Oracle® Banking Origination Cloud Service

Term Deposit Origination User Guide (US Regionalization)

Release 14.7.5.0.0
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Oracle Banking Origination Cloud Service Term Deposit Origination User Guide (US Regionalization), Release 14.7.5.0.0

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Contents

Preface

Purpose

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

Audience

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

Documentation Accessibility

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

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Diversity and Inclusion

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

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	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

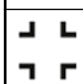
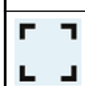
Symbol/Icon	Function
	Minimize
	Maximize

Table 2 (Cont.) Symbols and Icons - Common

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

Basic Actions

Table 3 Basic Actions

Actions	Functions
Request Clarification	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.
Back	Used to navigate to the previous data segment within a stage.
Next	Used to navigate to the next data segment, after successfully capturing the data. The system validates all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. Users will not be able to proceed to the next data segment, without capturing the mandatory data.

Table 3 (Cont.) Basic Actions

Actions	Functions
Save & Close	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.
Cancel	Used to close the application without saving. This tasks appears in Free Task, once the transaction is canceled.

Screenshot Disclaimer

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

1 Overview

This topic desribes about the features of the entire module.

Oracle Banking Origination is the middle office banking solution with a comprehensive coverage of Retail Banking Origination processes for Savings Account, Current Account, Term Deposit, and Loans comprising of Home Loan, Personal Loan, Education Loan and Vehicle Loan. It is a Host-Agnostic solution.

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

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

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

This user guide explains the reference work-flow for the Term Deposit Account Origination process and further details the data that needs to be captured in the data segment linked to the specific stages.

This process initiates with the receipt of Term Deposit opening form and related documents from a customer for opening of a Term Deposit. The bank verifies the details and documents submitted for opening of Term Deposit to ensure completeness and initiates the Term Deposit Origination process by selecting the desired Term Deposit Product from the Product Catalogue.

2 Term Deposit Origination

This topic provides detailed information on the defined stages through which the Term Deposit application has to flow.

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

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

- Application Entry
  This topic provides the detailed information about the application entry stage.
- Application Documents
  This topic describes the process of the documents that are uploaded related to application.
- Account Funding Stage
  This topic provides the detailed information about the account funding stage data segments.
- Account Approval Stage
  This topic provides the detailed information about the account approval stage data segments.
- Global Actions
  This topic provides the detailed on the actions that can be performed in all stages.

2.1 Application Entry

This topic provides the detailed information about the application entry stage.

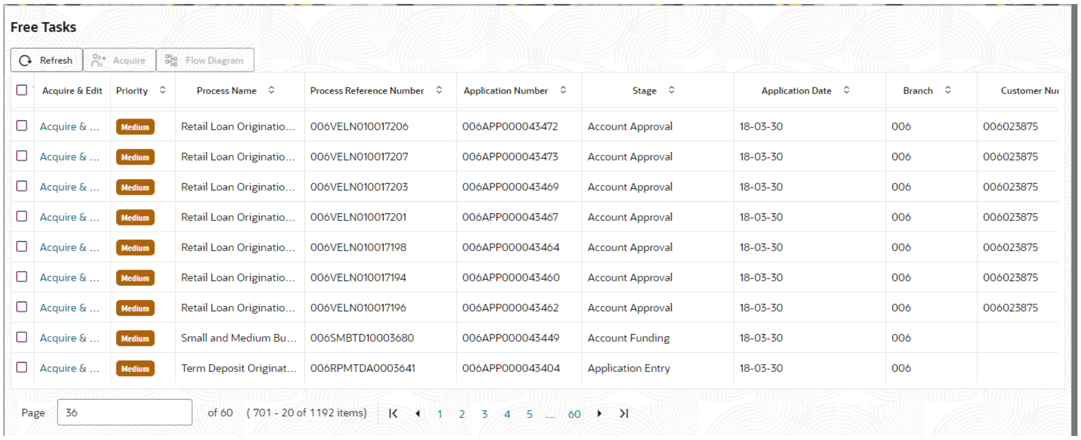
Based on the access configuration, user can view the records in Free Task. In this stage user can capture the details that are required to open a term deposit account. This stage is automatically submitted on below conditions:

- If the bank level configuration for allowing the full application submission is set as **Yes**.
- If the user captures the required details in all the data segments of the Application Entry stage as part of the Application Initiation stage on clicking the Application button in the Product Details data segment.

To acquire and edit respective stage:

1. On **Home** screen, click **Tasks**.
2. Under **Tasks**, click **Free Tasks**.

Figure 2-1 Free Task


Free Tasks

Refresh | Acquire | Flow Diagram

	Acquire & Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Nu
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017206	006APP000043472	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017207	006APP000043473	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017203	006APP000043469	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017201	006APP000043467	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017198	006APP000043464	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017194	006APP000043460	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017196	006APP000043462	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Small and Medium Bu...	006SMBTD10003680	006APP000043449	Account Funding	18-03-30	006	
☐	Acquire & ...	Medium	Term Deposit Originat...	006RPMTDA0003641	006APP000043404	Application Entry	18-03-30	006	

Page 36 of 60 (701 - 20 of 1192 items) 1 2 3 4 5 ... 60

- Applicants
  This topic provides the systematic instruction to view the details captured for the customer in the **Application Initiation** stage.
- Account Details
  This topic provides the systematic instructions to capture the account related information for the application.
- Funding
  This topic provides the systematic instructions to capture the funding details of Term Deposit account.
- Payout Instructions
  This topic provides the systematic instructions to capture the payout instructions details for Term Deposit account.
- Stake Holder Details
  This topic provides the systematic instructions to capture the stake holder details related information for the application.
- Beneficiary Details
  This topic provides the systematic instructions to capture the nominee details related information for the application.
- Terms and Conditions
  This topic descriptions the terms and conditions that are mandatory to accept in order to proceed with account opening process.
- Summary
  This topic provides the systematic instruction to view the tiles for all the data segments in the Application Entry Process.

2.1.1 Applicants

This topic provides the systematic instruction to view the details captured for the customer in the **Application Initiation** stage.

The Applicants data segment displays the details captured for the customer in the Application Initiate stage and allows updating further fields for supplementing the customer related information.

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

2.1.1.1 For Individual Customer Type

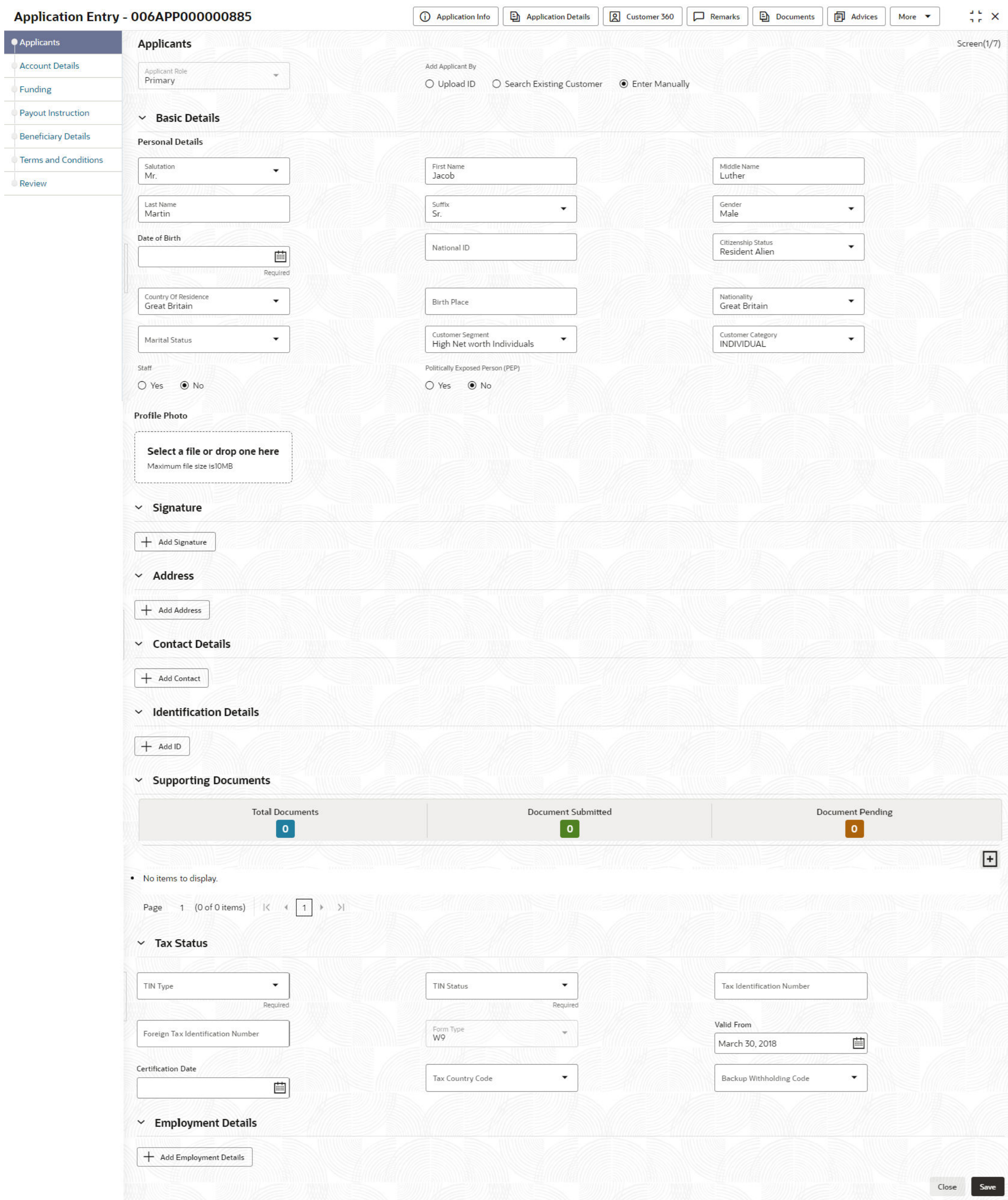
The topic describes the process to capture or edit customer information of Individual type of customer.

To capture applicants details:

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

   The **Applicants - Individual** screen displays.

Figure 2-2   Applicants - Individual



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

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

Table 2-1   Applicant- Individual – Field Description

Field	Description
Applicant Role	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.

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

Field	Description
Add Applicant By	Select the mode from which the user need to add new applicant. The available options are: • **Upload ID** - Using this option user can upload identification document of the applicant to extract the details. • **Search Existing Customer** - 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. • **Enter Manually** - This option is used if user wish to enter all the applicant details manually.
Document Name	Select the document which is used from extracting applicant details. The available options are: • State Issued Drivers License • Passport This field appears if the **Upload ID** option is selected from the **Add Applicant By** drop down list.
Country of Issue	Select the country in which the document is issued. This field appears if the **Upload ID** option is selected from the **Add Applicant By** drop down list.
Select and Drop here	Drag and drop the document file or click on **Select or drop files here** 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 **Upload ID** option is selected from the **Add Applicant By** drop down list.
CIF Number	Search and select the CIF number. This field appears if the **Search Existing Customer** option is selected from the **Add Applicant By** drop down list.
Advanced Search	Click this button to perform party search using advance parameters. For more information on advance search, refer the **Advanced Search** section below. This field appears if the **Search Existing Customer** option is selected from the **Add Applicant By** drop down list.
Basic Details	In this section the user can manually capture the basic details of applicant. This section appears if the **Enter Manually** option is selected from the **Add Applicant By** drop down list.
Salutation	Select the salutation of the applicant from the drop-down list.
First Name	Specify the first name of the applicant.
Middle Name	Specify the middle name of the applicant.
Last Name	Specify the last name of the applicant.
Suffix	Specify the suffix for the applicant. This options in this list appears based on the configured entity code in the Oracle Banking Party product.
Gender	Specify the Gender of the applicant from the drop-down list.
Date of Birth	Select the date of birth of the applicant.

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

Field	Description
Citizenship Status	Select the citizenship status of the applicant from the drop-down list. Available options are: • **Non-Resident Alien** • **Resident Alien** • **Citizen**
Country of Residence	Search and select the country code of which the applicant is a resident.
Birth Place	Specify the birth place where the applicant has born.
Nationality	Search and select the country code where the applicant has nationality.
Citizenship By	Search and select the country code for which applicant has citizenship.
Marital Status	Select the marital status of the customer from the drop-down list. Available options are: • **Married** • **Unmarried** • **Legally Separated** • **Widow** • **Registered Domestic Partnerships**
Customer Segment	Select the segment of the customer. Available options are: • **Emerging Affluent** • **High Net worth Individuals** • **Mass Affluent** • **Ultra HNI** • **Very HNI**
Customer Category	Select the category of the customer.
Staff	Select the toggle to indicate if the customer is employee of the bank.
Politically Exposed Person	Select to indicate if the customer are politically exposed person.
Profile Photo	Drag and drop the document file or click on **Select or drop files here** to browse and upload the document from the local system. PNG & JPEG file formats are supported. 10MB maximum file size is allowed.
Signatures	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 **Cancel** button to discard the added details. On **Submit**, signature will be handed off to Oracle Banking Party.
Upload Signature	Drag and drop the signature file or click on **Select or drop files here** to browse and upload the signature from the local system. PNG & JPEG file formats are supported. 10MB maximum file size is allowed.
Uploaded Signature	Displays the uploaded signature.
Remarks	Specify the remarks related to the signature. Click **Save** to save the uploaded file.
Signature ID	Displays the Signature ID for the added signature along with the image and remark.

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

Field	Description
Action	Click Edit to edit the added signatures Click to delete the added signatures.
Address	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, • To view the address details, click **View**. • To edit the address details, click **Edit**. • To delete the address details, click **Delete**.
Address Type	Select the address type for the applicant from the drop-down list. • **Residential Address** • **Communication Address**
Current Address	Select to indicate if you want to mark entered address as current address type.
Preferred Address	Select to indicate if you want the selected address type as preferred address type. This field is non editable if the **No** option is selected in the **Current Address** field.
Address Since	Select the date from when you are connected with the given address.
Address Till	Select the date till when you were connected with the given address. This field appears if the **No** option is selected in the **Current Address** field.
Address	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.
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
Country	Select and search the country code.
State / Country Sub Division	Specify the state or country sub division. This field appears based on the selected country code.
Zip Code / Post Code	Specify the zip or post code of the address.

