# Oracle® Banking Origination Operations User Guide (US Regionalization)



ORACLE

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# Preface

- Purpose
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### Purpose

Welcome to the *Operations User Guide* for Oracle Banking Origination. This guide explains the common operations that the user will follow while using the application.

# Audience

This guide provides instructions and information about the operations of Oracle Bnaking Origination product to help various back-office and front-end bank users to deliver quick and efficient service to both customer and prospects.

## **Documentation Accessibility**

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Bulletins. All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by Oracle Software Security Assurance.

# **Diversity and Inclusion**

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

## Conventions

The following text conventions are used in this document:

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

## Acronyms and Abbreviations

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

Table 1	Acronyms	table
---------	----------	-------

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

# Symbol and Icons

Symbol/Icon	Function
J L	Minimize
<b>٦</b> г	



Symbol/Icon	Function
[]	Maximize
	Close
Q	Perform Search
•	Open a list
+	Add a new record
•	Navigate to the previous record
•	Navigate to the next record
Ģ	Refresh
iii iii iii iii iii iii iii iii iii ii	Calendar
Û	Alerts

Table 2 (Cont.) Symbols and Icons - Common

# **Basic Actions**

Table 3	Basic Action	s
		-

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.



Actions	Functions
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.

Table 3	(Cont.)	Basic	Actions
---------	---------	-------	---------

# Screenshot Disclaimer

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



# 1 Oracle Banking Origination

This topic provides the information for Product Originations from the Product Catalogue and provides the guidance on the Task Framework and the related configuration for accessing the stages, during the Origination Lifecycle of the Products viz. Savings Account, Current Account, Term Deposit, Credit Cards and Retail Loans.

#### Introduction

Oracle Banking Origination is the mid office banking solution with comprehensive coverage of retail banking origination processes. It is a Host-Agnostic solution.

Below products of origination are offered for Individual type of customers:

- Saving Account
- Current Account
- Term Deposit
- Loans: Below are sub- product categories on Loan product
  - Home Loan
  - Personal Loan
  - Education Loan
  - Vehicle Loan

Below products of origination are offered for Small and Medium Business type of customers:

- Business Loans
- Term Loans along with Current Account
- Term Deposit Account
- Saving Account

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

The initiation request for a product is originated from the **Product Catalogue** functionality by the authorized Branch Users / Relationship Managers or by approved bank agents. Oracle Banking Origination allows single and multiple product origination and once the application is originated the life cycle of the respective product starts from the defined stage called **Application Entry** as per the Referenced Process work-flow.

This guide describes how the user can initiate the various product origination from **Product Catalogue** and once the product is originated how the bank user can pick the specific predefined stages referred as **Tasks** from the Task Framework to action on the same.

The details are described in the below sections:

Product Catalogue

This topic describes the information about the product suites for retail bank offerings.



- Application Initiation This topic describes the information about the various data segments to initiate the application.
- In-Principle Approval This topic describes the information about the request and approval of In-Principle Approval.
- Global Actions
   This topic provides the detailed on the actions that can be performed in all stages.
- Tasks

This topic describes the information about the tasks and its framework.

# 1.1 Product Catalogue

This topic describes the information about the product suites for retail bank offerings.

The Product Catalogue displays the product suites for retail bank offerings. Product Catalogue is connected to the business product maintenance process. All the business products, which are authorized and active, appears under the specified product types such as Savings Account, Loan Accounts, Current Accounts, Credit Card Accounts and Term Deposit accounts. The Business Product Maintenance process allows definition of the following parameters apart from the other parameters,

- Business Product Name
- Product Image
- Product Summary
- Features
- Eligibility Criteria
- Fees and Charges
- Terms and Condition
- Product Brochures

This topic contains the following subtopics:

New Application

This topic provides the systematic instructions to view the various product types for which the account origination is supported.

Product List

This topic provides the systematic instructions to view all the authorized and active business products for which the account opening origination process is allowed.

Product Details

This topic provides the systematic instructions to view all the product attributes for the selected business product.

Compare Products

This topic provides the systematic instructions to compare the product attributes for the selected products.

#### Cart Operations

This topic provides the systematic instructions to add single or multiple products and initiate origination process for the selected product or products respectively.



### 1.1.1 New Application

This topic provides the systematic instructions to view the various product types for which the account origination is supported.

The New Application screen displays the various product types for which account origination is supported. The screen lists all the product types that are configured under the logged in user. They are segregated based on the following customer types:

- Individual
- Small and Medium Business

The product types appears in the tile format which comprises of following details:

- Product Name
- Product Image
- Short describtion of product

The **Frequently Accessed Products** section appears with the list of product that are frequently selected by the logged in user for an account opening. This selection gives an quick initiation of an application.

#### To select the product type to initiate an account opening application:

1. On Home screen, click Retail Origination. Under Retail Origination, click New Application.

The New Application screen displays with the products.



#### Figure 1-1 New Application

- 2. Click the appropriate customer type tab. The list of configured product types appears.
- 3. Select the product type tile to proceed. The list of configured products appear for selection.



#### Note:

The user can also select the product that appears in the **Frequently Accessed Product** section.

4. From the product tile, select the checkbox of the appropriate product to add multiple product in the cart.

OR

Click Apply to initiation account opening application of the product.

### 1.1.2 Product List

This topic provides the systematic instructions to view all the authorized and active business products for which the account opening origination process is allowed.

In this screen the products of the respective product type appears for seelction. Using this screen user can directly initiation the application or can add the product to cart for initiating multiple application at one go. User can also compare products before applying. The **Frequently Accessed Products** section appears with the list of products that are frequently selected by the logged in user for an account opening. This selection gives an quick initiation of an application.

#### To add product or products to cart:

 On selecting the product type from previous screen, the products that are configured under it appears for selection. The manaul provides the screenshot of the Term Deposit products as example.

The screen appears same for all the product types.



#### Figure 1-2 Product List



Field	Description
Search Product	Specify the product name to search and select it for initiating an account opening application.
<product tile=""></product>	<ul> <li>The product tile comprise of below details:</li> <li>Product Name</li> <li>Product Image</li> <li>Short Describtion of product</li> <li>Check Box to select the product</li> <li>Apply button for direct application</li> </ul>
Add to Cart	Select this button to initiate the application for selected product. This button is used for initiating multiple application of products at one go.
Compare	Click this button to compare the selected products.

Table 1-1 Product List

2. Click Add to Cart to add the selected product to the cart.

The system allows to add any one variant of the business product under a product type to be added.

3. Click Apply Now to initiate the application for the selected business product.

### 1.1.3 Product Details

This topic provides the systematic instructions to view all the product attributes for the selected business product.

This screen appears once user clicks on product tile. It displays all the product attributes of the selected product. This attributes are defined while configuring the business product in the **Business Product Configuration** screen.

Below mentioned details appears on the screen for all products:

- Product Image
- Product Name
- Product short description
- Features
- Elibility Criteria
- Fee and Charges

#### To initiate account opening application for the selected product:

1. On selecting the product tile from the previous screen, the respective product details appears on the screen.

The manaul provides the screenshot of the **Home Loan** product as example. The fields in the screen appears same for all the product types. The value appears as configured.



#### Figure 1-3 Product Details

New Application				11
				← ¥
	Home Loan For Salaried Individuals			
	Home loan for Individuals under salary class			
shuttenstock.com - 740100773				
Features		Eligibility Criteria	Fees & Charges	
Income from Salary		Government Employee, Bank Employees, Employees of Listed MNC,	<ul> <li>2% or 200 USD which ever is low.</li> </ul>	
Low Interest rate Starts from 4%		Between 25 to 45		
			Add to Cart Apply Broc	hure 💌 🛛 Terms & Conditio

- 2. Perform below actions on this page:
  - Click Add to Cart to add the selected product to the cart.
  - Click **Apply Now** to initiate the account opening process for the selected product directly from this screen.
  - Click **Brochure** to view or download the product brochure.
  - Click Term & Conditions to view or download the term and conditions document of the product.
  - Click 🖆 to navigate back to the previous screen.

### 1.1.4 Compare Products

This topic provides the systematic instructions to compare the product attributes for the selected products.

The **Compare Products** screen allows to compare the product attributes for the selected products. The user is allowed to compare only three products of the same product type. This feature is available for both the customer types where the relevant business products can be compared.

The product details that are compared appears as defined in the **Business Product Configuration** screen while configuring the product. Below attributes are compared and shown on the screen:

- Product Image
- Product Name
- Features of the product such as Interest Rates, Average Montly Balance, Loan Amount, Tenure and so on.
- Eligibility Criteria of the product such as Resident, Age and so on.
- Fees & Charges of the product such as Processing Fee, Debit Card Annual Fee, Pre Closure Charges and so on.

This comparison screen appears if the user selects the checkbox from the product tile for more than one product and click the **Compare** button.

#### To compare products:

- **1.** Select the checkbox in the product tile.
- 2. Click **Compare** from the top of the screen to compare the selected products.

The screen appears with product attributes that are compared.

New Application			
iompare Products	•	-	
Max Savings Account With Inte		Star	Star
		<u> </u>	<u> </u>
	Individual Savings Account with Interest	Multi Savings Account	Regular Savings Account
	Add to Cart	Add to Cart	Add to Cart
Features			
Interest	Interest paid on last working day of the month.		
Currency	Account Currency GBP		
Loan Amount	-	Highest Loan Disbursement Amount based on the eligibility.	
Loan Tenure		Maximum tenure for which Home Loan can be availed is 20 years.	
Documentation	- 1000 - 5000 - 2000 - 2000	Easy, minimal documentation	Hassle free documentation
Doorstep Banking		Doorstep servicing for a convenient banking experience	Digitalized banking
Average Monthly Balance	- (22 mile 2001) (22 mile	te Dhale Reconcerdance Reconcerd	Average Monthly Balance across Savings Account
Interest Rate	-	-	Higher interest rate on your Savings account
Eligibility Criteria			
Resident	Should be a British Citizen		
Age		Resident with age 21 years & above	All individuals/Central/State Govt Departments/
Fees & Charges			
No_Fee	No Fees and charges	-	-
Interest Rate		Attractive Interest Rates	
Processing fee	-	Up to 2% of loan amount	No processing fee
Government Charges	••	As per regulations	
Pre Closure Charge		No Pre-closure charges post 1 Year of Loan Disbursement.	
Debit Card Annual Fees			NI Charges
Pre-Closure	-		No Pre-Closure Charge after one year of service

#### Figure 1-4 Compare Products

- 3. Perform below actions on the screen :
  - Select the another product from the **Compare Products** drop down list to add new product for comparison.
  - Click Add to Cart to to add the selected product to the cart.
  - Click to delete the product from the comparison list.
  - Click 🖆 to navigate back to the previous screen.

### 1.1.5 Cart Operations

This topic provides the systematic instructions to add single or multiple products and initiate origination process for the selected product or products respectively.

The cart allows to add single or multiple products and initiate account opening origination process for the selected product or products respectively. The user is allowed to add only one product from the each product types and customer type to initiate the origination process.

Below are few examples that are configured:

Customer Type	Product Type	Product	Allowed
Individual Products	1) Loan 2) Saving	<ol> <li>Home Loan</li> <li>Saving with benefits</li> </ol>	Yes
<ol> <li>Small and Medium Business Products</li> <li>Individual Products</li> </ol>	<ol> <li>Checking Accounts</li> <li>Loan</li> </ol>	1) SMB Current Account 2) Home Loan	Yes
Small and Medium Business Products	1) Loans 2) Saving	<ol> <li>Home Loan</li> <li>Saving with benefits</li> </ol>	Yes

Table 1-2 Examples



#### Table 1-2 (Cont.) Examples

Customer Type	Product Type	Product	Allowed
Individual	1) Loan	1) Home Loan	No
	2) Saving	2) Personal Loan	
		3) Saving Account	

The user must select different products from different product types in a single application.

#### To add the selected product to cart:

- 1. Select the product type and select the specific business product.
- 2. Click Add to Cart for the selected business product.

The selected product is added to the cart and the **Cart** icon displays the number of products available in the cart.

3. Click **Cart** icon on the top right side.

The Cart screen displays.

#### Figure 1-5 Cart Screen

New Applic	ation	;; ×
View Cart		F
	Home Loan For Salaried Individuals	
	Home loan for Individuals under salary class	Delete
	Regular Savings Account	
Em	The Regular Savings Account provides you a complete banking convenience and financial package to access your money with the ease.	Delete
		Proceed

4. Click **Proceed** to initiate origination for the selected product or click **Back** on the top left side to go back to the **Product Details** screen and then back to the **Product Catalogue** screen to select another business product.

# **1.2 Application Initiation**

This topic describes the information about the various data segments to initiate the application.

The **Application Initiation** is the first step in the origination process. The process allows swift origination of single product or multiple Products with minimum and apt data capture.

The system automatically triggers the Initiate Application process and generates the application reference number. The three-panel screen displays the application numbers in the header, while the data sections for this stage are available on the left-hand side widget. The user can view or capture the details for the specific data segment in the central panel.

#### To initiate the selected product account opening application:

- 1. From Menu, click Retail Origination to navigate to the Retail Origination menu.
- 2. From the **Retail Origination** menu, click New Application to navigate to new application screen.
- From the New Application screen, select the customer type, product type and select the specific business product.



4. Click **Apply** to initiate the application directly OR

Select the checkbox from the product tile and click Add to Cart.

5. If the user has added the selected product to **Cart** then navigate to cart and click **Proceed** to inititate the application.

The **Application Initiation** process compires of single stage and multiple data segments. This data segment appears based on the process configuration defined in the **Business Process Configuration** screen. Below is the list of data segments:

• Applicants

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

Relationship

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

Product Details

This topic provides the systematic instructions to capture the product or products related information for the application.

Summary

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

### 1.2.1 Applicants

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

The **Application Initiation** process starts with the **Applicants** data segment, which allows capturing the applicant related information for the application. **To capture applicants details:** 

1. On the click of **Apply** button or **Proceed** button from the **New Application** screen, the Applicant data segement appears.

If the **Customer Type** is selected as **Individual**. The **Applicants -Individual** screen appears



2010 C	- B01APP000074460	U Application Info	s 🛛 🔁 Customer 360 💭 Remarks 🔛 Documents 🗍 Advices	
Applicants	Applicants			Screen(1)
Product Details Summary	Applicant noie Primary	Add Applicant By O Upload ID O Search Existing Customer		
	✓ Basic Details			
	Personal Details			
	Title 👻	Pirst Name John	Middle Name	
			Candler	
	Last Name Smith	suffix Sr.	Gender Male	
	April 10, 2000	SSN	Citizenship Status Resident Allien	
		Nationality United States	Marital Status	
	Country Of Besidence United States		Marital Status Married	
	Customer Segment	Cuzoner Category INDIVIDUAL	O Yes  No	
	Politically Exposed Person (PEP)			
	O Yes ● No			
	Profile Photo			
	Select a file or drop one here Maximum file size is 10 MB			
	<ul> <li>Signature</li> </ul>			
	+ Add Signature			
	~ Address			
	+ Add Address			
	Carrent Preferred Residential Address			
	Park Avenue, Street Mall , 12 Lane, 13 , California, United States			
	Address Dates Since 2018-12-08			
	View Edit			
	✓ Contact Details			
	+ Add Contact			
	Communication Mode	Country Mobile Number	🖾 Preferred 🛛 💼 🧪	
	Mobile Phone	US (+1) 734999022		
	<ul> <li>Identification Details</li> </ul>			
	+ Add ID			
	Anniholic			
	State Issued Drivers License 324324			
	View Edit			
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#### Figure 1-6 Applicants - Individual

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

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

Field	Description
Applicant Role	Displays the applicant role. By default the Primary role appears in this field.
	Select the applicant role incase user add multiple applicant in single application.
Add Applicant By	<ul> <li>Select the mode from which the user need to add new applicant. The available options are:</li> <li>Upload ID - Using this option user can upload identification document of the applicant to extract the details.</li> <li>Search Existing Customer - This option is used if the applican 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	Search and select the CIF number.         This field appears if the Search Existing Customer option is selected from the Add Applicant By drop down list.
Advanced Search	Click this button to perform party search using advance parameters. For more information on advance search, refer the <b>Advanced</b> <b>Search</b> section below. This field appears if the <b>Search Existing Customer</b> option is selected from the <b>Add Applicant By</b> drop down list.
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.
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.

