CLAIMS

We claim:

1. A method of providing a partner portal for a plurality of partners of a bank, implemented at least in part by a computing device, the method comprising:

~~setting up~~ receiving details for ~~at least a partner of~~ the plurality of partners, wherein the plurality of partners provide customer services to customers of the bank, the customer services being different from services provided by the bank;

~~granting~~ providing partner portal access rights to ~~different users of~~ the plurality of partners;~~ and~~

conducting a transaction~~s~~ with the bank via the partner portal, wherein conducting the transaction~~s~~ comprises:

receiving at the partner portal, a customer request for a service comprising at least one transaction with the bank;

generating a collaborative workflow for servicing the customer request, wherein generating the collaborative workflow comprises:

assigning a first part of the customer request to a first partner selected from the plurality of partners, wherein the first part of the customer request includes a service not provided by the bank; and

assigning a second part of the customer request to at least a second partner selected from the plurality of partners and the bank, wherein selection of the first partner and the second partner is based on customer services provided by the first partner and the second partner ~~providing access to the different users of the partner to the partner portal~~; and

executing the generated workflow for servicing the customer request.

2. The method of claim 1 further comprising:

receiving, ~~by~~ at the partner portal, from one of the plurality of partners, ~~an indication that~~ details of a new customer of the bank ~~is~~ to be added;~~ and~~

responsive to receiving details of the new customer, validating the received details via a backend system of the bank~~the indication,~~; and

adding, via the partner portal, the new customer to the bank based on the validation~~partner portal~~.

3. The method of claim 1 wherein:

~~granting~~ providing partner portal access rights to each of the plurality of partners comprises providing access rights to different users of the each of the plurality of partners~~ is performed responsive to receiving directives from partner users~~.

4. The method of claim 1 further comprising:

revoking partner portal access by at least one of the plurality of partners to one or more products or services of the bank.

5. The method of claim 1 further comprising:

granting internal partner setup control functionality to the plurality of partners.

6. The method of claim 5 wherein:

internal partner setup control functionality to the plurality of partners comprises target and limit setting functionality for internal partner workgroups of the plurality of partners.

7. The method of claim 1 further comprising:

displaying a dashboard showing the plurality of partners; and

responsive to selection of a ~~selected~~ partner on the dashboard, displaying details of the selected partner.

8. The method of claim 1 further comprising: via the partner portal, broadcasting an alert of a discontinued product to the plurality of partners.

~~9. The method of claim 1 wherein conducting transactions with the bank comprises:~~

~~implementing partner collaboration, wherein implementing partner collaboration comprises assigning workflow to co-partners via the partner portal, wherein each of the co-partners is one of the partners.~~

~~10.~~9. The method of claim 1 further comprising:

after application for loan by a customer with the bank, providing, via the partner portal, access by the partner to status tracking for the application for loan.

~~11.~~10. The method of claim 1 wherein:

at least one of the plurality of partners is a supplier of the bank.

~~12.~~11. The method of claim 1 wherein:

~~granting~~ providing partner portal access rights comprises role-based access control.

~~13.~~12. The method of claim 1 wherein:

setting up details for the plurality of partners comprises setting up an incentive scheme type for the plurality of partners.

~~14.~~13. The method of claim ~~13~~12 further comprising:

rewarding ~~the~~ a partner of the plurality of partners based on an amount of business done by the partner through the partner portal according to the incentive scheme type.

~~15.~~14. The method of claim ~~14~~13 wherein:

the incentive scheme type includes tracking new customers brought by the partner to the bank~~;~~, and further wherein rewarding the partner comprises paying a benefit to the partner based on ~~how many~~ number of new customers ~~are~~ brought by the partner to the bank.

~~16.~~15. The method of claim 1 wherein:

the partner portal presents a user interface by which the partner originates a product purchase from the bank by a user.

~~17.~~16. The method of claim ~~16~~15 wherein:

responsive to origination of the product purchase by the partner, the partner portal provides~~, to the user,~~ a bundled benefit to the user.

~~18.~~17. The method of claim ~~17~~16 wherein: the product purchase is a loan from the bank; and

the bundled benefit to the user is a favorable currency exchange rate.

~~19.~~18. The method of claim 1 further comprising:

via the partner portal, pushing a customer query about a product or service of the bank to an independent financial consultant via a chat feature.

