Oracle® Banking Origination

Current Account Origination User Guide

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Oracle Banking Origination Current Account Origination User Guide, Release 14.8.1.0.0

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Preface

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Purpose

This guide is designed to help you to quickly get acquainted with the Oracle Banking Origination system. It provides an overview of the current account Origination process and takes you through the various steps involved in handling all the necessary activities in the life cycle of a current account Origination.

Before you begin

Kindly refer to the **Getting Started User Guide** for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

Module Prerequisite

Specify the **User Name** and **Password**, and login to **Home** screen.

Audience

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

Documentation Accessibility

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

Access to Oracle Support

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins. All critical patches should be applied in a timely manner to make sure 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.

Screenshot Disclaimer

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

Acronyms and Abbreviations

The list of the acronyms and abbreviations that are used in this guide are as follows:

Table Acronyms and Abbreviations

Abbreviation	Description
DS	Data Segment

Table (Cont.) Acronyms and Abbreviations

Abbreviation	Description
System	Oracle Banking Origination Module
OBA	Oracle Banking Accounts
OBO	Oracle Banking Origination

Symbols and Icons

The list of icons available on the screens are as follows:

Table Icons - Common

Icon	Function
⌟ ⌞ ⌝ ⌜	Minimize
⌜ ⌝ ⌞ ⌟	Maximize
✕	Close
🔍	Perform Search
▼	Open a list
⏮	Navigate to the first record
⏭	Navigate to the last record
◀	Navigate to the previous record
▶	Navigate to the next record
⊞	Grid view
☰	List view
⟳	Refresh
+	Click this icon to add a new row.
-	Click this icon to delete a row, which is already added.

Table (Cont.) Icons - Common

Icon	Function
📅	Calendar
🔔	Alerts
🔓	Unlock Option
⧉	View Option
📝	New
💬	Enter query
📝	Execute query
⧉	Copy
🗑	Delete
💾	Save
📝	Search
🔍	Advanced search
📋	Clear all
↺	Reset
📤	Export
🖨	Print
👁	View Details
⇕	Sorting
✨	Citation

The list of icons available on the view screens are as follows:

Table Icons - Widget

Icon	Function
🔓	Open status
🗋	Unauthorized status
🗋✕	Rejected status
🔒	Closed status
🗋✓	Authorized status
📝	Modification Number

Module Post requisite

After finishing all the requirements, please log out from the Home screen.

1
Overview

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

Product Introduction

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

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

It is a Host-Agnostic solution

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

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

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

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

2

Initiating current account Opening Process

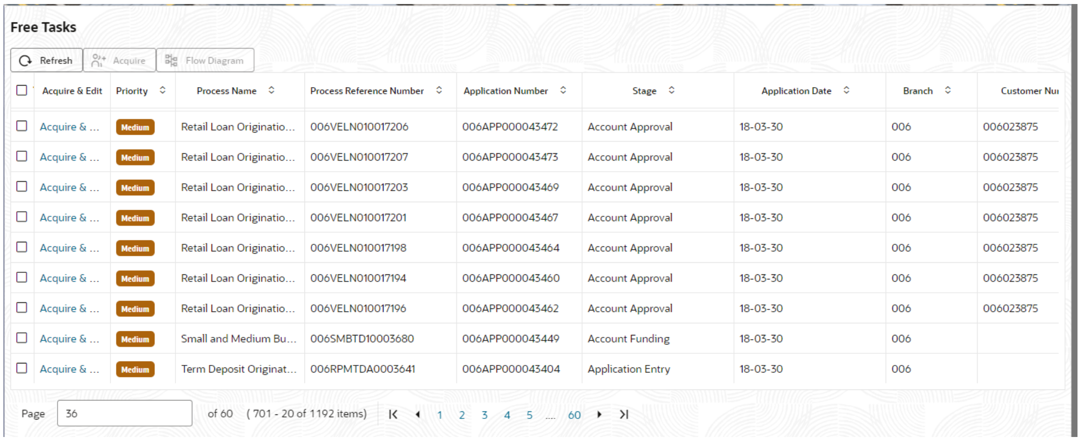
This topic describes the information on the defined stages through which the current account Application has to flow before it is ready to be sent to the Host for Account Creation.

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

To acquire and edit respective stage:

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

   Figure 2-1 Free Tasks

☐	Acquire & Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Nu
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017206	006APP000043472	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017207	006APP000043473	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017203	006APP000043469	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017201	006APP000043467	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017198	006APP000043464	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017194	006APP000043460	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017196	006APP000043462	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Small and Medium Bu...	006SMBTD10003680	006APP000043449	Account Funding	18-03-30	006	
☐	Acquire & ...	Medium	Term Deposit Originat...	006RPMTDA0003641	006APP000043404	Application Entry	18-03-30	006	

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

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

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

- Account Funding Stage
  This topic describes the process of initial funding of an account. In this stage user can provide initial funding details before opening an account.
- Underwriting Stage
  This topic describes the information on the various data segments to access the credit rating and capture the required data for the Underwriting stage.
- Application Assessment
  This topic describes the information on the various data segments to update the required data and assess the application in the Application Assessment stage.
- Manual Credit Assessment Stage
  This topic describes the information on the various data segments to assess the application manually in the Manual Credit Assessment stage.
- Manual Credit Decision Stage
  This topic describes the information on the various data segments to review and approve the application manually in the Manual Credit Decision stage.
- Account Parameter Setup Stage
  This topic describes the information on the various data segments to setup the required account parameters in the Account Parameter Setup stage.
- Supervisor Application Approval Stage
  This topic describes the information on the various data segments to view and approve the price change in the Supervisor Application Approval stage.
- Offer Issue Stage
  This topic describes the information on the various data segments to generate the offer in the Offer Issue stage.
- Offer Accept / Reject Stage
  This topic describes the information on the various data segments to accept / reject the offer in the Offer Accept / Reject stage.
- Post Offer Amendment Stage
  This topic describes the information on the various data segments to request for amendment of overdraft in the Post Offer Amendment stage.
- Application Approval Stage
  This topic describes the information on the various data segments to view the captured details and approve the application in the Application Approval stage
- Manual Retry Stage
  This topic describes the information on the various data segments on the Manual Retry stage.
- Account Funding
  This topic describes the process of initial funding of an account. This stage appears once the account is opened.
- Global Actions
  This topic provides the detailed on the actions that can be performed in all stages.

2.1 Application Entry Stage

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

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

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

To open current account Application Entry task:

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

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

- Applicant
  This topic provides the systematic instructions to capture the customer-related information for the application.
- Account Details
  This topic provides the systematic instructions to view and modify the account details.
- Stake Holder Details
  This topic provides the systematic instructions to capture the stake holder details related information for the business.
- Financial Details
  This topic provides the systematic instructions to capture the financial details of a single customer or multiple customers in case of joint applicants.
- Collateral Details
  This topic provides the systematic instructions to capture the collateral which is offered by the customer as security for Overdraft limit.
- Nominee Details
  This topic provides the systematic instructions to capture the details of the nominee for the account.
- Terms and Conditions
  This topic descriptions the terms and conditions that are mandatory to accept for to proceed with account opening process.
- Review
  This topic provides the systematic instruction to view the tiles for all the data segments in the Application Entry Process.

2.1.1 Applicant

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

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

- For Individual Customer Type
  The topic describes the process to capture or edit customer information of Individual type of customer.

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

2.1.1.1 For Individual Customer Type

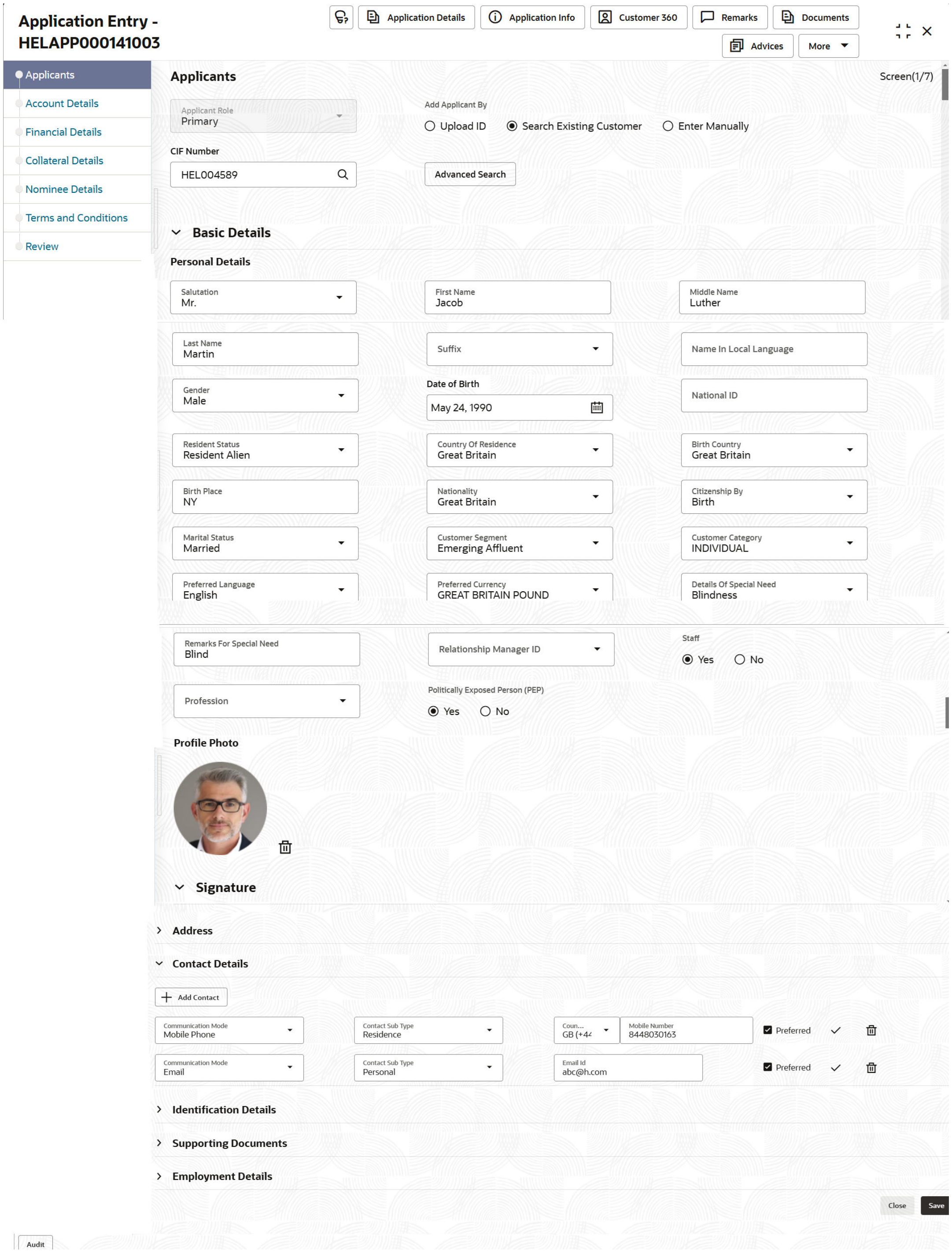
The topic describes the process to capture or edit customer information of Individual type of customer.

To capture applicant details:

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

   The **Applicant - Individual** screen displays.

Figure 2-2 Applicant- Individual



Application Entry - HELAPP000141003

Applicants

Applicant Role: Primary

Add Applicant By: ○ Upload ID ● Search Existing Customer ○ Enter Manually

CIF Number: HEL004589

Basic Details

Personal Details

Salutation: Mr.
First Name: Jacob
Middle Name: Luther
Last Name: Martin
Suffix
Name In Local Language
Gender: Male
Date of Birth: May 24, 1990
National ID
Resident Status: Resident Alien
Country Of Residence: Great Britain
Birth Country: Great Britain
Birth Place: NY
Nationality: Great Britain
Citizenship By: Birth
Marital Status: Married
Customer Segment: Emerging Affluent
Customer Category: INDIVIDUAL
Preferred Language: English
Preferred Currency: GREAT BRITAIN POUND
Details Of Special Need: Blindness
Remarks For Special Need: Blind
Relationship Manager ID
Staff: ● Yes ○ No
Profession
Politically Exposed Person (PEP): ● Yes ○ No

Contact Details

Communication Mode: Mobile Phone	Contact Sub Type: Residence	Coun...: GB (+44	Mobile Number: 8448030163	☑ Preferred
Communication Mode: Email	Contact Sub Type: Personal	Email Id: abc@h.com		☑ Preferred

2. Specify the relevant details in data fields. The fields which are marked as **Required** are mandatory.

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

Table 2-1 Applicant- Individual – Field Description

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

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

Field	Description
Suffix	Specify the suffix for the applicant. This options in this list appears based on the configured entity code in the Oracle Banking Party product.
Name In Local Language	Specify the applicant's name in their local language.
Gender	Specify the Gender of the applicant from the drop-down list.
Date of Birth	Select the date of birth of the applicant.
National ID	Specify the national identification code of the applicant.
Resident Status	Select the residential status of the applicant from the drop-down list. Available options are: • **Resident Alien** • **Non-Resident Alien** • **Citizen**
Country of Residence	Search and select the country code of which the applicant is a resident.
Birth Country	Specify the birth country of the applicant.
Birth Place	Specify the birth place where the applicant has born.
Nationality	Search and select the country code where the applicant has nationality.
Citizenship By	Search and select the country code for which applicant has citizenship.
Marital Status	Select the marital status of the customer from the drop-down list. Available options are: • **Married** • **Unmarried** • **Legally Separated** • **Widow** 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**
Customer Category	Select the category of the customer.
Preferred Language	Select the preferred language.
Preferred Currency	Select the preferred currency.
Details Of Special Need	Select the special need details. Available options are: • **Blindness** • **Cerebral Palsy** • **Low vision** • **Locomotor disability** • **Leprosy-cured** • **Mental retardation** • **Mental illness** • **Hearing Impairment**
Remarks For Special Need	Specify the remarks for the special need selected.
Relationship Manager ID	Search and select the Relationship Manager ID for the applicant.
Staff	Select the toggle to indicate if the customer is employee of the bank.

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

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

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

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

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

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

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

Field	Description
Preferred	Select to indicate whether added ID details are preferred among all others. In case of multiple ID details, it is mandatory to mark any one of the ID details as Preferred.
Remark	Specify the remark. Click the **Save** button to save the entered ID details.
<Added record tile>	In this tile, user can view the added ID details. Below details appears in the tile: • ID Status • <Preferred ID status> this flag appears only if Yes option is selected. • ID Type • Unique ID Click ✎ to edit the added ID details. Click 👁 to view the added ID details. Click 🗑 to delete the added ID details.
Supporting Document	This section displays the status of the supporting documents that customer provides to get onboard. User can view, • **Document Name** • **Document Number** • **Document Issue Date** • **Document Expiry Date** • **Attached Files** In case of exiting party, already captured documents fetched in this section. User can add, edit or delete the documents. Click **Edit** to add or edit the document. The Document popup appears. Below fields appears in the popup.
Document Name	Select the name of the document from the drop-down list. The available options are: • **SSN** • **Bank Statement** • **Passport** • **Salary Slip** • **Driving License** • **Aadhaar** • **Pan Card** • **Voter Id**
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.
Attached Files	Displays the number of documents attached.

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

Field	Description
Action	Select the action to upload or perform on the added documents. The available actions are: - **Save**: Click 💾 to save the uploaded documents. - **Upload**: Click ⤒ to upload the documents. - **Edit**: Click ✎ to edit the added documents. - **Delete**: Click 🗑 to delete the added documents.
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**
Salaried	Below field appears if the **Salaried**option is selected from the **Employment Type** list. In this section user can capture salaried employment details. The below fields appears if salaried employment details are already captured. - **Employer Code** - **Employer Name** - **Employer Description** - **Employer Address** - **Employee Type** - **Industry Type** - **Organization Category** - **Demographics** - **Current Employer** - **Working Since** - **Working Till** - **Employee ID** - **Designation** - **Level or Grade** User can edit, view, or delete already added details.
Employer Code	Specify the employer code. OR Click to search the employer code. The pop-up appears to fetch the employer code. Specify **Employer Code** or **Employer Name** to fetch the details.
Employer Name	Displays the employer name of the selected employee code.
Employer Description	Specify the employer description.
Employer Address	Specify the employer address.

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

Field	Description
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**
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.

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

Field	Description
Self Employed	Below field appears if the **Self Employed** option is selected from the **Employment Type** list. In this section user can capture self-employment or professional details of customer. Below fields appears if self-employment or professional details are already captured. • **Professional Name** • **Professional Description** • **Professional Email ID** • **Company /Firm Name** • **Registration Number of Company** • **Start Date** • **End Date** User can edit, view or delete already added details.
Professional Name	Specify the professional name.
Professional Description	Displays the professional description.
Professional Email ID	Specify the professional email ID.
Company /Firm Name	Specify the company or firm name.
Registration Number of Company	Specify the registration number.
Start Date	Specify or select the start date of company.
End Date	Specify or select the end date of company.
<Added record tile>	In this tile user can view the added employment details. Below details appears in the tile: • **Employment Type** • <Current Employer> this flag appears only if **Yes** option is selected. • **Employer Name** • **Working Dates** Click ✎ to edit the added ID details. Click 👁 to view the added ID details. Click 🗑 to delete the added ID details.

Advanced Search

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

User can perform search on below party types:

For Individual

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

- **Email**

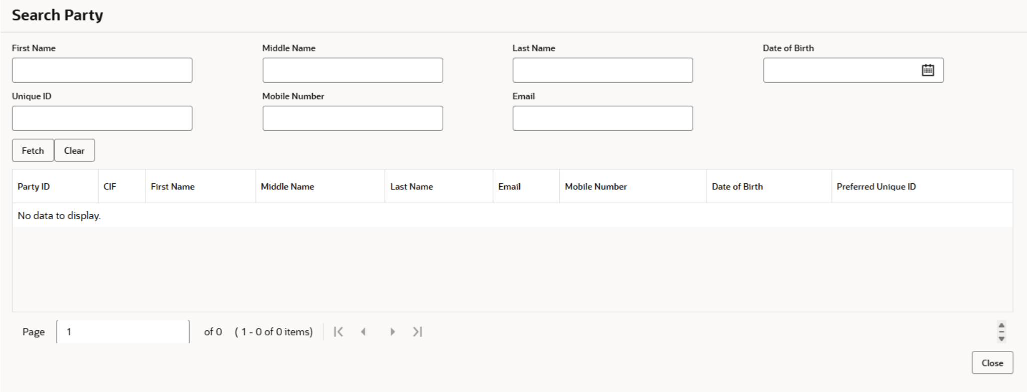
For Non- Individual

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

To search for a party using the advanced search:

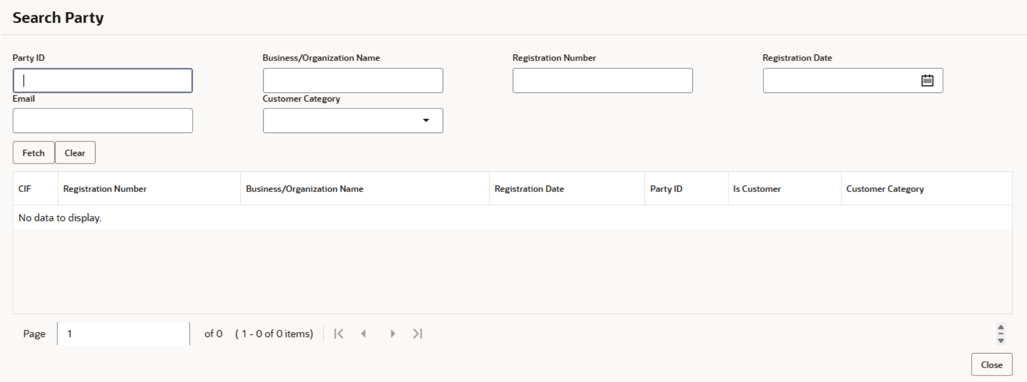
a. Click the **Advanced Search**. The Search Party window appears based on the selected party type.
Below screenshot refers the

Figure 2-3 Advanced Search - Individual



Party ID	CIF	First Name	Middle Name	Last Name	Email	Mobile Number	Date of Birth	Preferred Unique ID
No data to display.								

Figure 2-4 Advance Search -Small Medium Business Products



CIF	Registration Number	Business/Organization Name	Registration Date	Party ID	Is Customer	Customer Category
No data to display.						

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

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

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

The tile comprises of below fields:

- <Applicant Role>
- <KYC Status>
- <Applicant Photo>
- <First Name, Middle Name, Last Name>
- <Title>
- **CIF Number**
- **Date of Birth**
- **Initiate**: This button appears if the **Early KYC** is selected while configuring the product in the **Business Product Configuration** screen.

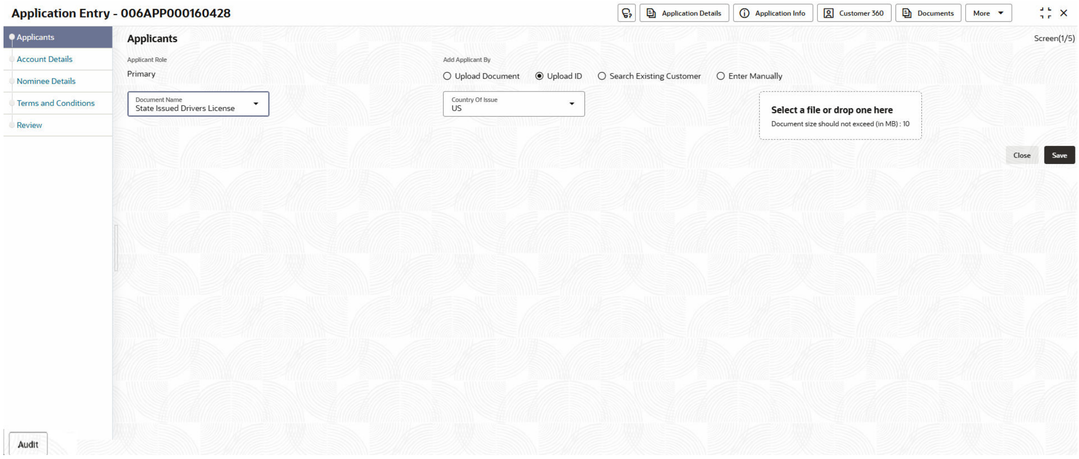
4. Click **Initiate** to initiate the Know Your Customer (KYC) process of the added applicant. It is mandatory to complete the KYC process successfully to proceed.

To upload document for fetching customer information:

5. Click **Upload ID** to fetch the customer information from the uploaded documents.

   The **Applicants - Upload ID** screen displays.

Figure 2-5 Application Entry - Upload ID



Application Entry - 006APP000160428

Applicants

Screen(1/5)

Applicant Role
Primary

Add Applicant By
○ Upload Document ● Upload ID ○ Search Existing Customer ○ Enter Manually

Document Name
State Issued Drivers License

Country Of Issue
US

Select a file or drop one here
Document size should not exceed (in MB) : 10

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

Table 2-2 Applicants - Upload Document – Field Description

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

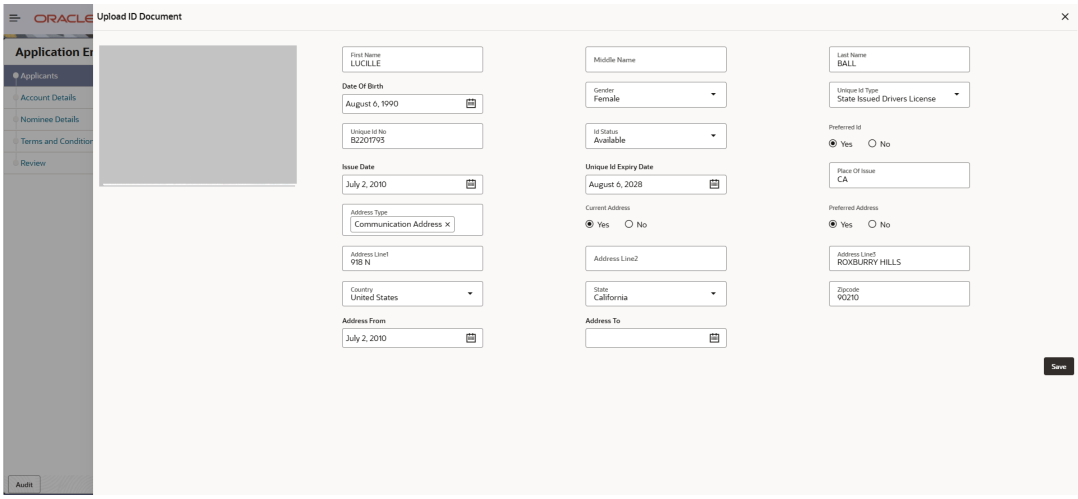
Table 2-2 (Cont.) Applicants - Upload Document – Field Description

Field	Description
Upload Document	Click on **Select a file or drop one here** to browse and upload the document from the local system. **Note**: PNG and JPEG file formats are supported.

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

   The **Verify Information** screen displays.

Figure 2-6 Verify Information



First Name: LUCILLE
Middle Name
Last Name: BALL
Date Of Birth: August 6, 1990
Gender: Female
Unique Id Type: State Issued Drivers License
Unique Id No: B2201793
Id Status: Available
Preferred Id: ● Yes ○ No
Issue Date: July 2, 2010
Unique Id Expiry Date: August 6, 2028
Place Of Issue: CA
Address Type: Communication Address
Current Address: ● Yes ○ No
Preferred Address: ● Yes ○ No
Address Line1: 918 N
Address Line2
Address Line3: ROXBURRY HILLS
Country: United States
State: California
Zipcode: 90210
Address From: July 2, 2010
Address To

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

Table 2-3 Verify Information – Field Description

Field	Description
First Name	The information in this field is automatically populated with the extracted data. User can modify the first name of the applicant if required.
Middle Name	The information in this field is automatically populated with the extracted data. User can modify the middle name of the applicant if required.
Last Name	The information in this field is automatically populated with the extracted data. User can modify the last name of the applicant if required.
Date of Birth	The information in this field is automatically populated with the extracted data. User can modify the date of birth of the applicant if required.
Gender	The information in this field is automatically populated with the extracted data. User can modify the gender of the applicant if required.
Unique ID Type	Displays the unique ID type of the applicant based on the document uploaded.

