Oracle® Banking Origination Current Account Origination User Guide





Oracle Banking Origination Current Account Origination User Guide, Release 14.8.0.0.0

G28891-02

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Preface

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

- Purpose
 This topics decribes the current account opening process.
- Audience
- Documentation Accessibility
- Critical Patches
- Diversity and Inclusion
- Conventions
- Acronyms and Abbreviations
- Symbol and Icons
- Basic Actions
- Screenshot Disclaimer

Purpose

This topics decribes the current account opening process.

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

Audience

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

Documentation Accessibility

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Critical Patches

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



Diversity and Inclusion

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

Conventions

The following text conventions are used in this document:

Convention	Meaning
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 Acronyms table

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

Symbol and Icons

Table Symbols and Icons - Common

Symbol/Icon	Function
J L	Minimize
7 F	
_ 1	Maximize
L J	



Table (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
×	Close
Q	Perform Search
~	Open a list
+	Add a new record
4	Navigate to the previous record
•	Navigate to the next record
G	Refresh
iii	Calendar
Û	Alerts

Basic Actions

Table Basic Actions

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



Table (Cont.) Basic Actions

Actions	Functions
Save & Close	Used to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Used to close the application without saving. This tasks appears in Free Task, once the transaction is canceled.

Screenshot Disclaimer

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



1

Overview

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

Product Introduction

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

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

It is a Host-Agnostic solution

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

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

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

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

Initiating current account Opening Process

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

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

To acquire and edit respective stage:

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

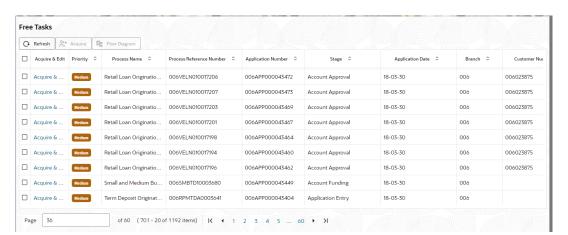


Figure 2-1 Free Tasks

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

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

- Application Entry Stage
 - This topic describes the information on the various data segments to capture the required data in the Application Entry stage.
- Overdraft Limit Details Stage
 - This topic describes the information on the various data segments to capture the required data for the Overdraft Limit Details stage.
- Summary

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

Application Enrichment Stage

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

Account Funding

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

Underwriting Stage

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

Application Assessment

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

Manual Credit Assessment Stage

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

Manual Credit Decision Stage

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

Account Parameter Setup Stage

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

Supervisor Application Approval Stage

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

Offer Issue Stage

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

Offer Accept / Reject Stage

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

Post Offer Amendment Stage

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

Application Approval Stage

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

Manual Retry Stage

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

Account Funding

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

Global Actions

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



2.1 Application Entry Stage

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

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

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

To open current account Application Entry task:

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

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

Applicant

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

Account Details

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

Stake Holder Details

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

Financial Details

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

Collateral Details

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

Nominee Details

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

Terms and Conditions

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

Summary

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



2.1.1 Applicant

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

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

For Individual Customer Type

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

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

2.1.1.1 For Individual Customer Type

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

To capture applicant details:

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

The Applicant - Individual screen displays.



 ♀
 ♠
 Application Details
 ♠
 Application Info
 ♠
 Customer 360
 ♠
 Remarks
 ♠
 Documents
 Application Entry -;; × HELAPP000141003 ☐ Advices More ▼ Applicants Screen(1/7) Account Details Applicant F Primary O Upload ID Search Existing Customer O Enter Manually Financial Details CIF Number Collateral Details Q HEL004589 Advanced Search Nominee Details Terms and Conditions → Basic Details Personal Details Salutation Mr. • Suffix Name In Local Language Date of Birth Gender Male May 24, 1990 Country Of Residence Great Britain Resident Status Resident Alien • • Birth Country Great Britain Birth Place NY • • Nationality Great Britain Customer Segment Emerging Affluent Customer Category INDIVIDUAL • • Preferred Language English Details Of Special Need Blindness Preferred Currency GREAT BRITAIN POUND Remarks For Special Need Blind Relationship Manager ID • Yes O No Politically Exposed Person (PEP) Profession O No Profile Photo Signature > Address Contact Details Coun... Wobile Number 8448030163 ¥ • > Identification Details > Supporting Documents > Employment Details

Figure 2-2 Applicant- Individual

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

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

Table 2-1 Applicant- Individual – Field Description

Field	Description
Applicant Role	Displays the applicant role. By default the Primary role appears in this field. Select the applicant role incase user add multiple applicant in single application.
Add Applicant By	Select the mode from which the user need to add new applicant. The available options are: Upload ID - Using this option user can upload identification document of the applicant to extract the details. Search Existing Customer - This option is used if the applicant is an existing customer of the bank. On selecting the existing customer, the details appears in the respective sections which are already stored. Enter Manually - This option is used if user wish to enter all the applicant details manually.
Document Name	Select the document which is used from extracting applicant details. The available options are: State Issued Drivers License Passport This field appears if the Upload ID option is selected from the Add Applicant By drop down list.
Country of Issue	Select the country in which the document is issued. This field appears if the Upload ID option is selected from the Add Applicant By drop down list.
Select and Drop here	Drag and drop the document file or click on Select or drop files here to browse and upload the document from the local system. PNG & JPEG file formats are supported. 10MB maximum file size is allowed. This field appears if the Upload ID option is selected from the Add Applicant By drop down list.
CIF Number	Search and select the CIF number. This field appears if the Search Existing Customer option is selected from the Add Applicant By drop down list. The system identifies if the selected CIF number matches the Office of Foreign Assets Control (OFAC) list once it is entered. If response is positive then an error appears stating the selected CIF is of an Invalid Customer Status . The account opening process is not initiated with that customer.
Advanced Search	Click this button to perform party search using advance parameters. For more information on advance search, refer the Advanced Search section below. This field appears if the Search Existing Customer option is selected from the Add Applicant By drop down list.
Basic Details	In this section the user can manually capture the basic details of applicant. This section appears if the Enter Manually option is selected from the Add Applicant By drop down list.
Salutation	Select the salutation of the applicant from the drop-down list.
First Name	Specify the first name of the applicant.
Middle Name	Specify the middle name of the applicant.
Last Name	Specify the last name of the applicant.



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

Field	Description	
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.	
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:	
	Resident AlienNon-Resident AlienCitizen	
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 Howeveried	
	Unmarried Legally Separated	
	• Widow	
Customer Segment	Select the segment of the customer. Available options are:	
	Emerging Affluent	
	High Net worth Individuals	
	Mass Affluent	
	Ultra 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 Corphysl Balay	
	Cerebral Palsy Low vision	
	Locomotor disability	
	Leprosy-cured	
	Mental retardation	
	Mental illness Hearing Impairment	
	Hearing Impairment	
Remarks For Special Need		
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.	



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

Field	Description
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.
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.



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

Field	Description
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.
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=""></added>	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 address details.
Contact Details	In this section you can provide digital contact details.
Communication Mode	Select the communication mode from the drop-down list. The available options are: Mobile Phone Email



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

Field	Description
Field	Description
Country	Select the country along with international subscriber dialing code of the mobile phone from the drop-down list. The drop-down list option consist of countrycode, country name and subscriber dialing code.
	This field appears only if you select the Mobile Phone option as communication mode.
Mobile Number	Specify the mobile number.
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 PendingApplied For
	Available
	Notice Received
Unique ID	Specify the unique identification code of the selected type. You can enter the unique ID only if the ID Status is Available .
Place Of Issue	Specify the place where the ID is issued to the user.
Issue Date	Specify the date from which the ID is valid.
Expiry Date	Specify the date till which the ID is valid.
Preferred	Select to indicate whether added ID details are preferred among all others.
	In case of multiple ID details, it is mandatory to mark any one of the ID details as Preferred.
Remark	Specify the remark. Click the Save button to save the entered ID details.



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

Field	Description
<pre><added record="" tile=""></added></pre> Supporting Document	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 the 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.
Employment Details	In this section user can capture the employment details of the applicant.
Employment Type	Select the employment type. The available options are: Salaried Self Employed



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

Field	Description
Salaried	Below field appears if the Salariedoption 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.
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

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

Field	Description
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 NameRegistration Number of Company
	Start Date
	End Date
	User can edit, view or delete already added details.
Professional Name	Specify the professional name.
Professional Description	Displays the professional description.
Professional Email ID	Specify the professional email ID.
Company /Firm Name	Specify the company or firm name.
Registration Numberof Company	Specify the registration number.
Start Date	Specify or select the start date of company.
End Date	Specify or select the end date of company.



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

Field	Description
<added record="" tile=""></added>	In this tile you can view the added employment details. Below details appears in the tile: Employment Type Current Employer> this flag appears only if Yes option is selected. Employer Name Working Dates Click the Edit to edit the added ID details. Click the View to view the added ID details. Click to delete the added ID details.

Advanced Search

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

You can perform search on below party types:

For Individual

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

For Non- Individual

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

To search for a party using the advanced search:

 a. Click the Advanced Search. The Search Party window appears based on the selected party type.

Below screenshot refers the



Figure 2-3 Advanced Search - Individual

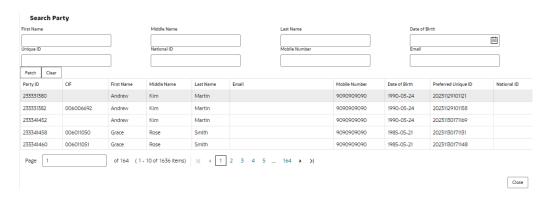
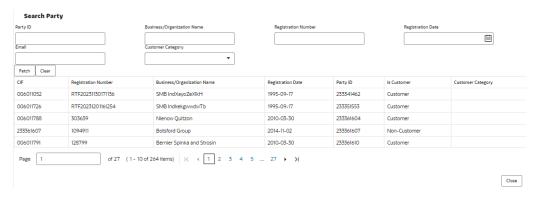


Figure 2-4 Advance Search - Small Medium Business Products



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

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

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

The tile comprises of below fields:

- <Applicant Role>
- <KYC Status>
- <Applicant Photo>
- <First Name, Middle Name, Last Name>
- <Title>
- CIF Number
- Date of Birth
- Initiate: This button appears if the Early KYC is selected while configuring the product in the Business Product Configuration screen.
- 4. Click **Initiate** to initiate the Know Your Customer (KYC) process of the added applicant. It is mandatory to complete the KYC process successfully to proceed.

To upload document for fetching customer information:

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



The Applicants - Upload Document screen is displayed

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

Table 2-2 Applicants - Upload Document - Field Description

Field	Description
Document Name	Select the document name from the drop-down list. The available options are:
	Driving LicensePassport
Country of Issue	This field is defaulted for the document name is selected. Note: This field is editable.
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.

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

The **Verify Information** screen is displayed.

8. 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 2-3 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 ld 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.



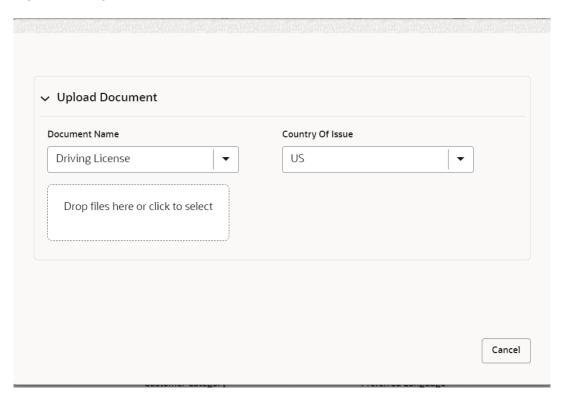
Table 2-3 (Cont.) Verify Information – Field Description

Field	Description
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
Laatian	
Location	Select and search the location.
Current Address	Select to indicate if you want to mark entered address as current address type.
Preferred Address	Select to indicate if you want the selected address type as preferred address type.
Address From	Select the date from when you are connected with the given address.
Address To	Select the date till when you were connected with the given address.
Address	Specify the address to search for the already captured address.
	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

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

The **Confirmation** screen displays.

Figure 2-5 Upload Document



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

2.1.1.2 For Small and Medium Business (SMB) Customer Type

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

To capture applicant details

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

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

Application Entry - 006APP000061572 Application Info Customer 360 P Remarks D Documents Advices More V 7 F X Customer Information
 Customer Information Screen(1/6) Account Details Stake Holder Details Mandate Details Nominee Details SMB IndRilDfITUdK Doing Business As Registration Number Date Of Registration SMB IndRilDHTUdK RTF20230525080573 1995-09-17 C Existing Customer 006007063 SMB IndRilDfITUdK RTF20230525080573 September 17, 1995 SMB Classification SMB20230525080573 SMB TX20230525080573 Business License GST20230525080573 BL20230525080573 Upload Logo

Upload Logo RPMTEST1 Address E-mail: Mobile: Phone Number: Fax: SWIFT BIC: Page 1 of 1 (1 of 1 items) | ⟨ 4 1 → >| Audit

Figure 2-6 Customer Information - Small and Medium Business

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

Table 2-4 Small and Medium Business - Field Description

Field	Description
Customer Type	Displays the customer type based on the product selected.
Doing Business As	Displays the business name of the SMB customer.
Registration Number	Displays the registration number of the business.
Date of Registration	Displays the registration date of the business.
Edit	Click Edit to modify the existing customer details and address details.
	Click Save to save the modified details and click Cancel to cancel the modifications.
	The Edit appears only for existing customers.
Existing Customer	Select to indicate if customer is existing customer.
CIF Number	Search and select the CIF number.
Advance Search	Click this button to perform party using advance parameters. For more information on advance search, refer the Advanced Serach section below.
Doing Business As	Specify the name of the business.
Registration Number	Specify the registration number of the business.
Date of Registration	Select the registration date of the business.
Country of Registration	Search and select the country code where the business is registered.

Table 2-4 (Cont.) Small and Medium Business – Field Description

Field	Description
SMB Classification	Select the SMB Classification from the dropdown list.
SIMID Classification	Available options are:
	Micro
	• Small
	Medium
Customer Category	Search and select the customer category.
SMB Registration Number	Specify the SMB registration number.
Tax Identification Number	Specify the tax identification number of the SMB customer.
Goods and Service Tax ID	Specify the goods and service tax ID.
Business License	Specify the business license.
Preferred Language	Select the preferred language.
Preferred Currency	Select the preferred currency.
Relationship Manager ID	Specify the relationship manager ID.
Upload Logo	Click Upload Logo button to upload the logo for the business.
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click
	to add address details. Click
	:
	to perform below actions on the added address details,
	 To view the address details, click View. To edit the address details, click Edit.
	To delete the address details, click Delete .
Address Type	Select the address type for the applicant from the drop-down list. Residential Address Communication Address
Location	Select and search the location.
Current Address	Select to indicate if you want to mark entered address as current address type.
Preferred Address	Select to indicate if you want the selected address type as preferred address type.
Address From	Select the date from when you are connected with the given address.
Address To	Select the date till when you were connected with the given address.
Address	Specify the address to search for the already captured address.
	Based on the configuration, on entering a few letters, the system fetches the related address that is already captured.
	Based on the selection, the fields are fetched in the address section.
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.



Table 2-4 (Cont.) Small and Medium Business – Field Description

Field	Description
Country	Select and search the country code.
State / Country Sub Division	Specify the state or country sub division. This field appears based on the selected country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Contact Details	In this section you can provide digital contact details. Click add contact button to add new contact details.
<communication mode=""></communication>	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 called the Mahile Phone option as
	This field appears only if you select the Mobile Phone option as communication mode.
Mobile Number	Specify the mobile number.
Preferred	Select to indicate if the given mobile number is the preferred number.
Action	You can edit or delete the added mobile details.
Email Id	Specify the email ID. This field appears only if you select the Email option as communication mode.
Preferred	Select to indicate if the given email ID is the preferred ID.
Action	You can edit or delete the added email details.

Advanced Search

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

Refer above Advanced Search section for more details.

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

Customer Dedupe Check:

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

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

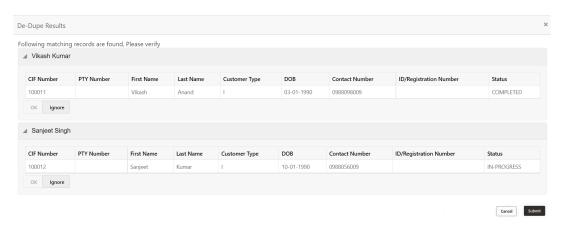
The customer details are compared based on a set of attributes configured. (Refer to Oracle Banking Party Documentation for Dedupe attributes configuration).

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

The **Dedupe Result** screen is displayed



Figure 2-7 Dedupe Results



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

Table 2-5 Dedupe Results – Field Description

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

2.1.2 Account Details

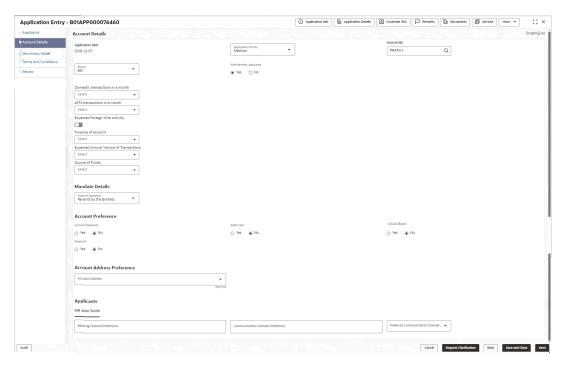
This topic provides the systematic instructions to view and modify the account details.

The Account Details data segment displays the account details.

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

The Account Details screen displays.

Figure 2-8 Account Details



2. Specify the fields on Account Details screen.



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

Table 2-6 Account Details - Field Description

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

Table 2-6 (Cont.) Account Details - Field Description

Field	Description
Overdraft Requested	Select to indicate if overdraft is required.
	Note: This toggle is not applicable for SMB Customers.
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.
Month	The available options are:
	0-10
	• 10-20 • >20
	These options appears are based on the questionnaire configuration.
Expected Foreign Wire	Specify whether you expect the foreign wire activity.
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 2-6 (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.
0 10 0 0 10 6	
Change which are you	Specify whether you expect courtesy overdraft.
Choose which one you wish to opt in for Courtesy	Specify to indicate which option you prefer in courtesy OD account.
OD	The available options are ATM
	POS
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.
Account Preference	In this section the user can set an account preferences.
Statement Via	Select the mode of an account statement. The available options are:
	• EMAIL
	• POST
	In case of joint applicant involved in an application, if the any of an
	applicant has opted for e-sign options then the system by default select the EMAIL option.
Frequency	Select the frequency from the drop-down list. The available options are:
	Monthly
	Quarterly
	Half - Yearly
	• Annual
Debit Card	Select to indicate if debit card is required.
Cheque Book	Select to indicate if cheque book is required.
Passbook	Select to indicate if passbook is required.
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: if the selected address is deleted from the Applicant data segment then the system removes the selection of that address in this data segment. In this case user have to select another address as account address. if the selected address is edited in the Applicant data segment then updated address is automatically reflected in this data segment.
Banking Channel Preferences	Select the preferences for the banking channel. The channel options appears based on the Business Product Configuration.



Table 2-6 (Cont.) Account Details - Field Description

Field	Description
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.
Income Reliant	Select to indicate whether the applicant is income reliant. The applicant's financial details are captured only if this indication is selected. This field appears if the Overdraft Requested is selected. It is mandatory to select at least one applicant as Income Reliant .
Fund the Account	Select to indicate the initial funding option for the account opening. The fields to capture the initial funding details appears if this toggle is on. This field and initial funding related fields appears if the Fund Post Account Opening toggle is not selected in the Business Product Preference data segment of the Business Product Configuration screen.
Fund By	Select the fund by from the drop-down list. Available options are: Cash Account Transfer Other Bank Cheque
Transaction Reference No	Specify the transaction reference number
Amount	Specify the amount.
Value Date	Select the Current Business date.
Account Number	Select the account number from the Account Search popup. This field appears only if the Fund By is selected as Account Transfer In Account Search popup, the user can view only the accounts of the existing customers who are part of the application.
Account Name	Displays the account name for the selected account number. This field appears only if the Fund By is selected as Account Transfer
Cheque Number	Specify the Cheque number. This field is non-mandatory for Account Transfer funding mode. This field is mandatory for Other Bank Cheque funding mode.
Cheque Date	Select the Cheque date. This field is non-mandatory for Account Transfer funding mode. This field is mandatory for Other Bank Cheque funding mode.

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

2.1.3 Stake Holder Details

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

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



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

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

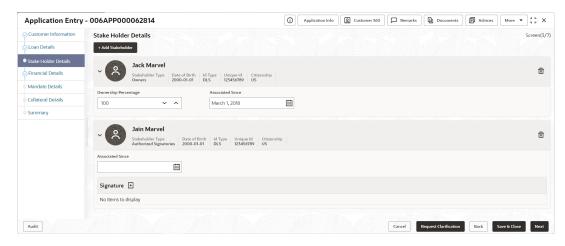
- If the added stakeholder is existing customer or non customer with CIF then user can View or Delete the added stakeholder details.
- If the added stakeholder is non customer without CIF then user can Edit, View or Delete
 the added stakeholer details.

To add stakeholder details:

- Click Next in Customer Information screen to proceed with the next data segment, after successfully capturing the data.
- Select + Add Stakeholder to add the Stake holders for the business.

The Stake Holder Details screen displays.

Figure 2-9 Stakeholder Details



3. Specify the fields on Stake Holder Details screen.

Note:

The fields, which mentioned as Required, are mandatory.