~~20.~~19. The method of claim 1 further comprising:

restricting sale or a product or service of the bank via the partner portal.

~~21.~~20. The method of claim 1 further comprising:

providing a customized product via the partner portal, wherein the customized product is promoted and branded jointly between the bank and one or more of the plurality of partners.

~~22.~~21. ~~One or more computer-readable storage devices having encoded therein computer-executable instructions causing a computer to perform the method of claim 1.~~A computer program product comprising a non-transitory computer usable medium having a computer readable program code embodied therein for providing a partner portal for a plurality of partners of a bank, the computer readable program code comprising program instructions for:

receiving details for the plurality of partners, wherein the plurality of partners provide customer services to customers of the bank, the customer services being different from services provided by the bank;

providing partner portal access rights to the plurality of partners;

conducting a transaction with the bank via the partner portal, wherein conducting the transaction comprises:

receiving at the partner portal, a customer request for a service comprising at least one transaction with the bank;

generating a collaborative workflow for servicing the customer request, wherein generating the collaborative workflow comprises:

assigning a first part of the customer request to a first partner selected from the plurality of partners, wherein the first part of the customer request includes a service not provided by the bank; and

assigning a second part of the customer request to at least one of a second partner selected from the plurality of partners and the bank, wherein

selection of the first partner and the second partner is based on customer services provided by the first partner and the second partner; and

executing the generated workflow for servicing the customer request.

~~23.~~22. A banking portal system comprising:

a processor;

memory coupled to the processor;

a configuration storage comprising configuration data stored in a computer-readable storage medium, the configuration data comprising user information for a plurality of users registered with the banking portal system, wherein the plurality of users are from a plurality of partner organizations of different business partner types comprising retail partner, regulator partner, and prospect partner; and

portal functionality for conducting a transactions with a bank in conjunction with the partner organizations, wherein the portal functionality comprises retail-partner-specific functionality, regulator-partner-specific functionality, and prospect-partner-specific functionality and further wherein conducting the transaction comprises:

receiving a customer request for a service comprising at least one transaction with the bank;

generating a collaborative workflow for servicing the customer request, wherein generating the collaborative workflow comprises:

assigning a first part of the customer request to a first partner selected from the plurality of partners, wherein the first part of the customer request includes a service not provided by the bank; and

assigning a second part of the customer request to at least one of a second partner selected from the plurality of partners and the bank, wherein selection of the first partner and the second partner is based on customer services provided by the first partner and the second partner; and

executing the generated workflow for servicing the customer request.

~~24.~~23. The banking portal system of claim ~~23~~22 wherein the configuration storage indicates a partner type for respective of the partner organizations.

~~25.~~24. The banking portal system of claim ~~23~~22 wherein the banking portal system is coupled to a backend processing system for the bank.

~~26.~~25. The banking portal system of claim ~~23~~22 wherein the banking portal system is implemented as a website collecting information from and providing information to the partner organizations by which the partner organizations access the portal functionality.

~~27. A partner portal system for a financial sector comprising:~~

~~a processor;~~

~~tangible machine-readable media comprising code implementing at least:~~

~~common access functions comprising providing a partner administrative access defining partner role-based access control and a partner management framework feature defining a partner and assigning partner roles comprising a partner type and creating workflow for the partner;~~

~~generic framework functions comprising managing partner-related settings comprising incentive and commission calculation comprising setting up a type of incentive scheme for the partner; common infrastructure requirement functions comprising a multilingual feature supporting interface screens to be displayed in a local language, a multi entity feature providing a multi-entity banking environment associating a bank across different geographies to use banking software in a single hosting environment, and a multi channel feature providing operating capabilities through multiple channels comprising mobile devices and centralized partnering branch offices;~~

~~dashboard functions providing a single screen of key information regarding the partner;~~

~~common alert mechanism functions comprising a common alert infrastructure broadcasting events and news to the partner;~~

~~co-partnering functions comprising a partner collaboration feature supporting partner collaboration workflow; and~~

~~service capabilities functions comprising a workflow transparency feature, an external system connectivity capabilities feature supporting, and an end-to-end customer servicing feature;~~

~~wherein the partner portal system supports partner types comprising a direct selling agent, a retailer, a regulator, a travel agent, a prospector, and a broker.~~