

# Oracle® Banking Origination Cloud Service

## Savings Account Origination User Guide (US Regionalization)



Release 14.7.4.0.0

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The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

ORACLE®

Oracle Banking Origination Cloud Service Savings Account Origination User Guide (US Regionalization), Release 14.7.4.0.0

G19465-01

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# Preface

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## Purpose

Welcome to the **Savings Account Origination** user guide for Oracle Banking Origination. This document provides an overview of the Savings Account Origination process and takes you through the various steps involved in handling all the necessary activities in the life cycle of a Savings Account Origination.

## Audience

This user manual is intended for the Relationship Managers (RMs) and Sales Officers in-charge of sourcing the Savings Account Products from prospect and customer of the bank. The user manual is also intended for the other bank personas such as Bank Operations Manager, Account Opening Officers or Branch Managers who may handle the specific stages of the lifecycle of the Savings Account Origination process based on the bank's internal operation and policies.

## Documentation Accessibility

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## Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

## Conventions

The following text conventions are used in this document:

Convention	Meaning
<b>boldface</b>	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

## Acronyms and Abbreviations

The list of the acronyms and abbreviations that you are likely to find in the manual are as follows:

**Table 1 Acronyms table**

Abbreviation	Description
DS	Data Segment
System	Oracle Banking Origination Module
OBA	Oracle Banking Accounts
OBO	Oracle Banking Origination

## Symbol and Icons

**Table 2 Symbols and Icons - Common**













Symbol/Icon	Function
	Minimize
	Maximize
	Maximize

Table 2 (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	Close
	Perform Search
	Open a list
	Add a new record
	Navigate to the previous record
	Navigate to the next record
	Refresh
	Calendar
	Alerts

## Basic Actions

Table 3 Basic Actions

Actions	Functions
<b>Request Clarification</b>	Used to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification, refer to the section Request Clarification.
<b>Back</b>	Used to navigate to the previous data segment within a stage.
<b>Next</b>	Used to navigate to the next data segment, after successfully capturing the data. The system validates all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. Users will not be able to proceed to the next data segment, without capturing the mandatory data.

**Table 3 (Cont.) Basic Actions**

Actions	Functions
<b>Save &amp; Close</b>	Used to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
<b>Cancel</b>	Used to close the application without saving. This tasks appears in Free Task, once the transaction is canceled.

## Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.



# 1

## Overview

This topic describes the information on the various features of the Savings Account Origination module.

Oracle Banking Origination is the middle office banking solution with a comprehensive coverage of Retail Banking Origination processes for Savings Account, Current Account, Term Deposit, Credit Cards and Loans comprising of Home Loan, Personal Loan, Education Loan and Vehicle Loan for Individual customers, and Term Loan and Business Loan for Small and Medium Business customers.

- Saving Account
- Current Account
- Term Deposit Account
- Retail Loans Account

It is a Host-Agnostic solution.

It enables banks to deliver improved user experience for various bank personas such as Sales Officers, Relationship Manager, Account Opening Officers, Branch Supervisor/Managers, Loan Officers, and Credit Officers and so on, handling defined functions in the lifecycle of the various product origination.

The convenience of configuring appropriate stages and the respective data segments within each of these stages, which can be business driven, is hosted and architected by our new platform solution. The random access navigation between data segments within a given stage with appropriate validations, helps enable the business user to capture apt information anytime during the account open process before the Savings Account is created in the Host. The new workflow also supports capturing of relevant documents, stage wise, and generation of advices and notifications dynamically.

The initiation request for a Savings Account can be originated by authorized branch users or relationship managers or by approved bank agents, either through the traditional branch channel or through dedicated protocol services made available on digital devices like tablets or mobiles. The initiation of Savings Account request can be made for both new and existing customer types. Also, the system supports processing of the savings account request from the customer which are directly received from the Self-Service Banking Channel (Oracle Banking Digital Experience) through the REST based service APIs.



### Note:

Refer to the detailed setup and operation workflows for both asset and liability products initiation made available in the **Operations User Guide**.

# 2

## Savings Account Origination

This topic describes the information on the defined stages through which the Savings Account Application has to flow before it is ready to be sent to the Host for Account Creation.

As detailed in the **Operations User Guide**, all the Product Originations are initiated in the **Application Initiation** stage from the Product Catalogue. The Cart Operation in Product Catalogue allows to originate single or multiple Product initiation. Once the Savings Account Product origination process is initiated either as a single product origination or as part of the multiple product selection, Process Orchestrator generates the Savings Account Process Reference Number on submit of the **Application Initiation** stage. Process Orchestrator also updates the record in the **Free Task** process for the **Application Entry** stage also referred as Task from orchestrator perspective.

The Savings Account Origination Process flow comprises of the following stages and the detailed information of the same is available in the following topics:

- [Application Entry Stage](#)  
This topic describes the information on the various data segments to capture the required data in the Application Entry stage.
- [Debit Assessment](#)  
The topic describes the debit assessment process.
- [Manual Debit Assessment](#)  
The topic describes the manual debit assessment process.
- [Application Enrichment Stage](#)  
This topic describes the information on the various data segments to view and update the required data for the Application Enrichment stage.
- [Account Funding Stage](#)  
This topic describes the process of initial funding of an account. In this stage user can provide initial funding details before opening an account.
- [Account Approval Stage](#)  
This topic describes the information on the various data segments to view the captured details and approve the application in the Account Approval stage
- [Account Funding](#)  
This topic describes the process of initial funding of an account. This stage appears once the account is opened.
- [Global Actions](#)  
This topic provides the detailed on the actions that can be performed in all stages.

### 2.1 Application Entry Stage

This topic describes the information on the various data segments to capture the required data in the Application Entry stage.

Process Orchestrator updates the record in the **Free Task** process for the **Application Entry** stage also referred as Task from orchestrator perspective. The user can **Acquire and Edit** or **Acquire** the task from the **Action** column and the header respectively as per requirement.

The **Application Entry** stage will be automatically submitted, in case the Bank level configuration for allowing full Application submission is set as **Yes** and the user has updated all the data segment of **Application Entry** stage as part of the **Application Initiation** stage itself by clicking on the **Application** button available in the **Product Details** data segment.

After successful submission of **Application Entry** stage, a request for the initial funding transaction is sent to **Teller Module**, if **Fund By** option is selected as **Cash**. The status of the **Teller Transaction** is then validated in the **Initial Funding Details** data segment of **Account Funding** stage.

The **Application Entry** stage has the following reference data segments:

- [Applicant](#)  
This topic provides the systematic instructions to capture the customer-related information for the application.
- [Account Details](#)  
This topic provides the systematic instructions to view and modify the account details.
- [Stake Holder Details](#)  
This topic provides the systematic instructions to capture the stake holder details related information for the business.
- [BeneficiaryDetails](#)  
This topic provides the systematic instructions to capture the details of the nominee for the account.
- [Terms and Conditions](#)  
This topic descriptions the terms and conditions that are mandatory to accept for to proceed with account opening process.
- [Summary](#)  
This topic provides the systematic instruction to view the tiles for all the data segments in the Application Entry Process.

## 2.1.1 Applicant

This topic provides the systematic instructions to capture the customer-related information for the application.

The details captured of the customer in the Application Initiate stage appears in this data segment. The user can update further fields for supplementing the customer related information.

- [For Individual Customer Type](#)  
The topic describes the process to capture or edit customer information of Individual type of customer.
- [For Small and Medium Business \(SMB\) Customer Type](#)  
The topic describes the process to capture or edit customer information of Small and Medium Business type of customers.

### 2.1.1.1 For Individual Customer Type

The topic describes the process to capture or edit customer information of Individual type of customer.

#### To capture applicants details:

1. In the Saving Application Entry stage, update the customer details in the Applicants data segment based on the respective customer type.

The **Applicant - Individual** screen displays.

Figure 2-1 Applicant- Individual

**Application Entry - B01APP00074602**

Application Info | Application Details | Customer 360 | Remarks | Documents | Advices | More

Applicants

Account Details | Financial Details | Collateral Details | Beneficiary Details | Terms and Conditions | Review

**Applicants**

Application Role: Primary

OF Number: 232854386

Add Applicant By: Upload ID | Search Existing Customer | Enter Manually

Advanced Search

**Basic Details**

**Personal Details**

Title: Mr. | First Name: Grace | Middle Name: Rose

Last Name: Smith | Suffix: | Gender: Female

Date of Birth: April 8, 1983 | SSN: | Citizenship Status: Resident Alien

Country of Residence: United States | Nationality: United States | Marital Status: Married

Customer Segment: Emerging Affluent | Customer Category: INDIVIDUAL

Politically Exposed Person (PEP): Yes | No

**Profile Photo**

**Signature**

+ Add Signature

Signature No.1  
John Smith

**Address**

+ Add Address

Communication Address  
13, Park Avenue, New York, New York, United States  
Address Dates Since 1950-09-29

**Contact Details**

+ Add Contact

**Identification Details**

+ Add ID

Identification Details

+ Add ID

State Issued Drivers License  
202910210008

**Supporting Documents**

Total Documents	Document Submitted	Document Pending
0	0	0

No items to display.

Page 1 (0 of 0 items) | < | 1 | >

**Tax Declaration**

Form Type: W9 | Valid From: December 7, 2018 | Remarks:

**Employment Details**

+ Add Employment Details

OFSS (VP)  
Working Dates Since 2020-08-01

Audit | Close | Save

2. Specify the relevant details in data fields. The fields which are marked as **Required** are mandatory. For more information on fields, refer to the field description table below:

For more information on the fields, refer to the field description table below:



**Table 2-1 Applicant- Individual – Field Description**

Field	Description
<b>Applicant Role</b>	Displays the applicant role. By default the Primary role appears in this field.  Select the applicant role incase user add multiple applicant in single application.
<b>Add Applicant By</b>	Select the mode from which the user need to add new applicant. The available options are: <ul style="list-style-type: none"> <li>• <b>Upload ID</b> - Using this option user can upload identification document of the applicant to extract the details.</li> <li>• <b>Search Existing Customer</b> - This option is used if the applicant is an existing customer of the bank. On selecting the existing customer, the details appears in the respective sections which are already stored.</li> <li>• <b>Enter Manually</b> - This option is used if user wish to enter all the applicant details manually.</li> </ul>
<b>Document Name</b>	Select the document which is used from extracting applicant details. The available options are: <ul style="list-style-type: none"> <li>• State Issued Drivers License</li> <li>• Passport</li> </ul> This field appears if the <b>Upload ID</b> option is selected from the <b>Add Applicant By</b> drop down list.
<b>Country of Issue</b>	Select the country in which the document is issued. This field appears if the <b>Upload ID</b> option is selected from the <b>Add Applicant By</b> drop down list.
<b>Select and Drop here</b>	Drag and drop the document file or click on <b>Select or drop files here</b> to browse and upload the document from the local system. PNG & JPEG file formats are supported. 10MB maximum file size is allowed.  This field appears if the <b>Upload ID</b> option is selected from the <b>Add Applicant By</b> drop down list.
<b>CIF Number</b>	Search and select the CIF number.  This field appears if the <b>Search Existing Customer</b> option is selected from the <b>Add Applicant By</b> drop down list.
<b>Advanced Search</b>	Click this button to perform party search using advance parameters. For more information on advance search, refer the <b>Advanced Search</b> section below.  This field appears if the <b>Search Existing Customer</b> option is selected from the <b>Add Applicant By</b> drop down list.
<b>Basic Details</b>	In this section the user can manually capture the basic details of applicant. This section appears if the <b>Enter Manually</b> option is selected from the <b>Add Applicant By</b> drop down list.
<b>Title</b>	Select the title of the applicant from the drop-down list.
<b>First Name</b>	Specify the first name of the applicant.
<b>Middle Name</b>	Specify the middle name of the applicant.
<b>Last Name</b>	Specify the last name of the applicant.

Table 2-1 (Cont.) Applicant- Individual – Field Description


Field	Description
<b>Suffix</b>	Specify the suffix for the applicant. This options in this list appears based on the configured entity code in the Oracle Banking Party product.
<b>Gender</b>	Specify the Gender of the applicant from the drop-down list.
<b>Date of Birth</b>	Select the date of birth of the applicant.
<b>SSN</b>	Specify the SSN code of the applicant.
<b>Citizenship Status</b>	Select the citizenship status of the applicant from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• <b>Non-Resident Alien</b></li> <li>• <b>Resident Alien</b></li> <li>• <b>Citizen</b></li> </ul>
<b>County of Residence</b>	Search and select the country code of which the applicant is a resident.
<b>Nationality</b>	Search and select the country code where the applicant has nationality.
<b>Citizenship By</b>	Search and select the country code for which applicant has citizenship.
<b>Marital Status</b>	Select the marital status of the customer from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• <b>Married</b></li> <li>• <b>Unmarried</b></li> <li>• <b>Legally Separated</b></li> <li>• <b>Widow</b></li> <li>• <b>Registered Domestic Partnerships</b></li> </ul>
<b>Customer Segment</b>	Select the segment of the customer. Available options are: <ul style="list-style-type: none"> <li>• <b>Emerging Affluent</b></li> <li>• <b>High Net worth Individuals</b></li> <li>• <b>Mass Affluent</b></li> <li>• <b>Ultra HNI</b></li> <li>• <b>Very HNI</b></li> </ul>
<b>Customer Category</b>	Select the category of the customer.
<b>Staff</b>	Select the toggle to indicate if the customer is employee of the bank.
<b>Politically Exposed Person</b>	Select to indicate if the customer are politically exposed person.
<b>Profile Photo</b>	Drag and drop the document file or click on <b>Select or drop files here</b> to browse and upload the document from the local system. PNG & JPEG file formats are supported. 10MB maximum file size is allowed.
<b>Signatures</b>	In this section you can add new signature and view the already added signature of the customer. Click the Add Signature button to select the file to upload signature. Click <b>Cancel</b> button to discard the added details. On <b>Submit</b> , signature will be handed off to Oracle Banking Party.
<b>Upload Signature</b>	Drag and drop the signature file or click on <b>Select or drop files here</b> to browse and upload the signature from the local system. PNG & JPEG file formats are supported. 10MB maximum file size is allowed.
<b>Uploaded Signature</b>	Displays the uploaded signature.

**Table 2-1 (Cont.) Applicant- Individual – Field Description**




Field	Description
<b>Remarks</b>	Specify the remarks related to the signature. Click <b>Save</b> to save the uploaded file.
<b>Signature ID</b>	Displays the Signature ID for the added signature along with the image and remark.
<b>Action</b>	Click Edit to edit the added signatures  Click  to delete the added signatures.
<b>Address</b>	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click the Add Address button to add address details.  Click  to perform below actions on the added address details, <ul style="list-style-type: none"> <li>To view the address details, click <b>View</b>.</li> <li>To edit the address details, click <b>Edit</b>.</li> <li>To delete the address details, click <b>Delete</b>.</li> </ul>
<b>Address Type</b>	Select the address type for the applicant from the drop-down list. <ul style="list-style-type: none"> <li><b>Residential Address</b></li> <li><b>Communication Address</b></li> </ul>
<b>Current Address</b>	Select to indicate if you want to mark entered address as current address type.
<b>Preferred Address</b>	Select to indicate if you want the selected address type as preferred address type. This field is non editable if the <b>No</b> option is selected in the <b>Current Address</b> field.
<b>Address Since</b>	Select the date from when you are connected with the given address.
<b>Address Till</b>	Select the date till when you were connected with the given address. This field appears if the <b>No</b> option is selected in the <b>Current Address</b> field.
<b>Address</b>	Specify the address to search for the already captured address. Based on the configuration, on entering a few letters, the system fetches the related address that is already captured. Based on the selection, the fields are fetched in the address section.
<b>Address Line 1</b>	Specify the building name.
<b>Address Line 2</b>	Specify the street name.
<b>Address Line 3</b>	Specify the city or town name.
<b>Country</b>	Select and search the country code.
<b>State / Country Sub Division</b>	Specify the state or country sub division. This field appears based on the selected country code.
<b>Zip Code / Post Code</b>	Specify the zip or post code of the address.



**Table 2-1 (Cont.) Applicant- Individual – Field Description**

Field	Description
<Added record tile>	<p>In this tile you can view the added address details. Below details appears in the tile:</p> <ul style="list-style-type: none"> <li>• &lt;Current status&gt; this flag appears only if Yes option is selected.</li> <li>• &lt;Preferred ID status&gt; this flag appears only if Yes option is selected.</li> <li>• Address Type</li> <li>• Address dates</li> <li>• Address line 1,2,3</li> <li>• Country</li> <li>• State</li> </ul> <p>Click the <b>Edit</b> to edit the added address details. Click the <b>View</b> to view the added address details.</p> <p>Click  to delete the added address details.</p>
<b>Contact Details</b>	In this section you can provide digital contact details.
<b>Communication Mode</b>	<p>Select the communication mode from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> <li>• Mobile Phone</li> <li>• Email</li> </ul>
<b>Country</b>	<p>Select the country along with international subscriber dialing code of the mobile phone from the drop-down list. The drop-down list option consist of countrycode, country name and subscriber dialing code.</p> <p>This field appears only if you select the <b>Mobile Phone</b> option as communication mode.</p>
<b>Mobile Number</b>	Specify the mobile number.
<b>Email Id</b>	<p>Specify the email ID. This field appears only if you select the <b>Email</b> option as communication mode.</p>
<b>Preferred</b>	Select to indicate if the given record is the preferred one.
<b>Action</b>	You can edit or delete the added mobile details.
<b>Identification Details</b>	<p>You can add, view and edit the identification details in this section. Click the <b>Add ID</b> button to add Identification details.</p>
<b>ID Type</b>	<p>Specify the ID type. The available options are:</p> <ul style="list-style-type: none"> <li>• Military ID</li> <li>• Birth Certificate</li> <li>• SIN</li> <li>• Permanent Resident Card ()</li> <li>• SIN</li> <li>• Passport</li> <li>• SSN</li> </ul>
<b>ID Status</b>	<p>Specify the status of the selected ID type. The available options are:</p> <ul style="list-style-type: none"> <li>• Verification Pending</li> <li>• Applied For</li> <li>• Available</li> <li>• Notice Received</li> </ul>

**Table 2-1 (Cont.) Applicant- Individual – Field Description**

Field	Description
<b>Unique ID</b>	Specify the unique identification code of the selected type. You can enter the unique ID only if the <b>ID Status</b> is <b>Available</b> .
<b>Place Of Issue</b>	Specify the place where the ID is issued to the user.
<b>Issue Date</b>	Specify the date from which the ID is valid.
<b>Expiry Date</b>	Specify the date till which the ID is valid.
<b>Preferred</b>	Select to indicate whether added ID details are preferred among all others.  In case of multiple ID details, it is mandatory to mark any one of the ID details as Preferred.
<b>Remark</b>	Specify the remark. Click the <b>Save</b> button to save the entered ID details.
<b>&lt;Added record tile&gt;</b>	In this tile you can view the added ID details. Below details appears in the tile: <ul style="list-style-type: none"> <li>• ID Status</li> <li>• &lt;Preferred ID status&gt; this flag appears only if Yes option is selected.</li> <li>• ID Type</li> <li>• Unique ID</li> </ul> Click the <b>Edit</b> to edit the added ID details. Click the <b>View</b> to view the added ID details.   Click  to delete the added ID details.
<b>Supporting Document</b>	This section displays the status of the supporting documents that customer provides to get onboard. You can view, <ul style="list-style-type: none"> <li>• Total Documents – Counts of total documents</li> <li>• Document Submitted – Count of the document that are submitted</li> <li>• Document Pending – Count of the document that are pending</li> </ul> In case of exiting party, already captured documents fetched in this section. User can add, edit or delete the documents. Click   to add the document. The Document popup appears. Below fields appears in the popup.
<b>Document Name</b>	Specify the name of the document.
<b>Document Number</b>	Specify the unique number of the selected document.
<b>Document Issue Date</b>	Specify the date from which the document is valid.
<b>Document Expiry Date</b>	Specify the date on which the document is expired.
<b>Upload Documents</b>	Drag and drop the document file or click the <b>Select or drop files here</b> link to browse and upload the document.
<b>Uploaded Documents</b>	The name along with extension of the uploaded document is displayed. You can view or delete document. Click <b>Save</b> to upload the document.




**Table 2-1 (Cont.) Applicant- Individual – Field Description**

Field	Description
<b>Tax Declaration</b>	In this section you can update the tax declaration details.
<b>Form Type</b>	Specify the form type for tax declaration. If the <b>Non Resident Alien</b> option is selected from the <b>Citizenship Status</b> drop-down list then the <b>Form Type</b> is defaulted to <b>W8-BEN</b> and disable. If the <b>Citizen or Resident Alien</b> option is selected from the <b>Citizenship Status</b> drop-down list then the <b>Form Type</b> is defaulted to <b>W9</b> and disable.
<b>Valid From</b>	Specify the date from which the form is valid.
<b>Valid Till</b>	Specify the date on which the document is expired.
<b>Employment Details</b>	In thi section user can capture the employment details of the applicant.
<b>Employment Type</b>	Select the employment type. The available options are: <ul style="list-style-type: none"> <li>• Salaried</li> <li>• Self Employed</li> </ul>
<b>Salaried</b>	Below field appears if the <b>Salaried</b> option is selected from the <b>Employment Type</b> list. In this section user can capture salaried employment details. The below fields appears if salaried employment details are already captured. <ul style="list-style-type: none"> <li>• Employer Code</li> <li>• Employer Name</li> <li>• Employer Description</li> <li>• Employee Type</li> <li>• Industry Type</li> <li>• Organization Category</li> <li>• Demographics</li> <li>• Current Employer</li> <li>• Working Since</li> <li>• Working Till</li> <li>• Employee ID</li> <li>• Designation</li> <li>• Level or Grade</li> </ul> User can edit, view or delete already added details.
<b>Employer Code</b>	Specify the employer code. OR Click to search the employer code. The pop-up appears to fetch the employer code. Specify <b>Employer Code</b> or <b>Employer Name</b> to fetch the details.
<b>Employer Name</b>	Displays the employer name of the selected employee code.
<b>Employer Description</b>	Specify the employer description.
<b>Employee Type</b>	Select the employee type from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• <b>Full Time</b></li> <li>• <b>Part Time</b></li> <li>• <b>Contract</b></li> <li>• <b>Permanent</b></li> </ul>

**Table 2-1 (Cont.) Applicant- Individual – Field Description**

Field	Description
<b>Industry Type</b>	Select the Industry Type from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• IT</li> <li>• Bank</li> <li>• Services</li> <li>• Manufacturing</li> <li>• Legal</li> <li>• Medical</li> <li>• Engineering</li> <li>• School/College</li> <li>• Others</li> </ul>
<b>Organization Category</b>	Select the organization type from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• Government</li> <li>• NGO</li> <li>• Private Limited</li> </ul>
<b>Demographics</b>	<b>Select the demographics from the drop-down list. Available options are:</b> <ul style="list-style-type: none"> <li>• Global</li> <li>• Domestic</li> </ul>
<b>Current Employer</b>	Select whether the applicant works currently in this role. Available options are: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Working Since</b>	Select the employment start date.
<b>Working Till</b>	Select the employment last date.
<b>Employee ID</b>	Specify the employee ID.
<b>Grade</b>	Specify the grade.
<b>Designation</b>	Specify the designation.
<b>Self Employed</b>	Below field appears if the <b>Self Employed</b> option is selected from the <b>Employment Type</b> list. In this section user can capture self-employment or professional details of customer. Below fields appears if self-employment or professional details are already captured. <ul style="list-style-type: none"> <li>• Professional Name</li> <li>• Professional Description</li> <li>• Professional Email ID</li> <li>• Company /Firm Name</li> <li>• Registration Number of Company</li> <li>• Start Date</li> <li>• End Date</li> </ul> User can edit, view or delete already added details.
<b>Professional Name</b>	Specify the professional name.
<b>Professional Description</b>	Displays the professional description.
<b>Professional Email ID</b>	Specify the professional email ID.
<b>Company /Firm Name</b>	Specify the company or firm name.

