# Oracle® Banking Origination Credit Card Origination User Guide



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## Purpose

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

# Audience

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

# **Documentation Accessibility**

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

#### Access to Oracle Support

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

## **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.

# **Related Resource**

The related documents are as follows:

- Operations User Guide
- Configuration User Guide
- Alerts and Dashboard User Guide

# 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.

# 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



Table	(Cont.)	Acronyms	table
-------	---------	----------	-------

Abbreviation	Description
OBA	Oracle Banking Accounts
ОВО	Oracle Banking Origination

# Symbol and Icons

#### Table Symbols and Icons - Common

Symbol/Icon	Function
JL	Minimize
<b>ч г</b>	
r 7	Maximize
L J	
	Close
×	
	Perform Search
Q	
-	Open a list
-	
+	Add a new record
•	Navigate to the previous record
•	Navigate to the next record
Ģ	Refresh
iii ii	Calendar
Û	Alerts

# **Basic Actions**

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

# 1 Credit Card Origination Process

This topic describes the information on the various features of the credit card origination process.

Oracle Banking Origination is the middle office banking solution with 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 personas such as Sales Officers, Relationship Manager, Account Opening Officers, Branch Supervisor/ Managers, Loan Officers, and Credit Officers and so on, 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 with appropriate validations, helps enable the business user to capture apt information anytime during the origination request before the Credit Card Account is created in the Host. The new workflow also supports capturing of relevant documents, stage wise, and generation of advices and notifications dynamically.

This user guide explains the reference workflow for the Credit Card Origination process and further details the data that needs to be captured in the data segment linked to the specific stages.



# 2 Credit Card Origination

This topic provides an overview of the credit card origination process and takes you through the various steps involved in handling all the necessary activities in the life cycle of a Credit Card Origination process.

This document provides an overview of the credit card origination process and takes you through the various steps involved in handling all the necessary activities in the life cycle of a credit card origination process.

The document is designed to help you create the Retails Credit Card type of credit cards.

#### To acquire and edit the task:

1. From Home screen, click Tasks. Under Tasks, click Free Tasks.

Ģ	Refresh O1+	Acquire	g Flow Diagram						
	Acquire & Edit	Priority 0	Process Name 🗘	Process Reference Number 0	Application Number \$	Stage 🗘	Application Date 💲	Branch 🗘	Customer Nu
	Acquire &	Medium	Retail Loan Originatio	006VELN010017206	006APP000043472	Account Approval	18-03-30	006	006023875
	Acquire &	Medium	Retail Loan Originatio	006VELN010017207	006APP000043473	Account Approval	18-03-30	006	006023875
	Acquire &	Medium	Retail Loan Originatio	006VELN010017203	006APP000043469	Account Approval	18-03-30	006	006023875
	Acquire &	Medium	Retail Loan Originatio	006VELN010017201	006APP000043467	Account Approval	18-03-30	006	006023875
	Acquire &	Medium	Retail Loan Originatio	006VELN010017198	006APP000043464	Account Approval	18-03-30	006	006023875
	Acquire &	Medium	Retail Loan Originatio	006VELN010017194	006APP000043460	Account Approval	18-03-30	006	006023875
	Acquire &	Medium	Retail Loan Originatio	006VELN010017196	006APP000043462	Account Approval	18-03-30	006	006023875
	Acquire &	Medium	Small and Medium Bu	006SMBTD10003680	006APP000043449	Account Funding	18-03-30	006	
	Acquire &	Medium	Term Deposit Originat	006RPMTDA0003641	006APP000043404	Application Entry	18-03-30	006	



This user guide explains the reference workflow for the Credit Card Origination process and further details the data that needs to be captured in the data segment linked to the specific stages.

This chapter includes following sections:

Credit Card Application Entry Stage

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

- Credit Card Application Assessment This topic describes the information on the various data segments to update the required data and assess the application in the Credit Card Application Assessment stage.
- Supervisor Approval Stage This topic describes the information on the various data segments to view the captured details and approve the application in the Supervisor Approval stage
- Global Actions This topic provides the detailed on the actions that can be performed in all stages.

# 2.1 Credit Card Application Entry Stage

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

The initiation request for a credit card can be originated by authorized branch users or relationship managers or by approved bank agents, either through the traditional branch channel or through dedicated protocol services made available on digital devices like tablets or mobiles. The initiation of credit card request can be made for both new and existing customer types. Credit Card is only applicable for individual customers. Also, the platform supports processing of the credit card request from the customer which are directly received from the Self-Service Banking Channel (Oracle Banking Digital Experience) through the REST based service APIs.

The selection of the relevant credit card product on which the credit card is required can be initiated using this process, provided the user has the required access rights.

Please refer to the detailed setup and operation workflows for both asset and liability products initiation made available in the Operations user guide.

#### To open credit card 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 Application Entry stage is displayed.

As detailed in the **Operations User Guide**, all the product originations are initiated in the Application Initiation stage from the product catalogue. The cart operation in product catalogue allows to originate single or multiple product initiation. Once the Credit Card origination process is initiated either as a single product origination or as part of the multiple product selection, process orchestrator generates the credit card process reference number on submit of the Application Initiation stage. Process orchestrator also updates the record in the Free Task process for the 'Application Entry' stage also referred as 'Task' from orchestrator perspective.

The Application Entry stage is the first stage in the Credit Card Account Open process. After the initiate process 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

The Credit Card Application Entry stage has the following reference data segments:

Applicants

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

Relationship

This topics describes the relationship details of parties that are involved in loan account opening application.

Credit Card Details

This topic provides the systematic instructions to capture the credit card related information for the customer.

- Financial Details This topic provides the systematic instructions to capture the financial details for a single applicant or a customer for the given credit card application as the case may be.
- Card Preference

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



• Add-On Card Holder

This topic provides the systematic instructions to capture any number of add-on card holder details for the given application.

- Charge Details
   This topic provides the systematic instructions to view the details of the charges applicable for the account.
- Interest Details

This topic provides the systematic instructions to view the interest rates and margin (%) applicable / levied for this credit card application.

Summary

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

### 2.1.1 Applicants

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

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

#### To capture applicants details:

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

The Applicants - Individual screen displays.



ints	Applicants			
onships		Add Applicant By		
Card Details	Applicant Role   Primary	<ul> <li>Upload ID</li> <li>Search Existing Customer</li> <li>Enter</li> </ul>	r Manually	
ate Details	✓ Basic Details			
tial Details	Personal Details			
eral Details	Title Mr.	First Name John	Middle Name	
and Conditions	Last Name Smith	Suffix	Name In Local Language	
hary	Gender Male	Date of Birth	National ID	
		March 6, 2000		
	Resident Status Citizen	Country Of Residence  India	Bitth Country India	
	Birth Pisce Mumbai	Nationality India	Citizenship By Birth	
	Marital Status 🔹	Customer Segment	Customer Category INDIVIDUAL	
	Preferred Language English	Preferred Currency	Details Of Special Need	
			Staff	
	Remarks For Special Need	Relationship Manager ID	O Yes   No	
	Profession	Insider O Yes 💿 No	Politicality Exposed Person (PEP) O Yes	
	Profile Photo			
	Select a file or drop one here			
	Maximum file size is 10 MB			
	✓ Signature			
	+ Add Signature			
	✓ Address			
	+ Add Address			
	Carrent Prefored Communication Address			
	Sector 12, Golden Park, Kerala, Kerala State, India Address Dates Since 2000-03-14			
	View Edit			
	✓ Contact Details			
	+ Add Contact			
	Communication Mode	Country Mobile Number		
	Mobile Phone	IN (+91) 9980387228	🖾 Preferred 🗇 🧭	
	<ul> <li>Identification Details</li> </ul>			
	+ Add ID			
	Assiluble Preferred			
	Military ID			
	View Edit			
	view cont			
	> Supporting Documents			
	> Service Member Details			
	<ul> <li>Employment Details</li> </ul>			
	+ Add Employment Details			
	Salaried Current			
	Salarine Connool			
	Cannot OFSS Working Dates Since 2018-30-32			
	Salarine Connool			
	Comme OFSS Working Dates Since 2018-23-22			

#### Figure 2-2 Applicants-Individual

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

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

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	<ul> <li>Select the mode from which the user need to add new applicant. The available options are:</li> <li>Upload ID - Using this option user can upload identification document of the applicant to extract the details.</li> <li>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.</li> <li>Enter Manually - This option is used if user wish to enter all the applicant details manually.</li> </ul>
Document Name	<ul> <li>Select the document which is used from extracting applicant details. The available options are:</li> <li>State Issued Drivers License</li> <li>Passport</li> <li>This field appears if the Upload ID option is selected from the Add Applicant By drop down list.</li> </ul>
Country of Issue	Select the country in which the document is issued. This field appears if the <b>Upload ID</b> option is selected from the <b>Add</b> <b>Applicant By</b> drop down list.
Select and Drop here	<ul> <li>Drag and drop the document file or click on Select or drop files</li> <li>here to browse and upload the document from the local system.</li> <li>PNG &amp; JPEG file formats are supported.</li> <li>10MB maximum file size is allowed.</li> <li>This field appears if the Upload ID option is selected from the Add</li> <li>Applicant By drop down list.</li> </ul>
CIF Number	<ul> <li>Search and select the CIF number.</li> <li>This field appears if the Search Existing Customer option is selected from the Add Applicant By drop down list.</li> <li>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.</li> </ul>
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 <b>Enter Manually</b> option is selected from the <b>Add Applicant By</b> 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
 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 Alien
	Non-Resident Alien     Citizen
Country of Residence	Search and select the country code of which the applicant is a resident.
Birth Country	Specify the birth country of the applicant.
Birth Place	Specify the birth place where the applicant has born.
Nationality	Search and select the country code where the applicant has nationality.
Citizenship By	Search and select the country code for which applicant has citizenship.
Marital Status	Select the marital status of the customer from the drop-down list. Available options are:
	<ul> <li>Married</li> <li>Unmarried</li> <li>Legally Separated</li> <li>Widow</li> <li>This field appears mandatory based on the product configuration.</li> </ul>
Customer Segment	Select the segment of the customer. Available options are:
	<ul> <li>Emerging Affluent</li> <li>High Net worth Individuals</li> <li>Mass Affluent</li> <li>Ultra HNI</li> </ul>
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: <ul> <li>Blindness</li> <li>Cerebral Palsy</li> </ul>
	<ul><li>Low vision</li><li>Locomotor disability</li></ul>
	<ul> <li>Leprosy-cured</li> <li>Mental retardation</li> <li>Mental illness</li> <li>Hearing Impairment</li> </ul>
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.
	I ocaron and select the relationship Manager ip for the applicant.