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

Field	Description
Unique ID Number	The information in this field is automatically populated with the extracted data. User can modify the Unique ID number of the applicant if required.
ID Status	The information in this field is automatically populated with the extracted data. User can modify the ID status of the applicant if required.
Preferred ID	The information in this field is automatically populated with the extracted data. User can modify the preferred ID by clicking **Yes** or **No**.
Issue Date	This field is pre-populated with the extracted data. Modify the issue date of the driving license, if required. This field appears only if the **Document Name** is selected as **Driving License**.
Unique Id Expiry Date	The information in this field is automatically populated with the extracted data. User can modify the unique ID expiry date of the applicant, if required.
Place Of Issue	The information in this field is automatically populated with the extracted data. User can modify the place of issue of the applicant, if required.
Address Type	Select the address type for the applicant from the drop-down list. • **Residential Address** • **Communication Address**
Current Address	Select to indicate if entered address can be marked as current address type.
Preferred Address	Select to indicate if the selected address type as preferred address type.
Address	Specify the address to search for the already captured address. Depending on the setup, when a user inputs a few characters, the system retrieves the corresponding address that has already been recorded Based on the selection, the fields are fetched in the address section.
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
Country	Select and search the country code.
State / Country Sub Division	Specify the state or country sub division. This field appears based on the selected country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Address From	Select the date when the applicant began residing at the specified address.
Address To	Select the date when the applicant last lived at the specified address.
Update Address	Select the option whether the address has to be updated with the extracted data. The available options are: • **Yes** • **No**

9. Click **Save** to save pre-populated the data fields in the **Customer Information** screen.

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

2.1.1.2 For Small and Medium Business (SMB) Customer Type

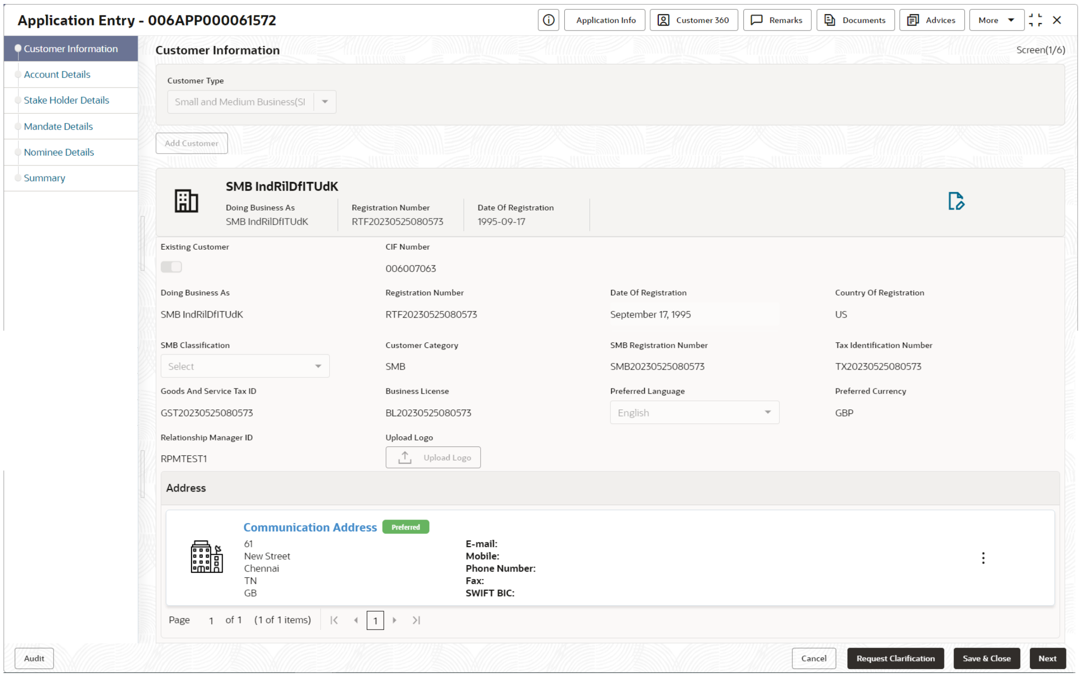
The topic describes the process to capture or edit customer information of Small and Medium Business type of customers.

To capture applicant details

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

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

Figure 2-7   Customer Information - Small and Medium Business



Customer Information

Customer Type: Small and Medium Business(SI

SMB IndRilDfITUdK
Doing Business As: SMB IndRilDfITUdK
Registration Number: RTF20230525080573
Date Of Registration: 1995-09-17

Existing Customer
CIF Number: 006007063
Doing Business As: SMB IndRilDfITUdK
Registration Number: RTF20230525080573
Date Of Registration: September 17, 1995
Country Of Registration: US
SMB Classification: Select
Customer Category: SMB
SMB Registration Number: SMB20230525080573
Tax Identification Number: TX20230525080573
Goods And Service Tax ID: GST20230525080573
Business License: BL20230525080573
Preferred Language: English
Preferred Currency: GBP
Relationship Manager ID: RPMTEST1
Upload Logo

Communication Address
61
New Street
Chennai
TN
GB

E-mail:
Mobile:
Phone Number:
Fax:
SWIFT BIC:

Page 1 of 1 (1 of 1 items)

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

Table 2-4   Small and Medium Business – Field Description

Field	Description
Customer Type	Displays the customer type based on the product selected.
Doing Business As	Displays the business name of the SMB customer.
Registration Number	Displays the registration number of the business.
Date of Registration	Displays the registration date of the business.
Edit	Click **Edit** to modify the existing customer details and address details. Click **Save** to save the modified details and click **Cancel** to cancel the modifications. The **Edit** appears only for existing customers.

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

Field	Description
Existing Customer	Select to indicate if customer is existing customer.
CIF Number	Search and select the CIF number.
Advance Search	Click this button to perform party using advance parameters. For more information on advance search, refer the **Advanced Serach** section below.
Doing Business As	Specify the name of the business.
Registration Number	Specify the registration number of the business.
Date of Registration	Select the registration date of the business.
Country of Registration	Search and select the country code where the business is registered.
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.
Tax Identification Number	Specify the tax identification number of the SMB customer.
Goods and Service Tax ID	Specify the goods and service tax ID.
Business License	Specify the business license.
Preferred Language	Select the preferred language.
Preferred Currency	Select the preferred currency.
Relationship Manager ID	Specify the relationship manager ID.
Upload Logo	Click **Upload Logo** button to upload the logo for the business.
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click + to add address details. Click ⋮ to perform below actions on the added address details, - To view the address details, click **View**. - To edit the address details, click **Edit**. - To delete the address details, click **Delete**.
Address Type	Select the address type for the applicant from the drop-down list. - **Residential Address** - **Communication Address**
Location	Select and search the location.
Current Address	Select to indicate if the user wants to mark entered address as current address type.
Preferred Address	Select to indicate if the user wants the selected address type as preferred address type.
Address Since	Select the date when the applicant began residing at the specified address.
Address From	Select the date when the applicant began residing at the specified address. This field appears if the **No** option is selected in the **Current Address** field.

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

Field	Description
Address To	Select the date when the applicant last lived at the specified address. This field appears if the **No** option is selected in the **Current Address** field.
Address	Specify the address to search for the already captured address. Based on the configuration, on entering a few letters, the system fetches the related address that is already captured. Based on the selection, the fields are fetched in the address section.
Address Line 1	Specify the building name.
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, user can provide digital contact details. Click add contact button to add new contact details.
<Communication Mode>	Select the communication mode from the drop-down list. The available options are: • **Mobile Phone** • **Email**
Country	Select the country along with international subscriber dialing code of the mobile phone from the drop-down list. The drop-down list option consist of country code, country name and subscriber dialing code. This field appears only if user selects the **Mobile Phone** option as communication mode.
Mobile Number	Specify the mobile number.
Preferred	Select to indicate if the given mobile number is the preferred number.
Action	User can edit or delete the added mobile details.
Email Id	Specify the email ID. This field appears only if user selects the **Email** option as communication mode.
Preferred	Select to indicate if the given email ID is the preferred ID.
Action	User can edit or delete the added email details.

Advanced Search
User can perform an advanced search for the party by providing additional information.

Refer above **Advanced Search** section for more details.

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

Customer Dedupe Check:

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

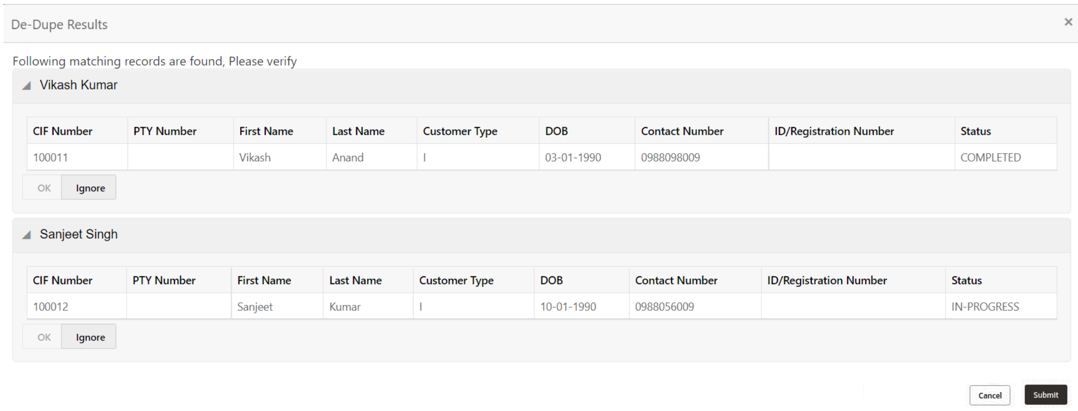
If the **Customer Dedupe** service check is enabled, upon capturing the New Customer details, the system compares the same with the existing customers records. If there are any matching hits, the list of Duplicate records which matches to the New Customer Details will be displayed.

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

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

   The **Dedupe Result** screen is displayed

Figure 2-8 Dedupe Results



Following matching records are found, Please verify

Vikash Kumar

CIF Number	PTY Number	First Name	Last Name	Customer Type	DOB	Contact Number	ID/Registration Number	Status
100011		Vikash	Anand	I	03-01-1990	0988098009		COMPLETED

Sanjeet Singh

CIF Number	PTY Number	First Name	Last Name	Customer Type	DOB	Contact Number	ID/Registration Number	Status
100012		Sanjeet	Kumar	I	10-01-1990	0988056009		IN-PROGRESS

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

Table 2-5 Dedupe Results – Field Description

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

2.1.2 Account Details

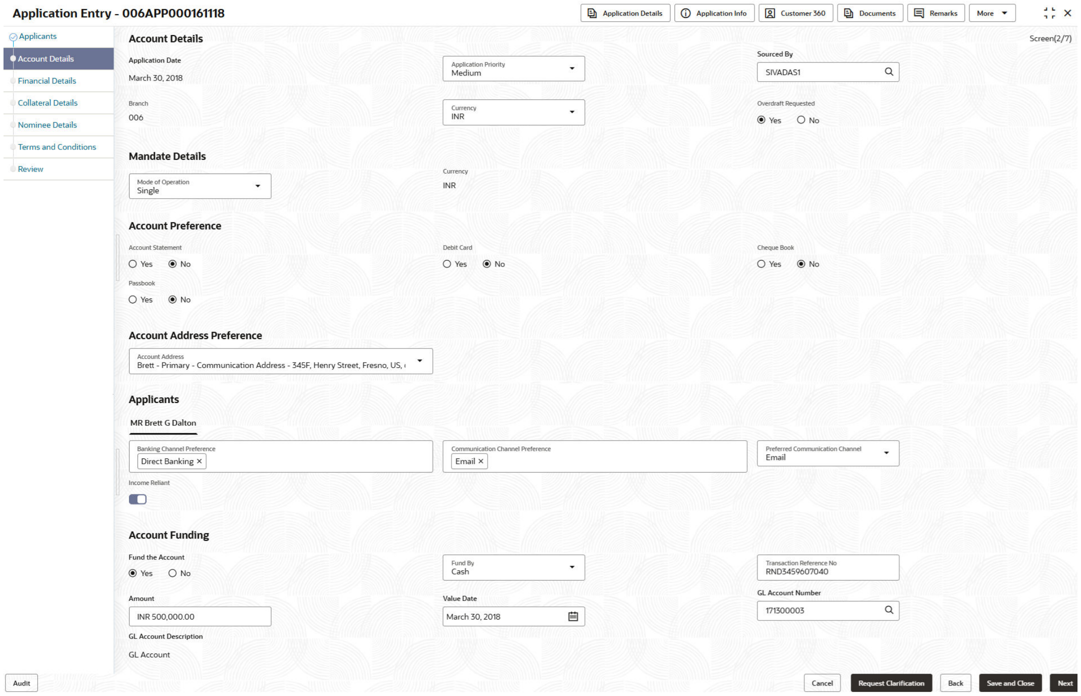
This topic provides the systematic instructions to view and modify the account details.

The Account Details data segment displays the account details.

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

The **Account Details** screen displays.

Figure 2-9 Account Details



Application Entry - 006APP000161118

Screen(2/7)

Account Details

Application Date: March 30, 2018

Application Priority: Medium

Sourced By: SIVADAS1

Branch: 006

Currency: INR

Overdraft Requested: ● Yes ○ No

Mandate Details

Mode of Operation: Single

Currency: INR

Account Preference

Account Statement: ○ Yes ● No

Debit Card: ○ Yes ● No

Cheque Book: ○ Yes ● No

Passbook: ○ Yes ● No

Account Address Preference

Account Address: Brett - Primary - Communication Address - 345F, Henry Street, Fresno, US,

Applicants

MR Brett G Dalton

Banking Channel Preference: Direct Banking ×

Communication Channel Preference: Email ×

Preferred Communication Channel: Email

Income Reliant

Account Funding

Fund the Account: ● Yes ○ No

Fund By: Cash

Transaction Reference No: RND3459607040

Amount: INR 500,000.00

Value Date: March 30, 2018

GL Account Number: 171300003

GL Account Description: GL Account

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

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

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

Table 2-6 Account Details - Field Description

Field	Description
Application Date	Displays the date on which the application was initiated.
Application Priority	Specify the priority level of this account opening application. The available options are: • **Low** • **Medium** • **High** Based on the selected option the applications appears in list of the logged in user
Sourced By	Specify or select the user ID who initiate this account opening application.
Branch	Specify the branch code of this account opening opening application.
Overdraft Requested	Select to indicate if overdraft is required. **Note:** This toggle is not applicable for **SMB Customers**.

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

Field	Description
Staff Benefits Applicable	Select to indicate whether staff benefits are applicable. The available options are: • **Yes**: Select this option to avail the staff benefits. • **No**: Select this option for not making use of any staff benefits. This field appears if the **Yes** option is select from the **Staff** field in the **Applicant** data segment. The **Yes** option is by default selected in this field.
Domestic Transaction in Month	Specify the number of domestic transaction you perform in a month. The available options are; • >10 • 5-10 • 0-5 These options appears are based on the questionnaire configuration.
ATM Transactions in a Month	Specify the number of ATM transactions you perform in a month. The available options are: • 0-10 • 10-20 • >20 These options appears are based on the questionnaire configuration.
Expected Foreign Wire Activity	Specify whether you expect the foreign wire activity. These options appears are based on the questionnaire configuration.
Purpose of Account	Specify the purpose of account opening. The available options are: • **Salary** • **Savings** • **Investments** These options appears are based on the questionnaire configuration.
Expected Annual Volume of Transactions	Specify the expected annual volume of transactions. The available options are: • >5000 • >2000 • >500 These options appears are based on the questionnaire configuration.
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 wish to opt in for Courtesy OD	Specify to indicate which option you prefer in courtesy OD account. The available options are • **ATM** • **POS**

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

Field	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.
Account Preference	In this section the user can set an account preferences.
Statement Via	Select the mode of an account statement. The available options are: • **EMAIL** • **POST** In case of joint applicant involved in an application, if the any of an applicant has opted for e-sign options then the system by default select the **EMAIL** option.
Frequency	Select the frequency from the drop-down list. The available options are: • **Monthly** • **Quarterly** • **Half - Yearly** • **Annual**
Debit Card	Select to indicate if debit card is required.
Cheque Book	Select to indicate if cheque book is required.
Passbook	Select to indicate if passbook is required.
Account Address Preference	Select the address which is indicated as account address. All captured addresses in the **Applicant** data segment appears for selection. The address in the drop down list appears in below format, First Name-Applicant Role-Address Type - Address (Complete address separated by ,) After the account address is selected: • if the selected address is deleted from the **Applicant** data segment then the system removes the selection of that address in this data segment. In this case user have to select another address as account address. • if the selected address is edited in the **Applicant** data segment then updated address is automatically reflected in this data segment.
Banking Channel Preferences	Select the preferences for the banking channel. The channel options appears based on the Business Product Configuration.
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 **Communication Channel Preferences** fields.

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

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

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

2.1.3 Stake Holder Details

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

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

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

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

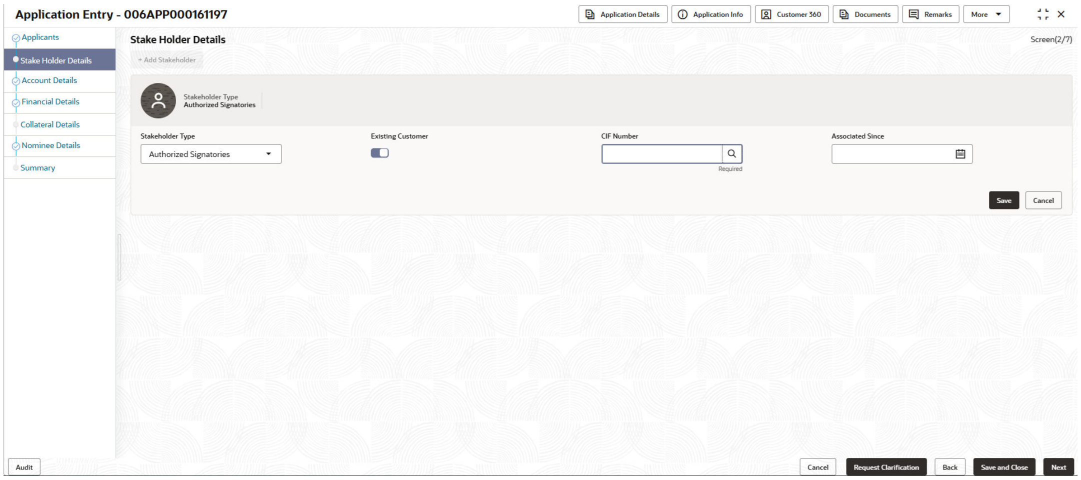
- If the added stakeholder is existing customer or non customer with CIF then user can **View** or **Delete** the added stakeholder details.
- If the added stakeholder is non customer without CIF then user can **Edit**, **View** or **Delete** the added stakeholder details.

To add stakeholder details:

1. Click **Next** in previous data segment to proceed with the next data segment, after successfully capturing the data.
2. Select **+ Add Stakeholder** to add the Stake holders for the business.

   The **Stake Holder Details** screen displays.

Figure 2-10 Stakeholder Details



Application Entry - 006APP000161197

Stake Holder Details

Screen(2/7)

Stakeholder Type
Authorized Signatories

Stakeholder Type: Authorized Signatories

Existing Customer: ●

CIF Number: Required

Associated Since:

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

Table 2-7 Stakeholder - Field Description

Field	Description
Stake Holder Type	Select the Stakeholder type from the dropdown list. Available options are • **Owners** • **Authorized Signatories** • **Guarantors** • **Suppliers**
Existing Customer	Select the toggle to indicate if the customer is an existing customer or not.

Table 2-7 (Cont.) Stakeholder - Field Description

Field	Description
CIF Number	Click **Search** icon and select the CIF number. This field appears only if the **Existing Customer** toggle is enabled. Once the CIF number is selected, the system identify whether the entered CIF number matches the Office of Foreign Assets Control (OFAC) list. If response is positive then error appears stating **Invalid Customer Status**. The account opening process is not initiated with that customer
Ownership Percentage	Specify the ownership percentage. This field is appears only if the **Owner** option is selected from the **Stake Holder Type** field.
Associated Since	Select the date from when the Stake Holder is associated with the business.
Authorized Signatories	For the existing customers, the Signature details will be in read-only mode. For the new customers, the user will be able to add, edit and delete the Signature details.
Signatures	Click + to upload the signatures for the new customer. Click **Add** button to add the signatures. Click **Cancel** button to discard the added details. On Submit, signature will be handed off to Oracle Banking Party.
Upload Signature	Drag and drop the signature file or click on **Select or drop files here** to browse and upload the signature from the local system. PNG & JPEG file formats are supported. This field appears only for the new Customers.
Uploaded Signature	Displays the uploaded signature. This field appears only for the new Customers.
Remarks	Specify the remarks related to the signature. This field appears only for the new Customers.
Signature ID	Displays the Signature ID for the added signature.
Signature	Displays the added signature.
Remarks	Displays the remarks for the added signature.
Action	Click ✎ to edit the added signatures Click 🗑 to delete the added signatures. This field is enabled only for new customers.
Guarantors	Click + to add guarantor details.

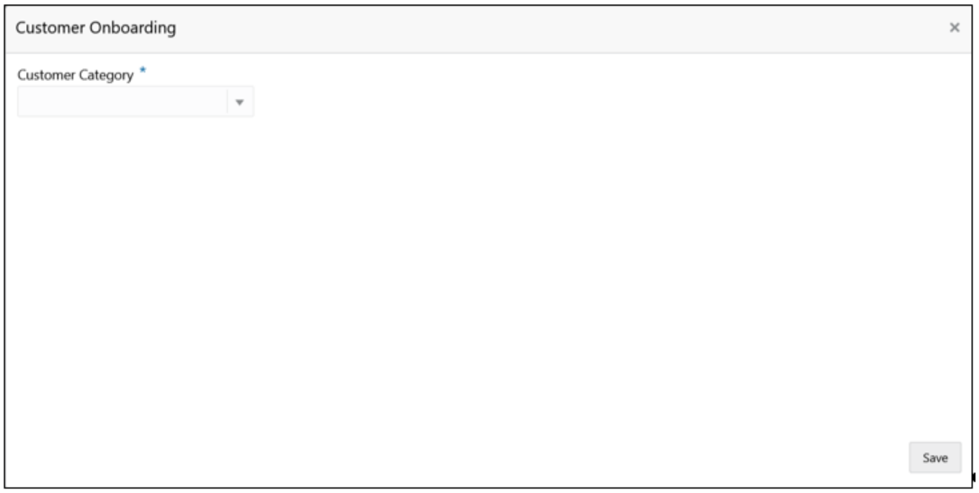
Table 2-7 (Cont.) Stakeholder - Field Description

Field	Description
Line of Business	Select the line of business for the guarantor/supplier. Available options are: • **Facility** • **Supply Chain Finance** • **Trade** • **Lending** • **Cash Management** • **Liquidity Management** • **Virtual Account Management** • **Accounts**
Scope	Specify the scope of the guarantor in the business.
Guarantee Start date - Expiry date	Select the guarantee start and expiry date.
Guarantee amount	Specify the guarantee amount for the business.
Description	Specify the description for the guarantor.
Suppliers	Click + to add supplier's details.
Line of Business	Select the line of business for the guarantor/supplier. Available options are: • **Facility** • **Supply Chain Finance** • **Trade** • **Lending** • **Cash Management** • **Liquidity Management** • **Virtual Account Management** • **Accounts**
Item Name	Specify the item name of the supplier.
Quantity	Specify the quantity of the item.
Supply Frequency	Specify the supply frequency.
Start Date – End Date	Select the start and end date for the supplier.

4. To onboard the New Customers, disable the **Existing Customer** toggle. By Default, the **Existing Customer** is enabled.

   The **Customer Onboarding** screen is displayed.

Figure 2-11 Customer Onboarding



5. Select the appropriate option from the Customer Category list.
    1. If you select **Individual** option to onboard individual type of customer, refer field description table and procedure from the **For Individual Customer Type of Customer Information** topic data segment.
    2. If you select **Small and Medium Business** option to onboard small and medium business type of customer, refer field description table and procedure from that **For Small and Medium Business Customer Type of Customer Information** topic data segment.
6. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

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

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

2.1.4 Financial Details

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

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

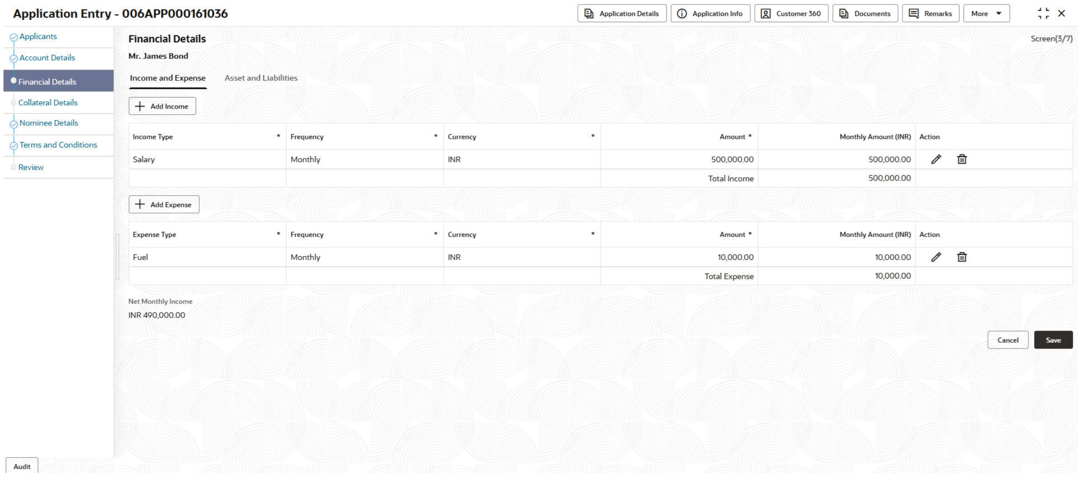
- The **Capture Financial Details** toggle is selected in the **Business Product Preference** data segment while configuring a business product.
- The business product is allowed to opt overdraft.
- The Overdraft Requested toggle is selected.in the Account Details data segment.

To add financial details:

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

The **Financial Details** screen displays.

Figure 2-12   Financial Details



Application Entry - 006APP000161036

Financial Details

Screen(3/7)

Mr. James Bond

Income Type *	Frequency *	Currency *	Amount *	Monthly Amount (INR)	Action
Salary	Monthly	INR	500,000.00	500,000.00	
			Total Income	500,000.00	

Expense Type *	Frequency *	Currency *	Amount *	Monthly Amount (INR)	Action
Fuel	Monthly	INR	10,000.00	10,000.00	
			Total Expense	10,000.00	

Net Monthly Income
INR 490,000.00

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

Table 2-8   Financial Details: Individual – Field Description

Field	Description
<Applicant Name>	Displays the applicant name as captured in the **Applicant** data segment.
Income and Expenses	In this tab you can capture the income and expenses of the applicant. In case on existing applicant you can view already added income and expense in tabular format. Click **Add Income** or **Add Expenses** button to add respective records.
Income Type	Select the type of income to specify the amount. • **Salary** • **Agriculture** • **Business** • **Investment Income** • **Interest Amount** • **Pension** • **Bonus** • **Rentals** • **Cash Gifts** • **Other Income** The options in the list appears based on the entity code configuration

Table 2-8 (Cont.) Financial Details: Individual – Field Description

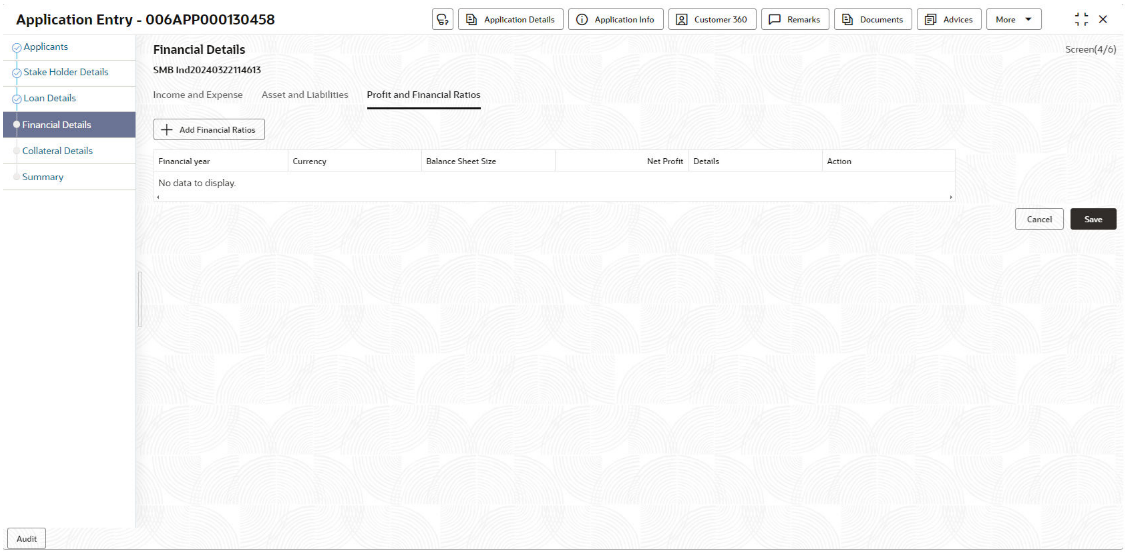
Field	Description
Expenses Type	Select the type of expenses to specify the amount. • **Household** • **Medical** • **Education** • **Vehicle** • **Fuel** • **Rentals** • **Other Expenses** • **Loan Payments** • **Utility Payments** • **Insurance Payments** • **Credit Card Payments** The options in the 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** • **Quarterly** • **Half-Yearly** • **Yearly**
Currency	Select the currency of the selected type. The currencies that are paired with product appears for selection.
Amount	Specify the amount for the selected type.
Monthly Amount (<Account Currency>)	Displays the monthly amount of the selected type. The system evaluates and converts the amount which is entered in the **Amount** field with the **Currency** which is selected in the **Account Details** data segment.
Action	Select the action to perform on added record. • Click ✎ to edit the record. • 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 existing applicant you can view already added income and expense in tabular format. Click **Add Asset** or **Add Liabilities** button to add respective records.