**Table 2-1 (Cont.) Applicant- Individual – Field Description**

Field	Description
<b>Registration Number of Company</b>	Specify the registration number.
<b>Start Date</b>	Specify or select the start date of company.
<b>End Date</b>	Specify or select the end date of company.
<b>&lt;Added record tile&gt;</b>	<p>In this tile you can view the added employment details. Below details appears in the tile:</p> <ul style="list-style-type: none"> <li>• Employment Type</li> <li>• &lt;Current Employer&gt; this flag appears only if Yes option is selected.</li> <li>• Employer Name</li> <li>• Working Dates</li> </ul> <p>Click the <b>Edit</b> to edit the added ID details. Click the <b>View</b> to view the added ID details.</p> <p>Click  to delete the added ID details.</p>
<b>Service Member Details</b>	In this section you can capture the service member details, if the customer is service member.
<b>Employee ID</b>	Specify the employee identification code.
<b>Remarks</b>	Specify the remarks.
<b>Service Branch</b>	<p>Specify the service branch of the customer. The available options are:</p> <ul style="list-style-type: none"> <li>• Army</li> <li>• Marine Corps</li> <li>• Navy</li> <li>• Air Force</li> </ul>
<b>Remarks</b>	Specify the remarks.
<b>Cover Under Armed Forces Benefits</b>	Specify to indicate whether the customer is covered under the armed forces benefits.
<b>Unit Name</b>	Specify the unit name of the customer.
<b>Order Number</b>	Specify the order number of the service in which the customer is enrolled.
<b>Active Duty Start Date</b>	Specify the date on which service is active.
<b>Active Duty End Date</b>	Specify the date on which the service is ending.
<b>Notification Date</b>	<p>Specify the date on which the customer notified bank about the enrollment in service.</p> <p>This date cannot be future dated.</p>
<b>Actions</b>	<p>Select the action to preform on the added record. The available actions are:</p> <ul style="list-style-type: none"> <li>• <b>Edit:</b> Click  to edit the added record.</li> <li>• <b>Delete:</b> Click  to delete the added record.</li> </ul>

**Advanced Search**

You can perform an advanced search for the party by providing additional information.

You can perform search on below party types:

For Individual

- First Name
- Middle Name
- Last Name
- Date of Birth
- Preferred Unique ID
- SSN ID
- Mobile Number
- Email

For Non- Individual

- Party ID
- Business or Organization Name
- Registration Number
- Registration Date
- Email
- Customer Category

**To search for a party using the advanced search:**

- Click the **Advanced Search**. The Search Party window appears based on the selected party type. Below screenshot refers the

**Figure 2-2 Advanced Search - Individual**

**Search Party**

First Name  Middle Name  Last Name  Date of Birth

Unique ID  SSN  Mobile Number  Email

Fetch  Clear

Party ID	CF	First Name	Middle Name	Last Name	Email	Mobile Number	Date of Birth	Preferred Unique ID	SSN
232704305	232704305	Donal	H	Doyle	krishnadas.r.pai@oracle.com	9023456788	1986-01-01		234-56-7890
232854384	232854384	Andrew	Kim	Martin	noreply@noreply.com	9090909090	1990-05-24	20231012121038	
232854386	232854386	Grace	Rose	Smith	john@abc.com	9090909090	1983-04-08	20231012121008	
232864424	232864424	Andrew	Kim	Martin	noreply@noreply.com	9090909090	1990-05-24	20231013191021	
233394646	233394646	Andrew	Kim	Martin		9090909090	1990-05-24	20231205161277	

Page  of 12 (1 - 10 of 111 items) | < 1 2 3 4 5 ... 12 >

**Figure 2-3 Advance Search -Small Medium Business Products**

The screenshot shows a 'Search Party' form with the following fields: Party ID, Business/Organization Name, Registration Number, Registration Date, Email, and Customer Category. Below the form are 'Fetch' and 'Clear' buttons. The results table is as follows:

CIF	Registration Number	Business/Organization Name	Registration Date	Party ID	Is Customer	Customer Category
006011052	RTF20231130171136	SMB IndKayoZeXlKH	1995-09-17	233541462	Customer	
006011726	RTF20231201161254	SMB Indkelgwwdvtb	1995-09-17	233351553	Customer	
006011788	303639	Nienow Qultzon	2010-03-30	233561604	Customer	
233561607	1094911	Botsford Group	2014-11-02	233561607	Non-Customer	
006011791	128799	Bernier Spinka and Strozin	2010-03-30	233561610	Customer	

Page 1 of 27 (1 - 10 of 264 items) | < 1 2 3 4 5 ... 27 >

- b. Click **Fetch** to search all the parties. All the parties in system appears in the table.  
OR

Enter the specific search criteria in the respective field and click **Fetch**. The search result appears based on the search criteria.

3. Click **Save**. The applicant details tile appears with the captured data.

The tile comprises of below fields:

- <Applicant Role>
- <KYC Status>
- <Applicant Photo>
- <First Name, Middle Name, Last Name>
- <Title>
- CIF Number
- Date of Birth
- Initiate: This button appears if the **Early KYC** is selected while configuring the product in the **Business Product Configuration** screen.

4. Click **Initiate** to initiate the Know Your Customer (KYC) process of the added applicant. It is mandatory to complete the KYC process successfully to proceed.

### 2.1.1.2 For Small and Medium Business (SMB) Customer Type

The topic describes the process to capture or edit customer information of Small and Medium Business type of customers.

#### To capture customer information details

1. In the **Current Application Entry** stage, update the customer details in the Customer Information data segment based on the respective customer type.

The **Customer Information - Small and Medium Business (SMB)** screen is displayed.

Figure 2-4 Customer Information - Small and Medium Business

- Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.

Table 2-2 Small and Medium Business – Field Description

Field	Description
<b>Customer Type</b>	Displays the customer type based on the product selected.
<b>Doing Business As</b>	Displays the business name of the SMB customer.
<b>Registration Number</b>	Displays the registration number of the business.
<b>Date of Registration</b>	Displays the registration date of the business.
<b>Edit</b>	Click <b>Edit</b> to modify the existing customer details and address details. Click <b>Save</b> to save the modified details and click <b>Cancel</b> to cancel the modifications. The <b>Edit</b> appears only for existing customers.
<b>Existing Customer</b>	Select to indicate if customer is existing customer.
<b>CIF Number</b>	Search and select the CIF number.
<b>Advance Search</b>	Click this button to perform party using advance parameters. For more information on advance search, refer the <b>Advanced Serach</b> section below.
<b>Doing Business As</b>	Specify the name of the business.
<b>Registration Number</b>	Specify the registration number of the business.
<b>Date of Registration</b>	Select the registration date of the business.
<b>Country of Registration</b>	Search and select the country code where the business is registered.



Table 2-2 (Cont.) Small and Medium Business – Field Description



Field	Description
<b>SMB Classification</b>	Select the SMB Classification from the dropdown list. Available options are: <ul style="list-style-type: none"> <li>• <b>Micro</b></li> <li>• <b>Small</b></li> <li>• <b>Medium</b></li> </ul>
<b>Customer Category</b>	Search and select the customer category.
<b>SMB Registration Number</b>	Specify the SMB registration number.
<b>Tax Identification Number</b>	Specify the tax identification number of the SMB customer.
<b>Goods and Service Tax ID</b>	Specify the goods and service tax ID.
<b>Business License</b>	Specify the business license.
<b>Preferred Language</b>	Select the preferred language.
<b>Preferred Currency</b>	Select the preferred currency.
<b>Relationship Manager ID</b>	Specify the relationship manager ID.
<b>Upload Logo</b>	Click <b>Upload Logo</b> button to upload the logo for the business.
<b>Address</b>	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click  to add address details. Click  to perform below actions on the added address details, <ul style="list-style-type: none"> <li>• To view the address details, click <b>View</b>.</li> <li>• To edit the address details, click <b>Edit</b>.</li> <li>• To delete the address details, click <b>Delete</b>.</li> </ul>
<b>Address Type</b>	Select the address type for the applicant from the drop-down list. <ul style="list-style-type: none"> <li>• <b>Residential Address</b></li> <li>• <b>Communication Address</b></li> </ul>
<b>Location</b>	Select and search the location.
<b>Current Address</b>	Select to indicate if you want to mark entered address as current address type.
<b>Preferred Address</b>	Select to indicate if you want the selected address type as preferred address type.
<b>Address From</b>	Select the date from when you are connected with the given address.
<b>Address To</b>	Select the date till when you were connected with the given address.
<b>Address</b>	Specify the address to search for the already captured address. Based on the configuration, on entering a few letters, the system fetches the related address that is already captured. Based on the selection, the fields are fetched in the address section.
<b>Address Line 1</b>	Specify the building name.
<b>Address Line 2</b>	Specify the street name.
<b>Address Line 3</b>	Specify the city or town name.

Table 2-2 (Cont.) Small and Medium Business – Field Description

Field	Description
<b>Country</b>	Select and search the country code.
<b>State / Country Sub Division</b>	Specify the state or country sub division. This field appears based on the selected country code.
<b>Zip Code / Post Code</b>	Specify the zip or post code of the address.
<b>Contact Details</b>	In this section you can provide digital contact details. Click add contact button to add new contact details.
<b>&lt;Communication Mode&gt;</b>	Select the communication mode from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• Mobile Phone</li> <li>• Email</li> </ul>
<b>Country</b>	Select the country along with international subscriber dialing code of the mobile phone from the drop-down list. The drop-down list option consist of countrycode, country name and subscriber dialing code.  This field appears only if you select the <b>Mobile Phone</b> option as communication mode.
<b>Mobile Number</b>	Specify the mobile number.
<b>Preferred</b>	Select to indicate if the given mobile number is the preferred number.
<b>Action</b>	You can edit or delete the added mobile details.
<b>Email Id</b>	Specify the email ID. This field appears only if you select the <b>Email</b> option as communication mode.
<b>Preferred</b>	Select to indicate if the given email ID is the preferred ID.
<b>Action</b>	You can edit or delete the added email details.

**Advanced Search**

You can perform an advanced search for the party by providing additional information.

Refer above **Advanced Search** section for more details.

- Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data. If the **Customer Dedupe** check is enabled, the application will perform the Dedupe check for the new customer details on clicking **Next** button. For more information, refer the **Customer Dedupe Check** section.

**Customer Dedupe Check:**

Based on the configuration set in the **Origination Preference** screen, the customer dedupe service is enabled.

If the **Customer Dedupe** service check is enabled, upon capturing the New Customer details, the system compares the same with the existing customers records. If there are any matching hits, the list of Duplicate records which matches to the New Customer Details will be displayed.

The customer details are compared based on a set of attributes configured. (Refer to Oracle Banking Party Documentation for Dedupe attributes configuration).

- Click **Next** to perform the dedupe check and display the result.

The **De-Dupe Result** screen is displayed

**Figure 2-5 De-dupe Results**

De-Dupe Results

Following matching records are found, Please verify

▼ Vikash Kumar

CIF Number	PTY Number	First Name	Last Name	Customer Type	DOB	Contact Number	ID/Registration Number	Status
100011		Vikash	Anand	I	03-01-1990	0988098009		COMPLETED

OK Ignore

▼ Sanjeet Singh

CIF Number	PTY Number	First Name	Last Name	Customer Type	DOB	Contact Number	ID/Registration Number	Status
100012		Sanjeet	Kumar	I	10-01-1990	0988056009		IN-PROGRESS

OK Ignore

Cancel Submit

For more information on fields, refer to the field description table below.

**Table 2-3 De-Dupe Results – Field Description**

Field	Description
<b>CIF Number</b>	Displays the CIF Number.
<b>PTY Number</b>	Displays the PTY Number.
<b>First Name</b>	Displays the First Name.
<b>Last Name</b>	Displays the Last Name.
<b>Customer Type</b>	Displays the Customer Type.
<b>DOB</b>	Displays the Date of Birth.
<b>Contact Number</b>	Displays the Contact Number.
<b>ID/Registration Number</b>	Displays the Registration number.
<b>Status</b>	Displays the <b>Status</b> of the De-Dupe check.

## 2.1.2 Account Details

This topic provides the systematic instructions to view and modify the account details.

The Account Details data segment displays the account details. The account details are auto populated if the user have capture it while initiating an application. User can edit them in this data segment.

### To add account details:

1. Click **Next** from the previous data segment to proceed with next data segment, after successfully capturing the data.

The **Account Details** screen displays.

**Figure 2-6 Account Details**

2. Specify the fields on **Account Details** screen.

**Note:**

The fields, which mentioned as Required, are mandatory.

For more information on fields, refer to the field description table.

**Table 2-4 Account Details - Field Description**

Field	Description
<b>Application Date</b>	Displays the date on which the application was initiated.
<b>Application Priority</b>	Specify the priority level of this account opening application. The available options are: <ul style="list-style-type: none"> <li>• Low</li> <li>• Medium</li> <li>• High</li> </ul> Based on the selected option the applications appears in list of the logged in user
<b>Sourced By</b>	Specify or select the user ID who initiate this account opening application.
<b>Branch</b>	Specify the branch code of this account opening opening application.

**Table 2-4 (Cont.) Account Details - Field Description**


Field	Description
<b>Overdraft Requested</b>	<p>Select to indicate if overdraft is required.</p> <div style="border: 1px solid #0070C0; background-color: #E6F2FF; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b> This toggle is not applicable for <b>SMB Customers</b>.</p> </div>
<b>Staff Benefits Applicable</b>	<p>Select to indicate whether staff benefits are applicable. The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Yes</b> : Select this option to avail the staff benefits.</li> <li>• <b>No</b> : Select this option for not making use of any staff benefits.</li> </ul> <p>This field appears if the <b>Yes</b> option is select from the <b>Staff</b> field in the <b>Applicant</b> data segment. The <b>Yes</b> option is by default selected in this field.</p>
<b>Domestic Transaction in Month</b>	<p>Specify the number of domestic transaction you perform in a month. The available options are;</p> <ul style="list-style-type: none"> <li>• &gt;10</li> <li>• 5-10</li> <li>• 0-5</li> </ul> <p>These options appears are based on the questionnaire configuration.</p>
<b>ATM Transactions in a Month</b>	<p>Specify the number of ATM transactions you perform in a month. The available options are:</p> <ul style="list-style-type: none"> <li>• 0-10</li> <li>• 10-20</li> <li>• &gt;20</li> </ul> <p>These options appears are based on the questionnaire configuration.</p>
<b>Expected Foreign Wire Activity</b>	<p>Specify whether you expect the foreign wire activity. These options appears are based on the questionnaire configuration.</p>
<b>Purpose of Account</b>	<p>Specify the purpose of account opening. The available options are:</p> <ul style="list-style-type: none"> <li>• Salary</li> <li>• Savings</li> <li>• Investments</li> </ul> <p>These options appears are based on the questionnaire configuration.</p>
<b>Expected Annual Volume of Transactions</b>	<p>Specify the expected annual volume of transactions. The available options are:</p> <ul style="list-style-type: none"> <li>• &gt;5000</li> <li>• &gt;2000</li> <li>• &gt;500</li> </ul> <p>These options appears are based on the questionnaire configuration.</p>

Table 2-4 (Cont.) Account Details - Field Description

Field	Description
<b>Source of Funds</b>	Specify the source of funds. The available options are: <ul style="list-style-type: none"> <li>• Rent</li> <li>• Income</li> <li>• Alimony</li> <li>• Pension</li> <li>• Investments</li> </ul> These options appears are based on the questionnaire configuration.
<b>Courtesy Overdraft</b>	Specify whether you expect courtesy overdraft.
<b>Choose which one you wish to opt in for Courtesy OD</b>	Specify to indicate which option you prefer in courtesy OD account. The available options are <ul style="list-style-type: none"> <li>• ATM</li> <li>• POS</li> </ul>
<b>Mandate Details</b>	In this section the user can capture the mode of operation for the account.
<b>Mode of Operations</b>	Select the appropriate option from the mode of operations list.
<b>Account Preference</b>	In this section the user can set an account preferences.
<b>Account Statement</b>	Select to indicate whether user needs account statement.
<b>Statement Via</b>	Select the mode of an account statement. The available options are: <ul style="list-style-type: none"> <li>• <b>EMAIL</b></li> <li>• <b>POST</b></li> </ul> In case of joint applicant involved in an application, if the any of an applicant has opted for e-sign options then the system by default select the <b>EMAIL</b> option.
<b>Frequency</b>	Select the frequency from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Monthly</b></li> <li>• <b>Quarterly</b></li> <li>• <b>Half - Yearly</b></li> <li>• <b>Annual</b></li> </ul>
<b>Debit Card</b>	Select to indicate if debit card is required.
<b>Cheque Book</b>	Select to indicate if cheque book is required.
<b>Passbook</b>	Select to indicate if passbook is required.
<b>Account Address Preference</b>	Select the address which is indicated as account address. All captured addresses in the <b>Applicant</b> data segment appears for selection. The address in the drop down list appears in below format, First Name-Applicant Role-Address Type - Address (Complete address sepearted by ,) After the account address is selected: <ul style="list-style-type: none"> <li>• if the selected address is deleted from the <b>Applicant</b> data segment then the system removes the selection of that address in this data segment. In this case user have to select another address as account address.</li> <li>• if the selected address is edited in the <b>Applicant</b> data segment then updated address is automatically reflected in this data segment.</li> </ul>

Table 2-4 (Cont.) Account Details - Field Description

Field	Description
<b>Banking Channel Preferences</b>	Select the preferences for the banking channel. The channel options appears based on the Business Product Configuration.
<b>Communication Channel Preferences</b>	Select the preference of the communication channel. The channel options appears based on the Business Product Configuration. The available options are: <ul style="list-style-type: none"> <li>• EMAIL</li> <li>• POST</li> <li>• SMS</li> </ul>
<b>Preferred Communication Channel</b>	Select the preferred communication channel. The options in this drop down appears based on the selected options in the <b>Communcation Channel Preferences</b> fields.
<b>Income Reliant</b>	Select to indicate whether the applicant is income reliant. The applicant's financial details are captured only if this indication is selected.  This field appears if the <b>Overdraft Requested</b> is selected. It is mandatory to select at least one applicant as <b>Income Reliant</b> .
<b>Fund the Account</b>	Select to indicate the initial funding option for the account opening. The fields to capture the initial funding details appears if this toggle is on.  This field and initial funding related fields appears if the <b>Fund Post Account Opening</b> toggle is not selected in the <b>Business Product Preference</b> data segment of the <b>Business Product Configuration</b> screen.
<b>Fund By</b>	Select the fund by from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• <b>Cash</b></li> <li>• <b>Account Transfer</b></li> <li>• <b>Other Bank Cheque</b></li> <li>• <b>External Account Transfer</b></li> </ul>
<b>Transaction Reference No</b>	Specify the transaction reference number
<b>Amount</b>	Specify the amount.
<b>Value Date</b>	Select the Current Business date.
<b>Account Number</b>	Select the account number from the Account Search popup. This field appears only if the <b>Fund By</b> is selected as <b>Account Transfer</b>  In Account Search popup, the user can view only the accounts of the existing customers who are part of the application.
<b>Account Name</b>	Displays the account name for the selected account number. This field appears only if the <b>Fund By</b> is selected as <b>Account Transfer</b>
<b>Cheque Number</b>	Specify the Cheque number.  This field is non-mandatory for <b>Account Transfer</b> funding mode. This field is mandatory for <b>Other Bank Cheque</b> funding mode.
<b>Cheque Date</b>	Select the Cheque date.  This field is non-mandatory for <b>Account Transfer</b> funding mode. This field is mandatory for <b>Other Bank Cheque</b> funding mode.

3. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

## 2.1.3 Stake Holder Details

This topic provides the systematic instructions to capture the stake holder details related information for the business.

The **Stake Holder Details** data segment allows to capture the Stake holder details for the business.

### Note:

This data segment is applicable only if the **Customer Type** is selected as **Small and Medium Business (SMB)**.

The user can perform actions on added stake holder details based on the following scenarios:

- If the added stakeholder is existing customer or non customer with CIF then user can **View** or **Delete** the added stakeholder details.
- If the added stakeholder is non customer without CIF then user can **Edit**, **View** or **Delete** the added stakeholder details.

### To add stakeholder details:

1. Click **Next** in previous data segment to proceed with the next data segment, after successfully capturing the data.
2. Select **+ Add Stakeholder** to add the Stake holders for the business.

The **Stake Holder Details** screen displays.

**Figure 2-7 Stakeholder Details**

3. Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.



Table 2-5 Stakeholder - Field Description






Field	Description
<b>Stake Holder Type</b>	Select the Stakeholder type from the dropdown list. Available options are <ul style="list-style-type: none"> <li>• <b>Owners</b></li> <li>• <b>Authorized Signatories</b></li> <li>• <b>Guarantors</b></li> <li>• <b>Suppliers</b></li> </ul>
<b>Existing Customer</b>	Select the toggle to indicate if the customer is an existing customer or not.
<b>CIF Number</b>	Click <b>Search</b> icon and select the CIF number. This field appears only if the <b>Existing Customer</b> toggle is enabled.
<b>Ownership Percentage</b>	Specify the ownership percentage. This field is appears only if the <b>Owner</b> option is selected from the <b>Stake Holder Type</b> field.
<b>Associated Since</b>	Select the date from when the Stake Holder is associated with the business.
<b>Authorized Signatories</b>	For the existing customers, the Signature details will be in read-only mode. For the new customers, the user will be able to add, edit and delete the Signature details.
<b>Signatures</b>	Click  icon to upload the signatures for the new customer. Click <b>Add</b> button to add the signatures. Click <b>Cancel</b> button to discard the added details. On Submit, signature will be handed off to Oracle Banking Party.
<b>Upload Signature</b>	Drag and drop the signature file or click on <b>Select or drop files here</b> to browse and upload the signature from the local system. PNG & JPEG file formats are supported. This field appears only for the new Customers.
<b>Uploaded Signature</b>	Displays the uploaded signature. This field appears only for the new Customers.
<b>Remarks</b>	Specify the remarks related to the signature. This field appears only for the new Customers.
<b>Signature ID</b>	Displays the Signature ID for the added signature.
<b>Signature</b>	Displays the added signature.
<b>Remarks</b>	Displays the remarks for the added signature.

