

# Oracle® Banking Origination Cloud Service

## Current Account Origination User Guide



Release 14.7.5.0.0  
G17210-02  
September 2024

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

ORACLE®

Copyright © 2021, 2024, Oracle and/or its affiliates.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

If this is software, software documentation, data (as defined in the Federal Acquisition Regulation), or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software," "commercial computer software documentation," or "limited rights data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle®, Java, MySQL, and NetSuite are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

# Contents

## 1 Overview

---

## 2 Initiating Current Account Opening Process

---

2.1	Application Entry Stage	2-3
2.1.1	Applicant	2-4
2.1.1.1	For Individual Customer Type	2-4
2.1.1.2	For Small and Medium Business (SMB) Customer Type	2-16
2.1.2	Account Details	2-19
2.1.3	Stake Holder Details	2-24
2.1.4	Financial Details	2-37
2.1.5	Collateral Details	2-41
2.1.6	Nominee Details	2-45
2.1.7	Terms and Conditions	2-48
2.1.8	Summary	2-49
2.2	Overdraft Limit Details Stage	2-52
2.2.1	Account Limit Details	2-52
2.2.2	Collateral Details	2-55
2.2.3	Advance against Uncollected Funds	2-59
2.2.4	Temporary Overdraft Limit	2-60
2.3	Summary	2-61
2.4	Application Enrichment Stage	2-63
2.4.1	Interest Details	2-63
2.4.2	Advance against Uncollected Funds	2-65
2.4.3	Temporary Overdraft Limit	2-66
2.4.4	Summary	2-67
2.5	Account Funding	2-69
2.5.1	Account Funding Details	2-70
2.5.2	Summary	2-72
2.6	Underwriting Stage	2-73
2.6.1	Credit Rating Details	2-74
2.6.2	Valuation Details	2-76
2.6.3	Legal Opinion	2-77
2.6.4	Summary	2-79

2.7	Application Assessment	2-80
2.7.1	Qualitative Scorecard	2-81
2.7.2	Assessment Details	2-82
2.7.3	Summary	2-89
2.8	Manual Credit Assessment Stage	2-91
2.8.1	Manual Assessment	2-92
2.8.2	Summary	2-95
2.9	Manual Credit Decision Stage	2-96
2.9.1	Manual Decision	2-97
2.9.2	Summary	2-99
2.10	Account Parameter Setup Stage	2-101
2.10.1	Summary	2-101
2.11	Supervisor Application Approval Stage	2-103
2.11.1	Pricing Change Approval	2-104
2.11.2	Summary	2-105
2.12	Offer Issue Stage	2-106
2.12.1	Assessment Summary	2-107
2.12.2	Document Generation	2-108
2.12.3	Summary - Offer Issue	2-110
2.13	Offer Accept / Reject Stage	2-112
2.13.1	Document Acceptance	2-112
2.13.2	Summary - Offer Accept / Reject	2-114
2.14	Post Offer Amendment Stage	2-116
2.14.1	Post Offer Amendment	2-116
2.14.2	Summary	2-119
2.15	Application Approval Stage	2-120
2.15.1	Collateral Perfection Details	2-122
2.15.2	Approval Details	2-123
2.15.3	Summary	2-124
2.16	Manual Retry Stage	2-126
2.17	Account Funding	2-127
2.17.1	Account Funding Details	2-127
2.17.2	Summary	2-129
2.18	Global Actions	2-130
2.18.1	Application Info	2-131
2.18.2	Customer 360	2-131
2.18.3	Application Details	2-133
2.18.4	Remarks	2-136
2.18.5	Documents	2-137
2.18.6	Advices	2-138
2.18.7	Condition and Covenants	2-138
2.18.8	Solicitor Details	2-141

3 Simplified Application

4 Instant Current Account Origination Process

5 Error Codes and Messages

6 Advices

Index

---

# Preface

This guide provides step-by-step instructions to open a current account.

- [Purpose](#)  
This topic describes the current account opening process.
- [Audience](#)
- [Documentation Accessibility](#)
- [Diversity and Inclusion](#)
- [Conventions](#)
- [Acronyms and Abbreviations](#)
- [Symbol and Icons](#)
- [Basic Actions](#)
- [Screenshot Disclaimer](#)

## Purpose

This topic describes the current account opening process.

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

## Audience

This user guide is intended for the Relationship Managers (RMs) and Sales Officers in-charge of sourcing the Current Account Products from prospect and customer of the bank. This user guide 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 Current 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

Oracle customers that have purchased support have access to electronic support through My Oracle Support. For information, visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

## Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to

build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

## Conventions

The following text conventions are used in this document:

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

## Acronyms and Abbreviations

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

**Table Acronyms table**

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

## Symbol and Icons

**Table Symbols and Icons - Common**












Symbol/Icon	Function
	Minimize
	Maximize
	Close

Table (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	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 Basic Actions

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



Table (Cont.) Basic Actions

Actions	Functions
<b>Cancel</b>	Used to close the application without saving. This tasks appears in Free Task, once the transaction is canceled.

## Screenshot Disclaimer

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

# 1

## Overview

This topic describes the information on the various features of the current account origination process.

### Product Introduction

Oracle Banking Origination is the middle office banking solution with a comprehensive coverage of account opening processes of the below product for both Individual as well as Small and Medium Business type of customers:

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

It is a Host-Agnostic solution

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

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

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

This user guide explains the workflow for the Current Account Origination process and further details the data that needs to capture in the data segment linked to the specific stages.

# 2

## Initiating Current Account Opening Process

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

As detailed in the **Operations User Guide**, the account opening applications of all product 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 current account product origination process is initiated either by a single product origination or multiple product selection, the process orchestrator generates the current account process reference number on submit of application initiation stage. The process orchestrator updates the record in the free task process for the 'Application Entry' stage and is referred to as task from the orchestrator perspective.

### To acquire and edit respective stage:

1. From **Home** screen, click **Tasks**. Under **Tasks**, click **Free Tasks**. The **Free Tasks** screen is displayed.

**Figure 2-1 Free Tasks**

Acquire & Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Nu
Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017206	006APP000045472	Account Approval	18-05-30	006	006023875
Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017207	006APP000045473	Account Approval	18-05-30	006	006023875
Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017203	006APP000045469	Account Approval	18-05-30	006	006023875
Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017201	006APP000045467	Account Approval	18-05-30	006	006023875
Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017198	006APP000045464	Account Approval	18-05-30	006	006023875
Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017194	006APP000045460	Account Approval	18-05-30	006	006023875
Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017196	006APP000045462	Account Approval	18-05-30	006	006023875
Acquire & ...	Medium	Small and Medium Bu...	006SMBTD10003680	006APP000045449	Account Funding	18-05-30	006	
Acquire & ...	Medium	Term Deposit Originat...	006RPMTDAA0003641	006APP000045404	Application Entry	18-05-30	006	

2. Click **Acquire & Edit** from the Actions column against the stage which user wants to update.

The Current Account Origination Process flow comprises of the below stages and the detailed information of the same is available in the below sections:

- [Application Entry Stage](#)  
This topic describes the information on the various data segments to capture the required data in the Application Entry stage.
- [Overdraft Limit Details Stage](#)  
This topic describes the information on the various data segments to capture the required data for the Overdraft Limit Details stage.
- [Summary](#)  
This topic provides the systematic instruction to view the tiles for all the data segments in the Overdraft Limit Details stage.

- [Application Enrichment Stage](#)  
This topic describes the information on the various data segments to view and update the required data for the Application Enrichment stage.
- [Account Funding](#)  
This topic describes the process of initial funding of an account. This stage appears once the account is opened.
- [Underwriting Stage](#)  
This topic describes the information on the various data segments to access the credit rating and capture the required data for the Underwriting stage.
- [Application Assessment](#)  
This topic describes the information on the various data segments to update the required data and assess the application in the Application Assessment stage.
- [Manual Credit Assessment Stage](#)  
This topic describes the information on the various data segments to assess the application manually in the Manual Credit Assessment stage.
- [Manual Credit Decision Stage](#)  
This topic describes the information on the various data segments to review and approve the application manually in the Manual Credit Decision stage.
- [Account Parameter Setup Stage](#)  
This topic describes the information on the various data segments to setup the required account parameters in the Account Parameter Setup stage.
- [Supervisor Application Approval Stage](#)  
This topic describes the information on the various data segments to view and approve the price change in the Supervisor Application Approval stage.
- [Offer Issue Stage](#)  
This topic describes the information on the various data segments to generate the offer in the Offer Issue stage.
- [Offer Accept / Reject Stage](#)  
This topic describes the information on the various data segments to accept / reject the offer in the Offer Accept / Reject stage.
- [Post Offer Amendment Stage](#)  
This topic describes the information on the various data segments to request for amendment of overdraft in the Post Offer Amendment stage.
- [Application Approval Stage](#)  
This topic describes the information on the various data segments to view the captured details and approve the application in the Application Approval stage
- [Manual Retry Stage](#)  
This topic describes the information on the various data segments on the Manual Retry stage.
- [Account Funding](#)  
This topic describes the process of initial funding of an account. This stage appears once the account is opened.
- [Global Actions](#)  
This topic provides the detailed on the actions that can be performed in all stages.

## 2.1 Application Entry Stage

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

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 current 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 open Current Account Application Entry task:

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

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

- [Applicant](#)  
This topic provides the systematic instructions to capture the customer-related information for the application.
- [Account Details](#)  
This topic provides the systematic instructions to view and modify the account details.
- [Stake Holder Details](#)  
This topic provides the systematic instructions to capture the stake holder details related information for the business.
- [Financial Details](#)  
This topic provides the systematic instructions to capture the financial details of a single customer or multiple customers in case of joint applicants.
- [Collateral Details](#)  
This topic provides the systematic instructions to capture the collateral which is offered by the customer as security for Overdraft limit.
- [Nominee Details](#)  
This topic provides the systematic instructions to capture the details of the nominee for the account.
- [Terms and Conditions](#)  
This topic descriptions the terms and conditions that are mandatory to accept for to proceed with account opening process.
- [Summary](#)  
This topic provides the systematic instruction to view the tiles for all the data segments in the Application Entry Process.

## 2.1.1 Applicant

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

The **Applicant** 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 applicant details:**

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

The **Applicant - Individual** screen displays.

Figure 2-2 Applicant- Individual

**Application Entry - HELAPP00141003**

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

- Applicants
- Account Details
- Financial Details
- Collateral Details
- Nominee Details
- Terms and Conditions
- Review

**Applicants**

Applicant Role: Primary

CIF Number: HEL004589

Add Applicant By:

Upload ID  Search Existing Customer  Enter Manually

**Basic Details**

**Personal Details**

Salutation: Mr.	First Name: Jacob	Middle Name: Luther
Last Name: Martin	Suffix:	Name In Local Language:
Gender: Male	Date of Birth: May 24, 1990	National ID:
Resident Status: Resident Alien	Country Of Residence: Great Britain	Birth Country: Great Britain
Birth Place: NY	Nationality: Great Britain	Citizenship By: Birth
Marital Status: Married	Customer Segment: Emerging Affluent	Customer Category: INDIVIDUAL
Preferred Language: English	Preferred Currency: GREAT BRITAIN POUND	Details Of Special Need: Blindness

Remarks For Special Need: Blind

Relationship Manager ID:

Profession:

Politically Exposed Person (PEP):  Yes  No

**Profile Photo**

**Signature**

**Address**

**Contact Details**

Communication Mode: Mobile Phone	Contact Sub Type: Residence	Country: GB (+44)	Mobile Number: 8448030163	<input checked="" type="checkbox"/> Preferred	<input type="checkbox"/>	<input type="checkbox"/>
Communication Mode: Email	Contact Sub Type: Personal	Email Id: abc@h.com		<input checked="" type="checkbox"/> Preferred	<input type="checkbox"/>	<input type="checkbox"/>

**Identification Details**

**Supporting Documents**

**Employment Details**

Close Save

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

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



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



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

Field	Description
<b>Gender</b>	Specify the Gender of the applicant from the drop-down list.
<b>Date of Birth</b>	Select the date of birth of the applicant.
<b>National ID</b>	Specify the national identification code of the applicant.
<b>Resident Status</b>	Select the residential status of the applicant from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• <b>Non-Resident Alien</b></li> <li>• <b>Resident Alien</b></li> <li>• <b>Citizen</b></li> </ul>
<b>Country of Residence</b>	Search and select the country code of which the applicant is a resident.
<b>Birth Country</b>	Specify the birth country of the applicant.
<b>Birth Place</b>	Specify the birth place where the applicant has born.
<b>Nationality</b>	Search and select the country code where the applicant has nationality.
<b>Citizenship By</b>	Search and select the country code for which applicant has citizenship.
<b>Marital Status</b>	Select the marital status of the customer from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• <b>Married</b></li> <li>• <b>Unmarried</b></li> <li>• <b>Legally Separated</b></li> <li>• <b>Widow</b></li> </ul>
<b>Customer Segment</b>	Select the segment of the customer. Available options are: <ul style="list-style-type: none"> <li>• <b>Emerging Affluent</b></li> <li>• <b>High Net worth Individuals</b></li> <li>• <b>Mass Affluent</b></li> <li>• <b>Ultra HNI</b></li> </ul>
<b>Customer Category</b>	Select the category of the customer.
<b>Preferred Language</b>	Select the preferred language.
<b>Preferred Currency</b>	Select the preferred currency.
<b>Details Of Special Need</b>	Select the special need details. Available options are: <ul style="list-style-type: none"> <li>• <b>Blindness</b></li> <li>• <b>Cerebral Palsy</b></li> <li>• <b>Low vision</b></li> <li>• <b>Locomotor disability</b></li> <li>• <b>Leprosy-cured</b></li> <li>• <b>Mental retardation</b></li> <li>• <b>Mental illness</b></li> <li>• <b>Hearing Impairment</b></li> </ul>
<b>Remarks For Special Need</b>	Specify the remarks for the special need selected.
<b>Relationship Manager ID</b>	Search and select the Relationship Manager ID for the applicant.
<b>Staff</b>	Select the toggle to indicate if the customer is employee of the bank.
<b>Profession</b>	Select the profession of the customer.
<b>Politically Exposed Person</b>	Select to indicate if the customer are politically exposed person.

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

Field	Description
<b>Profile Photo</b>	Drag and drop the document file or click on <b>Select or drop files here</b> to browse and upload the document from the local system. PNG & JPEG file formats are supported. 10MB maximum file size is allowed.
<b>Signatures</b>	In this section you can add new signature and view the already added signature of the customer. Click the Add Signature button to select the file to upload signature. Click <b>Cancel</b> button to discard the added details. On <b>Submit</b> , signature will be handed off to Oracle Banking Party.
<b>Upload Signature</b>	Drag and drop the signature file or click on <b>Select or drop files here</b> to browse and upload the signature from the local system. PNG & JPEG file formats are supported. 10MB maximum file size is allowed.
<b>Uploaded Signature</b>	Displays the uploaded signature.
<b>Remarks</b>	Specify the remarks related to the signature. Click <b>Save</b> to save the uploaded file.
<b>Signature ID</b>	Displays the Signature ID for the added signature along with the image and remark.
<b>Action</b>	Click Edit to edit the added signatures  Click  to delete the added signatures.
<b>Address</b>	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click the Add Address button to add address details.  Click  to perform below actions on the added address details, <ul style="list-style-type: none"> <li>To view the address details, click <b>View</b>.</li> <li>To edit the address details, click <b>Edit</b>.</li> <li>To delete the address details, click <b>Delete</b>.</li> </ul>
<b>Address Type</b>	Select the address type for the applicant from the drop-down list. <ul style="list-style-type: none"> <li><b>Residential Address</b></li> <li><b>Communication Address</b></li> </ul>
<b>Location</b>	Select and search the location.
<b>Current Address</b>	Select to indicate if you want to mark entered address as current address type.
<b>Preferred Address</b>	Select to indicate if you want the selected address type as preferred address type. This field is non editable if the <b>No</b> option is selected in the <b>Current Address</b> field.
<b>Address Since</b>	Select the date from when you are connected with the given address.
<b>Address Till</b>	Select the date till when you were connected with the given address. This field appears if the <b>No</b> option is selected in the <b>Current Address</b> field.

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





Field	Description
<b>Address</b>	Specify the address to search for the already captured address. Based on the configuration, on entering a few letters, the system fetches the related address that is already captured. Based on the selection, the fields are fetched in the address section.
<b>Address Line 1</b>	Specify the building name.
<b>Address Line 2</b>	Specify the street name.
<b>Address Line 3</b>	Specify the city or town name.
<b>Country</b>	Select and search the country code.
<b>State / Country Sub Division</b>	Specify the state or country sub division. This field appears based on the selected country code.
<b>Zip Code / Post Code</b>	Specify the zip or post code of the address.
<b>Addition Info</b>	In this section you can provide addition information.
<b>Sub Department</b>	Specify the sub department.
<b>Department</b>	Specify the department.
<b>Building Number</b>	Specify the building number.
<b>Post Box</b>	Specify the post box code.
<b>District Name</b>	Specify the district name.
<b>Floor</b>	Specify the floor number.
<b>Room</b>	Specify the room number.
<b>Locality</b>	Specify the locality.
<b>Landmark</b>	Specify the landmark.
<b>Contact Name / Narrative</b>	Specify the name of the contact person.
<b>&lt;Added record tile&gt;</b>	In this tile you can view the added address details. Below details appears in the tile: <ul style="list-style-type: none"> <li>• &lt;Current status&gt; this flag appears only if Yes option is selected.</li> <li>• &lt;Preferred ID status&gt; this flag appears only if Yes option is selected.</li> <li>• Address Type</li> <li>• Address dates</li> <li>• Adress line 1,2,3</li> <li>• Country</li> <li>• State</li> </ul> Click the <b>Edit</b> to edit the added address details. Click the <b>View</b> to view the added address details.  Click  to delete the added address details.
<b>Contact Details</b>	In this section you can provide digital contact details.
<b>Communication Mode</b>	Select the communication mode from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• Mobile Phone</li> <li>• Email</li> </ul>
<b>Country</b>	Select the country along with international subscriber dialing code of the mobile phone from the drop-down list. The drop-down list option consist of countrycode, country name and subscriber dialing code. This field appears only if you select the <b>Mobile Phone</b> option as communication mode.

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

Field	Description
<b>Mobile Number</b>	Specify the mobile number.
<b>Contact Sub Type</b>	Select the contact type from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• Residence</li> <li>• Business</li> <li>• Mobile</li> <li>• Others</li> </ul>
<b>Email Id</b>	Specify the email ID. This field appears only if you select the <b>Email</b> option as communication mode.
<b>Preferred</b>	Select to indicate if the given record is the preferred one.
<b>Action</b>	You can edit or delete the added mobile details.
<b>Identification Details</b>	You can add, view and edit the identification details in this section. Click the <b>Add ID</b> button to add Identification details.
<b>ID Type</b>	Specify the ID type. The available options are: <ul style="list-style-type: none"> <li>• Military ID</li> <li>• Birth Certificate</li> <li>• SIN</li> <li>• Permanent Resident Card ()</li> <li>• SIN</li> <li>• Passport</li> <li>• SSN</li> </ul>
<b>ID Status</b>	Specify the status of the selected ID type. The available options are: <ul style="list-style-type: none"> <li>• Verification Pending</li> <li>• Applied For</li> <li>• Available</li> <li>• Notice Received</li> </ul>
<b>Unique ID</b>	Specify the unique identification code of the selected type. You can enter the unique ID only if the <b>ID Status</b> is <b>Available</b> .
<b>Place Of Issue</b>	Specify the place where the ID is issued to the user.
<b>Issue Date</b>	Specify the date from which the ID is valid.
<b>Expiry Date</b>	Specify the date till which the ID is valid.
<b>Preferred</b>	Select to indicate whether added ID details are preferred among all others.  In case of multiple ID details, it is mandatory to mark any one of the ID details as Preferred.
<b>Remark</b>	Specify the remark. Click the <b>Save</b> button to save the entered ID details.

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

Field	Description
<Added record tile>	<p>In this tile you can view the added ID details. Below details appears in the tile:</p> <ul style="list-style-type: none"> <li>• ID Status</li> <li>• &lt;Preferred ID status&gt; this flag appears only if Yes option is selected.</li> <li>• ID Type</li> <li>• Unique ID</li> </ul> <p>Click the <b>Edit</b> to edit the added ID details. Click the <b>View</b> to view the added ID details.</p> <p>Click  to delete the added ID details.</p>
<b>Supporting Document</b>	<p>This section displays the status of the supporting documents that customer provides to get onboard. You can view,</p> <ul style="list-style-type: none"> <li>• Total Documents – Counts of total documents</li> <li>• Document Submitted – Count of the document that are submitted</li> <li>• Document Pending – Count of the document that are pending</li> </ul> <p>In case of exiting party, already captured documents fetched in this section. User can add, edit or delete the documents.</p> <p>Click</p> <p></p> <p>to add the document. The Document popup appears. Below fields appears in the popup.</p>
<b>Document Name</b>	Specify the name of the document.
<b>Document Number</b>	Specify the unique number of the selected document.
<b>Document Issue Date</b>	Specify the date from which the document is valid.
<b>Document Expiry Date</b>	Specify the date on which the document is expired.
<b>Upload Documents</b>	Drag and drop the document file or click the <b>Select or drop files here</b> link to browse and upload the document.
<b>Uploaded Documents</b>	The name along with extension of the uploaded document is displayed. You can view or delete document. Click <b>Save</b> to upload the document.
<b>Employment Details</b>	In thi section user can capture the employment details of the applicant.
<b>Employment Type</b>	Select the employment type. The available options are: <ul style="list-style-type: none"> <li>• Salaried</li> <li>• Self Employed</li> </ul>


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

Field	Description
<b>Salaried</b>	<p>Below field appears if the <b>Salaried</b> option is selected from the <b>Employment Type</b> list.</p> <p>In this section user can capture salaried employment details.</p> <p>The below fields appears if salaried employment details are already captured.</p> <ul style="list-style-type: none"> <li>• Employer Code</li> <li>• Employer Name</li> <li>• Employer Description</li> <li>• Employer Address</li> <li>• Employee Type</li> <li>• Industry Type</li> <li>• Organization Category</li> <li>• Demographics</li> <li>• Current Employer</li> <li>• Working Since</li> <li>• Working Till</li> <li>• Employee ID</li> <li>• Designation</li> <li>• Level or Grade</li> </ul> <p>User can edit, view or delete already added details.</p>
<b>Employer Code</b>	<p>Specify the employer code.</p> <p>OR</p> <p>Click to search the employer code. The pop-up appears to fetch the employer code. Specify <b>Employer Code</b> or <b>Employer Name</b> to fetch the details.</p>
<b>Employer Name</b>	<p>Displays the employer name of the selected employee code.</p>
<b>Employer Description</b>	<p>Specify the employer description.</p>
<b>Employer Address</b>	<p>Specify the employer address.</p>
<b>Employee Type</b>	<p>Select the employee type from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Full Time</b></li> <li>• <b>Part Time</b></li> <li>• <b>Contract</b></li> <li>• <b>Permanent</b></li> </ul>
<b>Industry Type</b>	<p>Select the Industry Type from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> <li>• <b>IT</b></li> <li>• <b>Bank</b></li> <li>• <b>Services</b></li> <li>• <b>Manufacturing</b></li> <li>• <b>Legal</b></li> <li>• <b>Medical</b></li> <li>• <b>Engineering</b></li> <li>• <b>School/College</b></li> <li>• <b>Others</b></li> </ul>

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

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

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

Field	Description
<Added record tile>	<p>In this tile you can view the added employment details. Below details appears in the tile:</p> <ul style="list-style-type: none"> <li>• Employment Type</li> <li>• &lt;Current Employer&gt; this flag appears only if Yes option is selected.</li> <li>• Employer Name</li> <li>• Working Dates</li> </ul> <p>Click the <b>Edit</b> to edit the added ID details. Click the <b>View</b> to view the added ID details.</p> <p>Click  to delete the added ID details.</p>

**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:**

- 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**

**Search Party**

First Name  Middle Name  Last Name  Date of Birth

Unique ID  National ID  Mobile Number  Email

Party ID	CIF	First Name	Middle Name	Last Name	Email	Mobile Number	Date of Birth	Preferred Unique ID	National ID
233331580		Andrew	Kim	Martin		9090909090	1990-05-24	20231129101121	
233331582	006006692	Andrew	Kim	Martin		9090909090	1990-05-24	20231129101158	
233341452		Andrew	Kim	Martin		9090909090	1990-05-24	20231130171169	
233341458	006011050	Grace	Rose	Smith		9090909090	1985-05-21	20231130171151	
233341460	006011051	Grace	Rose	Smith		9090909090	1985-05-21	20231130171148	

Page  of 164 ( 1 - 10 of 1636 items) |< < 1 2 3 4 5 ... 164 > >|

**Figure 2-4 Advance Search -Small Medium Business Products**

**Search Party**

Party ID  Business/Organization Name  Registration Number  Registration Date

Email  Customer Category

CIF	Registration Number	Business/Organization Name	Registration Date	Party ID	Is Customer	Customer Category
006011052	RTF20231130171136	SMB IndXayoZeXlkH	1995-09-17	233341462	Customer	
006011726	RTF20231201161254	SMB Indkekgwvdtb	1995-09-17	233351553	Customer	
006011788	303639	Nienow Quitzon	2010-03-30	233361604	Customer	
233361607	1094911	Botsford Group	2014-11-02	233361607	Non-Customer	
006011791	128799	Bernier Splinka and Strosin	2010-03-30	233361610	Customer	

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

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

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

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

The tile comprises of below fields:

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

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

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

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

### To capture customer information details

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

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

**Figure 2-5 Customer Information - Small and Medium Business**

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
<b>Customer Type</b>	Displays the customer type based on the product selected.
<b>Doing Business As</b>	Displays the business name of the SMB customer.
<b>Registration Number</b>	Displays the registration number of the business.
<b>Date of Registration</b>	Displays the registration date of the business.
<b>Edit</b>	Click <b>Edit</b> to modify the existing customer details and address details. Click <b>Save</b> to save the modified details and click <b>Cancel</b> to cancel the modifications. The <b>Edit</b> appears only for existing customers.
<b>Existing Customer</b>	Select to indicate if customer is existing customer.
<b>CIF Number</b>	Search and select the CIF number.

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



Field	Description
<b>Advance Search</b>	Click this button to perform party using advance parameters. For more information on advance search, refer the <b>Advanced Serach</b> section below.
<b>Doing Business As</b>	Specify the name of the business.
<b>Registration Number</b>	Specify the registration number of the business.
<b>Date of Registration</b>	Select the registration date of the business.
<b>Country of Registration</b>	Search and select the country code where the business is registered.
<b>SMB Classification</b>	Select the SMB Classification from the dropdown list. Available options are: <ul style="list-style-type: none"> <li>• <b>Micro</b></li> <li>• <b>Small</b></li> <li>• <b>Medium</b></li> </ul>
<b>Customer Category</b>	Search and select the customer category.
<b>SMB Registration Number</b>	Specify the SMB registration number.
<b>Tax Identification Number</b>	Specify the tax identification number of the SMB customer.
<b>Goods and Service Tax ID</b>	Specify the goods and service tax ID.
<b>Business License</b>	Specify the business license.
<b>Preferred Language</b>	Select the preferred language.
<b>Preferred Currency</b>	Select the preferred currency.
<b>Relationship Manager ID</b>	Specify the relationship manager ID.
<b>Upload Logo</b>	Click <b>Upload Logo</b> button to upload the logo for the business.
<b>Address</b>	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click  to add address details. Click  to perform below actions on the added address details, <ul style="list-style-type: none"> <li>• To view the address details, click <b>View</b>.</li> <li>• To edit the address details, click <b>Edit</b>.</li> <li>• To delete the address details, click <b>Delete</b>.</li> </ul>
<b>Address Type</b>	Select the address type for the applicant from the drop-down list. <ul style="list-style-type: none"> <li>• <b>Residential Address</b></li> <li>• <b>Communication Address</b></li> </ul>
<b>Location</b>	Select and search the location.
<b>Current Address</b>	Select to indicate if you want to mark entered address as current address type.
<b>Preferred Address</b>	Select to indicate if you want the selected address type as preferred address type.
<b>Address From</b>	Select the date from when you are connected with the given address.
<b>Address To</b>	Select the date till when you were connected with the given address.

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

Field	Description
<b>Address</b>	Specify the address to search for the already captured address. Based on the configuration, on entering a few letters, the system fetches the related address that is already captured. Based on the selection, the fields are fetched in the address section.
<b>Address Line 1</b>	Specify the building name.
<b>Address Line 2</b>	Specify the street name.
<b>Address Line 3</b>	Specify the city or town name.
<b>Country</b>	Select and search the country code.
<b>State / Country Sub Division</b>	Specify the state or country sub division. This field appears based on the selected country code.
<b>Zip Code / Post Code</b>	Specify the zip or post code of the address.
<b>Contact Details</b>	In this section you can provide digital contact details. Click add contact button to add new contact details.
<b>&lt;Communication Mode&gt;</b>	Select the communication mode from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• Mobile Phone</li> <li>• Email</li> </ul>
<b>Country</b>	Select the country along with international subscriber dialing code of the mobile phone from the drop-down list. The drop-down list option consist of countrycode, country name and subscriber dialing code. This field appears only if you select the <b>Mobile Phone</b> option as communication mode.
<b>Mobile Number</b>	Specify the mobile number.
<b>Preferred</b>	Select to indicate if the given mobile number is the preferred number.
<b>Action</b>	You can edit or delete the added mobile details.
<b>Email Id</b>	Specify the email ID. This field appears only if you select the <b>Email</b> option as communication mode.
<b>Preferred</b>	Select to indicate if the given email ID is the preferred ID.
<b>Action</b>	You can edit or delete the added email details.

**Advanced Search**

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

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

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

**Customer Dedupe Check:**

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

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

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

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

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

**Figure 2-6 De-dupe Results**

The screenshot shows a window titled "De-Dupe Results" with a close button (X). Below the title bar, it says "Following matching records are found, Please verify". There are two expandable sections:

- Vikash Kumar**: A table with columns: CIF Number (100011), PTY Number, First Name (Vikash), Last Name (Anand), Customer Type (I), DOB (03-01-1990), Contact Number (0988098009), ID/Registration Number, and Status (COMPLETED). Below the table are "OK" and "Ignore" buttons.
- Sanjeet Singh**: A table with columns: CIF Number (100012), PTY Number, First Name (Sanjeet), Last Name (Kumar), Customer Type (I), DOB (10-01-1990), Contact Number (0988056009), ID/Registration Number, and Status (IN-PROGRESS). Below the table are "OK" and "Ignore" buttons.

