

# Oracle® Banking Origination Cloud Service

## Operations User Guide (US Regionalization)



14.7.5.0.0  
G17223-01  
September 2024

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

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# Preface

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## Purpose

Welcome to the *Operations User Guide* for Oracle Banking Origination. This guide explains the common operations that the user will follow while using the application.

## Audience

This manual is intended for back-office and front-end staff who setup and use Oracle Banking Origination.

## Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

### **Access to Oracle Support**

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

## 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
	Close
	Perform Search

Table 2 (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	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.
<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

## Oracle Banking Origination

This topic provides the information for Product Originations from the Product Catalogue and provides the guidance on the Task Framework and the related configuration for accessing the stages, during the Origination Lifecycle of the Products viz. Savings Account, Current Account, Term Deposit, Credit Cards and Retail Loans.

### Introduction

Oracle Banking Origination is the mid office banking solution with comprehensive coverage of retail banking origination processes. It is a Host-Agnostic solution.

Below products of origination are offered for Individual type of customers:

- Saving Account
- Current Account
- Term Deposit
- Loans: Below are sub- product categories on Loan product
  - Home Loan
  - Personal Loan
  - Education Loan
  - Vehicle Loan

Below products of origination are offered for Small and Medium Business type of customers:

- Business Loans
- Term Loans along with Current Account
- Term Deposit Account
- Saving Account

It enables banks to deliver improved user experience for various bank persons 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 life cycle of the various product origination.

The initiation request for a product is originated from the **Product Catalogue** functionality by the authorized Branch Users / Relationship Managers or by approved bank agents. Oracle Banking Origination allows single and multiple product origination and once the application is originated the life cycle of the respective product starts from the defined stage called **Application Entry** as per the Referenced Process work-flow.

This guide describes how the user can initiate the various product origination from **Product Catalogue** and once the product is originated how the bank user can pick the specific pre-defined stages referred as **Tasks** from the Task Framework to action on the same.

The details are described in the below sections:

- [Product Catalogue](#)  
This topic describes the information about the product suites for retail bank offerings.

- [Application Initiation](#)  
This topic describes the information about the various data segments to initiate the application.
- [In-Principle Approval](#)  
This topic describes the information about the request and approval of In-Principle Approval.
- [Global Actions](#)  
This topic provides the detailed on the actions that can be performed in all stages.
- [Tasks](#)  
This topic describes the information about the tasks and its framework.

## 1.1 Product Catalogue

This topic describes the information about the product suites for retail bank offerings.

The Product Catalogue displays the product suites for retail bank offerings. Product Catalogue is connected to the business product maintenance process. All the business products, which are authorized and active, appears under the specified product types such as Savings Account, Loan Accounts, Current Accounts, Credit Card Accounts and Term Deposit accounts. The Business Product Maintenance process allows definition of the following parameters apart from the other parameters,

- **Business Product Name**
- **Product Image**
- **Product Summary**
- **Features**
- **Eligibility Criteria**
- **Fees and Charges**
- **Terms and Condition**
- **Product Brochures**

This topic contains the following subtopics:

- [New Application](#)  
This topic provides the systematic instructions to view the various product types for which the account origination is supported.
- [Product List](#)  
This topic provides the systematic instructions to view all the authorized and active business products for which the account opening origination process is allowed.
- [Product Details](#)  
This topic provides the systematic instructions to view all the product attributes for the selected business product.
- [Compare Products](#)  
This topic provides the systematic instructions to compare the product attributes for the selected products.
- [Cart Operations](#)  
This topic provides the systematic instructions to add single or multiple products and initiate origination process for the selected product or products respectively.

## 1.1.1 New Application

This topic provides the systematic instructions to view the various product types for which the account origination is supported.

The New Application screen displays the various product types for which account origination is supported. The screen lists all the product types that are configured under the logged in user. They are segregated based on the following customer types:

- Individual
- Small and Medium Business

The product types appears in the tile format which comprises of following details:

- Product Name
- Product Image
- Short description of product

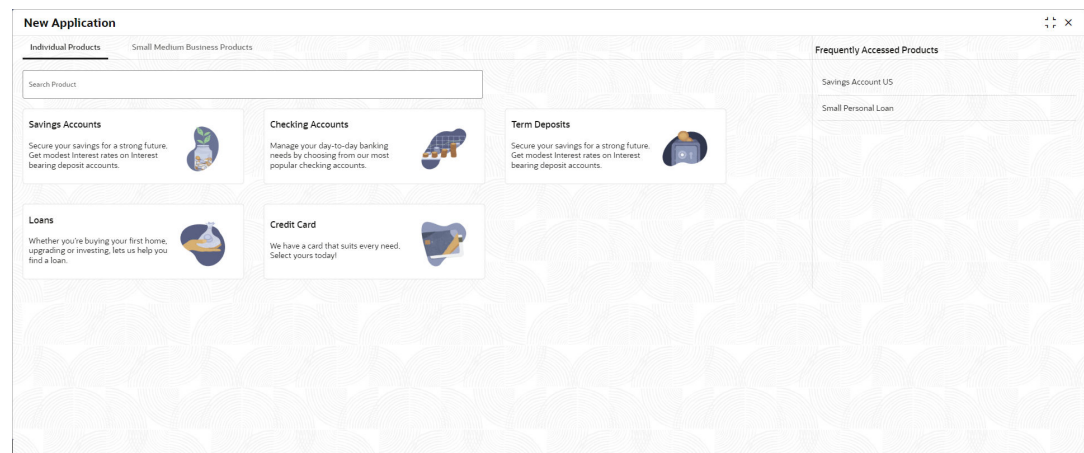
The **Frequently Accessed Products** section appears with the list of product that are frequently selected by the logged in user for an account opening. This selection gives an quick initiation of an application.

**To select the product type to initiate an account opening application:**

1. On **Home** screen, click **Retail Origination**. Under **Retail Origination**, click **New Application**.

The **New Application** screen displays with the products.

**Figure 1-1 New Application**



2. Click the appropriate customer type tab. The list of configured product types appears.
3. Select the product type tile to proceed. The list of configured products appear for selection.

 **Note:**

The user can also select the product that appears in the **Frequently Accessed Product** section.

- From the product tile, select the checkbox of the appropriate product to add multiple product in the cart.

OR

Click **Apply** to initiation account opening application of the product.

## 1.1.2 Product List

This topic provides the systematic instructions to view all the authorized and active business products for which the account opening origination process is allowed.

In this screen the products of the respective product type appears for selection. Using this screen user can directly initiation the application or can add the product to cart for initiating multiple application at one go. User can also compare products before applying.

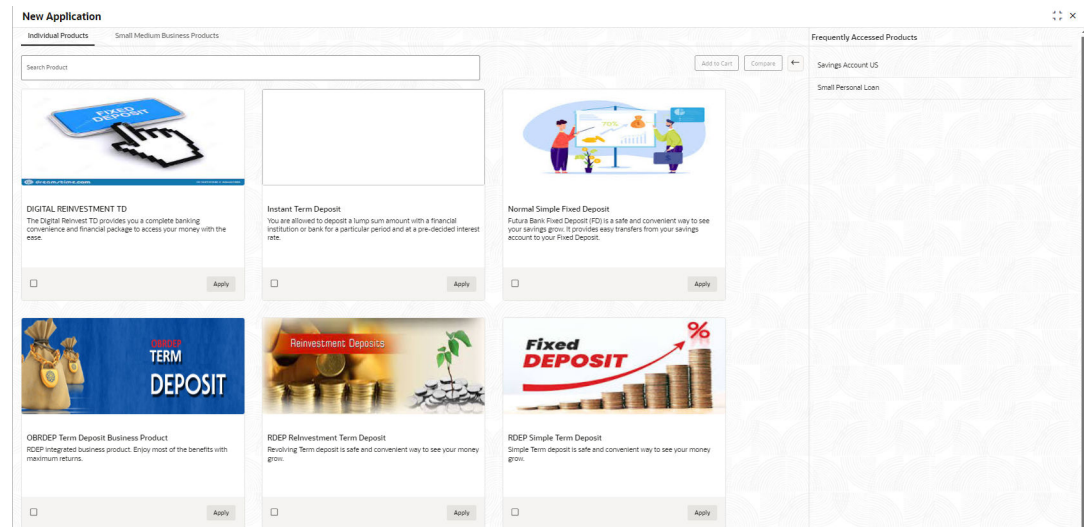
The **Frequently Accessed Products** section appears with the list of products that are frequently selected by the logged in user for an account opening. This selection gives an quick initiation of an application.

**To add product or products to cart:**

- On selecting the product type from previous screen, the products that are configured under it appears for selection. The manual provides the screenshot of the **Term Deposit** products as example.

The screen appears same for all the product types.

**Figure 1-2 Product List**



**Table 1-1 Product List**

Field	Description
<b>Search Product</b>	Specify the product name to search and select it for initiating an account opening application.

**Table 1-1 (Cont.) Product List**

Field	Description
<Product Tile>	The product tile comprise of below details: <ul style="list-style-type: none"> <li>• Product Name</li> <li>• Product Image</li> <li>• Short Description of product</li> <li>• Check Box to select the product</li> <li>• Apply button for direct application</li> </ul>
<b>Add to Cart</b>	Select this button to initiate the application for selected product. This button is used for initiating multiple application of products at one go.
<b>Compare</b>	Click this button to compare the selected products.

2. Click **Add to Cart** to add the selected product to the cart.

The system allows to add any one variant of the business product under a product type to be added.

3. Click **Apply Now** to initiate the application for the selected business product.

### 1.1.3 Product Details

This topic provides the systematic instructions to view all the product attributes for the selected business product.

This screen appears once user clicks on product tile. It displays all the product attributes of the selected product. This attributes are defined while configuring the business product in the **Business Product Configuration** screen.

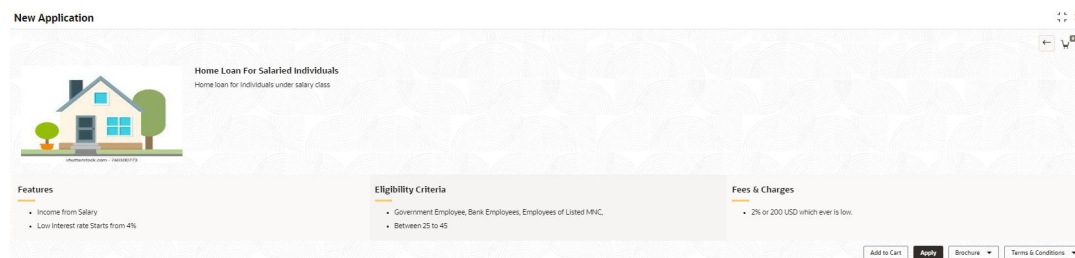
Below mentioned details appears on the screen for all products:


- Product Image
- Product Name
- Product short description
- Features
- Eligibility Criteria
- Fee and Charges

**To initiate account opening application for the selected product:**

1. On selecting the product tile from the previous screen, the respective product details appears on the screen.

The manual provides the screenshot of the **Home Loan** product as example. The fields in the screen appears same for all the product types. The value appears as configured.

**Figure 1-3 Product Details**

2. Perform below actions on this page:
  - Click **Add to Cart** to add the selected product to the cart.
  - Click **Apply Now** to initiate the account opening process for the selected product directly from this screen.
  - Click **Brochure** to view or download the product brochure.
  - Click **Term & Conditions** to view or download the term and conditions document of the product.
  - Click  to navigate back to the previous screen.

## 1.1.4 Compare Products

This topic provides the systematic instructions to compare the product attributes for the selected products.

The **Compare Products** screen allows to compare the product attributes for the selected products. The user is allowed to compare only three products of the same product type. This feature is available for both the customer types where the relevant business products can be compared.

The product details that are compared appears as defined in the **Business Product Configuration** screen while configuring the product. Below attributes are compared and shown on the screen:

- Product Image
- Product Name
- Features of the product such as Interest Rates, Average Montly Balance, Loan Amount, Tenure and so on.
- Eligibility Criteria of the product such as Resident, Age and so on.
- Fees & Charges of the product such as Processing Fee, Debit Card Annual Fee, Pre Closure Charges and so on.

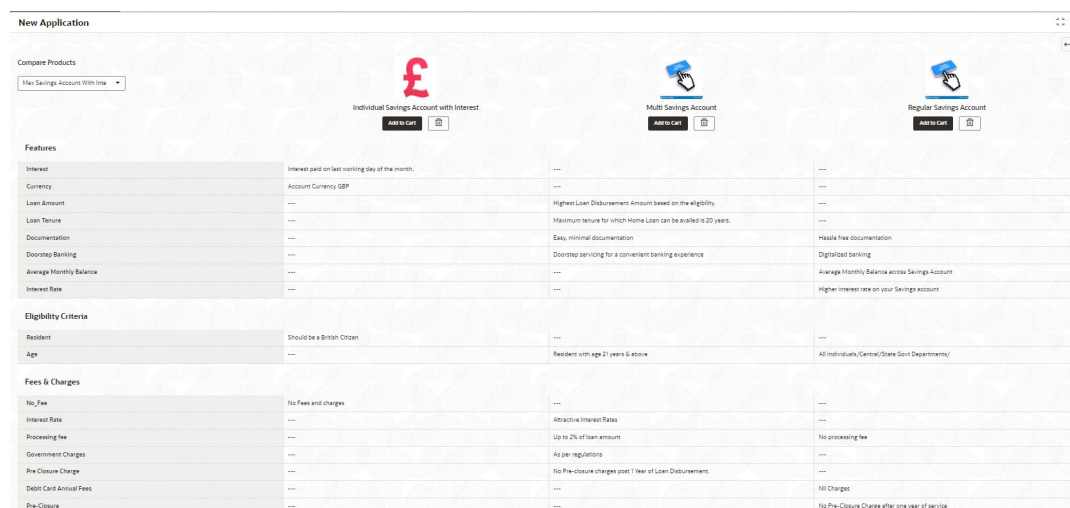
This comparison screen appears if the user selects the checkbox from the product tile for more than one product and click the **Compare** button.



### To compare products:

1. Select the checkbox in the product tile.
2. Click **Compare** from the top of the screen to compare the selected products.

The screen appears with product attributes that are compared.

**Figure 1-4 Compare Products**



- Perform below actions on the screen :
  - Select the another product from the **Compare Products** drop down list to add new product for comparison.
  - Click **Add to Cart** to to add the selected product to the cart.
  - Click  to delete the product from the comparison list.
  - Click  to navigate back to the previous screen.

## 1.1.5 Cart Operations

This topic provides the systematic instructions to add single or multiple products and initiate origination process for the selected product or products respectively.

The cart allows to add single or multiple products and initiate account opening origination process for the selected product or products respectively. The user is allowed to add only one product from the each product types and customer type to initiate the origination process.

Below are few examples that are configured:

**Table 1-2 Examples**

Customer Type	Product Type	Product	Allowed
Individual Products	1) Loan 2) Saving	1) Home Loan 2) Saving with benefits	Yes
1) Small and Medium Business Products 2) Individual Products	1) Checking Accounts 2) Loan	1) SMB Current Account 2) Home Loan	Yes
Small and Medium Business Products	1) Loans 2) Saving	1) Home Loan 2) Saving with benefits	Yes

Table 1-2 (Cont.) Examples

Customer Type	Product Type	Product	Allowed
Individual	1) Loan 2) Saving	1) Home Loan 2) Personal Loan 3) Saving Account	No

The user must select different products from different product types in a single application.

**To add the selected product to cart:**

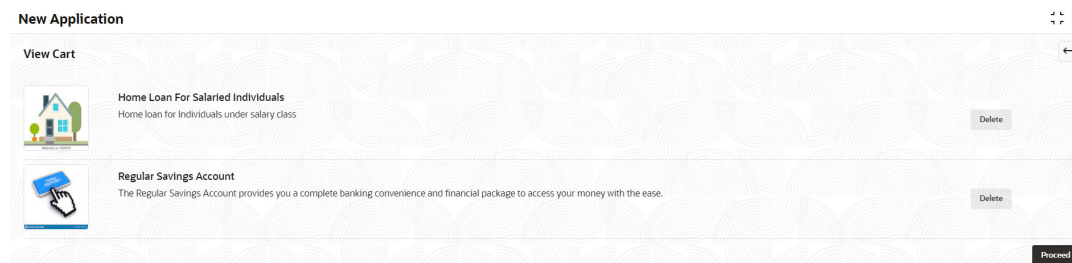
1. Select the product type and select the specific business product.
2. Click **Add to Cart** for the selected business product.

The selected product is added to the cart and the **Cart** icon displays the number of products available in the cart.

3. Click **Cart** icon on the top right side.

The **Cart** screen displays.

Figure 1-5 Cart Screen



4. Click **Proceed** to initiate origination for the selected product or click **Back** on the top left side to go back to the **Product Details** screen and then back to the **Product Catalogue** screen to select another business product.

## 1.2 Application Initiation

This topic describes the information about the various data segments to initiate the application.

The **Application Initiation** is the first step in the origination process. The process allows swift origination of single product or multiple Products with minimum and apt data capture.

The system automatically triggers the Initiate Application process and generates the application reference number. The three-panel screen displays the application numbers in the header, while the data sections for this stage are available on the left-hand side widget. The user can view or capture the details for the specific data segment in the central panel.

**To initiate the selected product account opening application:**

1. From **Menu**, click **Retail Origination** to navigate to the Retail Origination menu.
2. From the **Retail Origination** menu, click New Application to navigate to new application screen.
3. From the **New Application** screen, select the customer type, product type and select the specific business product.



4. Click **Apply** to initiate the application directly  
OR

Select the checkbox from the product tile and click **Add to Cart**.

5. If the user has added the selected product to **Cart** then navigate to cart and click **Proceed** to initiate the application.

The **Application Initiation** process compirse of single stage and multiple data segements. This data segment appears based on the process configuration defined in the **Business Process Configuration** screen. Below is the list of data segments:

- [Applicants](#)  
This topic provides the systematic instructions to capture the applicants related information for the application.
- [Relationship](#)  
This topics describes the relationship details of parties that are involved in loan account opening application.
- [Product Details](#)  
This topic provides the systematic instructions to capture the product or products related information for the application.
- [Summary](#)  
This topic provides the systematic instruction to view the tiles for all the data segments in the Application Initiation Process.