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

Field	Description
<Added record tile>	In this tile you can view the added address details. Below details appears in the tile: • <Current status> this flag appears only if Yes option is selected. • <Preferred ID status> this flag appears only if Yes option is selected. • Address Type • Address dates • Adress line 1,2,3 • Country • State Click the **Edit** to edit the added adress details. Click the **View** to view the added adress details. Click to delete the added address details.
Contact Details	In this section you can provide digital contact details.
Communication Mode	Select the communication mode from the drop-down list. The available options are: • Mobile Phone • Email
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 **Mobile Phone** option as communication mode.
Mobile Number	Specify the mobile number.
Contact Sub Type	Select the contact type from the drop-down list.The available options are: • Residence • Business • Mobile • Others
Email Id	Specify the email ID. This field appears only if you select the **Email** option as communication mode.
Preferred	Select to indicate if the given record is the preferred one.
Action	You can edit or delete the added mobile details.
Identification Details	You can add, view and edit the identification details in this section. Click the **Add ID** button to add Identification details.
ID Type	Specify the ID type. The available options are: • Military ID • Birth Certificate • SIN • Permanent Resident Card () • SIN • Passport • SSN

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

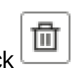
Field	Description
ID Status	Specify the status of the selected ID type. The available options are: • Verification Pending • Applied For • Available • Notice Received
Unique ID	Specify the unique identification code of the selected type. You can enter the unique ID only if the **ID Status** is **Available**.
Place Of Issue	Specify the place where the ID is issued to the user.
Issue Date	Specify the date from which the ID is valid.
Expiry Date	Specify the date till which the ID is valid.
Preferred	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.
Remark	Specify the remark. Click the **Save** button to save the entered ID details.
<Added record tile>	In this tile you can view the added ID details. Below details appears in the tile: • ID Status • <Preferred ID status> this flag appears only if Yes option is selected. • ID Type • Unique ID Click the **Edit** to edit the added ID details. Click the **View** to view the added ID details. Click  to delete the added ID details.
Supporting Document	This section displays the status of the supporting documents that customer provides to get onboard. You can view, • Total Documents – Counts of total documents • Document Submitted – Count of the document that are submitted • Document Pending – Count of the document that are pending 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.
Document Name	Specify the name of the document.
Document Number	Specify the unique number of the selected document.
Document Issue Date	Specify the date from which the document is valid.
Document Expiry Date	Specify the date on which the document is expired.

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

Field	Description
Upload Documents	Drag and drop the document file or click the **Select or drop files here** link to browse and upload the document.
Uploaded Documents	The name along with extension of the uploaded document is displayed. You can view or delete document. Click **Save** to upload the document.
Tax Status	In this section you can update the tax declaration details.
TIN Type	Select the type of tax identification number. The available options are: • **Social Security Number** • **Employer Identification Number** • **Adoption Tax Identification Number** • **Individual Tax Identification Number**
TIN Status	Select the status of tax identification number from the drop-down list. The available options are: • **TIN Applied For** • **Missing TIN** • **In correct TIN** • **Certified** • **Tin Captured But Not Certified** **Note:** If the **Citizenship Status** is selected as **Resident Alien** or **Citizen**, the drop-down will appear. .The available options are: • **Certified** • **Certified - Due for Recertification** • **Uncertified - No W8-BEN Received** • **Uncertified - Recertification Past Due** **Note:** If the **Citizenship Status** is selected as **Non Resident Alien**, the drop-down will appear.
Tax Identification Number	Specify the tax identification number.
Foreign Tax Identification Number	Specify the foreign tax identification number.
Form Type	Specify the form type for tax declaration. If the **Non Resident Alien** option is selected from the **Citizenship Status** drop-down list then the **Form Type** is defaulted to **W8-BEN** and disable. If the **Citizen or Resident Alien** option is selected from the **Citizenship Status** drop-down list then the **Form Type** is defaulted to **W9** and disable.
Valid From	Specify the date from which the form is valid.

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

Field	Description
Certification Date	Specify the tax certification date.
Tax Country Code	Dsipalys the country code for tax.
Tax Province Code	Search the tax province code.
Backup Withholding Code	Select the option from the drop-down list.The available options are: • **Missing TIN (A Type)** • **Invalid Tin (B Type)** • **IRS Induced (C Type)** • **Customer Induced (D Type)** • **W-8 Expired** **Note:** This field is mandatory, if TIN is not certified.
Valid Since	Specify the date from which the form is valid.
Employment Details	In thi section user can capture the employment details of the applicant.
Employment Type	Select the employment type. The available options are: • Salaried • Self Employed
Salaried	Below field appears if the **Salaried**option is selected from the **Employment Type** list. In this section user can capture salaried employment details. The below fields appears if salaried employment details are already captured. • Employer Code • Employer Name • Employer Description • Employer Address • Employee Type • Industry Type • Organization Category • Demographics • Current Employer • Working Since • Working Till • Employee ID • Designation • Level or Grade User can edit, view or delete already added details.
Employer Code	Specify the employer code. OR Click to search the employer code. The pop-up appears to fetch the employer code. Specify **Employer Code** or **Employer Name** to fetch the details.
Employer Name	Displays the employer name of the selected employee code.
Employer Description	Specify the employer description.

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

Field	Description
Employer Address	Specify the employer address.
Employee Type	Select the employee type from the drop-down list. Available options are: • **Full Time** • **Part Time** • **Contract** • **Permanent**
Industry Type	Select the Industry Type from the drop-down list. Available options are: • **IT** • **Bank** • **Services** • **Manufacturing** • **Legal** • **Medical** • **Engineering** • **School/College** • **Others**
Organization Category	Select the organization type from the drop-down list. Available options are: • **Government** • **NGO** • **Private Limited**
Demographics	**Select the demographics from the drop-down list. Available options are:** • **Global** • **Domestic**
Current Employer	Select whether the applicant works currently in this role. Available options are: • **Yes** • **No**
Working Since	Select the employment start date.
Working Till	Select the employment last date.
Employee ID	Specify the employee ID.
Grade	Specify the grade.
Designation	Specify the designation.

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

Field	Description
Self Employed	Below field appears if the **Self Employed** option is selected from the **Employment Type** 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. • Professional Name • Professional Description • Professional Email ID • Company /Firm Name • Registration Number of Company • Start Date • End Date User can edit, view or delete already added details.
Professional Name	Specify the professional name.
Professional Description	Displays the professional description.
Professional Email ID	Specify the professional email ID.
Company /Firm Name	Specify the company or firm name.
Registration Numberof Company	Specify the registration number.
Start Date	Specify or select the start date of company.
End Date	Specify or select the end date of company.
<Added record tile>	In this tile you can view the added employment details. Below details appears in the tile: • Employement Type • <Current Employer> this flag appears only if Yes option is selected. • Employer Name • Working Dates Click the **Edit** to edit the added ID details. Click the **View** to view the added ID details. Click to delete the added ID details.

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
- National 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:

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

Figure 2-3 Advanced Search - Individual

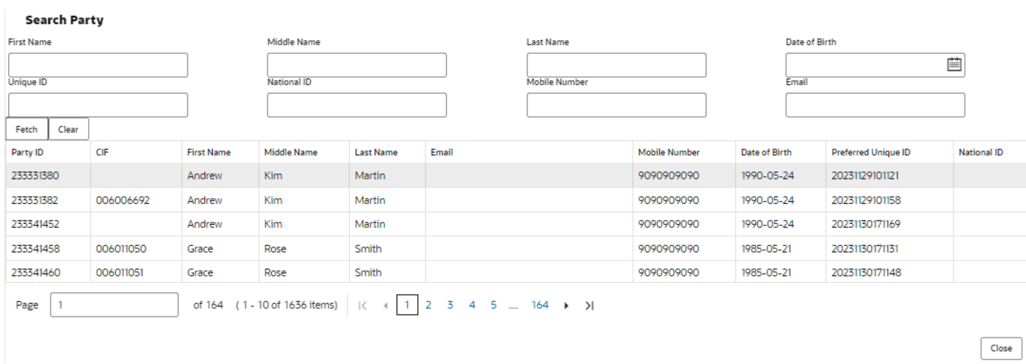
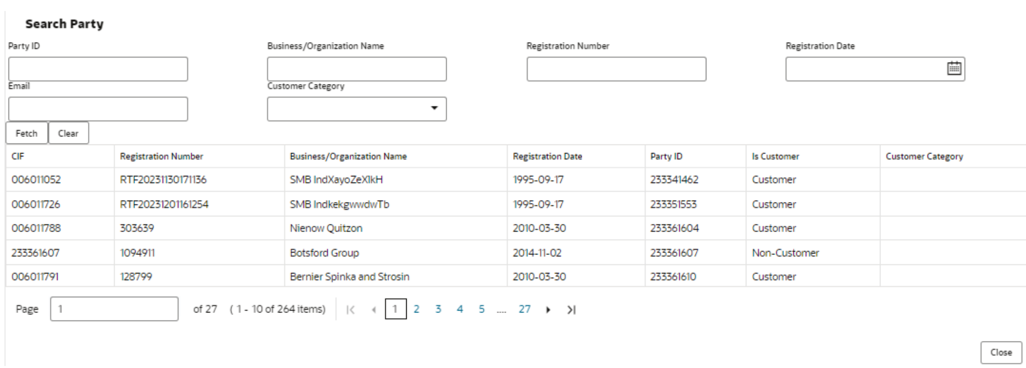


Figure 2-4 Advance Search -Small Medium Business Products



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

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

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

   The tile comprises of below fields:

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

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

2.1.1.2 For Small and Medium Business (SMB) Customer Type

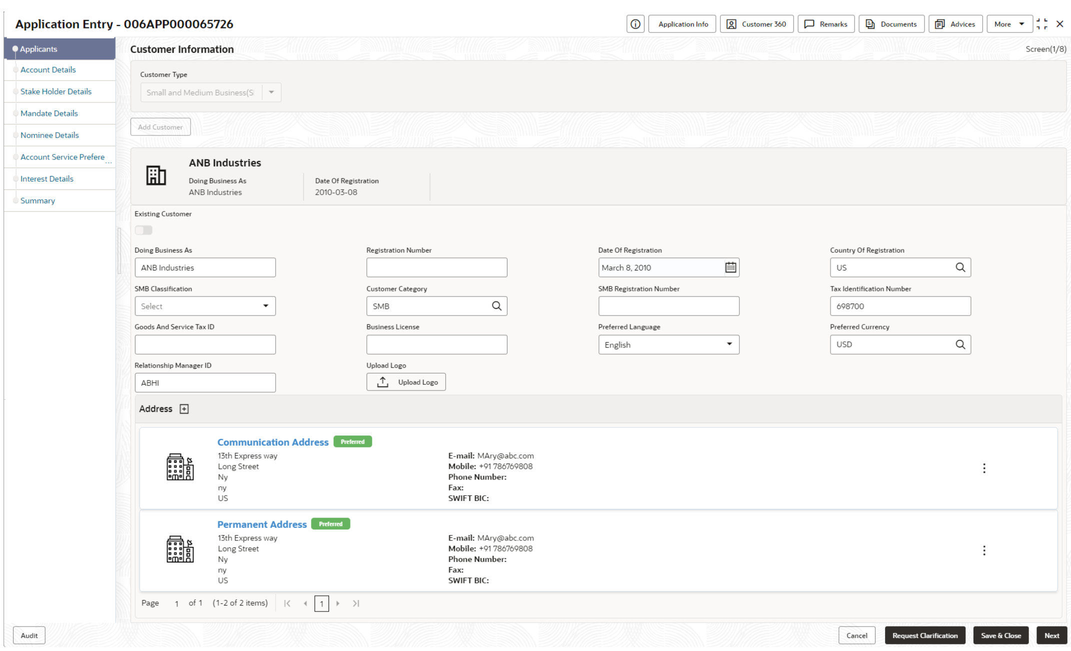
The topic describes the process to capture or edit customer information of Small and Medium Business type of customers.

To capture applicants details

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

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

Figure 2-5 Applicants – Small and Medium Business (SMB)



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

Table 2-2 Small and Medium Business – Field Description

Field	Description
Customer Type	Displays the customer type based on the product selected.
Doing Business As	Displays the business name of the SMB customer.
Registration Number	Displays the registration number of the business.
Date of Registration	Displays the registration date of the business.
Edit	Click **Edit** to modify the existing customer details and address details. Click **Save** to save the modified details and click **Cancel** to cancel the modifications. The **Edit** appears only for existing customers.
Existing Customer	Select to indicate if customer is existing customer.
CIF Number	Search and select the CIF number.
Advance Search	Click this button to perform party using advance parameters. For more information on advance search, refer the **Advanced Serach** section below.
Doing Business As	Specify the name of the business.
Registration Number	Specify the registration number of the business.
Date of Registration	Select the registration date of the business.
Country of Registration	Search and select the country code where the business is registered.
SMB Classification	Select the SMB Classification from the dropdown list. Available options are: • **Micro** • **Small** • **Medium**
Customer Category	Search and select the customer category.
SMB Registration Number	Specify the SMB registration number.
Tax Identification Number	Specify the tax identification number of the SMB customer.
Goods and Service Tax ID	Specify the goods and service tax ID.
Business License	Specify the business license.
Preferred Language	Select the preferred language.
Preferred Currency	Select the preferred currency.
Relationship Manager ID	Specify the relationship manager ID.
Upload Logo	Click **Upload Logo** button to upload the logo for the business.

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

Field	Description
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click  to add address details. Click to perform below actions on the added address details, • To view the address details, click **View**. • To edit the address details, click **Edit**. • To delete the address details, click **Delete**.
Address Type	Select the address type for the applicant from the drop-down list. • **Residential Address** • **Communication Address**
Location	Select and search the location.
Current Address	Select to indicate if you want to mark entered address as current address type.
Preferred Address	Select to indicate if you want the selected address type as preferred address type.
Address From	Select the date from when you are connected with the given address.
Address To	Select the date till when you were connected with the given address.
Address	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.
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
Country	Select and search the country code.
State / Country Sub Division	Specify the state or country sub division. This field appears based on the selected country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Contact Details	In this section you can provide digital contact details. Click add contact button to add new contact details.
<Communication Mode>	Select the communication mode from the drop-down list. The available options are: • Mobile Phone • Email

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

Field	Description
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 **Mobile Phone** 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 **Email** 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.

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

Customer Dedupe Check:

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

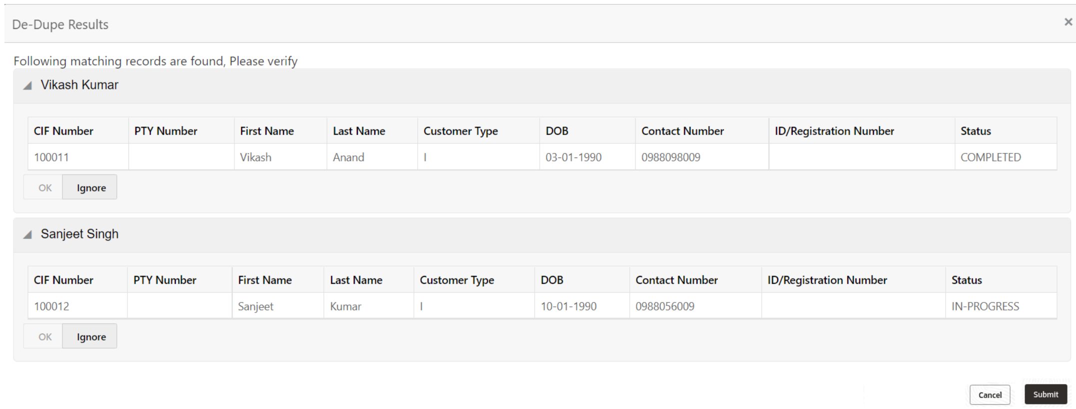
If the **Customer Dedupe** service check is enabled, upon capturing the New Customer details, the system compares the same with the existing customers records. If there are any matching hits, the list of Duplicate records which matches to the New Customer Details will be displayed.