At the bottom right of the window are "Cancel" and "Submit" buttons.

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

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

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

## 2.1.2 Account Details

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


The Account Details data segment displays the account details.

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

The **Account Details** screen displays.

**Figure 2-7 Account Details**

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


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

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

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

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

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

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

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

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



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

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

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

## 2.1.3 Stake Holder Details

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

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

### Note:

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

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

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

**To add stakeholder details:**

1. Click **Next** in **Customer Information** 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 2-8 Stakeholder Details**

The screenshot displays the 'Stake Holder Details' screen for application entry 006APP000062814. The interface includes a sidebar with navigation options: Customer Information, Loan Details, Stake Holder Details (selected), Financial Details, Mandate Details, Collateral Details, and Summary. The main content area shows two stakeholder entries:

- Jack Marvel**: Stakeholder Type: Owners, Date of Birth: 2000-01-01, Id Type: DLS, Unique Id: 123456789, Citizenship: US. Ownership Percentage: 100. Associated Since: March 1, 2018.
- Jain Marvel**: Stakeholder Type: Authorized Signatories, Date of Birth: 2000-01-01, Id Type: DLS, Unique Id: 123456789, Citizenship: US. Associated Since: (empty field).

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

3. Specify the fields on **Stake Holder Details** screen.

### Note:

The fields, which mentioned as Required, are mandatory.

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

Table 2-5 Stake Holder Details – Field Description








Field	Description
<b>Stake Holder Type</b>	Select the stake holder type from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Owners</b></li> <li>• <b>Authorized Signatories</b></li> <li>• <b>Guarantors</b></li> <li>• <b>Suppliers</b></li> </ul>
<b>Existing Customer</b>	Select the toggle to indicate if the customer is an existing customer or not.
<b>CIF Number</b>	Click <b>Search</b> icon and select the CIF Number of the Stake Holder.
<b>Owners</b>	<b>Displays the ownership details of the business.</b> This fields appears only if the <b>Stake Holder Type</b> is selected as <b>Owners</b> .
<b>Ownership Percentage</b>	Specify the ownership percentage.
<b>Associated Since</b>	Select the date from when the Stake Holder is associated with the business.
<b>Authorized Signatories</b>	<b>Displays the authorized signatories details for the business.</b> For the existing customers, the Signature details will be in read-only mode.  For the new customers, the user will be able to add, edit and delete the Signature details.  These fields appears only if the <b>Stake Holder Type</b> is selected as <b>Authorized Signatories</b> .
<b>Associated Since</b>	Select the date from when the Stake Holder is associated with the business.
<b>Signatures</b>	 Click  to upload the signatures for the customer. Click <b>Add</b> button to add the additional signatures. Click <b>Cancel</b> button to discard the added details. On Submit, signature will be handed off to Oracle Banking Party.
<b>Upload Signatures</b>	Drag and drop the signature file or click on <b>Select or drop files here</b> to browse and upload the signature from the local system.  <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px;">  <b>Note:</b> PNG &amp; JPEG file formats are supported. </div>
<b>Uploaded Signatures</b>	Displays the uploaded signature. This field appears only for the new customers.
<b>Remarks</b>	Specify the remarks related to the signature. This field appears only for the new customers.
<b>Signature ID</b>	Displays the signature ID for the added signature.
<b>Signature</b>	Displays the added signature.
<b>Remarks</b>	Displays the remarks for the added signature.

Table 2-5 (Cont.) Stake Holder Details – Field Description

Field	Description
<b>Action</b>	<p>Click  to edit the added signatures.</p> <p>Click  to delete the added signatures.</p>
<b>Guarantors</b>	<p><b>Displays the guarantor details for the business.</b> Click</p> <p></p> <p>to add guarantor details. These fields appears only if the <b>Stake Holder Type</b> is selected as <b>Guarantors</b>.</p>
<b>Line of Business</b>	<p>Select the line of business for the guarantor/supplier. The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Facility</b></li> <li>• <b>Supply Chain Finance</b></li> <li>• <b>Trade</b></li> <li>• <b>Lending</b></li> <li>• <b>Cash Management</b></li> <li>• <b>Liquidity Management</b></li> <li>• <b>Virtual Account Management</b></li> </ul>
<b>Scope</b>	Specify the scope of the guarantor in the business.
<b>Guarantee Start date - Expiry date</b>	Select the guarantee start and expiry date.
<b>Guarantee amount</b>	Specify the guarantee amount for the business.
<b>Description</b>	Specify the description for the guarantor.
<b>Suppliers</b>	<p><b>Displays the supplier details for the business.</b> Click</p> <p></p> <p>to add supplier's details. These fields appears only if the <b>Stake Holder Type</b> is selected as <b>Suppliers</b>.</p>
<b>Line of Business</b>	<p>Select the line of business for the guarantor/supplier. The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Facility</b></li> <li>• <b>Supply Chain Finance</b></li> <li>• <b>Trade</b></li> <li>• <b>Lending</b></li> <li>• <b>Cash Management</b></li> <li>• <b>Liquidity Management</b></li> <li>• <b>Virtual Account Management</b></li> </ul>
<b>Item Name</b>	Specify the item name of the supplier.
<b>Quantity</b>	Specify the quantity of the item.
<b>Supply Frequency</b>	Specify the supply frequency.

**Table 2-5 (Cont.) Stake Holder Details – Field Description**

Field	Description
<b>Start Date – End Date</b>	Select the start and end date for the supplier.
<b>Delete</b>	Click this icon to delete the row.

4. Disable the **Existing Customer** toggle to onboard the **New Customers**.

 **Note:**

By Default, the Existing Customer is enabled.

The **Customer Onboarding** screen displays.

**Figure 2-9 Customer Onboarding**

5. Select the **Customer Category** from the drop down list.

The available options are

- **Individual**
- **Small and Medium Business (SMB)**

6. Select the **Customer Category** as **Individual**.

The **Customer Onboarding – Individual** screen displays.

**Figure 2-10 Customer Onboarding – Individual**

7. Specify the fields on **Customer Onboarding - Individual** screen.

 **Note:**

The fields, which mentioned as Required, are mandatory.

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



**Table 2-6 Customer Onboarding - Individual – Field Description**

Field	Description
<b>Customer Category</b>	Specify the customer category from the list. The available options are: <ul style="list-style-type: none"> <li>• <b>Individual</b></li> <li>• <b>Small and Medium Business (SMB)</b></li> </ul>
<b>Existing Customer</b>	Select to indicate if customer is existing customer.

Table 2-6 (Cont.) Customer Onboarding - Individual – Field Description

Field	Description
<b>Applicant Role</b>	<p>Displays the applicant role.</p> <p>The first customer which is added while initiating an application is considered as primary applicant.</p> <p>By default the <b>Primary Applicant</b> option appears in this field.</p> <p>This field is enabled if you add customer other than the primary customer.</p> <p>You can select role from the available options:</p> <ul style="list-style-type: none"> <li>• <b>Joint</b></li> <li>• <b>Guarantor</b></li> </ul>
<b>CIF Number</b>	<p>Search and select the CIF number.</p> <p>This field appears for only existing customers.</p> <p>Once the CIF number is selected, the system identify whether the entered CIF number matches the Office of Foreign Assets Control (OFAC) list. If response is positive then error appears stating <b>Invalid Customer Status</b>. The account opening process is not initiated with that customer.</p>
<b>Income Reliant</b>	<p>Select to indicate whether the applicant is income reliant. The applicant's financial details are captured only if this indication is selected.</p>
<b>Title</b>	<p>Select the title of the applicant from the drop-down list.</p>
<b>First Name</b>	<p>Specify the first name of the applicant.</p>
<b>Middle Name</b>	<p>Specify the middle name of the applicant.</p>
<b>Last Name</b>	<p>Specify the last name of the applicant.</p>
<b>Name in Local Language</b>	<p>Specify the name in local language of the applicant.</p>
<b>Gender</b>	<p>Specify the Gender of the applicant from the drop-down list.</p>
<b>Date of Birth</b>	<p>Select the date of birth of the applicant.</p>
<b>Resident Status</b>	<p>Select the residential status of the applicant from the drop-down list.</p> <p>Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Resident</b></li> <li>• <b>Non-Resident</b></li> </ul>
<b>County of Residence</b>	<p>Search and select the country code of which the applicant is a resident.</p>
<b>Birth Country</b>	<p>Search and select the country code where the applicant has born.</p>
<b>Nationality</b>	<p>Search and select the country code where the applicant has nationality.</p>
<b>Citizenship By</b>	<p>Search and select the country code for which applicant has citizenship.</p>
<b>Marital Status</b>	<p>Select the marital status of the customer from the drop-down list.</p> <p>Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Married</b></li> <li>• <b>Unmarried</b></li> <li>• <b>Legally Separated</b></li> <li>• <b>Widow</b></li> </ul>
<b>Customer Segment</b>	<p>Select the segment of the customer. Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Emerging Affluent</b></li> <li>• <b>High Net worth Individuals</b></li> <li>• <b>Mass Affluent</b></li> <li>• <b>Ultra HNI</b></li> </ul>

Table 2-6 (Cont.) Customer Onboarding - Individual – Field Description

Field	Description
<b>Customer Category</b>	Select the category of the customer.
<b>Preferred Language</b>	Select the preferred language.
<b>Preferred Currency</b>	Select the preferred currency.
<b>Details Of Special Need</b>	Select the special need details. Available options are: <ul style="list-style-type: none"> <li>• <b>Blindness</b></li> <li>• <b>Cerebral Palsy</b></li> <li>• <b>Low vision</b></li> <li>• <b>Locomotor disability</b></li> <li>• <b>Leprosy-cured</b></li> <li>• <b>Mental retardation</b></li> <li>• <b>Mental illness</b></li> <li>• <b>Hearing Impairment</b></li> </ul>
<b>Remarks For Special Need</b>	Specify the remarks for the special need selected.
<b>Relationship Manager ID</b>	Search and select the Relationship Manager ID for the applicant.
<b>Staff</b>	Select the toggle to indicate if the customer is employee of the bank.
<b>Profession</b>	Select the profession of the customer.
<b>Insider</b>	Select to indicate if you are insider of the bank.
<b>Role</b>	Select the role. This field appears if you select the <b>Insider</b> option.
<b>Politically Exposed Person</b>	Select to indicate if you are politically exposed person.
<b>Address</b>	<p>This section displays the added address of the applicant. It is mandatory to add communication address of the applicant.</p> <p>Click</p>  <p>to add address details.</p> <p>Click</p>  <p>to perform below actions on the added address details,</p> <ul style="list-style-type: none"> <li>• To view the address details, click <b>View</b>.</li> <li>• To edit the address details, click <b>Edit</b>.</li> </ul> <p>To delete the address details, click <b>Delete</b>.</p>
<b>Address Type*</b>	Select the address type for the applicant from the drop-down list. <ul style="list-style-type: none"> <li>• <b>Permanent Address</b></li> <li>• <b>Residential Address</b></li> <li>• <b>Communication Address</b></li> <li>• <b>Office Address</b></li> </ul>
<b>Location</b>	Select and search the location.
<b>Preferred Address</b>	Select to indicate if you want the selected address type as preferred address type.

**Table 2-6 (Cont.) Customer Onboarding - Individual – Field Description**










Field	Description
<b>Address From</b>	Select the date from when you are connected with the given address.
<b>Address To</b>	Select the date till when you were connected with the given address.
<b>Mark communication address as same</b>	Select to indicate whether the given address is same as communication address.  This field appears if you select the <b>Permanent Address</b> option from the <b>Address Type</b> list.
<b>Address Line 1</b>	Specify the building name.
<b>Address Line 2</b>	Specify the street name.
<b>Address Line 3</b>	Specify the city or town name.
<b>State / Country Sub Division</b>	Specify the state or country sub division.
<b>Address To</b>	Select the date till when you were connected with the given address.
<b>Country</b>	Select and search the country code.
<b>Zip Code / Post Code</b>	Specify the zip or post code of the address.
<b>Addition Info</b>	In this section you can provide addition information.
<b>Sub Department</b>	Specify the sub department.
<b>Department</b>	Specify the department.
<b>Building Number</b>	Specify the building number.
<b>Post Box</b>	Specify the post box code.
<b>District Name</b>	Specify the district name.
<b>Floor</b>	Specify the floor number.
<b>Room</b>	Specify the room number.
<b>Locality</b>	Specify the locality.
<b>Landmark</b>	Specify the landmark.
<b>Contact Name / Narrative</b>	Specify the name of the contact person.
<b>Media</b>	In this section you can provide digital contact details.
<b>Mobile</b>	Click    to add mobile details.
<b>ISD code</b>	Specify the international subscriber dialing code of the mobile number.
<b>Mobile Number</b>	Specify the mobile number.
<b>Preferred</b>	Select to indicate if the given mobile number is the preferred number.
<b>Action</b>	You can edit or delete the added mobile details.
<b>Email</b>	Click    to add email details.
<b>Email Id</b>	Specify the email ID.
<b>Preferred</b>	Select to indicate if the given email ID is the preferred ID.
<b>Action</b>	You can edit or delete the added email details.







Table 2-6 (Cont.) Customer Onboarding - Individual – Field Description

Field	Description
<b>Phone</b>	Click    to add phone details.
<b>ISD code</b>	Specify the international subscriber dialing code of the phone number.
<b>Area Code</b>	Specify the area code of the phone number.
<b>Preferred</b>	Select to indicate if the given phone number is the preferred number.
<b>Action</b>	You can edit or delete the added phone details.
<b>Swift</b>	Click    to add swift details.
<b>Business Identifier Code</b>	Specify the business identifier code.
<b>Address Line 1</b>	Specify the address from line 1 to line 4.
<b>Preferred</b>	Select to indicate if the given swift details are the preferred details.
<b>Action</b>	You can edit or delete the added swift details.
<b>FAX</b>	Click    to add fax details.
<b>ISD Code</b>	Specify the international subscriber dialing code of the phone number.
<b>Fax Number</b>	Specify the fax number details.
<b>Preferred</b>	Select to indicate if the given fax number is the preferred number.
<b>Signatures</b>	In this section you can add new signature and view the already added signature of the customer. Click    to add upload signature. Click <b>Add</b> button to add the additional signatures. Click <b>Cancel</b> button to discard the added details. On <b>Submit</b> , signature will be handed off to Oracle Banking Party.
<b>Upload Signature</b>	Drag and drop the signature file or click on <b>Select or drop files here</b> to browse and upload the signature from the local system. PNG & JPEG file formats are supported.
<b>Uploaded Signature</b>	Displays the uploaded signature.
<b>Remarks</b>	Specify the remarks related to the signature.

**Table 2-6 (Cont.) Customer Onboarding - Individual – Field Description**

Field	Description
<b>Signature ID</b>	Displays the signature ID for the added signature.
<b>Signature</b>	Displays the added signature.
<b>Remarks</b>	Displays the remarks for the added signature.
<b>Action</b>	<p>Click</p>  <p>to edit the added signatures</p> <p>Click</p>  <p>to delete the added signatures.</p>
<b>ID Details</b>	<p>You can add, view and edit the ID details in this section.</p> <p>Click</p>  <p>to add ID details.</p>
<b>ID Type</b>	<p>Specify the ID type.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• ITIN</li> <li>• Driving License</li> <li>• ATIN</li> <li>• EIN</li> <li>• SIN</li> <li>• Passport</li> <li>• SSN</li> </ul>
<b>ID Status</b>	<p>Specify the status of the selected ID type.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• Verification Pending</li> <li>• Applied For</li> <li>• Available</li> <li>• Notice Received</li> </ul>
<b>Unique ID</b>	Specify the unique identification code of the selected type. You can enter the unique ID only if the <b>ID Status</b> is <b>Available</b> .
<b>Place Of Issue</b>	Specify the place where the ID is issued to the user.
<b>Issue Date</b>	Specify the date from which the ID is valid.
<b>Expiration Date</b>	Specify the date till which the ID is valid.
<b>Remark</b>	Specify the remark.

**Table 2-6 (Cont.) Customer Onboarding - Individual – Field Description**

Field	Description
<b>Action</b>	<p>Click</p> <p></p> <p>to add the entered ID details.</p> <p>Click</p> <p></p> <p>to edit the added ID details</p> <p>Click</p> <p></p> <p>to delete the added ID details.</p>
<b>Supporting Document</b>	<p>This section displays the status of the supporting documents that customer provides to get onboard. You can view,</p> <ul style="list-style-type: none"> <li>• Total Documents – Counts of total documents</li> <li>• Document Submitted – Count of the document that are submitted</li> <li>• Document Pending – Count of the document that are pending</li> </ul> <p>Click</p> <p></p> <p>to add the document. The Document popup appears. Below fields appears in the popup.</p>
<b>Document Name</b>	Specify the name of the document.
<b>Document Number</b>	Specify the unique number of the selected document.
<b>Document Issue Date</b>	Specify the date from which the document is valid.
<b>Document Expiry Date</b>	Specify the date on which the document is expired.
<b>Upload Documents</b>	<p>Drag and drop the document file or click the <b>Select or drop files here</b> link to browse and upload the document.</p> <p>PNG &amp; JPEG file formats are supported.</p>
<b>Save</b>	Click <b>Save</b> to save the details.

8. Click **Upload Document** to fetch the customer information from the uploaded documents. The **Customer Information - Upload Document** screen is displayed.
9. Select the **Customer Category** as **Small and Medium Business**. The **Customer Onboarding – Small and Medium Business** screen displays.

**Figure 2-11 Customer Onboarding – Small and Medium Business**

Refer to the field description table in **Customer Information** data segment for the detailed explanation.

If the Customer Category is selected as **Small and Medium Business**.

The **Customer Onboarding – Small and Medium Business** screen is displayed.

- Specify the required details in the fields.

 **Note:**

The fields, which mentioned as Required, are mandatory.

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






**Table 2-7 Customer Onboarding – Small and Medium Business (SMB) – Field Description**

Field	Description
<b>Existing Customer</b>	Select the toggle to indicate if the customer is existing customer. By default, this toggle is disabled.
<b>Doing Business As</b>	Specify the name of the business.
<b>Registration Number</b>	Specify the registration number of the business.
<b>Date of Registration</b>	Select the registration date of the business.
<b>Country of Registration</b>	Click <b>Search</b> icon and select the country code where the business is registered.
<b>SMB Classification</b>	Select the SMB Classification from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Micro</b></li> <li>• <b>Small</b></li> <li>• <b>Medium</b></li> </ul>
<b>Customer Category</b>	Click <b>Search</b> icon and select the customer category. By default, it is selected as SMB.
<b>SMB Registration Number</b>	Specify the SMB registration number.
<b>Tax Identification Number</b>	Specify the tax identification number of the SMB customer.
<b>Goods and Service Tax ID</b>	Specify the goods and service tax ID.
<b>Business License</b>	Specify the business license.
<b>Preferred Language</b>	Click <b>Search</b> icon and select the preferred language.
<b>Preferred Currency</b>	Click <b>Search</b> icon and select the preferred currency.
<b>Relationship Manager ID</b>	Specify the relationship manager ID.
<b>Upload Logo</b>	Click <b>Upload Logo</b> button to upload the logo for the business.

**Table 2-7 (Cont.) Customer Onboarding – Small and Medium Business (SMB) – Field Description**

Field	Description
<b>Address</b>	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. From the option icon perform below actions on the added address details. <ul style="list-style-type: none"> <li>To view the address details, click <b>View</b>.</li> <li>To edit the address details, click <b>Edit</b>.</li> <li>To delete the address details, click <b>Delete</b>.</li> </ul> Click add icon to add multiple address.
<b>Address Type</b>	Select the address type for the applicant from the drop-down list. The available options are: <ul style="list-style-type: none"> <li><b>Permanent Address</b></li> <li><b>Residential Address</b></li> <li><b>Communication Address</b></li> <li><b>Office Address</b></li> </ul> One of the address types must be <b>Communication Address</b> .
<b>Location</b>	Select and search the location.
<b>Preferred Address</b>	Select to indicate if you want the selected address type as preferred address type.
<b>Address From</b>	Select the date from when you are connected with the given address.
<b>Address To</b>	Select the date till when you were connected with the given address.
<b>Mark communication address as same</b>	Select to indicate whether the given address is same as communication address. This field appears if you select the <b>Permanent Address</b> option from the <b>Address Type</b> list.
<b>Address Line 1</b>	Specify the building name.
<b>Address Line 2</b>	Specify the street name.
<b>Address Line 3</b>	Specify the city or town name.
<b>State / Country Sub Division</b>	Specify the state or country sub division.
<b>Country</b>	Select and search the country code.
<b>Zip Code / Post Code</b>	Specify the zip or post code of the address.
<b>Addition Info</b>	In this section you can provide addition information.
<b>Sub Department</b>	Specify the sub department.
<b>Department</b>	Specify the department.
<b>Building Number</b>	Specify the building number.
<b>Post Box</b>	Specify the post box code.
<b>District Name</b>	Specify the district name.
<b>Floor</b>	Specify the floor number.
<b>Room</b>	Specify the room number.
<b>Locality</b>	Specify the locality.
<b>Landmark</b>	Specify the landmark.
<b>Contact Name / Narrative</b>	Specify the name of the contact person.
<b>Media</b>	In this section you can provide digital contact details.

**Table 2-7 (Cont.) Customer Onboarding – Small and Medium Business (SMB) – Field Description**

Field	Description
<b>Mobile</b>	Click    to add mobile details.
<b>ISD Code</b>	Specify the international subscriber dialing code of the mobile number.
<b>Mobile Number</b>	Specify the mobile number.
<b>Preferred</b>	Select to indicate if the given mobile number is the preferred number.
<b>Action</b>	You can edit or delete the added mobile details.
<b>Email</b>	Click    to add email details.
<b>Email ID</b>	Specify the email ID.
<b>Preferred</b>	Select to indicate if the given email ID is the preferred ID.
<b>Action</b>	You can edit or delete the added email details.
<b>Phone</b>	Click    to add phone details.
<b>ISD Code</b>	Specify the international subscriber dialing code of the phone number.
<b>Area Code</b>	Specify the area code of the phone number.
<b>Preferred</b>	Select to indicate if the given phone number is the preferred number.
<b>Action</b>	You can edit or delete the added email details.
<b>Swift</b>	Click    to add Swift details.
<b>Business Identifier Code</b>	Specify the business identifier code.
<b>Address Line 1</b>	Specify the address from line 1 to line 4.
<b>Preferred</b>	Select to indicate if the given swift details are the preferred details.
<b>Action</b>	You can edit or delete the added email details.
<b>FAX</b>	Click    to add FAX details.

**Table 2-7 (Cont.) Customer Onboarding – Small and Medium Business (SMB) – Field Description**

Field	Description
<b>ISD Code</b>	Specify the international subscriber dialing code of the phone number.
<b>Fax Number</b>	Specify the fax number details.
<b>Preferred</b>	Select to indicate if the given fax number is the preferred number.
<b>Action</b>	You can edit and delete the already added signature.

11. Click **Save** to save the details.

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 reference number / Task.

## 2.1.4 Financial Details

This topic provides the systematic instructions to capture the financial details of a single customer or multiple customers in case of joint applicants.

The Financial Details data segment allows to capture the financial details of a single customer or multiple customers. This data segment is mandatory if below condition are opt:

- The **Capture Financial Details** toggle is selected in the **Business Product Preference** data segment while configuring a business product.
- The business product is allowed to opt overdraft.
- The Overdraft Requested toggle is selected in the Account Details data segment.

**To add financial details:**

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

The **Financial Details** screen displays.

**Figure 2-12 Financial Details**

The screenshot displays the 'Financial Details' screen for 'Mrs. Sarah S White'. It is divided into 'Income and Expense' and 'Asset and Liabilities' sections. The 'Income and Expense' section contains two tables:

Income Type *	Frequency *	Currency *	Amount *	Monthly Amount (GBP)	Action
Salary	Monthly	GBP	45,000.00	45,000.00	[Edit] [Delete]
			Total Income	GBP 45,000.00	

Expense Type *	Frequency *	Currency *	Amount *	Monthly Amount (GBP)	Action
Other Expenses	Monthly	GBP	3,400.00	3,400.00	[Edit] [Delete]
			Total Expense	GBP 3,400.00	

Below the tables, it shows 'Net Monthly Income GBP 41,600.00' and 'Last Updated On 2018-03-30'. At the bottom right, there are buttons for 'Cancel', 'Save', 'Request Clarification', 'Back', 'Save and Close', and 'Next'.



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

**Table 2-8 Financial Details: Individual – Field Description**



Field	Description
<Applicant Name>	Displays the applicant name as captured in the <b>Applicant</b> data segment.
<p><b>Income and Expenses</b>            In this tab you can capture the income and expenses of the applicant.            In case on exiting applicant you can view already added income and expense in tabular format.            Click <b>Add Income</b> or <b>Add Expenses</b> button to add respective records.</p>	
<b>Income Type</b>	Select the type of income to specify the amount. <ul style="list-style-type: none"> <li>• <b>Salary</b></li> <li>• <b>Agriculture</b></li> <li>• <b>Business</b></li> <li>• <b>Investment Income</b></li> <li>• <b>Interest Amount</b></li> <li>• <b>Pension</b></li> <li>• <b>Bonus</b></li> <li>• <b>Rentals</b></li> <li>• <b>Cash Gifts</b></li> <li>• <b>Other Income</b></li> </ul> The options in the list appears based on the entity code configuration
<b>Expenses Type</b>	Select the type of expenses to specify the amount. <ul style="list-style-type: none"> <li>• <b>Household</b></li> <li>• <b>Medical</b></li> <li>• <b>Education</b></li> <li>• <b>Vehicle</b></li> <li>• <b>Fuel</b></li> <li>• <b>Rentals</b></li> <li>• <b>Other Expenses</b></li> <li>• <b>Loan Payments</b></li> <li>• <b>Utility Payments</b></li> <li>• <b>Insurance Payments</b></li> </ul> The options in the list appears based on the entity code configuration.
<b>Frequency</b>	Select the frequency for the selected income type. The available options are: <ul style="list-style-type: none"> <li>• <b>Daily</b></li> <li>• <b>Weekly</b></li> <li>• <b>Bi-Weekly</b></li> <li>• <b>Monthly</b></li> <li>• <b>Quarterly</b></li> <li>• <b>Half-Yearly</b></li> <li>• <b>Yearly</b></li> </ul>
<b>Currency</b>	Select the currency of the selected type. The currencies that are paired with product appears for selection.
<b>Amount</b>	Specify the amount for the selected type.
<b>Monthly Amount (&lt;Account Currency&gt;)</b>	Displays the monthly amount of the selected type. The system evaluates and converts the amount which is entered in the <b>Amount</b> field with the <b>Currency</b> which is selected in the <b>Account Details</b> data segment.



**Table 2-8 (Cont.) Financial Details: Individual – Field Description**

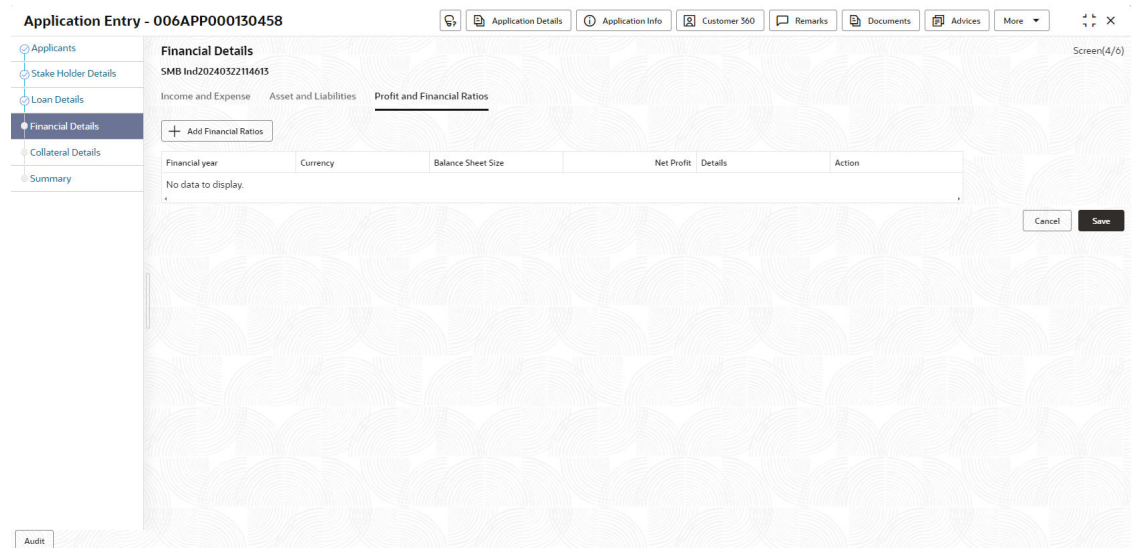
Field	Description
<b>Action</b>	<p>Select the action to perform on added record.</p> <ul style="list-style-type: none"> <li>• <b>Figure 2-13 Edit</b></li> </ul>  <p>- Click to edit the record.</p> <ul style="list-style-type: none"> <li>• <b>Figure 2-14 Delete</b></li> </ul>  <p>- Click to delete the record.</p>
<b>Total Income</b>	Displays the total income of all the added income type along with the selected account currency.
<b>Total Expenses</b>	Displays the total expenses of all the added expenses type along with the selected account currency.
<b>Net Monthly Income</b>	Displays the total monthly income over expenses. This amount is calculated as Net Monthly Income = Total Income - Total Expense
<p><b>Asset and Liabilities</b> In this tab you can capture the income and expenses of the applicant. In case on existing applicant you can view already added income and expense in tabular format. Click <b>Add Asset</b> or <b>Add Liabilities</b> button to add respective records.</p>	
<b>Liabilities</b>	<p>Select the type of liability to specify the amount.</p> <ul style="list-style-type: none"> <li>• <b>Property Loan</b></li> <li>• <b>Vehicle Loans</b></li> <li>• <b>Personal Loans</b></li> <li>• <b>Credit Card outstanding</b></li> <li>• <b>Overdrafts</b></li> <li>• <b>Other Liability</b></li> <li>• <b>Home Loan</b></li> <li>• <b>Education Loan</b></li> </ul> <p>The fields appears in this sections are based on the configuration.</p>
<b>Asset</b>	<p>Select the type of asset to specify the amount.</p> <ul style="list-style-type: none"> <li>• <b>House</b></li> <li>• <b>Deposit</b></li> <li>• <b>Vehicle</b></li> <li>• <b>Other</b></li> </ul> <p>The fields appears in this sections are based on the configuration.</p>
<b>Currency</b>	Select the currency of the selected type. The currencies that are paired with product appears for selection.
<b>Amount</b>	Specify the amount for the selected type.
<b>Amount (&lt;Account Currency&gt;)</b>	Displays the monthly amount of the selected type. The system evaluates and converts the amount which is entered in the <b>Amount</b> field with the <b>Currency</b> which is selected in the <b>Account Details</b> data segment.