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



Table 2-7 Stake Holder Details – Field Description

Field	Description
Stake Holder Type	Select the stake holder type from the drop-down list. The available options are: Owners Authorized Signatories Guarantors Suppliers
Existing Customer	Select the toggle to indicate if the customer is an existing customer or not.
CIF Number	Click Search icon and select the CIF Number of the Stake Holder.
Owners	Displays the ownership details of the business. This fields appears only if the Stake Holder Type is selected as Owners.
Ownership Percentage	Specify the ownership percentage.
Associated Since	Select the date from when the Stake Holder is associated with the business.
Authorized Signatories	Displays the authorized signatories details for the business. For the existing customers, the Signature details will be in read-only mode. For the new customers, the user will be able to add, edit and delete the Signature details.
	These fields appears only if the Stake Holder Type is selected as Authorized Signatories .
Associated Since	Select the date from when the Stake Holder is associated with the business.
Signatures	Click Add button to add the additional signatures. Click Cancel button to discard the added details. On Submit, signature will be handed off to Oracle Banking Party.
Upload Signatures	Drag and drop the signature file or click on Select or drop files here to browse and upload the signature from the local system.
	Note: PNG & JPEG file formats are supported.
Uploaded Signatures	Displays the uploaded signature. This field appears only for the new customers.
Remarks	Specify the remarks related to the signature. This field appears only for the new customers.
Signature ID	Displays the signature ID for the added signature.
Signature	Displays the added signature.
Remarks	Displays the remarks for the added signature.



Table 2-7 (Cont.) Stake Holder Details – Field Description

Field	Description
Action	Click to edit the added signatures. Click to delete the added signatures.
Guarantors	Displays the guarantor details for the business. Click to add guarantor details. These fields appears only if the Stake Holder Type is selected as Guarantors.
Line of Business	Select the line of business for the guarantor/supplier. The available options are: Facility Supply Chain Finance Trade Lending Cash Management Liquidity Management Virtual Account Management
Scope	Specify the scope of the guarantor in the business.
Guarantee Start date - Expiry date	Select the guarantee start and expiry date.
Guarantee amount	Specify the guarantee amount for the business.
Description	Specify the description for the guarantor.
Suppliers	Displays the supplier details for the business. Click to add supplier's details. These fields appears only if the Stake Holder Type is selected as Suppliers.
Line of Business	Select the line of business for the guarantor/supplier. The available options are: Facility Supply Chain Finance Trade Lending Cash Management Liquidity Management Virtual Account Management
Item Name	Specify the item name of the supplier.
Quantity	Specify the quantity of the item.
Supply Frequency	Specify the supply frequency.

Table 2-7 (Cont.) Stake Holder Details – Field Description

Field	Description
Start Date - End Date	Select the start and end date for the supplier.
Delete	Click this icon to delete the row.

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



By Default, the Existing Customer is enabled.

The Customer Onboarding screen displays.

Figure 2-10 Customer Onboarding

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

The available options are

- Individual
- Small and Medium Business (SMB)
- 6. Select the Customer Category as Individual.

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

Figure 2-11 Customer Onboarding – Individual

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



The fields, which mentioned as Required, are mandatory.

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

Table 2-8 Customer Onboarding - Individual - Field Description

Field	Description
Customer Category	Specify the customer category from the list. The available options are: Individual Small and Medium Business (SMB)
Existing Customer	Select to indicate if customer is existing customer.



Table 2-8 (Cont.) Customer Onboarding - Individual – Field Description

Field	Description
Applicant Role	Displays the applicant role.
	The first customer which is added while initiating an application is considered as primary applicant.
	By default the Primary Applicant option appears in this field.
	This field is enabled if you add customer other than the primary customer.
	You can select role from the available options:
	• Joint
	Guarantor
CIF Number	Search and select the CIF number.
	This field appears for only existing customers.
	Once the CIF number is selected, the system identify whether the entered CIF number matches the Office of Foreign Assets Control (OFAC) list. If response is positive then error appears stating Invalid Customer Status . The account opening process is not initiated with that customer.
Income Reliant	Select to indicate whether the applicant is income reliant. The applicant's financial details are captured only if this indication is selected.
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.
Name in Local Language	Specify the name in local language of the applicant.
Gender	Specify the Gender of the applicant from the drop-down list.
Date of Birth	Select the date of birth of the applicant.
Resident Status	Select the residential status of the applicant from the drop-down list. Available options are:
	Resident
	Non-Resident
County of Residence	Search and select the country code of which the applicant is a resident.
Birth Country	Search and select the country code 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 SeparatedWidow
Customer Segment	Select the segment of the customer. Available options are:
	Emerging Affluent
	High Net worth Individuals
	Mass Affluent
	Ultra HNI

Table 2-8 (Cont.) Customer Onboarding - Individual - Field Description

Field	Description
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 disabilityLeprosy-cured
	Mental retardation
	Mental illness
	Hearing Impairment
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.
Insider	Select to indicate if you are insider of the bank.
Role	Select the role. This field appears if you select the Insider option.
Politically Exposed Person	Select to indicate if you are politically exposed person.
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click to add address details. Click to perform below actions on the added address details, To view the address details, click View. To edit the address details, click Edit. To delete the address details, click Delete.
Address Type*	Select the address type for the applicant from the drop-down list. Permanent Address Residential Address Communication Address Office Address
Location	Select and search the location.
Preferred Address	Select to indicate if you want the selected address type as preferred address type.



Table 2-8 (Cont.) Customer Onboarding - Individual – Field Description

Field	Description
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.
Mark communication address as same	Select to indicate whether the given address is same as communication address. This field appears if you select the Permanent Address option from
	the Address Type list.
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.
Address To	Select the date till when you were connected with the given address.
Country	Select and search the country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Addition Info	In this section you can provide addition information.
Sub Department	Specify the sub department.
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.
Media	In this section you can provide digital contact details.
Mobile	Click +
	to add mobile details.
ISD code	Specify the international subscriber dialing code of the mobile number.
Mobile Number	Specify the mobile number.
Preferred	Select to indicate if the given mobile number is the preferred number.
Action	You can edit or delete the added mobile details.
Email	Click
	to add email details.
Email Id	Specify the email ID.
Preferred	Select to indicate if the given email ID is the preferred ID.
Action	You can edit or delete the added email details.



Table 2-8 (Cont.) Customer Onboarding - Individual – Field Description

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



Table 2-8 (Cont.) Customer Onboarding - Individual – Field Description

Field	Description
Signature ID	Displays the signature ID for the added signature.
Signature	Displays the added signature.
Remarks	Displays the remarks for the added signature.
Action	Click
	to edit the added signatures Click to delete the added signatures.
ID Details	You can add, view and edit the ID details in this section. Click
	to add ID details.
ID Type	Specify the ID type. The available options are: ITIN Driving License ATIN EIN 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.
Expiration Date	Specify the date till which the ID is valid.
Remark	Specify the remark.



Table 2-8 (Cont.) Customer Onboarding - Individual - Field Description

Field	Description
Action	Click
Action	
	*
	to add the entered ID details.
	Click
	to edit the added ID details
	Click
	8
	_
	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
	Click
	T
	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.
	PNG & JPEG file formats are supported.
Save	Click Save to save the details.

8. Click **Upload Document** to fetch the customer information from the uploaded documents.

The **Customer Information - Upload Document** screen is displayed.

9. Select the Customer Category as Small and Medium Business.

The Customer Onboarding - Small and Medium Business screen displays.

Figure 2-12 Customer Onboarding – Small and Medium Business

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

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

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

10. Specify the required details in the fields.



The fields, which mentioned as Required, are mandatory.

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

Table 2-9 Customer Onboarding – Small and Medium Business (SMB) – Field Description

Field	Description
Existing Customer	Select the toggle to indicate if the customer is existing customer. By default, this toggle is disabled.
Doing Business As	Specify the name of the business.
Registration Number	Specify the registration number of the business.
Date of Registration	Select the registration date of the business.
Country of Registration	Click Search icon and select the country code where the business is registered.
SMB Classification	Select the SMB Classification from the drop-down list. The available options are: Micro Small Medium
Customer Category	Click Search icon and select the customer category. By default, it is selected as SMB.
SMB Registration Number	Specify the SMB registration number.
Tax Identification Number	Specify the tax identification number of the SMB customer.
Goods and Service Tax ID	Specify the goods and service tax ID.
Business License	Specify the business license.
Preferred Language	Click Search icon and select the preferred language.
Preferred Currency	Click Search icon and select the preferred currency.
Relationship Manager ID	Specify the relationship manager ID.
Upload Logo	Click Upload Logo button to upload the logo for the business.



Table 2-9 $\,$ (Cont.) Customer Onboarding – Small and Medium Business (SMB) – Field Description

Field	Description
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. From the option icon perform below actions on the added address details. To view the address details, click View. To edit the address details, click Edit. To delete the address details, click Delete. Click add icon to add multiple address.
Address Type	Select the address type for the applicant from the drop-down list. The available options are: Permanent Address Residential Address Communication Address Office Address One of the address types must be Communication Address.
Location	Select and search the location.
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.
Mark communication address as same	Select to indicate whether the given address is same as communication address. This field appears if you select the Permanent Address option from the Address Type list.
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.
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.
Media	In this section you can provide digital contact details.



Table 2-9 (Cont.) Customer Onboarding – Small and Medium Business (SMB) – Field Description

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

Table 2-9 (Cont.) Customer Onboarding – Small and Medium Business (SMB) – Field Description

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

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

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

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

2.1.4 Financial Details

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

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

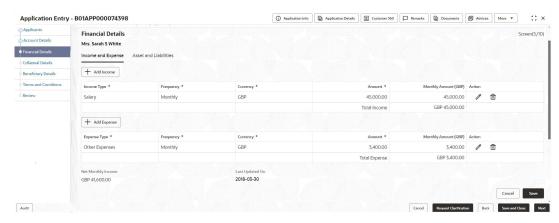
- The **Capture Financial Details** toggle is selected in the **Business Product Preference** data segment while configuring a business product.
- The business product is allowed to opt overdraft.
- The Overdraft Requested toggle is selected.in the Account Details data segment.

To add financial details:

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

The Financial Details screen displays.

Figure 2-13 Financial Details



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

Table 2-10 Financial Details: Individual – Field Description

Field	Description
<applicant name=""></applicant>	Displays the applicant name as captured in the Applicant data segment.
Income and Expenses	In this tab you can capture the income and expenses of the applicant.
	In case on exsiting applicant you can view already added income and expense in tabular format.
	Click Add Income or Add Expenses button to add respective records.
Income Type	Select the type of income to specify the amount. Salary
	Agriculture
	Business
	Investment Income
	Interest Amount
	• Pension
	Bonus Bontala
	Rentals Cash Gifts
	Other Income
	The options in the list appears based on the entity code configuration
Expenses Type	Select the type of expenses to specify the amount.
	Household
	Medical
	Education
	Vehicle
	• Fuel
	• Rentals
	• Other Expenses
	Loan Payments Utility Payments
	Insurance Payments
	The options in the list appears based on the entity code
	configuration.
Frequency	Select the frequency for the selected income type.
	The available options are: • Daily
	Daily Weekly
	Bi-Weekly
	Monthly
	Qauterly
	Half-Yearly
	Yearly
Currency	Select the currency of the selected type. The currencies that are paired with product appears for selection.
Amount	Specify the amount for the selected type.
Monthly Amount	Displays the monthly amount of the selected type.
(<account currency="">)</account>	The system evaluates and converts the amount which is entered in the Amount field with the Currency which is selected in the Account Details data segment.



Table 2-10 (Cont.) Financial Details: Individual – Field Description

Field	Description
Action	Select the action to perform on added record. • Figure 2-14 Edit
	- Click to edit the record. • Figure 2-15 Delete
	iii
	- Click to delete the record.
Total Income	Displays the total income of all the added income type along with the selected account currency.
Total Expenses	Displays the total expenses of all the added expenses type along with the selected account currency.
Net Monthly Income	Displays the total monthly income over expenses. This amount is calculated as Net Monthly Income = Total Income -Total Expense
Asset and Liabilities	In this tab you can capture the income and expenses of the applicant.
	In case on exsiting applicant you can view already added income and expense in tabular format.
	Click Add Asset or Add Liablities button to add respective records.
Liabilities	Select the type of liability to specify the amount.
	• Property Loan
	Vehicle Loans Personal Loans
	Credit Card outstanding
	Overdrafts
	Other Liability
	Home Loan
	Education Loan The fields appears in this sections are based on the configuration.
Asset	Select the type of asset to specify the amount.
7.0001	House
	Deposit
	Vehicle
	Other The fields appears in this sections are based on the configuration.
Currency	Select the currency of the selected type. The currencies that are paired with product appears for selection.
Amount	Specify the amount for the selected type.

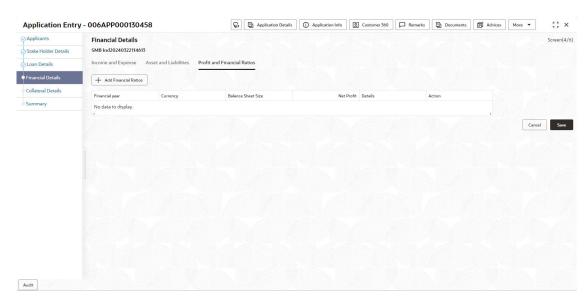


Table 2-10 (Cont.) Financial Details: Individual - Field Description

Field	Description
Amount (<account Currency>)</account 	Displays the monthly amount of the selected type. The system evaluates and converts the amount which is entered in the Amount field with the Currency which is selected in the Account Details data segment.
Action	Select the action to perform on added record. Figure 2-16 Edit - Click to edit the record. Figure 2-17 Delete - Click to delete the record.
Total Asset	Displays the total asset of all the added asset type along with the selected account currency.
Total Liability	Displays the total liability of all the added liability type along with the selected account currency.

Financial Details - for Small and Medium Business customer type

Figure 2-18 Financial Details - SMB



- 3. Click Next. The system validates the date specified in Last Update On with Financial Details Validity Period and, if date specified in Last Update On exceeds the date specified in Financial Details Validity Period at Business Product Preferences configurations, the system displays the following error message:
- 4. Click Yes to reatin the existing financial details and proceed with the next data segment.

OR

Click No to edit financial details and proceed.

2.1.5 Collateral Details

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

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

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

To add the collateral details:

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

The **Collateral Details** screen displays.

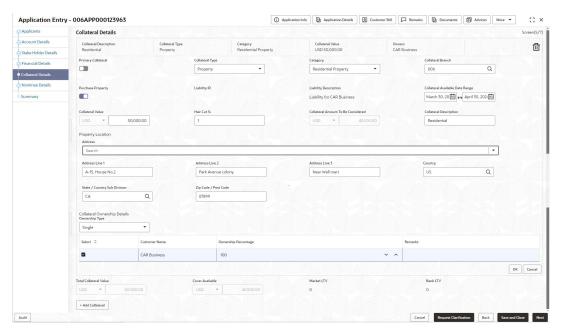


Figure 2-19 Collateral Details

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

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



Table 2-11 Collateral Details - Field Description

Field	Description
Primary Collateral	Specify the primary collateral. Select the collateral type. Available options are:
Collateral Type	Property Guarantee Vehicle Precious Metal Deposits Bonds Stocks Insurance Accounts Receivable Inventory (Stock of Material) The above options displays based on the intial setup.
Category	Select the collateral category. Available options are: If Collateral type is selected as Property Residential Property Vacant Land Under Construction If Collateral type is selected as Guarantee Personal Guarantee Guarantee and Indemnity Government Guarantee Family Guarantee If Collateral type is selected as Vehicle Passenger Vehicle Commercial Vehicle If Collateral type is selected as Precious Metal Precious Metal If Collateral type is selected as Deposits Term Deposit If Collateral type is selected as Bonds Secured Bonds Unsecured Bonds Investment Bonds If Collateral type is selected as Stocks Domestic Stock If Collateral type is selected as Insurance Life Insurance If Collateral type is selected as Accounts Receivable Bill Receivable Trade Receivable If Collateral type is selected as Inventory (Stock of Material) Stock of Raw Materials Finished Goods Packaging Materials The above options diaplays based on the initial setup.
Collateral Branch	Displays the branch of the collateral.



Table 2-11 (Cont.) Collateral Details - Field Description

et al l	Book to the
Field	Description
Term Deposit Number	Select the Term Deposit Number from the list.
	The Term Deposit which has crossed the maturity date and the "Allow Collateral Linkage" disabled, will not appear in the list.
Maturity Date	Select the Maturity Date of the term deposit.
Available Linkage Amount	Specify the available linkage amount.
Linked Amount	Specify the linked amount.
Linkage Currency	Displays the linkage currency.
Guarantee Type	Specify the type of guarantee.
	This field appears only if the collateral type is Guarantee .
Currency	Specify the currency of the collateral value.
Collateral Value	Specify the collateral value.
Collateral Description	Specify the collateral description.
Mark Collateral For Refinance	Specify if an added collateral should be consider for refinance.
Applicants	This section displays the applicants name and remarks that are involved in the loan application. These applicants are also related to the added collateral.
Guarantor	This section displays the guarantor name.
Purchase Property	Specify whether the collateral property being added is being purchased.
	This field appears if the Property option is selected from the Collateral Type list.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.
Collateral Available Date Range	Select the date range of the collateral. The range indicates the date from and date up to, which the collateral is available.
Collateral Value	Specify the value of the collateral.
Hair Cut %	Specify the percentage of Hair Cut.
Collateral Amount To Be	Displays the collateral amount to be considered.
Considered	Collateral Amount = (Hair Cut % Collateral Value)
Collateral Description	Specify the collateral description.
Property Location	In this section you can enter property address which is added as collateral. This section appears only if you select Property from the Collateral Type l ist.
	The fields appears if you select the Property option from the Collateral Type list.
Address	Specify the address to search already captured address.
	Based on configuration, on entering few letters, the system fetches
	the related address that are already captured.
	Based on the selection, the fields are auto populated in the address section.
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.



Table 2-11 (Cont.) Collateral Details - Field Description

Field	Description
Country	Select and search the country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Collateral Ownership Details	In this section you specify the ownership details of the collateral property. This section displays all the customers that are involved in the loan application. The fields appears if you select the Property option from the Collateral Type list.
<added record="" tile=""></added>	In this tile you can view the added details. Click Add to add the applicant collateral ownership details. Click Edit to edit the added collateral ownership details. Click to delete the collateral ownership details.
Ownership Type	Select the ownership type of the property.
, , , , , , , , , , , , , , , , , , ,	The available options are
	Single Joint
	The fields appears if you select the Property option from the Collateral Type list.
Select	Select the appropriate customer as owner from the list.
	The fields appears if you select the Property option from the Collateral Type list.
Customer Name	Displays the customer name along with title.
	The fields appears if you select the Property option from the Collateral Type list.
Ownership Percentage	Displays the percentage of the ownership of the customer.
	The fields appears if you select the Property option from the Collateral Type list.
Remark	Displays the remark of the customer.
	The fields appears if you select the Property option from the Collateral Type list.
Action	Click
	to edit the added signatures Click
	to delete the added signatures.
Market LTV	Displays the market LTV.
Bank LTV	Displays the bank LTV.
Collateral Description	Displays the description of the collateral.
Collateral Type	Displays the collateral type.
Category	Displays the category of the collateral.



Table 2-11 (Cont.) Collateral Details - Field Description

Field	Description
Collateral Value	Displays the collateral value.
Owners	Displays the owner names of the collateral.
<actions></actions>	Displays the actions that you can perform on the added collateral. - Click delete to delete the added collateral.
	- Click down arrow to view the collateral details.
Total Collateral Value	Displays the total value of collateral.
	This field will be auto updated based on the number of collaterals.
Cover Available	Displays the cover available.
	This field will be auto updated based on the number of collaterals.



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

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

2.1.6 Nominee Details

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

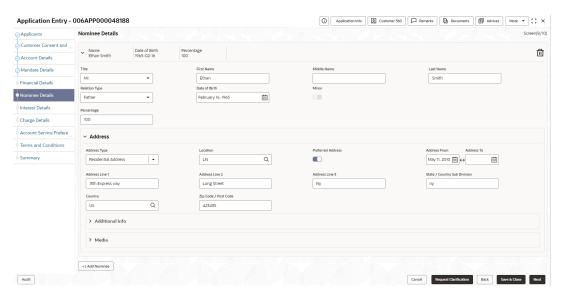
The **Nominee Details** is a non-mandatory data segment. If required, It allows capturing multiple nominees for the account. Nominee can be a minor, in that case, it is mandatory to provide details of the guardian. For SMB Customer, Nominee Details are allowed only for Proprietary type of Business Accounts.

To add the nominee details:

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

The **Nominee Details** screen displays.

Figure 2-20 Nominee Details



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

Table 2-12 Details - Field Description

Field	Description
Title	Select the title of the applicant.
First Name	Specify the first name of the applicant.
Middle Name	Specify the middle name of the applicant.
Last Name	Specify the last name of the applicant.
Relationship Type	Select the relationship type of the nominee with the applicant.
Date of Birth	Select the applicant's date of birth.
Minor	Select to indicate if nominee is minor.
Add Guardian	Click the Add Guardian link to add the guardian details.
	The link appears if the Minor field is enabled.
	This field is conditional mandatory.
Percentage	Specify the percentage to be considered for distribution of the account balance in case of uneventful death of the applicant.
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant.
	Click to add address details.
	Click to perform below actions on the added address details,
	To view the address details, click View .
	To edit the address details, click Edit .
	To delete the address details, click Delete .
Address Type	Select the address type for the applicant from the drop-down list.
	Residential Address
	Communication Address
Location	Select and search the location.
Current Address	Select to indicate if you want to mark entered address as current address type.