Table 2-8   (Cont.) Financial Details: Individual – Field Description

Field	Description
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** The fields appears in this sections are based on the configuration.
Currency	Select the currency of the selected type. The currencies that are paired with product appears for selection.
Amount	Specify the amount for the selected type.
Amount (<Account Currency>)	Displays the monthly amount of the selected type. The system evaluates and converts the amount which is entered in the **Amount** field with the **Currency** which is selected in the **Account Details** data segment.
Action	Select the action to perform on added record. • Click ✎ to edit the record. • Click 🗑 to delete the record.
Total Asset	Displays the total asset of all the added asset type along with the selected account currency.
Total Liability	Displays the total liability of all the added liability type along with the selected account currency.

Financial Details - for Small and Medium Business customer type

Figure 2-13 Financial Details - SMB



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

   OR

   Click **No** to edit financial details and proceed.

2.1.5 Collateral Details

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

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

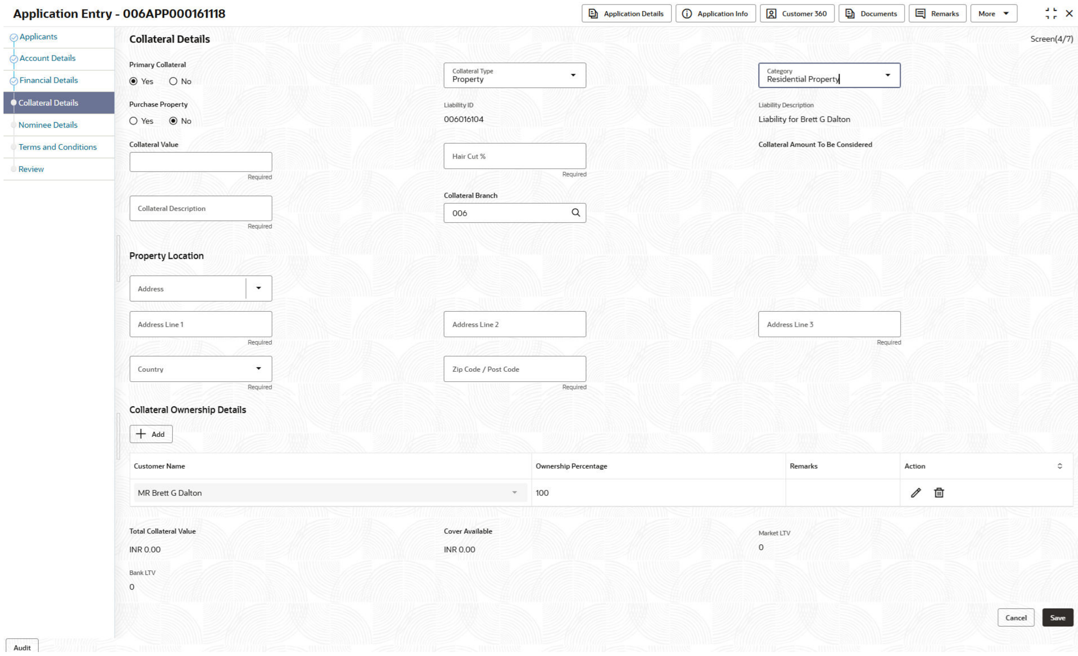
Capturing of Collateral details in Oracle Banking Origination is also enabled with an option to onboard collateral using the Oracle Banking Credit Facility Process Management integration services. In such cases, the collateral details will be sent to the Collateral onboarding systems for performing the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

To add the collateral details:

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

   The **Collateral Details** screen displays.

Figure 2-14   Collateral Details



Application Entry - 006APP000161118

Collateral Details

Screen(4/7)

Primary Collateral: ● Yes ○ No

Collateral Type: Property

Category: Residential Property

Purchase Property: ○ Yes ● No

Liability ID: 006016104

Liability Description: Liability for Brett G Dalton

Collateral Value: Required

Hair Cut %: Required

Collateral Amount To Be Considered

Collateral Description: Required

Collateral Branch: 006

Property Location

Address

Address Line 1: Required

Address Line 2

Address Line 3: Required

Country: Required

Zip Code / Post Code: Required

Collateral Ownership Details

Customer Name	Ownership Percentage	Remarks	Action
MR Brett G Dalton	100		

Total Collateral Value: INR 0.00

Cover Available: INR 0.00

Market LTV: 0

Bank LTV: 0

3. If the **Collateral Type** is selected as **Term Deposit**, the following **warning message** displays when the OD Limit expiry date is more than the Maturity Date of the term deposit.

   The **Warning Message** popup screen displays.

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

Table 2-9   Collateral Details - Field Description

Field	Description
Add	Select the collateral. The available option are: - **New Collateral** - **Existing Collateral** **Note:** When Oracle Banking Retail Lending Servicing is the host, the system supports secured loan origination using existing collateral. The existing collateral details of the customer are fetched from the collateral product processor. If sufficient unutilized collateral balance is available, it can be used for a new loan for the customer(s).
Applicant	Select the applicant from the drop-down list to fetch existing collateral details. This field appears when the **Existing Collateral** option is selected.
Primary Collateral	Select the primary collateral. The available option are: - **Yes** - **No**

Table 2-9 (Cont.) Collateral Details - Field Description

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

Table 2-9 (Cont.) Collateral Details - Field Description

Field	Description
Term Deposit Number	Select the Term Deposit Number from the list. The Term Deposit which has crossed the maturity date and the **Allow Collateral Linkage** disabled, will not appear in the list.
Maturity Date	Select the Maturity Date of the term deposit.
Available Linkage Amount	Specify the available linkage amount.
Linked Amount	Specify the linked amount.
Linkage Currency	Displays the linkage currency.
Guarantee Type	Specify the type of guarantee. This field appears only if the collateral type is **Guarantee**.
Currency	Specify the currency of the collateral value.
Collateral Value	Specify the collateral value.
Collateral Description	Specify the collateral description.
Mark Collateral For Refinance	Specify if an added collateral should be consider for refinance.
Applicants	This section displays the applicants name and remarks that are involved in the loan application. These applicants are also related to the added collateral.
Guarantor	This section displays the guarantor name.
Purchase Property	Specify whether the collateral property being added is being purchased. This field appears if the **Property** option is selected from the **Collateral Type** list.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.
Collateral Available Date Range	Select the date range of the collateral. The range indicates the date from and date up to, which the collateral is available.
Collateral Value	Specify the value of the collateral.
Hair Cut %	Specify the percentage of Hair Cut.
Collateral Amount To Be Considered	Displays the collateral amount to be considered. Collateral Amount = (Hair Cut % Collateral Value)
Collateral Description	Specify the collateral description.
Property Location	In this section, user can enter property address which is added as collateral. This section appears only if user select **Property** from the **Collateral Type** list. The fields appears if user select the **Property** option from the **Collateral Type** list.
Address	Specify the address to search already captured address. Based on configuration, on entering few letters, the system fetches the related address that are already captured. Based on the selection, the fields are auto populated in the address section.
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
State / Country Sub Division	Specify the state or country sub division.

Table 2-9 (Cont.) Collateral Details - Field Description

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

Table 2-9 (Cont.) Collateral Details - Field Description

Field	Description
Total Collateral Value	Displays the total value of collateral. This field will be auto updated based on the number of collaterals.
Cover Available	Displays the cover available. This field will be auto updated based on the number of collaterals.

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

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

2.1.6 Nominee Details

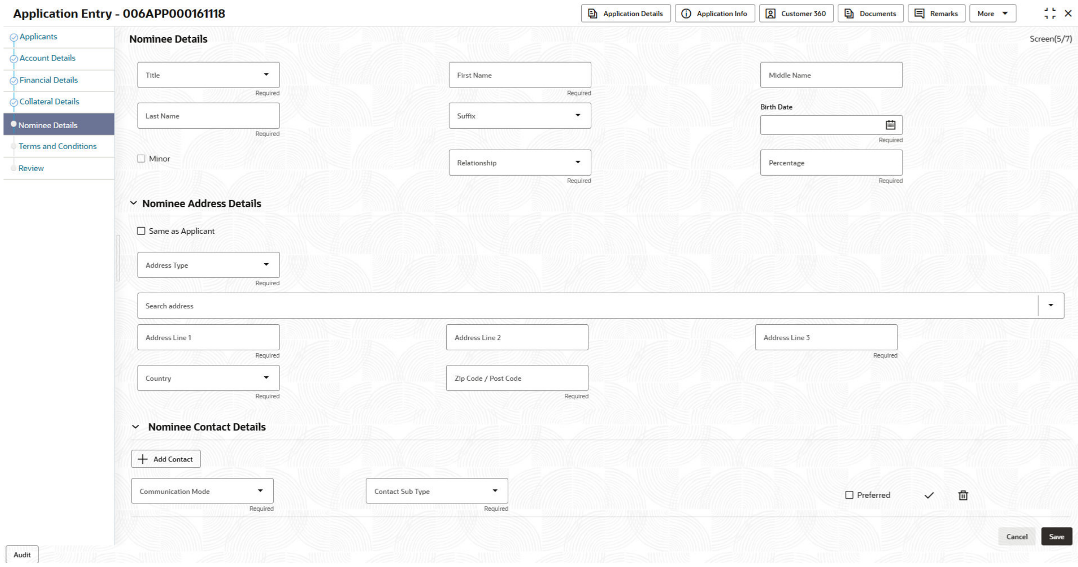
This topic provides the systematic instructions to capture the details of the nominee for the account.

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

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

   The **Nominee Details** screen displays.

Figure 2-15 Nominee Details



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

Table 2-10 Details - Field Description

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

Table 2-10 (Cont.) Details - Field Description

Field	Description
Current Address	Select to indicate if you want to mark entered address as current address type.
Preferred Address	Select to indicate if you want the selected address type as preferred address type.
Address From	Select the date from when you are connected with the given address.
Address To	Select the date till when you were connected with the given address.
Address	Specify the address to search for the already captured address. Based on the configuration, on entering a few letters, the system fetches the related address that is already captured. Based on the selection, the fields are fetched in the address section.
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
Country	Select and search the country code.
State / Country Sub Division	Specify the state or country sub division. This field appears based on the selected country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Addition Info	In this section you can provide addition information.
Sub Department	Specify the sub department.
Department	Specify the department.
Building Number	Specify the building number.
Post Box	Specify the post box code.
District Name	Specify the district name.
Floor	Specify the floor number.
Room	Specify the room number.
Locality	Specify the locality.
Landmark	Specify the landmark.
Contact Name / Narrative	Specify the name of the contact person.
Contact Details	In this section you can provide digital contact details.
<Communication Mode>	Select the communication mode from the drop-down list. The available options are: • **Mobile Phone** • **Email**
Country	Select the country along with international subscriber dialing code of the mobile phone from the drop-down list. The drop-down list option consist of country code, country name and subscriber dialing code. This field appears only if you select the **Mobile Phone** option as communication mode.
Mobile Number	Specify the mobile number.
Preferred	Select to indicate if the given mobile number is the preferred number.
Action	You can edit or delete the added mobile details.
Email Id	Specify the email ID. This field appears only if you select the **Email** option as communication mode.
Preferred	Select to indicate if the given email ID is the preferred ID.

Table 2-10 (Cont.) Details - Field Description

Field	Description
Action	You can edit or delete the added email details.
Add Nominee	Click to add additional nominee for the account.

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

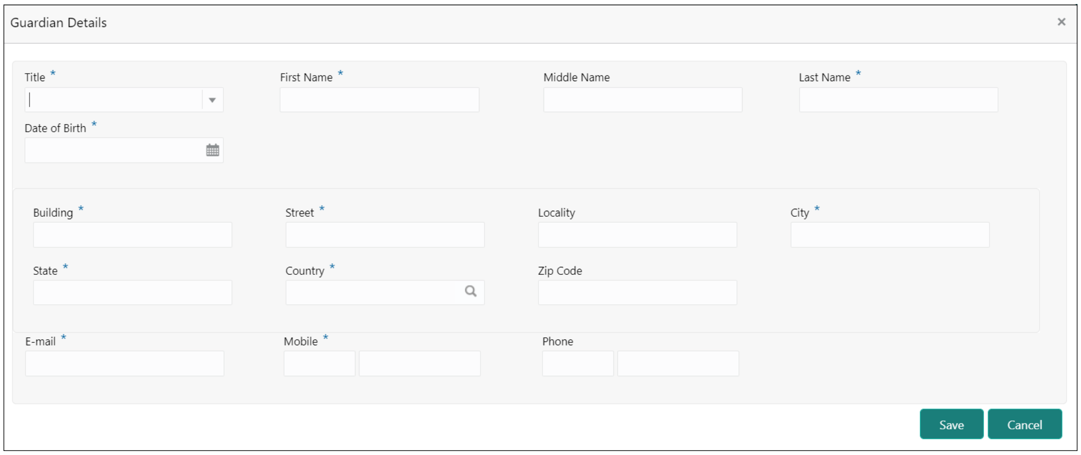
Guardian Details
This screen allows to capture details of the guardian of the minor nominee.

To add guardian details:

4. Click **Add Guardian Details** on Nominee Details screen.

   The **Guardian Details** screen is displayed

Figure 2-16 Guardian Details



5. Specify the details in the relevant data fields.

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

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

2.1.7 Terms and Conditions

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

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

This data segment comprises of below sections:

- **Term and Conditions for all products** - In this section the term and conditions which are applicable for all the products appears in the questionnaire format.

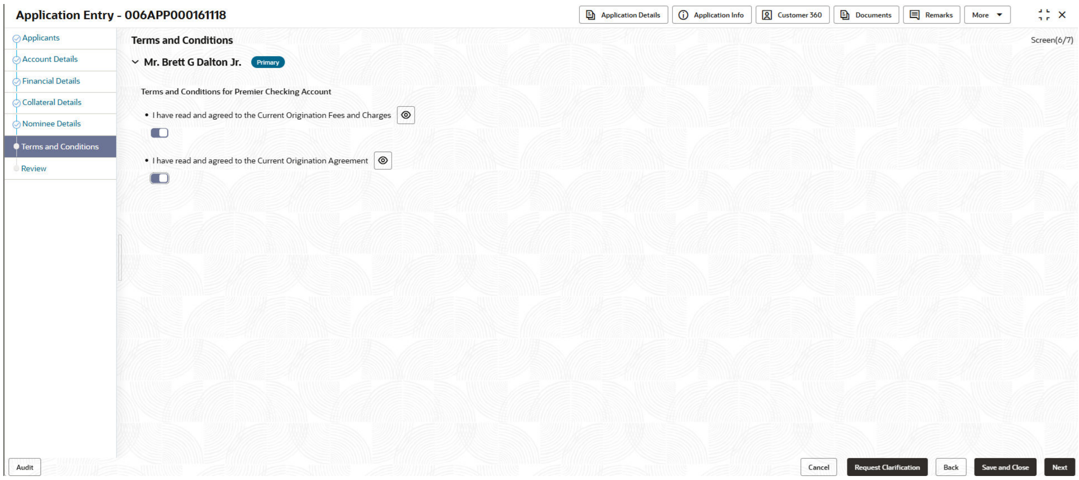
- **Term and Conditions for <Selected Product> -** In this section the term and conditions which are applicable for all the selected product appears in the questionnaire format.

To capture terms and conditions:

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

   The **Term and Conditions** screen appears

Figure 2-17 Terms and Conditions



Application Entry - 006APP000161118

Terms and Conditions

Screen(6/7)

Mr. Brett G Dalton Jr.

Terms and Conditions for Premier Checking Account

- I have read and agreed to the Current Origination Fees and Charges
- I have read and agreed to the Current Origination Agreement

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

   The below fields contain channel data:

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

2.1.8 Review

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

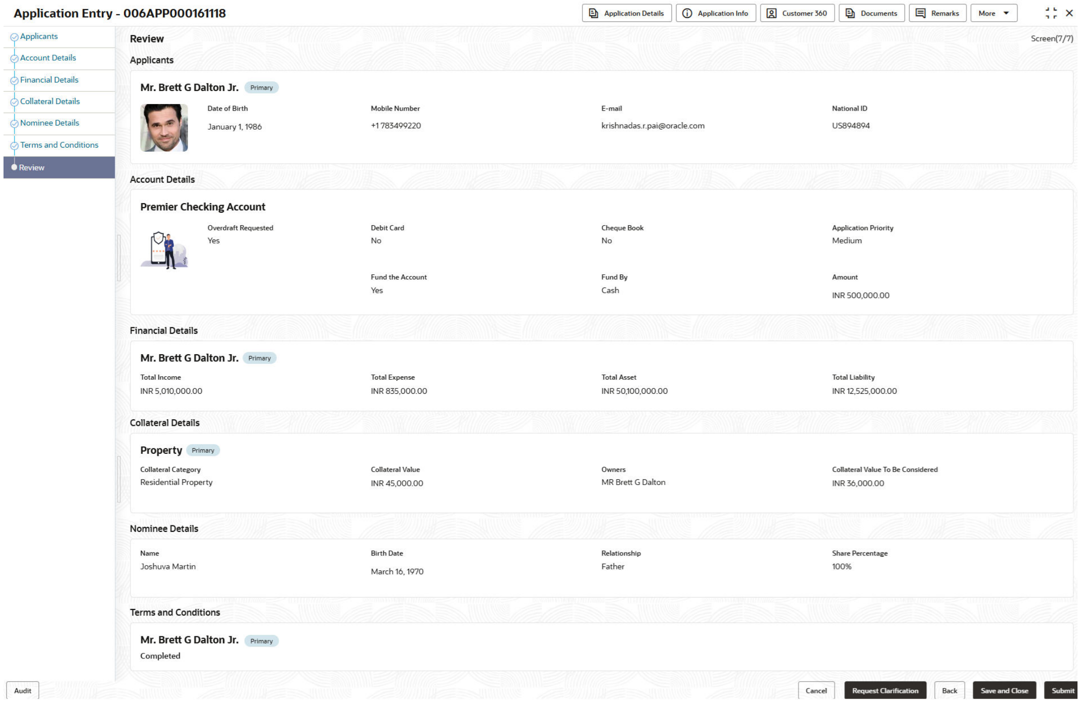
The Summary displays the tiles for all the data segments in the Application Entry stage. The tiles display the important details captured in the specified data segment.

To view the summary of all data segment

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

   The **Summary** screen displays.

   Figure 2-18 Summary



Review

Applicants

Mr. Brett G Dalton Jr.

Date of Birth: January 1, 1986
Mobile Number: +1 783499220
E-mail: krishnadas.r.pai@oracle.com
National ID: US894894

Account Details

Premier Checking Account

Overdraft Requested: Yes
Debit Card: No
Cheque Book: No
Application Priority: Medium
Fund the Account: Yes
Fund By: Cash
Amount: INR 500,000.00

Financial Details

Mr. Brett G Dalton Jr.

Total Income: INR 5,010,000.00
Total Expense: INR 835,000.00
Total Asset: INR 50,100,000.00
Total Liability: INR 12,525,000.00

Collateral Details

Property

Collateral Category: Residential Property
Collateral Value: INR 45,000.00
Owners: MR Brett G Dalton
Collateral Value To Be Considered: INR 36,000.00

Nominee Details

Name: Joshuva Martin
Birth Date: March 16, 1970
Relationship: Father
Share Percentage: 100%

Terms and Conditions

Mr. Brett G Dalton Jr.
Completed

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

   Table 2-11 Summary - Application Entry – Field Description

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

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

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

OR

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

4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed. The **Outcome** screen appears.
5. In the **Outcome** screen, select appropriate option from the **Select to Proceed** field:
   - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Application Entry** stage for the saving application. The Workflow Orchestrator will automatically move this application to the next processing stage, **SavingApplication Enrichment.** The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code.**
     - If the **Overdraft Requested** toggle is OFF then, submit of this stage, will move the application into the **Application Enrichment** stage.
     - If the **Overdraft Requested** toggle is ON then, submit of this stage, will move the application into the **Overdraft Limit** Stage.
   - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit** to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
7. Click **Close** to close the window.

   OR

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

   Application De-Dupe:

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

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

Note

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

2.2 Overdraft Limit Details Stage

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

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

To add overdraft limits:

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

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

- Account Limit Details
  This topic provides the systematic instructions to update the overdraft limit requested by the customer.
- Collateral Details
  This topic provides the systematic instructions to capture the collateral which is offered by the customer as security for Overdraft limit.
- Advance against Uncollected Funds
  This topic provides the systematic instructions to view the configuration required for advance against uncollected fund to be provided to the account.
- Temporary Overdraft Limit
  This topic provides the systematic instructions to view the configuration required for temporary overdraft limit to be provided to the account.
- Summary
  This topic provides the systematic instruction to view the tiles for all the data segments in the Overdraft Limit Details stage.

2.2.1 Account Limit Details

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

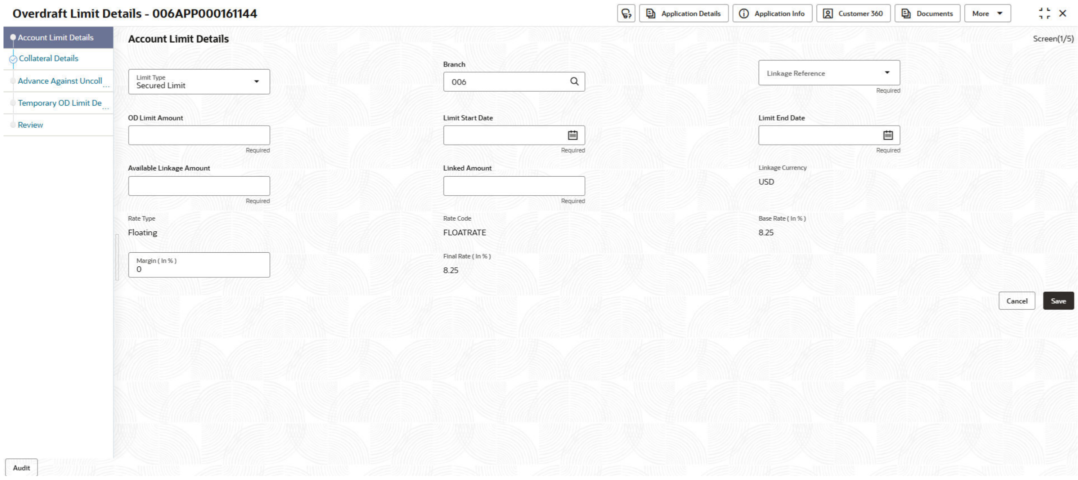
The Account Limit Details allows to update the overdraft limit requested by the customer.

To add account limit details:

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

   The **Account Limit Details** screen displays.

   ### Figure 2-19 Account Limit Details

   Overdraft Limit Details - 006APP000161144

   Account Limit Details

   Screen(1/5)

   Limit Type: Secured Limit

   Branch: 006

   Linkage Currency: USD

   Rate Type: Floating

   Rate Code: FLOATRATE

   Base Rate (In %): 8.25

   Margin (In %): 0

   Final Rate (In %): 8.25

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

   ### Table 2-12 Account Limit Details – Field Description

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

Table 2-12 (Cont.) Account Limit Details – Field Description

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

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

   OR

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

2.2.2 Collateral Details

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

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

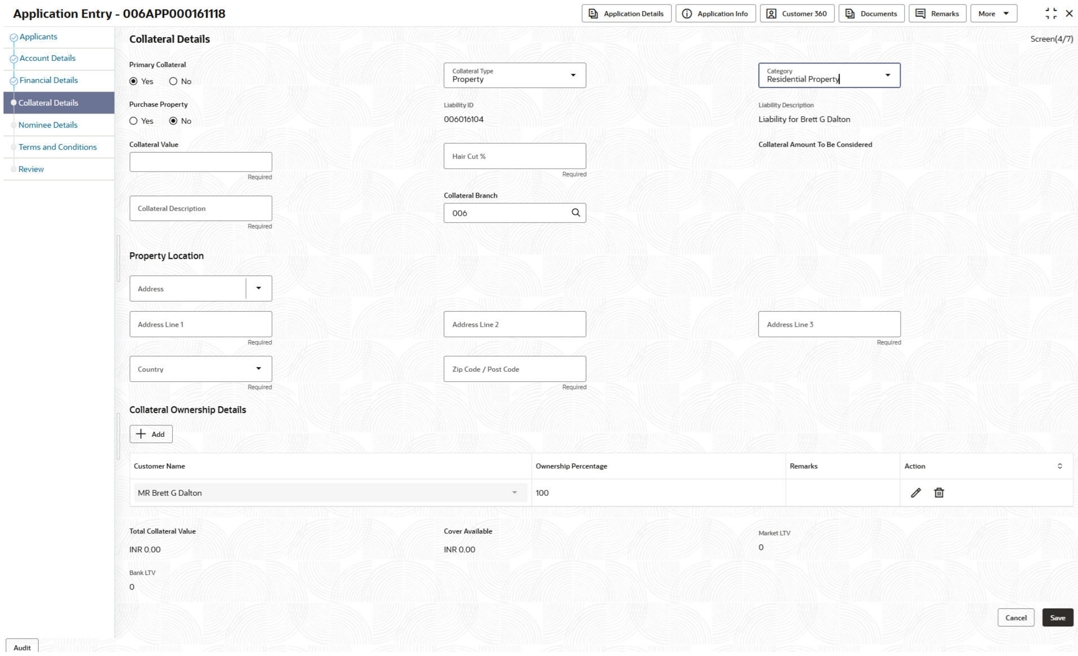
Capturing of Collateral details in Oracle Banking Origination is also enabled with an option to onboard collateral using the Oracle Banking Credit Facility Process Management integration services. In such cases, the collateral details will be sent to the Collateral onboarding systems for performing the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

To add the collateral details:

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

   The **Collateral Details** screen displays.