**Table 2-8 (Cont.) Financial Details: Individual – Field Description**

Field	Description
<b>Action</b>	<p>Select the action to perform on added record.</p> <ul style="list-style-type: none"> <li><b>Figure 2-15 Edit</b></li> </ul>  <p>- Click to edit the record.</p> <ul style="list-style-type: none"> <li><b>Figure 2-16 Delete</b></li> </ul>  <p>- Click to delete the record.</p>
<b>Total Asset</b>	Displays the total asset of all the added asset type along with the selected account currency.
<b>Total Liability</b>	Displays the total liability of all the added liability type along with the selected account currency.

**Financial Details - for Small and Medium Business customer type**

**Figure 2-17 Financial Details - SMB**



3. Click **Next**. The system validates the date specified in **Last Update On** with Financial Details Validity Period and, if date specified in **Last Update On** exceeds the date specified in Financial Details Validity Period at Business Product Preferences configurations, the system displays the following error message:
4. Click **Yes** to retain the existing financial details and proceed with the next data segment.  
OR  
Click **No** to edit financial details and proceed.

## 2.1.5 Collateral Details

This topic provides the systematic instructions to capture the collateral which is offered by the customer as security for Overdraft limit.

Collateral details is a data segment to capture the collateral which is offered by the customer as security for Overdraft limit. Collateral details will be sent to the host to be made available under local collateral. The relevant service APIs will be made available for both Push and Pull details of collaterals.

Capturing of Collateral details in Oracle Banking Origination is also enabled with an option to onboard collateral using the Oracle Banking Credit Facility Process Management integration services. In such cases, the collateral details will be sent to the Collateral onboarding systems for performing the Valuation, obtaining the Legal opinion and recording the perfection details. These details will be made available on Oracle Banking Origination in the respective Data segments in read only mode.

### To add the collateral details:

1. Click **Next** in the previous data segment to proceed with next data segment, after successfully capturing the data.
2. Click **Add Collateral** to capture the collateral details.

The **Collateral Details** screen displays.

**Figure 2-18 Collateral Details**

If the **Collateral Type** is selected as **Term Deposit**, the following **warningmessage** displays when the OD Limit expiry date is more than the Maturity Date of the term deposit. The **Warning Message** popup screen displays.

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



**Table 2-9 Collateral Details - Field Description**

Field	Description
<b>Primary Collateral</b>	Specify the primary collateral.
<b>Collateral Type</b>	<p>Select the collateral type. Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Property</b></li> <li>• <b>Guarantee</b></li> <li>• <b>Vehicle</b></li> <li>• <b>Precious Metal</b></li> <li>• <b>Deposits</b></li> <li>• <b>Bonds</b></li> <li>• <b>Stocks</b></li> <li>• <b>Insurance</b></li> <li>• <b>Accounts Receivable</b></li> <li>• <b>Inventory (Stock of Material)</b></li> </ul>
<b>Category</b>	<p>Select the collateral category. Available options are:</p> <p>If Collateral type is selected as <b>Property</b></p> <ul style="list-style-type: none"> <li>• <b>Residential Property</b></li> <li>• <b>Vacant Land</b></li> <li>• <b>Under Construction</b></li> </ul> <p>If Collateral type is selected as <b>Guarantee</b></p> <ul style="list-style-type: none"> <li>• <b>Personal Guarantee</b></li> <li>• <b>Guarantee and Indemnity</b></li> <li>• <b>Government Guarantee</b></li> <li>• <b>Family Guarantee</b></li> </ul> <p>If Collateral type is selected as <b>Vehicle</b></p> <ul style="list-style-type: none"> <li>• <b>Passenger Vehicle</b></li> <li>• <b>Commercial Vehicle</b></li> </ul> <p>If Collateral type is selected as <b>Precious Metal</b></p> <ul style="list-style-type: none"> <li>• <b>Precious Metal</b></li> </ul> <p>If Collateral type is selected as <b>Deposits</b></p> <ul style="list-style-type: none"> <li>• <b>Term Deposit</b></li> </ul> <p>If Collateral type is selected as <b>Bonds</b></p> <ul style="list-style-type: none"> <li>• <b>Secured Bonds</b></li> <li>• <b>Unsecured Bonds</b></li> <li>• <b>Investment Bonds</b></li> </ul> <p>If Collateral type is selected as <b>Stocks</b></p> <ul style="list-style-type: none"> <li>• <b>Domestic Stock</b></li> </ul> <p>If Collateral type is selected as <b>Insurance</b></p> <ul style="list-style-type: none"> <li>• <b>Life Insurance</b></li> </ul> <p>If Collateral type is selected as <b>Accounts Receivable</b></p> <ul style="list-style-type: none"> <li>• <b>Bill Receivable</b></li> <li>• <b>Trade Receivable</b></li> </ul> <p>If Collateral type is selected as <b>Inventory (Stock of Material)</b></p> <ul style="list-style-type: none"> <li>• <b>Stock of Raw Materials</b></li> <li>• <b>Finished Goods</b></li> <li>• <b>Packaging Materials</b></li> </ul>
<b>Collateral Branch</b>	Displays the branch of the collateral.
<b>Term Deposit Number</b>	<p>Select the Term Deposit Number from the list.</p> <p>The Term Deposit which has crossed the maturity date and the “Allow Collateral Linkage” disabled, will not appear in the list.</p>

Table 2-9 (Cont.) Collateral Details - Field Description

Field	Description
<b>Maturity Date</b>	Select the Maturity Date of the term deposit.
<b>Available Linkage Amount</b>	Specify the available linkage amount.
<b>Linked Amount</b>	Specify the linked amount.
<b>Linkage Currency</b>	Displays the linkage currency.
<b>Guarantee Type</b>	Specify the type of guarantee. This field appears only if the collateral type is <b>Guarantee</b> .
<b>Currency</b>	Specify the currency of the collateral value.
<b>Collateral Value</b>	Specify the collateral value.
<b>Collateral Description</b>	Specify the collateral description.
<b>Mark Collateral For Refinance</b>	Specify if an added collateral should be consider for refinance.
<b>Applicants</b>	This section displays the applicants name and remarks that are involved in the loan application. These applicants are also related to the added collateral.
<b>Guarantor</b>	This section displays the guarantor name.
<b>Purchase Property</b>	Specify whether the collateral property being added is being purchased. This field appears if the <b>Property</b> option is selected from the <b>Collateral Type</b> list.
<b>Liability ID</b>	Displays the Liability ID
<b>Liability Description</b>	Displays the Liability description.
<b>Collateral Available Date Range</b>	Select the date range of the collateral. The range indicates the date from and date up to, which the collateral is available.
<b>Collateral Value</b>	Specify the value of the collateral.
<b>Hair Cut %</b>	Specify the percentage of Hair Cut.
<b>Collateral Amount To Be Considered</b>	Displays the collateral amount to be considered. Collateral Amount = (Hair Cut % Collateral Value)
<b>Collateral Description</b>	Specify the collateral description.
<b>Property Location</b>	In this section you can enter property address which is added as collateral. This section appears only if you select <b>Property</b> from the <b>Collateral Type</b> list. The fields appears if you select the <b>Property</b> option from the <b>Collateral Type</b> list.
<b>Address</b>	Specify the address to search already captured address. Based on configuration, on entering few letters, the system fetches the related address that are already captured. Based on the selection, the fields are auto populated in the address section.
<b>Address Line 1</b>	Specify the building name.
<b>Address Line 2</b>	Specify the street name.
<b>Address Line 3</b>	Specify the city or town name.
<b>State / Country Sub Division</b>	Specify the state or country sub division.
<b>Country</b>	Select and search the country code.
<b>Zip Code / Post Code</b>	Specify the zip or post code of the address.

**Table 2-9 (Cont.) Collateral Details - Field Description**

Field	Description
<b>Collateral Ownership Details</b>	In this section you specify the ownership details of the collateral property. This section displays all the customers that are involved in the loan application.  The fields appears if you select the <b>Property</b> option from the <b>Collateral Type</b> list.
<b>Ownership Type</b>	Select the ownership type of the property.  The available options are <ul style="list-style-type: none"> <li>• <b>Single</b></li> <li>• <b>Joint</b></li> </ul> The fields appears if you select the <b>Property</b> option from the <b>Collateral Type</b> list.
<b>Select</b>	Select the appropriate customer as owner from the list.  The fields appears if you select the <b>Property</b> option from the <b>Collateral Type</b> list.
<b>Customer Name</b>	Displays the customer name along with title.  The fields appears if you select the <b>Property</b> option from the <b>Collateral Type</b> list.
<b>Ownership Percentage</b>	Displays the percentage of the ownership of the customer.  The fields appears if you select the <b>Property</b> option from the <b>Collateral Type</b> list.
<b>Remark</b>	Displays the remark of the customer.  The fields appears if you select the <b>Property</b> option from the <b>Collateral Type</b> list.
<b>Market LTV</b>	Displays the market LTV.
<b>Bank LTV</b>	Displays the bank LTV.
<b>Collateral Description</b>	Displays the description of the collateral.
<b>Collateral Type</b>	Displays the collateral type.
<b>Category</b>	Displays the category of the collateral.
<b>Collateral Value</b>	Displays the collateral value.
<b>Owners</b>	Displays the owner names of the collateral.
<b>&lt;Actions&gt;</b>	Displays the actions that you can perform on the added collateral. <ul style="list-style-type: none"> <li>•  <ul style="list-style-type: none"> <li>- Click delete to delete the added collateral.</li> </ul> </li> <li>•  <ul style="list-style-type: none"> <li>- Click down arrow to view the collateral details.</li> </ul> </li> </ul>
<b>Total Collateral Value</b>	Displays the total value of collateral.  This field will be auto updated based on the number of collaterals.
<b>Cover Available</b>	Displays the cover available.  This field will be auto updated based on the number of collaterals.

**Note:**

All the fields are fetched from Oracle Banking Credit Facilities Process Management in read only mode, if integrated with Oracle Banking Credit Facilities Process Management.

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

## 2.1.6 Nominee Details

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

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

**To add the nominee details:**

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

The **Nominee Details** screen displays.

**Figure 2-19 Nominee Details**

- Specify the fields on **Nominee Details** screen.

**Table 2-10 Details - Field Description**

Field	Description
<b>Title</b>	Select the title of the applicant.

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



Field	Description
<b>First Name</b>	Specify the first name of the applicant.
<b>Middle Name</b>	Specify the middle name of the applicant.
<b>Last Name</b>	Specify the last name of the applicant.
<b>Relationship Type</b>	Select the relationship type of the nominee with the applicant.
<b>Date of Birth</b>	Select the applicant's date of birth.
<b>Minor</b>	Select to indicate if nominee is minor.
<b>Add Guardian</b>	<b>Click the Add Guardian link to add the guardian details.</b> The link appears if the <b>Minor</b> field is enabled. This field is conditional mandatory.
<b>Percentage</b>	Specify the percentage to be considered for distribution of the account balance in case of uneventful death of the applicant.
<b>Address</b>	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant.  Click  to add address details.  Click  to perform below actions on the added address details, <ul style="list-style-type: none"> <li>To view the address details, click <b>View</b>.</li> <li>To edit the address details, click <b>Edit</b>.</li> <li>To delete the address details, click <b>Delete</b>.</li> </ul>
<b>Address Type</b>	Select the address type for the applicant from the drop-down list. <ul style="list-style-type: none"> <li><b>Residential Address</b></li> <li><b>Communication Address</b></li> </ul>
<b>Location</b>	Select and search the location.
<b>Current Address</b>	Select to indicate if you want to mark entered address as current address type.
<b>Preferred Address</b>	Select to indicate if you want the selected address type as preferred address type.
<b>Address From</b>	Select the date from when you are connected with the given address.
<b>Address To</b>	Select the date till when you were connected with the given address.
<b>Address</b>	Specify the address to search for the already captured address. Based on the configuration, on entering a few letters, the system fetches the related address that is already captured. Based on the selection, the fields are fetched in the address section.
<b>Address Line 1</b>	Specify the building name.
<b>Address Line 2</b>	Specify the street name.
<b>Address Line 3</b>	Specify the city or town name.
<b>Country</b>	Select and search the country code.
<b>State / Country Sub Division</b>	Specify the state or country sub division. This field appears based on the selected country code.
<b>Zip Code / Post Code</b>	Specify the zip or post code of the address.
<b>Addition Info</b>	In this section you can provide addition information.
<b>Sub Department</b>	Specify the sub department.
<b>Department</b>	Specify the department.
<b>Building Number</b>	Specify the building number.
<b>Post Box</b>	Specify the post box code.



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

Field	Description
<b>District Name</b>	Specify the district name.
<b>Floor</b>	Specify the floor number.
<b>Room</b>	Specify the room number.
<b>Locality</b>	Specify the locality.
<b>Landmark</b>	Specify the landmark.
<b>Contact Name / Narrative</b>	Specify the name of the contact person.
<b>Contact Details</b>	In this section you can provide digital contact details.
<b>&lt;Communication Mode&gt;</b>	Select the communication mode from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• Mobile Phone</li> <li>• Email</li> </ul>
<b>Country</b>	Select the country along with international subscriber dialing code of the mobile phone from the drop-down list. The drop-down list option consist of countrycode, country name and subscriber dialing code.  This field appears only if you select the <b>Mobile Phone</b> option as communication mode.
<b>Mobile Number</b>	Specify the mobile number.
<b>Preferred</b>	Select to indicate if the given mobile number is the preferred number.
<b>Action</b>	You can edit or delete the added mobile details.
<b>Email Id</b>	Specify the email ID. This field appears only if you select the <b>Email</b> option as communication mode.
<b>Preferred</b>	Select to indicate if the given email ID is the preferred ID.
<b>Action</b>	You can edit or delete the added email details.
<b>Add Nominee</b>	Click to add additional nominee for the account.

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

### Guardian Details

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

#### To add guardian details:

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

The **Guardian Details** screen is displayed

**Figure 2-20 Guardian Details**

The screenshot displays a form titled "Guardian Address Details" and "Guardian Contact Details".

**Guardian Address Details:**

- Address Type: Residential Address
- Search address: [Input field]
- Address Line 1: 09 Flat, Sector12
- Address Line 2: Wall Mark colony
- Address Line 3: Times Square
- Country: United States
- State: California
- Zipcode: 78000

**Guardian Contact Details:**

- + Add Contact
- Communication Mode: Mobile Phone
- Country: US (+1)
- Mobile Number: 560778999
- Preferred: [Checkbox]
- Trash icon
- Edit icon

- Specify the details in the relevant data fields.  
Refer the **Nominee Details** field description table for detailed information on each field.
- 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 for to proceed with account opening process.

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

This data segment comprises of below sections:


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

**To capture terms and conditions:**

- 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 2-21 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 **Add Channel** to add the relevant details.

The below fields contain channel data:

- Channel
  - Contact Value
  - Preferred Time
  - Time Zone
  - Actions
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.

## 2.1.8 Summary

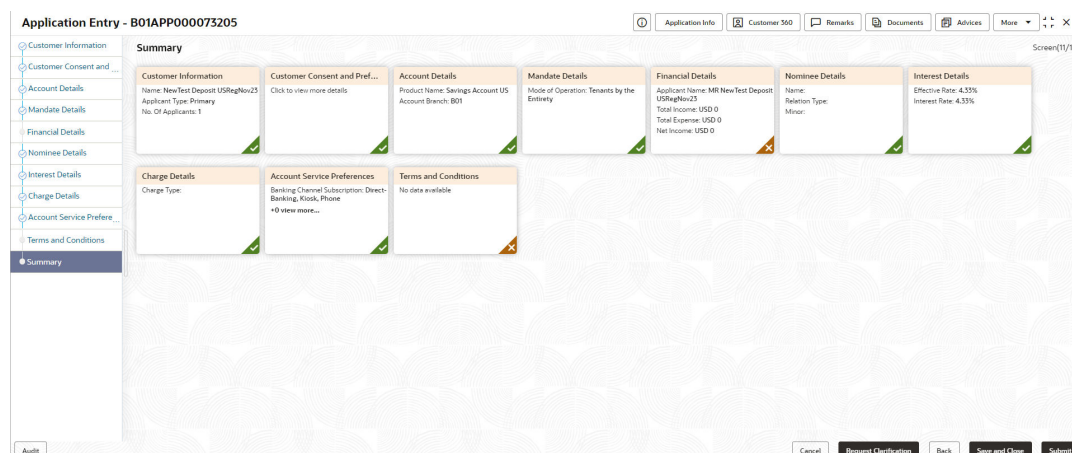
This topic provides the systematic instruction to view the tiles for all the data segments in the Application Entry Process.

The tiles displays the important details captured in the specified data segment.

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

The **Summary** screen displays.

Figure 2-22 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. For more information on summary tiles, refer to the field description table below.

Table 2-11 Summary - Application Entry – Field Description

Data Segment	Description
<b>Account Details</b>	Displays the account details.
<b>Customer Information</b>	Displays the customer information details
<b>Customer Consents and Preference</b>	Displays the customer consents and preferences.
<b>Stake Holder Details</b>	Displays the Stake Holder details This data segment appears only if the <b>Customer Type</b> is selected as <b>Small and Medium Business (SMB)</b> .
<b>Mandate Details</b>	Displays the mandate details.
<b>Financial Details</b>	Displays the financial details.
<b>Collateral Details</b>	Displays the collateral details.
<b>Nominee Details</b>	Displays the nominee details.
<b>Term and Conditions</b>	Displays the term and conditions.

3. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage are verified. The **Overrides** screen is displayed.
4. 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.

5. 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.
6. In the **Outcome** screen, select appropriate option from the **Select to Proceed** field:

- Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Application Entry** stage for the saving application. The Workflow Orchestrator will automatically move this application to the next processing stage, **SavingApplication Enrichment**. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
    - If the **Overdraft Requested** toggle is OFF then, submit of this stage, will move the application into the **Application Enrichment** stage.
    - If the **Overdraft Requested** toggle is ON then, submit of this stage, will move the application into the **Overdraft Limit** Stage.
  - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
7. Click **Submit** to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
  8. 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 [Current Account] to the Application Enrichment stage. This application will be available in the FREE TASKS list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

#### Application De-Dupe:

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

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

#### Note:

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

9.

## 2.2 Overdraft Limit Details Stage

This topic describes the information on the various data segments to capture the required data for the Overdraft Limit Details stage.

Users having functional access to the Overdraft Limit Details stage will be able to view the record in the Free Task process.

### To add overdraft limits:

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 **Overdraft Limit Details** stage is displayed.

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

- [Account Limit Details](#)  
This topic provides the systematic instructions to update the overdraft limit requested by the customer.
- [Collateral Details](#)  
This topic provides the systematic instructions to capture the collateral which is offered by the customer as security for Overdraft limit.
- [Advance against Uncollected Funds](#)  
This topic provides the systematic instructions to view the configuration required for advance against uncollected fund to be provided to the account.
- [Temporary Overdraft Limit](#)  
This topic provides the systematic instructions to view the configuration required for temporary overdraft limit to be provided to the account.

### 2.2.1 Account Limit Details

This topic provides the systematic instructions to update the overdraft limit requested by the customer.

The Account Limit Details allows to update the overdraft limit requested by the customer.

#### To add account limit details:



1. On acquiring the **Overdraft Limit Details** task, the Account Limit Details data segment appears.

The **Account Limit Details** screen displays.





Figure 2-23 Account Limit Details

2. Click **Add Overdraft** to capture the overdraft limits.
3. Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.

Table 2-12 Account Limit Details – Field Description

Field	Description
<b>Limit Type</b>	Select the limit type from the drop-down list.   <b>Note:</b> System defaults the same limit type for the subsequent overdraft details added.
<b>Branch</b>	Specify the branch code where the account limit is configured.
<b>Linkage Reference</b>	Select the linkage reference number from the dropdown list.
<b>OD Limit Amount</b>	Select the currency and specify the overdraft limit amount for the account.
<b>Date Range</b>	Select the date range within when the account limit is valid.
<b>Available Linkage Amount</b>	Specify the available linkage amount of the collateral.
<b>Linked Amount</b>	Select the currency and specify the linked amount.
<b>Linkage Currency</b>	Displays the linkage currency.
<b>Rate Type</b>	Displays the rate type as per the limit type is selected. The available options are: <ul style="list-style-type: none"> <li>• <b>Fixed</b></li> <li>• <b>Floating</b></li> </ul>
<b>Rate Code</b>	Displays the rate code.   <b>Note:</b> This field displays if the <b>Rate Type</b> is selected as <b>Floating</b> .

**Table 2-12 (Cont.) Account Limit Details – Field Description**

Field	Description
<b>Base Rate</b>	<p>Displays the base rate.</p> <p> <b>Note:</b> This field displays if the <b>Rate Type</b> is selected as <b>Floating</b>.</p>
<b>Rate of Interest</b>	<p>Displays the rate of interest.</p> <p> <b>Note:</b> This field displays if the <b>Rate Type</b> is selected as <b>Fixed</b>.</p>
<b>Variance</b>	<p>Specify the variance.</p> <p> <b>Note:</b> This field displays if the <b>Rate Type</b> is selected as <b>Fixed</b>.</p>
<b>Margin</b>	<p>Specify the margin.</p> <p> <b>Note:</b> This field displays if the <b>Rate Type</b> is selected as <b>Floating</b>.</p>
<b>Final Rate</b>	<p>Displays the effective rate calculated and based on the below parameters:</p> <ul style="list-style-type: none"> <li>• <b>Rate Value</b> and the <b>Margin</b> for floating rate type.</li> <li>• <b>Rate of Interest</b> and the <b>Variance</b> for fixed rate type.</li> </ul>

4. Click **Add Overdraft** to capture the multiple overdraft limits.

OR

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 Collateral Details

This topic provides the systematic instructions to capture the collateral which is offered by the customer as security for Overdraft limit.

Collateral details is a data segment to capture the collateral which is offered by the customer as security for Overdraft limit. Collateral details will be sent to the host to be made available under local collateral. The relevant service APIs will be made available for both Push and Pull details of collaterals.

Capturing of Collateral details in Oracle Banking Origination is also enabled with an option to onboard collateral using the Oracle Banking Credit Facility Process Management integration services. In such cases, the collateral details will be sent to the Collateral onboarding systems for performing the Valuation, obtaining the Legal opinion and recording the perfection details. These details will be made available on Oracle Banking Origination in the respective Data segments in read only mode.

### To add the collateral details:

1. Click **Next** in the previous data segment to proceed with next data segment, after successfully capturing the data.
2. Click **Add Collateral** to capture the collateral details.

The **Collateral Details** screen displays.

**Figure 2-24 Collateral Details**

The screenshot displays the 'Collateral Details' form within the Oracle Banking Origination interface. The form is titled 'Application Entry - 006APP00048188'. On the left, there is a navigation menu with options like Customer Information, Relationships, Customer Consent and..., Mandate Details, Financial Details, Collateral Details (selected), Nominee Details, Terms and Conditions, and Summary. The main form area is divided into several sections:
 

- Collateral Details Summary:** Shows Collateral Type as 'Property', Category as 'Residential Property', Collateral Value as 'GBP 640,000.00', and Owners as 'MR query query'.
- Primary Collateral:** Includes a checkbox for 'Purchase Property', 'Collateral Type' dropdown (Property), 'Category' dropdown (Residential Property), and 'Collateral Branch' dropdown (006).
- Collateral Value and Hair Cut:** Shows 'Collateral Value' as 'GBP 640,000.00' and 'Hair Cut %' as '10'.
- Property Location:** Includes a search bar and fields for 'Address Line 1' (15th Express way), 'Address Line 2' (Long Street), 'Address Line 3' (Nj), 'State / Country Sub Division' (ny), 'Country' (US), and 'Zip Code / Post Code' (423435).
- Collateral Ownership Details:** Shows 'Ownership Type' as 'Single' and a table with one entry:
 

Select	Customer Name	Ownership Percentage	Remarks
<input checked="" type="checkbox"/>	MR query query	10	
- Summary:** Shows 'Total Collateral Value' as 'GBP 640,000.00', 'Cover Available' as 'GBP 576,000.00', 'Market LTV' as '0', and 'Bank LTV' as '0'.

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

If the **Collateral Type** is selected as **Term Deposit**, the following **warningmessage** displays when the OD Limit expiry date is more than the Maturity Date of the term deposit. The **Warning Message** popup screen displays.

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



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

Field	Description
<b>Primary Collateral</b>	Specify the primary collateral.
<b>Collateral Type</b>	Select the collateral type. Available options are: <ul style="list-style-type: none"> <li>• <b>Property</b></li> <li>• <b>Guarantee</b></li> <li>• <b>Vehicle</b></li> <li>• <b>Precious Metal</b></li> <li>• <b>Deposits</b></li> <li>• <b>Bonds</b></li> <li>• <b>Stocks</b></li> <li>• <b>Insurance</b></li> <li>• <b>Accounts Receivable</b></li> <li>• <b>Inventory (Stock of Material)</b></li> </ul>
<b>Category</b>	Select the collateral category. Available options are: <p>If Collateral type is selected as <b>Property</b></p> <ul style="list-style-type: none"> <li>• <b>Residential Property</b></li> <li>• <b>Vacant Land</b></li> <li>• <b>Under Construction</b></li> </ul> <p>If Collateral type is selected as <b>Guarantee</b></p> <ul style="list-style-type: none"> <li>• <b>Personal Guarantee</b></li> <li>• <b>Guarantee and Indemnity</b></li> <li>• <b>Government Guarantee</b></li> <li>• <b>Family Guarantee</b></li> </ul> <p>If Collateral type is selected as <b>Vehicle</b></p> <ul style="list-style-type: none"> <li>• <b>Passenger Vehicle</b></li> <li>• <b>Commercial Vehicle</b></li> </ul> <p>If Collateral type is selected as <b>Precious Metal</b></p> <ul style="list-style-type: none"> <li>• <b>Precious Metal</b></li> </ul> <p>If Collateral type is selected as <b>Deposits</b></p> <ul style="list-style-type: none"> <li>• <b>Term Deposit</b></li> </ul> <p>If Collateral type is selected as <b>Bonds</b></p> <ul style="list-style-type: none"> <li>• <b>Secured Bonds</b></li> <li>• <b>Unsecured Bonds</b></li> <li>• <b>Investment Bonds</b></li> </ul> <p>If Collateral type is selected as <b>Stocks</b></p> <ul style="list-style-type: none"> <li>• <b>Domestic Stock</b></li> </ul> <p>If Collateral type is selected as <b>Insurance</b></p> <ul style="list-style-type: none"> <li>• <b>Life Insurance</b></li> </ul> <p>If Collateral type is selected as <b>Accounts Receivable</b></p> <ul style="list-style-type: none"> <li>• <b>Bill Receivable</b></li> <li>• <b>Trade Receivable</b></li> </ul> <p>If Collateral type is selected as <b>Inventory (Stock of Material)</b></p> <ul style="list-style-type: none"> <li>• <b>Stock of Raw Materials</b></li> <li>• <b>Finished Goods</b></li> <li>• <b>Packaging Materials</b></li> </ul>
<b>Collateral Branch</b>	Displays the branch of the collateral.
<b>Term Deposit Number</b>	Select the Term Deposit Number from the list. The Term Deposit which has crossed the maturity date and the “Allow Collateral Linkage” disabled, will not appear in the list.

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

Field	Description
<b>Maturity Date</b>	Select the Maturity Date of the term deposit.
<b>Available Linkage Amount</b>	Specify the available linkage amount.
<b>Linked Amount</b>	Specify the linked amount.
<b>Linkage Currency</b>	Displays the linkage currency.
<b>Guarantee Type</b>	Specify the type of guarantee. This field appears only if the collateral type is <b>Guarantee</b> .
<b>Currency</b>	Specify the currency of the collateral value.
<b>Collateral Value</b>	Specify the collateral value.
<b>Collateral Description</b>	Specify the collateral description.
<b>Mark Collateral For Refinance</b>	Specify if an added collateral should be consider for refinance.
<b>Applicants</b>	This section displays the applicants name and remarks that are involved in the loan application. These applicants are also related to the added collateral.
<b>Guarantor</b>	This section displays the guarantor name.
<b>Purchase Property</b>	Specify whether the collateral property being added is being purchased. This field appears if the <b>Property</b> option is selected from the <b>Collateral Type</b> list.
<b>Liability ID</b>	Displays the Liability ID
<b>Liability Description</b>	Displays the Liability description.
<b>Collateral Available Date Range</b>	Select the date range of the collateral. The range indicates the date from and date up to, which the collateral is available.
<b>Collateral Value</b>	Specify the value of the collateral.
<b>Hair Cut %</b>	Specify the percentage of Hair Cut.
<b>Collateral Amount To Be Considered</b>	Displays the collateral amount to be considered. Collateral Amount = (Hair Cut % Collateral Value)
<b>Collateral Description</b>	Specify the collateral description.
<b>Property Location</b>	In this section you can enter property address which is added as collateral. This section appears only if you select <b>Property</b> from the <b>Collateral Type</b> list. The fields appears if you select the <b>Property</b> option from the <b>Collateral Type</b> list.
<b>Address</b>	Specify the address to search already captured address. Based on configuration, on entering few letters, the system fetches the related address that are already captured. Based on the selection, the fields are auto populated in the address section.
<b>Address Line 1</b>	Specify the building name.
<b>Address Line 2</b>	Specify the street name.
<b>Address Line 3</b>	Specify the city or town name.
<b>State / Country Sub Division</b>	Specify the state or country sub division.
<b>Country</b>	Select and search the country code.
<b>Zip Code / Post Code</b>	Specify the zip or post code of the address.