Table 2-12 (Cont.) Details - 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.
	Based on the configuration, on entering a few letters, the system fetches the related address that is already captured.
	Based on the selection, the fields are fetched in the address section.
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
Country	Select and search the country code.
State / Country Sub Division	Specify the state or country sub division. This field appears based on the selected country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Addition Info	In this section you can provide addition information.
Sub Department	Specify the sub department.
Department	Specify the department.
Building Number	Specify the building number.
Post Box	Specify the post box code.
District Name	Specify the district name.
Floor	Specify the floor number.
Room	Specify the room number.
Locality	Specify the locality.
Landmark	Specify the landmark.
Contact Name / Narrative	Specify the name of the contact person.
Contact Details	In this section you can provide digital contact details.
<communication mode=""></communication>	Select the communication mode from the drop-down list. The available options are: Mobile Phone Email
Country	Select the country along with international subscriber dialing code of the mobile phone from the drop-down list. The drop-down list option consist of countrycode, country name and subscriber dialing code.
	This field appears only if you select the Mobile Phone option as communication mode.
Mobile Number	Specify the mobile number.
Preferred	Select to indicate if the given mobile number is the preferred number.
Action	You can edit or delete the added mobile details.
Email Id	Specify the email ID. This field appears only if you select the Email option as communication mode.
Preferred	Select to indicate if the given email ID is the preferred ID.
Action	You can edit or delete the added email details.
Add Nominee	Click to add additional nominee for the account.
	l .



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

Guardian Details

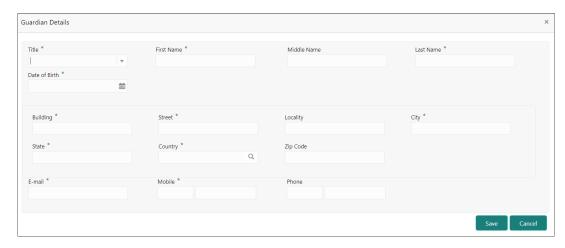
This screen allows to capture details of the guardian of the minor nominee.

To add guardian details:

4. Click Add Guardian Details on Nominee Details screen.

The Guardian Details screen is displayed

Figure 2-21 Guardian Details



Specify the details in the relevant data fields.

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

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

2.1.7 Terms and Conditions

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

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

This data segment comprises of below sections:

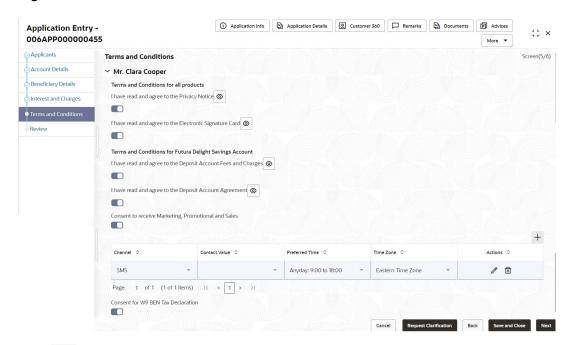
- **Term and Conditions for all products** In this section the term and conditions which are applicable for all the products appears in the questionnaire format.
- **Term and Conditions for <Selected Product>** In this section the term and conditions which are applicable for all the selected product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

To capture terms and conditions:

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

The **Term and Conditions** screen appears

Figure 2-22 Term and Conditions



- Click to view the term and conditions.
- 3. Select the toggle button to accept the term and conditions.
- In the Consents to receive Marketing Promotional and Sales section, enter the channel and details.
- Click Add Channel to add the relevant details.

The below fields contain channel data:

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

2.1.8 Summary

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

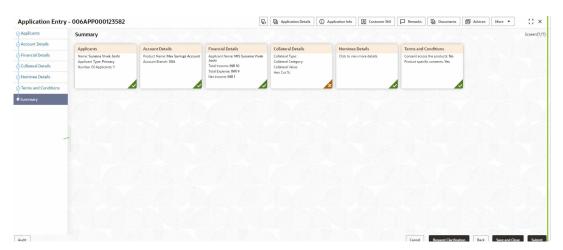
The Summary displays the tiles for all the data segments in the Application Entry stage. The tiles display the important details captured in the specified data segment.

To view the summary of all data segment

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

The **Summary** screen displays.

Figure 2-23 Summary



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

Table 2-13 Summary - Application Entry – Field Description

Data Segment	Description
Applicants	Displays the applicants details
Account Details	Displays the account details.
Stake Holder Details	Displays the Stake Holder details
	This data segment appears only if the Customer Type is selected as Small and Medium Business (SMB) .
Financial Details	Displays the financial details.
Collateral Details	Displays the collateral details.
Nominee Details	Displays the nominee details.
Term and Conditions	Displays the term and conditions.

- 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 are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. In case of override, click Accept Overrides& Proceed to proceed.

OR

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

4. In the Checklist screen the system displays the error message if document checklist is not verified. Click Proceed Next to proceed. The Outcome screen appears.



- 5. In the **Outcome** screen, select appropriate option from the **Select to Proceed** field:
 - Select the Proceed to proceed with the application. By default this option is selected. It
 will logically complete the Application Entry stage for the saving application. The
 Workflow Orchestrator will automatically move this application to the next processing
 stage, SavingApplication Enrichment. The stage movement is driven by the
 business configuration for a given combination of Process Code, Life Cycle and
 Business Product Code.
 - If the Overdraft Requested toggle is OFF then, submit of this stage, will move the application into the Application Enrichment stage.
 - If the Overdraft Requested toggle is ON then, submit of this stage, will move the application into the Overdraft Limit Stage.
 - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
- 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.
- Click Close to close the window.

OR

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

Application De-Dupe:

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

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

Note:

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

2.2 Overdraft Limit Details Stage

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

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

To add overdraft limits:

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

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

Account Limit Details

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

Collateral Details

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

Advance against Uncollected Funds

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

Temporary Overdraft Limit

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

2.2.1 Account Limit Details

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

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

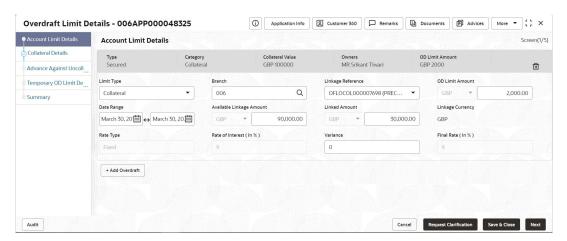
To add account limit details:

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

The **Account Limit Details** screen displays.



Figure 2-24 Account Limit Details



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

Table 2-14 Account Limit Details – Field Description

Field	Description
Limit Type	Select the limit type from the drop-down list.
	Note: System defaults the same limit type for the subsequent overdraft details added.
Branch	Specify the branch code where the account limit is configured.
Linkage Reference	Select the linkage reference number from the dropdown list.
OD Limit Amount	Select the currency and specify the overdraft limit amount for the account.
Date Range	Select the date range within when the account limit is valid.
Available Linkage Amount	Specify the available linkage amount of the collateral.
Linked Amount	Select the currency and specify the linked amount.
Linkage Currency	Displays the linkage currency.
Rate Type	Displays the rate type as per the limit type is selected. The available options are: Fixed Floating
Rate Code	Displays the rate code.
	Note: This field displays if the Rate Type is selected as Floating.



Table 2-14 (Cont.) Account Limit Details - Field Description

Field	Description
Base Rate	Displays the base rate.
	Note: This field displays if the Rate Type is selected as Floating.
Rate of Interest	Displays the rate of interest.
	Note: This field displays if the Rate Type is selected as Fixed.
Variance	Specify the variance.
	Note: This field displays if the Rate Type is selected as Fixed.
Margin	Specify the margin.
	Note: This field displays if the Rate Type is selected as Floating.
Final Rate	Displays the effective rate calculated and based on the below parameters: Rate Value and the Margin for floating rate type. Rate of Interest and the Variance for fixed rate type.

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

OR

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

2.2.2 Collateral Details

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

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

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

To add the collateral details:

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

The **Collateral Details** screen displays.

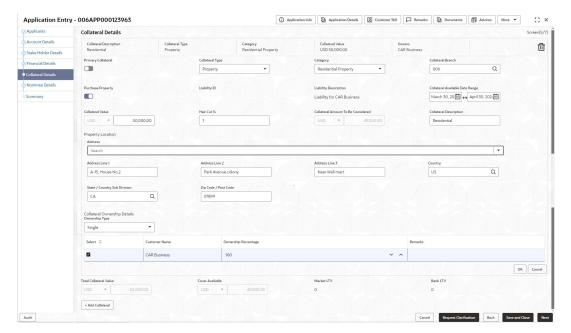


Figure 2-25 Collateral Details

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

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



Table 2-15 Collateral Details - Field Description

Field	Description
Field	Description
Primary Collateral	Specify the primary collateral.
Collateral Type	Select the collateral type. Available options are: Property Guarantee Vehicle Precious Metal Deposits Bonds Stocks Insurance Accounts Receivable Inventory (Stock of Material) The above options displays based on the intial setup.
Category	Select the collateral category. Available options are: If Collateral type is selected as Property Residential Property Vacant Land Under Construction If Collateral type is selected as Guarantee Personal Guarantee Guarantee and Indemnity Government Guarantee Family Guarantee If Collateral type is selected as Vehicle Passenger Vehicle Commercial Vehicle If Collateral type is selected as Precious Metal Precious Metal If Collateral type is selected as Deposits Term Deposit If Collateral type is selected as Bonds Secured Bonds Unsecured Bonds Investment Bonds If Collateral type is selected as Stocks Domestic Stock If Collateral type is selected as Insurance Life Insurance If Collateral type is selected as Accounts Receivable Bill Receivable Trade Receivable Irade Receivable If Collateral type is selected as Inventory (Stock of Material) Stock of Raw Materials Finished Goods Packaging Materials The above options diaplays based on the initial setup.
Collateral Branch	Displays the branch of the collateral.

Table 2-15 (Cont.) Collateral Details - Field Description

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Field	Description
Term Deposit Number	Select the Term Deposit Number from the list.
	The Term Deposit which has crossed the maturity date and the "Allow Collateral Linkage" disabled, will not appear in the list.
Maturity Date	Select the Maturity Date of the term deposit.
Available Linkage Amount	Specify the available linkage amount.
Linked Amount	Specify the linked amount.
Linkage Currency	Displays the linkage currency.
Guarantee Type	Specify the type of guarantee.
	This field appears only if the collateral type is Guarantee .
Currency	Specify the currency of the collateral value.
Collateral Value	Specify the collateral value.
Collateral Description	Specify the collateral description.
Mark Collateral For Refinance	Specify if an added collateral should be consider for refinance.
Applicants	This section displays the applicants name and remarks that are involved in the loan application. These applicants are also related to the added collateral.
Guarantor	This section displays the guarantor name.
Purchase Property	Specify whether the collateral property being added is being purchased.
	This field appears if the Property option is selected from the Collateral Type list.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.
Collateral Available Date Range	Select the date range of the collateral. The range indicates the date from and date up to, which the collateral is available.
Collateral Value	Specify the value of the collateral.
Hair Cut %	Specify the percentage of Hair Cut.
Collateral Amount To Be	Displays the collateral amount to be considered.
Considered	Collateral Amount = (Hair Cut % Collateral Value)
Collateral Description	Specify the collateral description.
Property Location	In this section you can enter property address which is added as collateral. This section appears only if you select Property from the Collateral Type l ist.
	The fields appears if you select the Property option from the Collateral Type list.
Address	Specify the address to search already captured address.
	Based on configuration, on entering few letters, the system fetches
	the related address that are already captured.
	Based on the selection, the fields are auto populated in the address section.
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.



Table 2-15 (Cont.) Collateral Details - Field Description

Field	Description
Country	Select and search the country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Collateral Ownership Details	In this section you specify the ownership details of the collateral property. This section displays all the customers that are involved in the loan application. The fields appears if you select the Property option from the Collateral Type list.
<added record="" tile=""></added>	In this tile you can view the added details. Click Add to add the applicant collateral ownership details. Click Edit to edit the added collateral ownership details. Click to delete the collateral ownership details.
Our and in Ton	
Ownership Type	Select the ownership type of the property. The available options are Single Joint The fields appears if you select the Property option from the Collateral Type list.
Select	Select the appropriate customer as owner from the list. The fields appears if you select the Property option from the Collateral Type list.
Customer Name	Displays the customer name along with title. The fields appears if you select the Property option from the Collateral Type list.
Ownership Percentage	Displays the percentage of the ownership of the customer. The fields appears if you select the Property option from the Collateral Type list.
Remark	Displays the remark of the customer. The fields appears if you select the Property option from the Collateral Type list.
Action	Click to edit the added signatures Click to delete the added signatures.
Market LTV	Displays the market LTV.
Bank LTV	Displays the bank LTV.
Collateral Description	Displays the description of the collateral.
Collateral Type	Displays the collateral type.
Category	Displays the category of the collateral.

Table 2-15 (Cont.) Collateral Details - Field Description

Field	Description
Collateral Value	Displays the collateral value.
Owners	Displays the owner names of the collateral.
<actions></actions>	Displays the actions that you can perform on the added collateral. - Click delete to delete the added collateral. - Click delete to delete the added collateral.
	- Click down arrow to view the collateral details.
Total Collateral Value	Displays the total value of collateral.
	This field will be auto updated based on the number of collaterals.
Cover Available	Displays the cover available. This field will be auto undated based on the number of collaterals.
	This field will be auto updated based on the number of collaterals.



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

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

2.2.3 Advance against Uncollected Funds

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

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

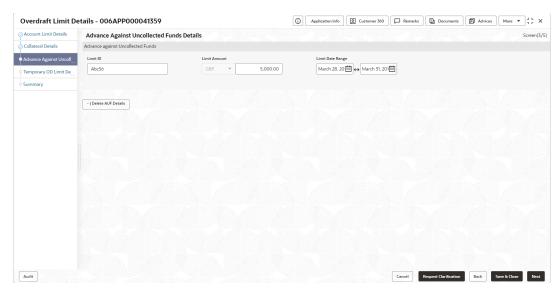
To add uncollected funds details:

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

The Advance against Uncollected Funds screen displays.



Figure 2-26 Advance against Uncollected Funds



3. Specify the details in the relevant data fields.

Note:

The fields, which mentioned as Required, are mandatory.

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

Table 2-16 Advance against Uncollected Funds – Field Description

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

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

2.2.4 Temporary Overdraft Limit

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

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

To add temporary overdraft limit:

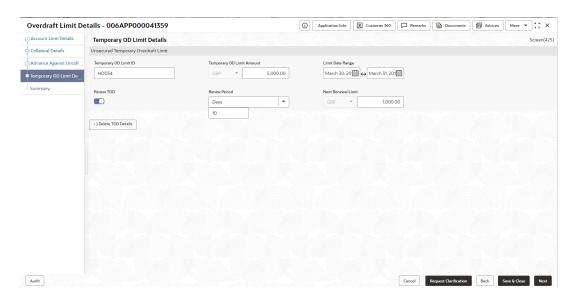
- Click Next in the previous data segment to proceed with next data segment, after successfully capturing the data.
- Click Add TOD Details to capture the Temporary Overdraft Limit Details.

The Unsecured Temporary Overdraft Limit Details screen displays.



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

Figure 2-27 Unsecured Temporary Overdraft Limit Details



Note:

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

3. Specify the details in the relevant data fields.

Note:

The fields, which mentioned as Required, are mandatory.

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

Table 2-17 Temporary Overdraft Limit – Field Description

Field	Description
Temporary OD Limit ID	Specify the temporary overdraft limit ID.
Temporary Overdraft Limit Amount	Select the currency and specify the temporary overdraft limit amount.
Limit Start Date	Select the limit start date.



Table 2-17 (Cont.) Temporary Overdraft Limit – Field Description

Field	Description
Limit End Date	Select the limit expiry date.
Renew TOD	Select to indicate if temporary overdraft limit is to be renewed.
Renew Period	In case of TOD renewal is allowed, select the period from the drop-down list. Available options are:
	• Days
	Months
	Year
Next Renewal Amount	In case of TOD renewal is allowed, specify the renewal amount.

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

2.3 Summary

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

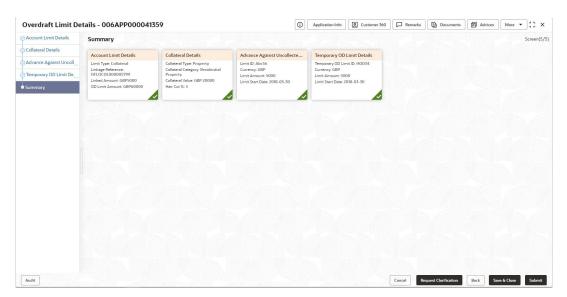
The Summary displays the tiles for all the data segments in the Overdraft Limit stage. The tiles display the important details captured in the specified data segment.

To view the summary of the stage:

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

The **Summary** screen displays.

Figure 2-28 Summary





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

Table 2-18 Summary - Overdraft Limit Details – Field Description

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

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

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

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

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

- 4. Click **Save & Proceed**. The **Outcome** screen is displayed.
- 5. In the Outcome screen, select appropriate option from the Select to Proceed field.
 - Select the Proceed to proceed with the application. By default this option is selected. It
 will logically complete the Overdraft Limit Details stage for the loan application. The
 Workflow Orchestrator will automatically move this application to the next processing
 stage, Application Enrichment. The stage movement is driven by the business
 configuration for a given combination of Process Code, Life Cycle and Business
 Product Code.
 - Select the Return to Application Entry to return to application entry stage. The
 system generates the Application Entry task that appears in Free Task to acquire and
 edit.
 - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
- 6. Enter the remarks in Remarks.
- Click Submit to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
- 8. Click **Close** to close the window.

OR

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



2.4 Application Enrichment Stage

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

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

To enrich an application:

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

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

Interest and Charge

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

Advance against Uncollected Funds

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

Temporary Overdraft Limit

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

Summary

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

2.4.1 Interest and Charge

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

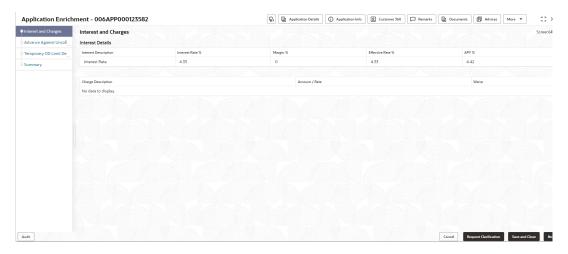
The Interest and Chargedata segment displays the interest applicable for the account.

 On acquiring the Application Enrichment task, the Interest and Charge data segment appears.

The Interest and Charge screen displays.



Figure 2-29 Interest and Charge



2. Specify the details in the relevant data fields.



The fields, which mentioned as Required, are mandatory.

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

Table 2-19 Interest Details - Field Description

Field	Description
Interest Product Name	Displays the interest product name attached to the host product linked with the business product.
Payout Frequency	Displays the payout frequency of the interest product name attached to the host product linked with the business product.
Interest Rate	Displays the interest rate applicable for the account.
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
APR	Display the annual percentage rate value.
	This is applicable for debit 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 will validate all mandatory data segments and data fields. If mandatory details are

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

2.4.2 Advance against Uncollected Funds

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

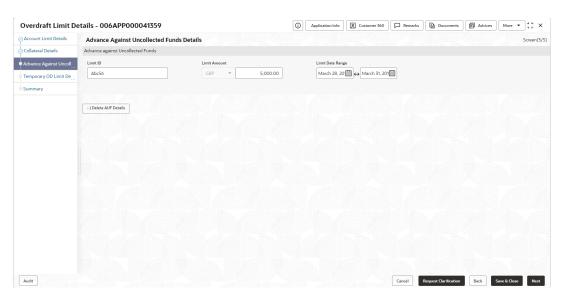
The Advance against Uncollected Funds data segment displays the configuration required for advance against uncollected fund to be provided to the account.

To add uncollected funds details:

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

The Advance against Uncollected Funds screen displays.

Figure 2-30 Advance against Uncollected Funds



3. Specify the details in the relevant data fields.



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

Table 2-20 Advance against Uncollected Funds – Field Description

Field	Description
Limit ID	Specify the advance against uncollected funds limit ID.
Limit Amount	Select the currency and specify the AUF limit amount.



Table 2-20 (Cont.) Advance against Uncollected Funds – Field Description

Field	Description
Limit Date Range	Select the limit date range.

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

2.4.3 Temporary Overdraft Limit

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

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

To add temporary overdraft limit:

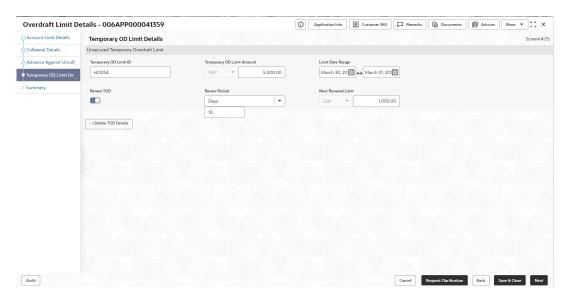
- Click Next in the previous data segment to proceed with next data segment, after successfully capturing the data.
- Click Add TOD Details to capture the Temporary Overdraft Limit Details.