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



Field	Description
Profession	Select the profession of the customer.
Politically Exposed Person	Select to indicate if the customer are politically exposed person.
Profile Photo	Drag and drop the document file or click on <b>Select or drop files</b> <b>here</b> 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 <b>Cancel</b> button to discard the added details.
	On <b>Submit</b> , signature will be handed off to Oracle Banking Party.
Upload Signature	Drag and drop the signature file or click on <b>Select or drop files here</b> to browse and upload the signature from the local system. PNG & JPEG file formats are supported. 10MB maximum file size is allowed.
Uploaded Signature	Displays the uploaded signature.
Remarks	Specify the remarks related to the signature. Click <b>Save</b> 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	<ul> <li>This section displays the added address of the applicant. It is mandatory to add communication address of the applicant.</li> <li>Click the Add Address button to add address details.</li> <li>Click to perform below actions on the added address details,</li> <li>To view the address details, click View.</li> <li>To edit the address details, click Edit.</li> <li>To delete the address details, click Delete.</li> </ul>
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 <b>No</b> option is selected in the <b>Current Address</b> 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 <b>No</b> option is selected in the <b>Current</b> <b>Address</b> 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. <b>Note</b> : 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. <b>Note</b> : 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>	<ul> <li>In this tile you can view the added address details.</li> <li>Below details appears in the tile: <ul> <li><current status=""> this flag appears only if Yes option is selected.</current></li> <li><preferred id="" status=""> this flag appears only if Yes option is selected.</preferred></li> <li>Address Type</li> <li>Address dates</li> <li>Adress line 1,2,3</li> <li>Country</li> <li>State</li> </ul> </li> <li>Click the Edit to edit the added adress details.</li> <li>Click the View to view the added adress details.</li> <li>Click the View to view the added address details.</li> </ul>			
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			

Table 2-1 (Cont.) Applicant- Individual – 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 <b>Mobile Phone</b> option as communication mode.
Mobile Number	Specify the mobile number.
Contact Sub Type	<ul> <li>Select the contact type from the drop-down list. The available options are:</li> <li>Residence</li> <li>Business</li> <li>Mobile</li> <li>Others</li> <li>Note: The contact preferred flag, which was previously captured as a contact sub type.</li> </ul>
Email Id	Specify the email ID. This field appears only if you select the <b>Email</b> 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 <b>Add ID</b> button to add Identification details.
ID Туре	Specify the ID type. The available options are: Military ID Birth Certificate SIN Permanent Resident Card () SIN Passport SSN
ID Status	<ul> <li>Specify the status of the selected ID type.</li> <li>The available options are:</li> <li>Verification Pending</li> <li>Applied For</li> <li>Available</li> <li>Notice Received</li> </ul>
Unique ID	Specify the unique identification code of the selected type. You can enter the unique ID only if the <b>ID Status</b> is <b>Available</b> .
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	<ul><li>Select to indicate whether added ID details are preferred among all others.</li><li>In case of multiple ID details, it is mandatory to mark any one of the ID details as Preferred.</li></ul>
Remark	Specify the remark. Click the <b>Save</b> button to save the entered ID details.

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



Field	Description				
<added record="" tile=""></added>	<ul> <li>In this tile you can view the added ID details. Below details appears in the tile:</li> <li>ID Status</li> <li><preferred id="" status=""> this flag appears only if Yes option is selected.</preferred></li> <li>ID Type</li> <li>Unique ID</li> <li>Click the Edit to edit the added ID details.</li> <li>Click the View to view the added ID details.</li> <li>Click the to delete the added ID details.</li> </ul>				
Supporting Document	<ul> <li>This section displays the status of the supporting documents that customer provides to get onboard. You can view,</li> <li>Total Documents – Counts of total documents</li> <li>Document Submitted – Count of the document that are submitted</li> <li>Document Pending – Count of the document that are pending In case of exiting party, already captured documents fetched in this section. User can add, edit or delete the documents. Click</li> <li>to add the document. The Document popup appears. Below fields appears in the popup.</li> </ul>				
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 <b>Select or drop files</b> 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 <b>Save</b> 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				



Field	Description				
Salaried	Below field appears if the <b>Salaried</b> option is selected from the <b>Employment Type</b> 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				
	Employee ID     Designation				
	Level or Grade				
	User can edit, view or delete already added details.				
Employer Code					
Employer Code	Specify the employer code.				
	OR Click to search the employer code. The pop-up appears to fetch the employer code. Specify <b>Employer Code</b> or <b>Employer Name</b> to fetch the details.				
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				



Field	Description			
Organization Category	Select the organization type from the drop-down list.			
	The available options are:			
	Government			
	• NGO			
<b>n</b>	Private Limited			
Demographics	Select the demographics from the drop-down list.			
	The available options are:			
	Global     Domestic			
Current Employer				
Current Employer	Select whether the applicant works currently in this role. The available options are:			
	Yes			
	• fes • 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 <b>Self Employed</b> option is selected from the <b>Employment Type</b> list. In this section user can capture self-employment or professional details of customer.			
	Below fields appears if self-employment or professional details are already captured.			
	Professional Name			
	Professional Description			
	Professional Email ID			
	<ul><li>Company /Firm Name</li><li>Registration Number of Company</li></ul>			
	Start Date			
	End Date			
	User can edit, view or delete already added details.			
Professional Name	Specify the professional name.			
<b>Professional Description</b>	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.			

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

#### Advanced Search

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

You can perform search on below party types:

For Individual

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

For Non- Individual

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

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

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



rst Name			Middle Name			Last Name		Da	ite of Birth	
nique ID			National ID			Mobile Number		En	nail	
Fetch Clear										
arty ID	CIF	First Name	Middle Name	Last Name	Email		Mobile Number	Date of Birth	Preferred Unique ID	National II
33331380		Andrew	Kim	Martin			9090909090	1990-05-24	20231129101121	
33331382	006006692	Andrew	Kim	Martin			9090909090	1990-05-24	20231129101158	
33341452		Andrew	Kim	Martin			9090909090	1990-05-24	20231130171169	
33341458	006011050	Grace	Rose	Smith			9090909090	1985-05-21	20231130171131	
33341460	006011051	Grace	Rose	Smith			9090909090	1985-05-21	20231130171148	

Figure 2-3 Advanced Search - Individual



arty ID		Business/Organization Name	Registration Number		Registration Date	Ē
nail		Customer Category				
		·				
Fetch Clear						
IF	Registration Number	Business/Organization Name	Registration Date	Party ID	Is Customer	Customer Category
06011052	RTF20231130171136	SMB IndXayoZeXlkH	1995-09-17	233341462	Customer	
06011726	RTF20231201161254	SMB IndkekgwwdwTb	1995-09-17	233351553	Customer	
06011788	303639	Nienow Quitzon	2010-03-30	233361604	Customer	
33361607	1094911	Botsford Group	2014-11-02	233361607	Non-Customer	
06011791	128799	Bernier Spinka and Strosin	2010-03-30	233361610	Customer	

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

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

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

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

The Applicants - Upload Document screen is displayed

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

Table 2-2 Applican	s - Upload Document	<ul> <li>Field Description</li> </ul>
--------------------	---------------------	---------------------------------------

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



Field	Description
Upload Document	Drag and drop the document or click on <b>Select or drop files here</b> to browse and upload the document from the local system.
	Note : PNG & JPEG file formats are supported.

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

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

The Verify Information screen is displayed.

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

Table 2-3 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 Id Type	Displays the unique ID type of the applicant based on the document uploaded.
Unique Id No	The information in this field is automatically populated with the extracted data. User can modify the Unique ID number of the applicant if required.
Unique Id Expiry	The information in this field is automatically populated with the extracted data. User can modify the unique ID expiry date of the applicant, if required.
Birth Country	The information in this field is automatically populated with the extracted data. User can modify the birth country of the applicant, if required.
Nationality	The information in this field is automatically populated with the extracted data Modify the nationality of the applicant.
	This field appears only if the <b>Document Name</b> is selected as <b>Passport</b> .
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.



Field	Description	
Preferred Address	Select to indicate if you want the selected address type as preferred address type.	
Address From	Select the date from when you are connected with the given address.	
Address To	Select the date till when you were connected with the given address.	
Address	Specify the address to search for the already captured address.	
	Depending on the setup, when a user inputs a few characters, the system retrieves the corresponding address that has already been recorded	
	Based on the selection, the fields are fetched in the address section.	
Address Line 1	Specify the building name.	
Address Line 2	Specify the street name.	
Address Line 3	Specify the city or town name.	
Country	Select and search the country code.	
State / Country Sub Division	Specify the state or country sub division. This field appears based 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 <b>Document Name</b> is selected as <b>Driving License</b> .	
Update Address	Select the option whether the address has to be updated with the extracted data.	
	The available options are:	
	• Yes	
	• No	

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

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

The **Confirmation** screen displays.

Document Name		Country Of Issue	
Driving License	-	US	•
Drop files here or click to s	elect		

Figure 2-5 Upload Document

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

### 2.1.2 Relationship

This topics describes the relationship details of parties that are involved in loan account opening application.

In this data segment you can add and view relationships of the customer. While onboarding a customer, adding the relationship details is benefical to both customer and bank. Below are the available relationship types,

- Service Member If related party is served in military services.
- Related to Insider If related party is an insider.

This data segment is applicable only for Individual type of customer.

#### To add relationships of customers:

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

The Relationship screen appears.



<b>Application Entry</b>	- HELAPP000135658	Application Info	Application Details	Customer 360	Remarks	Documents	Advices	More 💌	:: ×
Applicants	Relationships								Screen(2/7)
<ul> <li>Relationships</li> </ul>	Mr. Jemas Bond								
🖉 Loan Details	Related to Insider Service 1	Members							
Financial Details	+ Add								
Collateral Details	+ Add								
<ul> <li>Terms and Conditions</li> </ul>	CIF/Party ID	,	lame ID / Reg	stration Number		Details	Action		
Summary		Q				01	$\checkmark$	×	
						Mobile Number			
						Email			Close Save
						- Insider Added (			
						-			
Audit					-	Cancel Reque	at Clarification	Save and	Close Next

Figure 2-6 Relationship

- 2. In the Relationships screen, select the appropriate relationship tab to add the details.
- 3. If the party is auto populated on the screen then click the party name to expand the section and add related party.
- Click to add the party. The Add New<Relationship Type> popup appears for entering the CIF or Party ID
- 5. In the CIF/PARTY ID field, enter the CIF or party ID and click Next to add the party. OR

Click	Q	to search pa	rty.	

