

# Oracle® Banking Origination

## Individual Retirement Account Certificate of Deposit Origination



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

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# Contents

## Preface

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Purpose	v
Audience	v
Documentation Accessibility	v
Critical Patches	vi
Diversity and Inclusion	vi
Conventions	vi
Acronyms and Abbreviations	vi
Symbol and Icons	vii
Basic Actions	viii
Screenshot Disclaimer	viii

## 1 Overview

---

## 2 IRA Certificate of Deposit Origination

---

2.1 Application Entry Stage	2-1
2.1.1 Applicant	2-2
2.1.1.1 For Individual Customer Type	2-2
2.1.2 Account Details	2-19
2.1.3 Funding	2-22
2.1.4 Payout Instructions	2-24
2.1.5 Beneficiary Details	2-28
2.1.6 Terms and Conditions	2-32
2.1.7 Summary	2-33
2.2 Application Documents	2-35
2.2.1 Document Generation	2-36
2.2.2 Document Acceptance	2-38
2.3 Manual Debit Assessment	2-40
2.3.1 Bureau Information	2-40
2.3.2 Manual Decision	2-42
2.3.3 Summary	2-43
2.4 Account Funding Stage	2-43

2.4.1	Funding	2-44
2.4.2	Summary	2-46
2.5	Account Approval Stage	2-47
2.5.1	Account Approval Details	2-48
2.5.2	Summary	2-49
2.6	Global Actions	2-52
2.6.1	Application Info	2-52
2.6.2	Customer 360	2-53
2.6.3	Application Details	2-54
2.6.4	Remarks	2-58
2.6.5	Documents	2-58
2.6.6	Advices	2-59
2.6.7	Condition and Covenants	2-60
2.6.8	Solicitor Details	2-63
2.6.9	Clarification Details	2-64

## Index

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# Preface

- [Purpose](#)
- [Audience](#)
- [Documentation Accessibility](#)
- [Critical Patches](#)
- [Diversity and Inclusion](#)
- [Conventions](#)
- [Acronyms and Abbreviations](#)
- [Symbol and Icons](#)
- [Basic Actions](#)
- [Screenshot Disclaimer](#)

## Purpose

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

## Audience

This guide provides instructions and information about the Individual Retirement Account Certificate of Deposit product to help various bank users to deliver quick and efficient service to both customer and prospects.

## Documentation Accessibility

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

### Access to Oracle Support

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

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Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at [Critical Patches](#), [Security Alerts and Bulletins](#). All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by [Oracle Software Security Assurance](#).

## Diversity and Inclusion

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

## Conventions

The following text conventions are used in this document:

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

## Acronyms and Abbreviations

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

**Table 1 Acronyms table**

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

# Symbol and Icons

**Table 2 Symbols and Icons - Common**

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

## Basic Actions

**Table 3 Basic Actions**

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

## Screenshot Disclaimer

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

# 1

## Overview

This topic describes about the features of the entire module.

Oracle Banking Origination Oracle Banking Origination is a middle office banking solution that offers extensive support for Retail Banking Origination processes. It encompasses a range of products, including Savings Accounts, Current Accounts, Certificate of Deposits, Credit Cards, and various types of loans such as Home Loans, Personal Loans, Education Loans, and Vehicle Loans for individual customers, as well as Term Loans and Business Loans tailored for Small and Medium Business clients.

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

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

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

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

# 2

## IRA Certificate of Deposit Origination

This topic provides detailed information on the defined stages through which the Individual Retirement Account Certificate of Deposit application has to flow.

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

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

- [Application Entry Stage](#)  
This topic describes the information on the various data segments to capture the required data in the Application Entry stage.
- [Application Documents](#)  
This topic describes the process of the documents that are uploaded related to application.
- [Manual Debit Assessment](#)  
The topic describes the manual debit assessment process.
- [Account Funding Stage](#)  
This topic provides the detailed information about the account funding stage data segments.
- [Account Approval Stage](#)  
This topic provides the detailed information about the account approval stage data segments.
- [Global Actions](#)  
This topic provides the detailed on the actions that can be performed in all stages.

### 2.1 Application Entry 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 capture the account related information for the application.
- [Funding](#)  
This topic provides the systematic instructions to capture the funding details of Individual Retirement Account Certificate of Deposit account.
- [Payout Instructions](#)  
This topic provides the systematic instructions to capture the payout instructions details for Individual Retirement Account Certificate of Deposit Origination.
- [Beneficiary Details](#)  
This topic provides the systematic instructions to capture the details of the beneficiary for the account.
- [Terms and Conditions](#)  
This topic descriptions the terms and conditions that are mandatory to accept in order to proceed with account opening process.
- [Summary](#)  
This topic provides the systematic instruction to view the tiles for all the data segments in the Application Entry Process.

## 2.1.1 Applicant

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

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

- [For Individual Customer Type](#)  
The topic describes the process to capture or edit customer information of Individual type of customer.

### 2.1.1.1 For Individual Customer Type

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

#### To capture applicants details:

1. In the **Individual Retirement Account Certificate of Deposit Application Entry** stage, update the customer details in the Applicants data segment based on the respective customer type.

The **Applicant - Individual** screen displays.

Figure 2-1 Applicant - Individual

- Specify the relevant applicant 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:

Table 2-1 Applicant- Individual – Field Description

Field	Description
Applicant Role	Displays the applicant role. By default the Primary role appears in this field. Select the applicant role ( <b>Guardian, Custodian, Guarantor, etc</b> ) incase user add multiple applicant in single application.

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

Field	Description
<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>	User can upload a document from your local system by dragging and dropping it or clicking <b>Select or drop files here</b> . 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. The system checks whether the entered CIF number corresponds to any entries on the Office of Foreign Assets Control (OFAC) list. If a match is found, an error message will be displayed indicating that the selected CIF is associated with an <b>Invalid Customer Status</b> . Consequently, the account opening process has not been initiated for that customer.
<b>Advanced Search</b>	Click this button to initiate a party search with advanced 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.

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

Field	Description
<b>Name In Local Language</b>	Specify the applicant's name in their local language.
<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>Resident Alien</b></li> <li>• <b>Non-Resident Alien</b></li> <li>• <b>Citizen</b></li> </ul>
<b>Citizenship Status</b>	Select the citizenship status of the applicant from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• <b>Resident Alien</b></li> <li>• <b>Non-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> <li>• <b>Registered Domestic Partnerships</b></li> </ul> This field appears mandatory based on the product configuration.
<b>Customer Segment</b>	Select the segment of the customer. Available options are: <ul style="list-style-type: none"> <li>• <b>Emerging Affluent</b></li> <li>• <b>High Net worth Individuals</b></li> <li>• <b>Mass Affluent</b></li> <li>• <b>Ultra HNI</b></li> <li>• <b>Very HNI</b></li> </ul>
<b>Customer Category</b>	Select the category of the customer.
<b>Preferred Language</b>	Select the preferred language.
<b>Preferred Currency</b>	Select the preferred currency.

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

Field	Description
<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.
<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>

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

Field	Description
<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.
<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>Note:</b> The maximum length is 35 characters.
<b>Address Line 2</b>	Specify the street name. <b>Note:</b> The maximum length is 35 characters.
<b>Address Line 3</b>	Specify the city or town name. <b>Note:</b> The maximum length is 35 characters.
<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>Zip +4</b>	Specify the Zip code of the address. <b>Note:</b> This field is optional
<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.

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

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

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

Field	Description
<b>ID Type</b>	Specify the ID type. The available options are: <ul style="list-style-type: none"> <li>• <b>Military ID</b></li> <li>• <b>Birth Certificate</b></li> <li>• <b>SIN</b></li> <li>• <b>Permanent Resident Card ()</b></li> <li>• <b>SIN</b></li> <li>• <b>Passport</b></li> <li>• <b>SSN</b></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>• <b>Verification Pending</b></li> <li>• <b>Applied For</b></li> <li>• <b>Available</b></li> <li>• <b>Notice Received</b></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.
<b>&lt;Added record tile&gt;</b>	In this tile you can view the added ID details. Below details appears in the tile: <ul style="list-style-type: none"> <li>• <b>ID Status</b></li> <li>• &lt;Preferred ID status&gt; this flag appears only if Yes option is selected.</li> <li>• <b>ID Type</b></li> <li>• <b>Unique ID</b></li> </ul> Click the <b>Edit</b> to edit the added ID details. Click the <b>View</b> to view the added ID details. Click  to delete the added ID details.