The Unsecured Temporary Overdraft Limit Details screen displays.



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

Figure 2-31 Unsecured Temporary Overdraft Limit Details



Note:

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

3. Specify the details in the relevant data fields.

Note:

The fields, which mentioned as Required, are mandatory.

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

Table 2-21 Temporary Overdraft Limit – Field Description

Field	Description
Temporary OD Limit ID	Specify the temporary overdraft limit ID.
Temporary Overdraft Limit Amount	Select the currency and specify the temporary overdraft limit amount.
Limit Start Date	Select the limit start date.
Limit End Date	Select the limit expiry date.
Renew TOD	Select to indicate if temporary overdraft limit is to be renewed.
Renew Period	In case of TOD renewal is allowed, select the period from the drop-down list. Available options are:
	• Days
	Months
	Year
Next Renewal Amount	In case of TOD renewal is allowed, specify the renewal amount.

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

2.4.4 Summary

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

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

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

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

Figure 2-32 Summary - Application Enrichment

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

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

Table 2-22 Summary - Application Enrichment - Field Description

Data Segment	Description
Interest Details	Displays the interest details.
Charge Details	Displays the charge details.
Temporary Overdraft Limit	Displays the temporary overdraft limit.
Advance against Uncollected Funds	Displays the advance against uncollected funds.

- 2. Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification, refer to the section Request Clarification.
- 3. Click **Back** to navigate to the previous data segment within a stage.
- Click Save and Close to save the data captured. The captured data is available in the My Task list for the user to continue later.
- 5. Click **Cancel** to terminate the application and the status of the application. Such applications cannot be revived later by the user.
- **6.** Click **Submit** to reach the **OUTCOME**, where the overrides, checklist, and documents for this stage can be validated or verified.

The Stage Movement Submission - Override screen displays.

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.

Click Proceed Next.

The Stage Movement Submission - Checklist screen displays.

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

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

The Stage Movement Submission - Outcome screen displays.

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

Table 2-23 Stage Movement Submission - Outcome – Field Description

Field	Description
Select an Outcome	Select the option from the drop-down list. The available options are: Proceed Return to Overdraft Limit Details Return to Application Entry Reject By Bank
Remarks	Specify the remarks, if any.



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

10. Click Submit.

The **Confirmation** screen displays.

Figure 2-33 Confirmation

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

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

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

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

11. Click Go to Free Task.

The Free Tasks screen displays.

2.5 Account Funding

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

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

To add funding details:

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

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

Account Funding Details

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

Summary

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



Account Funding Details

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

Summary

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

2.5.1 Account Funding Details

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

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

To add funding details:

 On acquiring the Account Funding task, the Account Funding Details data segment appears

The Account Funding Details screen displays.

Figure 2-34 Account Funding



- 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.



The fields, which mentioned as Required, are mandatory.

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

Table 2-24 Account Funding Details - Field Description

E:	Secretary of the secret
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 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.
Account Number	Specify or select the account number which is debited for transferring the funds to newly opened account. The internal current account 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.
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.

2.5.2 Summary

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

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

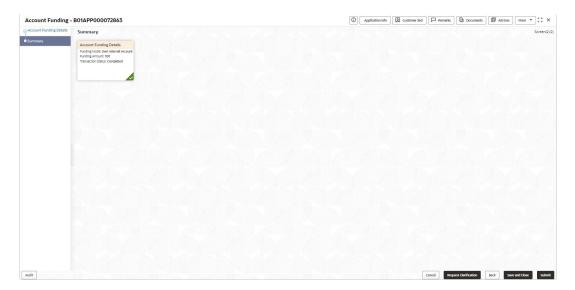
To view the summary of each stage and submit:

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

The **Summary** screen displays.



Figure 2-35 Summary



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

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

Table 2-25 Summary

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

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

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

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.

- Click Proceed. The Outcome screen is displayed.
- 5. Click **Submit** to submit the application.

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

2.6 Underwriting Stage

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

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

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

To add underwriting details:

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

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

Credit Rating Details

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

Valuation Details

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

Legal Opinion

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

Summary

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

2.6.1 Credit Rating Details

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

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

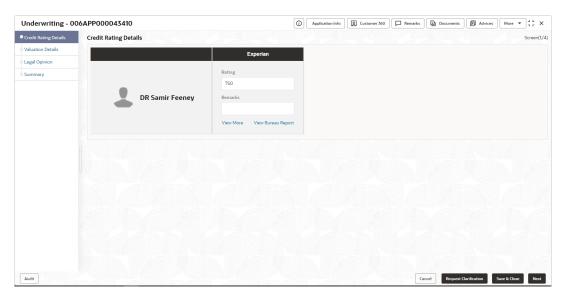
Oracle Banking Origination is now integrated with Bureau Integration Service to fetch the details of the Rating for the given applicant(s). The Bank will have an option to use this integration service or use the manual process of entering the Bureau score in the Credit Rating DS.

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

The **Credit Rating Details** screen displays.



Figure 2-36 Credit Rating Details



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



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

Table 2-26 Credit Rating Details – Field Description

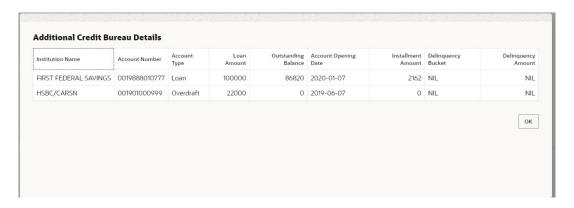
Field	Description
Customer Name	Displays the customer name.
Agency Name	Displays the configured agency.
Ratings	Displays the ratings. The system populates the credit rating score from the Bureau Integration Service.
Remarks	Specify the remarks.

3. Click View More to view the additional Credit Bureau details.

The Additional Credit Bureau Details screen displays.



Figure 2-37 Additional Credit Bureau Details



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

Table 2-27 Additional Credit Bureau Details - Field Description

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



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

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

2.6.2 Valuation Details

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

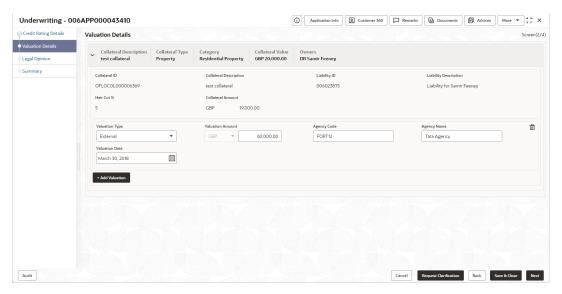
Valuation Details is the next data segment of **Underwriting** stage.

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

The Valuation Details screen displays.



Figure 2-38 Valuation Details



2. Specify the fields on Valuation Details screen.



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

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

Table 2-28 Valuation Details – Field Description

Field	Description
Field	Description
Collateral Description	Displays the collateral description which is added.
Collateral Type	Displays the collateral type which is added.
Category	Displays the category of the collateral which is added.
Collateral Value	Displays the value of the collateral which is added.
Owners	Displays the owner's name of the collateral.
Collateral ID	Displays the Collateral ID.
Collateral Description	Displays the description of the collateral.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.
Hair Cut %	Displays the Hair cut percentage.
Collateral Amount	Displays the collateral amount.
Valuation Type	Select the type of valuation. Available options are
	External
	• Internal



Table 2-28 (Cont.) Valuation Details - Field Description

Field	Description
Valuation Amount	Specify the valuation amount of the collateral.
Agency Code	Specify the agency code.
Agency Name	Specify the name of agency.
Valuation Date	Select the valuation date. Date should not be earlier than the Application Date.
Add Valuation	Click Add Valuation to add valuation details. Add the valuation details if you want to evaluate the collateral.

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

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

2.6.3 Legal Opinion

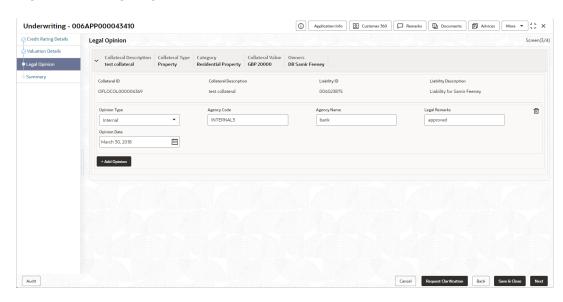
This topic provides the systematic instructions to capture the legal opinion provided by the bank approved lawyer and decision provided thereon.

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

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

The Legal Opinion screen displays.

Figure 2-39 Legal Opinion



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

Note:

The fields, which mentioned as Required, are mandatory.

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

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

Table 2-29 Legal Opinion – Field Description

Field	Description
Collateral Description	Displays the collateral description which is added.
Collateral Type	Displays the collateral type which is added.
Category	Displays the category of the collateral which is added.
Collateral Value	Displays the value of the collateral which is added.
Owners	Displays the owner's name of the collateral.
Collateral ID	Displays the Collateral ID.
Collateral Description	Displays the description of the collateral.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.
Opinion Type	Select the opinion type. Available options are:
	External
	Internal
Agency Code	Specify the agency code.
Agency Name	Specify the agency name.
Legal Remarks	Specify the legal remarks.
Opinion Date	Select the opinion date. Date should not be earlier than the Collateral Valuation Date.
Add Opinion	Click Add Opinion to add the legal opinion received from multiple agencies (both internal and external).



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

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

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



2.6.4 Summary

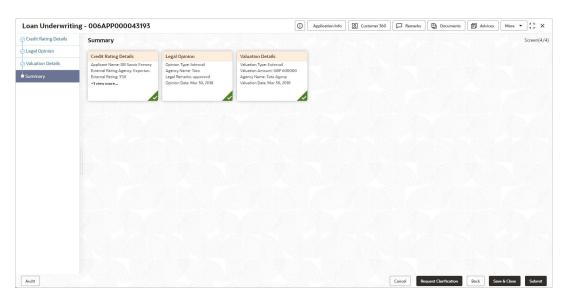
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

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

The Summary screen displays.

Figure 2-40 Summary



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

Table 2-30 Summary - Underwriting - Field Description

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

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

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

Select **Proceed** outcome from the drop-down list. It will logically complete the Underwriting stage for the Application. The Workflow Orchestrator will automatically



move this application to the next processing stage, Application Assessment. The stage movement is driven by the business configuration for a given combination of Process Code, Life Cycle and Business Product Code

- Select the Return to Initial Funding Stage to make Account Funding Stage available in free task for edit.
- Select the Return to Overdraft Limit Details to make Overdraft Limit Details stage available in free task.
- Select the Return to Application Entry Stage to make application entry stage available in free task for edit.
- Select the **Reject by bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
- Click Submit to submit the Underwriting stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
- 6. Click Close to close the window.

OR

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

2.7 Application Assessment

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

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

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

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

To assess the application details:

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

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



Qualitative Scorecard

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

Assessment Details

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

Summary

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

2.7.1 Qualitative Scorecard

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

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

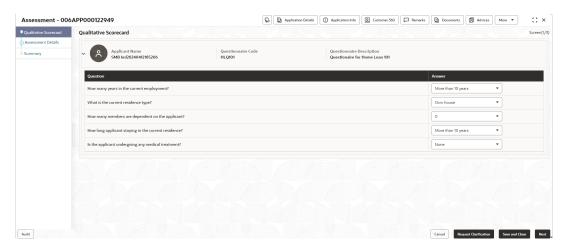
The **Qualitative Scorecard** screen enables the user to capture the relevant evaluation details Applicant wise (if more than one applicant) and the scores are automatically displayed based on the Question / Answer configuration provided for this type of score card.

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

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

The Qualitative Scorecard screen displays.

Figure 2-41 Qualitative Scorecard



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



The fields, which mentioned as Required, are mandatory.

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

Table 2-31 Qualitative Scorecard - Field Description

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

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

2.7.2 Assessment Details

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

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

- Validation Model
- Borrowing Capacity
- Qualitative Score
- Quantitative Score
- Decision and Grade
- Pricing
- Click Next in the previous data segment to proceed with next data segment, after successfully capturing the data.

The Assessment Details - Validation Model screen displays.



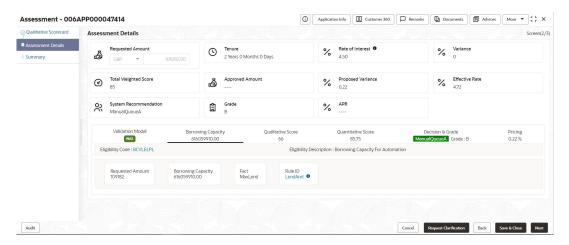
① Application Info ② Application Details ② Customer 360 ☑ Remarks ② Documents ② Advices ☑ More ▼ Assessment - 006APP000000232 :: × Credit Rating Details Application Details O Years 6 Months O Days USD 50,000,00 Interest Rate Interest Rate (%) Rate Type Margin / Variance (%) 10.95 13.44 Auto Decision Details 92.75 Revised Interest Rate Interest Rate (%) Rate Type Effective Rate (%) 10.95 Fixed 0.22 11.17 18.71 Qualitative Score Pricing 0.22 % Approved Grade: A Validation Model Code :VLPLEL100 Description :Scoring Model for New Vehicle Loan Status : PASS

Figure 2-42 Assessment Details - Validation Model

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

The Assessment Details - Borrowing Capacity screen displays.

Figure 2-43 Assessment Details – Borrowing Capacity



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

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

Figure 2-44 Assessment Details - Qualitative Score - Graph View

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

The Assessment Details - Qualitative Score - Data View screen displays.

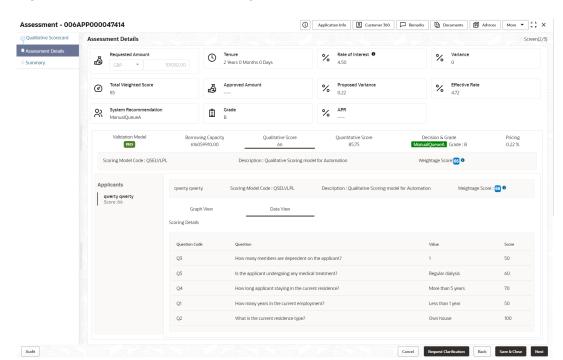


Figure 2-45 Assessment Details - Qualitative Score - Data View

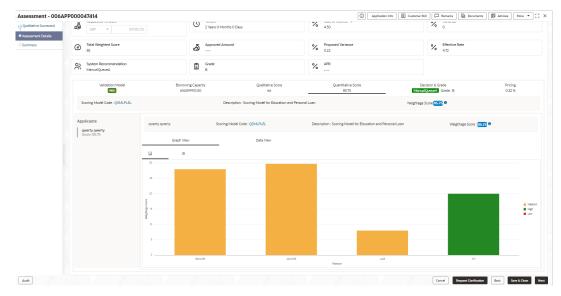
Note:

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

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

The Assessment Details - Quantitative Score - Graph View screen displays.

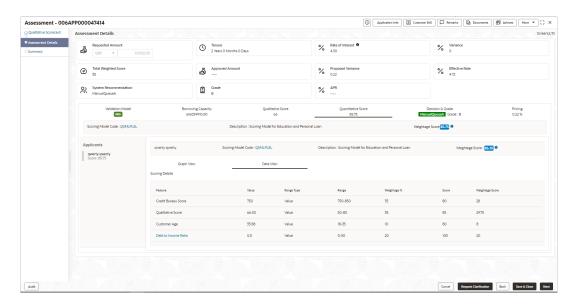
Figure 2-46 Assessment Details – Quantitative Score – Graph View



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

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

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



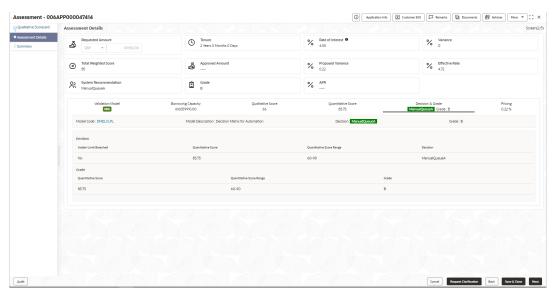


For multi borrower applications, the user can view the Quantitative details of individual borrowers by clicking on each borrower's name.

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

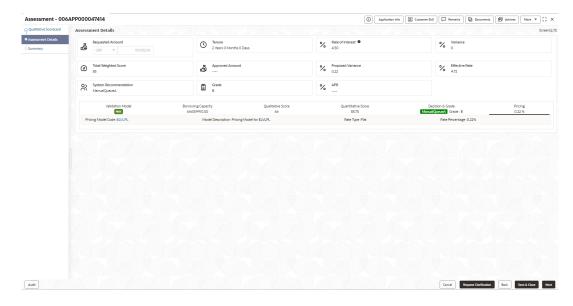
The Assessment Details - Decision and Grade screen displays.

Figure 2-48 Assessment Details - Decision & Grade



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

Figure 2-49 Assessment Details - Pricing



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

Table 2-32 Assessment Details – Field Description

Field	Description
Rate Percentage	Displays the rate percentage.
Requested Amount	Specify the requested overdraft amount.
Tenure	Displays the tenure.
Base Rate	Displays the base type.
	This field appears if the rate type is Floating .
Rate of Interest	Displays the rate of interest.
	This field appears if the rate type is Fixed .
Margin	Displays the margin.
	This field appears if the rate type is Floating .
Variance	Displays the variance.
	This field appears if the rate type is Fixed .
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the approved overdraft amount.
Proposed Margin	Displays the proposed margin.
	This field appears only for Floating rate type.
Proposed Variance	Displays the proposed variance.
	This field appears if the rate type is Fixed .
Effective Rate	Displays the effective rate of interest.
System Recommendation	Displays the system recommendations.
	Available options are:
	Approved
	• Manual
	• Rejected
Grade	Displays the grade of the applicant.
Validation Model	This sections displays the validation model details.
Validation Model Code	Displays the validation model code configured for the product.
Description	Displays the description of the configured validation model.
Status	Displays the overall status of the validation model.
Rule ID	Displays the Rule ID configured in the validation model.
Sequence	Displays the sequence of the configured rules.
Status	Displays the status of the configured rule.
Borrowing Capacity	This section displays the borrowing capacity details.
Eligibility Code	Displays the unique eligibility code configured for the product.
Eligibility Description	Displays the description of the configured eligibility.
Requested Amount	Displays the requested card limit.
	If the calculated Borrowing Capacity is more than the Requested Amount, then Approved Amount is stamped to Requested Amount.
Borrowing Capacity	Displays the calculated borrowing capacity of the applicant.
Fact	Displays the fact configured in the eligibility code.
Rule ID	Displays the rule configured in the eligibility code.
Qualitative Score	This section displays the qualitative score details.



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

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



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

2.7.3 Summary

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

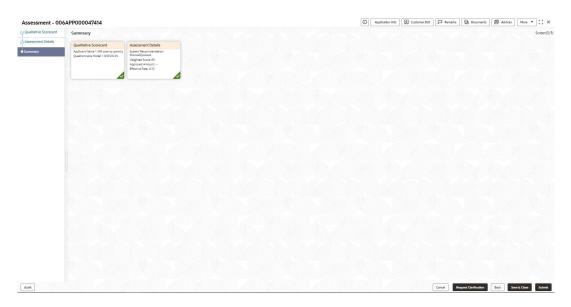
The Summary displays the tiles for all the data segments in the Application Assessment stage. The tiles display the important details captured in the specified data segment.

To view the captured details:

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

The **Summary** screen displays.

Figure 2-50 Summary



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

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

Table 2-33 Summary - Application Assessment – Field Description

Data Segment	Description
Qualitative Scorecard Details	Displays the qualitative scorecard details.
Assessment Details	Displays the assessment details.

Click Submit to reach the OUTCOME, where the overrides, checklist and documents for this stage can be validated or verified. The Overrides screen is displayed. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

Click Proceed Next. The Checklist screen is displayed.

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

- Select the checkbox to accept the checklist. Click Save & Proceed. The Outcome screen is displayed.
- 5. In the Outcome screen, select appropriate option from the Select to Proceed field.
 - Select the Proceed to proceed with the application. By default this option is selected. If the Proceed option is selected, then the application proceeds based on the assessment decision.
 - It will logically complete the Application Assessment stage for the saving application if the system recommendation is Approved. The Workflow Orchestrator will automatically move this application to the Account Parameter Setup stage.
 - If the system recommendation is Manual then, the Manual Credit Assessment stage is generated for this saving application.
 - If the system recommendation is **Rejected** then the application is terminated. The stage movement is driven by the business configuration for a given combination of Process Code, Life Cycle and Business Product Code.
 - Select the Return to Application Entry Stage to make application entry stage available in free task for edit.
 - Select the Return to Application Enrichment Stage to make enrichment stage available in free task.
 - Select the Return to Overdraft Limit Details to make overdraft limit details stage available in free task.
 - Select the Return to Initial Funding Details to make account funding details stage available in free task.
 - Select the Return to Application Underwriting Stage to make underwriting stage available in free task.
 - Select the Reject Application to reject the submission of this application. The
 application is terminated, and an email is sent to the borrower or customer with a
 rejection advice.
- Enter the remarks in Remarks.
- 7. Click **Submit**. The **Confirmation** screen is displayed.

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

Click Close to close the window.