Table 2-5 (Cont.) Stakeholder - Field Description

Field	Description
<b>Action</b>	<p>Click</p>  <p>to edit the added signatures</p> <p>Click</p>  <p>to delete the added signatures. This field is enabled only for new customers.</p>
<b>Guarantors</b>	<p>Click</p>  <p>to add guarantor details.</p>
<b>Line of Business</b>	<p>Select the line of business for the guarantor/supplier. Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Facility</b></li> <li>• <b>Supply Chain Finance</b></li> <li>• <b>Trade</b></li> <li>• <b>Lending</b></li> <li>• <b>Cash Management</b></li> <li>• <b>Liquidity Management</b></li> <li>• <b>Virtual Account Management</b></li> <li>• <b>Accounts</b></li> </ul>
<b>Scope</b>	Specify the scope of the guarantor in the business.
<b>Guarantee Start date - Expiry date</b>	Select the guarantee start and expiry date.
<b>Guarantee amount</b>	Specify the guarantee amount for the business.
<b>Description</b>	Specify the description for the guarantor.
<b>Suppliers</b>	<p>Click</p>  <p>to add supplier's details.</p>
<b>Line of Business</b>	<p>Select the line of business for the guarantor/supplier. Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Facility</b></li> <li>• <b>Supply Chain Finance</b></li> <li>• <b>Trade</b></li> <li>• <b>Lending</b></li> <li>• <b>Cash Management</b></li> <li>• <b>Liquidity Management</b></li> <li>• <b>Virtual Account Management</b></li> <li>• <b>Accounts</b></li> </ul>

**Table 2-5 (Cont.) Stakeholder - Field Description**

Field	Description
<b>Item Name</b>	Specify the item name of the supplier.
<b>Quantity</b>	Specify the quantity of the item.
<b>Supply Frequency</b>	Specify the supply frequency.
<b>Start Date – End Date</b>	Select the start and end date for the supplier.

4. To onboard the New Customers, disable the **Existing Customer** toggle. By Default, the **Existing Customer** is enabled.

The **Customer Onboarding** screen is displayed.

**Figure 2-8 Customer Onboarding**

5. Select the appropriate option from the Customer Category list.
  - a. If you select **Individual** option to onboard individual type of customer, refer field description table and procedure from **3.1.1.1 For Individual Customer Type of Customer Information** data segment.
  - b. If you select **Small and Medium Business** option to onboard small and medium business type of customer, refer field description table and procedure from **3.1.1.2 For Small and Medium Business Customer Type of Customer Information** data segment.
6. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

On submission of Application Entry stage, Stakeholder Onboarding request gets initiated for the new customers.

The request for New Stakeholder Onboarding is addressed by the underlying API call, which also generates the New Party reference number, thereby circumventing the usual process of generating a Unique Process reference number / Task.

- 7.

## 2.1.4 BeneficiaryDetails

This topic provides the systematic instructions to capture the details of the nominee for the account.

The Beneficiary Details is a non-mandatory data segment. If required, It allows capturing multiple nominees for the account. Beneficiary can be a minor, in that case, it is mandatory to provide details of the guardian. For SMB Customer, Beneficiary Details are allowed only for Proprietary type of Business Accounts.

### To add beneficiary details:

1. Click **Next** in from the previous data segment to proceed with the next data segment, after successfully capturing the data.

The **Beneficiary Details** screen displays.



**Figure 2-9 Beneficiary Details**

2. Specify the fields on **Beneficiary Details** screen.

**Table 2-6 Details - Field Description**

Field	Description
<b>Title</b>	Select the title of the applicant.
<b>First Name</b>	Specify the first name of the applicant.
<b>Middle Name</b>	Specify the middle name of the applicant.
<b>Last Name</b>	Specify the last name of the applicant.
<b>Relationship Type</b>	Select the relationship type of the beneficiary with the applicant.
<b>Date of Birth</b>	Select the applicant's date of birth.
<b>Minor</b>	Select to indicate if nominee is minor.
<b>Add Guardian</b>	<b>Click the Add Guardian link to add the guardian details.</b> The link appears if the <b>Minor</b> field is enabled. This field is conditional mandatory.
<b>Percentage</b>	Specify the percentage to be considered for distribution of the account balance in case of uneventful death of the applicant.

Table 2-6 (Cont.) Details - Field Description

Field	Description
<b>Address</b>	<p>This section displays the added address of the applicant. It is mandatory to add communication address of the applicant.</p> <p>Click  to add address details.</p> <p>Click  to perform below actions on the added address details,</p> <ul style="list-style-type: none"> <li>To view the address details, click <b>View</b>.</li> <li>To edit the address details, click <b>Edit</b>.</li> <li>To delete the address details, click <b>Delete</b>.</li> </ul>
<b>Address Type</b>	<p>Select the address type for the applicant from the drop-down list.</p> <ul style="list-style-type: none"> <li><b>Residential Address</b></li> <li><b>Communication Address</b></li> </ul>
<b>Location</b>	Select and search the location.
<b>Current Address</b>	Select to indicate if you want to mark entered address as current address type.
<b>Preferred Address</b>	Select to indicate if you want the selected address type as preferred address type.
<b>Address From</b>	Select the date from when you are connected with the given address.
<b>Address To</b>	Select the date till when you were connected with the given address.
<b>Address</b>	<p>Specify the address to search for the already captured address. Based on the configuration, on entering a few letters, the system fetches the related address that is already captured. Based on the selection, the fields are fetched in the address section.</p>
<b>Address Line 1</b>	Specify the building name.
<b>Address Line 2</b>	Specify the street name.
<b>Address Line 3</b>	Specify the city or town name.
<b>Country</b>	Select and search the country code.
<b>State / Country Sub Division</b>	Specify the state or country sub division. This field appears based on the selected country code.
<b>Zip Code / Post Code</b>	Specify the zip or post code of the address.
<b>Addition Info</b>	In this section you can provide addition information.
<b>Sub Department</b>	Specify the sub department.
<b>Department</b>	Specify the department.
<b>Building Number</b>	Specify the building number.
<b>Post Box</b>	Specify the post box code.
<b>District Name</b>	Specify the district name.
<b>Floor</b>	Specify the floor number.
<b>Room</b>	Specify the room number.
<b>Locality</b>	Specify the locality.
<b>Landmark</b>	Specify the landmark.
<b>Contact Name / Narrative</b>	Specify the name of the contact person.
<b>Contact Details</b>	In this section you can provide digital contact details.
<b>&lt;Communication Mode&gt;</b>	<p>Select the communication mode from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> <li>Mobile Phone</li> <li>Email</li> </ul>

**Table 2-6 (Cont.) Details - Field Description**

Field	Description
<b>Country</b>	Select the country along with international subscriber dialing code of the mobile phone from the drop-down list. The drop-down list option consist of countrycode, country name and subscriber dialing code.  This field appears only if you select the <b>Mobile Phone</b> option as communication mode.
<b>Mobile Number</b>	Specify the mobile number.
<b>Preferred</b>	Select to indicate if the given mobile number is the preferred number.
<b>Action</b>	You can edit or delete the added mobile details.
<b>Email Id</b>	Specify the email ID. This field appears only if you select the <b>Email</b> option as communication mode.
<b>Preferred</b>	Select to indicate if the given email ID is the preferred ID.
<b>Action</b>	You can edit or delete the added email details.
<b>Add Beneficiary</b>	Click to add additional nominee for the account.

- Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

### Guardian Details

This screen allows to capture details of the guardian of the minor nominee.

#### To add guardian details:

- Click **Add Guardian Details** on Nominee Details screen.

The **Guardian Details** screen is displayed

**Figure 2-10 Guardian Details**

- Specify the details in the relevant data fields.  
Refer the **Beneficiary Details**field description table for detailed information on each field.
- Click **Save** to save the guardian details

## 2.1.5 Terms and Conditions

This topic descriptions the terms and conditions that are mandatory to accept for to proceed with account opening process.

In this data segment user can capture term and conditions consents from the applicants. The customer consents are same across products but few term and conditions defer based on the applied products. They appears in questionnaire format based on the configurations. This questionnaire is mapped at product configuration level. It is mandatory to accept all term and condition to proceed with application.

This data segment comprises of below sections:


- **Term and Conditions for all products** - In this section the term and conditions which are applicable for all the products appears in the questionnaire format.
- **Term and Conditions for <Selected Product>** - In this section the term and conditions which are applicable for all the selected product appears in the questionnaire format.
- **Consents and Preferences** - In this section the user capture the consents and preferences of customer as E-Sign, Marketing Communications, and Privacy Information.

**To capture terms and conditions:**

1. Click **Next** from pervious data segment to proceed with the next data segment, after successfully capturing the data.

The **Term and Conditions** screen appears

**Figure 2-11 Term and Conditions**

2. Click  to view the term and conditions.
3. Select the toggle button to accept the term and conditions.
4. In the **Consents to receive Marketing Promotional and Sales** section, enter the channel and details.
5. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are

not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

## 2.1.6 Summary

This topic provides the systematic instruction to view the tiles for all the data segments in the Application Entry Process.

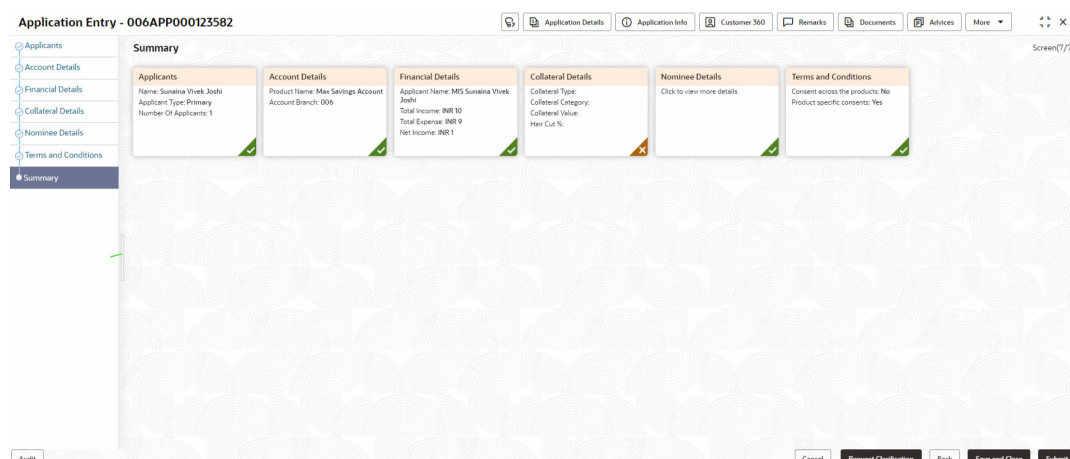
The Summary displays the tiles for all the data segments in the Application Entry stage. The tiles display the important details captured in the specified data segment.

### To view the summary of all data segment

1. Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data.

The **Summary** screen displays.

**Figure 2-12 Summary**



Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on summary tiles, refer to the field description table below.

**Table 2-7 Summary - Application Entry – Field Description**

Data Segment	Description
<b>Applicants</b>	Displays the applicants details
<b>Account Details</b>	Displays the account details.
<b>Stake Holder Details</b>	Displays the Stake Holder details This data segment appears only if the <b>Customer Type</b> is selected as <b>Small and Medium Business (SMB)</b> .
<b>Financial Details</b>	Displays the financial details.
<b>Collateral Details</b>	Displays the collateral details.
Beneficiary Details	Displays the beneficiary details.
<b>Term and Conditions</b>	Displays the term and conditions.



2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage are verified. The **Overrides** screen is displayed.
3. In the **Override** screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. In case of override, click **Accept Overrides& Proceed** to proceed.  
OR  
Click **Proceed**. The Checklist screen appears.
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed. The **Outcome** screen appears.
5. In the **Outcome** screen, select appropriate option from the **Select to Proceed** field.
  - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Application Entry** stage for the saving application. The Workflow Orchestrator will automatically move this application to the next processing stage, **SavingApplication Enrichment**. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
  - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit** to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
7. Click **Close** to close the window.

OR

Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the process reference numbers [Saving Account] to the Application Enrichment stage. This application will be available in the FREE TASKS list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

#### **Application De-Dupe:**

Based on the configuration available at the Bank level / Properties Table, the Dedupe service call can be enabled or disabled for the product Origination.

If application dedupe service is enabled, System will check that any application is in progress for same product and customer combination. On Submit, if any duplicate application exists, override will show a message with other in progress application numbers. User can select the override check box and proceed or take appropriate action.

 **Note:**

- If an application is returned to the Application Entry-stage from any other subsequent stages, Oracle Banking Origination will not allow amending details in the Customer Information and Financial Details data segment, once a customer onboarding process has been triggered in the Application Entry Stage and CIF creation is still in progress.
- In case the party amendment request is rejected by Oracle Banking Party, the specified error message is shown to the user while submitting the Application Entry stage. The user has an option to go back and resolve the error or proceed with the stage submission by disregarding the amendment request.
- Unique process reference numbers will be generated and made available in the Free Task grid for the respective Customer Onboarding, Collateral Onboarding requests, which need to be picked up by the concerned users in the Oracle Banking Party / Oracle Banking Credit Facilities Process Management modules.

## 2.2 Debit Assessment

The topic describes the debit assessment process.

In the process of account opening of saving product this stage appears if the Know Your Customer (KYC) is not completed for the applicants involved in the applications.

This stage appears in following conditions:

- The applicant is new.
- Existing customer but the KYC stage is not completed.
- Existing customer but the KYC stage is Referred.

### To open Debit Assessment task:

1. Scan the records that appears in the **Free Task** list.
2. Click **Acquire and Edit** or **Acquire** from the **Action** column of the appropriate record. The **Debit Assessment** stage is displayed.

The data segments appears as configured in business process. Refer below chapters for detailed information of each data segment.

- [Bureau Information](#)  
This topic describes the bureau information details.
- [Summary](#)  
This topic describes summary of all the data segment.

### 2.2.1 Bureau Information

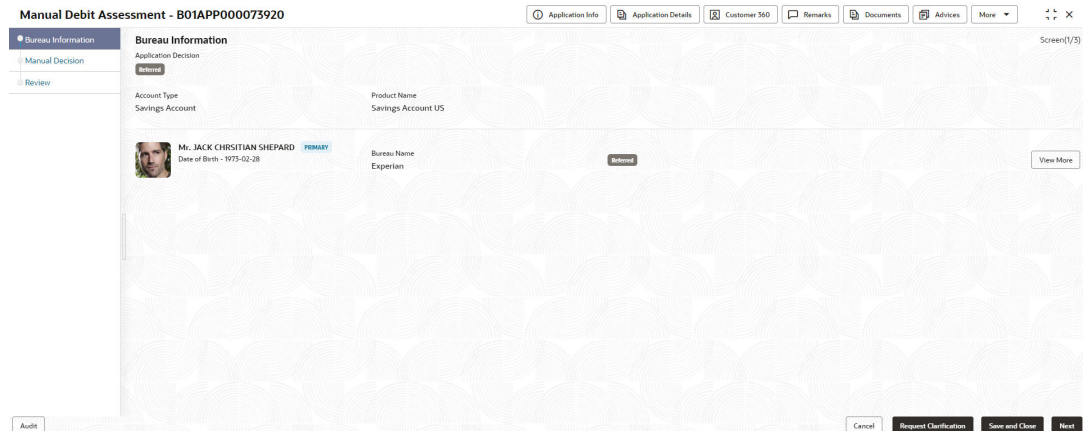
This topic describes the bureau information details.

In this data segment user can view the bureau information of application and status of all the applicants that are involved in the application.

1. On acquiring the Manual Debit Assessment task, the Bureau Information data segment appears and call to bureau service is initiated for display the bureau information related to application and applicants.

The **Bureau Information** screen appears.

**Figure 2-13 Bureau Information**



**Table 2-8 Bureau Information**

Field Name	Description
<b>Application Decision</b>	Displays the application decision status. The debit assessment status appears as <b>Referred</b> .
<b>Account Type</b>	Displays the account type.
<b>Product Name</b>	Displays the product name of the account.
<b>Applicants tile</b>	In this section below fields appear with the captured information in the <b>Application Entry</b> stage: <ul style="list-style-type: none"> <li>• &lt;Name of applicant&gt;</li> <li>• &lt;Role&gt;</li> <li>• Date of Birth &lt;yyyy/mm/dd&gt;</li> <li>• Mobile Number, Email ID and Phone Number as Contact details</li> <li>• Bureau Name</li> <li>• Decision as Approved, Referred or Declined</li> <li>• Reason for the decision</li> </ul>
<b>View More</b>	Click this button to view more details. View More window appears. Below fields appears in the View More window: <ul style="list-style-type: none"> <li>• Report ID</li> <li>• Report Date</li> <li>• Model Name</li> <li>• Score</li> <li>• Result</li> <li>• Reasons</li> </ul>

2. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

## 2.2.2 Summary

This topic describes summary of all the data segment.

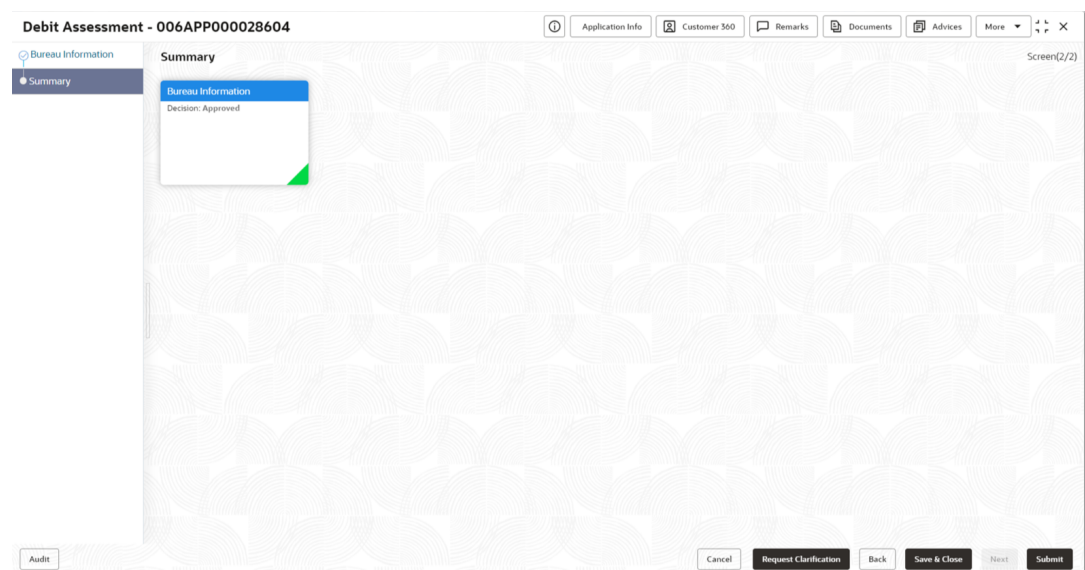
The Summary displays the tiles for all the data segments in the Debit Assessment stage. The tiles display the important details captured in the specified data segment.

**To view the summary and submit the task:**

1. Click **Next** in previous screen to proceed with the next data segment, after successfully capturing the data.

The **Summary** screen is displayed

**Figure 2-14 Summary**



2. Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on summary tiles, refer to the field description table below.

**Table 2-9 Abbreviation**

Data Segment	Description
<b>Bureau Information</b>	Displays the bureau information details.

3. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

## 2.3 Manual Debit Assessment

The topic describes the manual debit assessment process.

In the process of an account opening of deposit product this stage appears if the bureau status of any applicant is mark as **Referred**. The user can manual change the status of the applicant to proceed.

**To open manual debit assessment task:**

1. Scan the records that appears in the **Free Task** list.
2. Click **Acquire and Edit** or **Acquire** from the **Action** column of the appropriate record. The **Manual Debit Assessment** stage is displayed.  
The data segments appears as configured in business process. Refer below chapters for detailed information of each data segment.

The **Manual Debit Assessment** stage has the following reference data segments:

- [Bureau Information](#)  
This topic describes the bureau information details.
- [Manual Decision](#)  
The topic describes the manual decision process.
- [Summary](#)  
This topic describes summary of all the data segment.

## 2.3.1 Bureau Information

This topic describes the bureau information details.

In this data segment user can view the bureau information of application and status of all the applicants that are involved in the application.

1. On acquiring the Manual Debit Assessment task, the Bureau Information data segment appears and call to bureau service is initiated for display the bureau information related to application and applicants.

The **Bureau Information** screen appears.

**Figure 2-15 Bureau Information**

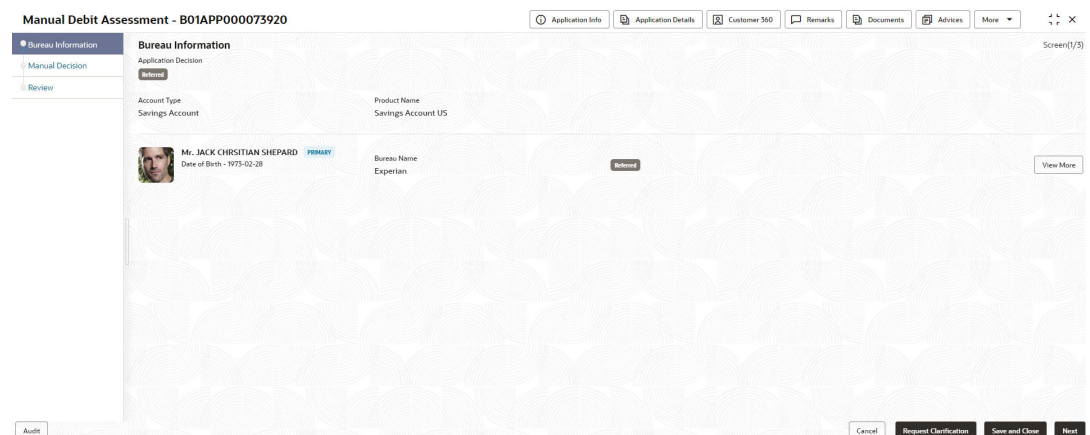


Table 2-10 Bureau Information

Field Name	Description
<b>Application Decision</b>	Displays the application decision status. The debit assessment status appears as <b>Referred</b> .
<b>Account Type</b>	Displays the account type.
<b>Product Name</b>	Displays the product name of the account.
<b>Applicants tile</b>	In this section below fields appear with the captured information in the <b>Application Entry</b> stage: <ul style="list-style-type: none"> <li>• &lt;Name of applicant&gt;</li> <li>• &lt;Role&gt;</li> <li>• Date of Birth &lt;yyyy/mm/dd&gt;</li> <li>• Mobile Number, Email ID and Phone Number as Contact details</li> <li>• Bureau Name</li> <li>• Decision as Approved, Referred or Declined</li> <li>• Reason for the decision</li> </ul>
<b>View More</b>	Click this button to view more details. View More window appears. Below fields appears in the View More window: <ul style="list-style-type: none"> <li>• Report ID</li> <li>• Report Date</li> <li>• Model Name</li> <li>• Score</li> <li>• Result</li> <li>• Reasons</li> </ul>

2. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

## 2.3.2 Manual Decision

The topic describes the manual decision process.