 Table 1-3
 Applicant- Individual – Field Description



Field	Description	
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 Posidonoo	Search and select the country code of which the applicant is a	
Country of Residence	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	
0	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> here to browse and upload the document from the local system.	
	PNG & JPEG file formats are supported.	
	10MB maximum file size is allowed.	
Signatures	In this section you can add new signature and view the already added signature of the customer.	
	Click the Add Signature button to select the file to upload signature.	
	Click Cancel button to discard the added details.	
	On <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 her</b> to browse and upload the signature from the local system.	
	PNG & JPEG file formats are supported.	
	10MB maximum file size is allowed.	
Uploaded Signature	Displays the uploaded signature.	
Remarks	Specify the remarks related to the signature. Click <b>Save</b> to save the uploaded file.	

 Table 1-3
 (Cont.) Applicant- Individual – Field Description



Field	Description	
Signature ID	Displays the Signature ID for the added signature along with the image and remark.	
Action	Click Edit to edit the added signatures	
	T	
	Click to delete the added signatures.	
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant.	
	Click the Add Address button to add address details.	
	Click to perform below actions on the added address details,	
	• To view the address details, click View.	
	To edit the address details, click <b>Edit</b> .	
Address Type	To delete the address details, click <b>Delete</b> .  Select the address type for the applicant from the drop-down list.	
Address Type	Residential Address	
	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. Note: The maximum length is 35 characters.	
Address Line 3	Specify the city or town name. Note: The maximum length is 35 characters.	
Country	Select and search the country code.	
State / Country Sub Division	Specify the state or country sub division. This field appears based 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. <b>Note</b> : This field is optional	



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 View to view the added address details.</li> </ul>
Contact Details	In this section you can provide digital contact details.
Communication Mode	Select the communication mode from the drop-down list. The available options are: • Mobile Phone • 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.

Field	Description
ID Туре	Specify the ID type.
	The available options are:
	Military ID
	Birth Certificate
	• SIN
	Permanent Resident Card ()
	<ul> <li>SIN</li> <li>Passport</li> </ul>
	• 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 the 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 selected.</preferred></li> </ul>
	• ID Type
	Unique ID
	Click the Edit to edit the added ID details.
	Click the View to view the added ID details.
	<b>a</b>
	Click Use to delete the added ID details.

 Table 1-3
 (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,
	Total Documents – Counts of total documents
	<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>
	+
	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 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 Type	<ul> <li>Select the type of tax identification number.</li> <li>The available options are:</li> <li>Social Security Number</li> <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:     TIN Applied For     Missing TIN     In correct TIN     Certified     Tin Captured But Not Certified
	<ul> <li>Note: If the Citizenship Status is selected as Resident Alien or Citizen, the drop-down will appear.</li> <li>The available options are:</li> <li>Certified</li> <li>Certified - Due for Recertification</li> <li>Uncertified - No W8-BEN Received</li> <li>Uncertified - Recertification Past Due</li> </ul>
	Note: If the Citizenship Status is selected as Non Resident Alien the drop-down will appear.



Field	Description
Tax Identification Number	Specify the tax identification number. <b>Note</b> : Specify the TIN as per the TIN type format.
Foreign Tax Identification Number	Specify the foreign tax identification number. <b>Note</b> : 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. <b>Note</b> :This field is optional.
	This field displays the respective states drop-down list, if the applicant selects the <b>Tax Country Code</b> .
Backup Withholding Code	Select the option from the drop-down list. The available options are: Missing TIN (A Type) Invalid Tin (B Type) IRS Induced (C Type)
	Customer Induced (D Type)
	W-8 Expired
	Note: This field is mandatory, if TIN is not certified.
Valid Since	Specify the date from which the form is valid.
Employment Details	In 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 1-3
 (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
	Organization Category
	Demographics
	Current Employer
	Working Since
	Working Till
	Employee ID
	Designation
	Level or Grade
	User can edit, view or delete already added details.
Employer Code	Specify the employer code.
	OR
	Click to search the employer code. The pop-up appears to fetch the employer code. Specify <b>Employer Code</b> or <b>Employer Name</b> to fetc the details.
Employer Name	Displays the employer name of the selected employee code.
Employer Description	Specify the employer description.
Employer Address	Specify the employer address.
Employee Type	Select the employee type from the drop-down list.
	The available options are:
	Full Time
	Part Time
	Contract
	Permanent
	Note: This field is optional.
Industry Type	Select the Industry Type from the drop-down list.
	The available options are:
	• IT
	Bank
	Services
	Manufacturing
	• Legal
	Medical
	Engineering
	School/College
	Others

 Table 1-3
 (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:			
	Yes     No			
Working Since				
Working Since	Select the employment start date.			
Working Till	Select the employment last date. Specify the employee ID.			
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.			

Field	Description
<added record="" tile=""></added>	<ul> <li>In this tile you can view the added employment details.</li> <li>Below details appears in the tile: <ul> <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> </ul> </li> <li>Click the Edit to edit the added ID details.</li> <li>Click the View to view the added ID details.</li> </ul>
	Click

#### 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



#### Figure 1-7 Advanced Search - Individual

Sea	rch Pai	rty										
First Nam	e			Middle Name			Last Name			Date of B	lirth	
Unique ID				National ID			Mobile Number			Email		
Fetch	Clear											
Party ID		CIF	First Name	Middle Name	Last Name	Email		Mobile Number	Date of Bir	th	Preferred Unique ID	National ID
2333313	80		Andrew	Kim	Martin			9090909090	1990-05-	24	20231129101121	
2333313	82	006006692	Andrew	Kim	Martin			9090909090	1990-05-	24	20231129101158	
2333414	52		Andrew	Kim	Martin			9090909090	1990-05-	24	20231130171169	
2333414	58	006011050	Grace	Rose	Smith			9090909090	1985-05-	21	20231130171131	
2333414	60	006011051	Grace	Rose	Smith			9090909090	1985-05-	21	20231130171148	
Page	1		of 164 (1	- 10 of 1636 items)	<  € 1	2345	164 >>)					Close

Figure 1-8 Advance Search - Small Medium Business Products

arty ID		Business/Organization Name	Registration Number		Registration Date	•
mail		Customer Category				[mm]
		•				
Fetch Clear						
) F	Registration Number	Business/Organization Name	Registration Date	Party ID	Is Customer	Customer Category
006011052	RTF20231130171136	SMB IndXayoZeXlkH	1995-09-17	233341462	Customer	
006011726	RTF20231201161254	SMB IndkekgwwdwTb	1995-09-17	233351553	Customer	
006011788	303639	Nienow Quitzon	2010-03-30	233361604	Customer	
233361607	1094911	Botsford Group	2014-11-02	233361607	Non-Customer	
06011791	128799	Bernier Spinka and Strosin	2010-03-30	233361610	Customer	

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

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

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

The tile comprises of below fields:

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

If the Customer Type is Small and Medium Business (SMB)



	P000061604			O Customer 160 P Remarks Documents Advices
ants duct Details	Customer Type Small and Medium Business(S			
nmary	Add Customer			
	Diksha Academy Doing Business As Diksha Academy 12	zistration Number Date Of Registration 2018-03-01		
	Existing Customer	CIF Number		
		00624535 Q		
	Doing Business As	Registration Number	Date Of Registration	Country Of Registration
	Diksha Academy	12	March 1, 2018	GB Q
	SMB Classification	Customer Category	SMB Registration Number	Tax Identification Number
	Select -	SMB Q	121	1212
	Goods And Service Tax ID	Business License	Preferred Language	Preferred Currency
	121212	12121212	English	GBP Q
	Relationship Manager ID	Upload Logo		
	AMOL2	1 Upload Logo		
	Address •			
	Permanent Address Permanent Address Permanent Address New Bith Express New Long Street New Ny Ny VS	eri E-mail: johngsbc.com Mobile: +91-64328-72 Pione Number: Fao: SWFT BIC:		:
	Communication Address Bith Express way Long Street Ny ry US	Patient E-mail: johngsbc.com Mobile: +0164338472 Phone Number: Fax SWFT BIC:		i
	Page 1 of 1 (1-2 of 2 items)  < ( 1 →	к		

Figure 1-9 Customer Information – Small and Medium Business (SMB)

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

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

Table 1-4 Small and Medium Business – Field Description

Field	Description	
Tax Identification Number	Specify the tax identification number of the SMB customer.	
Goods and Service Tax ID	Specify the goods and service tax ID.	
Business License	Specify the business license.	
Preferred Language	Select the preferred language.	
Preferred Currency	Select the preferred currency.	
Relationship Manager ID	Specify the relationship manager ID.	
Upload Logo	Click Upload Logo button to upload the logo for the business.	
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click  to add address details. Click  to perform below actions on the added address details,  To view the address details, click <b>View</b> .  To edit the address details, click <b>Edit</b> .	
Address Type	<ul> <li>To delete the address details, click Delete.</li> <li>Select the address type for the applicant from the drop-down list.</li> <li>Residential Address</li> <li>Communication Address</li> </ul>	
Location	Select and search the location.	
Current Address	Select to indicate if you want to mark entered address as current	
Guilent Address	address type.	
Preferred Address	Select to indicate if you want the selected address type as preferred address type.	
Address From	Select the date from when you are connected with the given address.	
Address To	Select the date till when you were connected with the given address.	
Address	Specify the address to search for the already captured address. Based on the configuration, on entering a few letters, the system fetches the related address that is already captured. Based on the selection, the fields are fetched in the address section.	
Address Line 1	Specify the building name.	
Address Line 2	Specify the street name.	
Address Line 3	Specify the city or town name.	
Country	Select and search the country code.	
State / Country Sub Division	Specify the state or country sub division. This field appears based on the selected country code.	
Zip Code / Post Code	Specify the zip or post code of the address.	
Contact Details	In this section you can provide digital contact details. Click add contact button to add new contact details.	

### Table 1-4 (Cont.) Small and Medium Business – Field Description



Field	Description
<communication mode=""></communication>	<ul> <li>Select the communication mode from the drop-down list.</li> <li>The available options are:</li> <li>Mobile Phone</li> <li>Email</li> </ul>
Country	Select the country along with international subscriber dialing code of the mobile phone from the drop-down list. The drop-down list option consist of countrycode, country name and subscriber dialing code.
	This field appears only if you select the <b>Mobile Phone</b> option as communication mode.
Mobile Number	Specify the mobile number.
Preferred	Select to indicate if the given mobile number is the preferred number.
Action	You can edit or delete the added mobile details.
Email Id	Specify the email ID. This field appears only if you select the <b>Email</b> option as communication mode.
Preferred	Select to indicate if the given email ID is the preferred ID.
Action	You can edit or delete the added email details.

Table 1-4 (Cont.) Small and Medium Business – Field Description

#### **Advanced Search**

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

Refer above Advanced Search section for more details.

- Click Save and Close to save the data captured. The captured data is available in the My Task list for the user to continue later.
- 7. Click **Cancel** to terminate the application and the status of the application. Such applications cannot be revived later by the user.

#### **Customer Dedupe Check:**

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

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

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

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

The **De-Dupe Results** popup screen displays.



Vikash Kuma	ar	d, Please verify						
CIF Number	PTY Number	First Name	Last Name	Customer Type	DOB	Contact Number	ID/Registration Number	Status
100011		Vikash	Anand	1	03-01-1990	0988098009		COMPLETED
OK Ignore Sanjeet Sing	h							
	h PTY Number	First Name	Last Name	Customer Type	DOB	Contact Number	ID/Registration Number	Status
Sanjeet Sing		First Name Sanjeet	Last Name Kurnar	Customer Type	<b>DOB</b> 10-01-1990	Contact Number	ID/Registration Number	Status IN-PROGRESS

#### Figure 1-10 De-Dupe Results

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

Table 1-5 De-Dupe Results - Field Description

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

The dedupe check result will be displayed within a grid and the user will have to select the relevant row with the following options:

- OK If the user selects a row in the grid and click OK, the selected customer record data will be considered, and it replaces the New Customer Details captured in the Customer Information data segment.
- **Ignore** If the user does not want to select any row in the grid and click **Ignore**, the New Customer Details captured will be persisted and taken into the **Applicants** data segment.
- Submit If the user wants to submit the selected actions on the dedupe results, click Submit. This will take the user to the next data segment by performing the selected actions.
- **Cancel** If the user wants to cancel any action which needs to be taken on the Dedupe results, click **Cancel**. This will take the user back to the **Applicants** data segment without any change in the data of the earlier captured New Customer details.

### 1.2.2 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.

#### Figure 1-11 Relationships

Initiate - 006APP0	000050005			() (Lustor	mer 360 🔽 Remarks 🕒 Docum	nents 🖪 Advices 🚽 🖕 🗙
Applicants	Relationships					Screen(2/5
<ul> <li>Relationships</li> </ul>	Related to Insider	ervice Members				
Customer Consent and	Related to Insider	ervice members				
Product Details	~ MR John Sm	ith				
Summary						Add +
	Party Type	CIF /Party ID	Name	ID /Registration Number	ls Customer	Action
	INDIVIDUAL	00624320	Ravi Shankar		Yes	臣
Audit					Cancel	lack Save & Close Next

- 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

	Q		
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.



irst Name			Middle Name		Last Name	Date of Birth	<b></b>	
Angue B/Mational D Mobile Number Email Email Minor Freds Ckar								
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	
33381694	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	
Page 1 of 1 (1-3 of 3 items)  < < 1 > >								

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 1-6 Search Party – Individual

#### Table 1-7 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.



Field	Description
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.

Table 1-7 (Cont.) Search Party – Non Individual

- 8. Double click on the record which you want to select.
- If you enter the CIF or Party ID in the CIF/PARTY ID field and click Next, then the Add New <Relationship type> screen appears.

For Related to Insider:

Add New Related Insider	
JOSEPH N JOSEPH	
CIF: 000000181	
Date of Birth: 1991-01-01	
Mobile Number: 91 8374674	
Email: test@g.com	
Relationship	
Select 🗸	
Required	
	Add Cancel

Figure 1-12 Related to Insider

For Service Member:
	Andrew Martin		
	Туре	Date of Birth	Gender
an	Non Customer	1990-05-24	Male
	ld Type	Unique ID/National ID	Citizenship
	State Issued Drivers License	20231129101158	Birth
Relationship	20	Covered Under Arme	d Forces Benefits
Father	•		

 Table 1-8
 Add New <Relationship Type> – Field Description

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				

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

#### Table 1-9 Relationship

Field	Description
Party Type	Displays the party type.



Field	Description			
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.			
ID/ Registration Number Displays the ID or registration number of the added custome				
Details	Displays the details of the customer.			
Action	Click delete icon the added ID details.			

Table 1-9 (Cont.) Relationship

**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.

# 1.2.3 Product Details

This topic provides the systematic instructions to capture the product or products related information for the application.

The Product Details data segment allows capturing the product or products related information for the application based on the product selection.

#### To add product details:

- 1. Click Next from the previous screen to proceed with the next data segment.
- Saving and Current Account Product Details This topic provides the systematic instructions to view and modify the account details.
- Loan Product Details This topic describes the systematic instructions to configure the loan product.
- Term Deposit Product Details This topic provides the systematic instructions to capture the account related information for the application.
- Credit Card Details This topic provides the systematic instructions to capture the credit card related information for the customer.

# 1.2.3.1 Saving and Current Account Product Details

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

If the Saving Account product is selected then Account Details screen is displayed.



itiate - 006APF	P000050012		O & Customer too P Remarks O Documents Advices
pplicants	Account Details		Scree
	Application Date		Sourced By
ominee Details	2018-12-07	Application Priority Medium	PRATIKI Q
erms and Conditions			
	Branch 👻	Staff Benefits Appricable	
view	801	Yes O No	
	Domestic transactions in a month		
	Select 👻		
	ATM transactions in a month		
	Select 👻		
	Expected Foreign Wire Activity		
	Purpose of account Select		
	Expected Annual Volume of Transactions Select		
	Source of Funds		
	Select +		
	Mandate Details		
	Mode of Operation Tenants by the Entirety		
	Account Preference		
	Account Statement	Debit Card	Cheque Book
	○ Yes	○ Yes	O Yes   No
	Passbook		
	⊖ Yes ● No		
	Account Address Preference		
	Account Address	Pequireo	
	Applicants		
	MR John Smith		
	Banking Channel Preference	Communication Channel Preference	Preferred Communication Channel
			Cancel Request Clarification Black Save and Close

Figure 1-13 Account Details (Savings Account)

If the Current Account product is selected then **Account Details** screen is displayed.

