Oracle® Banking Origination

Individual Retirement Account Savings User Guide

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Oracle Banking Origination Individual Retirement Account Savings User Guide, 14.8.0.0.0

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Contents

Preface

Purpose

Welcome to the **Individual Retirement Account Savings 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 Savings Origination.

Audience

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

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

Conventions

The following text conventions are used in this document:

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

Acronyms and Abbreviations

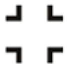
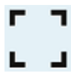
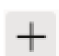
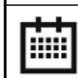
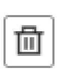
The list of the acronyms and abbreviations that you are likely to find in the manual are as follows:

Table 1 Acronyms table

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

Symbol and Icons

Table 2   Symbols and Icons - Common

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

Screenshot Disclaimer

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

1 Overview

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

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, Term 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.

- Saving Account
- Current Account
- Term Deposit Account
- Credit Card Account
- Retail Loans Account
- Individual Retirement Account Certificate of Deposit Account
- Individual Retirement Account Savings
- Certificate of Deposit Account

It is a Host-Agnostic solution.

It allows banks to enhance the user experience for different banking roles, including Sales Officers, Relationship Managers, Account Opening Officers, Branch Supervisors/Managers, Loan Officers, and Credit Officers, as they manage specific tasks throughout the product origination lifecycle.

Our new platform solution facilitates the easy configuration of relevant stages and their corresponding data segments, which can be tailored to meet business needs.Facilitating random access navigation among data segments at a specific stage, along with necessary validations, empowers business users to gather relevant information at any point during the account opening process, prior to the creation of the Savings Account in the Host system. The updated workflow facilitates the systematic capture of pertinent documents at each stage, along with the dynamic generation of advice and notifications.

The request to open a Savings Account can be initiated by authorized branch personnel, relationship managers, or approved bank agents. This can be done either through the conventional branch channel or via specialized protocol services accessible on digital devices such as tablets or mobile phones. The request to open a Savings Account can be initiated by both new and existing customers. Additionally, the system is capable of processing savings account requests submitted directly by customers via the Self-Service Banking Channel (Oracle Banking Digital Experience) through RESTful service APIs.

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

2 Individual Retirement Account Savings Origination

This topic describes the specific stages that the IRA Savings Account Application must undergo before it can be submitted to the Host for Account Creation.

As detailed in the Operations User Guide,the Application Initiation stage is where all Product Originations begin, utilizing the Product Catalogue. The Cart Operation within the Product Catalogue enables the initiation of one or more products.When the Savings Account Product origination process begins, whether as an individual product or as part of a selection of multiple products, the Process Orchestrator creates a Savings Account Process Reference Number upon the submission of the Application Initiation stage. Additionally, the Process Orchestrator updates the record in the Free Task process for the Application Entry stage, which is also known as the Task from the orchestrator's viewpoint.

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

- Application Entry
  This topic describes the information on the various data segments to capture the required data in the Application Entry stage.
- Account Details
  This topic provides the systematic instructions to view and modify the account details.
- Beneficiary Details
  This topic provides the systematic instructions to capture the details of the beneficiary for the account.
- Interest and Charges
  This topic provides the systematic instructions to view the interest applicable for the account.
- Terms and Conditions
  This topic descriptions the terms and conditions that are mandatory to accept for to proceed with account opening process.
- Summary
  This topic provides the systematic instruction to view the tiles for all the data segments in the Application Entry Process.

2.1 Application Entry

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

The Process Orchestrator modifies the record within the **Free Task** process during the **Application Entry** stage, which is also known as the Task from the orchestrator's viewpoint. Users have the option to **Acquire and Edit** the task from the Action column or simply Acquire it from the header, depending on their needs.

The **Application Entry** stage will be submitted automatically if the Bank's configuration permits full Application submission and the user has completed all data segments of the **Application**

Entry stage during the **Application Initiation** stage by selecting the **Application** button found in the **Product Details** data segment.

Upon the successful completion of the **Application Entry** stage, a request for the initial funding transaction is forwarded to the **Teller Module**, provided that the Cash option is chosen for funding. The status of the Teller Transaction is subsequently verified within the Initial Funding Details section of the **Account Funding** stage.

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

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

2.1.1 Applicant

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

The information recorded by the customer during the Application Initiate stage is displayed in this data segment. The user has the option to update additional fields to enhance 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

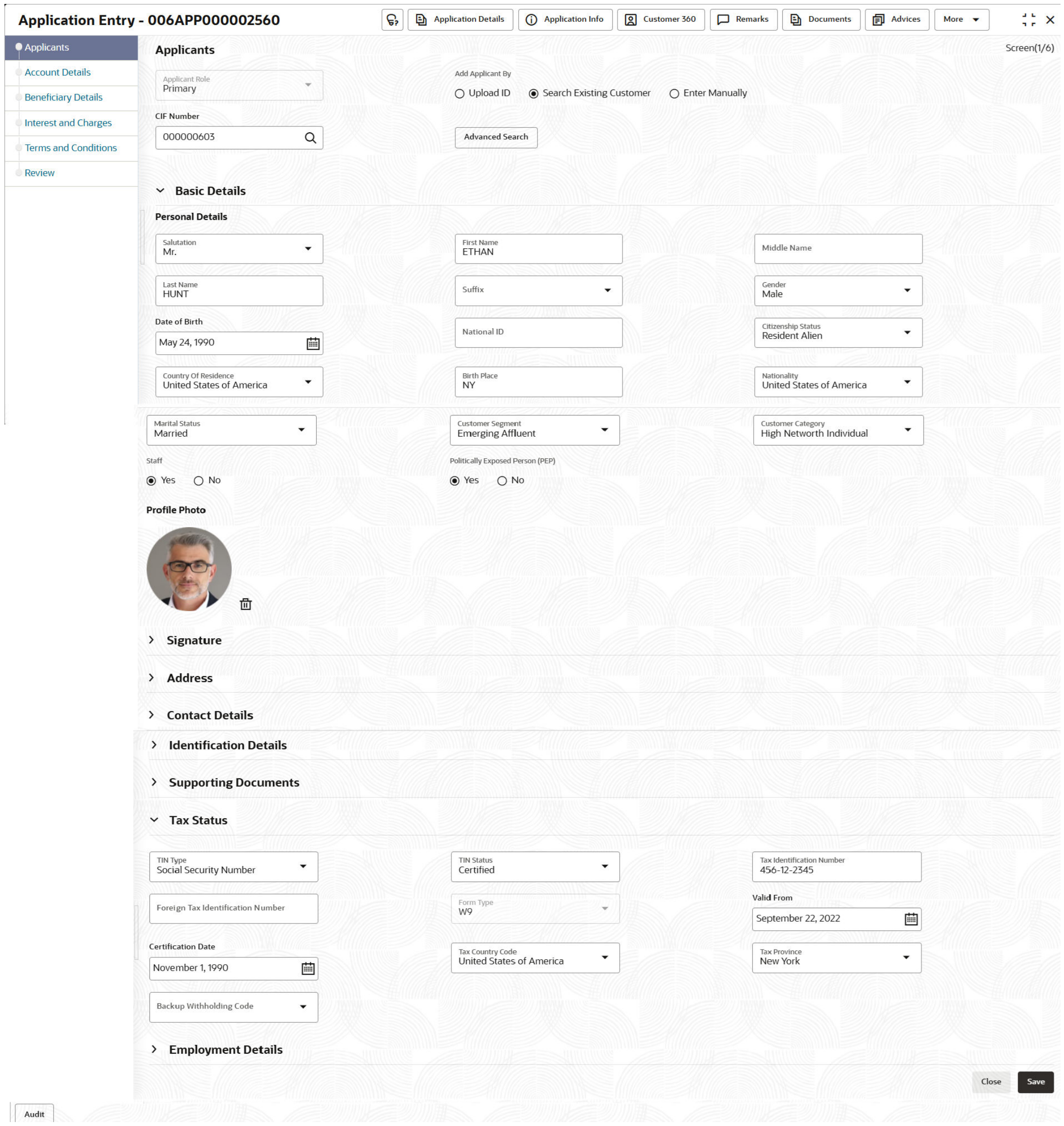
The topic describes the process to capture or edit customer information of Individual type of customer.

To capture applicants details:

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

   The **Applicant - Individual** screen displays.

Figure 2-1 Applicant - Individual



2. 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 **(Guardian, Custodian ,Guarantor, etc)** incase user add multiple applicant in single application.

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

Field	Description
Add Applicant By	Select the mode from which the user need to add new applicant. The available options are: • **Upload ID** - Using this option user can upload identification document of the applicant to extract the details. • **Search Existing Customer** - This option is used if the applicant is an existing customer of the bank. On selecting the existing customer, the details appears in the respective sections which are already stored. • **Enter Manually** - This option is used if user wish to enter all the applicant details manually.
Document Name	Select the document which is used from extracting applicant details. The available options are: • State Issued Drivers License • Passport This field appears if the **Upload ID** option is selected from the **Add Applicant By** drop down list.
Country of Issue	Select the country in which the document is issued. This field appears if the **Upload ID** option is selected from the **Add Applicant By** drop down list.
Select and Drop here	User can upload a document from your local system by dragging and dropping it or clicking **Select or drop files here**. PNG & JPEG file formats are supported. 10MB maximum file size is allowed. This field appears if the **Upload ID** option is selected from the **Add Applicant By** drop down list.
CIF Number	Search and select the CIF number. This field appears if the **Search Existing Customer** option is selected from the **Add Applicant By** drop down list. 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 Invalid Customer Status. Consequently, the account opening process has not been ini
Advanced Search	click this button to initiate a party search with advanced parameters, please. For additional details regarding advanced search options, please consult the **Advanced Search** section below. This field appears if the **Search Existing Customer** option is selected from the **Add Applicant By** drop down list.
Basic Details	In this section the user can manually capture the basic details of applicant. This section appears if the **Enter Manually** option is selected from the **Add Applicant By** drop down list.
Salutation	Select the salutation of the applicant from the drop-down list.
First Name	Specify the first name of the applicant.
Middle Name	Specify the middle name of the applicant.
Last Name	Specify the last name of the applicant.
Suffix	Specify the suffix for the applicant. This options in this list appears based on the configured entity code in the Oracle Banking Party product.
Name In Local Language	Specify the applicant's name in their local language.

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

Field	Description
Gender	Specify the Gender of the applicant from the drop-down list.
Date of Birth	Select the date of birth of the applicant.
National ID	Specify the national identification code of the applicant.
Resident Status	Select the residential status of the applicant from the drop-down list. Available options are: • **Non-Resident Alien** • **Resident Alien** • **Citizen**
Citizenship Status	Select the citizenship status of the applicant from the drop-down list. Available options are: • **Non-Resident Alien** • **Resident Alien** • **Citizen**
Country of Residence	Search and select the country code of which the applicant is a resident.
Birth Country	Specify the birth country of the applicant.
Birth Place	Specify the birth place where the applicant has born.
Nationality	Search and select the country code where the applicant has nationality.
Citizenship By	Search and select the country code for which applicant has citizenship.
Marital Status	Select the marital status of the customer from the drop-down list. Available options are: • **Married** • **Unmarried** • **Legally Separated** • **Widow** • **Registered Domestic Partnerships** This field appears mandatory based on the product configuration.
Customer Segment	Select the segment of the customer. Available options are: • **Emerging Affluent** • **High Net worth Individuals** • **Mass Affluent** • **Ultra HNI** • **Very HNI**
Customer Category	Select the category of the customer.
Preferred Language	Select the preferred language.
Preferred Currency	Select the preferred currency.
Details Of Special Need	Select the special need details. Available options are: • **Blindness** • **Cerebral Palsy** • **Low vision** • **Locomotor disability** • **Leprosy-cured** • **Mental retardation** • **Mental illness** • **Hearing Impairment**

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

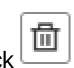
Field	Description
Remarks For Special Need	Specify the remarks for the special need selected.
Relationship Manager ID	Search and select the Relationship Manager ID for the applicant.
Staff	Select the toggle to indicate if the customer is employee of the bank.
Profession	Select the profession of the customer.
Politically Exposed Person	Select to indicate if the customer are politically exposed person.
Profile Photo	Drag and drop the document file or click on **Select or drop files here** to browse and upload the document from the local system. PNG & JPEG file formats are supported. 10MB maximum file size is allowed.
Signatures	In this section you can add new signature and view the already added signature of the customer. Click the Add Signature button to select the file to upload signature. Click **Cancel** button to discard the added details. On **Submit**, signature will be handed off to Oracle Banking Party.
Upload Signature	Drag and drop the signature file or click on **Select or drop files here** to browse and upload the signature from the local system. PNG & JPEG file formats are supported. 10MB maximum file size is allowed.
Uploaded Signature	Displays the uploaded signature.
Remarks	Specify the remarks related to the signature. Click **Save** to save the uploaded file.
Signature ID	Displays the Signature ID for the added signature along with the image and remark.
Action	Click Edit to edit the added signatures Click  to delete the added signatures.
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click the Add Address button to add address details. Click  to perform below actions on the added address details, • To view the address details, click **View**. • To edit the address details, click **Edit**. • To delete the address details, click **Delete**.
Address Type	Select the address type for the applicant from the drop-down list. • **Residential Address** • **Communication Address**
Location	Select and search the location.
Current Address	Select to indicate if you want to mark entered address as current address type.
Preferred Address	Select to indicate if you want the selected address type as preferred address type. This field is non editable if the **No** option is selected in the **Current Address** field.
Address Since	Select the date from when you are connected with the given address.