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

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

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

Figure 2-6   De-dupe Results



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

Table 2-3   De-Dupe Results – Field Description

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

2.1.2 Account Details

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

The **Account Details** data segment displays the account details.

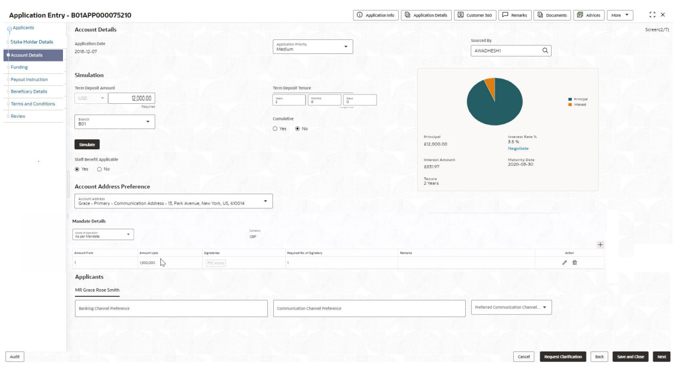
1. Click **Next** in previous data segment screen to proceed with the next data segment, after successfully capturing the data.

   The **Account Details** screen displays.
   Refer below screenshot if the customer type is selected as **Indivdual**:

Figure 2-7 Account Details - Individual

Refer below screenshot if the customer type is selected as **Small and Medium Business (SMB)**:

Figure 2-8 Account Details -SMB



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

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

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

Table 2-4 Account Details

Field Name	Description
Application Date	Displays the date on which the application was initiated.
Application Priority	Specify the application priority level. The available options are: • **Low** • **Medium** • **High** Based on the selected option the applications appears in list of the logged in user
Sourced By	Specify or select the user ID who initiate this account opening application.

Table 2-4 (Cont.) Account Details

Field Name	Description
Simulation	In this section you simulate the term deposit amount.
Term Deposit Amount	Select the currency and the specify term amount. By default the currency selected from the **Currency** list will appears.
Term Deposit Tenure	Specify the term deposit tenure in year, months and days. The user is allowed to select the tenure configured in the maped host. This mapping is define in the **Business Product Host** data sgement of the **Business Product Configuration** 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.
Branch	Specify the branch code of this account opening opening application.
Cumulative	Select to indicate whether the amount is cumulative. The available options are: • **Yes** • **No** A cumulative term deposit accrues interest over time and pays it out at maturity, while a non-cumulative term deposit pays out interest at regular intervals throughout the term.
Simulate	Click **Simulate** button to compute the value based on the entered details. The section appears with visual representation and the fields with the computed details: • **Pie Chart**: The value of principal and interest is represented visually. The user can hover to view the amount. • **Principal** • **Interest Rate %** • **Negotiate** : Click the link to view the negotiated interest rates. The section for negotiated interest rates appears with the following fields: – **Interest Description** – **Interest Rate %** – **Margin** – **Effective Rate %** • **Interest Amount** : This amount is calculated based on the applied Effective Rate and Term Deposit Amount. • **Maturity Date** • **Tenure** • **APY %**
Staff Benefits Applicable	Select to indicate whether staff benefits are applicable. The available options are: • **Yes** : Select this option to avail the staff benefits. • **No** : Select this option for not making use of any staff benefits. If the **Yes** option is selected in the **Staff** field of the **Applicant** data segment, this field will appear. This field will not appears if the **No** option is selected in the **Staff** field of the **Applicant** data segment.

Table 2-4 (Cont.) Account Details

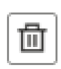
Field Name	Description
Account Address Preference	Select the address which is indicated as account address. All captured addresses in the **Applicant** data segment appears for selection. The drop-down list displays the address in the following format: <First Name>-<Applicant Role>-<Address Type> - <Address (Complete address seperarted by ,)> After the account address is selected: • If the user deletes an address from the **Applicant** data segment then the system removes that address from this data segment and the user must then select another address as the account address. • If the **Applicant** data segment is edited with a new address then the updated address is reflected in this segment.
Mandate Details In this section the user can capture the mode of operation for the account.	
Mode of Operations	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 **Small and Medium Business**. Click  to add the operations as per mandate.	
Currency	Displays the account currency.
Amount From	Specify the amount from which the applicant is allowed to operate.
Amount To	Specify the amount till which the applicant is allowed to operate.
Signatories	Specify the applicants as signatory. You can select multiple applicants. All the applicants thata re involved in the application appears for selction.
Required No. of Signatory	Specify the priority of the signatory for this mandate operation. The priorty can be changed based on the number of applicants added in the appliction.
Remark	Specify the remarks.
Action	Select the option to perform actions on the addedd record. The available options are: • - to edit the added record. • - To delete the added record.
Applicants In this section you can set the communication preferences of the applicants involved in an account opening application. The seperate tabs appears for each applicants involved in the application.	
Banking Channel Preferences	Select the preferences for the banking channel. The channel options appears based on the Business Product Configuration.
Communication Channel Preferences	Select the preference of the communication channel. The channel options appears based on the Business Product Configuration. The available options are: • **EMAIL** • **POST** • **SMS**

Table 2-4 (Cont.) Account Details

Field Name	Description
Preferred Communication Channel	Select the preferred communication channel. The options in this drop down appears based on the selected options in the **Communcation Channel Preferences** fields.

3. Click **Next** to navigate to the next data segment, after successfully capturing the data. The user is required to provide all mandatory data segments and data fields for the system to validate. If any mandatory details are missing, the system displays an error message for the user to correct the information. Users must capture the mandatory data before they can proceed to the next data segment.

2.1.3 Funding

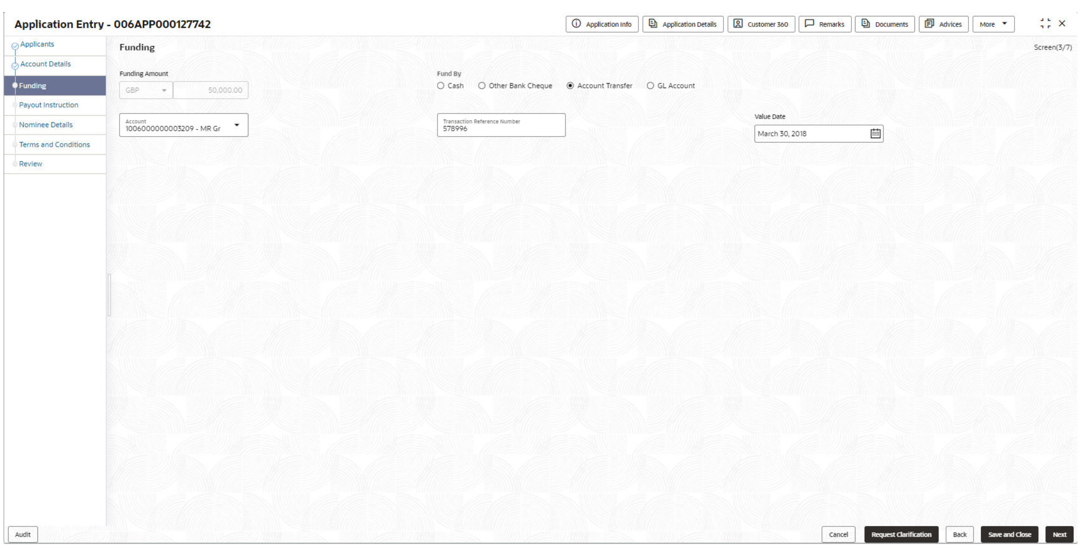
This topic provides the systematic instructions to capture the funding details of Term Deposit account.

In this data segment you can capture the funding details to fund the Term Deposit account.

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

   The **Funding** screen displays.

Figure 2-9 Funding



2. In the **Funding** screen, specify the required details.

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

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

Table 2-5 Funding

Field Name	Description
Funding Account	Displays the amount to be funded along with the currency.
Fund By	Select the mode from the drop-down list through which fund are collected. The available options are: • **Account Transfer** • **GL Account**
Transaction Reference Number	Specify the transaction reference number. This field appears if the **Cash** or **Account Transfer** or **Other Bank Cheque** option is selected from the **Fund By** drop-down list.
Value Date	Select the date on which the transaction is performed. By default the current business date is populated.
Account	Select the account number from the list. This field appears if the **GL Account** or **Account Transfer** option is selected from the **Fund By** drop-down list. The list populates only the Saving or GL accounts respectively of the existing applicants who are involved in the application.
Cheque Number	Specify the cheque number through which the fund amount is deposited. This field is applicable only if the **Other Bank Cheque** option is selected from the **Fund By** drop-down list.
Cheque Date	Select the date on which the cheque is issued. This field is applicable only if the **Other Bank Cheque** option is selected from the **Fund By** drop-down list.

Note:

The **GL Account** and **GL Account Description** will be applicable depending on the following scenarios:

Table 2-6 Fund By

Fund By	Fund By Mode (In the Origination Preferences screen)	Applicability
Cash	Automatic	Applicable
Cash	Manual	Applicable
Account Transfer	Host	Applicable
Account Transfer	Manual	Applicable
Cheque	Host	Non - Applicable
Cheque	Manual	Applicable

3. Click **Next** to navigate to the next data segment, after successfully capturing the data. The user is required to provide all mandatory data segments and data fields for the system to validate. If any mandatory details are missing, the system displays an error message for the user to correct the information. Users must capture the mandatory data before they can proceed to the next data segment.

2.1.4 Payout Instructions

This topic provides the systematic instructions to capture the payout instructions details for Term Deposit account.

In this data segment you can capture the payout instructions after the maturity of the Term Deposit account.

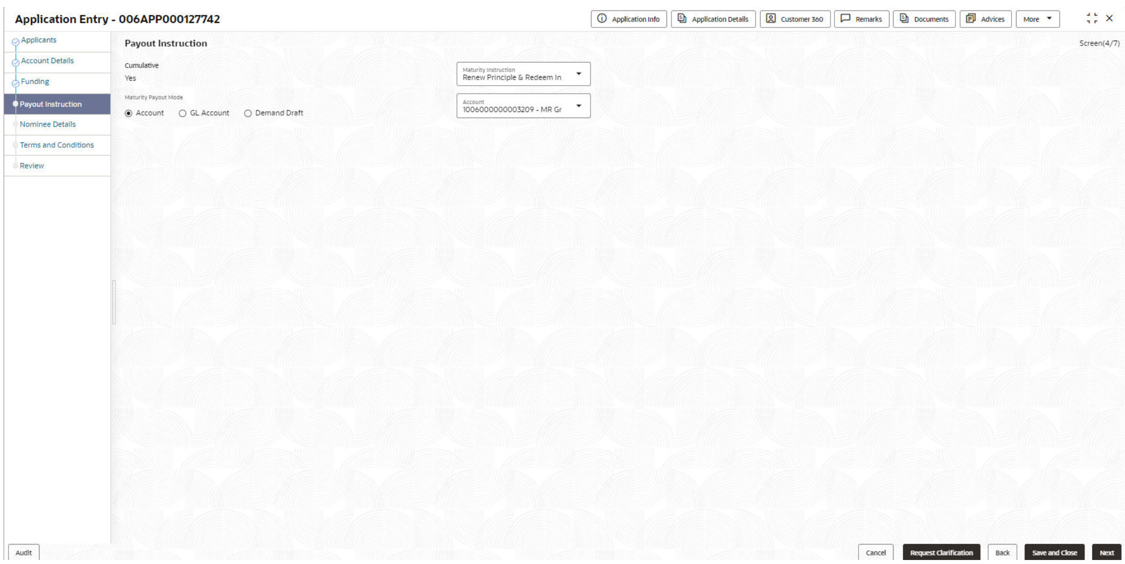
To capture the payout instructions:

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

   The **Payout Instructions** sceren appears.

If the **Yes** option is selected from the **Cumulative** field in the **Account Details** data segment.

Figure 2-10 Payout Instructions



2. In the **Payout Instructions** screen, specify the required details.

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

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

Table 2-7 Payout Instructions

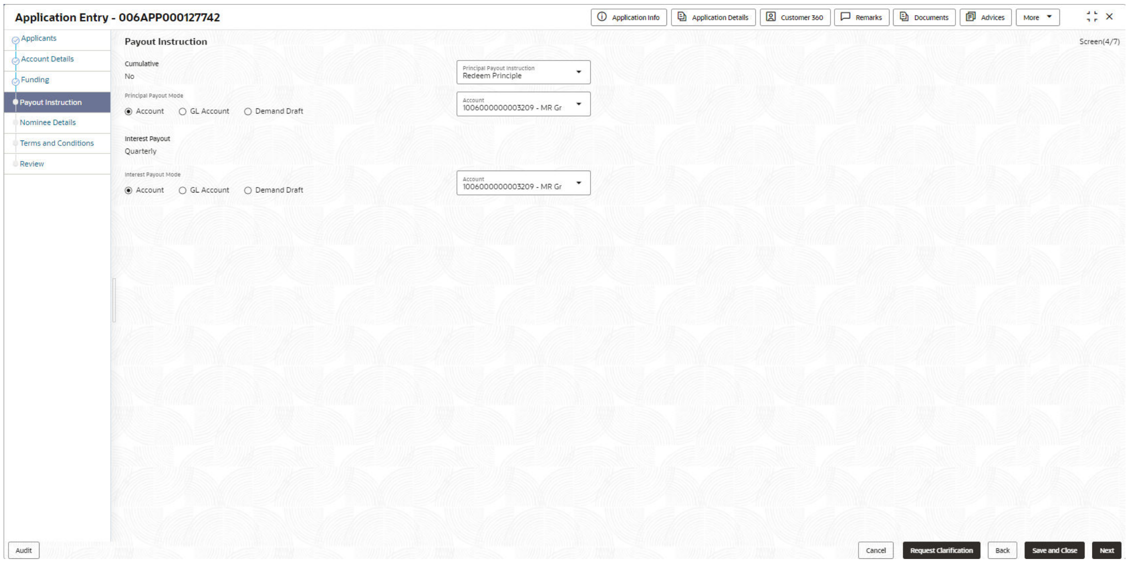
Field Name	Description
Cumulative	Displays whether the account is cumulative. The value in this field appears based on the option selected in the **Account Details** data segment. If the **Cumulative** value is **Yes** then the user can set the payout instructions based on the selected maturity option in the below fields: • **Maturity Instruction** • **Maturity Payout Mode** If the **Cumulative** value is **No** then the user can set principal payout instructions based on the selected option in the below fields:. • **Principal Payout Instruction** • **Principal Payout Mode**
Interest Payout	Displays the interest payout frequency configured at product level. This field appears if the **Cumulative** value is **No**.
Interest Payout Mode	Select the payout mode for the interest amount. The available options are: • **Account** • **GL Account** • **Demand Draft** The options in this drop-down list appears based on the **Business Product Configuration** screen. This field appears if the **Cumulative** value is **No**. The interest amount is redeemed based on the selected payout mode and set frequency.
Maturity Instruction	Select the maturity type from the drop-down list. The available options are: • **Renew Principal and Interest** • **Special Amount Renewal** • **Renew Principal and Redeem Interest** • **Redeem Principal and Interest** This field appears if the **Cumulative** value is **Yes**.
Maturity Payout Mode	Select the maturity payout mode from the drop-down list. The available options are: • Account • GL Account • Demand Draft The options in this drop-down list appears based on the **Business Product Configuration** screen. This field is not applicable if the **Renew Principal and Interest** is selected in the **Maturity Instruction** list. This field appears if the **Cumulative** value is **Yes**.
Payout Instruction	Select the payout instructions type from the drop-down list. The available options are: • **Renew Principal** • **Special Amount Renewal** • **Redeem Principal** This field appears if the **Cumulative** value is **No**.