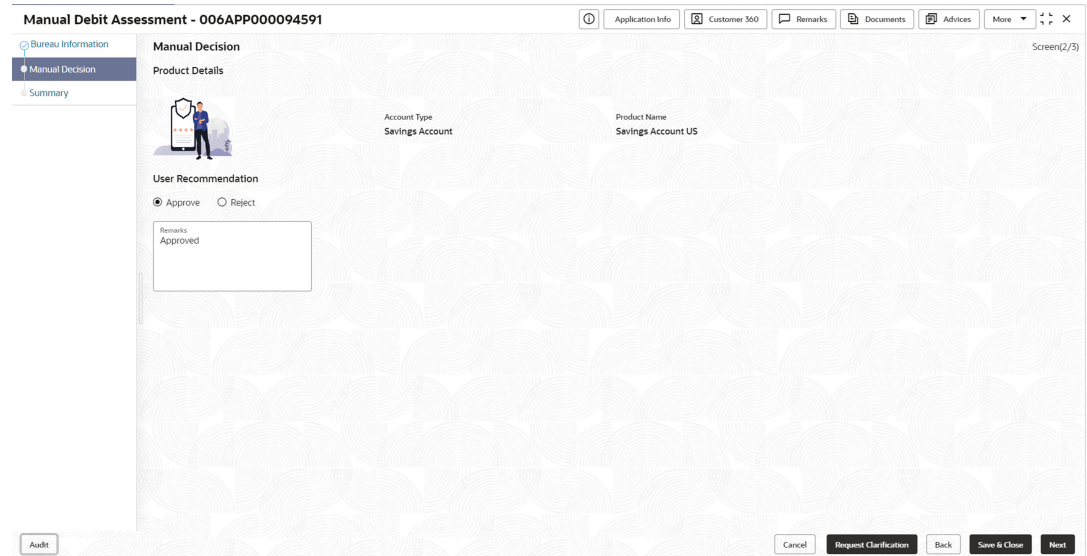
In this data segment user can change the applicant KYC status.

### To perform manual debit assessment:

1. Click **Next** in previous screen to proceed with the next data segment, after successfully capturing the data.

The **Manual Decision** data segment appears.

**Figure 2-16 Manual Decision**



2. Select appropriate option to proceed for manual decision.

**Table 2-11 Manual Decision**

Field Name	Description
<b>Product Details</b>	In this section displays the product details.
<b>Image</b>	Displays the account type.
<b>Account Type</b>	Displays the type of account.
<b>Product Name</b>	Displays the product name.
<b>User Recommendation</b>	Select the recommended option to change the debit decision manually. The available options are: <ul style="list-style-type: none"> <li>• Approve</li> <li>• Reject</li> </ul>
<b>Reject Reason</b>	Select the reason for rejection the application.
<b>Remark</b>	Specify the remarks for manual debit decision.

3. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

### 2.3.3 Summary

This topic describes summary of all the data segment.

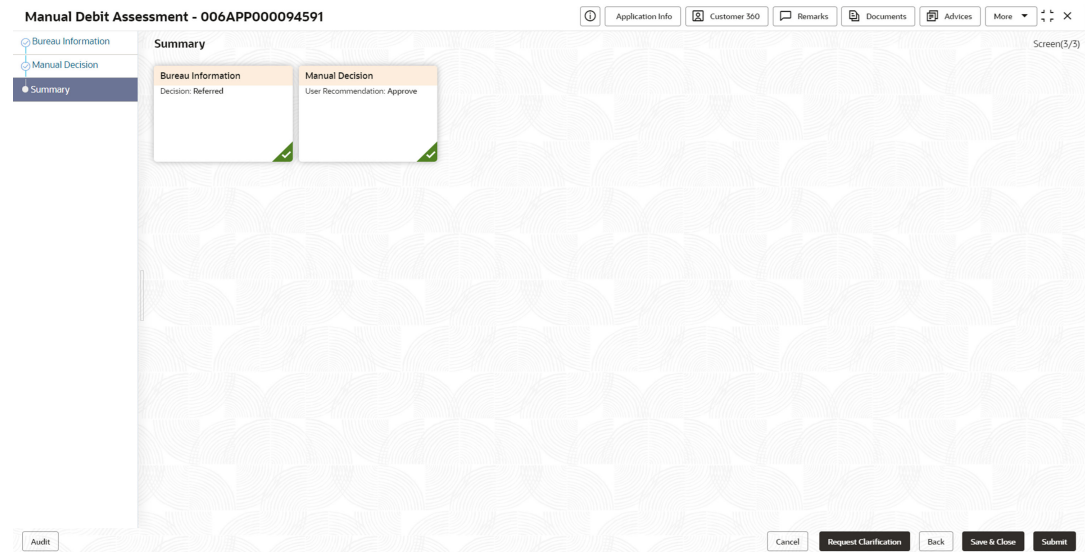
The Summary displays the tiles for all the data segments in the Manual Debit Assessment stage. The tiles display the important details captured in the specified data segment.

**To view the summary and submit the task:**

1. Click **Next** in previous screen to proceed with the next data segment, after successfully capturing the data.

The **Summary** screen is displayed

**Figure 2-17 Summary**



- Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on summary tiles, refer to the field description table below.

**Table 2-12 Summary**

Data Segment	Description
<b>Bureau Information</b>	Displays the bureau information details.
<b>Manual Decision</b>	Displays the manual decision details.

- Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

## 2.4 Application Enrichment Stage

This topic describes the information on the various data segments to view and update the required data for the Application Enrichment stage.

Users having functional access to the Application Enrichment stage will be able to view the record in the Free Task process.

### To enrich an application:

- Scan the records that appears in the **Free Task** list.
- Click **Acquire and Edit** or **Acquire** from the **Action** column of the appropriate record. The **Application Enrichment** stage is displayed.

The data segments appears as configured in business process. Refer below chapters for detailed information of each data segment.

- [Interest and Charges](#)  
This topic provides the systematic instructions to view the interest applicable for the account.



- [Summary](#)  
This topic provides the systematic instructions to view the tiles for all the data segments in the Application Enrichment stage.

## 2.4.1 Interest and Charges

This topic provides the systematic instructions to view the interest applicable for the account.

The **Interest and Charge** data segment displays the interest applicable for the account.

1. On acquiring the Application Enrichment task, the Interest and Charge data segment appears.

The **Interest and Charge Details** screen displays.

**Figure 2-18 Interest and Charge**

2. Specify the details in the relevant data fields.

**Note:**

The fields, which mentioned as Required, are mandatory.

For more information on fields, refer to the field description table.

**Table 2-13 Interest Details - Field Description**

Field	Description
<b>Interest Product Name</b>	Displays the interest product name attached to the host product linked with the business product.
<b>Payout Frequency</b>	Displays the payout frequency of the interest product name attached to the host product linked with the business product.
<b>Interest Rate</b>	Displays the interest rate applicable for the account.
<b>Margin (%)</b>	Select the margin in percentage.
<b>Final Rate</b>	Displays the final rate calculated based on the <b>Interest Rate</b> and the <b>Margin</b> specified.

**Table 2-13 (Cont.) Interest Details - Field Description**

Field	Description
<b>APY (in %)</b>	Displays the annual percentage yield value in percentage. Below is the formula to calculate the APY, <b>Annual Percentage Yield = (1 + Interest Rate ÷ The number of Compounding in a year) ^ (Number of compounding in a year) – 1</b> <b>This is applicable for the Credit Interest</b>
<b>APR</b>	Display the annual percentage rate value. This is applicable for debit interest.
<b>Charge Description</b>	Displays the charge description.
<b>Amount/Rate</b>	Displays the charge amount.
<b>Waive</b>	Select the toggle to enable the waiving charges.

3. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

## 2.4.2 Summary

This topic provides the systematic instructions to view the tiles for all the data segments in the Application Enrichment stage.

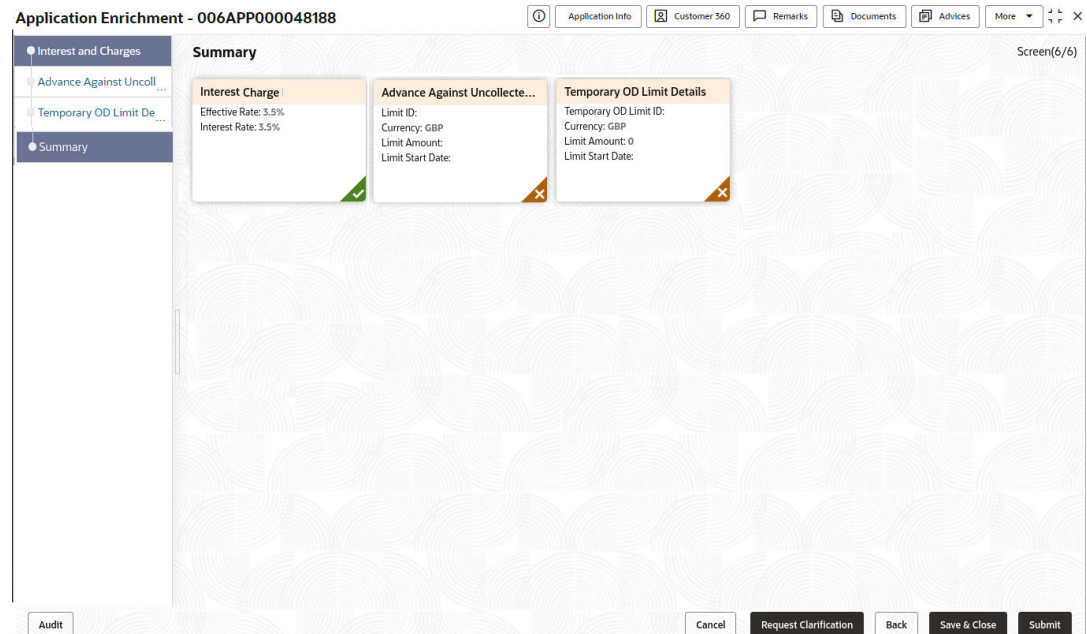
The Summary displays the tiles for all the data segments in the Application Enrichment stage. The tiles display the important details captured in the specified data segment.

### To view the summary of all data segment:

1. Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data..

The **Summary** screen displays.

**Figure 2-19 Summary**



Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment.

For more information on fields, refer to the field description table.

**Table 2-14 Summary – Field Description**

Data Segment	Description
<b>Interest and Charges</b>	Displays the interest and charges details.
<b>Account Service Preferences</b>	Displays the account service preferences.

2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage are verified. The **Overrides** screen is displayed.
3. In the **Override** screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. In case of override, click **Accept Overrides & Proceed** to proceed.  
OR  
Click **Proceed**. The Checklist screen appears
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed. The **Outcome** screen appears.
5. In the **Outcome** screen, select appropriate option from the **Select to Proceed** field.
  - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Application Entry** stage for the saving application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Saving Application Enrichment**. The stage movement is driven by the

business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

- Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit** to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
  7. Click **Close** to close the window.

OR

Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the process reference numbers [Saving Account] to the Application Enrichment stage. This application will be available in the FREE TASKS list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

#### **Application De-Dupe:**

Based on the configuration available at the Bank level / Properties Table, the Dedupe service call can be enabled or disabled for the product Origination.

If application dedupe service is enabled, System will check that any application is in progress for same product and customer combination. On Submit, if any duplicate application exists, override will show a message with other in progress application numbers. User can select the override check box and proceed or take appropriate action.

#### **Note:**

- If an application is returned to the Application Entry-stage from any other subsequent stages, Oracle Banking Origination will not allow amending details in the Customer Information and Financial Details data segment, once a customer onboarding process has been triggered in the Application Entry Stage and CIF creation is still in progress.
- In case the party amendment request is rejected by Oracle Banking Party, the specified error message is shown to the user while submitting the Application Entry stage. The user has an option to go back and resolve the error or proceed with the stage submission by disregarding the amendment request.
- Unique process reference numbers will be generated and made available in the Free Task grid for the respective Customer Onboarding, Collateral Onboarding requests, which need to be picked up by the concerned users in the Oracle Banking Party / Oracle Banking Credit Facilities Process Management modules.

## 2.5 Account Funding Stage

This topic describes the process of initial funding of an account. In this stage user can provide initial funding details before opening an account.

In this stage user can provide initial funding details before opening an account.

This stage appears only if the **Fund Post Account Opening** toggle is not selected in the **Business Product Preference** data segment of the **Business Product Configuration** screen.

**To add funding details:**

1. Scan the records that appears in the **Free Task** list.
2. Click **Acquire and Edit** or **Acquire** from the **Action** column of the appropriate record. The **Account Funding** stage is displayed.

The data segments appears as configured in business process. Refer below chapters for detailed information of each data segment.

- [Initial Funding Details](#)  
This topic provides the systematic instructions to view and modify the initial funding details captured in the **Application Entry** stage.
- [Summary](#)  
This topic provides the systematic instructions to view the tiles for all the data segments in the Account Funding stage.

## 2.5.1 Initial Funding Details

This topic provides the systematic instructions to view and modify the initial funding details captured in the **Application Entry** stage.

The Initial Funding Details data segment displays the Initial Funding details captured in the Application Entry stage. The **Transaction Reference Number** and the **Transaction Status** is either auto-populated or has to be manually captured based on the configuration. Automatic option is supported only for the Initial Funding with Cash mode. Manual process is supported for Account Transfer, Other Bank Cheque, and Cash mode of initial funding.



**Note:**

For more details on the Modes and the Manual/Automatic Process configuration, refer to the **Configurations User Guide**.

**To add initial funding details:**

1. On acquiring the **Account Funding** task, the **Initial Funding Details** data segment appears.

The **Initial Funding Details** screen displays.

**Figure 2-20 Initial Funding Details**

2. Specify the fields on **Initial Funding Details** screen.

 **Note:**

The fields, which mentioned as Required, are mandatory.

For more information on fields, refer to the field description table.

**Table 2-15 Initial Funding Details – Field Description**

Field	Description
<b>Fund the Account</b>	Displays the Fund the Account selected in the Account Details Data Segment in Application Entry stage.
<b>Fund By</b>	Displays the Fund by option selected in the Account Details Data Segment in Application Entry stage.
<b>Amount</b>	Displays the amount of the initial funding updated in the Account Details data segment in Application Entry stage.
<b>Value Date</b>	Displays the value date of the initial funding updated in the Account Details data segment in Application Entry stage.
<b>Account Number</b>	Displays the account number for the initial funding transaction which was selected in the <b>Account Details</b> data segment of the <b>Application Entry</b> stage This field appears only if the <b>Fund By</b> is selected as <b>Account Transfer</b> .
<b>Account Name</b>	Displays the account name for the selected account number. This field appears only if the <b>Fund By</b> is selected as <b>Account Transfer</b>
<b>Cheque Number</b>	Display the cheque number.
<b>Cheque Date</b>	Displays the cheque date.
<b>Bank Name</b>	Displays the bank name. This field is applicable only if the <b>Fund By</b> is selected as <b>Other Bank Cheque</b> .

Table 2-15 (Cont.) Initial Funding Details – Field Description

Field	Description
<b>Branch Name</b>	Displays the Branch name. This field is applicable only if the <b>Fund By</b> is selected as <b>Other Bank Cheque</b> .
<b>Cheque Routing Number</b>	Displays the cheque routing number. This field is applicable only if the <b>Fund By</b> is selected as <b>Other Bank Cheque</b> .
<b>GL Account Number</b>	Displays the GL account number for the initial funding transaction that was triggered off in the Application Entry stage for the Teller module.
<b>GL Account Description</b>	Displays the GL account description for the initial funding transaction that was triggered off in the Application Entry stage for the Teller module.
<b>Transaction Reference Number</b>	Displays the transaction reference number for the initial funding transaction that was triggered off in the Application Entry stage for the Teller module.
<b>Teller Transaction Status</b>	Select the status of the transaction if the <b>Fund By</b> option is selected as <b>Cash</b> . The available options are: <ul style="list-style-type: none"> <li>• <b>In Progress</b></li> <li>• <b>Pending</b></li> <li>• <b>Success</b></li> </ul> Displays the status of the transaction if the <b>Fund By</b> option is selected other than <b>Cash</b> . The status of the teller transaction should be <b>Success</b> for the submission of the Account Funding stage.

3. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

## 2.5.2 Summary

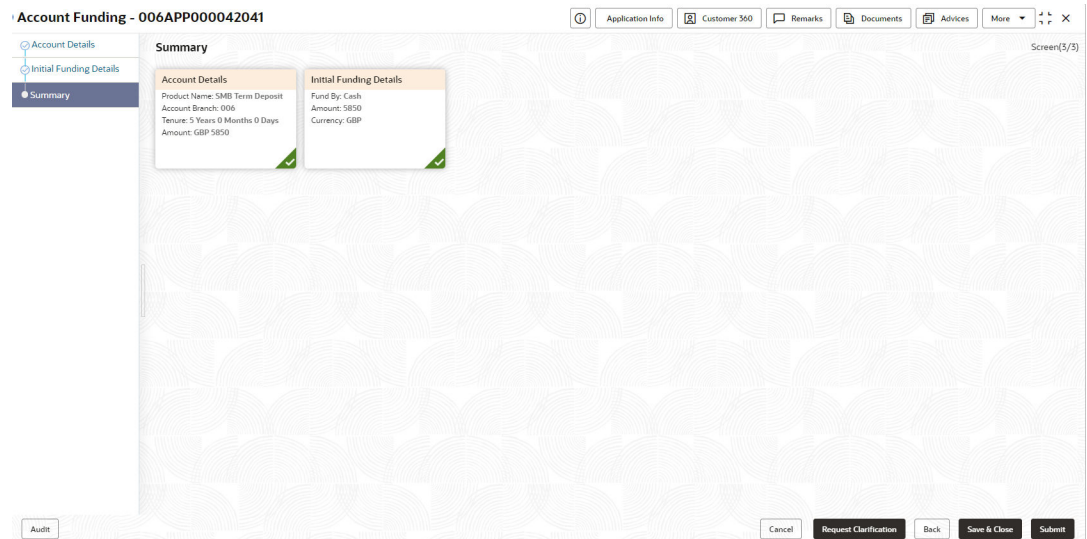
This topic provides the systematic instructions to view the tiles for all the data segments in the Account Funding stage.

The Summary displays the tiles for all the data segments in the Account Funding stage. The tiles display the important details captured in the specified data segment.

1. Click **Next** in **Initial Funding Details** screen to proceed with the next data segment, after successfully capturing the data.

The **Summary** screen displays.

**Figure 2-21 Summary**



Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment.

For more information on fields, refer to the field description table.

**Table 2-16 Summary - Account Funding – Field Description**

Data Segment	Description
<b>Account Details</b>	Displays the account details.
<b>Initial Funding Details</b>	Displays the initial funding details.

2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage can be validated or verified. The **Overrides** screen is displayed.  
 Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, the user can go back and correct the data to make ensure overrides do not arise.
3. Click **Proceed Next**. The **Checklist** screen is displayed.  
 Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.
4. Select the checkbox to accept the checklist. Click **Save & Proceed**. The **Outcome** screen is displayed.
5. In the **Outcome** screen, select appropriate option from the **Select to Proceed** field.
  - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Account Funding Stage** for the loan application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Underwriting**. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
  - Select the **Return to Overdraft Limit Details** to return to overdraft limit details stage, the system generate the Overdraft Limit Details stage that appears in **Free Task** to acquire and edit.



- Select the **Return to Application Entry** to return to application entry stage. The system generates the Application Entry task that appears in **Free Task** to acquire and edit.
  - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit**. The **Confirmation** screen is displayed.
- On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed.
7. Click **Close** to close the window.

OR

Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the sub process reference numbers [Saving Account] to the Underwriting on Host stage. This application is available in the FREE TASK list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application. The following notification will be sent to the user, if application is initiated from assisted channel, and to the Oracle Banking Digital Experience customer, if application is initiated from self-service.

## 2.6 Account Approval Stage

This topic describes the information on the various data segments to view the captured details and approve the application in the Account Approval stage

### To approve an account opening:

1. Scan the records that appears in the **Free Task** list.
2. Click **Acquire and Edit** or **Acquire** from the **Action** column of the appropriate record. The Account Approval stage is displayed.

The Account Approval stage has the following data segments which user can only view:

- **Applicants** – For detailed information, refer the Customer Information data segment in the Application Entry stage.
- **Account Details** - For detailed information, refer the Account Details data segment in the Application Entry stage.
- **Mandate Details** – For detailed information, refer the Mandate Details data segment in the Application Entry stage.
- **Nominee Details** – For detailed information, refer the Nominee Details data segment in the Application Entry stage.
- **Stake Holder Details** – For detailed information, refer the Stake Holder Details data segment in the Application Entry stage.
- **Financial Details**: - For detailed information, refer the Financial Details data segment in the Application Entry stage.
- **Terms and Conditions** – For detailed information, refer the Terms and Conditions data segment in the Application Entry stage.
- **Interest Details**: For details information, refer the Interest Details data segment in the Application Enrichment stage.

- **Charge Details:** For details information, refer the Charge Details data segment in the Application Enrichment stage.
- **Account Limit Details:** For details information, refer the Account Limit Details data segment in the Overdraft Limit Details stage.
- **Temporary OD Limit Details:** For details information, refer the Temporary OD Limit Details data segment in the Overdraft Limit Details stage.
- **Advance against Uncollected Funds:** For details information, refer the Advance against Uncollected Funds data segment in the Overdraft Limit Details stage.
- **Initial Funding Details:** For details information, refer the Initial Funding Details data segment in the Account Funding stage.
- **Credit Rating Details:** - For detailed information, refer the Credit Rating Details data segment in the Underwriting stage.
- **Valuation Details** - For detailed information, refer the Valuation Details data segment in the Underwriting stage.
- **Legal Opinion** - For detailed information, refer the Legal Opinion data segment in the Underwriting stage.
- **Assessment Summary:** For details information, refer the Assessment Summary data segment in the Offer Issue stage.