## 1.2.1 Applicants

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

The **Application Initiation** process starts with the **Applicants** data segment, which allows capturing the applicant related information for the application.

**To capture applicants details:**

1. On the click of **Apply** button or **Proceed** button from the **New Application** screen, the Applicant data segement appears.

If the **Customer Type** is selected as **Individual**.  
The **Applicants -Individual** screen appears

Figure 1-6 Applicants - Individual

Application Entry - B01APP00074460

Application Info Application Details Customer 360 Remarks Documents Advises More

Applicants

Product Details

Summary

Applicant role: Primary

Add Applicant By:  Upload ID  Search Existing Customer  Enter Manually

Screen(1/6)

Basic Details

Personal Details

Title: Mr.

Last Name: Smith

Date of Birth: April 10, 2000

Country of Residence: United States

Customer Segment:

First Name: John

Suffix: Sr.

SSN:

Nationality: United States

Customer Category: INDIVIDUAL

Middle Name:

Gender: Male

Citizenship Status: Resident Alien

Marital Status: Married

Staff:  Yes  No

Notifiably Disabled Person (NDP):  Yes  No

Profile Photo

Select a file or drop one here  
Maximum file size is 10 MB

Signature

+ Add Signature

Address

+ Add Address

Current Preferred

Residential Address

Park Avenue, Street Mall, 12 Lane, 13, California, United States

Address Dates: Since 2018-12-08

View Edit

Contact Details

+ Add Contact

Communication Mode: Mobile Phone

Country: US (+1)

Mobile Number: 734999022

Preferred

View Edit

Identification Details

+ Add ID

Available

State Issued Drivers License

32424

View Edit

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: W-2

Valid From: December 7, 2018

Remarks:

Employment Details

+ Add Employment Details

Active Current

Oracle

Working Dates: Since 2018-12-08

View Edit

Audit

Close Save

- 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 1-3 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.
<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.

**Table 1-3 (Cont.) Applicant- Individual – Field Description**

Field	Description
<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.
<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.

Table 1-3 (Cont.) Applicant- Individual – Field Description

Field	Description
<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 1-3 (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 1-3 (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 1-3 (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 1-3 (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 1-3 (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.</p> <p>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.</p> <p>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 1-7 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 1-8 Advance Search -Small Medium Business Products**

**Search Party**

Party ID  Business/Organization Name  Registration Number  Registration Date

Email  Customer Category

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 IndkelgwwdvwTb	1995-09-17	233351553	Customer	
006011788	303639	Nienow Qultzon	2010-05-30	233561604	Customer	
233561607	1094911	Botsford Group	2014-11-02	233561607	Non-Customer	
006011791	128799	Bernier Spinka and Strozin	2010-05-30	233561610	Customer	

Page  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.

If the **Customer Type** is **Small and Medium Business (SMB)**

Figure 1-9 Customer Information – Small and Medium Business (SMB)



The screenshot shows the 'Initiate - 006APP000061604' window. The 'Customer Type' is set to 'Small and Medium Business(S)'. The customer details for 'Dilsha Academy' are displayed, including registration number '12', date of registration '2018-03-01', and contact information. The form is divided into sections for 'Existing Customer', 'Doing Business As', 'Address', and 'Contact Information'. The 'Address' section shows two addresses: 'Permanent Address' and 'Communication Address', both located at '35th Express way, Long Street, Ny, ny, US'. The contact information includes email 'john@abc.com', mobile '+91 94328472', phone number, fax, and SWIFT BIC.

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

Table 1-4 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.
<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.

Table 1-4 (Cont.) Small and Medium Business – Field Description

Field	Description
<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>	<p>This section displays the added address of the applicant. It is mandatory to add communication address of the applicant.</p> <p>Click</p>  <p>to add address details.</p> <p>Click</p>  <p>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.</p> <p>Based on the configuration, on entering a few letters, the system fetches the related address that is already captured.</p> <p>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>Contact Details</b>	In this section you can provide digital contact details. Click add contact button to add new contact details.

**Table 1-4 (Cont.) Small and Medium Business – Field Description**

Field	Description
<Communication Mode>	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>
Country	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.
Mobile Number	Specify the mobile number.
Preferred	Select to indicate if the given mobile number is the preferred number.
Action	You can edit or delete the added mobile details.
Email Id	Specify the email ID. This field appears only if you select the <b>Email</b> option as communication mode.
Preferred	Select to indicate if the given email ID is the preferred ID.
Action	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.

6. Click **Save and Close** to save the data captured. The captured data is available in the **My Task** list for the user to continue later.
7. Click **Cancel** to terminate the application and the status of the application. Such applications cannot be revived later by the user.

**Customer Dedupe Check:**

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 the **Customer Dedupe** service check is enabled, upon capturing the New Customer details, the system compares the same with the existing customer's 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)

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

The **De-Dupe Results** popup screen displays.

**Figure 1-10 De-Dupe Results**

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

**Table 1-5 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 of the applicant.
<b>Contact Number</b>	Displays the Contact Number.
<b>ID/Registration Number</b>	Displays the Registration number.
<b>Status</b>	Displays the Status of the De-Dupe check.

The dedupe check result will be displayed within a grid and the user will have to select the relevant row with the following options:

- **OK** - If the user selects a row in the grid and click **OK**, the selected customer record data will be considered, and it replaces the New Customer Details captured in the **Customer Information** data segment.
- **Ignore** - If the user does not want to select any row in the grid and click **Ignore**, the New Customer Details captured will be persisted and taken into the **Applicants** data segment.
- **Submit** – If the user wants to submit the selected actions on the dedupe results, click **Submit**. This will take the user to the next data segment by performing the selected actions.
- **Cancel** - If the user wants to cancel any action which needs to be taken on the Dedupe results, click **Cancel**. This will take the user back to the **Applicants** data segment without any change in the data of the earlier captured New Customer details.

## 1.2.2 Relationship

This topics describes the relationship details of parties that are involved in loan account opening application.

In this data segment you can add and view relationships of the customer. While onboarding a customer, adding the relationship details is beneficial to both customer and bank. Below are the available relationship types,

- Service Member - If related party is served in military services.
- Related to Insider – If related party is an insider

This data segment is applicable only for Individual type of customer.



### To add relationships of customers:

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

The **Relationship** screen appears.



**Figure 1-11 Relationships**

2. In the Relationships screen, select the appropriate relationship tab to add the details.
3. If the party is auto populated on the screen then click the party name to expand the section and add related party.
4. Click  to add the party. The **Add New<Relationship Type>** popup appears for entering the CIF or Party ID
5. In the **CIF/PARTY ID** field, enter the CIF or party ID and click **Next** to add the party. OR  
Click  to search party.



**Note:**

An existing customer of the bank can be added as related party.

6. If you search for the party then **Search Party** screen appears.

Party Id	CIF	First Name	Middle Name	Last Name	Email	Mobile Number	Date of Birth	Unique ID
233581715	006011855	JackOBPY	Chris	InsiderSCRA			1990-12-04	
233581694	006011828	Jack	Chris	InsiderandSCRA	pratik.gadade@oracle.com	7995435587	1990-12-04	
233551564	006011753	Jack	Chris	Insideronly	pratik.gadade@oracle.com	7883435590	1990-12-01	

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

Table 1-6 Search Party – Individual

Field	Description
<b>Individual</b>	Select if the party is individual.
<b>Non- Individual</b>	Select if the party is non-individual.
<b>First Name</b>	Specify the first name of the party.
<b>Middle Name</b>	Specify the middle name of the party.
<b>Last Name</b>	Specify the last name of the party.
<b>Date of Birth</b>	Specify the date of birth of the party.
<b>Unique ID / National ID</b>	Specify the unique identification number of the party.
<b>Mobile Number</b>	Specify mobile number of the party.
<b>Email</b>	Specify the email address of the party.
<b>Minor</b>	Specify to indicate if the party is minor.
<b>Fetch</b>	Click the button to fetch the details based on the entered search criteria.
<b>Clear</b>	Click the button to clear the entered details.
<b>Party ID</b>	Displays the party ID of the existing customer who is not onboarded.
<b>CIF</b>	Displays the CIF ID of the existing customer.
<b>First Name</b>	Displays the first name of the stakeholder.
<b>Middle Name</b>	Displays the middle name of the stakeholder.
<b>Last Name</b>	Displays the last name of the stakeholder.
<b>Email</b>	Displays the email ID of the existing customer.
<b>Mobile Number</b>	Displays the registered mobile number of the customer.
<b>Date of Birth</b>	Displays the date of birth of the customer.
<b>Unique ID</b>	Displays the unique ID of the customer.

Table 1-7 Search Party – Non Individual

Field	Description
<b>Non- Individual</b>	Select if the party is non-individual.
<b>Business /Organization Name</b>	Specify the business or organization name of the party.
<b>Registration Number</b>	Specify the registration number.
<b>Registration Date</b>	Displays the registration date.
<b>Fetch</b>	Click the button to fetch the details based on the entered search criteria.
<b>Clear</b>	Click the button to clear the entered details.
<b>Stakeholder Type</b>	Displays the type of the stakeholder.
<b>CIF</b>	Displays the CIF ID of the existing customer.
<b>Registration Number</b>	Displays the registration number.
<b>Business /Organization Name</b>	Displays the name of business or organization.
<b>Registration Date</b>	Displays the registration date.
<b>Party ID</b>	Displays the party ID of the existing customer who is not onboarded.
<b>Is Customer</b>	Displays whether the customer exist within the bank.

8. Double click on the record which you want to select.

- If you enter the CIF or Party ID in the **CIF/PARTY ID** field and click **Next**, then the **Add New <Relationship type>** screen appears.

**Table 1-8 Add New <Relationship Type> – Field Description**

Field	Description
<b>Relationship</b>	Specify the relationship of the new added party with party involved in account opening application. The options are: <ul style="list-style-type: none"> <li>• Spouse</li> <li>• Father</li> <li>• Mother</li> <li>• Daughter</li> <li>• Guardian</li> <li>• Son</li> </ul> This field is not applicable for the <b>Related to Insider</b> .
<b>Preferred</b>	Specify to indicate the added party is preferred as guardian. It is mandatory to add one <b>Preferred</b> party This field is not applicable for the <b>Related to Insider</b> .
<b>Covered Under Armed Forces Benefits</b>	Specify to indicate the added party is covered under the armed forces benefits.
<b>Party Details section</b>	In this section you can view the details of the selected party. Below fields appears on the screen: <ul style="list-style-type: none"> <li>• Party Image</li> <li>• Party Name</li> <li>• Type</li> <li>• Date of Birth</li> <li>• Gender</li> <li>• ID Type</li> <li>• Unique ID</li> <li>• Citizenship</li> </ul>

- Click **Add** to add as a customer. You can view the selected customer in the tabular format.

**Table 1-9 Relationship**

Field	Description
<b>Party Type</b>	Displays the party type.
<b>CIF/ Party ID</b>	Displays the unique identification number. For an existing customer, the CIF number is displayed. For an existing non customer, the Party ID is displayed.
<b>Name</b>	Displays the name of the customer.
<b>ID/ Registration Number</b>	Displays the ID or registration number of the added customer.
<b>Is Customer</b>	Displays whether the added party is an existing customer within the bank.
<b>Action</b>	Click delete icon the added ID details.

11. 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.

## 1.2.3 Product Details

This topic provides the systematic instructions to capture the product or products related information for the application.

The Product Details data segment allows capturing the product or products related information for the application based on the product selection.

### To add product details:

1. Click **Next** from the previous screen to proceed with the next data segment.
  - [Saving and Current Account Product Details](#)  
This topic provides the systematic instructions to view and modify the account details.
  - [Loan Product Details](#)  
This topic describes the systematic instructions to configure the loan product.
  - [Term Deposit Product Details](#)  
This topic provides the systematic instructions to capture the account related information for the application.
  - [Credit Card Details](#)  
This topic provides the systematic instructions to capture the credit card related information for the customer.

### 1.2.3.1 Saving and Current Account Product Details

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

If the Saving Account product is selected then **Account Details** screen is displayed.

Figure 1-12 Account Details (Savings Account)

The screenshot shows the 'Initiate - 006APP000050012' application form. The left sidebar has 'Account Details' selected. The main form area is titled 'Account Details' and contains the following fields and sections:

- Application Date:** 2018-12-07
- Application Priority:** Medium
- Sourced By:** PRATIK
- Branch:** B01
- Start Benefits Applicable:** Yes (selected)
- Domestic transactions in a month:** Select
- ATM transactions in a month:** Select
- Expected Foreign Wire Activity:** No (selected)
- Purpose of account:** Select
- Expected Annual Volume of Transactions:** Select
- Source of Funds:** Select
- Mandate Details:** Mode of Operation: Tenants by the Entirety
- Account Preference:**
  - Account Statement: Yes (selected), No
  - Debit Card: Yes, No (selected)
  - Cheque Book: Yes, No (selected)
  - Passbook: Yes, No (selected)
- Account Address Preference:** Account Address (Required)
- Applicants:** MR John Smith
  - Banking Channel Preference
  - Communication Channel Preference
  - Preferred Communication Channel

At the bottom, there are buttons for 'Audit', 'Cancel', 'Request Clarification', 'Back', 'Save and Close', and 'Next'.

If the Current Account product is selected then **Account Details** screen is displayed.

Figure 1-13 Account Details (Current Account)

The screenshot shows the 'Initiate - 006APP000050020' application form. The left sidebar has 'Product Details' selected. The main form area is titled 'Account Details' and contains the following fields and sections:

- Application Date:** 2018-12-07
- Application Priority:** Medium
- Sourced By:** PRATIK
- Branch:** B01
- Start Benefits Applicable:** Yes (selected)
- Domestic transactions in a month:** Select
- ATM transactions in a month:** Select
- Expected Foreign Wire Activity:** No (selected)
- Purpose of account:** Select
- Expected Annual Volume of Transactions:** Select
- Source of Funds:** Select
- Mandate Details:** Mode of Operation: Tenants by the Entirety
- Account Preference:**
  - Account Statement: Yes, No (selected)
  - Debit Card: Yes, No (selected)
  - Cheque Book: Yes, No (selected)
  - Passbook: Yes, No (selected)
- Account Address Preference:** Account Address (Required)
- Applicants:** MR John Smith
  - Banking Channel Preference
  - Communication Channel Preference
  - Preferred Communication Channel

At the bottom, there are buttons for 'Audit', 'Cancel', 'Request Clarification', 'Back', 'Save and Close', and 'Next'.

- 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 1-10 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.
<b>Overdraft Requested</b>	Select to indicate if overdraft is required.   <b>Note:</b> This toggle is not applicable for <b>SMB Customers</b> .
<b>Staff Benefits Applicable</b>	Select to indicate whether staff benefits are applicable. The available options are: <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> 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.
<b>Domestic Transaction in Month</b>	Specify the number of domestic transaction you perform in a month. The available options are; <ul style="list-style-type: none"> <li>&gt;10</li> <li>5-10</li> <li>0-5</li> </ul> These options appears are based on the questionnaire configuration.
<b>ATM Transactions in a Month</b>	Specify the number of ATM transactions you perform in a month. The available options are: <ul style="list-style-type: none"> <li>0-10</li> <li>10-20</li> <li>&gt;20</li> </ul> These options appears are based on the questionnaire configuration.

Table 1-10 (Cont.) Account Details - Field Description

Field	Description
<b>Expected Foreign Wire Activity</b>	Specify whether you expect the foreign wire activity. These options appears are based on the questionnaire configuration.
<b>Purpose of Account</b>	Specify the purpose of account opening. The available options are: <ul style="list-style-type: none"> <li>• Salary</li> <li>• Savings</li> <li>• Investments</li> </ul> These options appears are based on the questionnaire configuration.
<b>Expected Annual Volume of Transactions</b>	Specify the expected annual volume of transactions. The available options are: <ul style="list-style-type: none"> <li>• &gt;5000</li> <li>• &gt;2000</li> <li>• &gt;500</li> </ul> These options appears are based on the questionnaire configuration.
<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.

**Table 1-10 (Cont.) Account Details - Field Description**

Field	Description
<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>
<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> </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.



**Table 1-10 (Cont.) Account Details - Field Description**

Field	Description
<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.

### 1.2.3.2 Loan Product Details

This topic describes the systematic instructions to configure the loan product.

If the Loan Account product is selected then **Product Details** screen is displayed.

**Figure 1-14 Product Details (Loan Account)**

The screenshot displays the 'Product Details' screen for a loan application. The interface includes a navigation pane on the left with options for Applicants, Relationships, Product Details (selected), and Summary. The main content area is divided into several sections:

- Application Information:** Application Date (March 30, 2018), Application Priority (Low, Medium, High), and Sourced By (A1A4D4E5H1).
- Account Search:** A dropdown menu showing 'D06'.
- Financial Fields:** Estimated Cost (800,000.00), Customer Contribution (10,000.00), and Requested Loan Amount (790,000.00).
- Purpose and Details:** Purpose of Loan (Buy a New Home), Loan Tenure (10 years), and Purpose Description (New House).
- Account Preference:** Statement Cycle (Monthly), Start Date (June 17, 2024), and Statement Type (Detailed).
- Account Address Preference:** A dropdown menu showing 'Rose - Primary - Communication Address - 15, Park Avenue, England, GB, 610014'.
- Income Reliant:** A dropdown menu showing 'Rose/Arbitrary'.

At the bottom of the screen, there are buttons for 'Audit', 'Cancel', 'Back', 'Save and Close', and 'Next'.