OR

Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the process reference numbers to the Manual Credit Assessment stage. This



application will be available in the FREE TASKS list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

2.8 Manual Credit Assessment Stage

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

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

To capture manual assessment details:

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

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

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

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

Manual Assessment

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

Summary

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

2.8.1 Manual Assessment

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

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

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



Figure 2-51 Manual Assessment

2. Specify the fields on Manual Assessment screen.

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

Table 2-34 Manual Assessment – Field Description

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

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

Field	Description
System Recommendation	Displays the system recommendations.
	Available options are:
	Approved
	Manual
	Rejected
Grade	Displays the grade of the applicant.
APR	Displays the annual percentage rate value.
Validation Model	This sections displays the validation model details.
Validation Model Code	Displays the validation model code configured for the product.
Description	Displays the description of the configured validation model.
Status	Displays the overall status of the validation model.
Rule ID	Displays the Rule ID configured in the validation model.
Sequence	Displays the sequence of the configured rules.
Status	Displays the status of the configured rule.
Borrowing Capacity	This section displays the borrowing capacity details.
Eligibility Code	Displays the unique eligibility code configured for the product.
Eligibility Description	Displays the description of the configured eligibility.
Requested Amount	Displays the requested card limit.
	If the calculated Borrowing Capacity is more than the Requested Amount, then Approved Amount is stamped to Requested Amount.
Borrowing Capacity	Displays the calculated borrowing capacity of the applicant.
Fact	Displays the fact configured in the eligibility code.
Rule ID	Displays the rule configured in the eligibility code.
Qualitative Score	This section displays the qualitative score details.
Scoring Model Code	Displays the scoring model code configured for the product.
Description	Displays the description of the scoring model.
Application Score	Displays the overall application score for the applicant(s).
	The application score also appears in the respective applicant's tab in case of the multiple applicants.
Qualitative Score - Scoring Details	This section displays the qualitative score details.
Question Code	Displays the question code configured for Qualitative Scoring Model
Question	Displays the question configured in question code.
Value	Displays the answers provided by the applicant.
Score	Displays the calculated score based on the answers.
Scoring Model Code	Displays the scoring model code configured for the product.
Description	Displays the description of the scoring model.
Weightage Score	Displays the overall weightage score for the applicant(s).
	The weightage score also appears in the respective applicant's tab in case of the multiple applicants.
Quantitative Score - Scoring Details	This section displays the Quantitative Score Details.
Feature	Displays the feature configured in the Quantitative Scoring Model.
Value	Displays the value of the application for the configured feature.
Range Type	Displays the range type configured in the Quantitative Scoring Model.



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

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

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

2.8.2 Summary

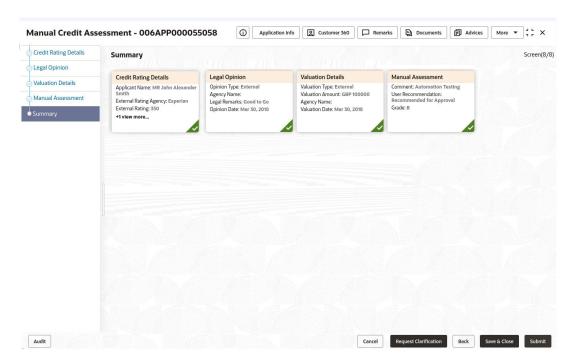
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

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

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

Figure 2-52 Summary



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

Table 2-35 Summary - Manual Credit Assessment – Field Description

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

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

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

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

Enter the remarks in Remarks.

- Click Submit to submit the manual credit assessment. The confirmation screen appears
 with the submission status, the Application Reference Number and the Process Application
 Reference Number.
- 9. Click Close to close the window.

OR

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

2.9 Manual Credit Decision Stage

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

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

To capture manual credit decision details:

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

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

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

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

Manual Decision

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

Summary

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

2.9.1 Manual Decision

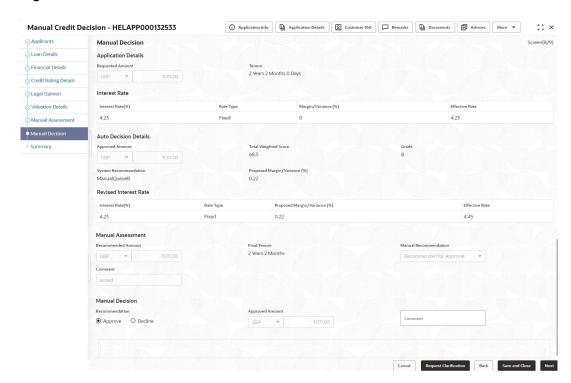
This topic provides the systematic instructions to review and approve the application manually in Manual Credit Decision stage.

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

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

The **Manual Decision** screen displays.

Figure 2-53 Manual Decision



2. Specify the fields on Manual Decision screen.

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

Table 2-36 Manual Decision – Field Description

Field	Description
Requested Amount	Displays the requested overdraft amount.
Tenure	Displays the overdraft tenure.
Base Rate	Displays the base rate.
	This field appears only for Floating rate type.
Margin	Displays the margin.
	This field appears only for Floating rate type.



Table 2-36 (Cont.) Manual Decision – Field Description

Field	Description
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the approved overdraft amount.
	This field appears blank by default.
	If the approver selects the recommendation as Approve , then the recommended amount gets defaulted as approved amount.
Proposed Margin	Displays the proposed margin.
	This field appears only for Floating rate type.
Effective Rate	Displays the effective rate of interest.
Recommended Amount	Displays the recommended overdraft amount.
Final Tenure	Displays the final overdraft tenure.
Manual Recommendation	Displays the manual recommendation.
Comments	Displays the comments.
System Recommendation	Displays the system recommendations.
Recommendation	Select the recommendation. Available options are
	Approve Decline If the approver selects the recommendation as Approve, then the recommended amount gets defaulted as approved amount.
Action	Displays the user action based on user recommendation.
Comments	Specify the comment on the user action.

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

2.9.2 Summary

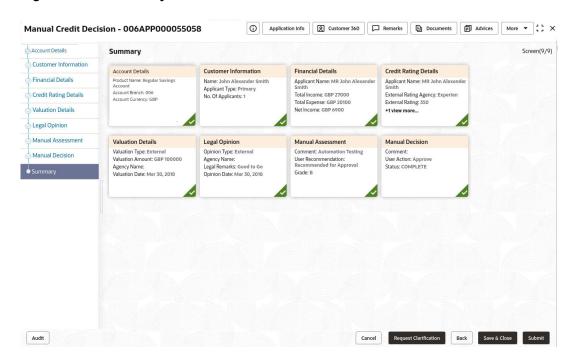
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

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

The **Summary** screen displays.

Figure 2-54 Summary



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

Table 2-37 Summary - Manual Credit Decision - Field Description

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

- Click Submit to reach the OUTCOME, where the overrides, checklist and documents for this stage can be validated or verified. The Overrides screen is displayed.
- 3. Click Accept Overrides & Proceed. The Checklist screen is displayed.
- 4. Click Save & Proceed. The Outcome screen is displayed.
- 5. In the Outcome screen, select appropriate option from the Select to Outcome field.
 - Select the Proceed to proceed with the application. It will logically complete the
 Manual Credit Decision stage for the Saving Account (with overdraft) Application.
 Upon submit, a Pricing call will be made by Oracle Banking Origination to Decision
 Service to get the Interest rate. The Workflow Orchestrator will automatically move this
 application to the next processing stage, Account Parameter Setup stage. The stage

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

- Select the Return to Application Entry Stage to make application entry stage available in free task for edit.
- Select the Return to Application Enrichment Stage to make enrichment stage available in free task.
- Select the Return to Assessment to make overdraft limit details stage available in free task.
- Select the Return to Initial Funding Details to make account funding details stage available in free task
- Select the Return to Overdraft Limit Details to make overdraft limit details stage available in free task.
- Select the Return to Application Underwriting Stage to make underwriting stage available in free task.
- Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
- Select the Return to Manual Credit Assessment Stage to make underwriting stage available in free task. It will logically complete the Manual Credit Assessment stage for the Current Account (with overdraft) Application. The workflow will automatically move this application to the next processing stage, Manual Credit Decision stage.
- Enter the remarks in Remarks.
- Click Submit. The Confirmation screen is displayed.
- 8. Click Close to close the window.

OR

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

2.10 Account Parameter Setup Stage

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

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

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

- Interest and Charge This data segment is editable. For detailed information, refer the Interest Details data segment in the Application Enrichment stage.
- Advance against Uncollected Funds This data segment is editable. For detailed information, refer the Advance against Uncollected Funds data segment in the Overdraft Limit stage.



- **Temporary Overdraft Limit** This data segment is editable. For detailed information, refer Temporary Overdraft Limit data segment in the Overdraft Limit stage.
- Account Limit Details This data segment is ready only. For detailed information, refer Account Limit Details data segment in the Overdraft Limit stage.

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

Summary

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

2.10.1 Summary

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

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

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

The **Summary** screen displays.

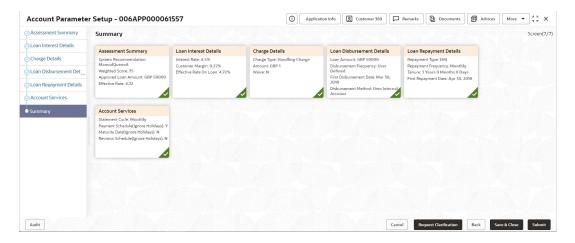


Figure 2-55 Summary

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

Table 2-38 Summary – Field Description

Field	Description
Interest Details	Displays the interest details.
Charge Details	Displays the charge details.



Field	Description
Advance against Uncollected Funds Details	Displays the Advance against Uncollected Funds details.
Temporary Overdraft Limit Details	Displays the Temporary Overdraft Limit details.
Account Services Preferences	Displays the account services preferences.
Account Limit Details	Displays the account limit details.

- Click Submit to reach the OUTCOME, where the overrides, checklist and the documents for this stage can be validated or verified. The Overrides screen is displayed.
- 3. Click Accept Overrides & Proceed. The Checklist screen is displayed.
- 4. Click Save & Proceed. The Outcome screen is displayed.
- In the Outcome screen, select appropriate option from the Select to Outcome field.
 - Select the Proceed to proceed with the application It will logically complete the
 nextstage for the Saving Account Application. The Workflow Orchestrator will
 automatically move this application to the next processing stage. The stage movement
 is driven by the business configuration for a given combination of Process Code, Life
 Cycle and Business Product Code.
 - If there is no change in Interest or Charges details, the workflow will automatically move this application to the Offer Issue stage.
 - If there is any change in Interest or Charges details, submit of this stage, will move the application into the Supervisor Application Approval stage.
 - Select the Return to Credit Decision Stage to make credit decision stage available in free task.
 - Select the Return to Credit Assessment Stage to make credit assessment stage available in free task.
 - Select the Return to Assessment Stage to make assessment stage available in free task
 - Select the Return to Initial Funding Stage to make initial funding stage available in free task.
 - Select the Return to Overdraft Limit Details Stage to make overdraft limit details stage available in free task.
 - Select the Return to Application Enrichment Stage to make enrichment stage available in free task.
 - Select the Return to Application Entry Stage to make application entry stage available in free task.
 - Select the Return to Application Underwriting Stage to make underwriting stage available in free task.
 - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
- 6. Enter the remarks in Remarks.
- 7. Click Submit.to submit the account parameter setup stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.



Click Close to close the window.

OR

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

2.11 Supervisor Application Approval Stage

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

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

- Pricing Change Approval
 This topic provides the systematic instructions to view and approve the pricing change.
- Summary
 This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

2.11.1 Pricing Change Approval

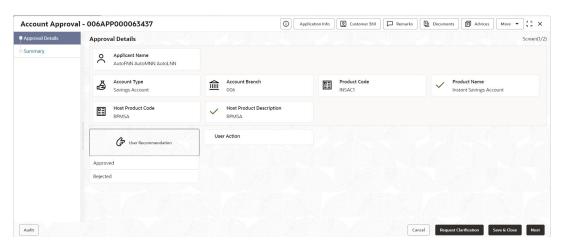
This topic provides the systematic instructions to view and approve the pricing change.

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

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

The Pricing Change Approval screen displays.

Figure 2-56 Pricing Change Approval



2. Specify the fields on Pricing Change Approval screen.



Table 2-39 Pricing Change Approval – Field Description

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

2.11.2 Summary

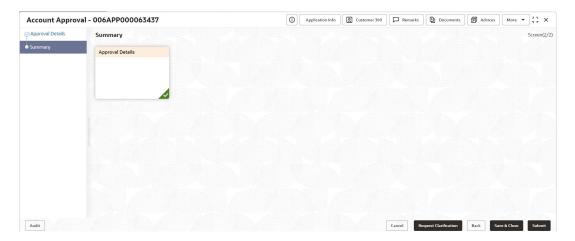
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

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

The **Summary** screen displays.

Figure 2-57 Summary



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

Table 2-40 Summary - Pricing Change Approval - Field Description

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

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

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

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

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

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

OR

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

2.12 Offer Issue Stage

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

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

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

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

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

- Assessment Summary
 This topic provides the systematic instructions to view the assessment summary of the Savings Account application.
- Document Generation
 In this data segment you can generate and dispatch the documents that are configured.
- Summary Offer Issue
 This topic provide the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

2.12.1 Assessment Summary

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

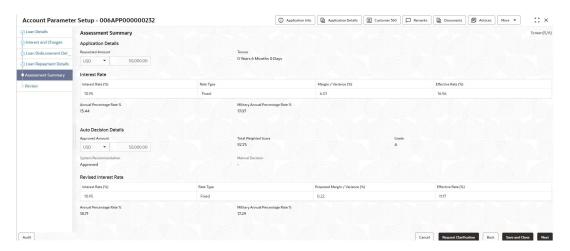
Assessment Summary is the view only data segment of Offer Issue stage.

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

The **Assessment Summary** screen displays.



Figure 2-58 Assessment Summary



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

Note:

The fields, which mentioned as Required, are mandatory.

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

Table 2-41 Assessment Summary – Field Description

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

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



2.12.2 Document Generation

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

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

To generate and dispatch the document:

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

Application Documents - 006APP000127550

© Application Info

© Application Deciment Seemaks

© Document Generation

© Document Acceptance

Receiver

Document Acceptance

Receiver

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Figure 2-59 Document Generation

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

You can perform below actions on the seletced document:

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



Table 2-42 Document Generation – Field Description

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

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

2.12.3 Summary - Offer Issue

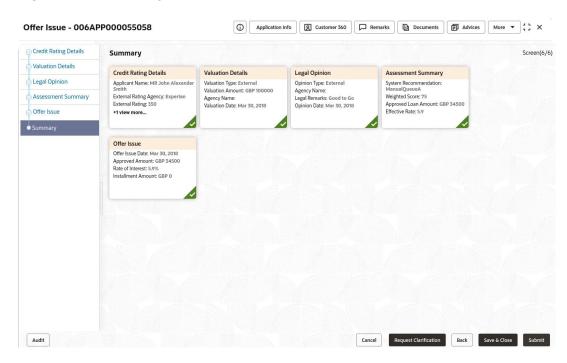
This topic provide the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

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

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

Figure 2-60 Summary



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

Table 2-43 Summary - Offer Issue - Field Description

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

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

- Accept the overrides and click Proceed Next. The Checklist screen is displayed.
- Click Proceed Next. The Outcome screen is displayed.
- 5. In the Outcome screen, select appropriate option from the Select to Outcome field.
 - Select Proceed outcome from the drop-down list. It will logically complete the Offer Issue stage for the Overdraft Application. The Workflow Orchestrator will automatically move this application to the next processing stage, Offer Accept/Reject. The stage movement is driven by the business configuration for a given combination of Process Code, Life Cycle and Business Product Code.
 - Select the Reject Application to reject the submission of this application. The
 application is terminated, and an email is sent to the borrower or customer with a
 rejection advice.
- Click Submit to submit the Offer Issue stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
- 7. Click Close to close the window.

OR

Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the sub process reference numbers [Overdraft] to the Application **Offer Accept / Reject** stage.

2.13 Offer Accept / Reject Stage

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

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

To perform actions on issued offer:

- 1. Scan the records that appears in the Free Task list.
- Click Acquire and Edit or Acquire from the Action column of the appropriate record. The Offer Accept /Reject stage is displayed.

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

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

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

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

Summary - Offer Accept / Reject

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

2.13.1 Document Acceptance

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

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

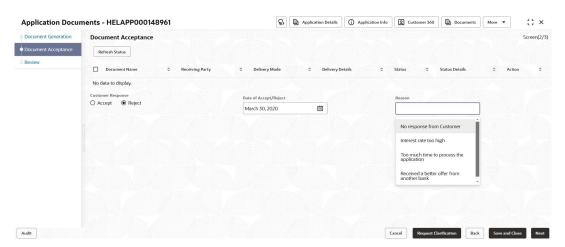
If the document is marked as No in the Acceptance field in the Advice Maintenance screen then the e-sign acceptance process in not required for that document and hence it will not appear in this data segment.

To accept the document:

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

The **Document Acceptance** screen appears.

Figure 2-61 Document Acceptance



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

Table 2-44 Document Acceptance - Field Description

Field	Description
Document Name	Displays the name of document. Click the link to fetch the document from the stored service and view the PDF output of the document. Generated Document: This link appears only if the document is generated atleast onces. Accepted Document: This link appears only if the E-Signed document is uploaded.



Table 2-44 (Cont.) Document Acceptance – Field Description

Field	Description
Receiving Party	Displays the name of the applicant along with the role. The document is generated and dispatched to the applicants mentioned in this column. The name appears as captured in the Applicant data segment.
Delivery Mode	Displays the default mode of delivery of the documents. This default mode of delivery is defined in the Advice Maintenance screen.
Delivery Details	Displays the delivery details of the generated documents based on the default delivery mode. If the delivery mode is Email or e-Sign Remote then the preferred email address of every recipent is displayed. If the delivery mode is Post then the preferred address of every recipent is displayed. If the delivery mode is e-Sign In-Person then the link is shared with every recipents 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.
Date of Response	Amend: Select to amend the application document status. Select the date on which the customer response is captured. This date should be greater or equal to current date.

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

2.13.2 Summary - Offer Accept / Reject

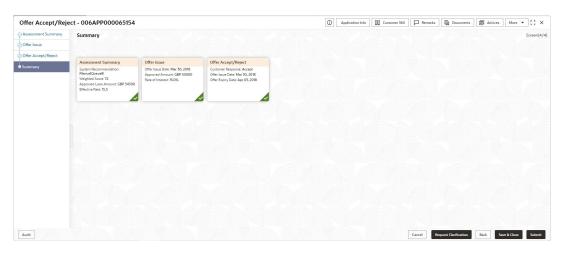
This topic provide the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

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

The **Summary** screen displays.

Figure 2-62 Summary



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

Table 2-45 Summary - Offer Accept / Reject - Field Description

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

- 2. Click **Submit** to reach the **OUTCOME**, where the Overrides, Checklist and the Documents for this stage can be validated or verified. The **Override** screen is displayed.
- Accept Overrides and Click Proceed Next. The Checklist screen is displayed.
- 4. Click Save & Proceed Next. The Outcome screen is displayed.
- In the Outcome screen, select appropriate option from the Select to Outcome field.
 - Select Proceed outcome from the drop-down list. It will logically complete the Offer Issue stage for the Overdraft Application. The Workflow Orchestrator will automatically move this application to the next processing stage, Offer Accept/Reject. The stage movement is driven by the business configuration for a given combination of Process Code, Life Cycle and Business Product Code.



- If the Customer Response is selected as Accept in Offer Accept/Reject screen, then submit of this stage, will move the application into the Account Approval stage.
- If the Customer Response is selected as Reject in Offer Accept/Reject screen, then submit of this stage, will terminate the application.
- If the Customer Response is selected as Amend in Offer Accept/Reject screen, then submit of this stage, will move the application into the Post Offer Amendment stage.
- Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
- Click Submit to submit the Offer Accept/Reject stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
- Click Close to close the window.

OR

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

2.14 Post Offer Amendment Stage

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

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

To perform actions on post offer amendment:

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

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

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

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

Post Offer Amendment

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



Summary

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

2.14.1 Post Offer Amendment

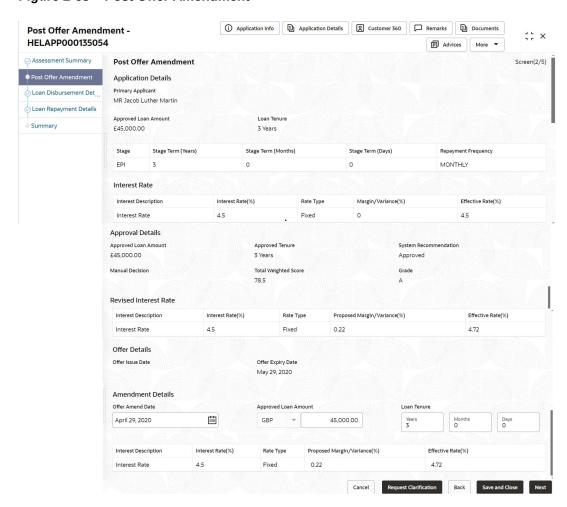
This topic provides the systematic instructions to request for amendment of Overdraft components after the Offer is Issued by the bank.

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

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

The Post Offer Amendment screen displays.