	PP000050020		(C) (C) Customer 300 (C) Remarks (C) Documents (C) Advi	es 🛟
licants	Account Details			Screen
tionships	Application Date		Sourced By	
uct Details	2018-12-07	Application Priority Medium	PRATIKI Q	
mary	Branch B01	Statt Benefits Appricable		
	BUI	Yes O No		
	Domestic transactions in a month Select			
	ATM transactions in a month Select			
	Expected Foreign Wire Activity			
	Purpose of account			
	Select			
	Expected Annual Volume of Transactions			
	Select 👻			
	Source of Funds			
	Select -			
	Mandate Details			
	Mode of Operation			
	Mode of Operation Tenants by the Entirety			
	Account Preference			
	Account Statement	Debit: Card	Cheque Book	
	O Yes  No	O Yes   No	O Yes	
	Passbook			
	O Yes ⊛ No			
	Account Address Preference			
	Account Address Preference			
	Account Address	•		
		Required		
	Applicants			
	MR John Smith			
	Banking Channel Preference	Communication Channel Preference	Preferred Communication Channel 👻	

Figure 1-14 Account Details (Current Account)



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

### Note:

The fields, which mentioned as Required, are mandatory.

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

 Table 1-10
 Account Details - Field Description

Field	Description
Application Date	Displays the date on which the application was initiated.
Application Priority	<ul> <li>Specify the priority level of this account opening application.</li> <li>The available options are:</li> <li>Low</li> <li>Medium</li> <li>High</li> <li>Based on the selected option the applications appears in list of the logged in user</li> </ul>
Sourced By	Specify or select the user ID who initiate this account opening application.
Branch	Specify the branch code of this account opening opening application.
Overdraft Requested	Select to indicate if overdraft is required. <b>Note</b> : This toggle is not applicable for <b>SMB Customers</b> .
Staff Benefits Applicable	<ul> <li>Select to indicate whether staff benefits are applicable.</li> <li>The available options are: <ul> <li>Yes : Select this option to avail the staff benefits.</li> </ul> </li> <li>No : Select this option for not making use of any staff benefits.</li> <li>This field appears if the Yes option is select from the Staff field in the Applicant data segment. The Yes option is by default selected in this field.</li> </ul>
Domestic Transaction in Month	<ul> <li>Specify the number of domestic transaction you perform in a month.</li> <li>The available options are;</li> <li>&gt;10</li> <li>5-10</li> <li>0-5</li> <li>These options appears are based on the questionnaire configuration.</li> </ul>
ATM Transactions in a Month	<ul> <li>Specify the number of ATM transactions you perform in a month.</li> <li>The available options are: <ul> <li>0-10</li> <li>10-20</li> <li>&gt;20</li> </ul> </li> <li>These options appears are based on the questionnaire configuration.</li> </ul>
Expected Foreign Wire Activity	Specify whether you expect the foreign wire activity. These options appears are based on the questionnaire configuration.

Field	Description				
Purpose of Account	Specify the purpose of account opening. The available options are:				
	Salary				
	Savings				
	Investments				
	These options appears are based on the questionnaire configuration				
Expected Annual Volume	Specify the expected annual volume of transactions.				
of Transactions	The available options are:				
	• >5000				
	• >2000				
	<ul> <li>&gt;500</li> <li>These options appaars are based on the guestionnaire configuration</li> </ul>				
<u> </u>	These options appears are based on the questionnaire configuration				
Source of Funds	Specify the source of funds.				
	The available options are:				
	Rent     Income				
	Alimony				
	Pension				
	Investments				
	These options appears are based on the questionnaire configuration				
Courtesy Overdraft	Specify whether you expect courtesy overdraft.				
Choose which one you	Specify to indicate which option you prefer in courtesy OD account.				
wish to opt in for Courtesy OD	The available options are				
02	ATM     POS				
Mandate Details	In this section the user can capture the mode of operation for the account.				
Mode of Operations	Select the appropriate option from the mode of operations list.				
Account Preference	In this section the user can set an account preferences.				
Account Statement	Select to indicate whether user needs account statement.				
Statement Via	Select the mode of an account statement. The available options are:				
	• EMAIL				
	• POST				
	In case of joint applicant involved in an application, if the any of an				
	applicant has opted for e-sign options then the system by default select the <b>EMAIL</b> option.				
Frequency	Select the frequency from the drop-down list.				
requeity	The available options are:				
	Monthly				
	Quarterly				
	Half - Yearly				
	Annual				
Debit Card	Select to indicate if debit card is required.				
Cheque Book	Select to indicate if cheque book is required.				
Passbook	Select to indicate if passbook is required.				

# Table 1-10 (Cont.) Account Details - Field Description



Field	Description	
Account Address Preference	Select the address which is indicated as account address. All captured addresses in the <b>Applicant</b> data segment appears for selection. The address in the drop down list appears in below format First Name-Applicant Role-Address Type - Address (Complete address sepearted by ,)	
	<ul> <li>After the account address is selected:</li> <li>if the selected address is deleted from the Applicant data segment then the system removes the selection of that address in this data segment. In this case user have to select another address as account address.</li> <li>if the selected address is edited in the Applicant data segment</li> </ul>	
	then updated address is automatically reflected in this data segment.	
Banking Channel	Select the preferences for the banking channel.	
Preferences	The channel options appears based on the Business Product Configuration.	
Communication Channel Preferences	Select the preference of the communication channel. The channel options appears based on the Business Product Configuration.	
	The available options are: <ul> <li>EMAIL</li> <li>POST</li> <li>SMS</li> </ul>	
Preferred Communication Channel	Select the preferred communication channel. The options in this drop down appears based on the selected option in the <b>Commumncation Channel Preferences</b> fields.	
Income Reliant	Select to indicate whether the applicant is income reliant. The applicant's financial details are captured only if this indication is selected.	
	This field appears if the <b>Overdraft Requested</b> is selected.	
	It is mandatory to select at least one applicant as <b>Income Reliant</b> .	
Fund the Account	Select to indicate the initial funding option for the account opening. The fields to capture the initial funding details appears if this toggle on.	
	This field and initial funding related fields appears if the <b>Fund Post</b> <b>Account Opening</b> toggle is not selected in the <b>Business Product</b> <b>Preference</b> data segment of the <b>Business Product Configuration</b> screen.	
Fund By	<ul> <li>Select the fund by from the drop-down list. Available options are:</li> <li>Cash</li> <li>Account Transfer</li> </ul>	
	Other Bank Cheque	
Transaction Reference No	Specify the transaction reference number	
Amount	Specify the amount.	
Value Date	Select the Current Business date.	
Account Number	Select the account number from the Account Search popup.	
	This field appears only if the <b>Fund By</b> is selected as <b>Account</b> <b>Transfer</b>	
	In Account Search popup, the user can view only the accounts of the existing customers who are part of the application.	

# Table 1-10 (Cont.) Account Details - Field Description



Field	Description			
Account Name	Displays the account name for the selected account number.			
	This field appears only if the <b>Fund By</b> is selected as <b>Account</b> <b>Transfer</b>			
Cheque Number	Specify the Cheque number.			
	This field is non-mandatory for Account Transfer funding mode.			
	This field is mandatory for Other Bank Cheque funding mode.			
Cheque Date	Select the Cheque date.			
	This field is non-mandatory for Account Transfer funding mode.			
	This field is mandatory for Other Bank Cheque funding mode.			

#### Table 1-10 (Cont.) Account Details - Field Description

# 1.2.3.2 Loan Product Details

This topic describes the systematic instructions to configure the loan product.

If the Loan Account product is selected then **Product Details** screen is displayed.

#### Figure 1-15 Product Details (Loan Account)

Initiation - 00	6APP000130325				<b>6</b> , (1)	Application Info	Remarks	Documents	Advices	:: ×
Applicants	Product Details									Screen(3/4
Relationships										
Product Details	Application Date	Application Priority				Sourced By				
Summary	March 30, 2018	row wenting with	·			AWADHESHI Q	WADHESHI			
Summary										
		Loan Tenure								
	Account Branch •	YY 10	MM	DD		Currency GBP	•			
			R	leguired						
	Estimated Cost	Customer Contribution				Requested Loan Amount				
	G8P - 800,000.00	GBP -	10,000.00			GBP - 790,00	0.00			
	Purpose of Loan	Purpose Description				Armed Forces Benefits Applicable				
	Buy a New Home	New House	111			⊖ Yes ⊛ No				
	Staff Benefits Applicate									
	Yes O No									
	Account Preference									
	statement Cycle  Monthly	Start Date June 17, 2024				Statement Type Detailed	-			
	Account Address Preference									
	Account Address									
	Rose - Primary - Communication Address - 13, Park Avenue, England, GB, 610014	•								
	Income Reliant									
	Income Reliant									
	RoseAlbertMary X									
										. Andrewson
										Application
Audit								Cancel Ba	ck Save and C	lose Next

1. Specify the fields on Loan Details screen.

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

 Table 1-11
 Product Loan Details – Field Description

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



Field	Description
Application Priority	<ul> <li>Specify the priority level of this account opening application.</li> <li>The available options are: <ul> <li>Low</li> <li>Medium</li> <li>High</li> </ul> </li> <li>Based on the selected option the applications appears in list of the logged in user</li> </ul>
Sourced By	Specify or select the user ID who initiate this account opening application.
Account Branch	Specify the branch code of this account opening opening application
Loan Tenure	Specify the loan tenure in years.
Applied Loan Amount	Select the currency and the specify loan amount. The selected currency in the <b>Preferred Currecny</b> field of the <b>Applicant</b> data segment is defaulted in this field. The available options in the drop-down list are based on the currenc allowed for the selected business product.
Estimated Cost	Specify the estimated cost for the Home Project/Education or Vehicle.
Customer Contribution	Select the currency and specify the margin amount contributed by the customer. The Customer Contribution can be zero. In case of Personal Loans, this field appers only if a parameter is se as Applicable to configure the customer contribution at business product level.
Requested Loan Amount	Displays the calculated loan amount.
	Loan Amount = Estimated Cost – Customer Contribution
	The system will validate the minimum and maximum loan amount.
	<ul> <li>In case of Personal Loans, if a parameter is added at business product level to configure the customer contribution then following conditions are triggered:</li> <li>If the customer contribution is set as applicable then the user can input the value in the Applied Loan Amount and the Customer Contribution fields. Based on this inputs the value of the Requested Loan Amount is auto calculated and appears in this field.</li> <li>If the customer contribution is set as not applicable then the Applied Loan Amount and the Applied Loan Amount and Customer Contribution fields are not applicable and will not appears in the Product Details or Loan Details data segment for loan origination. The user can input the Requested Loan Amount value.</li> </ul>
Purpose of Loan	Specify the loan purpose. The options in this list appears based on the preference set while configuring product in the <b>Business Product Preference</b> screen.
Purpose Description	Specify the description for the select purpose of loan.
First Home Buyer	Select to indicate whether the applicant is first home buyer.
	This field is applicable only for <b>Individual</b> type of customer.
	This field appears if the <b>First Home Buyer Applicable</b> toggle is selected in the <b>Business Product Details</b> data segment of the <b>Business Product Configuration</b> screens.

Table 1-11	(Cont.) Product Loan Details – Field Description



Field	Description
	Description
External Refinance	Select to indicate whether the applicant is opting for external refinance.
	This field is applicable only for Individual type of customer.
	This field appears if the <b>Refinance Allowed</b> toggle is selected in the <b>Business Product Details</b> data segment of the <b>Business Product Configuration</b> screens.
Armed Forces Benefits Applicable	Specify whether armed force benefits are applicable to this application.
Staff Benefits Applicable	<ul> <li>Select to indicate whether staff benefits are applicable.</li> <li>The available options are:</li> <li>Yes : Select this option to avail the staff benefits.</li> <li>No : Select this option for not making use of any staff benefits.</li> </ul>
	• No : Select this option for not making use of any staff benefits.
	This field appears if the <b>Yes</b> option is select from the <b>Staff</b> field in the <b>Applicant</b> data segment. The <b>Yes</b> option is by default selected in this field.
Account Address Preference	Select the address which is indicated as account address. All captured addresses in the <b>Applicant</b> data segment appears for selection. The drop-down list displays the address in the following format:
	<first name=""> - <applicant role=""> - <address type=""> - <address (Complete address sepearted by ,)&gt;</address </address></applicant></first>
	<ul> <li>After the account address is selected:</li> <li>If the user deletes an address from the Applicant data segment then the system removes that address from this data segment and the user must then select another address as the account address.</li> </ul>
	<ul> <li>If the Applicant data segment is edited with a new address then the updated address is reflected in this segment.</li> </ul>
Income Reliant	Select to indicate whether the applicant is income reliant. The applicant's financial details are captured only if this indication is selected.
	This field appears if the Overdraft Requested is selected.
	It is mandatory to select at least one applicant as Income Reliant.

Table 1-11 (Cont.) Product Loan Details – Field Description

2. 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 action.

The user cannot proceed to the next data segment, without capturing the mandatory data.

3. Click Save and Close to save the data captured.

The captured data is available in the My Task list for the user to continue later.

 Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

# 1.2.3.3 Term Deposit Product Details

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

If the Loan Account product is selected then Product Details screen is displayed.



Application Entry	- 006APP000127742	Application Info	Application Details	Customer 360	Remarks	Documents	Advices	More 🔻	1
Applicants	Account Details								Scree
ccount Details	Application Date	Application	Priority		Sourc	ed By			
unding	2018-03-30	Medium	Phoney		AW	ADHESH1	Q		
ayout Instruction									
lominee Details	Simulation								
erms and Conditions	Term Deposit Amount	Term Deposi	it Tenure						
	GBP - 50,000.00	Years	Months Days	1//////////////////////////////////////					
Review		5	0 0					Principal Interest	
	Currency GBP	Branch 006	-						
	Cumulative								
	O Yes   No					incipal	Interest Rate % 4.5 %		
	Simulate				ED	0,000.00	Negotiate		
	Simolate				Int	erest Amount	Maturity Date 2023-03-30		
	Staff Benefit Applicable				£1	2,496.47	2025-05-50		
	Yes O No					nure			
	Account Address Preference					rears			
	Account Address Jacob - Primary - Communication Address - 61, New Street	.,c •							
	Mandate Details								
	Mode of Operation  Single								
	Applicants								
	MR Jacob Luther Martin								
	Banking Channel Preference	Communic	ation Channel Preference		Pret	erred Communicatio	n Channel 👻		
							=====		

Figure 1-16 Product Details -Term Deposit

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



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

Table 1-12 Account Details

Field Name	Description
Application Date	Displays the date on which the application was initiated.
Application Priority	<ul> <li>Specify the priority level of this account opening application.</li> <li>The available options are: <ul> <li>Low</li> </ul> </li> <li>Medium</li> <li>High</li> </ul> <li>Based on the selected option the applications appears in list of the logged in user</li>
Sourced By	Specify or select the user ID who initiate this account opening application.
Simulation	In this section you simulate the term deposit amount.
Term Deposit Amount	Select the currency and the specify term amount. By default the currency selected from the <b>Currency</b> list will appears.