1. Specify the fields on **Loan Details** screen.

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

Table 1-11 Product Loan Details – Field Description

Field	Description
<b>Application Date</b>	Displays the date on which the application is 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>Account Branch</b>	Specify the branch code of this account opening opening application.
<b>Loan Tenure</b>	Specify the loan tenure in years.
<b>Applied Loan Amount</b>	Select the currency and the specify loan amount. The selected currency in the <b>Preferred Currecny</b> field of the <b>Applicant</b> data segment is defaulted in this field. The available options in the drop-down list are based on the currency allowed for the selected business product.
<b>Estimated Cost</b>	Specify the estimated cost for the Home Project/Education or Vehicle.
<b>Customer Contribution</b>	Select the currency and specify the margin amount contributed by the customer. The Customer Contribution can be zero. In case of Personal Loans, this field appers only if a parameter is set as Applicable to configure the customer contribution at business product level.
<b>Requested Loan Amount</b>	Displays the calculated loan amount. Loan Amount = Estimated Cost – Customer Contribution The system will validate the minimum and maximum loan amount. In case of Personal Loans, if a parameter is added at business product level to configure the customer contribution then following conditions are triggered: <ul style="list-style-type: none"> <li>• If the customer contribution is set as applicable then the user can input the value in the <b>Applied Loan Amount</b> and the <b>Customer Contribution</b> fields. Based on this inputs the value of the Requested Loan Amount is auto calculated and appears in this field.</li> <li>• If the customer contribution is set as not applicable then the <b>Applied Loan Amount</b> and <b>Customer Contribution</b> fields are not applicable and will not appears in the Product Details or Loan Details data segment for loan origination. The user can input the <b>Requested Loan Amount</b> value.</li> </ul>
<b>Purpose of Loan</b>	Specify the loan purpose. The options in this list appears based on the preference set while configuring product in the <b>Business Product Preference</b> screen.
<b>Purpose Description</b>	Specify the description for the select purpose of loan.
<b>First Home Buyer</b>	Select to indicate whether the applicant is first home buyer. This field is applicable only for <b>Individual</b> type of customer. This field appears if the <b>First Home Buyer Applicable</b> toggle is selected in the <b>Business Product Details</b> data segment of the <b>Business Product Configuration</b> screens.

Table 1-11 (Cont.) Product Loan Details – Field Description

Field	Description
<b>External Refinance</b>	Select to indicate whether the applicant is opting for external refinance. This field is applicable only for <b>Individual</b> type of customer. This field appears if the <b>Refinance Allowed</b> toggle is selected in the <b>Business Product Details</b> data segment of the <b>Business Product Configuration</b> screens.
<b>Armed Forces Benefits Applicable</b>	Specify whether armed force benefits are applicable to this application.
<b>Staff Benefits Applicable</b>	Select to indicate whether staff benefits are applicable. The available options are: <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> 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.
<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 drop-down list displays the address in the following 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 user deletes an address from the <b>Applicant</b> data segment then the system removes that address from this data segment and the user must then select another address as the account address.</li> <li>• If the <b>Applicant</b> data segment is edited with a new address then the updated address is reflected in this segment.</li> </ul>
<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> .

2. Click **Next** to navigate to the next data segment, after successfully capturing the data.

The system validates for 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.

The user cannot proceed to the next data segment, without capturing the mandatory data.

3. Click **Save and Close** to save the data captured.

The captured data is available in the **My Task** list for the user to continue later.

4. Click **Cancel** to terminate the application and the status of the application. Such applications cannot be revived later by the user.

### 1.2.3.3 Term Deposit Product Details

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

If the Loan Account product is selected then **Product Details** screen is displayed.

Figure 1-15 Product Details -Term Deposit

The screenshot displays the 'Application Entry - 006APP000127742' interface. The 'Account Details' section includes fields for Application Date (2018-03-30), Application Priority (Medium), and Sourced By (AWADHESH1). The 'Simulation' section features Term Deposit Amount (GBP, 50,000.00), Term Deposit Tenure (5 Years, 0 Months, 0 Days), and a pie chart showing Principal (€50,000.00) and Interest (€2,496.47). Other sections include Account Address Preference, Mandate Details, and Applicants.

- 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 1-12 Account Details

Field Name	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>Simulation</b>	In this section you simulate the term deposit amount.
<b>Term Deposit Amount</b>	Select the currency and the specify term amount. By default the currency selected from the <b>Currency</b> list will appears.

Table 1-12 (Cont.) Account Details

Field Name	Description
<b>Term Deposit Tenure</b>	Specify the term deposit tenure in year, months and days. The user is allowed to select the tenure configured in the mapped host. This mapping is define in the <b>Business Product Host</b> data sgement of the <b>Business Product Configuration</b> screen. For example, If the mapped Host Product is Oracle Banking Accounts then the user can select the Term Deposit Tenure from the drop-down list.
<b>Branch</b>	Specify the branch code of this account opening opening application.
<b>Cumulative</b>	Select to indicate whether the amount is cumulative. The available options are: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Simulate</b>	Click <b>Simulate</b> button to compute the value based on the entered details. The section appears with visual representation and the fields with the computed details: <ul style="list-style-type: none"> <li>• <b>Pie Chart</b>: The value of principal and interest is represented visually. The user can hover to view the amount.</li> <li>• <b>Principal</b></li> <li>• <b>Interest Rate %</b></li> <li>• <b>Negotiate</b> : Click the link to view the negotiated interest rates. The section for negotiated interest rates appears with the following fields: <ul style="list-style-type: none"> <li>– Interest Description</li> <li>– Interest Rate %</li> <li>– Margin</li> <li>– Effective Rate %</li> </ul> </li> <li>• <b>Interest Amount</b> : This amount is calculated based on the applied Effective Rate and Term Deposit Amount.</li> <li>• <b>Maturity Date</b></li> <li>• <b>Tenure</b></li> <li>• <b>APY %</b></li> </ul>
<b>Staff Benefits Applicable</b>	Select to indicate whether staff benefits are applicable. The available options are: <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> If the <b>Yes</b> option is selected in the <b>Staff</b> field of the <b>Applicant</b> data segment, this field will appear. By default, the <b>Yes</b> option is selected in the <b>Staff</b> field.
<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 drop-down list displays the address in the following 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 user deletes an address from the <b>Applicant</b> data segment then the system removes that address from this data segment and the user must then select another address as the account address.</li> <li>• If the <b>Applicant</b> data segment is edited with a new address then the updated address is reflected in this segment.</li> </ul>

Table 1-12 (Cont.) Account Details

Field Name	Description
<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.
In the Mandate Details section, below fields appear if the application is initiated with the customer type as <b>Small and Medium Business</b> .  Click  to add the operations as per mandate.	
<b>Currency</b>	Displays the account currency.
<b>Amount From</b>	Specify the amount from which the applicant is allowed to operate.
<b>Amount To</b>	Specify the amount till which the applicant is allowed to operate.
<b>Signatories</b>	Specify the applicants as signatory. You can select multiple applicants. All the applicants that are involved in the application appears for selection.
<b>Required No. of Signatory</b>	Specify the priority of the signatory for this mandate operation. The priority can be changed based on the number of applicants added in the application.
<b>Remark</b>	Specify the remarks.
<b>Action</b>	Select the option to perform actions on the added record. The available options are: <ul style="list-style-type: none"> <li> to edit the added record.</li> <li> - To delete the added record.</li> </ul>
<b>Applicants</b> In this section you can set the communication preferences of the applicants involved in an account opening application. The separate tabs appear for each applicant involved in the application.	
<b>Banking Channel Preferences</b>	Select the preferences for the banking channel. The channel options appear based on the Business Product Configuration.
<b>Communication Channel Preferences</b>	Select the preference of the communication channel. The channel options appear based on the Business Product Configuration. The available options are: <ul style="list-style-type: none"> <li><b>EMAIL</b></li> <li><b>POST</b></li> <li><b>SMS</b></li> </ul>
<b>Preferred Communication Channel</b>	Select the preferred communication channel. The options in this drop down appear based on the selected options in the <b>Communication Channel Preferences</b> fields.

### 1.2.3.4 Credit Card Details

This topic provides the systematic instructions to capture the credit card related information for the customer.

If the Credit Card product is selected then the **Product Details** screen is displayed.

**Figure 1-16 Product Details (Credit Card Account)**

The screenshot shows the 'Product Details' form for a credit card account. The form is titled 'Initiate - 006APP000065924'. It includes a navigation menu on the left with options for Applicants, Relationships, Product Details, and Summary. The main form area contains the following fields and sections:

- Card Type:** Retail Credit Card
- Business Product Name:** MASTER
- Product Image:** An illustration of a person holding a credit card.
- Card Currency:** A dropdown menu set to GBP.
- Credit Card Limit:** A dropdown menu set to Maximum Card Limit.
- Maximum Card Limit:** A dropdown menu set to GBP with a value of 200,000.00.
- Applicants:** A table with columns for Name, Role, and Income Rellant. One applicant is listed: Ethan Grand, PRIMARY, with an Income Rellant toggle set to OFF.

At the bottom of the form, there are buttons for Audit, Cancel, Back, Save & Close, and Next.

1. 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 1-13 Card Preference – Field Description**

Field	Description
<b>Card Type</b>	Displays the account type based on the product selected in the Product Catalogue.
<b>Business Product Name</b>	Displays the business product name based on the product selected in the Product Catalogue.
<b>Product Image</b>	Displays the business product image.
<b>Product Description</b>	Displays the short description captured for the product in Business Product configuration.
<b>Card Currency</b>	Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory.
<b>Credit Card Limit</b>	Select the credit card limit. Available options are: <ul style="list-style-type: none"> <li>• <b>Maximum Card Limit</b></li> <li>• <b>Requested Card Limit</b></li> </ul>
<b>Maximum Card Limit</b>	Displays the maximum card limit applicable for the selected product. This field appears only if the Credit Card Limit is selected as Maximum Card Limit.
<b>Requested Card Limit</b>	Specify the requested card limit. This field appears only if the Credit Card Limit is selected as Requested Card Limit.
<b>Applicants</b>	This section displays the list of applicants that are involved in this account opening application.
<b>Name</b>	Displays the name of the applicant.

**Table 1-13 (Cont.) Card Preference – Field Description**

Field	Description
<b>Role</b>	Displays the role of the applicant in the application.
<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. It is mandatory to select at least one applicant as <b>Income Reliant</b> .
<b>Application</b>	<b>To add application details while initiating the application, click this button. The Application Entry page appears</b> <b>The stage for the selected product appears based on the business process configured for the product.</b> Based on the product configuration it is mandatory to capture <b>Application Details</b> while initiating the account opening application.

- Click below button to perform actions on the specified details:
  - Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate for 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. Click **Back** to navigate to the previous data segment within a stage.
  - Click **Save & Close** 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.
  - Click **Cancel** to close the application without saving.

## 1.2.4 Summary

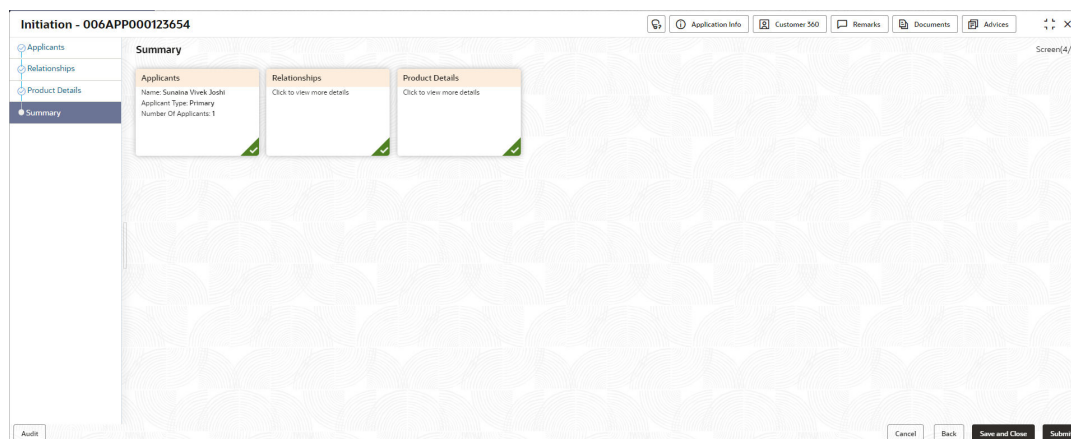
This topic provides the systematic instruction to view the tiles for all the data segments in the Application Initiation Process.

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

- Click **Next** in **Product Details** screen to proceed with the next data segment, after successfully capturing the data.

The **Summary - Application Initiation** screen displays.

**Figure 1-17 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 fields, refer to the field description table.

**Table 1-14 Summary - Application Initiation – Field Description**

Data Segment	Description
<b>Customer Information</b>	Displays the customer information details.
<b>Savings Account Details</b>	Displays the savings account details.
<b>Current Account Details</b>	Displays the current account details.
<b>Loan Details</b>	Displays the loan details.
<b>Term Deposit Details</b>	Displays the term deposit details.
<b>Credit Card Details</b>	Displays the credit card details.
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data. The system validates for 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.</p> <div style="border: 1px solid #0070C0; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p><b>Next</b> is deactivated in the <b>Summary</b> screen as the capture of data across all the data segments in this stage are completed.</p> </div>
<b>Save and Close</b>	Click <b>Save and Close</b> to save the data captured. The captured data is available in the <b>My Task</b> list for the user to continue later.
<b>Submit</b>	Click <b>Submit</b> to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.
<b>Cancel</b>	Click <b>Cancel</b> to terminate the application and the status of the application. Such applications cannot be revived later by the user.

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

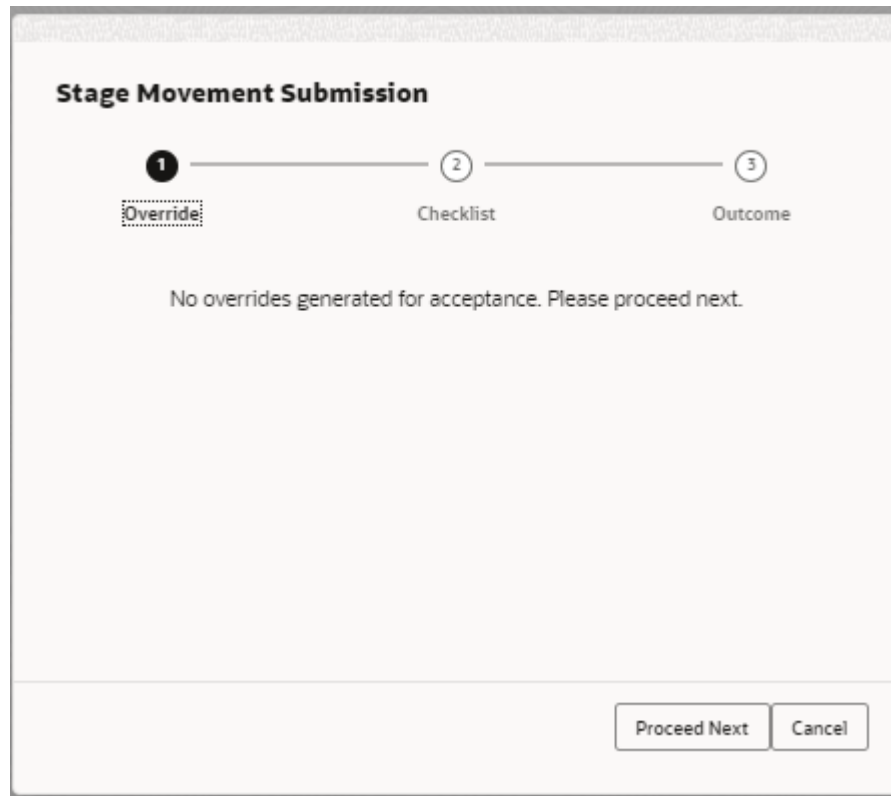
#### **Application De-Dupe:**

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.

The **Stage Movement Submission - Override** screen displays.

Figure 1-18 Override



The **Overrides** are basically warnings that are raised during the business validations. The 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.

3. Click **Proceed Next**.

The **Stage Movement Submission - Checklist** screen displays.

Figure 1-19 Checklist

The screenshot displays a web interface titled "Stage Movement Submission". At the top, a horizontal progress bar shows three stages: "1 Override" (with a green circle), "2 Checklist" (with a black circle), and "3 Outcome" (with a grey circle). Below the progress bar, a dark grey box labeled "Checklist" contains the text: "Verify that the name on the application is as per the document provided." followed by an unchecked checkbox. At the bottom right of the screen, there are two buttons: "Save & Proceed" and "Cancel".

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

4. Select the check-box to accept the checklist.
5. Click **Save and Proceed**.

The **Stage Movement Submission - Outcome** screen displays.

Figure 1-20 Outcome

**Stage Movement Submission**

1 — 2 — 3  
Override Checklist Outcome

Select an Outcome  
Proceed

Remarks

Submit Cancel

6. Select **Proceed** outcome from the **Select an Outcome** drop-down list. Available options:

- Proceed
- Reject By Bank

Outcomes configured in the conductor workflow for the business process is available in the dropdown list.

7. Enter the remarks in **Remarks**.

8. Click **Submit**.

The **Confirmation** screen displays.

Figure 1-21 Confirmation

Application(s) Initiated Successfully

Application Reference Number - 006APP000054085

Account Type Savings Account	Business Product Name Savings Account US	Process Reference Number 006SAVIUS0014367
---------------------------------	---	--

Close Go to Free Task

On successful submission, the above pop-up displays and displays the next stage in which the application has moved. The **Application Reference Number** and the **Process Reference Number** displays. If the user has access to the next stage, the user can view the Application number and take action on it.

Post this, the origination of the life cycle of the individual product is triggered. All the child **Process Reference Number** are linked to the **Parent Application Reference Number** and can be queried by the **Application Reference Number** itself.

9. Click **Go to Free Task**.

The **Free Tasks** screen displays.

If the user has access to the next stage, the user can view the view the Application number and take action on it.

## 1.3 In-Principle Approval

This topic describes the information about the request and approval of In-Principle Approval.

In-Principle Approval enables the bank user to check the eligibility of the loan by assessing the financial status and personal details of the applicant.

This topic contains the following subtopics:

- [New Request](#)  
This topic provides the systematic instructions to raise the new IPA request.
- [IPA Initiation](#)  
This topic describes the information to initiate the application for the In-Principle Approval by capturing the required details.
- [IPA Approval](#)  
This topic describes the information to assess and approve the IPA application.
- [Enquiry](#)  
This topic provides the systematic instructions to enquire the loan products with IPA through the various search criteria and convert IPA to normal loan.