Figure 2-63 Post Offer Amendment



2. Specify the fields on Post Offer Amendment screen.

Table 2-46 Post Offer Amendment – Field Description

Field	Description
1 1010	1
Primary Applicant Name	Displays the primary applicant name.
Approved Tenure	Displays the approved loan tenure.
Loan Tenure	Displays the selected loan tenure.
Stage	Select the type of repayment. All type of repayment methods configured in the Business Product Preferences data segments of the Business Product Configuration screens appears in the drop-down list.
Stage Term <term unit=""></term>	Displays the default stage term configured in the Business Product Preferences data segments of the Business Product Configuration screens. The seperate column appears for seperate term units.
Repayment Frequency	Select the repayment frequency from the drop-down list. The available options appears based on the configuration set in the Business Product Preferences data segments of the Business Product Configuration screens: Daily
	Weekly
	Bi-Monthly
	• Monthly
	Quarterly Half Yearly
	Yearly
Interest Description	Displays the interest description of the selected interest rate code.
Interest Rate (%)	Specify the interest rate. Interest Rate is fetched from host back end product to which this loan
	account is mapped via the Business Product configuration.
Rate Type	Displays the rate type.
Margin / Variance (%)	Specify the margin or variance in percentage.
Manual Decision	Displays the manual decision details
Proposed Margin/Variance %	Displays the margin or variance rate percentage.
Total Weighted Score	Displays the total weighted score.
System Recomendation	Displays the system recommendations.
	Available options are:
	Approved
	Manual
	Rejected
Approved Loan Amount	Displays the approved loan amount.
Offer Expiry Date	Displays the date based on the expiry period configuration done at the Business Product level which is used for this Overdraft.
Offer Amend Date	Displays the date of offer amend.
Limit Currency	Displays the limit currency.
Approved Amount	Displays the revised Overdraft amount for approval.
Rate Type	Displays the rate type.
Base Rate	Displays the base rate.

Table 2-46 (Cont.) Post Offer Amendment – Field Description

Field	Description
Margin	Specify the amended Margin.
	Note: This field appears only for Floating rate type.
Variance	Specify the amended Variance.
	Note: This field appears only for Fixed rate type.
Offer Issue Date	Displays the date of offer issued.
Offer Expiry Date	Displays the date based on the expiry period configuration done at the Business Product level which is used for this Overdraft.
Offer Amend Date	Displays the date of offer amend.
Effective Rate	Displays the amended effective rate. Effective Rate = Rate of Interest + Margin/Variance.

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

2.14.2 Summary

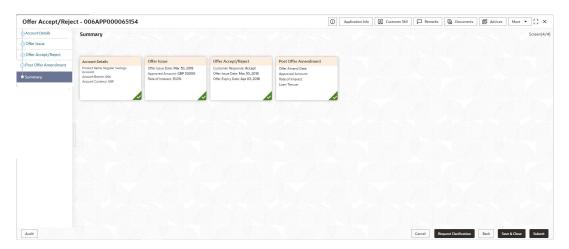
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

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

The **Summary** screen displays.

Figure 2-64 Summary



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

Table 2-47 Summary - Post Offer Amendment – Field Description

Data Segment	Description
Offer Issue	Displays the offer issue details.
Post Offer Amendment	Displays the post offer amendment details.

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



OR

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

2.15 Application Approval Stage

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

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

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

To approve an account opening:

- 1. Scan the records that appears in the Free Task list.
- 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 Applicants data segment in the Application Entry stage.
- **Account Details** For detailed information, refer the Account Details data segment in the Application Entry stage.
- Mandate Details For detailed information, refer the Mandate Details data segment in the Application Entry stage.
- **Nominee Details** For detailed information, refer the Nominee Details data segment in the Application Entry stage.
- **Stake Holder Details** For detailed information, refer the Stake Holder Details data segment in the Application Entry stage.
- **Financial Details**: For detailed information, refer the Financial Details data segment in the Application Entry stage.
- **Terms and Conditions** For detailed information, refer the Terms and Conditions data segment in the Application Entry stage.
- **Interest and Charges**: For details information, refer the Interest and Charges data segment in the Application Enrichment stage.
- Account Limit Details: For details information, refer the Account Limit Details data segment in the Overdraft Limit Details stage.
- **Temporary OD Limit Details:** For details information, refer the Temporary OD Limit Details data segment in the Overdraft Limit Details stage.
- Advance against Uncollected Funds: For details information, refer the Advance against Uncollected Funds data segment in the Overdraft Limit Details stage.
- Initial Funding Details: For details information, refer the Initial Funding Details data segment in the Account Funding stage.



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

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

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

2.15.1 Collateral Perfection Details

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

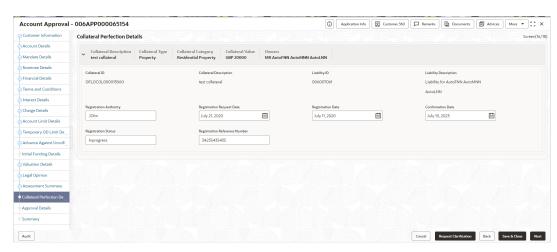
Collateral Perfection Details is the first data segment of Account Approval stage.

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

If the Customer Type is selected as Individuals,

The Collateral Perfection Details screen displays.

Figure 2-65 Collateral Perfection Details



2. Specify the fields on **Collateral Perfection Details** screen.



Table 2-48 Collateral Perfection Details – Field Description

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



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

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

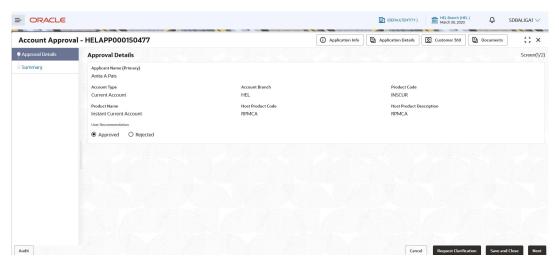
2.15.2 Approval Details

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

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

The **Approval Details** screen displays.

Figure 2-66 Account Approval



2. Specify the details in the relevant data fields.



The fields, which mentioned as Required, are mandatory.

Table 2-49 Approval Details - Field Description

Field	Description
Applicant Name(Primary)	Displays the primary applicant name.
Applicamnt Name (Joint)	Didsplays the joint applicant name.
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.
Application Details	Displays the applicant details.
OD Amount	Displays the final approved overdraft amount.
OD Tenure	Displays the final tenure for the approved overdraft amount.
Limit Type	Displays the limit type.
Rate Type	Displays the rate type for the approved overdraft amount.
Margin	Displays the margin percentage.
Effective Rate	Displays the effective rate for the approved overdraft amount.
User Recommendation	Select the user recommendation. Available options are: Approved Rejected

Table 2-49 (Cont.) Approval Details - Field Description

Field	Description
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.

2.15.3 Summary

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

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

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

The **Summary** screen displays.

Account Approval - 006APP000041553

© Application Index

© Customer Information

Account Details

Mandate Details

Nominee De

Figure 2-67 Summary

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



Table 2-50 Summary - Account Approval - Field Description

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

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

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

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

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

- 4. Select the checkbox to accept the checklist.
- 5. Click Save & Proceed. The Outcome screen is displayed.
- 6. In the Outcome screen, select appropriate option from the Select to Proceed field.
 - Select the Proceed to proceed with the application. By default this option is selected. If the Proceed option is selected, then the application proceeds based on the assessment decision.
 - Select the Return to Application Entry Stage to make application entry stage available in free task for edit.

- Select the Return to Application Enrichment Stage to make enrichment stage available in free task.
- Select the Return to Overdraft Limit Details to make overdraft limit details stage available in free task.
- Select the Return to Initial Funding Details to make account funding details stage available in free task.
- Select the Return to Application Underwriting Stage to make underwriting stage available in free task.
- Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
- Enter the remarks in Remarks.
- 8. Click **Submit**. The **Confirmation** screen is displayed.

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

2.16 Manual Retry Stage

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

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

The Manual Retry Stage comprises of the below data segment:

Manual Retry Data Segment

Manual Retry Data Segment

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

2.17 Account Funding

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

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

To add funding details:

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

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



Account Funding Details

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

Summary

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

Account Funding Details

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

Summary

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

2.17.1 Account Funding Details

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

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

To add funding details:

 On acquiring the Account Funding task, the Account Funding Details data segment appears

The **Account Funding Details** screen displays.

Figure 2-68 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.



The fields, which mentioned as Required, are mandatory.

Table 2-51 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 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.
Account Number	Specify or select the account number which is debited for transferring the funds to newly opened account. The internal current account 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.
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.

2.17.2 Summary

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

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

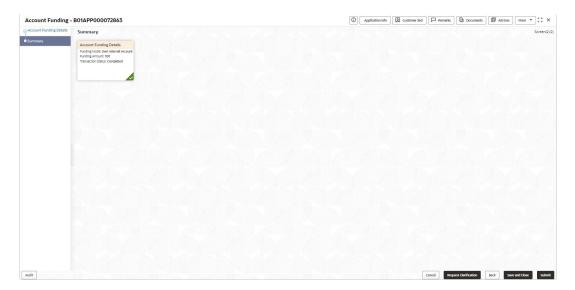
To view the summary of each stage and submit:

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

The **Summary** screen displays.



Figure 2-69 Summary



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

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

Table 2-52 Summary

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

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

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

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.

- Click Proceed. The Outcome screen is displayed.
- Click Submit to submit the application.

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

2.18 Global Actions

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

This section appears are the top of the right pane and is applicable for all the account opening stage. You can add, edit, view or delete the information from the respective section.

Below are the list of global actions:



Application Info

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

Customer 360

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

Application Details

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

Remarks

You can view the remarks.

Documents

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

Advices

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

Condition and Convenants

You capture conditions and convenants details for the loan applications.

Solicitor Details

You can add the solicitor details using this section.

Clarification Details

In this section you can request for clarifications.

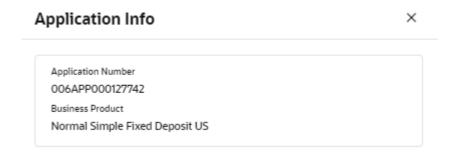
2.18.1 Application Info

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

Click the Application Info button to view the details.

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

Figure 2-70 Application Info



2.18.2 Customer 360

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

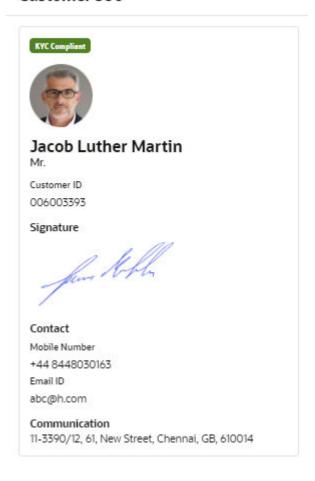
The seperate tiles of all the customers involved in the application appears. You can click on the respective customer tile to view the 360 degress details of that customer.

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

The **Customer 360** screen is displayed.

Figure 2-71 Customer 360

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

Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Applicant data segment.

2.18.3 Application Details

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

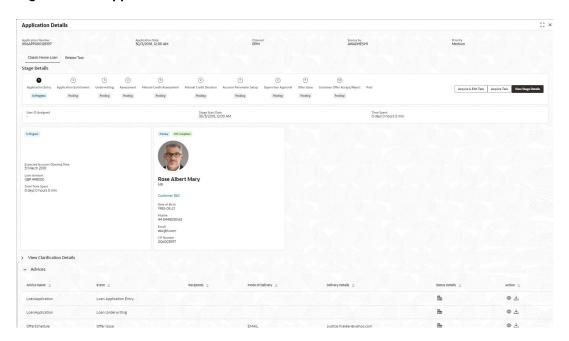
You can also track and launch the respective stage of the application.

To view the application details:

1. Click Application Details to view the application detials .

The **Application Details** screen is displayed.

Figure 2-72 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.



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

Table 2-53 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.



Table 2-53 (Cont.) Application Details – Field Description

Field	Description
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
<product name=""></product>	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 TaskClick 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:
Stage Start Date	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.



Table 2-53 (Cont.) Application Details – Field Description

Field	Description
<application tile=""></application>	 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.



Table 2-53 (Cont.) Application Details - Field Description

Field	Description
Advices	In this section you view the advices generated in the process of account opening. Below fields appear with the details: • Advice Name • Event: Displays the stage name on which the advice is generated. • Recipients • Mode of Delivery • Delivery Details • Status Details • Actions: You can View or Download the advices.
Related Task	In this section you can view the stages involved in process of application. The below fields are appear with details: Product Processor: Displays the product which integrated with OBPY. Process Name Process Reference Number Stage Status

2. Click ___ to close window.

2.18.4 Remarks

You can view the remarks.

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

The **Remarks** screen is displayed.

Figure 2-73 Remarks



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

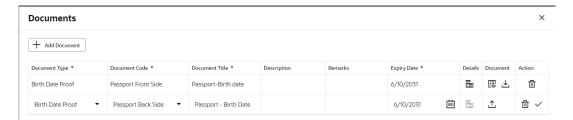
2.18.5 Documents

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

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

The **Documents** screen is displayed.

Figure 2-74 Documents



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

Table 2-54 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	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.



Table 2-54 (Cont.) Upload Document - Field Description

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



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

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

Non-mandatory documents can be deleted in any stage.

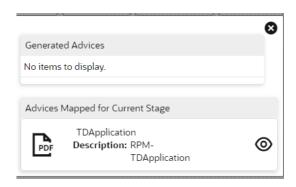
2.18.6 Advices

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

Click Advices to view the advice linked for the stage.

The **Advices** screen is displayed.

Figure 2-75 Advices



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

2.18.7 Condition and 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:

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

The **Conditions & Covenants** page appears.

Figure 2-76 Conditions

Conditions + Add Condition Entity * Entity ID * Condition * Type * Status * Action No data to display. Covenants + Add Covenant Entity * Entity ID * Covenant * Type * Status * Monitoring Type * Action No data to display.

2. Click Add Condition to add new conditions.

OR

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

3. Enter the relevant details.

Table 2-55 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.
Туре	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.



Table 2-55 (Cont.) Conditions – Field Description

Field	Description
Status	Select the status of the condition. The available options are
	OpenComplied
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.



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

Convenants

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

To add convenants:

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

The Conditions & Covenants page appears.

Figure 2-77 Covenants

Conditions + Add Condition Entity * Entity ID * Condition * Type * Status * Action No data to display. Covenants + Add Covenant Entity * Entity ID * Covenant * Type * Status * Monitoring Type * Action No data to display.

Click Add to add new convenants.

OR



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

7. Enter the relevant details.

Table 2-56 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.
Туре	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
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.



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

2.18.8 Solicitor Details

You can add the solicitor details using this section.

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

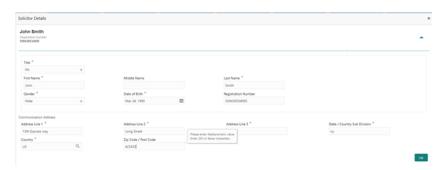
In this section you can add or remove the solicitor. You can also view the already added solicitor.

To add solicitor details:

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

he **Solicitor Details** page appears.

Figure 2-78 Solicitor



2. Enter the relevant details.

Table 2-57 Solicitor – Field Description

Field	Description
Title	Select the title of the solicitor.
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.

2.18.9 Clarification Details

In this section you can request for clarifications.

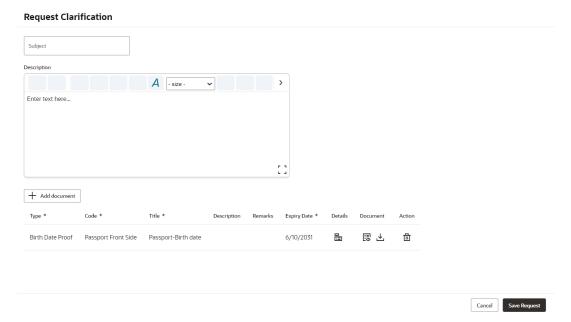
To add the clarification details:

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

The **Request Clarification** screen appears.



Figure 2-79 Request Clarification



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

Table 2-58 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.



Table 2-58 (Cont.) Upload Document – Field Description

Field	Description
Document	Click
	土
	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.



Simplified Application

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

What is Simplified Application?

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

How to configure Simplified Application for a product?

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

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

How to process the simplified application?

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

To open an account using simplified application process:

- 1. From the Menu, select the Retail Origination. The Retail Origination menu appears.
- From the Retail Origination, select the New Application. The New Application page appears with list of product types which are configured.
- Select the appropriate product and click Apply.
 The Application Entry stage appears. The data segments in this stage appears based on the business process configuration.
 - Applicant: In this data segment user can capture applicant details such as basic, address, signature, employment, identification. Mutiple applicants are allowed with different roles. Refer Applicant data segment from the Application Entry stage of this guide.
 - Account Details: In this data segment user can capture the product details to configure the account. Refer Account Details data segment from the Application Entry stage of this guide.
 - Nominee Details: In this data segment user can capture the nominee details. Refer the Nominee Details data segment from the Application Entry stage of this guide.
 - Interest and Charges: In this data segment user can view the interest and charges that are applicable. Refer the Interest and Charges data segment from the Application Entry stage of this guide.
 - **Term and Conditions**: In this data segment user can capture the term, conditions and consents of the customer. Refer the **Term and Conditions** data segment from the **Application Entry** stage of this guide.

- Review: In this data segment user can review all the details that are captured on clicking on each data segment tile.
- **4.** On submitting the Application Entry stage, next stage is triggered based on the business process configuration.
- 5. After completing the Know Your Customer (KYC) process, the account number is generated and application proceed to approval stage. The Account Approval stage is generated. All the data segments of the Application Entry stage appears. The user can only view those stages. The Approval Details data segment is enabled to capture account approval status. For more information refer the Approval Details data segment of the Account Approval stage in this guide.
 - If the Rejected option is selected in the Approval Details data segment then this
 application is terminated.
 - If the Approved option is selected in the Approval Details data segment then the application's payload are proceed for account creation.
- 6. An account is created on approving the application in the Account Approval stage.
- Below tasks are aslo generated in this process:
 - If the system fails, the Free Task generates the **Handoff Retry** task. With the necessary access rights, the user can pick up such tasks, take the necessary action on the Failure reason, and then resubmit to the Host.
 - If the business process is configured to include Account Funding, then the Account Funding stage is generated after account creation.



4

Instant current account Origination Process

This topic describes the information about Instant current account Origination Process.

Additional Instant Business Process is available wherein various stages in the Reference Flow for current account have been automated.

This allows Instantaneous Account origination from Self-Service Channel such as Oracle Banking Digital Experience for existing Customer who are KYC Compliant and New Customers for whom KYC is completed in Oracle Banking Digital Experience. KYC Type supported for the STP is Identification and Address only and the same has to be configured in Oracle Banking Party Module.



Refer the Retail Onboarding User Guide for more details.

Based on whether the Application has been initiated by self-service channel or by a Branch personnel the automatic submission of the stages or skipping of the stages are done by the system.

This process is not applicable for Small and Medium Business customers.

Prerequisite:

- For the automatic submission to work, it is expected that document and checklist are not configured in any of the stages.
- Initial Funding is either not taken for the Account or taken as Account Transfer for which the mode configured has to be 'H' which represents that the selected Account will be debited by the Host as part of the Account Opening Process (Allowed for both Self-Service Channel and Branch Initiated Applications) or Initial Funding is taken via External Bank Account Transfer on self-service channel (This mode is not allowed for Branch Initiated Applications). For more details refer Initial Funding Configuration in the Configurations User Guide.

In the Instant current account Origination Reference Business Process, the stages that have been configured are mentioned below.

- Application Entry Stage: On successful submission of the current account Application from self-service channel, the system starts the Application Entry stage without any manual intervention and completes the Data Segment level validation. On successful completion of the validation, the system automatically submits the Application Entry Stage. Similarly, for the Branch initiated Application also this stage is automatically submitted, if the data segment configured for Application Entry stage are updated in the Application Initiate Stage itself by clicking the 'Application' button in the Product Details Data Segment.
- Account Funding Stage: On successful submission of the Application Entry Stage, system checks if Initial Funding has been updated for the Account Opening or not.
 - The initial funding mode allowed for self-service initiated applications are External Bank Account Transfer and Account Transfer.

- In case Initial Funding has been taken for the Account via the External Bank Account
 Transfer in the self-service channel, system starts the Application Funding Stage and
 validates the Initial Funding Details Data Segment and submits the Application
 Funding Stage automatically.
- For Application where the Initial Funding is updated as Account Transfer or where no funding has been taken for the Account, this stage is skipped completely by the system for Application initiated from Self-Service Channel and Branch Initiated Applications.
- For the Branch Initiated Applications wherein the Initial Funding has been taken in Cash or Other Bank Cheque, this stage has to be manually actioned by the Branch User having access permission for this stage.
- Account Approval Stage: System skips this stage for self-service initiated application and submits the application directly to the Product Processor for Account Creation. However, for Branch initiated Application considering the 4-eye principle, system expects the application to be approved by a Supervisor. Hence this stage, will have to be picked and actioned by the Supervisor User. Supervisor User can either approve or reject the Application. On submission of this stage by selecting 'approve' outcome, system submits the Application to the Product Processor for Account Creation.
- Handoff Retry: Application moves to this stage and appears in the Free Task only if the
 current account creation has been rejected by Product Processor. User having the required
 access rights can pick such task and can retry submission to Host after taking required
 actions on the Failure reason.



Error Codes and Messages

This topic contains error codes and messages.