Table 2-7 (Cont.) Payout Instructions

Field Name	Description
Maturity Payout Mode	Select the maturity payout mode from the drop-down list. The available options are: • Account • GL Account • Demand Draft The options in this drop-down list appears based on the **Business Product Configuration** screen. This field is not applicable if the **Renew Principal and Interest** is selected in the **Maturity Instruction** list. This field appears if the **Cumulative** value is **Yes**.
Amount	Specify the amount for renewal. The default set currency appears in the list. This field is appears if the **Special Amount Renewal** is selected in the **Maturity Instruction** list.
Account	Select the account number in which the maturity amount should be transferred. This field appears only if the payout mode is selected as **Account**. The list populates only the saving accounts of the applicants who are involved in the application.
GL Account	Select the account number in which the maturity amount should be transferred. This field appears only if the payout mode is selected as **GL Account**. The list populates only the Saving or GL accounts respectively of the existing applicants who are involved in the application.
Payee Name	Specify the payee name of the demand draft. This field appears only if the payout mode is selected as **Demand Draft**.
Branch Code	Specify the branch code from the list.

If the **No** option is selected from the **Cumulative** field in the **Account Details** data segment.

Figure 2-11 Payout Instructions



3. In the **Payout Instructions** screen, specify the required details.

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

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

Table 2-8 Payout Instructions

Field Name	Description
Cumulative	Displays whether the account is cumulative.
Principal Payout Instruction	Select the principal payout instruction type from the drop-down list. The available options are: • **Renew Principal** • **Special Amount Renewal** • **Redeem Principal**
Amount	Specify the amount for renewal. The default set currency appears in the list. This field is appears if the **Special Amount Renewal** is selected in the **Principal Payout Instruction** list.
Principal Payout Mode	Select the principal payout mode from the drop-down list. The available options are: • Account • GL Account • Demand Draft The options in this drop-down list appears based on the **Business Product Configuration** screen. This field is not applicable if the **Renew Principal** is selected in the **Principal Payout Instruction** list.
Interest Payout	Displays the frequency of interest payout.

Table 2-8 (Cont.) Payout Instructions

Field Name	Description
Interest Payout Mode	Select the interest payout mode from the drop-down list. The available options are: • Account • GL Account • Demand Draft The options in this drop-down list appears based on the **Business Product Configuration** screen.
Account	Select the account number in which the maturity amount should be transferred. This field appears only if the **Account** option is selected as payout mode. The list populates only the saving accounts of the applicants who are involved in the application.
GL Account	Select the account number in which the maturity amount should be transferred. This field appears only if the **GL Account** option is selected as payout mode. The list populates only the Saving or GL accounts respectively of the existing applicants who are involved in the application.
Payee Name	Specify the payee name of the demand draft. This field appears only if the **Demand Draft** option is selected as payout mode.
Branch Code	Specify the branch code from the list. This field appears only if the **Demand Draft** option is selected as payout mode.

4. Click **Next** to navigate to the next data segment, after successfully capturing the data. The user is required to provide all mandatory data segments and data fields for the system to validate. If any mandatory details are missing, the system displays an error message for the user to correct the information. Users must capture the mandatory data before they can proceed to the next data segment.

2.1.5 Stake Holder Details

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

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

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

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

- If the added stakeholder is existing customer or non customer with CIF then user can **View** or **Delete** the added stakeholder details.

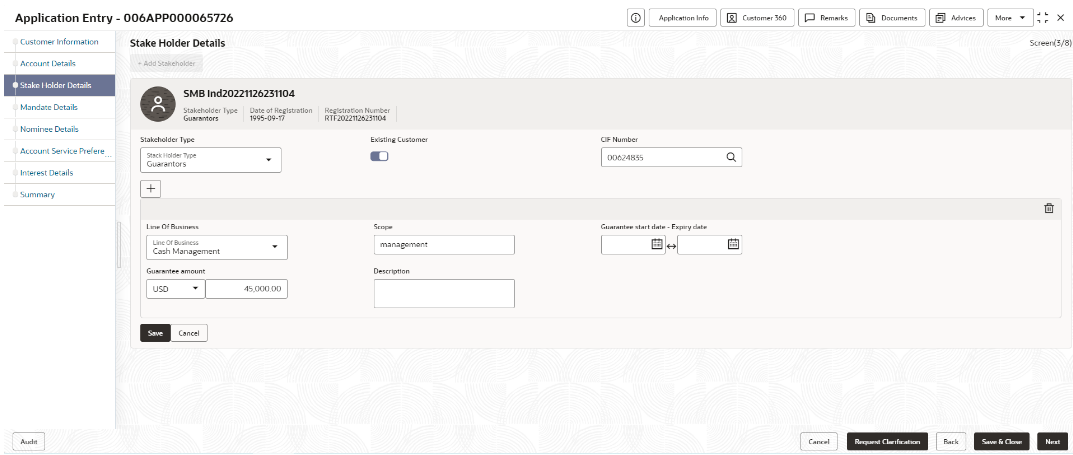
- If the added stakeholder is non customer without CIF then user can **Edit**, **View** or **Delete** the added stakeholer details.

To add stakeholder details:

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

   The **Stake Holder Details** screen displays.

Figure 2-12 Stake Holder Details



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

Table 2-9 Stakeholder - Field Description

Field	Description
Stake Holder Type	Select the Stakeholder type from the dropdown list. Available options are • **Owners** • **Authorized Signatories** • **Guarantors** • **Suppliers**
Existing Customer	Select the toggle to indicate if the customer is an existing customer or not.
CIF Number	Click **Search** icon and select the CIF number. This field appears only if the **Existing Customer** toggle is enabled.
Ownership Percentage	Specify the ownership percentage. This field is appears only if the **Owner** option is selected from the **Stake Holder Type** field.
Associated Since	Select the date from when the Stake Holder is associated with the business.
Authorized Signatories	For the existing customers, the Signature details will be in read-only mode. For the new customers, the user will be able to add, edit and delete the Signature details.

Table 2-9 (Cont.) Stakeholder - Field Description

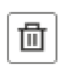
Field	Description
Signatures	Click  icon to upload the signatures for the new customer. Click **Add** button to add the signatures. Click **Cancel** button to discard the added details. On Submit, signature will be handed off to Oracle Banking Party.
Upload Signature	Drag and drop the signature file or click on **Select or drop files here** to browse and upload the signature from the local system. PNG & JPEG file formats are supported. This field appears only for the new Customers.
Uploaded Signature	Displays the uploaded signature. This field appears only for the new Customers.
Remarks	Specify the remarks related to the signature. This field appears only for the new Customers.
Signature ID	Displays the Signature ID for the added signature.
Signature	Displays the added signature.
Remarks	Displays the remarks for the added signature.
Action	Click  to edit the added signatures Click  to delete the added signatures. This field is enabled only for new customers.
Guarantors	Click  to add guarantor details.
Line of Business	Select the line of business for the guarantor/supplier. Available options are: • **Facility** • **Supply Chain Finance** • **Trade** • **Lending** • **Cash Management** • **Liquidity Management** • **Virtual Account Management** • **Accounts**

Table 2-9 (Cont.) Stakeholder - Field Description

Field	Description
Scope	Specify the scope of the guarantor in the business.
Guarantee Start date - Expiry date	Select the guarantee start and expiry date.
Guarantee amount	Specify the guarantee amount for the business.
Description	Specify the description for the guarantor.
Suppliers	Click  to add supplier’s details.
Line of Business	Select the line of business for the guarantor/supplier. Available options are: • **Facility** • **Supply Chain Finance** • **Trade** • **Lending** • **Cash Management** • **Liquidity Management** • **Virtual Account Management** • **Accounts**
Item Name	Specify the item name of the supplier.
Quantity	Specify the quantity of the item.
Supply Frequency	Specify the supply frequency.
Start Date – End Date	Select the start and end date for the supplier.

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

   The **Customer Onboarding** screen is displayed.

Figure 2-13 Customer Onboarding

5. Select the appropriate option from the Customer Category list.

   a. If you select **Individual** option to onboard individual type of customer, refer field description table and procedure from **3.1.1.1 For Individual Customer Type of Customer Information** data segment.
   b. If you select **Small and Medium Business** option to onboard small and medium business type of customer, refer field description table and procedure from **3.1.1.2 For Small and Medium Business Customer Type of Customer Information** data segment.

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

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

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

2.1.6 Beneficiary Details

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

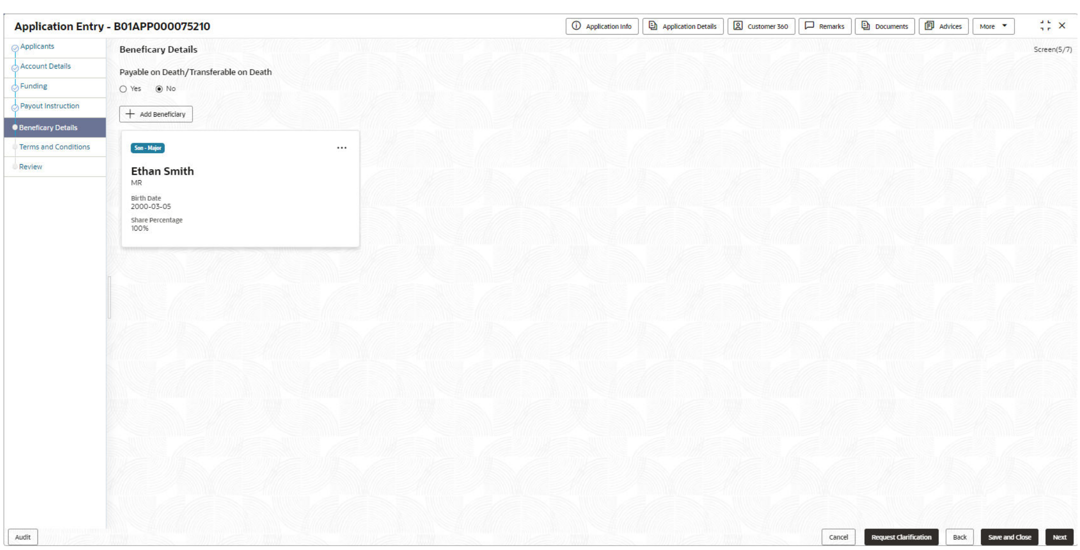
The Beneficiary Details is a non-mandatory data segment. If required, It allows capturing multiple nominees for the account. Beneficiary can be a minor, in that case, it is mandatory to provide details of the guardian. For SMB Customer, Beneficiary Details are allowed only for Proprietary type of Business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

To add beneficiary details:

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

   The **Beneficiary Details** screen displays.

Figure 2-14   Beneficiary Details



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

Table 2-10 Details - Field Description

Field	Description
Title	Select the title of the applicant.
First Name	Specify the first name of the applicant.
Middle Name	Specify the middle name of the applicant.
Last Name	Specify the last name of the applicant.
Relationship Type	Select the relationship type of the beneficiary with the applicant.
Date of Birth	Select the applicant's date of birth.
Minor	Select to indicate if nominee is minor.
Add Guardian	**Click the Add Guardian link to add the guardian details.** The link appears if the **Minor** field is enabled. This field is conditional mandatory.
Percentage	Specify the percentage to be considered for distribution of the account balance in case of uneventful death of the applicant.
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click to add address details. Click to perform below actions on the added address details, • To view the address details, click **View**. • To edit the address details, click **Edit**. • To delete the address details, click **Delete**.
Address Type	Select the address type for the applicant from the drop-down list. • **Residential Address** • **Communication Address**
Location	Select and search the location.
Current Address	Select to indicate if you want to mark entered address as current address type.
Preferred Address	Select to indicate if you want the selected address type as preferred address type.
Address From	Select the date from when you are connected with the given address.
Address To	Select the date till when you were connected with the given address.
Address	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.
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
Country	Select and search the country code.
State / Country Sub Division	Specify the state or country sub division. This field appears based on the selected country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Addition Info	In this section you can provide addition information.
Sub Department	Specify the sub department.

Table 2-10 (Cont.) Details - Field Description

Field	Description
Department	Specify the department.
Building Number	Specify the building number.
Post Box	Specify the post box code.
District Name	Specify the district name.
Floor	Specify the floor number.
Room	Specify the room number.
Locality	Specify the locality.
Landmark	Specify the landmark.
Contact Name / Narrative	Specify the name of the contact person.
Contact Details	In this section you can provide digital contact details.
<Communication Mode>	Select the communication mode from the drop-down list. The available options are: • Mobile Phone • Email
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 **Mobile Phone** 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 **Email** 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.
Add Beneficiary	Click to add additional nominee for the account.

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

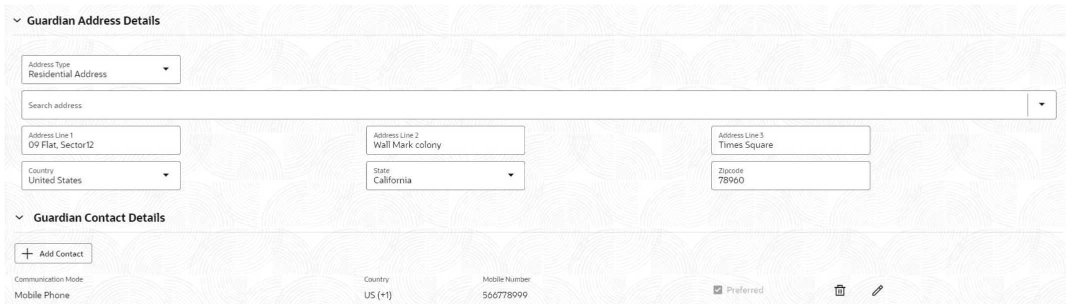
Guardian Details
This screen allows to capture details of the guardian of the minor nominee.

To add guardian details:

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

   The **Guardian Details** screen is displayed

Figure 2-15 Guardian Details



5. Specify the details in the relevant data fields.

   Refer the **Beneficiary Details**field description table for detailed information on each field.