Field Name	Description				
Term Deposit Tenure	Specify the term deposit tenure in year, months and days. The user is allowed to select the tenure configured in the maped host. This mapping is define in the <b>Business Product Host</b> data sgement of the <b>Business Product Configuration</b> screen. For example, If the mapped Host Product is Oracle Banking Accounts then the user can select the Term Deposit Tenure from the drop-down list.				
Branch	Specify the branch code of this account opening opening application				
Cumulative	Select to indicate whether the amount is cumulative. The available options are: • Yes • No				
Simulate	<ul> <li>Click Simulate button to compute the value based on the entered details. The section appears with visual representation and the field with the computed details:</li> <li>Pie Chart: The value of principal and interest is represented visually. The user can hover to view the amount.</li> <li>Principal</li> <li>Interest Rate %</li> <li>Negotiate : Click the link to view the negotiated interest rates. The section for negotiated interest rates appears with the following fields: <ul> <li>Interest Description</li> <li>Interest Rate %</li> </ul> </li> <li>Margin <ul> <li>Effective Rate %</li> </ul> </li> <li>Interest Amount : This amount is calculated based on the applied Effective Rate and Term Deposit Amount.</li> <li>Maturity Date</li> <li>Tenure</li> <li>APY %</li> </ul>				
Staff Benefits Applicable	<ul> <li>Select to indicate whether staff benefits are applicable.</li> <li>The available options are: <ul> <li>Yes : Select this option to avail the staff benefits.</li> </ul> </li> <li>No : Select this option for not making use of any staff benefits.</li> <li>If the Yes option is selected in the Staff field of the Applicant data segment, this field will appear. By default, the Yes option is selected in the Staff field.</li> </ul>				
Account Address Preference	<ul> <li>Select the address which is indicated as account address.</li> <li>All captured addresses in the Applicant data segment appears for selection. The drop-down list displays the address in the following format:</li> <li><first name=""> - <applicant role=""> - <address type=""> - <address (complete="" ,)="" address="" by="" sepearted=""></address></address></applicant></first></li> <li>After the account address is selected:</li> <li>If the user deletes an address from the Applicant data segment and the user must then select another address as the account address.</li> <li>If the Applicant data segment is edited with a new address the the updated address is reflected in this segment.</li> </ul>				

Table 1-12(Cont.) Account Details

Field Name	Description
Mandate Details	In this section the user can capture the mode of operation for the account.
Mode of Operations	Select the appropriate option from the mode of operations list.
type as Small and Medium E	n, below fields appear if the application is initiated with the customer Business. ons as per mandate.
Currency	Displays the account currency.
Amount From	Specify the amount from which the applicant is allowed to operate.
Amount To	Specify the amount till which the applicant is allowed to operate.
Signatories	Specify the applicants as signatory. You can select multiple applicants. All the applicants thata re involved in the application appears for selction.
Required No. of Signatory	Specify the priority of the signatory for this mandate operation. The priorty can be changed based on the number of applicants added in the appliction.
Remark	Specify the remarks.
Action	<ul> <li>Select the option to perform actions on the addedd record.</li> <li>The available options are: <ul> <li>Image: Comparison of the added record.</li> <li>Image: Comparison of the added record.</li> </ul> </li> <li>To delete the added record.</li> </ul>
Applicants	In this section you can set the communication preferences of the applicants involved in an account opening application. The seperate tabs appears for each applicants involved in the application.
Banking Channel Preferences	Select the preferences for the banking channel. The channel options appears based on the Business Product Configuration.
Communication Channel Preferences	Select the preference of the communication channel. The channel options appears based on the Business Product Configuration.
	The available options are: • EMAIL • POST • SMS
Preferred Communication Channel	Select the preferred communication channel. The options in this drop down appears based on the selected options in the <b>Commumncation Channel Preferences</b> fields.

 Table 1-12
 (Cont.) Account Details

# 1.2.3.4 Credit Card Details

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

If the Credit Card product is selected then the **Product Details** screen is displayed.

tiate - 006A	PP000065924				Customer 360	Remarks	Documents	🗗 Advi	ices
pplicants	Product Details								
elationships	Card Type	Business Product Name							
oduct Details	Card Type Retail Credit Card	MASTER							
mmary		MASTER		Card Currency					
				GBP	•				
				Credit Card Limit					
				Maximum Card Limit	•				
				Maximum Card Limit					
				GBP 👻	200,000.00				
	✓ Applicants								
	Name		Role		Income Reliant				
	Ethan Grand		PRIMARY						
	Page 1 of 1 (1 of 1 items)	$  \langle \cdot   1 \rangle \rightarrow    $							

#### Figure 1-17 Product Details (Credit Card Account)

**1.** Specify the details in the relevant data fields.



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

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.
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.

 Table 1-13
 Card Preference – Field Description



Field	Description			
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 Income Reliant.			
Application	To add application details while initiating the application, click this button. The Application Entry page appears			
	The stage for the selected product appears based on the business process configured for the product.			
	Based on the product configuration it is mandatory to capture <b>Application Details</b> while initiating the account opening application.			

Table 1-13 (Cont.) Card Preference – Field Description

- 2. Click below button to perform actions on the specified details:
  - Click Next to navigate to the next data segment, after successfully capturing the data. The system will validate 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 action. User will not be able to proceed to the next data segment, without capturing the mandatory data. Click Back to navigate to the previous data segment within a stage.
  - Click **Save & Close** 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.
  - Click Cancel to close the application without saving.

# 1.2.4 Summary

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

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

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

The Summary - Application Initiation screen displays.

	APP000123654			R Application Info	Q Customer 360	Remarks	Documents	Advices	:: ×
Applicants	Summary								Screen(4/4
Relationships	Applicants	Relationships	Product Details						
Product Details	Name: Sunaina Vivek Joshi	Click to view more details	Click to view more details						
Summary	Applicant Type: Primary Number Of Applicants: 1								
		<b>.</b>							

Figure 1-18 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.

Data Segment	Description			
Customer Information	Displays the customer information details.			
Savings Account Details	Displays the savings account details.			
Current Account Details	Displays the current account details.			
Loan Details	Displays the loan details.			
Term Deposit Details	Displays the term deposit details.			
Credit Card Details	Displays the credit card details.			
Back	Click <b>Back</b> to navigate to the previous data segment within a stage.			
Next	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 action. Note: Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.			
Save and Close	Click <b>Save and Close</b> to save the data captured. The captured data is available in the <b>My Task</b> list for the user to continue later.			
Submit	Click <b>Submit</b> to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.			
Cancel	Click <b>Cancel</b> to terminate the application and the status of the application. Such applications cannot be revived later by the user.			

Table 1-14 Summary - Application Initiation – Field Description

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

#### **Application De-Dupe:**

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

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

The Stage Movement Submission - Override screen displays.

0	2	3
Override	Checklist	Outcome
No overrides g	enerated for acceptance. Pleas	se proceed next.

Figure 1-19 Override

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

3. Click Proceed Next.

The Stage Movement Submission - Checklist screen displays.



0	0	3
Override	Checklist	Outcome
Checklist		
		_
Verify that	the name on the application is	as per
the docum	ent provided.	

Figure 1-20 Checklist

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

- 4. Select the check-box to accept the checklist.
- 5. Click Save and Proceed.

The Stage Movement Submission - Outcome screen displays.



0	2	-3
Override	Checklist	Outcome
Selec	ct an Outcome	
Pr	oceed	•
Rem	arks	

Figure 1-21 Outcome

- 6. Select **Proceed** outcome from the **Select an Outcome** drop-down list. Available options:
  - Proceed
  - Reject By Bank

Outcomes configured in the conductor workflow for the business process is available in the dropdown list.

- 7. Enter the remarks in **Remarks**.
- 8. Click Submit.

The **Confirmation** screen displays.

	Application(s) Initiated Succe	ssfully	
	Application Reference Number - 006A	PP000054085	
Account Type Savings Account	Business Product Name Savings Account US	Process Reference Number 0065AVIUS0014367	
		_	
	Close Go to Free Tas	k	



On successful submission, the above pop-up displays and displays the next stage in which the application has moved. The **Application Reference Number** and the **Process Reference Number** displays. If the user has access to the next stage, the user can view the Application number and take action on it.

Post this, the origination of the life cycle of the individual product is triggered. All the child **Process Reference Number** are linked to the **Parent Application Reference Number** and can be queried by the **Application Reference Number** itself.

9. Click Go to Free Task.

The Free Tasks screen displays.

If the user has access to the next stage, the user can view the view the Application number and take action on it.

# 1.3 In-Principle Approval

This topic describes the information about the request and approval of In-Principle Approval.

In-Principle Approval enables the bank user to check the eligibility of the loan by assessing the financial status and personal details of the applicant.

This topic contains the following subtopics:

New Request

This topic provides the systematic instructions to raise the new IPA request.

IPA Initiation

This topic describes the information to initiate the application for the In-Principle Approval by capturing the required details.

IPA Approval

This topic describes the information to assess and approve the IPA application.

Enquiry

This topic provides the systematic instructions to enquire the loan products with IPA through the various search criteria and convert IPA to normal loan.

# 1.3.1 New Request

This topic provides the systematic instructions to raise the new IPA request.

The **New Request** screen displays the loan product types for which the IPA is supported. The supported loan product types are as follows:

- Home Loan
- Vehicle Loan

Specify User ID and Password, and login to Home screen.

- 1. On Home screen, click Retail Banking.
- Under Retails Banking, click In-Principle Approval. Under In-Principle Approval, click New Request.

The New Request screen displays.

New Request			:: ×
	Home Loan	Vehicle Loan	
	$\Box$	雷	
	Select	Select	

3. Select the product type.

If Loan Type is selected as Home Loan, the Home Loan screen displays.



#### Figure 1-25 Home Loan

New Request			:: ×
$\odot$	Home Loa	ans	
	Contract of the second	A contract of the second secon	

4. Select the specific business product.

The Home Loan with IPA Product Details screen displays.

#### Figure 1-26 Home Loans with IPA Product Details

lew Request		
Classic Home Loan We provide you with legal and technical counseiling to help you Features Eligibility Criteria	male the right nome buying decision.  Loss Amount  • You can avail regreat ban amount completely online	
Fees & Charges	Loan Tenure Multiple tenure actions Documentation Hasis first adocumentation Doosstep Benking Doosstep Benking Digitalized benking	
		Apply Brochure * Terms & Conditions

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

Table 1-15 Home Loans with IPA Product Details – Field Description

Field	Description
Product Image	Displays the product image.



Field	Description
Business Product Name	Displays the business product name.
Product Description	Displays a short description of the business product.
Features	Displays the various features updated for the business product. The system can display multiple statements for a feature name.
Eligibility Criteria	Displays the various eligibility criteria updated for the business product. The system can display multiple statements for eligibility name.
Fees and Charges	Displays the various Fees & Charges updated for the business product. The system can display multiple statements for fee and charges name.
Apply Now	It allows to initiate the origination process for the selected product with IPA.
Brochure	It allows to view or download the product brochure.
Terms & Conditions	It allows to view or download the Terms & Condition document for the business product.

Table 1-15 (Cont.) Home Loans with IPA Product Details – Field Description

5. Click **Apply** to initiate the IPA application for the selected product with IPA.

# 1.3.2 IPA Initiation

This topic describes the information to initiate the application for the In-Principle Approval by capturing the required details.

IPA Initiation allows the bank user to initiate IPA request by capturing the required details.

The system automatically triggers the Initiate IPA request and generates an IPA Reference number. The three-panel screen displays the Application Numbers in the header, while the data segments for this stage are made available on the left-hand side widget. The central panel is where the user will be able to view or capture the details for the specific data segment.

Click Apply Now from Product Details screen to initiate the new IPA Request.

The IPA Initiation process 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.

IPA Details

This topic provides the systematic instructions to capture the product or property-related information for the IPA application.

• Financial Details This topic provides the systematic instructions to capture the financial details of the applicant for IPA application.

#### Credit Rating Details

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



#### • Qualitative Scorecard

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

Assessment Details
 This topic provides the systematic instructions to view the total weightage score of the Applicant or Applicants, in case of multiple Applicants in the IPA Initiation.

#### Summary

This topic provides the systematic instructions to view the tiles for all the data segments in the IPA Initiation Process.

## 1.3.2.1 Applicants

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

The IPA Initiation process starts with the Applicants data segment.

- 1. On Home screen, click Retail Banking.
- 2. Under Retails Banking, click In-Principle Approval. Under In-Principle Approval, click New Request.

The New Request screen displays.

- 3. Select the product type and select the product.
- 4. Click Proceed.

The Applicant screen displays.



Applicants IPA Details Financial Details	Applicants		Scre
Financial Details		Add Applicent By	
	Applicant Role Primary	O Upload ID O Search Existing Customer	ally
Credit rating details	✓ Basic Details		
Qualitative scorecard	Personal Details		
Assessment details		First Name	
Summary	Tide Mr.	First Name John	Middle Name
	Lest Name Smith	Suffix	Name In Local Language
		Date of Birth	
	Gender •	March 6, 2000	National ID
	Resident Status Citizen	Country Of Residence	Birth Country India
		India	
	Birth Place Mumbai	Nationality India	Citizenship By Birth
	Marital Status	Customer Segment	Customer Category WDDUPLIAL
	Marital Status 👻	Customer Segment	Customer Category INDIVIDUAL
	Preferred Language English	Preferred Currency	Details Of Special Need
			Staff
	Remarks For Special Need	Relationship Manager ID	O Yes ● No
	Profession		Politically Exposed Person (PEP)
			○ Yes
	Profile Photo		
	Select a file or drop one here		
	Maximum file size is 10 MB		
	✓ Signature		
	+ Add Signature		
	✓ Address		
	+ Add Address		
	Carrent Preferred		
	Communication Address		
	Sector 12, Golden Park, Kerala, Kerala State, India		
	Address Dates Since 2000-03-14		
	View Edit		
	<ul> <li>Contact Details</li> </ul>		
	Contact Details		
	Contact Details     Add Contact		
	Contact Details	Country Mobile Number IN (+01) 0005397228	🖉 Preferred 👔 🌶
	- Contact Details + Add Contact Communication Mode Mobile Phone	Country Madde Naurouv IN (4-91) 0980587228	🛛 Paternel 💼 🌶
	Contact Details     Add Contact     Communication Mode	Country Madde Master N ( 4-01) 00605397228	Preferred 😰
	- Contact Details + Add Contact Communication Mode Mobile Phone	Country ModelNamber IN (471) 0005/387228	Professed 🔹 🖌
	Contact Details     Head Context     Add Context Communication Mode Phone     Identification Details     Head D	Contry Made Number IN (+01) 0005/587228	Preferred 🗴
	Contact Details	Contry Made Number IN (+01) 0005387228	Preterred
	Contact Details     Head Context     Add Context Communication Mode Phone     Identification Details     Head D	Country Madde Nauraur IN (1-91) 0980587228	Printered
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	Contact Details     HardContact     AddContact     Connuctions Mode     Mobile Phone     Velentification Details     HardContact     Mobile     Tomme     Military ID     UDond	Coutry Materialisere IN (+01) 000357228	Protented
	Contact Details	Contry ModerNamber N(1+91) 0085387228	Priered
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	Contact Details    Add Contact  Add Contact	Coutry Modernane N(+e7) 090535728	Trained
	Contact Details	Courty Madde Hautrage Ni (147) 0900307228	Print

#### Figure 1-27 Applicant

- 5. Click **Save and Close** to save the data captured. The captured data is available in the **My Task** list for the user to continue later.
- 6. Click **Cancel** to terminate the application and the status of the application. Such applications cannot be revived later by the user.
- 7. Click **Upload Document** to fetch the customer information from the uploaded documents.

The Applicants - Upload Document screen displays.

#### Figure 1-28 Applicant- Upload Document

8. 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	Drag and drop the document file or click on <b>Select or drop files</b> here to browse and upload the document from the local system. PNG & JPEG file formats are supported. 10MB maximum file size is allowed. This field appears if the <b>Upload ID</b> option is selected from the <b>Add</b> <b>Applicant By</b> drop down list.
CIF Number	Search and select the CIF number.
	This field appears if the <b>Search Existing Customer</b> option is selected from the <b>Add Applicant By</b> drop down list.
Advanced Search	Click this button to perform party search using advance parameters. For more information on advance search, refer the <b>Advanced</b> <b>Search</b> section below.
	This field appears if the <b>Search Existing Customer</b> option is selected from the <b>Add Applicant By</b> drop down list.
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 1-16
 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 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	<ul> <li>Select the marital status of the customer from the drop-down list.</li> <li>Available options are:</li> <li>Married</li> <li>Unmarried</li> <li>Legally Separated</li> <li>Widown</li> </ul>
	Widow     Demostic Pertnerships
	Registered Domestic Partnerships This field appears mandatory based on the product configuration.
Customer Segment	<ul> <li>Select the segment of the customer. Available options are:</li> <li>Emerging Affluent</li> <li>High Net worth Individuals</li> <li>Mass Affluent</li> <li>Ultra HNI</li> <li>Very HNI</li> </ul>
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	
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.