   Figure 2-20   Collateral Details



Primary Collateral: ● Yes ○ No

Collateral Type: Property

Category: Residential Property

Purchase Property: ○ Yes ● No

Liability ID: 006016104

Liability Description: Liability for Brett G Dalton

Collateral Branch: 006

Customer Name	Ownership Percentage	Remarks	Action
MR Brett G Dalton	100		

Total Collateral Value: INR 0.00

Cover Available: INR 0.00

Market LTV: 0

Bank LTV: 0

3. If the **Collateral Type** is selected as **Term Deposit**, the following **warning message** displays when the OD Limit expiry date is more than the Maturity Date of the term deposit.

   The **Warning Message** popup screen displays.
4. Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.

Table 2-13 Collateral Details - Field Description

Field	Description
Add	Select the collateral. The available option are: • **New Collateral** • **Existing Collateral** **Note:** When Oracle Banking Retail Lending Servicing is the host, the system supports secured loan origination using existing collateral. The existing collateral details of the customer are fetched from the collateral product processor. If sufficient unutilized collateral balance is available, it can be used for a new loan for the customer(s).
Applicant	Select the applicant from the drop-down list to fetch existing collateral details. This field appears when the **Existing Collateral** option is selected.
Primary Collateral	Select the primary collateral. The available option are: • **Yes** • **No**
Collateral Type	Select the collateral type. Available options are: • **Property** • **Guarantee** • **Vehicle** • **Precious Metal** • **Deposits** • **Bonds** • **Stocks** • **Insurance** • **Accounts Receivable** • **Inventory (Stock of Material)** The above options displays based on the initial setup.

Table 2-13 (Cont.) Collateral Details - Field Description

Field	Description
Category	Select the collateral category. Available options are: If Collateral type is selected as **Property** • **Residential Property** • **Vacant Land** • **Under Construction** If Collateral type is selected as **Guarantee** • **Personal Guarantee** • **Guarantee and Indemnity** • **Government Guarantee** • **Family Guarantee** If Collateral type is selected as **Vehicle** • **Passenger Vehicle** • **Commercial Vehicle** If Collateral type is selected as **Precious Metal** • **Precious Metal** If Collateral type is selected as **Deposits** • **Term Deposit** If Collateral type is selected as **Bonds** • **Secured Bonds** • **Unsecured Bonds** • **Investment Bonds** If Collateral type is selected as **Stocks** • **Domestic Stock** If Collateral type is selected as **Insurance** • **Life Insurance** If Collateral type is selected as **Accounts Receivable** • **Bill Receivable** • **Trade Receivable** If Collateral type is selected as **Inventory (Stock of Material)** • **Stock of Raw Materials** • **Finished Goods** • **Packaging Materials** The above options displays based on the initial setup.
Collateral Branch	Displays the branch of the collateral.
Term Deposit Number	Select the Term Deposit Number from the list. The Term Deposit which has crossed the maturity date and the **Allow Collateral Linkage** disabled, will not appear in the list.
Maturity Date	Select the Maturity Date of the term deposit.
Available Linkage Amount	Specify the available linkage amount.
Linked Amount	Specify the linked amount.
Linkage Currency	Displays the linkage currency.
Guarantee Type	Specify the type of guarantee. This field appears only if the collateral type is **Guarantee**.
Currency	Specify the currency of the collateral value.
Collateral Value	Specify the collateral value.
Collateral Description	Specify the collateral description.

Table 2-13 (Cont.) Collateral Details - Field Description

Field	Description
Mark Collateral For Refinance	Specify if an added collateral should be consider for refinance.
Applicants	This section displays the applicants name and remarks that are involved in the loan application. These applicants are also related to the added collateral.
Guarantor	This section displays the guarantor name.
Purchase Property	Specify whether the collateral property being added is being purchased. This field appears if the **Property** option is selected from the **Collateral Type** list.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.
Collateral Available Date Range	Select the date range of the collateral. The range indicates the date from and date up to, which the collateral is available.
Collateral Value	Specify the value of the collateral.
Hair Cut %	Specify the percentage of Hair Cut.
Collateral Amount To Be Considered	Displays the collateral amount to be considered. Collateral Amount = (Hair Cut % Collateral Value)
Collateral Description	Specify the collateral description.
Property Location	In this section, user can enter property address which is added as collateral. This section appears only if user select **Property** from the **Collateral Type** list. The fields appears if user select the **Property** option from the **Collateral Type** list.
Address	Specify the address to search already captured address. Based on configuration, on entering few letters, the system fetches the related address that are already captured. Based on the selection, the fields are auto populated in the address section.
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
State / Country Sub Division	Specify the state or country sub division.
Country	Select and search the country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Collateral Ownership Details	In this section, specify the ownership details of the collateral property. This section displays all the customers that are involved in the loan application. The fields appears if user select the **Property** option from the **Collateral Type** list.
<Added record tile>	In this tile, user can view the added details. Click **Add** to add the applicant collateral ownership details. Click **Edit** to edit the added collateral ownership details. Click 🗑 to delete the collateral ownership details.

Table 2-13 (Cont.) Collateral Details - Field Description

Field	Description
Ownership Type	Select the ownership type of the property. The available options are • **Single** • **Joint** The fields appears if user select the **Property** option from the **Collateral Type** list.
Select	Select the appropriate customer as owner from the list. The fields appears if user select the **Property** option from the **Collateral Type** list.
Customer Name	Displays the customer name along with title. The fields appears if user select the **Property** option from the **Collateral Type** list.
Ownership Percentage	Displays the percentage of the ownership of the customer. The fields appears if user select the **Property** option from the **Collateral Type** list.
Remark	Displays the remark of the customer. The fields appears if user select the **Property** option from the **Collateral Type** list.
Action	Click ✎ to edit the added signatures Click 🗑 to delete the added signatures.
Market LTV	Displays the market LTV.
Bank LTV	Displays the bank LTV.
Collateral Description	Displays the description of the collateral.
Collateral Type	Displays the collateral type.
Category	Displays the category of the collateral.
Collateral Value	Displays the collateral value.
Owners	Displays the owner names of the collateral.
<Actions>	Perform the below action on the added collateral. • 🗑 - Click delete to delete the added collateral. • ▼ - Click down arrow to view the collateral details.
Total Collateral Value	Displays the total value of collateral. This field will be auto updated based on the number of collaterals.
Cover Available	Displays the cover available. This field will be auto updated based on the number of collaterals.

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

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

2.2.3 Advance against Uncollected Funds

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

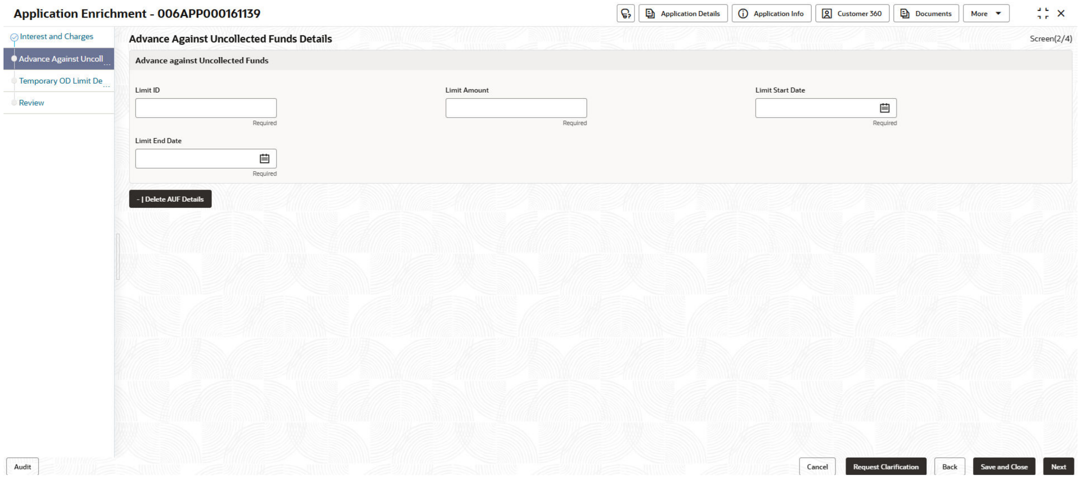
The Advance against Uncollected Funds data segment displays the configuration required for advance against uncollected fund to be provided to the account.

To add uncollected funds details:

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

   The **Advance against Uncollected Funds** screen displays.

Figure 2-21 Advance against Uncollected Funds



3. Specify the details in the relevant data fields.

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

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

Table 2-14 Advance against Uncollected Funds – Field Description

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

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

2.2.4 Temporary Overdraft Limit

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

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

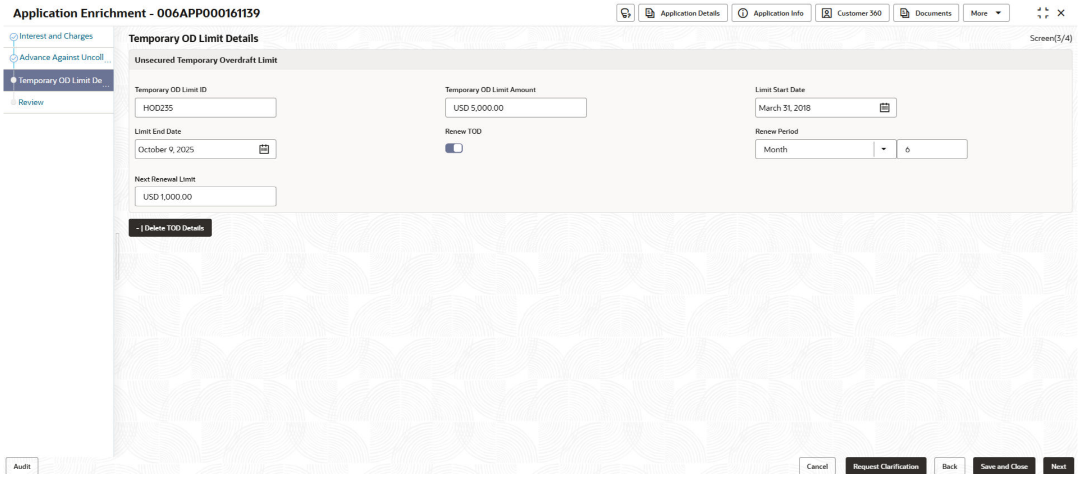
To add temporary overdraft limit:

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

   The **Unsecured Temporary Overdraft Limit Details** screen displays.

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

Figure 2-22 Unsecured Temporary Overdraft Limit Details



Application Enrichment - 006APP000161139

Temporary OD Limit Details

Unsecured Temporary Overdraft Limit

Temporary OD Limit ID: HOD235
Temporary OD Limit Amount: USD 5,000.00
Limit Start Date: March 31, 2018
Limit End Date: October 9, 2025
Renew TOD: ●
Renew Period: Month 6
Next Renewal Limit: USD 1,000.00

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

3. Specify the details in the relevant data fields.

Note

The fields, which mentioned as Required, are mandatory.

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

Table 2-15 Temporary Overdraft Limit – Field Description

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

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

2.2.5 Summary

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

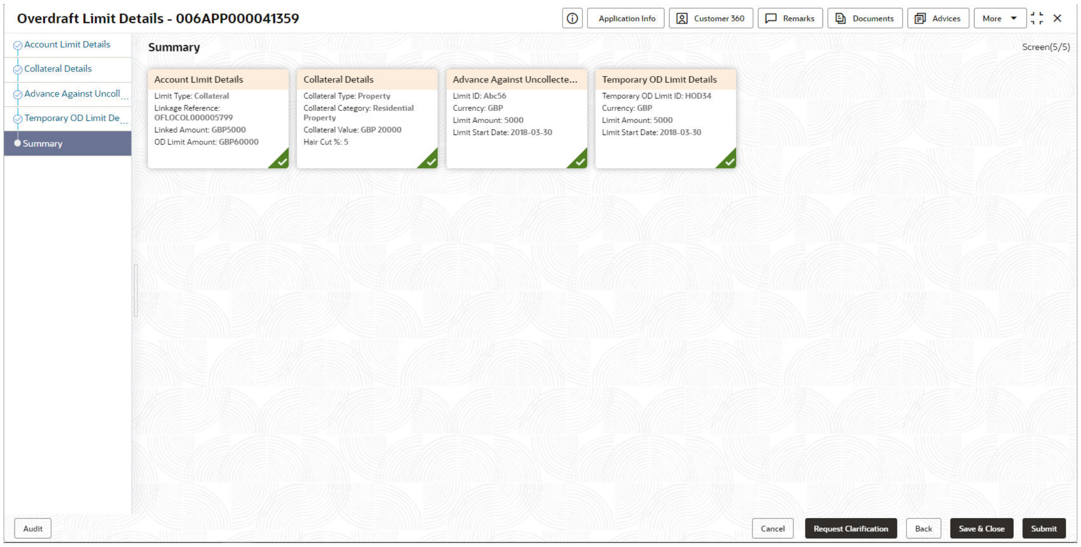
The Summary displays the tiles for all the data segments in the Overdraft Limit stage. The tiles display the important details captured in the specified data segment.

To view the summary of the stage:

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

   The **Summary** screen displays.

Figure 2-23 Summary



Overdraft Limit Details - 006APP000041359

Summary

Account Limit Details
Limit Type: Collateral
Linkage Reference: OFLOCOL000005799
Linked Amount: GBP5000
OD Limit Amount: GBP60000

Collateral Details
Collateral Type: Property
Collateral Category: Residential Property
Collateral Value: GBP 20000
Hair Cut %: 5

Advance Against Uncollecte...
Limit ID: Abc56
Currency: GBP
Limit Amount: 5000
Limit Start Date: 2018-03-30

Temporary OD Limit Details
Temporary OD Limit ID: HOD34
Currency: GBP
Limit Amount: 5000
Limit Start Date: 2018-03-30

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

Table 2-16 Summary - Overdraft Limit Details – Field Description

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

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

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

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

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

4. Click **Save & Proceed**. The **Outcome** screen is displayed.

5. In the **Outcome** screen, select appropriate option from the **Select to Proceed** field.

   - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Overdraft Limit Details** stage for the loan application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Application Enrichment.** The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code.**

  - Select the **Return to Application Entry** to return to application entry stage. The system generates the Application Entry task that appears in **Free Task** to acquire and edit.
  - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Enter the remarks in **Remarks**.
7. Click **Submit** to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
8. Click **Close** to close the window.

   OR

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

2.3 Application Enrichment Stage

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

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

To enrich an application:

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

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

- Interest and Charge
  This topic provides the systematic instructions to view the interest applicable for the account.
- Advance against Uncollected Funds
  This topic provides the systematic instructions to view the configuration required for advance against uncollected fund to be provided to the account.
- Temporary Overdraft Limit
  This topic provides the systematic instructions to view the configuration required for temporary overdraft limit to be provided to the account.
- Review
  This topic provides the systematic instructions to view the tiles for all the data segments in the Application Enrichment stage.

2.3.1 Interest and Charge

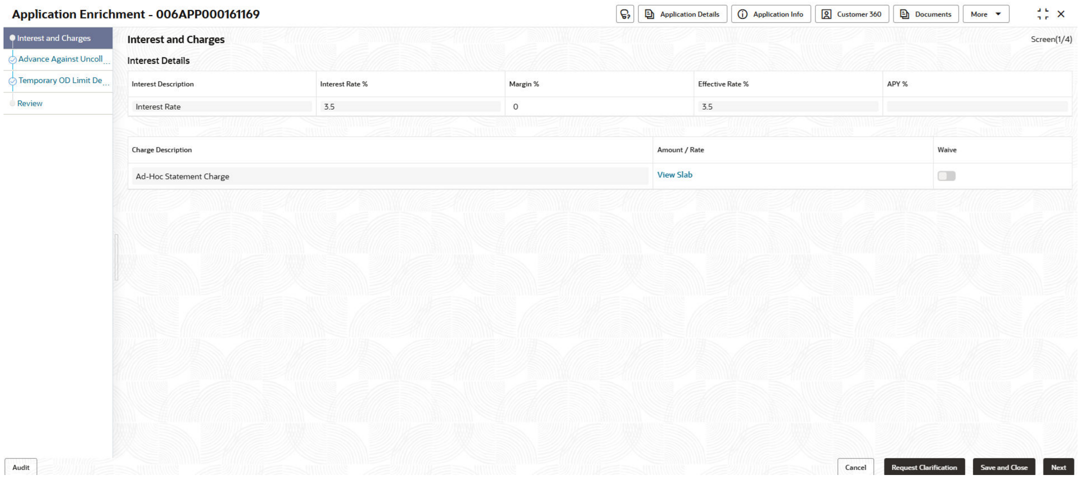
This topic provides the systematic instructions to view the interest applicable for the account.

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

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

   The **Interest and Charge** screen displays.

Figure 2-24 Interest and Charge



Application Enrichment - 006APP000161169

Interest and Charges

Screen(1/4)

Interest Details

Interest Description	Interest Rate %	Margin %	Effective Rate %	APY %
Interest Rate	3.5	0	3.5	

Charge Description	Amount / Rate	Waive
Ad-Hoc Statement Charge	View Slab	

2. Specify the details in the relevant data fields.

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

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

Table 2-17 Interest Details - Field Description

Field	Description
Interest Product Name	Displays the interest product name attached to the host product linked with the business product.
Payout Frequency	Displays the payout frequency of the interest product name attached to the host product linked with the business product.
Interest Rate	Displays the interest rate applicable for the account.
Margin (%)	Select the margin in percentage.
Final Rate	Displays the final rate calculated based on the **Interest Rate** and the **Margin** specified.
APY (in %)	Displays the annual percentage yield value in percentage. Below is the formula to calculate the APY, **Annual Percentage Yield = (1 + Interest Rate ÷ The number of Compounding in a year) ^ (Number of compounding in a year) – 1** **This is applicable for the Credit Interest**
APR	Display the annual percentage rate value. This is applicable for debit interest.
Charge Description	Displays the charge description.

Table 2-17 (Cont.) Interest Details - Field Description

Field	Description
Amount/Rate	Displays the charge amount.
Waive	Select the toggle to enable the waiving charges.

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

2.3.2 Advance against Uncollected Funds

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

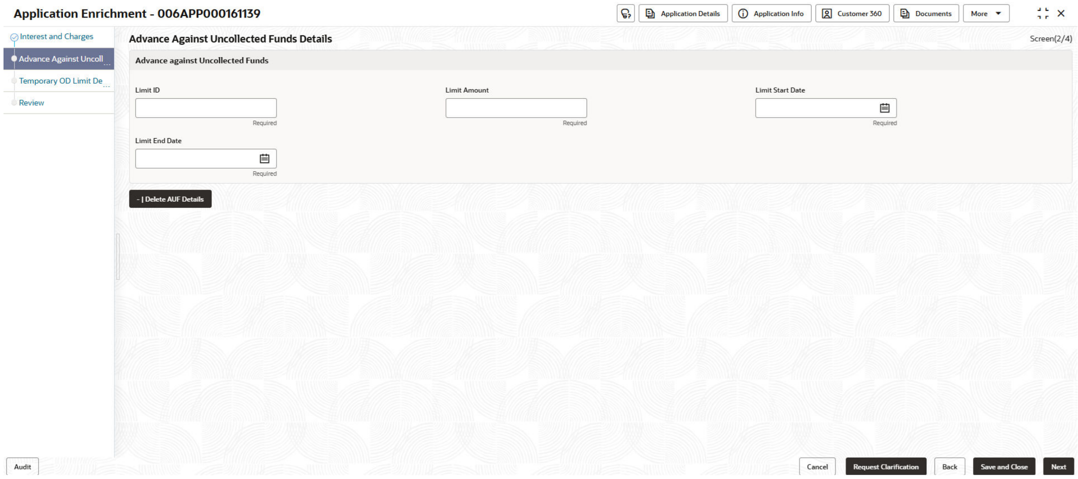
The Advance against Uncollected Funds data segment displays the configuration required for advance against uncollected fund to be provided to the account.

To add uncollected funds details:

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

   The **Advance against Uncollected Funds** screen displays.

Figure 2-25 Advance against Uncollected Funds



3. Specify the details in the relevant data fields.

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

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

Table 2-18 Advance against Uncollected Funds – Field Description

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

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

2.3.3 Temporary Overdraft Limit

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

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

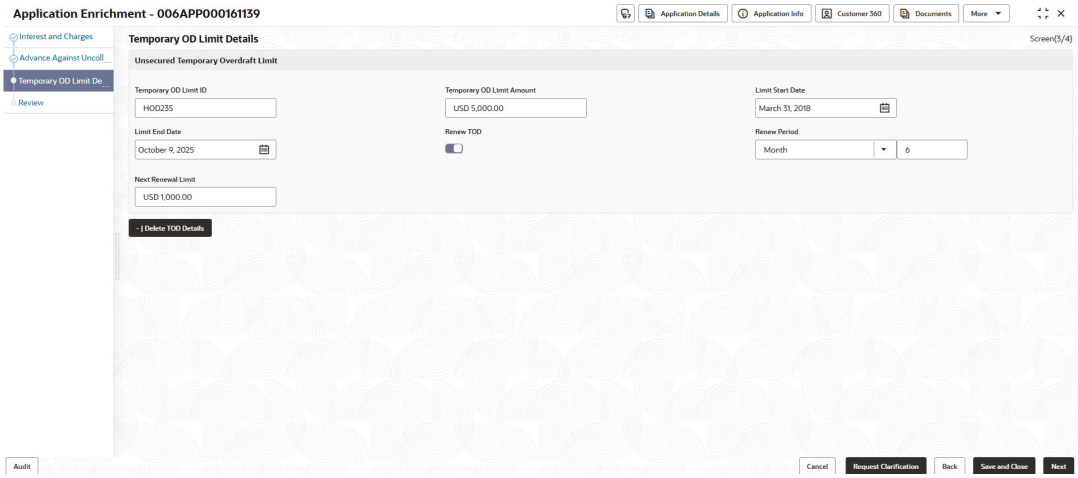
To add temporary overdraft limit:

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

   The **Unsecured Temporary Overdraft Limit Details** screen displays.

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

Figure 2-26 Unsecured Temporary Overdraft Limit Details



Application Enrichment - 006APP000161139

Temporary OD Limit Details

Unsecured Temporary Overdraft Limit

Temporary OD Limit ID: HOD235

Temporary OD Limit Amount: USD 5,000.00

Limit Start Date: March 31, 2018

Limit End Date: October 9, 2025

Renew TOD: ●

Renew Period: Month 6

Next Renewal Limit: USD 1,000.00

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

3. Specify the details in the relevant data fields.

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

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

   Table 2-19 Temporary Overdraft Limit – Field Description

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

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

2.3.4 Review

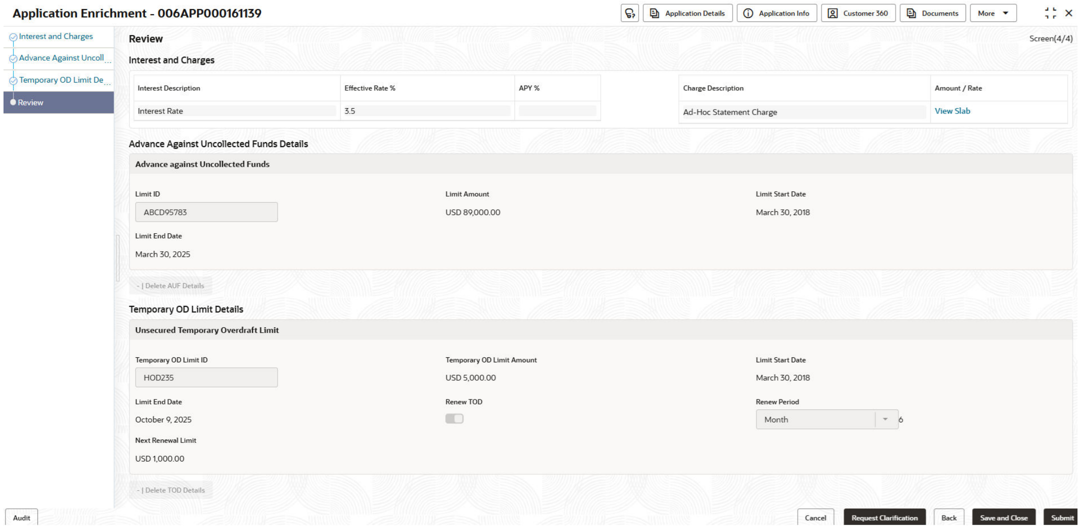
This topic provides the systematic instructions to view the tiles for all the data segments in the Application Enrichment stage.

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

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

   The **Review** screen displays.

Figure 2-27 Review



Application Enrichment - 006APP000161139

Review

Screen(4/4)

Interest and Charges

Interest Description	Effective Rate %	APY %
Interest Rate	3.5	

Charge Description	Amount / Rate
Ad-Hoc Statement Charge	View Slab

Advance Against Uncollected Funds Details

Advance against Uncollected Funds

Limit ID: ABCD95783

Limit Amount: USD 89,000.00

Limit Start Date: March 30, 2018

Limit End Date: March 30, 2025

Temporary OD Limit Details

Unsecured Temporary Overdraft Limit

Temporary OD Limit ID: HOD235

Temporary OD Limit Amount: USD 5,000.00

Limit Start Date: March 30, 2018

Limit End Date: October 9, 2025

Renew TOD

Renew Period: Month 6

Next Renewal Limit: USD 1,000.00

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

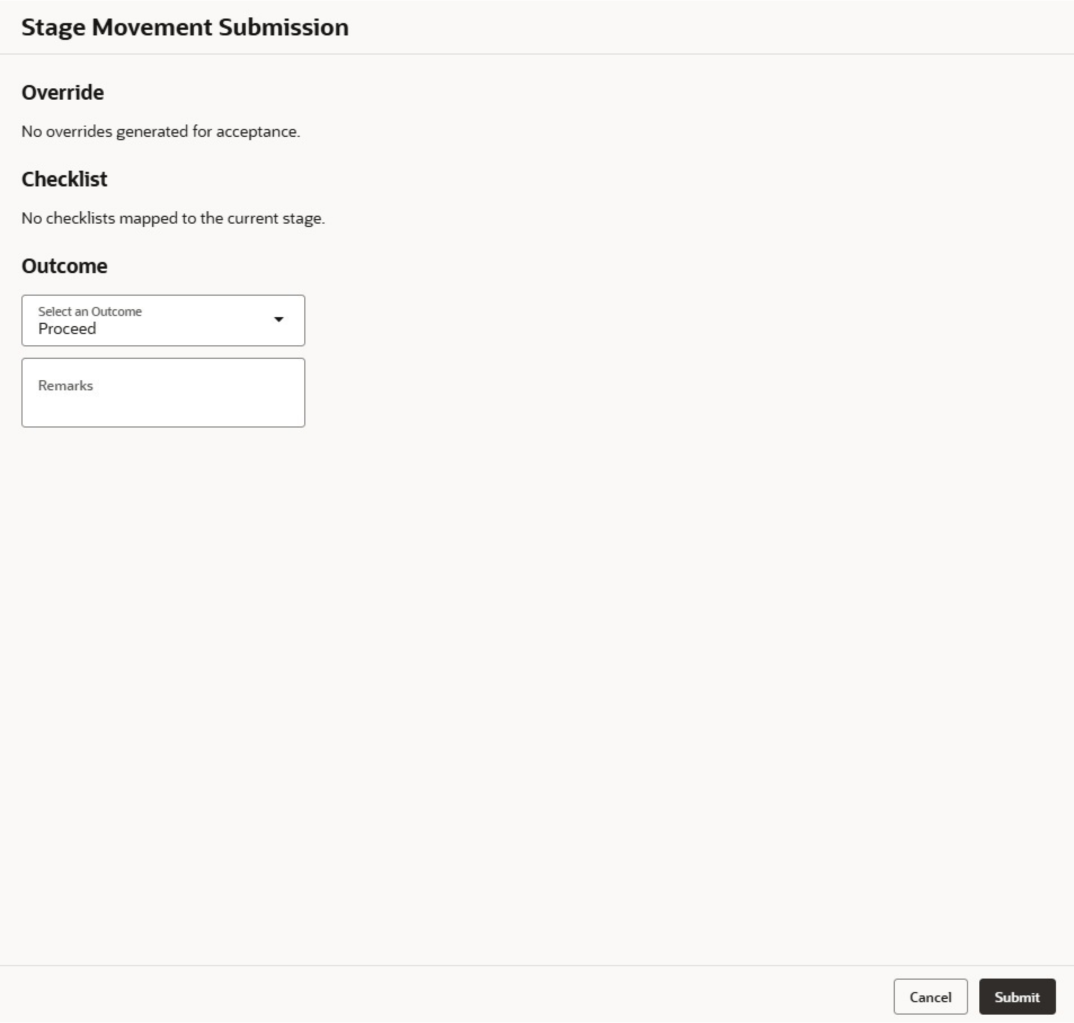
Table 2-20 Review - Field Description

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

2. Click **Submit** to reach the **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

   The **Stage Movement Submission** screen displays.

