# Oracle® Banking Origination Credit Card Origination User Guide (US Regionalization)



Release 14.8.0.0.0 G28920-02 April 2025

ORACLE

Oracle Banking Origination Credit Card Origination User Guide (US Regionalization), Release 14.8.0.0.0

G28920-02

Copyright © 2023, 2025, Oracle and/or its affiliates.

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

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

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

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

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

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

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

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

# Contents

### 1 Credit Card Origination Process

# 2 Credit Card Origination

2.1 Cre	dit Card Application Entry Stage	2-2
2.1.1	Applicants	2-3
2.1.2	Relationship	2-18
2.1.3	Credit Card Details	2-23
2.1.4	Financial Details	2-24
2.1.5	Card Preference	2-28
2.1.6	Add-On Card Holder	2-30
2.1.7	Charge Details	2-32
2.1.8	Interest Details	2-33
2.1.9	Summary	2-35
2.2 Cre	dit Card Application Assessment	2-36
2.2.1	Credit Rating Details	2-37
2.2.2	Assessment Details	2-39
2.2.3	Qualitative Scorecard	2-46
2.2.4	Add-On Card Holder	2-47
2.2.5	Summary	2-49
2.3 Sup	ervisor Approval Stage	2-51
2.3.1	Assessment Summary	2-52
2.3.2	Approval Details	2-53
2.3.3	Summary	2-55
2.4 Glol	bal Actions	2-56
2.4.1	Application Info	2-57
2.4.2	Customer 360	2-57
2.4.3	Application Details	2-59
2.4.4	Remarks	2-62
2.4.5	Documents	2-62
2.4.6	Advices	2-64
2.4.7	Condition and Convenants	2-65
2.4.8	Solicitor Details	2-67



# 3 Error Codes and Messages

### 4 Advices

Index





# Preface

- Purpose
- Audience
- Documentation Accessibility
- Critical Patches
- Diversity and Inclusion
- Conventions
- Related Resource
- Screenshot Disclaimer
- Acronyms and Abbreviations
- Symbol and Icons
- Basic Actions

## 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.



	Applicants										
lationships											S
	Applicant Role * Primary		Add Applicant B								
redit Card Details			O Upload II	D 🔘 Search Exis	ting Customer	Enter I	Manually				
inancial Details	✓ Basic Details										
ard Preference	Personal Details										
dd-On Card Holder	Salutation Mr.		First Name Jemas				Мі	ddle Name			
iterest Details			Jeffids								
harge Details	Last Name Bond		Suffix		•		Na	me In Local Languag	e		
erms and Conditions	Gender		Date of Birth				Nat	ional ID			
ummary	Do not wish to disclose		January 1, 1	1990			32	212441			
	Resident Status Resident Alien		Country Of R United Sta	tesidence ates	•		Birl	h Country ited States	-		
								and states			
	Birth Place US		Nationality United Sta	ates	•		Cit	izenship By	-		
Į.	Marital Status							stomer Category			
	Married		Customer	Segment	•		IN	stomer Category DIVIDUAL	•		
	Preferred Language English		Preferred CL US DOLL	arrency	•		De	tails Of Special Need	i •		
							Staff				
	Remarks For Special Need		Relationsh	ip Manager ID	•		O Y	ies 🖲 No			
			Politically Expo	sed Person (PEP)							
	Profession		O Yes (	No							
	Profile Photo										
	Select a file or drop one here										
	Maximum file size is10MB										
	✓ Signature										
	+ Add Signature										
	<ul> <li>Contact Details</li> </ul>										
	+ Add Contact										
	Communication Mode	Contact Sub Typ Personal	e.	•	Email Id	adu@oracle.		_	Preferred 🗸	/ 🗇	
	cmail				pratik.k.k						
	Communication Mode Mobile Phone	Contact Sub Typ Mobile	e	•	Coun IN (+91)	• Mobil 9316	le Number 6034582		Preferred	/ 🗇	
	> Identification Details										
	<ul> <li>Supporting Documents</li> </ul>										
	Total Documents			Docum	ent Submitted				Document Pen	ding	
	0				0				0		
	No items to display.										
	Page 1 (0 of 0 items)  < 4 1 →	× >I									
	✓ Tax Status										
	TIN Type _		TIN Stat	us			Т	x Identification Nu	umber		
	Social Security Number		Certifi	ed	•		12	3-45-6789			
			Form Tu	pe			Valio	I From			
	Foreign Tax Identification Number		Form Type V9			Ma	rch 30, 2018		Ē		
	Certification Date	Ination Data									
		a	Tax Cou	untry Code		- 1///	Та	x Province		•	
	March 30, 2018					71/////				111111	
	Backup Withholding Code										
	Sucrop memoding code										
	Employment Details										
	Employment Details										