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	<ul> <li>This section displays the added address of the applicant. It is mandatory to add communication address of the applicant.</li> <li>Click the Add Address button to add address details.</li> <li>Click i to perform below actions on the added address details,</li> <li>To view the address details, click View.</li> <li>To edit the address details, click Edit.</li> <li>To delete the address details, click Delete.</li> </ul>
Address Type	<ul> <li>Select the address type for the applicant from the drop-down list.</li> <li>Residential Address</li> <li>Communication Address</li> </ul>
Current Address	Select to indicate if you want to mark entered address as current address type.
Preferred Address	<ul> <li>Select to indicate if you want the selected address type as preferred address type.</li> <li>This field is non editable if the No option is selected in the Current Address field.</li> </ul>
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	<ul> <li>Specify the address to search for the already captured address.</li> <li>Based on the configuration, on entering a few letters, the system fetches the related address that is already captured.</li> <li>Based on the selection, the fields are fetched in the address section.</li> </ul>
Address Line 1	Specify the building name. <b>Note</b> : The maximum length is 35 characters.
Address Line 2	Specify the street name. Note: The maximum length is 35 characters.
Address Line 3	Specify the city or town name. 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. <b>Note</b> : This field is optional



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 View to view the added address details.</li> </ul>
Contact Details	In this section you can provide digital contact details.
Communication Mode	Select the communication mode from the drop-down list. The available options are: • Mobile Phone • 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.

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

Field	Description
Supporting Document	<ul> <li>This section displays the status of the supporting documents that customer provides to get onboard. You can view,</li> <li>Total Documents – Counts of total documents</li> </ul>
	<ul> <li>Document Submitted – Count of the document that are</li> </ul>
	submitted
	<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 <b>Save</b> to upload the document.
Tax Status	In this section you can update the tax declaration details.
ТІМ Туре	<ul> <li>Select the type of tax identification number.</li> <li>The available options are:</li> <li>Social Security Number</li> <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 list The available options are: TIN Applied For Missing TIN
	In correct TIN
	Certified
	Tin Captured But Not Certified
	Note: If the Citizenship Status is selected as Resident Alien or Citizen, the drop-down will appear.
	.The available options are: • Certified
	Certified - Due for Recertification
	Uncertified - No W8-BEN Received
	Uncertified - Recertification Past Due
	Note: If the Citizenship Status is selected as Non Resident Alien, the drop-down will appear.



Field	Description
Field	Description
Tax Identification Number	Specify the tax identification number. <b>Note</b> : Specify the TIN as per the TIN type format.
Foreign Tax Identification Number	Specify the foreign tax identification number. <b>Note</b> : 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> <li>Customer Induced (D Type)</li> </ul>
	<ul> <li>Customer Induced (D Type)</li> <li>W-8 Expired</li> </ul>
	<b>Note</b> : 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

Field	Description
Salaried	Below field appears if the Salariedoption is selected from the         Employment Type list.         In this section user can capture salaried employment details.         The below fields appears if salaried employment details are already captured.         • Employer Code         • Employer Description         • Employer Description         • Employer Address         • Employee Type         • Industry Type         • Organization Category         • Demographics         • Current Employer         • Working Since         • Working Till         • Employee ID         • Designation
Employer Code	User can edit, view or delete already added details. 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 fetc
	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	<ul> <li>Select the employee type from the drop-down list.</li> <li>The available options are:</li> <li>Full Time</li> <li>Part Time</li> <li>Contract</li> <li>Permanent</li> <li>Note: This field is optional.</li> </ul>
Industry Type	Select the Industry Type from the drop-down list. The available options are: IT Bank Services Manufacturing Legal Medical Engineering School/College Others



Field	Description
Organization Category	Select the organization type from the drop-down list.
	The available options are:
	Government
	• NGO
	Private Limited
Demographics	Select the demographics from the drop-down list.
	The available options are:
	• Global
	Domestic
Current Employer	Select whether the applicant works currently in this role.
	The available options are:
	• Yes
	• No
Working Since	Select the employment start date.
Working Till	Select the employment last date.
Employee ID	Specify the employee ID.
Grade	Specify the grade.
Designation	Specify the designation.
Self Employed	Below field appears if the <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
	Company /Firm Name
	<ul> <li>Registration Number of Company</li> <li>Start Date</li> </ul>
	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.

Field	Description
<added record="" tile=""></added>	<ul> <li>In this tile you can view the added employment details.</li> <li>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 the added ID details.</li> </ul>

#### Advanced Search

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

You can perform search on below party types:

For Individual

- First Name
- Middle Name
- Last Name
- Date of Birth
- Preferred Unique ID
- 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



Figure 1-29	Advanced Search - Individual
-------------	------------------------------

	ti i
Fetch         Clear           Party ID         CIF         First Name         Midde Name         Last Name         Email         Mobile Number         Date of Birth         Preferred Unique ID           2333331380         Andrew         Kim         Martin         9090909090         1990-05-24         20231129101121	
Jarry ID         CIF         First Name         Middle Name         Last Name         Email         Mobile Number         Date of Birth         Preferred Unique ID           233351380         Andrew         Kim         Martin         9090909000         1990-05-24         20231129101121	
Party ID         CIF         First Name         Middle Name         Last Name         Email         Mobile Number         Date of Birth         Preferred Unique ID           233331580         Andrew         Kim         Martin         Control of the state of the st	
233331380 Andrew Kim Martin 9090909090 1990-05-24 20231129101121	
	National II
233331382 006006692 Andrew Kim Martin 9090909090 1990-05-24 20231129101158	
3334/452 Andrew Kim Martin 9090909090 1990-05-24 20231130171/69	
233341458 006011050 Grace Rose Smith 9090909090 1985-05-21 20231150171151	
233341460 006011051 Grace Rose Smith 9090909090 1985-05-21 20231130171148	



arty ID		Business/Organization Name	Registration Number		Registration Date	•
						Ē
mail		Customer Category				
Fetch Clear						
CIF	Registration Number	Business/Organization Name	Registration Date	Party ID	Is Customer	Customer Category
006011052	RTF20231130171136	SMB IndXayoZeXlkH	1995-09-17	233341462	Customer	
006011726	RTF20231201161254	SMB IndkekgwwdwTb	1995-09-17	233351553	Customer	
006011788	303639	Nienow Quitzon	2010-03-30	233361604	Customer	
233361607	1094911	Botsford Group	2014-11-02	233361607	Non-Customer	
	128799	Bernier Spinka and Strosin	2010-03-30	233361610	Customer	

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

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

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

The tile comprises of below fields:

- <Applicant Role>
- <KYC Status>
- <Applicant Photo>
- <First Name, Middle Name, Last Name>
- <Title>
- CIF Number
- Date of Birth
- Initiate: This button appears if the Early KYC is selected while configuring the product in the Business Product Configuration screen.
- Click Initiate to initiate the Know Your Customer (KYC) process of the added applicant. It is mandatory to complete the KYC process successfully to proceed.
- 11. 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

Close

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.

# 1.3.2.2 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.

# Initiate - 006APP000050005 Applicants Applicants Action Ships Castorner Consent and methods Product Details </t

#### Figure 1-31 Relationships

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



#### 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.

ique ID/National ID		Mobile Number		Email			
				Email	Minor		
Fetch Clear							
arty Id CIF	First Name	Middle Name	Last Name	Email	Mobile Number	Date of Birth	Unique ID
33381713 00601	I1855 JackOBPY	Chris	InsiderSCRA			1990-12-04	
33381694 00601	11828 Jack	Chris	InsiderandSCRA	pratik.gadade@oracle.com	7993435587	1990-12-04	
33351564 00601	11753 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 1-17 Search Party – Individual

#### Table 1-18Search 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.			
Field	Description			
--------------------------------	---	--	--	--
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.			

### Table 1-18 (Cont.) Search Party – Non Individual

- 8. Double click on the record which you want to select.
- If you enter the CIF or Party ID in the CIF/PARTY ID field and click Next, then the Add New <Relationship type> screen appears.

For Related to Insider:

#### Figure 1-32 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 🔹	
Required	Add Cancel

For Service Member:



	Andrew Martin		
	Туре	Date of Birth	Gender
and a	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	•		

 Table 1-19
 Add New <Relationship Type> – Field Description

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				

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

#### Table 1-20 Relationship

Field	Description	
Party Type	Displays the party type.	



Field	Description			
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.			
ID/ Registration Number	Displays the ID or registration number of the added customer.			
Details	Displays the details of the customer.			
Action	Click delete icon the added ID details.			

Table 1-20 (Cont.) Relationship

**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.

## 1.3.2.3 IPA Details

This topic provides the systematic instructions to capture the product or property-related information for the IPA application.

The IPA Details data segment allows capturing the product and property-related information for the IPA application.

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

If **Product Type** is selected as **Home Loan** with IPA, the **IPA Details - Home Loan** screen displays.

IPA Initiation - 00	6IPA000002102		S Application Info	Customer 360	Remarks	Documents	Advices	::×		
Applicants	IPA Details							Screen(3/8)		
Relationships	Account Type Home Loan	Business Product Name								
IPA Details	Home Loan	Classic Home Loan								
Financial Details										
Credit Rating Details	-	We provide you with legal and technical counselling to help you make the right home buying decision.		Account Branch			Property Type			
Qualitative Scorecard		<u></u>	006	•	Independent House					
Assessment Details			Property Location State		Property Locatio	n City				
	1 🔹 🜌 📄		India		Mumbai					
Summary			Have you shortlisted the Property?		Builder Name					
			No	•	abc					
			Loan Tenure		Currency					
			10 MM	DD	INR		•			
			Purpose of Loan		Estimated Cost					
			Buy a New Home	•	INR ¥	800,00	0.00			
			Purpose Description		Customer Contri	bution				
			buy		INR *	20,00	0.00			
			Application Date		Requested Loan	Amount				
			March 30, 2018	曲	INR *	780,00	0.00			
ludit						Cancel Bac	Save and C	Dose Nex		

Figure 1-33 IPA Details

2. Specify the details in the relevant data fields.



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

Table 1-21	IPA Details – Field Description
------------	---------------------------------

Field	Description				
Account Type	Displays the account type based on the product selected in the In- Principle Approval.				
Business Product Name	Displays the business product name based on the product selected in the In-Principle Approval.				
Product Image	Displays the business product image.				
Product Description	Displays the short description captured for the product in the Business Product configuration.				
Account Branch	Select the Account Branch from the drop-down list.				
Property Type	Select the type of property from the drop-down list.				
	The options are				
	Independent House				
	• Villa				
	Apartment     Others				
Bronarty Logation State	Specify the state where the property is located.				
Property Location State					
Property Location City	Specify the city where the property is located.				
Have you shortlisted the	Select whether the property have been shortlisted or not.				
property?	The options are				
	• Yes				
<b>_</b>	• No				
Builder Name	Specify the name of the Builder				
Loan Tenure	Select the loan tenure in year, months and days.				
	The system will validate the minimum and maximum tenure for the selected currency.				
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.				
Purpose of Loan	Specify the loan purpose.				
Purpose Description	Specify the describe the purpose of borrowing loan.				
Estimated Cost	Specify the estimated cost for the Home Project or Vehicle.				
Customer Contribution	Specify the margin amount contributed by the customer.				
	Customer Contribution can be zero also.				
Requested Loan Amount	Displays the requested loan amount.				
	Request Loan Amount = Estimated Cost - Customer Contribution				
Application Date	Select the application date from the calendar list.				
First Home Buyer	Select to indicate whether the applicant is first home buyer.				
IPA Details (Vehicle Loan)	Below fields appears if user applies for Vehicle Loans.				
Vehicle Category	Select the category of the Vehicle. The options are				
	Two-Wheeler				
	Three-Wheeler				
	Four-Wheeler				
	This field is mandatory.				

Field	Description	
Make	elect the manufacturer name.	
Model	pecify the Vehicle model.	

#### Table 1-21 (Cont.) IPA Details – Field Description

## 1.3.2.4 Financial Details

This topic provides the systematic instructions to capture the financial details of the applicant for IPA application.

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

The Financial Details screen displays.



licants tionships	Financial Details							Scree
	<ul> <li>MR qwerty qwerty (Primary Applican</li> </ul>	t)						
Details		Total Expense						
late Details	GBP ¥ 170,000.00	GBP ▼ 25,000.00						
cial Details	✓ Employment Details							
teral Details								
s and Conditions	✓ Salaried							
hary	Add							
	Employer Code: ORACLE From Date: May 10, 2010	Emplo To Date	er Name: ORACLE		Emplo	yer Description:		:
	Page 1 of 1 (1 of 1 items)	( ∢ 1 → >						
	> Self-Employed/Professional							
	✓ Financial Details							
	✓ Income & Expense							
	Monthly Income (in GBP)		Monthly Expense (In GBP)					
	Туре	Amount 0	Туре			nt O		
	Other Income	20,000.00	Medical			00.000		
	Cash Gifts	0.00	Education		5,	00.00		
	Business	0.00	Vehicle			0.00		
	Bonus	0.00	Fuel		5,	00.00		
	Rentals	0.00	Other Expenses			0.00		
	Pension	0.00	Loan Payments			0.00		
	Agriculture	0.00	Insurance Payments			0.00		
	Investment Income	0.00	Credit Card Payments			0.00		
		150,000.00				0.00		
	Salary		Utility Payments					
	Interest Amount	0.00	Rentals			0.00		
		GBP 170,000.00	Household		10,	00.000		
					GBP 25,	00.000		
		Net Income	145,000.00					
	✓ Asset & Liabilities							
	Liabilities (in GBP)		Asset (In GBP)					
	Туре	Amount 0	Туре		Amou			
	Property Loan	0.00	Deposit			0.00		
	Vehicle Loan	10,000.00	Vehicle			0.00		
	Credit Card Outstanding	0.00	Other			0.00		
	Overdrafts	0.00	House			0.00		
	Personal Loan	0.00		GBP	0.00			
	Education Loan	0.00						
	Home Loan	50,000.00						
	Other Liability	0.00						
		GBP 60,000.00						

#### Figure 1-34 Financial Details - Individual

I

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

### Table 1-22 Financial Details: Individual – Field Description

Field	Description
<applicant name=""></applicant>	Displays the applicant name as captured in the <b>Applicant</b> data segment.



Field	Description
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 an expense in tabular format.
	Click <b>Add Income</b> or <b>Add Expenses</b> button to add respective records.
Income Type	Select the type of income to specify the amount.
	• Salary
	Agriculture
	Business
	Investment Income
	Interest Amount
	Pension
	Bonus
	Rentals
	Cash Gifts
	Other Income
	The options in the list appears based on the entity code configuration
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 Card Payments
	The options in the list appears based on the entity code
	configuration.
Frequency	Select the frequency for the selected income type.
	The available options are:
	Daily
	Weekly
	Bi-Weekly
	Monthly
	Qauterly
	Half-Yearly
	Yearly
Currency	Select the currency of the selected type. The currencies that are paired with product appears for selection.
Amount	Specify the amount for the selected type.
Monthly Amount	Displays the monthly amount of the selected type.
( <account currency="">)</account>	The system evaluates and converts the amount which is entered in the <b>Amount</b> field with the <b>Currency</b> which is selected in the <b>Account Details</b> data segment.

## Table 1-22 (Cont.) Financial Details: Individual – Field Description



Field	Description					
Action	Select the action to perform on added record.  • Figure 1-35 Edit					
	- Click to edit the record.					
	Figure 1-36 Delete					
	创					
	- Click to delete the record.					
Total Income	Displays the total income of all the added income type along with the selected account currency.					
Total Expenses	Displays the total expenses of all the added expenses type along with the selected account currency.					
Net Monthly Income	Displays the total monthly income over expenses. This amount is calculated as Net Monthly Income = Total Income -Total Expense					
Asset and Liabilities	In this tab you can capture the income and expenses of the applicant.					
	In case on exsiting applicant you can view already added income and expense in tabular format.					
	Click Add Asset or Add Liablities button to add respective records.					
Liabilities	Select the type of liability to specify the amount.					
	Property Loan					
	Vehicle Loans     Personal Loans					
	Credit Card outstanding					
	Overdrafts					
	Other Liability					
	Home Loan					
	Education Loan					
	The fields appears in this sections are based on the configuration.					
Asset	Select the type of asset to specify the amount.					
	House					
	Deposit					
	Vehicle     Other					
	• Other The fields appears in this sections are based on the configuration.					
Currency	Select the currency of the selected type. The currencies that are paired with product appears for selection.					
Amount	Specify the amount for the selected type.					