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

Field	Description
Address Till	Select the date till when you were connected with the given address. This field appears if the **No** option is selected in the **Current Address** field.
Address	Specify the address to search for the already captured address. Based on the configuration, on entering a few letters, the system fetches the related address that is already captured. Based on the selection, the fields are fetched in the address section.
Address Line 1	Specify the building name. **Note**: The maximum length is 35 characters.
Address Line 2	Specify the street name. **Note**: The maximum length is 35 characters.
Address Line 3	Specify the city or town name. **Note**: The maximum length is 35 characters.
Country	Select and search the country code.
State / Country Sub Division	Specify the state or country sub division. This field appears based on the selected country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Zip +4	Specify the Zip code of the address. **Note**: This field is optional
Addition Info	In this section you can provide addition information.
Sub Department	Specify the sub department.
Department	Specify the department.
Building Number	Specify the building number.
Post Box	Specify the post box code.
District Name	Specify the district name.
Floor	Specify the floor number.
Room	Specify the room number.
Locality	Specify the locality.
Landmark	Specify the landmark.
Contact Name / Narrative	Specify the name of the contact person.
<Added record tile>	In this tile you can view the added address details. Below details appears in the tile: • <Current status> this flag appears only if Yes option is selected. • <Preferred ID status> this flag appears only if Yes option is selected. • Address Type • Address dates • Adress line 1,2,3 • Country • State Click the **Edit** to edit the added adress details. Click the **View** to view the added adress details. Click to delete the added address details.
Contact Details	In this section you can provide digital contact details.

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

Field	Description
Communication Mode	Select the communication mode from the drop-down list. The available options are: • **Mobile Phone** • **Email**
Country	Select the country along with international subscriber dialing code of the mobile phone from the drop-down list. The drop-down list option consist of countrycode, country name and subscriber dialing code. This field appears only if you select the **Mobile Phone** option as communication mode.
Mobile Number	Specify the mobile number.
Contact Sub Type	Select the contact type from the drop-down list.The available options are: • **Residence** • **Business** • **Mobile** • **Others** **Note**: The contact preferred flag, which was previously captured as a contact sub type.
Email Id	Specify the email ID. This field appears only if you select the **Email** option as communication mode.
Preferred	Select to indicate if the given record is the preferred one.
Action	You can edit or delete the added mobile details.
Identification Details	You can add, view and edit the identification details in this section. Click the **Add ID** button to add Identification details.
ID Type	Specify the ID type. The available options are: • **Military ID** • **Birth Certificate** • **SIN** • **Permanent Resident Card ()** • **SIN** • **Passport** • **SSN**
ID Status	Specify the status of the selected ID type. The available options are: • **Verification Pending** • **Applied For** • **Available** • **Notice Received**
Unique ID	Specify the unique identification code of the selected type. You can enter the unique ID only if the **ID Status** is **Available**.
Place Of Issue	Specify the place where the ID is issued to the user.
Issue Date	Specify the date from which the ID is valid.
Expiry Date	Specify the date till which the ID is valid.

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

Field	Description
Preferred	Select to indicate whether added ID details are preferred among all others. In case of multiple ID details, it is mandatory to mark any one of the ID details as Preferred.
Remark	Specify the remark. Click the **Save** button to save the entered ID details.
<Added record tile>	In this tile you can view the added ID details. Below details appears in the tile: • **ID Status** • <Preferred ID status> this flag appears only if Yes option is selected. • **ID Type** • **Unique ID** Click the **Edit** to edit the added ID details. Click the **View** to view the added ID details. Click  to delete the added ID details.
Supporting Document	This section displays the status of the supporting documents that customer provides to get onboard. You can view, • **Total Documents** – Counts of total documents • **Document Submitted** – Count of the document that are submitted • **Document Pending** – Count of the document that are pending In case of exiting party, already captured documents fetched in this section. User can add, edit or delete the documents. Click  to add the document. The Document popup appears. Below fields appears in the popup.
Document Name	Specify the name of the document.
Document Number	Specify the unique number of the selected document.
Document Issue Date	Specify the date from which the document is valid.
Document Expiry Date	Specify the date on which the document is expired.
Upload Documents	Drag and drop the document file or click the **Select or drop files here** link to browse and upload the document.
Uploaded Documents	The name along with extension of the uploaded document is displayed. You can view or delete document. Click **Save** to upload the document.
Tax Status	In this section you can update the tax declaration details.

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

Field	Description
TIN Type	Select the type of tax identification number. The available options are: • **Social Security Number** • **Employer Identification Number** • **Adoption Tax Identification Number** • **Individual Tax Identification Number**
TIN Status	Select the status of tax identification number from the drop-down list. The available options are: • **TIN Applied For** • **Missing TIN** • **In correct TIN** • **Certified** • **Tin Captured But Not Certified** **Note**: If the **Citizenship Status** is selected as **Resident Alien** or **Citizen**, the drop-down will appear. .The available options are: • **Certified** • **Certified - Due for Recertification** • **Uncertified - No W8-BEN Received** • **Uncertified - Recertification Past Due** **Note**: If the **Citizenship Status** is selected as **Non Resident Alien**, the drop-down will appear.
Tax Identification Number	Specify the tax identification number. **Note**: Specify the TIN as per the TIN type format.
Foreign Tax Identification Number	Specify the foreign tax identification number. **Note**: This field is optional.
Form Type	Specify the form type for tax declaration. If the **Non Resident Alien** option is selected from the **Citizenship Status** drop-down list then the **Form Type** is defaulted to **W8-BEN** and disable. If the **Citizen or Resident Alien** option is selected from the **Citizenship Status** drop-down list then the **Form Type** is defaulted to **W9** and disable.
Valid From	Specify the date from which the form is valid.
Certification Date	Specify the tax certification date.
Tax Country Code	Dsipalys the country code for tax. This field is mandatory, if **Citizenship Status** is **Non-Resident Alien**. This field is optional, if **Citizenship Status**is **Non-Resident Alien**.
Tax Province Code	Search the tax province code. **Note**:This field is optional. This field displays the respective states drop-down list, if the applicant selects the **Tax Country Code**.

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

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

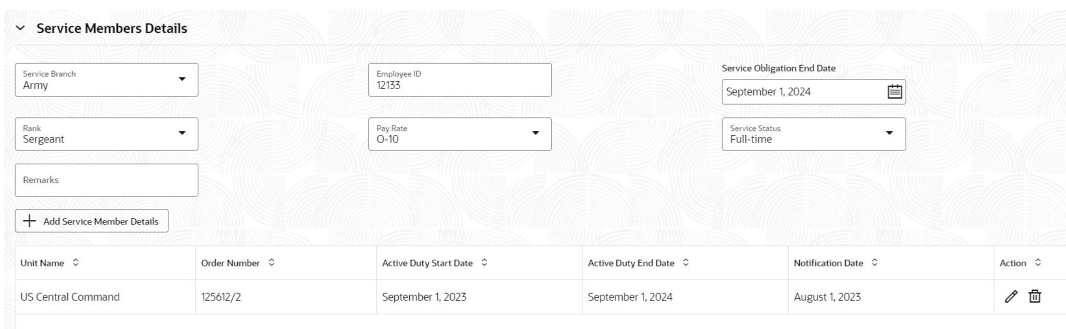
Table 2-1 (Cont.) Applicant- Individual – Field Description

Field	Description
Industry Type	Select the Industry Type from the drop-down list. The available options are: • **IT** • **Bank** • **Services** • **Manufacturing** • **Legal** • **Medical** • **Engineering** • **School/College** • **Others**
Organization Category	Select the organization type from the drop-down list. The available options are: • **Government** • **NGO** • **Private Limited**
Demographics	Select the demographics from the drop-down list. The available options are: • **Global** • **Domestic**
Current Employer	Select whether the applicant works currently in this role. The available options are: • **Yes** • **No**
Working Since	Select the employment start date.
Working Till	Select the employment last date.
Employee ID	Specify the employee ID.
Grade	Specify the grade.
Designation	Specify the designation.
Self Employed	Below field appears if the **Self Employed** option is selected from the **Employment Type** list. In this section user can capture self-employment or professional details of customer. Below fields appears if self-employment or professional details are already captured. • **Professional Name** • **Professional Description** • **Professional Email ID** • **Company /Firm Name** • **Registration Number of Company** • **Start Date** • **End Date** User can edit, view or delete already added details.
Professional Name	Specify the professional name.
Professional Description	Displays the professional description.
Professional Email ID	Specify the professional email ID.
Company /Firm Name	Specify the company or firm name.

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

Field	Description
Registration Numberof Company	Specify the registration number.
Start Date	Specify or select the start date of company.
End Date	Specify or select the end date of company.
<Added record tile>	In this tile you can view the added employment details. Below details appears in the tile: • **Employement Type** • <Current Employer> this flag appears only if Yes option is selected. • **Employer Name** • **Working Dates** Click the **Edit** to edit the added ID details. Click the **View** to view the added ID details. Click to delete the added ID details.

Figure 2-2 Service Member Details



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

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

Table 2-2 Service Member Details

Fields	Description
Service Member Details	In this section you can capture the service member details, if the customer is service member.
Employee ID	Specify the employee identification code. **Note**: This field is optional.
Remarks	Specify the remarks.

Table 2-2 (Cont.) Service Member Details

Fields	Description
Service Branch	Specify the service branch of the customer. The available options are: • **Army** • **Marine Corps** • **Navy** • **Air Force** **Note**: This field is mandatory.
Rank	Specify the rank from the drop-down list. **Note**: This field is mandatory.
Pay Rate	Specify the pay rate from the drop-down list.
Service Status	Specify the service status from the drop-down list.
Service Obligation End date	Specify the end date of service obligation.
Cover Under Armed Forces Benefits	Specify to indicate whether the customer is covered under the armed forces benefits.
Unit Name	Specify the unit name of the customer.
Order Number	Specify the order number of the service in which the customer is enrolled.
Active Duty Start Date	Specify the date on which service is active.
Active Duty End Date	Specify the date on which the service is ending.
Notification Date	Specify the date on which the customer notified bank about the enrollment in service. This date cannot be future dated.
Actions	Select the action to preform on the added record. The available actions are: • **Edit**: Click to edit the added record. • **Delete**: Click to delete the added record.

Advanced Search

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

You can perform search on below party types:

For Individual

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

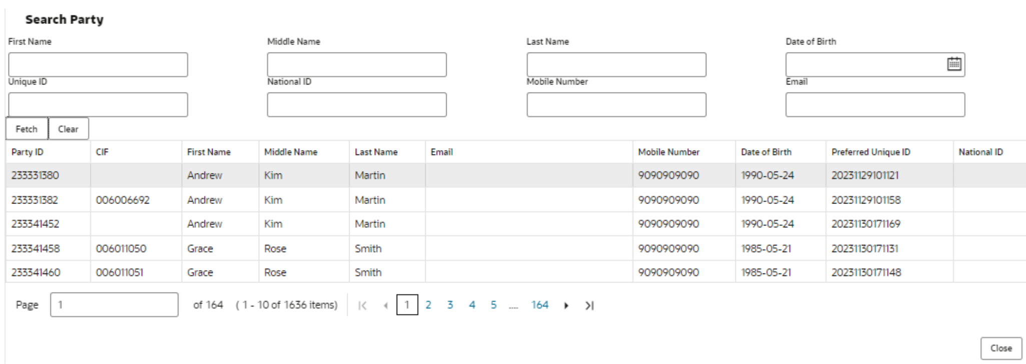
For Non- Individual

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

To search for a party using the advanced search:

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

Figure 2-3 Advanced Search - Individual



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

   Enter the search criteria 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
Document Name	Select the document name from the drop-down list. The available options are: • **Driving License** • **Passport**
Country of Issue	This field is defaulted for the document name is selected. **Note** : This field is editable.

Table 2-3 (Cont.) Applicants - Upload Document – Field Description

Field	Description
Upload Document	Drag and drop the document or click on **Select or drop files here** to browse and upload the document from the local system. **Note** : 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
First Name	The information in this field is automatically populated with the extracted data. User can modify the first name of the applicant if required.
Middle Name	The information in this field is automatically populated with the extracted data. User can modify the middle name of the applicant if required.
Last Name	The information in this field is automatically populated with the extracted data. User can modify the last name of the applicant if required.
Date of Birth	The information in this field is automatically populated with the extracted data. User can modify the date of birth of the applicant if required.
Gender	The information in this field is automatically populated with the extracted data. User can modify the gender of the applicant if required.
Unique Id Type	Displays the unique ID type of the applicant based on the document uploaded.
Unique Id No	The information in this field is automatically populated with the extracted data. User can modify the Unique ID number of the applicant if required.
Unique Id Expiry	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.
Birth Country	The information in this field is automatically populated with the extracted data. User can modify the birth country of the applicant, if required.
Nationality	The information in this field is automatically populated with the extracted data.. Modify the nationality of the applicant. This field appears only if the **Document Name** is selected as **Passport**.
Address Type	Select the address type for the applicant from the drop-down list. • **Residential Address** • **Communication Address**
Location	Select and search the location.
Current Address	Select to indicate if you want to mark entered address as current address type.