#### Figure 2-2 Applicant - Individual

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

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



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.
Gender	Specify the Gender of the applicant from the drop-down list.
Date of Birth	Select the date of birth of the applicant.
Citizenship Status	Select the citizenship status of the applicant from the drop-down list. Available options are:
	Resident Alien
	Non-Resident Alien     Citizen
Country of Posidonco	
Country of Residence	Search and select the country code of which the applicant is a resident.
Birth Place	Specify the birth place where the applicant has born.
Nationality	Search and select the country code where the applicant has
	nationality.
Citizenship By	Search and select the country code for which applicant has citizenship.
Marital Status	Select the marital status of the customer from the drop-down list. Available options are:
	Married
	Unmarried
	Legally Separated     Widow
	Registered Domestic Partnerships
	This field appears mandatory based on the product configuration.
Customer Segment	Select the segment of the customer. Available options are:
-	Emerging Affluent
	High Net worth Individuals
	Mass Affluent
	Ultra HNI
	Very HNI
Customer Category	Select the category of the customer.
Staff	Select the toggle to indicate if the customer is employee of the bank.
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.

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



Field Description					
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	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant.				
	Click the Add Address button to add address details.				
	:				
	Click to perform below actions on the added address details,				
	• To view the address details, click <b>View</b> .				
	<ul> <li>To edit the address details, click Edit.</li> <li>To delete the address details, click Delete.</li> </ul>				
Address Type	<ul> <li>Select the address type for the applicant from the drop-down list.</li> <li>Residential Address</li> </ul>				
	Communication Address				
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.				
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. <b>Note</b> : The maximum length is 35 characters.				
Address Line 3	Specify the city or town name. Note: The maximum length is 35 characters.				
Country	Select and search the country code.				
State / Country Sub Division	Specify the state or country sub division. This field appears based or the selected country code.				
Zip Code / Post Code	Specify the zip or post code of the address.				
Zip +4	Specify the Zip code of the address. Note: This field is optional				

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



Field	Description				
<added record="" tile=""></added>	<ul> <li>In this tile you can view the added address details. Below details appears in the tile:</li> <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> <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 the added address details.</li> </ul>				
Contact Details	this section you can provide digital contact details.				
Communication Mode	Select the communication mode from the drop-down list. The available options are: • Mobile Phone • Email				
Country	<ul> <li>Select the country along with international subscriber dialing code of the mobile phone from the drop-down list.</li> <li>The drop-down list option consist of countrycode, country name and subscriber dialing code.</li> <li>This field appears only if you select the Mobile Phone option as communication mode.</li> </ul>				
Mobile Number	Specify the mobile number.				
Contact Sub Type	Select the contact type from the drop-down list. The available options are:     Residence     Business     Mobile     Others     Note: The contact preferred flag, which was previously captured as a contact sub type.				
Email Id	Specify the email ID. This field appears only if you select the <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.				

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

Field	Description				
ID Type	Specify the ID type.				
	The available options are:				
	Military ID     Birth Certificate				
	SIN				
	Permanent Resident Card ()				
	• SIN				
	Passport				
	• SSN				
ID Status	Specify the status of the selected ID type.				
	The available options are:				
	Verification Pending				
	Applied For				
	Available				
	Notice Received				
Unique ID	Specify the unique identification code of the selected type. You can enter the unique ID only if the <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	Select to indicate whether added ID details are preferred among all others.				
	In case of multiple ID details, it is mandatory to mark any one of ID details as Preferred.				
Remark	Specify the remark.				
	Click the <b>Save</b> button to save the entered ID details.				
<added record="" tile=""></added>	In this tile you can view the added ID details.				
	Below details appears in the tile: • ID Status				
	<ul> <li><preferred id="" status=""> this flag appears only if Yes option is</preferred></li> </ul>				
	selected.				
	• ID Type				
	Unique ID				
	Click the <b>Edit</b> to edit the added ID details.				
	Click the <b>View</b> to view the added ID details.				
	T				
	Click				

