life and Disability Servicing.Number of cases rejected by customer

Number of the closed cases that were rejected by customers in the last 30 days, where the solution proposed by the agent was rejected.

Individual Life and Disability Servicing.Number of closed cases with sla

Number of the individual life cases that were closed that day within an SLA. The indicator is used to compare the number of cases that were closed that met an SLA versus the number of cases that breached an SLA.

Individual Life and Disability Servicing.Number of cases rejected by fulfiller

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Number of the closed cases in the last 30 days that were rejected by a processor or underwriter.

Breakdowns

- Individual Case Stage
- Individual Life Rejection Reason
- Individual Life Service

Payment Operations dashboard

With the Financial Services Payment Operations dashboard, you can get an insight into how your team and business are performing for payment inquiries, claims, and debits.

Important: The Financial Services Payment Operations dashboard has been modernized to give you a better user experience.

You can monitor the status of these cases, see trends, and drill down into the details from a single view. For any time that you specify, you can view the details for the open cases, the new cases, and the average closing times of the payment cases.

Required ServiceNow AI Platform roles

- sn_bom_payment.manager, required to view the dashboard widgets and data.
- sn_bom_payment.admin, sn_bom_pa.admin, and pa_admin, required to edit the dashboard.

Access the Financial Services Payment Operations dashboard

To access the Financial Services Payment Operations dashboard, navigate to **Workspaces** > **Financial Services Workspace** > **Analytics Center** ().

Alternatively, you can navigate to **All** > **Payment Operations** > **Analytics**.

You can also access the dashboard from the Platform Analytics Workspace. For more information about the Platform Analytics Workspace, see Analytics Center.

If you have upgraded from an earlier version, you can access the existing Core UI dashboard layout as usual by navigating to **All** > **Payment Operations** > **Dashboard**.

Use cases

For examples of how different people in your organization can use this dashboard, see the use cases in the following table.

Use cases for the Financial Services Payment Operations dashboard

User	Dashboard use
Payment manager	Needs to gain visibility into the real-time status of the payment cases and do the following tasks:

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Use cases for the Financial Services Payment Operations dashboard (continued)

User	Dashboard use
	• Monitor all the open payment cases that have breached an Service Level Agreement (SLA) • Monitor the volume of each payment case type and their trend • Review agent productivity • Review the average closing time of cases for a service, agent, or group • Monitor the details of claims by error type • Drill down into the details in an error category
Payment admin	Needs to be able to customize views.

Indicators

% of open internal claims having customer error based upon payment processor

Percentage of the open internal claims that have a customer error based on the payment processor. The score is calculated according to this formula:

```
([Total Number of open internal claims having customer
 error grouped by payment processor]/[Total Number of
 open internal claims having customer error])*100
```

% of closed external claims having bank error based upon actual treatment

Percentage of the closed external claims that have a bank error based on the actual treatment where the breakdown is Outcome reason. The score is calculated according to this formula:

```
([Number of closed external claims having bank error
 based upon outcome]/[Total number of closed external
 claims having bank error used in total number
 recovery])*100
```

% of open internal claims having bank error based upon error category

Percentage of the open internal claims that have a bank error based on the error category where the breakdowns are Age and Bank error category. The score is calculated according to this formula:

```
([Total Number of open internal claims having bank
 error based upon error category]/[Total number of open
 internal claims having bank error])*100
```

% of total claim amount refunded for external claims having customer error

Percentage of the total claim amount refunded for external claims that have a customer error where the breakdowns is Actual treatment. The score is calculated according to this formula:

```
([Sum of refund amount for closed external
 claims having customer error based upon Actual
```

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```
treatment]/[Total sum of refund amount for closed
external claims having customer error])*100
```

% of closed external claims having customer error based upon actual treatment

Percentage of the closed external claims that have a customer error based on the actual treatment where the breakdown is Outcome reason. The score is calculated according to this formula:

```
(([Total number of closed external claims having
customer error based upon outcome]/[Total number of
closed external claims having customer error])*100)||0
```

% of open internal claims having bank error based upon requested treatment

Percentage of the open internal claims that have a bank error based on a requested treatment where the breakdowns are Age and Payment processor. The score is calculated according to this formula:

```
([Total Number of open internal claims having bank
error grouped by payment processor]/[Total count of
open internal claims having bank error based upon
requested treatment])*100
```

% of open internal claims having requested treatment as exception

Percentage of the open internal claims that have a requested treatment as an exception where the breakdowns are Age and Error type. The score is calculated according to this formula:

```
([Number of open cases having requested treatment
as Exception]/[Total Number of open cases having
requested treatment as Exception])*100
```

% closing Time of payment cases

Percentage of the closing time of payment cases where the breakdowns are Age, Payment cases, and Payment agent. The score is calculated according to this formula:

```
[Summed Duration of Payment Closed Cases]/[Number of
Payment Closed Cases] /24
```

% of total claims recovered for external claims having refunded amount

Percentage of the total claims recovered for external claims that have a refunded amount where the breakdown is Actual treatment. The score is calculated according to this formula:

```
([Sum of refund amount for closed external claims
having bank error]/[Total sum of refund amount for
closed external claims having bank error])*100
```

% of closed external claims having bank error for actual split treatment

Percentage of the closed external claims that have a bank error for an actual split treatment where the breakdown is Actual treatment. The score is calculated according to this formula:

```
([Total number of closed external claims having bank
error based upon actual treatment]/[Total number of
closed external claims having bank error])*100
```

% of open internal claims having customer error based upon requested treatment

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Percentage of the open internal claims that have a customer error based on the requested treatment where the breakdowns are Age and Customer error category. The score is calculated according to this formula:

```
([Total Number of open internal claims having customer
 error with custom error category]/[Total Number of
 open internal claims having customer error])*100
```

% of closed external claims having customer error for actual treatment

Percentage of the closed external claims that have a customer error for the actual treatment. The score is calculated according to this formula:

```
([Total number of closed external claims having
 customer error based upon actual treatment]/[Total
 number of closed external claims having customer
 error])*100
```

% of internal claims having requested treatment as protected

Percentage of the internal claims that have a requested treatment as protected where the breakdowns are Age and Error type. The score is calculated according to this formula:

```
([Number of open cases having requested treatment
 as Protected]/[Total number of open cases having
 requested treatment as Protected])*100
```

Number of closed external claims having customer error with requested treatment as exception

Number of the closed external claims that have a customer error with a requested treatment as an exception where the breakdown is Actual Treatment.

Breakdowns

- Actual Treatment
- Age
- Bank Error Category
- Customer Error Category
- Error Type
- Outcome Reason
- Payment Agent
- Payment Cases
- Payment processor
- Payment Service
- Payment Type

Filters

The following table shows the available filters in the Payment Operations dashboard.

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Filters available in the Payment Operations dashboard

Name	Type	Description
Actual Treatment	Choice	Shows the choices available for the actual treatment of payment claims.
Age	Bucket	Shows the age ranges in days for the payment cases.
Bank Error Category	Choice	Shows the choices available for the bank error category for payment claims.
Customer Error Category	Choice	Shows the choices available for the customer error category for payment claims.
Error Type	Choice	Shows the choices available for the error type for payment inquiries.
Outcome Reason	Choice	Shows outcome choices available for payment claims.
Payment Agent	Script	Fetches the assigned payment agents with the sn_bom_payment.claim_agent or sn_bom_payment.inquiry_agent role from the User Role table.
Payment Cases	Script	Fetches the payment case records from the Task table.
Payment Processor	Choice	Shows the choices available for Payment Processor for methods of payments.
Payment Service	List	Fetches the records for all payment tasks.
Payment Type	Script	Fetches the payment case records from the Task SLA table.

Personal Deposit Operations dashboard

With the Financial Services Personal Deposit Operations dashboard, you can get an insight into how your team and business are performing for the deposit service requests received for your financial services. You can monitor the status of the deposit service cases, see trends, and drill down into the details from a single view.

Important: The Financial Services Personal Deposit Operations dashboard has been modernized to give you a better user experience.

For any time that you specify, you can view the details for closed cases that breached a Service Level Agreement (SLA), the open cases that need immediate attention, and the average closing times of the deposit cases.

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Required ServiceNow AI Platform roles

- sn_bom_deposit_b2c.manager, needed to see the dashboard widgets and data.
- sn_bom_deposit_b2c.admin, sn_bom_pa.admin, and pa_admin, needed to edit the dashboard.

Access the Financial Services Personal Deposit Operations dashboard

To access the Financial Services Personal Deposit Operations dashboard, navigate to **Workspaces** > **Financial Services Workspace** > **Analytics Center** ().

Alternatively, navigate to **All** > **Deposit Operations** > **Analytics**.

You can also access the dashboard from the Platform Analytics Workspace. For more information about the Platform Analytics Workspace, see Analytics Center.

If you have upgraded from an earlier version, you can access the existing Core UI dashboard layout by navigating to **All** > **Deposit Operations** > **Dashboard**.

Use cases

For examples of how different people in your organization can use this dashboard, see the use cases in the following table.

Financial Services Personal Deposit Operations dashboard use cases

User	Dashboard use
Deposit manager	Needs to gain visibility into the status of the deposit cases and do the following tasks: • Monitor the open deposit cases that have breached a Service Level Agreement (SLA) or are about to breach an SLA and need attention • Monitor the daily, weekly, and monthly trends of the volume of deposit cases • Review the average closing time of the cases • Drill down into the details in a deposit service case
Deposit admin	Needs to be able to customize views.

Indicators

B2C Deposit.Originate deposit account created cases

Number of the deposit cases that were created today where the deposit service is Originate deposit account.

B2C Deposit.Add financial relationship created cases

Number of the deposit cases that were created today where the deposit service is Add financial relationship.

B2C Deposit.Add standing order created cases

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Number of the deposit cases that were created today where the deposit service is Add standing order.

B2C Deposit.Cancel standing order created cases

Number of the deposit cases that were created today where the deposit service is Cancel standing orders.

B2C Deposit.modify standing order created cases

Number of the deposit cases that were created today where the deposit service is Modify standing order.

B2C Deposit.Failed standing order created cases

Number of the deposit cases that were created today where the deposit service is Failed standing order.

B2C Deposit.Close deposit account created cases

Number of the deposit cases that were created today where the deposit service is Close deposit account.

B2C Deposit.modify standing order open cases

Number of the open deposit cases that day where the deposit service is Modify standing order.

B2C Deposit.Originate deposit account open cases

Number of the open deposit cases that day where the deposit service is Originate deposit account.

B2C Deposit.Add standing order open cases

Number of the open deposit cases that day where the deposit service is Add standing order.

B2C Deposit.Failed standing order open cases

Number of the open deposit cases that day where the deposit service is Failed standing order.

B2C Deposit.Cancel standing order open cases

Number of the open deposit cases that day where the deposit service is Cancel standing orders.

B2C Deposit.Add financial relationship open cases

Number of the open deposit cases that day where the deposit service is Add financial account relationship.

B2C Deposit.Close deposit account open cases

Number of the open deposit cases that day where the deposit service is Close deposit account.

B2C Deposit.Number of account closure closed cases checkings

Number of the deposit cases that were closed today where the deposit service is Close deposit account and the deposit account is Personal Checking Account.

B2C Deposit.Number of account closure closed cases savings

Number of the deposit cases that were closed today where the deposit service is Close deposit account and the deposit account is Personal Saving Account.

B2C Deposit.Number of originate closed cases checking

Number of the deposit cases that were closed today where the deposit account is Personal Checking Account.

B2C Deposit.Number of originate closed cases savings

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Number of the deposit cases that were closed today where the deposit account is Personal Saving Account.

B2C Deposit.Number of created cases savings

Number of the deposit cases that were created today where the deposit account is Personal Saving Account and the deposit service is not Originate deposit account or Close deposit account.

B2C Deposit.Number of created cases checkings

Number of the deposit cases that were created today where the deposit account is Personal Checking Account and the deposit service is not Originate deposit account or Close deposit account.

B2C Deposit.Number of open cases

Number of the open deposit cases that day where the breakdown is Age.

B2C Deposit.Number of closed cases

Number of the deposit cases that were closed today with Age and Service breakdowns.

B2C Deposit.Number of closed cases with sla

Number of the deposit cases that were closed that day within an SLA. The indicator is used to compare the number of cases that were closed that met an SLA versus the number of cases that breached an SLA.

B2C Deposit.Number of closed cases with breached sla

Number of the deposit cases that were closed that day that breached an SLA.

B2C Deposit.Number of open cases breached sla

Number of the open deposit cases that day that breached an SLA.

B2C Deposit.Open Cases with SLA Breached greater than 80%

Number of the open deposit cases that day where the SLA-elapsed percentage is greater than 80 percent.

B2C Deposit.Summed duration of closed cases

Number of hours to close the deposit cases that day Age and Service breakdowns.

B2C Deposit.Average time to close case

Average number of hours to close the deposit cases where the breakdown is Service. The score is calculated according to this formula:

```
[B2C Deposit.Summed duration of closed cases]/[B2C
 Deposit.Number of closed cases]
```

Breakdowns

- Age
- Service

Personal Lines Claims dashboard

With the Personal Lines Claims dashboard, you can get an insight into how your team and business are performing for the claim service requests that were received for your personal lines policies.

The Personal Lines Claims dashboard enables you to monitor the status of the claim cases, see trends, and drill down into the details from a single view. For any given duration, you can view

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the details for the closed cases that breached a Service Level Agreement (SLA), open cases that need immediate attention, and duration of closed claim cases.

Important: Platform Analytics Workspace is available in the ServiceNow Store. For details, see the "Activation information" section of these release notes.

To access the Personal Lines Claims dashboard, navigate to **Workspaces** > **Financial Services Workspace** > **Analytics Center** ().

You can also access the dashboard from the Platform Analytics Workspace. For more information about the Platform Analytics Workspace, see Analytics Center.

Required ServiceNow AI Platform roles

- sn_ins_claim_pers.manager, required to view the dashboard widgets and data.
- sn_ins_claim_pers.admin, sn_bom_pa.admin, and pa_admin, required to edit the dashboard.

Use cases

For examples of how different people in your organization can use this dashboard, see the use cases in the following table.

Use cases for using the Personal Lines Claims dashboard

User	Dashboard use
Personal lines claims manager	Needs to gain visibility into the real-time status of the claim cases and do the following tasks: • Monitor all the open claim cases that have breached a Service Level Agreement (SLA) • Monitor the volume of each claim case type and their trend • Review the average closing time of cases for a representative, processor, or group
Personal lines claims admin	Needs to be able to customize views.

Indicators

Personal Lines Claims.Open cases

Daily number of the open cases.

Personal Lines Claims.Number of open cases breached SLA

Daily number of the open cases with a breached SLA.

Personal Lines Claims.No of cases created

Number of the cases that were created today or daily.

Personal Lines Claims.Number of denied cases

Number of the cases that were closed today with denied claims.

Personal Lines Claims.Summed duration of closed cases

Summed duration of the hours of cases that were closed today.

Personal Lines Claims.Number of closed cases

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Number of the cases that were closed today.

Personal Lines Claims.Number of closed cases with SLA

Number of the cases that were closed today within an SLA.

Personal Lines Claims.Number of closed cases with breached SLA

Number of the personal lines cases that were closed that day with a breached SLA. The indicator is used to compare the number of cases that were closed that met an SLA versus the number of cases that breached an SLA.

Personal Lines Claims.Open cases with SLA breached greater than 80%

Number of the open personal lines cases where the SLA-breached percentage is greater than 80 percent (actual time elapsed >80%).

Personal Lines Claims.Number of paid cases

Daily number of the paid cases with an SLA.

Personal Lines Claims.SIU cases

Daily number of the personal lines claims open cases in SIU review.

Personal Lines Claims.Claims payout trend

Trend of the claim payout daily on the closed cases.

Breakdowns

- Stage
- Age
- Claim service
- Customer
- Product
- SLA percentage

Personal Lines Servicing dashboard

With the Personal Lines Servicing dashboard, you can get an insight into how your team and business are performing for the personal policy service requests that were received for your insurance services.

Important: The Personal Lines Servicing dashboard has been modernized to give you a better user experience.

The Personal Lines Servicing dashboard enables you to monitor the status of the policy service cases, see trends, and drill down into the details from a single view. For any time that you specify, you can view the details for the closed cases that breached a Service Level Agreement (SLA), the open cases that need immediate attention, and the average closing times of the policy service cases.

Required ServiceNow AI Platform roles

- sn_ins_policy_b2c.manager, required to view the dashboard widgets and data.
- sn_ins_policy_b2c.admin, sn_bom_pa.admin, and pa_admin, required to edit the dashboard.

Access the Personal Lines Servicing dashboard

To access the Personal Lines Servicing dashboard, navigate to **Workspaces** > **Financial Services Workspace** > **Analytics Center** ().

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Alternatively, you can navigate to **All** > **Personal Lines Servicing** > **Analytics**.

You can also access the dashboard from the Platform Analytics Workspace. For more information about the Platform Analytics Workspace, see Analytics Center.