### 1.3.1 New Request

This topic provides the systematic instructions to raise the new IPA request.

The **New Request** screen displays the loan product types for which the IPA is supported. The supported loan product types are as follows:

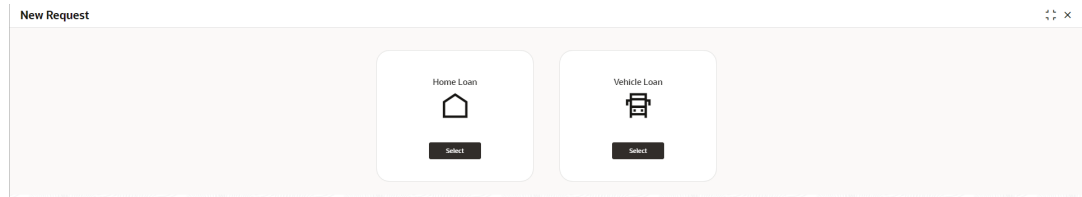
- **Home Loan**
- **Vehicle Loan**

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Home** screen, click **Retail Banking**.
2. Under **Retails Banking**, click **In-Principle Approval**. Under **In-Principle Approval**, click **New Request**.

The **New Request** screen displays.

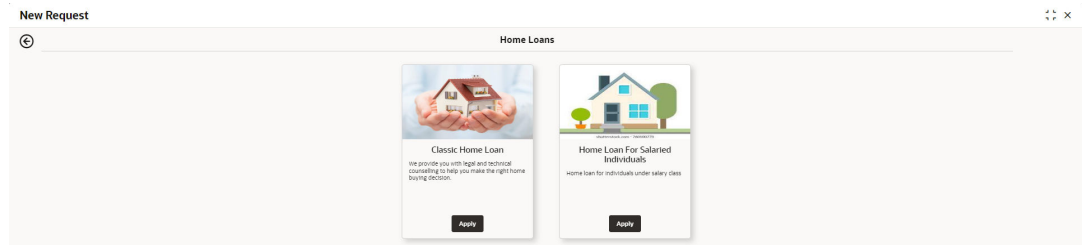
**Figure 1-22 New Request**



3. Select the product type.  
If **Loan Type** is selected as **Home Loan**, the **Home Loan** screen displays.

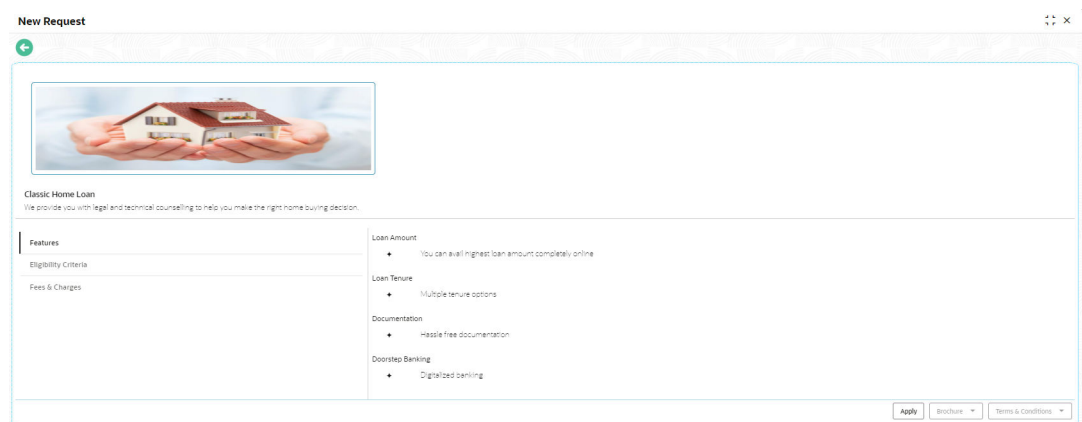
**Figure 1-23 Home Loan**

**Figure 1-24 Home Loan**



4. Select the specific business product.  
The **Home Loan with IPA Product Details** screen displays.

**Figure 1-25 Home Loans with IPA Product Details**



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

**Table 1-15 Home Loans with IPA Product Details – Field Description**

Field	Description
Product Image	Displays the product image.

**Table 1-15 (Cont.) Home Loans with IPA Product Details – Field Description**

Field	Description
<b>Business Product Name</b>	Displays the business product name.
<b>Product Description</b>	Displays a short description of the business product.
<b>Features</b>	Displays the various features updated for the business product. The system can display multiple statements for a feature name.
<b>Eligibility Criteria</b>	Displays the various eligibility criteria updated for the business product. The system can display multiple statements for eligibility name.
<b>Fees and Charges</b>	Displays the various Fees & Charges updated for the business product. The system can display multiple statements for fee and charges name.
<b>Apply Now</b>	It allows to initiate the origination process for the selected product with IPA.
<b>Brochure</b>	It allows to view or download the product brochure.
<b>Terms &amp; Conditions</b>	It allows to view or download the Terms & Condition document for the business product.

5. Click **Apply** to initiate the IPA application for the selected product with IPA.

## 1.3.2 IPA Initiation

This topic describes the information to initiate the application for the In-Principle Approval by capturing the required details.

IPA Initiation allows the bank user to initiate IPA request by capturing the required details.

The system automatically triggers the Initiate IPA request and generates an IPA Reference number. The three-panel screen displays the Application Numbers in the header, while the data segments for this stage are made available on the left-hand side widget. The central panel is where the user will be able to view or capture the details for the specific data segment.

- Click **Apply Now** from **Product Details** screen to initiate the new IPA Request.

The **IPA Initiation** process has the following reference data segments:

- [Applicants](#)  
This topic provides the systematic instructions to capture the customer-related information for the application.
- [Relationship](#)  
This topics describes the relationship details of parties that are involved in loan account opening application.
- [IPA Details](#)  
This topic provides the systematic instructions to capture the product or property-related information for the IPA application.
- [Financial Details](#)  
This topic provides the systematic instructions to capture the financial details of the applicant for IPA application.
- [Credit Rating Details](#)  
This topic provides the systematic instructions to view the information on the External Rating Agencies Rating / Scores for the Applicant.

- [Qualitative Scorecard](#)  
This topic provides the systematic instructions to capture the relevant evaluation details Applicant wise (if more than one applicant) and the scores are automatically displayed based on the Question / Answer configuration provided for this type of score card.
- [Assessment Details](#)  
This topic provides the systematic instructions to view the total weightage score of the Applicant or Applicants, in case of multiple Applicants in the IPA Initiation.
- [Summary](#)  
This topic provides the systematic instructions to view the tiles for all the data segments in the IPA Initiation Process.

### 1.3.2.1 Applicants

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

The **IPA Initiation** process starts with the **Applicants** data segment.

1. On **Home** screen, click **Retail Banking**.
2. Under **Retails Banking**, click **In-Principle Approval**. Under **In-Principle Approval**, click **New Request**.

The **New Request** screen displays.

3. Select the product type and select the product.
4. Click **Proceed**.

The **Applicant** screen displays.



Figure 1-26 Applicant

The screenshot displays the 'Applicant' form in a web application. The form is organized into several sections:

- Personal Details:** Includes fields for Title (Mr.), Last Name (Smith), Gender (Male), Resident Status (Citizen), Birth Place (Mumbai), Marital Status, Preferred Language (English), Remarks For Special Need, and Profession.
- Basic Details:** Includes First Name (John), Middle Name, Suffix, Date of Birth (March 6, 2000), Country Of Residence (India), Nationality (India), Customer Segment, Preferred Currency, and Relationship Manager ID.
- Signature:** Features an 'Add Signature' button.
- Address:** Includes an 'Add Address' button and a 'Communication Address' card showing 'Sector 12, Golden Park, Kerala, Kerala State, India' with 'View', 'Edit', and 'Delete' options.
- Contact Details:** Includes an 'Add Contact' button and a 'Mobile Phone' entry with 'Country (IN (+91))' and 'Mobile Number 9980387226'.
- Identification Details:** Includes an 'Add ID' button and a 'Military ID' card showing 'IDCard' with 'View', 'Edit', and 'Delete' options.
- Supporting Documents:** A section for uploading documents.
- Employment Details:** Includes an 'Add Employment Details' button and an 'OFSS' card showing 'Working Dates Since 2018-03-22' with 'View', 'Edit', and 'Delete' options.

At the top right, there are navigation icons for Application Info, Customer 360, Remarks, Documents, and Advises. The bottom right corner has 'Close' and 'Save' buttons.

5. Click **Save and Close** to save the data captured. The captured data is available in the **My Task** list for the user to continue later.
6. Click **Cancel** to terminate the application and the status of the application. Such applications cannot be revived later by the user.
7. Click **Upload Document** to fetch the customer information from the uploaded documents. The **Applicants - Upload Document** screen displays.

Figure 1-27 Applicant- Upload Document

8. 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 1-16 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 1-16 (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 1-16 (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 1-16 (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 1-16 (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 1-16 (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 1-16 (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 1-16 (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 1-28 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 1-29 Advance Search -Small Medium Business Products**

**Search Party**

Party ID  Business/Organization Name  Registration Number  Registration Date

Email  Customer Category

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 IndkelgwwdvwTb	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  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.

9. 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.
10. 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.
11. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take an action. The User cannot to proceed to the next data segment, without capturing the mandatory data.

### 1.3.2.2 Relationship

This topics describes the relationship details of parties that are involved in loan account opening application.

In this data segment you can add and view relationships of the customer. While onboarding a customer, adding the relationship details is beneficial to both customer and bank. Below are the available relationship types,

- Service Member - If related party is served in military services.
- Related to Insider – If related party is an insider

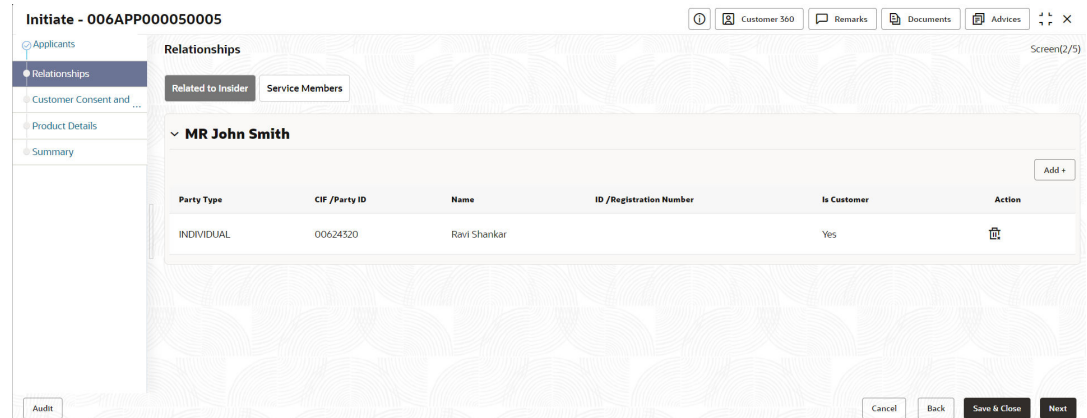
This data segment is applicable only for Individual type of customer.



**To add relationships of customers:**

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

The **Relationship** screen appears.

**Figure 1-30 Relationships**

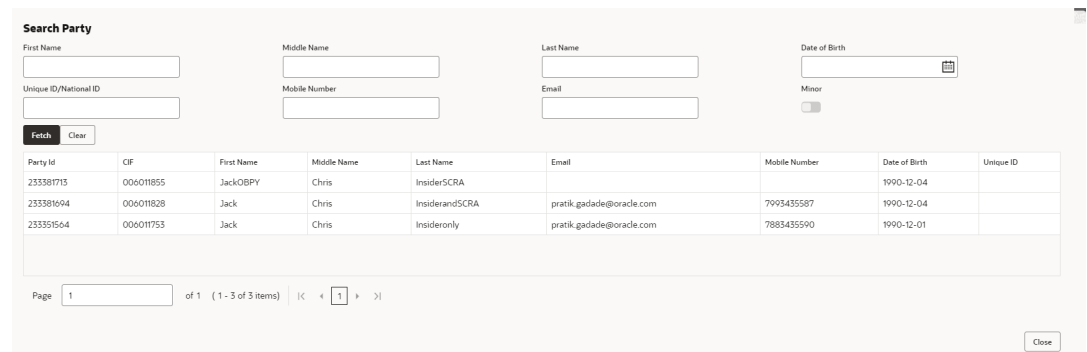


2. In the Relationships screen, select the appropriate relationship tab to add the details.
3. If the party is auto populated on the screen then click the party name to expand the section and add related party.
4. Click  to add the party. The **Add New<Relationship Type>** popup appears for entering the CIF or Party ID
5. In the **CIF/PARTY ID** field, enter the CIF or party ID and click **Next** to add the party. OR  
Click  to search party.

 **Note:**

An existing customer of the bank can be added as related party.

6. If you search for the party then **Search Party** screen appears.



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

**Table 1-17 Search Party – Individual**

Field	Description
<b>Individual</b>	Select if the party is individual.
<b>Non- Individual</b>	Select if the party is non-individual.
<b>First Name</b>	Specify the first name of the party.
<b>Middle Name</b>	Specify the middle name of the party.
<b>Last Name</b>	Specify the last name of the party.
<b>Date of Birth</b>	Specify the date of birth of the party.
<b>Unique ID / National ID</b>	Specify the unique identification number of the party.
<b>Mobile Number</b>	Specify mobile number of the party.
<b>Email</b>	Specify the email address of the party.
<b>Minor</b>	Specify to indicate if the party is minor.
<b>Fetch</b>	Click the button to fetch the details based on the entered search criteria.
<b>Clear</b>	Click the button to clear the entered details.
<b>Party ID</b>	Displays the party ID of the existing customer who is not onboarded.
<b>CIF</b>	Displays the CIF ID of the existing customer.
<b>First Name</b>	Displays the first name of the stakeholder.
<b>Middle Name</b>	Displays the middle name of the stakeholder.
<b>Last Name</b>	Displays the last name of the stakeholder.
<b>Email</b>	Displays the email ID of the existing customer.
<b>Mobile Number</b>	Displays the registered mobile number of the customer.
<b>Date of Birth</b>	Displays the date of birth of the customer.
<b>Unique ID</b>	Displays the unique ID of the customer.

**Table 1-18 Search Party – Non Individual**

Field	Description
<b>Non- Individual</b>	Select if the party is non-individual.
<b>Business /Organization Name</b>	Specify the business or organization name of the party.
<b>Registration Number</b>	Specify the registration number.
<b>Registration Date</b>	Displays the registration date.
<b>Fetch</b>	Click the button to fetch the details based on the entered search criteria.
<b>Clear</b>	Click the button to clear the entered details.
<b>Stakeholder Type</b>	Displays the type of the stakeholder.
<b>CIF</b>	Displays the CIF ID of the existing customer.
<b>Registration Number</b>	Displays the registration number.
<b>Business /Organization Name</b>	Displays the name of business or organization.
<b>Registration Date</b>	Displays the registration date.
<b>Party ID</b>	Displays the party ID of the existing customer who is not onboarded.
<b>Is Customer</b>	Displays whether the customer exist within the bank.

8. Double click on the record which you want to select.
9. If you enter the CIF or Party ID in the **CIF/PARTY ID** field and click **Next**, then the **Add New <Relationship type>** screen appears.

**Table 1-19 Add New <Relationship Type> – Field Description**

Field	Description
<b>Relationship</b>	Specify the relationship of the new added party with party involved in account opening application. The options are: <ul style="list-style-type: none"> <li>• Spouse</li> <li>• Father</li> <li>• Mother</li> <li>• Daughter</li> <li>• Guardian</li> <li>• Son</li> </ul> This field is not applicable for the <b>Related to Insider</b> .
<b>Preferred</b>	Specify to indicate the added party is preferred as guardian. It is mandatory to add one <b>Preferred</b> party This field is not applicable for the <b>Related to Insider</b> .
<b>Covered Under Armed Forces Benefits</b>	Specify to indicate the added party is covered under the armed forces benefits.
<b>Party Details section</b>	In this section you can view the details of the selected party. Below fields appears on the screen: <ul style="list-style-type: none"> <li>• Party Image</li> <li>• Party Name</li> <li>• Type</li> <li>• Date of Birth</li> <li>• Gender</li> <li>• ID Type</li> <li>• Unique ID</li> <li>• Citizenship</li> </ul>

- Click **Add** to add as a customer. You can view the selected customer in the tabular format.

**Table 1-20 Relationship**

Field	Description
<b>Party Type</b>	Displays the party type.
<b>CIF/ Party ID</b>	Displays the unique identification number. For an existing customer, the CIF number is displayed. For an existing non customer, the Party ID is displayed.
<b>Name</b>	Displays the name of the customer.
<b>ID/ Registration Number</b>	Displays the ID or registration number of the added customer.
<b>Is Customer</b>	Displays whether the added party is an existing customer within the bank.
<b>Action</b>	Click delete icon the added ID 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.

### 1.3.2.3 IPA Details

This topic provides the systematic instructions to capture the product or property-related information for the IPA application.

The IPA Details data segment allows capturing the product and property-related information for the IPA application.

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

If **Product Type** is selected as **Home Loan** with IPA, the **IPA Details - Home Loan** screen displays.

**Figure 1-31 IPA Details**

The screenshot shows the 'IPA Details' form for a 'Home Loan' application. The form is divided into several sections:

- Account Information:** Account Type (Home Loan), Business Product Name (Classic Home Loan), Account Branch (006).
- Property Information:** Property Location State (India), Property Location City (Mumbai), Builder Name (abc).
- Loan Information:** Loan Tenure (10), Purpose of Loan (Buy a New Home), Purpose Description (Buy), Application Date (March 30, 2018).
- Financial Information:** Currency (INR), Estimated Cost (800,000.00), Customer Contribution (20,000.00), Requested Loan Amount (780,000.00).

The form also includes a navigation sidebar on the left and a toolbar at the bottom with buttons for 'Audit', 'Cancel', 'Back', 'Save and Close', and 'Next'.