Refer below chapters for detailed information on data segment that are editable.

- [Approval Details](#)  
This topic provides the systematic instructions to view and approve the application.
- [Summary](#)  
This topic provides the systematic instructions to view the tiles for all the data segments of the Savings Account Origination Process.

## 2.6.1 Approval Details

This topic provides the systematic instructions to view and approve the application.

1. Click **Next** in previous data segment to proceed with the next data segment, after successfully capturing the data.  
The **Approval Details** screen displays.

Figure 2-22 Approval Details

2. Specify the details in the relevant data fields.

 **Note:**

The fields, which mentioned as Required, are mandatory.

For more information on fields, refer to the field description table.

Table 2-17 Approval Details - Field Description

Field	Description
<b>Applicant Name</b>	Displays the applicant name.
<b>Account Type</b>	Displays the account type.
<b>Account Branch</b>	Displays the account branch.
<b>Product Code</b>	Displays the product code.
<b>Product Name</b>	Displays the product name.
<b>Account Currency</b>	Displays the account currency.
<b>Host Product Code</b>	Displays the host product code mapped to the business product.
<b>Host Product Description</b>	Displays the host product description mapped to the business product.
<b>Application Details</b>	Displays the applicant details.
<b>OD Amount</b>	Displays the final approved overdraft amount.
<b>OD Tenure</b>	Displays the final tenure for the approved overdraft amount.
<b>Limit Type</b>	Displays the limit type.
<b>Rate Type</b>	Displays the rate type for the approved overdraft amount.
<b>Margin</b>	Displays the margin percentage.
<b>Effective Rate</b>	Displays the effective rate for the approved overdraft amount.

**Table 2-17 (Cont.) Approval Details - Field Description**

Field	Description
<b>User Recommendation</b>	Select the user recommendation. Available options are: <ul style="list-style-type: none"> <li>• <b>Approved</b></li> <li>• <b>Rejected</b></li> </ul>
<b>User Action</b>	Displays the user action based on user recommendation.

3. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

## 2.6.2 Summary

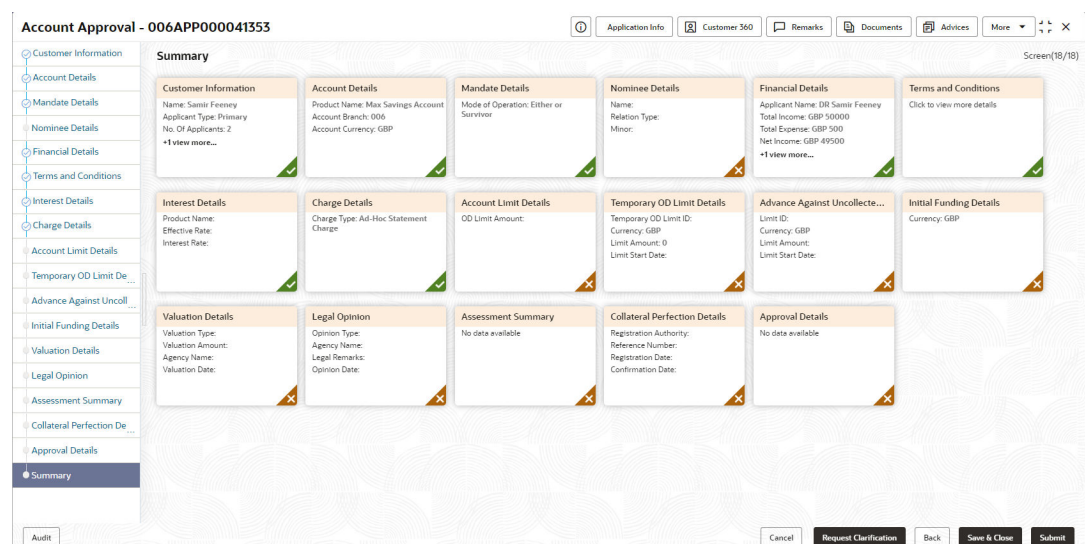
This topic provides the systematic instructions to view the tiles for all the data segments of the Savings Account Origination Process.

The Summary displays the tiles for all the data segments of the Savings Account Origination Process. The Tiles displays the important details captured in the specified data segment. It further allows to click on the specific tile to view the data segment and the details captured. You can additionally click on the data segment from the train on the left hand side to view the details of the data segment.

1. Click **Next** in previous data segment to proceed with the next data segment, after successfully capturing the data.

The **Summary** screen displays.

**Figure 2-23 Summary**



Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment.

For more information on fields, refer to the field description table.

Table 2-18 Summary - Account Approval - Field Description

Data Segment	Description
<b>Account Details</b>	Displays the account details.
<b>Customer Information</b>	Displays the customer information.
<b>Stake Holder Details</b>	Displays the stake holder details. This data segment appears only if the <b>Customer Type</b> selected as <b>Small and Medium Business (SMB)</b> .
<b>Mandate Details</b>	Displays the mandate details.
<b>Nominee Details</b>	Displays the nominee details.
<b>Financial Details</b>	Displays the financial details.
<b>Interest Details</b>	Displays the interest details.
<b>Charge Details</b>	Displays the charge details.
<b>Account Limit Details</b>	Displays the account limit details.
<b>Temporary Overdraft Limit Details</b>	Displays the Temporary Overdraft Limit details.
<b>Advance against Uncollected Funds Details</b>	Displays the Advance against Uncollected Funds details.
<b>Initial Funding Details</b>	Displays the initial funding details.
<b>Credit Rating Details</b>	Displays the credit rating details.
<b>Valuation Details</b>	Displays the valuation details.
<b>Legal Opinion</b>	Displays the legal opinion details.
<b>Assessment Summary</b>	Displays the assessment details.
<b>Collateral Perfection Details</b>	Displays the collateral perfection details.
<b>Approval Details</b>	Displays the approval details.

Supervisor can verify the KYC Verification status of the Customer from the Customer 360 in the Header. Only if the KYC Status is 'Success' will the application be allowed to proceed further. Click **Submit** to submit the Account Approval stage and proceed to submit the Account Opening request to Host.

- Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage can be validated or verified. The Overrides screen is displayed.

Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, the user can go back and correct the data to ensure overrides do not arise.

- Click **Proceed Next**. The **Checklist** screen is displayed.

Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

- Select the checkbox to accept the checklist.
- Click **Save & Proceed**. The **Outcome** screen is displayed.
- In the **Outcome** screen, select appropriate option from the **Select to Proceed** field.
  - Select the **Proceed** to proceed with the application. By default this option is selected. If the Proceed option is selected, then the application proceeds based on the assessment decision.
  - Select the **Return to Application Entry Stage** to make application entry stage available in free task for edit.

- Select the **Return to Application Enrichment Stage** to make enrichment stage available in free task.
  - Select the **Return to Overdraft Limit Details** to make overdraft limit details stage available in free task.
  - Select the **Return to Initial Funding Details** to make account funding details stage available in free task.
  - Select the **Return to Application Underwriting Stage** to make underwriting stage available in free task.
  - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
7. Click **Submit**. The **Confirmation** screen is displayed.

On submission of this stage, the Workflow Orchestrator will automatically move this application to the next processing stage, **Account Create on Host** which has been automated. The account will be successfully created in Product Processor, if all the required validation is successful.

In case due to any error the account creation is rejected on Product Processor side, the application moves to the **Manual Retry Stage**

## 2.7 Account Funding

This topic describes the process of initial funding of an account. This stage appears once the account is opened.

In this stage you can initiate fund for an account post account opening. This stage appears if the **Fund Post Account Opening** toggle is selected in the **Business Product Preference** data segment of the **Business Product Configuration** screen.

### To add funding details:

1. Scan the records that appears in the **Free Task** list.
2. Click **Acquire** and **Edit** or **Acquire** from the **Action** column of the appropriate record. The **Account Funding** stage is displayed.

The data segments appears as configured in business process. Refer below chapters for detailed information of each data segment.

- [Account Funding Details](#)  
This topic provides the systematic instructions to add the funding details post opening account is complete.
- [Summary](#)  
This topic provides the systematic instructions to view the tiles for all the data segments in the Account Funding stage

### 2.7.1 Account Funding Details

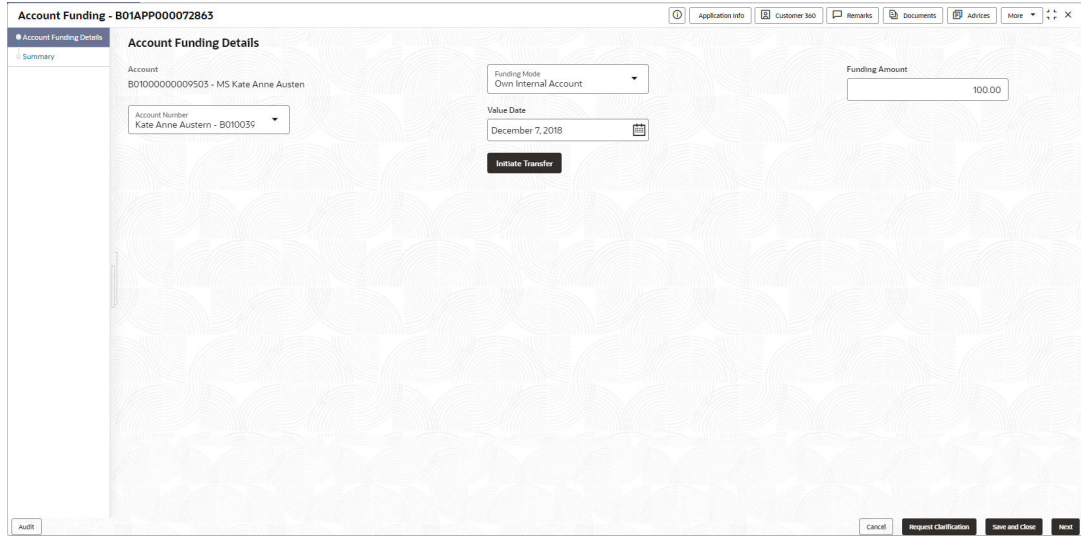
This topic provides the systematic instructions to add the funding details post opening account is complete.

In this data segment you can provide funding details to fund already created account. The Account Number and Account Name appears in the repective fields.


### To add funding details:

1. On acquiring the **Account Funding** task, the **Account Funding Details** data segment appears  
The **Account Funding Details** screen displays.

**Figure 2-24 Account Funding Details**



2. From the **Funding Mode** list, select the appropriate option. The fields appears based on the selected funding mode.
3. Enter the details in the respective fields.

 **Note:**  
The fields, which mentioned as Required, are mandatory.

For more information on fields, refer to the field description table.

**Table 2-19 Account Funding Details – Field Description**


Field	Description
<b>Account</b>	Displays the generated account number for which the initial funding is credited along with the primary account holder name.
<b>Funding Mode</b>	Specify the funding mode from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• Own Internal Account</li> <li>• External Account (Finicity)</li> <li>• Fund Later</li> </ul>

Table 2-19 (Cont.) Account Funding Details – Field Description

Field	Description
<b>Funding Amount</b>	Specify the amount to be debited from the internal account to fund the newly generated account. The <b>Minimum Amount Value</b> maintained in the <b>Business Product Preference</b> data segment of the <b>Business Product Details</b> screen appears by default. The user can modify the auto populated amount. The modified amount must be within the range set in the <b>Initial Funding Threshold Preferences</b> section of the <b>Business Product Details</b> screen.
<b>Account Number</b>	Specify or select the account number which is debited for transferring the funds to newly opened account. The internal current or saving accounts of the respective customer appears for selection. This field appears if the <b>Own Internal Account</b> option is selected from the <b>Funding Mode</b> list.
<b>Account Name</b>	Displays the primary account holder name of the selected account. This field appears if the <b>Own Internal Account</b> option is selected from the <b>Funding Mode</b> list.
<b>Cheque Number</b>	Specify the cheque number of the account from which the transfer is to be initiated. This field appears if the <b>Own Internal Account</b> option is selected from the <b>Funding Mode</b> list.
<b>Cheque Date</b>	Specify the date on which the cheque is deposited for transfer. This field appears if the <b>Own Internal Account</b> option is selected from the <b>Funding Mode</b> list.
<b>Value Date</b>	Displays the current date on which the transfer is initiated. This field appears if the <b>Own Internal Account</b> option is selected from the <b>Funding Mode</b> list.
<b>Email Address</b>	Displays the preferred communication email address of the primary customer. The finicity URL is send to this email ID for initiating the Finicity process to fetch the external account details. This field appears based on the below conditions: <ul style="list-style-type: none"> <li>• If the <b>External Internal (Finicity)</b> option is selected from the <b>Funding Mode</b> list.</li> <li>• If the <b>Customer Email</b> option is select from the <b>Finicity Mode</b> drop-down list in the <b>Origination Preferences</b> screen.</li> </ul>
<b>Send Email To Customer</b>	Click this button to send the Finicity URL to the customer's email address. The customer can login and click on the Finicity URL. Futher the customer must select the desired bank and login using the Netbanking credentials. To initiate call for external account fund transfer cutomer must select the desired account to fetch the account details . If the call is successful then the fields with the external account appears in the <b>External Account Details</b> section. This button appears based on the below conditions: <ul style="list-style-type: none"> <li>• If the <b>External Internal (Finicity)</b> option is selected from the <b>Funding Mode</b> list.</li> <li>• If the <b>Customer Email</b> option is select from the <b>Finicity Mode</b> drop-down list in the <b>Origination Preferences</b> screen.</li> </ul>



Table 2-19 (Cont.) Account Funding Details – Field Description

Field	Description
<b>Initiate Fincity</b>	<p>Click this button to initiate finicity request. If the call is successful, then the finicity URL is generated appears in the field and the user can click the Globe icon <b>Launch Fincity</b> button to initiate the fund transfer Fincity process. The fields with the external account appears in the <b>External Account Details</b> section.</p> <p>This field appears based on the below conditions:</p> <ul style="list-style-type: none"> <li>• If the <b>External Internal (Fincity)</b> option is selected from the <b>Funding Mode</b> list.</li> <li>• If the <b>Branch Visit</b> option is select from the <b>Fincity Mode</b> drop-down list in the <b>Origination Preferences</b> screen.</li> </ul>
<b>External Account Details</b>	<p>In this section user can view the status response from the Fincity call. If the initiate call Fincity process is successful then below mentioned fields of external account detail appears:</p> <ul style="list-style-type: none"> <li>• <b>Account Holder</b></li> <li>• <b>Account Type</b></li> <li>• <b>Bank Name</b></li> <li>• <b>Routing Number</b></li> <li>• <b>Account Number</b></li> <li>• <b>Account Balance</b></li> </ul> <p>This section and fields appears if the <b>External Internal (Fincity)</b> option is selected from the <b>Funding Mode</b> list.</p>
<b>Transaction Status</b>	In this section you can view the status of transaction which is initiated on initiating the fund transfer request.
<b>Status</b>	<p>Displays the fund transfer status of the transaction. To view more information on the transaction status, click</p> 
<b>Rest</b>	Click this button to reset the entered details and reinitiate the fund transfer. This option button appears if the <b>Own Internal Account</b> option is selected from the funding mode list, and only if the transaction fails post initiating the fund transfer request.

4. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message or highlights the mandatory fields for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

## 2.7.2 Summary

This topic provides the systematic instructions to view the tiles for all the data segments in the Account Funding stage

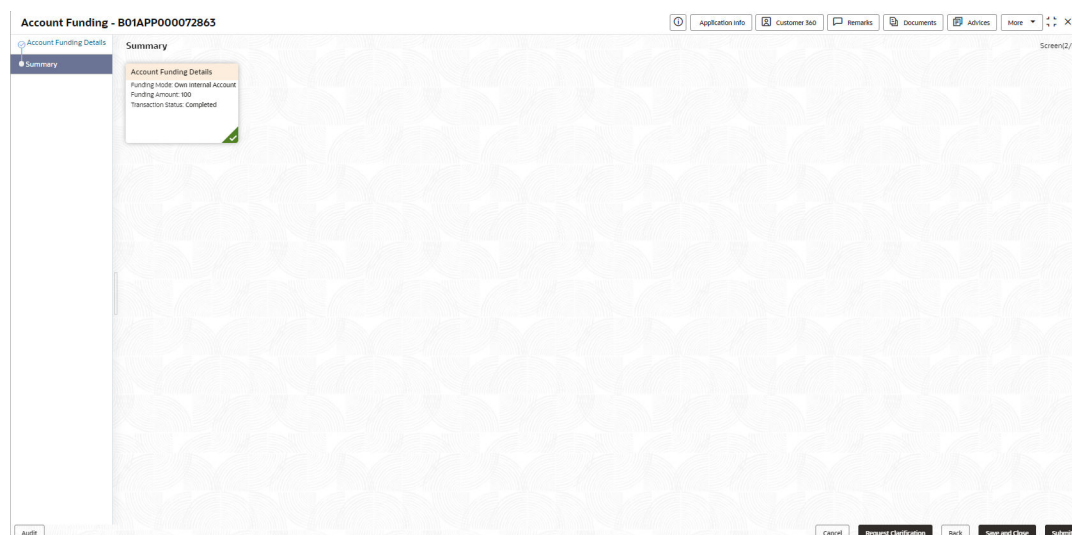
The Summary displays the tiles for all the data segments in the Account Funding stage. The tiles display the important details captured in the specified data segment.

**To view the summary of each stage and submit:**

1. Click **Next** in **Account Funding Details** screen to proceed with the next data segment, after successfully capturing the data.

The **Summary** screen displays.

**Figure 2-25 Summary**



Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment.

For more information on fields, refer to the field description table.

**Table 2-20 Summary**

Data Segment	Description
<b>Account Funding Details</b>	Displays the account funding details.

- Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage can be validated or verified. The **Overrides** screen is displayed.

Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, the user can go back and correct the data to make ensure overrides do not arise.

- Click **Proceed Next**. The **Checklist** screen is displayed.

Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

- Click **Proceed**. The **Outcome** screen is displayed.
- Click **Submit** to submit the application.

On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed.

## 2.8 Global Actions

This topic provides the detailed on the actions that can be performed in all stages.

This section appears at the top of the right pane and is applicable for all the account opening stage. You can add, edit, view or delete the information from the respective section.

Below are the list of global actions:

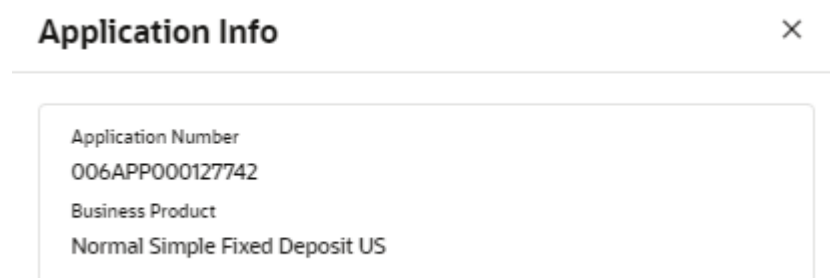
- [Application Info](#)  
In this section you can view the application number along with its product name.
- [Customer 360](#)  
In this section you can view the list of customers involved in the application.
- [Application Details](#)  
In this section you can view the detailed information of an application, such as basic details, application status, applicant details that are involved, clarification details and advices details.
- [Remarks](#)  
In this section you can view or the post the remarks.
- [Documents](#)  
In this section you can upload the document and also view the already uploaded documents.
- [Advices](#)  
You can view the advices that are shared with customer. Advices are generated post Application Entry stage is submitted.
- [Condition and Convenants](#)  
You capture conditions and convenants details for the loan applications.
- [Solicitor Details](#)  
You can add the solicitor details using this section.
- [Clarification Details](#)  
In this section you can request for clarifications.

## 2.8.1 Application Info

In this section you can view the application number along with its product name.

- Click the **Application Info** button to view the details.  
The **Application Info** screen appears with the Application Number and Business Product fields.

**Figure 2-26 Application Info**



## 2.8.2 Customer 360

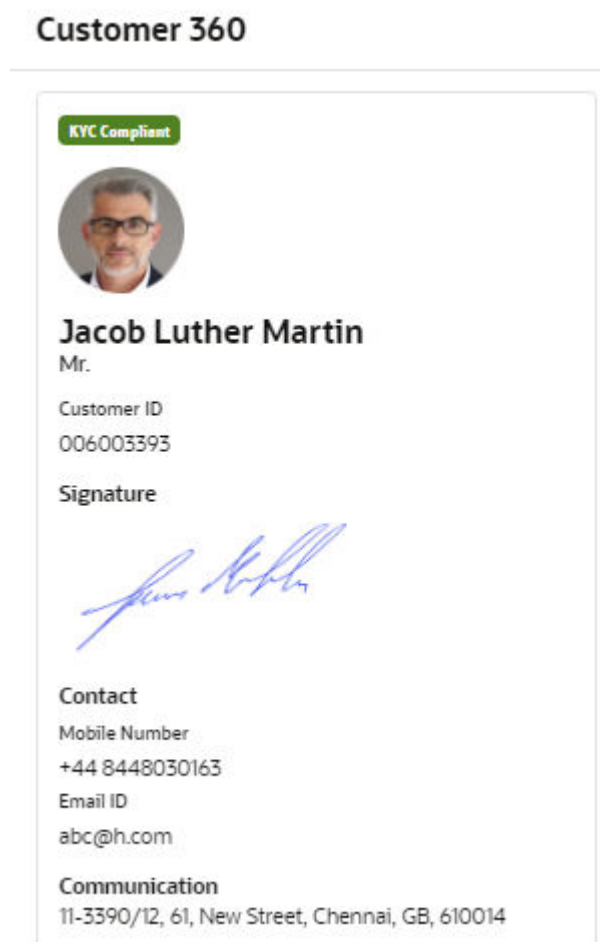
In this section you can view the list of customers involved in the application.

The separate tiles of all the customers involved in the application appears. You can click on the respective customer tile to view the 360 degree details of that customer.

1. Click **Customer 360** to view the list of customer involved in the application.

The **Customer 360** screen is displayed.

**Figure 2-27 Customer 360**



The customer tile comprises of below details:

- <Applicant Role>
- <KYC Status>
- <Applicant Image>
- <First Name, Middle Name, Last Name>
- <Title>

- Customer ID
  - Signature
  - Contact
  - Communication
2. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Applicant data segment.

## 2.8.3 Application Details

In this section you can view the detailed information of an application, such as basic details, application status, applicant details that are involved, clarification details and advices details.

You can also track and launch the respective stage of the application.

**To view the application details:**

1. Click **Application Details** to view the application details .

The **Application Details** screen is displayed.