Table 5-1 Error Codes and Messages

Error Code	Messages
RPM_CMN_APL_001	Please provide valid value for Application Number
RPM_CMN_APL_002	Please provide valid value for Process Reference number
RPM_CMN_APL_003	Address list can not be null or empty
RPM_CMN_APL_004	Applicant details model list can not be null or empty
RPM_CMN_APL_005	Please provide valid value for Country
RPM_CMN_APL_006	Please provide a valid value for AddressLine1
RPM_CMN_APL_007	Please provide a valid value for PinCode
RPM_CMN_APL_008	Please provide a valid value for Email
RPM_CMN_APL_009	Please provide a valid value for MobileIsd
RPM_CMN_APL_010	Please provide a valid value for MobileNo
RPM_CMN_APL_011	Please provide a valid value for FirstName
RPM_CMN_APL_012	Please provide a valid value for LastName
RPM_CMN_APL_013	Please provide a valid value for DateOfBirth
RPM_CMN_APL_014	Please provide a valid value for Gender
RPM_CMN_APL_015	Please provide a valid value for Country of residence
RPM_CMN_APL_016	Please provide a valid value for Citizenship
RPM_CMN_APL_017	Empty Request Cannot be Send to Party
RPM_CMN_APL_018	Exception Occured while parsing Json Response
RPM_CMN_APL_019	Exception Occured while Producing even for Kafka
RPM_CMN_APL_020	Please select one communication address for \$1
RPM_CMN_APL_021	Please provide valid value for Address Type of \$1
RPM_CMN_APL_022	Please provide valid value for Building Name of \$1
RPM_CMN_APL_023	Please provide valid value for State of \$1
RPM_CMN_APL_024	Please provide valid value for City of \$1
RPM_CMN_APL_025	Please provide valid value for Street Name of \$1
RPM_CMN_APL_026	Exception occured while fetching applicant count
RPM_ODADV_001	Please provide a value for LimitId
RPM_ODADV_002	Please provide a value for limitAmountCcy
RPM_ODADV_003	Please provide a value for limit Amount
RPM_ODADV_004	Please provide a value for StartDate
RPM_ODADV_005	Please provide a value for EndDate
RPM_ODADV_006	Please provide a value for CollateralType
RPM_ODSEC_001	Please provide a valid value for Make
RPM_ODSEC_002	Please provide a valid value for Model
RPM_ODSEC_003	Please provide a valid value for InvestmentType
RPM_ODSEC_004	Please provide a valid value for BankName



Table 5-1 (Cont.) Error Codes and Messages

Error Code Messages RPM_ODSEC_005 Please provide a valid value for MaturityDate RPM_ODSEC_007 Please provide a valid value for BranchName RPM_ODSEC_009 Please provide a valid value for Dimension RPM_ODSEC_009 Please provide a valid value for Dimension Type RPM_ODSEC_010 Please provide a valid value for Dimension Type RPM_ODSEC_011 Please provide a valid value for SecurityReferenceNo RPM_ODSEC_012 Please provide a valid value for AvalLinkageAmountCcy RPM_ODSEC_013 Please provide a valid value for AvalLinkageAmount RPM_ODSEC_014 Please provide a value for CollateralType RPM_ODSEC_015 Please provide a value for CollateralTylaue RPM_ODUN_001 Please provide a value for Renew Period Type RPM_ODUN_002 Please provide a value for Renew Period Type RPM_ODUN_003 Please provide a value for Next Renewal Limit CCY RPM_ODUN_004 Please provide a value for Next Renewal Limit CCY RPM_ACC_DET-001 Initial funding is allowed but are not captured RPM-ACC_DET-003 Initial Funding is not allowed but still captured RPM-ACC_DET-004 Please provide valid value for branch code RPM-A	,	
RPM_ODSEC_006 Please provide a valid value for BranchName RPM_ODSEC_007 Please provide a valid value for Attributes RPM_ODSEC_008 Please provide a valid value for Dimension RPM_ODSEC_009 Please provide a valid value for Dimension Type RPM_ODSEC_010 Please provide a valid value for BranchCode RPM_ODSEC_011 Please provide a valid value for BranchCode RPM_ODSEC_012 Please provide a valid value for AvalLinkageAmountCcy RPM_ODSEC_013 Please provide a valid value for AvalLinkageAmount RPM_ODSEC_014 Please provide a valid value for AvalLinkageAmount RPM_ODSEC_015 Please provide a value for CollateralType RPM_ODSEC_016 Please provide a value for CollateralType RPM_ODNL_001 Please provide a value for Renew Tod RPM_ODUN_002 Please provide a value for Renew Period Type RPM_ODUN_003 Please provide a value for Renew Period RPM_ODUN_004 Please provide a value for Next Renewal Limit CCY RPM_ODUN_005 Please provide a value for Next Renewal Limit RPM_TC_011 Error occured while getting uploaded Doc RPM_ACC-DET-001 Initial funding is allowed but are not captured RPM_ACC-DET-003 Initial Funding is not allowed but still captured RPM_ACC-DET-004 Please provide valid value for currency RPM_ACC-DET-005 Please provide valid value for branch code RPM_ACC-DET-006 Currency \$1 is not allowed for this product RPM_ACC-DET-007 Product code can not be null RPM_AT-006 Readed Tourner RPM_AT-006 Mandatory Datasegment(s) - \$1 RPM_AT-006 Mandatory Datasegment(s) - \$1 RPM_AT-006 Mandatory Datasegment(s) - \$1 RPM_AT-007 Rending Approval of Overrides RPM_ACN-DET-003 Total Expense should not be negative RPM_CM-N-D01 Exception Occurred while Executing Query RPM_CM-N-D03 Serve Error occurred during API call RPM_CMN-001 Exception Occurred during API call RPM_CMN-003 Serve Error Occurred during Bean RPM_CMN-004 Illegal State Exception RPM_CMN-007 Internal server error occurred RPM_CMN-007 Please provide valid value for Holding Pattern RPM_CMN-007 Please provide valid value for Ownership	Error Code	Messages
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RPM_TC_011 Error occured while getting uploaded Doc RPM-ACC-DET-001 Initial funding is allowed but are not captured RPM-ACC-DET-002 Captured initial funding amount is less than minimum amount RPM-ACC-DET-003 Initial Funding is not allowed but still captured RPM-ACC-DET-004 Please provide valid value for currency RPM-ACC-DET-005 Please provide valid value for branch code RPM-ACC-DET-006 Currency \$1 is not allowed for this product RPM-ACC-DET-007 Product code can not be null RPM-AT-001 Failed in Updating Transaction Log RPM-AT-002 Record not found RPM-AT-005 Mandatory Datasegment(s) - \$1 RPM-AT-015 Pending Approval of Overrides RPM-AT-01 Invalid Date Format. Expected yyyy-MM-dd. RPM-CA-001 Error occurred while parsing from Model to Entity RPM-CM-FLDT-034 Total Income should not be negative RPM-CM-FLDT-035 Total Expense should not be negative RPM-CMN-001 Exception Occurred while Executing Query RPM-CMN-001 Exception Occurred during API call RPM-CMN-003 Server Error Occurred during API call RPM-CMN-004 Illegal State Exception RPM-CMN-005 JTA Transaction unexpectedly rolled back RPM-CMN-006 Exception Occurred while creating Bean RPM-CMN-007 Internal server error occurred RPM-CMN-04 Please provide valid value for Holding Pattern RPM-CMN-APL-027 Please provide valid value for Ownership	RPM_ODUN_004	Please provide a value for Next Renewal Limit CCY
RPM-ACC-DET-001 Initial funding is allowed but are not captured RPM-ACC-DET-002 Captured initial funding amount is less than minimum amount RPM-ACC-DET-003 Initial Funding is not allowed but still captured RPM-ACC-DET-004 Please provide valid value for currency RPM-ACC-DET-005 Please provide valid value for branch code RPM-ACC-DET-006 Currency \$1 is not allowed for this product RPM-ACC-DET-007 Product code can not be null RPM-AT-001 Failed in Updating Transaction Log RPM-AT-002 Record not found RPM-AT-005 Mandatory Datasegment(s) - \$1 RPM-AT-015 Pending Approval of Overrides RPM-AT-001 Invalid Date Format. Expected yyyy-MM-dd. RPM-AT-001 Error occurred while parsing from Model to Entity RPM-CA-001 Error occurred while parsing from Model to Entity RPM-CM-FLDT-034 Total Income should not be negative RPM-CM-FLDT-035 Total Expense should not be negative RPM-CMN-001 Exception Occurred while Executing Query RPM-CMN-002 Number format exception RPM-CMN-003 Server Error Occurred during API call RPM-CMN-004 Illegal State Exception RPM-CMN-005 JTA Transaction unexpectedly rolled back RPM-CMN-006 Exception Occurred while creating Bean RPM-CMN-007 Internal server error occurred RPM-CMN-APL-027 Please provide valid value for Ownership	RPM_ODUN_005	Please provide a value for Next Renewal Limit
RPM-ACC-DET-002 Captured initial funding amount is less than minimum amount RPM-ACC-DET-003 Initial Funding is not allowed but still captured RPM-ACC-DET-004 Please provide valid value for currency RPM-ACC-DET-005 Please provide valid value for branch code RPM-ACC-DET-006 Currency \$1 is not allowed for this product RPM-ACC-DET-007 Product code can not be null RPM-ACC-DET-007 Product code can not be null RPM-AT-001 Failed in Updating Transaction Log RPM-AT-002 Record not found RPM-AT-005 Mandatory Datasegment(s) - \$1 RPM-AT-015 Pending Approval of Overrides RPM-AT-016 Invalid Date Format. Expected yyyy-MM-dd. RPM-CA-001 Error occurred while parsing from Model to Entity RPM-CM-FLDT-034 Total Income should not be negative RPM-CM-FLDT-035 Total Expense should not be negative RPM-CMN-001 Exception Occurred while Executing Query RPM-CMN-002 Number format exception RPM-CMN-003 Server Error Occurred during API call RPM-CMN-004 Illegal State Exception RPM-CMN-005 JTA Transaction unexpectedly rolled back RPM-CMN-006 Exception Occurred while creating Bean RPM-CMN-007 Internal server error occurred RPM-CMN-APL-027 Please provide valid value for Ownership	RPM_TC_011	Error occured while getting uploaded Doc
RPM-ACC-DET-003 Initial Funding is not allowed but still captured RPM-ACC-DET-004 Please provide valid value for currency RPM-ACC-DET-005 Please provide valid value for branch code RPM-ACC-DET-006 Currency \$1 is not allowed for this product RPM-ACC-DET-007 Product code can not be null RPM-AT-001 Failed in Updating Transaction Log RPM-AT-002 Record not found RPM-AT-005 Mandatory Datasegment(s) - \$1 RPM-AT-015 Pending Approval of Overrides RPM-ATR-001 Invalid Date Format. Expected yyyy-MM-dd. RPM-CA-001 Error occurred while parsing from Model to Entity RPM-CM-FLDT-034 Total Income should not be negative RPM-CM-FLDT-035 Total Expense should not be negative RPM-CMN-001 Exception Occurred while Executing Query RPM-CMN-002 Number format exception RPM-CMN-003 Server Error Occurred during API call RPM-CMN-004 Illegal State Exception RPM-CMN-005 JTA Transaction unexpectedly rolled back RPM-CMN-007 Internal server error occurred RPM-CMN-007 Please provide valid value for Holding Pattern RPM-CMN-APL-028 Please provide valid value for Ownership	RPM-ACC-DET-001	Initial funding is allowed but are not captured
RPM-ACC-DET-004 Please provide valid value for currency RPM-ACC-DET-005 Please provide valid value for branch code RPM-ACC-DET-006 Currency \$1 is not allowed for this product RPM-ACC-DET-007 Product code can not be null RPM-AT-001 Failed in Updating Transaction Log RPM-AT-002 Record not found RPM-AT-005 Mandatory Datasegment(s) - \$1 RPM-AT-015 Pending Approval of Overrides RPM-AT-001 Invalid Date Format. Expected yyyy-MM-dd. RPM-CA-001 Error occurred while parsing from Model to Entity RPM-CM-FLDT-034 Total Income should not be negative RPM-CM-FLDT-035 Total Expense should not be negative RPM-CMN-001 Exception Occurred while Executing Query RPM-CMN-002 Number format exception RPM-CMN-003 Server Error Occurred during API call RPM-CMN-004 Illegal State Exception RPM-CMN-005 JTA Transaction unexpectedly rolled back RPM-CMN-006 Exception Occurred while creating Bean RPM-CMN-007 Internal server error occurred RPM-CMN-APL-027 Please provide valid value for Ownership	RPM-ACC-DET-002	Captured initial funding amount is less than minimum amount
RPM-ACC-DET-004 Please provide valid value for currency RPM-ACC-DET-005 Please provide valid value for branch code RPM-ACC-DET-006 Currency \$1 is not allowed for this product RPM-ACC-DET-007 Product code can not be null RPM-AT-001 Failed in Updating Transaction Log RPM-AT-002 Record not found RPM-AT-005 Mandatory Datasegment(s) - \$1 RPM-AT-015 Pending Approval of Overrides RPM-ATR-001 Invalid Date Format. Expected yyyy-MM-dd. RPM-CA-001 Error occurred while parsing from Model to Entity RPM-CM-FLDT-034 Total Income should not be negative RPM-CM-FLDT-035 Total Expense should not be negative RPM-CMN-001 Exception Occurred while Executing Query RPM-CMN-002 Number format exception RPM-CMN-003 Server Error Occurred during API call RPM-CMN-004 Illegal State Exception RPM-CMN-005 JTA Transaction unexpectedly rolled back RPM-CMN-006 Exception Occurred while creating Bean RPM-CMN-007 Internal server error occurred RPM-CMN-007 Please provide valid value for Ownership	RPM-ACC-DET-003	-
RPM-ACC-DET-006 Currency \$1 is not allowed for this product RPM-ACC-DET-007 Product code can not be null RPM-AT-001 Failed in Updating Transaction Log RPM-AT-002 Record not found RPM-AT-005 Mandatory Datasegment(s) - \$1 RPM-AT-015 Pending Approval of Overrides RPM-AT-01 Invalid Date Format. Expected yyyy-MM-dd. RPM-CA-001 Error occurred while parsing from Model to Entity RPM-CM-FLDT-034 Total Income should not be negative RPM-CM-FLDT-035 Total Expense should not be negative RPM-CMN-001 Exception Occurred while Executing Query RPM-CMN-002 Number format exception RPM-CMN-003 Server Error Occurred during API call RPM-CMN-004 Illegal State Exception RPM-CMN-005 JTA Transaction unexpectedly rolled back RPM-CMN-006 Exception Occurred while creating Bean RPM-CMN-007 Internal server error occurred RPM-CMN-APL-027 Please provide valid value for Holding Pattern RPM-CMN-APL-028 Please provide valid value for Ownership	RPM-ACC-DET-004	Please provide valid value for currency
RPM-ACC-DET-007 Product code can not be null RPM-AT-001 Failed in Updating Transaction Log RPM-AT-002 Record not found RPM-AT-005 Mandatory Datasegment(s) - \$1 RPM-AT-015 Pending Approval of Overrides RPM-ATR-001 Invalid Date Format. Expected yyyy-MM-dd. RPM-CA-001 Error occurred while parsing from Model to Entity RPM-CM-FLDT-034 Total Income should not be negative RPM-CM-FLDT-035 Total Expense should not be negative RPM-CMN-001 Exception Occurred while Executing Query RPM-CMN-002 Number format exception RPM-CMN-003 Server Error Occurred during API call RPM-CMN-004 Illegal State Exception RPM-CMN-005 JTA Transaction unexpectedly rolled back RPM-CMN-006 Exception Occurred while creating Bean RPM-CMN-007 Internal server error occurred RPM-CMN-APL-027 Please provide valid value for Holding Pattern RPM-CMN-APL-028 Please provide valid value for Ownership	RPM-ACC-DET-005	Please provide valid value for branch code
RPM-AT-001 Failed in Updating Transaction Log RPM-AT-002 Record not found RPM-AT-005 Mandatory Datasegment(s) - \$1 RPM-AT-015 Pending Approval of Overrides RPM-ATR-001 Invalid Date Format. Expected yyyy-MM-dd. RPM-CA-001 Error occurred while parsing from Model to Entity RPM-CM-FLDT-034 Total Income should not be negative RPM-CM-FLDT-035 Total Expense should not be negative RPM-CMN-001 Exception Occurred while Executing Query RPM-CMN-002 Number format exception RPM-CMN-003 Server Error Occurred during API call RPM-CMN-004 Illegal State Exception RPM-CMN-005 JTA Transaction unexpectedly rolled back RPM-CMN-006 Exception Occurred while creating Bean RPM-CMN-007 Internal server error occurred RPM-CMN-APL-027 Please provide valid value for Ownership	RPM-ACC-DET-006	Currency \$1 is not allowed for this product
RPM-AT-002 Record not found RPM-AT-005 Mandatory Datasegment(s) - \$1 RPM-AT-015 Pending Approval of Overrides RPM-ATR-001 Invalid Date Format. Expected yyyy-MM-dd. RPM-CA-001 Error occurred while parsing from Model to Entity RPM-CM-FLDT-034 Total Income should not be negative RPM-CM-FLDT-035 Total Expense should not be negative RPM-CMN-001 Exception Occurred while Executing Query RPM-CMN-002 Number format exception RPM-CMN-003 Server Error Occurred during API call RPM-CMN-004 Illegal State Exception RPM-CMN-005 JTA Transaction unexpectedly rolled back RPM-CMN-006 Exception Occurred while creating Bean RPM-CMN-007 Internal server error occurred RPM-CMN-APL-027 Please provide valid value for Holding Pattern RPM-CMN-APL-028 Please provide valid value for Ownership	RPM-ACC-DET-007	Product code can not be null
RPM-AT-005 Mandatory Datasegment(s) - \$1 RPM-AT-015 Pending Approval of Overrides RPM-ATR-001 Invalid Date Format. Expected yyyy-MM-dd. RPM-CA-001 Error occurred while parsing from Model to Entity RPM-CM-FLDT-034 Total Income should not be negative RPM-CM-FLDT-035 Total Expense should not be negative RPM-CMN-001 Exception Occurred while Executing Query RPM-CMN-002 Number format exception RPM-CMN-003 Server Error Occurred during API call RPM-CMN-004 Illegal State Exception RPM-CMN-005 JTA Transaction unexpectedly rolled back RPM-CMN-006 Exception Occurred while creating Bean RPM-CMN-007 Internal server error occurred RPM-CMN-APL-027 Please provide valid value for Holding Pattern RPM-CMN-APL-028 Please provide valid value for Ownership	RPM-AT-001	Failed in Updating Transaction Log
RPM-AT-015 Pending Approval of Overrides RPM-ATR-001 Invalid Date Format. Expected yyyy-MM-dd. RPM-CA-001 Error occurred while parsing from Model to Entity RPM-CM-FLDT-034 Total Income should not be negative RPM-CM-FLDT-035 Total Expense should not be negative RPM-CMN-001 Exception Occurred while Executing Query RPM-CMN-002 Number format exception RPM-CMN-003 Server Error Occurred during API call RPM-CMN-004 Illegal State Exception RPM-CMN-005 JTA Transaction unexpectedly rolled back RPM-CMN-006 Exception Occurred while creating Bean RPM-CMN-007 Internal server error occurred RPM-CMN-APL-027 Please provide valid value for Holding Pattern RPM-CMN-APL-028 Please provide valid value for Ownership	RPM-AT-002	Record not found
RPM-ATR-001 Invalid Date Format. Expected yyyy-MM-dd. RPM-CA-001 Error occurred while parsing from Model to Entity RPM-CM-FLDT-034 Total Income should not be negative RPM-CM-FLDT-035 Total Expense should not be negative RPM-CMN-001 Exception Occurred while Executing Query RPM-CMN-002 Number format exception RPM-CMN-003 Server Error Occurred during API call RPM-CMN-004 Illegal State Exception RPM-CMN-005 JTA Transaction unexpectedly rolled back RPM-CMN-006 Exception Occurred while creating Bean RPM-CMN-007 Internal server error occurred RPM-CMN-APL-027 Please provide valid value for Holding Pattern RPM-CMN-APL-028 Please provide valid value for Ownership	RPM-AT-005	Mandatory Datasegment(s) - \$1
RPM-CA-001 Error occurred while parsing from Model to Entity RPM-CM-FLDT-034 Total Income should not be negative RPM-CM-FLDT-035 Total Expense should not be negative RPM-CMN-001 Exception Occurred while Executing Query RPM-CMN-002 Number format exception RPM-CMN-003 Server Error Occurred during API call RPM-CMN-004 Illegal State Exception RPM-CMN-005 JTA Transaction unexpectedly rolled back RPM-CMN-006 Exception Occurred while creating Bean RPM-CMN-007 Internal server error occurred RPM-CMN-APL-027 Please provide valid value for Holding Pattern RPM-CMN-APL-028 Please provide valid value for Ownership	RPM-AT-015	Pending Approval of Overrides
RPM-CM-FLDT-034 Total Income should not be negative RPM-CM-FLDT-035 Total Expense should not be negative RPM-CMN-001 Exception Occurred while Executing Query RPM-CMN-002 Number format exception RPM-CMN-003 Server Error Occurred during API call RPM-CMN-004 Illegal State Exception RPM-CMN-005 JTA Transaction unexpectedly rolled back RPM-CMN-006 Exception Occurred while creating Bean RPM-CMN-007 Internal server error occurred RPM-CMN-APL-027 Please provide valid value for Holding Pattern RPM-CMN-APL-028 Please provide valid value for Ownership	RPM-ATR-001	Invalid Date Format. Expected yyyy-MM-dd.
RPM-CM-FLDT-035 Total Expense should not be negative RPM-CMN-001 Exception Occurred while Executing Query RPM-CMN-002 Number format exception RPM-CMN-003 Server Error Occurred during API call RPM-CMN-004 Illegal State Exception RPM-CMN-005 JTA Transaction unexpectedly rolled back RPM-CMN-006 Exception Occurred while creating Bean RPM-CMN-007 Internal server error occurred RPM-CMN-APL-027 Please provide valid value for Holding Pattern RPM-CMN-APL-028 Please provide valid value for Ownership	RPM-CA-001	Error occurred while parsing from Model to Entity
RPM-CMN-001 Exception Occurred while Executing Query RPM-CMN-002 Number format exception RPM-CMN-003 Server Error Occurred during API call RPM-CMN-004 Illegal State Exception RPM-CMN-005 JTA Transaction unexpectedly rolled back RPM-CMN-006 Exception Occurred while creating Bean RPM-CMN-007 Internal server error occurred RPM-CMN-APL-027 Please provide valid value for Holding Pattern RPM-CMN-APL-028 Please provide valid value for Ownership	RPM-CM-FLDT-034	Total Income should not be negative
RPM-CMN-002 Number format exception RPM-CMN-003 Server Error Occurred during API call RPM-CMN-004 Illegal State Exception RPM-CMN-005 JTA Transaction unexpectedly rolled back RPM-CMN-006 Exception Occurred while creating Bean RPM-CMN-007 Internal server error occurred RPM-CMN-APL-027 Please provide valid value for Holding Pattern RPM-CMN-APL-028 Please provide valid value for Ownership	RPM-CM-FLDT-035	Total Expense should not be negative
RPM-CMN-003 Server Error Occurred during API call RPM-CMN-004 Illegal State Exception RPM-CMN-005 JTA Transaction unexpectedly rolled back RPM-CMN-006 Exception Occurred while creating Bean RPM-CMN-007 Internal server error occurred RPM-CMN-APL-027 Please provide valid value for Holding Pattern RPM-CMN-APL-028 Please provide valid value for Ownership	RPM-CMN-001	Exception Occurred while Executing Query
RPM-CMN-004 Illegal State Exception RPM-CMN-005 JTA Transaction unexpectedly rolled back RPM-CMN-006 Exception Occurred while creating Bean RPM-CMN-007 Internal server error occurred RPM-CMN-APL-027 Please provide valid value for Holding Pattern RPM-CMN-APL-028 Please provide valid value for Ownership	RPM-CMN-002	Number format exception
RPM-CMN-005 JTA Transaction unexpectedly rolled back RPM-CMN-006 Exception Occurred while creating Bean RPM-CMN-007 Internal server error occurred RPM-CMN-APL-027 Please provide valid value for Holding Pattern RPM-CMN-APL-028 Please provide valid value for Ownership	RPM-CMN-003	Server Error Occurred during API call
RPM-CMN-006 Exception Occurred while creating Bean RPM-CMN-007 Internal server error occurred RPM-CMN-APL-027 Please provide valid value for Holding Pattern RPM-CMN-APL-028 Please provide valid value for Ownership	RPM-CMN-004	Illegal State Exception
RPM-CMN-007 Internal server error occurred RPM-CMN-APL-027 Please provide valid value for Holding Pattern RPM-CMN-APL-028 Please provide valid value for Ownership	RPM-CMN-005	JTA Transaction unexpectedly rolled back
RPM-CMN-007 Internal server error occurred RPM-CMN-APL-027 Please provide valid value for Holding Pattern RPM-CMN-APL-028 Please provide valid value for Ownership	RPM-CMN-006	· · ·
RPM-CMN-APL-028 Please provide valid value for Ownership	RPM-CMN-007	Internal server error occurred
	RPM-CMN-APL-027	Please provide valid value for Holding Pattern
	RPM-CMN-APL-028	Please provide valid value for Ownership
	RPM-CMN-APL-029	
RPM-CMN-APL-030 Please provide valid value for First Name	RPM-CMN-APL-030	Please provide valid value for First Name