- 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 1-21 IPA Details – Field Description**

Field	Description
<b>Account Type</b>	Displays the account type based on the product selected in the In-Principle Approval.
<b>Business Product Name</b>	Displays the business product name based on the product selected in the In-Principle Approval.
<b>Product Image</b>	Displays the business product image.
<b>Product Description</b>	Displays the short description captured for the product in the Business Product configuration.
<b>Account Branch</b>	Select the Account Branch from the drop-down list.
<b>Property Type</b>	Select the type of property from the drop-down list. The options are <ul style="list-style-type: none"> <li>• <b>Independent House</b></li> <li>• <b>Villa</b></li> <li>• <b>Apartment</b></li> <li>• <b>Others</b></li> </ul>
<b>Property Location State</b>	Specify the state where the property is located.
<b>Property Location City</b>	Specify the city where the property is located.
<b>Have you shortlisted the property?</b>	Select whether the property have been shortlisted or not. The options are <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>
<b>Builder Name</b>	Specify the name of the Builder
<b>Loan Tenure</b>	Select the loan tenure in year, months and days. The system will validate the minimum and maximum tenure for the selected currency.
<b>Currency</b>	Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory.
<b>Purpose of Loan</b>	Specify the loan purpose.
<b>Purpose Description</b>	Specify the describe the purpose of borrowing loan.
<b>Estimated Cost</b>	Specify the estimated cost for the Home Project or Vehicle.
<b>Customer Contribution</b>	Specify the margin amount contributed by the customer. Customer Contribution can be zero also.
<b>Requested Loan Amount</b>	Displays the requested loan amount. Request Loan Amount = Estimated Cost - Customer Contribution
<b>Application Date</b>	Select the application date from the calendar list.
<b>First Home Buyer</b>	Select to indicate whether the applicant is first home buyer.
<b>IPA Details (Vehicle Loan)</b>	<b>Below fields appears if user applies for Vehicle Loans.</b>



**Table 1-21 (Cont.) IPA Details – Field Description**

Field	Description
<b>Vehicle Category</b>	Select the category of the Vehicle. The options are <ul style="list-style-type: none"> <li>• <b>Two-Wheeler</b></li> <li>• <b>Three-Wheeler</b></li> <li>• <b>Four-Wheeler</b></li> </ul> This field is mandatory.
<b>Make</b>	Select the manufacturer name.
<b>Model</b>	Specify the Vehicle model.

### 1.3.2.4 Financial Details

This topic provides the systematic instructions to capture the financial details of the applicant for IPA application.

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

The **Financial Details** screen displays.

**Figure 1-32 Financial Details - Individual**

2. Specify the details based on the addition. For more information on fields, refer to the field description table below.



**Table 1-22 Financial Details: Individual – Field Description**

Field	Description
<b>&lt;Applicant Name&gt;</b>	Displays the applicant name as captured in the <b>Applicant</b> data segment.
<b>Income and Expenses</b>	In this tab you can capture the income and expenses of the applicant. In case on existing applicant you can view already added income and expense in tabular format. Click <b>Add Income</b> or <b>Add Expenses</b> button to add respective records.



Table 1-22 (Cont.) Financial Details: Individual – Field Description

Field	Description
<b>Income Type</b>	<p>Select the type of income to specify the amount.</p> <ul style="list-style-type: none"> <li>• <b>Salary</b></li> <li>• <b>Agriculture</b></li> <li>• <b>Business</b></li> <li>• <b>Investment Income</b></li> <li>• <b>Interest Amount</b></li> <li>• <b>Pension</b></li> <li>• <b>Bonus</b></li> <li>• <b>Rentals</b></li> <li>• <b>Cash Gifts</b></li> <li>• <b>Other Income</b></li> </ul> <p>The options in the list appears based on the entity code configuration</p>
<b>Expenses Type</b>	<p>Select the type of expenses to specify the amount.</p> <ul style="list-style-type: none"> <li>• <b>Household</b></li> <li>• <b>Medical</b></li> <li>• <b>Education</b></li> <li>• <b>Vehicle</b></li> <li>• <b>Fuel</b></li> <li>• <b>Rentals</b></li> <li>• <b>Other Expenses</b></li> <li>• <b>Loan Payments</b></li> <li>• <b>Utility Payments</b></li> <li>• <b>Insurance Payments</b></li> <li>• <b>Credit Card Payments</b></li> </ul> <p>The options in the list appears based on the entity code configuration.</p>
<b>Frequency</b>	<p>Select the frequency for the selected income type.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Daily</b></li> <li>• <b>Weekly</b></li> <li>• <b>Bi-Weekly</b></li> <li>• <b>Monthly</b></li> <li>• <b>Quarterly</b></li> <li>• <b>Half-Yearly</b></li> <li>• <b>Yearly</b></li> </ul>
<b>Currency</b>	<p>Select the currency of the selected type. The currencies that are paired with product appears for selection.</p>
<b>Amount</b>	<p>Specify the amount for the selected type.</p>
<b>Monthly Amount (&lt;Account Currency&gt;)</b>	<p>Displays the monthly amount of the selected type.</p> <p>The system evaluates and converts the amount which is entered in the <b>Amount</b> field with the <b>Currency</b> which is selected in the <b>Account Details</b> data segment.</p>

**Table 1-22 (Cont.) Financial Details: Individual – Field Description**

Field	Description
<b>Action</b>	<p>Select the action to perform on added record.</p> <ul style="list-style-type: none"> <li>• <b>Figure 1-33 Edit</b></li> </ul>  <p>- Click to edit the record.</p> <ul style="list-style-type: none"> <li>• <b>Figure 1-34 Delete</b></li> </ul>  <p>- Click to delete the record.</p>
<b>Total Income</b>	Displays the total income of all the added income type along with the selected account currency.
<b>Total Expenses</b>	Displays the total expenses of all the added expenses type along with the selected account currency.
<b>Net Monthly Income</b>	Displays the total monthly income over expenses. This amount is calculated as Net Monthly Income = Total Income - Total Expense
<p><b>Asset and Liabilities</b> In this tab you can capture the income and expenses of the applicant. In case on existing applicant you can view already added income and expense in tabular format. Click <b>Add Asset</b> or <b>Add Liabilities</b> button to add respective records.</p>	
<b>Liabilities</b>	<p>Select the type of liability to specify the amount.</p> <ul style="list-style-type: none"> <li>• <b>Property Loan</b></li> <li>• <b>Vehicle Loans</b></li> <li>• <b>Personal Loans</b></li> <li>• <b>Credit Card outstanding</b></li> <li>• <b>Overdrafts</b></li> <li>• <b>Other Liability</b></li> <li>• <b>Home Loan</b></li> <li>• <b>Education Loan</b></li> </ul> <p>The fields appears in this sections are based on the configuration.</p>
<b>Asset</b>	<p>Select the type of asset to specify the amount.</p> <ul style="list-style-type: none"> <li>• <b>House</b></li> <li>• <b>Deposit</b></li> <li>• <b>Vehicle</b></li> <li>• <b>Other</b></li> </ul> <p>The fields appears in this sections are based on the configuration.</p>
<b>Currency</b>	Select the currency of the selected type. The currencies that are paired with product appears for selection.
<b>Amount</b>	Specify the amount for the selected type.
<b>Amount (&lt;Account Currency&gt;)</b>	Displays the monthly amount of the selected type. The system evaluates and converts the amount which is entered in the <b>Amount</b> field with the <b>Currency</b> which is selected in the <b>Account Details</b> data segment.

**Table 1-22 (Cont.) Financial Details: Individual – Field Description**

Field	Description
<b>Action</b>	<p>Select the action to perform on added record.</p> <ul style="list-style-type: none"> <li>• <b>Figure 1-35 Edit</b></li> </ul>  <p>- Click to edit the record.</p> <ul style="list-style-type: none"> <li>• <b>Figure 1-36 Delete</b></li> </ul>  <p>- Click to delete the record.</p>
<b>Total Asset</b>	Displays the total asset of all the added asset type along with the selected account currency.
<b>Total Liability</b>	Displays the total liability of all the added liability type along with the selected account currency.

### 1.3.2.5 Credit Rating Details

This topic provides the systematic instructions to view the information on the External Rating Agencies Rating / Scores for the Applicant.

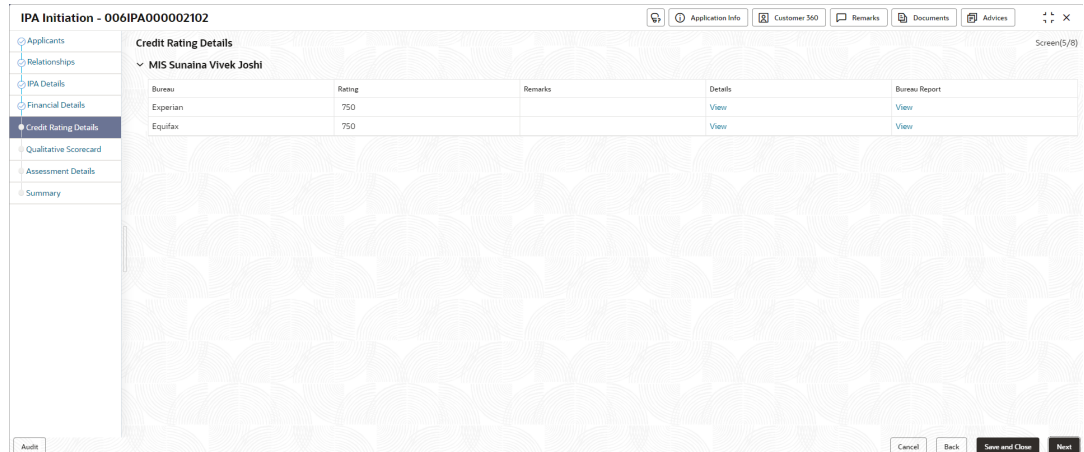
**Credit Rating Details** data segment will provide the information on the External Rating Agencies Rating / Scores for the Applicant. If the applicants are more than one, accordingly the information against each applicant / borrower will be provided. The interface with external rating agencies will be provided.

Oracle Banking Origination is now integrated with Bureau Integration Service to fetch the details of the Rating for the given applicant(s). The Bank will have an option to use this integration service or use the manual process of entering the Bureau score in the Credit Rating DS.

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

The **Credit Rating Details** screen displays.

**Figure 1-37 Credit Rating Details**



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

**Table 1-23 Credit Rating Details – Field Description**

Field	Description
<Customer Name along with image>	Displays the customer name along with image.
Agency Name	Displays the configured agency.
Ratings	Displays the ratings. The system populates the credit rating score from the Bureau Integration Service.
Remarks	Specify the remarks.

- Click **View More** to view the additional Credit Bureau details.  
The **Additional Credit Bureau Details** screen is displayed.

**Figure 1-38 Additional Credit Bureau Details**

Institution Name	Account Number	Account Type	Loan Amount	Outstanding Balance	Account Opening Date	Installment Amount	Delinquency Bucket	Delinquency Amount
FIRST FEDERAL SAVINGS	0019888010777	Loan	100000	86820	2020-01-07	2162	NIL	NIL
HSBC/CARSN	001901000999	Overdraft	22000	0	2019-06-07	0	NIL	NIL

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

**Table 1-24 Additional Credit Bureau Details – Field Description**

Field	Description
<b>Institution Name</b>	Displays the institution name.
<b>Account Number</b>	Displays the account number of the applicant.
<b>Account Type</b>	Displays the account type.
<b>Loan Amount</b>	Displays the overdraft amount.
<b>Outstanding Balance</b>	Displays the outstanding balance.
<b>Account Opening Date</b>	Displays the account opening date.
<b>Installment Amount</b>	Displays the installment amount.
<b>Delinquency Bucket</b>	Displays the delinquency bucket.
<b>Delinquency Amount</b>	Displays the delinquency amount.

 **Note:**

Oracle Banking Origination has been integrated with Bureau Integration Service which will make a call to the Credit Bureau to get Credit Rating Score and additional details.

5. Click **View Bureau Report** to view and download the bureau report from the external agency.
6. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take an action. The User cannot to proceed to the next data segment, without capturing the mandatory data.

### 1.3.2.6 Qualitative Scorecard

This topic provides the systematic instructions to capture the relevant evaluation details Applicant wise (if more than one applicant) and the scores are automatically displayed based on the Question / Answer configuration provided for this type of score card.

The **Qualitative Scorecard** screen enables the user to capture the relevant evaluation details Applicant wise (if more than one applicant) and the scores are automatically displayed based on the Question / Answer configuration provided for this type of score card.

The relevant qualitative score card ID is attached to the Current Account Business Product and thereby the Current Account inherits the score card attributes for evaluation.

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

The **Qualitative Scorecard** screen displays.

**Figure 1-39 Qualitative Scorecard**

2. Specify the fields on **Qualitative Scorecard** screen.

 **Note:**

The fields, which mentioned as Required, are mandatory.

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

**Table 1-25 Qualitative Scorecard – Field Description**

Field	Description
<b>Applicant Name</b>	Displays the name of the applicant.
<b>Questionnaire Code</b>	Displays the Questionnaire code.
<b>Questionnaire Description</b>	Displays the description of the Questionnaire code.
<b>Question</b>	Displays the question configured for the Questionnaire code.
<b>Suggested</b>	Display the answers that are mapped. This responses are suggested based on the applicant's documents that are uploaded and sent to Large Language Model (LLM).
<b>Answer</b>	Select the answer from the drop-down values available. The answers are populated based on the Answers configured in the Questionnaire code.

### 1.3.2.7 Assessment Details

This topic provides the systematic instructions to view the total weightage score of the Applicant or Applicants, in case of multiple Applicants in the IPA Initiation.

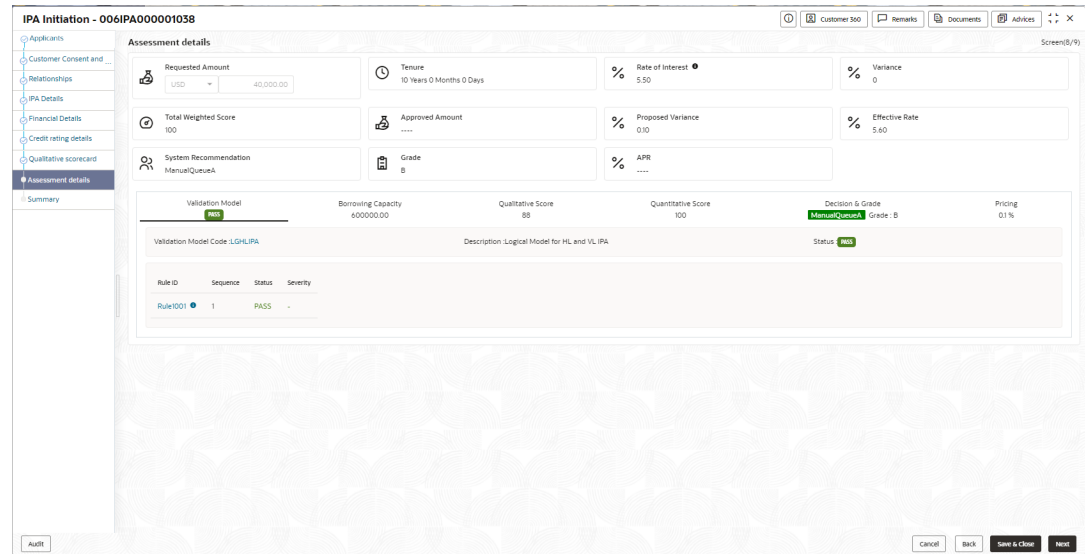
The **Assessment Details** Data Segment displays the total weightage score of the Applicant or Applicants, in case of multiple Applicants in the IPA Initiation. The **Assessment Details** screen enables the user to understand the evaluation and provide the system recommendation based on the following parameters:

- Validation Model
- Borrowing Capacity
- Qualitative Score

- Quantitative Score
  - Decision and Grade
  - Pricing
1. Click **Next** in **Qualitative Scorecard** screen to proceed with the next data segment, after successfully capturing the data.

The **Assessment Details – Validation Model** screen displays.

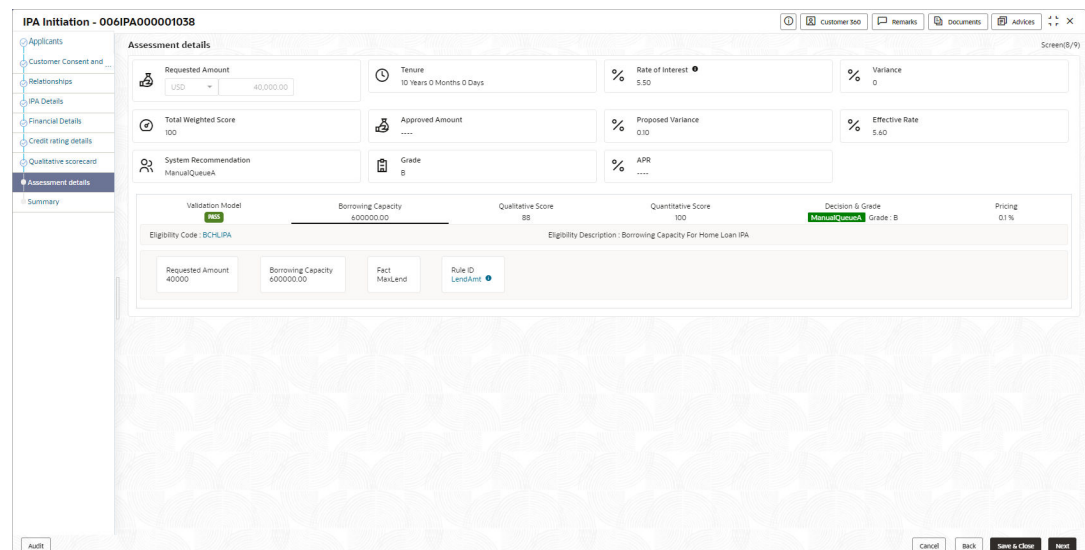
**Figure 1-40 Assessment Details – Validation Model**



2. Click **Borrowing Capacity** tab under **Assessment Details** screen to view the borrowing capacity of the applicant.

The **Assessment Details – Borrowing Capacity** screen displays.