Figure 2-28   Stage Movement Submission



Stage Movement Submission

Override

No overrides generated for acceptance.

Checklist

No checklists mapped to the current stage.

Outcome

Select an Outcome: Proceed

In this screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next**.

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

4. Select the checkbox to accept the checklist.

5. Click **Save and Proceed**.

   The **Stage Movement Submission - Outcome** screen displays.
   For more information on fields, refer to the field description table.

Table 2-21 Stage Movement Submission - Outcome – Field Description

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

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

6. Click **Submit**.

   The **Confirmation** screen displays.

   Figure 2-29 Confirmation

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

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

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

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

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

   OR

   Click **Go to Free Task**.

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

2.4 Account Funding Stage

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

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

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

To add funding details:

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

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

- Initial Funding Details
  This topic provides the systematic instructions to view and modify the initial funding details captured in the **Application Entry** stage.
- Review
  This topic provides the systematic instructions to view all the data segments in the Initial Funding stage.

2.4.1 Initial Funding Details

This topic provides the systematic instructions to view and modify the initial funding details captured in the **Application Entry** stage.

The Initial Funding Details data segment displays the Initial Funding details captured in the Application Entry stage. The **Transaction Reference Number** and the **Transaction Status** is either auto-populated or has to be manually captured based on the configuration. Automatic option is supported only for the Initial Funding with Cash mode. Manual process is supported for Account Transfer, Other Bank Check, and Cash mode of initial funding.

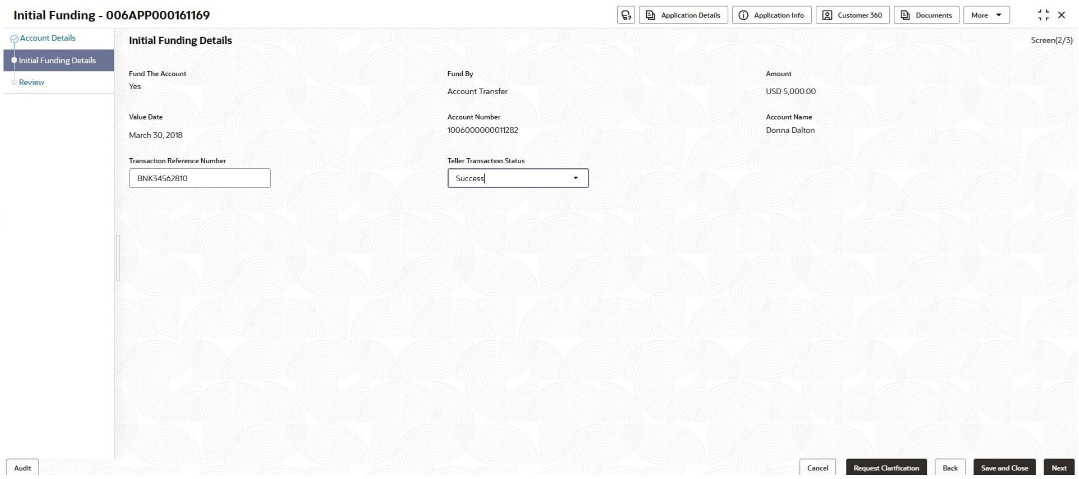
> **Note**
>
> For more details on the Modes and the Manual/Automatic Process configuration, refer to the **Configurations User Guide**.

To add initial funding details:

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

   The **Initial Funding Details** screen displays.

Figure 2-30   Initial Funding Details



Initial Funding - 006APP000161169

Initial Funding Details

Screen(2/3)

Fund The Account: Yes
Fund By: Account Transfer
Amount: USD 5,000.00
Value Date: March 30, 2018
Account Number: 1006000000011282
Account Name: Donna Dalton
Transaction Reference Number: BNK34562810
Teller Transaction Status: Success

2. Specify the fields on **Initial Funding Details** screen.

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

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

Table 2-22   Initial Funding Details – Field Description

Field	Description
Fund the Account	Displays the Fund the Account selected in the Account Details Data Segment in Application Entry stage.
Fund By	Displays the Fund by option selected in the Account Details Data Segment in Application Entry stage.
Amount	Displays the amount of the initial funding updated in the Account Details data segment in Application Entry stage.
Value Date	Displays the value date of the initial funding updated in the Account Details data segment in Application Entry stage.
Account Number	Displays the account number for the initial funding transaction which was selected in the **Account Details** data segment of the **Application Entry** stage This field appears only if the **Fund By** is selected as **Account Transfer**.
Account Name	Displays the account name for the selected account number. This field appears only if the **Fund By** is selected as **Account Transfer**
Check Number	Display the Check number.
Check Date	Displays the Check date.
Bank Name	Displays the bank name. This field is applicable only if the **Fund By** is selected as **Other Bank Check**.

Table 2-22 (Cont.) Initial Funding Details – Field Description

Field	Description
Branch Name	Displays the Branch name. This field is applicable only if the **Fund By** is selected as **Other Bank Check**.
Check Routing Number	Displays the Check routing number. This field is applicable only if the **Fund By** is selected as **Other Bank Check**.
GL Account Number	Displays the GL account number for the initial funding transaction that was triggered off in the Application Entry stage for the Teller module.
GL Account Description	Displays the GL account description for the initial funding transaction that was triggered off in the Application Entry stage for the Teller module.
Transaction Reference Number	Displays the transaction reference number for the initial funding transaction that was triggered off in the Application Entry stage for the Teller module.
Teller Transaction Status	Select the status of the transaction if the **Fund By** option is selected as **Cash**. The available options are: • **In Progress** • **Pending** • **Success** Displays the status of the transaction if the **Fund By** option is selected other than **Cash**. The status of the teller transaction should be **Success** for the submission of the Account Funding stage.

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

2.4.2 Review

This topic provides the systematic instructions to view all the data segments in the Initial Funding stage.

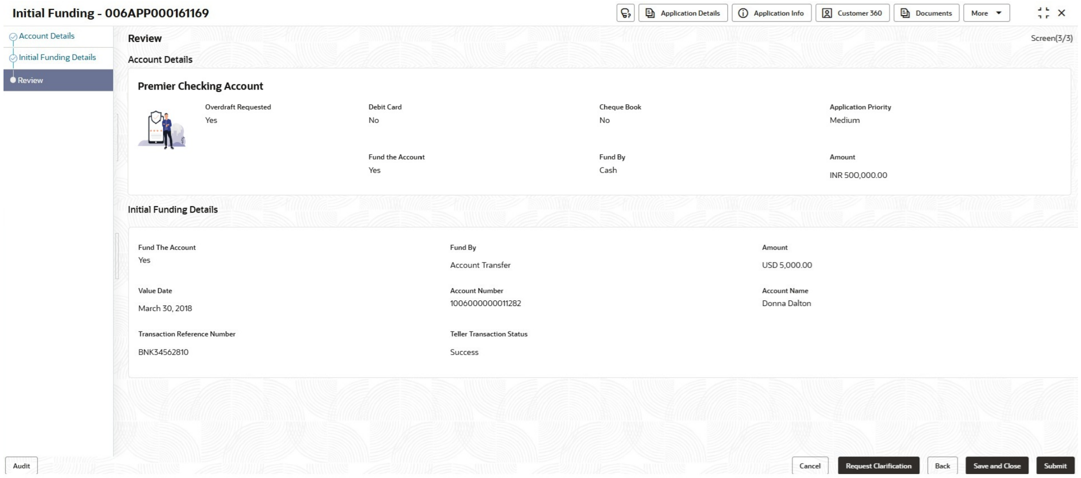
The system displays the summary of each of the data segments in the given stage.

To view the summary of all the data segments:

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

   The **Review** screen displays.

Figure 2-31 Review - Initial Funding



Initial Funding - 006APP000161169

Review

Screen(3/3)

Account Details

Premier Checking Account

Overdraft Requested	Debit Card	Cheque Book	Application Priority
Yes	No	No	Medium
	Fund the Account	Fund By	Amount
	Yes	Cash	INR 500,000.00

Initial Funding Details

Fund The Account	Fund By	Amount
Yes	Account Transfer	USD 5,000.00
Value Date	**Account Number**	**Account Name**
March 30, 2018	1006000000011282	Donna Dalton
Transaction Reference Number	**Teller Transaction Status**	
BNK34562810	Success	

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

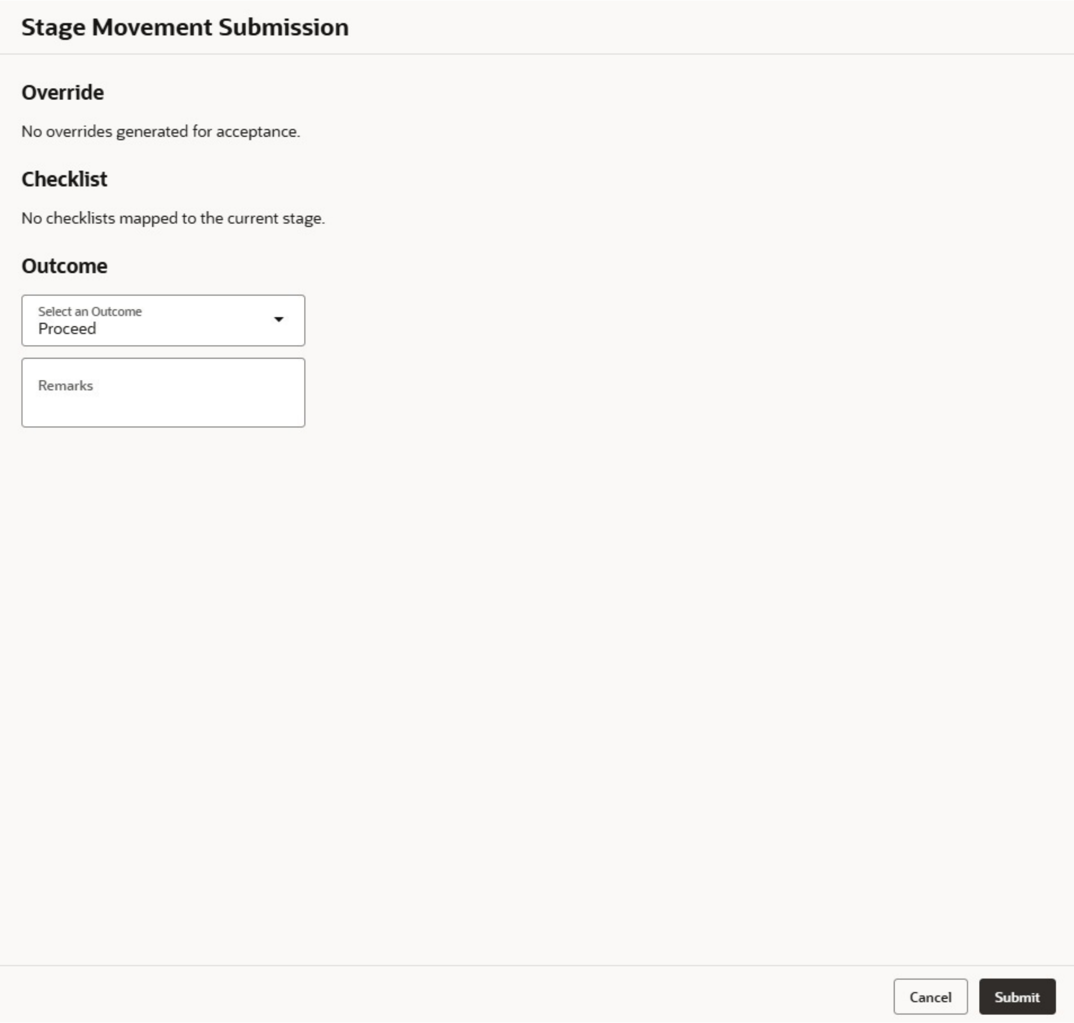
Table 2-23 Review - Initial Funding – Field Description

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

2. Click **Submit** to reach the **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

   The **Stage Movement Submission** screen displays.

Figure 2-32 Stage Movement Submission



Stage Movement Submission

Override

No overrides generated for acceptance.

Checklist

No checklists mapped to the current stage.

Outcome

Select an Outcome: Proceed

Remarks

In this screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

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

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

4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.

5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.

   - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Account Funding Stage** for the loan application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Underwriting.** The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

- Select the **Return to Overdraft Limit Details** to return to overdraft limit details stage, the system generate the Overdraft Limit Details stage that appears in **Free Task** to acquire and edit.
- Select the **Return to Application Entry** to return to application entry stage. The system generates the Application Entry task that appears in **Free Task** to acquire and edit.
- Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.

6. Enter the remarks in **Remarks**.
7. Click **Submit** to submit the Initial Funding stage.

   The confirmation screen appears with the successful submission status and displays the next stage in which the application has moved along with Application Reference Number and the Process Application Reference Number.
8. Click **Close** to close the window.

   OR

   Click **Go to Free Task**.

   The system successfully moves the Application Reference Number along with the process reference numbers to the Underwriting stage.

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

2.5 Underwriting Stage

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

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

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

To add underwriting details:

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

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

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

- Valuation Details
  This topic provides the systematic instructions to capture the information on the asset valuation done by the bank approved valuator.
- Legal Opinion
  This topic provides the systematic instructions to capture the legal opinion provided by the bank approved lawyer and decision provided thereon.
- Review
  This topic provides the systematic instructions to view the summary of each of the data segments in the Underwriting Stage.

2.5.1 Credit Rating Details

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

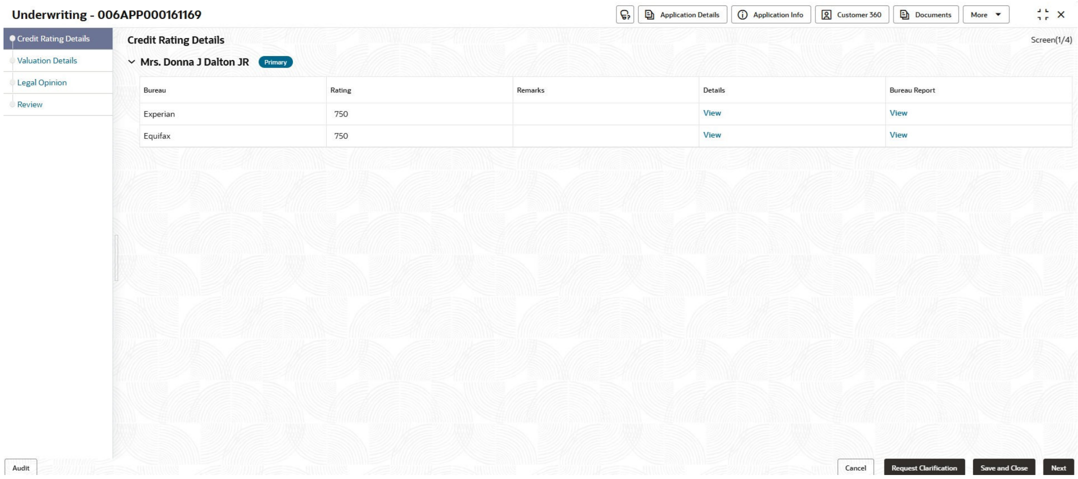
Credit Rating Details is the first data segment of **Underwriting** stage. The user can acquire the application from Free Tasks list. If the applicants are more than one, accordingly the information against each applicant / borrower will be provided. The interface with external rating agencies will be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

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

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

   The **Credit Rating Details** screen displays.

   Figure 2-33 Credit Rating Details

Bureau	Rating	Remarks	Details	Bureau Report
Experian	750		View	View
Equifax	750		View	View

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

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

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

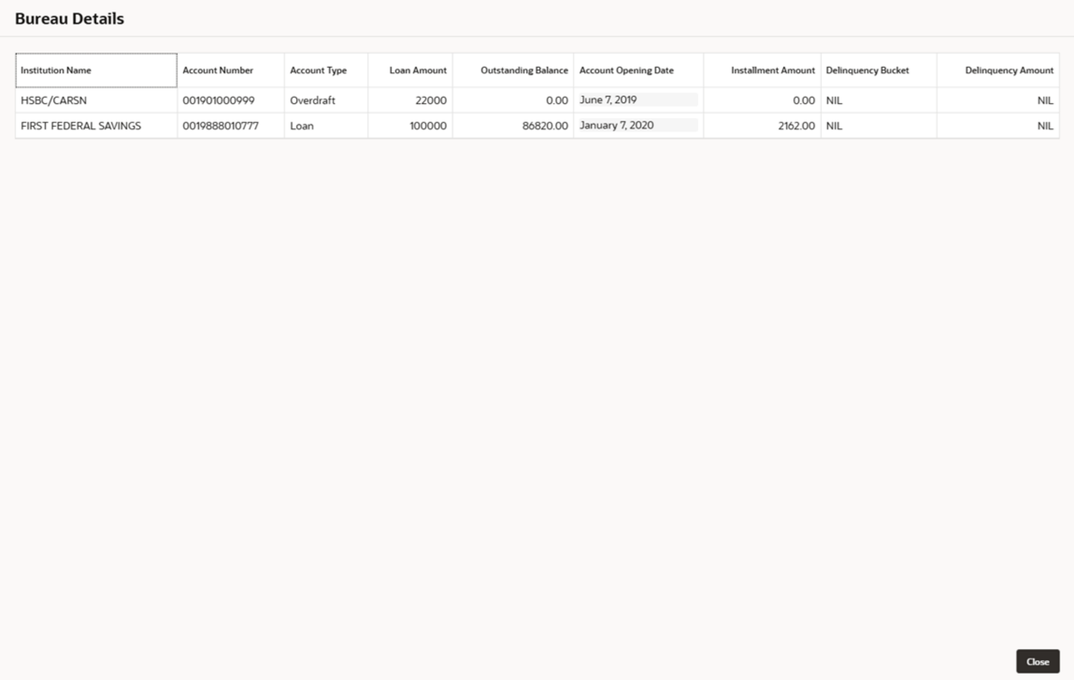
Table 2-24 Credit Rating Details – Field Description

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

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

   The **Additional Credit Bureau Details** screen displays.

Figure 2-34 Additional Credit Bureau Details



Bureau Details

Institution Name	Account Number	Account Type	Loan Amount	Outstanding Balance	Account Opening Date	Installment Amount	Delinquency Bucket	Delinquency Amount
HSBC/CARSN	001901000999	Overdraft	22000	0.00	June 7, 2019	0.00	NIL	NIL
FIRST FEDERAL SAVINGS	0019888010777	Loan	100000	86820.00	January 7, 2020	2162.00	NIL	NIL

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

Table 2-25 Additional Credit Bureau Details – Field Description

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

Table 2-25 (Cont.) Additional Credit Bureau Details – Field Description

Field	Description
Delinquency Bucket	Displays the delinquency bucket.
Delinquency Amount	Displays the delinquency amount.

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

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

2.5.2 Valuation Details

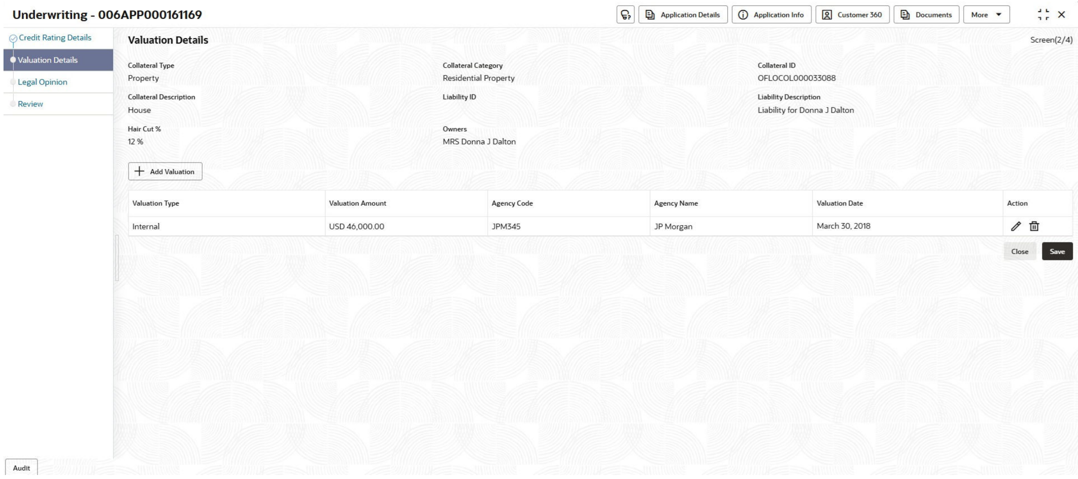
This topic provides the systematic instructions to capture the information on the asset valuation done by the bank approved valuator.

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

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

   The **Valuation Details** screen displays.

Figure 2-35 Valuation Details



Underwriting - 006APP000161169

Valuation Details

Screen(2/4)

Collateral Type: Property

Collateral Category: Residential Property

Collateral ID: OFLOCOL000033088

Collateral Description: House

Liability ID:

Liability Description: Liability for Donna J Dalton

Hair Cut %: 12 %

Owners: MRS Donna J Dalton

Valuation Type	Valuation Amount	Agency Code	Agency Name	Valuation Date	Action
Internal	USD 46,000.00	JPM345	JP Morgan	March 30, 2018	

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

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

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

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

Table 2-26 Valuation Details – Field Description

Field	Description
Collateral Description	Displays the collateral description which is added.
Collateral Type	Displays the collateral type which is added.
Category	Displays the category of the collateral which is added.
Collateral Value	Displays the value of the collateral which is added.
Owners	Displays the owner's name of the collateral.
Collateral ID	Displays the Collateral ID.
Collateral Description	Displays the description of the collateral.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.
Hair Cut %	Displays the Hair cut percentage.
Collateral Amount	Displays the collateral amount.
Valuation Type	Select the type of valuation. Available options are • **External** • **Internal**
Valuation Amount	Specify the valuation amount of the collateral.
Agency Code	Specify the agency code.
Agency Name	Specify the name of agency.
Valuation Date	Select the valuation date. Date should not be earlier than the Application Date.
Add Valuation	Click **Add Valuation** to add valuation details. Add the valuation details if you want to evaluate the collateral.

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

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

2.5.3 Legal Opinion

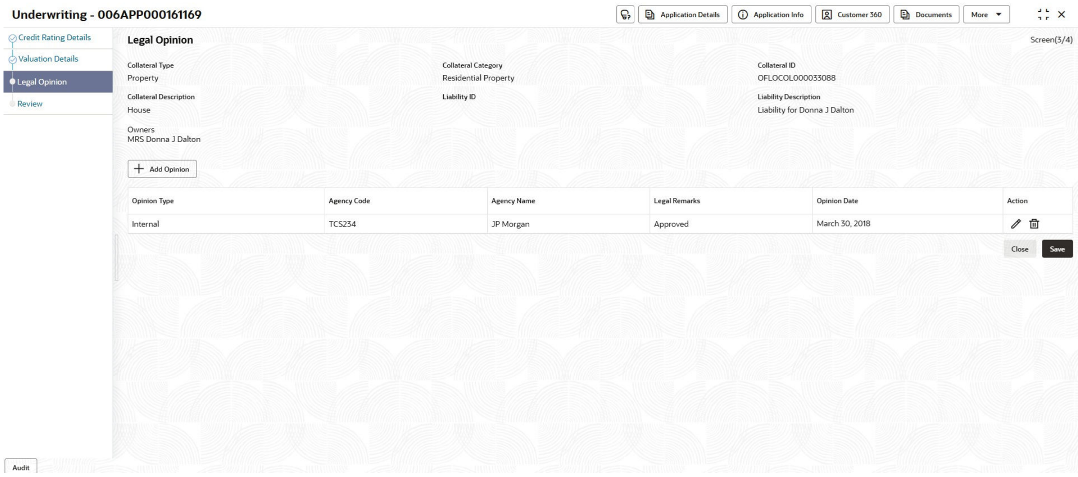
This topic provides the systematic instructions to capture the legal opinion provided by the bank approved lawyer and decision provided thereon.

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

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

   The **Legal Opinion** screen displays.

Figure 2-36   Legal Opinion



Underwriting - 006APP000161169

Legal Opinion

Screen(3/4)

Collateral Type
Property

Collateral Category
Residential Property

Collateral ID
OFLOCOL000033088

Collateral Description
House

Liability ID

Liability Description
Liability for Donna J Dalton

Owners
MRS Donna J Dalton

Opinion Type	Agency Code	Agency Name	Legal Remarks	Opinion Date	Action
Internal	TCS234	JP Morgan	Approved	March 30, 2018	

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

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

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

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

Table 2-27   Legal Opinion – Field Description

Field	Description
Collateral Description	Displays the collateral description which is added.
Collateral Type	Displays the collateral type which is added.
Category	Displays the category of the collateral which is added.
Collateral Value	Displays the value of the collateral which is added.
Owners	Displays the owner’s name of the collateral.
Collateral ID	Displays the Collateral ID.
Collateral Description	Displays the description of the collateral.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.
Opinion Type	Select the opinion type. Available options are: • **External** • **Internal**
Agency Code	Specify the agency code.
Agency Name	Specify the agency name.
Legal Remarks	Specify the legal remarks.

Table 2-27 (Cont.) Legal Opinion – Field Description

Field	Description
Opinion Date	Select the opinion date. Date should not be earlier than the Collateral Valuation Date.
Add Opinion	Click Add Opinion to add the legal opinion received from multiple agencies (both internal and external).

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

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

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

2.5.4 Review

This topic provides the systematic instructions to view the summary of each of the data segments in the Underwriting Stage.