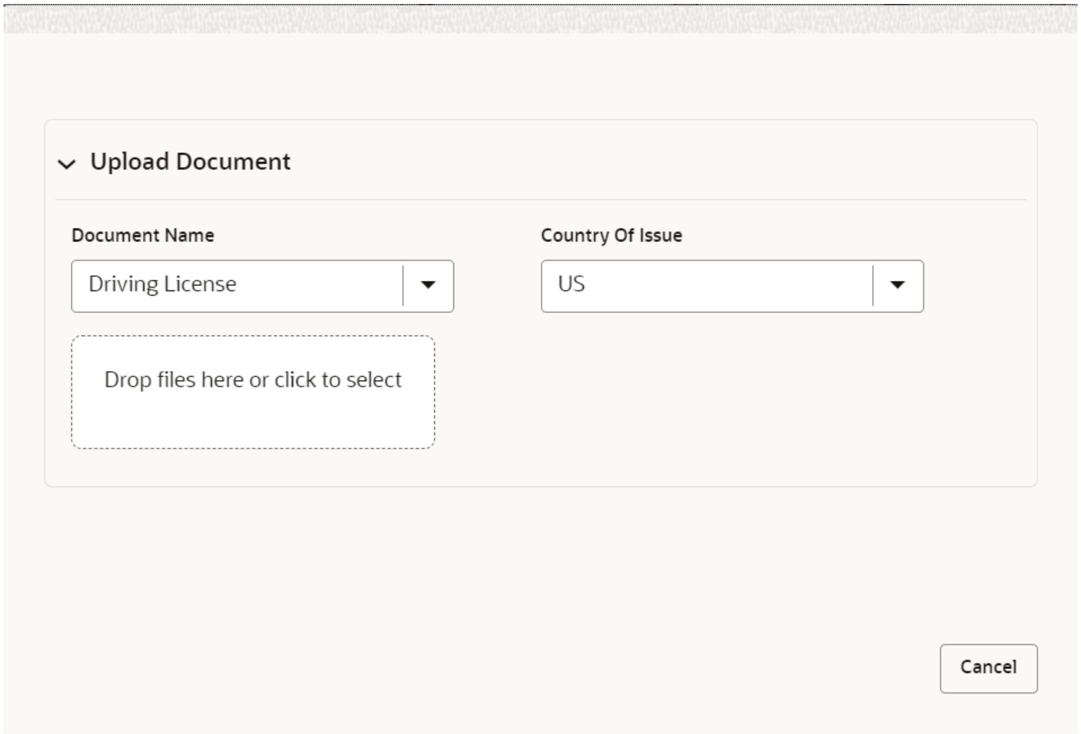
Table 2-4 (Cont.) Verify Information – Field Description

Field	Description
Preferred Address	Select to indicate if you want the selected address type as preferred address type.
Address From	Select the date from when you are connected with the given address.
Address To	Select the date till when you were connected with the given address.
Address	Specify the address to search for the already captured address. 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.
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
Country	Select and search the country code.
State / Country Sub Division	Specify the state or country sub division. This field appears based on the selected country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Issue Date	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 **Document Name** is selected as **Driving License**.
Update Address	Select the option whether the address has to be updated with the extracted data. The available options are: • **Yes** • **No**

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.

2.2 Account Details

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

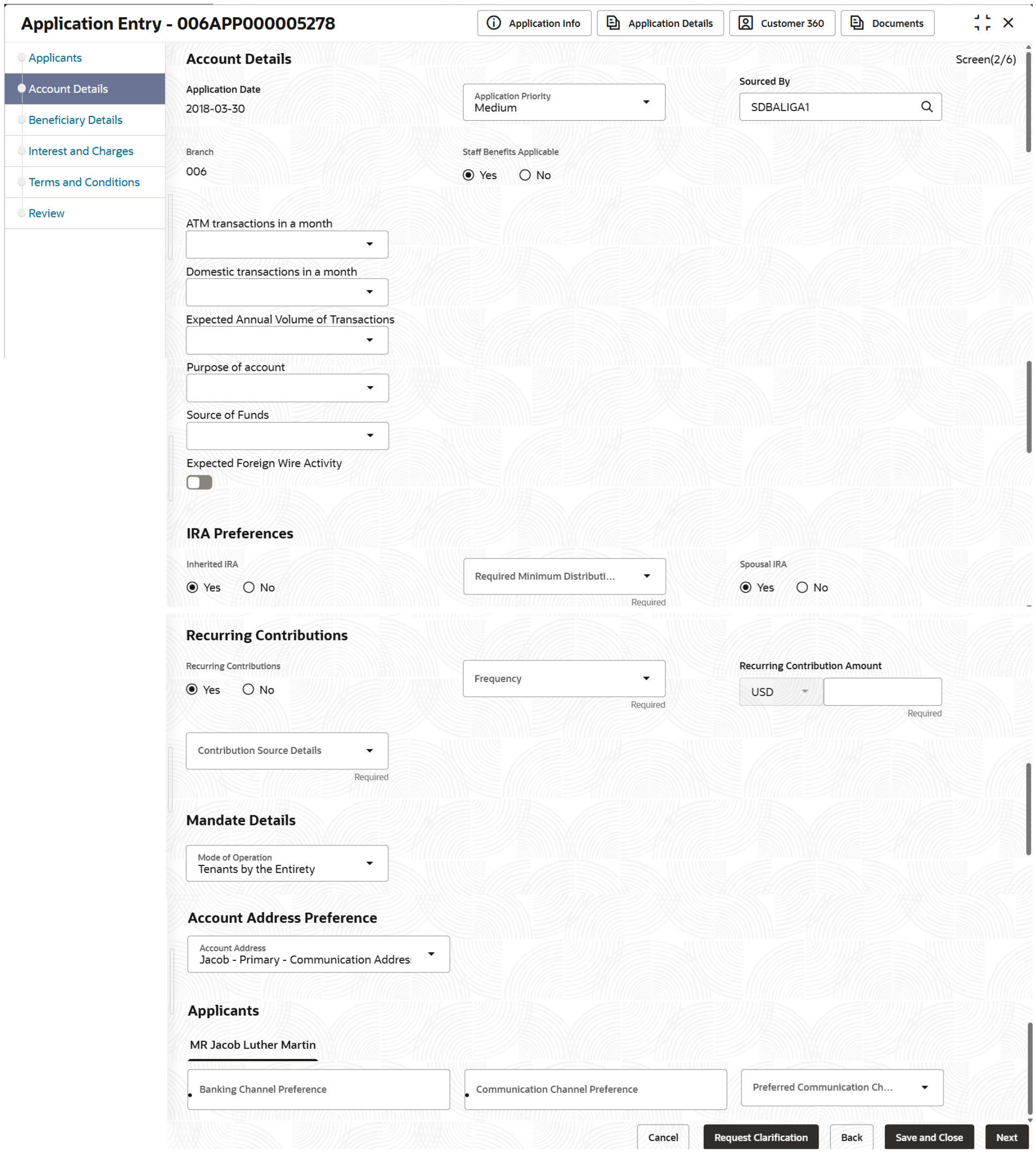
The Account Details section presents the account information. This information is automatically filled in if the user provided it during the application process. Users have the option to modify these details within this section.

To add account details:

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

   The **Account Details** screen displays.

Figure 2-5 Account Details



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

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

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

Table 2-5 Account Details - Field Description

Field	Description
Application Date	Displays the date on which the application was initiated.

Table 2-5 (Cont.) Account Details - Field Description

Field	Description
Application Priority	Specify the priority level of this account opening application. The available options are: • **Low** • **Medium** • **High** Based on the selected option the applications appears in list of the logged in user
Sourced By	Specify or select the user ID who initiate this account opening application.
Branch	Specify the branch code of this account opening opening application.
Staff Benefits Applicable	Select to indicate whether staff benefits are applicable. The available options are: • **Yes** : Select this option to avail the staff benefits. • **No** : Select this option for not making use of any staff benefits. This field appears if the **Yes** option is select from the **Staff** field in the **Applicant** data segment. The **Yes** option is by default selected in this field.
Domestic Transaction in Month	Specify the number of domestic transaction you perform in a month. The available options are: • >10 • 5-10 • 0-5 These options appears are based on the questionnaire configuration.
ATM Transactions in a Month	Specify the number of ATM transactions you perform in a month. The available options are: • 0-10 • 10-20 • >20 These options appears are based on the questionnaire configuration.
Expected Foreign Wire Activity	Specify whether you expect the foreign wire activity. These options appears are based on the questionnaire configuration.
Purpose of Account	Specify the purpose of account opening. The available options are: • **Salary** • **Savings** • **Investments** These options appears are based on the questionnaire configuration.
Expected Annual Volume of Transactions	Specify the expected annual volume of transactions. The available options are: • **>5000** • **>2000** • **>500** These options appears are based on the questionnaire configuration.

Table 2-5 (Cont.) Account Details - Field Description

Field	Description
Source of Funds	Specify the source of funds. The available options are: • **Rent** • **Income** • **Alimony** • **Pension** • **Investments** These options appears are based on the questionnaire configuration.
IRA Preferences	This section displays the IRA preferences.
Inherited IPA	Select the inherited IPA.The available options are: • **Yes** • **No**
Required Minimum Contributions	Selecte the required minimum contributions from the drop-down list. **Note**: This field displays, if **Inherited IPA** is yes.
Spousal IRA	Select the spousal IRA from the available options. • **Yes** • **No**
Recurring Contributions	Select the recurring contributions from the available options. • **Yes** • **No**
Frequency	Select the frequency of recurring contributions from the drop-down list. The available options are: • **Weekly** • **Monthly** • **Quarterly** • **Half yearly** • **Annualy** **Note**: This field displays, if **Recurring Contribution** is selected as **Yes**.
Recurring Contribution Amount	Specify the recurring contribution amount.
Contribution Source Details	Select the contribution source details from the drop-down list. • **ACH** • **Internal Account Transfer**
Mandate Details	In this section the user can capture the mode of operation for the account.
Mode of Operations	Select the appropriate option from the mode of operations list. The options in this list appears based on **Business Product Preferences** screen.
Account Preference	In this section the user can set an account preferences.
Account Statement	Select to indicate whether user needs account statement.

Table 2-5 (Cont.) Account Details - Field Description

Field	Description
Account Address Preference	Select the address which is indicated as account address. All captured addresses in the **Applicant** data segment appears for selection. The address in the drop down list appears in below format, First Name-Applicant Role-Address Type - Address (Complete address sepearted by ,) After the account address is selected: • When an address is removed from the **Applicant** data segment, the system will also eliminate the selection of that address within this segment. Consequently, the user must choose a different address to serve as the account address. • When the chosen address is modified in the **Applicant** data section, the updated address will be automatically displayed in that segment.
Banking Channel Preferences	Select the preferences for the banking channel. The channel options appears based on the Business Product Configuration.
Communication Channel Preferences	Select the preference of the communication channel. The channel options appears based on the Business Product Configuration. The available options are: • **EMAIL** • **POST** • **SMS**
Preferred Communication Channel	Select the preferred communication channel. The options in this drop down appears based on the selected options in the **Commumncation Channel Preferences** 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.

2.3 Beneficiary Details

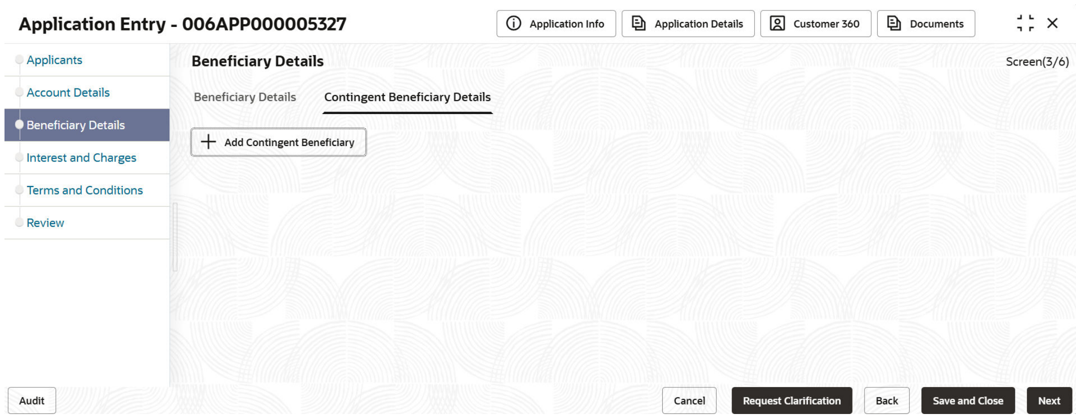
This topic provides the systematic instructions to capture the details of the beneficiary for the account.

The Beneficiary Details section is optional. When necessary, it enables the inclusion of multiple beneficiaries associated with the account. If a beneficiary is a minor, it is essential to provide the guardian's information
To add beneficiary details:

1. To continue to the **Next** data segment, click Next after successfully capturing the current data segment

   The Beneficiary Details screen displays.

Figure 2-6 Beneficiary Details



2. Specify the fields on Beneficiary Details screen.

Table 2-6 Beneficiary Details

Field	Description
Beneficiary Details	This section displays the beneficiary details.
Add Beneficiary Details	Click add to add the beneficiary details.
Title	Select the title of the applicant.
First Name	Specify the first name of the applicant.
Middle Name	Specify the middle name of the applicant.
Last Name	Specify the last name of the applicant.
Suffix	Specify the suffix for the applicant.
Birth Date	Select the date of birth of the applicant.
Minor	Select if the applicant is minor.
Relationship	Select the relationship from the drop-down list. The available options are: • **Spouse** • **Mother** • **Son** • **Daughter** • **Guardian**
Percentage	Specify the percentage value from 1 to 100.
TIN Type	Select the TIN type from the drop-down list. The available options are: • **Social Security Number** • **Employer Identification Number** • **Adoption Identification Number** • **Individual Tax Identification Number**
Beneficiary Address Details	This section displays the beneficiary address details.
Address Type	Select the address type for the applicant from the drop-down list. • **Residential Address** • **Communication Address**
Address Line 1	Specify the building name. **Note**: The maximum length is 35 characters.