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

Field	Description
<b>Collateral Ownership Details</b>	In this section you specify the ownership details of the collateral property. This section displays all the customers that are involved in the loan application.  The fields appears if you select the <b>Property</b> option from the <b>Collateral Type</b> list.
<b>Ownership Type</b>	Select the ownership type of the property.  The available options are <ul style="list-style-type: none"> <li>• <b>Single</b></li> <li>• <b>Joint</b></li> </ul> The fields appears if you select the <b>Property</b> option from the <b>Collateral Type</b> list.
<b>Select</b>	Select the appropriate customer as owner from the list.  The fields appears if you select the <b>Property</b> option from the <b>Collateral Type</b> list.
<b>Customer Name</b>	Displays the customer name along with title.  The fields appears if you select the <b>Property</b> option from the <b>Collateral Type</b> list.
<b>Ownership Percentage</b>	Displays the percentage of the ownership of the customer.  The fields appears if you select the <b>Property</b> option from the <b>Collateral Type</b> list.
<b>Remark</b>	Displays the remark of the customer.  The fields appears if you select the <b>Property</b> option from the <b>Collateral Type</b> list.
<b>Market LTV</b>	Displays the market LTV.
<b>Bank LTV</b>	Displays the bank LTV.
<b>Collateral Description</b>	Displays the description of the collateral.
<b>Collateral Type</b>	Displays the collateral type.
<b>Category</b>	Displays the category of the collateral.
<b>Collateral Value</b>	Displays the collateral value.
<b>Owners</b>	Displays the owner names of the collateral.
<b>&lt;Actions&gt;</b>	Displays the actions that you can perform on the added collateral. <ul style="list-style-type: none"> <li>•  <ul style="list-style-type: none"> <li>- Click delete to delete the added collateral.</li> </ul> </li> <li>•  <ul style="list-style-type: none"> <li>- Click down arrow to view the collateral details.</li> </ul> </li> </ul>
<b>Total Collateral Value</b>	Displays the total value of collateral.  This field will be auto updated based on the number of collaterals.
<b>Cover Available</b>	Displays the cover available.  This field will be auto updated based on the number of collaterals.

 **Note:**

All the fields are fetched from Oracle Banking Credit Facilities Process Management in read only mode, if integrated with Oracle Banking Credit Facilities Process Management.

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

## 2.2.3 Advance against Uncollected Funds

This topic provides the systematic instructions to view the configuration required for advance against uncollected fund to be provided to the account.

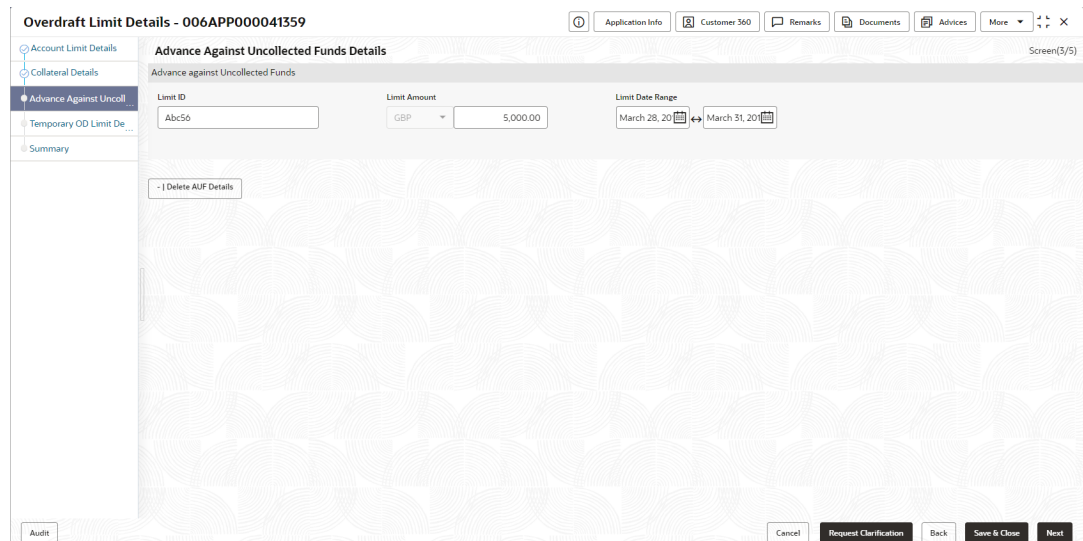
The Advance against Uncollected Funds data segment displays the configuration required for advance against uncollected fund to be provided to the account.

### To add uncollected funds details:

- Click **Next** in the previous data segment to proceed with next data segment, after successfully capturing the data
- Click **Add AUF Details** to capture the Advance Against Uncollected Funds.

The **Advance against Uncollected Funds** screen displays.

**Figure 2-25 Advance against Uncollected Funds**



- Specify the details in the relevant data fields.

 **Note:**

The fields, which mentioned as Required, are mandatory.

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

**Table 2-14 Advance against Uncollected Funds – Field Description**

Field	Description
<b>Limit ID</b>	Specify the advance against uncollected funds limit ID.
<b>Limit Amount</b>	Select the currency and specify the AUF limit amount.
<b>Limit Date Range</b>	Select the limit date range.

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

## 2.2.4 Temporary Overdraft Limit

This topic provides the systematic instructions to view the configuration required for temporary overdraft limit to be provided to the account.

The Temporary Overdraft Limit data segment displays the configuration required for temporary overdraft limit to be provided to the account.

### To add temporary overdraft limit:

1. Click **Next** in the previous data segment to proceed with next data segment, after successfully capturing the data.
2. Click **Add TOD Details** to capture the Temporary Overdraft Limit Details.

The **Unsecured Temporary Overdraft Limit Details** screen displays.

### Note:

User can move to the next data segment without capturing the Temporary Overdraft Limit Details.

**Figure 2-26 Unsecured Temporary Overdraft Limit Details**

The screenshot displays the 'Unsecured Temporary Overdraft Limit' configuration screen. The interface includes a left-hand navigation menu with options like 'Account Limit Details', 'Collateral Details', 'Advance Against Uncoll.', 'Temporary OD Limit De...', and 'Summary'. The main content area contains several input fields: 'Temporary OD Limit ID' with the value 'HDD54', 'Temporary OD Limit Amount' set to 'GBP' and '5,000.00', and 'Limit Date Range' from 'March 30, 20' to 'March 31, 20'. Below these are 'Renew TOD' (checked), 'Renew Period' set to 'Days' and '10', and 'Next Renewal Limit' set to 'GBP' and '1,000.00'. A '- | Delete TOD Details' button is located below the 'Renew TOD' section. At the bottom of the screen, there are buttons for 'Audit', 'Cancel', 'Request Certification', 'Back', 'Save & Close', and 'Next'.

 **Note:**

The user can move to the next data segment without capturing the Temporary Overdraft Limit Details.

- Specify the details in the relevant data fields.

 **Note:**

The fields, which mentioned as Required, are mandatory.

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

**Table 2-15 Temporary Overdraft Limit – Field Description**

Field	Description
<b>Temporary OD Limit ID</b>	Specify the temporary overdraft limit ID.
<b>Temporary Overdraft Limit Amount</b>	Select the currency and specify the temporary overdraft limit amount.
<b>Limit Start Date</b>	Select the limit start date.
<b>Limit End Date</b>	Select the limit expiry date.
<b>Renew TOD</b>	Select to indicate if temporary overdraft limit is to be renewed.
<b>Renew Period</b>	In case of TOD renewal is allowed, select the period from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Months</b></li> <li>• <b>Year</b></li> </ul>
<b>Next Renewal Amount</b>	In case of TOD renewal is allowed, specify the renewal amount.

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

## 2.3 Summary

This topic provides the systematic instruction to view the tiles for all the data segments in the Overdraft Limit Details stage.

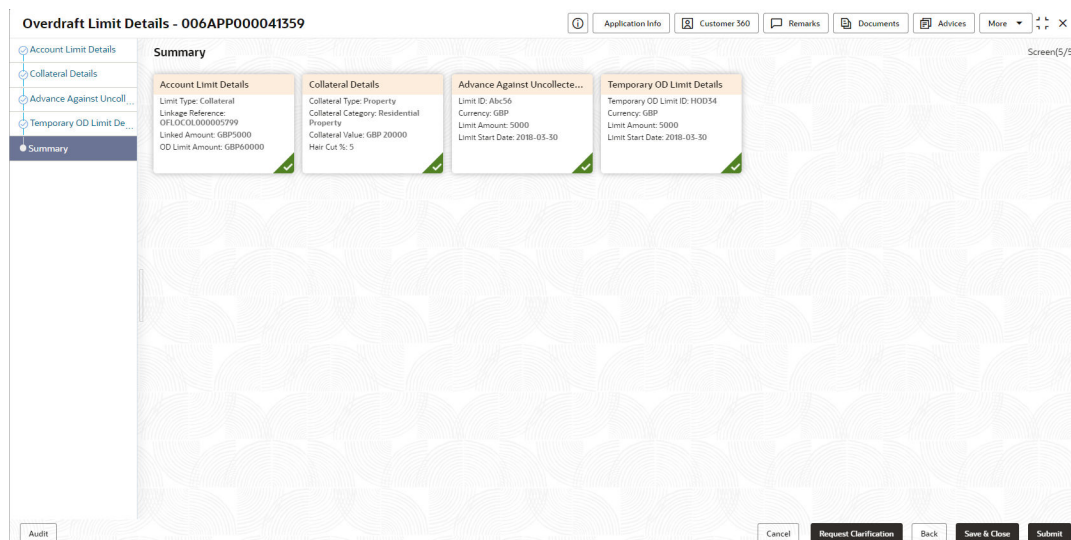
The Summary displays the tiles for all the data segments in the Overdraft Limit stage. The tiles display the important details captured in the specified data segment.

### To view the summary of the stage:

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

The **Summary** screen displays.

Figure 2-27 Summary



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

Table 2-16 Summary - Overdraft Limit Details – Field Description

Data Segment	Description
<b>Account Limit Details</b>	Displays the account limit details.
<b>Collateral Details</b>	Displays the collateral details.
<b>Temporary Overdraft Limit</b>	Displays the temporary overdraft limit.
<b>Advance against Uncollected Funds</b>	Displays the advance against uncollected funds.

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

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

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

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

4. Click **Save & Proceed**. The **Outcome** screen is displayed.

5. In the **Outcome** screen, select appropriate option from the **Select to Proceed** field.

- Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Overdraft Limit Details** stage for the loan application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Application Enrichment**. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.



- Select the **Return to Application Entry** to return to application entry stage. The system generates the Application Entry task that appears in **Free Task** to acquire and edit.
  - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Enter the remarks in **Remarks**.
  7. 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.
  8. 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 to the Application Enrichment stage. This application will be available in the FREE TASKS list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

## 2.4 Application Enrichment Stage

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

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

### To enrich an application:

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 Enrichment stage is displayed.

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

- [Interest Details](#)  
This topic provides the systematic instructions to view the interest applicable for the account.
- [Advance against Uncollected Funds](#)  
This topic provides the systematic instructions to view the configuration required for advance against uncollected fund to be provided to the account.
- [Temporary Overdraft Limit](#)  
This topic provides the systematic instructions to view the configuration required for temporary overdraft limit to be provided to the account.
- [Summary](#)  
This topic provides the systematic instructions to view the tiles for all the data segments in the Application Enrichment stage.

### 2.4.1 Interest Details

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

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

1. On acquiring the Application Enrichment task, the Interest Details data segment appears. The **Interest Details** screen displays.

**Figure 2-28 Interest Details**

2. Specify the details in the relevant data fields.

**Note:**

The fields, which mentioned as Required, are mandatory.

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

**Table 2-17 Interest Details - Field Description**

Field	Description
<b>Interest Product Name</b>	Displays the interest product name attached to the host product linked with the business product.
<b>Payout Frequency</b>	Displays the payout frequency of the interest product name attached to the host product linked with the business product.
<b>Interest Rate</b>	Displays the interest rate applicable for the account.
<b>Margin (%)</b>	Select the margin in percentage.
<b>Final Rate</b>	Displays the final rate calculated based on the <b>Interest Rate</b> and the <b>Margin</b> specified.
<b>APY (in %)</b>	Displays the annual percentage yield value in percentage. Below is the formula to calculate the APY, <b>Annual Percentage Yield = (1 + Interest Rate ÷ The number of Compounding in a year) ^ (Number of compounding in a year) – 1</b> <b>This is applicable for the Credit Interest</b>
<b>APR</b>	Display the annual percentage rate value. This is applicable for debit interest.

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 Advance against Uncollected Funds

This topic provides the systematic instructions to view the configuration required for advance against uncollected fund to be provided to the account.

The Advance against Uncollected Funds data segment displays the configuration required for advance against uncollected fund to be provided to the account.

### To add uncollected funds details:

1. Click **Next** in the previous data segment to proceed with next data segment, after successfully capturing the data
2. Click **Add AUF Details** to capture the Advance Against Uncollected Funds.

The **Advance against Uncollected Funds** screen displays.

**Figure 2-29 Advance against Uncollected Funds**

3. Specify the details in the relevant data fields.

### Note:

The fields, which mentioned as Required, are mandatory.

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

**Table 2-18 Advance against Uncollected Funds – Field Description**

Field	Description
<b>Limit ID</b>	Specify the advance against uncollected funds limit ID.
<b>Limit Amount</b>	Select the currency and specify the AUF limit amount.
<b>Limit Date Range</b>	Select the limit date range.

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

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

## 2.4.3 Temporary Overdraft Limit

This topic provides the systematic instructions to view the configuration required for temporary overdraft limit to be provided to the account.

The Temporary Overdraft Limit data segment displays the configuration required for temporary overdraft limit to be provided to the account.

### To add temporary overdraft limit:

1. Click **Next** in the previous data segment to proceed with next data segment, after successfully capturing the data.
2. Click **Add TOD Details** to capture the Temporary Overdraft Limit Details.

The **Unsecured Temporary Overdraft Limit Details** screen displays.

#### Note:

User can move to the next data segment without capturing the Temporary Overdraft Limit Details.

Figure 2-30 Unsecured Temporary Overdraft Limit Details

#### Note:

The user can move to the next data segment without capturing the Temporary Overdraft Limit Details.

3. Specify the details in the relevant data fields.

 **Note:**

The fields, which mentioned as Required, are mandatory.

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

**Table 2-19 Temporary Overdraft Limit – Field Description**

Field	Description
<b>Temporary OD Limit ID</b>	Specify the temporary overdraft limit ID.
<b>Temporary Overdraft Limit Amount</b>	Select the currency and specify the temporary overdraft limit amount.
<b>Limit Start Date</b>	Select the limit start date.
<b>Limit End Date</b>	Select the limit expiry date.
<b>Renew TOD</b>	Select to indicate if temporary overdraft limit is to be renewed.
<b>Renew Period</b>	In case of TOD renewal is allowed, select the period from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Months</b></li> <li>• <b>Year</b></li> </ul>
<b>Next Renewal Amount</b>	In case of TOD renewal is allowed, specify the renewal amount.

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

## 2.4.4 Summary

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

The tiles display the important details captured in the specified data segment.

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

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

**Figure 2-31 Summary - Application Enrichment**

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

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

**Table 2-20 Summary - Application Enrichment – Field Description**

Data Segment	Description
<b>Interest Details</b>	Displays the interest details.

**Table 2-20 (Cont.) Summary - Application Enrichment – Field Description**

Data Segment	Description
<b>Charge Details</b>	Displays the charge details.
<b>Account Service Preferences</b>	Displays the account service preferences.

2. Click **Request Clarification** 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**.
3. Click **Back** to navigate to the previous data segment within a stage.
4. Click **Save and Close** to save the data captured. The captured data is available in the **My Task** list for the user to continue later.
5. Click **Cancel** to terminate the application and the status of the application. Such applications cannot be revived later by the user.
6. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist, and documents for this stage can be validated or verified.

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

**Figure 2-32 Stage Movement Submission - Override**

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

7. Click **Proceed Next**.

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

**Figure 2-33 Stage Movement Submission - Checklist**

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

8. Select the checkbox to accept the checklist.
9. Click **Save and Proceed**.

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

**Figure 2-34 Stage Movement Submission - Outcome**

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

**Table 2-21 Stage Movement Submission - Outcome – Field Description**

Field	Description
<b>Select an Outcome</b>	Select the option from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Proceed</b></li> <li>• <b>Return to Overdraft Limit Details</b></li> <li>• <b>Return to Application Entry</b></li> <li>• <b>Reject By Bank</b></li> </ul>
<b>Remarks</b>	Specify the remarks, if any.

Outcomes configured in the Workflow Orchestrator for the business process is available in the drop-down list.

10. Click **Submit**.

The **Confirmation** screen displays.

**Figure 2-35 Confirmation**

If the **Collateral Type** is selected as **Term Deposit** in **Collateral Details** data segment and the **Fund the account** toggle is OFF in the **Product Details** data segment, the submit of the Application Enrichment stage will move the application into the **Account Parameter Setup** stage.

If the selected **Collateral Type** is other than Term Deposit in **Collateral Details** data segment, and the **Fund the account** toggle is OFF in the **Product Details** data segment, the submit of the Application Enrichment stage will move the application into the **Underwriting** stage.

If the **Fund the Account** toggle is ON in the **Product Details** data segment, the submit of the Application Enrichment stage, will move the application to **Account Funding** stage.

On successful submission, the above pop-up appears and displays the next stage in which the application has moved. **Application Reference Number** and the **Process Reference Number** is displayed. Click **Close** to close the pop-up screen. Alternatively click **Go to Free Task** to launch the **Free Task** menu. If you have access to the next stage, you would be able to view the Application number and take action on it.

11. Click **Go to Free Task**.

The **Free Tasks** screen displays.

## 2.5 Account Funding

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

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

**To add funding details:**

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

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

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

## 2.5.1 Account Funding Details

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

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

**To add funding details:**

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

The **Account Funding Details** screen displays.

**Figure 2-36 Account Funding Details**

The screenshot shows the 'Account Funding - B01APP00072863' application window. The main content area is titled 'Account Funding Details' and contains several sections:

- Account Number:** B010242
- Account Name:** HR TestCust without Taxdetails
- Funding Mode:** Own Internal Account
- Funding Amount:** 100.00
- Own Internal Account Details:**
  - Account Number:** B010242
  - Account Name:** John Bernie Locke II
  - Value Date:** November 30, 2018
- Transaction Status:** Status: Completed

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

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




 **Note:**

The fields, which mentioned as Required, are mandatory.

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

**Table 2-22 Account Funding Details – Field Description**

Field	Description
<b>Account</b>	Displays the generated account number for which the initial funding is credited along with the primary account holder name.
<b>Funding Mode</b>	Specify the funding mode from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• Own Internal Account</li> <li>• Fund Later</li> </ul>
<b>Funding Amount</b>	Specify the amount to be debited from the internal account to fund the newly generated account. The <b>Minimum Amount Value</b> maintained in the <b>Business Product Preference</b> data segment of the <b>Business Product Details</b> screen appears by default. The user can modify the auto populated amount. The modified amount must be within the range set in the <b>Initial Funding Threshold Preferences</b> section of the <b>Business Product Details</b> screen.
<b>Account Number</b>	Specify or select the account number which is debited for transferring the funds to newly opened account. The internal current or saving accounts of the respective customer appears for selection.  This field appears if the <b>Own Internal Account</b> option is selected from the <b>Funding Mode</b> list.
<b>Account Name</b>	Displays the primary account holder name of the selected account. This field appears if the <b>Own Internal Account</b> option is selected from the <b>Funding Mode</b> list.
<b>Cheque Number</b>	Specify the Cheque number of the account from which the transfer is to be initiated.  This field appears if the <b>Own Internal Account</b> option is selected from the <b>Funding Mode</b> list.
<b>Cheque Date</b>	Specify the date on which the Cheque is deposited for transfer.  This field appears if the <b>Own Internal Account</b> option is selected from the <b>Funding Mode</b> list.
<b>Value Date</b>	Displays the current date on which the transfer is initiated. This field appears if the <b>Own Internal Account</b> option is selected from the <b>Funding Mode</b> list.
<b>Transaction Status</b>	In this section you can view the status of transaction which is initiated on initiating the fund transfer request.
<b>Status</b>	Displays the fund transfer status of the transaction. To view more information on the transaction status, click  

**Table 2-22 (Cont.) Account Funding Details – Field Description**

Field	Description
<b>Rest</b>	Click this button to reset the entered details and reinitiate the fund transfer. This option button appears if the <b>Own Internal Account</b> option is selected from the funding mode list, and only if the transaction fails post initiating the fund transfer request.

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

### 2.5.2 Summary

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

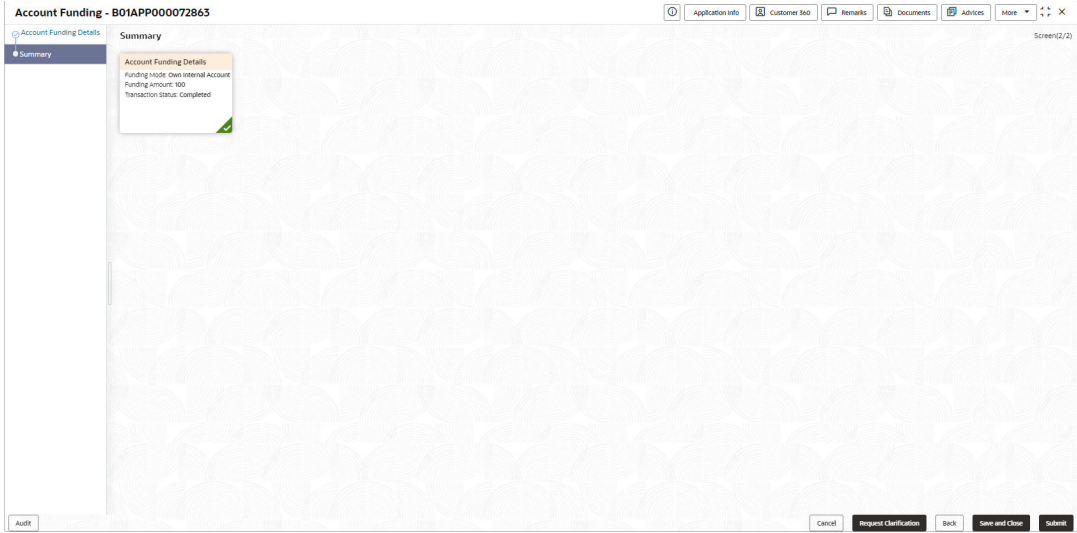
The Summary displays the tiles for all the data segments in the Account Funding stage. The tiles display the important details captured in the specified data segment.

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

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

The **Summary** screen displays.

**Figure 2-37 Summary**



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

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

**Table 2-23 Summary**

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

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

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

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

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

- Click **Proceed**. The **Outcome** screen is displayed.

- Click **Submit** to submit the application.

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

## 2.6 Underwriting Stage

This topic describes the information on the various data segments to access the credit rating and capture the required data for the Underwriting stage.

The underwriting process of the lender bank is set to determine if the overdraft application is an acceptable risk. It is a process to assess the borrower's ability to repay the overdraft based on an analysis of their credit, financial capacity, and collateral provided by the borrower.

The Underwriting stage is the next representative stage in the Current Account Open process. After the Application Enrichment / Account Funding stage is completed successfully, the application can be acquired by the user who has the access rights for the given stage and progress with the data capture.

### To add underwriting details:

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

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

- [Credit Rating Details](#)  
This topic provides the systematic instructions to view the information on the External Rating Agencies Rating / Scores for the Applicant.
- [Valuation Details](#)  
This topic provides the systematic instructions to capture the information on the asset valuation done by the bank approved valuator.
- [Legal Opinion](#)  
This topic provides the systematic instructions to capture the legal opinion provided by the bank approved lawyer and decision provided thereon.

- **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.

## 2.6.1 Credit Rating Details

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

Credit Rating Details is the first data segment of **Underwriting** stage. The user can acquire the application from Free Tasks list. If the applicants are more than one, accordingly the information against each applicant / borrower will be provided. The interface with external rating agencies will be provided.

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

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

The **Credit Rating Details** screen displays.

**Figure 2-38 Credit Rating Details**

2. Specify the fields on **Credit Rating Details** screen.

### **Note:**

The fields, which mentioned as Required, are mandatory.

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

**Table 2-24 Credit Rating Details – Field Description**

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

3. Click **View More** to view the additional Credit Bureau details.  
The **Additional Credit Bureau Details** screen displays.

**Figure 2-39 Additional Credit Bureau Details**

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

OK

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

**Table 2-25 Additional Credit Bureau Details – Field Description**

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

 **Note:**

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

- Click **View Bureau Report** to view and download the bureau report from the external agency.

## 2.6.2 Valuation Details

This topic provides the systematic instructions to capture the information on the asset valuation done by the bank approved valuator.

Valuation Details is the next data segment of **Underwriting** stage.

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

The **Valuation Details** screen displays.

**Figure 2-40 Valuation Details**

The screenshot shows the 'Valuation Details' screen for application '006APP000043410'. The form contains the following data:

Collateral Description	Collateral Type	Category	Collateral Value	Owners
test collateral	Property	Residential Property	GBP 20,000.00	DR Samir Feeney

Collateral ID	Collateral Description	Liability ID	Liability Description
OFLOCDL000006369	test collateral	006023875	Liability for Samir Feeney

Hair Cut %	Collateral Amount
5	GBP 19,000.00

Valuation Type	Valuation Amount	Agency Code	Agency Name
External	GBP 60,000.00	FORT12	Tata Agency

Valuation Date: March 30, 2018

- Specify the fields on **Valuation Details** screen.

**Note:**

The fields, which mentioned as Required, are mandatory.

If Oracle Banking Origination is integrated with Oracle Banking Credit Facilities Process Management, the valuation details will be fetched from integration service and the values will be displayed in the respective fields as read only data. In the absence of Oracle Banking Credit Facilities Process Management integration, the user has to capture the valuation details manually in this data segment.

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

**Table 2-26 Valuation Details – Field Description**

Field	Description
<b>Collateral Description</b>	Displays the collateral description which is added.

Table 2-26 (Cont.) Valuation Details – Field Description

Field	Description
<b>Collateral Type</b>	Displays the collateral type which is added.
<b>Category</b>	Displays the category of the collateral which is added.
<b>Collateral Value</b>	Displays the value of the collateral which is added.
<b>Owners</b>	Displays the owner's name of the collateral.
<b>Collateral ID</b>	Displays the Collateral ID.
<b>Collateral Description</b>	Displays the description of the collateral.
<b>Liability ID</b>	Displays the Liability ID
<b>Liability Description</b>	Displays the Liability description.
<b>Hair Cut %</b>	Displays the Hair cut percentage.
<b>Collateral Amount</b>	Displays the collateral amount.
<b>Valuation Type</b>	Select the type of valuation. Available options are <ul style="list-style-type: none"> <li>• <b>External</b></li> <li>• <b>Internal</b></li> </ul>
<b>Valuation Amount</b>	Specify the valuation amount of the collateral.
<b>Agency Code</b>	Specify the agency code.
<b>Agency Name</b>	Specify the name of agency.
<b>Valuation Date</b>	Select the valuation date. Date should not be earlier than the Application Date.
<b>Add Valuation</b>	Click <b>Add Valuation</b> to add valuation details. Add the valuation details if you want to evaluate the collateral.

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.

All the fields will be fetched from Oracle Banking Credit Facilities Process Management in read only mode if integrated with Oracle Banking Credit Facilities Process Management.

## 2.6.3 Legal Opinion

This topic provides the systematic instructions to capture the legal opinion provided by the bank approved lawyer and decision provided thereon.

Legal Opinion is the next data segment of **Underwriting** stage.

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

The **Legal Opinion** screen displays.

**Figure 2-41 Legal Opinion**

- Specify the fields on **Legal Opinion** screen.

**Note:**

The fields, which mentioned as Required, are mandatory.

If Oracle Banking Origination is integrated with Oracle Banking Credit Facilities Process Management, the Legal Opinion details will be fetched from integration service and the values will be displayed in the respective fields as read only data. In the absence of Oracle Banking Credit Facilities Process Management integration, the user has to capture the Legal Opinion details manually in this data segment.

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

**Table 2-27 Legal Opinion – Field Description**

Field	Description
<b>Collateral Description</b>	Displays the collateral description which is added.
<b>Collateral Type</b>	Displays the collateral type which is added.
<b>Category</b>	Displays the category of the collateral which is added.
<b>Collateral Value</b>	Displays the value of the collateral which is added.
<b>Owners</b>	Displays the owner's name of the collateral.
<b>Collateral ID</b>	Displays the Collateral ID.
<b>Collateral Description</b>	Displays the description of the collateral.
<b>Liability ID</b>	Displays the Liability ID
<b>Liability Description</b>	Displays the Liability description.
<b>Opinion Type</b>	Select the opinion type. Available options are: <ul style="list-style-type: none"> <li><b>External</b></li> <li><b>Internal</b></li> </ul>
<b>Agency Code</b>	Specify the agency code.
<b>Agency Name</b>	Specify the agency name.



**Table 2-27 (Cont.) Legal Opinion – Field Description**

Field	Description
<b>Legal Remarks</b>	Specify the legal remarks.
<b>Opinion Date</b>	Select the opinion date. Date should not be earlier than the Collateral Valuation Date.
<b>Add Opinion</b>	Click Add Opinion to add the legal opinion received from multiple agencies (both internal and external).

 **Note:**

All the fields will be fetched from Oracle Banking Credit Facilities Process Management in read only mode if integrated with Oracle Banking Credit Facilities Process Management.

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.

All the fields will be fetched from Oracle Banking Credit Facilities Process Management in read only mode if integrated with Oracle Banking Credit Facilities Process Management.

## 2.6.4 Summary

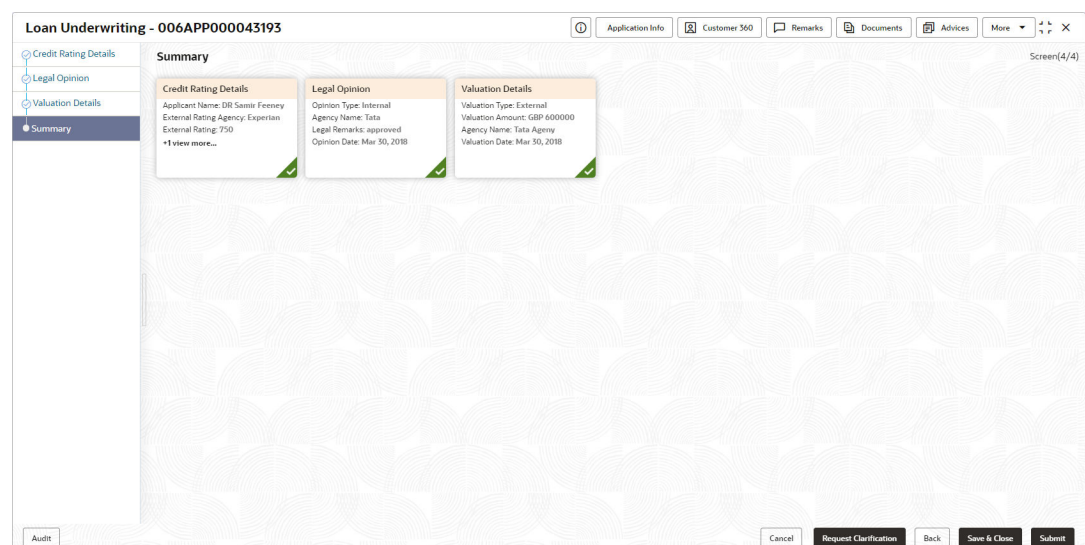
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

The system will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

The **Summary** screen displays.