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

Field	Description
<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>• <b>Total Documents</b> – Counts of total documents</li> <li>• <b>Document Submitted</b> – Count of the document that are submitted</li> <li>• <b>Document Pending</b> – 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>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>Tax Status</b>	In this section you can update the tax declaration details.
<b>TIN Type</b>	Select the type of tax identification number. The available options are: <ul style="list-style-type: none"> <li>• <b>Social Security Number</b></li> <li>• <b>Employer Identification Number</b></li> <li>• <b>Adoption Tax Identification Number</b></li> <li>• <b>Individual Tax Identification Number</b></li> </ul>
<b>TIN Status</b>	Select the status of tax identification number from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>TIN Applied For</b></li> <li>• <b>Missing TIN</b></li> <li>• <b>In correct TIN</b></li> <li>• <b>Certified</b></li> <li>• <b>Tin Captured But Not Certified</b></li> </ul> <p><b>Note:</b> If the <b>Citizenship Status</b> is selected as <b>Resident Alien</b> or <b>Citizen</b>, the drop-down will appear.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Certified</b></li> <li>• <b>Certified - Due for Recertification</b></li> <li>• <b>Uncertified - No W8-BEN Received</b></li> <li>• <b>Uncertified - Recertification Past Due</b></li> </ul> <p><b>Note:</b> If the <b>Citizenship Status</b> is selected as <b>Non Resident Alien</b>, the drop-down will appear.</p>

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

Field	Description
<b>Tax Identification Number</b>	Specify the tax identification number. <b>Note:</b> Specify the TIN as per the TIN type format.
<b>Foreign Tax Identification Number</b>	Specify the foreign tax identification number. <b>Note:</b> This field is optional.
<b>Form Type</b>	Specify the form type for tax declaration. If the <b>Non Resident Alien</b> option is selected from the <b>Citizenship Status</b> drop-down list then the <b>Form Type</b> is defaulted to <b>W8-BEN</b> and disable. If the <b>Citizen or Resident Alien</b> option is selected from the <b>Citizenship Status</b> drop-down list then the <b>Form Type</b> is defaulted to <b>W9</b> and disable.
<b>Valid From</b>	Specify the date from which the form is valid.
<b>Certification Date</b>	Specify the tax certification date.
<b>Tax Country Code</b>	Specify the country code for tax. This field is mandatory, if <b>Citizenship Status</b> is <b>Non-Resident Alien</b> . This field is optional, if <b>Citizenship Status</b> is <b>Non-Resident Alien</b> .
<b>Tax Province Code</b>	Search the tax province code. <b>Note:</b> This field is optional. This field displays the respective states drop-down list, if the applicant selects the <b>Tax Country Code</b> .
<b>Backup Withholding Code</b>	Select the option from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Missing TIN (A Type)</b></li> <li>• <b>Invalid Tin (B Type)</b></li> <li>• <b>IRS Induced (C Type)</b></li> <li>• <b>Customer Induced (D Type)</b></li> <li>• <b>W-8 Expired</b></li> </ul> <b>Note:</b> This field is mandatory, if TIN is not certified.
<b>Valid Since</b>	Specify the date from which the form is valid.
<b>Employment Details</b>	In this 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>• <b>Salaried</b></li> <li>• <b>Self Employed</b></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>• <b>Employer Code</b></li> <li>• <b>Employer Name</b></li> <li>• <b>Employer Description</b></li> <li>• <b>Employer Address</b></li> <li>• <b>Employee Type</b></li> <li>• <b>Industry Type</b></li> <li>• <b>Organization Category</b></li> <li>• <b>Demographics</b></li> <li>• <b>Current Employer</b></li> <li>• <b>Working Since</b></li> <li>• <b>Working Till</b></li> <li>• <b>Employee ID</b></li> <li>• <b>Designation</b></li> <li>• <b>Level or Grade</b></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.</p> <p>The 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> <p><b>Note:</b> This field is optional.</p>
<b>Industry Type</b>	<p>Select the Industry Type from the drop-down list.</p> <p>The 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>

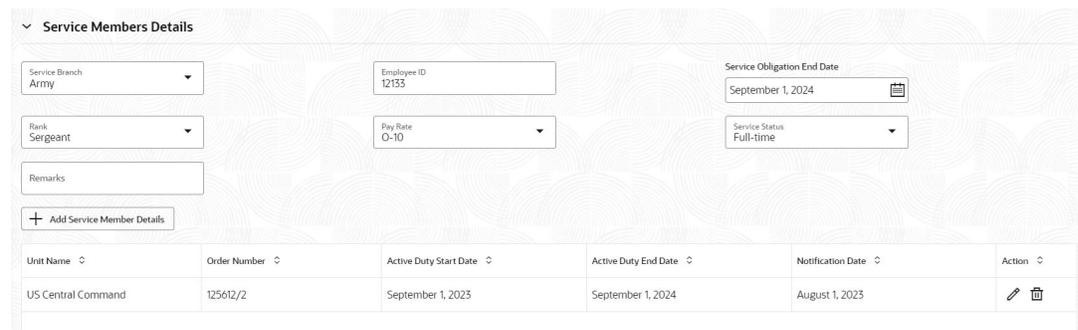
Table 2-1 (Cont.) Applicant- Individual – Field Description

Field	Description
<b>Organization Category</b>	Select the organization type from the drop-down list. The 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. The 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. The 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>• <b>Professional Name</b></li> <li>• <b>Professional Description</b></li> <li>• <b>Professional Email ID</b></li> <li>• <b>Company /Firm Name</b></li> <li>• <b>Registration Number of Company</b></li> <li>• <b>Start Date</b></li> <li>• <b>End Date</b></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>• <b>Employment Type</b></li> <li>• &lt;Current Employer&gt; this flag appears only if Yes option is selected.</li> <li>• <b>Employer Name</b></li> <li>• <b>Working Dates</b></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>

**Figure 2-2 Service Member Details**



If service member option is selected as **Yes** , the service member details screen displays.

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

**Table 2-2 Service Member Details**

Fields	Description
<b>Service Member Details</b>	In this section you can capture the service member details, if the customer is service member.
<b>Employee ID</b>	Specify the employee identification code. <b>Note:</b> This field is optional.
<b>Remarks</b>	Specify the remarks.
<b>Service Branch</b>	Specify the service branch of the customer. The available options are: <ul style="list-style-type: none"> <li>• <b>Army</b></li> <li>• <b>Marine Corps</b></li> <li>• <b>Navy</b></li> <li>• <b>Air Force</b></li> </ul> <b>Note:</b> This field is mandatory.
<b>Rank</b>	Specify the rank from the drop-down list. <b>Note:</b> This field is mandatory.

Table 2-2 (Cont.) Service Member Details

Fields	Description
<b>Pay Rate</b>	Specify the pay rate from the drop-down list.
<b>Service Status</b>	Specify the service status from the drop-down list.
<b>Service Obligation End date</b>	Specify the end date of service obligation.
<b>Cover Under Armed Forces Benefits</b>	Specify to indicate whether the customer is covered under the armed forces benefits.
<b>Unit Name</b>	Specify the unit name of the customer.
<b>Order Number</b>	Specify the order number of the service in which the customer is enrolled.
<b>Active Duty Start Date</b>	Specify the date on which service is active.
<b>Active Duty End Date</b>	Specify the date on which the service is ending.
<b>Notification Date</b>	Specify the date on which the customer notified bank about the enrollment in service. This date cannot be future dated.
<b>Actions</b>	Select the action to preform on the added record. The available actions are: <ul style="list-style-type: none"> <li>• <b>Edit:</b> Click  to edit the added record.</li> <li>• <b>Delete:</b> Click  to delete the added record.</li> </ul>

**Advanced Search**

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

You can perform search on below party types:

For Individual

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

For Non- Individual

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

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

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

**Figure 2-3 Advanced Search - Individual**

Party ID	CIF	First Name	Middle Name	Last Name	Email	Mobile Number	Date of Birth	Preferred Unique ID	National ID
23331580		Andrew	Kim	Martin		9090909090	1990-05-24	2023112910121	
23331582	006006692	Andrew	Kim	Martin		9090909090	1990-05-24	2023112910158	
233341452		Andrew	Kim	Martin		9090909090	1990-05-24	2023113077169	
233341458	006011050	Grace	Rose	Smith		9090909090	1985-05-21	2023113077151	
233341460	006011051	Grace	Rose	Smith		9090909090	1985-05-21	2023113077148	

- 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.

**To upload document for fetching customer information:**

3. Click **Upload Document to prepopulate Applicant** to fetch the customer information from the uploaded documents.

The **Applicants - Upload Document** screen is displayed

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

**Table 2-3 Applicants - Upload Document – Field Description**

Field	Description
<b>Document Name</b>	Select the document name from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Driving License</b></li> <li>• <b>Passport</b></li> </ul>
<b>Country of Issue</b>	This field is defaulted for the document name is selected. <b>Note</b> : This field is editable.
<b>Upload Document</b>	Drag and drop the document or click on <b>Select or drop files here</b> to browse and upload the document from the local system. <b>Note</b> : PNG & JPEG file formats are supported.

5. On uploading the document, the details are fetched and appears in the **Verify Information** screen.

The **Verify Information** screen is displayed.

6. On the **Verify Information** screen, the fields are pre-populated with extracted data. For more information on fields, refer to the field description table below.

Table 2-4 Verify Information – Field Description

Field	Description
<b>First Name</b>	The information in this field is automatically populated with the extracted data. User can modify the first name of the applicant if required.
<b>Middle Name</b>	The information in this field is automatically populated with the extracted data. User can modify the middle name of the applicant if required.
<b>Last Name</b>	The information in this field is automatically populated with the extracted data. User can modify the last name of the applicant if required.
<b>Date of Birth</b>	The information in this field is automatically populated with the extracted data. User can modify the date of birth of the applicant if required.
<b>Gender</b>	The information in this field is automatically populated with the extracted data. User can modify the gender of the applicant if required.
<b>Unique Id Type</b>	Displays the unique ID type of the applicant based on the document uploaded.
<b>Unique Id No</b>	The information in this field is automatically populated with the extracted data. User can modify the Unique ID number of the applicant if required.
<b>Unique Id Expiry</b>	The information in this field is automatically populated with the extracted data. User can modify the unique ID expiry date of the applicant, if required.
<b>Birth Country</b>	The information in this field is automatically populated with the extracted data. User can modify the birth country of the applicant, if required.
<b>Nationality</b>	The information in this field is automatically populated with the extracted data.. Modify the nationality of the applicant. This field appears only if the <b>Document Name</b> is selected as <b>Passport</b> .
<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. Depending on the setup, when a user inputs a few characters, the system retrieves the corresponding address that has already been recorded 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.

**Table 2-4 (Cont.) Verify Information – Field Description**

Field	Description
<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>Issue Date</b>	This field is pre-populated with the extracted data. Modify the issue date of the driving license, if required.  This field appears only if the <b>Document Name</b> is selected as <b>Driving License</b> .
<b>Update Address</b>	Select the option whether the address has to be updated with the extracted data.  The available options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>

7. Click **Update and Save** to pre-populated the data fields in the **Customer Information** screen.

The **Confirmation** screen displays.