**Figure 2-28 Application Details**

The screenshot displays the 'Application Details' interface. At the top, it shows application metadata: Application Number (006A0000128197), Application Date (30/3/2018, 12:00 AM), Channel (RPM), Source by (ANACHESHI), and Priority (Medium). Below this is a 'Stage Details' section with a progress bar showing stages from 'Application Entry' to 'Post'. The 'Application Entry' stage is currently 'In Progress'. A card for the applicant, Rose Albert Mary, is shown with her profile picture and details: Customer 360, Date of Birth (1985-02-21), Mobile (44 8448030163), Email (80c@h.com), and CIF Number (006003397). At the bottom, there is a 'View Clarification Details' section with a table of 'Advices'.


Advice Name	Event	Recipients	Mode of Delivery	Delivery Details	Status Details	Action
LoanApplication	Loan Application Entry					
LoanApplication	Loan Underwriting					
OfferSchedule	Offer Issue		EMAIL	Justice.Kreiger@yahoo.com		

The **Application Details** screen displays separate cards for various products initiated as part of the single application. For more information on fields, refer to the field description table below.

**Note:**

The fields marked as **Required** are mandatory.

Table 2-21 Application Details – Field Description


Field	Description
<b>Application Number</b>	Displays the application number.
<b>Application Date</b>	Displays the date and time on which the application was initiated.
<b>Source By</b>	Displays the name of the user who has sourced the application.
<b>Channel</b>	Displays the channel name.
<b>Priority</b>	Displays the priority of the application. <ul style="list-style-type: none"> <li>• High</li> <li>• Medium</li> <li>• Low</li> </ul>
<b>&lt;Product Name&gt;</b>	Displays the product name. In case on multiple product, different tabs appears with the respective product name. You can click the product names to view the respective application details.
<b>Stage Details</b>	In this section, all account opening stages appears with the status name and it's chronological order of the stage in the process. You can click the number to perform below actions on the appeared stages: <ul style="list-style-type: none"> <li>• <b>Acquire &amp; Edit Task</b> : Click this button to acquire and edit the selected stage.</li> <li>• <b>Acquire Task</b>Click this button to acquire the selected stage. You can edit it later.</li> <li>• <b>View Stage Details</b>: Click this button to view the stage details.</li> </ul>
<b>User ID Assigned</b>	Displays the <b>User ID</b> of the user currently working on the product process. <div style="border: 1px solid #0070C0; background-color: #E6F2FF; padding: 5px; margin-top: 10px;">  <b>Note:</b> </div> <p>This field appears blank, in case the product process task is not acquired by any user.</p>
<b>Stage Start Date</b>	Displays the start date of the current stage. It also display time in hours, mins and seconds.
<b>Time spent</b>	Displays the days, hours and mins spent on the current selected stage.

**Table 2-21 (Cont.) Application Details – Field Description**

Field	Description
<b>&lt;Application Tile&gt;</b>	<p>In this tile you can view the application specific details. Below field appears in this tile with respective details:</p> <ul style="list-style-type: none"> <li>• <b>&lt;Status of the Application&gt;</b> : Displays the current stage of the application</li> <li>• <b>Expected Account Opening Date</b> : Displays the date on which the account is opened. This field appears once the account opening process is completed.</li> <li>• <b>Account Number</b>: Displays the account number. This field appears once the account opening process is completed.</li> <li>• <b>Expected Account Opening Date</b>: Displays the date on which the account will be opened.</li> <li>• <b>&lt;Amount&gt;</b>: Displays the value based on the product. For example: <ul style="list-style-type: none"> <li>– For the loan account opening application, the label of this field appears as <b>Loan Amount</b>.</li> <li>– For the saving, term deposit and current account optning application. the lable of this field appears as <b>Initial Funding Amount</b>.</li> </ul> </li> <li>• <b>Total Time Spent</b>: Displays the total time spent on the application from the first to last stage.</li> </ul>
<b>&lt;Applicant Details Tile&gt;</b>	<p>In this tile you can view the applicant details. Seperate tiles appears for all the applicants that are involved in the application. Below field appears with the respective applicant details:</p> <ul style="list-style-type: none"> <li>• <b>Role of the Applicant</b></li> <li>• <b>Applicant Image</b></li> <li>• <b>Applicant Name</b></li> <li>• <b>Title</b></li> <li>• <b>Customer 360</b> : Click this link to view the 360 degress view of the customer information. The Customer 360 screen appears with the details. Based on the customer type, refer the <b>Retail 360 User Guide</b> and <b>Corporate 360 User Guide</b> from the party section.</li> <li>• <b>Date of Birth</b></li> <li>• <b>Mobile Number</b></li> <li>• <b>Email ID</b></li> <li>• <b>CIF Number</b></li> </ul>
<b>View Clarification Details</b>	<p>In this section you can view the clarification history. Below fields appear with the details:</p> <ul style="list-style-type: none"> <li>• ID</li> <li>• Subject</li> <li>• Raised By</li> <li>• Date</li> <li>• Status</li> <li>• Status updated on</li> </ul> <p>On the click of the respective record the user can view the clarifiation content.</p>

Table 2-21 (Cont.) Application Details – Field Description

Field	Description
<b>Advices</b>	In this section you view the advices generated in the process of account opening. Below fields appear with the details: <ul style="list-style-type: none"> <li>• <b>Advice Name</b></li> <li>• <b>Event:</b> Displays the stage name on which the advice is generated.</li> <li>• <b>Recipients</b></li> <li>• <b>Mode of Delivery</b></li> <li>• <b>Delivery Details</b></li> <li>• <b>Status Details</b></li> <li>• <b>Actions:</b> You can View or Download the advices.</li> </ul>
<b>Related Task</b>	In this section you can view the stages involved in process of application. The below fields are appear with details: <ul style="list-style-type: none"> <li>• <b>Product Processor:</b> Displays the product which integrated with OBPY.</li> <li>• <b>Process Name</b></li> <li>• <b>Process Reference Number</b></li> <li>• <b>Stage</b></li> <li>• <b>Status</b></li> </ul>

2. Click  to close window.

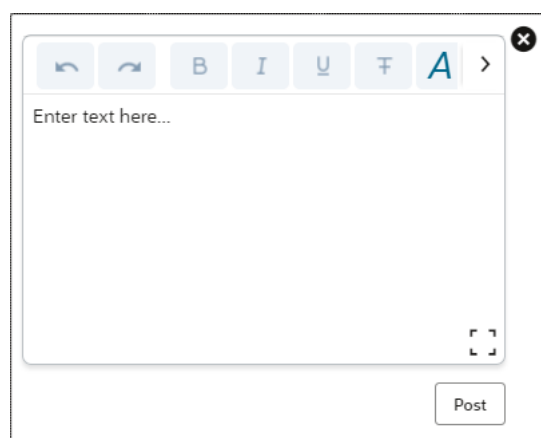
## 2.8.4 Remarks

In this section you can view or the post the remarks.

- Click **Remarks** to update any remarks that you want to post for the application that you are working on.

The **Remarks** screen is displayed.

Figure 2-29 Remarks



Remarks posted are updated with your User ID, Date, and are available to view in the next stages for the users working on that application.



## 2.8.5 Documents

In this section you can upload the document and also view the already uploaded documents.

1. Click **Documents** button to upload the documents linked for the stage.  
The **Documents** screen is displayed.

**Figure 2-30 Documents**



Document Type *	Document Code *	Document Title *	Description	Remarks	Expiry Date *	Details	Document	Action
Birth Date Proof	Passport Front Side	Passport-Birth date			6/10/2031			
Birth Date Proof ▾	Passport Back Side ▾	Passport - Birth Date			6/10/2031			

2. Specify the details in the relevant data fields. For more information on fields, refer to the field description table.

**Table 2-22 Upload Document – Field Description**

Field	Description
<b>Document Type</b>	Select the document type.
<b>Document Code</b>	Select the document code.
<b>Document Title</b>	Specify the document title.
<b>Document Description</b>	Specify the description for the document.
<b>Remarks</b>	Specify the remarks for the document.
<b>Expiry Date</b>	Select the document expiry date.
<b>Details</b>	<p>Click the details icon to view below details of the documents:</p> <ul style="list-style-type: none"> <li>• <b>Uploaded Time:</b> Displays the uploaded date and time of the document in hours and mins.</li> <li>• <b>Uploaded By:</b> Displays the user name who uploaded the document .</li> <li>• <b>Stage Uploaded:</b> Displays the stage name on which the document is uploaded.</li> </ul>
<b>Document</b>	<p>Click</p> <p></p> <p>to select the document from machine to upload.</p> <p>You can remove the uploaded document before saving the record from the <b>Action</b> column. Post saving the record you must delete the record to remove the document.</p> <p>Below actions are perform on the uploaded document</p> <ul style="list-style-type: none"> <li>• You can preview already uploaded document.</li> <li>• You can download already uploaded document.</li> </ul>

**Table 2-22 (Cont.) Upload Document – Field Description**

Field	Description
<b>Actions</b>	<p>You can perform below actions on the added record:</p> <ul style="list-style-type: none"> <li>Click  to save the record.</li> <li>Click  to delete the record.</li> </ul>

 **Note:**

Ensure that mandatory documents are uploaded, as the system will validate the same during the stage submission.

Mandatory documents can only be deleted in the same stage where it is uploaded.

Non-mandatory documents can be deleted in any stage.

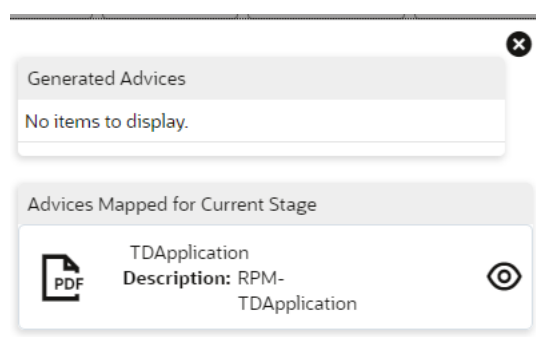
## 2.8.6 Advices

You can view the advices that are shared with customer. Advices are generated post Application Entry stage is submitted.

- Click **Advices** to view the advice linked for the stage.

The **Advices** screen is displayed.

**Figure 2-31 Advices**



The system will generate the advice on submission of the stage. For Application Entry stage of Product, no advice is configured.

## 2.8.7 Condition and Convenants

You capture conditions and convenants details for the loan applications.

In this section you can add, edit and remove the condition and covenant details .

### Conditions

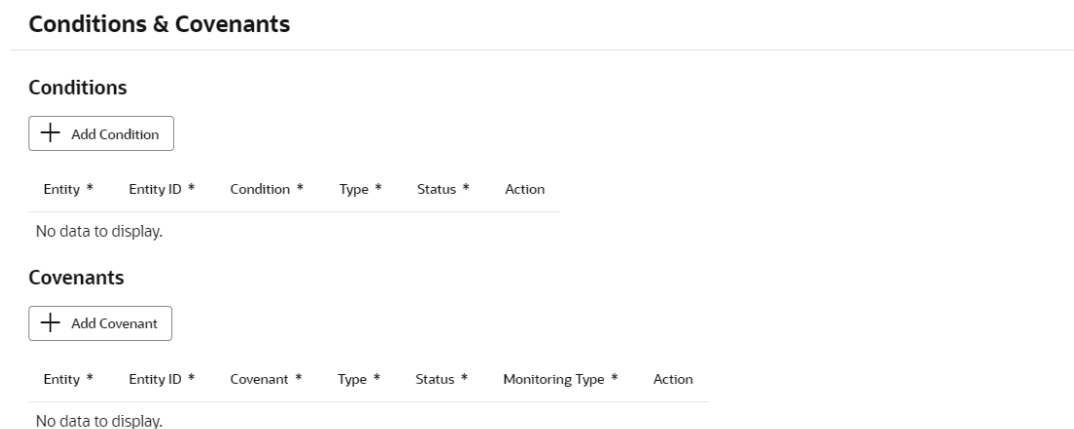
The Conditions are stipulations and constraints recorded in a contract to restrict the usage of funds, in order to ensure proper utilization of funds for the specified purposes and to adhere to a stipulated schedule.

**To add conditions:**

1. From the **More** option, click the **Conditions & Covenants** to add or remove the conditions details.

The **Conditions & Covenants** page appears.

**Figure 2-32 Conditions**



2. Click **Add Condition** to add new conditions.

**OR**

Click **Remove** to remove already added conditions.

3. Enter the relevant details.

**Table 2-23 Conditions – Field Description**

Field	Description
<b>Entity</b>	Select the entity on which you want to set condition. The available options are <ul style="list-style-type: none"> <li>• <b>Party</b></li> <li>• <b>Collateral</b></li> <li>• <b>Account</b></li> </ul>
<b>Entity ID</b>	Select the entity ID from the list. The options in the list appears based on the entity selected in the <b>Entity</b> field.
<b>Condition</b>	Specify the conditions for the selected entity.
<b>Type</b>	Select the type when the conditions must be complied. The available options are <ul style="list-style-type: none"> <li>• <b>Pre Disbursement:</b> If you select this option then the selected conditions have to be complied prior with the account opening and loan disbursement.</li> <li>• <b>Post Disbursement:</b> If you select this option then the selected conditions occur and are supposed to be complied post loan disbursement. This conditions are manually monitored.</li> </ul>

**Table 2-23 (Cont.) Conditions – Field Description**

Field	Description
<b>Status</b>	Select the status of the condition. The available options are <ul style="list-style-type: none"> <li>• <b>Open</b></li> <li>• <b>Complied</b></li> </ul>
<b>Actions</b>	You can perform below actions on the added record: <ul style="list-style-type: none"> <li>• Click <input checked="" type="checkbox"/> to save the record.</li> <li>• Click <input type="checkbox"/> to delete the record.</li> </ul>

4. Click **OK**. The conditions are saved.

 **Note:**

All the fields appears with the selected options in tabular format. You can edit the details on clicking the added row.

**Convenants**

Often there are restrictions on borrowers while extending credit facilities. Sometimes, a borrower promises certain future acts to assure the lender that the conduct of business dealings is fair, healthy and in accordance with the best practices. The purpose of covenant is to assist the lender to ensure the health of loan facilities does not deteriorate suddenly or unexpectedly before maturity.

**To add convenants:**

5. From the **More** option, click **Conditions & Convenants** to add or remove the convenants details.

The **Conditions & Convenants** page appears.

**Figure 2-33 Convenants**

**Conditions & Convenants**

---

**Conditions**

Entity *	Entity ID *	Condition *	Type *	Status *	Action
No data to display.					

**Convenants**

Entity *	Entity ID *	Covenant *	Type *	Status *	Monitoring Type *	Action
No data to display.						

6. Click **Add** to add new convenants.

**OR**

Click **Remove** to remove already added covenants.

7. Enter the relevant details.

**Table 2-24 Covenants – Field Description**

Field	Description
<b>Entity</b>	Select the entity on which you want to set covenants. The available options are <ul style="list-style-type: none"> <li>• <b>Party</b></li> <li>• <b>Collateral</b></li> <li>• <b>Account</b></li> </ul>
<b>Entity ID</b>	Select the entity ID from the list. The options in the list appears based on the entity selected in the <b>Entity</b> field.
<b>Covenants</b>	Specify the covenants for the selected entity.
<b>Type</b>	Select the type when the covenants must be complied. The available options are <ul style="list-style-type: none"> <li>• Financial</li> <li>• Reporting</li> <li>• Undertaking</li> </ul>
<b>Status</b>	Select the status of the covenants. The available options are <ul style="list-style-type: none"> <li>• <b>Open</b></li> <li>• <b>Complied</b></li> </ul>
<b>Monitoring Type</b>	Select the monitoring type for the covenant. The available options are: <ul style="list-style-type: none"> <li>• Fixed</li> <li>• Periodic</li> <li>• Ongoing</li> </ul>
<b>Actions</b>	You can perform below actions on the added record: <ul style="list-style-type: none"> <li>• Click <input checked="" type="checkbox"/> to save the record.</li> <li>• Click <input type="checkbox"/> to delete the record.</li> </ul>

8. Click **OK**. The covenants are saved.

 **Note:**

All the fields appears with the selected options in tabular format. You can edit the details on clicking the added row.

## 2.8.8 Solicitor Details

You can add the solicitor details using this section.

A solicitor is a legal practitioner who traditionally deals with most of the legal matters in some jurisdictions. A person must have legally-defined qualifications, which vary from one jurisdiction to another, to be described as a solicitor and enabled to practice there as such.

In this section you can add or remove the solicitor. You can also view the already added solicitor.

**To add solicitor details:**

1. From the **More** option, click the **Solicitor** to add or remove or edit the already added solicitor.  
The **Solicitor Details** page appears.

**Figure 2-34 Solicitor**

The screenshot shows a web form titled "Solicitor Details" for a user named John Smith. The form includes the following fields: Title (dropdown menu), First Name (text input: John), Middle Name (text input), Last Name (text input: Smith), Gender (dropdown menu: Male), Date of Birth (calendar icon: Mar 24, 1980), and Registration Number (text input: 509430534205). Under the "Communication Address" section, there are fields for Address Line 1 (text input: 15th Express way), Address Line 2 (text input: Long Street), Address Line 3 (text input: Please enter Alphanumeric value Enter 255 or fewer characters), State / Country Sub Division (dropdown menu: NY), Country (text input: US), and Zip Code / Post Code (text input: 43248). An "OK" button is visible at the bottom right.

2. Enter the relevant details.

**Table 2-25 Solicitor – Field Description**

Field	Description
<b>Title</b>	Select the title of the solicitor.
<b>First Name</b>	Specify the first name of the solicitor.
<b>Middle Name</b>	Specify the middle name of the solicitor.
<b>Last Name</b>	Specify the last name of the solicitor.
<b>Gender</b>	Select the gender of the solicitor from the list.
<b>Date of Birth</b>	Select or enter the birth date of the solicitor.
<b>Registration Number</b>	Specify the registration number of the solicitor.
<b>Communication Address</b>	Capture the communication address of the solicitor.
<b>Address Line 1</b>	Specify the building name.
<b>Address Line 2</b>	Specify the street name.
<b>Address Line 3</b>	Specify the city or town name.
<b>State / Country Sub Division</b>	Specify the state or country sub division.
<b>Country</b>	Select and search the country code.
<b>Zip Code / Post Code</b>	Specify the zip or post code of the address.

3. Click **OK** to save the added solicitor.

## 2.8.9 Clarification Details

In this section you can request for clarifications.

**To add the clarification details:**

1. Click **Clarification Details** to raise a new customer clarification request or view the existing request. The **Clarification** screen appears.
2. Click **Add Request Clarification** button to request new clarification.  
The **Request Clarification** screen appears.

**Figure 2-35 Request Clarification**

**Request Clarification**

Subject

Description

A - size -

Enter text here...

+ Add document




Type *	Code *	Title *	Description	Remarks	Expiry Date *	Details	Document	Action
Birth Date Proof	Passport Front Side	Passport-Birth date			6/10/2031			

3. In the **Request Clarification** screen enter the subject and description.
4. Click **Add Document** button to upload the document which supports the clarification request.
5. Specify the details in the relevant data fields while adding documents. For more information on fields, refer to the field description table.

**Table 2-26 Upload Document – Field Description**

Field	Description
<b>Document Type</b>	Select the document type.
<b>Document Code</b>	Select the document code.
<b>Document Title</b>	Specify the document title.
<b>Document Description</b>	Specify the description for the document.
<b>Remarks</b>	Specify the remarks for the document.
<b>Expiry Date</b>	Select the document expiry date.
<b>Details</b>	Click the details icon to view below details of the documents: <ul style="list-style-type: none"> <li>• <b>Uploaded Time:</b> Displays the uploaded date and time of the document in hours and mins.</li> <li>• <b>Uploaded By:</b> Displays the user name who uploaded the document .</li> <li>• <b>Stage Uploaded:</b> Displays the stage name on which the document is uploaded.</li> </ul>

Table 2-26 (Cont.) Upload Document – Field Description

Field	Description
<b>Document</b>	<p>Click</p> <p></p> <p>to select the document from machine to upload.</p> <p>You can remove the uploaded document before saving the record from the <b>Action</b> column. Post saving the record you must delete the record to remove the document.</p> <p>Below actions are perform on the uploaded document</p> <ul style="list-style-type: none"> <li>You can preview already uploaded document.</li> <li>You can download already uploaded document.</li> </ul>
<b>Actions</b>	<p>You can perform below actions on the added record:</p> <ul style="list-style-type: none"> <li>Click  to save the record.</li> <li>Click  to delete the record.</li> </ul>

6. Once the details are updated, click **Save**. Clarification Request once raised moves the application to 'Awaiting Customer Clarification' state. The application continues to be assigned to the user who had raised the request. All the applications for which the specified user has requested clarification can be viewed and actioned from the **Awaiting Customer Clarification** sub-menu available under **Task** menu.

Select the Application from the **Awaiting Customer Clarification** sub-menu available under the **Task** menu. Click on the **Clarification Details** from the header.

7. Select the specific clarification to take action on it.

Allowed actions are as following:

- Adding New Conversation
- Withdraw Clarification
- Accept Clarification

Once the Clarification is either withdrawn or accepted, the application moves back to the **My Task** sub-menu available under **Task** menu, post which the user can edit the application and submit the specified stage. Clarification once raised and actioned are available throughout the application processing by the other users working on the other stages of the application by clicking on **Clarification Details** from the header.



# 3

## Simplified Application

This topic describes the concept and process of single stage application.

### What is Simplified Application?

The Simplified Application is introduced to open an account in a smooth single process culminating the long account opening process. In this process the user can directly create and application and update details with multiple data segments in a single view.

### How to configure Simplified Application for a product?

To enable a simplified account opening process, select the **Simplified Application** flag in the **Business Product Preference** data segment of the **Business Product Configuration** screen.

Once the product is configured for simplified application, the user can configure the business process such as stages, data segments, document checklist and so on, in the **Business Process Configuration** screen.

### How to process the simplified application?

After configuring the product and process, the user can initiate a single-stage application by navigating the menu. Below is the detailed process for opening an account using a simplified application.

#### To open an account using simplified application process:

1. From the **Menu**, select the **Retail Origination**. The Retail Origination menu appears.
2. From the **Retail Origination**, select the **New Application**. The New Application page appears with list of product types which are configured.
3. Select the appropriate product and click **Apply**.  
The Application Entry stage appears. The data segments in this stage appears based on the business process configuration.
  - **Applicant** : In this data segment user can capture applicant details such as basic, address, signature, employment, identification. Multiple applicants are allowed with different roles. Refer **Applicant** data segment from the **Application Entry** stage of this guide.
  - **Account Details**: In this data segment user can capture the product details to configure the account. Refer **Account Details** data segment from the **Application Entry** stage of this guide.
  - **Nominee Details**: In this data segment user can capture the nominee details. Refer the **Nominee Details** data segment from the **Application Entry** stage of this guide.
  - **Interest and Charges**: In this data segment user can view the interest and charges that are applicable. Refer the **Interest and Charges** data segment from the **Application Entry** stage of this guide.
  - **Term and Conditions**: In this data segment user can capture the term, conditions and consents of the customer. Refer the **Term and Conditions** data segment from the **Application Entry** stage of this guide.