**Figure 2-42 Summary**



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

**Table 2-28 Summary - Underwriting – Field Description**

Data Segment	Description
<b>Credit Rating Details</b>	Displays the credit rating details.
<b>Valuation Details</b>	Displays the valuation details.
<b>Legal Opinion</b>	Displays the legal opinion details.

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. Click **Accept Overrides & Proceed**. The **Checklist** screen is displayed.
4. Click **Save&Proceed**. The **Outcome** screen is displayed.

The **Select an Outcome** has following options for this stage:

- Select **Proceed** outcome from the drop-down list. It will logically complete the Underwriting stage for the Application. The Workflow Orchestrator will automatically move this application to the next processing stage, Application Assessment. 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 Initial Funding Stage** to make Account Funding Stage available in free task for edit.
  - Select the **Return to Overdraft Limit Details** to make Overdraft Limit 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.
5. Click **Submit** to submit the **Underwriting** stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
  6. Click **Close** to close the window.

OR

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

## 2.7 Application Assessment

This topic describes the information on the various data segments to update the required data and assess the application in the Application Assessment stage.

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

The Assessment stage enables the bank to assess the Overdraft Limit request of the customer and based on the Assessment Score the User can decide on granting the Overdraft Limit for the Current Account being originated. System derives the recommendation based on the total weightage score. The total weightage score is calculated based on the parameters configured in the Scorecard Model.

Similarly, the Qualitative Score is calculated based on the answers provided to the questionnaire configured in the Qualitative Scorecard ID.

**To assess the application 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 **Application Assessment** stage is displayed.

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

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

## 2.7.1 Qualitative Scorecard

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

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

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

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

1. On acquiring the **Assessment** task from the Free Task, the **Qualitative Scorecard** screen appears.

The **Qualitative Scorecard** screen displays.

**Figure 2-43 Qualitative Scorecard**

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

**Note:**

The fields, which mentioned as Required, are mandatory.

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

**Table 2-29 Qualitative Scorecard – Field Description**

Field	Description
<b>Applicant Name</b>	Displays the name of the applicant.
<b>Questionnaire Code</b>	Displays the Questionnaire code.
<b>Questionnaire Description</b>	Displays the description of the Questionnaire code.
<b>Question</b>	Displays the question configured for the Questionnaire code.
<b>Answer</b>	Select the answer from the drop-down values available. The answers are populated based on the Answers configured in the Questionnaire code.

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.

## 2.7.2 Assessment Details

This topic provides the systematic instructions to view the total weightage score of the Applicant or Applicants, in case of multiple Applicants in the Current Account with Overdraft.

The **Assessment Details** screen enables the user to understand the evaluation and provide the system recommendation based on the following parameters.

- Validation Model
- Borrowing Capacity
- Qualitative Score

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

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

**Figure 2-44 Assessment Details - Validation Model**

**Assessment - 006APP00000232**

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

**Assessment Details** (Screen 3/4)

**Application Details**

Requested Amount: USD 50,000.00 | Tenure: 0 Years 0 Months 0 Days

**Interest Rate**

Interest Rate (%)	Rate Type	Margin / Variance (%)	Effective Rate (%)
10.95	Fixed	6.01	16.96
Annual Percentage Rate %: 13.44		Military Annual Percentage Rate %: 17.07	

**Auto Decision Details**

Approved Amount: USD 50,000.00 | Total Weighted Score: 92.75 | Grade: A

System Recommendation: Approved

**Revised Interest Rate**

Interest Rate (%)	Rate Type	Proposed Margin / Variance (%)	Effective Rate (%)
10.95	Fixed	0.22	11.17
Annual Percentage Rate %: 18.71		Military Annual Percentage Rate %: 17.29	

Validation Model	Borrowing Capacity	Qualitative Score	Quantitative Score	Decision & Grade	Pricing
PASS	250000.00	76	92.75	Approved Grade: A	0.22 %

Validation Model Code: VLPLEL100 | Description: Scoring Model for New Vehicle Loan | Status: PASS

Rule ID	Sequence	Status	Severity
Rule1001	1	PASS	-

Audit | Cancel | Request Clarification | Back | Save and Close | Next

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

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

**Figure 2-45 Assessment Details – Borrowing Capacity**

**Assessment - 006APP000047414**

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

**Assessment Details** (Screen 2/3)

**Application Details**

Requested Amount: GBP 109,182.00 | Tenure: 2 Years 0 Months 0 Days | Rate of Interest: 4.50% | Variance: 0%

Total Weighted Score: 85 | Approved Amount: GBP 109,182.00 | Proposed Variance: 0.22% | Effective Rate: 4.72%

System Recommendation: ManualQueueA | Grade: B | APR: 4.72%

Validation Model	Borrowing Capacity	Qualitative Score	Quantitative Score	Decision & Grade	Pricing
PASS	616059910.00	66	85.75	ManualQueueA Grade: B	0.22 %

Eligibility Code: BCVLELPL | Eligibility Description: Borrowing Capacity For Automation

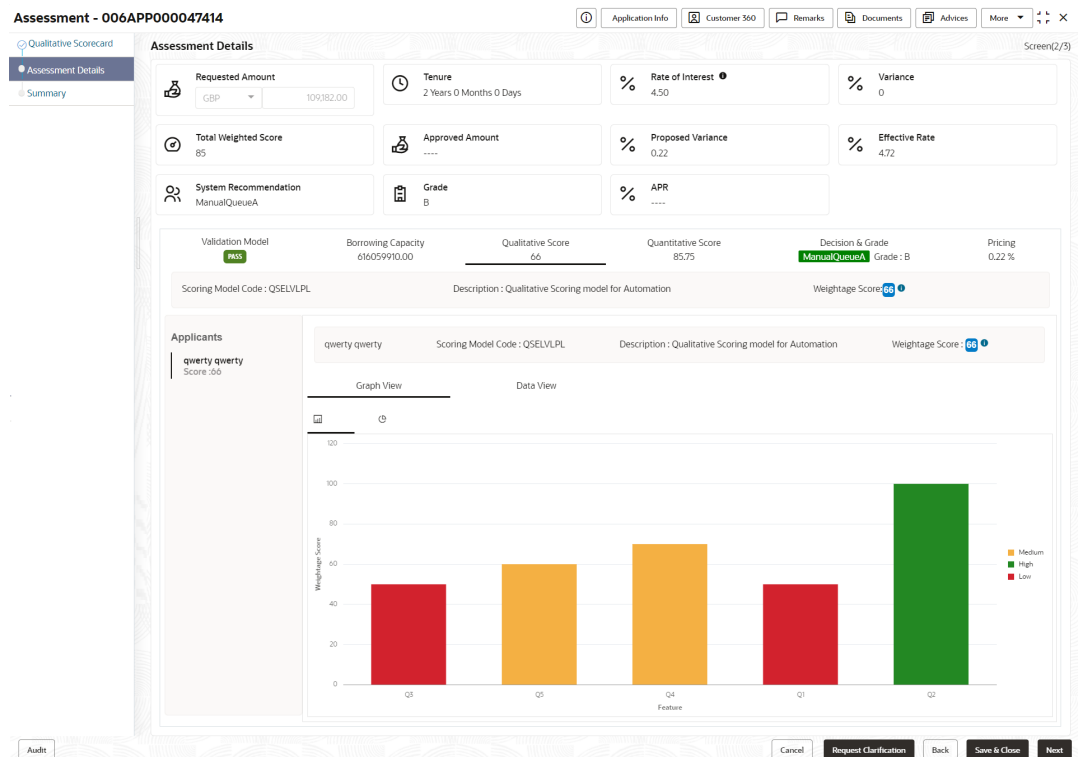
Requested Amount	Borrowing Capacity	Fact MaxLend	Rule ID LendAmt
109182	616059910.00		

Audit | Cancel | Request Clarification | Back | Save & Close | Next

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

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

**Figure 2-46 Assessment Details – Qualitative Score – Graph View**



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

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

Figure 2-47 Assessment Details – Qualitative Score – Data View

Question Code	Question	Value	Score
Q3	How many members are dependent on the applicant?	1	50
Q5	Is the applicant undergoing any medical treatment?	Regular dialysis	60
Q4	How long applicant staying in the current residence?	More than 5 years	70
Q1	How many years in the current employment?	Less than 1 year	50
Q2	What is the current residence type?	Own house	100

**Note:**

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

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

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

Figure 2-48 Assessment Details – Quantitative Score – Graph View

Feature	Weightage Score	Category
SCORE	~28	Medium
QSCORE	~30	High
AGE	~8	Low

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

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

**Figure 2-49 Assessment Details – Quantitative Score – Data View**

The screenshot shows the 'Assessment - 006APP00047414' interface. The 'Assessment Details' section includes:

- Requested Amount:** 109,822.00
- Tenure:** 2 Years 0 Months 0 Days
- Rate of Interest:** 4.50%
- Variance:** 0
- Total Weighted Score:** 85
- Approved Amount:** ....
- Proposed Variance:** 0.22
- Effective Rate:** 4.72%
- System Recommendation:** ManualQueueA
- Grade:** B
- APR:** ....

The **Scoring Model** section shows:

- Validation Model:** **new**
- Borrowing Capacity:** 616059990.00
- Qualitative Score:** 66
- Quantitative Score:** 85.75
- Decision & Grade:** **ManualQueueA** Grade: B
- Pricing:** 0.22%
- Scoring Model Code:** QSMPLLEL
- Description:** Scoring Model for Education and Personal Loan
- Weightage Score:** 85.75

The **Applicants** section shows:

- query query** (Score: 85.75)
- Scoring Model Code:** QSMPLLEL
- Description:** Scoring Model for Education and Personal Loan
- Weightage Score:** 85.75

The **Scoring Details** table is shown below:

Feature	Value	Range Type	Range	Weightage %	Score	Weightage Score
Credit Bureau Score	750	Value	750-850	35	80	28
Qualitative Score	66.00	Value	50-80	35	85	29.75
Customer Age	33.88	Value	18-35	10	80	8
Debt to Income Ratio	0.0	Value	0-50	20	100	20

**Note:**

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

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

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

**Figure 2-50 Assessment Details – Decision & Grade**

The screenshot shows the 'Assessment - 006APP00047414' interface. The 'Assessment Details' section includes:

- Requested Amount:** 109,822.00
- Tenure:** 2 Years 0 Months 0 Days
- Rate of Interest:** 4.50%
- Variance:** 0
- Total Weighted Score:** 85
- Approved Amount:** ....
- Proposed Variance:** 0.22
- Effective Rate:** 4.72%
- System Recommendation:** ManualQueueA
- Grade:** B
- APR:** ....

The **Validation Model** section shows:

- Validation Model:** **new**
- Borrowing Capacity:** 616059990.00
- Qualitative Score:** 66
- Quantitative Score:** 85.75
- Decision & Grade:** **ManualQueueA** Grade: B
- Pricing:** 0.22%
- Model Code:** DMELVLEL
- Model Description:** Decision Matrix for Automation
- Decision:** **ManualQueueA**
- Grade:** B

The **Decision** table is shown below:

Insider Limit Breached	Quantitative Score	Quantitative Score Range	Decision
No	85.75	60-90	ManualQueueA

The **Grade** table is shown below:

Quantitative Score	Quantitative Score Range	Grade
85.75	60-90	B



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

**Figure 2-51 Assessment Details – Pricing**

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

**Table 2-30 Assessment Details – Field Description**

Field	Description
<b>Rate Percentage</b>	Displays the rate percentage.
<b>Requested Amount</b>	Specify the requested overdraft amount.
<b>Tenure</b>	Displays the tenure.
<b>Base Rate</b>	Displays the base type. This field appears if the rate type is <b>Floating</b> .
<b>Rate of Interest</b>	Displays the rate of interest. This field appears if the rate type is <b>Fixed</b> .
<b>Margin</b>	Displays the margin. This field appears if the rate type is <b>Floating</b> .
<b>Variance</b>	Displays the variance. This field appears if the rate type is <b>Fixed</b> .
<b>Total Weightage Score</b>	Displays the total weightage score.
<b>Approved Amount</b>	Displays the approved overdraft amount.
<b>Proposed Margin</b>	Displays the proposed margin. This field appears only for <b>Floating</b> rate type.
<b>Proposed Variance</b>	Displays the proposed variance. This field appears if the rate type is <b>Fixed</b> .
<b>Effective Rate</b>	Displays the effective rate of interest.

Table 2-30 (Cont.) Assessment Details – Field Description

Field	Description
<b>System Recommendation</b>	Displays the system recommendations. Available options are: <ul style="list-style-type: none"> <li>• <b>Approved</b></li> <li>• <b>Manual</b></li> <li>• <b>Rejected</b></li> </ul>
<b>Grade</b>	Displays the grade of the applicant.
<b>Validation Model</b>	This sections displays the validation model details.
<b>Validation Model Code</b>	Displays the validation model code configured for the product.
<b>Description</b>	Displays the description of the configured validation model.
<b>Status</b>	Displays the overall status of the validation model.
<b>Rule ID</b>	Displays the Rule ID configured in the validation model.
<b>Sequence</b>	Displays the sequence of the configured rules.
<b>Status</b>	Displays the status of the configured rule.
<b>Borrowing Capacity</b>	This section displays the borrowing capacity details.
<b>Eligibility Code</b>	Displays the unique eligibility code configured for the product.
<b>Eligibility Description</b>	Displays the description of the configured eligibility.
<b>Requested Amount</b>	Displays the requested card limit. If the calculated Borrowing Capacity is more than the Requested Amount, then Approved Amount is stamped to Requested Amount.
<b>Borrowing Capacity</b>	Displays the calculated borrowing capacity of the applicant.
<b>Fact</b>	Displays the fact configured in the eligibility code.
<b>Rule ID</b>	Displays the rule configured in the eligibility code.
<b>Qualitative Score</b>	This section displays the qualitative score details.
<b>Scoring Model Code</b>	Displays the scoring model code configured for the product.
<b>Description</b>	Displays the description of the scoring model.
<b>Application Score</b>	Displays the overall application score for the applicant(s). The application score also appears in the respective applicant's tab in case of the multiple applicants.
<b>Qualitative Score - Scoring Details</b>	This section displays the qualitative score details.
<b>Question Code</b>	Displays the question code configured for Qualitative Scoring Model
<b>Question</b>	Displays the question configured in question code.
<b>Value</b>	Displays the answers provided by the applicant.
<b>Score</b>	Displays the calculated score based on the answers.
<b>Scoring Model Code</b>	Displays the scoring model code configured for the product.
<b>Description</b>	Displays the description of the scoring model.
<b>Weightage Score</b>	Displays the overall weightage score for the applicant(s). The weightage score also appears in the respective applicant's tab in case of the multiple applicants.
<b>Quantitative Score - Scoring Details</b>	This section displays the Quantitative Score Details.
<b>Feature</b>	Displays the feature configured in the Quantitative Scoring Model.
<b>Value</b>	Displays the value of the application for the configured feature.
<b>Range Type</b>	Displays the range type configured in the Quantitative Scoring Model.
<b>Range</b>	Displays the range for the value of the application.

Table 2-30 (Cont.) Assessment Details – Field Description

Field	Description
<b>Weightage %</b>	Displays the weightage percentage configured for the feature.
<b>Score</b>	Displays the score configured for the range.
<b>Weightage Score</b>	Displays the calculated weightage for each feature.
<b>Decision &amp; Grade</b>	This section displays the decision and grade details.
<b>Model Code</b>	Displays the model code configured for the product.
<b>Model Description</b>	Displays the description of the model code.
<b>Decision</b>	Displays the recommended decision for the application.
<b>Grade</b>	Displays the recommended grade for the application
<b>Decision &amp; Grade – Decision</b>	This section displays the decision and grade details.
<b>Quantitative Score</b>	Displays the overall quantitative score of the application.
<b>Quantitative Score Range</b>	Displays the range for the quantitative score.
<b>Decision</b>	Displays the decision configured for the quantitative score.
<b>Decision &amp; Grade – Grade</b>	This section displays the decision and grade details.
<b>Quantitative Score</b>	Displays the overall quantitative score of the application.
<b>Quantitative Score Range</b>	Displays the range for the quantitative score.
<b>Grade</b>	Displays the grade configured for the quantitative score.
<b>Pricing</b>	This section displays the pricing details.
<b>Pricing Model Code</b>	Displays the pricing model code configured for the product.
<b>Model Description</b>	Displays the description of the pricing model code.
<b>Rate Type</b>	Displays the rate type.
<b>Rate Percentage</b>	Displays the rate percentage.

 **Note:**

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

## 2.7.3 Summary

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

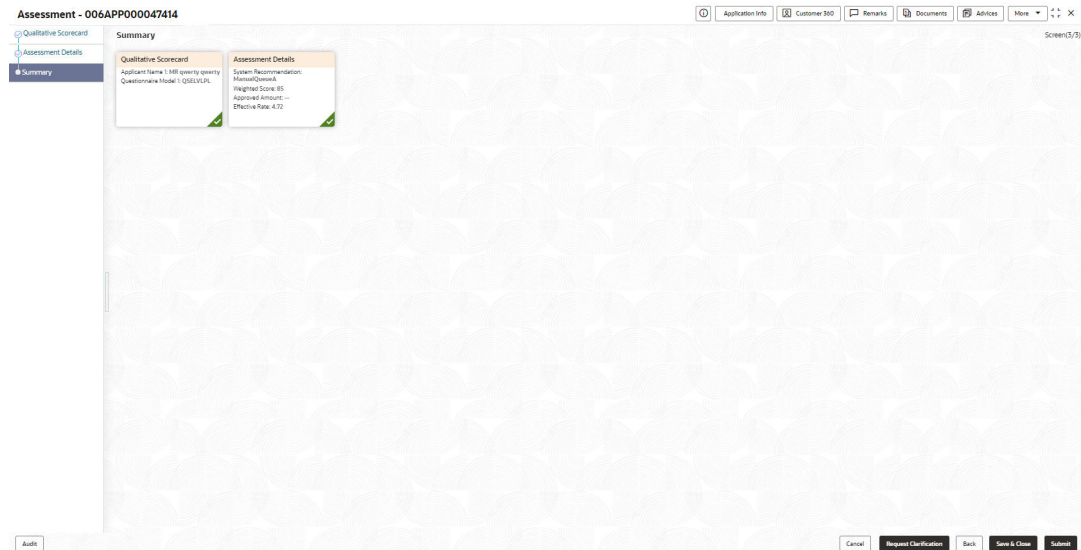
The Summary displays the tiles for all the data segments in the Application Assessment stage. The tiles display the important details captured in the specified data segment.

### To view the captured details:

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

The **Summary** screen displays.

Figure 2-52 Summary



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

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

Table 2-31 Summary - Application Assessment – Field Description

Data Segment	Description
<b>Qualitative Scorecard Details</b>	Displays the qualitative scorecard details.
<b>Assessment Details</b>	Displays the assessment details.

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

Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.
3. Click **Proceed Next**. The **Checklist** screen is displayed.
 

Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.
4. Select the checkbox to accept the checklist. Click **Save & Proceed**. The **Outcome** screen is displayed.
5. In the **Outcome** screen, select appropriate option from the **Select to Proceed** field.
  - Select the **Proceed** to proceed with the application. By default this option is selected. If the Proceed option is selected, then the application proceeds based on the assessment decision.
    - It will logically complete the **Application Assessment** stage for the saving application if the system recommendation is **Approved**. The Workflow Orchestrator will automatically move this application to the **Account Parameter Setup** stage.

- If the system recommendation is **Manual** then, the Manual Credit Assessment stage is generated for this saving application.
  - If the system recommendation is **Rejected** then the application is terminated. 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 Stage** to make application entry stage available in free task for edit.
  - Select the **Return to Application Enrichment Stage** to make enrichment stage available in free task.
  - Select the **Return to Overdraft Limit Details** to make overdraft limit details stage available in free task.
  - Select the **Return to Initial Funding Details** to make account funding details stage available in free task.
  - Select the **Return to Application Underwriting Stage** to make underwriting stage available in free task.
  - Select the **Reject Application** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Enter the remarks in **Remarks**.
  7. Click **Submit**. The **Confirmation** screen is displayed.  
  
On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed. Click on '**Close**' to close the pop-up screen. Alternatively click on '**Go to FreeTask**' to launch the **Free Task** menu. If you have access to the next stage, you would be able to view the Application number and take action on it.
  8. 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 to the Manual Credit Assessment stage. This application will be available in the FREE TASKS list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

## 2.8 Manual Credit Assessment Stage

This topic describes the information on the various data segments to assess the application manually in the Manual Credit Assessment stage.

The Manual Credit Assessment stage of the Current Account (with overdraft) opening process workflow will enable the bank to manually assess the application and provide the recommendation for the approval / rejection of the application. As a reference, the relevant completed data segments will be made available to the Approver before the application can be moved to the next stage. These completed data segments are from Underwriting Stage. The data segments are displayed in view only mode for the Credit Officer to analyze.

### To capture manual assessment 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 **Manual Assessment** stage is displayed.

The Manual Assessment stage has the following data segments in which the user can only view the data:

- **Credit Rating Details:** - For detailed information, refer the Credit Rating Details data segment in the Underwriting stage.
- **Legal Opinion** - For detailed information, refer the Legal Opinion data segment in the Underwriting stage.
- **Valuation Details** - For detailed information, refer the Valuation Details data segment in the Underwriting stage.

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

- [Manual Assessment](#)  
This topic provides the systematic instructions to modify the account details and recommend for the approval / reject the Current Account application.
- [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.

## 2.8.1 Manual Assessment

This topic provides the systematic instructions to modify the account details and recommend for the approval / reject the Current Account application.

Manual Assessment is the data segment which enables the bank user to modify the account details and recommend for the approval / reject the saving account application. The user can acquire the application from Free Tasks list and assess all the View Only data segments.

1. On acquiring the **Manual Credit Assessment Stage** from **Free Tasks** or clicking **Next** from the previous data segment, the **Manual Assessment** screen is displayed.

**Figure 2-53 Manual Assessment**

**Manual Credit Decision - HELAPP000132533**

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

Screen(7/9)

**Manual Assessment**

**Application Details**

Requested Amount: GBP 11,111.00 | Tenure: 2 Years 2 Months 0 Days

**Interest Rate**

Interest Rate(%)	Rate Type	Margin/Variance(%)	Effective Rate(%)
4.23	Fixed	0	4.23

**Auto Decision Details**

Approved Amount: -- | Total Weighted Score: 68.5 | Grade: B

System Recommendation: ManualQueueB | Proposed Margin/Variance(%): 0.22

**Revised Interest Rate**

Interest Rate(%)	Rate Type	Proposed Margin/Variance(%)	Effective Rate(%)
4.23	Fixed	0.22	4.45

**Manual Assessment**

Recommended Amount: GBP 11,111.00 | Final Tenure: Years 2, Months 2, Days 0 | Recommendation:  Recommended for Approval  Reject

Comment: advised

Buttons: Cancel, Request Clarification, Back, Save and Close, Next

2. Specify the fields on **Manual Assessment** screen.

For more information on fields, refer to the field description table. Refer to **Assessment Details** screen for the detailed explanation of Validation Model, Borrowing Capacity, Qualitative Score, Quantitative Score, Decision & Grade and Pricing tabs.

**Table 2-32 Manual Assessment – Field Description**

Field	Description
<b>Rate Percentage</b>	Displays the rate percentage.
<b>Requested Amount</b>	Specify the requested overdraft amount.
<b>Tenure</b>	Displays the tenure.
<b>Base Rate</b>	Displays the base type. This field appears if the rate type is <b>Floating</b> .
<b>Rate of Interest</b>	Displays the rate of interest. This field appears if the rate type is <b>Fixed</b> .
<b>Margin</b>	Displays the margin. This field appears if the rate type is <b>Floating</b> .
<b>Variance</b>	Displays the variance. This field appears if the rate type is <b>Fixed</b> .
<b>Total Weightage Score</b>	Displays the total weightage score.
<b>Approved Amount</b>	Displays the approved overdraft amount.
<b>Proposed Margin</b>	Displays the proposed margin. This field appears only for <b>Floating</b> rate type.
<b>Proposed Variance</b>	Displays the proposed variance. This field appears if the rate type is <b>Fixed</b> .
<b>Effective Rate</b>	Displays the effective rate of interest.
<b>System Recommendation</b>	Displays the system recommendations. Available options are: <ul style="list-style-type: none"> <li>• <b>Approved</b></li> <li>• <b>Manual</b></li> <li>• <b>Rejected</b></li> </ul>
<b>Grade</b>	Displays the grade of the applicant.
<b>APR</b>	Displays the annual percentage rate value.
<b>Validation Model</b>	This sections displays the validation model details.
<b>Validation Model Code</b>	Displays the validation model code configured for the product.
<b>Description</b>	Displays the description of the configured validation model.
<b>Status</b>	Displays the overall status of the validation model.
<b>Rule ID</b>	Displays the Rule ID configured in the validation model.
<b>Sequence</b>	Displays the sequence of the configured rules.
<b>Status</b>	Displays the status of the configured rule.
<b>Borrowing Capacity</b>	This section displays the borrowing capacity details.
<b>Eligibility Code</b>	Displays the unique eligibility code configured for the product.
<b>Eligibility Description</b>	Displays the description of the configured eligibility.
<b>Requested Amount</b>	Displays the requested card limit. If the calculated Borrowing Capacity is more than the Requested Amount, then Approved Amount is stamped to Requested Amount.
<b>Borrowing Capacity</b>	Displays the calculated borrowing capacity of the applicant.
<b>Fact</b>	Displays the fact configured in the eligibility code.

**Table 2-32 (Cont.) Manual Assessment – Field Description**

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



**Table 2-32 (Cont.) Manual Assessment – Field Description**

Field	Description
Rate Percentage	Displays the rate percentage.

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.

## 2.8.2 Summary

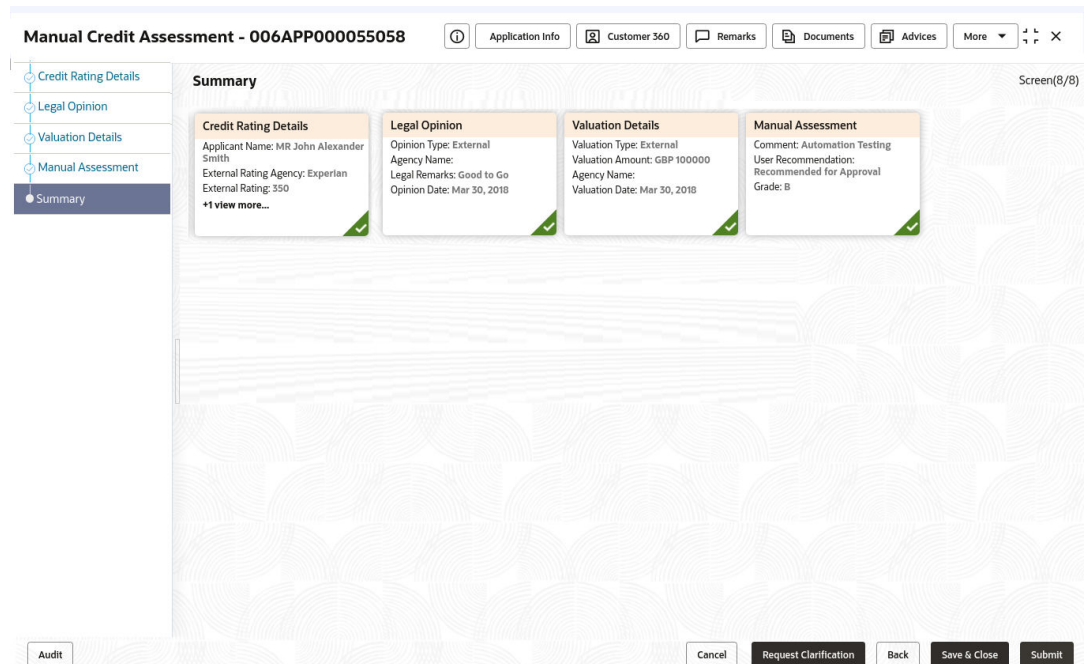
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

The system will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

The **Summary Manual Credit Assessment** screen displays.

**Figure 2-54 Summary**



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

**Table 2-33 Summary - Manual Credit Assessment – Field Description**

Data Segment	Description
<b>Credit Rating Details</b>	Displays the credit rating details.
<b>Valuation Details</b>	Displays the valuation details.
<b>Legal Opinion</b>	Displays the legal opinion.
<b>Manual Assessment</b>	Displays the Manual assessment details.

2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage can be validated or verified. The **Overrides** screen is displayed.
3. Click **Accept Overrides & Proceed**. The **Checklist** screen is displayed.
4. Click **Save & Proceed**. The **Outcome** screen is displayed.
5. In the **Outcome** screen, select appropriate option from the **Select to Outcome** field.
6. Select **Proceed** outcome from the drop-down list.

It will logically complete the **Manual Credit Assessment** stage for the Saving Account (with overdraft) Application. The workflow will automatically move this application to the next processing stage, **Manual Credit Decision** stage.

The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

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

OR

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

## 2.9 Manual Credit Decision Stage

This topic describes the information on the various data segments to review and approve the application manually in the Manual Credit Decision stage.

Manual Credit Decision stage of the current account (with overdraft) opening process workflow will enable the bank to make the decision on whether the recommended overdraft limit can be approved to the applicant.

### To capture manual credit decision 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 **Manual Credit Decision** stage is displayed.