**Figure 2-4 Upload Document**

8. Click **OK** to override the data fields with the extracted data. You can also click **Cancel** to cancel the override action and return to the Verify Information screen.

## 2.1.2 Account Details

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

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

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

The **Account Details** screen displays.

Refer below screen shot if the customer type is selected as **Individual**:

**Figure 2-5 Account Details**

The screenshot displays the 'Account Details' screen for application entry. The interface includes a navigation menu on the left with options like 'Applicants', 'Account Details', 'Funding', 'Payout Instruction', 'Beneficiary Details', 'Terms and Conditions', and 'Review'. The main content area is divided into several sections:

- Account Details:** Application Date (2018-03-30), Application Priority (Medium), and Sourced By (searchable).
- Simulation:** Certificate of Deposit Amount (USD, 500,000.00), Certificate of Deposit Tenure (2 Years 0 Months 0 Days), Branch (006), Interest Payout Frequency (Monthly), and a 'Simulate' button.
- IRA Preferences:** Inherited IRA (No) and Spousal IRA (No).
- Recurring Contributions:** Recurring Contributions (No).
- Account Address Preference:** Account Address (Mikel - Primary - Communication Address - !).
- Mandate Details:** Mode of Operation (Tenants by the Entirety).
- Applicants:** Ms. Mikel John Lindgren, with fields for Banking Channel Preference, Communication Channel Preference, and Preferred Communication Channel.

A summary box on the right provides a visual breakdown of Principal and Interest, along with the following details:

Principal	\$500,000.00	Interest Rate %	10 %
Interest Amount	\$110,797.57	APY %	10 %
Maturity Date	2020-04-29	Tenure	2 Years

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

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 2-5 Account Details

Field Name	Description
<b>Application Date</b>	Displays the date on which the application was initiated.
<b>Application Priority</b>	Specify the application priority level. The available options are: <ul style="list-style-type: none"> <li>• <b>Low</b></li> <li>• <b>Medium</b></li> <li>• <b>High</b></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>Certificate of Deposit Amount</b>	Choose the currency and state the term amount. The currency you select from the <b>Currency</b> list will be displayed by default.
<b>Certificate of Deposit Tenure</b>	The user can select the certificate of deposit tenure, specified in years, months, and days, as configured in the Host Product mapped on the Business Product Configuration screen. The user can choose the Certificate of Deposit Tenure from the drop-down list if the mapped Host Product is Oracle Banking Accounts.
<b>Branch</b>	Specify the branch code of this account opening opening application.
<b>Cumulative</b>	Select to indicate whether the amount is cumulative. The available options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul> A cumulative Certificate of Deposit accrues interest over time and pays it out at maturity, while a non-cumulative Certificate of Deposit pays out interest at regular intervals throughout the term.
<b>Interest Payout Frequency</b>	Displays the interest payout frequency based on business product preferences. Select the interest 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> </ul>

Table 2-5 (Cont.) Account Details

Field Name	Description
<b>Simulate</b>	<p>click the "Simulate" button to compute the value based on the entered details. The section displays visual representations and fields with the computed details:</p> <ul style="list-style-type: none"> <li>• <b>Pie Chart:</b> The value of principal and interest is represented visually. You can hover to view the amount.</li> <li>• <b>Principal</b></li> <li>• <b>Interest Rate %:</b> Click the interest rate percentage and it displays the pop-up list. You can view the interest rate of all the margin types. <ul style="list-style-type: none"> <li>– <b>Product Margin</b></li> <li>– <b>Discretionary Margin</b></li> <li>– <b>Relationship Benefit Margin</b></li> </ul> </li> <li>• <b>Negotiate :</b> You can view the negotiated interest rates by clicking this link. The section for negotiated interest rates appears with the following fields: <ul style="list-style-type: none"> <li>– <b>Interest Description</b></li> <li>– <b>Interest Rate %</b></li> <li>– <b>Margin</b></li> <li>– <b>Effective Rate %</b></li> </ul> </li> <li>• <b>Interest Amount :</b> This amount is calculated based on the applied Effective Rate and Certificate of Deposit Amount.</li> <li>• <b>Maturity Date</b></li> <li>• <b>Tenure</b></li> <li>• <b>APY %</b></li> </ul>
<b>IRA Preferences</b>	This section displays the details of IRA preferences.
<b>Inherited IRA</b>	<p>Select the inherited IRA and the available options are:</p> <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>
<b>Required Minimum Distribution</b>	<p>Select the required minimum distributions from the drop-down list. <b>Note:</b> This option displays if inherited IRA is selected as <b>Yes</b>.</p>
<b>Spousal IRA</b>	<p>Select the spousal IRA from the available options. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>
<b>Recurring Contributions</b>	<p>Select the recurring contributions from the available options.</p> <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>
<b>Frequency</b>	<p>Select the frequency of recurring contributions from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Weekly</b></li> <li>• <b>Monthly</b></li> <li>• <b>Quarterly</b></li> <li>• <b>Half yearly</b></li> <li>• <b>Annually</b></li> </ul> <p><b>Note:</b> This field displays, if Recurring Contribution is selected as <b>Yes</b>.</p>
<b>Recurring Contribution Amount</b>	Specify the recurring contribution amount.
<b>Contribution Source Details</b>	<p>Select the contribution source details from the drop-down list.</p> <ul style="list-style-type: none"> <li>• <b>ACH</b></li> <li>• <b>Internal Account Transfer</b></li> </ul>

Table 2-5 (Cont.) Account Details

Field Name	Description
<b>Account Address Preference</b>	Select the address which is indicated as account address. The applicant data segment displays the addresses indicated as account addresses for selection. The drop-down list displays the address in the following format:  <First Name> - <Applicant Role> - <Address Type> - <Address (Complete address sepearted by ,)> After the account address is selected: <ul style="list-style-type: none"> <li>• If the user deletes an address from the <b>Applicant</b> data segment then the system removes that address from this data segment and the user must then select another address as the account address.</li> <li>• If the <b>Applicant</b> data segment is edited with a new address then the updated address is reflected in this segment.</li> </ul>
<b>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>Applicants</b>	In this section you can set the communication preferences of the applicants involved in an account opening application. The separate tabs appears for each applicants involved in the application.
<b>Banking Channel Preferences</b>	Select the preferences for the banking channel. The channel options appears based on the Business Product Configuration.
<b>Communication Channel Preferences</b>	Select the preference of the communication channel. The channel options appears based on the Business Product Configuration. The available options are: <ul style="list-style-type: none"> <li>• <b>EMAIL</b></li> <li>• <b>POST</b></li> <li>• <b>SMS</b></li> </ul>
<b>Preferred Communication Channel</b>	Select the preferred communication channel. The options in this drop down appears based on the selected options in the <b>Communcation Channel Preferences</b> fields.

3. Proceed by clicking **Next** to move to the subsequent data segment once the data has been successfully captured. The system will verify all required data segments and fields. If any essential information is missing, an error message will be shown to prompt the user to address the issue. Users must complete the mandatory data before they can advance to the next segment.

## 2.1.3 Funding

This topic provides the systematic instructions to capture the funding details of Individual Retirement Account Certificate of Deposit account.

In this data segment you can capture the funding details to fund the Individual Retirement Account Certificate of Deposit account.

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

The **Funding** screen displays.

**Figure 2-6 Funding**

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

**Note:**

The fields, which mentioned as Required, are mandatory.

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

**Table 2-6 Funding**

Field Name	Description
<b>Funding Amount</b>	Displays the amount to be funded along with the currency.
<b>Fund By</b>	Select the mode from the drop-down list through which fund are collected. The available options are: <ul style="list-style-type: none"> <li>• <b>Account Transfer</b></li> <li>• <b>GL Account</b></li> </ul>
<b>Transaction Reference Number</b>	Specify the transaction reference number. If you select the <b>Cash</b> , <b>Account Transfer</b> , or <b>Other Bank Cheque</b> option from the <b>Fund By</b> drop-down list, this field will become visible.
<b>Value Date</b>	Select the date on which the transaction is performed. By default the current business date is populated.
<b>Account</b>	Select the account number from the list. If you select the <b>GL Account</b> or <b>Account Transfer</b> option from the <b>Fund By</b> drop-down list, this field will become visible. The applicants' Savings and GL accounts are the only ones populated for those who are involved in the application process.

 **Note:**

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

**Table 2-7 Fund By**

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

In Origination Preference, under Funding Parameters configuration for Individual Retirement Account Certificate of Deposit, if the "Fund by" option is set to anything other than "Manual," the account funding stage in the Individual Retirement Account Certificate of Deposit business process will be skipped, and the application will directly proceed to the Account Approval stage.

- Proceed by clicking **Next** to move to the subsequent data segment once the data has been successfully captured. The system will verify all required data segments and fields. If any essential information is missing, an error message will be shown to prompt the user to address the issue. Users must complete the mandatory data before they can advance to the next segment.

## 2.1.4 Payout Instructions

This topic provides the systematic instructions to capture the payout instructions details for Individual Retirement Account Certificate of Deposit Origination.

In this data segment you can capture the payout instructions after the maturity of the Individual Retirement Account Certificate of Deposit account.

**To capture the payout instructions:**

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

The **Payout Instructions** screen appears.