Table 2-6 (Cont.) Beneficiary Details

Field	Description
Address Line 2	Specify the building name. **Note**: The maximum length is 35 characters.
Address Line 3	Specify the building name. **Note**: The maximum length is 35 characters.
Country	Select and search the country code.
Zip Code/Post Code	Specify the zip or post code of the address.
Beneficiary Contact Details	This section displays the beneficiary contact details.
Add Contact	Click to add the contact details of the applicant.
Communication Mode	Select the communication mode from the drop-down list. The available options are: • **Mobile Phone** • **Email**
Contact Sub Type	Select the contact type from the drop-down list. The available options are: • **Residence** • **Business** • **Mobile** • **Others**
Action Tabs	The available actions are: • **Delete**: Click to delete the added record. • **Save**: Click save to save the added record.
Guardian Details	This topic displays the guardian details
Relationship	Select the relationship of the applicant from the drop-down list.
Title	Select the title of the applicant from the drop-down list.
First Name	Specify the first name of the applicant.
Middle Name	Specify the middle name of the applicant.
Last Name	Specify the last name of the applicant.
Suffix	Specify the suffix for the applicant.
Birth Date	Select the birth date of the applicant.
Guardian Address Details	This topic displays the address details of the guardian.
Address Type	Select the address type for the applicant from the drop-down list. • **Residential Address** • **Communication Address**
Andres Line 1	Specify the building name. **Note**: The maximum length is 35 characters.
Address Line 2	Specify the building name. **Note**: The maximum length is 35 characters.
Address Line 3	Specify the building name. **Note**: The maximum length is 35 characters.
Country	Select the country from the drop-down list.
Zip code	Specify the zip code or post code of the address.
Guardian Contact Details	This topic displays the contact details of the guardian.
Add Contact	Click add to add the contact of the guardian.

Table 2-6 (Cont.) Beneficiary Details

Field	Description
Communication Mode	Select the communication mode from the drop-down list. The available options are: • **Mobile Phone** • **Email**
Contact Sub Type	Select the contact type from the drop-down list. The available options are: • **Residence** • **Business** • **Mobile** • **Others**
Contingent Beneficiary Details	This topic displays the details of contingent beneficiary.
Title	Select the title of the applicant.
First Name	Specify the first name of the applicant
Middle Name	Specify the middle name of the applicant
Last Name	Specify the last name of the applicant
Suffix	Specify the suffix for the applicant.
Birth Date	Select the birth date of the applicant.
Relationship	Select the relationship from the drop-down list. The available options are: • **Spouse** • **Mother** • **Son** • **Daughter** • **Guardian**
Percentage	Specify the percentage value from 1 to 100.
TIN Type	Select the TIN type from the drop-down list. The available options are: • **Social Security Number** • **Employer Identification Number** • **Adoption Identification Number** • **Individual Tax Identification Number**
Tax Identification Number	Specify the tax identification number.
Contingent Beneficiary Address Details	This topic displays the address details of contingent beneficiary.
Address Type	Select the address type for the applicant from the drop-down list. • **Residential Address** • **Communication Address**
Address Line 1	Specify the building name. **Note**: The maximum length is 35 characters.
Address Line 2	Specify the building name. **Note**: The maximum length is 35 characters.
Address Line 3	Specify the building name. **Note**: The maximum length is 35 characters.
Country	Select the country from the drop-down list.
State	Select the state from the drop-down list.
Zip Code/Post Code	Specify the zip code or post code of the address.

Table 2-6 (Cont.) Beneficiary Details

Field	Description
Contingent Beneficiary Contact Details	This topic displays the contact details of contingent beneficiary.
Add Contact	Click add to add the contact of the guardian.
Communication Mode	Select the communication mode from the drop-down list. The available options are: • **Mobile Phone** • **Email**
Contact Sub type	Select the contact type from the drop-down list. The available options are: • **Residence** • **Business** • **Mobile** • **Others**

3. Click **Next** 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 prompting the user to take corrective action.The user cannot advance to the next data segment until all mandatory data has been entered.

2.4 Interest and Charges

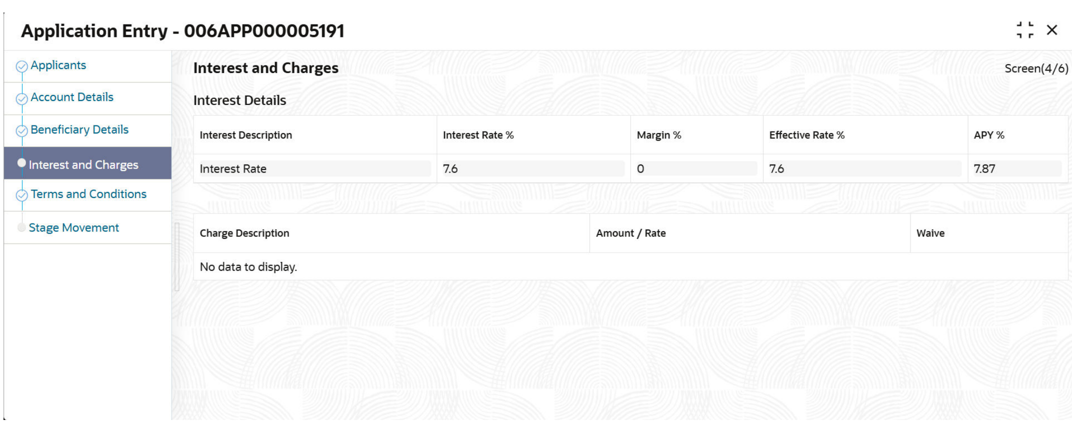
This topic provides the systematic instructions to view the interest applicable for the account.

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

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

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

   Figure 2-7 Interest and Charges

2. Specify the details in the relevant data fields.

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

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

Table 2-7 Interest Details - Field Description

Field	Description
Interest and Charges	This section displays the interest and charges details.
Interest Details	Displays the interest details.
Interest Rate%	Displays the interest rate in percentage.
Margin (%)	Select the margin in percentage.
Final Rate	Displays the final rate calculated based on the **Interest Rate** and the **Margin** specified.
APY (in %)	Displays the annual percentage yield value in percentage. Below is the formula to calculate the APY, **Annual Percentage Yield = (1 + Interest Rate ÷ The number of Compounding in a year) ^ (Number of compounding in a year) – 1** **This is applicable for the Credit Interest**
Charge Description	Displays the charge description.
Amount/Rate	Displays the charge amount.
Waive	Select the toggle to enable the waiving charges.

3. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message prompting the user to take corrective action.The user cannot advance to the next data segment until all mandatory data has been entered.

2.5 Terms and Conditions

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

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

This data segment comprises of below sections:

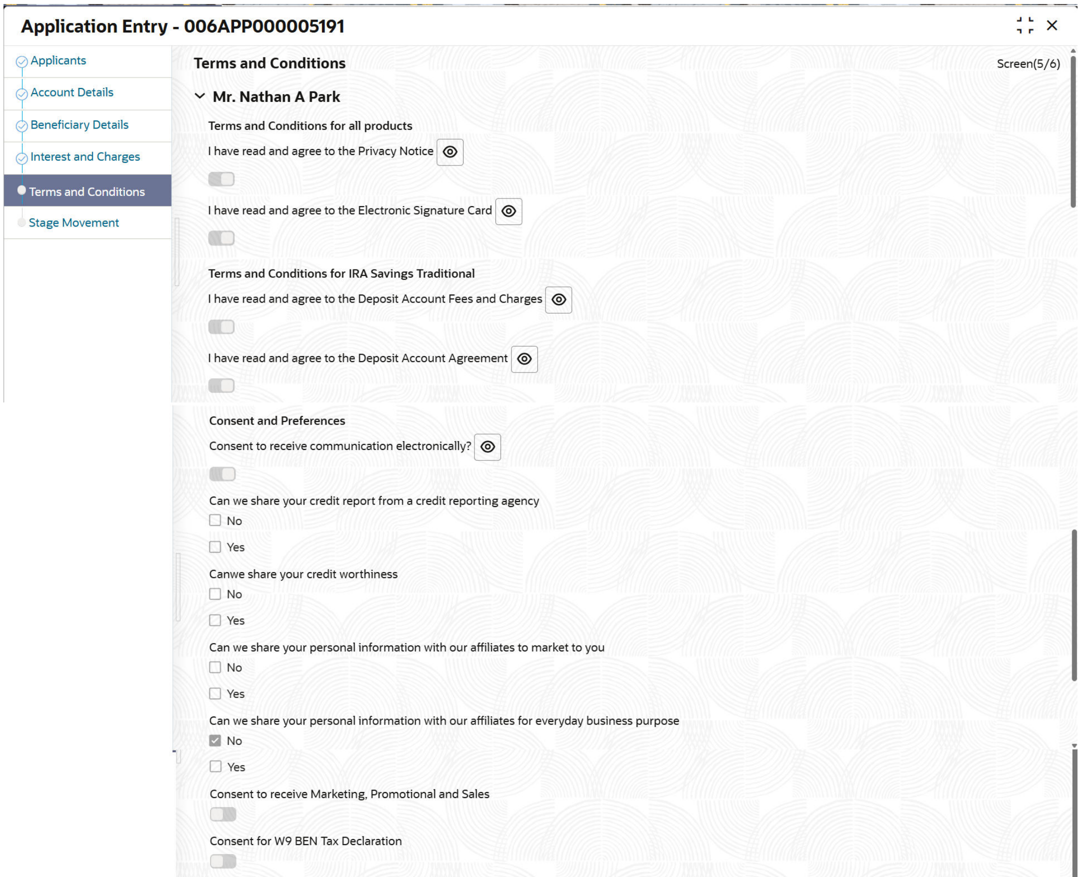
- **Term and Conditions for all products** - In this section the term and conditions which are applicable for all the products appears in the questionnaire format.
- **Term and Conditions for <Selected Product> -** In this section the term and conditions which are applicable for all the selected product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

To capture terms and conditions:

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

   The **Term and Conditions** screen appears

Figure 2-8 Terms and Conditions



2. Click  to view the term and conditions.
3. Select the toggle button to accept the term and conditions.
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.

2.6 Summary

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

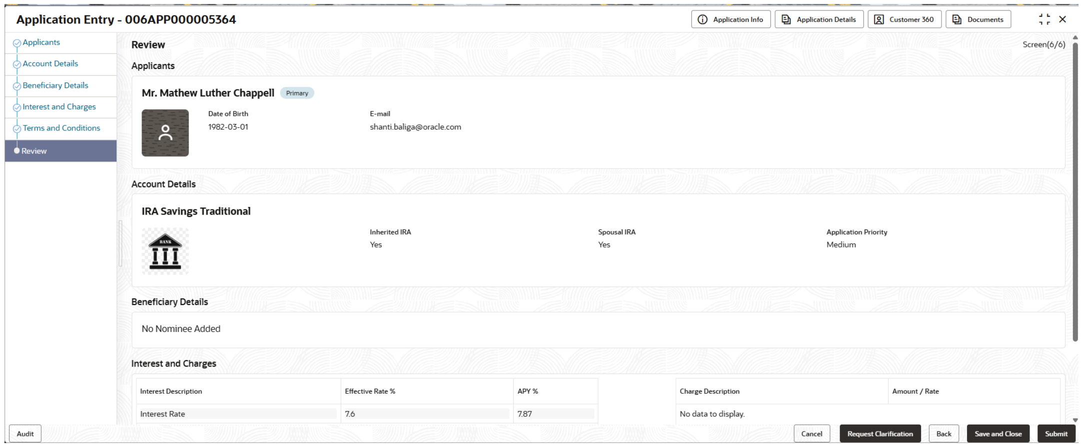
The Summary displays the tiles for all the data segments in the Application Entry stage. The tiles display the important details captured in the specified data segment.

To view the summary of all data segment

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

   The **Summary** screen displays.

Figure 2-9 Summary



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

Table 2-8 Summary - Application Entry – Field Description

Data Segment	Description
Applicants	Displays the applicants details
Account Details	Displays the account details.
Beneficiary Details	Displays the Beneficiary details
Interest and Charges Details	Displays the interest and charges details.
Term and Conditions	Displays the term and conditions.

2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage are verified. The **Overrides** screen is displayed.
3. In the **Override** screen, the message appears in case there is any override. Overrides serve as alerts triggered during business validation processes. To continue, the user must accept these overrides. Alternatively, the user has the option to return and amend the data to prevent the occurrence of overrides. If an override is present, click on **Accept Overrides & Proceed** to move forward.

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

   OR

   Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the process reference numbers [Saving Account] to the Application Enrichment stage.

Note:

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.