**Figure 1-41 Assessment Details – Borrowing Capacity**

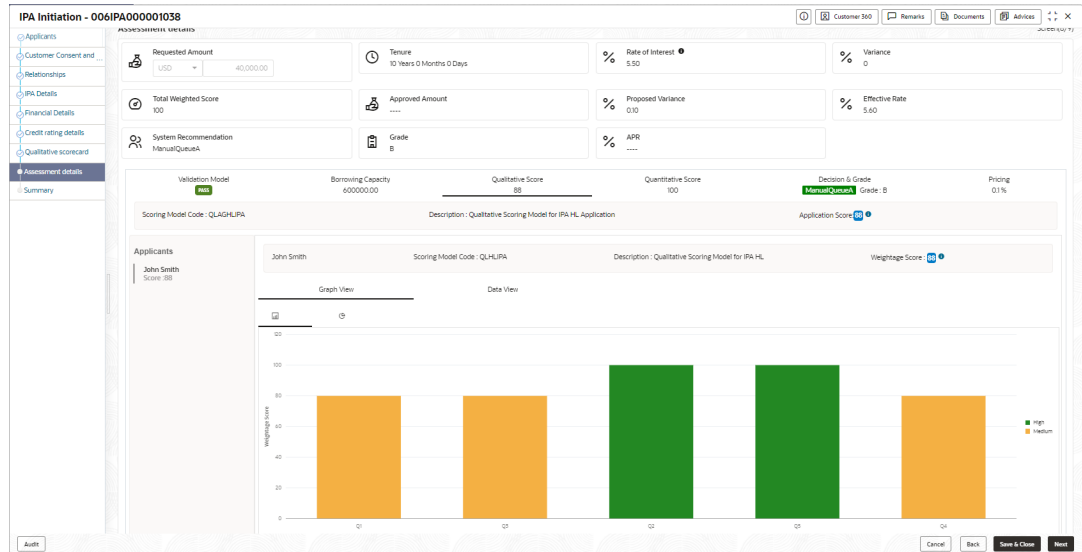




- Click **Qualitative Score** tab under **Assessment Details** screen to view the qualitative score for the applicant.

The **Assessment Details – Qualitative Score – Graph View** screen displays.

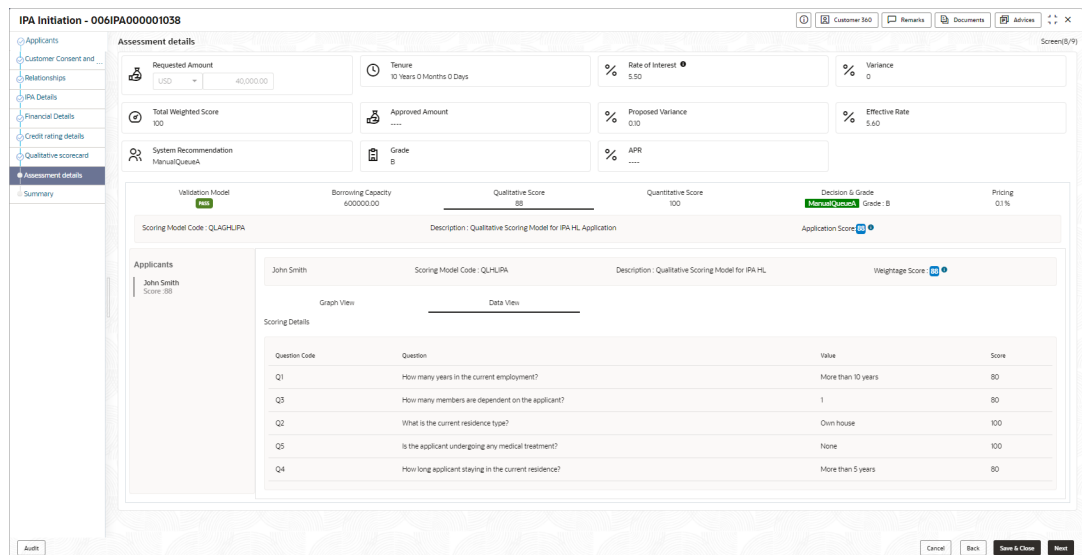
**Figure 1-42 Assessment Details – Qualitative Score – Graph View**



- Click **Data View** tab under **Qualitative Score** screen to view the qualitative scoring data of the applicant.

The **Assessment Details – Qualitative Score – Data View** screen displays.

**Figure 1-43 Assessment Details – Qualitative Score – Data View**



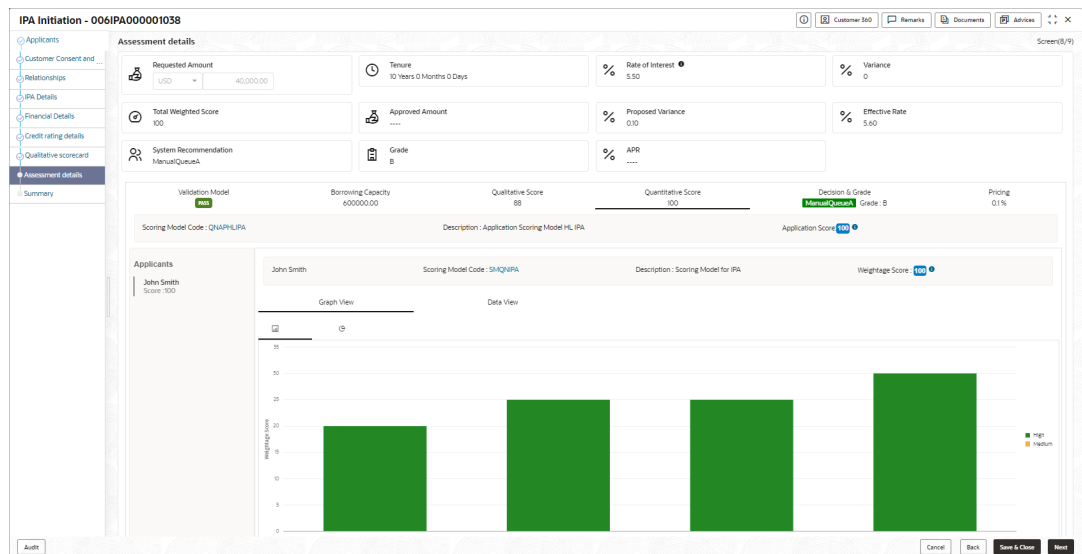
**Note:**

For multi borrower applications, the user can view the Qualitative details of individual borrowers by clicking on each borrower's name.

- Click **Quantitative Score** tab under **Assessment Details** screen to view the quantitative score for the application.

The **Assessment Details – Quantitative Score – Graph View** screen displays.

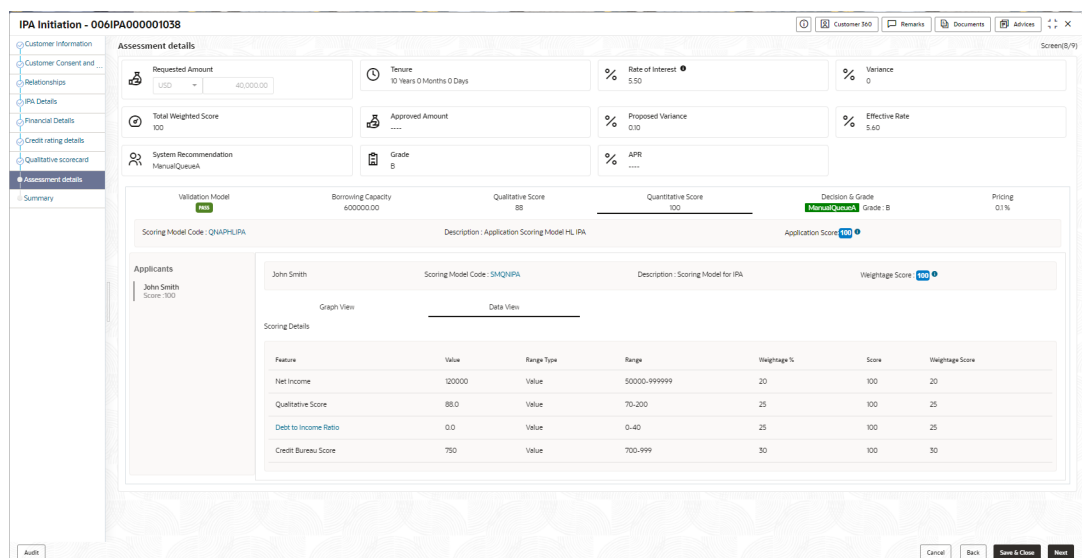
**Figure 1-44 Assessment Details – Quantitative Score – Graph View**



- Click **Data View** tab under **Quantitative Score** screen to view the quantitative scoring data of the applicant.

The **Assessment Details – Quantitative Score – Data View** screen displays.

**Figure 1-45 Assessment Details – Quantitative Score – Data View**



**Note:**

For multi borrower applications, the user can view the Quantitative details of individual borrowers by clicking on each borrower's name.

7. Click Decision and Grade tab under Assessment Details screen to view the decision and grade for the application.

The **Assessment Details – Decision and Grade** screen displays.

**Figure 1-46 Assessment Details – Decision & Grade**

The screenshot displays the 'Assessment details' screen for 'IPA Initiation - 006IPA000001038'. The interface includes a sidebar with navigation options like 'Applicants', 'Customer Consent and...', 'Relationships', 'IPA Details', 'Financial Details', 'Credit rating details', 'Qualitative scorecard', and 'Assessment details'. The main content area shows a grid of assessment metrics:

- Requested Amount:** USD 40,000.00
- Tenure:** 10 Years 0 Months 0 Days
- Rate of Interest:** 5.50%
- Variance:** 0
- Total Weighted Score:** 100
- Approved Amount:** ----
- Proposed Variance:** 0.00
- Effective Rate:** 5.60%
- System Recommendation:** ManualQueueA
- Grade:** B
- APR:** ----

Below these metrics, there is a table for 'Decision & Grade' with the following data:

Validation Model	Borrowing Capacity	Qualitative Score	Quantitative Score	Decision & Grade	Pricing
Model Code: DMHLIPA	600000.00	88	100	ManualQueueA Grade: B	0.1%
Model Description: Decision Mitik Home Loan IPA					
Decision					
Qualitative Score	Qualitative Score Range		Decision		
88.0	70-90		ManualQueueA		
Grade					
Qualitative Score	Qualitative Score Range		Grade		
88.0	70-90		B		

8. Click Pricing tab under Assessment Details screen to view the pricing for the application. The **Assessment Details – Pricing** screen displays.

**Figure 1-47 Assessment Details – Pricing**

The screenshot displays the 'Assessment details' screen for 'IPA Initiation - 006IPA000001038', showing the 'Pricing' tab. The interface is similar to Figure 1-46, but the 'Decision & Grade' table is updated with pricing information:

Validation Model	Borrowing Capacity	Qualitative Score	Quantitative Score	Decision & Grade	Pricing
Pricing Model Code: PRHMLN01	600000.00	88	100	ManualQueueA Grade: B	0.1%
Model Description: PRHMLN01					
Rate Type: Flat					
Rate Percentage: 0%					

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

**Table 1-26 Assessment Details – Field Description**

Field	Description
<b>Requested Amount</b>	Specify the requested overdraft amount.
<b>Tenure</b>	Displays the tenure.
<b>Base Rate</b>	Displays the interest rate without including margin/variance.
<b>i</b>	Displays the rate type.
<b>Margin</b>	Displays the customer margin in percentage. This field displays if the <b>Rate Type</b> is selected as <b>Floating</b> .
<b>Variance</b>	Displays the variance in percentage. This field displays if the <b>Rate Type</b> is selected as <b>Fixed</b> .
<b>Total Weightage Score</b>	Displays the total weightage score.
<b>Approved Amount</b>	.Displays the approved loan amount. If the <b>System Recommendation</b> is <b>Approved</b> . This field appears blank if the <b>System Recommendation</b> is <b>Manual</b> and <b>Rejected</b> .
<b>Proposed Margin</b>	Displays the margin proposed by Decision service in percentage. This field displays if the <b>Rate Type</b> is selected as <b>Floating</b> .
<b>Proposed Variance</b>	Displays the variance proposed by Decision service in percentage. This field displays if the <b>Rate Type</b> is selected as <b>Fixed</b> .
<b>Effective Rate</b>	Displays the effective rate of interest.
<b>System Recommendation</b>	Displays the system recommendations. The available options are: <ul style="list-style-type: none"> <li>• <b>Approved</b></li> <li>• <b>Manual</b></li> <li>• <b>Rejected</b></li> </ul>
<b>Grade</b>	Displays the grade of the applicant.
<b>APR</b>	Displays the annual percentage rate value
<b>Validation Model</b>	<b>Displays the field details related to Validation Model.</b>
<b>Validation Model Code</b>	Displays the validation model code configured for the product.
<b>Description</b>	Displays the description of the configured validation model.
<b>Status</b>	Displays the overall status of the validation model.
<b>Rule ID</b>	Displays the Rule ID configured in the validation model.
<b>Sequence</b>	Displays the sequence of the configured rules.
<b>Status</b>	Displays the status of the configured rule.
<b>Borrowing Capacity</b>	<b>Displays the field details related to Borrowing Capacity.</b>
<b>Eligibility Code</b>	Displays the unique eligibility code configured for the product.
<b>Eligibility Description</b>	Displays the description of the configured eligibility.
<b>Requested Amount</b>	Displays the requested card limit. If the calculated Borrowing Capacity is more than the Requested Amount, then Approved Amount is stamped to Requested Amount.
<b>Borrowing Capacity</b>	Displays the calculated borrowing capacity of the applicant.
<b>Fact</b>	Displays the fact configured in the eligibility code.
<b>Rule ID</b>	Displays the rule configured in the eligibility code.

**Table 1-26 (Cont.) Assessment Details – Field Description**

<b>Field</b>	<b>Description</b>
<b>Qualitative Score</b>	<b>Displays the field details related to Qualitative Score.</b>
<b>Scoring Model Code</b>	Displays the scoring model code configured for the product.
<b>Description</b>	Displays the description of the scoring model.
<b>Weightage Score</b>	Displays the overall weightage score for the applicant(s). The weightage score also displays in the respective applicant's tab in case of the multiple applicants.
<b>Qualitative Score - Scoring Details</b>	<b>Displays the scoring details related to Qualitative Score.</b>
<b>Question Code</b>	Displays the question code configured for Qualitative Scoring Model.
<b>Question</b>	Displays the question configured in question code.
<b>Value</b>	Displays the answers provided by the applicant.
<b>Score</b>	Displays the calculated score based on the answers.
<b>Quantitative Score</b>	<b>Displays the field details related to Quantitative Score.</b>
<b>Scoring Model Code</b>	Displays the scoring model code configured for the product.
<b>Description</b>	Displays the description of the scoring model.
<b>Weightage Score</b>	Displays the overall weightage score for the applicant(s). The weightage score also displays in the respective applicant's tab in case of the multiple applicants.
<b>Quantitative Score - Scoring Details</b>	<b>Displays the scoring details related to Quantitative Score.</b>
<b>Feature</b>	Displays the feature configured in the Quantitative Scoring Model.
<b>Value</b>	Displays the value of the application for the configured feature.
<b>Range Type</b>	Displays the range type configured in the Quantitative Scoring Model.
<b>Range</b>	Displays the range for the value of the application.
<b>Weightage %</b>	Displays the weightage percentage configured for the feature.
<b>Score</b>	Displays the score configured for the range.
<b>Weightage Score</b>	Displays the calculated weightage for each feature.
<b>Decision and Grade</b>	<b>Displays the field details related to Decision and Grade.</b>
<b>Model Code</b>	Displays the model code configured for the product.
<b>Model Description</b>	Displays the description of the model code.
<b>Decision</b>	Displays the recommended decision for the application.
<b>Grade</b>	Displays the recommended grade for the application
<b>Decision and Grade – Decision</b>	<b>Displays the field details related to Decision.</b>
<b>Quantitative Score</b>	Displays the overall quantitative score of the application.
<b>Quantitative Score Range</b>	Displays the range for the quantitative score.
<b>Decision</b>	Displays the decision configured for the quantitative score.
<b>Decision and Grade – Grade</b>	<b>Displays the field details related to Grade.</b>
<b>Quantitative Score</b>	Displays the overall quantitative score of the application.
<b>Quantitative Score Range</b>	Displays the range for the quantitative score.
<b>Grade</b>	Displays the grade configured for the quantitative score.
<b>Pricing</b>	<b>Displays the field details related to Pricing.</b>
<b>Pricing Model Code</b>	Displays the pricing model code configured for the product.
<b>Model Description</b>	Displays the description of the pricing model code.
<b>Rate Type</b>	Displays the rate type.

**Table 1-26 (Cont.) Assessment Details – Field Description**

Field	Description
Rate Percentage	Displays the rate percentage.
Loan Amount	Displays the loan amount.
Loan Tenure	Displays the loan tenure.
Loan Amount Range	Displays the range for the loan amount.
Loan Tenure Range	Displays the range for the loan tenure.
Rate %	Displays the rate of interest configured for the range.

 **Note:**

Based on the range of qualitative and quantitative scores, the system provides a suggestive recommendation and the overdraft amount which can be sanctioned.

### 1.3.2.8 Summary

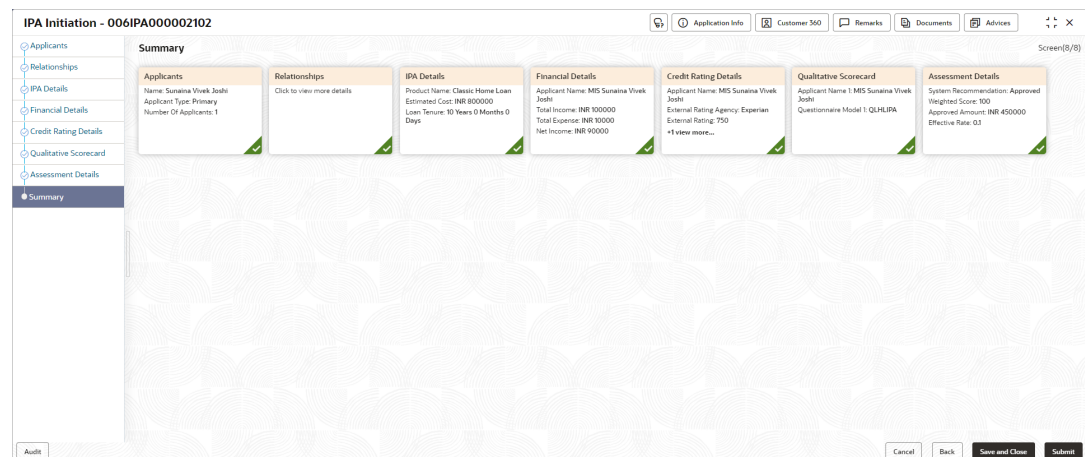
This topic provides the systematic instructions to view the tiles for all the data segments in the IPA Initiation Process.