6. Click **Save** to save the guardian details

2.1.7 Terms and Conditions

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

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

This data segment comprises of below sections:

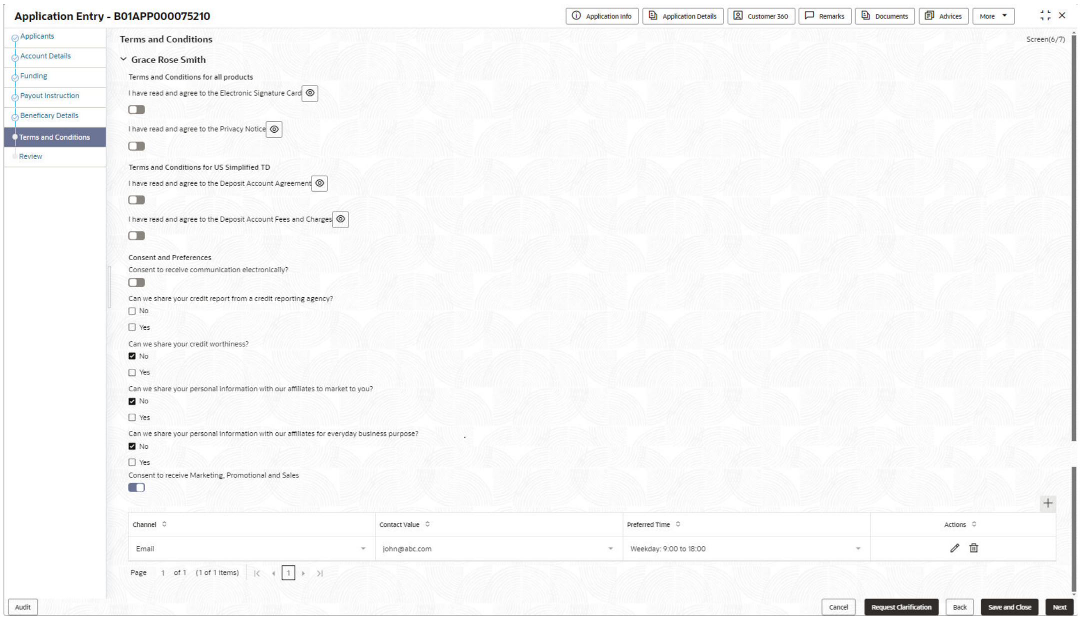
- **Term and Conditions for all products -** In this section the term and conditions which are applicable for all the products appears in the questionnaire format.
- **Term and Conditions for <Selected Product> -** In this section the term and conditions which are applicable for all the selected product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

To capture terms and conditions:

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

   The **Term and Conditions** screen appears

Figure 2-16 Term and Conditions



2. Click  to view the term and conditions.
3. Select the toggle button to accept the term and conditions.
4. In the **Consents to receive Marketing Promotional and Sales** section, enter the channel and details.
5. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

2.1.8 Summary

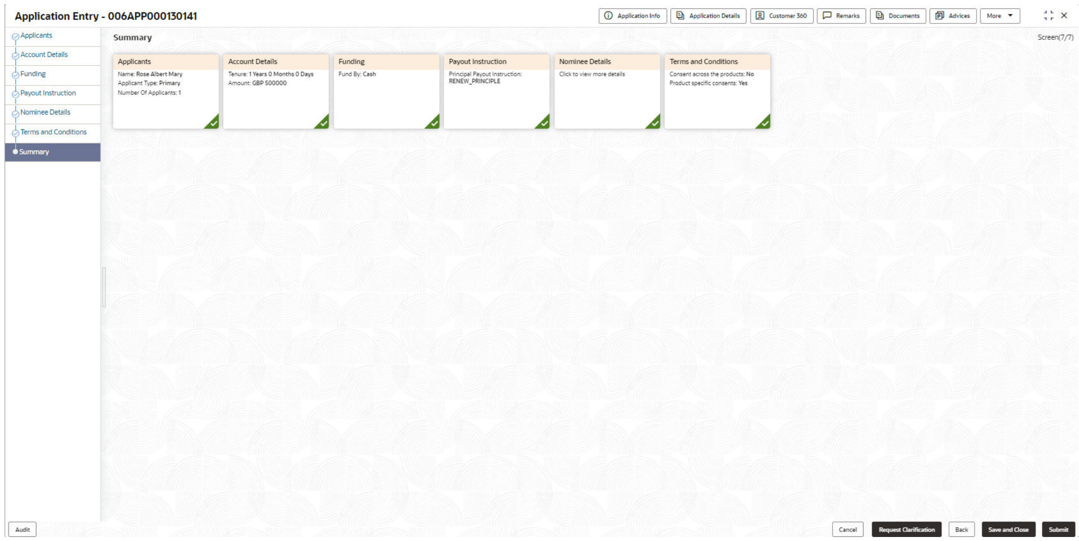
This topic provides the systematic instruction to view the tiles for all the data segments in the Application Entry Process.

The **Summary** data segment displays the account service preferences details.

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

   The **Summary** screen displays.

Figure 2-17 Summary



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

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

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

Table 2-11 Summary - Field Description

Data Segment	Description
Applicants	Displays the applicants details.
Stake Holder Details	Displays the stake holder details. This data segment displays only if the **Customer Type** is selected as **Small and Medium Business (SMB)**.
Account Details	Displays the account details.
Funding	Displays the funding details.
Payout Instruction	Displays the payout instruction.
Nominee Details	Displays the nominee details.
Terms and Conditions	Displays the term and condition details.

2. Click **Submit** to proceed to the **Outcome** stage., where the overrides, checklist and documents for this stage can be validated or verified.
3. In the **Override** screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. In case of override, click **Accept Overrides& Proceed** to proceed.

   OR

   Click **Proceed**. The Checklist screen appears.

4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed. The **Outcome** screen appears.
5. Select the checkbox to accept the checklist.
6. Click **Save & Proceed.**The **Outcome** screen is displayed.
7. In the **Outcome** screen, select appropriate option from the **Select to Proceed** field.
   - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Application Entry** stage for the saving application. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code.**
   - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
8. Enter the remarks in Remarks.
9. Click **Submit** to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
10. Click **Close** to close the window.

    OR

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

    Application De-Dupe:

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

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

> **Note:**
>
> - If an application is returned back to Application Entry stage from any other subsequent stages, Oracle Banking Origination will not allow amending details in the Customer Information and Financial Details data segment, once a customer onboarding process has been triggered in the Application Entry Stage and CIF creation is still in progress.
> - In case party amendment request is rejected by Oracle Banking Party, the specified error message is shown to the user while submitting Application Entry stage. User has an option to go back and resolve the error or proceed with the stage submission by disregarding the amendment request.

2.2 Application Documents

This topic describes the process of the documents that are uploaded related to application.

The Application Documents stage provides the view of the outbound documents that are generated and dispatched to the applicants invloved in the application.

To generate and disptach the outbond documents:

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

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

- Document Generation
  In this data segment you can generate and dispatch the documents that are configured.
- Document Acceptance
  In this data segment you can capture the acceptance of the documents that are already generated and dispatched.
- Summary
  This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

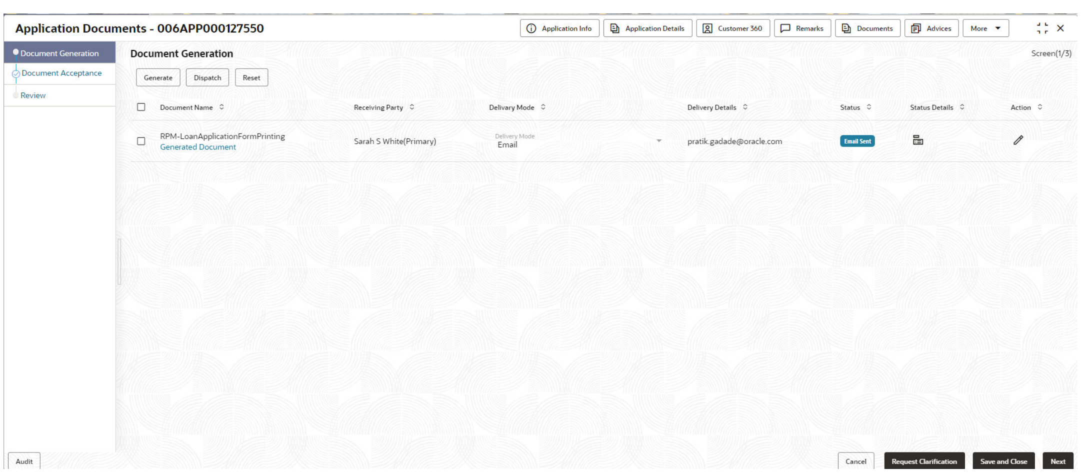
2.2.1 Document Generation

In this data segment you can generate and dispatch the documents that are configured.

In the Document Generation data segment, the list of documents that are maintained within the document generation event and fulfills the rule criteria are pre-populated in the tabular format. This document generation events are defined in the **Advice Maintenance** screen. Each documents appears seperately to generate and dispatch.
To generate and dispatch the document:

1. On acquiring the **Application Document** task, the **Document Generation** stage is displayed.

Figure 2-18 Document Generation



2. In the **Document Generation** section, select the check box to select the document from the list. It is mandatory to select atleast one document

   You can perform below actions on the seletced document:

- **Generate**: You can click this button to generate the selected document. On clicking this button the system invokes a call to the report generation service which generates a PDF output for the advice onfigured in the Advice Maintenance screen. Once the output is generated the documents are stored in the document managed service (DMS) along with the reference ID. This reference ID fetches the document on click the Generate Docoument link in the Documen column.
- **Dispatch**: You can click this button to dispatch the selected generated documents. You can only dispatch those documents which are not already disptached. On clicking this button the system validates whether the document is already generated. Once the validation is successful the system dispatch the document to the default setting defined in the Advice Maintenance screen.
- **Reset**: You can click this button to reset the action performed on the document.

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

Table 2-12 Document Generation – Field Description

Field	Description
Document Name	Displays the name of document. Click the link to fetch the document from the stored service and view the PDF output of the document. This link appears only if the document is generated.
Receiving Party	Displays the name of the applicant along with the role. The document is generated and dispatched to the applicants mentioned in this column. The name appears as captured in the Applicant data segment.
Delivery Mode	Displays the default mode of delivery of the documents. This default mode of delivery is defined in the Advice Maintenance screen.
Delivery Details	Displays the delivery details of the generated documents based on the default delivery mode. • If the delivery mode is **Email** or **e-Sign Remote** then the preferred email address of every recipient is displayed. • If the delivery mode is **Post** then the preferred address of every recipient is displayed. • If the delivery mode is **e-Sign In-Person** then the link is shared with every recipients and in this case the status appears as **Pending For Link Generation**. Once the dispatch event is executed successfully, the status appears as **Link Generated**. • If the delivery mode is **Print** then the **Not Applicable** text appears.
Status	Displays the status of the documents based on the actions performed on clicking Generate or Dispatch button. Once the dispatch process is initiated for the generated documents, the status appears based on the selected default mode of delivery. • If the mode of delivery is **Email** then on the successful trigger the status appears as **Email Sent**. • If the mode of delivery is **E-Sign Remote** or **E-Sign In-Person** then on the successful trigger the status appears as **E-Signing Initiated**. • If the mode of delivery is **Post** then on the successful trigger the status appears as **Dispatched**. • If the mode of delivery is **Print** then on the successful trigger the status appears as **Ready for Print**. • In case the dispatch process fails due to technical error then the status appears as **Failed**.

Table 2-12 (Cont.) Document Generation – Field Description

Field	Description
Status Details	Displays the status details of the document. Click the icon to view the generation and dispatched details of document along with the date and time.
Action	Select the appropriate icon to perform respective action. • Click  to edit the delivery mode. • Click  to save the edited delivery mode. This icon appears once you are edit mode.

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

2.2.2 Document Acceptance

In this data segment you can capture the acceptance of the documents that are already generated and dispatched.

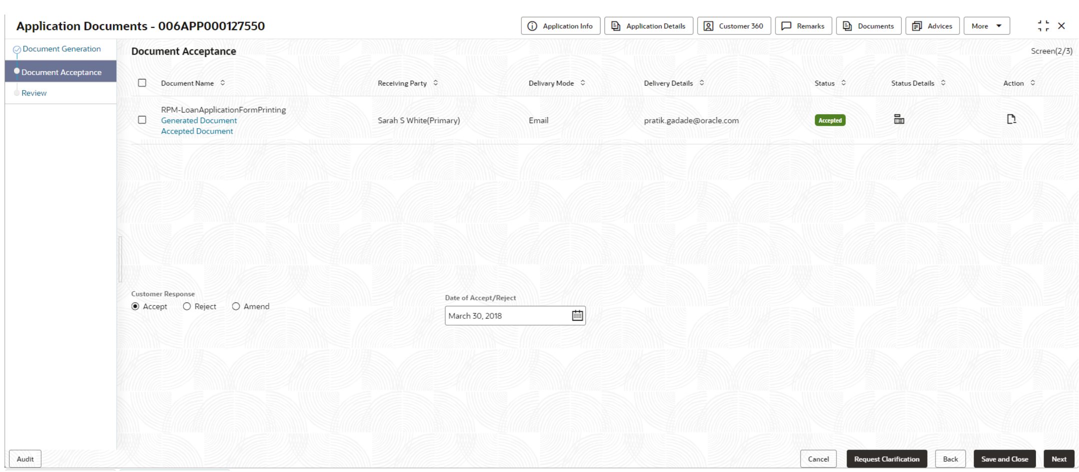
The Document Acceptance data segment populates the list of documents that appeared in the **Document Generation** data segment and are mark as **Yes** in the **Acceptance** field in the **Advice Maintenance** screen.
If the document is marked as No in the Acceptance field in the Advice Maintenance screen then the e-sign acceptance process in not required for that document and hence it will not appear in this data segment.

To accept the document:

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

   The **Document Acceptance** screen appears.

Figure 2-19 Document Acceptance



2. In the **Document Acceptance** section, select the check box to select the document from the list and perform appropriate actions.

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

Table 2-13 Document Acceptance – Field Description

Field	Description
Document Name	Displays the name of document. Click the link to fetch the document from the stored service and view the PDF output of the document. • **Generated Document**: This link appears only if the document is generated atleast onces. • **Accepted Document**: This link appears only if the E-Signed document is uploaded.
Receiving Party	Displays the name of the applicant along with the role. The document is generated and dispatched to the applicants mentioned in this column. The name appears as captured in the Applicant data segment.
Delivery Mode	Displays the default mode of delivery of the documents. This default mode of delivery is defined in the Advice Maintenance screen.
Delivery Details	Displays the delivery details of the generated documents based on the default delivery mode. • If the delivery mode is **Email** or **e-Sign Remote** then the preferred email address of every recipent is displayed. • If the delivery mode is **Post** then the preferred address of every recipent is displayed. • If the delivery mode is **e-Sign In-Person** then the link is shared with every recipients and in this case the status appears as **Pending For Link Generation**. Once the dispatch event is executed successfully, the status appears as **Link Generated**. • If the delivery mode is **Print** then the **Not Applicable** text appears.
Status	Displays the status of the documents based on the actions performed on the document.
Status Details	Displays the status details of the document. Click the icon to view the generation, dispatched and acceptance details of document along with the date and time.
Action	Select the appropriate icon to perform respective action. • **View**: You can view the documents only if the **Delivery Mode** is defined as **E-Sign Remote** or **E-Sign In-Person**. • **Upload Document**: You can upload documents only if the **Delivery Mode** is defined as **Email**, **Print** or **Post**. • **Delete**: You can upload documents only if the **Delivery Mode** is defined as **Email**, **Print** or **Post**.
Customer Response	Select the customer response for the documents. The avaible options are: • **Accept**: Select to accept the application documents. You can select this option only if the acceptance status of all the document is **Accepted**. • **Reject**: Select to reject the application documents. If the acceptance status of any one of the document is declined then this option appears auto-selected. • **Amend**: Select to amend the application document status.
Date of Response	Select the date on which the customer response is captured. This date should be greater or equal to current date.

3. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are

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

2.2.3 Summary

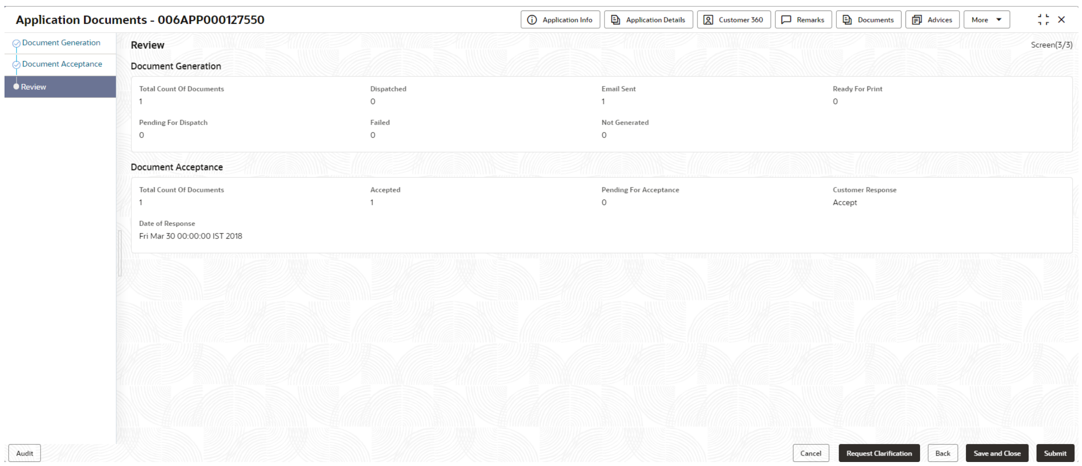
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

The system displays the summary of each data segments in tiles.

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

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

   Figure 2-20 Summary - Application Documents

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

   Table 2-14 Summary - Application Documents – Field Description

Data Segment	Description
Document Generation	Displays the document generation.
Documents Acceptance	Displays the document acceptance.

2. Click **Submit** to reach the **OUTCOME**, where the Overrides, Checklist and the Documents for this stage can be validated or verified. The **Overrides** screen is displayed.
3. In the Override screen, click **Accept Overrides & Proceed**. The **Checklist** screen is displayed.
4. In the Checklist screen, click **Save & Proceed**. The **Outcome** screen is displayed.
5. In the Outcome screen, select appropriate option from the **Select to Outcome** field.
6. Click **Submit** to submit the Account Approval stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.

7. Click **Close** to close the window.

   OR

   Click **Go to Free Task**.

2.3 Account Funding Stage

This topic provides the detailed information about the account funding stage data segments.

Users having functional access to the Account Funding Stage will be able to view the record in the Free Task process.

To add funding details:

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

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

- **Account Details**: - For detailed information, refer the Account Details data segment in the Application Entry stage.

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

- Funding
  This topic provides the systematic instruction to view the details captured for the Funding in the Account Funding stage.
- Summary
  This topic provides the systematic instruction to view the tiles for all the data segments in the account funding stage.

2.3.1 Funding

This topic provides the systematic instruction to view the details captured for the Funding in the Account Funding stage.

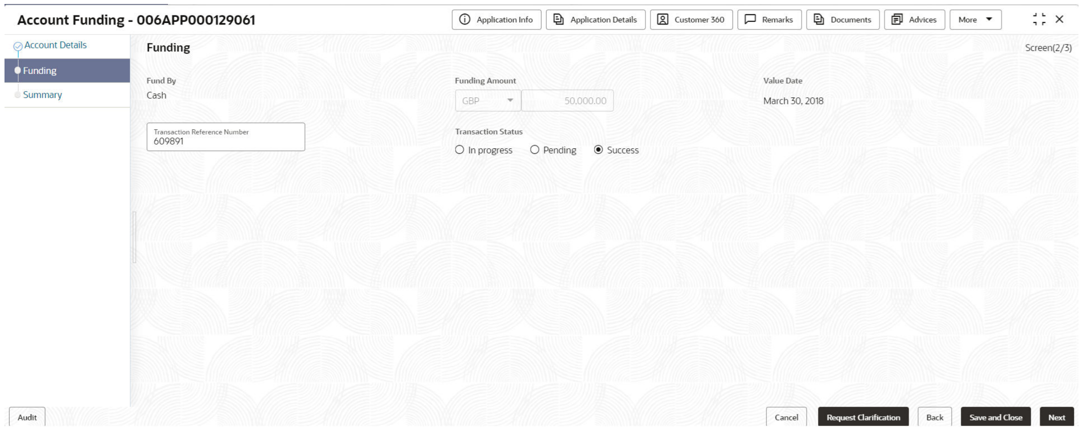
The **Funding** data segment displays the **Funding** details captured in the **Application Entry** stage. The Transaction Reference Number and the Transaction Status is either auto-populated or has to be manually captured based on the configuration. Using the **Cash** mode, the **Initial Funding** can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

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

During the **Application Entry** stage, the initial funding transaction triggers a teller transaction reference number and its status.

1. On acquiring the Account Funding task, the Initial Funding Details stage is displayed.

Figure 2-21 Funding



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

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

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

Table 2-15 Funding - Field Description

Field	Description
Fund By	Displays the Fund by option selected in the **Account Details** data segment in **Application Entry** stage.
Funding Amount	Displays the amount of the initial funding updated in the **Account Details** data segment in **Application Entry** stage.
Value Date	Displays the value date of the initial funding updated in the **Account Details** data segment in **Application Entry** stage.
Account	Displays the account number. This field appears if the **GL Account** or **Account Transfer** option selected as the funding by mode.
Account Name	Displays the account name. This field displays only if **Account Transfer** is selected as the funding by mode.
Cheque Number	Displays the cheque number. This field displays if **Account Transfer** or **Other Bank Cheque** is selected as the funding mode. The cheque number is displayed if it is captured in the **Account Details** data segment.
Cheque Date	Displays the cheque date. This field displays if **Account Transfer** or **Other Bank Cheque** is selected as the funding by mode. The cheque number is displayed if it is captured in the **Account Details** data segment.

Table 2-15 (Cont.) Funding - Field Description

Field	Description
Transaction Reference Number	Specify the transaction reference number through which the transaction has been posted for initial funding in the Teller Application. For Automated processing of the Cash funding mode, system displays the transaction reference number for the initial funding transaction that was triggered off in the **Application Entry** stage for the Teller module.
Transaction Status	Select the transaction status for the transaction posted for initial funding. The available status are: • **In progress** • **Pending** • **Sucess** For Automated processing of the Cash funding mode, system displays the status of the teller transaction. **Note:** The status of the teller transaction should be 'Success' for the submission of the Account Funding stage.

3. Click **Next** to navigate to the next data segment, after successfully capturing the data. The user is required to provide all mandatory data segments and data fields for the system to validate. If any mandatory details are missing, the system displays an error message for the user to correct the information. Users must capture the mandatory data before they can proceed to the next data segment.

2.3.2 Summary

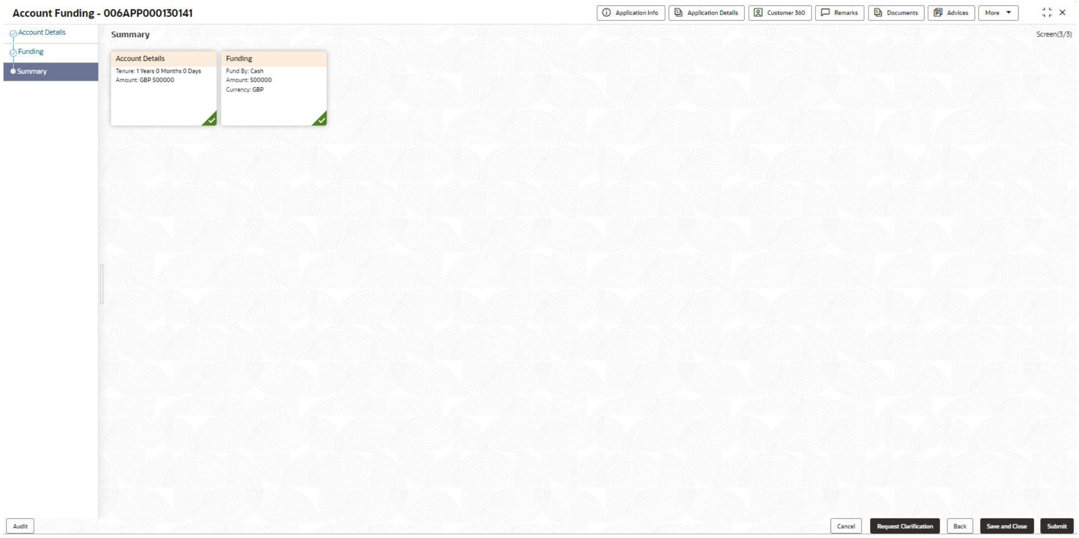
This topic provides the systematic instruction to view the tiles for all the data segments in the account funding stage.

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

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

   The **Summary** screen displays.

Figure 2-22 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.

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

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

Table 2-16 Summary - Field Description

Data Segment	Description
Account Details	Displays the account details.
Funding	Displays the initial funding details.

2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage can be validated or verified.
3. In the **Override** screen, the message appears in case there is any override. During business validations, the system raises warnings as overrides. The user must accept them to continue. Alternatively, user can go back and correct the data to prevent overrides from occurring. In case of override, click **Accept Overrides& Proceed** to proceed.

   OR

   Click **Proceed**. The Checklist screen appears.
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed. The **Outcome** screen appears.
5. Select the checkbox to accept the checklist.
6. Click **Save & Proceed.**The **Outcome** screen is displayed.
7. In the **Outcome** screen, select appropriate option from the Select to Proceed field.

- Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Account Funding Stage** for the term deposit application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Account Approval Stage.** The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code.**
- Select the **Return to Application Entry** to return to application entry stage. The system generates the Application Entry task that appears in **Free Task** to acquire and edit.
- Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.

8. Enter the remarks in Remarks.
9. Click **Submit** to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
10. Click **Close** to close the window.

    OR

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

2.4 Account Approval Stage

This topic provides the detailed information about the account approval stage data segments.

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

The Account Approval stage comprises of the data segments of the previous stages. Since the data segment are in view only mode and have been completed in the previous stages, the Account Approval stages are launched with the Application Information segment.

To approve an account opening:

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

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

- **Applicant** – For detailed information, refer the Customer Information data segment in the Application Entry stage.
- **Account Details -** For detailed information, refer the Account Details data segment in the Application Entry stage.
- **Account Funding Details** – For detailed information, refer the Mandate Details data segment in the Application Entry stage.
- **Payout Instruction** – For detailed information, refer the Nominee Details data segment in the Application Entry stage.
- **Beneficiary Details** – For detailed information, refer the data segment in the Application Entry stage.

- **Terms and Conditions** – For detailed information, refer the Terms and Conditions data segment in the Application Entry stage.

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

- Account Approval Details
  This topic provides the systematic instruction to view the details captured for the account approval details in the account approval stage.
- Summary
  This topic provides the systematic instruction to view the tiles for all the data segments in the account approval stage.

2.4.1 Account Approval Details

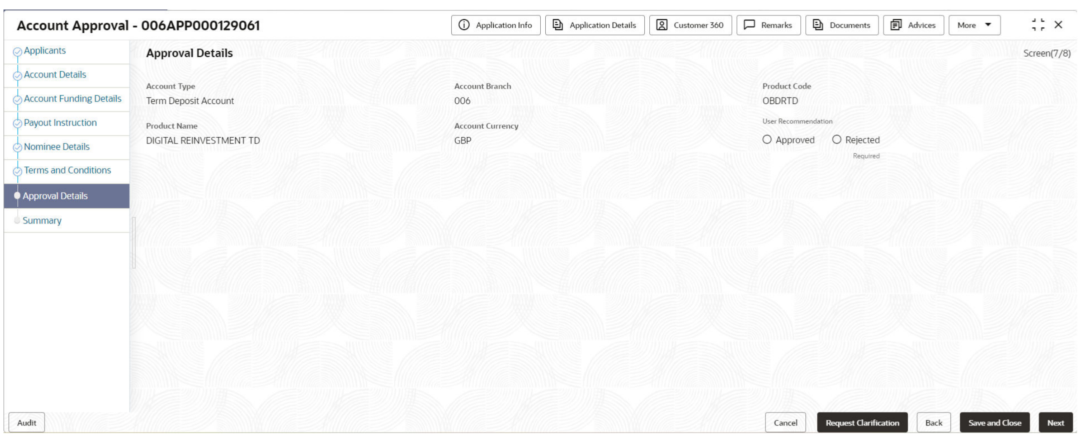
This topic provides the systematic instruction to view the details captured for the account approval details in the account approval stage.

The **Account Approval Details** data segment displays the application details.

1. On acquiring the TD Account Approval stage, the Account Approval Details stage is displayed.

   The **Account Approval Details** screen displays.

   Figure 2-23 Approval Details

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

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

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

   Table 2-17 Account Approval Details - Field Description

Field	Description
Account Type	Displays the account type.

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

Field	Description
Account Branch	Displays the account branch.
Product Code	Displays the product code.
Product Name	Displays the product name.
Account Currency	Displays the account currency.
User Recommendation	Select the user recommendation from the drop-down list. The available options are: • **Approval** • **Reject**

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

2.4.2 Summary

This topic provides the systematic instruction to view the tiles for all the data segments in the account approval stage.

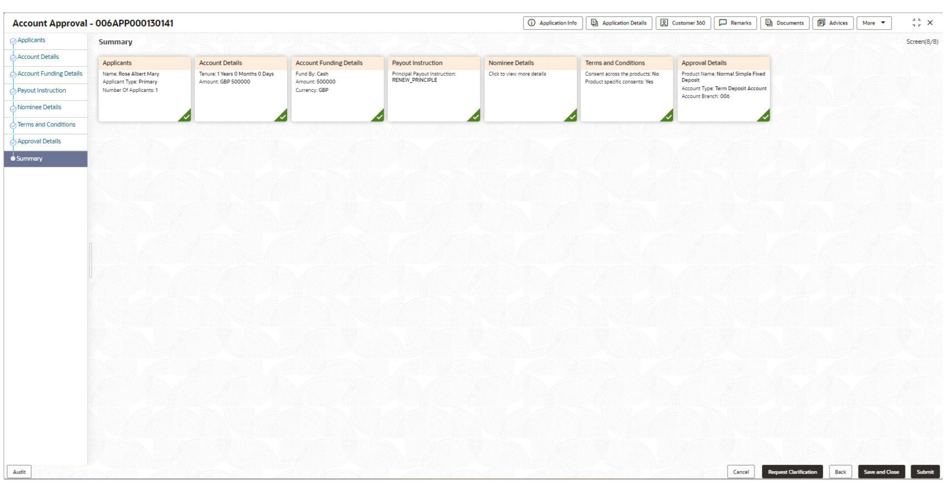
The **Summary** data segment displays the account service preferences details.