Note:

An existing customer of the bank can be added as related party.

6. If you search for the party then **Search Party** screen appears.

rst Name JOhn	Mi	ddle Name	Last Name		Date of Birth	<b></b>
John nique Id	Ma	bile Number	E-mail		Minor	<b></b>
Clear Fetch Stakeholder Type	CIF	First Name	Middle Name	Last Name	Party Id	Is Customer
INDIVIDUAL	00624302		Middle Name	Wick	223014204	is customer
INDIVIDUAL	00624348	John		Wick	223044244	
INDIVIDUAL	00624297	John		Honai	223014193	
INDIVIDUAL	00624427	John	м	Kerry	223074380	
INDIVIDUAL	00624369	John A	J	Wick A	223044270	
		John A items)  < ∢ 1		Wick A	223044270	

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



Field	Description
Individual	Select if the party is individual.
Non- Individual	Select if the party is non-individual.
First Name	Specify the first name of the party.
Middle Name	Specify the middle name of the party.
Last Name	Specify the last name of the party.
Date of Birth	Specify the date of birth of the party.
Unique ID / National ID	Specify the unique identification number of the party.
Mobile Number	Specify mobile number of the party.
Email	Specify the email address of the party.
Minor	Specify to indicate if the party is minor.
Fetch	Click the button to fetch the details based on the entered search criteria.
Clear	Click the button to clear the entered details.
Party ID	Displays the party ID of the existing customer who is not onboarded.
CIF	Displays the CIF ID of the existing customer.
First Name	Displays the first name of the stakeholder.
Middle Name	Displays the middle name of the stakeholder.
Last Name	Displays the last name of the stakeholder.
Email	Displays the email ID of the existing customer.
Mobile Number	Displays the registered mobile number of the customer.
Date of Birth	Displays the date of birth of the customer.
Unique ID	Displays the unique ID of the customer.

 Table 2-4
 Search Party – Individual

 Table 2-5
 Search Party – Non Individual

Field	Description
Non- Individual	Select if the party is non-individual.
Business /Organization Name	Specify the business or organization name of the party.
Registration Number	Specify the registration number.
Registration Date	Displays the registration date.
Fetch	Click the button to fetch the details based on the entered search criteria.
Clear	Click the button to clear the entered details.
Stakeholder Type	Displays the type of the stakeholder.
CIF	Displays the CIF ID of the existing customer.
Registration Number	Displays the registration number.
Business /Organization Name	Displays the name of business or organization.
Registration Date	Displays the registration date.
Party ID	Displays the party ID of the existing customer who is not onboarded.
Is Customer	Displays whether the customer exist within the bank.

8. Double click on the record which you want to select.



 If you enter the CIF or Party ID in the CIF/PARTY ID field and click Next, then the Add New <Relationship type> screen appears.

For Related to Insider:

Add New Related Insider			
JOSEPH N JOSEPH CIF: 00000181 Date of Birth: 1991-01-01			
Mobile Number: 91 8374674 Email: test@g.com			
Relationship			
Select	Required		
			Add Ca

#### Figure 2-7 Related to Insider

#### For Service Member:

Add New Gu	ardian		
	Туре	Date of Birth	Gender
	ld Type	Unique Id	Male Citizenship Birth
Relationship			
Select Preferred	•		
			Add Cance
			Add Can



Field	Description				
Relationship	Specify the relationship of the new added party with party involved in account opening application.				
	The available options are:				
	Spouse				
	Child				
	Financial Dependent				
	Parent				
	Legal Ward				
Preferred	Specify to indicate the added party is preferred as guardian.				
	It is mandatory to add one Preferred party				
	This field is not applicable for the <b>Related to Insider</b> .				
Covered Under Armed Forces Benefits	Specify to indicate the added party is convered under the armed forces benefits.				
Party Details section	In this section you can view the details of the selected party. Below fields appears on the screen:				
	Party Image				
	Party Name				
	• Туре				
	Date of Birth				
	• Gender				
	• ID Type				
	Unique ID				
	Citizenship				

Table 2-6 Add New <Relationship Type> – Field Description

**10.** Click **Add** to add as a customer. You can view the selected customer in the tabular format.

Field	Description						
Party Type	Displays the party type.						
CIF/ Party ID	y ID Displays the unique identification number.						
	For an existing customer, the CIF number is displayed.						
	For an existing non customer, the Party ID is displayed.						
Name	Displays the name of the customer.						
ID/ Registration Number	Displays the ID or registration number of the added customer.						
Details	Displays the details of the customer.						
Action	Click delete icon the added ID details.						

**11.** 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 Credit Card Details

This topic provides the systematic instructions to capture the credit card related information for the customer.

In this data segment user can capture the credit card product details. If the user has capture this details while initiating the application then the details are fetched and displayed in the respective section.

#### To capture credit card details:

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

The Credit Card Details screen is displayed.

Application Entry	- 006APP000060556			(i) A	opiication Info	Customer 360	Remarks	Documents	Advices	More 💌	:: ×
Applicants	Credit Card Details										Screen(4/11
Relationships	Card Type	Business Product Name									
Credit Card Details	Retail Credit Card	MASTER									
Financial Details		MASTER									
Card Preference		MASTER		Card Currency							
Add-On Card Holder				GBP Credit Card Limit	•						
Interest Details				Maximum Card Limit	•						
Charge Details				Maximum Card Limit							
Terms and Conditions											
Summary											
	✓ Applicants										
	Name		Role		Income Reliant						
	Ethan Grand		PRIMARY								
	Page 1 of 1 (1 of 1 items)										
											_
Audit							Cancel	Request Clarification	Back	iave & Close	Next

Figure 2-8 Credit Card Details

2. Specify the details in the relevant data fields.



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

 Table 2-8
 Card Preference – Field Description

Field	Description
Card Type	Displays the account type based on the product selected in the Product Catalogue.
Business Product Name	Displays the business product name based on the product selected in the Product Catalogue.
Product Image	Displays the business product image.
Product Description	Displays the short description captured for the product in Business Product configuration.



Field	Description					
Card Currency	Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory.					
Credit Card Limit	Select the credit card limit. Available options are:					
	<ul> <li>Maximum Card Limit</li> <li>Requested Card Limit</li> </ul>					
Maximum Card Limit	Displays the maximum card limit applicable for the selected product.					
	This field appears only if the Credit Card Limit is selected as Maximum Card Limit.					
Requested Card Limit	Specify the requested card limit.					
	This field appears only if the Credit Card Limit is selected as Requested Card Limit.					
Applicants	This section displays the list of applicants that are involved in this account opening application.					
Name	Displays the name of the applicant.					
Role	Displays the role of the applicant in the application.					
Income Reliant	Select to indicate whether the applicant is income reliant. The applicant's financial details are captured only if this indication is selected.					
	It is mandatory to select at least one applicant as <b>Income Reliant</b> .					

Table 2-8 (Cont.) Card Preference – Field Description

3. 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.

### 2.1.4 Financial Details

This topic provides the systematic instructions to capture the financial details for a single applicant or a customer for the given credit card application as the case may be.

Financial details are captured for applicants or guarantor or co-signers that are involved in loan account opening application. In case multiple applicant are added in the single applicant, the system validates whether added applicants are not same for different roles.

The user can capture basic as well as income and expenses details in respective sections. Separate sections appears for each applicant to capture the financial details. The financial template are resolved based on the configuration.

#### To add financial details:

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

The Financial Details screen displays.



Applicants	Financial Details						Screen(5/1
Relationships	Mrs. Sarah S White						Seconday
Credit Card Details	Mrs. Saran S white						
Financial Details	Income and Expense Ass	set and Liabilities					
Card Preference							
Add-On Card Holder	+ Add Income						
Interest Details	Income Type *	Frequency *	Currency *	Amount *	Monthly Amount (GBP)	Action	
Charge Details	Salary	Monthly	GBP	45,000.00	45,000.00	0	<b>Ö</b>
Terms and Conditions				Total Income	GBP 45,000.00		
Summary							
	+ Add Expense						
	Expense Type *	Frequency *	Currency *	Amount *	Monthly Amount (GBP)	Action	
	Other Expenses	Monthly	GBP	3,400.00	3,400.00	1	<u>⊡</u>
				Total Expense	GBP 3,400.00		
	Net Monthly Income GBP 41,600.00		Last Updated On 2018-03-30				
							Cancel Save
	GBP 41,600.00		2018-05-50				Cancel

#### Figure 2-9 Financial Details

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

Field	Description					
<applicant name=""></applicant>	Displays the applicant name as captured in the <b>Applicant</b> 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 <b>Add Income</b> or <b>Add Expenses</b> 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					
	Rentals					
	Cash Gifts					
	Other Income					
	The options in the list appears based on the entity code configuration					

Table 2-9 Financial Details: Individual – Field Description

Field	Description							
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							
	• Weekly							
	Bi-Weekly							
	• Monthly							
	Qauterly							
	Half-Yearly     Xearly							
	• 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 ( <account currency="">)</account>	Displays the monthly amount of the selected type. The system evaluates and converts the amount which is entered in the <b>Amount</b> field with the <b>Currency</b> which is selected in the <b>Account Details</b> data segment.							
Action	Select the action to perform on added record.							
	Figure 2-10 Edit							
	P							
	Click to adit the record							
	- Click to edit the record.							
	Figure 2-11 Delete							
	- Click to delete the record.							
Total Income								
	Displays the total income of all the added income type along with the selected account currency.							
Total Expanses	Displays the total expenses of all the added expenses type along							
Total Expenses	with the selected account currency.							

 Table 2-9
 (Cont.) Financial Details: Individual – Field Description



Field	Description						
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 an expense in tabular format.						
	Click Add Asset or Add Liablities button to add respective records.						
Liabilities	<ul> <li>Select the type of liability to specify the amount.</li> <li>Property Loan</li> <li>Vahiala Lagrage</li> </ul>						
	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.						
	House						
	Deposit						
	Vehicle						
	• <b>Other</b> 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.						
Amount ( <account Currency&gt;)</account 	Displays the monthly amount of the selected type. The system evaluates and converts the amount which is entered in the <b>Amount</b> field with the <b>Currency</b> which is selected in the <b>Account Details</b> data segment.						
Action	Select the action to perform on added record.  • Figure 2-12 Edit						
	- Click to edit the record.						
	Figure 2-13 Delete						
	団						
	- Click to delete the record.						
Total Asset	Displays the total asset of all the added asset type along with the selected account currency.						