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

Field	Description			
Supporting Document	This section displays the status of the supporting documents that customer provides to get onboard. You can view,			
	<ul> <li>Total Documents – Counts of total documents</li> </ul>			
	<ul> <li>Document Submitted – Count of the document that are submitted</li> </ul>			
	<ul> <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> </ul>			
	Ŧ			
	to add the document. The Document popup appears. Below fields appears in the popup.			
Document Name	Specify the name of the document.			
Document Number	Specify the unique number of the selected document.			
Document Issue Date	Specify the date from which the document is valid.			
Document Expiry Date	Specify the date on which the document is expired.			
Upload Documents	Drag and drop the document file or click the <b>Select or drop files</b> <b>here</b> link to browse and upload the document.			
Uploaded Documents	The name along with extension of the uploaded document is displayed. You can view or delete document.			
	Click Save to upload the document.			
Tax Status	In this section you can update the tax declaration details.			
TIN Туре	Select the type of tax identification number. The available options are: • Social Security Number			
	<ul> <li>Employer Identification Number</li> <li>Adoption Tax Identification Number</li> <li>Individual Tax Identification Number</li> </ul>			
TIN Status	Select the status of tax identification number from the drop-down lis The available options are: • <b>TIN Applied For</b>			
	Missing TIN     In correct TIN			
	Certified			
	Tin Captured But Not Certified			
	Note: If the Citizenship Status is selected as Resident Alien or Citizen, the drop-down will appear.			
	.The available options are: • Certified			
	Certified - Due for Recertification			
	Uncertified - No W8-BEN Received			
	Uncertified - Recertification Past Due			
	Note: If the Citizenship Status is selected as Non Resident Alien the drop-down will appear.			

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



Field	Description			
Tax Identification Number	Specify the tax identification number. Note: Specify the TIN as per the TIN type format.			
Foreign Tax Identification Number	Specify the foreign tax identification number. Note: This field is optional.			
Form Type	Specify the form type for tax declaration. If the <b>Non Resident Alien</b> option is selected from the <b>Citizenship</b> <b>Status</b> drop-down list then the <b>Form Type</b> is defaulted to <b>W8-BEN</b> and disable.			
	If the <b>Citizen or Resident Alien</b> option is selected from the <b>Citizenship Status</b> drop-down list then the <b>Form Type</b> is defaulted to <b>W9</b> and disable.			
Valid From	Specify the date from which the form is valid.			
Certification Date	Specify the tax certification date.			
Tax Country Code	Dispalys the country code for tax. This field is mandatory, if <b>Citizenship Status</b> is <b>Non-Resident</b> <b>Alien</b> .			
	This field is optional, if <b>Citizenship Status</b> is <b>Resident Alien</b> or <b>Citizen</b> .			
Tax Province Code	Search the tax province code. Note:This field is optional.			
	This field displays the respective states drop-down list, if the applicant selects the <b>Tax Country Code</b> .			
Backup Withholding Code	<ul> <li>Select the option from the drop-down list. The available options are:</li> <li>Missing TIN (A Type)</li> <li>Invalid Tin (B Type)</li> <li>IRS Induced (C Type)</li> </ul>			
	Customer Induced (D Type)			
	W-8 Expired			
	Note: This field is mandatory, if TIN is not certified.			
Valid Since	Specify the date from which the form is valid.			
Employment Details	In this section user can capture the employment details of the applicant.			
Employment Type	Select the employment type. The available options are: • Salaried • Self Employed			

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

Field	Description					
Salaried	Below field appears if the <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					
	Industry Type					
	Organization Category     Demographics					
	<ul><li>Demographics</li><li>Current Employer</li></ul>					
	Working Since					
	Working Since     Working Till					
	Employee ID					
	Designation					
	Level or Grade					
	User can edit, view or delete already added details.					
Employer Code	Specify the employer code.					
	OR					
	Click to search the employer code. The pop-up appears to fetch the employer code. Specify <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:					
	• п					
	• Bank					
	Services					
	Manufacturing					
	• Legal					
	Medical					
	Engineering					
	School/College					
	Others					

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



Field	Description			
Organization Category	Select the organization type from the drop-down list.			
	The available options are:			
	Government			
	• NGO			
	Private Limited			
Demographics	Select the demographics from the drop-down list.			
	The available options are:			
	Global     Domestic			
	Domostio			
Current Employer	Select whether the applicant works currently in this role.			
	The available options are:			
	<ul> <li>Yes</li> <li>No</li> </ul>			
Working Since				
Working Since	Select the employment start date.			
Working Till Employee ID	Select the employment last date.			
	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.			
Professional Description	Displays the professional description.			
Professional Email ID	Specify the professional email ID.			
Company /Firm Name	Specify the company or firm name.			
Registration Numberof Company	Specify the registration number.			
Start Date	Specify or select the start date of company.			
End Date	Specify or select the end date of company.			