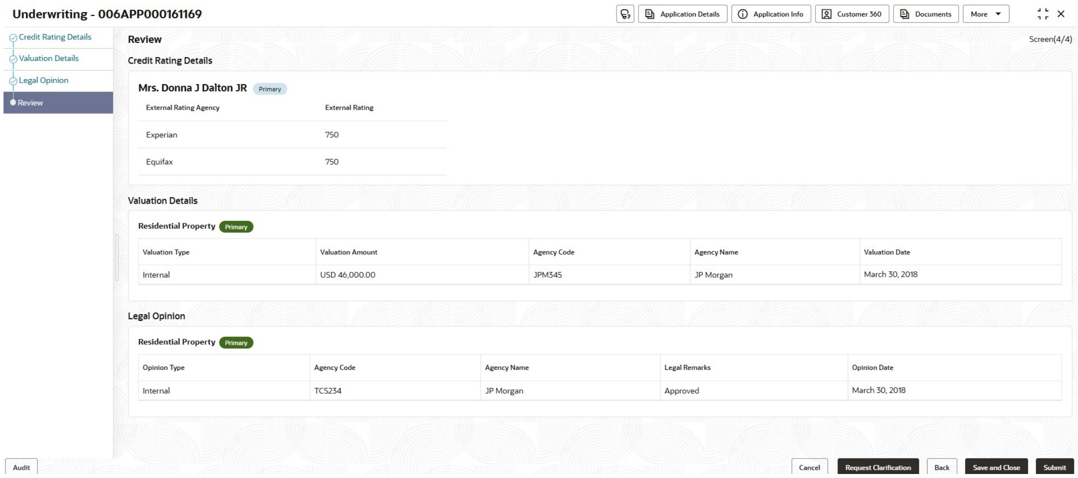
The system displays the summary of each of the data segments in the given stage.

To view the summary of all the data segments:

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

   The **Review** screen displays.

Figure 2-37 Review - Underwriting



Underwriting - 006APP000161169

Review

Screen(4/4)

Credit Rating Details

Mrs. Donna J Dalton JR Primary

External Rating Agency	External Rating
Experian	750
Equifax	750

Valuation Details

Residential Property Primary

Valuation Type	Valuation Amount	Agency Code	Agency Name	Valuation Date
Internal	USD 46,000.00	JPM345	JP Morgan	March 30, 2018

Legal Opinion

Residential Property Primary

Opinion Type	Agency Code	Agency Name	Legal Remarks	Opinion Date
Internal	TCS234	JP Morgan	Approved	March 30, 2018

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

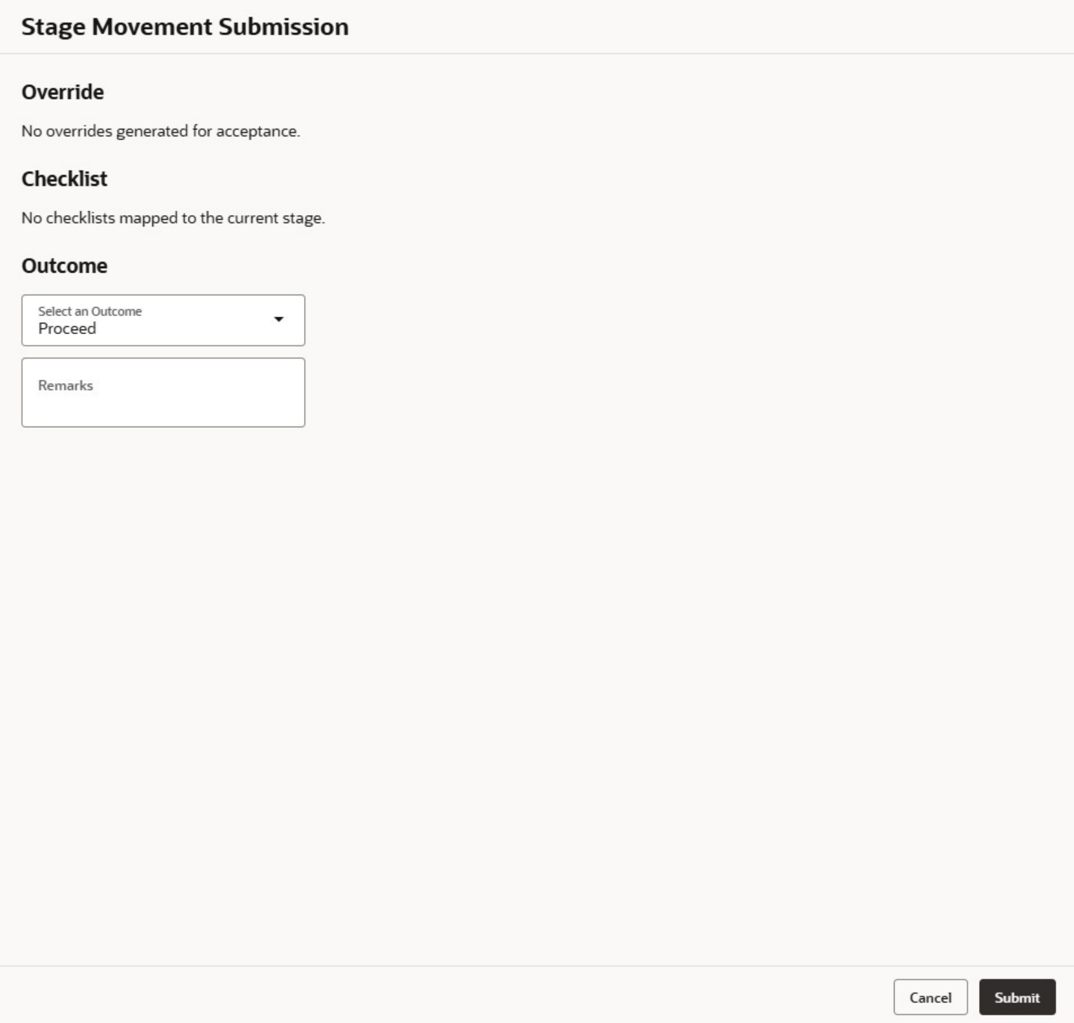
Table 2-28 Review - Underwriting – Field Description

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

2. Click **Submit** to reach the **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

   The **Stage Movement Submission** screen displays.

Figure 2-38 Stage Movement Submission



Stage Movement Submission

Override

No overrides generated for acceptance.

Checklist

No checklists mapped to the current stage.

Outcome

Select an Outcome: Proceed

In this screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. In case of override, click **Accept Overrides & Proceed** to proceed or click **Proceed**.

   The **Checklist** screen appears.

4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.
5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.
    - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Underwriting** stage for the application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Assessment**. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code.**
    - Select the **Return to Initial Funding Stage** to make Account Funding Stage available in free task for edit.
    - Select the **Return to Overdraft Limit Details** to make Overdraft Limit Details stage available in free task.
    - Select the **Return to Application Entry Stage** to make application entry stage available in free task for edit.
    - Select the **Reject by bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit** to submit the **Loan Underwriting** stage.

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

   OR

   Click **Go to Free Task**.

   The system successfully moves the Application Reference Number along with the process reference numbers to the **Assessment** stage.

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

2.6 Application Assessment

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

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

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

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

To assess the application details:

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

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

- Qualitative Scorecard
  This topic provides the systematic instructions to capture the relevant evaluation details Applicant wise (if more than one applicant) and the scores are automatically displayed based on the Question/Answer configuration provided for this type of score card.
- Assessment Details
  This topic provides the systematic instructions to view the total weightage score of the Applicant or Applicants, in case of multiple Applicants in the Current Account with Overdraft.
- Summary
  This topic provides the systematic instructions to view the tiles for all the data segments in the Application Assessment stage.

2.6.1 Qualitative Scorecard

This topic provides the systematic instructions to capture the relevant evaluation details Applicant wise (if more than one applicant) and the scores are automatically displayed based on the 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.

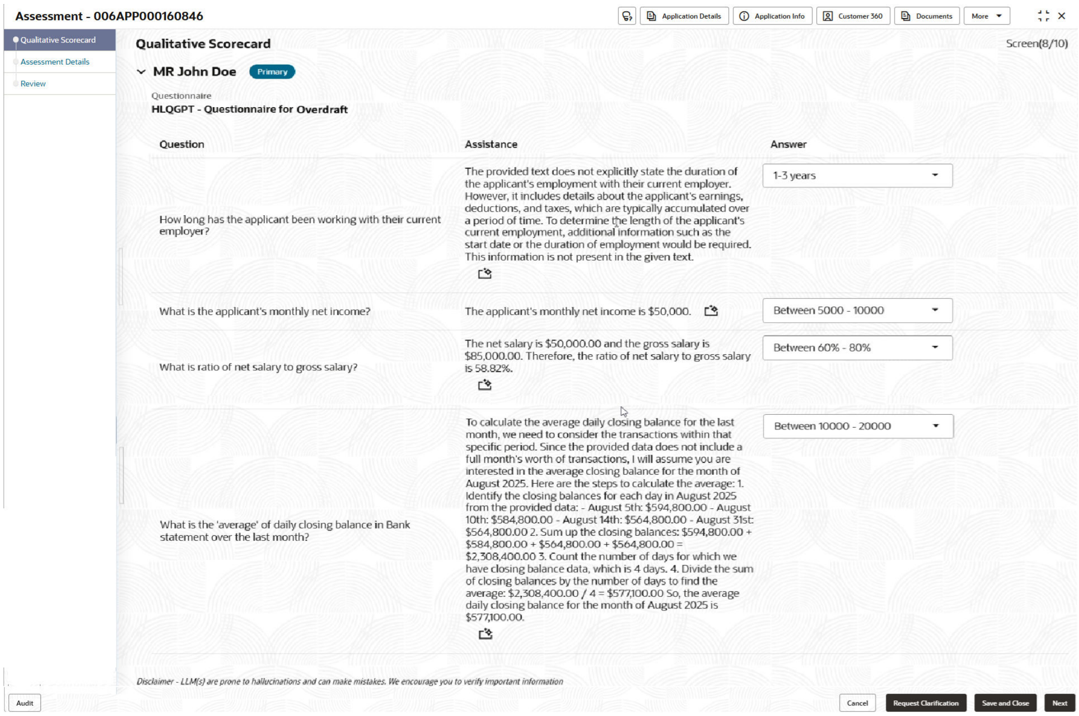
The **Qualitative Scorecard** screen enables the user to capture the relevant evaluation details Applicant wise (if more than one applicant) and the scores are automatically displayed based on the Question / Answer configuration provided for this type of score card.

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

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

   The **Qualitative Scorecard** screen displays.

Figure 2-39   Qualitative Scorecard



Qualitative Scorecard

Screen(8/10)

MR John Doe Primary

Questionnaire
HLQGPT - Questionnaire for Overdraft

Question	Assistance	Answer
How long has the applicant been working with their current employer?	The provided text does not explicitly state the duration of the applicant's employment with their current employer. However, it includes details about the applicant's earnings, deductions, and taxes, which are typically accumulated over a period of time. To determine the length of the applicant's current employment, additional information such as the start date or the duration of employment would be required. This information is not present in the given text.	1-3 years
What is the applicant's monthly net income?	The applicant's monthly net income is $50,000.	Between 5000 - 10000
What is ratio of net salary to gross salary?	The net salary is $50,000.00 and the gross salary is $85,000.00. Therefore, the ratio of net salary to gross salary is 58.82%.	Between 60% - 80%
What is the 'average' of daily closing balance in Bank statement over the last month?	To calculate the average daily closing balance for the last month, we need to consider the transactions within that specific period. Since the provided data does not include a full month's worth of transactions, I will assume you are interested in the average closing balance for the month of August 2025. Here are the steps to calculate the average: 1. Identify the closing balances for each day in August 2025 from the provided data: - August 5th: $594,800.00 - August 10th: $584,800.00 - August 14th: $564,800.00 - August 31st: $564,800.00 2. Sum up the closing balances: $594,800.00 + $584,800.00 + $564,800.00 + $564,800.00 = $2,308,400.00 3. Count the number of days for which we have closing balance data, which is 4 days. 4. Divide the sum of closing balances by the number of days to find the average: $2,308,400.00 / 4 = $577,100.00 So, the average daily closing balance for the month of August 2025 is $577,100.00.	Between 10000 - 20000

Disclaimer - LLM(s) are prone to hallucinations and can make mistakes. We encourage you to verify important information

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

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

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

Table 2-29   Qualitative Scorecard – Field Description

Field	Description
Applicant Name	Displays the name of the applicant.
Questionnaire Code	Displays the Questionnaire code.
Questionnaire Description	Displays the description of the Questionnaire code.
Question	Displays the question configured for the Questionnaire code.
Assistance	Display the answers that returned by Generative AI. This responses are suggested based on the applicant's documents that are uploaded and sent to the Large Language Model. This field appears if the **AI Suggested Answers (Scorecard)** option is selected in the **Allowed AI features** field of the **Origination Preferences** screen.
✧	Click this icon to view the citations for the source of information relevant to the question on the screen. This icon displays when the **AI Suggested Answers (Scorecard)** feature is enabled in the **Origination Preferences** screen.

Table 2-29 (Cont.) Qualitative Scorecard – Field Description

Field	Description
Answer	Select the answer from the drop-down values available. The answers are populated based on the Answers configured in the Questionnaire code.

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

2.6.2 Assessment Details

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

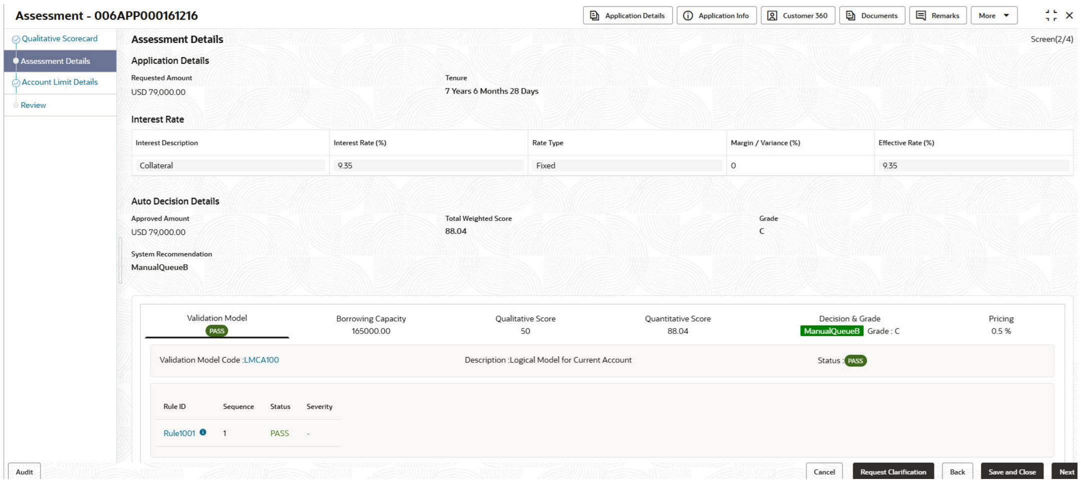
The **Assessment Details** screen enables the user to understand the evaluation and provide the system recommendation based on the following parameters.

- **Validation Model**
- **Borrowing Capacity**
- **Qualitative Score**
- **Quantitative Score**
- **Decision and Grade**
- **Pricing**

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

   The **Assessment Details – Validation Model** screen displays.

Figure 2-40 Assessment Details - Validation Model



Assessment - 006APP000161216

Assessment Details

Screen(2/4)

Application Details

Requested Amount: USD 79,000.00

Tenure: 7 Years 6 Months 28 Days

Interest Rate

Interest Description	Interest Rate (%)	Rate Type	Margin / Variance (%)	Effective Rate (%)
Collateral	9.35	Fixed	0	9.35

Auto Decision Details

Approved Amount: USD 79,000.00

Total Weighted Score: 88.04

Grade: C

System Recommendation: ManualQueueB

Validation Model	Borrowing Capacity	Qualitative Score	Quantitative Score	Decision & Grade	Pricing
PASS	165000.00	50	88.04	ManualQueueB Grade : C	0.5 %

Validation Model Code :LMCA100

Description :Logical Model for Current Account

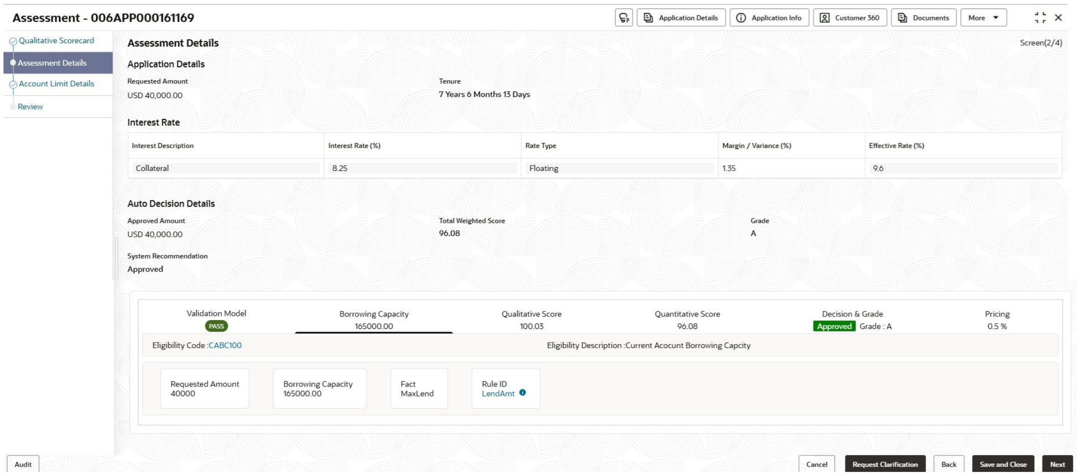
Status : PASS

Rule ID	Sequence	Status	Severity
Rule1001	1	PASS	-

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

   The **Assessment Details – Borrowing Capacity** screen displays.

Figure 2-41 Assessment Details – Borrowing Capacity



Assessment Details

Application Details

Requested Amount: USD 40,000.00

Tenure: 7 Years 6 Months 13 Days

Interest Rate

Interest Description	Interest Rate (%)	Rate Type	Margin / Variance (%)	Effective Rate (%)
Collateral	8.25	Floating	1.35	9.6

Auto Decision Details

Approved Amount: USD 40,000.00

Total Weighted Score: 96.08

Grade: A

System Recommendation: Approved

Validation Model	Borrowing Capacity	Qualitative Score	Quantitative Score	Decision & Grade	Pricing
PASS	165000.00	100.03	96.08	Approved Grade : A	0.5 %

Eligibility Code :CABC100

Eligibility Description :Current Acocunt Borrowing Capcity

Requested Amount: 40000

Borrowing Capacity: 165000.00

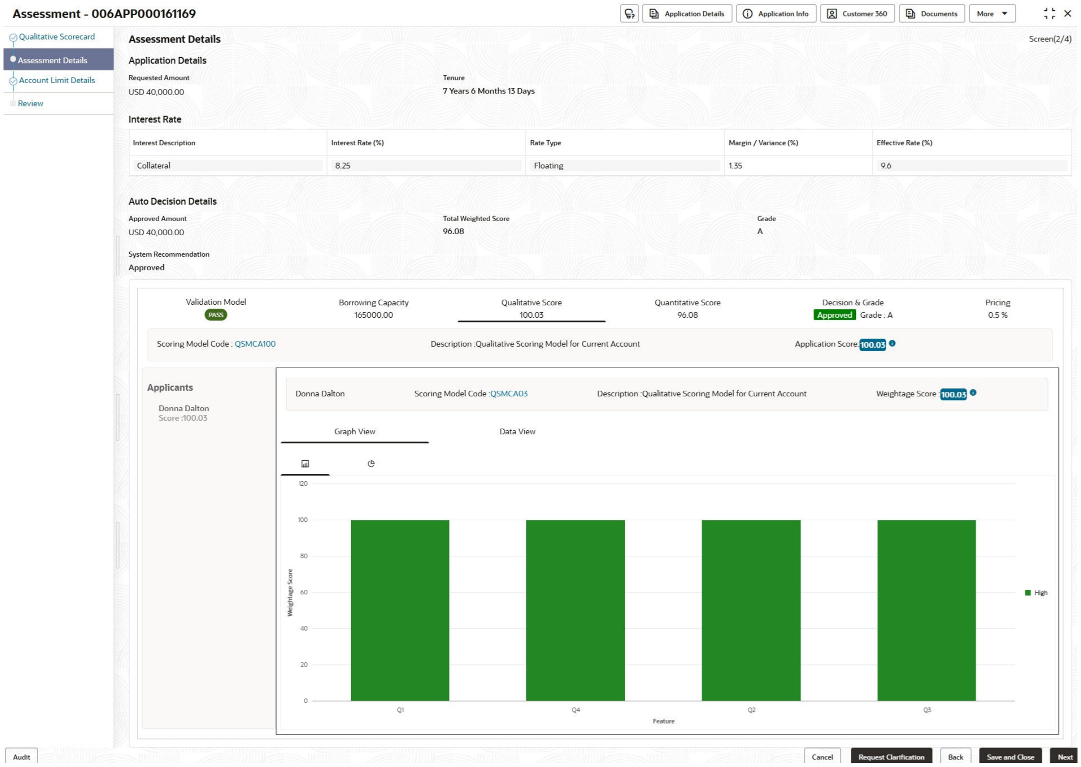
Fact: MaxLend

Rule ID: LendAmt

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

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

Figure 2-42 Assessment Details – Qualitative Score – Graph View



Assessment Details

Application Details

Requested Amount: USD 40,000.00

Tenure: 7 Years 6 Months 13 Days

Interest Rate

Interest Description	Interest Rate (%)	Rate Type	Margin / Variance (%)	Effective Rate (%)
Collateral	8.25	Floating	1.35	9.6

Auto Decision Details

Approved Amount: USD 40,000.00

Total Weighted Score: 96.08

Grade: A

System Recommendation: Approved

Validation Model	Borrowing Capacity	Qualitative Score	Quantitative Score	Decision & Grade	Pricing
PASS	165000.00	100.03	96.08	Approved Grade : A	0.5 %

Scoring Model Code : QSMCA100

Description :Qualitative Scoring Model for Current Account

Application Score:100.03

Donna Dalton
Score :100.03

Donna Dalton

Scoring Model Code :QSMCA03

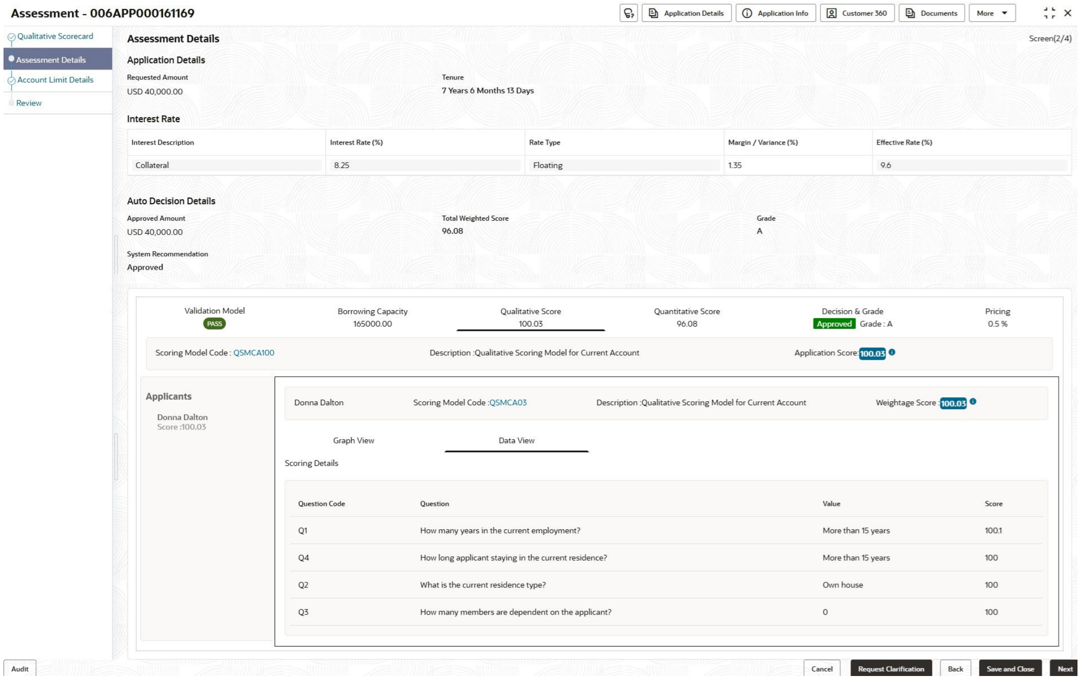
Description :Qualitative Scoring Model for Current Account

Weightage Score :100.03

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

   The **Assessment Details – Qualitative Score – Data View** screen displays.