If you have upgraded from an earlier version, you can access the existing Core UI dashboard layout by navigating to **All** > **Personal Lines Servicing** > **Dashboard**.

Use cases

For examples of how different people in your organization can use this dashboard, see the use cases in the following table.

Use cases for using the Personal Lines Servicing dashboard

User	Dashboard use
Personal lines manager	Needs to gain visibility into the real-time status of insurance cases and do the following tasks: • Monitor all the open insurance cases that have breached a Service Level Agreement (SLA) • Monitor the volume of each insurance case type and their trend • Review agent productivity • Review the average closing time of the cases for a service, agent, or group • Monitor the details of requests by the policy type • Drill down into the details in an error category
Personal lines admin	Needs to be able to customize views.

Indicators

Personal Lines Servicing.Summed duration of closed cases

Number of hours to close the personal lines cases that day with Stage and Service breakdowns.

Personal Lines Servicing.Number of closed cases

Number of the personal lines cases that were closed today with Stage and Service breakdowns.

Personal Lines.Open Cases with SLA Breached greater than 80%

Number of the open personal lines cases that day where the SLA-elapsed percentage is greater than 80 percent.

Personal Lines: Number of change coverage cases created for both auto and home

Number of the personal lines cases that were created today where the personal lines service is the Personal auto change coverage account or homeowners change coverage.

Personal Lines Servicing.Number of closed cases with breached sla

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Number of the personal lines cases that were closed that day that breached an SLA.

Personal Lines:Number of open cases breached SLA

Number of the open personal lines cases that day that breached an SLA.

Personal lines.Number of change coverage open cases for auto and home

Number of the open personal lines cases that day where the personal lines service is Personal auto change coverage account or homeowners change coverage.

Personal Lines Servicing.Number of cases rejected by customer

Number of the cases that were rejected by a customer.

Personal Lines Servicing.Number of closed cases with SLA

Number of the personal lines cases that were closed that day within an SLA. The indicator is used to compare the number of cases closed that met an SLA versus the number of cases that breached an SLA.

Breakdowns

- Policy Case Stage
- Policy Service
- Policy Rejection Reason

Personal Loan Operations dashboard

With the Financial Services Personal Loan Operations dashboard, you can get an insight into how your team and business are performing for the personal loan cases. You can monitor the status of loan cases, see trends, and drill down into the details from a single view.

Important: The Financial Services Personal Loan Operations dashboard has been modernized to give you a better user experience.

For any time that you specify, you can view the details for the open cases, the new cases, and the average closing times of the loan cases. This dashboard is automatically activated when you install the Financial Services Personal Loan Operations application.

Required ServiceNow AI Platform roles

- sn_bom_loan.b2c_manager, required to view the dashboard widgets and data.
- sn_bom_loan.b2c_admin, sn_bom_pa.admin, and pa_admin, required to edit the dashboard.

Access the Financial Services Personal Loan Operations dashboard

To access the Financial Services Personal Loan Operations dashboard, navigate to **Workspaces** > **Financial Services Workspace** > **Analytics Center** ().

Alternatively, you can navigate to **All** > **Loan Operations** > **Analytics**.

You can also access the dashboard from the Platform Analytics Workspace. For more information about the Platform Analytics Workspace, see Analytics Center.

If you have upgraded from an earlier version, you can access the existing Core UI dashboard layout by navigating to **All** > **Loan Operations** > **Dashboard**.

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Use cases

For examples of how different people in your organization can use this dashboard, see the use cases in the following table.

User	Dashboard use
Loan manager	Needs to gain visibility into the real-time status of the personal loan cases and do the following tasks: • Monitor all the open cases that breached a Service Level Agreement (SLA) • Monitor all the open cases by agent and age of the cases • Review all the new cases for a service, agent, or agent group • Review the average closing time of the cases for a service, agent, or group • Drill down into the details in a category.
Loan admin	Needs to be able to customize views.

Indicators

% of Open Cases with Breached SLAs

Percentage of the open cases that breached an SLA on a specified day. The score is calculated according to this formula:

```
[[Number of open cases with breached SLAs] / [Number of
 open cases]] * 100
```

Avg # of Open Cases per Agent

Average number of the open cases for an agent on a specified day. The score is calculated according to this formula:

```
[[Number of open cases] / [Number of agents]]
```

Average Age of Open Cases

Breakdown score and trend of the open cases by age in days. The score for each service is calculated according to this formula:

```
[[Summed age of open cases] / [Number of open cases]] /
 24
```

Number of New Cases

Breakdown of the new cases by the service, agent, or agent group in the last seven days. The data for cases is collected from the [sn_bom_loan_service] table.

Average Closing Time of Cases

Breakdown of the average closing time in days of the cases by the service, agent, or assignment group in the last seven days. The score is calculated according to this formula:

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```
[[Summed Duration of Closed Cases] / [Number of Closed
 Cases]] / 24
```

Breakdowns

- Agent
- Agent Group
- Assignment Group
- Age
- Service

Treasury Operations dashboard

With the Financial Services Treasury Operations dashboard, you can get an insight into how your team and business are performing for the treasury service requests that were received for your financial services.

Important: The Financial Services Treasury Operations dashboard has been modernized to give you a better user experience.

You can monitor the status of the treasury service cases, see trends, and drill down into the details from a single view. For any time that you specify, you can view the details for the closed cases that breached a Service Level Agreement (SLA), the open cases that need immediate attention, and the average closing times of the treasury cases.

Required ServiceNow AI Platform roles

- sn_bom_treasury.manager, needed to see the dashboard widgets and data.
- sn_bom_treasury.admin, sn_bom_pa.admin, and pa_admin, needed to edit the dashboard.

Access the Financial Services Treasury Operations dashboard

To access the Financial Services Treasury Operations dashboard, navigate to **Workspaces** > **Financial Services Workspace** > **Analytics Center** ( ).

Alternatively, you can navigate to **All** > **Treasury Operations** > **Analytics**.

You can also access the dashboard from the Platform Analytics Workspace. For more information about the Platform Analytics Workspace, see Analytics Center .

If you have upgraded from an earlier version, you can access the existing Core UI dashboard layout as usual by navigating to **All** > **Treasury Operations** > **Dashboard**.

Use cases

For examples of how different people in your organization can use this dashboard, see the use cases in the following table.

Use cases for using the Financial Services Treasury Operations dashboard

User	Dashboard use
Treasury manager	Needs to gain visibility into the status of treasury cases and do the following tasks:

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Use cases for using the Financial Services Treasury Operations dashboard (continued)

User	Dashboard use
	• Monitor the open treasury cases that have breached a Service Level Agreement (SLA) or are about to breach an SLA and need attention • Monitor the volume of the treasury cases for each treasury product • Review the average closing time of the cases • Drill down into the details in a treasury product
Treasury admin	Needs to be able to customize views.

Indicators

FSO Treasury.Number of closed cases with sla

Number of the cases that were closed that day within an SLA. The indicator is used to compare the number of cases that were closed that met an SLA versus the number of cases that breached an SLA.

FSO Treasury.Number of closed cases with breached sla

Number of the treasury cases that were closed that day that breached an SLA.

FSO Treasury.Number of open cases

Number of the open treasury cases that day with the Age and Service breakdowns.