The tiles display the important details captured in the specified data segment. It further allows to click on the specific tile to view the data segment and the details captured. You can additionally click on the data segment from the train on the left hand side to view the details of the data segment.

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

   The **Summary** screen displays.

Figure 2-24 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.

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

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

Table 2-18 Summary - Field Description

Data Segment	Description
Applicants	Displays the applicants details.
Stake Holder Details	Displays the stake holder details. **Note:** This field appears only if the **Customer Type** is selected as **Small and Medium Business (SMB)**.
Account Details	Displays the account details.
Account Funding Details	Displays the account funding details.
Payout Instruction	Displays the payout instruction details
Nominee Details	Displays the nominee details.
Term and Conditions	Displays the term and conditions.
Approval Details	Displays the approval details.

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

2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage can be validated or verified.
3. In the **Override** screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. In case of override, click **Accept Overrides& Proceed** to proceed.

   OR

   Click **Proceed**. The Checklist screen appears.
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed. The **Outcome** screen appears.
5. Select the checkbox to accept the checklist.
6. Click **Save & Proceed.**The **Outcome** screen is displayed.
7. In the **Outcome** screen, select appropriate option from the Select to Proceed field.
   - Select the **Proceed** to proceed with the application. By default this option is selected. If the Proceed option is selected, then the application proceeds based on the assessment decision.

- Select the **Return to Initial Funding Details** to make account funding details stage available in free task.
- Select the **Return to Application Entry** Stage to make application entry stage available in free task for edit.
- Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.

8. Enter the remarks in Remarks.
9. Click **Submit** to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number. The welcome letter is generated.
10. Click **Close** to close the window.

    OR

    Click **Go to Free Task**.
    After the Host creates the Term Deposit Account successfully, the response is sent back to the Oracle Banking Origination with the Term Deposit Account Number.

    The details of all the applications which have logically completed all their stage movements, (Rejected / Account Created) will be made available in Completed tasks for query purpose only.

    If the system fails, the Free Task generates the **Handoff Retry** task. With the necessary access rights, the user can pick up such tasks, take the necessary action on the Failure reason, and then resubmit to the Host.

2.5 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.
- Clarification Details
  In this section you can request for clarifications.

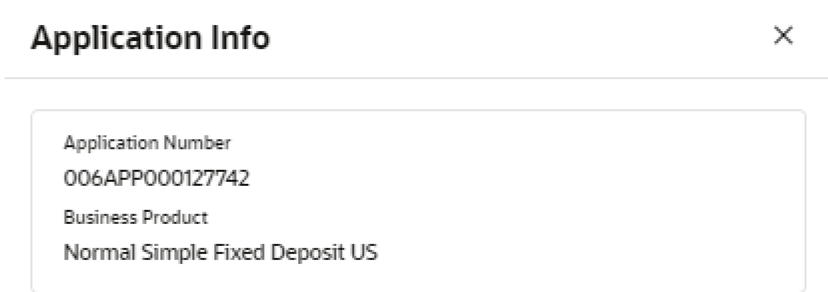
2.5.1 Application Info

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

- Click the **Application Info** button to view the details.

  The **Application Info** screen appears with the Application Number and Business Product fields.

Figure 2-25 Application Info



2.5.2 Customer 360

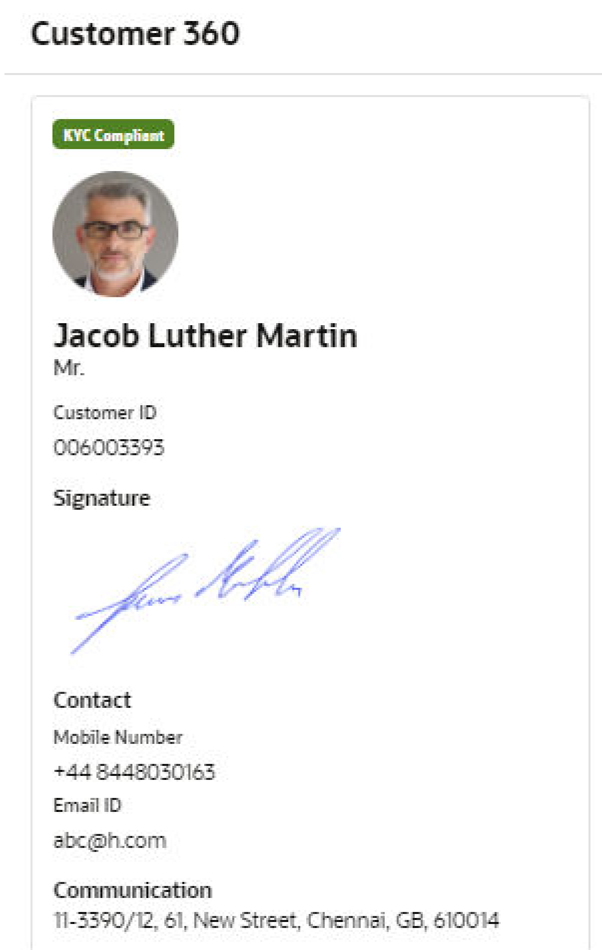
In this section you can view the list of customers involved in the application.

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

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

   The **Customer 360** screen is displayed.

Figure 2-26 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.

2.5.3 Application Details

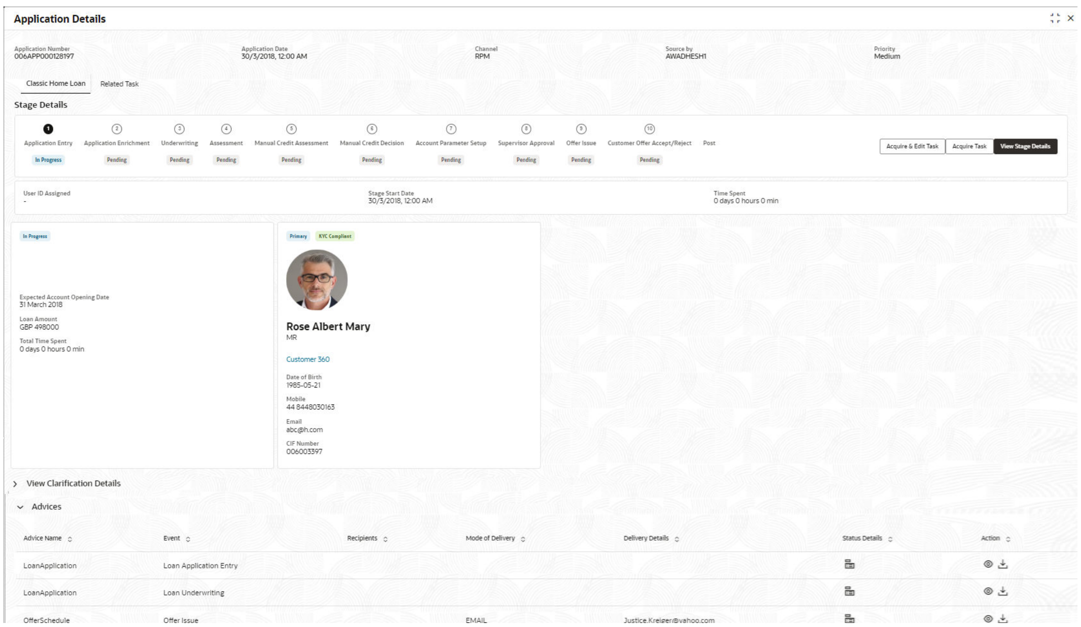
In this section you can view the detailed information of an application, such as basic details, application status, applicant details that are involved, clarification details and advices details.

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 detials .

   The **Application Details** screen is displayed.

Figure 2-27 Application Details



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

> **Note:**
>
> The fields marked as **Required** are mandatory.

Table 2-19 Application Details – Field Description

Field	Description
Application Number	Displays the application number.
Application Date	Displays the date and time on which the application was initiated.
Source By	Displays the name of the user who has sourced the application.
Channel	Displays the channel name.

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

Field	Description
Priority	Displays the priority of the application. • High • Medium • Low
<Product Name>	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.
Stage Details	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: • **Acquire & Edit Task** : Click this button to acquire and edit the selected stage. • **Acquire Task**Click this button to acquire the selected stage. You can edit it later. • **View Stage Details**: Click this button to view the stage details.
User ID Assigned	Displays the **User ID** of the user currently working on the product process. **Note:** This field appears blank, in case the product process task is not acquired by any user.
Stage Start Date	Displays the start date of the current stage. It also display time in hours, mins and seconds.
Time spent	Displays the days, hours and mins spent on the current selected stage.

<Application Tile>	In this tile you can view the application specific details.
	Below field appears in this tile with respective details:
	• **<Status of the Application>** : Displays the current stage of the application
	• **Expected Account Opening Date** : Displays the date on which the account is opened. This field appears once the account opening process is completed.
	• **Account Number**: Displays the account number. This field appears once the account opening process is completed.
	• **Expected Account Opening Date**: Displays the date on which the account will be opened.
	• **<Amount>**: Displays the value based on the product. For example:
	  – For the loan account opening application, the label of this field appears as **Loan Amount**.
	  – For the saving, term deposit and current account optning application. the lable of this field appears as **Initial Funding Amount**.
	• **Total Time Spent**: Displays the total time spent on the application from the first to last stage.

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

Field	Description
<Applicant Details Tile>	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: • **Role of the Applicant** • **Applicant Image** • **Applicant Name** • **Title** • **Customer 360** : 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 **Retail 360 User Guide** and **Corporate 360 User Guide** from the party section. • **Date of Birth** • **Mobile Number** • **Email ID** • **CIF Number**
View Clarification Details	In this section you can view the clarification history. Below fields appear with the details: • ID • Subject • Raised By • Date • Status • Status updated on On the click of the respective record the user can view the clarifiation content.
Advices	In this section you view the advices generated in the process of account opening. Below fields appear with the details: • **Advice Name** • **Event**: Displays the stage name on which the advice is generated. • **Recipients** • **Mode of Delivery** • **Delivery Details** • **Status Details** • **Actions**: You can View or Download the advices.
Related Task	In this section you can view the stages involved in process of application. The below fields are appear with details: • **Product Processor**: Displays the product which integrated with OBPY. • **Process Name** • **Process Reference Number** • **Stage** • **Status**

2. Click × to close window.

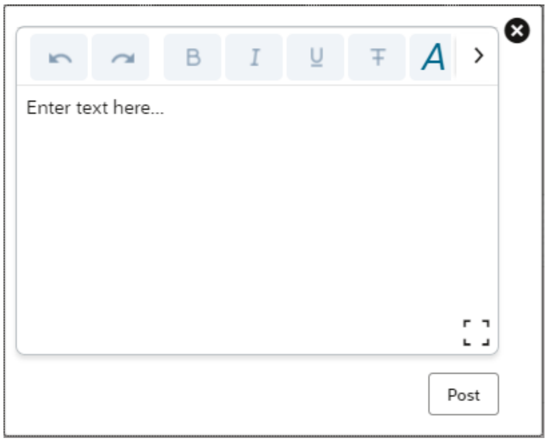
2.5.4 Remarks

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

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

  The **Remarks** screen is displayed.

Figure 2-28 Remarks



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

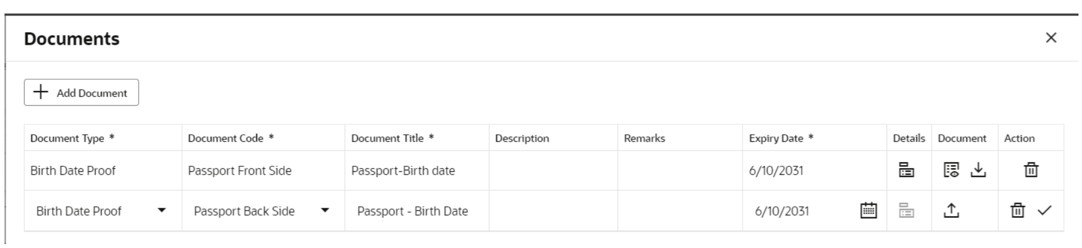
2.5.5 Documents

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

1. Click **Documents** button to upload the documents linked for the stage.

   The **Documents** screen is displayed.

Figure 2-29 Documents



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

Table 2-20 Upload Document – Field Description

Field	Description
Document Type	Select the document type.
Document Code	Select the document code.
Document Title	Specify the document title.
Document Description	Specify the description for the document.
Remarks	Specify the remarks for the document.
Expiry Date	Select the document expiry date.
Details	Click the details icon to view below details of the documents: • **Uploaded Time**: Displays the uploaded date and time of the document in hours and mins. • **Uploaded By**: Displays the user name who uploaded the document . • **Stage Uploaded**: Displays the stage name on which the document is uploaded.
Document	Click to select the document from machine to upload. You can remove the uploaded document before saving the record from the **Action** column. Post saving the record you must delete the record to remove the document. Below actions are perfrom on the uploaded document • You can preview already uploaded document. • You can download already uploaded document.
Actions	You can perfrom below actions on the added record: • Click to save the record. • Click to delete the record.

> **Note:**
>
> Ensure that mandatory documents are uploaded, as the system will validate the same during the stage submission.
>
> Mandatory documents can only be deleted in the same stage where it is uploaded.
>
> Non-mandatory documents can be deleted in any stage.

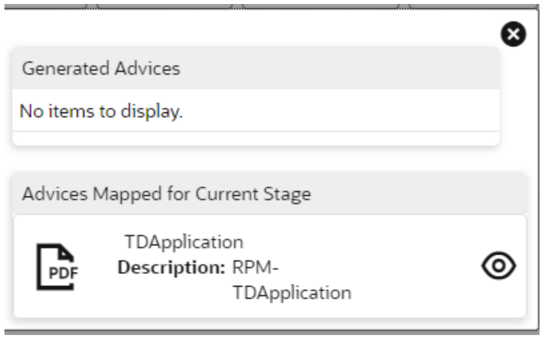
2.5.6 Advices

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

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

The **Advices** screen is displayed.