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

Field	Description
<added record="" tile=""></added>	<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>

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

#### 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
- SSN
- 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			Date of Birth	
nique ID			National ID			Mobile Number			Email	
Fetch Clear										
arty ID	CIF	First Name	Middle Name	Last Name	Email		Mobile Number	Date of Bir	th Preferred Unique ID	National I
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	1985-05-2	21 20231130171131	
33341460	006011051	Grace	Rose	Smith			9090909090	1985-05-2	21 20231130171148	

Figure 2-3 Advanced Search - Individual



			Registration Number			Registration Date	
mail	Cust	tomer Category					
Fetch Clear	istration Number	Business/Organization Name	Registration Date	Party ID	s Customer	Customer Category	
	F20231130171136	SMB IndXayoZeXikH	1995-09-17		Iustomer	customer category	
006011726 RTF	F20231201161254	SMB IndkekgwwdwTb	1995-09-17	233351553	Lustomer		
006011788 3036	5639	Nienow Quitzon	2010-03-30	233361604	Eustomer		
233361607 1094	4911	Botsford Group	2014-11-02	233361607	Non-Customer		
006011791 1287	799	Bernier Spinka and Strosin	2010-03-30	233361610	Iustomer		

 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 App	olicants - Upload	Document – Field	Description
---------------	-------------------	------------------	-------------

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



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 on the selected country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Issue Date	This field is pre-populated with the extracted data. Modify the issue date of the driving license, if required.
	This field appears only if the <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 select		
	)	

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:

1. 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>	- HELAPP00013565	8	Application Info	Application Det	uls Customer 360	Remarks	Documents	Advices	More 🔻	:: ×
Applicants	Relationships									Screen(2/7)
Relationships	Mr. Jemas Bond									
🗢 Loan Details	Related to Insider	Service Members								
> Financial Details										
Collateral Details	+ Add									
Terms and Conditions	CIF/Party ID			Name ID	Registration Number		Details	Action		
Summary			Q					$\checkmark$	×	
							Mobile Numb	21		Close Save
							Email			
							- Insider Added	On		
							· ·			

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.
- 4. 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 Click to search party.	
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.

			le Name		Last Name	Date of Birth	Ħ	
ique ID/National ID		Mob	le Number		Email	Minor		
Fetch Clear								
Party Id	CIF	First Name	Middle Name	Last Name	Email	Mobile Number	Date of Birth	Unique ID
33381713	006011855	JackOBPY	Chris	InsiderSCRA			1990-12-04	
233381694	006011828	Jack	Chris	InsiderandSCRA	pratik.gadade@oracle.com	7993435587	1990-12-04	
33351564	006011753	Jack	Chris	Insideronly	pratik.gadade@oracle.com	7883435590	1990-12-01	

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.

9. 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: 000000181		
Date of Birth: 1991-01-01 Mobile Number: 91 8374674 Email: test@g.com		
Relationship Select		
	Add Ca	ancel

#### Figure 2-7 Related to Insider

#### For Service Member:

	Andrew Martin			
	Туре	Date of Birth	Gender	
an	Non Customer	1990-05-24	Male	
	Id Type	Unique ID/National ID	Citizenship	
	State Issued Drivers License	20231129101158	Birth	
Relationship		Covered Under Arme	d Forces Benefits	
Father	•			

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.

Table 2-7	Relationship
	reactions

Field	Description			
Party Type	Displays the party type.			
CIF/ Party 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.			
<b>ID/ Registration Number</b>	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:	
	Maximum Card Limit     Requested Card Limit	
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:

 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	- 006APP000060556						Advices More 👻
elationships	Financial Details						Si
redit Card Details	✓ MR Ethan Grand (Primary Applicant)	0					
nancial Details	Total Income	Total Expense					
ard Preference	GBP ¥ 300,000.00						
ld-On Card Holder							
terest Details	✓ Employment Details						
arge Details	✓ Salaried						
rms and Conditions	Add						
immary	Employer Code: ORACLE	E	nployer Name: ORACLE Date:		Employer Descr	iption:	:
	From Date: June 21, 2010		Date:				
	Page 1 of 1 (1 of 1 items)	$ \langle \langle 1 \rangle \rangle \rangle$					
	✓ Self-Employed/Professional						
	Add						
	Y Financial Details						
	✓ Income & Expense						
	Monthly Income (In GBP)		Monthly Expense (In GBP)				
	туре	Amount	с туре		Amount 0		
	Other Income		0.00 Medical		1,000.00		
	Cash Gifts		0.00 Education		0.00		
	Business		0.00 Vehicle		1,000.00		
			_		0.00		
	Bonus	· · · · · · · · · · · · · · · · · · ·	0.00 Fuel				
	Rentals		0.00 Other Expenses		0.00		
	Pension		0.00 Loan Payments		45,000.00		
	Agriculture		0.00 Insurance Payments		100,000.00		
	Investment Income		0.00 Credit Card Payments		0.00		
	Salary	200,00	0.00 Utility Payments		0.00		
	Interest Amount		0.00 Rentals		0.00		
		GBP 300.000	Household		10,000.00		
		GBP 500,000					
					GBP 157,000.00		
		Net income					
		GBP 👻	143,000.00				
	✓ Asset & Liabilities						
	Liabilities (in GBP)		Asset (In GBP)				
	туре	Amount			Amount 0		
	Property Loan	4,000,00	0.00 Deposit		500,000.00		
	Vehicle Loan		0.00 Vehicle		0.00		
	Credit Card Outstanding		0.00 Other		0.00		
	Overdrafts		0.00 House		6,000,000.00		
	Personal Loan		0.00	GBP	6,500,000.00		
	Education Loan		0.00		2,000,000.00		
	Home Loan		0.00				
	Other Liability		0.00				
		GBP 4,000,00	0.00				

#### 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.

#### Table 2-9 Financial Details: Individual – Field Description

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.