 Table 2-9
 (Cont.) Financial Details: Individual – Field Description



Field	Description
-	Displays the total liability of all the added liability type along with the selected account currency.

#### Table 2-9 (Cont.) Financial Details: Individual – Field Description

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 error message. Click Yes to proceed with the next data segment. Click No to edit financial details and proceed..

### 2.1.5 Card Preference

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

Card Preference data segment is used to capture the card related information for the customer.

#### To capture card preferences:

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

The Card Preference screen displays.

Application Entry	- 006APP000060556						0	Application Info	Customer 360	Remarks	Documents	Advices	More *	• 💠 ×
Applicants	Card Preference													Screen(6
Credit Card Details	MASTER													
Financial Details	Applicant Name	Affinity Program	Card Limit		ard Allowed									
,	MR Ethan Grand	Indian OII	GBP 200000	No										
Card Preference	Card Type		NFC			Number of add on card	8							
Add-On Card Holder	Visa Card 👻					1								
Interest Details	Embossed Name		Picture Card			Image on Picture Card								
Charge Details	MR Ethan Grand					63227		Uple	ad					
Terms and Conditions	Statement Generation Date		Statement Type			Statement Delivery Typ	æ							
Summary	5 •		Summary		•	Email × Physic	:al ×							
	Card Transactions Limit				Maximum Limit			Daily Limit				Action 0		+
	ATM Limit			÷	40,000			10,000				1		
	Internet Limit			Ť	160,000			10,000						
	POS Limit			÷	100,000			10,000				10		

#### Figure 2-14 Card Preference

2. Specify the fields on **Card Preference** screen.



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



Field	Description			
Business Product Name	Displays the name of business product.			
Product Image	Displays the product image which is uploaded while creating a product.			
Applicant Name	Displays the name of the applicant.			
Affinity Program	Displays the affinity program.			
Card Limit	Displays the card limit.			
Addon Card Allowed	Displays whether the addon card is allowed.			
Card Type	Specify the card type which you prefer.			
	The available options are:			
	Master Card			
	Visa Card			
NFC	Specify to enable Near Field Communication (NFC) facility.			
Number of add on cards	Specify the number of cards required.			
Embossed Name	Specify the name to be embossed on the card.			
Picture Card	Select the toggle to enable the picture card.			
Image on Picture Card	Select the image file from the drive and click <b>Upload</b> to add the image to card.			
Statement Generation Date	Select the date when the statement should be generated.			
Statement Type	Select the type of statement.			
	The available options are:			
	Detailed			
	Summary			
Statement Delivery Type	Specify the statement delivery type such as Email or Physical			
Card Transactions Limit	In this section you can capture card transaction limit details.			
	Click add icon to add the transaction limits.			
Limit Type	Select the limit type.			
	Available options are:			
	ATM Limit			
	POS Limit			
	International Limit			
	Internet Limit			
Maximum Limit	Specify the maximum limit allowed.			
Daily Limit	Specify the daily limit allowed.			

### Table 2-10 Card Preference – Field Description

3. 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 Add-On Card Holder

This topic provides the systematic instructions to capture any number of add-on card holder details for the given application.

This data segment enables the user to capture any number of add-on card holder details for the given application. The user can add it.

# To add card holder details:

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

The Add-On Card Holder screen displays.

2. Click + Add Card Holder to add the details of the Add-on Applicants.

# Figure 2-15 Add-On Card Holder

	y - 006APP000060556				() Appli	cation Info	er 360 🛛 Remarks	Documents	Advices	More 👻 🛔
Applicants	Add-On Card Holder									Screen
Relationships										
Credit Card Details	Mathew Grand	Date of Birth Email 1960-06-28 mathew12@abc.	Mobile com 7389427432							Ū
Financial Details	-									
Card Preference	Existing Customer	Relationship with Applicant Father	•							
Add-On Card Holder	Title	First Name	-	Middle Name			Last Name			
Interest Details	Mr. •	Mathew					Grand			
Charge Details	Date of Birth	Politically Exposed Person (PEF	9			_				
erms and Conditions	June 28, 1960									
Summary	Address 🛨									
	Address L									
	Communication Add		mail: mathew12@abc.com							
	13th Express way Long Street Ny	M	obile: +917389427432							
	ny US	Fa								
			VIFT DIC:							
	Permanent Address		mail:							
	Long Street Ny		obile: one Number:						- E	
	ny US	Fa								
	Page 1 of 1 (1-2 of 2 items)  < 4									
	D Details									
										+
	ю туре * О	ID Status *	Unique ID O Pla	ce of issue	issue Date	Expiration Date	Preferred 0	Remarks 0	Act	ion 0
	Passport	• Available •	785552 Ne	w York	June 28, 2000	June 30, 2031			0	1
	Page 1 of 1 (1 of 1 items)  < 4 1	► >								
	> Supporting Document									
	Card Preferences									
		Limit Amount		Image On Pictur	e Card					
	Card Preferences Embossed Name Methew Grand	Limit Amount		Image On Pictu	e Card		Upload			
	Embossed Name			Image On Pictu	re Card		Upload			

3. Specify the fields on Add Card Holder screen.

# Note:

The fields, which mentioned as Required, are mandatory.

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

Field	Description
Applicant Name	Displays the name of the Add-on applicant.
Date of Birth	Displays the date of birth of the Add-on applicant.
E-mail	Displays the e-mail ID of the Add-on applicant.
Mobile	Displays the mobile number of the Add-on applicant.
Phone	Displays the phone number of the Add-on applicant.
Existing Customer	Select to indicate if customer is existing customer or not.



Field	Description			
CIF Number	Search and select the CIF number.			
	This field appears only if <b>Existing Customer</b> is selected.			
Relationship with	Select the relationship with customer from the drop-down list.			
Applicant	• Father			
	Mother			
	Friend			
	Spouse			
	• Brother			
Title	Select the Title.			
First Name	Specify the first name.			
Middle Name	Specify the middle name.			
Last Name	Specify the last name.			
Date of Birth	Select the date of birth.			
Politically Exposed Person (PEP)	Specify whether the add-on card holder is politically exposed person.			
Address	In this section user can capture the address details of an add-on card holder.			
	For more information on address detail field, refer <b>Customer</b> Information – Individual - Field Descriptionsection above.			
ID details	In this section user can capture the ID details of an add-on card holder.			
	For more information on ID detail field, refer <b>Customer Information</b> – <b>Individual - Field Description</b> section above.			
Card Preference	In this section user can capture the card preference details for an add-on card holder.			
Embossed Name	Specify the name embossed on the card.			
Limit Amount	Displays the maximum card limit allowed along with the currency			
Image on Picture Card	Select the image file from the drive and click <b>Upload</b> to add the image to card.			

Table 2-11 (Cont.) Add-On Card Holder – Field Description

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.

# 2.1.7 Charge Details

This topic provides the systematic instructions to view the details of the charges applicable for the account.

The Charge Details data segment will enable the user to view the charges applicable / levied for this credit card application. These charge details are fetched from the Host (APIs – Pull).

### To add charge details:

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

The Charge Details screen displays.



Application Entry	- 006APP000060556		Application Info     Application Info   Image: Customer 360	ocuments 🗊 Advices 🛛 More 🔹 👯 🗙
Applicants	Charge Details			Screen(9/
Relationships	Total Amount: GBP 0.00			
Credit Card Details	Handling Charges			
Financial Details	Handling Charges			
Card Preference	Amount GBP • 29.00	% Rate	S Waive	
Add-On Card Holder	GBP ~ 29.00	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
Interest Details				
Charge Details				
Terms and Conditions				
Summary				

Figure 2-16 Charge Details

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

Note:

The fields, which mentioned as Required, are mandatory.

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

 Table 2-12
 Charge Details - Field Description

Field	Description
Charge Types	Displays the charge types.
Amount	Displays the charge amount.
Rate	Displays the rate for the charge component.
Waive	Select the toggle to waive all charges or selectively waive a particular type of charge. For example – Late Fee charges or Annual Charges.

3. 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.

# 2.1.8 Interest Details

This topic provides the systematic instructions to view the interest rates and margin (%) applicable / levied for this credit card application.

Interest Details data segment will enable the user to view the interest rates and margin (%) applicable / levied for this credit card application.

### To add interest details:

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



The Interest Details screen displays.

Figure 2-17 Interest Details

Application Entry	y - 006APP000060556		(D) Application Info (Customer 360)	Documents 🕑 Adhices More 🔹 🐈 🗙
Applicants     Relationships	Interest Details			Screen(8/11)
Credit Card Details	Interest Rate			
Financial Details	Interest Rate ( In %)	Margin (In %)	C + Effective Rate (In %)	
Card Preference	5	Xargin ( In %)	6 Effective Rate (In %)	
Add-On Card Holder				
Interest Details	% APR ( In %)			
Charge Details				
Terms and Conditions				
Summary				Calculate APR
Audit			Cancel Requ	est clarification Back Save & Close Next

2. Specify the fields on Interest Details screen.



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

 Table 2-13
 Interest Rates – Field Description

Field	Description
Interest Rate	In this section interest rate is fetched from host back end product to which this credit card account is mapped via the Business Product configuration.
Interest Rate (In %)	Specify the interest rate in percentage. By default it is fetched from host back end product to which this credit card account is mapped via the Business Product configuration.
Margin (in %)	Specify the customer margin in percentage.
Effective Rate (In %)	Displays the effective rate for the loan calculated in below formula Effective Rate =Interest Rate + or – Margin.

3. 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.



# 2.1.9 Summary

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

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

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

The Summary - Credit Card Application Entry screen displays.

Application Entry	- 006APP000060556					oplication info	Remarks Documents	D Advices More •	×
Applicants							- minano		
Relationships	Summary							Screer	(11/11)
Y .	Applicants	Relationships	Credit Card Details	Financial Details	Card Preference	Add-On Card Holder	Interest Details		
Credit Card Details	Name: Kacle Kerluke Applicant Type: Primary	Click to view more details	Product Name: MASTER Card Amount: GBP 200000	Applicant Name: MR Ethan Grand Total Income: GBP 350000	Embossed Name: MR Ethan Grand Card Limit: GBP 200000	Name:	Interest Rate: 5.0% Customer Margin: 0.0%		
Financial Details	Number Of Applicants: 1			Total Expense: GBP 202000 Net income: GBP 148000					
Card Preference				Net Income: GBP 148000					
Add-On Card Holder	-	3				4			
Interest Details	Charge Details	Terms and Conditions							
Charge Details	Charge Type: Handling Charges Amount: 29	Click to view more details							
Terms and Conditions	Warve: Y								
Summary									
	1	2 <b></b>	2						
Audit							Cancel Request Clarification	Back Save & Close Sub	mit

Figure 2-18 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 2-14
 Summary – Field Description

Field	Description
Applicants	Displays the applicants.
Relationships	Displays the relationships details.
Credit Card Details	Displays the credit card details.
Financial Details	Displays the Financial details.
Card Preference	Displays the card preference information.
Add-On Card Holder	Displays the Add-On Card Holder details.
Charge Details	Displays the charge details.
Interest Details	Displays the interest details.