- **Review:** In this data segment user can review all the details that are captured on clicking on each data segment tile.
4. On submitting the Application Entry stage, next stage is triggered based on the business process configuration.  
Below are the stages are autogenerated if the Know Your Customer (KYC) process is not successfully completed:
    - **Debit Assessment:** If the applicants involved in a simplified application have not completed the Know Your Customer (KYC) process, then the **Debit Assessment** stage appears in the application process. The user having the required access rights can pick this task and can retry submission after taking required actions on the KYC non-compliance. Refer the **Debit Assessment** stage of this guide.
    - **Manual Debit Assessment:** If the bureau status of any applicant is marked as **Referred** then this stage appears in an account opening process. Refer the **Manual Debit Assessment** stage of this guide.
  5. After completing the Know Your Customer (KYC) process, the account number is generated and application proceed to approval stage. The Account Approval stage is generated. All the data segments of the Application Entry stage appears. The user can only view those stages. The Approval Details data segment is enabled to capture account approval status. For more information refer the **Approval Details** data segment of the **Account Approval** stage in this guide.
    - If the Rejected option is selected in the Approval Details data segment then this application is terminated.
    - If the Approved option is selected in the Approval Details data segment then the application's payload are proceed for account creation.
  6. An account is created on approving the application in the **Account Approval** stage.
  7. Below tasks are aslo generated in this process:
    - If the system fails, the Free Task generates the **Handoff Retry** task. With the necessary access rights, the user can pick up such tasks, take the necessary action on the Failure reason, and then resubmit to the Host.
    - If the business process is configured to include Account Funding, then the **Account Funding** stage is generated after account creation.

# 4

## Instant Savings Account Origination Process

This topic describes the information about Instant Savings Account Origination Process.

Additional Instant Business Process is available wherein various stages in the Reference Flow for Savings Account have been automated.

This allows Instantaneous Account origination from Self-Service Channel such as Oracle Banking Digital Experience for existing Customer who are KYC Compliant and New Customers for whom KYC is completed in Oracle Banking Digital Experience. KYC Type supported for the STP is Identification and Address only and the same has to be configured in Oracle Banking Party Module.



### Note:

Refer the **Retail Onboarding User Guide** for more details.

Based on whether the Application is initiated by self-service channel or by a Branch personnel the automatic submission of the stages or skipping of the stages are done by the system.

This process is not applicable for Small and Medium Business customers.

### Prerequisite:

- For the automatic submission to work, it is expected that document and checklist are not configured in any of the stages.
- Initial Funding is either not taken for the Account or taken as Account Transfer for which the mode configured has to be **H** which represents that the selected Account will be debited by the Host as part of the Account Opening Process (Allowed for both Self-Service Channel and Branch Initiated Applications) or Initial Funding is taken via External Bank Account Transfer on self-service channel (This mode is not allowed for Branch Initiated Applications).



### Note:

For more details, refer to **Initial Funding Configuration** topic in the **Configurations User Guide**.

In the Instant Savings Account Origination Reference Business Process, the stages that are configured are mentioned below.

- **Application Entry Stage:** On successful submission of the Savings Account Application from self-service channel, the system starts the **Application Entry** stage without any manual intervention and completes the data segment level validation. On successful completion of the validation, the system automatically submits the **Application Entry** stage. Similarly, for the Branch initiated Application also this stage is automatically submitted, if the data segment configured for Application Entry stage are updated in the **Application**

**Initiate** stage itself by clicking the **Application** button in the **Product Details** data segment.

- **Account Funding Stage:** On successful submission of the **Application Entry** stage, system checks if Initial Funding is updated for the Account Opening or not.
  - The initial funding mode allowed for self-service initiated applications are External Bank Account Transfer and Account Transfer.
  - If the Initial Funding has been taken for the Account via the External Bank Account Transfer in the self-service channel, the system starts the **Application Funding Stage** and validates the **Initial Funding Details** data segment and submits the **Application Funding Stage** automatically.
  - For Application where the **Initial Funding** is updated as Account Transfer or where no funding has been taken for the Account, this stage is skipped completely by the system for Application initiated from Self-Service Channel and Branch Initiated Applications.
  - For the Branch Initiated Applications wherein the **Initial Funding** has been taken in Cash or Other Bank Cheque, this stage has to be manually actioned by the Branch User having access permission for this stage.
- **Application Approval Stage:** System skips this stage for self-service initiated application and submits the application directly to the Product Processor for Account Creation. However, for Branch initiated Application considering the 4-eye principle, system expects the application to be approved by a Supervisor. Hence this stage, will have to be picked and actioned by the Supervisor User. Supervisor User can either approve or reject the Application. On submission of this stage by selecting **Approve** outcome, system submits the Application to the Product Processor for Account Creation.
- **Handoff Retry:** Application moves to this stage and appears in the Free Task only if the Savings Account creation has been rejected by Product Processor. The user having the required access rights can pick such task and can retry submission to Host after taking required actions on the Failure reason.

# 5

## Error Codes and Messages

This topic describes the error codes and messages.

**Table 5-1 Error Codes and Messages**

Error Codes	Messages
RPM_CMN_APL_001	Please provide valid value for Application Number
RPM_CMN_APL_002	Please provide valid value for Process Reference number
RPM_CMN_APL_003	Address list can not be null or empty
RPM_CMN_APL_004	Applicant details model list can not be null or empty
RPM_CMN_APL_005	Please provide valid value for Country
RPM_CMN_APL_006	Please provide a valid value for AddressLine1
RPM_CMN_APL_007	Please provide a valid value for PinCode
RPM_CMN_APL_008	Please provide a valid value for Email
RPM_CMN_APL_009	Please provide a valid value for MobileIsd
RPM_CMN_APL_010	Please provide a valid value for MobileNo
RPM_CMN_APL_011	Please provide a valid value for FirstName
RPM_CMN_APL_012	Please provide a valid value for LastName
RPM_CMN_APL_013	Please provide a valid value for DateOfBirth
RPM_CMN_APL_014	Please provide a valid value for Gender
RPM_CMN_APL_015	Please provide a valid value for Country of residence
RPM_CMN_APL_016	Please provide a valid value for Citizenship
RPM_CMN_APL_017	Empty Request Cannot be Send to Party
RPM_CMN_APL_018	Exception Occured while parsing Json Response
RPM_CMN_APL_018	Exception Occured while Producing even for Kafka
RPM_CMN_APL_020	Please select one communication address for \$1
RPM_CMN_APL_021	Please provide valid value for Address Type of \$1
RPM_CMN_APL_022	Please provide valid value for Building Name of \$1
RPM_CMN_APL_023	Please provide valid value for State of \$1
RPM_CMN_APL_024	Please provide valid value for City of \$1
RPM_CMN_APL_025	Please provide valid value for Street Name of \$1
RPM_CMN_APL_026	Exception occured while fetching applicant count
RPM_ODADV_001	Please provide a value for LimitId
RPM_ODADV_002	Please provide a value for limitAmountCcy
RPM_ODADV_003	Please provide a value for limit Amount
RPM_ODADV_004	Please provide a value for StartDate
RPM_ODADV_005	Please provide a value for EndDate
RPM_ODADV_006	Please provide a value for CollateralType
RPM_ODSEC_001	Please provide a valid value for Make
RPM_ODSEC_002	Please provide a valid value for Model
RPM_ODSEC_003	Please provide a valid value for InvestmentType
RPM_ODSEC_004	Please provide a valid value for BankName

**Table 5-1 (Cont.) Error Codes and Messages**

<b>Error Codes</b>	<b>Messages</b>
RPM_ODSEC_005	Please provide a valid value for MaturityDate
RPM_ODSEC_006	Please provide a valid value for BranchName
RPM_ODSEC_007	Please provide a valid value for Attributes
RPM_ODSEC_008	Please provide a valid value for Dimension
RPM_ODSEC_009	Please provide a valid value for Dimension Type
RPM_ODSEC_010	Please provide a valid value for SecurityReferenceNo
RPM_ODSEC_011	Please provide a valid value for BranchCode
RPM_ODSEC_012	Please provide a valid value for AvailLinkageAmountCcy
RPM_ODSEC_013	Please provide a valid value for AvailLinkageAmount
RPM_ODSEC_014	Please provide a value for CollateralType
RPM_ODSEC_015	Please provide a value for CollateralValue
RPM_ODUN_001	Please provide a value for Renew Tod
RPM_ODUN_002	Please provide a value for Renew Period Type
RPM_ODUN_003	Please provide a value for Renew Period
RPM_ODUN_004	Please provide a value for Next Renewal Limit CCY
RPM_ODUN_005	Please provide a value for Next Renewal Limit
RPM_TC_011	Error occured while getting uploaded Doc
RPM-ACC-DET-001	Initial funding is allowed but are not captured
RPM-ACC-DET-002	Captured initial funding amount is less than minimum amount
RPM-ACC-DET-003	Initial Funding is not allowed but still captured
RPM-ACC-DET-004	Please provide valid value for currency
RPM-ACC-DET-005	Please provide valid value for branch code
RPM-ACC-DET-006	Currency \$1 is not allowed for this product
RPM-ACC-DET-007	Product code can not be null
RPM-AT-001	Failed in Updating Transaction Log
RPM-AT-002	Record not found
RPM-AT-005	Mandatory Datasegment(s) - \$1
RPM-AT-015	Pending Approval of Overrides
RPM-ATR-001	Invalid Date Format. Expected yyyy-MM-dd.
RPM-CA-001	Error occurred while parsing from Model to Entity
RPM-CM-FLDT-034	Total Income should not be negative
RPM-CM-FLDT-035	Total Expense should not be negative
RPM-CMN-001	Exception Occurred while Executing Query
RPM-CMN-002	Number format exception
RPM-CMN-003	Server Error Occurred during API call
RPM-CMN-004	Illegal State Exception
RPM-CMN-005	JTA Transaction unexpectedly rolled back
RPM-CMN-006	Exception Occurred while creating Bean
RPM-CMN-007	Internal server error occurred
RPM-CMN-APL-027	Please provide valid value for Holding Pattern
RPM-CMN-APL-028	Please provide valid value for Ownership
RPM-CMN-APL-029	Please provide valid value for Salutation of \$1
RPM-CMN-APL-030	Please provide valid value for First Name

**Table 5-1 (Cont.) Error Codes and Messages**

<b>Error Codes</b>	<b>Messages</b>
RPM-CMN-APL-031	Please provide valid value for Last Name
RPM-CMN-APL-032	Please provide valid value for Gender of \$1
RPM-CMN-APL-033	Please provide valid value for Date Of Birth of \$1
RPM-CMN-APL-034	Please provide valid value for Resident Status of \$1
RPM-CMN-APL-035	Please provide valid value for Citizenship By of \$1
RPM-CMN-APL-036	Please provide valid value for Unique Id Type of \$1
RPM-CMN-APL-037	Please provide valid value for Unique Id Number of \$1
RPM-CMN-APL-038	Customer age should be more than \$1 for \$2 Product.
RPM-CMN-APL-039	Customer age should be less than \$1 for \$2 Product.
RPM-CMN-APL-040	Same Customer cannot be added multiple times as Applicant.
RPM-CMN-APL-041	Please provide valid value for Party Id for \$1
RPM-CMN-APL-042	Please provide valid value for Short Name for \$1
RPM-CMN-APL-043	Please provide valid value for Birth Country for \$1
RPM-CMN-APL-044	\$1
RPM-CMN-APL-045	\$1
RPM-CMN-APL-046	Click on 'Cancel' and correct the error or wait for the in-progress party amendment request to be complete to reinitiate the party amendment again. Alternately click on 'Proceed' to submit this stage without the amendment.
RPM-CMN-APL-047	Please provide valid value for Birth Country of \$1
RPM-CMN-APL-048	Please provide valid value for Nationality of \$1
RPM-CMN-APL-049	Please provide valid value for Preferred Language of \$1
RPM-CMN-APL-050	Please provide valid value for Preferred Currency of \$1
RPM-CMN-APL-051	Please provide valid value for Customer SubType for \$1
RPM-CMN-APL-052	Please provide valid value for Customer Segment for \$1
RPM-CMN-APL-053	Please provide valid value for Marital Status of \$1
RPM-CR-003	Error occured while getting the cart details
RPM-INTR-001	Net Interest Rate is invalid
RPM-INTRST-001	Overall percentage should be equal to 100%
RPM-INTRST-002	Guardian details is required for minor \$1
RPM-LO-CMDT-001	Date Of Birth cannot be future date
RPM-LO-CMDT-002	Enter a valid email
RPM-LO-CMDT-003	Please provide a valid value for Address Line 1
RPM-LO-CMDT-004	Please provide a valid value for Country
RPM-LO-CMDT-005	Please provide a valid value for Pin Code
RPM-LO-CMDT-006	Please provide a valid value for Mobile Isd
RPM-LO-CMDT-007	Please provide a valid value for Mobile No
RPM-LO-CMDT-008	Please provide a valid value for Income Type
RPM-LO-CMDT-009	Please provide a valid value for Employment Type
RPM-LO-CMDT-010	Please provide a valid value for Industry
RPM-LO-CMDT-011	Please provide a valid value for Address Type
RPM-LO-CMDT-012	Please provide a valid value for Process Reference Number
RPM-LO-CMDT-013	Please provide a valid value for Application Number
RPM-LO-CMDT-014	Please provide a valid value for Stage Code

**Table 5-1 (Cont.) Error Codes and Messages**

<b>Error Codes</b>	<b>Messages</b>
RPM-LO-CMDT-015	Please provide a valid value for Title
RPM-LO-CMDT-016	Please provide a valid value for First Name
RPM-LO-CMDT-017	Please provide a valid value for Last Name
RPM-LO-CMDT-018	Please provide a valid value for Marital Status
RPM-LO-CMDT-019	Please provide a valid value for Date Of Birth
RPM-LO-CMDT-020	Please provide a valid value for Gender
RPM-LO-CMDT-021	Please provide a valid value for Unique Id No
RPM-LO-CMDT-022	Please provide a valid value for Seq No
RPM-LO-CMDT-023	Please provide a valid value for Email
RPM-LO-CMDT-024	Please provide a valid value for CIF Number
RPM-LO-CMDT-025	Single Installment is supported only for Bullet repayment
RPM-LO-CMDT-026	No Business Product found this Process Reference Number
RPM-LO-CMDT-027	Please provide valid value for Employee Agreement
RPM-LO-CMDT-028	Please provide valid value for Organization Category
RPM-LO-CMDT-029	Please provide valid value for Demographics
RPM-LO-CMDT-030	Please provide valid value for Employment Start Date.
RPM-LO-CMDT-031	Please provide valid value for Industry Type .
RPM-LO-CMDT-032	Please provide valid value for Organization Name .
RPM-LO-CMDT-033	Please provide valid value for Employee Type .
RPM-LO-CMN-001	Process Reference Number cannot be null
RPM-LO-CMN-002	Error in parsing date
RPM-LO-CMN-003	Offer Issue Details not found for this Process Reference number
RPM-LO-CMN-004	Offer Accept/Reject Details not found for this Process Reference number
RPM-LO-CMN-005	Loan Details not found for this Process Reference number
RPM-LO-CMN-006	Applicant Details not found for this Application number
RPM-LO-CMN-007	Charge Details not found for this Process Reference number
RPM-LO-CMN-008	Repayment Details not found for this Process Reference number
RPM-LO-CMN-009	Assessment Details not found for this Process Reference number
RPM-LO-CMN-010	Asset Details not found for this Process Reference number
RPM-LO-CMN-011	Mortgage Valuation Details not found for this Process Reference number
RPM-LO-CMN-012	Disbursement Details not found for this Process Reference number
RPM-LO-CMN-013	Vehicle Details not found for this Process Reference number
RPM-LO-CMN-014	Collateral Details not found for this Process Reference number
RPM-LO-CMN-015	Interest Details not found for this Process Reference number
RPM-LO-FLDT-001	Income Amount should not be negative
RPM-LO-FLDT-002	Expense Amount should not be negative
RPM-LO-FLDT-003	Total Income Amount is not equal to Individual Incomes
RPM-LO-FLDT-004	Total Expense Amount is not equal to Individual Expenses
RPM-LO-FLDT-005	Net Amount is not equal to Total Income Amount minus Total Expense Amount
RPM-LO-FLDT-006	Income should be greater than zero
RPM-LO-FLDT-007	Expense should be greater than zero



**Table 5-1 (Cont.) Error Codes and Messages**

<b>Error Codes</b>	<b>Messages</b>
RPM-LO-FLDT-008	Asset Amount should be greater than zero
RPM-LO-FLDT-009	Liability Amount should be greater than zero
RPM-LO-FLDT-010	Total Asset Amount is not equal to Individual Assets
RPM-LO-FLDT-011	Total Liability Amount is not equal to Individual Liabilities
RPM-LO-FLDT-012	Please provide a valid value for Parent Or Guardian Details
RPM-LO-FLDT-013	Please provide a valid value for Basic Details
RPM-LO-FLDT-014	Please provide a valid value for Income Details
RPM-LO-FLDT-016	Please provide a valid value for Expense Details
RPM-LO-FLDT-018	Please provide a valid value for Income Type
RPM-LO-FLDT-019	Please provide a valid value for Total Income Amount
RPM-LO-FLDT-020	Please provide a valid value for Expense Type
RPM-LO-FLDT-021	Please provide a valid value for Total Expense Amount
RPM-LO-FLDT-022	Please provide a valid value for Asset Type
RPM-LO-FLDT-023	Total Liability Amount is not equal to Individual Liabilities
RPM-LO-FLDT-024	Please provide a valid value for Income Details
RPM-LO-FLDT-026	No Product preference mapped to business product \$1
RPM-LO-FLDT-027	No Data in charge slab
RPM-LO-FLDT-028	Overall percentage should be equal to 100%
RPM-LO-FLDT-029	Total Liability Amount is not equal to Individual Liabilities
RPM-LO-FLDT-030	Total Income Amount is not equal to Individual Incomes
RPM-LO-FLDT-031	Please provide a valid value for Income Details
RPM-LO-FLDT-036	Error in parsing date
RPM-LO-PODT-023	Approved OD Limit amount not equal to the sum of the respective OD Limit Amount requested
RPM-MNNDT-001	Overall percentage should be equal to 100%
RPM-MNNDT-002	Total Liability Amount is not equal to Individual Liabilities
RPM-MNNDT-003	No Product preference mapped to business product \$1
RPM-MNNDT-004	Overall percentage should be equal to 100%
RPM-MNNDT-005	Total Liability Amount is not equal to Individual Liabilities
RPM-MNNDT-006	Total Income Amount is not equal to Individual Incomes
RPM-MNNDT-007	No OD Limit details found for this process Ref no
RPM-MNNDT-008	Error in parsing date
RPM-PD-001	Please provide a valid value for Income Details
RPM-PD-002	No Data in charge slab
RPM-PD-003	Total Liability Amount is not equal to Individual Liabilities
RPM-PD-004	No OD Limit details found for this process Ref no
RPM-PD-005	Please provide a valid value for Income Details
RPM-PD-006	No Product preference mapped to business product \$1
RPM-PD-007	Overall percentage should be equal to 100%
RPM-PD-008	Please provide a valid value for Income Details
RPM-PD-009	No OD Limit details found for this process Ref no
RPM-PD-010	Charge Details not found for this Process Reference number
RPM-PD-011	Overall percentage should be equal to 100%

**Table 5-1 (Cont.) Error Codes and Messages**

<b>Error Codes</b>	<b>Messages</b>
RPM-PD-012	Total Income Amount is not equal to Individual Incomes
RPM-PD-013	Total Liability Amount is not equal to Individual Liabilities
RPM-PD-014	Charge Details not found for this Process Reference number
RPM-PD-015	No OD Limit details found for this process Ref no
RPM-PD-016	Please provide a valid value for Total Expense Amount
RPM-PD-017	No OD Limit details found for this process Ref no
RPM-PD-018	Please provide a valid value for Income Details
RPM-PD-019	Error in parsing date
RPM-PD-020	No resolved values received from Host
RPM-PD-021	No OD Limit details found for this process Ref no
RPM-PD-022	One or more applicants Handoff status is not completed
RPM-PD-023	No Data in charge slab
RPM-PD-024	businessProductCode cannot be null
RPM-PD-025	Please provide a valid value for Income Details
RPM-PD-026	Total Liability Amount is not equal to Individual Liabilities
RPM-PD-027	Overall percentage should be equal to 100%
RPM-PD-028	No OD Limit details found for this process Ref no
RPM-PD-029	No OD Limit details found for this process Ref no
RPM-PD-030	Error in parsing date
RPM-PD-031	businessProductCode cannot be null
RPM-PD-032	Total Income Amount is not equal to Individual Incomes
RPM-PD-033	Please provide a valid value for Income Details
RPM-PD-034	Total Liability Amount is not equal to Individual Liabilities
RPM-PD-035	No Data in charge slab
RPM-PD-036	Error occured while getting the cart details
RPM-PR-001	Please provide a valid value for USer-Recommendation/Action
RPM-SA-AVL-001	Failed to Initialize
RPM-SA-INIT-01	Transaction status is not completed
RPM-SAV-001	Total Liability Amount is not equal to Individual Liabilities
RPM-SAV-ACC-001	No OD Limit details found for this process Ref no
RPM-SAV-ACC-002	The system recommended decision in invalid
RPM-SAV-AUD-001	Advance Against Uncollected Funds Details are not captured
RPM-SAV-BP-001	businessProductCode cannot be null
RPM-SAV-BP-002	No Currency mapped to this business product
RPM-SAV-BP-003	No Product preference mapped to business product \$1
RPM-SAV-BP-004	No Product preference component DTO found for business product \$1
RPM-SAV-BP-005	No Configuration found for given Business Product Code
RPM-SAV-CMN-001	No Account details found for this process Ref no
RPM-SAV-CMN-002	Product Details is empty
RPM-SAV-CMN-003	UDE is not found for this component
RPM-SAV-CMN-004	The flags are null from business product
RPM-SAV-CMN-005	No resolved values received from Host
RPM-SAV-CMN-006	Hand off host status or KYC status are invalid