Table 5-1 (Cont.) Error Codes and Messages

Error Code	Messages
RPM-CMN-APL-031	Please provide valid value for Last Name
RPM-CMN-APL-032	Please provide valid value for Gender of \$1
RPM-CMN-APL-033	Please provide valid value for Date Of Birth of \$1
RPM-CMN-APL-034	Please provide valid value for Resident Status of \$1
RPM-CMN-APL-035	Please provide valid value for Citizenship By of \$1
RPM-CMN-APL-036	Please provide valid value for Unique Id Type of \$1
RPM-CMN-APL-037	Please provide valid value for Unique Id Number of \$1
RPM-CMN-APL-038	Customer age should be more than \$1 for \$2 Product.
RPM-CMN-APL-039	Customer age should be less than \$1 for \$2 Product.
RPM-CMN-APL-040	Same Customer cannot be added multiple times as Applicant.
RPM-CMN-APL-041	Please provide valid value for Party Id for \$1
RPM-CMN-APL-042	Please provide valid value for Short Name for \$1
RPM-CMN-APL-043	Please provide valid value for Birth Country for \$1
RPM-CMN-APL-044	\$1
RPM-CMN-APL-045	\$1
RPM-CMN-APL-046	Click on 'Cancel' and correct the error or wait for the in-progress party amendment request to be complete to reinitiate the party amendment again. Alternately click on 'Proceed' to submit this stage without the amendment.
RPM-CMN-APL-047	Please provide valid value for Birth Country of \$1
RPM-CMN-APL-048	Please provide valid value for Nationality of \$1
RPM-CMN-APL-049	Please provide valid value for Prefered Language of \$1
RPM-CMN-APL-050	Please provide valid value for Prefered Currency of \$1
RPM-CMN-APL-051	Please provide valid value for Customer SubType for \$1
RPM-CMN-APL-052	Please provide valid value for Customer Segment for \$1.
RPM-CMN-APL-053	Please provide valid value for Marital Status of \$1.
RPM-COM-001	JSONException Occured
RPM-COM-003	Net interest Rate is incorrect.
RPM-COM-004	Application Number cannot be null
RPM-COM-005	\$1 is not valid.
RPM-COM-006	Currency cannot be null
RPM-COM-007	Branch cannot be null
RPM-COM-009	Currency \$1 is invalid
RPM-COM-012	Fund By Amount can not be null
RPM-COM-013	Please provide valid value for Fund By
RPM-CR-001	Error occured while adding the product to cart
RPM-CR-002	Error occured while deleting the product from cart
RPM-CR-003	Error occured while getting the cart details
RPM-INTR-001	Net Interest Rate is invalid
RPM-INTRST-001	Overall percentage should be equal to 100%
RPM-INTRST-002	Guardian details is required for minor \$1
RPM-LO-CMDT-001	Date Of Birth cannot be future date
RPM-LO-CMDT-002	Enter a valid email
RPM-LO-CMDT-003	Please provide a valid value for Address Line 1



Table 5-1 (Cont.) Error Codes and Messages

Error Code	Messages
RPM-LO-CMDT-004	Please provide a valid value for Country
RPM-LO-CMDT-005	Please provide a valid value for Pin Code
RPM-LO-CMDT-006	Please provide a valid value for Mobile Isd
RPM-LO-CMDT-007	Please provide a valid value for Mobile No
RPM-LO-CMDT-008	Please provide a valid value for Income Type
RPM-LO-CMDT-009	Please provide a valid value for Employment Type
RPM-LO-CMDT-010	Please provide a valid value for Industry
RPM-LO-CMDT-011	Please provide a valid value for Address Type
RPM-LO-CMDT-012	Please provide a valid value for Process Reference Number
RPM-LO-CMDT-013	Please provide a valid value for Application Number
RPM-LO-CMDT-014	Please provide a valid value for Stage Code
RPM-LO-CMDT-015	Please provide a valid value for Title
RPM-LO-CMDT-016	Please provide a valid value for First Name
RPM-LO-CMDT-017	Please provide a valid value for Last Name
RPM-LO-CMDT-018	Please provide a valid value for Marital Status
RPM-LO-CMDT-019	Please provide a valid value for Date Of Birth
RPM-LO-CMDT-020	Please provide a valid value for Gender
RPM-LO-CMDT-021	Please provide a valid value for Unique Id No
RPM-LO-CMDT-022	Please provide a valid value for Seq No
RPM-LO-CMDT-023	Please provide a valid value for Email
RPM-LO-CMDT-024	Please provide a valid value for CIF Number
RPM-LO-CMDT-025	Single Installment is supported only for Bullet repayment
RPM-LO-CMDT-026	No Business Product found this Process Reference Number
RPM-LO-CMDT-027	Please provide valid value for Employee Agreement
RPM-LO-CMDT-028	Please provide valid value for Organization Category
RPM-LO-CMDT-029	Please provide valid value for Demographics
RPM-LO-CMDT-030	Please provide valid value for Employment Start Date.
RPM-LO-CMDT-031	Please provide valid value for Industry Type .
RPM-LO-CMDT-032	Please provide valid value for Organization Name .
RPM-LO-CMDT-033	Please provide valid value for Employee Type .
RPM-LO-CMN-001	Process Reference Number cannot be null
RPM-LO-CMN-002	Error in parsing date
RPM-LO-CMN-003	Offer Issue Details not found for this Process Reference number
RPM-LO-CMN-004	Offer Accept/Reject Details not found for this Process Reference number
RPM-LO-CMN-005	Loan Details not found for this Process Reference number
RPM-LO-CMN-006	Applicant Details not found for this Application number
RPM-LO-CMN-007	Charge Details not found for this Process Reference number
RPM-LO-CMN-008	Repayment Details not found for this Process Reference number
RPM-LO-CMN-009	Assessment Details not found for this Process Reference number
RPM-LO-CMN-010	Asset Details not found for this Process Reference number
RPM-LO-CMN-011	Mortgage Valuation Details not found for this Process Reference number



Table 5-1 (Cont.) Error Codes and Messages

Error Code	Messages	
RPM-LO-CMN-012	Disbursement Details not found for this Process Reference number	
RPM-LO-CMN-013	Vehicle Details not found for this Process Reference number	
RPM-LO-CMN-014	Collateral Details not found for this Process Reference number	
RPM-LO-CMN-015	Interest Details not found for this Process Reference number	
RPM-LO-FLDT-001	Income Amount should not be negative	
RPM-LO-FLDT-002	Expense Amount should not be negative	
RPM-LO-FLDT-003	Total Income Amount is not equal to Individual Incomes	
RPM-LO-FLDT-004	Total Expense Amount is not equal to Individual Expenses	
RPM-LO-FLDT-005	Net Amount is not equal to Total Income Amount minus Total Expense Amount	
RPM-LO-FLDT-006	Income should be greater than zero	
RPM-LO-FLDT-007	Expense should be greater than zero	
RPM-LO-FLDT-008	Asset Amount should be greater than zero	
RPM-LO-FLDT-009	Liability Amount should be greater than zero	
RPM-LO-FLDT-010	Total Asset Amount is not equal to Individual Assets	
RPM-LO-FLDT-011	Total Liability Amount is not equal to Individual Liabilities	
RPM-LO-FLDT-012	Please provide a valid value for Parent Or Guardian Details	
RPM-LO-FLDT-013	Please provide a valid value for Basic Details	
RPM-LO-FLDT-014	Please provide a valid value for Income Details	
RPM-LO-FLDT-016	Please provide a valid value for Expense Details	
RPM-LO-FLDT-018	Please provide a valid value for Income Type	
RPM-LO-FLDT-019	Please provide a valid value for Total Income Amount	
RPM-LO-FLDT-020	Please provide a valid value for Expense Type	
RPM-LO-FLDT-021	Please provide a valid value for Total Expense Amount	
RPM-LO-FLDT-022	Please provide a valid value for Asset Type	
RPM-LO-FLDT-023	Please provide a valid value for Net Amount	
RPM-LO-FLDT-024	Please provide a valid value for Liability Type	
RPM-LO-FLDT-026	Please provide a valid value for Seq Income No	
RPM-LO-FLDT-027	Please provide a valid value for Seq Expense No	
RPM-LO-FLDT-028	Please provide a valid value for Seq Asset No	
RPM-LO-FLDT-029	Please provide a valid value for Seq Liability No	
RPM-LO-FLDT-030	Please provide a valid value for Seq Basic Details No	
RPM-LO-FLDT-031	Please provide a valid value for Seq Parent Details No	
RPM-LO-FLDT-036	Net Amount should be greater than zero	
RPM-MNDT-001	Amount_To should not be null if Amount_From is given	
RPM-MNDT-002	Amount_From should not be null if Amount_To is given	
RPM-MNDT-003	Amount_To should be greater than Amount_From	
RPM-MNDT-004	Invalid Mode of operation value	
RPM-MNDT-005	Amount From and Amount to both are required	
RPM-MNDT-006	Mandate Details list can not be empty for as per mandate	
RPM-MNDT-007	Required number of signatory should be greater than 0	
RPM-MNDT-008	Mode of operation can not be null	
RPM-PD-001	generateSequenceNumber : Entity cannot be null	



Table 5-1 (Cont.) Error Codes and Messages

Error Code	Messages	
RPM-PD-002	Sequence Generator failed to generate the reference number	
RPM-PD-003	businessProductCode cannot be null	
RPM-PD-004	Error while fetching Business Process	
RPM-PD-005	Error while Fetching the Business Products	
RPM-PD-006	Error occured while creating ATM Entity Model	
RPM-PD-007	Unable to acquire task	
RPM-PD-008	Error occurred while initiating workflow	
RPM-PD-009	ApplicationNumber cannot be null	
RPM-PD-010	Unable to save application in Transaction Controller	
RPM-PD-011	Failed to persist comments	
RPM-PD-012	Unable to update task to complete	
RPM-PD-013	Process Code cannot be null for the lifecycle	
RPM-PD-014	Error occured while submitting details to domain	
RPM-PD-015	Unable to update stages	
RPM-PD-016	Application Number, Process Code and Stagecode are mandatory	
RPM-PD-017	Unable to update task to complete	
RPM-PD-018	Error occured while fetching Summary details	
RPM-PD-019	Datasegment is Mandatory	
RPM-PD-020	Error occured while fetching Summary details	
RPM-PD-021	Error while getting datasegments from TC	
RPM-PD-022	Error occured while acquiring the task	
RPM-PD-023	ProcessRefNo cannot be null	
RPM-PD-024	Failed in domain save	
RPM-PD-025	Error occured while releasing the task	
RPM-PD-026	Application submit/save failed for External System	
RPM-PD-027	Application fetch failed for External System	
RPM-PD-028	No Business Process maintained for the given Business Product	
RPM-PD-029	\$1 is not valid	
RPM-PD-030	The product \$1 cannot be selected multiple times	
RPM-PD-031	Multiple products of the product type \$1 cannot be selected	
RPM-PD-032	Cannot cancel the application as one or more process has crossed irrevocable stages	
RPM-PD-033	Mandatory Datasegments \$1 are missing for the reference number \$2	
RPM-PD-034	Datasegment Code(s) is missing for \$1 for the reference number \$2	
RPM-PD-035	Loan offer accept/reject is not applicable for the given application	
RPM-PD-036	Unable to proceed as the application is already being processed by the bank	
RPM-PR-001	Error occured while getting the cart details	
RPM-SA-AVL-001	Please provide a valid value for USer-Recommendation/Action	
RPM-SA-INIT-01	Failed to Initialize	
RPM-SAV-001	Transaction status is not completed	
RPM-SAV-ACC-001	No Branch mapped to this business product.	
RPM-SAV-AST-001	No OD Limit details found for this process Ref no	



Table 5-1 (Cont.) Error Codes and Messages

Error Code	Magazaras	
	Messages	
RPM-SAV-AST-002	System recommended decision in invalid	
RPM-SAV-AUD-001	Advance Against Uncollected Funds Details are not captured	
RPM-SAV-BP-001	businessProductCode cannot be null	
RPM-SAV-BP-002	No Currency mapped to this business product	
RPM-SAV-BP-003	No Product preference mapped to business product \$1	
RPM-SAV-BP-004	No Product preference component DTO found for business product \$1	
RPM-SAV-BP-005	No Configuration found for given Business Product Code	
RPM-SAV-CMN-001	No Account details found for this process Ref no	
RPM-SAV-CMN-002	Product Details is empty	
RPM-SAV-CMN-003	UDE is not found for this component	
RPM-SAV-CMN-004	The flags are null from business product	
RPM-SAV-CMN-005	No resolved values received from Host	
RPM-SAV-CMN-006	Hand off host status or KYC status are invalid	
RPM-SAV-CMN-007	handoff failed with customer module	
RPM-SAV-CMN-008	CasaComponent list is empty	
RPM-SAV-CMN-009	Casa UdeList is empty	
RPM-SAV-CMN-010	No Interest in CasaComponent List	
RPM-SAV-CMN-011	No Charge in CasaComponent List	
RPM-SAV-CMN-012	No Data in charge slab	
RPM-SAV-CMN-013	One or more applicants KYC status is not completed	
RPM-SAV-CMN-014	One or more applicants Handoff status is not completed	
RPM-SAV-CMN-015	Branch Code \$1 is invalid	
RPM-SAV-CMN-016	Please provide a valid value for Process Reference Number	
RPM-SAV-CMN-017	Please provide a valid value for Application Number	
RPM-SAV-CMN-018	Please provide a valid value for Stage Code	
RPM-SAV-CMN-019	Date of birth can not be future date	
RPM-SAV-CMN-020	Please provide valid value for date of birth	
RPM-SAV-CMN-021	Invalid Date Format. Expected yyyy-MM-dd	
RPM-SAV-CMN-022	Code can not be null or empty while calling maintenance	
RPM-SAV-CMN-023	Key can not be null or empty while calling maintenance	
RPM-SAV-CMN-024	Json Parse Exception	
RPM-SAV-COM-001	Process ref no can not be null	
RPM-SAV-INI-001	MiscGlCreditData cannot be null	
RPM-SAV-INI-002	Error while fetching status from Teller module	
RPM-SAV-INI-003	Error while fetching MiscGlCreditData from Teller module	
RPM-SAV-INI-004	Teller transaction status is incomplete	
RPM-SAV-INI-005	Please provide a valid value for transaction reference number.	
RPM-SAV-INI-006	Please provide a valid value for transaction status.	
RPM-SAV-NOM-001	Overall percentage should be equal to 100%	
RPM-SAV-NOM-002	Guardian details is required for \$1	
RPM-SAV-NOM-003	Nominee Details are not captured	
RPM-SAV-NOM-004	·	
171VI-3AV-INUIVI-UU4	Please provide valid value for isMinor	



Table 5-1 (Cont.) Error Codes and Messages

Error Code	Messages	
RPM-SAV-NOM-005	Age of nominee is more than configured minor age, Can not set isMinor flag as Y	
RPM-SAV-NOM-006	Age of nominee is less than configured minor age, Can not set is Minor flag as N	
RPM-SAV-NOM-007	Please provide valid value of first name	
RPM-SAV-NOM-008	Please provide valid value of last name	
RPM-SAV-NOM-009	Please provide valid value of title	
RPM-SAV-NOM-010	Please provide valid value of relation type	
RPM-SAV-NOM-011	Address can not be null	
RPM-SAV-NOM-012	Please provide valid value for country	
RPM-SAV-NOM-013	Please provide valid value for Pin code	
RPM-SAV-NOM-014	Please provide valid value for Address Line 1	
RPM-SAV-NOM-015	A Minor can not be a guardian	
RPM-SAV-ODL-001	Temporary OD Limit information is not allowed for this product	
RPM-SAV-ODL-002	Uncollected fund information is not allowed for this product	
RPM-SAV-ODL-003	Unsecured OD Limit information is not allowed for this product	
RPM-SAV-ODL-004	Please provide valid value for Limit Type	
RPM-SAV-PRF-001	Card is not allowed for this business product	
RPM-SAV-PRF-002	Cheque Book is not allowed for this product	
RPM-SAV-PRF-003	Passbook is not allowed for this product	
RPM-SAV-PRF-004	Internet banking is not allowed for this business product	
RPM-SAV-PRF-005	Mobile Banking is not allowed for this business product	
RPM-SAV-PRF-006	Kiosk is not allowed for this business product	
RPM-SAV-PRF-007	Phone banking is not allowed for this business product	
RPM-SAV-TOD-001	Temporary OD Limit Details are not captured	
RPM-TO-001	Mandatory Checklist(s) - \$1	
RPM-TO-020	Mandatory Document(s) - \$1	
RPM-SAV-ACC-001	No Branch mapped to this business product.	
RPM-SAV-ACC-002	Please provide a valid value for Cheque Number	
RPM-SAV-ACC-003	Please provide a valid value for Cheque Date	
RPM-SAV-ACC-004	Please provide a valid value for Cheque Routing Number	
RPM-SAV-ACC-005	Please provide a valid value for General Ledger code.	
RPM-SAV-ACC-008	Missing Configuration : CASA_FundBy_OtherBankCheque	
RPM-SAV-ACC-009	Incorrect Configuration : CASA_FundBy_Cash	
RPM-SAV-ACC-010	Missing Configuration : CASA_FundBy_Cash	
RPM-SAV-ACC-011	Incorrect Configuration : CASA_FundBy_Account	
RPM-SAV-ACC-012	Missing Configuration : CASA_FundBy_Account	
RPM-SAV-ACC-013	Incorrect Configuration : CASA_FundBy_OtherBankCheque	



6

Advices

This topic provides the information on the various advices supported in current account Origination process.



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

Table 6-1 Advices

Advices	Sample Files
Account Creation	Account Creation
Offer Issue with OD	Offer Issue with OD
View Application with OD	View Application with OD
Application Form without OD	Application Form without OD
Adverse Action Notice	Adverse Action Notice



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