 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.

- 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.
  - Select the Reject by Bank to reject the submission of this application.
- 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.
- 7. 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 [Credit Card Account] to the Credit Card Application Underwriting 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 Credit Card Application Assessment

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



After the application entry and underwriting data segment details are captured and verified, the application is sent for assessment. The Credit Card Assessment stage of the Credit Card account open process workflow will enable the Bank to analyze the details that have been captured in the Credit Card Application Entry / Credit Card Underwriting stages and decide whether the application met the acceptance criteria as specified by the Bank or Credit Bureau.

Oracle Banking Origination is now integrated with Decision Service to fetch the assessment details and system recommendation for the given applicant(s) based on the details captured in the previous stages.

### To acquire the Credit Card Assessment Stage:

- 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 Assessment 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.

Assessment Details

This topic provides the systematic instructions to view the total weightage score for the Applicant in the Credit Card application.

Qualitative Scorecard

This topic provides the systematic instructions to capture the relevant evaluation details for each applicant based on the configured Questionnaire Code.

• Add-On Card Holder

This topic provides the systematic instructions to capture any number of add-on card holder details for the given application.

Summary

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

# 2.2.1 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 Credit Card Assessment stage. The user can acquire the application from Free Tasks list. This data segment will provide the information on the External Rating Agencies Rating / Scores for the Credit Card Applicant. 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).

### To view the credit rating details:

1. On acquiring the Assessment task, the Credit Rating Details data segment appears.

The Credit Rating Details screen displays.



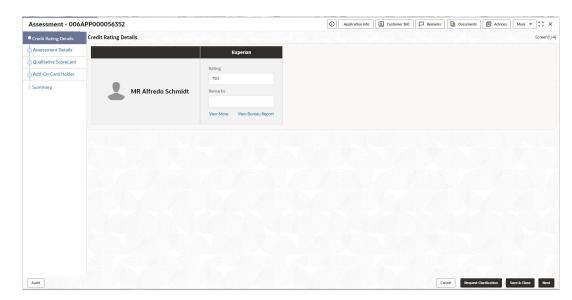


Figure 2-19 Credit Rating Details

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



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

Table 2-15 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.



Institution Name	Account Number	Account Type	Loan Amount	Outstanding Balance	Account Opening Date	Installment Amount	Delinquency Bucket	Delinquency Amount
		Loan	100000	86820	2020-01-07	2162	NIL	NIL
		Overdraft	22000	0	2019-06-07	0	NIL	NIL

# Figure 2-20 Additional Credit Bureau Details

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

on
(

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 loan 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.

# Note:

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

- Click View Bureau Report to view and download the bureau report from the external agency.
- 5. 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.

# 2.2.2 Assessment Details

This topic provides the systematic instructions to view the total weightage score for the Applicant in the Credit Card application.

The **Assessment Details** is the first data segment of Credit Card Assessment stage. The user can acquire the application from FREE TASK. 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

### To view assessment details:

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

The Assessment Details – Validation Model screen displays.

Assessment - 006	6APP000056352		Application Info     Customer 360	Remarks Documents 🗗 Advices More 👻 🖞 🖕 🗙
Oredit Rating Details	Assessment Details			Screen(3/4
Qualitative Scorecard     Assessment Details     Summary	Requested Amount	C Tenure	Rate of Interest	℃ Variance
Summary	Total Weighted Score     88	Approved Amount	% Proposed Variance	5.00 Effective Rate
	System Recommendation Approved	Grade A	% APR	
	Validation Model	Borrowing Capacity Qualitat 198000.00 7		Decision & Grade Approved Grade : A
	Validation Model Code :LMCC1001	Description :Logic Model for Cre	dit Card	Status ( Pess
	Rule ID Sequence Status Severity			
	Rule1001 0 1 PASS -			
	CRSCR 0 2 PASS -			
	NI001 0 3 PASS -			
Audit			Car	ncel Request Clarification Back Save & Close Next

Figure 2-21 Assessment Details - Validation Model

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

The Assessment Details – Borrowing Capacity screen displays.

Assessment - 006	5APP000056352		Application Info     Customer 360     Rem	arks Documents Advices More 👻 🖞 k
O Credit Rating Details	Assessment Details			Screen(3/4
Qualitative Scorecard     Assessment Details     Summary	BEP + 60,000.00	C Tenure	Rate of Interest     Image: Transmission of the second secon	% Variance 0
Summary	Total Weighted Score     88	Approved Amount	% Proposed Variance	C Effective Rate
	System Recommendation Approved	Grade A	%	
	Validation Model	Borrowing Capacity Qualitati 198000.00 7		Decision & Grade Approved Grade : A
	Requested Amount Borrowing Capacity 19800.00		Description - Borrowing Capacity CCIO	
Audit			Cancel	Request Clarification Bick Save & Close Next

Figure 2-22 Assessment Details – Borrowing Capacity

 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.

 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.

ualitative Scorecard	Assessment Details					Screen(2	
Assessment Details	GBP	109,182.00	2 Years 0 Months 0 Days	Rate of Interest	% Variance		
	Total Weighted Score     85	2	Approved Amount	Proposed Variance 0.22	% Effective Rat	C Effective Rate	
	System Recommendation		Grade B	% APR			
	Validation Model	Borrowing Cap 616059910.		Quantitative Score 85.75	Decision & Grade ManualQueueA Grade : B	Pricing 0.22 %	
	Scoring Model Code : QSELV	/LPL	Description : Qualitative Scoring mod	lel for Automation	Weightage Score:66		
	Applicants qwerty qwerty Score :66	qwerty qwerty	Scoring Model Code : QSELVLPL	Description : Qualitative Scoring mode	el for Automation Weightag	e Score : 66 0	
		Graph View Scoring Details	Data View	-			
		Question Code	Question		Value	Score	
		Q3	How many members are dependent or	the applicant?	1	50	
		Q5	Is the applicant undergoing any medica	al treatment?	Regular dialysis	60	
		Q4	How long applicant staying in the curre	ent residence?	More than 5 years	70	
		Q1	How many years in the current employ	ment?	Less than 1 year	50	
		Q2	What is the current residence type?		Own house	100	

Figure 2-23 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.

 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.

 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.

Qualitative Scorecard	Assessment Details									Scree	
Assessment Details     Summary	BBP - 109182.00		Tenure     2 Years 0 Months 0 Days					% Variance	℃ Variance		
	Total Weighted Score     B5		Approved Arr 			Y Proposed Variance		2 Effective Rate			
	System Recommendation ManualQueueA										
	Validation Model		rowing Capacity 516059910.00	Qual	tative Score 66	Quantitative Score 85.75		Decision & Grade Ionuo)QueueA Grade : B		Pricing 0.22 %	
	Scoring Model Code : QSMLPLE	a		Description : Scoring Mode	I for Education and Person	al Loan	Weigi	ntage Score: <mark>85.75</mark> 0			
	Applicants gwerty gwerty	qwerty qwerty	Sc	oring Model Code : QSMLPLE	L	Description : Scoring Model for E	Education and Personal Loan	Weigh	tage Score : 85.75 0		
	Score:85.75	Grapt Scoring Details	View	Data	View						
		Feature		Value	Range Type	Range	Weightage %	Score	Weightage Score		
		Credit Bureau Score		750	Value	750-850	35	80	28		
		Qualitative Score		66.00	Value	50-80	35	85	29.75		
		Customer Age		33.88	Value	18-35	10	80	8		
		Debt to Income Rati		0.0	Value	0-50	20	100	20		

Figure 2-24 Assessment Details – Quantitative Score – Data View

# Note:

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

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

The Assessment Details – Decision and Grade screen displays.

Qualitative Scorecard	Assessment Details				Screen
Assessment Details Summary	Bequested Amount	C Tenure 2 Years 0 Months 0 Days	Rate of Interest	℃ Variance	
	Total Weighted Score     85	Approved Amount	Proposed Variance	2 Effective Rate 4.72	
	System Recommendation ManualQueueA	Grade B	% APR		
	Validation Model	Borrowing Capacity Qualitative Score 616059910.00 66	Quantitative Score 85.75	Decision & Grade ManustQusturk4 Grade : B	Pricing 0.22 %
	Model Code : DMELVLPL	Model Description : Decision Matrix for Automation	Decision ManualQueueA	Grade : B	
	Decision Insider Limit Breached	Quantizative Score	Quantitative Score Range	Decision	
	No	85.75	60-90	ManualQueueA	
	Grade Quantitative Score	Quantitative Score Range	Gri	ida	
	85.75	60-90	В		
Audit				Cancel Request Clarification	Back Save & Close

Figure 2-25 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 2-26 Assessment Details – Pricing

Loan Assessment	- 006APP000047414			0		Documents	🗭 Advices 🛛 More 💌
Qualitative Scorecard	Assessment Details						s
Assessment Details Summary	Requested Amount           GBP         109382.00	C Tenure 2 Years 0 Months 0 Days		% Rate of interest 4.50	% Veriand	æ	
	Total Weighted Score     85	Approved Amount		Proposed Variance	% Effectiv	re Rate	
	System Recommendation MenualQueueA	Grade B		% APR			
	Validation Model	Borrowing Capacity 616059910.00	Qualitative Score 66	Quantitative Score 85.75	Decision & Grade ManualQuourA Grade : B		Pricing 0.22 %
	Pricing Model Code :ELVLPL	Model Description :Pricing Model fo	or ELVLPL	Rate Type : Flat	Rate Percentag	ge :0.22%	

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

 Table 2-17
 Assessment Details – Field Description

Field	Description
Requested Amount	Specify the requested overdraft amount.
Tenure	Displays the tenure.
Base Rate	Displays the interest rate without including margin/variance.