**Table 5-1 (Cont.) Error Codes and Messages**

<b>Error Codes</b>	<b>Messages</b>
RPM-SAV-CMN-007	handoff failed with customer module
RPM-SAV-CMN-008	CasaComponent list is empty
RPM-SAV-CMN-009	Casa UdeList is empty
RPM-SAV-CMN-010	No Interest in CasaComponent List
RPM-SAV-CMN-011	No Charge in CasaComponent List
RPM-SAV-CMN-012	No Data in charge slab
RPM-SAV-CMN-013	One or more applicants KYC status is not completed
RPM-SAV-CMN-014	One or more applicants Handoff status is not completed
RPM-SAV-CMN-015	Branch Code \$1 is invalid
RPM-SAV-CMN-016	Please provide a valid value for Process Reference Number
RPM-SAV-CMN-017	Please provide a valid value for Application Number
RPM-SAV-CMN-018	Please provide a valid value for Stage Code
RPM-SAV-CMN-019	Date of birth can not be future date
RPM-SAV-CMN-020	Please provide valid value for date of birth
RPM-SAV-CMN-021	Invalid Date Format. Expected yyyy-MM-dd
RPM-SAV-CMN-022	Code can not be null or empty while calling maintenance
RPM-SAV-CMN-023	Key can not be null or empty while calling maintenance
RPM-SAV-CMN-024	Json Parse Exception
RPM-SAV-COM-001	Process ref no can not be null
RPM-SAV-INI-001	MiscGICreditData cannot be null
RPM-SAV-INI-002	Error while fetching status from Teller module
RPM-SAV-INI-003	Error while fetching MiscGICreditData from Teller module
RPM-SAV-INI-004	Teller transaction status is incomplete
RPM-SAV-INI-005	Please provide a valid value for transaction reference number.
RPM-SAV-INI-006	Please provide a valid value for transaction status.
RPM-SAV-NOM-001	Overall percentage should be equal to 100%
RPM-SAV-NOM-002	Guardian details is required for \$1
RPM-SAV-NOM-003	Nominee Details are not captured
RPM-SAV-NOM-004	Please provide valid value for isMinor
RPM-SAV-NOM-005	Age of nominee is more than configured minor age, Can not set isMinor flag as Y
RPM-SAV-NOM-006	Age of nominee is less than configured minor age, Can not set is Minor flag as N
RPM-SAV-NOM-007	Please provide valid value of first name
RPM-SAV-NOM-008	Please provide valid value of last name
RPM-SAV-NOM-009	Please provide valid value of title
RPM-SAV-NOM-010	Please provide valid value of relation type
RPM-SAV-NOM-011	Address can not be null
RPM-SAV-NOM-012	Please provide valid value for country
RPM-SAV-NOM-013	Please provide valid value for Pin code
RPM-SAV-NOM-014	Please provide valid value for Address Line 1
RPM-SAV-NOM-015	A Minor can not be a guardian
RPM-SAV-ODL-001	Temporary OD Limit information is not allowed for this product

**Table 5-1 (Cont.) Error Codes and Messages**

<b>Error Codes</b>	<b>Messages</b>
RPM-SAV-ODL-002	Uncollected fund information is not allowed for this product
RPM-SAV-ODL-003	Unsecured OD Limit information is not allowed for this product
RPM-SAV-ODL-004	Please provide valid value for Limit Type
RPM-SAV-PRF-001	Card is not allowed for this business product
RPM-SAV-PRF-002	Cheque Book is not allowed for this product
RPM-SAV-PRF-003	Passbook is not allowed for this product
RPM-SAV-PRF-004	Internet banking is not allowed for this business product
RPM-SAV-PRF-005	Mobile Banking is not allowed for this business product
RPM-SAV-PRF-006	Kiosk is not allowed for this business product
RPM-SAV-PRF-007	Phone banking is not allowed for this business product
RPM-SAV-TOD-001	Temporary OD Limit Details are not captured
RPM-TO-001	Mandatory Checklist(s) - \$1
RPM-TO-020	Mandatory Document(s) - \$1
RPM-SAV-ACC-001	No Branch mapped to this business product.
RPM-SAV-ACC-002	Please provide a valid value for Cheque Number
RPM-SAV-ACC-003	Please provide a valid value for Cheque Date
RPM-SAV-ACC-004	Please provide a valid value for Cheque Routing Number
RPM-SAV-ACC-005	Please provide a valid value for General Ledger code.
RPM-SAV-ACC-008	Missing Configuration :: CASA_FundBy_OtherBankCheque
RPM-SAV-ACC-009	Incorrect Configuration :: CASA_FundBy_Cash
RPM-SAV-ACC-010	Missing Configuration :: CASA_FundBy_Cash
RPM-SAV-ACC-011	Incorrect Configuration :: CASA_FundBy_Account
RPM-SAV-ACC-012	Missing Configuration :: CASA_FundBy_Account
RPM-SAV-ACC-013	Incorrect Configuration :: CASA_FundBy_OtherBankCheque

# 6

## Advices

This topic provides the information on the various advices supported in Savings Account Origination process.

### Account Creation

To, Customer Name  
Address Line 1  
Address Line 2  
State  
City  
Pin code

Bank Name  
Branch  
Date:

Sub: Account Creation

Dear Sir/Madam,

We are happy to inform you that your Savings account creation has been completed.  
Your savings account number is <XXXXXXXXXXXXXXXXXX>.  
Annualized Percentage Yield : ## % as on account opening date ## under the product #product name #

We are delighted to have you as a valued customer and thank you for choosing us for your banking needs.  
Feel free to contact us If you have any questions or require assistance.

We look forward to assisting you in achieving your financial goals.

Yours faithfully,

<Manager Name>  
<Bank Name>

### Offer Issue

To, Customer Name  
Address Line 1  
Address Line 2  
State  
City  
Pin code

Bank Name  
Branch  
Date:

Atten: Mr/Mrs. Customer Name(s)

Dear Sir/Madam,

We are pleased to inform you that your request dated <Application Date> (YYYY-MM-DD) vide application number <xxxxxx> for <Product Name> has been approved with the following parameters detailed below.

Approved Amount : <Currency + Approved Amount>  
 Approved Date : <Offer Issue Date>(DD-MM-YYYY)  
 Overdraft Tenor : <Tenure> Months  
 Offer Valid Period : <Offer Expiry Period> <Offer Expiry Term>  
 Interest Rate : <Latest Effective Interest Rate> %  
 Fee Amount : <Total Charges>

Collateral Details:

Type	Amount	Currency Code
<Collateral Type>	<Collateral Amount>	<Collateral Value Currency Code>

Please return this offer letter with your acceptance. If not returned on aforesaid date, this letter will be null and void. Acceptance of this letter will be at Banks sole discretion.

In case of any clarification please do not hesitate to contact Relationship Manager  
 <Source Emp  
 Name>.

Yours faithfully,  
 <Branch Name>

We <Customer Name>, hereby accept the offer with the above terms and Condition.

Name:  
 Signature:  
 Date:  
 Place:

### View Application with OD

<XXXXXXXXXXXX>

<Branch>

Applicants:  
 Applicant 1  
 Applicant 2

Application Number:

Application Branch: <XXX>

Date: YYYY-MM-DD

#### Product Details

Application Type: <New>  
 Product: <Product Name>  
 Term : <years/months/days>  
 Purpose : <purpose>  
 Contribution: <Currency><Amount>  
 Total : <Currency><Amount>  
 Opt In for Courtesy OD: <y/n>  
 Opt in for Courtesy OD through ATM/POS: <y/n>  
 Activity Profile:<>

Source of Funds:  
 ATM Transactions in a Month:  
 Domestic Transactions in a Month:  
 Expected Annual Volume of Transactions:  
 Expected Foreign Wire Activity:  
 Purpose of Account:

E-Sign: Consent to receive communication electronically?

**Table 6-1 Applicants**

Name	Role
Applicant 1	<Role>
Applicant 2	<Role>

Fund the Account (if Fund Post Account Opening parameter is un-checked):

Fund By :

Amount :

BIC Code :

Bank :

Branch :

External Account Number :

Beneficiary Name :

Personal Details

Primary Applicant /Joint Applicant /Guardian/ Custodian Name: <Applicant Name>

Date Of Birth :<yyyy>-<mm>-<dd>

Gender :

Resident Status :

Birth Country :

Nationality :

Citizenship By :

Insider :

Role :

Politically Exposed Person

Address

**Table 6-2 ID Detials**

ID Type	ID Status	Unique ID	Place Of Issue	Issue Date	Expiration Date	Remarks
<Type>	<Status>	<Unique ID>	<place name>	<yyyy-mm-dd>	<yyyy-mm-dd>	<XXXXX>

**Table 6-3 Supporting Documents**

Document Name	Document Number	Document Issue Date	Document Expiry Date	Uploaded Document
<Document Name>	<Document Number>	<yyyy-mm-dd>	<yyyy-mm-dd>	<document name>

**Table 6-4 Tax Declaration**

Form Type	Valid From	Valid Till	Remarks
<type>	<yyyy-mm-dd>	<yyyy-mm-dd>	<remarks>

**Table 6-5 Service Member Details**

Unit Name	Service Branch	Remarks	Order Number	Notification Date	Employee ID	Covered Under Armed Forces Benefits	Active Duty Start Date	Active Duty End Date
<Unit Name>	<Service branch>	<Remarks >	<Number >	<yyyy-mm-dd>	<ID>	<benefits >	<yyyy-mm-dd>	<yyyy-mm-dd>

Customer Consent and Preferences  
 (to be shown for Primary Applicant / Joint Applicant / Guardian / Custodian)  
 E-Sign :  
 Consent to receive Marketing, Promotional and Sales:

**Table 6-6 Customer Consent and Preference**

Channel	Contact Value	Preferred Time
<Channel>	<Value>	<Time>

Consent for Minor :  
 Consent received from Guardian :  
 Date of receipt :  
 Privacy Information :  
 Can we share your credit worthiness? Y  
 Can we share your personal information with our affiliates to market to you? Y  
 Can we share your personal information with our affiliates for everyday business purpose? Y  
 Can we access your credit report from a credit reporting agency? Y

Relationship

**Table 6-7 Related to Insider**

Party Type	CIF / Party ID	Name	ID / Registration Number	Is Customer
<Type of party>	<ID>	<Name>	<NUMBER>	<Y/N>

**Table 6-8 Service Members**

Party Type	CIF / Party ID	Name	ID / Registration Number	Is Customer
<type of party>	<party ID>	<Name of the service member>	<Registration Number>	<y/n>

#### Employment Details

Employee Name: Mr. <Applicant 1 Name>  
 Employer Name: <XYZ>  
 Organization Category: <XYZ>  
 Current Employment: <XYZ>  
 Employment Type :< Full Time> or <Part Time>  
 Employment Start Date: YYYY-MM-DD  
 Employment End Date: YYYY-MM-DD



Employer's Address:  
 Address Line1  
 Address Line2  
 State  
 City  
 Pin code

Employee Name: Mr. <Applicant 2 Name>  
 Employer Name: <XYZ>  
 Organization Category: <XYZ>  
 Current Employment: <XYZ>  
 Employment Type: < Full Time> or <Part Time>  
 Employment Start Date: YYYY-MM-DD  
 Employment End Date: YYYY-MM-DD  
 Employer's Address:  
 Address Line1  
 Address Line2  
 State  
 City  
 Pin code

Financial Position Details (Currency:

GBP)

**Table 6-9 Asset Details**

Asset Type	Asset Amount
House	XXX
Deposit	XXX
Vehicle	XXX
Other	XXX

**Table 6-10 Liabilities Details**

Liabilities Type	Liabilities Amount
Property Loan	XXX
Vehicle Loan	XXX
Credit Card Outstanding	XXX
Overdrafts	XXX
Personal Loan	XXX
Other	XXX
Home Loan	XXX
Education Loan	XXX

**Table 6-11 Income Details**

Income Type	Income Amount
Salary	XXX
Interest Amount	XXX
Rentals	XXX
Business	XXX
Cash Gifts	XXX

**Table 6-11 (Cont.) Income Details**

Income Type	Income Amount
Other	XXX
Business	XXX
Pension	XXX
Investment Income	XXX
Agriculture	XXX

**Table 6-12 Expense Details**

Expense Type	Expense Amount
Loan Payments	XXX
Utility Payments	XXX
Insurance Payments	XXX
Credit Card Payments	XXX
Rentals	XXX
House	XXX
Vehicle	XXX
Fuel	XXX
Other	XXX
Medical	XXX
Education	XXX

Beneficiary

Details

**Table 6-13 Beneficiary Details**

Name	Relationship	Dateofbirth	Percentage	Guardian	Address
<Beneficiary Name>	<Beneficiary Relationship>	YYYY-MM-DD	<Shared Percentage>	<Yes> or <No>	<Beneficiary Address>

Collateral Details (Currency)

Mandate Details

Number Of Applicants: 1

Mandate Registered:

Applicant Name	Repayment Share %
Mr. Test Test	100

Account Service Preferences

Account Statement Mode:

Frequency:

Passbook:

Check Book:

Banking Channel Preference

Kiosk Banking:  
 Direct Banking:  
 Debit Card:

Communication Channel Preference

Email:  
 Post:  
 SMS:

Manual Debit Assessment

User Recommendation: *value will be displayed*

Funding Details

(if Fund Post Account Opening parameter is checked)

Funding Mode:  
 Amount:  
 Value Date:  
 Account Number/ Card Number:  
 Expiration Month, Year (If Card):  
 Bank Name (If Finicity):  
 Routing Number (If Finicity):  
 Account Name (If Finicity):  
 Transaction Status:

SIGNIFICANT CHANGES

You have advised us that there are no foreseeable significant changes to your circumstances that will affect your ability to meet your contracted repayments. You have advised us that significant changes to your circumstances may occur that could adversely affect your ability to meet your contracted repayments and you have plans in place to ensure that you will be able to continue to make repayments if these circumstances occur.

Privacy Statement

We would like to inform you that:

Purpose of collection

Personal information is information about an identifiable individual and includes facts or an opinion about you which identifies you or by which your identity can be reasonably determined. The collection of your personal information is essential to enable us to conduct our business of offering and you with our range of financial products and services.

We collect personal information for the purposes of:

identifying and protecting you when you do business with us establishing your requirements and providing the appropriate product or service setting up, administering and managing our products and services assessing and investigating and if accepted, managing a claim made by you under one or more of our product and training and developing our staff and representatives. We may be required by law to collect your personal information. These include, but are not limited to, anti-money laundering and taxation laws.

Consequences if personal information is not provided

If we request personal information about you and you do not provide it, we may not be able to provide you with the financial product or service that you request, or provide you with the full range of services we offer.

#### Disclosure

We use and disclose your personal information for the purposes we collected it. We may also use and disclose your personal information for a secondary purpose that is related to the purpose for which we collected it. This would happen in cases where you would reasonably expect us to use or disclose your personal information for that secondary purpose. In the case of sensitive information, any secondary purpose, use or disclosure will be directly related to the purpose collection.

When necessary and in connection with purposes of collection, we may disclose your personal information to and/or collect your personal information from:

Other companies within the. Where required or authorized under our relationship with our joint venture companies. Information technology providers, including hardware and software vendors and consultants such as programmers research and development service providers your advisers, agents or representatives our advisers, agents or representatives if required or authorized to do so, regulatory bodies and government agencies financial advisers lenders' mortgage insurers and values credit reporting agencies legal and other professional advisers printers and mail house service providers manufacturers for plastic card production (e.g. debit and credit cards) external dispute resolution schemes.

#### Disclosure overseas

There are also instances where we may have to send your personal information overseas or collect personal information from overseas. These instances include: sending your personal information to companies in the group. When you have asked us to do so when we are authorised or required by law to do so when we have outsourced a business activity or function to an overseas service provider with whom we have a contractual arrangement certain electronic transactions or when it is necessary in order to facilitate a transaction on your behalf. We will only send your personal information overseas or collect personal information about you from overseas for the purposes in this statement.

#### Access

You can request access to the personal information we hold about you by contacting us. In some circumstances, we are able to deny your request for access to personal information. If we deny your request for access, we will tell you why. If accessing your personal information will take an extended period of time, we will inform you of the likely delay. For more detailed requests for access to personal information, for example, access to

information held in archives, a fee may be charged to cover the associated cost of retrieval and supplying this information.

#### Marketing

We would like to use and disclose your personal information to keep you up to date with the range of products and services available from. Generally, our companies in the group will use and disclose your personal information for 's marketing purposes. If you do not want us to use and disclose your personal information for the purpose of marketing products and services to you, you should contact us and tell us.

#### Contact

Please contact us to:

change your mind at any time about receiving marketing material request access to the personal information we hold about you or obtain more information about our privacy practices by asking for a copy of our Privacy Policy You can contact us by calling 13 \*\* 75 or contacting us at .com.au or by visiting any of our branches. Our Privacy Policy can also be found on our website at .com.au at the bottom of the page by clicking on Privacy.

#### Authority to obtain credit information

I/We understand that by signing this application, consent is given to:

close to a credit reporting agency certain personal information about me/us including: identity particulars, amount of credit applied for in this application, payments which may become more than 60 days overdue any serious credit infringement which believes I/we have committed, advice that payments are no longer overdue and/or that credit provided to me/us has been discharged. Obtain from a credit reporting agency a report containing personal credit information about me/us and, a report containing information about my/our commercial activities or commercial credit worthiness, to enable to assess this application for credit. I/We further consent to and acknowledge that may at its discretion obtain second and/or subsequent credit reports prior to funding (settlement) or withdrawal of this application, in order to reassess my/our application for credit. Give and obtain from any credit provider(s) that may be named in this application or in a report held by a credit reporting agency information about my/our credit arrangements, including information about my/our credit worthiness, credit standing, credit history, credit capacity for the purpose of assessing an application for credit, notifying any default by me/us.

Confirm my employment details from my employer, accountant or tax agent named in this application. Confirm my income received on an investment property from any nominated real estate agent.

#### Acknowledgments & Declarations

By signing below, I/we agree that I/we, have read and understood this application declare that all information provided in this application is true and correct authorize to make any enquiries it considers necessary to verify the information provided in this application and in support of this application agree to , in accordance with the Privacy Statement included in this application and the Privacy Policy consent to the disclosures set out in the Authority to Obtain Credit Information consent to disclosing information about my/our application, credit report, loan balance from time to time and associated information relevant to the calculation of commission to the agent nominated in this application and to any organization under which the agent may operate or by whom the agent is employed agree to transmitting my/our personal information by electronic means

Applicant	Date	Signature
Applicant 1	YYYY-MM-DD	-
Applicant 2	YYYY-MM-DD	-

### Application Form without OD

Application Number:

<XXXXXXXXXXXX>

Application Branch: <XXXX>

<Branch>

Date: YYYY-MM-DD

Applicants:

Applicant 1

Applicant 2

#### Product Details

Application Type: <New>

Product: <Product Name>

Fund Account: <Y> or <N>

Overdraft Requested: <Y> or <N>

Amount: <XXXXXX>

#### Personal Details

Applicant	Gender	Date of Birth	Resident	Nationality	Birth Country	ID Type
Applicant 1	<Male> / <Female>	YYYY-MM-DD	<XXXXX>	<XXXXX>	<XXXXX>	<XXXXX>
Applicant 2	<Male> / <Female>	YYYY-MM-DD	<XXXXX>	<XXXXX>	<XXXXX>	<XXXXX>

#### Nominee

Details

Name	Relationship	Date of birth	Percentage	Guardian	Address
<Nominee Name>	<Nominee Relationship>	YYYY-MM-DD	<Shared Percentage>	<Yes> or <No>	<Nominee Address>

#### Mandate Details

Mode of Operation

<XYZ>

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We collect personal information for the purposes of:

identifying and protecting you when you do business with us establishing your requirements and providing the appropriate product or service setting up, administering and managing our products and services assessing and investigating and if accepted, managing a claim made by you under one or more of our product and training and developing our staff and representatives. We may be required by law to collect your personal information. These include, but are not limited to, anti-money laundering and taxation laws.

## Consequences if personal information is not provided

If we request personal information about you and you do not provide it, we may not be able to provide you with the financial product or service that you request, or provide you with the full range of services we offer.

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When necessary and in connection with purposes of collection, we may disclose your personal information to and/or collect your personal information from:

Other companies within the. Where required or authorized under our relationship with our joint venture companies. Information technology providers, including hardware and software vendors and consultants such as programmers research and development service providers your advisers, agents or representatives our advisers, agents or representatives if required or authorized to do so, regulatory bodies and government agencies financial advisers lenders' mortgage insurers and values credit reporting agencies legal and other professional advisers printers and mail house service providers manufacturers for plastic card production (e.g. debit and credit cards) external dispute resolution schemes.

#### Disclosure overseas

There are also instances where we may have to send your personal information overseas or collect personal information from overseas. These instances include: sending your personal information to companies in the group. When you have asked us to do so when we are authorised or required by law to do so when we have outsourced a business activity or function to an overseas service provider with whom we have a contractual arrangement certain electronic transactions or when it is necessary in order to facilitate a transaction on your behalf. We will only send your personal information overseas or collect personal information about you from overseas for the purposes in this statement.

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#### Contact

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change your mind at any time about receiving marketing material request access to the personal information we hold about you or obtain more information about our privacy practices by asking for a copy of our Privacy Policy You can contact us by calling 13 \*\* 75 or contacting us at .com.au or by visiting any of our branches. Our Privacy Policy can also be found on our website at .com.au at the bottom of the page by clicking on Privacy.

#### Authority to obtain credit information

I/We understand that by signing this application, consent is given to:

close to a credit reporting agency certain personal information about me/us including: identity particulars, amount of credit applied for in this application, payments which may become more than 60 days overdue any



serious credit infringement which believes I/we have committed, advice that payments are no longer overdue and/or that credit provided to me/us has been discharged. Obtain from a credit reporting agency a report containing personal credit information about me/us and, a report containing information about my/our commercial activities or commercial credit worthiness, to enable to assess this application for credit. I/We further consent to and acknowledge that may at its discretion obtain second and/or subsequent credit reports prior to funding (settlement) or withdrawal of this application, in order to reassess my/our application for credit. Give and obtain from any credit provider(s) that may be named in this application or in a report held by a credit reporting agency information about my/our credit arrangements, including information about my/our credit worthiness, credit standing, credit history, credit capacity for the purpose of assessing an application for credit, notifying any default by me/us.

Confirm my employment details from my employer, accountant or tax agent named in this application. Confirm my income received on an investment property from any nominated real estate agent.

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By signing below, I/we agree that I/we, have read and understood this application declare that all information provided in this application is true and correct authorize to make any enquiries it considers necessary to verify the information provided in this application and in support of this application agree to , in accordance with the Privacy Statement included in this application and the Privacy Policy consent to the disclosures set out in the Authority to Obtain Credit Information consent to disclosing information about my/our application, credit report, loan balance from time to time and associated information relevant to the calculation of commission to the agent nominated in this application and to any organization under which the agent may operate or by whom the agent is employed agree to transmitting my/our personal information by electronic means

Applicant	Date	Signature
Applicant 1	YYYY-MM-DD	-
Applicant 2	YYYY-MM-DD	-

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