3 Application Documents

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

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

To generate and disptach the outbond documents:

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

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

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

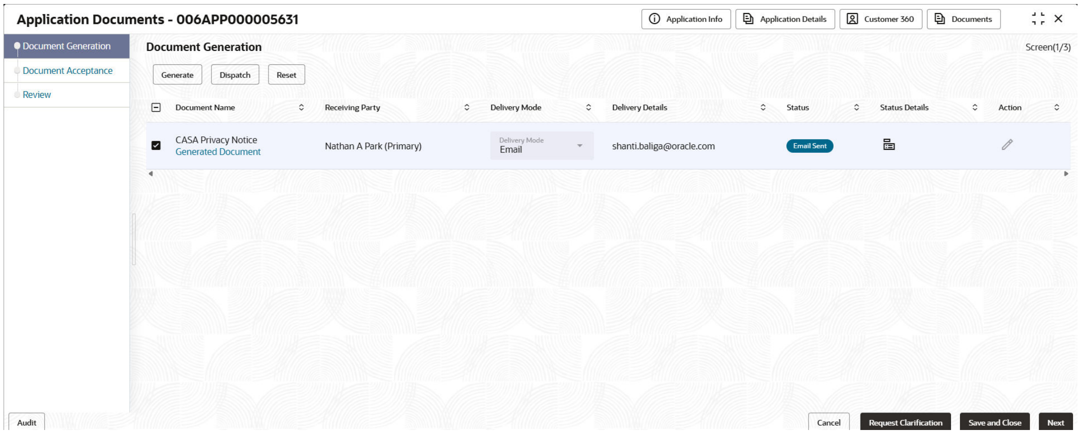
3.1 Document Generation

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 3-1 Document Generation



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

   You can perform below actions on the seletced document:

   - **Generate**: 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 3-1 Document Generation – Field Description

Field	Description
Document Name	Displays the name of document. Click the link to fetch the document from the stored service and view the PDF output of the document. This link appears only if the document is generated.
Receiving Party	Displays the name of the applicant along with the role. The document is generated and dispatched to the applicants mentioned in this column. The name appears as captured in the Applicant data segment.
Delivery Mode	Displays the default mode of delivery of the documents. This default mode of delivery is defined in the Advice Maintenance screen. The available options are: • **Email** • **Post** • **Print** • **e-Sign Remote** • **e-Sign In-Person**

Table 3-1 (Cont.) Document Generation – Field Description

Field	Description
Delivery Details	Displays the delivery details of the generated documents based on the default delivery mode. • If the delivery mode is **Email** or **e-Sign Remote** then the preferred email address of every recipient is displayed. • If the delivery mode is **Post** then the preferred address of every recipient is displayed. • If the delivery mode is **e-Sign In-Person** then the link is shared with every recipients and in this case the status appears as **Pending For Link Generation**. Once the dispatch event is executed successfully, the status appears as **Link Generated**. • If the delivery mode is **Print** then the **Not Applicable** text appears.
Status	Displays the status of the documents based on the actions performed on clicking Generate or Dispatch button. Once the dispatch process is initiated for the generated documents, the status appears based on the selected default mode of delivery. • If the mode of delivery is **Email** then on the successful trigger the status appears as **Email Sent**. • If the mode of delivery is **E-Sign Remote** or **E-Sign In-Person** then on the successful trigger the status appears as **E-Signing Initiated**. • If the mode of delivery is **Post** then on the successful trigger the status appears as **Dispatched**. • If the mode of delivery is **Print** then on the successful trigger the status appears as **Ready for Print**. • In case the dispatch process fails due to technical error then the status appears as **Failed**.
Status Details	Displays the status details of the document. Click the icon to view the generation and dispatched details of document along with the date and time.
Action	Select the appropriate icon to perform respective action. • Click to edit the delivery mode. • Click to save the edited delivery mode. This icon appears once you are edit mode.

3. 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.

3.2 Document Acceptance

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

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

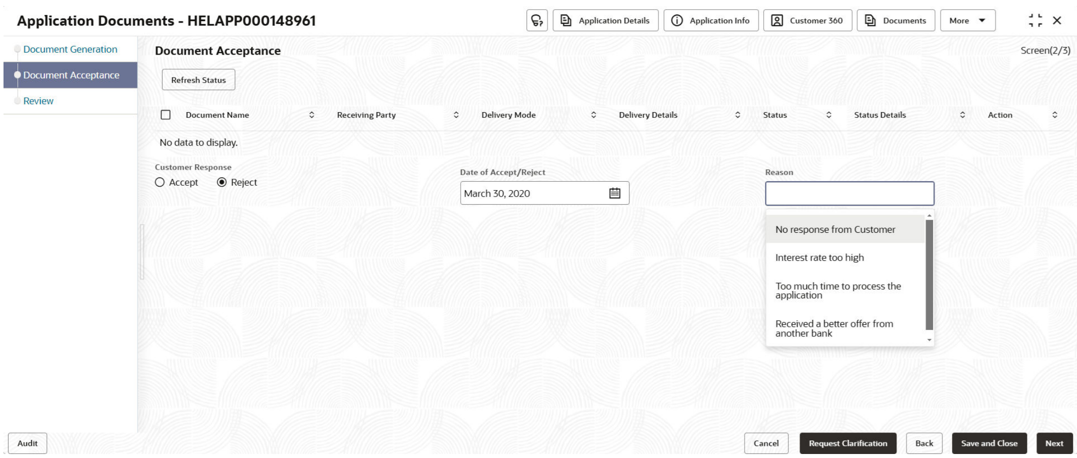
If the document is marked as No in the Acceptance field in the Advice Maintenance screen then the e-sign acceptance process in not required for that document and hence it will not appear in this data segment.

To accept the document:

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

   The **Document Acceptance** screen appears.

Figure 3-2 Document Acceptance



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

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

Table 3-2 Document Acceptance – Field Description

Field	Description
Refresh Status	Click **Refresh Status** button to refresh the status of the documents.
Document Name	Displays the name of document. Click the link to fetch the document from the stored service and view the PDF output of the document. • **Generated Document**: This link appears only if the document is generated atleast onces. • **Accepted Document**: This link appears only if the E-Signed document is uploaded.
Receiving Party	Displays the name of the applicant along with the role. The document is generated and dispatched to the applicants mentioned in this column. The name appears as captured in the Applicant data segment.
Delivery Mode	Displays the default mode of delivery of the documents. This default mode of delivery is defined in the Advice Maintenance screen.The available options are: • Email • Post • Print • e-Sign Remote • e-Sign In-Person

Table 3-2 (Cont.) Document Acceptance – Field Description

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

3.3 Summary

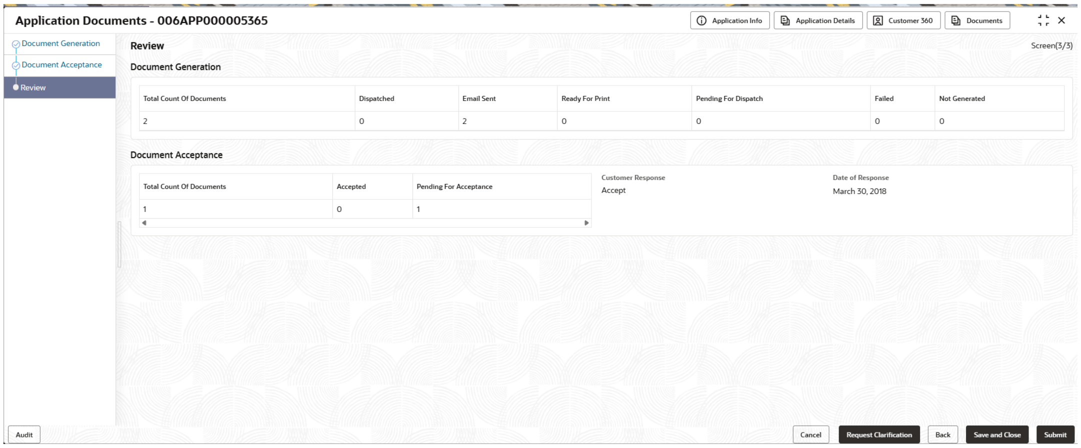
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

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

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

Figure 3-3 Summary-Application Documents



The user will have the option to review all the details captured under the given data segment. For more information on fields, refer to the field description table.

Table 3-3 Summary - Application Documents – Field Description

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

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

   OR

   Click **Go to Free Task**.

4

Debit Assessment

The topic describes the debit assessment process.

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

This stage appears in following conditions:

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

To open Debit Assessment task:

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

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

- Bureau Information
  This topic describes the bureau information details.
- Summary
  This topic describes summary of all the data segment.

4.1 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 4-1 Bureau Information

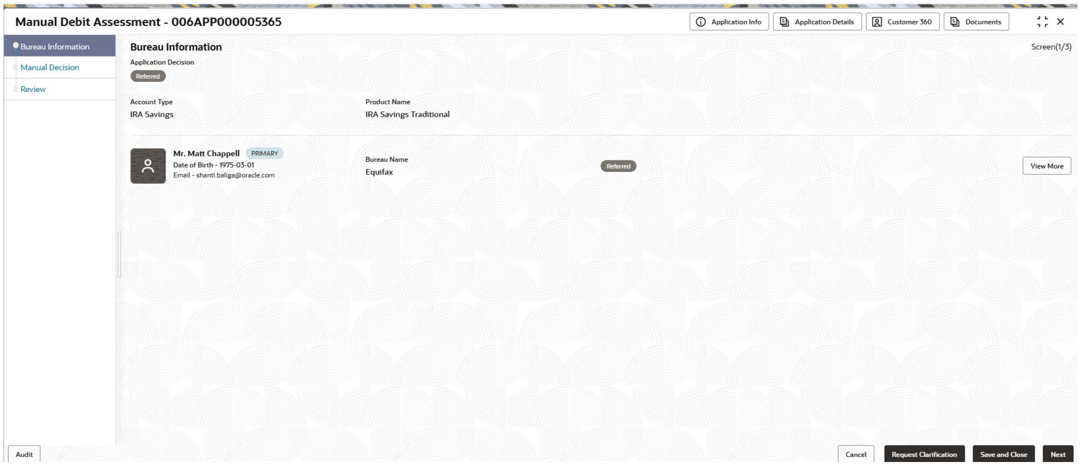


Table 4-1 Bureau Information

Field Name	Description
Application Decision	Displays the application decision status. The debit assessment status appears as **Referred**.
Account Type	Displays the account type.
Product Name	Displays the product name of the account.
Applicants tile	In this section below fields appear with the captured information in the **Application Entry** stage: • <Name of applicant> • <Role> • Date of Birth <yyyy/mm/dd> • Mobile Number, Email ID and Phone Number as Contact details • Bureau Name • Decision as Approved, Referred or Declined • Reason for the decision
View More	Click this button to view more details. View More window appears. Below fields appears in the View More window: • **Report ID** • **Report Date** • **Model Name** • **Score** • **Result** • **Reasons**

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.

4.2 Summary

This topic describes summary of all the data segment.

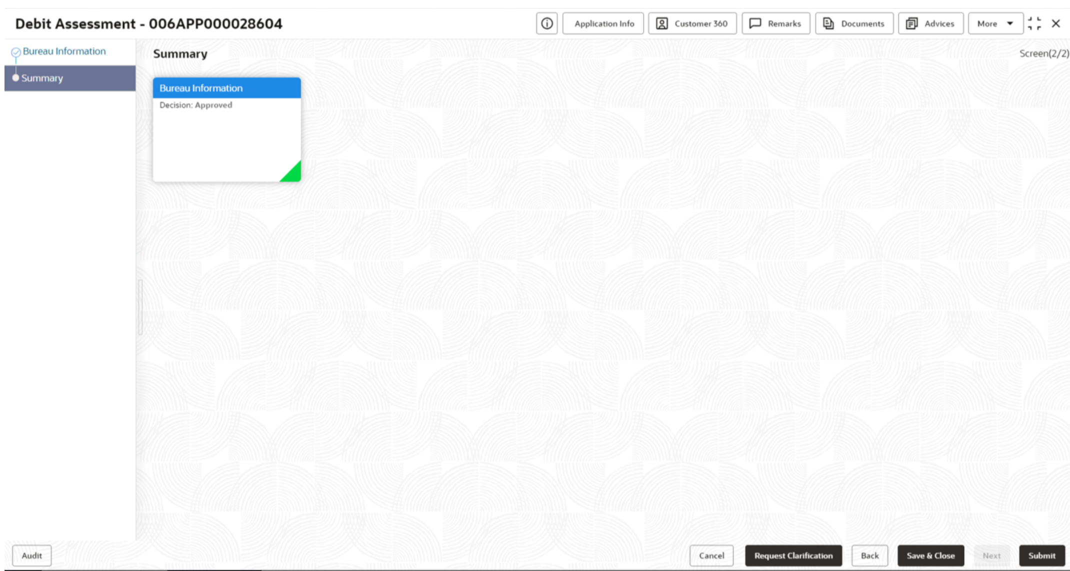
The Summary displays the tiles for all the data segments in the Debit Assessment stage. The tiles display the important details captured in the specified data segment.

To view the summary and submit the task:

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

   The **Summary** screen is displayed

   Figure 4-2 Summary

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

   Table 4-2 Abbreviation

Data Segment	Description
Bureau Information	Displays the bureau information details.

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

5 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.