Field	Description
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
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     Credit Cond Payments
	Credit Card Payments The entire in the list encourse based on the entity code
	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
	<ul> <li>Bi-Weekly</li> <li>Monthly</li> </ul>
	Qauterly
	Half-Yearly
	Yearly
Currency	Select the currency of the selected type. The currencies that are
	paired with product appears for selection.
Amount	Specify the amount for the selected type.
Monthly Amount ( <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.

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

Field	Description			
Action	Select the action to perform on added record.  • Figure 2-10 Edit			
	<ul> <li>Click to edit the record.</li> <li>Figure 2-11 Delete</li> </ul>			
	一回			
	- Click to delete the record.			
Total Income	Displays the total income of all the added income type along with the selected account currency.			
Total Expenses	Displays the total expenses of all the added expenses type along with the selected account currency.			
Net Monthly Income	Displays the total monthly income over expenses. This amount is calculated as Net Monthly Income = Total Income -Total Expense			
Asset and Liabilities	In this tab you can capture the income and expenses of the applicant.			
	In case on exsiting applicant you can view already added income an expense in tabular format.			
	Click Add Asset or Add Liablities button to add respective records.			
Liabilities	Select the type of liability to specify the amount.			
	Property Loan			
	Vehicle Loans			
	Personal Loans     Credit Cord outstanding			
	<ul> <li>Credit Card outstanding</li> <li>Overdrafts</li> </ul>			
	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.			

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


Field	Description
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.
	- Click to delete the record.
Total Asset	Displays the total asset of all the added asset type along with the selected account currency.
Total Liability	Displays the total liability of all the added liability type along with the selected account currency.

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:

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

The Card Preference screen displays.



	- 006APP000060556					0	Application Info	00 Remarks	Documents	Advices	More •
Applicants	Card Preference										Screen(6/1
Relationships	MASTER										
Credit Card Details	Applicant Name	Affinity Program	Card Limit	Addon Ce	nd Allowed						
Financial Details	MR Ethan Grand	Indian Oil	GBP 200000	No							
Card Preference	Card Type		NEC			Number of add on cards					
Add-On Card Holder	Visa Card 👻					1					
Interest Details	Embossed Name		Picture Card			Image on Picture Card					
Charge Details	MR Ethan Grand					63227	Upload				
Terms and Conditions	Statement Generation Date		Statement Type			Statement Delivery Type					
Summary	5 •		Summary		-	Email × Physical ×					
	Card Transactions Limit										
											+
	Limit Type				Maximum Limit		Daily Limit			Action 0	
	Limit type				Meximum Limit		Daily Limit				
	ATM Limit			Ť	40,000		10,000			/ 🗇	
	Internet Limit			÷	160,000		10,000			1	
	POS Limit			Ŧ	100,000		10,000			1	
Audit								Cancel	Request Clarification	Back	Save & Close Next

### Figure 2-14 Card Preference

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



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

 Table 2-10
 Card Preference – Field Description

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.



Field	Description				
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 (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.

### 2.1.6 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.



	- 006APP000060	550						Applicat	son Info	Customer 360	Remarks	Documents	Advices	More •
Applicants	Add-On Card Hold	er												Screen
Relationships		Name	Date of Birth	Email	Mobile									
Credit Card Details	ř 👩	Mathew Grand	1960-06-28	mathew12@abo										Ð
Financial Details	Existing Customer			Relationship with Applicant										
Card Preference	Existing Customer			Father	•									
Add-On Card Holder	Title			First Name		,	fiddle Name				Last Name			
Interest Details	Mr.	-		Mathew		[			7		Grand			
Charge Details	Date of Birth			Politically Exposed Person (PE	P)									
Terms and Conditions	June 28, 1960	曲												
Summary	Address 🛨													
		Communication Ad 13th Express wey Long Street Ny ny US	dress Petered	N P F	-mail: mathew12@abc.con lobile: +917389427432 hone Number: ax: WIFT BIC:	n							ł	
		Permanent Address 13th Express way Long Street Ny ny US		N P F	-mail: lobile: hone Number: ax: WIFT BIC:								:	
		(1-2 of 2 items)  < 4												
	UD Details													
	ID Type* 0		ID Status *		Unique ID 0	Place Of Issue	1550	ie Date	Expiration Date	Prefe	rred 0	Remarks 0		+
	Passport		+ Available	÷	785552	New York	Jun	ve 28, 2000	June 30, 2031				6	/
	Page 1 of 1	(1 of 1 items)  < ∢	1 → >											
	> Supporting E	Document												
	Card Preferences													
	Embossed Name			Limit Amount			mage On Picture C	ard						
	Mathew Grand			GBP ¥							Upload			
	Add Card Holder													