Field	Description				
0	Displays the rate type.				
Margin	Displays the customer margin in percentage. This field displays if the <b>Rate Type</b> is selected as <b>Floating.</b>				
Variance	Displays the variance in percentage. This field displays if the <b>Rate Type</b> is selected as <b>Fixed.</b>				
Total Weightage Score	Displays the total weightage score.				
Approved Amount	.Displays the approved loan amount. If the <b>System Recommendation</b> is <b>Approved</b> .				
	This field appears blank if the <b>System Recommendation</b> is <b>Manua</b> and <b>Rejected.</b>				
Proposed Margin	Displays the margin proposed by Decision service in percentage. This field displays if the <b>Rate Type</b> is selected as <b>Floating</b> .				
Proposed Variance	Displays the variance proposed by Decision service in percentage. This field displays if the <b>Rate Type</b> is selected as <b>Fixed</b>				
Effective Rate	Displays the effective rate of interest.				
System Recommendation	Displays the system recommendations.				
	The available options are:				
	Approved				
	• Manual				
<b>A</b> 1	Rejected				
Grade	Displays the grade of the applicant.				
APR	Displays the annual percentage rate value				
Validation Model	Displays the field details related to Validation Model.				
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	Displays the field details related to Borrowing Capacity.				
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	Displays the field details related to Qualitative Score.				
Scoring Model Code	Displays the scoring model code configured for the product.				
Description	Displays the description of the scoring model.				

 Table 2-17
 (Cont.) Assessment Details – Field Description



Field	Description
Weightage Score	Displays the overall weightage score for the applicant(s).
	The weightage score also displays in the respective applicant's tab in case of the multiple applicants.
Qualitative Score - Scoring Details	Displays the scoring details related to Qualitative Score.
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.
Quantitative Score	Displays the field details related to Quantitative Score.
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 displays in the respective applicant's tab in case of the multiple applicants.
Quantitative Score - Scoring Details	Displays the scoring details related to Quantitative Score.
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 Mode
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 and Grade	Displays the field details related to Decision and Grade.
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 and Grade – Decision	Displays the field details related to Decision.
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 and Grade – Grade	Displays the field details related to Grade.
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	Displays the field details related to Pricing.
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.
Loan Amount	Displays the loan amount.

 Table 2-17
 (Cont.) Assessment Details – Field Description



Field	Description
Loan Tenure	Displays the loan tenure.
Loan Amount Range	Displays the range for the loan amount.
Loan Tenure Range	Displays the range for the loan tenure.
Rate %	Displays the rate of interest configured for the range.

# Table 2-17 (Cont.) Assessment Details – Field Description

# Note:

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

9. 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 proceed to the next data segment, without capturing the mandatory data.

# 2.2.3 Qualitative Scorecard

This topic provides the systematic instructions to capture the relevant evaluation details for each applicant based on the configured Questionnaire Code.

Qualitative Scorecard is the next data segment of Credit Card Assessment stage. This segment enables the user to capture the relevant evaluation details for each applicant based on the configured Questionnaire Code. The Questionnaire Code is configured to the Credit Card Business Product.

Oracle Banking Origination is now integrated with Decision Service to fetch the Qualitative Score for the given applicant(s) based on the Question and Answers provided.

### To capture the qualitative scorecard details:

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

The Qualitative Scorecard screen displays.

Assessment - 00	6APP000122949		S Application Details	Application Info	Customer 360	Remarks	Documents	Advices N	fore 👻 🦂 🕯 🗙
Qualitative Scorecard	Qualitative Scorecard								Screen(1/3
Assessment Details	Applicant Name     SMB Ind20240412185206	Questionnaire Code HLQ101		Questionnaire l Questionaire fo	Description r Home Loan 101				
	Question		1	uggested Answer			Answer		
	How many years in the current employment?						More than 10 year	ars 🔻	
	What is the current residence type?						Own house	•	
	How many members are dependent on the applicant?						0	•	
	How long applicant staying in the current residence?						More than 10 year	ars 🔻	
	Is the applicant undergoing any medical treatment?						None	•	

# Figure 2-27 Qualitative Scorecard



# 2. Specify the fields on Qualitative Scorecard screen.

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

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.

Table 2-18 Qualitative Scorecard – Field Description

3. 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 proceed to the next data segment, without capturing the mandatory data.

# 2.2.4 Add-On Card Holder

This topic provides the systematic instructions to capture any number of add-on card holder details for the given application.

This data segment enables the user to capture any number of add-on card holder details for the given application. The user can add it.

### To add card holder details:

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

The Add-On Card Holder screen displays.

2. Click + Add Card Holder to add the details of the Add-on Applicants.



pplication Entry -	- 006APP000060	556						Appli	cation Info	ustomer 360	Remarks	Documents	Advices	More 👻 🕺
Applicants	Add-On Card Hold	er												Screen(
Relationships														
Credit Card Details	× 😭	Name Mathew Grand	Date of Birth 1960-06-28	Email mathew12@abc	Mobile com 7389427432									Ū
Financial Details														
Card Preference	Existing Customer			Relationship with Applicant										
Add-On Card Holder	Title			Father First Name	•		riddle Name				Last Name			
nterest Details	Mr.	•		Mathew		ĺ					Grand			
Charge Details	Date of Birth			Politically Exposed Person (PE	P)									
Ferms and Conditions	June 28, 1960	Ē												
Summary	Address 🛨													
	Address 🖿													
		Communication Add 13th Express way Long Street Ny	ress Preferred	N	mail: mathew12@abc.com obile: +917389427432 hone Number:	n							:	
	ener	ny US		F	WIFT BIC:									
		Permanent Address	Preferred											
		13th Express way Long Street		M	mail: iobile:									
	CUELOJ	Ny ny US		F	hone Number: bx: WIFT BIC:									
	Page 1 of 1	(1-2 of 2 items) I < 4	1 > >1											
	D Details													
														+
	ID Type* 0		ID Status *		Unique ID 0	Place of Issue 0		Issue Date	Expiration Date	Prefe	rred 0	Remarks 0	^	ction 0
	Passport		* Available	*	785552	New York		June 28, 2000	June 30, 2031					/ 🗇
	Page 1 of 1	(1 of 1 items)  < - ← [	► >I											
	> Supporting I	Document												
	Card Preferences													
	Embossed Name			Limit Amount			mage On Picto	ure Card						
	Mathew Grand			GBP ¥							Upload			
	Add Card Holder													
Audit											Cancel	Request Clarification	Back	Save & Close No

### Figure 2-28 Add-On Card Holder

3. Specify the fields on Add Card Holder screen.



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

 Table 2-19
 Add-On Card Holder – Field Description

Field	Description
Applicant Name	Displays the name of the Add-on applicant.
Date of Birth	Displays the date of birth of the Add-on applicant.
E-mail	Displays the e-mail ID of the Add-on applicant.
Mobile	Displays the mobile number of the Add-on applicant.
Phone	Displays the phone number of the Add-on applicant.
Existing Customer	Select to indicate if customer is existing customer or not.
CIF Number	Search and select the CIF number.
	This field appears only if <b>Existing Customer</b> is selected.
Relationship with Applicant	<ul> <li>Select the relationship with customer from the drop-down list.</li> <li>Father</li> <li>Mother</li> <li>Friend</li> <li>Spouse</li> <li>Brother</li> </ul>



Field	Description
Title	Select the Title.
First Name	Specify the first name.
Middle Name	Specify the middle name.
Last Name	Specify the last name.
Date of Birth	Select the date of birth.
Politically Exposed Person (PEP)	Specify whether the add-on card holder is politically exposed person.
Address	In this section user can capture the address details of an add-on card holder.
	For more information on address detail field, refer <b>Customer</b> Information – Individual - Field Descriptionsection above.
ID details	In this section user can capture the ID details of an add-on card holder.
	For more information on ID detail field, refer <b>Customer Information</b> – Individual - Field Descriptionsection above.
Card Preference	In this section user can capture the card preference details for an add-on card holder.
Embossed Name	Specify the name embossed on the card.
Limit Amount	Displays the maximum card limit allowed along with the currency
Image on Picture Card	Select the image file from the drive and click <b>Upload</b> to add the image to card.

### Table 2-19 (Cont.) Add-On Card Holder – Field Description

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.

# 2.2.5 Summary

This topic provides the systematic instructions to view the tiles for all the data segments in the Credit Card Assessment 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 **Assessment Details** screen to proceed with the next data segment, after successfully capturing the data.

The Summary - Credit Card Assessment screen displays.



	APP000101822				0	Application Info	Customer 360	Remarks	Documents	Advices	More •
Credit Rating Details	Summary										Screen(5/
Assessment Details	Credit Rating Details	Assessment Details	Qualitative Scorecard	Add-On Card Holder							
Qualitative Scorecard	Applicant Name: DR Wayne Ferry	System Recommendation: Approved	Applicant Name 1: DR Wayne Ferry	Name: Erin Kovacek							
Add-On Card Holder	External Rating Agency: Experian External Rating: 750	Weighted Score: 82 Approved Amount: GBP 60000	Questionnaire Model 1: SMQLCC101								
Summary	+1 view more	Effective Rate: 5									
Summary											
					-						

### Figure 2-29 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 2-20 Summary - Credit Card Assessment – Field Description

Data Segment	Description
Credit Rating Details	Displays the credit rating details.
Qualitative Scorecard	Displays the qualitative scorecard details.
Assessment Details	Displays the assessment details.

- 2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage are verified. The **Overrides** screen is displayed.
- 3. In the Override screen, the message appears in case there is any override. Overrides 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,
- 4. Click Accept Overrides& Proceed to proceed.

OR

Click Proceed. The Checklist screen appears.

- In the Checklist screen the system displays the error message if document checklist is not verified. Click Proceed Next to proceed. The Outcome screen appears.
- 6. In the Outcome screen, select appropriate option from the Select to Proceed field.
  - Select the **Proceed** to proceed with the application. By default this option is selected.
  - 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.
- 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 [Credit Card Account] to the Credit Card Application Underwriting 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.

Auto Approved Credit Card application will be moved to Supervisor Approval stage, if configured, else will be straight away passed on to the host application to open the Credit Card Account

Auto Rejected – Such applications get rejected and will result in termination of the process. The rejected applications can also be routed to the relevant previous stages and do the Assessment all over again to consider the application.

The system successfully moves the Application Reference Number along with the process reference numbers [Credit Card Account] to the Supervisor Approval 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.

# 2.3 Supervisor Approval Stage

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

In this stage user can approve the assessment details of an applicant to proceed with the credit card account opening flow. The data segments appears as configured in business process. The user can view the captured data of below mentioned data segment, for detailed information, refer **Application Entry** stage:

- Customer Information
- Financial Details
- Add-on Card Holder
- Card Preferences

For the editable data segment refer below chapters.