5.1 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 5-1 Bureau Information

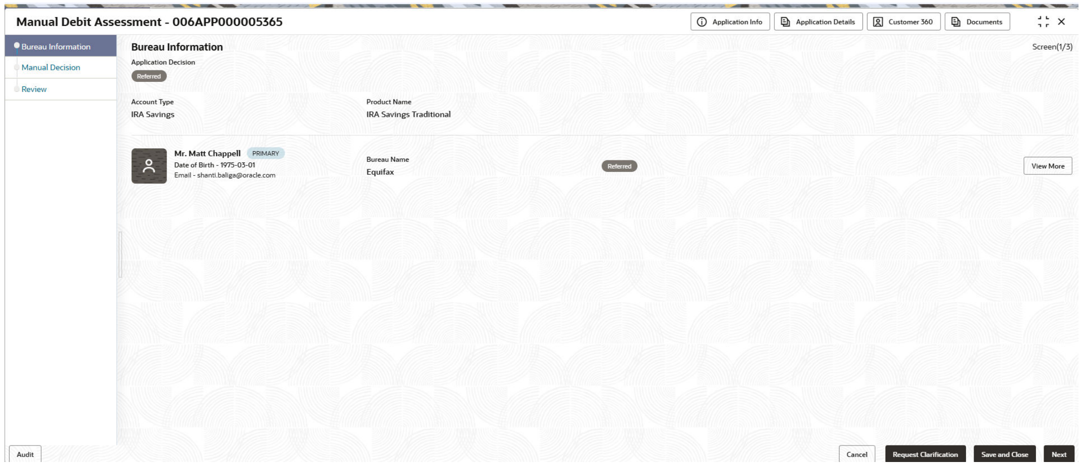


Table 5-1 Bureau Information

Field Name	Description
Application Decision	Displays the application decision status. The debit assessment status appears as **Referred**.
Account Type	Displays the account type.
Product Name	Displays the product name of the account.
Applicants tile	In this section below fields appear with the captured information in the **Application Entry** stage: • <Name of applicant> • <Role> • Date of Birth <yyyy/mm/dd> • Mobile Number, Email ID and Phone Number as Contact details • Bureau Name • Decision as Approved, Referred or Declined • Reason for the decision
View More	Click this button to view more details. View More window appears. Below fields appears in the View More window: • **Report ID** • **Report Date** • **Model Name** • **Score** • **Result** • **Reasons**

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.

5.2 Manual Decision

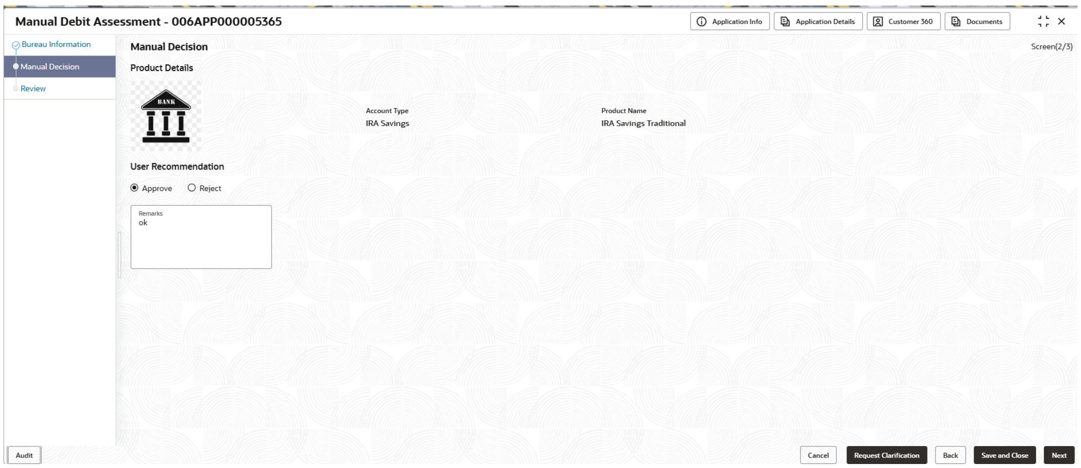
The topic describes the manual decision process.

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 5-2 Manual Decision

2. Select appropriate option to proceed for manual decision.

   Table 5-2 Manual Decision

Field Name	Description
Product Details	In this section displays the product details.
Image	Displays the account type.
Account Type	Displays the type of account.
Product Name	Displays the product name.
User Recommendation	Select the recommended option to change the debit decision manually. The available options are: • **Approve** • **Reject**
Reject Reason	Select the reason for rejection the application.
Remark	Specify the remarks for manual debit decision.

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.

5.3 Summary

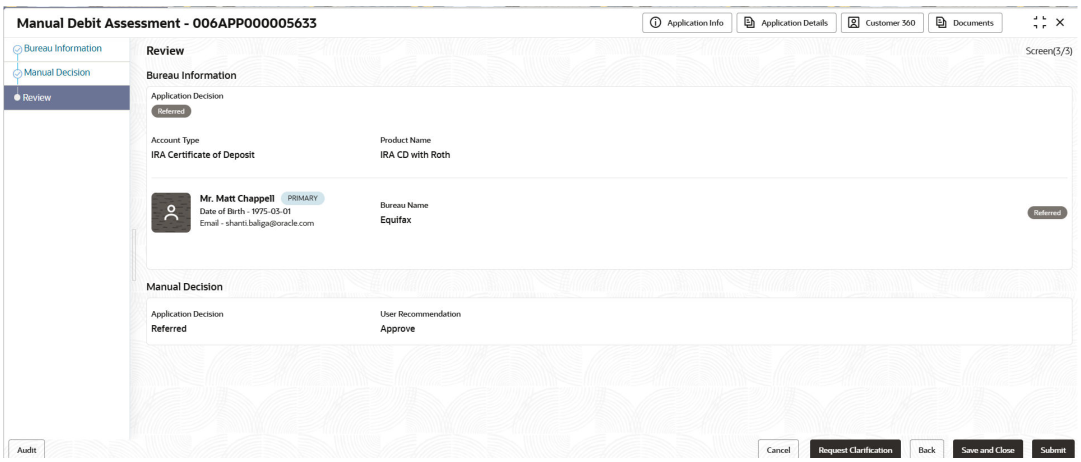
This topic describes summary of all the data segment.

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 5-3 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 5-3 Summary

Data Segment	Description
Bureau Information	Displays the bureau information details.
Manual Decision	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.

6
Account Approval Stage

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

To approve an account opening:

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

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

- **Applicants** – For detailed information, refer the Customer Information data segment in the Application Entry stage.
- **Account Details** - For detailed information, refer the Account Details data segment in the Application Entry stage.
- **Beneficiary Details**:For detailed information, refer the Beneficiary Details data segment in the Application Entry stage.
- **Interest and Charges Details**: For details information, refer the Interest 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.
- **Manual Decison**:
- **Initial Funding Details:** For details information, refer the Initial Funding Details data segment in the Account Funding stage.

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

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

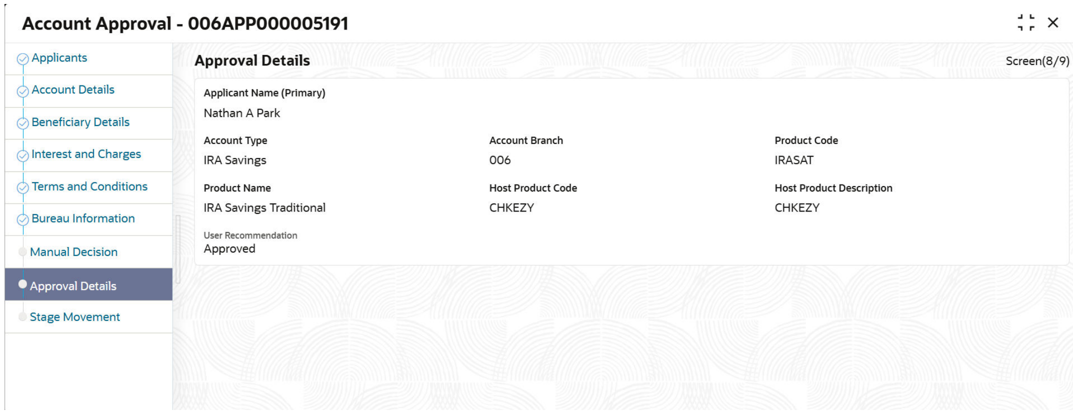
6.1 Approval Details

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

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

   The **Approval Details** screen displays.

Figure 6-1 Approval Details



2. Specify the details in the relevant data fields.

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

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

Table 6-1 Approval Details - Field Description

Field	Description
Applicant Name	Displays the applicant name. **Note**: Displays the applicant name and role of the applicant **Primary**,**Joint**,**Guardian**etc.
Account Type	Displays the account type.
Account Branch	Displays the account branch.
Product Code	Displays the product code.
Product Name	Displays the product name.
Account Currency	Displays the account currency.
Host Product Code	Displays the host product code mapped to the business product.
Host Product Description	Displays the host product description mapped to the business product.
User Recommendation	Select the user recommendation. Available options are: • **Approved** • **Rejected**
User Action	Displays the user action based on user recommendation.

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

6.2 Summary

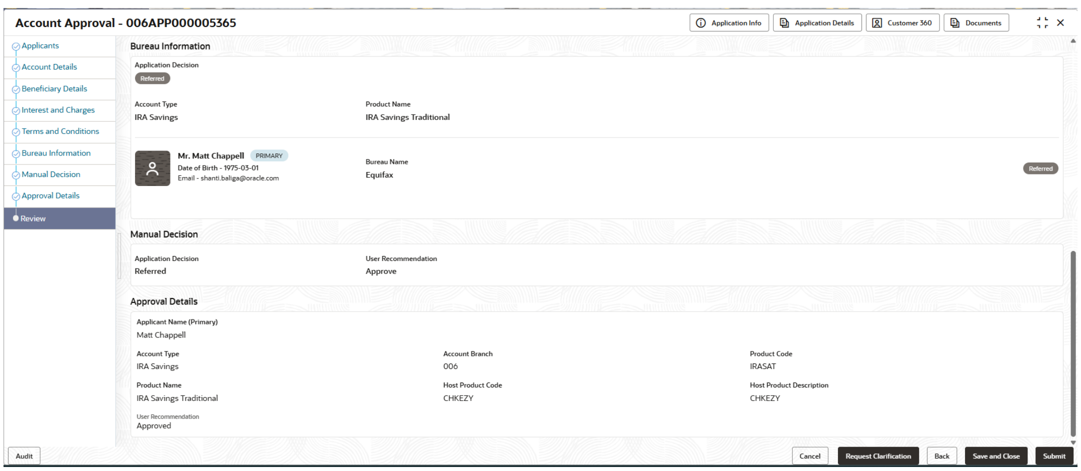
This topic provides the systematic instructions to view the tiles for all the data segments of the Savings Account Origination Process.

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

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

   The **Summary** screen displays.

Figure 6-2 Summary-Account Approval



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

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

Table 6-2 Summary - Account Approval - Field Description

Data Segment	Description
Applicants	Displays the applicant details.
Account Details	Displays the account details
Beneficiary Details	Displays the beneficiarydetails.
Interest and Charges Details	Displays the interest and charges details.
Terms and Conditions	Displays the initial funding details.
Bureau Information	Displays the bureau information details.
Manual Decision	Displays the manual decision details.
Approval Details	Displays the approval details.

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

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

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

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

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

4. Select the checkbox to accept the checklist.
5. Click **Save & Proceed**. The **Outcome** screen is displayed.
6. In the **Outcome** screen, select appropriate option from the **Select to Proceed** field.
7. Click **Submit**. The **Confirmation** screen is displayed.

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

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

7
Account Funding Stage

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

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

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

To add funding details:

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

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

- Account Funding Details
  This topic provides the systematic instructions to add the funding details post opening account is complete.
- Summary
  This topic provides the systematic instructions to view the tiles for all the data segments in the Account Funding stage.
- Global Actions
  This topic provides the detailed on the actions that can be performed in all stages.

7.1 Account Funding Details

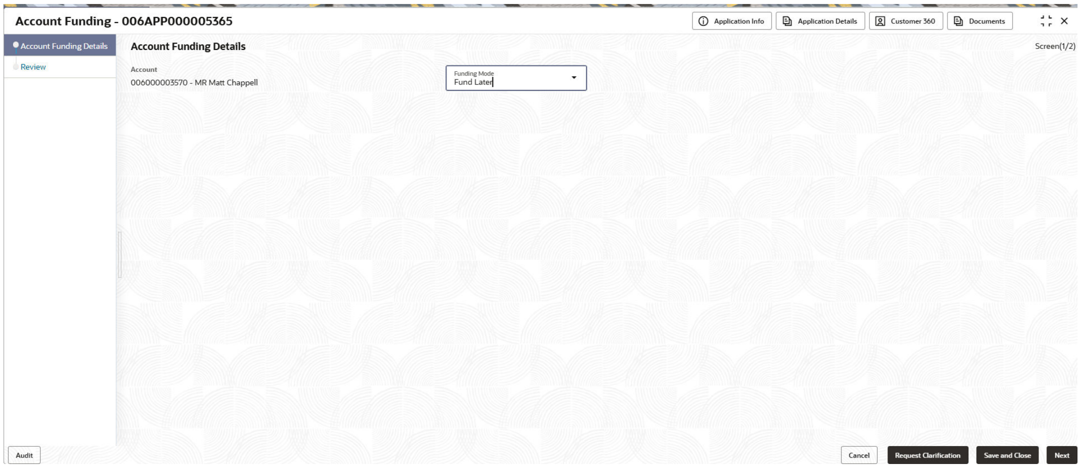
This topic provides the systematic instructions to add the funding details post opening account is complete.

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

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

   The **Account Funding Details** screen displays.

Figure 7-1 Account Funding



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

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

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

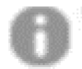
Table 7-1 Account Funding Details – Field Description

Field	Description
Account	Displays the generated account number for which the initial funding is credited along with the primary account holder name.
Funding Mode	Specify the funding mode from the drop-down list. The available options are: • **Own Internal Account** • **External Account (Finicity)** • **Fund Later** The options in this list appears based on **Business Product Configuration** screen.
Funding Amount	Specify the amount to be debited from the internal account to fund the newly generated account. The **Minimum Amount Value** maintained in the **Business Product Preference** data segment of the **Business Product Details** screen appears by default. The user can modify the auto populated amount. The modified amount must be within the range set in the **Initial Funding Threshold Preferences** section of the **Business Product Details** screen.