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

Figure 2-7 Payout Instructions

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

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

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

Table 2-8 Payout Instructions

Field Name	Description
<b>Cumulative</b>	Displays whether the account is cumulative. The value in this field appears based on the option selected in the <b>Account Details</b> data segment. If the <b>Cumulative</b> value is <b>Yes</b> then the user can set the payout instructions based on the selected maturity option in the below fields: <ul style="list-style-type: none"> <li>• <b>Maturity Instruction</b></li> <li>• <b>Maturity Payout Mode</b></li> </ul> If the <b>Cumulative</b> value is <b>No</b> then the user can set principal payout instructions based on the selected option in the below fields: <ul style="list-style-type: none"> <li>• <b>Principal Payout Instruction</b></li> <li>• <b>Principal Payout Mode</b></li> </ul>
<b>Interest Payout</b>	Displays the interest payout frequency configured at product level. This field appears if the <b>Cumulative</b> value is <b>No</b> .
<b>Interest Payout Mode</b>	Select the payout mode for the interest amount. The available options are: <ul style="list-style-type: none"> <li>• <b>Transfer to Account</b></li> <li>• <b>GL Account</b></li> </ul> The options in this drop-down list appears based on seed maintenance.. This field appears if the <b>Cumulative</b> value is <b>No</b> . The interest amount is redeemed based on the selected payout mode and set frequency.

Table 2-8 (Cont.) Payout Instructions

Field Name	Description
<b>Maturity Instruction</b>	<p>Select the maturity type from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Renew Principal and Interest</b></li> <li>• <b>Special Amount Renewal</b></li> <li>• <b>Renew Principal and Redeem Interest</b></li> <li>• <b>Redeem Principal and Interest</b></li> </ul> <p>This field appears if the <b>Cumulative</b> value is <b>Yes</b>.</p>
<b>Maturity Payout Mode</b>	<p>Select the maturity payout mode from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Accountt</b></li> <li>• <b>GL Account</b></li> <li>• <b>Demand Draft</b></li> </ul> <p>The options in this drop-down list appears based on seed maintenance. This field is not applicable if the <b>Renew Principal and Interest</b> is selected in the <b>Maturity Instruction</b> list. This field appears if the <b>Cumulative</b> value is <b>Yes</b>.</p>
<b>Payout Instruction</b>	<p>Select the payout instructions type from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Renew Principal</b></li> <li>• <b>Special Amount Renewal</b></li> <li>• <b>Redeem Principal</b></li> </ul> <p>This field appears if the <b>Cumulative</b> value is <b>No</b>.</p>
<b>Maturity Payout Mode</b>	<p>Select the maturity payout mode from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Account</b></li> <li>• <b>GL Account</b></li> <li>• <b>Demand Draft</b></li> </ul> <p>The options in this drop-down list appears based on the <b>Business Product Configuration</b> screen. This field is not applicable if the <b>Renew Principal and Interest</b> is selected in the <b>Maturity Instruction</b> list. This field appears if the <b>Cumulative</b> value is <b>Yes</b>.</p>
<b>Amount</b>	<p>Specify the amount for renewal. The default set currency appears in the list. This field is appears if the <b>Special Amount Renewal</b> is selected in the <b>Maturity Instruction</b> list.</p>
<b>Account</b>	<p>Select the account number in which the maturity amount should be transferred. This field appears only if the payout mode is selected as <b>Account</b>. The list populates only the saving accounts of the applicants who are involved in the application.</p>
<b>GL Account</b>	<p>Select the account number in which the maturity amount should be transferred. This field appears only if the payout mode is selected as <b>GL Account</b>. The list populates only the Saving or GL accounts respectively of the existing applicants who are involved in the application.</p>

**Table 2-8 (Cont.) Payout Instructions**

Field Name	Description
<b>Payee Name</b>	Specify the payee name of the demand draft. If <b>Maturity Payout Mode</b> is selected as <b>Demand Draft</b> , this field becomes visible.
<b>Branch Code</b>	Specify the branch code from the list.

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

**Figure 2-8 Payout Instructions**

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

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

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

**Table 2-9 Payout Instructions**

Field Name	Description
<b>Cumulative</b>	Displays whether the account is cumulative.
<b>Principal Payout Instruction</b>	Select the principal payout instruction type from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Renew Principal</b></li> <li>• <b>Special Amount Renewal</b></li> <li>• <b>Redeem Principal</b></li> </ul> The options in this list appears based on the <b>Business Product Configuration</b> screen.
<b>Amount</b>	Specify the amount for renewal. The default set currency appears in the list. This field is appears if the <b>Special Amount Renewal</b> is selected in the <b>Principal Payout Instruction</b> list.

Table 2-9 (Cont.) Payout Instructions

Field Name	Description
<b>Principal Payout Mode</b>	Select the principal payout mode from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• Account</li> <li>• GL Account</li> <li>• Demand Draft</li> </ul> The options in this drop-down list appears based on the <b>Business Product Configuration</b> screen. This field is not applicable if the <b>Renew Principal</b> is selected in the <b>Principal Payout Instruction</b> list.
<b>Interest Payout</b>	Displays the frequency of interest payout.
<b>Interest Payout Mode</b>	Select the interest payout mode from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Transfer to Account</b></li> <li>• <b>GL Account</b></li> </ul> The options in this drop-down list appears based on the <b>Business Product Configuration</b> screen.
<b>Transfer to Account</b>	Select the account number in which the maturity amount should be transferred. This field appears only if the <b>Account</b> option is selected as payout mode. The list populates only the saving accounts of the applicants who are involved in the application.
<b>GL Account</b>	Select the account number in which the maturity amount should be transferred. This field appears only if the <b>GL Account</b> option is selected as payout mode. The list populates only the Saving or GL accounts respectively of the existing applicants who are involved in the application.
<b>Payee Name</b>	Specify the payee name of the demand draft. This field appears only if the <b>Demand Draft</b> option is selected as payout mode.
<b>Branch Code</b>	Specify the branch code from the list. This field appears only if the <b>Demand Draft</b> option is selected as payout mode.

4. Proceed by clicking **Next** to move to the subsequent data segment once the data has been successfully captured. The system will verify all required data segments and fields. If any essential information is missing, an error message will be shown to prompt the user to address the issue. Users must complete the mandatory data before they can advance to the next segment.

## 2.1.5 Beneficiary Details

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

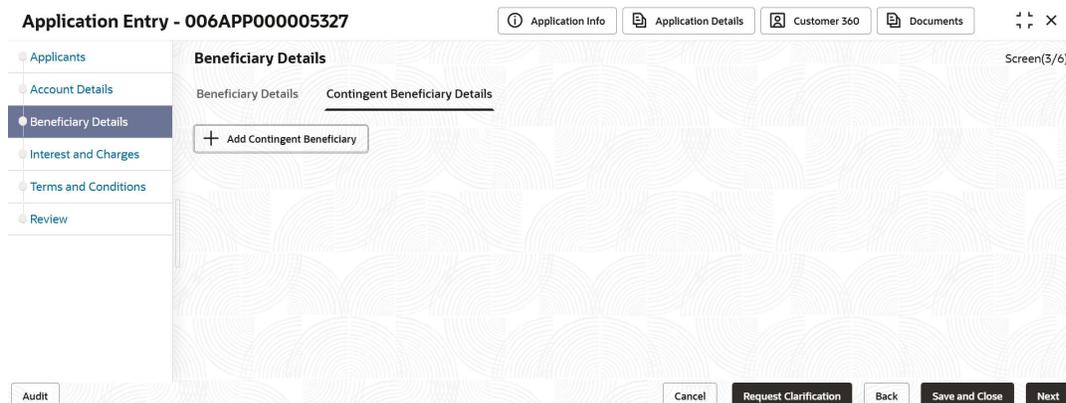
The Beneficiary Details is a non-mandatory data segment. If required, It allows capturing multiple beneficiaries for the account. Beneficiary can be a minor, in that case, it is mandatory to provide details of the guardian.

**To add beneficiary details:**

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

The Beneficiary Details screen displays.

**Figure 2-9 Beneficiary Details**



2. Specify the fields on Beneficiary Details screen.

**Table 2-10 Beneficiary Details**

Field	Description
<b>Beneficiary Details</b>	This section displays the beneficiary details.
<b>Add Beneficiary Details</b>	Click add to add the beneficiary details.
<b>Title</b>	Select the title of the applicant.
<b>First Name</b>	Specify the first name of the applicant.
<b>Middle Name</b>	Specify the middle name of the applicant.
<b>Last Name</b>	Specify the last name of the applicant.
<b>Suffix</b>	Specify the suffix for the applicant.
<b>Birth Date</b>	Select the date of birth of the applicant.
<b>Minor</b>	Select if the applicant is minor.
<b>Relationship</b>	Select the relationship from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Spouse</b></li> <li>• <b>Mother</b></li> <li>• <b>Son</b></li> <li>• <b>Daughter</b></li> <li>• <b>Guardian</b></li> </ul>
<b>Percentage</b>	Specify the percentage value from 1 to 100.
<b>TIN Type</b>	Select the TIN type from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Social Security Number</b></li> <li>• <b>Employer Identification Number</b></li> <li>• <b>Adoption Identification Number</b></li> <li>• <b>Individual Tax Identification Number</b></li> </ul>
<b>Beneficiary Address Details</b>	This section displays the beneficiary address details.

Table 2-10 (Cont.) Beneficiary Details

Field	Description
<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>Address Line 1</b>	Specify the building name. <b>Note:</b> The maximum length is 35 characters.
<b>Address Line 2</b>	Specify the building name. <b>Note:</b> The maximum length is 35 characters.
<b>Address Line 3</b>	Specify the building name. <b>Note:</b> The maximum length is 35 characters.
<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>Beneficiary Contact Details</b>	This section displays the beneficiary contact details.
<b>Add Contact</b>	Click to add the contact details of the applicant.
<b>Communication Mode</b>	Select the communication mode from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Mobile Phone</b></li> <li>• <b>Email</b></li> </ul>
<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>• <b>Residence</b></li> <li>• <b>Business</b></li> <li>• <b>Mobile</b></li> <li>• <b>Others</b></li> </ul>
<b>Action Tabs</b>	The available actions are: <ul style="list-style-type: none"> <li>• <b>Delete:</b> Click  to delete the added record.</li> <li>• <b>Save:</b> Click save to save the added record.</li> </ul>
<b>Guardian Details</b>	This topic displays the guardian details
<b>Relationship</b>	Select the relationship of the applicant from the drop-down list.
<b>Title</b>	Select the title of the applicant from the drop-down list.
<b>First Name</b>	Specify the first name of the applicant.
<b>Middle Name</b>	Specify the middle name of the applicant.
<b>Last Name</b>	Specify the last name of the applicant.
<b>Suffix</b>	Specify the suffix for the applicant.
<b>Birth Date</b>	Select the birth date of the applicant.
<b>Guardian Address Details</b>	This topic displays the address details of the guardian.
<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>Andres Line 1</b>	Specify the building name. <b>Note:</b> The maximum length is 35 characters.
<b>Address Line 2</b>	Specify the building name. <b>Note:</b> The maximum length is 35 characters.
<b>Address Line 3</b>	Specify the building name. <b>Note:</b> The maximum length is 35 characters.