## Table 1-22 (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	<ul> <li>Select the action to perform on added record.</li> <li>Figure 1-37 Edit</li> <li>Click to edit the record.</li> <li>Figure 1-38 Delete</li> <li>Image: Click to edit the record.</li> </ul>
	- 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 1-22 (Cont.) Financial Details: Individual – Field Description

## 1.3.2.5 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** data segment will provide the information on the External Rating Agencies Rating / Scores for the Applicant. If the applicants are more than one, accordingly the information against each applicant / borrower will be provided. The interface with external rating agencies will be provided.

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

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

The Credit Rating Details screen displays.



IPA Initiation - 00	6IPA000002102			G Application Info S Customer 360	D Remarks Documents Advices
Applicants	Credit Rating Details				Screen(5/8
Relationships	MIS Sunaina Vivek Joshi				
IPA Details	Bureau	Rating	Remarks	Details	Bureau Report
Financial Details	Experian	750		View	View
Credit Rating Details	Equifax	750		View	View
Qualitative Scorecard					
Assessment Details					
Summary					
Audit					Cancel Back Save and Close Next

Figure 1-39 Credit Rating Details

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

#### Table 1-23 Credit Rating Details – Field Description

Field	Description
<customer along="" image="" name="" with=""></customer>	Displays the customer name along with image.
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 is displayed.

Figure 1-40 Additional Credit Bureau Details

IRST FEDERAL SAVINGS         0019888010777         Loan         100000         86820         2020-01-07         2162         NIL         NIL	Institution Name	Account Number	Account Type	Loan Amount	Balance	Account Opening Date	Installment Amount	Delinquency Bucket	Delinquency Amoun
		0019888010777	Loan	100000	86820	2020-01-07	2162	NIL	NIL
ОК	HSBC/CARSN	001901000999	Overdraft	22000	0	2019-06-07	0	NIL	NIL

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

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

#### Table 1-24 Additional Credit Bureau Details – Field Description

### 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.

- 5. Click **View Bureau Report** to view and download the bureau report from the external agency.
- 6. 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.

## 1.3.2.6 Qualitative Scorecard

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

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

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

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

The Qualitative Scorecard screen displays.

PA Initiation - 00	06IPA000002102		G Application Info	Q Customer 360	Remarks	Documents	Advices	:: ×
) Applicants	Qualitative Scorecard							Screen(6/8
Relationships	<ul> <li>MIS Sunaina Vivek Joshi</li> </ul>							
) IPA Details	Questionnaire							
Financial Details	HLQ101 - Questionaire for Home Loan 101							
) Credit Rating Details	Question	Suggested Answer		Answer				
Qualitative Scorecard	How many years in the current employment?			Less than 1 yea	r	•		
Assessment Details	What is the current residence type?			Own house		•		
Summary	How many members are dependent on the applicant?			0		•		
	How long applicant staying in the current residence?			More than 5 ye	ars	•		
	is the applicant undergoing any medical treatment?			None		•		
Audit						Cancel Bac	tk Save and C	Jose Next

#### Figure 1-41 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	ion Displays the description of the Questionnaire code.				
Question	Displays the question configured for the Questionnaire code.				
Suggested	Display the answers that are mapped. This responses are suggested based on the applicant's documents that are uploaded and sent to Large Language Model (LLM).				
Answer	Select the answer from the drop-down values available. The answers are populated based on the Answers configured in the Questionnaire code.				

## 1.3.2.7 Assessment Details

This topic provides the systematic instructions to view the total weightage score of the Applicant or Applicants, in case of multiple Applicants in the IPA Initiation.

The **Assessment Details** Data Segment displays the total weightage score of the Applicant or Applicants, in case of multiple Applicants in the IPA Initiation. 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
- 1. Click **Next** in **Qualitative Scorecard** screen to proceed with the next data segment, after successfully capturing the data.

The Assessment Details – Validation Model screen displays.

Figure 1-42 Assessment Details – Validation Model

	6IPA000				l	Customer 360	Remarks Documents Advices	:: >			
Applicants	Assess	ment details						Screen(8,			
Customer Consent and		Requested Amount	Tenure	Tenure Q Rate of Interest			o, Variance				
Relationships	ð	USD - 40,000.00	10 Years 0 Months	s 0 Days	% Rate of Interest ® 5.50	% Varia					
IPA Details											
Financial Details	0	Total Weighted Score	Approved Amount % Proposed Variance			5.60 Effective Rate					
Credit rating details		100			0.0	5.00					
Qualitative scorecard	R	System Recommendation ManualQueueA	Grade B		% APR						
Assessment details		ManualQueuen	D								
Summary		Validation Model	Borrowing Capacity	Qualitative Score	Quantitative Score	Decision & Grade	Pricing				
	_	PASS	600000.00	88	100	ManualQueueA Grade	: B 0.1%				
	,	/alidation Model Code :LGHLIPA		Description :Logical Model for HL and VL IPA		Status M6S					
		Rule ID Sequence Status Severity									
		Rule1001 0 1 PASS -									

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

The Assessment Details – Borrowing Capacity screen displays.

① 🛛 customer too IPA Initiation - 006IPA000001038 Applicants Assessment details % Rate of Interest • % Variance Beque U Tenure 10 Years 0 Months 0 Days Total Weighted Score Approved Amount % Proposed Variance % Effective Rate % APR റ്റ Quar Pricing 0.1 % MISS Fact MaxLend Rule ID LendAmt Audit Cancel Back Save & Close Next

Figure 1-43 Assessment Details – Borrowing Capacity



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

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



Figure 1-44 Assessment Details – Qualitative Score – Graph View

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

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

Figure 1-45 Assessment Details – Qualitative Score – Data View

Applicants	Assessment details					Screen(			
Customer Consent and									
Relationships	Requested Amount		C Tensure Rate of Interest O 10 Years 0 Month's 0 Days 550		% Variance				
IPA Details									
Financial Details	Total Weighted Score     100		Approved Amount	Proposed Variance 0.10	% Effective Rate 5.60				
Credit rating details									
Qualitative scorecard	System Recommendation ManualQueueA		Grade B	% APR					
Assessment details									
Summary	Validation Model	В	60000.00	Qualitative Score Quantitative Score 88 100	Decision & Grade ManualQueueA Grade : 8	Pricing 0.1%			
Scoring Model Code : QLAGHUPA			Description : Qualitat	tive Scoring Model for IPA HL Application	Application Score 💿 🔍	Application Score			
	Applicants	John Smith	Scoring Model Code : QLF	HLIPA Description : Qualitative Scoring Model for	r IPA HL Weightage Score : 🐻	•			
	John Smith Score :88	Graph Scoring Details	View D	Data View					
		Question Code	Question		Value	Score			
		Q1	How many years in the current	nt employment?	More than 10 years	80			
		Q3	How many members are depe	endent on the applicant?	1	80			
		Q2	What is the current residence	type?	Own house	100			
		Q5	Is the applicant undergoing an	ny medical treatment?	None	100			
		Q4	How long applicant staying in	the current residence?	More than 5 years	80			



Note:

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

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

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



Figure 1-46 Assessment Details – Quantitative Score – Graph View

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

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

Figure 1-47 Assessment Details – Quantitative Score – Data View

PA Initiation - 00							Customer 360	emarks Documents Advices
Customer Information	Assessment details							Scre
Customer Consent and	Requested Amount		Tenure 10 Vears 0 Months 0		% Rate of Interest 0 5.50		% Variance	
Relationships		000.00	10 Years 0 Months 0	Days	5.50		<b>~</b> • •	
IPA Details								
Financial Details	Total Weighted Score     100		Approved Amount		% Proposed Variance 0.10		S.60	e
Credit rating details								
Qualitative scorecard	System Recommendation ManualQueueA		Grade B		% APR			
Assessment details								
Summary	Validation Model	Borrowing 60000		Qualitative Score 88	Quantitative : 100	Score	Decision & Grade ManualQuesueA Grade : B	Pricing 0.1%
	Scoring Model Code : QNAPHLIPA		De	scription : Application Scoring Model	HL IPA	Applic	ation Score 100	
	Applicants John Smith	John Smith	Scoring M	/odel Code : SMQNIPA	Description : Sco	ring Model for IPA	Weightage Score	re: 100 O
	Score:100	Graph View Scoring Details		Data View				
		Feature	Ve	lue Range Type	Range	Weightage %	Score	Weightage Score
		Net Income	12	0000 Value	50000-999999	20	100	20
		Qualitative Score	85	LO Value	70-200	25	100	25
		Debt to Income Ratio	01	) Value	0-40	25	100	25
								30
		Credit Bureau Score	75	0 Value	700-999	30	100	30



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 and Grade tab under Assessment Details screen to view the decision and grade for the application.

The Assessment Details – Decision and Grade screen displays.

 Customer 360
 Remarks
 Documents
 Advices
 IPA Initiation - 006IPA000001038 C Tena % Rate of Interest % Variance ð Total V % Prop 0.10 % Effectiv <u>م</u> ۸ % APR റ്റ Pass Cancel Back Save & Close Next Audit

Figure 1-48 Assessment Details – Decision & Grade

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

Figure 1-49 Assessment Details – Pricing

IPA Initiation - 00	6IPA000001038					🛈 🛛 Customer 360 🖵 Rem	arks 🕒 Documents 👩 Advices 🛟
Applicants	Assessment details						Screen
Customer Consent and	Requested Amou	nt	Tenure 10 Years O Months O		Rate of Interest	% Variance	
Relationships	USD V	40,000.00	O 10 Years 0 Months 0 I	Jays	5.50		
PA Details	Total Weighted S	core	R Approved Amount		e / Proposed Variance	e . Effective Rate	
Credit rating details	Total Weighted S     100		Approved Amount		% Proposed Variance 0.10	% Effective Rate 5.60	
Qualitative scorecard	System Recomm ManualQueueA	endation	Grade B		% APR		
Assessment details	ManualQueueA		B B		~°		
Summary	Validatio		Borrowing Capacity 600000.00	Qualitative Score 88	Quantitative Score 100	Decision & Grade ManualQueuxA Grade : B	Pricing 0.1%
	Pricing Model Code :P	RHMLN01	Model Description :P	RHMLN01	Rate Type :Flat	Rate Percentage :0.1%	



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

Field	Description
Requested Amount	Specify the requested overdraft amount.
Tenure	Displays the tenure.
Base Rate	Displays the interest rate without including margin/variance.
0	Displays the rate type.
Margin	Displays the customer margin in percentage. This field displays if the <b>Rate Type</b> is selected as <b>Floating.</b>
Variance	Displays the variance in percentage. This field displays if the <b>Rate Type</b> is selected as <b>Fixed.</b>
Total Weightage Score	Displays the total weightage score.
Approved Amount	.Displays the approved loan amount. If the <b>System Recommendation</b> is <b>Approved</b> . This field appears blank if the <b>System Recommendation</b> is <b>Manual</b> and <b>Rejected.</b>
Proposed Margin	Displays the margin proposed by Decision service in percentage. This field displays if the <b>Rate Type</b> is selected as <b>Floating.</b>
Proposed Variance	Displays the variance proposed by Decision service in percentage. This field displays if the <b>Rate Type</b> is selected as <b>Fixed</b>
Effective Rate	Displays the effective rate of interest.
System Recommendation	Displays the system recommendations.
	The available options are:
	Approved
	• Manual
	• Rejected
Grade	Displays the grade of the applicant.
APR	Displays the annual percentage rate value
Validation Model	Displays the field details related to Validation Model.
Validation Model Code	Displays the validation model code configured for the product.
Description	Displays the description of the configured validation model.
Status	Displays the overall status of the validation model.
Rule ID	Displays the Rule ID configured in the validation model.
Sequence	Displays the sequence of the configured rules.
Status Borrowing Conscitu	Displays the status of the configured rule.
Borrowing Capacity Eligibility Code	Displays the field details related to Borrowing Capacity.
Eligibility Description	Displays the unique eligibility code configured for the product. Displays the description of the configured eligibility.
Requested Amount	Displays the requested card limit.
Requested Amount	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.

 Table 1-26
 Assessment Details – Field Description



Field	Description
Qualitative Score	Displays the field details related to Qualitative Score.
Scoring Model Code	Displays the scoring model code configured for the product.
Description	Displays the description of the scoring model.
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 Model.
Range	Displays the range for the value of the application.
Weightage %	Displays the weightage percentage configured for the feature.
Score	Displays the score configured for the range.
Weightage Score	Displays the calculated weightage for each feature.
Decision 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.

## Table 1-26 (Cont.) Assessment Details – Field Description



Field	Description
Rate Type	Displays the rate type.
Rate Percentage	Displays the rate percentage.
Loan Amount	Displays the loan amount.
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 1-26 (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.

# 1.3.2.8 Summary

This topic provides the systematic instructions to view the tiles for all the data segments in the IPA Initiation Process.

The Summary displays the tiles for all the data segments in the IPA Initiation Process. The tiles display the important details captured in the specified data segment.

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

The Summary - IPA Initiation screen displays.

IFA IIIIIIatioII - Ot	06IPA000002102			•	P Application Info	Customer 360 🔽 Remarks	Documents Advices
Applicants	Summary						Screen
) Relationships	Applicants	Relationships	IPA Details	Financial Details	Credit Rating Details	Qualitative Scorecard	Assessment Details
) IPA Details	Name: Sunaina Vivek Joshi	Applicant Type: Primary Estimated Cost: INR 800000 Joshi Number Of Applicants: 1 Loan Tenure: 10 Years 0 Months 0 Total In	Applicant Name: MIS Sunaina Vivek Joshi Total Income: INR 100000 External Rating Agency: Experian Total Expense: INR 10000 External Rating: 750	k Applicant Name 1: MIS Sunaina Vivek	System Recommendation: Approved Weighted Score: 100		
Financial Details	Number Of Applicants: 1			Questionnaire Model 1: QLHLIPA	Approved Amount: INR 450000 Effective Rate: 0.1		
Credit Rating Details			Days Total Expense: INR 90000 Net Income: INR 90000		+1 view more		Effective Rate: 0.1
Qualitative Scorecard							
Assessment Details							
Summary							

Figure 1-50 Summary

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



Data Segment	Description
Customer Information	Displays the customer information details.
IPA Details	Displays the IPA details.
Customer Consent and Preference	Displays the customer consent and preference details.
Relationship	Displays the relationship details.
Financial Details	Displays the financial details.
Credit Rating Details	Displays the credit rating details.
Qualitative Scorecard	Displays the qualitative scorecard details.
Assessment Details	Displays the assessment details.

#### Table 1-27 Summary - IPA Initiation – Field Description

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

#### **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 the 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.

The Stage Movement Submission - Override screen displays.

0	2	3
Override	Checklist	Outcome
No overrides g	enerated for acceptance. Please	e proceed next.

#### Figure 1-51 Overrides



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

3. Click Proceed Next.

The Stage Movement Submission - Checklist screen displays.

Stage Move	ement Submission
<b>1</b> - Override	2 3 Checklist Outcome
	Checklist Verify that the name on the application is as per the document provided.
	Save & Proceed Cancel

Figure 1-52 Checklist

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

- 4. Select the check-box to accept the checklist.
- 5. Click Save and Proceed.

The Stage Movement Submission - Outcome screen displays.

0	2	
Override	Checklist	Outcome
Sele	ect an Outcome	
P	roceed	•
Ren	narks	

Figure 1-53 Outcome

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

6. Click Submit.

The **Confirmation** screen displays.

Figure 1-54 Confirmation

	Application(s) Initiated Succe Application Reference Number - 006AF		
Account Type Savings Account	Business Product Name Savings Account US	Process Reference Number 006SAVIUS0014367	
	Close Go to Free Tas		

On successful submission, the above pop-up displays and displays the next stage in which the application has moved. The **Application Reference Number** and the **Process Reference Number** is displayed. If the user has access to the next stage, the user can view the Application number and take action on it.

The system generates the advice on submission of the IPA initiation stage.



Post this, the origination of the life cycle of the individual product is triggered. All the child **Process Reference Number** are linked to the **Parent Application Reference Number** and can be queried by the **Application Reference Number** itself.

7. Click Go to Free Task.

The Free Tasks screen displays.

If the user has access to the next stage, the user can view the Application number and take action on it.

# 1.3.3 IPA Approval

This topic describes the information to assess and approve the IPA application.

The IPA Approval stage has the following reference data segments:

Assessment Summary

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

IPA Approval Details

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

Summary

This topic provides the systematic instructions to view the tiles for all the data segments in the IPA Approval Process.