The Summary displays the tiles for all the data segments in the IPA Initiation Process. The tiles display the important details captured in the specified data segment.

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

The **Summary - IPA Initiation** screen displays.

**Figure 1-48 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 1-27 Summary - IPA Initiation – Field Description**

Data Segment	Description
<b>Customer Information</b>	Displays the customer information details.
<b>IPA Details</b>	Displays the IPA details.
<b>Customer Consent and Preference</b>	Displays the customer consent and preference details.
<b>Relationship</b>	Displays the relationship details.
<b>Financial Details</b>	Displays the financial details.
<b>Credit Rating Details</b>	Displays the credit rating details.
<b>Qualitative Scorecard</b>	Displays the qualitative scorecard details.
<b>Assessment Details</b>	Displays the assessment details.

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

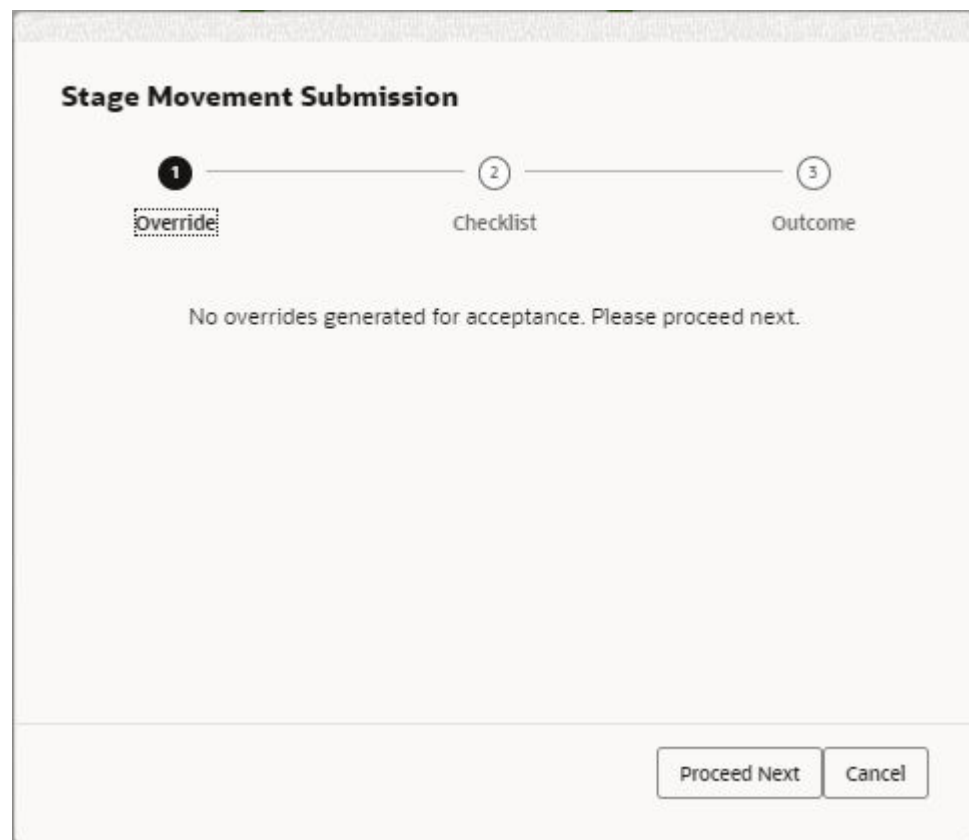
**Application De-Dupe:**

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 the 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.

The **Stage Movement Submission - Override** screen displays.

**Figure 1-49 Overrides**



The **Overrides** are basically warnings that are raised during the business validations. The 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.

3. Click **Proceed Next**.

The **Stage Movement Submission - Checklist** screen displays.

**Figure 1-50 Checklist**

**Stage Movement Submission**

1 — 2 — 3  
Override Checklist Outcome

**Checklist**

Verify that the name on the application is as per the document provided.

Save & Proceed Cancel

The **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 check-box to accept the checklist.
5. Click **Save and Proceed**.

The **Stage Movement Submission - Outcome** screen displays.



**Figure 1-51 Outcome**

**Stage Movement Submission**

1 — 2 — 3  
Override Checklist Outcome

Select an Outcome  
Proceed

Remarks

Submit Cancel

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

6. Click **Submit**.

The **Confirmation** screen displays.

**Figure 1-52 Confirmation**

Application(s) Initiated Successfully

Application Reference Number - 006APP00054085

Account Type Savings Account	Business Product Name Savings Account US	Process Reference Number 006SAVIUS0014367
---------------------------------	---	--

Close Go to Free Task

On successful submission, the above pop-up displays and displays the next stage in which the application has moved. The **Application Reference Number** and the **Process Reference Number** is displayed. If the user has access to the next stage, the user can view the Application number and take action on it.

The system generates the advice on submission of the IPA initiation stage.

Post this, the origination of the life cycle of the individual product is triggered. All the child **Process Reference Number** are linked to the **Parent Application Reference Number** and can be queried by the **Application Reference Number** itself.

7. Click **Go to Free Task**.

The **Free Tasks** screen displays.

If the user has access to the next stage, the user can view the Application number and take action on it.

## 1.3.3 IPA Approval

This topic describes the information to assess and approve the IPA application.

The **IPA Approval** stage has the following reference data segments:

- [Assessment Summary](#)  
This topic provides the systematic instructions to view the assessment summary of the IPA application.
- [IPA Approval Details](#)  
This topic provides the systematic instructions to view the IPA details and approve the IPA application.
- [Summary](#)  
This topic provides the systematic instructions to view the tiles for all the data segments in the IPA Approval Process.

### 1.3.3.1 Assessment Summary

This topic provides the systematic instructions to view the assessment summary of the IPA application.

Assessment Summary is the first data segment of IPA Approval stage. The user can acquire the application from FREE TASK.

1. Click **Acquire and Edit** in the **Free Tasks** screen for the application for which Account Approval stage has to be acted upon.

The **Assessment Summary** screen displays.

Figure 1-53 Assessment Summary

- Specify the fields on **Assessment Summary** screen.

**Note:**




The fields, which mentioned as Required, are mandatory.

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

Table 1-28 Assessment Summary – Field Description

Field	Description
<b>Requested Amount</b>	Displays the requested loan amount.
<b>Tenure</b>	Displays the loan tenure.
<b>Rate of Interest</b>	Displays the IPA rate of interest.
<b>Margin</b>	Displays the approved margin.  <div style="border: 1px solid #ccc; padding: 5px; background-color: #e6f2ff;"> <p> <b>Note:</b> This field displays if the <b>Rate Type</b> is selected as <b>Floating</b>.</p> </div>

Table 1-28 (Cont.) Assessment Summary – Field Description

Field	Description
<b>Variance</b>	Displays the approved variance.   <b>Note:</b> This field displays if the <b>Rate Type</b> is selected as <b>Fixed</b> .
<b>Total Weightage Score</b>	Displays the total weightage score.
<b>Approved Amount</b>	Displays the approved loan amount.
<b>Proposed Margin</b>	Displays the proposed margin from Decision Service.   <b>Note:</b> This field displays if the <b>Rate Type</b> is selected as <b>Floating</b> .
<b>Proposed Variance</b>	Displays the proposed variance from Decision Service.   <b>Note:</b> This field displays if the <b>Rate Type</b> is selected as <b>Fixed</b> .
<b>Effective Rate</b>	Displays the effective rate of interest.
<b>Grade</b>	Displays the grade of the applicant.
<b>System Recommendation</b>	Displays the system recommendations.
<b>Grade</b>	Displays the grade of the applicant.
<b>Manual Decision</b>	Displays the manual decision.

- Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate for 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.

### 1.3.3.2 IPA Approval Details

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

- Click **Next** in the **Assessment Summary** screen to proceed with the next data segment, after successfully capturing the data.

The **IPA Approval Details** screen displays.

Figure 1-54 IPA Approval Details

**Note:**

The fields, which mentioned as Required, are mandatory.

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

Table 1-29 IPA Approval Details – Field Description

Field	Description
<b>Approved Amount</b>	Displays the approved IPA loan amount.
<b>Tenure of Loan</b>	Displays the loan tenure.
<b>Rate of Interest</b>	Displays the IPA rate of interest.
<b>Purpose of Loan</b>	Displays the purpose of loan.
<b>Date of Issue</b>	Displays the date of issue.
<b>Validity Period</b>	Displays the validity period.
<b>Date of Expiry</b>	Displays the expiry date.
<b>User Recommendation</b>	Specify the User recommendation. The 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.
<b>Date of Approval</b>	Displays the IPA approval date.

2. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate for 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.

### 1.3.3.3 Summary

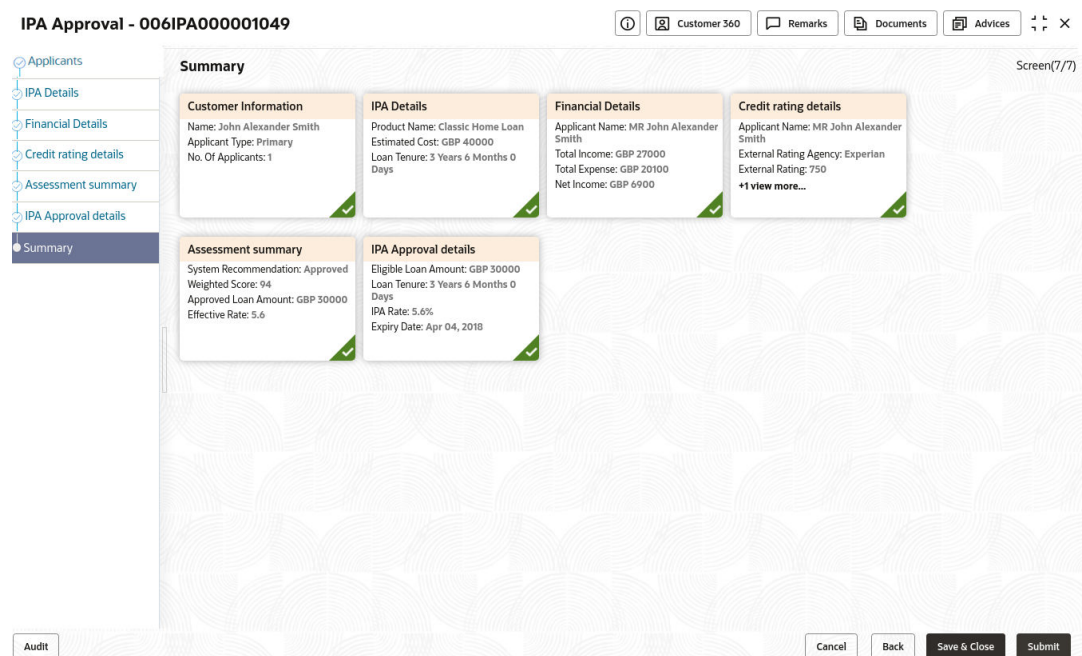
This topic provides the systematic instructions to view the tiles for all the data segments in the IPA Approval Process.

The Summary displays the tiles for all the data segments in the IPA Approval Process. The tiles display the important details captured in the specified data segment.

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

The **Summary - IPA Approval** screen displays.

**Figure 1-55 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 1-30 Summary - IPA Approval – Field Description**

Data Segment	Description
<b>Assessment Summary</b>	Displays the assessment summary details.
<b>IPA Approval Details</b>	Displays the IPA Approval details.

2. Click **Submit** to reach the OUTCOME, where the overrides, checklist, and documents for this stage can be validated or verified.

The **Overrides** are basically warnings that are raised during the business validations. The 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.

3. Click **Proceed Next**.

The **Stage Movement Submission - Checklist** screen displays.

The **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 check-box to accept the checklist.

5. Click **Save and Proceed**.

The **Outcome** screen displays.

If the **User Recommendation** is “Approved” then, submit of this stage, will move forward the IPA application and should be available for conversion into full application. The system generates the IPA Offer Letter and provides an option to view it.

If the **User Recommendation** is “Rejected” then, submit of this stage, will terminate the application, and generate the IPA Rejection letter. Rejected application can be viewed under IPA Enquiry screen with the “Rejected” status.

6. Click **Submit**.

The **Confirmation** screen displays.

On successful submission, the above pop-up displays and displays the next stage in which the application has moved. The **Application Reference Number** and the **Process Reference Number** is displayed. If the user has access to the next stage, the user can view the Application number and take action on it.

Post this, the origination of the life cycle of the individual product is triggered. All the child **Process Reference Number** are linked to the **Parent Application Reference Number** and can be queried by the **Application Reference Number** itself.

7. Click **Go to Free Task**.

The **Free Tasks** screen displays.

If the user has access to the next stage, the user can view the view the Application number and take action on it.

## 1.3.4 Enquiry

This topic provides the systematic instructions to enquire the loan products with IPA through the various search criteria and convert IPA to normal loan.

Enquiry allows the user to enquire the loan products with IPA through the various search criteria and convert IPA to normal loan.

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Operations**.

2. Under **Operations**, click **In-Principle Approval**. Under **In-Principle Approval**, click **Enquiry**.

The **Enquiry** screen displays.

**Figure 1-56 Enquiry**

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

**Table 1-31 Enquiry - Field Description**

Field	Description
<b>IPA Reference No.</b>	Displays the IPA Reference Number.
<b>Customer Name</b>	Displays the name of the customer.
<b>IPA Request Date</b>	Displays the IPA Request Date.
<b>IPA Offered Date</b>	Displays the IPA Offer Date.
<b>IPA Expiry Date</b>	Displays the IPA Expiry Date.
<b>Mobile Number</b>	Displays the mobile number of the applicant.
<b>Email ID</b>	Displays the E-mail ID of the applicant.
<b>ID Number</b>	Displays the ID Number of the applicant.
<b>Status</b>	Displays the status of the IPA Application. Available options are: <ul style="list-style-type: none"> <li>• <b>Active</b></li> <li>• <b>Closed</b></li> <li>• <b>Expired</b></li> </ul>
<b>Add to Cart</b>	It allows to add the selected product to the cart.
<b>Apply Now</b>	It allows to initiate the origination process for the selected product directly.

- Click **Search** icon to search the IPA based on the following criteria.
  - **IPA Reference Number**
  - **Customer Name**
  - **IPA Request Date**
  - **IPA Offered Date**
  - **Mobile Number**
  - **ID Number**
  - **Status**
- Click **Apply** to initiate the origination process for the selected product.

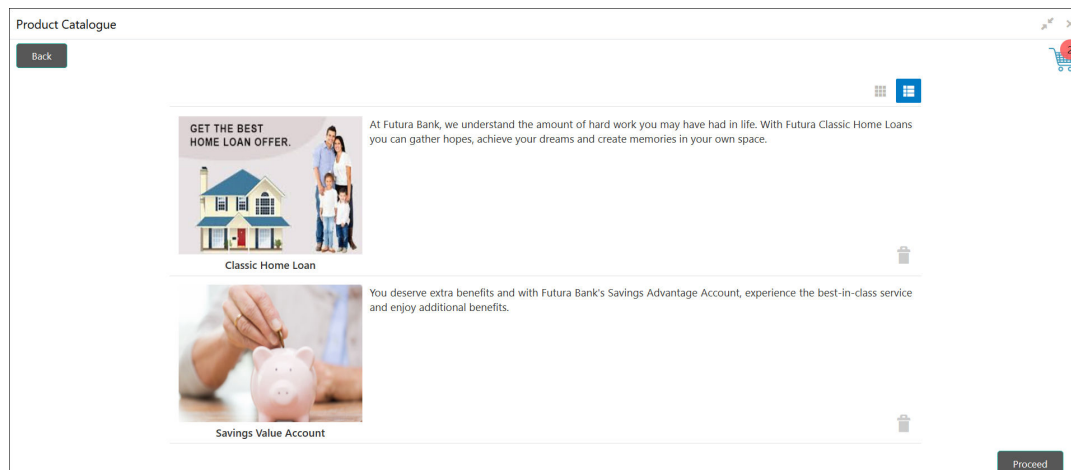
The system will default all the available data into the respective data segments of the Application Initiation stage from IPA Data segments.

OR



5. Click **Add to Cart**.  
The system provides an alert that the selected product has been added to the cart.
6. Click **Cart** icon on the top right side.  
The **Cart** screen displays.

**Figure 1-57 Cart Screen with Multiple Products**



 **Note:**

The cart has multiple products.

7. Click **Proceed** to initiate origination for the selected product or click **Back** on the top left side to go back to the **Product Details** screen.  
The system will default all the available data into the respective data segments of the **Application Initiation** stage from IPA Data segments.

## 1.4 Global Actions

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

This section appears are 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.

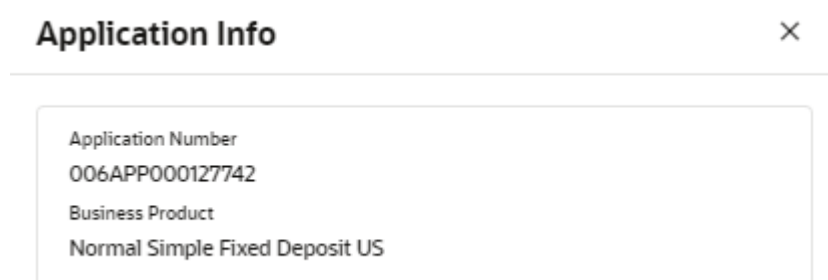
- [Documents](#)  
In this section you can upload the document and also view the already uploaded documents.
- [Advices](#)  
You can view the advices that are shared with customer. Advices are generated post Application Entry stage is submitted.
- [Condition and Convenants](#)  
You capture conditions 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.