Table 2-10 (Cont.) Beneficiary Details

Field	Description
Country	Select the country from the drop-down list.
Zip code	Specify the zip code or post code of the address.
<b>Guardian Contact Details</b>	This topic displays the contact details of the guardian.
<b>Add Contact</b>	Click add to add the contact of the guardian.
<b>Communication Mode</b>	Select the communication mode from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Mobile Phone</b></li> <li>• <b>Email</b></li> </ul>
<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>• <b>Residence</b></li> <li>• <b>Business</b></li> <li>• <b>Mobile</b></li> <li>• <b>Others</b></li> </ul>
<b>Contingent Beneficiary Details</b>	This topic displays the details of contingent beneficiary.
<b>Title</b>	Select the title of the applicant.
<b>First Name</b>	Specify the first name of the applicant
<b>Middle Name</b>	Specify the middle name of the applicant
<b>Last Name</b>	Specify the last name of the applicant
<b>Suffix</b>	Specify the suffix for the applicant.
<b>Birth Date</b>	Select the birth date of the applicant.
<b>Relationship</b>	Select the relationship from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Spouse</b></li> <li>• <b>Mother</b></li> <li>• <b>Son</b></li> <li>• <b>Daughter</b></li> <li>• <b>Guardian</b></li> </ul>
<b>Percentage</b>	Specify the percentage value from 1 to 100.
<b>TIN Type</b>	Select the TIN type from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Social Security Number</b></li> <li>• <b>Employer Identification Number</b></li> <li>• <b>Adoption Identification Number</b></li> <li>• <b>Individual Tax Identification Number</b></li> </ul>
<b>Tax Identification Number</b>	Specify the tax identification number.
<b>Contingent Beneficiary Address Details</b>	This topic displays the address details of contingent beneficiary.
<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>Address Line 1</b>	Specify the building name. <b>Note:</b> The maximum length is 35 characters.
<b>Address Line 2</b>	Specify the building name. <b>Note:</b> The maximum length is 35 characters.
<b>Address Line 3</b>	Specify the building name. <b>Note:</b> The maximum length is 35 characters.

Table 2-10 (Cont.) Beneficiary Details

Field	Description
<b>Country</b>	Select the country from the drop-down list.
<b>State</b>	Select the state from the drop-down list.
<b>Zip Code/Post Code</b>	Specify the zip code or post code of the address.
<b>Contingent Beneficiary Contact Details</b>	This topic displays the contact details of contingent beneficiary.
<b>Add Contact</b>	Click add to add the contact of the guardian.
<b>Communication Mode</b>	Select the communication mode from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Mobile Phone</b></li> <li>• <b>Email</b></li> </ul>
<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>• <b>Residence</b></li> <li>• <b>Business</b></li> <li>• <b>Mobile</b></li> <li>• <b>Others</b></li> </ul>

3. Proceed by clicking **Next** to move to the subsequent data segment once the data has been successfully captured. The system will verify all required data segments and fields. If any essential information is missing, an error message will be shown to prompt the user to address the issue. Users must complete the mandatory data before they can advance to the next segment.

## 2.1.6 Terms and Conditions

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

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

This data segment comprises of below sections:

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

### To capture terms and conditions:

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

The **Term and Conditions** screen appears

Figure 2-10 Term and Conditions

The screenshot shows a web application interface for 'Application Entry - B01APP000075210'. The left sidebar contains a navigation menu with items: Applicants, Account Details, Funding, Payout Instruction, Beneficiary Details, Terms and Conditions (highlighted), and Review. The main content area is titled 'Terms and Conditions' for user 'Grace Rose Smith'. It contains several sections with toggle buttons: 'Terms and Conditions for all products', 'Terms and Conditions for US Simplified TD', and 'Consent and Preferences'. The 'Consent and Preferences' section includes questions about electronic communication, credit reporting, and marketing preferences, with radio buttons for 'Yes' and 'No'. At the bottom, there is a table with columns for 'Channel', 'Contact Value', and 'Preferred Time', and a 'Next' button.

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. Proceed by clicking **Next** to move to the subsequent data segment once the data has been successfully captured. The system will verify all required data segments and fields. If any essential information is missing, an error message will be shown to prompt the user to address the issue. Users must complete the mandatory data before they can advance to the next segment.

## 2.1.7 Summary

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

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

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

The **Summary** screen displays.

Figure 2-11 Summary

**Application Entry - 006APP000005631**

Application Info | Application Details | Customer 300 | Documents

Screen(7/7)

**Review**

**Applicants**

**Mr. Nathan A Park** Primary

Date of Birth: 1991-02-01 | E-mail: shanti.baliga@oracle.com

**Account Details**

Cumulative: Yes	Certificate of Deposit Amount: 10000	Certificate of Deposit Tenure: 2 Years	Interest Rate %: 10 %
APY %: 10 %	Inherited IRA: Yes	Spousal IRA: Yes	Application Priority: Medium

**Mr. Nathan A Park**

Banking Channel Preference | Communication Channel Preference | Preferred Communication Channel

**Funding**

Fund By: GL Account | Funding Amount: USD 10,000.00 | Value Date: March 30, 2018

**Payout Instruction**

Maturity Instruction: Renew Principal & Interest

**Beneficiary Details**

Name: Brad Frank	Birth Date: 1993-02-09	Relationship: Son	Share Percentage: 100%
------------------	------------------------	-------------------	------------------------

**Terms and Conditions**

Mr. Nathan A Park  
Completed

Cancel | Request Clarification | Back | Save and Close | Submit

The user will have the option to view all the details captured under the given data segment.

**Note:**

The fields, which mentioned as Required, are mandatory.

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

Table 2-11 Summary - Field Description

Data Segment	Description
<b>Applicants</b>	Displays the applicants details.
<b>Account Details</b>	Displays the account details.
<b>Funding</b>	Displays the funding details.
<b>Payout Instruction</b>	Displays the payout instruction.
<b>Beneficiary Details</b>	Displays the beneficiary details.
<b>Terms and Conditions</b>	Displays the term and condition details.

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

3. In the **Override** screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. In case of override, click **Accept Overrides & Proceed** to proceed.  
OR  
Click **Proceed**. The Checklist screen appears.
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed. The **Outcome** screen appears.
5. Select the checkbox to accept the checklist.
6. Click **Save & Proceed**. The **Outcome** screen is displayed.
7. In the **Outcome** screen, select appropriate option from the **Select to Proceed** field.
  - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Application Entry** stage for the saving application. The stage movement is driven by the business configuration for a given combination of **Process Code, Life Cycle and Business Product Code**.
  - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
8. Enter the remarks in Remarks.
9. Click **Submit** to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
10. Click **Close** to close the window.  
OR  
Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the process reference numbers [Individual Retirement Account Certificate of Deposit Account] to the other stages. This application will be available in the FREE TASKS list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

## 2.2 Application Documents

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

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

### To generate and dispatch the outbound documents:

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

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

- [Document Generation](#)  
In this data segment you can generate and dispatch the documents that are configured.
- [Document Acceptance](#)  
In this data segment you can capture the acceptance of the documents that are already generated and dispatched.

## 2.2.1 Document Generation

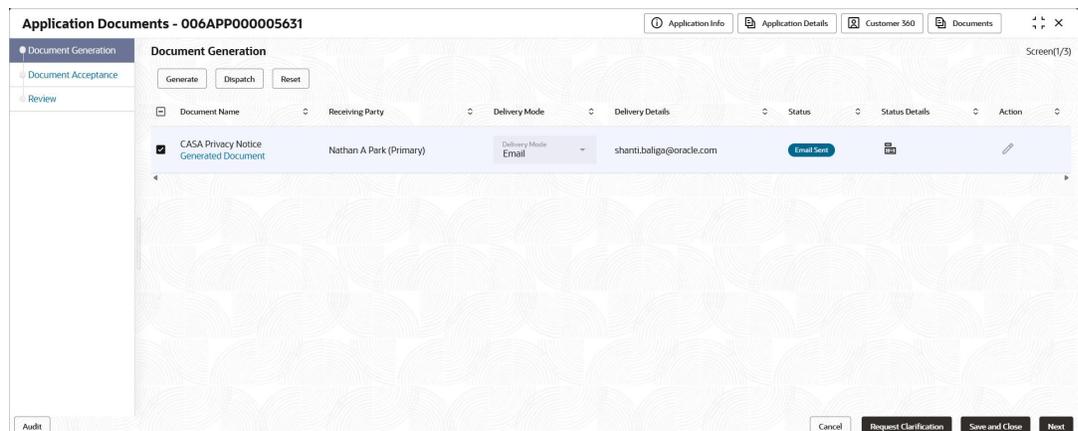
In this data segment you can generate and dispatch the documents that are configured.

In the Document Generation data section, a table displays a pre-populated list of documents that are retained within the document generation event and meet the specified rule criteria. The document generation events are established in the **Advice Maintenance** screen.