## 1.3.3.1 Assessment Summary

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

Assessment Summary is the first data segment of IPA Approval stage. The user can acquire the application from FREE TASK.

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

The Assessment Summary screen displays.



Applicants	Assessment summary			Screen(5/7
IPA Details				
Financial Details				
Credit rating details	G v 30,000.00	3 Years 6 Months 0 Days	Rate of Interest 5.50	% Variance
Assessment summary				
IPA Approval details	Total Weighted Score 94	Approved Amount GBP 30000	Proposed Variance 0.10	5.60
Summary				
	System Recommendation Approved	Grade A	Manual Decision —	
	n		~ ~	

#### Figure 1-55 Assessment Summary

2. Specify the fields on Assessment Summary screen.



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

Table 1-28 Assessment Summary – Field Description

Field	Description
Requested Amount	Displays the requested loan amount.
Tenure	Displays the loan tenure.
Rate of Interest	Displays the IPA rate of interest.
Margin	Displays the approved margin. <b>Note</b> : This field displays if the <b>Rate Type</b> is selected as <b>Floating</b> .
Variance	Displays the approved variance. <b>Note</b> : 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.
Proposed Margin	Displays the proposed margin from Decision Service. <b>Note</b> : This field displays if the <b>Rate Type</b> is selected as <b>Floating</b> .
Proposed Variance	Displays the proposed variance from Decision Service. <b>Note</b> : This field displays if the <b>Rate Type</b> is selected as <b>Fixed</b> .
Effective Rate	Displays the effective rate of interest.
Grade	Displays the grade of the applicant.
System Recommendation	Displays the system recommendations.



Field	Description
Grade	Displays the grade of the applicant.
Manual Decision	Displays the manual decision.

#### Table 1-28 (Cont.) Assessment Summary – Field Description

3. Click Next to navigate to the next data segment, after successfully capturing the data. The system will validate 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 action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

## 1.3.3.2 IPA Approval Details

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

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

The IPA Approval Details screen displays.

#### IPA Approval - 006IPA000001049 ① ② Customer 360 □ Remarks ② Documents ③ Advices ↓ × Applicants **IPA Approval details** Screen(6/7) IPA Details Financial Details Eligible Loan Amount Purpose of Loan Buy a New Home Tenure of Loan 3 Years 6 Months 0 Days IPA Rate 5.6 A ð GRP 30,000,00 Credit rating details Assessment summary Date of Issue 2018-03-30 Validity Period 5 Days Date of Expiry 2018-04-04 ▦ ш <u>ا</u> Summary Date Of Approval User Action 🔥 User Re ▦ March 30, 2018 曲 Audit Cancel Back Note: The fields, which mentioned as Required, are mandatory.

Figure 1-56 IPA Approval Details

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



Field	Description
Approved Amount	Displays the approved IPA loan amount.
Tenure of Loan	Displays the loan tenure.
Rate of Interest	Displays the IPA rate of interest.
Purpose of Loan	Displays the purpose of loan.
Date of Issue	Displays the date of issue.
Validity Period	Displays the validity period.
Date of Expiry	Displays the expiry date.
User Recommendation	Specify the User recommendation. The available options are: • Approved • Rejected
User Action	Displays the user action based on user recommendation.
Date of Approval	Displays the IPA approval date.

Table 1-29 IPA Approval Details – Field Description

2. Click Next to navigate to the next data segment, after successfully capturing the data. The system will validate 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 action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

## 1.3.3.3 Summary

This topic provides the systematic instructions to view the tiles for all the data segments in the IPA Approval Process.

The Summary displays the tiles for all the data segments in the IPA Approval Process. The tiles display the important details captured in the specified data segment.

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

The Summary - IPA Approval screen displays.



	Summary				Screer
IPA Details	Customer Information	IPA Details	Financial Details	Credit rating details	
Financial Details	Name: John Alexander Smith	Product Name: Classic Home Loan	Applicant Name: MR John Alexander	Applicant Name: MR John Alexander	
Credit rating details	Applicant Type: Primary No. Of Applicants: 1	Estimated Cost: GBP 40000 Loan Tenure: 3 Years 6 Months 0	Smith Total Income: GBP 27000	Smith External Rating Agency: Experian	
Assessment summary		Days	Total Expense: GBP 20100 Net Income: GBP 6900	External Rating: 750 +1 view more	
IPA Approval details					
Summary	Assessment summary	IPA Approval details			
	System Recommendation: Approved Weighted Score: 94 Approved Loan Amount: GBP 30000 Effective Rate: 5.6	Eligible Loan Amount: GBP 30000 Loan Tenure: 3 Years 6 Months 0 Days IPA Rate: 5.6% Expiry Date: Apr 04, 2018			

#### Figure 1-57 Summary

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

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

Table 1-30 Summary - IPA Approval – Field Description

Data Segment	Description
Assessment Summary	Displays the assessment summary details.
IPA Approval Details	Displays the IPA Approval details.

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

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

3. Click Proceed Next.

The Stage Movement Submission - Checklist screen displays.

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

- 4. Select the check-box to accept the checklist.
- 5. Click Save and Proceed.

#### The Outcome screen displays.

If the **User Recommendation** is "Approved" then, submit of this stage, will move forward the IPA application and should be available for conversion into full application. The system generates the IPA Offer Letter and provides an option to view it.



If the **User Recommendation** is "Rejected" then, submit of this stage, will terminate the application, and generate the IPA Rejection letter. Rejected application can be viewed under IPA Enquiry screen with the "Rejected" status.

6. Click Submit.

The Confirmation screen displays.

On successful submission, the above pop-up displays and displays the next stage in which the application has moved. The **Application Reference Number** and the **Process Reference Number** is displayed. If the user has access to the next stage, the user can view the Application number and take action on it.

Post this, the origination of the life cycle of the individual product is triggered. All the child **Process Reference Number** are linked to the **Parent Application Reference Number** and can be queried by the **Application Reference Number** itself.

#### 7. Click Go to Free Task.

The Free Tasks screen displays.

If the user has access to the next stage, the user can view the view the Application number and take action on it.

## 1.3.4 Enquiry

This topic provides the systematic instructions to enquire the loan products with IPA through the various search criteria and convert IPA to normal loan.

Enquiry allows the user to enquire the loan products with IPA through the various search criteria and convert IPA to normal loan.

Specify User ID and Password, and login to Home screen.

- 1. On Home screen, click Retail Banking. Under Retail Banking, click Operations.
- Under Operations, click In-Principle Approval. Under In-Principle Approval, click Enquiry.

The Enquiry screen displays.

Enquiry								11
Q 006IPA000001174								
IPA Reference No.	Customer Name	IPA Request Date	IPA Offered Date	IPA Expiry Date	Mobile Number	Email ID	ID Number	Status
No data to display.								
Page 1	of 0 (1-0 of 0 ite	ems) I< 4 >>I						
Add to Cart Apply Now								

#### Figure 1-58 Enquiry

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



Field	Description		
IPA Reference No.	isplays the IPA Reference Number.		
Customer Name	Displays the name of the customer.		
IPA Request Date	Displays the IPA Request Date.		
IPA Offered Date	Displays the IPA Offer Date.		
IPA Expiry Date	Displays the IPA Expiry Date.		
Mobile Number	Displays the mobile number of the applicant.		
Email ID	Displays the E-mail ID of the applicant.		
ID Number	Displays the ID Number of the applicant.		
Status	Displays the status of the IPA Application.		
	Available options are:		
	Active		
	Closed		
	Expired		
Add to Cart	It allows to add the selected product to the cart.		
Apply Now	It allows to initiate the origination process for the selected product directly.		

 Table 1-31
 Enquiry - Field Description

- 3. Click **Search** icon to search the IPA based on the following criteria.
  - IPA Reference Number
  - Customer Name
  - IPA Request Date
  - IPA Offered Date
  - Mobile Number
  - ID Number
  - Status
- 4. Click **Apply** to initiate the origination process for the selected product.

The system will default all the available data into the respective data segments of the Application Initiation stage from IPA Data segments.

OR

5. Click Add to Cart.

The system provides an alert that the selected product has been added to the cart.

6. Click **Cart** icon on the top right side.

The Cart screen displays.



Product Catalogue		$_{\mu}^{\mu}$ $\times$
Back		72
		<b>I</b>
	CET THE BEST HOME LOAN OFFER CONTROL OF THE DEST At Futura Bank, we understand the amount of hard work you may have had in life. With Futura Classic Home Lo you can gather hopes, achieve your dreams and create memories in your own space.	ans
	You deserve extra benefits and with Futura Bank's Savings Advantage Account, experience the best-in-class sen and enjoy additional benefits.	ice
		Proceed

#### Figure 1-59 Cart Screen with Multiple Products

## Note:

The cart has multiple products.

7. Click **Proceed** to initiate origination for the selected product or click **Back** on the top left side to go back to the **Product Details** screen.

The system will default all the available data into the respective data segments of the **Application Initiation** stage from IPA Data segments.

# 1.4 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:

lcon

You view the application number along with its product name.

• Customer 360

You can view the customer details such as Name, CIF number and indication whether it is an existing customer.

- Application Information You can view the application information in this section.
- Remarks You can view the remarks.
- Documents You can upload and view the documents that are uploaded.>
- 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 You raise the clarifications using this section.

# 1.4.1 lcon

You view the application number along with its product name.

• Click it to view the **Application Number** and the **Business Product** detail. The **Icon** screen is displayed.

#### Figure 1-60 Icon

0

## 1.4.2 Customer 360

You can view the customer details such as Name, CIF number and indication whether it is an existing customer.

1. Click it to select the **Customer ID** of existing customer, and then view the Mini Customer 360.

The **Customer 360** screen is displayed.

#### Figure 1-61 Customer 360



 The screen shows the list of Customer IDs in case of Joint Accounts. 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 Customer Information data segment.

# 1.4.3 Application Information

You can view the application information in this section.

1. Click **Application Info** to view the application information.

The Application Information screen is displayed.

plication Number 1APP000073544	Application Date Fri Nov 30 00:00:00 IST	Channel 2018 RPM	Source by QRU000001	Priority Medium
lassic Home Loan				
	n Enrichment Underwriting Mage Start Date 2018-03-29T18:30:00.000+00:00	View Loan Amount 45000		spent Jours 0 min
View Applicant Detail	s Role ≎	CIF ≎	Email ID. ≎	Contact 🗘
Applicant Name ≎	PRIMARY	233464704	abc@h.com	8448030163
View Clarification Det	ails Raised By ≎	Date 🗘	Status 🗘 Status	updated on 🗘
lo data to display.				
Advices				
Advice Name 🌣 St	age $\hat{\circ}$ Mode of Delivery	≎ Recipient ≎	Date 🗘	¢
CAODOfferIssue O	ffer Issue EMAIL	abc@h.com	Fri Nov 30 00:00:00 IST	2018 🔘 🕹

#### Figure 1-62 Application Information

The **Application Information** screen displays separate cards for various products initiated as part of the 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 application date.	
Source By	Displays the name of the user who has sourced the application.	
Channel	Displays the channel name.	
Priority	Displays the priority of the application.	
	• High	
	Medium	
	• Low	
<product name=""></product>	Displays the product name.	
<account opening<br="">Stages&gt;</account>	Displays the account opening stages in the train stop format along with the status of the respective stage.	



Field	Description		
User ID Assigned	Displays the <b>User ID</b> of the user currently working on the product process.		
	<b>NOTE:</b> This is blank, in case the product process task is not acquired by any user.		
Time spent	Displays the days spent in the current phase/stage.		
Stage Start Date	Displays the start date of the current stage. It also display time in hours, mins and seconds.		
View	Click the <b>View</b> button to view the data segment of the respective stage. The overview of the data segments appears in tile. Click on the tile to view futher details of that data segment.		
<status of="" the<br="">Application&gt;</status>	Display the status of the application.		
Account Opening Date	Displays the date on which the account is opened. This field appears once the account opening process is completed.		
Account Number	Displays the account number. This field appears once the account opening process is completed.		
<relavant amount=""></relavant>	Displays the value based on the product. For example,		
	• For the loan account opening application, the label of this field		
	<ul> <li>appears as Loan Amount.</li> <li>For the saving account optning application. the lable of this field appears as Initial Funding Amount.</li> </ul>		
View Applicant Details	In this section you can view the applicant details of all the applicants involved in the application. Below field appears with the respective applicant details: • Applicant Name • Role • CIF • Email ID • Contact Number		
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	In this section you view the advices generated in the process of account opening. Below fields appear with the details: Advice Name Stage Mode of Delivery Recipent Date You can View and Download on clicking the respective icons.		

## Table 1-32 (Cont.) Application Information – Field Description

2. Click Close to close window.

# 1.4.4 Remarks

You can view the remarks.

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

The **Remarks** screen is displayed.

	2	В	I	Ū	Ŧ	A	>	8
Enter te	ext here							
						P	ost	]

Figure 1-63 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.

# 1.4.5 Documents

You can upload and view the documents that are uploaded.>

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

The **Documents** screen is displayed.



Open	-				
Birth Date Proof	:	Address Proof	:		
Uploaded By : SURBHI1		Uploaded By : SURBHI1		•	
Expiry Date : 2025-05-04	IMG	Expiry Date : 2023-05-17			
Code : Passport Back Side	IMG	Code : Telephone Bill			
Title : Passport.png		Title : Bill.plain			

Figure 1-64 Documents

- 2. Select the document status to filter the document based on the status. The available options are All, Open and Deleted.
- 3. Click

:

on the Document tile to view, download and delete the document.

4. Click **View** to view the document.

The View Document is displayed.

Document Type	Document Code	Document Title	
Education Proof	Prev Acad Yr Marksheet	Marksheet	
Document Description	Remarks	Document Expiry Date	
High School	Passed	Jul 30, 2021	
Selected File :			

#### Figure 1-65 View Document

- 5. Click **Download** to download the document.
- 6. Click **Delete** to delete the document.



Note: Deleted Documents is displayed as Icon, but the user cannot view the document.
7. Click

to upload the new document to the application. The **Upload Document** screen is displayed.

#### Figure 1-66 Upload Document

Document Name	Country Of Issue
Driving License 🔻	US
Drop files here or click to select	

8. Specify the details in the relevant data fields. For more information on fields, refer to the **Upload Document – Field Description**.

Field	Description
Document Type	Select the document type.
Document Code	Select the document code.
Document Title	Specify the document title.
Document Description	Specify the description for the document.
Remarks	Specify the remarks for the document.
Document Expiry Date	Select the document expiry date.

#### Table 1-33 Upload Document – Field Description


Field	Description
Drop files here or Click to select	Drag and drop the document or Select the document from the machine.
Upload	Click Upload to upload the document.

#### Table 1-33 (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.

## 1.4.6 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 1-67 Advices

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

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

# 1.4.7 Condition and Convenants

You capture conditions and convenants details for the loan applications.

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

#### Conditions

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



#### To add conditions:

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

The Conditions & Covenants page appears.

#### Figure 1-68 Conditions

		Conditions			Covers	ints	
Add Remove				_			
Entity	Entity I	D	Condition		Type	Status	
Entity *		Entity ID *		Condition *			
Select	*	Select	*		Q		
Type *		Status *					
Select	*	Open	*				

2. Click Add to add new conditions.

#### OR

Click Remove to remove already added conditions.

3. Enter the relevant details.

#### Table 1-34 Conditions – Field Description

Field	Description
Entity	Select the entity on which you want to set condition.
	The available options are
	Party
	Collateral
Entity ID	Select the entity ID from the list. The options in the list appears based on the entity selected in the <b>Entity</b> field.
Condition	Specify the conditions for the selected entity.
Туре	Select the type when the conditions must be complied.
	The available options are
	• <b>Pre Disbursement</b> : If you select this option then the selected conditions have to be complied prior with the account opening and loan disbursement.
	• <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

4. Click OK. The conditions are saved.

#### Note:

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



#### Convenants

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

#### To add convenants:

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

The **Conditions & Covenants** page appears.

Figure 1-69 Convenant

		Conditions			Covena	nts	
Add Remove							
Entity	Entity	D	Condition		Type	Status	
intity *		Entity ID *		Condition *			
Select	v	Select	*	Condition	Q		
iype *		Status *					
Select	*	Open	*				

6. Click Add to add new convenants.

#### OR

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

7. Enter the relevant details.

#### Table 1-35 Application Information – Field Description

Field	Description
Entity	Select the entity on which you want to set convenants.
	The available options are
	• Party
	Collateral
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	Select the type when the convenants must be complied.
	The available options are
	Financial
	Reporting
	Undertaking
Status	Select the status of the convenants.
	The available options are
	• Open
	Complied

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.