### Figure 2-15 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 2-11
 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> – <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:

1. 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

	y - 006APP000060556		Application Info     Customer 360     Permarks     Document	s 🗊 Advices More 🔹 🛟 🗙
Applicants	Interest Details			Screen(8/11
Relationships	Interest Rate			
Credit Card Details				
Financial Details	5	Margin ( In %)	6 Effective Rate ( In % )	
Card Preference				
Add-On Card Holder				
Interest Deteils	% APR ( In % )			
Charge Details				
Terms and Conditions				
Summary				Calculate APR
Audit			Cancel Request Clarificati	n 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	al Expense: GBP 202000				
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 available at the Bank level / Properties Table, the Dedupe service call can be enabled or disabled for the product Origination.

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

### Note:

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

# 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.

Table 2-16	Additional Credit Bureau Details – Field Description
------------	--

Field	Description
Institution Name	Displays the institution name.
Account Number	Displays the account number of the applicant.
Account Type	Displays the account type.
Loan Amount	Displays the 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	5APP000056352		Application Info     Customer 360     P F	Remarks Documents Advices More 👻 🐈 🗙
Oredit Rating Details	Assessment Details			Screen(3/4)
Qualitative Scorecard     Assessment Details     Summary	GBP	() Tenure	% Rate of Interest ©	% Variance
Summary	Total Weighted Score     88	Approved Amount GBP	% Proposed Variance	CEFfective Rate 5.00
	System Recommendation Approved	Grade A	% <sup>APR</sup>	
	Validation Model	Borrowing Capacity Qualitativ 198000.00 76	Score Quantitative Score 88	Decision & Grade Approved Grade : A
	Validation Model Code :LMCC1001	Description :Logic Model for Cred	: Card S	Status ( ess
	Rule ID Sequence Status Severity			
	Rule1001 0 1 PASS -			
	CRSCR 0 2 PASS -			
	NI001 • 3 PASS -			
Audit			Cano	ce) 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 Qualitat 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		Approved Amount	Proposed Variance 0.22	% Effective Rat	e		
	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	qwerty qwerty	Scoring Model Code : QSELVLPL	Description : Qualitative Scoring mode	el for Automation Weightag	e Score : 66 0		
	Score :00	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.

	t - 006APP000047414						0	Application Info			Documents		More • 4 h
Qualitative Scorecard	Assessment Details												Screen
Assessment Details     Summery	GBP + 10	C Tenure 2 Years O Months O Days		% Rate of Interest  4.50			% Variance						
	Total Weighted Score     85		Approved Amount			% Proposed Variance 0.22			2 Effective Rate 4.72				
	System Recommendation ManualQueueA				%								
	Validation Model		owing Capacity 16059910.00	Qual	itative Score 66		Quantitative Score 85.75			sion & Grade ucueA Grade : B			ricing 0.22 %
	Scoring Model Code : QSMLPLEL			Description : Scoring Mode	l for Education and Perso	nal Loan			Weightage Sc	ore <mark>85.75</mark> 0			
	Applicants qwerty qwerty	qwerty qwerty	Sc	oring Model Code : QSMLPLE	L	Description :	Scoring Model for Ed	lucation and Personal Loan		We	ghtage Score : <mark>85.7</mark>	6	
	Score :85.75	Graph Scoring Details	View	Data	View								
		Feature		Value	Range Type	,	Range	Weightage %		Score	Weightage	Score	
		Credit Bureau Score		750	Value	1	750-850	35		80	28		
		Qualitative Score		66.00	Value	:	50-80	35		85	29.75		
		Customer Age		33.88	Value	1	18-35	10		80	8		
		Debt to Income Ratio		0.0	Value	(	0-50	20		100	20		
										Cancel	Request Clarification	Back	Save & Close