Table 7-1 (Cont.) Account Funding Details – Field Description

Field	Description
Account Number	Specify or select the account number which is debited for transferring the funds to newly opened account. The internal current or saving accounts of the respective customer appears for selection. This field appears if the **Own Internal Account** option is selected from the **Funding Mode** list.
Account Name	Displays the primary account holder name of the selected account. This field appears if the **Own Internal Account** option is selected from the **Funding Mode** list.
Email Address	Displays the preferred communication email address of the primary customer. The finicity URL is send to this email ID for initiating the Finicity process to fetch the external account details. This field appears based on the below conditions: • If the **External Internal (Finicity)** option is selected from the **Funding Mode** list. • If the **Customer Email** option is select from the **Finicity Mode** drop-down list in the **Origination Preferences** screen.
Send Email To Customer	Click this button to send the Finicity URL to the customer's email address. The customer can login and click on the Finicity URL. Futher the customer must select the desired bank and login using the Net banking credentials. To initiate call for external account fund transfer customer must select the desired account to fetch the account details . If the call is successful then the fields with the external account appears in the **External Account Details** section. This button appears based on the below conditions: • If the **External Internal (Finicity)** option is selected from the **Funding Mode** list. • If the **Customer Email** option is select from the **Finicity Mode** drop-down list in the **Origination Preferences** screen.
Initiate Finicity	Click this button to initiate finicity request. If the call is successful, then the finicity URL is generated appears in the field and the user can click the Globe icon **Launch Finicity** button to initiate the fund transfer Finicity process. The fields with the external account appears in the **External Account Details** section. This field appears based on the below conditions: • If the **External Internal (Finicity)** option is selected from the **Funding Mode** list. • If the **Branch Visit** option is select from the **Finicity Mode** drop-down list in the **Origination Preferences** screen.
External Account Details	In this section user can view the status response from the Finicity call. If the initiate call Finicity process is successful then below mentioned fields of external account detail appears: • **Account Holder** • **Account Type** • **Bank Name** • **Routing Number** • **Account Number** • **Account Balance** This section and fields appears if the **External Internal (Finicity)** option is selected from the **Funding Mode** list.

Table 7-1 (Cont.) Account Funding Details – Field Description

Field	Description
Status	Displays the fund transfer status of the transaction. To view more information on the transaction status, click  .

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.

7.2 Summary

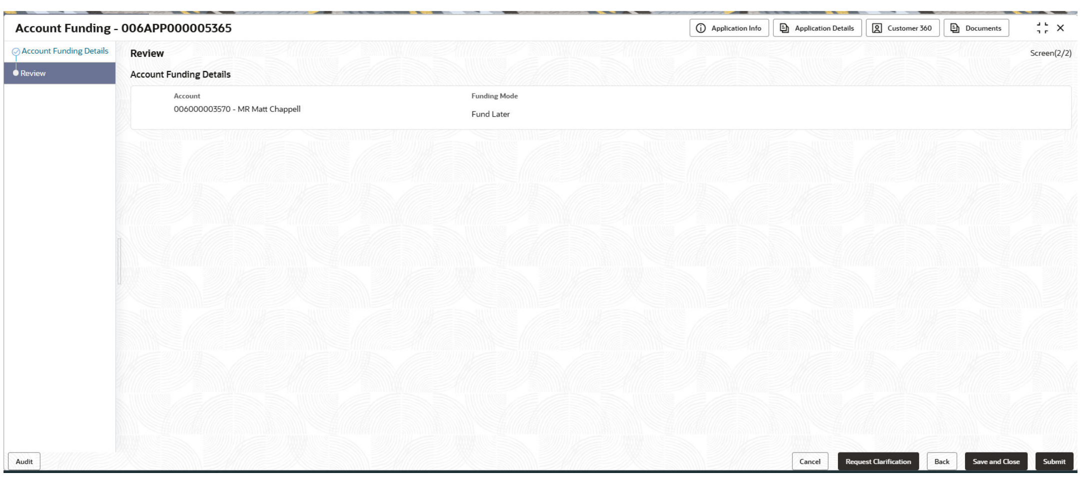
This topic provides the systematic instructions to view the tiles for all the data segments in the Account Funding stage.

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

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

   The **Summary** screen displays.

Figure 7-2 Summary



The user can view all the details captured under the given data segment.

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

Table 7-2 Summary - Account Funding – Field Description

Data Segment	Description
Account Details	Displays the account details.

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

   Overrides serve as alerts triggered during business validation processes. To continue, the user must accept these overrides. Alternatively, the user has the option to return and amend the data to prevent the occurrence of overrides. If an override is present, click on **Accept Overrides & Proceed** to move forward.

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

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

4. Select the checkbox to accept the checklist. Click **Save & Proceed**. The **Outcome** screen is displayed.

5. In the **Outcome** screen, select appropriate option from the **Select to Proceed** field.
   - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Account Funding Stage** for the loan application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Underwriting.** The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
   - Select the **Return to Overdraft Limit Details** to return to overdraft limit details stage, the system generate the Overdraft Limit Details stage that appears in **Free Task** to acquire and edit.
   - Select the **Return to Application Entry** to return to application entry stage. The system generates the Application Entry task that appears in **Free Task** to acquire and edit.
   - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.

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

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

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

   OR

   Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the sub process reference numbers [Saving Account] to the Underwriting on Host stage.

> **Note:**
>
> This application is available in the FREE TASK list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application. The following notification will be sent to the user, if application is initiated from assisted channel, and to the Oracle Banking Digital Experience customer, if application is initiated from self-service.

7.3 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.

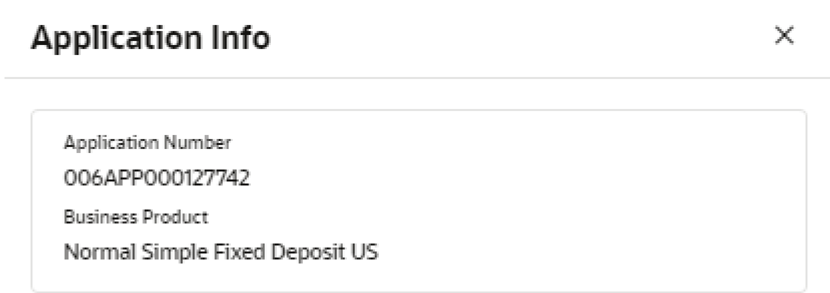
7.3.1 Application Info

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 7-3 Application Info



7.3.2 Customer 360

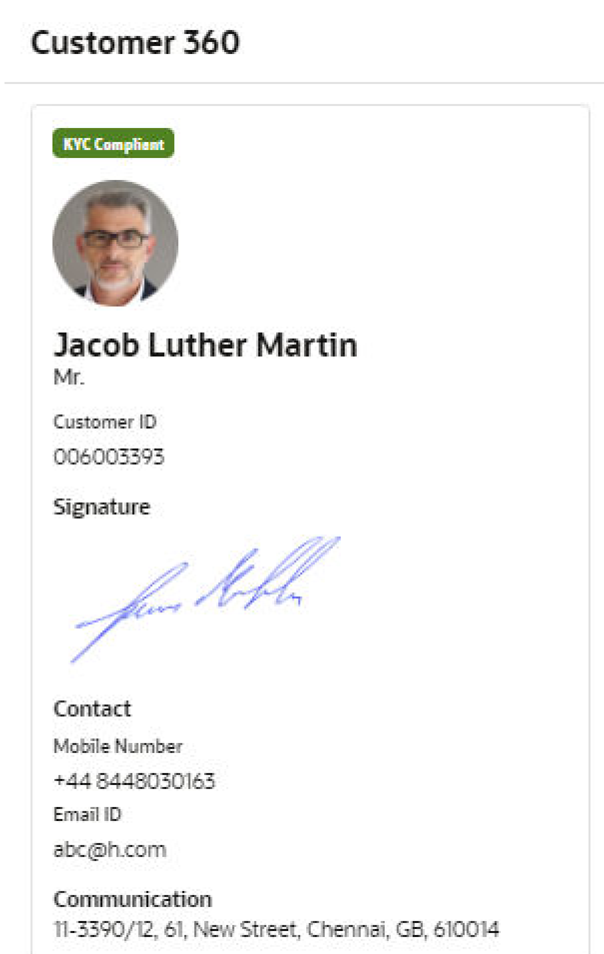
In this section you can view the list of customers involved in the application.

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

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

   The **Customer 360** screen is displayed.

   Figure 7-4 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.

7.3.3 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 7-5 Application Details

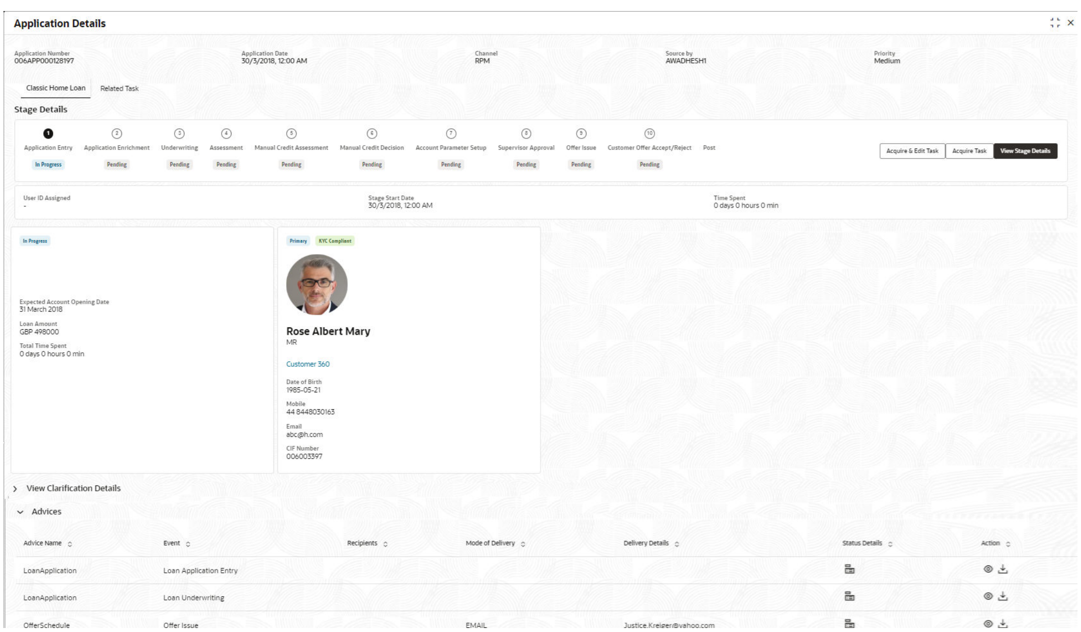
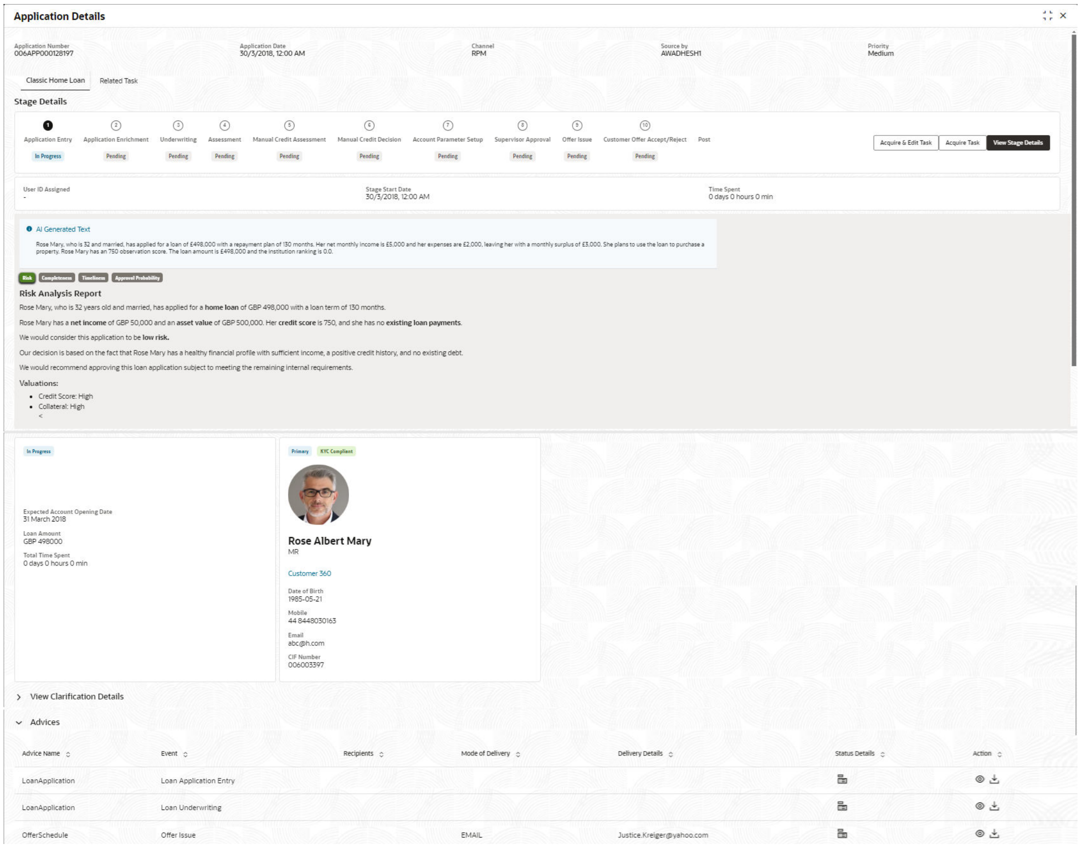


Figure 7-6 Application Details



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 7-3 Application Details – Field Description

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

Table 7-3 (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: • **Acquire & Edit Task** : Click this button to acquire and edit the selected stage. • **Acquire Task**Click this button to acquire the selected stage. You can edit it later. • **View Stage Details**: Click this button to view the stage details.
User ID Assigned	Displays the **User ID** of the user currently working on the product process. **Note** : This field appears blank, in case the product process task is not acquired by any user.
Stage Start Date	Displays the start date of the current stage. It also display time in hours, mins and seconds.
Time spent	Displays the days, hours and mins spent on the current selected stage.
AI Generated Text	Displays the AI generated description of the product. This section appears if the **Enable AI** toggle is selected in the **Origination Preferences** screen. This section also describes the product insights such as **Risk**, **Completeness**, **Timelines** and **Approval Probability** 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:
	• **<Status of the Application>** : Displays the current stage of the application
	• **Expected Account Opening Date** : Displays the date on which the account is opened. This field appears once the account opening process is completed.
	• **Account Number**: Displays the account number. This field appears once the account opening process is completed.
	• **Expected Account Opening Date**: Displays the date on which the account will be opened.
	• **<Amount>**: Displays the value based on the product. For example:
	  – For the loan account opening application, the label of this field appears as **Loan Amount**.
	  – For the saving, term deposit and current account opting application. the label of this field appears as **Initial Funding Amount**.
	  – For the saving, certificate of deposit and current account opting application. the label of this field appears as **Initial Funding Amount**.
	• **Total Time Spent**: Displays the total time spent on the application from the first to last stage.