Figure 2-43   Assessment Details – Qualitative Score – Data View



Assessment - 006APP000161169

Assessment Details

Screen(2/4)

Application Details

Requested Amount: USD 40,000.00

Tenure: 7 Years 6 Months 13 Days

Interest Rate

Interest Description	Interest Rate (%)	Rate Type	Margin / Variance (%)	Effective Rate (%)
Collateral	8.25	Floating	1.35	9.6

Auto Decision Details

Approved Amount: USD 40,000.00

Total Weighted Score: 96.08

Grade: A

System Recommendation: Approved

Validation Model	Borrowing Capacity	Qualitative Score	Quantitative Score	Decision & Grade	Pricing
PASS	165000.00	100.03	96.08	Approved Grade : A	0.5 %

Scoring Model Code : QSMCA100   Description :Qualitative Scoring Model for Current Account   Application Score:100.03

Applicants

Donna Dalton
Score :100.03

Donna Dalton   Scoring Model Code :QSMCA03   Description :Qualitative Scoring Model for Current Account   Weightage Score :100.03

Scoring Details

Question Code	Question	Value	Score
Q1	How many years in the current employment?	More than 15 years	100.1
Q4	How long applicant staying in the current residence?	More than 15 years	100
Q2	What is the current residence type?	Own house	100
Q3	How many members are dependent on the applicant?	0	100

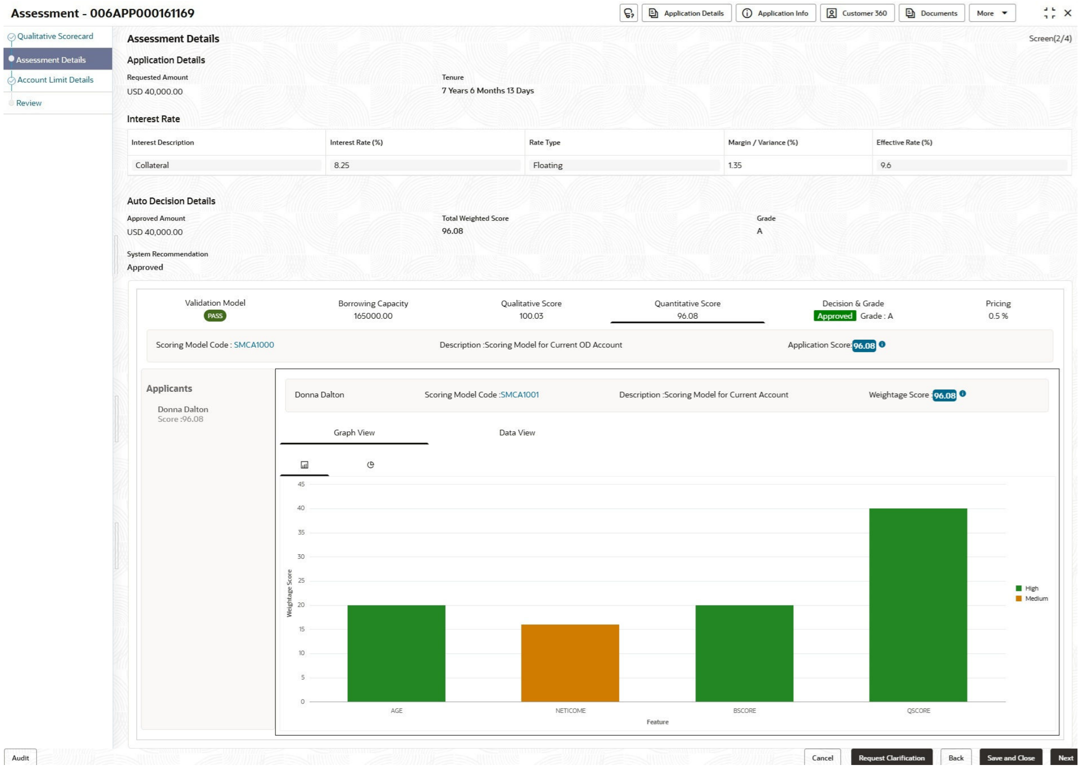
Note

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

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

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

Figure 2-44 Assessment Details – Quantitative Score – Graph View



Assessment - 006APP000161169

Assessment Details

Screen(2/4)

Application Details

Requested Amount: USD 40,000.00

Tenure: 7 Years 6 Months 13 Days

Interest Rate

Interest Description	Interest Rate (%)	Rate Type	Margin / Variance (%)	Effective Rate (%)
Collateral	8.25	Floating	1.35	9.6

Auto Decision Details

Approved Amount: USD 40,000.00

Total Weighted Score: 96.08

Grade: A

System Recommendation: Approved

Validation Model	Borrowing Capacity	Qualitative Score	Quantitative Score	Decision & Grade	Pricing
PASS	165000.00	100.03	96.08	Approved Grade : A	0.5 %

Scoring Model Code : SMCA1000

Description :Scoring Model for Current OD Account

Application Score:96.08

Applicants

Donna Dalton
Score :96.08

Donna Dalton

Scoring Model Code :SMCA1001

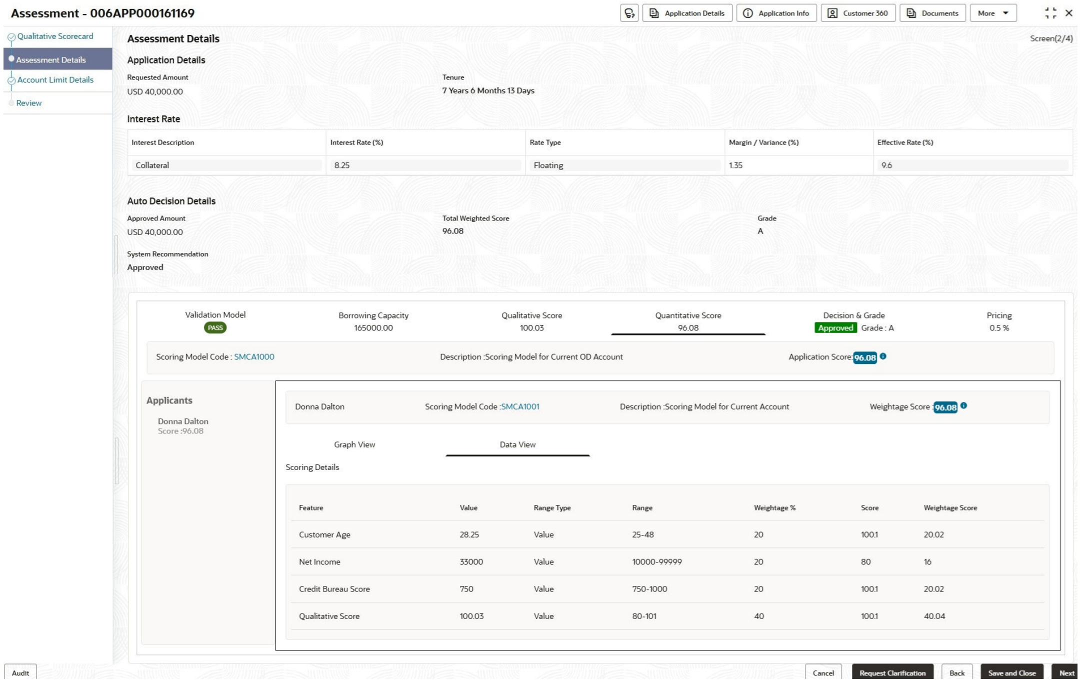
Description :Scoring Model for Current Account

Weightage Score :96.08

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

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

Figure 2-45 Assessment Details – Quantitative Score – Data View



Assessment - 006APP000161169

Assessment Details

Screen(2/4)

Application Details

Requested Amount: USD 40,000.00

Tenure: 7 Years 6 Months 13 Days

Interest Rate

Interest Description	Interest Rate (%)	Rate Type	Margin / Variance (%)	Effective Rate (%)
Collateral	8.25	Floating	1.35	9.6

Auto Decision Details

Approved Amount: USD 40,000.00

Total Weighted Score: 96.08

Grade: A

System Recommendation: Approved

Validation Model	Borrowing Capacity	Qualitative Score	Quantitative Score	Decision & Grade	Pricing
PASS	165000.00	100.03	96.08	Approved Grade : A	0.5 %

Scoring Model Code : SMCA1000

Description :Scoring Model for Current OD Account

Application Score:96.08

Applicants

Donna Dalton
Score :96.08

Donna Dalton

Scoring Model Code :SMCA1001

Description :Scoring Model for Current Account

Weightage Score :96.08

Scoring Details

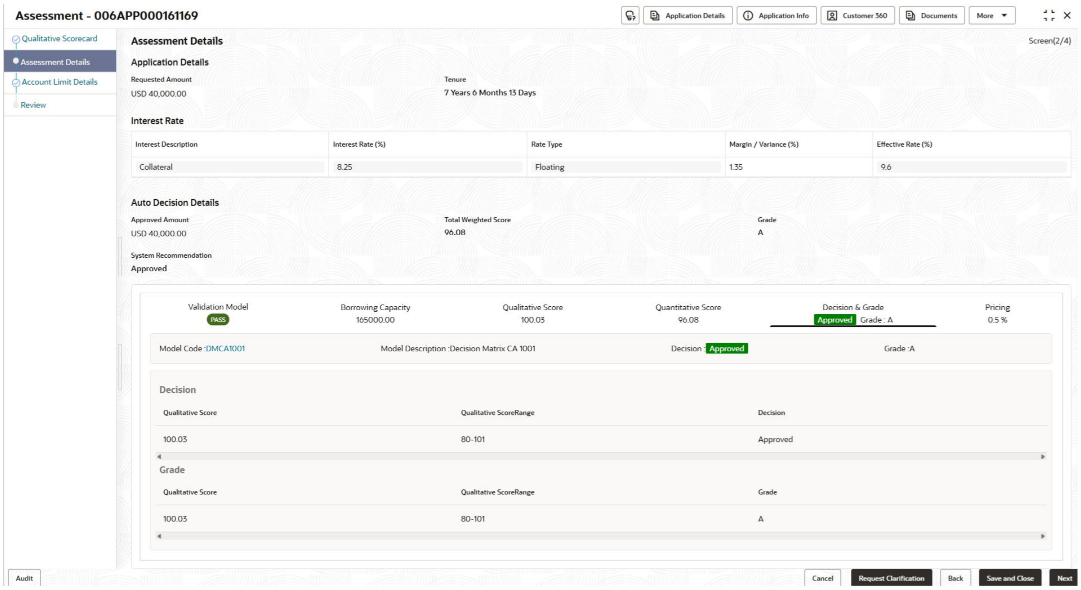
Feature	Value	Range Type	Range	Weightage %	Score	Weightage Score
Customer Age	28.25	Value	25-48	20	100.1	20.02
Net Income	33000	Value	10000-99999	20	80	16
Credit Bureau Score	750	Value	750-1000	20	100.1	20.02
Qualitative Score	100.03	Value	80-101	40	100.1	40.04

> **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.

Figure 2-46 Assessment Details – Decision & Grade



Assessment - 006APP000161169

Assessment Details

Screen(2/4)

Application Details

Requested Amount
USD 40,000.00

Tenure
7 Years 6 Months 13 Days

Interest Rate

Interest Description	Interest Rate (%)	Rate Type	Margin / Variance (%)	Effective Rate (%)
Collateral	8.25	Floating	1.35	9.6

Auto Decision Details

Approved Amount
USD 40,000.00

Total Weighted Score
96.08

Grade
A

System Recommendation
Approved

Validation Model	Borrowing Capacity	Qualitative Score	Quantitative Score	Decision & Grade	Pricing
PASS	165000.00	100.03	96.08	Approved Grade : A	0.5 %

Model Code :DMCA1001 Model Description :Decision Matrix CA 1001 Decision : Approved Grade :A

Decision

Qualitative Score	Qualitative ScoreRange	Decision
100.03	80-101	Approved

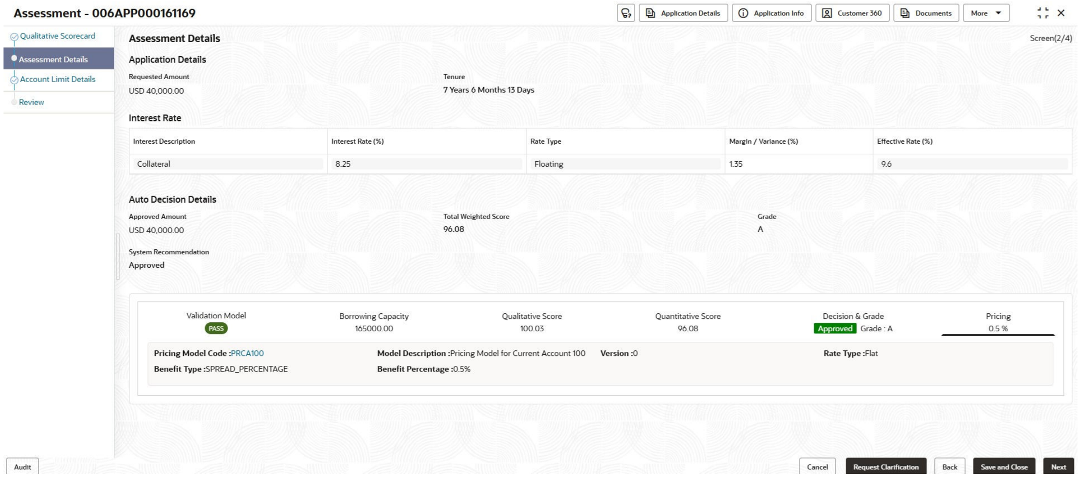
Grade

Qualitative Score	Qualitative ScoreRange	Grade
100.03	80-101	A

8. Click **Pricing** tab under **Assessment Details** screen to view the pricing for the application.

   The **Assessment Details – Pricing** screen displays.

Figure 2-47 Assessment Details – Pricing



Assessment - 006APP000161169

Assessment Details

Screen(2/4)

Application Details

Requested Amount
USD 40,000.00

Tenure
7 Years 6 Months 13 Days

Interest Rate

Interest Description	Interest Rate (%)	Rate Type	Margin / Variance (%)	Effective Rate (%)
Collateral	8.25	Floating	1.35	9.6

Auto Decision Details

Approved Amount
USD 40,000.00

Total Weighted Score
96.08

Grade
A

System Recommendation
Approved

Validation Model	Borrowing Capacity	Qualitative Score	Quantitative Score	Decision & Grade	Pricing
PASS	165000.00	100.03	96.08	Approved Grade : A	0.5 %

Pricing Model Code :PRCA100 **Model Description :**Pricing Model for Current Account 100 **Version :**0 **Rate Type :**Flat
Benefit Type :SPREAD_PERCENTAGE **Benefit Percentage :**0.5%

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

Table 2-30 Assessment Details – Field Description

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

Table 2-30 (Cont.) Assessment Details – Field Description

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

Table 2-30 (Cont.) Assessment Details – Field Description

Field	Description
Credit Appraisal Memorandum	Click the **Credit Appraisal Memorandum Advice** link under **Quick Links** to generate the Credit Appraisal Memorandum. The Credit Appraisal Memorandum summarizes the borrower’s profile, credit assessment, and decision details. User can view it under the **Advices** link.

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

2.6.3 Summary

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

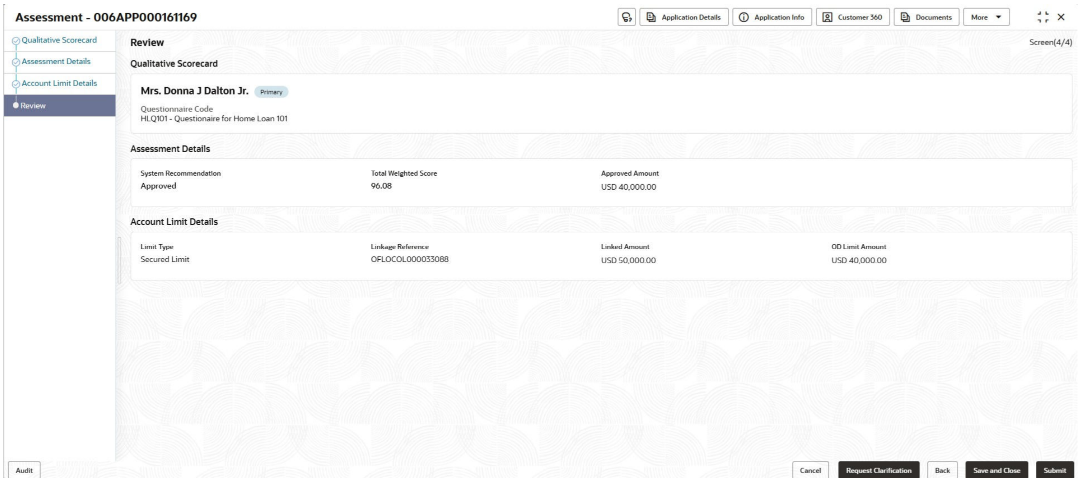
The Summary displays the tiles for all the data segments in the Application Assessment stage. The tiles display the important details captured in the specified data segment.

To view the captured details:

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

   The **Summary** screen displays.

Figure 2-48 Summary



Assessment - 006APP000161169

Review

Screen(4/4)

Qualitative Scorecard

Mrs. Donna J Dalton Jr. Primary

Questionnaire Code
HLQ101 - Questionaire for Home Loan 101

Assessment Details

System Recommendation	Total Weighted Score	Approved Amount
Approved	96.08	USD 40,000.00

Account Limit Details

Limit Type	Linkage Reference	Linked Amount	OD Limit Amount
Secured Limit	OFLOCOL000033088	USD 50,000.00	USD 40,000.00

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

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

Table 2-31 Summary - Application Assessment – Field Description

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

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

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

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

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

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

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

Number is also displayed. Click on ‘**Close**’ to close the pop-up screen. Alternatively click on ‘**Go to FreeTask**’ to launch the **Free Task** menu. If you have access to the next stage, you would be able to view the Application number and take action on it.

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

   OR

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

2.7 Manual Credit Assessment Stage

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

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

To capture manual assessment details:

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

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

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

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

- Manual Assessment
  This topic provides the systematic instructions to modify the account details and recommend for the approval / reject the Current Account application.
- Summary
  This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

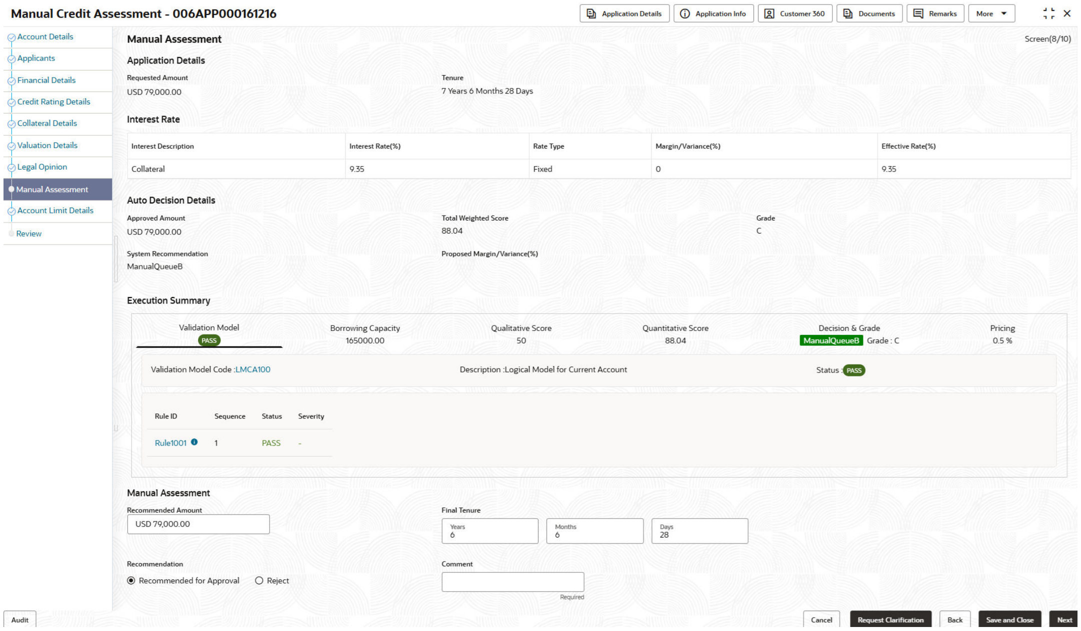
2.7.1 Manual Assessment

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

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

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

Figure 2-49 Manual Assessment



Manual Credit Assessment - 006APP000161216

Manual Assessment

Screen(8/10)

Application Details

Requested Amount
USD 79,000.00

Tenure
7 Years 6 Months 28 Days

Interest Rate

Interest Description	Interest Rate(%)	Rate Type	Margin/Variance(%)	Effective Rate(%)
Collateral	9.35	Fixed	0	9.35

Auto Decision Details

Approved Amount
USD 79,000.00

Total Weighted Score
88.04

Grade
C

System Recommendation
ManualQueueB

Proposed Margin/Variance(%)

Execution Summary

Validation Model	Borrowing Capacity	Qualitative Score	Quantitative Score	Decision & Grade	Pricing
PASS	165000.00	50	88.04	ManualQueueB Grade : C	0.5 %

Validation Model Code :LMCA100
Description :Logical Model for Current Account
Status : PASS

Rule ID	Sequence	Status	Severity
Rule1001	1	PASS	-

Manual Assessment

Recommended Amount
USD 79,000.00

Final Tenure
Years 6
Months 6
Days 28

Recommendation
● Recommended for Approval ○ Reject

Comment
Required

2. Specify the fields on **Manual Assessment** screen.

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

Table 2-32 Manual Assessment – Field Description

Field	Description
Requested Amount	Displays the requested overdraft amount.
Tenure	Displays the tenure.
Interest Rate	This section displays the details of interest rate.
Interest Description	Displays the description of the interest.
Interest Rate(%)	Displays the rate of interest.

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

Field	Description
Margin/Variance(%)	Click the link of margin or variance in percentage. It displays the pop-up list of all margins. • **Product Margin** • **Risk based Margin** • **Discretionary Margin** • **Relationship Benefit Margin** The Margin field appears if the **Rate Type** is selected as **Floating**. The Variance field appears if the **Rate Type** is selected as **Fixed**.
Effective Rate(%)	Displays the effective rate of interest.
Auto Decision Details	This section displays the details of auto decision.
Approved Amount	Displays the approved overdraft amount.
Total Weightage Score	Displays the total weightage score.
Grade	Displays the grade of the applicant.
System Recommendation	Displays the system recommendations. Available options are: • **Approved** • **Manual** • **Rejected**
Proposed Margin/ Variance(%)	Displays the proposed margin/variance. This field displays **Margin (%)** if the **Rate Type** is selected as **Floating**. This field displays **Variance (%)** if the **Rate Type** is selected as **Fixed**.
Execution Summary	This sections displays the execution summary details.
Validation Model	This sections displays the validation model details.
Validation Model Code	Displays the validation model code configured for the product.
Description	Displays the description of the configured validation model.
Status	Displays the overall status of the validation model.
Rule ID	Displays the Rule ID configured in the validation model.
Sequence	Displays the sequence of the configured rules.
Status	Displays the status of the configured rule.
Severity	Displays the severity of the configured rule.
Borrowing Capacity	This section displays the borrowing capacity details.
Eligibility Code	Displays the unique eligibility code configured for the product.
Eligibility Description	Displays the description of the configured eligibility.
Requested Amount	Displays the requested card limit. If the calculated Borrowing Capacity is more than the Requested Amount, then Approved Amount is stamped to Requested Amount.
Borrowing Capacity	Displays the calculated borrowing capacity of the applicant.
Fact	Displays the fact configured in the eligibility code.
Rule ID	Displays the rule configured in the eligibility code.
Qualitative Score	This section displays the qualitative score details.
Scoring Model Code	Displays the scoring model code configured for the product.
Description	Displays the description of the scoring model.

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

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

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

Field	Description
Final Tenure	Specify the final tenure. The stage grid reappears when the final tenure changes, allowing the user to enter the revised tenure details.
Recommendation	Select the recommendations. Available options are: • **Recommended for Approval** • **Reject**
Comments	Specify the comment for the recommendation.
Reject Reason	Select the reject reason.
Credit Appraisal Memorandum	Click the **Credit Appraisal Memorandum Advice** link under **Quick Links** to generate the Credit Appraisal Memorandum. The Credit Appraisal Memorandum summarizes the borrower’s profile, credit assessment, and decision details. User can view it under the **Advices** link.

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

2.7.2 Summary

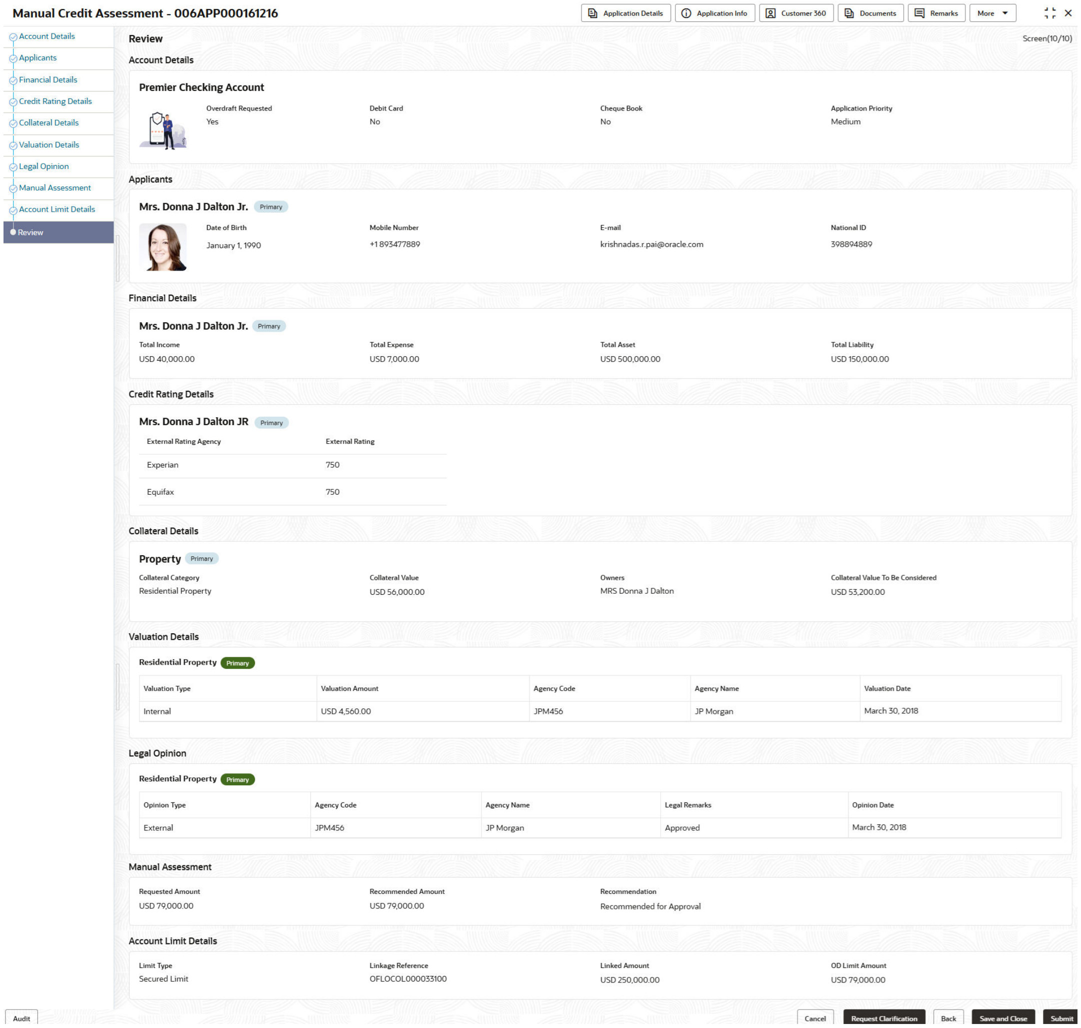
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

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

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

Figure 2-50 Summary



Manual Credit Assessment - 006APP000161216

Review

Screen(10/10)

Account Details

Premier Checking Account

Overdraft Requested	Debit Card	Cheque Book	Application Priority
Yes	No	No	Medium

Applicants

Mrs. Donna J Dalton Jr.

Date of Birth	Mobile Number	E-mail	National ID
January 1, 1990	+1 893477889	krishnadas.r.pai@oracle.com	398894889

Financial Details

Mrs. Donna J Dalton Jr.

Total Income	Total Expense	Total Asset	Total Liability
USD 40,000.00	USD 7,000.00	USD 500,000.00	USD 150,000.00

Credit Rating Details

Mrs. Donna J Dalton JR

External Rating Agency	External Rating
Experian	750
Equifax	750

Collateral Details

Property

Collateral Category	Collateral Value	Owners	Collateral Value To Be Considered
Residential Property	USD 56,000.00	MRS Donna J Dalton	USD 53,200.00

Valuation Details

Residential Property

Valuation Type	Valuation Amount	Agency Code	Agency Name	Valuation Date
Internal	USD 4,560.00	JPM456	JP Morgan	March 30, 2018

Legal Opinion

Residential Property

Opinion Type	Agency Code	Agency Name	Legal Remarks	Opinion Date
External	JPM456	JP Morgan	Approved	March 30, 2018

Manual Assessment

Requested Amount	Recommended Amount	Recommendation
USD 79,000.00	USD 79,000.00	Recommended for Approval

Account Limit Details

Limit Type	Linkage Reference	Linked Amount	OD Limit Amount
Secured Limit	OFLOCOL000033100	USD 250,000.00	USD 79,000.00

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

Table 2-33 Summary - Manual Credit Assessment – Field Description

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

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

6. Select **Proceed** outcome from the drop-down list.

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

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

7. Enter the remarks in **Remarks**.
8. Click **Submit** to submit the manual credit assessment. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
9. Click **Close** to close the window.

   OR

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

2.8 Manual Credit Decision Stage

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

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

To capture manual credit decision details:

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

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

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

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

- Manual Decision
  This topic provides the systematic instructions to review and approve the application manually in Manual Credit Decision stage.
- Review
  This topic provides the systematic instruction to view all the data segments in the in the Manual Credit Decision stage.