### To acquire the Supervisor Approval stage:

- 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 Supervisor Approval stage is displayed.
- Assessment Summary
   This topic provides the systematic instructions to view the assessment summary of the
   Credit Card application.
- Approval Details This topic provides the systematic instructions to view and approve the 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.



# 2.3.1 Assessment Summary

This topic provides the systematic instructions to view the assessment summary of the Credit Card application.

Assessment Summary is the first and read-only data segment of Supervisor Approval stage. The user can acquire the application from FREE TASK.

To view the assessment summary:

1. On acquiring the Supervisor task, the Assessment Summary data segment appears.

The Assessment Summary screen displays.

Customer Information	Assessment Summary				Screen(1
Credit Card Details	, is a summary				
Financial Details					
Add-On Card Holder	Requested Amount	() Terure	% Rate of Interest 5.00	Veriance	
Card Preference			<b>20</b> 5.00	<b>20</b> 0	
	Total Weighted Score	Approved Amount	Proposed Variance	Effective Rate	
Terms and Conditions	@ 100	Approved Amount GBP 200000	%	% 5.00	
Assessment Summary					
Approval Details	System Recommendation Approved	Grade A	Annual Decision		
Summary					

Figure 2-30 Assessment Summary

2. Specify the fields on Assessment Summary screen.



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

Table 2-21 Assessment Summary – Field Description

Field	Description
Requested Amount	Displays the requested overdraft amount.
Tenure	Displays the tenure.
Base Rate	Displays the interest rate without including margin / variance.

Field	Description
Rate of Interest	Displays the rate of interest. Click
	<b>ð</b>
	to view the rate type.
Margin	Displays the approved margin. This field displays if the <b>Rate Type</b> is selected as <b>Floating</b> .
Variance	Displays the approved variance. This field displays if the <b>Rate Type</b> is selected as <b>Fixed</b> .
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the final approved loan amount.
Proposed Margin	Displays the proposed margin from Decision Service. This field displays if the <b>Rate Type</b> is selected as <b>Floating</b> .
Proposed Variance	Displays the proposed variance from Decision Service. This field displays if the <b>Rate Type</b> is selected as <b>Fixed</b> .
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.

Table 2-21 (Cont.) Assessment Summary – Field Description

3. 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.

# 2.3.2 Approval Details

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

Approval Details is the first data segment of Supervisor Approval stage. The user can acquire the application from FREE TASK.

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

The Approval Details screen displays.



Customer Information					Advices	
Customer Information	Approval Details					Screen(8/
Credit Card Details						
Financial Details	Card Type Retail Credit Card	Product Code MASTER	MASTER			
Add-On Card Holder	Retail Credit Card	MASTER	✓ MASTER			
Card Preference	GBP	Approved Card Limit				
Terms and Conditions	GBP	200000				
Assessment Summary	🕙 User Recommendation	User Action				
Approval Details		APPROVED				
Summary						

Figure 2-31 Approval Details

2. Specify the fields on Approval Details screen.

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

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

 Table 2-22
 Approval Details - Field Description

Field	Description
Card Type	Displays the card type.
Product Code	Displays the product code selected for this credit card account.
Product Name	Displays the product name selected for this credit card account.
Limit Currency	Displays the limit currency.
Approved Card Limit	Displays the final credit limit.
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 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.



# 2.3.3 Summary

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

The system 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 **Approval Details** screen to proceed with the next data segment, after successfully capturing the data.

The Summary - Supervisor Approval screen displays.

Supervisor Approv	al - 006APP00006055	6					dication info	Customer 360	Remarks	Documents	Advices	More 💌	:: ×
Ocustomer Information	Summary											Sc	reen(9/9)
Credit Card Details													
Financial Details	Customer Information	Credit Card Details Product Name: MASTER	Financial Details Applicant Name: MR Ethan Grand	Add-On Card Holder	Card Preference Embossed Name: MR E	than Grand		Conditions	Assessment :	Summary nendation: Approved	Approval Det	ails Limit GBP 20000	0
Add-On Card Holder	Applicant Type: Primary No. Of Applicants: 1	Card Amount: GBP 200000	Total income: GBP 350000 Total Expense: GBP 202000			Embossed Name: MR Ethan Grand Click to view more details Card Limit: GBP 200000		Weighted Score Approved Loan	100 Amount: GBP 200000	User Recommendation: APPROVED			
Card Preference			Net Income: GBP 148000	Net Income: GBP 148000				Effective Rate: 5					
Terms and Conditions	A	g			⊿	~				~			
Assessment Summary													
Approval Details													
Summary													
Audit								[	Cancel Re	quest Clarification	Back Sa	re & Close	Submit

Figure 2-32 Summary

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

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

 Table 2-23
 Summary - Supervisor Approval - Field Description

Data Segment	Description
Customer Information	Displays the customer information.
Financial Details	Displays the financial details.
Add-On Card Holder	Displays the Add-On Card Holder details.
Card Preference	Displays the Card Preference details.
Assessment Summary	Displays the assessment summary details.
Approval Details	Displays the approval details.

- 2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and the documents for this stage can be validated or verified.
- 3. In the **Override** screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the



overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. In case of override, click **Accept Overrides& Proceed** to proceed.

OR

Click Proceed. The Checklist screen appears.

- 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 Supervisor Approval stage for the Credit Card Application. The Workflow Orchestrator will automatically move this application to the next processing stage, Account Creation. The stage movement is driven by the business configuration for a given combination of Process Code, Life Cycle and Business Product Code.
  - Select the **Reject by Bank** to reject the submission of this application.
- 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 following notification that are 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.

Reject by Bank will terminate the application and no further action will be allowed on this reference number.

After the Host creates the Credit Card Account successfully, the response is sent back to the Oracle Banking Origination with the Credit Card Account Number. The details of all the applications which have logically completed all their stage movements, (Rejected / Account Created) will be made available in Completed tasks for query purpose only.

Refer to Alerts and Dashboard User Guide for the Dashboard details.

# 2.4 Global Actions

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

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

Below are the list of global actions:

- Application Info In this section you can view the application number along with its product name.
- Customer 360

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



### Application Details

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

Remarks

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

Documents

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

Advices

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

- Condition and Convenants You capture conditions and convenants details for the loan applications.
- Solicitor Details You can add the solicitor details using this section.
- Clarification Details
   In this section you can request for clarifications.

# 2.4.1 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 2-33 Application Info

Application Info

 $\times$ 

Application Number 006APP000127742	
Business Product Normal Simple Fixed Deposit US	

# 2.4.2 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.

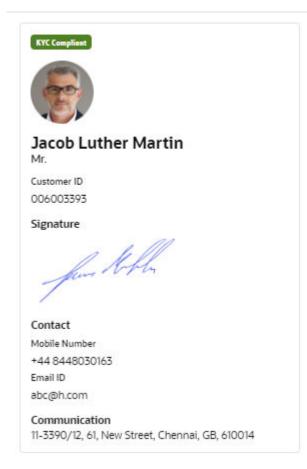
1. Click **Customer 360** to view the list of customer involved in the application.

The **Customer 360** screen is displayed.



Figure 2-34 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
- 2. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Applicant data segment.



# 2.4.3 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:** 

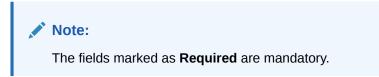
1. Click Application Details to view the application detials .

The Application Details screen is displayed.

Application Details	5											
oplication Number D6APP000128197			Appil- 30/3	cation Date /2018, 12:00 AM		Channe RPM	el		Source by AWADHE	SHI	Priority Medium	
Classic Home Loan F	Related Task											
Application Entry Applica	3 ation Enrichment U Peofing	3 Inderwriting Fending	(4) Assessment b Pending	3 Manual Credit Assessment Pending	© Manual Credit Decision Peolog	(7) Account Parameter Setup Pending	③ Supervisor Approval Pending	3 Offer Issue Peodleg	(iii) Customer Offer Accept/Reject Pending	Post	Acquire & Edi	t Task Acquire Task View Stage Details
User ID Assigned					Stage Start Dat 30/3/2018, 12:	00 AM				Time Spent O days 0 hours 0 min		
In Progress				Primary XIC C	mpliant							
Espected Account Opening Da 13 Metro 7 2019 Carl Annot 7 2019 Carl	58			Rose Albe MR Custome 360 Date of Birth 1985-05-21 Makik 4 484-030016 Enail Bobgih.com CIP Number OO6003597								
View Clarification De	stails											
<ul> <li>Advices</li> </ul>												
Advice Name 🕤		Event c			Recipients o	Mode of 0	elivery o		Delivery Details 😄		Status Details 😋	Action 🔉
LoanApplication	1	Loan Applica	ion Entry								ů.	@ ±
LoanApplication	1	Loan Underw	riting								8	⊗ ±
OfferSchedule		Offer Issue				EMAJL			Justice Kreiger @vaho		8	© ≛

Figure 2-35 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.



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



Description
<ul> <li>Displays the priority of the application.</li> <li>High</li> <li>Medium</li> <li>Low</li> </ul>
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.
<ul> <li>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:</li> <li>Acquire &amp; Edit Task : Click this button to acquire and edit the selected stage.</li> <li>Acquire TaskClick this button to acquire the selected stage. You can edit it later.</li> <li>View Stage Details: Click this button to view the stage details.</li> </ul>
Displays the User ID of the user currently working on the product process.  Note:  This field appears blank, in case the product process task is not acquired by any user.
Displays the start date of the current stage. It also display time in hours, mins and seconds.
Displays the days, hours and mins spent on the current selected stage.
<ul> <li>In this tile you can view the application specific details.</li> <li>Below field appears in this tile with respective details:         <ul> <li><status application="" of="" the=""> : Displays the current stage of the application</status></li> <li>Expected Account Opening Date : Displays the date on which the account is opened. This field appears once the account opening process is completed.</li> <li>Account Number: Displays the account number. This field appears once the account opening process is completed.</li> <li>Expected Account Opening Date: Displays the date on which the account will be opened.</li> <li>Expected Account Opening Date: Displays the date on which the account will be opened.</li> <li><amount>: Displays the value based on the product. For example:                 <ul> <li>For the loan account opening application, the label of this field appears as Loan Amount.</li> <li>For the saving, term deposit and current account optning application. the lable of this field appears as Initial Funding Amount.</li> <li>Total Time Spent: Displays the total time spent on the</li></ul></amount></li></ul></li></ul>

Table 2-24	(Cont.) Application Details – Field Description
------------	---



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

# Table 2-24 (Cont.) Application Details – Field Description

2. Click  $\stackrel{\times}{-\!\!-\!\!-}$  to close window.

ORACLE

# 2.4.4 Remarks

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

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

The **Remarks** screen is displayed.