The Manual Credit Decision 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.
- **Customer Information** – For detailed information, refer the Customer Information data segment in the Application Entry stage.
- **Financial Details:** - For detailed information, refer the Financial Details data segment in the Application Entry stage.
- **Credit Rating Details:** - For detailed information, refer the Credit Rating Details data segment in the Underwriting stage.
- **Valuation Details** - For detailed information, refer the Valuation Details data segment in the Underwriting stage.
- **Legal Opinion** - For detailed information, refer the Legal Opinion data segment in the Underwriting stage.
- **Manual Assessment** – For details information, refer the Assessment Details data segment in the Manual Credit Assessment stage.

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

- [Manual Decision](#)  
This topic provides the systematic instructions to review and approve the application manually in Manual Credit Decision stage.
- [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.

## 2.9.1 Manual Decision

This topic provides the systematic instructions to review and approve the application manually in Manual Credit Decision stage.

Manual Decision is the first data segment of Manual Credit Decision stage. The user can acquire the application from Free Tasks list.

1. Click **Acquire and Edit** in the **Free Tasks** screen of the previous stage – Manual Credit Assessment stage.

The **Manual Decision** screen displays.

Figure 2-55 Manual Decision

**Manual Credit Decision - HELAPP00132533**

Application Info | Application Details | Customer 500 | Remarks | Documents | Advices | More

Screen(8/9)

**Manual Decision**

**Application Details**

Requested Amount: GBP 11,111.00 | Tenure: 2 Years 2 Months 0 Days

**Interest Rate**

Interest Rate(%)	Rate Type	Margin/Variance (%)	Effective Rate
4.23	Fixed	0	4.23

**Auto Decision Details**

Approved Amount: GBP 11,111.00 | Total Weighted Score: 68.5 | Grade: B

System Recommendation: ManualQueueB | Proposed Margin/Variance (%): 0.22

**Revised Interest Rate**

Interest Rate(%)	Rate Type	Proposed Margin/Variance (%)	Effective Rate
4.23	Fixed	0.22	4.45

**Manual Assessment**

Recommended Amount: GBP 11,111.00 | Final Tenure: 2 Years 2 Months | Manual Recommendation: Recommended for Approval

Comment: advised

**Manual Decision**

Recommendation:  Approve  Decline | Approved Amount: GBP 11,111.00 | Comment: [ ]

Buttons: Cancel, Request Clarification, Back, Save and Close, Next

- Specify the fields on **Manual Decision** screen.

For more information on fields, refer to the field description table. Refer to **Assessment Details** screen for the detailed explanation of Validation Model, Borrowing Capacity, Qualitative Score, Quantitative Score, Decision & Grade and Pricing tabs.

Table 2-34 Manual Decision – Field Description

Field	Description
<b>Requested Amount</b>	Displays the requested overdraft amount.
<b>Tenure</b>	Displays the overdraft tenure.
<b>Base Rate</b>	Displays the base rate. This field appears only for <b>Floating</b> rate type.
<b>Margin</b>	Displays the margin. This field appears only for <b>Floating</b> rate type.
<b>Total Weightage Score</b>	Displays the total weightage score.
<b>Approved Amount</b>	Displays the approved overdraft amount. This field appears blank by default. If the approver selects the recommendation as <b>Approve</b> , then the recommended amount gets defaulted as approved amount.
<b>Proposed Margin</b>	Displays the proposed margin. This field appears only for <b>Floating</b> rate type.
<b>Effective Rate</b>	Displays the effective rate of interest.
<b>Recommended Amount</b>	Displays the recommended overdraft amount.
<b>Final Tenure</b>	Displays the final overdraft tenure.
<b>Manual Recommendation</b>	Displays the manual recommendation.
<b>Comments</b>	Displays the comments.

**Table 2-34 (Cont.) Manual Decision – Field Description**

Field	Description
<b>System Recommendation</b>	Displays the system recommendations.
<b>Recommendation</b>	Select the recommendation. Available options are <ul style="list-style-type: none"> <li>• <b>Approve</b></li> <li>• <b>Decline</b></li> </ul> If the approver selects the recommendation as <b>Approve</b> , then the recommended amount gets defaulted as approved amount.
<b>Action</b>	Displays the user action based on user recommendation.
<b>Comments</b>	Specify the comment on the user action.

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.

## 2.9.2 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 will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

The **Summary** screen displays.

**Figure 2-56 Summary**

**Manual Credit Decision - 006APP00055058**

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

Screen(9/9)

**Summary**

- Account Details**  
Product Name: Regular Savings Account  
Account Branch: 006  
Account Currency: GBP
- Customer Information**  
Name: John Alexander Smith  
Applicant Type: Primary  
No. Of Applicants: 1
- Financial Details**  
Applicant Name: MR John Alexander Smith  
Total Income: GBP 27000  
Total Expense: GBP 20100  
Net Income: GBP 6900
- Credit Rating Details**  
Applicant Name: MR John Alexander Smith  
External Rating Agency: Experian  
External Rating: 350  
+1 view more...
- Valuation Details**  
Valuation Type: External  
Valuation Amount: GBP 100000  
Agency Name:  
Valuation Date: Mar 30, 2018
- Legal Opinion**  
Opinion Type: External  
Agency Name:  
Legal Remarks: Good to Go  
Opinion Date: Mar 30, 2018
- Manual Assessment**  
Comment: Automation Testing  
User Recommendation: Recommended for Approval  
Grade: B
- Manual Decision**  
Comment:  
User Action: Approve  
Status: COMPLETE

Audit | Cancel | Request Clarification | Back | Save & Close | Submit

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 2-35 Summary - Manual Credit Decision – Field Description**

Field	Description
<b>Account Details</b>	Displays the account details.
<b>Customer Information</b>	Displays the customer information.
<b>Financial Details</b>	Displays the financial details.
<b>Credit Rating Details</b>	Displays the credit rating details.
<b>Valuation Details</b>	Displays the valuation details.
<b>Legal Opinion</b>	Displays the legal opinion.
<b>Manual Assessment</b>	Displays the manual assessment.
<b>Manual Decision</b>	Displays the manual decision.

2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage can be validated or verified. The **Overrides** screen is displayed.
3. Click **Accept Overrides & Proceed**. The **Checklist** screen is displayed.
4. Click **Save & Proceed**. The **Outcome** screen is displayed.
5. In the **Outcome** screen, select appropriate option from the **Select to Outcome** field.
  - Select the **Proceed** to proceed with the application. It will logically complete the Manual Credit Decision stage for the Saving Account (with overdraft) Application. Upon submit, a Pricing call will be made by Oracle Banking Origination to Decision Service to get the Interest rate. The Workflow Orchestrator will automatically move this application to the next processing stage, Account Parameter Setup 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 Stage** to make application entry stage available in free task for edit.
  - Select the **Return to Application Enrichment Stage** to make enrichment stage available in free task.
  - Select the **Return to Assessment** to make overdraft limit details stage available in free task.
  - Select the **Return to Initial Funding Details** to make account funding details stage available in free task
  - Select the **Return to Overdraft Limit Details** to make overdraft limit details stage available in free task.
  - Select the **Return to Application Underwriting Stage** to make underwriting stage available in free task.
  - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
  - Select the **Return to Manual Credit Assessment Stage** to make underwriting stage available in free task. It will logically complete the **Manual Credit Assessment** stage for the Current Account (with overdraft) Application. The workflow will automatically move this application to the next processing stage, **Manual Credit Decision** stage.
6. Enter the remarks in **Remarks**.

7. Click **Submit**. The **Confirmation** screen is displayed.
8. Click **Close** to close the window.

OR

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

## 2.10 Account Parameter Setup Stage

This topic describes the information on the various data segments to setup the required account parameters in the Account Parameter Setup stage.

The Account Parameter Setup stage is the next representative stage in the Saving Account Open process. After the Application Assessment or Manual Credit Decision stage is completed successfully, the user who has the access rights for the given stage, can acquire the application and progress with the data capture. The user can acquire the application from Free Tasks list.

The **Account Parameter Setup** stage has the following reference data segments:

- **Interest Details** – This data segment is editable. For detailed information, refer the Interest Details data segment in the Application Enrichment stage.
- **Charge Details** - This data segment is editable. For detailed information, refer the Charge Details data segment in the Application Enrichment stage.
- **Advance against Uncollected Funds** - This data segment is editable. For detailed information, refer the Advance against Uncollected Funds data segment in the Overdraft Limit stage.
- **Temporary Overdraft Limit**- This data segment is editable. For detailed information, refer Temporary Overdraft Limit data segment in the Overdraft Limit stage.
- **Account Service Preferences** - This data segment is editable. For detailed information, refer Account Service Preference data segment in the Overdraft Limit stage.
- **Account Limit Details** - This data segment is ready only. For detailed information, refer Account Limit Details data segment in the Overdraft Limit stage.

All the data segments are carried forward from Application Enrichment stage. If the details are captured in Application Enrichment stage, the same will be fetched automatically. The user can modify the captured details and all the data segments are mandatory to capture the details to move the application to the next stage.

- [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.

### 2.10.1 Summary

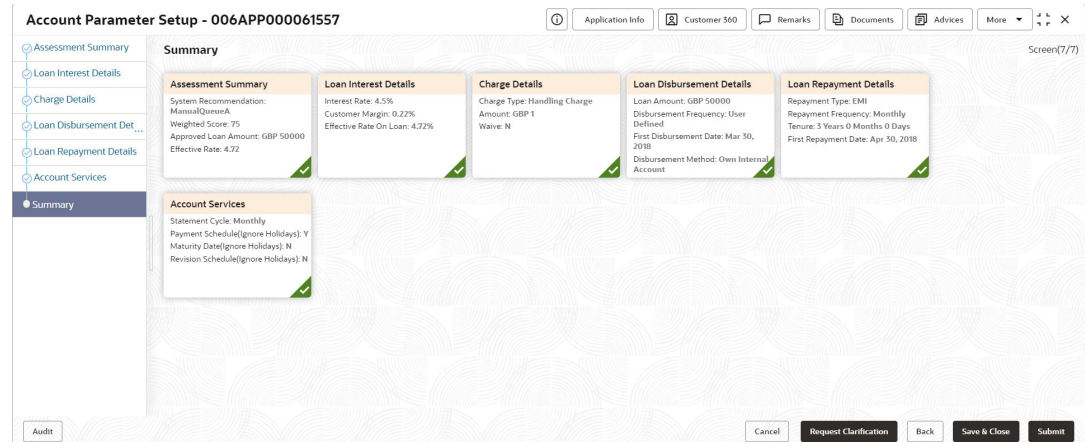
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

The system will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

The **Summary** screen displays.

**Figure 2-57 Summary**



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

**Table 2-36 Summary – Field Description**

Field	Description
<b>Interest Details</b>	Displays the interest details.
<b>Charge Details</b>	Displays the charge details.
<b>Advance against Uncollected Funds Details</b>	Displays the Advance against Uncollected Funds details.
<b>Temporary Overdraft Limit Details</b>	Displays the Temporary Overdraft Limit details.
<b>Account Services Preferences</b>	Displays the account services preferences.
<b>Account Limit Details</b>	Displays the account limit details.

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. Click **Accept Overrides & Proceed**. The **Checklist** screen is displayed.
4. Click **Save & Proceed**. The **Outcome** screen is displayed.
5. In the **Outcome** screen, select appropriate option from the **Select to Outcome** field.
  - Select the **Proceed** to proceed with the application It will logically complete the nextstage for the Saving Account Application. The Workflow Orchestrator will automatically move this application to the next processing stage. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
    - If there is no change in Interest or Charges details, the workflow will automatically move this application to the **Offer Issue** stage.



- If there is any change in Interest or Charges details, submit of this stage, will move the application into the **Supervisor Application Approval** stage.
  - Select the **Return to Credit Decision Stage** to make credit decision stage available in free task.
  - Select the **Return to Credit Assessment Stage** to make credit assessment stage available in free task.
  - Select the **Return to Assessment Stage** to make assessment stage available in free task
  - Select the **Return to Initial Funding Stage** to make initial funding stage available in free task.
  - Select the **Return to Overdraft Limit Details Stage** to make overdraft limit details stage available in free task.
  - Select the **Return to Application Enrichment Stage** to make enrichment stage available in free task.
  - Select the **Return to Application Entry Stage** to make application entry stage available in free task.
  - Select the **Return to Application Underwriting Stage** to make underwriting stage available in free task.
  - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Enter the remarks in **Remarks**.
  7. Click **Submit** to submit the account parameter setup stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
  8. Click **Close** to close the window.

OR

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

## 2.11 Supervisor Application Approval Stage

This topic describes the information on the various data segments to view and approve the price change in the Supervisor Application Approval stage.

The **Supervisor Application Approval** stage has the following reference data segments:

- [Pricing Change Approval](#)  
This topic provides the systematic instructions to view and approve the pricing change.
- [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.

## 2.11.1 Pricing Change Approval

This topic provides the systematic instructions to view and approve the pricing change.

Pricing Change Approval is the first data segment of Supervisor Application Approval stage. The user can acquire the application from Free Tasks list.

1. Click **Acquire and Edit** in the **Free Tasks** screen of the previous stage – **Account Parameter Setup** stage.

The **Pricing Change Approval** screen displays.

**Figure 2-58 Pricing Change Approval**

The screenshot displays the 'Account Approval - 006APP00063437' interface. The main section is titled 'Approval Details' and contains several data fields:
 

- Applicant Name:** AutoFNN AutoMNN AutoLNN
- Account Type:** Savings Account
- Account Branch:** 006
- Product Code:** INSAC1
- Product Name:** Instant Savings Account
- Host Product Code:** RPMSA
- Host Product Description:** RPMSA

 Below these fields is a 'User Recommendation' section with 'Approved' and 'Rejected' options, and a 'User Action' field. At the bottom right, there are buttons for 'Cancel', 'Request Clarification', 'Save & Close', and 'Next'. A navigation pane on the left shows 'Approval Details' and 'Summary'.

2. Specify the fields on **Pricing Change Approval** screen.

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

**Table 2-37 Pricing Change Approval – Field Description**

Field	Description
<b>Applicant Name</b>	Displays the applicant name.
<b>Account Type</b>	Displays the account type.
<b>Account Branch</b>	Displays the account branch name.
<b>Product Code</b>	Displays the product code selected for this saving account.
<b>Product Name</b>	Displays the product name selected or this saving account.
<b>Approved Amount</b>	Displays the final approved overdraft amount.
<b>OD Tenure</b>	Displays the final OD tenure for the approved amount.
<b>Existing Values</b>	Displays the existing values.
<b>Rate Type</b>	Displays the rate type.
<b>Base Rate</b>	Displays the rate of interest for the approved overdraft amount.
<b>Margin</b>	Displays the margin.
<b>Effective Rate</b>	Displays the effective rate.
<b>Handling Charges</b>	Displays the handling charges.
<b>Revised Values</b>	Displays the revised values against the existing values.
<b>Rate Type</b>	Displays the rate type.

**Table 2-37 (Cont.) Pricing Change Approval – Field Description**

Field	Description
<b>Base Rate</b>	Displays the rate of interest for the approved overdraft amount.
<b>Margin</b>	Displays the margin.
<b>Effective Rate</b>	Displays the effective rate.
<b>Handling Charges</b>	Displays the handling charges.
<b>User Recommendation</b>	Select the user recommendation. Available options are: <ul style="list-style-type: none"> <li>• <b>Approved</b></li> <li>• <b>Rejected</b></li> </ul>
<b>User Action</b>	Displays the user action based on user recommendation.

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

## 2.11.2 Summary

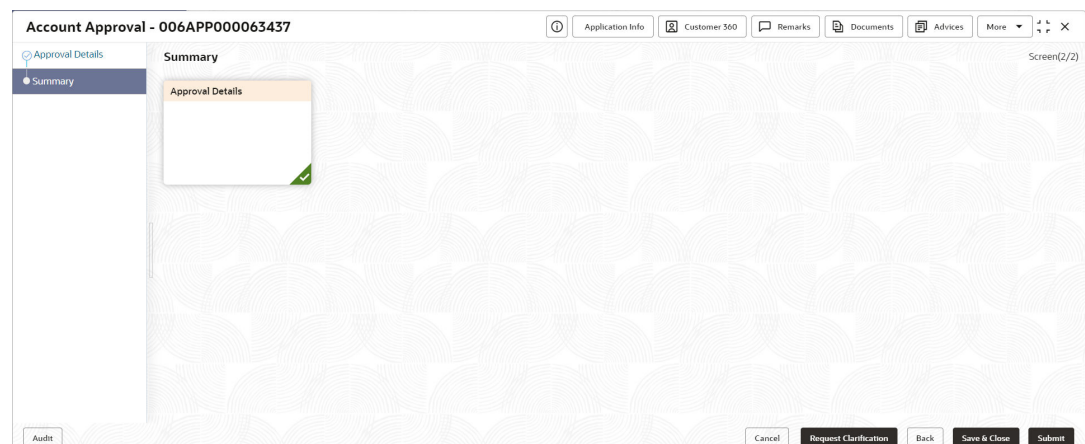
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

The system will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

The **Summary** screen displays.

**Figure 2-59 Summary**



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

**Table 2-38 Summary - Pricing Change Approval – Field Description**

Data Segment	Description
Pricing Change Approval	Displays the pricing change approval details.

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. Click **Accept Overrides & Proceed**. The **Checklist** screen is displayed.
4. Click **Save & Proceed**. The **Outcome** screen is displayed.
5. In the **Outcome** screen, select appropriate option from the Select to Outcome field.
6. Select **Proceed** outcome from the drop-down list. It will logically complete the **Supervisor Application Approval** stage for the Saving Application. The Workflow Orchestrator will automatically move this application to the next processing stage.

If the Supervisor has approved the price change, submit of this stage, will move the application to **Offer Issue** stage.

If the Supervisor has rejected the price change, the application will be routed back to **Account Parameter Setup** stage.

The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

7. Click **Submit**. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
8. Click **Close** to close the window.

OR

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

## 2.12 Offer Issue Stage

This topic describes the information on the various data segments to generate the offer in the Offer Issue stage.

After due diligence and Account Parameter setup, the Application will move to the Offer issue stage where the user will generate the offer letter. As a reference, the relevant completed data segments will be made available to the user before the application can be moved to the next stage. These completed data segments are from the Application Underwrite Stage and Application Assessment Stage. The data segments are displayed in view only mode for the user to browse.

In the Offer Issue stage, provide the required details under each data segment. The Offer issue stage has the following reference data segments:

- **Credit Rating Details:** - For detailed information, refer the Credit Rating Details data segment in the Underwriting stage.
- **Valuation Details** - For detailed information, refer the Valuation Details data segment in the Underwriting stage.

- **Legal Opinion** - For detailed information, refer the Legal Opinion data segment in the Underwriting stage.

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

- [Assessment Summary](#)  
This topic provides the systematic instructions to view the assessment summary of the Savings Account application.
- [Document Generation](#)  
In this data segment you can generate and dispatch the documents that are configured.
- [Summary - Offer Issue](#)  
This topic provide 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.

## 2.12.1 Assessment Summary

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

Assessment Summary is the view only data segment of Offer Issue stage.

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

The **Assessment Summary** screen displays.

**Figure 2-60 Assessment Summary**

The screenshot displays the 'Assessment Summary' screen for application '006APP000000232'. The interface includes a navigation pane on the left with options like 'Loan Details', 'Interest and Charges', and 'Assessment Summary'. The main content area is divided into several sections:

- Application Summary:** Shows 'Requested Amount' as USD 50,000.00 and 'Tenure' as 0 Years 0 Months 0 Days.
- Interest Rate:** A table with columns for Interest Rate (%), Rate Type, Margin / Variance (%), and Effective Rate (%).
 

Interest Rate (%)	Rate Type	Margin / Variance (%)	Effective Rate (%)
10.95	Fixed	0.01	10.96
- Annual Percentage Rate %:** Shows 13.44.
- Military Annual Percentage Rate %:** Shows 17.07.
- Auto Decision Details:** Shows 'Approved Amount' as USD 50,000.00, 'Total Weighted Score' as 92.75, and 'Grade' as A.
- System Recommendation:** Shows 'Approved'.
- Manual Decision:** Shows '-'.
 

Interest Rate (%)	Rate Type	Proposed Margin / Variance (%)	Effective Rate (%)
10.95	Fixed	0.22	11.17
- Revised Interest Rate:** A table with columns for Interest Rate (%), Rate Type, Proposed Margin / Variance (%), and Effective Rate (%).
 

Interest Rate (%)	Rate Type	Proposed Margin / Variance (%)	Effective Rate (%)
10.95	Fixed	0.22	11.17
- Annual Percentage Rate %:** Shows 18.71.
- Military Annual Percentage Rate %:** Shows 17.29.

2. The user can view the details in the relevant data fields.

**Note:**

The fields, which mentioned as Required, are mandatory.

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

**Table 2-39 Assessment Summary – Field Description**

Field	Description
<b>Requested Amount</b>	Displays the requested overdraft amount.
<b>Tenure</b>	Displays the tenure.
<b>Base Rate</b>	Displays the base rate.
<b>Margin</b>	Displays the variance rate. This field appears only for <b>Floating</b> rate type.
<b>Total Weightage Score</b>	Displays the total weightage score.
<b>Approved Amount</b>	Displays the final approved overdraft amount.
<b>Proposed Margin</b>	Displays the proposed variance. This field appears only for <b>Floating</b> rate type.
<b>Effective Rate</b>	Displays the effective rate of interest.
<b>System Recommendation</b>	Displays the system recommendations.
<b>Grade</b>	Displays the grade of the applicant.
<b>Manual Decision</b>	Displays the manual decision.

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.

## 2.12.2 Document Generation

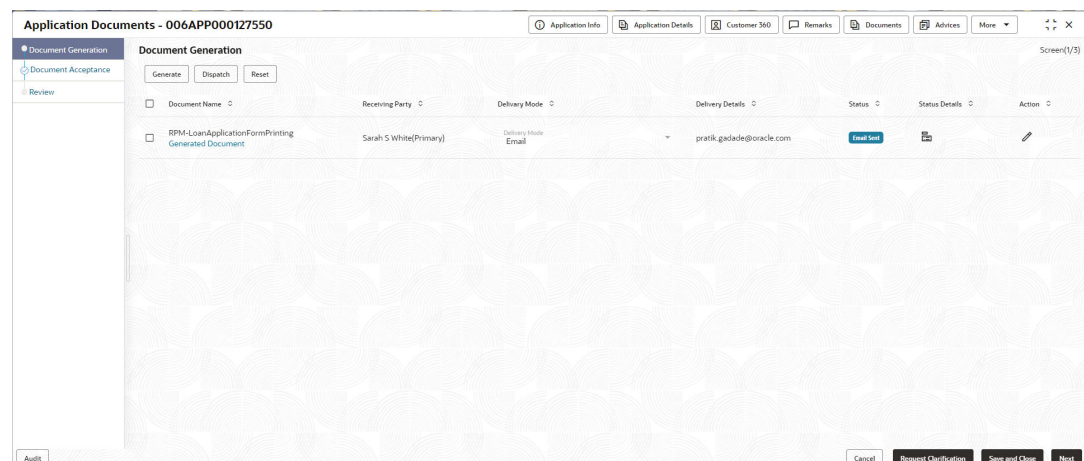
In this data segment you can generate and dispatch the documents that are configured.

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 separately to generate and dispatch.

**To generate and dispatch the document:**

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

**Figure 2-61 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 selected 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 configured 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 Document link in the Document column.
- **Dispatch:** You can click this button to dispatch the selected generated documents. You can only dispatch those documents which are not already dispatched. 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 2-40 Document Generation – Field Description**

Field	Description
<b>Document Name</b>	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.
<b>Receiving Party</b>	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.
<b>Delivery Mode</b>	Displays the default mode of delivery of the documents. This default mode of delivery is defined in the Advice Maintenance screen.
<b>Delivery Details</b>	Displays the delivery details of the generated documents based on the default delivery mode. <ul style="list-style-type: none"> <li>• If the delivery mode is <b>Email</b> or <b>e-Sign Remote</b> then the preferred email address of every recipient is displayed.</li> <li>• If the delivery mode is <b>Post</b> then the preferred address of every recipient is displayed.</li> <li>• If the delivery mode is <b>e-Sign In-Person</b> then the link is shared with every recipients and in this case the status appears as <b>Pending For Link Generation</b>. Once the dispatch event is executed successfully, the status appears as <b>Link Generated</b>.</li> <li>• If the delivery mode is <b>Print</b> then the <b>Not Applicable</b> text appears.</li> </ul>

**Table 2-40 (Cont.) Document Generation – Field Description**

Field	Description
<b>Status</b>	<p>Displays the status of the documents based on the actions performed on clicking Generate or Dispatch button.</p> <p>Once the dispatch process is initiated for the generated documents, the status appears based on the selected default mode of delivery.</p> <ul style="list-style-type: none"> <li>• If the mode of delivery is <b>Email</b> then on the successful trigger the status appears as <b>Email Sent</b>.</li> <li>• If the mode of delivery is <b>E-Sign Remote</b> or <b>E-Sign In-Person</b> then on the successful trigger the status appears as <b>E-Signing Initiated</b>.</li> <li>• If the mode of delivery is <b>Post</b> then on the successful trigger the status appears as <b>Dispatched</b>.</li> <li>• If the mode of delivery is <b>Print</b> then on the successful trigger the status appears as <b>Ready for Print</b>.</li> <li>• In case the dispatch process fails due to technical error then the status appears as <b>Failed</b>.</li> </ul>
<b>Status Details</b>	<p>Displays the status details of the document.</p> <p>Click the icon to view the generation and dispatched details of document along with the date and time.</p>
<b>Action</b>	<p>Select the appropriate icon to perform respective action.</p> <ul style="list-style-type: none"> <li>• Click  to edit the delivery mode.</li> <li>• Click  to save the edited delivery mode. This icon appears once you are edit mode.</li> </ul>

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.

## 2.12.3 Summary - Offer Issue

This topic provide 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.

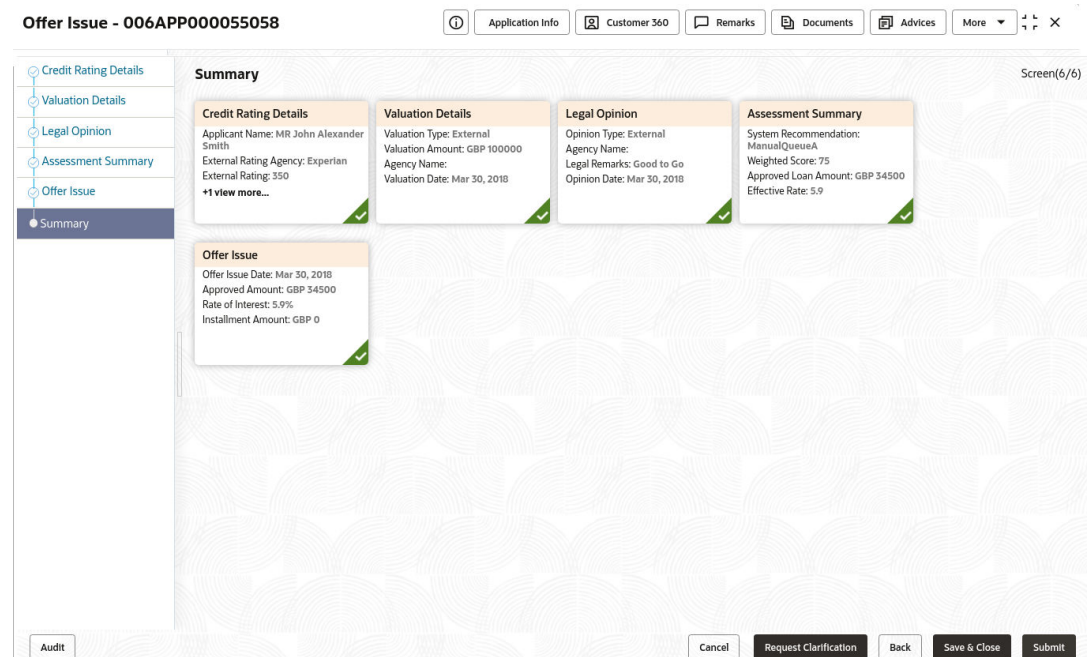
The system will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

The **Summary - Offer Issue** screen displays.



Figure 2-62 Summary



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

Table 2-41 Summary - Offer Issue – Field Description

Data Segment	Description
<b>Credit Rating Details</b>	Displays the credit rating details.
<b>Valuation Details</b>	Displays the valuation details.
<b>Legal Opinion</b>	Displays the legal opinion details.
<b>Assessment Summary</b>	Displays the assessment details.
<b>Offer Issue</b>	Displays the offer issue details.

2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and the documents for this stage can be validated or verified. The **Override** screen is displayed.
3. Accept the overrides and click **Proceed Next**. The **Checklist** screen is displayed.
4. Click **Proceed Next**. The **Outcome** screen is displayed.
5. In the **Outcome** screen, select appropriate option from the **Select to Outcome** field.
  - Select **Proceed** outcome from the drop-down list. It will logically complete the Offer Issue stage for the Overdraft Application. The Workflow Orchestrator will automatically move this application to the next processing stage, Offer Accept/Reject. 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 Application** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.

6. Click **Submit** to submit the Offer Issue stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
7. Click **Close** to close the window.  
OR  
Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the sub process reference numbers [Overdraft] to the Application **Offer Accept / Reject** stage.

## 2.13 Offer Accept / Reject Stage

This topic describes the information on the various data segments to accept / reject the offer in the Offer Accept / Reject stage.

After the Offer Issue stage, the offer letter will be sent or communicated to the borrower or applicant. The **Offer Accept / Reject** stage will enable the user to record the customer response – Accept or Reject as the case may be. Also, the offer made can be amended based on Customer request – viz., change in Principal Amount, Interest Rate or Tenure. The post offer amend can be routed back to the relevant previous completed stages like Application Enrichment stage. If the business wants the Underwriting stage or the Application Assessment stage to be redone, they can be configured accordingly, post which the new offer with the revised terms will be issued to the borrower or applicant for acceptance.

### To perform actions on issued offer:

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 **Offer Accept /Reject** stage is displayed.

In the Offer Accept / Reject stage, provide the required details under each data segment. The Offer Accept / Reject stage has the following data segments which user can only view:

- **Offer Issue** - For detailed information, refer the Offer Issue data segment in the Offer Issue stage.
- **Assessment Summary** - For detailed information, refer the Assessment Summary data segment in the Offer Issue stage.