Figure 2-30 Advices



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

2.5.7 Clarification Details

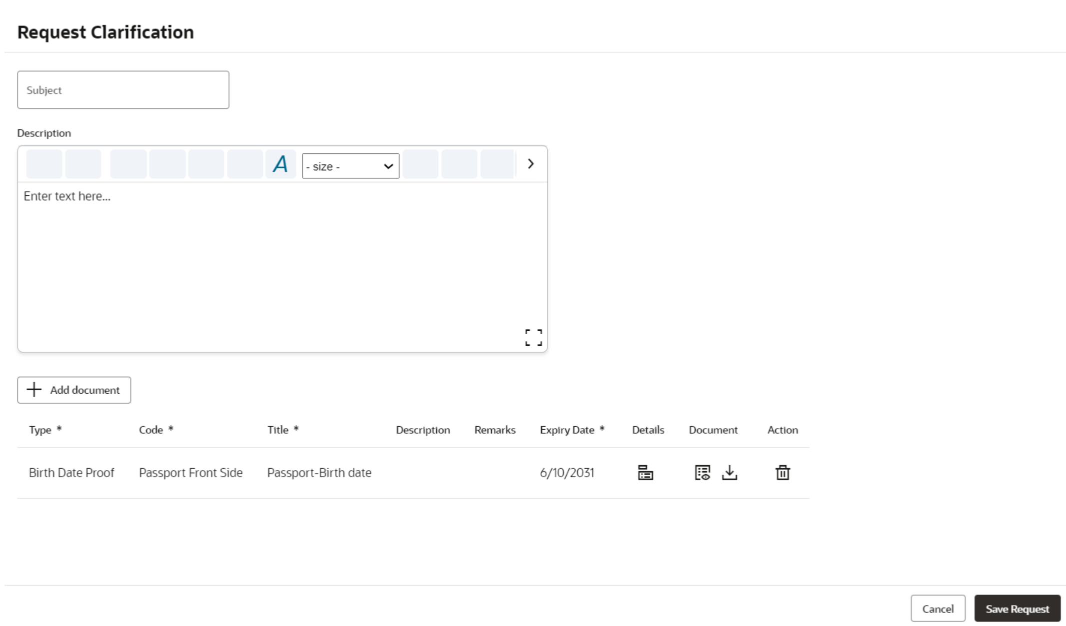
In this section you can request for clarifications.

To add the clarification details:

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

   The **Request Clarification** screen appears.

Figure 2-31 Request Clarification



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

Table 2-21 Upload Document – Field Description

Field	Description
Document Type	Select the document type.
Document Code	Select the document code.
Document Title	Specify the document title.
Document Description	Specify the description for the document.
Remarks	Specify the remarks for the document.
Expiry Date	Select the document expiry date.
Details	Click the details icon to view below details of the documents: • **Uploaded Time**: Displays the uploaded date and time of the document in hours and mins. • **Uploaded By**: Displays the user name who uploaded the document . • **Stage Uploaded**: Displays the stage name on which the document is uploaded.
Document	Click to select the document from machine to upload. You can remove the uploaded document before saving the record from the **Action** column. Post saving the record you must delete the record to remove the document. Below actions are perfrom on the uploaded document • You can preview already uploaded document. • You can download already uploaded document.
Actions	You can perfrom below actions on the added record: • Click to save the record. • Click to delete the record.

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

   Select the Application from the **Awaiting Customer Clarification** sub-menu available under the **Task** menu. Click on the **Clarification Details** from the header.
7. Select the specific clarification to take action on it.

   Allowed actions are as following:

   - Adding New Conversation

- Withdraw Clarification
- Accept Clarification

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

3
Simplified Application

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

What is Simplified Application?

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

How to configure Simplified Application for a product?

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

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

In the process of Simplified Application, the **Initiate** stage is bypassed and the **Application Entry** stage appears for capturing details.

How to process the simplified application?

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

To open an account using simplified application process:

1. From the **Menu**, select the **Retail Origination**. The Retail Origination menu appears.
2. From the **Retail Origination**, select the **New Application**. The New Application page appears with list of product types which are configured.
3. Select the appropriate product and click **Apply**.
   The Application Entry stage appears. The data segments in this stage appears based on the business process configuration.
   - **Applicant** : In this data segment user can capture applicant details such as basic, address, signature, employment, identification. Mutiple applicants are allowed with different roles. Refer **Applicant** data segment from the **Application Entry** stage of this guide.
   - **Account Details**: In this data segment user can capture the product details to configure the account. Refer **Account Details** data segment from the **Application Entry** stage of this guide.
   - **Funding**: In this data segment user can capture the funding details to configure the account. Refer **Funding** data segment from the **Application Entry** stage of this guide.
   - **Payout Instruction**: In this data segment user can capture the payout instructions of the maturity amount to configure the account. Refer **Payout Instruciton** data segment from the **Application Entry** stage of this guide

- **Nominee Details**: In this data segment user can capture the nominee details. Refer the **Nominee Details** data segment from the **Application Entry** stage of this guide.
- **Term and Conditions**: In this data segment user can capture the term, conditions and consents of the customer. Refer the **Term and Conditions** data segment from the **Application Entry** stage of this guide.
- **Review**: In this data segment user can review all the details that are captured on clicking on each data segment tile.

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

4

Error Codes and Messages

This topic contains error codes and messages.

Table 4-1   Error Codes and Messages

Error Code	Messages
RPM_CMN_APL_017	Empty Request Cannot be Send to Party
RPM_CMN_APL_018	Exception Occured while parsing Json Response
RPM_CMN_APL_019	Exception Occured while Producing even for Kafka
RPM_TC_011	Error occured while getting uploaded Doc
RPM_ACC_DET_001	Initial funding is allowed but are not captured
RPM_ACC_DET_002	Captured initial funding amount is less than minimum amount
RPM_ACC_DET_003	Initial Funding is not allowed but still captured
RPM_ACC_DET_004	Please provide valid value for currency
RPM_ACC_DET_005	Please provide valid value for branch code
RPM_ACC_DET_006	Currency $1 is not allowed for this product
RPM_ACC_DET_007	Product code can not be null
RPM-AT-001	Failed in Updating Transaction Log
RPM-AT-002	Record not found
RPM-AT-005	Mandatory Datasegment(s) - $1
RPM-AT-015	Pending Approval of Overrides
RPM-ATR-001	Invalid Date Format. Expected yyyy-MM-dd.
RPM-CA-001	Error occurred while parsing from Model to Entity
RPM-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

Table 4-1 (Cont.) Error Codes and Messages

Error Code	Messages
RPM-CMN-APL-046	Click on 'Cancel' and correct the error or wait for the in-progress party amendment request to be complete to reinitiate the party amendment again. Alternately click on 'Proceed' to submit this stage without the amendment.
RPM-CMN-APL-047	Please provide valid value for Birth Country of $1
RPM-CMN-APL-048	Please provide valid value for Nationality of $1
RPM-CMN-APL-049	Please provide valid value for Prefered Language of $1
RPM-CMN-APL-050	Please provide valid value for Prefered 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-CMN-000	Illegal State Exception
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-COM-001	JSONException Occured
RPM-COM-003	Net interest Rate is incorrect.
RPM-COM-004	Application Number cannot be null
RPM-COM-005	$1 is not valid.
RPM-COM-006	Currency cannot be null
RPM-COM-007	Branch cannot be null
RPM-COM-009	Currency $1 is invalid
RPM-COM-012	Term Deposit Amount can not be null
RPM-COM-013	Please provide valid value for Fund By
RPM-COM-014	Routing Number cannot be Null
RPM-COM-015	Cheque Date cannot be Null
RPM-COM-016	Cheque Number cannot be Null
RPM-COM-017	Cheque Bank Name cannot be Null
RPM-COM-018	Cheque Branch Name cannot be Null
RPM-COM-019	Either Account Or Cheque Detail is Mandatory for Fund By Account Transfer
RPM-COM-020	Routing Number cannot be more than 9 digit
RPM-COM-021	Routing Number consist of Non Numeric values
RPM-COM-022	Please enter a valid General Ledger code
RPM-COM-023	Please provide a valid value for fund by Cheque flag
RPM-COM-024	Please select a valid value for interest payout
RPM-COM-025	Please select a valid value for interest payout mode
RPM-COM-026	Please select a valid value for maturity instruction
RPM-COM-027	Please select a valid value for maturity payout mode
RPM-COM-028	Please provide valid value for fund the account

Table 4-1 (Cont.) Error Codes and Messages

Error Code	Messages
RPM-COM-029	Please provide valid value for value Date
RPM-CR-001	Error occured while adding the product to cart
RPM-CR-002	Error occured while deleting the product from cart
RPM-CR-003	Error occured while getting the cart details
RPM-INTR-001	Net Interest Rate is invalid
RPM-INTRST-001	Overall percentage should be equal to 100%
RPM-INTRST-002	Guardian details is required for minor $1
RPM-MNDT-001	Amount_To should not be null if Amount_From is given
RPM-MNDT-002	Amount_From should not be null if Amount_To is given
RPM-MNDT-003	Amount_To should be greater than Amount_From
RPM-MNDT-004	Invalid Mode of operation value
RPM-MNDT-005	Amount From and Amount to both are required
RPM-MNDT-006	Mandate Details list can not be empty for as per mandate
RPM-MNDT-007	Required number of signatory should be greater than 0
RPM-MNDT-008	Mode of operation can not be null
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 occured 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
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 occured 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 occured while fetching Summary details
RPM-PD-019	Datasegment is Mandatory
RPM-PD-020	Error occured while fetching Summary details
RPM-PD-021	Error while getting datasegments from TC
RPM-PD-022	Error occured while acquiring the task
RPM-PD-023	ProcessRefNo cannot be null
RPM-PD-024	Failed in domain save
RPM-PD-025	Error occured 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

Table 4-1 (Cont.) Error Codes and Messages

Error Code	Messages
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-032	Cannot cancel the application as one or more process has crossed irrevocable stages
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-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-PR-001	Error occured while getting the cart details
RPM-SA-INIT-01	Failed to Initialize
RPM-SAV-001	Transaction status is not completed
RPM-SAV-AST-001	No OD Limit details found for this process Ref no
RPM-SAV-AST-002	System recommended decision in invalid
RPM-SAV-BP-001	businessProductCode cannot be null
RPM-SAV-BP-002	No Currency mapped to this business product
RPM-SAV-BP-003	No Product preference mapped to business product $1
RPM-SAV-BP-004	No Product preference component DTO found for business product $1
RPM-SAV-BP-005	No Configuration found for given Business Product Code
RPM-SAV-BP-006	No Branch mapped to this business product.
RPM-SAV-CMN-001	No Account details found for this process Ref no
RPM-SAV-CMN-002	Product Details is empty
RPM-SAV-CMN-003	UDE is not found for this component
RPM-SAV-CMN-004	The flags are null from business product
RPM-SAV-CMN-005	No resolved values received from Host
RPM-SAV-CMN-006	Hand off host status or KYC status are invalid
RPM-SAV-CMN-007	handoff failed with customer module
RPM-SAV-CMN-008	CasaComponent list is empty
RPM-SAV-CMN-009	Casa UdeList is empty
RPM-SAV-CMN-010	No Interest in CasaComponent List
RPM-SAV-CMN-011	No Charge in CasaComponent List
RPM-SAV-CMN-012	No Data in charge slab
RPM-SAV-CMN-013	One or more applicants KYC status is not completed
RPM-SAV-CMN-014	One or more applicants Handoff status is not completed
RPM-SAV-CMN-015	Branch Code $1 is invalid
RPM-SAV-CMN-016	Please provide a valid value for Process Reference Number
RPM-SAV-CMN-017	Please provide a valid value for Application Number
RPM-SAV-CMN-018	Please provide a valid value for Stage Code
RPM-SAV-CMN-019	Date of birth can not be future date
RPM-SAV-CMN-020	Please provide valid value for date of birth
RPM-SAV-CMN-021	Invalid Date Format. Expected yyyy-MM-dd
RPM-SAV-CMN-022	Code can not be null or empty while calling maintenance

Table 4-1 (Cont.) Error Codes and Messages

Error Code	Messages
RPM-SAV-CMN-023	Key can not be null or empty while calling maintenance
RPM-SAV-CMN-024	Json Parse Exception
RPM-SAV-COM-001	Process ref no can not be null
RPM-SAV-INI-001	MiscGlCreditData cannot be null
RPM-SAV-INI-002	Error while fetching status from Teller module
RPM-SAV-INI-003	Error while fetching MiscGlCreditData from Teller module
RPM-SAV-INI-004	Teller transaction status is incomplete
RPM-SAV-NOM-001	Overall percentage should be equal to 100%
RPM-SAV-NOM-002	Guardian details is required for $1
RPM-SAV-NOM-003	Nominee Details are not captured
RPM-SAV-NOM-004	Please provide valid value for is Minor
RPM-SAV-NOM-005	Age of nominee is more than configured minor age, Can not set is Minor flag as Y
RPM-SAV-NOM-006	Age of nominee is less than configured minor age, Can not set is Minor flag as N
RPM-SAV-NOM-007	Please provide valid value of first name
RPM-SAV-NOM-008	Please provide valid value of last name
RPM-SAV-NOM-009	Please provide valid value of title
RPM-SAV-NOM-010	Please provide valid value of relation type
RPM-SAV-NOM-011	Address can not be null
RPM-SAV-NOM-012	Please provide valid value for country
RPM-SAV-NOM-013	Please provide valid value for Pin code
RPM-SAV-NOM-014	Please provide valid value for Address Line 1
RPM-SAV-NOM-015	A Minor can not be a guardian
RPM-SAV-ODL-001	Temporary OD Limit information is not allowed for this product
RPM-SAV-ODL-002	Uncollected fund information is not allowed for this product
RPM-SAV-ODL-003	Unsecured OD Limit information is not allowed for this product
RPM-SAV-ODL-004	Please provide valid value for Limit Type
RPM-SAV-PRF-001	Card is not allowed for this business product
RPM-SAV-PRF-002	Cheque Book is not allowed for this product
RPM-SAV-PRF-003	Passbook is not allowed for this product
RPM-SAV-PRF-004	Internet banking is not allowed for this business product
RPM-SAV-PRF-005	Mobile Banking is not allowed for this business product
RPM-SAV-PRF-006	Kiosk is not allowed for this business product
RPM-SAV-PRF-007	Phone banking is not allowed for this business product
RPM-TD-ACC-001	Please provide a valid value for Term Deposit Tenure
RPM-TD-ACC-002	Term Deposit Amount Should be in Configured Range of $1.
RPM-TD-ACC-003	Branch $1 is not allowed in product configuration.
RPM-TD-ACC-004	Max Tenure is not configured in Product for Currency $1.
RPM-TD-ACC-005	Min Tenure is not configured in Product for Currency $1.
RPM-TD-ACC-006	Tenure should be in between $2 $3 and $4 $5 for Currency $1.
RPM-TD-AVL-001	Please provide a valid value for USer-Recommendation/Action
RPM-TD-CMN-001	Account creation failed in Backoffice

Table 4-1 (Cont.) Error Codes and Messages

Error Code	Messages
RPM-TD-INI-005	Please provide a valid value for transaction reference number.
RPM-TD-INI-006	Please provide a valid value for transaction status.
RPM-TO-001	Mandatory Checklist(s) - $1
RPM-TO-020	Mandatory Document(s) - $1

5
Advices

This topic provides the information on the various advices supported in Term Depsoit Origination process.

> **Note:**
>
> Personal information used in the interface or PDFs are dummy. It is only for reference purposes.

Table 5-1 Advices

Advices	Sample Files
Deposit Agreement	Deposit Agreement
Privacy Notice	Privacy Note
E-Sign Agreement	E Sign Agreement
W8 Tax Declaration	W8 Tax Declaration
W9 Tax Declaration	W9 Tax Declaration
Adverse Action	Adverse Action Notice
Account Creation	Account Creation
Application Form	Application Form
Debit Check Decline	Debit Check Decline

Index