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			Scr
Assessment Details Summary	Bequested Amount	C Tenuire 2 Years 0 Months 0 Days		Variance
	Total Weighted Score     85	Approved Amount	% Proposed Variance 0.22	2 Effective Rate 472
	System Recommendation ManualQueueA	Grade B	% APR	
	Velidation Model Ress	Borrowing Capacity Qualitative Score 616059910.00 66	Quantitative Score 85.75	Decision & Grade Pricing Manzal/QuounA Grade : B 0.22 %
	Model Code : DMELVLPL	Model Description : Decision Matrix for Automation	Decision MenualQueueA	Grade : B
	Decision			
	No	Quantitative Score 85.75	Quantitative Score Range 60-90	Decision ManualQueusA
	Grade			
	Quantitative Score	Quantitative Score Range	Gr	rade
	85.75	60-90	В	

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		Application Info	🙎 Customer 360 🖵 Remarks 🕒 Docume	nts 🗊 Advices More 💌 👬 🔿
Qualitative Scorecard	Assessment Details				Screen(2
Assessment Details Summary	BP + 109182.00	C Tenure 2 Years 0 Months 0 Days	% Rate of Interest ® 450	℃ Variance	
	Total Weighted Score     85	Approved Amount	Proposed Variance 0.22	Contractive Rate	
	System Recommendation MenualQueueA	B Grade	% APR		
	Validation Model	Borrowing Capacity Qualitative Score 616059910.00 66	Quantitative Score 85.75	Decision & Grade ManualQuousA Grade : B	Pricing 0.22 %
	Pricing Model Code :ELVLPL	Model Description :Pricing Model for ELVLPL	Rate Type :Flat	Rate Percentage :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
	Displays the rate type.
0	
-	
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 System Recommendation is Manua
	and Rejected.
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     Rejected
Grade	Rojookou
APR	Displays the grade of the applicant.
Validation Model	Displays the annual percentage rate value
Validation Model Code	Displays the field details related to Validation Model.
	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.
	Displays the scoring model code configured for the product.
Scoring Model Code	

 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						Applicati	on info 🛛 🕱 Cus	tomer 360	Remarks	Documents	Advices	More 👻 🕇
Applicants	Add-On Card Hold	ler												Scree
Relationships														
Credit Card Details	· .	Name Mathew Grand	Date of Birth 1960-06-28	Email mathew12@abc	Mobile 7389427432									Ō
Financial Details	0													
Card Preference	Existing Customer			Relationship with Applicant										
ldd-On Card Holder				Father	•									
nterest Details	Title Mr.	•		First Name Mathew			tiddle Name		1		Last Name Grand		_	
harge Details	Date of Birth	-		Politically Exposed Person (PEF	8	l					Giano			
erms and Conditions	June 28, 1960	Ē			·									
iummary														
uninory .	Address 🛨													
		Communication Addr	Defend											
	<b>.</b>	13th Express way	055	E-	mail: mathew12@abc.com	n								
		Long Street Ny		Ph	obile: +917389427432 one Number:									
		ny US		Fa	X: VIFT BIC:									
		Permanent Address	Preferred											
	e a a a a a a a a a a a a a a a a a a a	13th Express way			mail: obile:									
		Long Street Ny		Ph	one Number:									
		ny US		Fa	X: VIFT BIC:									
	Page 1 of 1	(1-2 of 2 items)  < •	I → ->I											
			_											
	ID Details													
														+
	ю туре * О		ID Status *		Unique ID 0	Place Of Issue	155	ue Date	Expiration Date	Prefer	rred O	Remarks 0		ction 0
	Passport		Available	*	785552	New York	Ju	ne 28, 2000	June 30, 2031				ſ	1
		(1 of 1 items)  < ∢ [1												- (=)
	Page   OII		▶ 21											
	> Supporting I	Document												
	<ul> <li>Supporting I</li> </ul>	Jocument												
	Card Preferences													
	Embossed Name			Limit Amount			nage On Picture	Card						
	Mathew Grand			GBP 👻							Upload			
	Add Card Holder													

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.



	5APP000101822				0	Application Info	Q 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									
					~						
Audit										Back Save	and Close Sub

#### 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(7/
Credit Card Details	Assessment Juninary				Screen(/)
Financial Details					
	Requested Amount	Terure	Rate of Interest	0 Verlance	
Add-On Card Holder	GBP + 200,000.00		% Rate of Interest 5.00	% Verlance D	
Card Preference			• ******	Effective Rate	
ferms and Conditions	Total Weighted Score	Approved Amount GBP 200000	Proposed Variance	% 5.00	
Assessment Summary					
opproval Details	System Recommendation Approved	Grade A	Manual Decision		
Summary	Approved	<u>e</u> ^	<u> </u>		

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.