**To generate and dispatch the document:**

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

**Figure 2-12 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:** Click this button to generate the selected document. On clicking this button the system invokes a call to the report generation service which generates a PDF output for the advice onfigured in the Advice Maintenance screen. Once the output is generated the documents are stored in the document managed service (DMS) along with the reference ID. This reference ID fetches the document on click the Generate Document link in the Document column.
- **Dispatch:** 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:** Click this button to reset the action performed on the document.

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

**Table 2-12 Document Generation – Field Description**

Field	Description
<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. The available options are: <ul style="list-style-type: none"> <li>• <b>Email</b></li> <li>• <b>Post</b></li> <li>• <b>Print</b></li> <li>• <b>e-Sign Remote</b></li> <li>• <b>e-Sign In-Person</b></li> </ul>
<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>
<b>Status</b>	Displays the status of the documents based on the actions performed on clicking Generate or Dispatch button. Once the dispatch process is initiated for the generated documents, the status appears based on the selected default mode of delivery. <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>	Displays the status details of the document. Click the icon to view the generation and dispatched details of document along with the date and time.
<b>Action</b>	Select the appropriate icon to perform respective action. <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>

- Proceed by clicking **Next** to move to the subsequent data segment once the data has been successfully captured. The system will verify all required data segments and fields. If any essential information is missing, an error message will be shown to prompt the user to address the issue. Users must complete the mandatory data before they can advance to the next segment.

## 2.2.2 Document Acceptance

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

The Document Acceptance data segment populates the list of documents that appeared in the **Document Generation** data segment and are mark as **Yes** in the **Acceptance** field in the **Advice Maintenance** screen.

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

### To accept the document:

- 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 2-13 Document Acceptance**

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

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

**Table 2-13 Document Acceptance – Field Description**

Field	Description
Refresh Status	Click <b>Refresh Status</b> button to refresh the status of the documents.

**Table 2-13 (Cont.) Document Acceptance – Field Description**

Field	Description
<b>Document Name</b>	<p>Displays the name of document. Click the link to fetch the document from the stored service and view the PDF output of the document.</p> <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>	<p>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.</p>
<b>Delivery Mode</b>	<p>Displays the default mode of delivery of the documents. This default mode of delivery is defined in the Advice Maintenance screen. The available options are:</p> <ul style="list-style-type: none"> <li>• Email</li> <li>• Post</li> <li>• Print</li> <li>• e-Sign Remote</li> <li>• e-Sign In-Person</li> </ul>
<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>	<p>Displays the status of the documents based on the actions performed on the document.</p>
<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>

**Table 2-13 (Cont.) Document Acceptance – Field Description**

Field	Description
<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.
<b>Reason</b>	Select the reject reason from the drop-down list.

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

## 2.3 Manual Debit Assessment

The topic describes the manual debit assessment process.

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

**To open manual debit assessment task:**

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

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

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

### 2.3.1 Bureau Information

This topic describes the bureau information details.

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

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

The **Bureau Information** screen appears.

Figure 2-14 Bureau Information

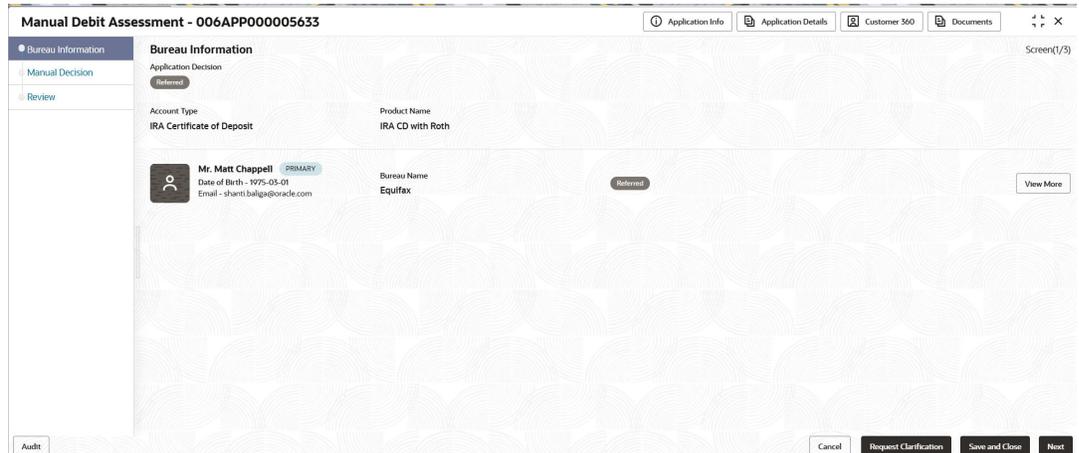


Table 2-14 Bureau Information

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

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

## 2.3.2 Manual Decision

The topic describes the manual decision process.

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

**To perform manual debit assessment:**

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

The **Manual Decision** data segment appears.

**Figure 2-15 Manual Decision**

2. Select appropriate option to proceed for manual decision.

**Table 2-15 Manual Decision**

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

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

## 2.3.3 Summary

This topic describes summary of all the data segment.

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

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

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

The **Summary** screen is displayed

**Figure 2-16 Summary-Manual Debit Assessment**

2. The user can view all the details captured under the given data segment. For more information on summary tiles, refer to the field description table below.

**Table 2-16 Summary**

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

3. Proceed by clicking **Next** to move to the subsequent data segment once the data has been successfully captured. The system will verify all required data segments and fields. If any essential information is missing, an error message will be shown to prompt the user to address the issue. Users must complete the mandatory data before they can advance to the next segment.

## 2.4 Account Funding Stage

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

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

**To add funding details:**

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

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

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

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

- **Funding**  
This topic provides the systematic instructions to capture the funding details of Individual Retirement Account Certificate of Deposit account.
- **Summary**  
This topic provides the systematic instruction to view the tiles for all the data segments in the account funding stage.

## 2.4.1 Funding

This topic provides the systematic instructions to capture the funding details of Individual Retirement Account Certificate of Deposit account.

In this data segment you can capture the funding details to fund the Individual Retirement Account Certificate of Deposit account.

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

The **Funding** screen displays.

**Figure 2-17 Funding**

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

 **Note:**

The fields, which mentioned as Required, are mandatory.

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

**Table 2-17 Funding**

Field Name	Description
<b>Funding Amount</b>	Displays the amount to be funded along with the currency.
<b>Fund By</b>	Select the mode from the drop-down list through which fund are collected. The available options are: <ul style="list-style-type: none"> <li>• <b>Account Transfer</b></li> <li>• <b>GL Account</b></li> </ul>
<b>Transaction Reference Number</b>	Specify the transaction reference number. If you select the <b>Cash</b> , <b>Account Transfer</b> , or <b>Other Bank Cheque</b> option from the <b>Fund By</b> drop-down list, this field will become visible.
<b>Value Date</b>	Select the date on which the transaction is performed. By default the current business date is populated.
<b>Account</b>	Select the account number from the list. If you select the <b>GL Account</b> or <b>Account Transfer</b> option from the <b>Fund By</b> drop-down list, this field will become visible. The applicants' Savings and GL accounts are the only ones populated for those who are involved in the application process.

 **Note:**

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

**Table 2-18 Fund By**

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

In Origination Preference, under Funding Parameters configuration for Individual Retirement Account Certificate of Deposit, if the "Fund by" option is set to anything other than "Manual," the account funding stage in the Individual Retirement Account Certificate of Deposit business process will be skipped, and the application will directly proceed to the Account Approval stage.

- Proceed by clicking **Next** to move to the subsequent data segment once the data has been successfully captured. The system will verify all required data segments and fields. If any essential information is missing, an error message will be shown to prompt the user to address the issue. Users must complete the mandatory data before they can advance to the next segment.

## 2.4.2 Summary

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

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

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

The **Summary** screen displays.

**Figure 2-18 Summary**

The user will have the option to view all the details captured under the given data segment.

**Note:**

The fields, which mentioned as Required, are mandatory.

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

**Table 2-19 Summary - Field Description**

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

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

3. In the **Override** screen, the message appears in case there is any override. During business validations, the system raises warnings as overrides. The user must accept them to continue. The user can go back and collect the data to prevent overrides from occurring. Then, they can click "**Accept Overrides & Proceed**" to proceed.

OR

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

4. On the **Checklist** screen, you will see an error message if the document checklist is not verified by the system. Click **Proceed Next** to continue. The **Outcome** screen then appears.
5. Select the check box to accept the checklist.
6. Click **Save & Proceed**. The **Outcome** screen is displayed.
7. In the **Outcome** screen, select appropriate option from the Select to Proceed field.
  - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Account Funding Stage** for the Individual Retirement Account Certificate of Deposit application. The Work flow Orchestrator will automatically move this application to the next processing stage, **Account Approval Stage**. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
  - Select the **Return to Application Entry** to return to application entry stage. The system generates the Application Entry task that appears in **Free Task** to acquire and edit.
  - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
8. Enter the remarks in Remarks.
9. Click **Submit** to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
10. Click **Close** to close the window.

OR

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

## 2.5 Account Approval Stage

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

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

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

**To approve an account opening:**

1. Scan the records that appears in the **Free Task** list.

2. Click **Acquire and Edit** or **Acquire** from the **Action** column of the appropriate record. The Account Approval stage is displayed.

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

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

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

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

## 2.5.1 Account Approval Details

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

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

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

The **Account Approval Details** screen displays.

**Figure 2-19 Account Approval Details**

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

**Note:**

The fields, which mentioned as Required, are mandatory.

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

**Table 2-20 Account Approval Details - Field Description**

Field	Description
<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>User Recommendation</b>	Select the user recommendation from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Approval</b></li> <li>• <b>Reject</b></li> </ul>

3. Proceed by clicking **Next** to move to the subsequent data segment once the data has been successfully captured. The system will verify all required data segments and fields. If any essential information is missing, an error message will be shown to prompt the user to address the issue. Users must complete the mandatory data before they can advance to the next segment.