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

- [Document Acceptance](#)  
In this data segment you can capture the acceptance of the documents that are already generated and dispatched.
- [Summary - Offer Accept / Reject](#)  
This topic provide 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.

### 2.13.1 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.

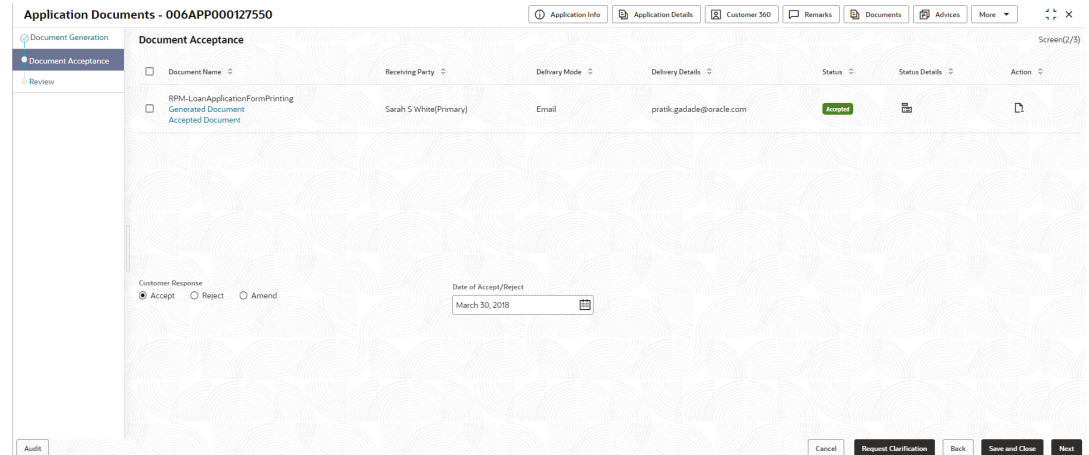
If the document is marked as No in the Acceptance field in the Advice Maintenance screen then the e-sign acceptance process is not required for that document and hence it will not appear in this data segment.

**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 2-63 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 2-42 Document Acceptance – Field Description**

Field	Description
<b>Document Name</b>	Displays the name of document. Click the link to fetch the document from the stored service and view the PDF output of the document. <ul style="list-style-type: none"> <li>• <b>Generated Document:</b> This link appears only if the document is generated atleast onces.</li> <li>• <b>Accepted Document:</b> This link appears only if the E-Signed document is uploaded.</li> </ul>
<b>Receiving Party</b>	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.
<b>Delivery Mode</b>	Displays the default mode of delivery of the documents. This default mode of delivery is defined in the Advice Maintenance screen.

**Table 2-42 (Cont.) Document Acceptance – Field Description**

Field	Description
<b>Delivery Details</b>	<p>Displays the delivery details of the generated documents based on the default delivery mode.</p> <ul style="list-style-type: none"> <li>• If the delivery mode is <b>Email</b> or <b>e-Sign Remote</b> then the preferred email address of every recipient is displayed.</li> <li>• If the delivery mode is <b>Post</b> then the preferred address of every recipient is displayed.</li> <li>• If the delivery mode is <b>e-Sign In-Person</b> then the link is shared with every recipients and in this case the status appears as <b>Pending For Link Generation</b>. Once the dispatch event is executed successfully, the status appears as <b>Link Generated</b>.</li> <li>• If the delivery mode is <b>Print</b> then the <b>Not Applicable</b> text appears.</li> </ul>
<b>Status</b>	Displays the status of the documents based on the actions performed on the document.
<b>Status Details</b>	<p>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.</p>
<b>Action</b>	<p>Select the appropriate icon to perform respective action.</p> <ul style="list-style-type: none"> <li>• <b>View</b>: You can view the documents only if the <b>Delivery Mode</b> is defined as <b>E-Sign Remote</b> or <b>E-Sign In-Person</b>.</li> <li>• <b>Upload Document</b>: You can upload documents only if the <b>Delivery Mode</b> is defined as <b>Email</b>, <b>Print</b> or <b>Post</b>.</li> <li>• <b>Delete</b>: You can upload documents only if the <b>Delivery Mode</b> is defined as <b>Email</b>, <b>Print</b> or <b>Post</b>.</li> </ul>
<b>Customer Response</b>	<p>Select the customer response for the documents. The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Accept</b>: Select to accept the application documents. You can select this option only if the acceptance status of all the document is <b>Accepted</b>.</li> <li>• <b>Reject</b>: Select to reject the application documents. If the acceptance status of any one of the document is declined then this option appears auto-selected.</li> <li>• <b>Amend</b>: Select to amend the application document status.</li> </ul>
<b>Date of Response</b>	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.

## 2.13.2 Summary - Offer Accept / Reject

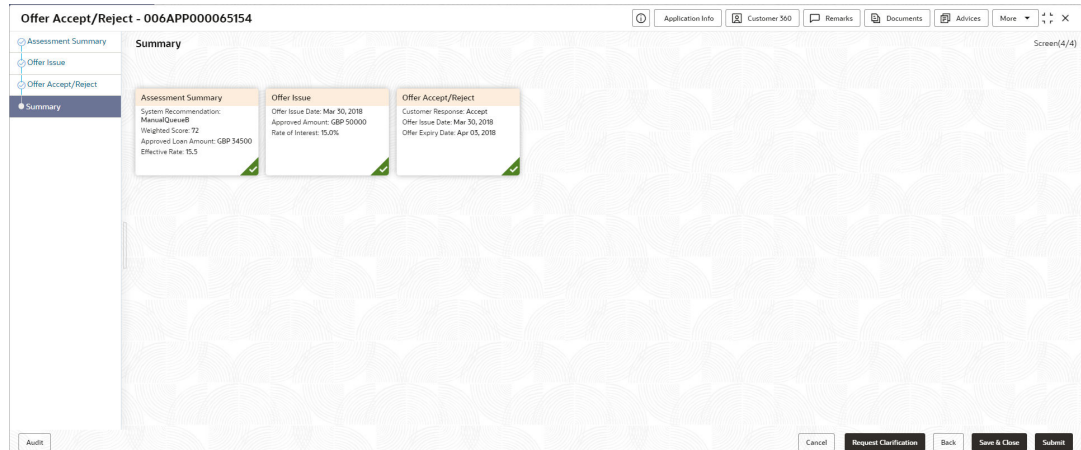
This topic provide the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

The system will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

The **Summary** screen displays.

Figure 2-64 Summary



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

Table 2-43 Summary - Offer Accept / Reject – Field Description

Data Segment	Description
Assessment Summary	Displays the assessment summary.
Offer Issue	Displays the offer issue details.
Offer Accept / Reject	Displays the offer accept / reject details.

2. Click **Submit** to reach the **OUTCOME**, where the Overrides, Checklist and the Documents for this stage can be validated or verified. The **Override** screen is displayed.
3. Accept Overrides and Click **Proceed Next**. The **Checklist** screen is displayed.
4. Click **Save & Proceed Next**. The **Outcome** screen is displayed.
5. In the **Outcome** screen, select appropriate option from the **Select to Outcome** field.
  - Select **Proceed** outcome from the drop-down list. It will logically complete the Offer Issue stage for the Overdraft Application. The Workflow Orchestrator will automatically move this application to the next processing stage, Offer Accept/Reject. The stage movement is driven by the business configuration for a given combination of Process Code, Life Cycle and Business Product Code.
    - If the Customer Response is selected as Accept in Offer Accept/Reject screen, then submit of this stage, will move the application into the Account Approval stage.
    - If the Customer Response is selected as Reject in Offer Accept/Reject screen, then submit of this stage, will terminate the application.
    - If the Customer Response is selected as Amend in Offer Accept/Reject screen, then submit of this stage, will move the application into the Post Offer Amendment stage.
  - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.

6. Click **Submit** to submit the Offer Accept/Reject stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.

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

OR

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

## 2.14 Post Offer Amendment Stage

This topic describes the information on the various data segments to request for amendment of overdraft in the Post Offer Amendment stage.

Post Offer Amendment stage enables the user to request for amendment of Overdraft components after the Offer is Issued by the bank. This stage will appear only if the **Customer Response** is selected as **Amend** in **Offer Accept/Reject** data segment.

**To perform actions on post offer amendment:**

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 Post Offer Amendment stage is displayed.

The **Post Offer Amendment** stage has the following reference data segments:

- **Account Limit Details** - This data segment is editable. For detailed information, refer Account Limit Details data segment in the Overdraft Limit stage.
- **Offer Issue** – This data segment is read only. For detailed information, refer the Offer Issue data segment in the Offer Issue stage.
- **Offer Accept/ Reject** – This data segment is read only. For detailed information, refer the Offer Accept/ Reject data segment in the Offer Accept/ Reject stage.

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

- [Post Offer Amendment](#)  
This topic provides the systematic instructions to request for amendment of Overdraft components after the Offer is Issued by the bank.
- [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.

### 2.14.1 Post Offer Amendment

This topic provides the systematic instructions to request for amendment of Overdraft components after the Offer is Issued by the bank.

Post Offer Amendment data segment is the first data segment of Post Offer Amendment stage. The user can acquire the application from Free Tasks list.

1. Click **Acquire and Edit** in the **Free Tasks** screen of the previous stage – **Offer Accept / Reject** stage.

The **Post Offer Amendment** screen displays.

**Figure 2-65 Post Offer Amendment**

**Post Offer Amendment - HELAPP000135054**

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

**Post Offer Amendment** Screen(2/5)

**Application Details**

Primary Applicant  
MR Jacob Luther Martin

Approved Loan Amount: £45,000.00 | Loan Tenure: 3 Years

Stage	Stage Term (Years)	Stage Term (Months)	Stage Term (Days)	Repayment Frequency
EPI	3	0	0	MONTHLY

**Interest Rate**

Interest Description	Interest Rate(%)	Rate Type	Margin/Variance(%)	Effective Rate(%)
Interest Rate	4.5	Fixed	0	4.5

**Approval Details**

Approved Loan Amount: £45,000.00 | Approved Tenure: 3 Years | System Recommendation: Approved

Manual Decision | Total Weighted Score: 78.5 | Grade: A

**Revised Interest Rate**

Interest Description	Interest Rate(%)	Rate Type	Proposed Margin/Variance(%)	Effective Rate(%)
Interest Rate	4.5	Fixed	0.22	4.72

**Offer Details**

Offer Issue Date | Offer Expiry Date: May 29, 2020

**Amendment Details**

Offer Amend Date: April 29, 2020 | Approved Loan Amount: GBP 45,000.00 | Loan Tenure: Years 3, Months 0, Days 0

Interest Description	Interest Rate(%)	Rate Type	Proposed Margin/Variance(%)	Effective Rate(%)
Interest Rate	4.5	Fixed	0.22	4.72

Buttons: Cancel | Request Clarification | Back | Save and Close | Next


- Specify the fields on **Post Offer Amendment** screen.

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

**Table 2-44 Post Offer Amendment – Field Description**


Field	Description
<b>Primary Applicant Name</b>	Displays the primary applicant name.
<b>Approved Tenure</b>	Displays the approved loan tenure.
<b>Loan Tenure</b>	Displays the selected loan tenure.
<b>Stage</b>	Select the type of repayment. All type of repayment methods configured in the <b>Business Product Preferences</b> data segments of the <b>Business Product Configuration</b> screens appears in the drop-down list.
<b>Stage Term &lt;Term Unit&gt;</b>	Displays the default stage term configured in the <b>Business Product Preferences</b> data segments of the <b>Business Product Configuration</b> screens. The separate column appears for separate term units.

**Table 2-44 (Cont.) Post Offer Amendment – Field Description**

Field	Description
<b>Repayment Frequency</b>	Select the repayment frequency from the drop-down list. The available options appears based on the configuration set in the <b>Business Product Preferences</b> data segments of the <b>Business Product Configuration</b> screens: <ul style="list-style-type: none"> <li>• <b>Daily</b></li> <li>• <b>Weekly</b></li> <li>• <b>Bi-Monthly</b></li> <li>• <b>Monthly</b></li> <li>• <b>Quarterly</b></li> <li>• <b>Half Yearly</b></li> <li>• <b>Yearly</b></li> </ul>
<b>Interest Description</b>	Displays the interest description of the selected interest rate code.
<b>Interest Rate (%)</b>	Specify the interest rate. Interest Rate is fetched from host back end product to which this loan account is mapped via the Business Product configuration.
<b>Rate Type</b>	Displays the rate type.
<b>Margin / Variance (%)</b>	Specify the margin or variance in percentage.
<b>Manual Decision</b>	Displays the manual decision details
<b>Proposed Margin/Variance %</b>	Displays the margin or variance rate percentage.
<b>Total Weighted Score</b>	Displays the total weighted score.
<b>System Recommendation</b>	Displays the system recommendations. Available options are: <ul style="list-style-type: none"> <li>• <b>Approved</b></li> <li>• <b>Manual</b></li> <li>• <b>Rejected</b></li> </ul>
<b>Approved Loan Amount</b>	Displays the approved loan amount.
<b>Offer Expiry Date</b>	Displays the date based on the expiry period configuration done at the Business Product level which is used for this Overdraft.
<b>Offer Amend Date</b>	Displays the date of offer amend.
<b>Limit Currency</b>	Displays the limit currency.
<b>Approved Amount</b>	Displays the revised Overdraft amount for approval.
<b>Rate Type</b>	Displays the rate type.
<b>Base Rate</b>	Displays the base rate.
<b>Margin</b>	Specify the amended Margin. <div style="border: 1px solid #0070C0; background-color: #E6F2FF; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b> This field appears only for <b>Floating</b> rate type.</p> </div>



**Table 2-44 (Cont.) Post Offer Amendment – Field Description**

Field	Description
<b>Variance</b>	Specify the amended Variance.  <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> <b>Note:</b> This field appears only for <b>Fixed</b> rate type.</p> </div>
<b>Offer Issue Date</b>	Displays the date of offer issued.
<b>Offer Expiry Date</b>	Displays the date based on the expiry period configuration done at the Business Product level which is used for this Overdraft.
<b>Offer Amend Date</b>	Displays the date of offer amend.
<b>Effective Rate</b>	Displays the amended effective rate. Effective Rate = Rate of Interest + Margin/Variance.

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.

## 2.14.2 Summary

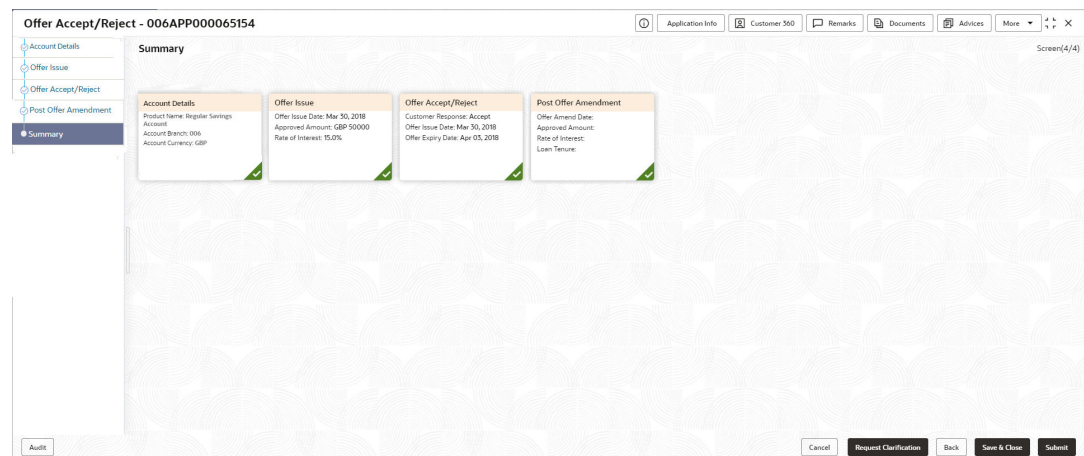
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

The system will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

The **Summary** screen displays.

**Figure 2-66 Summary**



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

**Table 2-45 Summary - Post Offer Amendment – Field Description**

Data Segment	Description
<b>Offer Issue</b>	Displays the offer issue details.
<b>Post Offer Amendment</b>	Displays the post offer amendment details.

2. Click **Submit** to reach the **OUTCOME**, where the Overrides, Checklist and the Documents for this stage can be validated or verified. The **Override** screen is displayed.
3. Accept Overrides and click **Proceed Next**. The **Checklist** screen is displayed.
4. Click **Proceed Next**. The **Outcome** screen is displayed.
5. In the **Outcome** screen, select appropriate option from the **Select to Outcome** field.
  - Select **Proceed** outcome from the drop-down list. It will logically complete the **Post Offer Amend** stage for the Overdraft Application. The Workflow Orchestrator will automatically move this application to the next processing stage. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
    - If there is any change in **Approved Amount** and/or in **Limit Date Range**, then submit of this stage, will move the application to the **Application Assessment** stage.
    - If the changes are only in the **Rate of Interest** (Pricing), then submit of this stage, will move the application to the **Supervisor Application Approval** stage.
  - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Enter the remarks in **Remarks**.
7. Click **Submit** to submit the Post Offer Amendment stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
8. 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 to the stage. This application will be available in the FREE TASKS list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

## 2.15 Application Approval Stage

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

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 all the data segment of the previous stages. Since the data segment are in view only mode and have been completed in the previous stages, the Account Approval stage is launched with Collateral Perfection Details data 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 which user can only view:

- **Customer Information** – For detailed information, refer the Customer Information data segment in the Application Entry stage.
- **Account Details** - For detailed information, refer the Account Details data segment in the Application Entry stage.
- **Mandate Details** – For detailed information, refer the Mandate Details data segment in the Application Entry stage.
- **Nominee Details** – For detailed information, refer the Nominee Details data segment in the Application Entry stage.
- **Stake Holder Details** – For detailed information, refer the Stake Holder Details data segment in the Application Entry stage.
- **Financial Details:** - For detailed information, refer the Financial Details data segment in the Application Entry stage.
- **Terms and Conditions** – For detailed information, refer the Terms and Conditions data segment in the Application Entry stage.
- **Interest Details:** For details information, refer the Interest Details data segment in the Application Enrichment stage.
- **Charge Details:** For details information, refer the Charge Details data segment in the Application Enrichment stage.
- **Account Limit Details:** For details information, refer the Account Limit Details data segment in the Overdraft Limit Details stage.
- **Temporary OD Limit Details:** For details information, refer the Temporary OD Limit Details data segment in the Overdraft Limit Details stage.
- **Advance against Uncollected Funds:** For details information, refer the Advance against Uncollected Funds data segment in the Overdraft Limit Details stage.
- **Initial Funding Details:** For details information, refer the Initial Funding Details data segment in the Account Funding stage.
- **Credit Rating Details:** - For detailed information, refer the Credit Rating Details data segment in the Underwriting stage.
- **Valuation Details** - For detailed information, refer the Valuation Details data segment in the Underwriting stage.
- **Legal Opinion** - For detailed information, refer the Legal Opinion data segment in the Underwriting stage.
- **Assessment Summary:** For details information, refer the Assessment Summary data segment in the Offer Issue stage.

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

- [Collateral Perfection Details](#)  
This topic provides the systematic instructions to view the collateral perfection details.
- [Approval Details](#)  
This topic provides the systematic instructions to view and approve the application.

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

## 2.15.1 Collateral Perfection Details

This topic provides the systematic instructions to view the collateral perfection details.

Collateral Perfection Details is the first data segment of Account Approval stage.

1. Click **Next** in the **Assessment Summary** screen for the application for which Account Approval stage has to be acted upon.

If the **Customer Type** is selected as **Individuals**,

The **Collateral Perfection Details** screen displays.

**Figure 2-67 Collateral Perfection Details**

2. Specify the fields on **Collateral Perfection Details** screen.  
For more information on fields, refer to the field description table.

**Table 2-46 Collateral Perfection Details – Field Description**

Field	Description
<b>Applicant Name</b>	Displays the applicant name.
<b>Date of Birth</b>	Displays the applicant's date of birth.
<b>E-mail</b>	Displays the e-mail id of the applicant.
<b>Mobile</b>	Displays the mobile number of the applicant.
<b>Collateral ID</b>	Displays the Collateral ID.
<b>Collateral Description</b>	Displays the description of the collateral.
<b>Liability ID</b>	Displays the Liability ID
<b>Liability Description</b>	Displays the Liability description.
<b>Registration Authority</b>	Specify the name of the registration authority.
<b>Registration Request Date</b>	Select the date when the registration is requested.
<b>Registration Date</b>	Select the date when the registration is completed.
<b>Confirmation Date</b>	Select the date when the registration is confirmed.

**Table 2-46 (Cont.) Collateral Perfection Details – Field Description**

Field	Description
<b>Registration Status</b>	Specify the status of registration.
<b>Registration Reference Number</b>	Specify the registration reference number.

 **Note:**

All the fields will be fetched from Oracle Banking Credit Facilities Process Management in read only mode if integrated with Oracle Banking Credit Facilities Process Management.

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.

## 2.15.2 Approval Details

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

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

The **Approval Details** screen displays.

**Figure 2-68 Approval Details**

2. Specify the details in the relevant data fields.

 **Note:**

The fields, which mentioned as Required, are mandatory.

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

**Table 2-47 Approval Details - Field Description**

Field	Description
<b>Applicant Name</b>	Displays the applicant name.
<b>Account Type</b>	Displays the account type.
<b>Account Branch</b>	Displays the account branch.
<b>Product Code</b>	Displays the product code.
<b>Product Name</b>	Displays the product name.
<b>Account Currency</b>	Displays the account currency.
<b>Host Product Code</b>	Displays the host product code mapped to the business product.
<b>Host Product Description</b>	Displays the host product description mapped to the business product.
<b>Application Details</b>	Displays the applicant details.
<b>OD Amount</b>	Displays the final approved overdraft amount.
<b>OD Tenure</b>	Displays the final tenure for the approved overdraft amount.
<b>Limit Type</b>	Displays the limit type.
<b>Rate Type</b>	Displays the rate type for the approved overdraft amount.
<b>Margin</b>	Displays the margin percentage.
<b>Effective Rate</b>	Displays the effective rate for the approved overdraft amount.
<b>User Recommendation</b>	Select the user recommendation. Available options are: <ul style="list-style-type: none"> <li>• <b>Approved</b></li> <li>• <b>Rejected</b></li> </ul>
<b>User Action</b>	Displays the user action based on user recommendation.

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

## 2.15.3 Summary

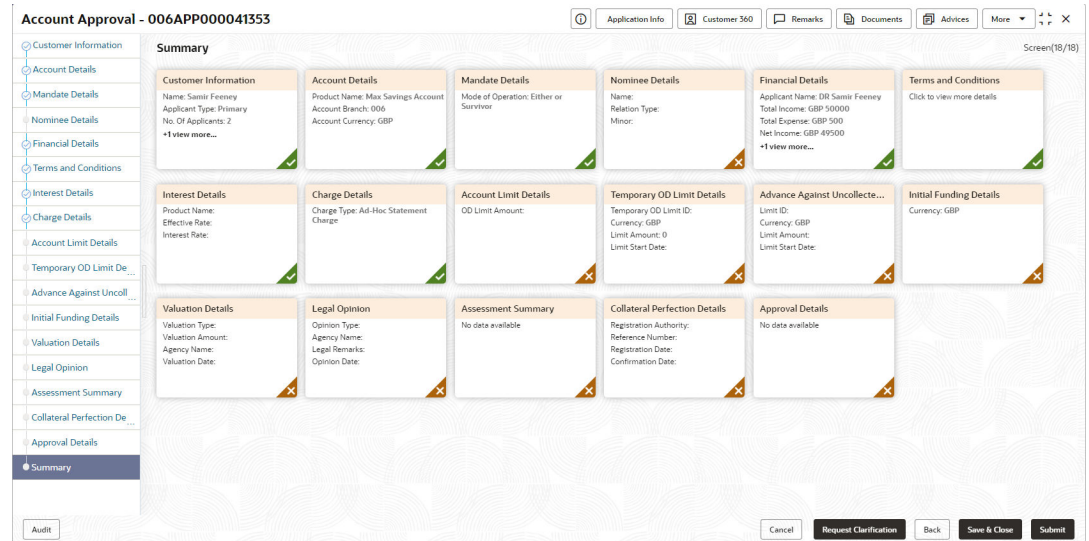
This topic provides the systematic instructions to view the tiles for all the data segments of the Savings Account Origination Process.

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

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

The **Summary** screen displays.

Figure 2-69 Summary



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

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

Table 2-48 Summary - Account Approval - Field Description

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

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

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

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

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

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

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**. The **Outcome** screen is displayed.

6. In the **Outcome** screen, select appropriate option from the **Select to Proceed** field.

- Select the **Proceed** to proceed with the application. By default this option is selected. If the Proceed option is selected, then the application proceeds based on the assessment decision.
- Select the **Return to Application Entry Stage** to make application entry stage available in free task for edit.
- Select the **Return to Application Enrichment Stage** to make enrichment stage available in free task.
- Select the **Return to Overdraft Limit Details** to make overdraft limit details stage available in free task.
- Select the **Return to Initial Funding Details** to make account funding details stage available in free task.
- Select the **Return to Application Underwriting Stage** to make underwriting stage available in free task.
- Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.

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

8. Click **Submit**. The **Confirmation** screen is displayed.

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

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

## 2.16 Manual Retry Stage

This topic describes the information on the various data segments on the Manual Retry stage.

As mentioned earlier, this stage appears in the Free Task only if the Savings Account creation has been rejected by Product Processor and the User has the required access rights for the same.



The Manual Retry Stage comprises of the below data segment:

- Manual Retry Data Segment

#### Manual Retry Data Segment

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

## 2.17 Account Funding

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

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

#### To add funding details:

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

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

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

### 2.17.1 Account Funding Details

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

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

#### To add funding details:

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

Figure 2-70 Account Funding Details

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

 **Note:**


The fields, which mentioned as Required, are mandatory.

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

Table 2-49 Account Funding Details – Field Description

Field	Description
<b>Account</b>	Displays the generated account number for which the initial funding is credited along with the primary account holder name.
<b>Funding Mode</b>	Specify the funding mode from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• Own Internal Account</li> <li>• Fund Later</li> </ul>
<b>Funding Amount</b>	Specify the amount to be debited from the internal account to fund the newly generated account. The <b>Minimum Amount Value</b> maintained in the <b>Business Product Preference</b> data segment of the <b>Business Product Details</b> screen appears by default. The user can modify the auto populated amount. The modified amount must be within the range set in the <b>Initial Funding Threshold Preferences</b> section of the <b>Business Product Details</b> screen.
<b>Account Number</b>	Specify or select the account number which is debited for transferring the funds to newly opened account. The internal current or saving accounts of the respective customer appears for selection. This field appears if the <b>Own Internal Account</b> option is selected from the <b>Funding Mode</b> list.

Table 2-49 (Cont.) Account Funding Details – Field Description

Field	Description
<b>Account Name</b>	Displays the primary account holder name of the selected account. This field appears if the <b>Own Internal Account</b> option is selected from the <b>Funding Mode</b> list.
<b>Cheque Number</b>	Specify the Cheque number of the account from which the transfer is to be initiated. This field appears if the <b>Own Internal Account</b> option is selected from the <b>Funding Mode</b> list.
<b>Cheque Date</b>	Specify the date on which the Cheque is deposited for transfer. This field appears if the <b>Own Internal Account</b> option is selected from the <b>Funding Mode</b> list.
<b>Value Date</b>	Displays the current date on which the transfer is initiated. This field appears if the <b>Own Internal Account</b> option is selected from the <b>Funding Mode</b> list.
<b>Transaction Status</b>	In this section you can view the status of transaction which is initiated on initiating the fund transfer request.
<b>Status</b>	Displays the fund transfer status of the transaction. To view more information on the transaction status, click  .
<b>Rest</b>	Click this button to reset the entered details and reinitiate the fund transfer. This option button appears if the <b>Own Internal Account</b> option is selected from the funding mode list, and only if the transaction fails post initiating the fund transfer request.

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

## 2.17.2 Summary

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

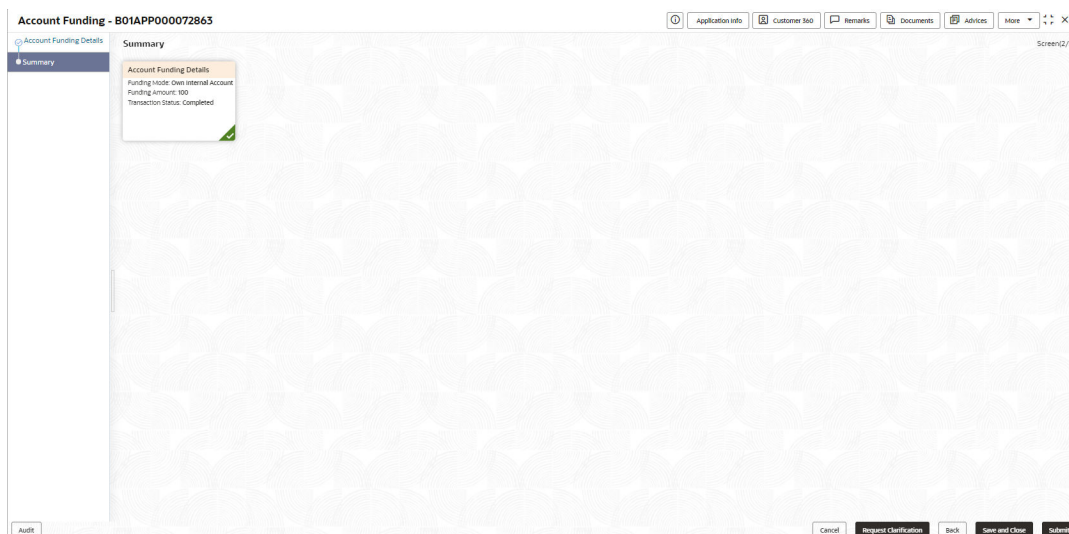
The Summary displays the tiles for all the data segments in the Account Funding stage. The tiles display the important details captured in the specified data segment.

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

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

The **Summary** screen displays.