FSO Treasury.Number of closed cases

Number of the treasury cases that were closed today with the Age and Service breakdowns.

FSO Treasury.Average time to close case

Average number of the hours to close the treasury cases where the breakdown is Service. The score is calculated according to this formula:

```
[FSO Treasury.Summed duration of closed cases]/[FSO
 Treasury.Number of closed cases]
```

FSO Treasury.Summed duration of closed cases

Total number of hours to close the treasury cases that day with the Age and Service breakdowns.

FSO Treasury.Number of new cases

Number of the new treasury cases that were opened today with the Age and Service breakdowns. This indicator, when used with the Number of closed cases indicator, is used to compare and see the trend of the number of cases created versus the cases closed.

FSO Treasury.Number of open cases is going to breach sla

Number of the open treasury cases that day where the SLA-elapsed percentage is equal to or greater than 80 percent.

FSO Treasury.Number of open cases breached sla

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Number of the open treasury cases that day that breached an SLA.

Breakdowns

- Age
- Service

Filters

The following table shows the available filters in the Treasury Operations dashboard.

Name	Type	Description
FSO Treasury.Service	Task record	Fetches all the records from the Service Definition [sn_bom_service_definition] table where Task type starts with `sn_bom_treasury` and ends with `service`.
Age	Bucket	Shows the age ranges in days for treasury cases.

Process Mining for Financial Services Operations

The Financial Services Operations Process Mining Content Pack has preconfigured Process Mining models for Financial Services Operations processes that help analysts and process owners analyze how effective their business processes are.

For information about enabling the FSO Process Mining Content Pack, see Content pack for Financial Services Operations.

Optimization projects

The content pack adds pre-built Process Mining project model definitions for these Financial Services Operations applications.

- Financial Services Business Deposit Operations
- Financial Services Business Loan Operations
- Financial Services Business Lifecycle
- Financial Services Card Operations
- Financial Services Client Lifecycle
- Financial Services Complaint Management
- Financial Services Payment Operations
- Financial Services Personal Loan Operations
- Financial Services Personal Deposit Operations
- Financial Services Treasury Operations
- Individual Life Servicing
- Group Life Servicing
- Commercial Lines Claims

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- Personal Lines Claims
- Intelligent Servicing for Fraud

You can also configure a new process project that is based on a pre-built project. For more information, see Create a project or template using Project Builder.

Roles

Based on the Financial Services Operations application that you're using the Process Mining application for, you need the following roles.

Financial Services Operations required roles for Process Mining

Financial Services Operations application	Required role
Financial Services Card Operations	Dispute management: sn_bom_credit_card.dispute_manager and sn_process_optimization_analyst
Financial Services Payment Operations	sn_bom_payment.payments_manager and sn_process_optimization_analyst
Financial Services Business Loan Operations	sn_bom_loan_b2b.manager and sn_process_optimization_analyst
Financial Services Personal Loan Operations	sn_bom_loan.b2c_manager and sn_process_optimization_analys
Financial Services Business Lifecycle	sn_bom_clo_b2b.manager and sn_process_optimization_analyst
Financial Services Client Lifecycle	sn_bom_clo_b2c.manager and sn_process_optimization_analyst
Financial Services Complaint Management	sn_bom_compl.manager and sn_process_optimization_analyst
Financial Services Business Deposit Operations	sn_bom_deposit_b2b.manager and sn_process_optimization_analyst
Financial Services Personal Deposit Operations	sn_bom_deposit_b2c.manager and sn_process_optimization_analyst
Commercial Lines Claims	sn_ins_claim_cml.manager and sn_process_optimization_analyst
Personal Lines Claims	sn_ins_claim_pers.manager and sn_process_optimization_analyst
Financial Services Treasury Operations	sn_bom_treasury.admin and sn_process_optimization_analyst
Individual Life Servicing	sn_ins_indiv_life.manager and sn_process_optimization_analyst
Group Life Servicing	sn_ins_group_life.manager and sn_process_optimization_analyst
Intelligent Servicing for Fraud	sn_bom_fraud.manager and sn_process_optimization_analyst

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