## 2.5.2 Summary

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

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

The tiles display the important details captured in the specified data segment. It further allows to click on the specific tile to view the data segment and the details captured. You can

additionally click on the data segment from the train on the left hand side to view the details of the data segment.

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

The **Summary** screen displays.

**Figure 2-20 Summary**

**Account Approval - 006APP000005633**

Application Info | Application Details | Customer 360 | Documents

Screen(10/10)

**Review**

**Applicants**

**Mr. Matt Chappell** Primary

Date of Birth: 1975-03-01 | E-mail: shanti.baliga@oracle.com

**Account Details**

Cumulative	Certificate of Deposit Amount	Certificate of Deposit Tenure	Interest Rate %
No	10000	2 Years	10 %
APY %	Inherited IRA	Spousal IRA	Application Priority
10 %	No	No	Medium

**Mr. Matt Chappell**

Banking Channel Preference | Communication Channel Preference | Preferred Communication Channel

**Funding**

Fund By: GL Account | Funding Amount: USD - 10,000.00 | Value Date: March 30, 2018

GL Account Number: 134000067 | GL Account Description | Transaction Status: Success

**Payout Instruction**

Principal Payout Instruction	Interest Payout	Interest Payout Mode	GL Account
Renew Principal	Monthly	GL Account	134000067 - null

**Beneficiary Details**

No Nominee Added

**Terms and Conditions**

**Mr. Matt Chappell**  
Completed

**Bureau Information**

Application Decision: Referred

Account Type: IRA Certificate of Deposit | Product Name: IRA CD with Roth

**Mr. Matt Chappell** Primary | Bureau Name: Equifax Referred

Date of Birth: 1975-03-01 | Email: shanti.baliga@oracle.com

**Manual Decision**

Application Decision: Referred | User Recommendation: Approve

**Approval details**

Account Type	Account Branch	Product Code
IRA Certificate of Deposit	006	IRATDR
Product Name	Account Currency	User Recommendation
IRA CD with Roth	USD	Approved

Cancel | Request Clarification | Back | Save and Close | Submit

The user will have the option to view all the details captured under the given data segment.

**Note:**

The fields, which mentioned as Required, are mandatory.

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

**Table 2-21 Summary - Field Description**

Data Segment	Description
<b>Applicants</b>	Displays the applicants details.
<b>Account Details</b>	Displays the account details.
<b>Account Funding Details</b>	Displays the account funding details.
<b>Payout Instruction</b>	Displays the payout instruction details
<b>Beneficiary Details</b>	Displays the beneficiary details.
<b>Term and Conditions</b>	Displays the term and conditions.
<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.
3. In the **Override** screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. In case of override, click **Accept Overrides & Proceed** to proceed.

OR

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

4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed. The **Outcome** screen appears.
5. Select the checkbox to accept the checklist.
6. Click **Save & Proceed**. The **Outcome** screen is displayed.
7. In the **Outcome** screen, select appropriate option from the Select to Proceed field.
  - Select the **Proceed** to proceed with the application. By default this option is selected. If the Proceed option is selected, then the application proceeds based on the assessment decision.
  - Select the **Return to Application Entry** Stage to make application entry stage available in free task for edit.
  - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
8. Enter the remarks in Remarks.
9. Click **Submit** to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number. The welcome letter is generated.
10. Click **Close** to close the window.

OR

Click **Go to Free Task**.

After the Host creates the Certificate of Deposit Account successfully, the response is sent back to the Oracle Banking Origination with the Individual Retirement Account Certificate of Deposit Account Number.

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

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

## 2.6 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:

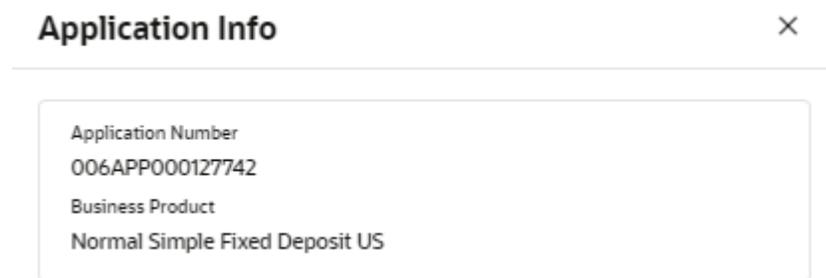
- [Application Info](#)  
In this section you can view the application number along with its product name.
- [Customer 360](#)  
In this section you can view the list of customers involved in the application.
- [Application Details](#)  
In this section you can view the detailed information of an application, 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.

### 2.6.1 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 2-21 Application Info



## 2.6.2 Customer 360

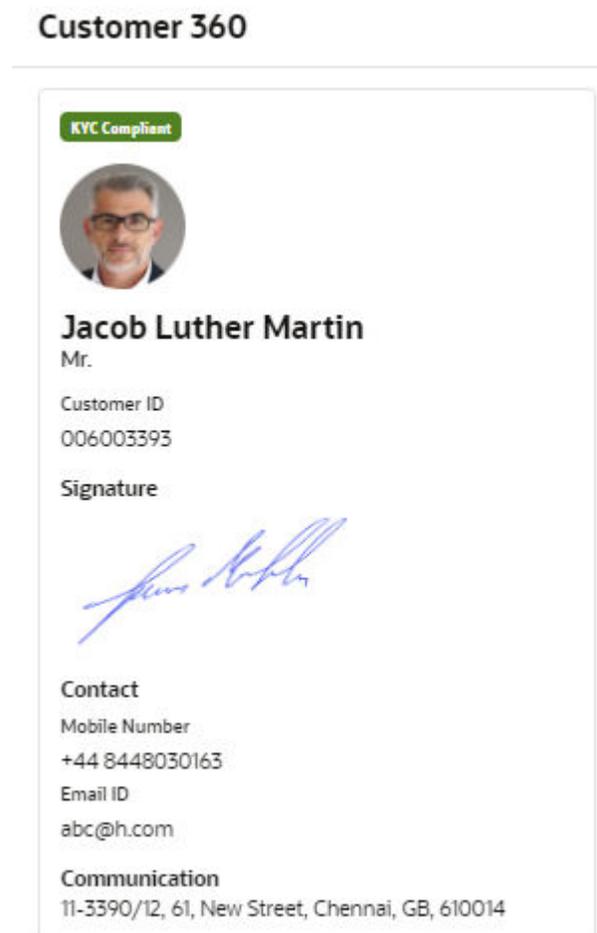
In this section you can view the list of customers involved in the application.

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 2-22 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.

## 2.6.3 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 2-23 Application Details**

The screenshot displays the 'Application Details' interface. At the top, it shows application metadata: Application Number (06A0000128197), Application Date (30/3/2018, 12:00 AM), Channel (RPM), Source by (ANADHESHI), and Priority (Medium). Below this is a 'Stage Details' section with a progress bar showing stages from 'Application Entry' to 'Post'. The 'Application Entry' stage is currently active. A 'User ID Assigned' field is empty, and the 'Stage Start Date' is 30/3/2018, 12:00 AM. The 'Time Spent' is 0 days 0 hours 0 min.

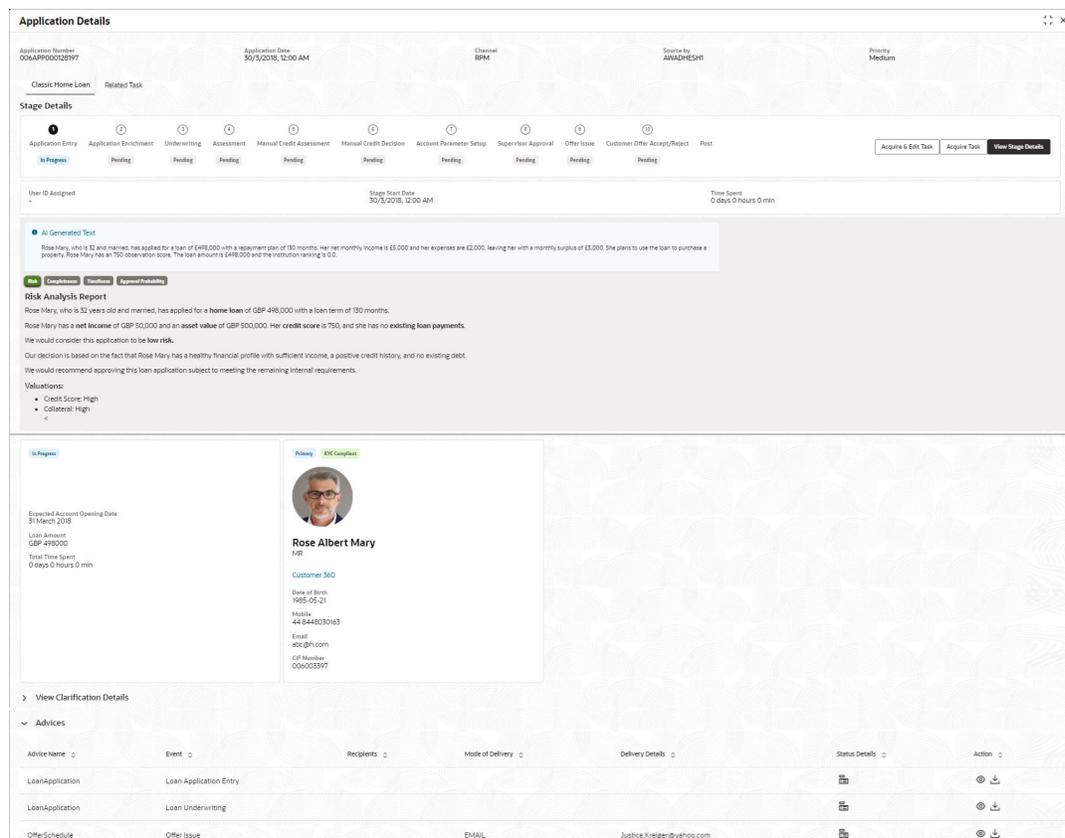
The applicant details for **Rose Albert Mary** are shown, including a profile picture and the following information:
 