**Figure 2-71 Summary**



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

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

**Table 2-50 Summary**

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

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

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

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

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

4. Click **Proceed**. The **Outcome** screen is displayed.

5. Click **Submit** to submit the application.

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

## 2.18 Global Actions

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

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

Below are the list of global actions:

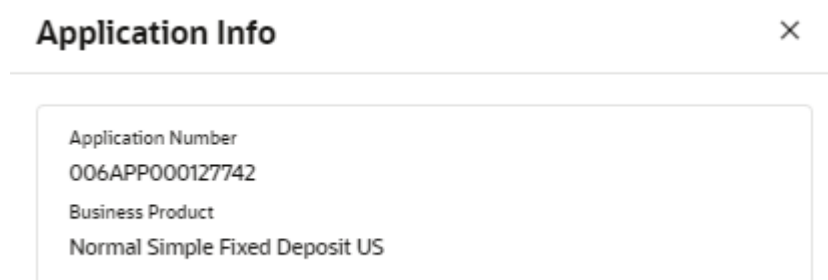
- [Application Info](#)  
In this section you can view the application number along with its product name.
- [Customer 360](#)  
In this section you can view the list of customers involved in the application.
- [Application Details](#)  
In this section you can view the detailed information of an application,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

## 2.18.1 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 2-72 Application Info**



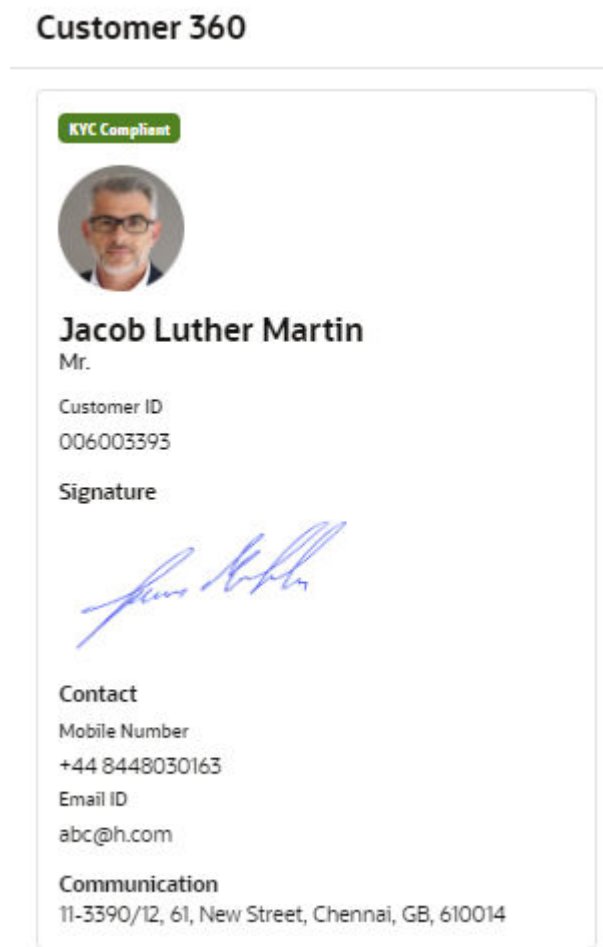
## 2.18.2 Customer 360

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

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

1. Click **Customer 360** to view the list of customer involved in the application.  
The **Customer 360** screen is displayed.

**Figure 2-73 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.

## 2.18.3 Application Details

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

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

**To view the application details:**

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

The **Application Details** screen is displayed.

**Figure 2-74 Application Details**

The screenshot displays the 'Application Details' interface. At the top, it shows the application number '006A0000128197', application date '30/3/2018, 12:00 AM', channel 'RPM', and priority 'Medium'. Below this is a 'Stage Details' section with a progress bar showing stages: Application Entry (In Progress), Application Enrichment (Pending), Underwriting (Pending), Assessment (Pending), Manual Credit Assessment (Pending), Manual Credit Decision (Pending), Account Parameter Setup (Pending), Supervisor Approval (Pending), Offer Issue (Pending), Customer Offer Accept/Reject (Pending), and Post. A central card displays the applicant's profile for 'Rose Albert Mary', including her photo, name, customer ID '560', date of birth '1985-02-21', mobile '44 8448030163', email '80c@h.com', and CIF number '006003397'. At the bottom, there is a table for 'Advices' with columns for Advice Name, Event, Recipients, Mode of Delivery, Delivery Details, Status Details, and Action.

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 2-51 Application Details – Field Description**

Field	Description
<b>Application Number</b>	Displays the application number.
<b>Application Date</b>	Displays the date and time on which the application was initiated.

Table 2-51 (Cont.) Application Details – Field Description

Field	Description
<b>Source By</b>	Displays the name of the user who has sourced the application.
<b>Channel</b>	Displays the channel name.
<b>Priority</b>	Displays the priority of the application. <ul style="list-style-type: none"> <li>• High</li> <li>• Medium</li> <li>• Low</li> </ul>
<b>&lt;Product Name&gt;</b>	Displays the product name. In case on multiple product, different tabs appears with the respective product name. You can click the product names to view the respective application details.
<b>Stage Details</b>	In this section, all account opening stages appears with the status name and it's chronological order of the stage in the process. You can click the number to perform below actions on the appeared stages: <ul style="list-style-type: none"> <li>• <b>Acquire &amp; Edit Task</b> : Click this button to acquire and edit the selected stage.</li> <li>• <b>Acquire Task</b> Click this button to acquire the selected stage. You can edit it later.</li> <li>• <b>View Stage Details</b>: Click this button to view the stage details.</li> </ul>
<b>User ID Assigned</b>	Displays the <b>User ID</b> of the user currently working on the product process.  <div style="border-left: 2px solid #0070C0; padding-left: 10px; margin: 10px 0;">  <b>Note:</b> </div> <p>This field appears blank, in case the product process task is not acquired by any user.</p>
<b>Stage Start Date</b>	Displays the start date of the current stage. It also display time in hours, mins and seconds.
<b>Time spent</b>	Displays the days, hours and mins spent on the current selected stage.




**Table 2-51 (Cont.) Application Details – Field Description**

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

Table 2-51 (Cont.) Application Details – Field Description

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

2. Click  to close window.

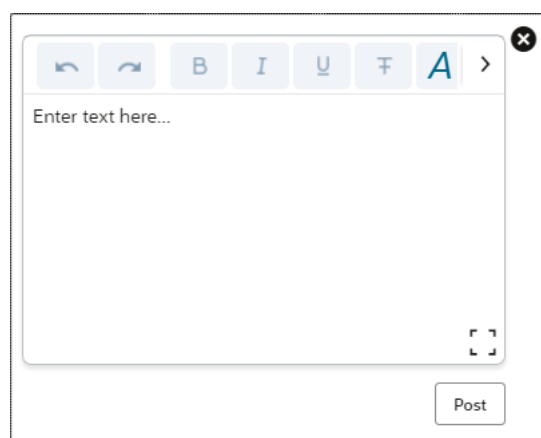
## 2.18.4 Remarks

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 2-75 Remarks



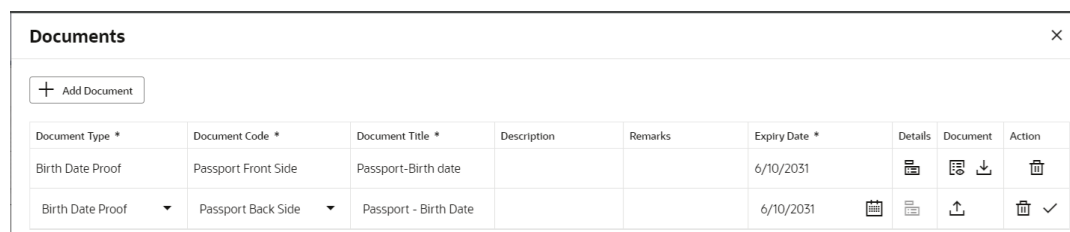
Remarks posted are updated with your User ID, Date, and are available to view in the next stages for the users working on that application.

## 2.18.5 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 2-76 Documents**



The screenshot shows a window titled "Documents" with a close button (X) in the top right corner. Below the title bar is a button labeled "+ Add Document". Below that is a table with the following columns: Document Type \*, Document Code \*, Document Title \*, Description, Remarks, Expiry Date \*, Details, Document, and Action. The table contains two rows of data:



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

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

**Table 2-52 Upload Document – Field Description**

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

**Table 2-52 (Cont.) Upload Document – Field Description**

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

**Note:**

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

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

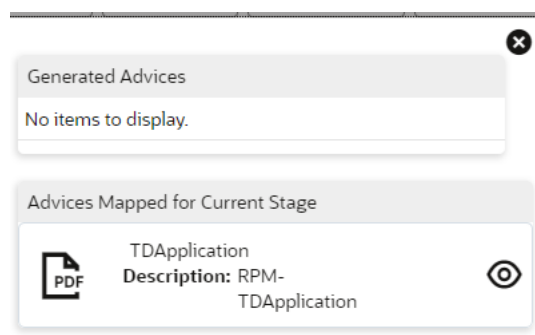
Non-mandatory documents can be deleted in any stage.

## 2.18.6 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 2-77 Advices**

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

## 2.18.7 Condition and Conventions

You capture conditions and conventions details for the loan applications.

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

### Conditions

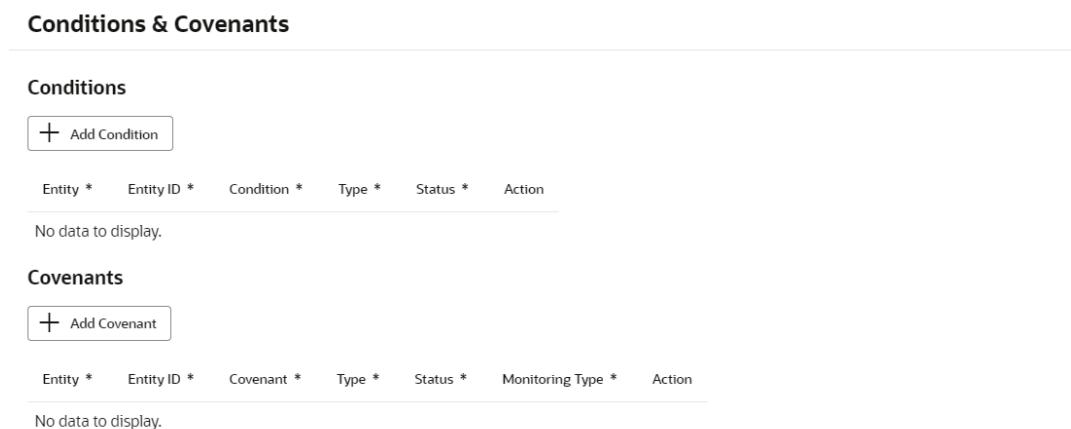
The Conditions are stipulations and constraints recorded in a contract to restrict the usage of funds, in order to ensure proper utilization of funds for the specified purposes and to adhere to a stipulated schedule.

**To add conditions:**

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

The **Conditions & Covenants** page appears.

**Figure 2-78 Conditions**



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

**OR**

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

3. Enter the relevant details.

**Table 2-53 Conditions – Field Description**

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

**Table 2-53 (Cont.) Conditions – Field Description**

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

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

 **Note:**

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

### Convenants

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

#### To add convenants:

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

The **Conditions & Convenants** page appears.

**Figure 2-79 Convenants**

Conditions & Convenants						
Conditions						
<input type="button" value="+ Add Condition"/>						
Entity *	Entity ID *	Condition *	Type *	Status *	Action	
No data to display.						
Convenants						
<input type="button" value="+ Add Covenant"/>						
Entity *	Entity ID *	Covenant *	Type *	Status *	Monitoring Type *	Action
No data to display.						

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

**OR**

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

7. Enter the relevant details.

**Table 2-54 Covenants – Field Description**

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

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

 **Note:**

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

## 2.18.8 Solicitor Details

You can add the solicitor details using this section.

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

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

**To add solicitor details:**

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

**Figure 2-80 Solicitor**

The screenshot shows a web form titled "Solicitor Details" for a user named John Smith. The form includes the following fields:

- Title:** A dropdown menu with "Mr." selected.
- First Name:** Text input field containing "John".
- Middle Name:** Text input field.
- Last Name:** Text input field containing "Smith".
- Gender:** A dropdown menu with "Male" selected.
- Date of Birth:** A date picker showing "Mar 24, 1980".
- Registration Number:** Text input field containing "509430534205".
- Communication Address:** A section with four sub-fields:
  - Address Line 1:** Text input field with a "15th Expires only" label.
  - Address Line 2:** Text input field with a "Long Street" label.
  - Address Line 3:** Text input field with a tooltip that says "Please enter Alphanumeric value Enter 255 or fewer characters".
  - State / Country Sub Division:** Text input field with "NY" entered.
- Country:** A dropdown menu with "US" selected and a search icon.
- Zip Code / Post Code:** Text input field containing "43248".

An "OK" button is visible at the bottom right of the form.

2. Enter the relevant details.

**Table 2-55 Solicitor – Field Description**

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

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

## 2.18.9 Clarification Details

In this section you can request for clarifications.

**To add the clarification details:**

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



**Figure 2-81 Request Clarification**

**Request Clarification**

Subject

Description

A - size -

Enter text here...




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

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

**Table 2-56 Upload Document – Field Description**

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

Table 2-56 (Cont.) Upload Document – Field Description

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

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

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

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

Allowed actions are as following:

- Adding New Conversation
- Withdraw Clarification
- Accept Clarification

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

# 3

## Simplified Application

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

### What is Simplified Application?

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

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

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

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

### How to process the simplified application?

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

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

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

- **Review:** In this data segment user can review all the details that are captured on clicking on each data segment tile.
4. On submitting the Application Entry stage, next stage is triggered based on the business process configuration.
  5. After completing the Know Your Customer (KYC) process, the account number is generated and application proceed to approval stage. The Account Approval stage is generated. All the data segments of the Application Entry stage appears. The user can only view those stages. The Approval Details data segment is enabled to capture account approval status. For more information refer the **Approval Details** data segment of the **Account Approval** stage in this guide.
    - If the Rejected option is selected in the Approval Details data segment then this application is terminated.
    - If the Approved option is selected in the Approval Details data segment then the application's payload are proceed for account creation.
  6. An account is created on approving the application in the **Account Approval** stage.
  7. Below tasks are aslo generated in this process:
    - If the system fails, the Free Task generates the **Handoff Retry** task. With the necessary access rights, the user can pick up such tasks, take the necessary action on the Failure reason, and then resubmit to the Host.
    - If the business process is configured to include Account Funding, then the **Account Funding** stage is generated after account creation.

# 4

## Instant Current Account Origination Process

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

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

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



### Note:

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

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

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

### Prerequisite:

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

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

- **Application Entry Stage:** On successful submission of the Current Account Application from self-service channel, the system starts the Application Entry stage without any manual intervention and completes the Data Segment level validation. On successful completion of the validation, the system automatically submits the Application Entry Stage. Similarly, for the Branch initiated Application also this stage is automatically submitted, if the data segment configured for Application Entry stage are updated in the Application Initiate Stage itself by clicking the 'Application' button in the Product Details Data Segment.
- **Account Funding Stage:** On successful submission of the Application Entry Stage, system checks if Initial Funding has been updated for the Account Opening or not.
  - The initial funding mode allowed for self-service initiated applications are External Bank Account Transfer and Account Transfer.

- 
- In case Initial Funding has been taken for the Account via the External Bank Account Transfer in the self-service channel, system starts the Application Funding Stage and validates the Initial Funding Details Data Segment and submits the Application Funding Stage automatically.
  - For Application where the Initial Funding is updated as Account Transfer or where no funding has been taken for the Account, this stage is skipped completely by the system for Application initiated from Self-Service Channel and Branch Initiated Applications.
  - For the Branch Initiated Applications wherein the Initial Funding has been taken in Cash or Other Bank Cheque, this stage has to be manually actioned by the Branch User having access permission for this stage.
  - **Account Approval Stage:** System skips this stage for self-service initiated application and submits the application directly to the Product Processor for Account Creation. However, for Branch initiated Application considering the 4-eye principle, system expects the application to be approved by a Supervisor. Hence this stage, will have to be picked and actioned by the Supervisor User. Supervisor User can either approve or reject the Application. On submission of this stage by selecting 'approve' outcome, system submits the Application to the Product Processor for Account Creation.
  - **Handoff Retry:** Application moves to this stage and appears in the Free Task only if the Current Account creation has been rejected by Product Processor. User having the required access rights can pick such task and can retry submission to Host after taking required actions on the Failure reason.

# 5

## Error Codes and Messages

This topic contains error codes and messages.

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

Error Code	Messages
RPM_CMN_APL_001	Please provide valid value for Application Number
RPM_CMN_APL_002	Please provide valid value for Process Reference number
RPM_CMN_APL_003	Address list can not be null or empty
RPM_CMN_APL_004	Applicant details model list can not be null or empty
RPM_CMN_APL_005	Please provide valid value for Country
RPM_CMN_APL_006	Please provide a valid value for AddressLine1
RPM_CMN_APL_007	Please provide a valid value for PinCode
RPM_CMN_APL_008	Please provide a valid value for Email
RPM_CMN_APL_009	Please provide a valid value for MobileIcd
RPM_CMN_APL_010	Please provide a valid value for MobileNo
RPM_CMN_APL_011	Please provide a valid value for FirstName
RPM_CMN_APL_012	Please provide a valid value for LastName
RPM_CMN_APL_013	Please provide a valid value for DateOfBirth
RPM_CMN_APL_014	Please provide a valid value for Gender
RPM_CMN_APL_015	Please provide a valid value for Country of residence
RPM_CMN_APL_016	Please provide a valid value for Citizenship
RPM_CMN_APL_017	Empty Request Cannot be Send to Party
RPM_CMN_APL_018	Exception Occured while parsing Json Response
RPM_CMN_APL_019	Exception Occured while Producing even for Kafka
RPM_CMN_APL_020	Please select one communication address for \$1
RPM_CMN_APL_021	Please provide valid value for Address Type of \$1
RPM_CMN_APL_022	Please provide valid value for Building Name of \$1
RPM_CMN_APL_023	Please provide valid value for State of \$1
RPM_CMN_APL_024	Please provide valid value for City of \$1
RPM_CMN_APL_025	Please provide valid value for Street Name of \$1
RPM_CMN_APL_026	Exception occured while fetching applicant count
RPM_ODADV_001	Please provide a value for LimitId
RPM_ODADV_002	Please provide a value for limitAmountCcy
RPM_ODADV_003	Please provide a value for limit Amount
RPM_ODADV_004	Please provide a value for StartDate
RPM_ODADV_005	Please provide a value for EndDate
RPM_ODADV_006	Please provide a value for CollateralType
RPM_ODSEC_001	Please provide a valid value for Make
RPM_ODSEC_002	Please provide a valid value for Model
RPM_ODSEC_003	Please provide a valid value for InvestmentType
RPM_ODSEC_004	Please provide a valid value for BankName

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

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



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

Error Code	Messages
RPM-CMN-APL-031	Please provide valid value for Last Name
RPM-CMN-APL-032	Please provide valid value for Gender of \$1
RPM-CMN-APL-033	Please provide valid value for Date Of Birth of \$1
RPM-CMN-APL-034	Please provide valid value for Resident Status of \$1
RPM-CMN-APL-035	Please provide valid value for Citizenship By of \$1
RPM-CMN-APL-036	Please provide valid value for Unique Id Type of \$1
RPM-CMN-APL-037	Please provide valid value for Unique Id Number of \$1
RPM-CMN-APL-038	Customer age should be more than \$1 for \$2 Product.
RPM-CMN-APL-039	Customer age should be less than \$1 for \$2 Product.
RPM-CMN-APL-040	Same Customer cannot be added multiple times as Applicant.
RPM-CMN-APL-041	Please provide valid value for Party Id for \$1
RPM-CMN-APL-042	Please provide valid value for Short Name for \$1
RPM-CMN-APL-043	Please provide valid value for Birth Country for \$1
RPM-CMN-APL-044	\$1
RPM-CMN-APL-045	\$1
RPM-CMN-APL-046	Click on 'Cancel' and correct the error or wait for the in-progress party amendment request to be complete to reinitiate the party amendment again. Alternately click on 'Proceed' to submit this stage without the amendment.
RPM-CMN-APL-047	Please provide valid value for Birth Country of \$1
RPM-CMN-APL-048	Please provide valid value for Nationality of \$1
RPM-CMN-APL-049	Please provide valid value for Preferred Language of \$1
RPM-CMN-APL-050	Please provide valid value for Preferred Currency of \$1
RPM-CMN-APL-051	Please provide valid value for Customer SubType for \$1
RPM-CMN-APL-052	Please provide valid value for Customer Segment for \$1 .
RPM-CMN-APL-053	Please provide valid value for Marital Status of \$1 .
RPM-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	Fund By Amount can not be null
RPM-COM-013	Please provide valid value for Fund By
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-LO-CMDT-001	Date Of Birth cannot be future date
RPM-LO-CMDT-002	Enter a valid email
RPM-LO-CMDT-003	Please provide a valid value for Address Line 1

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

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

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

<b>Error Code</b>	<b>Messages</b>
RPM-LO-CMN-012	Disbursement Details not found for this Process Reference number
RPM-LO-CMN-013	Vehicle Details not found for this Process Reference number
RPM-LO-CMN-014	Collateral Details not found for this Process Reference number
RPM-LO-CMN-015	Interest Details not found for this Process Reference number
RPM-LO-FLDT-001	Income Amount should not be negative
RPM-LO-FLDT-002	Expense Amount should not be negative
RPM-LO-FLDT-003	Total Income Amount is not equal to Individual Incomes
RPM-LO-FLDT-004	Total Expense Amount is not equal to Individual Expenses
RPM-LO-FLDT-005	Net Amount is not equal to Total Income Amount minus Total Expense Amount
RPM-LO-FLDT-006	Income should be greater than zero
RPM-LO-FLDT-007	Expense should be greater than zero
RPM-LO-FLDT-008	Asset Amount should be greater than zero
RPM-LO-FLDT-009	Liability Amount should be greater than zero
RPM-LO-FLDT-010	Total Asset Amount is not equal to Individual Assets
RPM-LO-FLDT-011	Total Liability Amount is not equal to Individual Liabilities
RPM-LO-FLDT-012	Please provide a valid value for Parent Or Guardian Details
RPM-LO-FLDT-013	Please provide a valid value for Basic Details
RPM-LO-FLDT-014	Please provide a valid value for Income Details
RPM-LO-FLDT-016	Please provide a valid value for Expense Details
RPM-LO-FLDT-018	Please provide a valid value for Income Type
RPM-LO-FLDT-019	Please provide a valid value for Total Income Amount
RPM-LO-FLDT-020	Please provide a valid value for Expense Type
RPM-LO-FLDT-021	Please provide a valid value for Total Expense Amount
RPM-LO-FLDT-022	Please provide a valid value for Asset Type
RPM-LO-FLDT-023	Please provide a valid value for Net Amount
RPM-LO-FLDT-024	Please provide a valid value for Liability Type
RPM-LO-FLDT-026	Please provide a valid value for Seq Income No
RPM-LO-FLDT-027	Please provide a valid value for Seq Expense No
RPM-LO-FLDT-028	Please provide a valid value for Seq Asset No
RPM-LO-FLDT-029	Please provide a valid value for Seq Liability No
RPM-LO-FLDT-030	Please provide a valid value for Seq Basic Details No
RPM-LO-FLDT-031	Please provide a valid value for Seq Parent Details No
RPM-LO-FLDT-036	Net Amount should be greater than zero
RPM-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

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

<b>Error Code</b>	<b>Messages</b>
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
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-AVL-001	Please provide a valid value for USer-Recommendation/Action
RPM-SA-INIT-01	Failed to Initialize
RPM-SAV-001	Transaction status is not completed
RPM-SAV-ACC-001	No Branch mapped to this business product.
RPM-SAV-AST-001	No OD Limit details found for this process Ref no

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

<b>Error Code</b>	<b>Messages</b>
RPM-SAV-AST-002	System recommended decision in invalid
RPM-SAV-AUD-001	Advance Against Uncollected Funds Details are not captured
RPM-SAV-BP-001	businessProductCode cannot be null
RPM-SAV-BP-002	No Currency mapped to this business product
RPM-SAV-BP-003	No Product preference mapped to business product \$1
RPM-SAV-BP-004	No Product preference component DTO found for business product \$1
RPM-SAV-BP-005	No Configuration found for given Business Product Code
RPM-SAV-CMN-001	No Account details found for this process Ref no
RPM-SAV-CMN-002	Product Details is empty
RPM-SAV-CMN-003	UDE is not found for this component
RPM-SAV-CMN-004	The flags are null from business product
RPM-SAV-CMN-005	No resolved values received from Host
RPM-SAV-CMN-006	Hand off host status or KYC status are invalid
RPM-SAV-CMN-007	handoff failed with customer module
RPM-SAV-CMN-008	CasaComponent list is empty
RPM-SAV-CMN-009	Casa UdeList is empty
RPM-SAV-CMN-010	No Interest in CasaComponent List
RPM-SAV-CMN-011	No Charge in CasaComponent List
RPM-SAV-CMN-012	No Data in charge slab
RPM-SAV-CMN-013	One or more applicants KYC status is not completed
RPM-SAV-CMN-014	One or more applicants Handoff status is not completed
RPM-SAV-CMN-015	Branch Code \$1 is invalid
RPM-SAV-CMN-016	Please provide a valid value for Process Reference Number
RPM-SAV-CMN-017	Please provide a valid value for Application Number
RPM-SAV-CMN-018	Please provide a valid value for Stage Code
RPM-SAV-CMN-019	Date of birth can not be future date
RPM-SAV-CMN-020	Please provide valid value for date of birth
RPM-SAV-CMN-021	Invalid Date Format. Expected yyyy-MM-dd
RPM-SAV-CMN-022	Code can not be null or empty while calling maintenance
RPM-SAV-CMN-023	Key can not be null or empty while calling maintenance
RPM-SAV-CMN-024	Json Parse Exception
RPM-SAV-COM-001	Process ref no can not be null
RPM-SAV-INI-001	MiscGICreditData cannot be null
RPM-SAV-INI-002	Error while fetching status from Teller module
RPM-SAV-INI-003	Error while fetching MiscGICreditData from Teller module
RPM-SAV-INI-004	Teller transaction status is incomplete
RPM-SAV-INI-005	Please provide a valid value for transaction reference number.
RPM-SAV-INI-006	Please provide a valid value for transaction status.
RPM-SAV-NOM-001	Overall percentage should be equal to 100%
RPM-SAV-NOM-002	Guardian details is required for \$1
RPM-SAV-NOM-003	Nominee Details are not captured
RPM-SAV-NOM-004	Please provide valid value for isMinor

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

<b>Error Code</b>	<b>Messages</b>
RPM-SAV-NOM-005	Age of nominee is more than configured minor age, Can not set isMinor flag as Y
RPM-SAV-NOM-006	Age of nominee is less than configured minor age, Can not set is Minor flag as N
RPM-SAV-NOM-007	Please provide valid value of first name
RPM-SAV-NOM-008	Please provide valid value of last name
RPM-SAV-NOM-009	Please provide valid value of title
RPM-SAV-NOM-010	Please provide valid value of relation type
RPM-SAV-NOM-011	Address can not be null
RPM-SAV-NOM-012	Please provide valid value for country
RPM-SAV-NOM-013	Please provide valid value for Pin code
RPM-SAV-NOM-014	Please provide valid value for Address Line 1
RPM-SAV-NOM-015	A Minor can not be a guardian
RPM-SAV-ODL-001	Temporary OD Limit information is not allowed for this product
RPM-SAV-ODL-002	Uncollected fund information is not allowed for this product
RPM-SAV-ODL-003	Unsecured OD Limit information is not allowed for this product
RPM-SAV-ODL-004	Please provide valid value for Limit Type
RPM-SAV-PRF-001	Card is not allowed for this business product
RPM-SAV-PRF-002	Cheque Book is not allowed for this product
RPM-SAV-PRF-003	Passbook is not allowed for this product
RPM-SAV-PRF-004	Internet banking is not allowed for this business product
RPM-SAV-PRF-005	Mobile Banking is not allowed for this business product
RPM-SAV-PRF-006	Kiosk is not allowed for this business product
RPM-SAV-PRF-007	Phone banking is not allowed for this business product
RPM-SAV-TOD-001	Temporary OD Limit Details are not captured
RPM-TO-001	Mandatory Checklist(s) - \$1
RPM-TO-020	Mandatory Document(s) - \$1
RPM-SAV-ACC-001	No Branch mapped to this business product.
RPM-SAV-ACC-002	Please provide a valid value for Cheque Number
RPM-SAV-ACC-003	Please provide a valid value for Cheque Date
RPM-SAV-ACC-004	Please provide a valid value for Cheque Routing Number
RPM-SAV-ACC-005	Please provide a valid value for General Ledger code.
RPM-SAV-ACC-008	Missing Configuration : CASA_FundBy_OtherBankCheque
RPM-SAV-ACC-009	Incorrect Configuration : CASA_FundBy_Cash
RPM-SAV-ACC-010	Missing Configuration : CASA_FundBy_Cash
RPM-SAV-ACC-011	Incorrect Configuration : CASA_FundBy_Account
RPM-SAV-ACC-012	Missing Configuration : CASA_FundBy_Account
RPM-SAV-ACC-013	Incorrect Configuration : CASA_FundBy_OtherBankCheque

# 6

## Advices

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



**Note:**

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

**Table 6-1 Advices**

Advices	Sample Files
Account Creation	<a href="#">Account Creation</a>
Offer Issue with OD	<a href="#">Offer Issue with OD</a>
View Application with OD	<a href="#">View Application with OD</a>
Application Form without OD	<a href="#">Application Form without OD</a>
Adverse Action Notice	<a href="#">Adverse Action Notice</a>

# Index

## A

---

Account Funding Stage - Post Account Opening, [2-69](#), [2-127](#)  
Account Parameter Setup Stage, [2-101](#)  
Application Approval Stage, [2-120](#)  
Application Enrichment Stage, [2-63](#)  
Application Entry, [2-80](#)

## C

---

Customer Information, [2-4](#)

## E

---

Error Codes and Messages, [5-1](#)

## G

---

Global Actions, [2-130](#)

## I

---

Instant Current Account Origination Process, [4-1](#)

## M

---

Manual Credit Assessment Stage, [2-91](#)  
Manual Credit Decision, [2-96](#)  
Manual Retry Stage, [2-126](#)

## O

---

Offer Accept / Reject Stage, [2-112](#)  
Offer Issue Stage, [2-106](#)  
Overdraft Limit Details Stage, [2-52](#)

## P

---

Post Offer Amendment Stage, [2-116](#)

## S

---

Simplified Application, [3-1](#)  
Supervisor Application Approval Stage, [2-103](#)

## U

---

Underwriting Stage, [2-73](#)