Remarks

Figure 2-36

# Enter text here...

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.

# 2.4.5 Documents

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

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

The **Documents** screen is displayed.

Figure 2-37 Documents

Documents								>
+ Add Document								
Document Type *	Document Code *	Document Title *	Description	Remarks	Expiry Date *	Details	Document	Action
Birth Date Proof	Passport Front Side	Passport-Birth date			6/10/2031	≣	5 ₹	団
Birth Date Proof		Passport - Birth Date			6/10/2031		⊥	⊡ ✓

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



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	<ul> <li>Click the details icon to view below details of the documents:</li> <li>Uploaded Time: Displays the uploaded date and time of the document in hours and mins.</li> <li>Uploaded By: Displays the user name who uploaded the</li> </ul>
	<ul> <li>Stage Uploaded: Displays the stage name on which the document is uploaded.</li> </ul>
Document	Click to select the document from machine to upload. You can remove the uploaded document before saving the record from the Action column. Post saving the record you must delete the record to remove the document. Below actions are perfrom on the uploaded document You can preview already uploaded document. You can download already uploaded document.
Actions	<ul> <li>You can perfrom below actions on the added record:</li> <li>Click to save the record.</li> <li>Click to delete the record.</li> </ul>

### Table 2-25 Upload Document – Field Description

# Note:

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

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

Non-mandatory documents can be deleted in any stage.

# 2.4.6 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 2-38 Advices

	d Advices to display.	8
Advices	Mapped for Current Stage	
PDF	TDApplication <b>Description:</b> RPM- TDApplication	0

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

# 2.4.7 Condition and Convenants

You capture conditions and convenants details for the loan applications.

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

### Conditions

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

### To add conditions:

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

The Conditions & Covenants page appears.

### Figure 2-39 Conditions

### **Conditions & 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.					



2. Click Add Condition to add new conditions.

# OR

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

3. Enter the relevant details.

# Table 2-26 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 <b>Entity</b> field.
Condition	Specify the conditions for the selected entity.
Туре	Select the type when the conditions must be complied.
	The available options are
	<ul> <li>Pre Disbursement: If you select this option then the selected conditions have to be complied prior with the account opening and loan disbursement.</li> </ul>
	<ul> <li>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.</li> </ul>
Status	Select the status of the condition.
	The available options are
	• Open
	Complied
Actions	You can perfrom below actions on the added record:
	Click to save the record.
	Click to delete the record.

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

# Note:

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

# Convenants

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

### To add convenants:

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



# The Conditions & Covenants page appears.

# Figure 2-40 Covenants

**Conditions & Covenants** 

Condition	<b>IS</b>					
Entity *	Entity ID *	Condition *	Type *	Status *	Action	
No data to	display.					
Covenant	s					
+ Add Co	ovenant					
Entity *	Entity ID *	Covenant *	Type *	Status *	Monitoring Type *	Action
No data to	display.					

6. Click Add to add new convenants.

### OR

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

7. Enter the relevant details.

# Table 2-27 Covenants – Field Description

Field	Description
Entity	<ul> <li>Select the entity on which you want to set convenants.</li> <li>The available options are</li> <li>Party</li> <li>Collateral</li> <li>Account</li> </ul>
Entity ID	Select the entity ID from the list. The options in the list appears based on the entity selected in the <b>Entity</b> field.
Convenants	Specify the convenants for the selected entity.
Туре	<ul> <li>Select the type when the convenants must be complied.</li> <li>The available options are</li> <li>Financial</li> <li>Reporting</li> <li>Undertaking</li> </ul>
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



<b>Table 2-27</b>	(Cont.) Covenants – Field Description
-------------------	---------------------------------------

Field	Description
Actions	<ul> <li>You can perfrom below actions on the added record:</li> <li>Click  to save the record.</li> <li>Click  to delete the record.</li> </ul>

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

# Note:

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

# 2.4.8 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.

olicitor Details					
Iohn Smith Ingelation Number 09430534005					
Title *	·				
Fist Name *		Middle Name		Last Name *	
John				Smith	
Gender *		Date of Birth *		Registration Number	
Male	*	Mar 24, 1980	=	509438534095	
mmunication Address					
ddress Line 1		Address Line 2 *		Address Line 3 *	State / Country Sub Division *
3th Express way		Long Street		se enter Alphanumeric value	**
ountry *		Zip Code / Post Code	En	r 255 or fewer characters.	
	Q,	423439			

Figure 2-41 Solicitor

2. Enter the relevant details.

Table 2-28 Solicitor – Field Description

Field	Description
Title	Select the title of the solicitor.



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

### Table 2-28 (Cont.) Solicitor – Field Description

3. Click OK to save the added solicitor.

# 2.4.9 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 2-42	Request Clarification
-------------	-----------------------

Request Clari	ification							
Subject								
Description								
		A - size -	~		>			
Enter text here								
+ Add document								
Type *	Code *	Title *	Description	Remarks	Expiry Date *	Details	Document	Action
Birth Date Proof	Passport Front Side	Passport-Birth date			6/10/2031			団



Cancel Save Reque

- 3. In the **Request Clarification** 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.

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	<ul> <li>Click the details icon to view below details of the documents:</li> <li>Uploaded Time: Displays the uploaded date and time of the document in hours and mins.</li> <li>Uploaded By: Displays the user name who uploaded the document .</li> <li>Stage Uploaded: Displays the stage name on which the document is uploaded.</li> </ul>
Document	Click Click to select the document from machine to upload. You can remove the uploaded document before saving the record from the Action column. Post saving the record you must delete the record to remove the document. Below actions are perfrom on the uploaded document You can preview already uploaded document. You can download already uploaded document.
Actions	<ul> <li>You can perfrom below actions on the added record:</li> <li>Click to save the record.</li> <li>Click to delete the record.</li> </ul>

Table 2-29 Upload Document – Field Description

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

Select the Application from the **Awaiting Customer Clarification** sub-menu available under the **Task** menu. Click on the **Clarification Details** from the header.

7. Select the specific clarification to take action on it.

Allowed actions are as following:

Adding New Conversation

- Withdraw Clarification
- Accept Clarification

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

# 3 Error Codes and Messages

This topic contains the error codes and messages.

Error Code	Messages
RPM-CC-PREF-001	Please provide a valid value for Embossed Name
RPM-CC-PREF-002	Number of Add On Cards is greater than the limit
RPM-CC-PREF-003	Please provide a valid value for Statement Generation Date
RPM-CC-PREF-004	Please provide a valid value for Statement Type
RPM-CC-PREF-005	Please provide value for Maximum Limit or Daily Limit amount
RPM-CC-PREF-006	Maximum Limit amount cannot be greater than Maximum Allowed Limit
RPM-CC-PREF-007	Daily Limit amount cannot be greater than Daily allowed limit
RPM-CC-PREF-008	Duplicate Transaction Limit Types are not allowed
RPM-CC-ADD-001	Same Customer cannot be added multiple times
RPM-CC-ADD-002	Please provide valid value for Title
RPM-CC-ADD-003	Please provide valid value for First Name
RPM-CC-ADD-004	Please provide valid value for Last Name
RPM-CC-ADD-005	Please provide valid value for Date Of Birth
RPM-CC-ADD-006	Please provide valid value for Relationship with Applicant
RPM-CC-ADD-007	Please provide valid value for ID Type
RPM-CC-ADD-008	Please provide valid value for Unique Id Number
RPM-CC-ADD-009	Please provide valid value for Address Type
RPM-CC-ADD-010	Please provide valid value for Building
RPM-CC-ADD-011	Please provide valid value for State
RPM-CC-ADD-012	Please provide valid value for City
RPM-CC-ADD-013	Please provide valid value for Street
RPM-CC-ADD-014	Please provide valid value for Country
RPM-CC-ADD-015	Please provide valid value for Zip Code
RPM-CC-ADD-016	Please provide valid value for Email
RPM-CC-ADD-017	Please provide valid value for MobileIsd
RPM-CC-ADD-018	Please provide valid value for MobileNo
RPM-CC-ADD-019	Please select one Communication Address Type
RPM-CC-ADD-020	Address list can not be null or empty
RPM-CC-CHDT-001	Charges waived
RPM-CC-INDT-001	Effective Rate cannot be negative
RPM-CC-INDT-002	Margin exceeds the tolerance limit allowed (+/-) toleranceMargin for Interest Type
RPM-CC-INDT-003	Min and Max values are not configured for Interest Type in Product
RPM-CC-INDT-004	Effective Rate should be in between minValue and maxValue for Interest Type as per Min and Max values in Product
RPM-CC-INDT-005	Effective Rate should be same as Interest Rate as Tolerance Margin is 0

# Table 3-1 Error Codes and Messages



Table 3-1 (Co	it.) Error Co	odes and Messages
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Error Code	Messages
RPM-CC-INDT-006	Margin exceeds the tolerance limit allowed (+) tolerance Margin for Interest Type
RPM-CC-ASST-001	Please provide a valid value for User Recommendation
RPM-CC-ASST-002	Please select a valid dropdown value for User Recommendation
RPM-CC-ASST-003	Please provide a valid value for ApprovedCardLimitCurrency
RPM-CC-ASST-004	Please select a valid dropdown value for ApprovedCardLimitCurrency
RPM-CC-ASST-005	Either Calculated or Overwritten value must be selected to Continue
RPM-CC-ASST-006	Please provide a valid value for ReasonForChange
RPM-CC-ASST-007	Please provide a valid value for RevisedApprovedLimit
RPM-CC-ASST-008	Please provide a valid value for RevisedApprovedLimitCurrency
RPM-CC-ASST-009	Please select a valid dropdown value for RevisedApprovedLimitCurrency
RPM-CC-ASST-010	RevisedApprovedLimit should not be greater than RequestedCardLimit
RPM-CC-APDS-001	Please provide a valid value for User Recommendation
RPM-CC-APDS-002	Please select a valid dropdown value for User Recommendation
RPM-CC-APDS-003	User Recommendation not found in Approval Details for this Process Reference number

# 4 Advices

This topic provides the information on the various advices supported in Credit Card Origination process.

# Note:

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

# Table 4-1 Advices

Advices	Sample Files
Credit Card Approval	Credit Card Approval
Credit Card Rejection	Credit Card Rejection

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