## 1.4.1 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 1-58 Application Info**



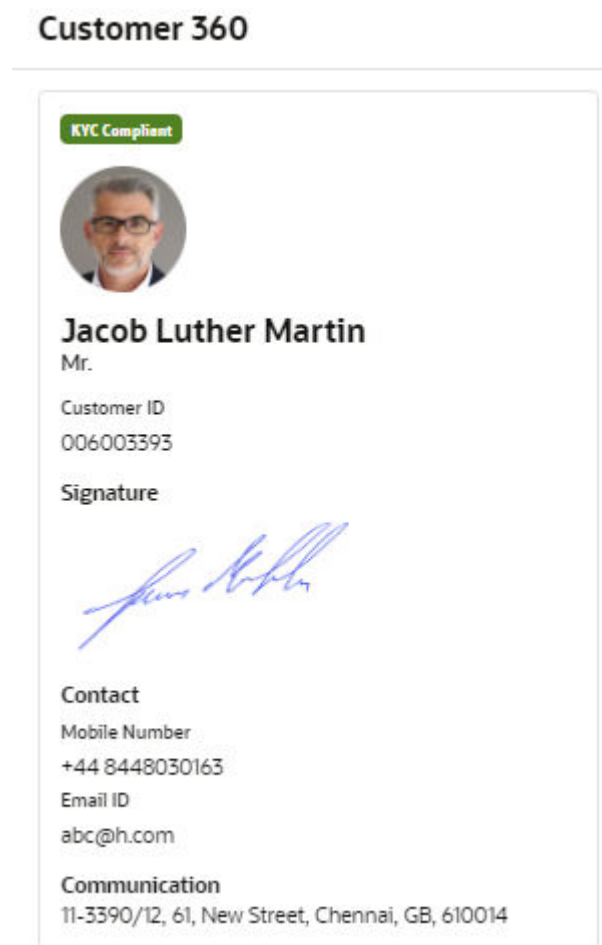
## 1.4.2 Customer 360

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 1-59 Customer 360



The customer title 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.

## 1.4.3 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 1-60 Application Details**

The screenshot displays the 'Application Details' interface. At the top, it shows application metadata: Application Number (06A0000128197), Application Date (30/3/2018, 12:00 AM), Channel (RPM), Source By (ANADHESH), 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 'Time Spent' indicator shows 0 days, 0 hours, and 0 minutes. The applicant's profile is shown, including a photo and details for Rose Albert Mary (Customer 560), with fields for Date of Birth, Mobile, Email, and CF Number. 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
Loan-Application	Loan Application Entry					
Loan-Application	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 1-32 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.

Table 1-32 (Cont.) Application Details – Field Description



Field	Description
<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-left: 2px solid #0070C0; padding-left: 10px; margin: 10px 0;">  <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.
<b>&lt;Application Tile&gt;</b>	In this tile you can view the application specific details. Below field appears in this tile with respective details: <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>

Table 1-32 (Cont.) Application Details – Field Description

Field	Description
<Applicant Details Tile>	<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 clarification content.</p>
<b>Advices</b>	<p>In this section you view the advices generated in the process of account opening. Below fields appear with the details:</p> <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>	<p>In this section you can view the stages involved in process of application. The below fields are appear with details:</p> <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.

## 1.4.4 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 1-61 Remarks**

The screenshot shows a modal window titled 'Remarks'. At the top, there is a toolbar with icons for undo, redo, bold (B), italic (I), underline (U), strikethrough (T), and text color (A). Below the toolbar is a large text input area with the placeholder text 'Enter text here...'. At the bottom right of the input area, there are two small square icons for zooming in and out. Below the input area is a 'Post' button.

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.

## 1.4.5 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 1-62 Documents**

The screenshot shows a modal window titled 'Documents'. At the top left, there is a '+ Add Document' button. Below it is a table with the following columns: Document Type \*, Document Code \*, Document Title \*, Description, Remarks, Expiry Date \*, Details, Document, and Action. The table contains two rows of data.

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 1-33 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>
<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.

## 1.4.6 Advices

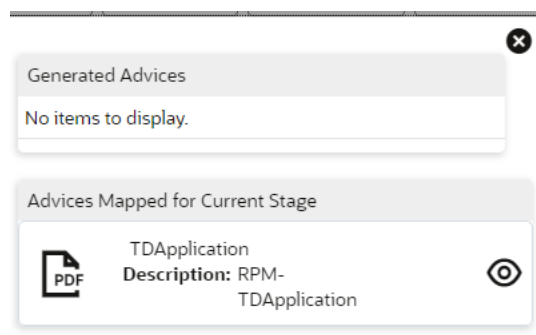
You can view the advices that are shared with customer. Advices are generated post Application Entry stage is submitted.

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



The **Advices** screen is displayed.

**Figure 1-63 Advices**



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

## 1.4.7 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

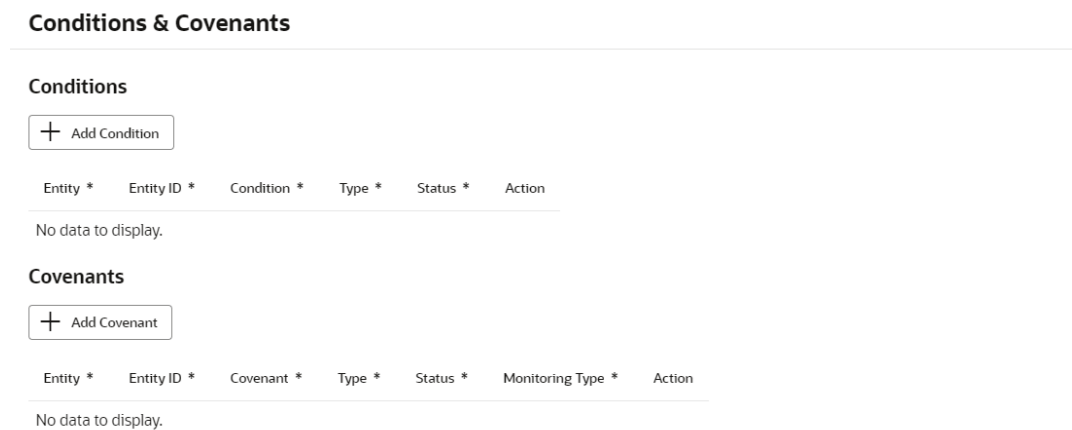
The Conditions are stipulations and constraints recorded in a contract to restrict the usage of funds, in order to ensure proper utilization of funds for the specified purposes and to adhere to a stipulated schedule.

#### To add conditions:

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

The **Conditions & Convenants** page appears.

**Figure 1-64 Conditions**



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

**OR**

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

- Enter the relevant details.

**Table 1-34 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>
<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>

- 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

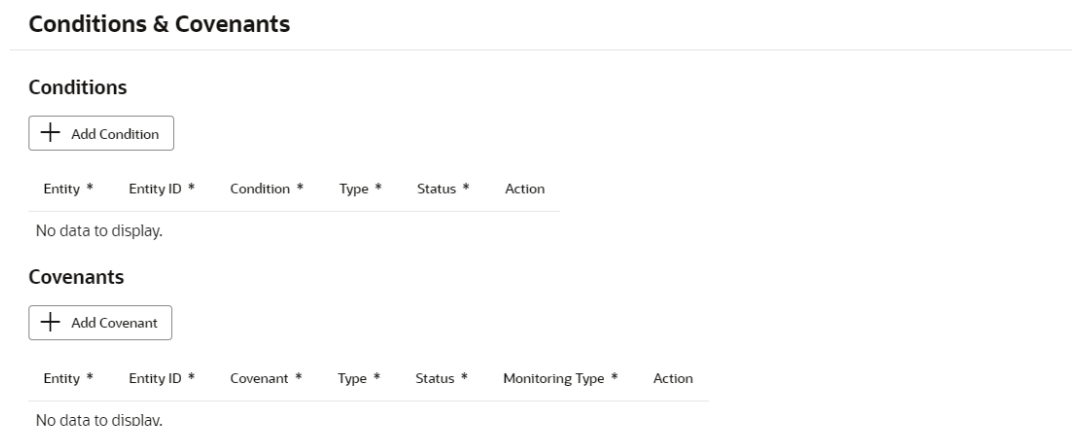
Often there are restrictions on borrowers while extending credit facilities. Sometimes, a borrower promises certain future acts to assure the lender that the conduct of business dealings is fair, healthy and in accordance with the best practices. The purpose of covenant is to assist the lender to ensure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

#### To add convenants:

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

The **Conditions & Covenants** page appears.

**Figure 1-65 Covenants**



6. Click **Add** to add new covenants.
- OR**
- Click **Remove** to remove already added covenants.
7. Enter the relevant details.

**Table 1-35 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>

**Table 1-35 (Cont.) Covenants – Field Description**

Field	Description
Actions	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>

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

 **Note:**

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

## 1.4.8 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:**

- From the **More** option, click the **Solicitor** to add or remove or edit the already added solicitor.

The **Solicitor Details** page appears.

**Figure 1-66 Solicitor**

- Enter the relevant details.

**Table 1-36 Solicitor – Field Description**

Field	Description
Title	Select the title of the solicitor.

Table 1-36 (Cont.) Solicitor – Field Description

Field	Description
<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.

## 1.4.9 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 1-67 Request Clarification

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 1-37 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>
<b>Document</b>	Click  to select the document from machine to upload. 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. Below actions are perform on the uploaded document <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>	You can perform below actions on the added record: <ul style="list-style-type: none"> <li>• Click  to save the record.</li> <li>• Click  to delete the record.</li> </ul>

- 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.

- 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.

## 1.5 Tasks

This topic describes the information about the tasks and its framework.

Each stage in Oracle Banking Origination is represented by a functional activity code (List of Glossary). The access to the Stages or stages is cascaded to the users either through the roles or by providing the access for the stage at their user ID level. Stages represents Tasks that the specified user is supposed to work on.

The Task Framework supports the various functions as follows:

- **Completed Task**
- **Free Task**
- **Hold Task**
- **My Task**
- **Search**
- **Supervisor Task**

Once the Application Initiation Process is submitted, the various stages defined in the reference workflow of the individual product is accessed through the **Task** screens. As mentioned earlier, all the child Process Reference Numbers are linked to the **Parent Application Reference Number** and can be queried by the **Application Reference Number** itself.

**Free Tasks** menu displays the tasks which are not acquired by any user and for which the current user is entitled to access. The below mentioned figure shows the Multi-Product Application Originated with **Savings and Home Loan Product** with the same **Application Number**. The user with entitlement for the process can click **Acquire and Edit** action to work on that stage.

For more details on the Origination Process of the specific product, refer to the below user manuals:

- Savings Account Origination User Guide
- Current Account Origination User Guide
- Term Deposit Origination User Guide
- Retail Loans Origination User Guide
- Credit Card Origination User Guide



### Note:

For more details on the Task framework, refer to the **Tasks User Guide**.



### Note:

For more details on providing access for the stages to User ID or Roles, refer to the **Oracle Banking Security Management System User Guide**.

# A

## Error Codes and Messages

This topic contains the error codes and messages.

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

Error Code	Messages
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-CA-001	Error occurred while parsing from Model to Entity
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_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 Occurred while parsing Json Response
RPM_CMN_APL_019	Exception Occurred 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



Table A-1 (Cont.) Error Codes and Messages

Error Code	Messages
RPM_CMN_APL_025	Please provide valid value for Street Name of \$1
RPM_CMN_APL_026	Exception occurred while fetching applicant count
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
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 <b>Cancel</b> and correct the error or wait for the in-progress party amendment request to be complete to re-initiate the party amendment again. Alternately click on <b>Proceed</b> 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-CM-FLDT-034	Total Income should not be negative
RPM-CM-FLDT-035	Total Expense should not be negative
RPM-COM-001	JSONException Occurred
RPM-CR-001	Error occurred while adding the product to cart
RPM-CR-002	Error occurred while deleting the product from cart
RPM-CR-003	Error occurred while getting the cart details
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

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

<b>Error Code</b>	<b>Messages</b>
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
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

Table A-1 (Cont.) Error Codes and Messages

Error Code	Messages
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
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	Please provide a valid value for Net Amount
RPM-LO-FLDT-024	Please provide a valid value for Liability Type
RPM-LO-FLDT-026	Please provide a valid value for Seq Income No
RPM-LO-FLDT-027	Please provide a valid value for Seq Expense No
RPM-LO-FLDT-028	Please provide a valid value for Seq Asset No
RPM-LO-FLDT-029	Please provide a valid value for Seq Liability No
RPM-LO-FLDT-030	Please provide a valid value for Seq Basic Details No
RPM-LO-FLDT-031	Please provide a valid value for Seq Parent Details No
RPM-LO-FLDT-036	Net Amount should be greater than zero
RPM-PD-032	Cannot cancel the application as one or more process has crossed irrevocable stages
RPM-PD-001	generateSequenceNumber : Entity cannot be null
RPM-PD-002	Sequence Generator failed to generate the reference number
RPM-PD-003	businessProductCode cannot be null
RPM-PD-004	Error while fetching Business Process
RPM-PD-005	Error while Fetching the Business Products
RPM-PD-006	Error occurred while creating ATM Entity Model
RPM-PD-007	Unable to acquire task
RPM-PD-008	Error occurred while initiating workflow
RPM-PD-009	ApplicationNumber cannot be null
RPM-PD-010	Unable to save application in Transaction Controller

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

<b>Error Code</b>	<b>Messages</b>
RPM-PD-011	Failed to persist comments
RPM-PD-012	Unable to update task to complete
RPM-PD-013	Process Code cannot be null for the lifecycle
RPM-PD-014	Error occurred while submitting details to domain
RPM-PD-015	Unable to update stages
RPM-PD-016	Application Number, Process Code and Stagecode are mandatory
RPM-PD-017	Unable to update task to complete
RPM-PD-018	Error occurred while fetching Summary details
RPM-PD-019	Datasegment is Mandatory
RPM-PD-020	Error occurred while fetching Summary details
RPM-PD-021	Error while getting datasegments from TC
RPM-PD-022	Error occurred while acquiring the task
RPM-PD-023	ProcessRefNo cannot be null
RPM-PD-024	Failed in domain save
RPM-PD-025	Error occurred while releasing the task
RPM-PD-026	Application submit/save failed for External System
RPM-PD-027	Application fetch failed for External System
RPM-PD-028	No Business Process maintained for the given Business Product
RPM-PD-035	Loan offer accept/reject is not applicable for the given application
RPM-PD-036	Unable to proceed as the application is already being processed by the bank
RPM-PD-029	\$1 is not valid
RPM-PD-030	The product \$1 cannot be selected multiple times
RPM-PD-031	Multiple products of the product type \$1 cannot be selected
RPM-PD-033	Mandatory Datasegments \$1 are missing for the reference number \$2
RPM-PD-034	Datasegment Code(s) is missing for \$1 for the reference number \$2
RPM-PR-001	Error occurred while getting the cart details
RPM_TC_011	Error occurred while getting uploaded Doc
RPM-TO-001	Mandatory Checklist(s) - \$1
RPM-TO-020	Mandatory Document(s) - \$1

# B

## Annexure - Advices

### IPA Initiate - Approval

Bank Name

Branch

Date:

Customer Name

Address Line 1

Address Line 2

State

City

Pin code

Dear Sir/Madam,

Sub: Your In-Principle Approval Request

Your request for an 'In Principle Approval' is being processed at our end. We will shortly inform you the status of the application.

Please feel free to contact us if you need further clarification.

Yours faithfully,

<Manager Name>

<Bank Name>

### IPA Initiate - Rejection

Bank Name

Branch

Date:

Customer Name

Address Line 1

Address Line 2

State

City

Pin code

Dear Sir/Madam,

Sub: Rejection of In-Principle Approval Request

We regret to inform you that your request for an 'In Principle Approval' has been declined.

The reason for this decision is that you do not meet the required criteria.

Please feel free to contact us if you need further clarification.

Yours faithfully,

<Manager Name>  
<Bank Name>

## IPA Offer Letter

Bank

Name

Branch

Date:

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

Dear Sir/Madam,

Sub: Your In-Principle Approval Request

Congratulations. We are pleased to confirm that Futura Bank has assessed your financial position and determined that you qualify for the following loan.

Proposed Borrower/s:	<Applicants>
Business Product:	<Product Code> - <Product Name>
Approved In Principle Amount:	<Currency Code> <Eligible Loan Amount>
Interest Rate on which IPA is offered:	<IPA Rate> %
Loan Tenure:	<Loan Tenure>
IPA Expiry Date:	<IPA Expiry Date>

Although we have indicated that you qualify for the above loan, this letter is not an offer of finance.

Before we formally offer you finance and provide a loan agreement the following conditions will need to be met to the satisfaction of the Bank.

- Mortgage of the property /house located at an address to be determined.
- If deemed necessary, <Bank Name> may require security assessment and inspection of the above mentioned property offered as security.
- The secured loan amount (including fee/charges) should not exceed our assessed value.
- You provide the Bank with confirmation of your income details.
- There is no change in the financial position from the date of this letter until you receive the loan agreement.
- Confirmation of all details provided upon making this application.
- You comply with KYC
- Acceptance of this offer on or before the IPA expiry date stated in this letter.

Yours faithfully,  
<Manager Name>  
<Bank Name>

## IPA Rejection

Bank Name

Branch

Date:

Customer Name

Address Line 1

Address Line 2

State

City

Pin code

Dear Sir/Madam,

Sub: Rejection of In-Principle Approval Request

We regret to inform you that your request for an 'In Principle Approval' has been declined.

The reason for this decision is that you do not meet the required criteria.

Please feel free to contact us if you need further clarification.

Yours faithfully,

<Manager Name>

<Bank Name>

# C

## List of Glossary

Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
1	INIT	Retail Application Initiation	RPM_INITIATION	Initiation



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