## 1.4.8 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.

ohn Smith						
egolitation Number 09430534095						
Title *						
Mr.	*					
First Name *		Middle Name		Last Name *		
John				Smith		
Gender *		Date of Birth *		Registration Number		
Male	*	Mar 24, 1980	=	509438534095		
ommunication Address Address Line 1		Address Line 2 *		Address Line 3	State / Country Sub Division *	
13th Express way		Long Street			ey	
Country *		Zip Code / Post Code	Please enter Alphanum Enter 255 or fewer cha	seric value racters.		
US	Q,	423439				

#### Figure 1-70 Solicitor

2. Enter the relevant details.

#### Table 1-36 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.



#### Table 1-36 (Cont.) Solicitor – Field Description

Field	Description
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.

# 1.4.9 Clarification Details

You raise the clarifications using this section.

#### To add the clarification details:

- 1. Click **Clarification Details** to raise a new customer clarification request or view the existing request.
- 2. Click New Clarification to request new clarification.

The New Clarification screen is displayed.

#### Figure 1-71 New Clarification

Clarification ID	Is-006APP000043425	Raised By	Clarification Date	Clarification Status	Status Update Date
lo data to display.					
No data to display.					

3. Enter the subject and the clarification detail in the New Clarification Pop-up screen. The system also allows you to upload the document for the Clarification being raised.



ing License			
	US	-	
op files here or click to select			

Figure 1-72 Upload Documents

4. 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.

5. 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.

# 1.5 Tasks

This topic describes the information about the tasks and its framework.

Each stage in Oracle Banking Origination is represented by a functional activity code (List of Glossary). The access to the Stages or stages is cascaded to the users either through the roles or by providing the access for the stage at their user ID level. Stages represents Tasks that the specified user is supposed to work on.

The Task Framework supports the various functions as follows:

- Completed Task
- Free Task
- Hold Task
- My Task
- Search
- Supervisor Task

Once the Application Initiation Process is submitted, the various stages defined in the reference workflow of the individual product is accessed through the **Task** screens. As mentioned earlier, all the child Process Reference Numbers are linked to the **Parent Application Reference Number** and can be queried by the **Application Reference Number** itself.

**Free Tasks** menu displays the tasks which are not acquired by any user and for which the current user is entitled to access. The below mentioned figure shows the Multi-Product Application Originated with **Savings and Home Loan Product** with the same **Application Number**. The user with entitlement for the process can click **Acquire and Edit** action to work on that stage.

For more details on the Origination Process of the specific product, refer to the below user manuals:

- Savings Account Origination User Guide
- Current Account Origination User Guide
- Term Deposit Origination User Guide
- Retail Loans Origination User Guide
- Credit Card Origination User Guide

#### Note:

For more details on the Task framework, refer to the Tasks User Guide.

#### Note:

For more details on providing access for the stages to User ID or Roles, refer to the **Oracle Banking Security Management System User Guide**.



# A Error Codes and Messages

This topic contains the error codes and messages.

Error Code	Messages
RPM-AT-001	Failed in Updating Transaction Log
RPM-AT-002	Record not found
RPM-AT-005	Mandatory Datasegment(s) - \$1
RPM-AT-015	Pending Approval of Overrides
RPM-CA-001	Error occurred while parsing from Model to Entity
RPM-CMN-001	Exception Occurred while Executing Query
RPM-CMN-002	Number format exception
RPM-CMN-003	Server Error Occurred during API call
RPM-CMN-004	Illegal State Exception
RPM-CMN-005	JTA Transaction unexpectedly rolled back
RPM-CMN-006	Exception Occurred while creating Bean
RPM-CMN-007	Internal server error occurred
RPM_CMN_APL_001	Please provide valid value for Application Number
RPM_CMN_APL_002	Please provide valid value for Process Reference number
RPM_CMN_APL_003	Address list can not be null or empty
RPM_CMN_APL_004	Applicant details model list can not be null or empty
RPM_CMN_APL_005	Please provide valid value for Country
RPM_CMN_APL_006	Please provide a valid value for AddressLine1
RPM_CMN_APL_007	Please provide a valid value for PinCode
RPM_CMN_APL_008	Please provide a valid value for Email
RPM_CMN_APL_009	Please provide a valid value for MobileIsd
RPM_CMN_APL_010	Please provide a valid value for MobileNo
RPM_CMN_APL_011	Please provide a valid value for FirstName
RPM_CMN_APL_012	Please provide a valid value for LastName
RPM_CMN_APL_013	Please provide a valid value for DateOfBirth
RPM_CMN_APL_014	Please provide a valid value for Gender
RPM_CMN_APL_015	Please provide a valid value for Country of residence
RPM_CMN_APL_016	Please provide a valid value for Citizenship
RPM_CMN_APL_017	Empty Request Cannot be Send to Party
RPM_CMN_APL_018	Exception Occurred while parsing Json Response
RPM_CMN_APL_019	Exception Occurred while Producing even for Kafka
RPM_CMN_APL_020	Please select one communication address for \$1
RPM_CMN_APL_021	Please provide valid value for Address Type of \$1
RPM_CMN_APL_022	Please provide valid value for Building Name of \$1
RPM_CMN_APL_023	Please provide valid value for State of \$1
RPM_CMN_APL_024	Please provide valid value for City of \$1

#### Table A-1 Error Codes and Messages



Error Code	Messages	
RPM_CMN_APL_025	Please provide valid value for Street Name of \$1	
RPM_CMN_APL_026	Exception occurred while fetching applicant count	
RPM-CMN-APL-027	Please provide valid value for Holding Pattern	
RPM-CMN-APL-028	Please provide valid value for Ownership	
RPM-CMN-APL-029	Please provide valid value for Salutation of \$1	
RPM-CMN-APL-030	Please provide valid value for First Name	
RPM-CMN-APL-031	Please provide valid value for Last Name	
RPM-CMN-APL-032	Please provide valid value for Gender of \$1	
RPM-CMN-APL-033	Please provide valid value for Date Of Birth of \$1	
RPM-CMN-APL-034	Please provide valid value for Resident Status of \$1	
RPM-CMN-APL-035	Please provide valid value for Citizenship By of \$1	
RPM-CMN-APL-036	Please provide valid value for Unique Id Type of \$1	
RPM-CMN-APL-037	Please provide valid value for Unique Id Number of \$1	
RPM-CMN-APL-038	Customer age should be more than \$1 for \$2 Product.	
RPM-CMN-APL-039	Customer age should be less than \$1 for \$2 Product.	
RPM-CMN-APL-040	Same Customer cannot be added multiple times as Applicant.	
RPM-CMN-APL-041	Please provide valid value for Party Id for \$1	
RPM-CMN-APL-042	Please provide valid value for Short Name for \$1	
RPM-CMN-APL-043	Please provide valid value for Birth Country for \$1	
RPM-CMN-APL-044	\$1	
RPM-CMN-APL-045	\$1	
RPM-CMN-APL-046	Click on <b>Cancel</b> and correct the error or wait for the in-progress party amendment request to be complete to re-initiate the party amendment again. Alternately click on <b>Proceed</b> to submit this stage without the amendment.	
RPM-CMN-APL-047	Please provide valid value for Birth Country of \$1	
RPM-CMN-APL-048	Please provide valid value for Nationality of \$1	
RPM-CMN-APL-049	Please provide valid value for Preferred Language of \$1	
RPM-CMN-APL-050	Please provide valid value for Preferred Currency of \$1	
RPM-CMN-APL-051	Please provide valid value for Customer SubType for \$1	
RPM-CMN-APL-052	Please provide valid value for Customer Segment for \$1	
RPM-CMN-APL-053	Please provide valid value for Marital Status of \$1	
RPM-CM-FLDT-034	Total Income should not be negative	
RPM-CM-FLDT-035	Total Expense should not be negative	
RPM-COM-001	JSONException Occurred	
RPM-CR-001	Error occurred while adding the product to cart	
RPM-CR-002	Error occurred while deleting the product from cart	
RPM-CR-003	Error occurred while getting the cart details	
RPM-LO-CMDT-001	Date Of Birth cannot be future date	
RPM-LO-CMDT-002	Enter a valid email	
RPM-LO-CMDT-003	Please provide a valid value for Address Line 1	
RPM-LO-CMDT-004	Please provide a valid value for Country	
RPM-LO-CMDT-005	Please provide a valid value for Pin Code	
RPM-LO-CMDT-006	Please provide a valid value for Mobile Isd	

Table A-1 (Cont.) Error Codes and Messag
--



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

Table A-1 (C	Cont.) Error	Codes and	Messages
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Table A-1 (Cont.) Error Codes and Messag
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Error Code	Messages		
RPM-LO-CMN-015	Interest Details not found for this Process Reference number		
RPM-LO-FLDT-001	Income Amount should not be negative		
RPM-LO-FLDT-002	Expense Amount should not be negative		
RPM-LO-FLDT-003	Total Income Amount is not equal to Individual Incomes		
RPM-LO-FLDT-004	Total Expense Amount is not equal to Individual Expenses		
RPM-LO-FLDT-005	Net Amount is not equal to Total Income Amount minus Total Expense Amount		
RPM-LO-FLDT-006	Income should be greater than zero		
RPM-LO-FLDT-007	Expense should be greater than zero		
RPM-LO-FLDT-008	Asset Amount should be greater than zero		
RPM-LO-FLDT-009	Liability Amount should be greater than zero		
RPM-LO-FLDT-010	Total Asset Amount is not equal to Individual Assets		
RPM-LO-FLDT-011	Total Liability Amount is not equal to Individual Liabilities		
RPM-LO-FLDT-012	Please provide a valid value for Parent Or Guardian Details		
RPM-LO-FLDT-013	Please provide a valid value for Basic Details		
RPM-LO-FLDT-014	Please provide a valid value for Income Details		
RPM-LO-FLDT-016	Please provide a valid value for Expense Details		
RPM-LO-FLDT-018	Please provide a valid value for Income Type		
RPM-LO-FLDT-019	Please provide a valid value for Total Income Amount		
RPM-LO-FLDT-020	Please provide a valid value for Expense Type		
RPM-LO-FLDT-021	Please provide a valid value for Total Expense Amount		
RPM-LO-FLDT-022	Please provide a valid value for Asset Type		
RPM-LO-FLDT-023	Please provide a valid value for Net Amount		
RPM-LO-FLDT-024	Please provide a valid value for Liability Type		
RPM-LO-FLDT-026	Please provide a valid value for Seq Income No		
RPM-LO-FLDT-027	Please provide a valid value for Seq Expense No		
RPM-LO-FLDT-028	Please provide a valid value for Seq Asset No		
RPM-LO-FLDT-029	Please provide a valid value for Seq Liability No		
RPM-LO-FLDT-030	Please provide a valid value for Seq Basic Details No		
RPM-LO-FLDT-031	Please provide a valid value for Seq Parent Details No		
RPM-LO-FLDT-036	Net Amount should be greater than zero		
RPM-PD-032	Cannot cancel the application as one or more process has crossed irrevocable stages		
RPM-PD-001	generateSequenceNumber : Entity cannot be null		
RPM-PD-002	Sequence Generator failed to generate the reference number		
RPM-PD-003	businessProductCode cannot be null		
RPM-PD-004	Error while fetching Business Process		
RPM-PD-005	Error while Fetching the Business Products		
RPM-PD-006	Error occurred while creating ATM Entity Model		
RPM-PD-007	Unable to acquire task		
RPM-PD-008	Error occurred while initiating workflow		
RPM-PD-009	ApplicationNumber cannot be null		
RPM-PD-010	Unable to save application in Transaction Controller		



Error Code	Messages		
RPM-PD-011	Failed to persist comments		
RPM-PD-012	Unable to update task to complete		
RPM-PD-013	Process Code cannot be null for the lifecycle		
RPM-PD-014	Error occurred while submitting details to domain		
RPM-PD-015	Unable to update stages		
RPM-PD-016	Application Number, Process Code and Stagecode are mandatory		
RPM-PD-017	Unable to update task to complete		
RPM-PD-018	Error occurred while fetching Summary details		
RPM-PD-019	Datasegment is Mandatory		
RPM-PD-020	Error occurred while fetching Summary details		
RPM-PD-021	Error while getting datasegments from TC		
RPM-PD-022	Error occurred while acquiring the task		
RPM-PD-023	ProcessRefNo cannot be null		
RPM-PD-024	Failed in domain save		
RPM-PD-025	Error occurred while releasing the task		
RPM-PD-026	Application submit/save failed for External System		
RPM-PD-027	Application fetch failed for External System		
RPM-PD-028	No Business Process maintained for the given Business Product		
RPM-PD-035	Loan offer accept/reject is not applicable for the given application		
RPM-PD-036	Unable to proceed as the application is already being processed by the bank		
RPM-PD-029	\$1 is not valid		
RPM-PD-030	The product \$1 cannot be selected multiple times		
RPM-PD-031	Multiple products of the product type \$1 cannot be selected		
RPM-PD-033	Mandatory Datasegments \$1 are missing for the reference number \$2		
RPM-PD-034	Datasegment Code(s) is missing for \$1 for the reference number \$2		
RPM-PR-001	Error occurred while getting the cart details		
RPM_TC_011	Error occurred while getting uploaded Doc		
RPM-TO-001	Mandatory Checklist(s) - \$1		
RPM-TO-020	Mandatory Document(s) - \$1		

#### Table A-1 (Cont.) Error Codes and Messages

#### **IPA Initiate - Approval**

Bank Name

Branch

Date: Customer Name Address Line 1 Address Line 2 State City Pin code

Dear Sir/Madam,

Sub: Your In-Principle Approval Request

Your request for an 'In Principle Approval' is being processed at our end. We will shortly inform you the status of the application.

Please feel free to contact us if you need further clarification.

Yours faithfully, <Manager Name> <Bank Name>

#### **IPA Initiate - Rejection**

Bank Name

Branch

Date: Customer Name Address Line 1 Address Line 2 State City Pin code Dear Sir/Madam, Sub: Rejection of In-Principle Approval Request We regret to inform you that your request for an 'In Principle Approval' has been declined. The reason for this decision is that you do not meet the required criteria. Please feel free to contact us if you need further clarification. Yours faithfully,



<Manager Name> <Bank Name>

#### **IPA Offer Letter**

Bank

Branch

Name

Date: Customer Name Address Line 1 Address Line 2 State City Pin code

Dear Sir/Madam,

Sub: Your In-Principle Approval Request

Congratulations. We are pleased to confirm that Futura Bank has assessed your financial position and determined that you qualify for the following loan.

```
Proposed Borrower/s:<Applicants>Business Product:<Product Code> - <Product Name>Approved In Principle Amount:<Currency Code> <Eligible Loan Amount>Interest Rate on which IPA is offered:<IPA Rate> %Loan Tenure:<Loan Tenure>IPA Expiry Date:<IPA Expiry Date>
```

```
Although we have indicated that you qualify for the above loan, this letter is not an offer of finance.
Before we formally offer you finance and provide a loan agreement the following conditions will need to be met to the satisfaction of the Bank.
```

- Mortgage of the property /house located at an address to be determined.
- If deemed necessary, <Bank Name> may require security assessment and inspection of the above mentioned property offered as security.
- The secured loan amount (including fee/charges) should not exceed our assessed value.
- You provide the Bank with confirmation of your income details.
- There is no change in the financial position from the date of this letter until you receive the loan agreement.
- Confirmation of all details provided upon making this application.
- You comply with KYC
- Acceptance of this offer on or before the IPA expiry date stated in this letter.

```
Yours faithfully,
<Manager Name>
<Bank Name>
```



#### **IPA Rejection**

Bank Name

Branch

```
Date:
Customer Name
Address Line 1
Address Line 2
State
City
Pin code
```

Dear Sir/Madam,

Sub: Rejection of In-Principle Approval Request

We regret to inform you that your request for an 'In Principle Approval' has been declined. The reason for this decision is that you do not meet the required criteria.

Please feel free to contact us if you need further clarification.

Yours faithfully, <Manager Name> <Bank Name>



# C List of Glossary

Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
1	INIT	Retail Application Initiation	RPM_INITIATION	Initiation



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