Table 7-3 (Cont.) Application Details – Field Description

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

2. Click × to close window.

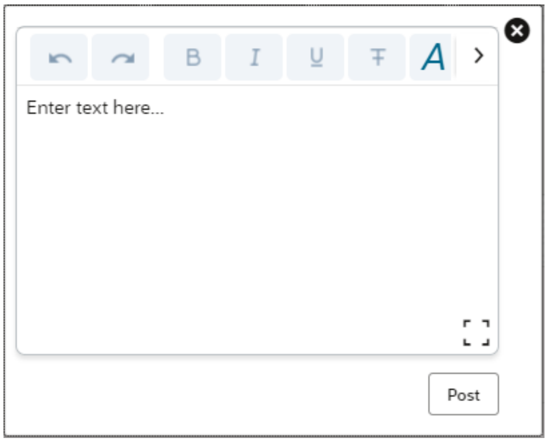
7.3.4 Remarks

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 7-7 Remarks



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

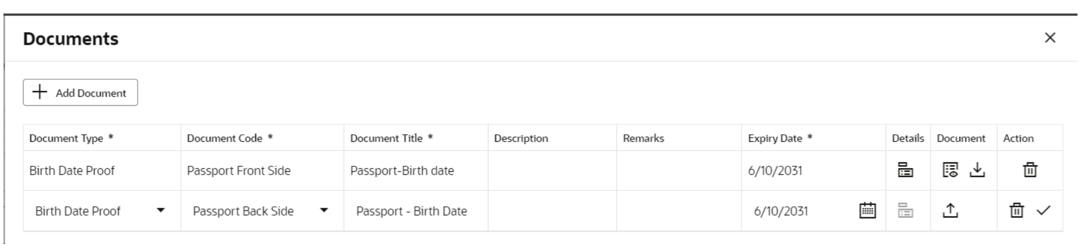
7.3.5 Documents

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 7-8 Documents



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

Table 7-4 Upload Document – Field Description

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

Note:

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

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

Non-mandatory documents can be deleted in any stage.

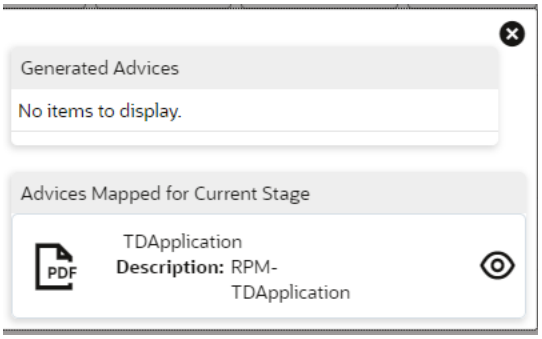
7.3.6 Advices

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 7-9 Advices



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

7.3.7 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 convenant details .

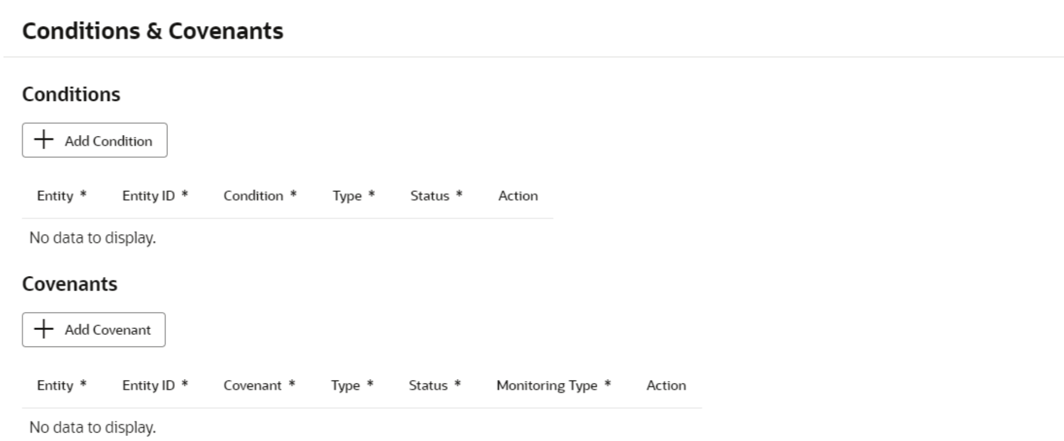
Conditions
The Conditions are stipulations and constraints recorded in a contract to restrict the usage of funds, in order to ensure proper utilization of funds for the specified purposes and to adhere to a stipulated schedule.

To add conditions:

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

   The **Conditions & Covenants** page appears.

Figure 7-10 Conditions



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

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

3. Enter the relevant details.

Table 7-5 Conditions – Field Description

Field	Description
Entity	Select the entity on which you want to set condition. The available options are • **Party** • **Collateral** • **Account**
Entity ID	Select the entity ID from the list. The options in the list appears based on the entity selected in the **Entity** field.
Condition	Specify the conditions for the selected entity.
Type	Select the type when the conditions must be complied. The available options are • **Pre Disbursement**: If you select this option then the selected conditions have to be complied prior with the account opening and loan disbursement. • **Post Disbursement**: If you select this option then the selected conditions occur and are supposed to be complied post loan disbursement. This conditions are manually monitored.
Status	Select the status of the condition. The available options are • **Open** • **Complied**
Actions	You can perfrom below actions on the added record: • Click ✓ to save the record. • Click × to delete the record.

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

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

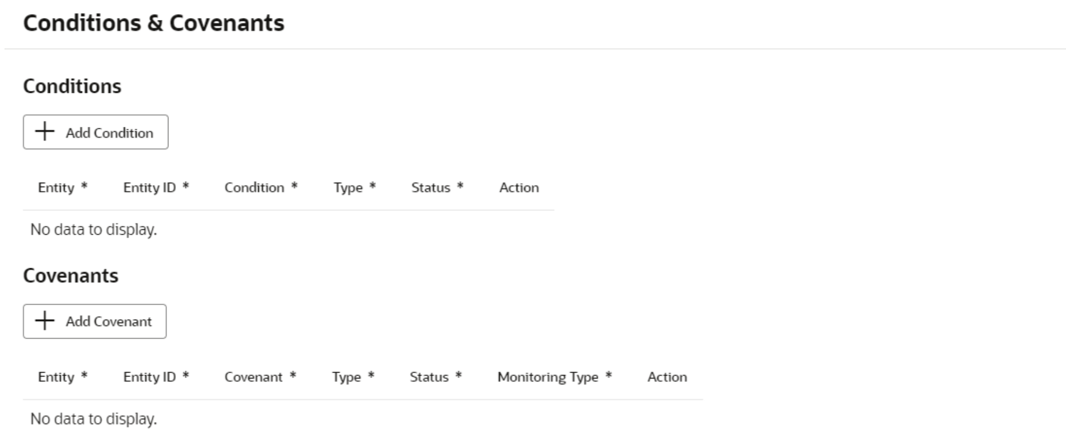
Convenants
Often there are restrictions on borrowers while extending credit facilities. Sometimes, a borrower promises certain future acts to assure the lender that the conduct of business dealings is fair, healthy and in accordance with the best practices. The purpose of covenant is to assist the lender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

To add convenants:

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

The **Conditions & Covenants** page appears.

Figure 7-11 Covenants



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

   OR
   Click **Remove** to remove already added convenants.

7. Enter the relevant details.

Table 7-6 Covenants – Field Description

Field	Description
Entity	Select the entity on which you want to set convenants. The available options are • **Party** • **Collateral** • **Account**
Entity ID	Select the entity ID from the list. The options in the list appears based on the entity selected in the **Entity** field.
Convenants	Specify the convenants for the selected entity.
Type	Select the type when the convenants must be complied. The available options are • Financial • Reporting • Undertaking
Status	Select the status of the convenants. The available options are • **Open** • **Complied**
Monitoring Type	Select the monitoring type for the convenant. The available options are: • Fixed • Periodic • Ongoing

Table 7-6 (Cont.) Covenants – Field Description

Field	Description
Actions	You can perfrom below actions on the added record: • Click to save the record. • Click to delete the record.

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

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

7.3.8 Solicitor Details

You can add the solicitor details using this section.

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

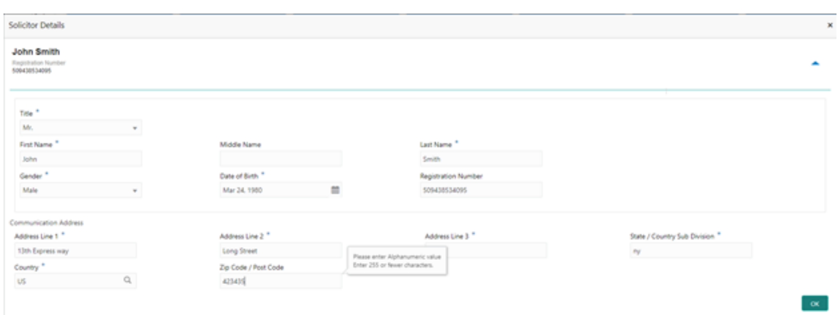
In this section you can add or remove the solicitor. You can also view the already added solicitor.

To add solicitor details:

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

   he **Solicitor Details** page appears.

Figure 7-12 Solicitor



2. Enter the relevant details.

Table 7-7 Solicitor – Field Description

Field	Description
Title	Select the title of the solicitor.

Table 7-7 (Cont.) Solicitor – Field Description

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

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

7.3.9 Clarification Details

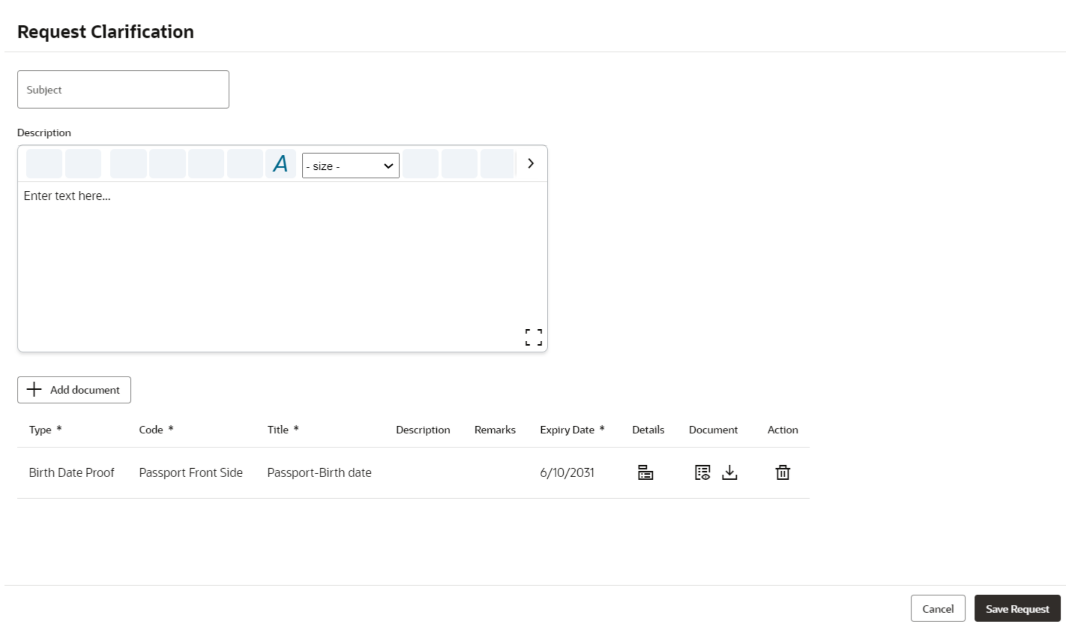
In this section you can request for clarifications.

To add the clarification details:

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

   The **Request Clarification** screen appears.

Figure 7-13 Request Clarification



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

Table 7-8 Upload Document – Field Description

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

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

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

   Allowed actions are as following:

   - Adding New Conversation

- Withdraw Clarification
- Accept Clarification

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

Glossary

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