Supervisor Appro	val - 006APP000060556		Application Info     Customer 360	Remarks	Documents	Advices	More *
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 Creak Card	MAGIER	• MHSTER				
Card Preference	GBP	Approved Card Limit 200000					
Terms and Conditions	GBP	20000					
Assessment Summary	🕭 User Recommendation	User Action APPROVED					
Approval Details		AMPROVED					
Summary							
Audit				Cancel	Request Clarification	Back	ave & Close Next

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		Card Limit: GBP 20000				Weighted Score Approved Loan	100 Amount: GBP 200000		ndation: APPROVI	
Card Preference			Net Income: GBP 148000		1				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	Inderwriting Pending	(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:</li> <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 part section.</li> <li>Date of Birth</li> <li>Mobile Number</li> <li>Email ID</li> <li>CIF Number</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.

### Figure 2-36 Remarks



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

# 2.4.5 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.



Open	-		
Birth Date Proof	Address Proof	f :	
ploaded By : SURBHI1	Uploaded By : St	JRBHI1	
xpiry Date : 2025-05-04	IMG Expiry Date : 202	23-05-17	
ode : Passport Back Side	Code : Telephone	e Bill	
itle : Passport.png	Title : Bill.plain		

Figure 2-37 Documents

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 document .</li> <li>Stage Uploaded: Displays the stage name on which the document is uploaded.</li> </ul>		

Table 2-25 Upload Document – Field Description

Field	Description	
Document	Click	
	<u>↑</u>	
	o select the document from machine to upload. You can remove the uploaded document before saving the record rom the <b>Action</b> column. Post saving the record you must delete the ecord to remove the document.	
	<ul> <li>Below actions are perfrom on the uploaded document</li> <li>You can preview already uploaded document.</li> <li>You can download already uploaded document.</li> </ul>	
Actions	<ul> <li>You can perfrom below actions on the added record:</li> <li>Click to save the record.</li> </ul>	
	Click to delete the record.	

### Table 2-25 (Cont.) 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





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:

 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 & Covenan	its						×
		Conditions			Coven	ants	
Add Remove							
Entity	Entity I	D	Condition		Туре	Status	
Entity *		Entity ID *		Condition *			
Select	v	Select	*		С,		
Type *		Status *					
Select	*	Open	*				
OK Cancel							

2. Click Add Condition to add new conditions.

#### OR

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

3. Enter the relevant details.

Table 2-26 Cond	ditions – 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.



Field	Description
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>
	• <b>Post Disbursement</b> : If you select this option then the selected conditions occur and are supposed to be complied post loan disbursement. This conditions are manually monitored.
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.

### Table 2-26 (Cont.) Conditions – Field Description

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.

Conditions		Covera		
		Covera	205	
sity ID	Condition	Type	Status	
		-		
	×			
	Entity ID * Select Status * Cjann	Entry ID * Cont Select * Satus *	Ently (D * Condition * Q) Select • Q	Every ID * Condition * Select * Q, Status *

Figure 2-40 Covenants

6. Click Add to add new convenants.



### OR

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

7. Enter the relevant details.

<b>Table 2-27</b>	Covenants -	- Field Description
-------------------	-------------	---------------------

Field	Description		
Entity	Select the entity on which you want to set convenants. The available options are Party Collateral Account		
Entity ID	Select the entity ID from the list. The options in the list appears based on the entity selected in the <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		
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.

#### Figure 2-41 Solicitor

Iohn Smith Industration Number 09430534095						
Title *						
First Name *		Middle Name		Last Name *		
John				Smith		
iender *		Date of Birth *		Registration Number		
Male		Mar 24, 1980	=	509438534095		
nmunication Address						
imunication Address Idress Line 1 *		Address Line 2 *		Address Line 3 *	State / Country Sub Division *	
th Express way		Long Street		enter Alphanumeric value	ny	
untry *		Zip Code / Post Code	Enter 2	55 or Newer characters.		
5	Q,	423439				

2. Enter the relevant details.

### Table 2-28 Solicitor – Field Description

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

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

# 2.4.9 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

- 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.

Table 2-29	<b>Upload Document – Field Description</b>	
------------	--	--

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  to select the document from machine to upload. You can remove the uploaded document before saving the record from the Action column. Post saving the record you must delete the record to remove the document. Below actions are perfrom on the uploaded document You can preview already uploaded document. You can download already uploaded document.



### Table 2-29 (Cont.) Upload Document – Field Description

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

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

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

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

Allowed actions are as following:

- Adding New Conversation
- Withdraw Clarification
- Accept Clarification

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



# 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 (Cor	it.) Error Co	odes and Messages
----------------	---------------	-------------------

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

# Index

### А

Assessment Summary, 2-52

### С

Credit Card Application Entry, 2-36 Credit Card Application Entry Stage, 2-2 Credit Card Origination Process, 1-1

### Е

Error Codes and Messages, 3-1

G

Global Actions, 2-56

### S

Supervisor Approval Stage, 2-51