- Customer 360
- Date of Birth: 1985-05-21
- Mobile: 44 8448030165
- Email: rbc@h.com
- CIF Number: 066003397

At the bottom, there is a 'View Clarification Details' section with a sub-section for 'Advices'. A table lists the following advice entries:

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

Figure 2-24 Application Details



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

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

Table 2-22 Application Details – Field Description

Field	Description
<b>Application Number</b>	Displays the application number.
<b>Application Date</b>	Displays the date and time on which the application was initiated.
<b>Source By</b>	Displays the name of the user who has sourced the application.
<b>Channel</b>	Displays the channel name.
<b>Priority</b>	Displays the priority of the application. <ul style="list-style-type: none"> <li>High</li> <li>Medium</li> <li>Low</li> </ul>

Table 2-22 (Cont.) Application Details – Field Description

Field	Description
<Product Name>	Displays the product name. In case on multiple product, different tabs appears with the respective product name. You can click the product names to view the respective application details.
Stage Details	In this section, all account opening stages appears with the status name and it's chronological order of the stage in the process. You can click the number to perform below actions on the appeared stages: <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>
User ID Assigned	Displays the <b>User ID</b> of the user currently working on the product process. <b>Note</b> : This field appears blank, in case the product process task is not acquired by any user.
Stage Start Date	Displays the start date of the current stage. It also display time in hours, mins and seconds.
Time spent	Displays the days, hours and mins spent on the current selected stage.
AI Generated Text	Displays the AI generated description of the product. This section appears if the <b>Enable AI</b> toggle is selected in the <b>Origination Preferences</b> screen. This section also describes the product insights such as <b>Risk, Completeness, Timelines</b> and <b>Approval Probability</b> This data is generated analyzed based on captured application details. This content is populated as configured in Large Language Model.
<Application Tile>	In this tile you can view the application specific details. Below field appears in this tile with respective details: <ul style="list-style-type: none"> <li>• <b>&lt;Status of the Application&gt;</b> : Displays the current stage of the application</li> <li>• <b>Expected Account Opening Date</b> : Displays the date on which the account is opened. This field appears once the account opening process is completed.</li> <li>• <b>Account Number</b>: Displays the account number. This field appears once the account opening process is completed.</li> <li>• <b>Expected Account Opening Date</b>: Displays the date on which the account will be opened.</li> <li>• <b>&lt;Amount&gt;</b>: Displays the value based on the product. For example: <ul style="list-style-type: none"> <li>– For the loan account opening application, the label of this field appears as <b>Loan Amount</b>.</li> <li>– For the saving, certificate of deposit and current account opting application. the label of this field appears as <b>Initial Funding Amount</b>.</li> </ul> </li> <li>• <b>Total Time Spent</b>: Displays the total time spent on the application from the first to last stage.</li> </ul>

Table 2-22 (Cont.) Application Details – Field Description

Field	Description
<Applicant Details Tile>	<p>In this tile you can view the applicant details. Separate 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 degree 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>
View Clarification Details	<p>In this section you can view the clarification history. Below fields appear with the details:</p> <ul style="list-style-type: none"> <li>• ID</li> <li>• Subject</li> <li>• Raised By</li> <li>• Date</li> <li>• Status</li> <li>• Status updated on</li> </ul> <p>On the click of the respective record the user can view the clarification content.</p>
Advices	<p>In this section you view the advices generated in the process of account opening. Below fields appear with the details:</p> <ul style="list-style-type: none"> <li>• <b>Advice Name</b></li> <li>• <b>Event</b>: Displays the stage name on which the advice is generated.</li> <li>• <b>Recipients</b></li> <li>• <b>Mode of Delivery</b></li> <li>• <b>Delivery Details</b></li> <li>• <b>Status Details</b></li> <li>• <b>Actions</b>: You can View or Download the advices.</li> </ul>
Related Task	<p>In this section you can view the stages involved in process of application. The below fields are appear with details:</p> <ul style="list-style-type: none"> <li>• <b>Product Processor</b>: Displays the product which integrated with OBPY.</li> <li>• <b>Process Name</b></li> <li>• <b>Process Reference Number</b></li> <li>• <b>Stage</b></li> <li>• <b>Status</b></li> </ul>

2. Click  to close window.

## 2.6.4 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 2-25 Remarks**

The screenshot shows a modal window titled 'Remarks'. At the top, there is a toolbar with icons for undo, redo, bold (B), italic (I), underline (U), strikethrough (ABC), and text color (A). Below the toolbar is a large text input area with the placeholder text 'Enter text here...'. At the bottom right of the input area, there are two small square icons for zooming in and out. Below the input area is a 'Post' button.

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

## 2.6.5 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 2-26 Documents**

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

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

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

Table 2-23 Upload Document – Field Description

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

 **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.

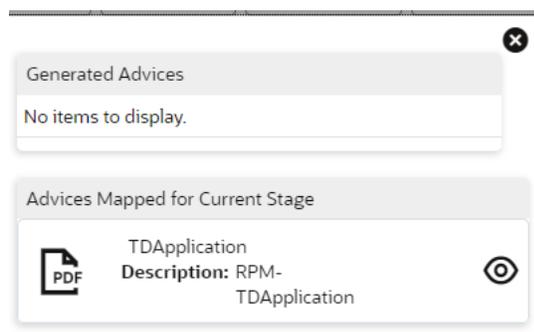
## 2.6.6 Advices

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 2-27 Advices**



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

## 2.6.7 Condition and Convenants

You capture conditions and convenants details for the loan applications.

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

### Conditions

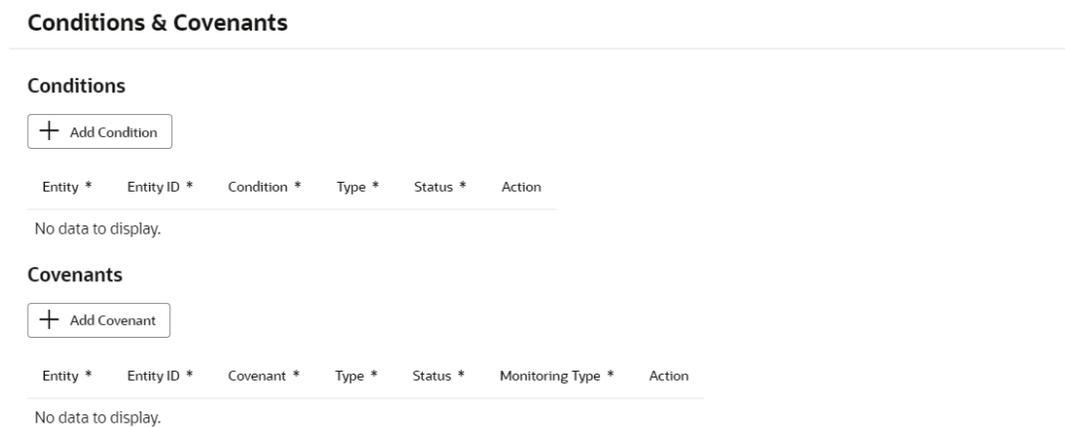
The Conditions are stipulations and constraints recorded in a contract to restrict the usage of funds, in order to ensure proper utilization of funds for the specified purposes and to adhere to a stipulated schedule.

#### To add conditions:

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

The **Conditions & Convenants** page appears.

**Figure 2-28 Conditions**



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

**OR**

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

- Enter the relevant details.

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

Field	Description
<b>Entity</b>	Select the entity on which you want to set condition. The available options are <ul style="list-style-type: none"> <li>• <b>Party</b></li> <li>• <b>Collateral</b></li> <li>• <b>Account</b></li> </ul>
<b>Entity ID</b>	Select the entity ID from the list. The options in the list appears based on the entity selected in the <b>Entity</b> field.
<b>Condition</b>	Specify the conditions for the selected entity.
<b>Type</b>	Select the type when the conditions must be complied. The available options are <ul style="list-style-type: none"> <li>• <b>Pre Disbursement:</b> If you select this option then the selected conditions have to be complied prior with the account opening and loan disbursement.</li> <li>• <b>Post Disbursement:</b> If you select this option then the selected conditions occur and are supposed to be complied post loan disbursement. This conditions are manually monitored.</li> </ul>
<b>Status</b>	Select the status of the condition. The available options are <ul style="list-style-type: none"> <li>• <b>Open</b></li> <li>• <b>Complied</b></li> </ul>
<b>Actions</b>	You can perform below actions on the added record: <ul style="list-style-type: none"> <li>• Click <input checked="" type="checkbox"/> to save the record.</li> <li>• Click <input type="checkbox"/> to delete the record.</li> </ul>

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

 **Note:**

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

### Convenants

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

#### To add convenants:

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

The **Conditions & Covenants** page appears.

**Figure 2-29 Covenants**

**Conditions & Covenants**

---

**Conditions**

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

**Covenants**

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

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

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

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

**Table 2-25 (Cont.) Covenants – Field Description**

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

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



**Note:**

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

## 2.6.8 Solicitor Details

You can add the solicitor details using this section.

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

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

**To add solicitor details:**

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

The **Solicitor Details** page appears.

**Figure 2-30 Solicitor**

- Enter the relevant details.

**Table 2-26 Solicitor – Field Description**

Field	Description
Title	Select the title of the solicitor.

**Table 2-26 (Cont.) Solicitor – Field Description**

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

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

## 2.6.9 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 2-31 Request Clarification**

**Request Clarification**

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 2-27 Upload Document – Field Description

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

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.

# Glossary

# Index

## A

---

Account Approval Stage, [2-47](#)  
Account Funding Stage, [2-43](#)

## G

---

Global Actions, [2-52](#)