2.8.1 Manual Decision

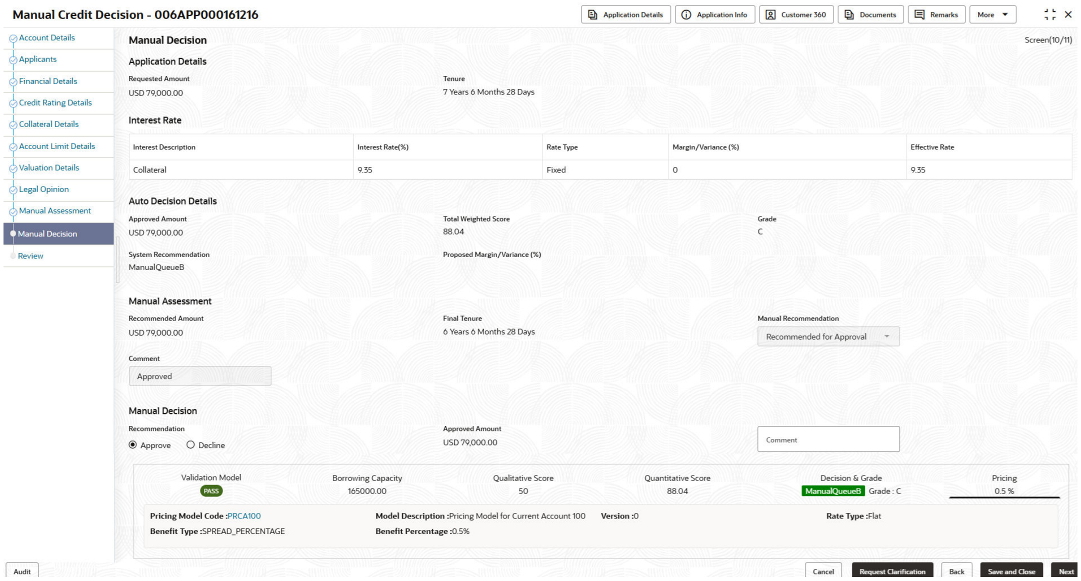
This topic provides the systematic instructions to review and approve the application manually in Manual Credit Decision stage.

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

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

   The **Manual Decision** screen displays.

   Figure 2-51   Manual Decision



Manual Credit Decision - 006APP000161216

Screen(10/11)

Manual Decision

Application Details

Requested Amount
USD 79,000.00

Tenure
7 Years 6 Months 28 Days

Interest Rate

Interest Description	Interest Rate(%)	Rate Type	Margin/Variance (%)	Effective Rate
Collateral	9.35	Fixed	0	9.35

Auto Decision Details

Approved Amount
USD 79,000.00

Total Weighted Score
88.04

Grade
C

System Recommendation
ManualQueueB

Proposed Margin/Variance (%)

Manual Assessment

Recommended Amount
USD 79,000.00

Final Tenure
6 Years 6 Months 28 Days

Manual Recommendation
Recommended for Approval

Comment
Approved

Manual Decision

Recommendation
● Approve ○ Decline

Approved Amount
USD 79,000.00

Comment

Validation Model	Borrowing Capacity	Qualitative Score	Quantitative Score	Decision & Grade	Pricing
PASS	165000.00	50	88.04	ManualQueueB Grade : C	0.5 %

Pricing Model Code : PRCA100
Model Description : Pricing Model for Current Account 100
Version : 0
Rate Type : Flat
Benefit Type : SPREAD_PERCENTAGE
Benefit Percentage : 0.5%

2. Specify the fields on **Manual Decision** screen.

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

   Table 2-34   Manual Decision – Field Description

Field	Description
Requested Amount	Displays the requested overdraft amount.
Tenure	Displays the overdraft tenure.

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

Field	Description
Base Rate	Displays the base rate. This field appears only for **Floating** rate type.
Margin	Displays the margin. This field appears only for **Floating** rate type.
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the approved overdraft amount. This field appears blank by default. If the approver selects the recommendation as **Approve**, then the recommended amount gets defaulted as approved amount.
Proposed Margin	Displays the proposed margin. This field appears only for **Floating** rate type.
Effective Rate	Displays the effective rate of interest.
Recommended Amount	Displays the recommended overdraft amount.
Final Tenure	Displays the final overdraft tenure.
Manual Recommendation	Displays the manual recommendation.
Comments	Displays the comments.
System Recommendation	Displays the system recommendations.
Recommendation	Select the recommendation. Available options are • **Approve** • **Decline** If the approver selects the recommendation as **Approve**, then the recommended amount gets defaulted as approved amount.
Action	Displays the user action based on user recommendation.
Comments	Specify the comment on the user action.
Credit Appraisal Memorandum	Click the **Credit Appraisal Memorandum Advice** link under **Quick Links** to generate the Credit Appraisal Memorandum. The Credit Appraisal Memorandum summarizes the borrower's profile, credit assessment, and decision details. User can view it under the **Advices** link.

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

2.8.2 Review

This topic provides the systematic instruction to view all the data segments in the in the Manual Credit Decision stage.

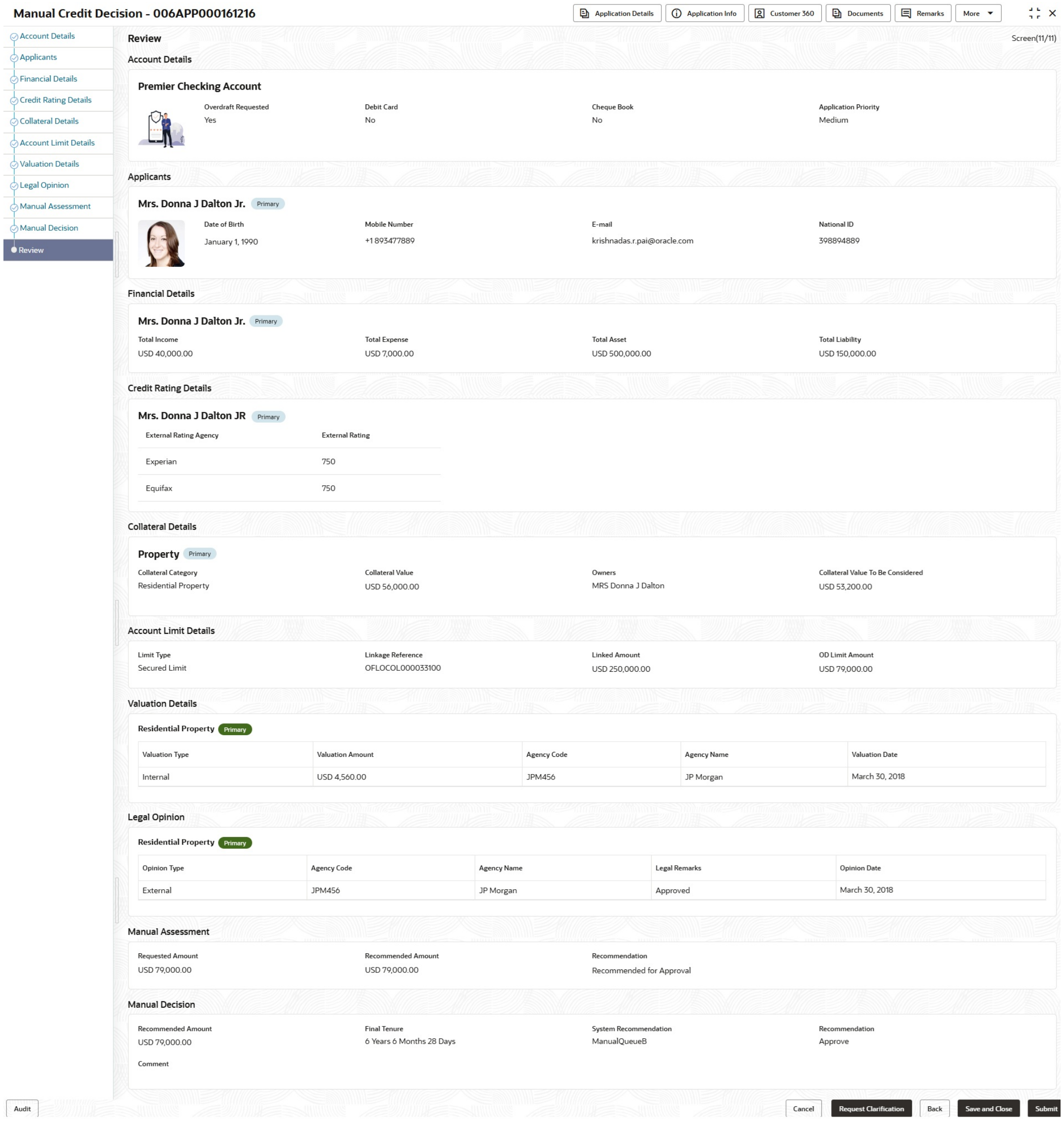
The system displays the summary of each of the data segments in the given stage.

To view the summary of all the data segments:

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

   The **Review - Manual Credit Decision** screen displays.

Figure 2-52 Review - Manula Credit Decision



Manual Credit Decision - 006APP000161216

Review

Screen(11/11)

Account Details

Premier Checking Account

Overdraft Requested	Debit Card	Cheque Book	Application Priority
Yes	No	No	Medium

Applicants

Mrs. Donna J Dalton Jr.

Date of Birth	Mobile Number	E-mail	National ID
January 1, 1990	+1 893477889	krishnadas.r.pai@oracle.com	398894889

Financial Details

Mrs. Donna J Dalton Jr.

Total Income	Total Expense	Total Asset	Total Liability
USD 40,000.00	USD 7,000.00	USD 500,000.00	USD 150,000.00

Credit Rating Details

Mrs. Donna J Dalton JR

External Rating Agency	External Rating
Experian	750
Equifax	750

Collateral Details

Property

Collateral Category	Collateral Value	Owners	Collateral Value To Be Considered
Residential Property	USD 56,000.00	MRS Donna J Dalton	USD 53,200.00

Account Limit Details

Limit Type	Linkage Reference	Linked Amount	OD Limit Amount
Secured Limit	OFLOCOL000033100	USD 250,000.00	USD 79,000.00

Valuation Details

Residential Property

Valuation Type	Valuation Amount	Agency Code	Agency Name	Valuation Date
Internal	USD 4,560.00	JPM456	JP Morgan	March 30, 2018

Legal Opinion

Residential Property

Opinion Type	Agency Code	Agency Name	Legal Remarks	Opinion Date
External	JPM456	JP Morgan	Approved	March 30, 2018

Manual Assessment

Requested Amount	Recommended Amount	Recommendation
USD 79,000.00	USD 79,000.00	Recommended for Approval

Manual Decision

Recommended Amount	Final Tenure	System Recommendation	Recommendation
USD 79,000.00	6 Years 6 Months 28 Days	ManualQueueB	Approve

Comment

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

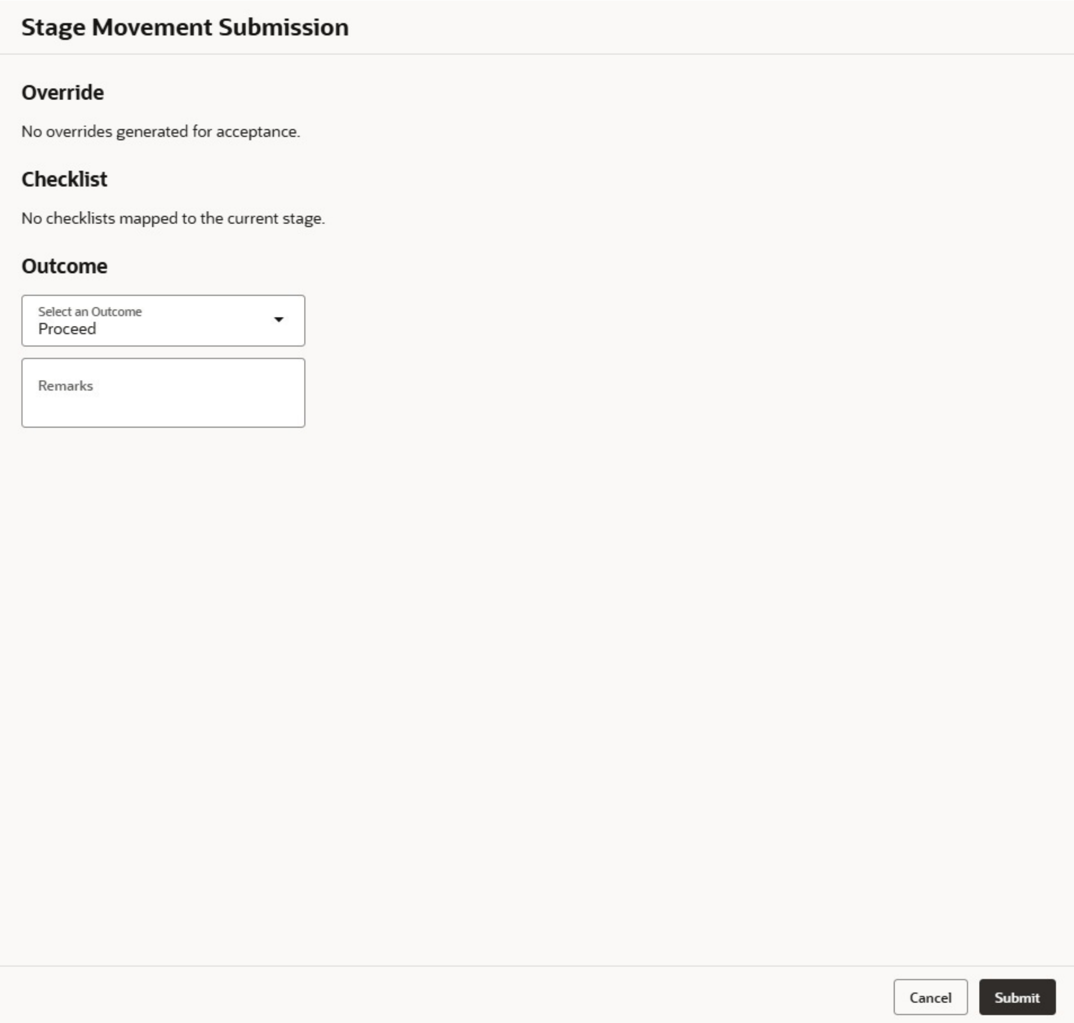
Table 2-35 Review – Field Description

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

2. Click **Submit** to reach the **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

   The **Stage Movement Submission** screen displays.

   Figure 2-53 Stage Movement Submission

   Stage Movement Submission

   Override

   No overrides generated for acceptance.

   Checklist

   No checklists mapped to the current stage.

   Outcome

   Select an Outcome: Proceed

   Remarks

   In this screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. In case of override, click **Accept Overrides & Proceed** to proceed or click **Proceed**.

   The **Checklist** screen appears.

4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.

5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.

   - Select the **Proceed** to proceed with the application. It will logically complete the Manual Credit Decision stage for the Saving Account (with overdraft) Application. Upon submit, a Pricing call will be made by Oracle Banking Origination to Decision

Service to get the Interest rate. The Workflow Orchestrator will automatically move this application to the next processing stage, Account Parameter Setup stage. The stage movement is driven by the business configuration for a given combination of Process Code, Life Cycle and Business Product Code.

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

6. Click **Submit** to submit the **Manual Credit Decision** stage.

   The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.

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

   OR

   Click **Go to Free Task**.

   The system successfully moves the Application Reference Number along with the process reference numbers to the Account Parameter Setup stage.

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

2.9 Account Parameter Setup Stage

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

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

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

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

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

- Review
  This topic provides the systematic instruction to view all the data segments in the Account Parameter Setup stage.

2.9.1 Review

This topic provides the systematic instruction to view all the data segments in the Account Parameter Setup stage.

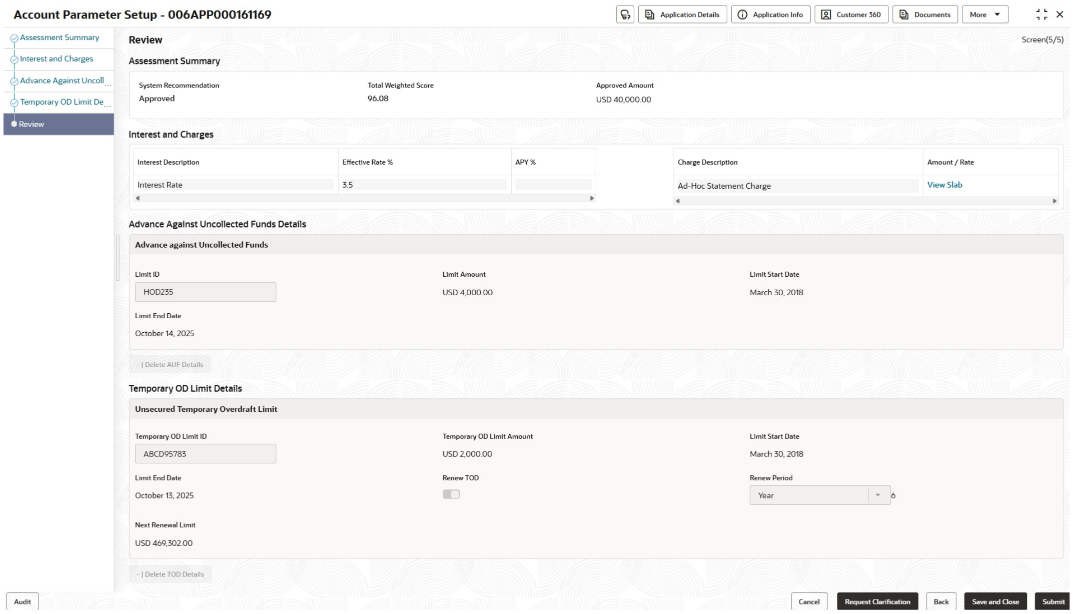
The system displays the summary of each of the data segments in the given stage.

To view the summary of all the data segments:

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

   The **Review** screen displays.

Figure 2-54 Review - Account Parameter Setup



Review

Assessment Summary

System Recommendation	Total Weighted Score	Approved Amount
Approved	96.08	USD 40,000.00

Interest and Charges

Interest Description	Effective Rate %	APY %
Interest Rate	3.5	

Charge Description	Amount / Rate
Ad-Hoc Statement Charge	View Slab

Advance Against Uncollected Funds Details

Advance against Uncollected Funds

Limit ID: HOD235
Limit Amount: USD 4,000.00
Limit Start Date: March 30, 2018
Limit End Date: October 14, 2025

Temporary OD Limit Details

Unsecured Temporary Overdraft Limit

Temporary OD Limit ID: ABCD95783
Temporary OD Limit Amount: USD 2,000.00
Limit Start Date: March 30, 2018
Limit End Date: October 13, 2025
Renew TOD
Renew Period: Year 6
Next Renewal Limit: USD 469,302.00

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

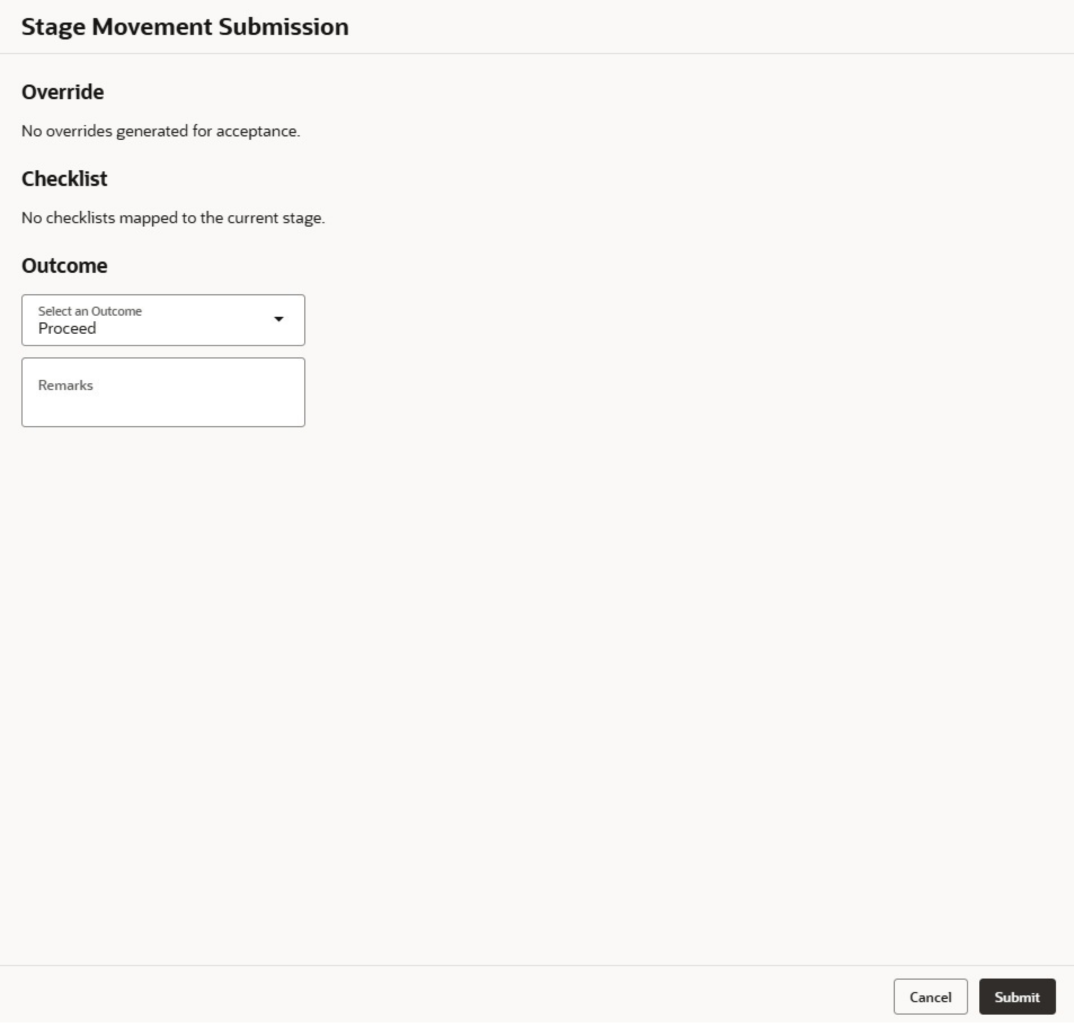
Table 2-36   Review – Field Description

Field	Description
Assessment Summary	Displays the assessment summary details.
Interest and Charge Details	Displays the interest and charge details.
Advance against Uncollected Funds Details	Displays the Advance against Uncollected Funds details.
Temporary Overdraft Limit Details	Displays the Temporary Overdraft Limit details.

2. Click **Submit** to reach the **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

   The **Stage Movement Submission** screen displays.

Figure 2-55   Stage Movement Submission



Stage Movement Submission

Override

No overrides generated for acceptance.

Checklist

No checklists mapped to the current stage.

Outcome

Select an Outcome: Proceed

In this screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. In case of override, click **Accept Overrides & Proceed** to proceed or click **Proceed**.

   The **Checklist** screen appears.

4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.

5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.

   - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Account Parameter Setup** stage for the Saving Account Application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Supervisor Approval or Offer Issue**. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

     - The application will be directly moved to **Offer Issue** stage if there is no change in Interest and Charges Details data segment.

     - The application will be moved to **Supervisor Approval** stage if there is any change in Price (Interest) in Interest and Charges Details data segment.

   - Select the **Return to Application Entry Stage** to make application entry stage available in free task for edit.

   - Select the **Return to Assessment Stage** to make assessment stage available in free task

   - Select the **Return to Initial Funding Stage** to make initial funding stage available in free task.

   - Select the **Return to Overdraft Limit Details Stage** to make overdraft limit details stage available in free task.

   - Select the **Return to Application Enrichment Stage** to make enrichment stage available in free task.

   - Select the **Return to Application Underwriting Stage** to make underwriting stage available in free task.

   - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.

6. Click **Submit** to submit the **Account Parameter Setup** stage.

   The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.

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

   OR

   Click **Go to Free Task**.

   The system successfully moves the Application Reference Number along with the process reference numbers to the Supervisor Approval or Offer Issue stage.

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

2.10 Supervisor Application Approval Stage

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

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

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

2.10.1 Pricing Change Approval

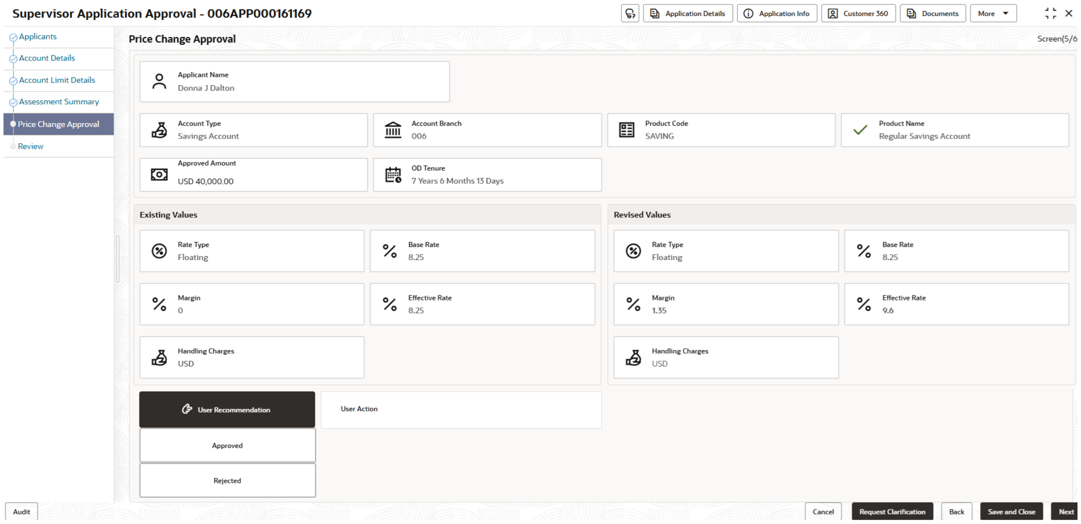
This topic provides the systematic instructions to view and approve the pricing change.

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

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

   The **Pricing Change Approval** screen displays.

   Figure 2-56 Pricing Change Approval



Supervisor Application Approval - 006APP000161169

Price Change Approval

Applicant Name: Donna J Dalton
Account Type: Savings Account
Account Branch: 006
Product Code: SAVING
Product Name: Regular Savings Account
Approved Amount: USD 40,000.00
OD Tenure: 7 Years 6 Months 13 Days

Existing Values
Rate Type: Floating
Base Rate: 8.25
Margin: 0
Effective Rate: 8.25
Handling Charges: USD

Revised Values
Rate Type: Floating
Base Rate: 8.25
Margin: 1.35
Effective Rate: 9.6
Handling Charges: USD

2. Specify the fields on **Pricing Change Approval** screen.

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

Table 2-37 Pricing Change Approval – Field Description

Field	Description
Applicant Name	Displays the applicant name.
Account Type	Displays the account type.
Account Branch	Displays the account branch name.
Product Code	Displays the product code selected for this saving account.
Product Name	Displays the product name selected or this saving account.
Approved Amount	Displays the final approved overdraft amount.
OD Tenure	Displays the final OD tenure for the approved amount.
Existing Values	Displays the existing values.
Rate Type	Displays the rate type.
Base Rate	Displays the rate of interest for the approved overdraft amount.
Margin	Displays the margin.
Effective Rate	Displays the effective rate.
Handling Charges	Displays the handling charges.
Revised Values	Displays the revised values against the existing values.
Rate Type	Displays the rate type.
Base Rate	Displays the rate of interest for the approved overdraft amount.
Margin	Displays the margin.
Effective Rate	Displays the effective rate.
Handling Charges	Displays the handling charges.
User Recommendation	Select the user recommendation. Available options are: • **Approved** • **Rejected**
User Action	Displays the user action based on user recommendation.

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

2.10.2 Summary

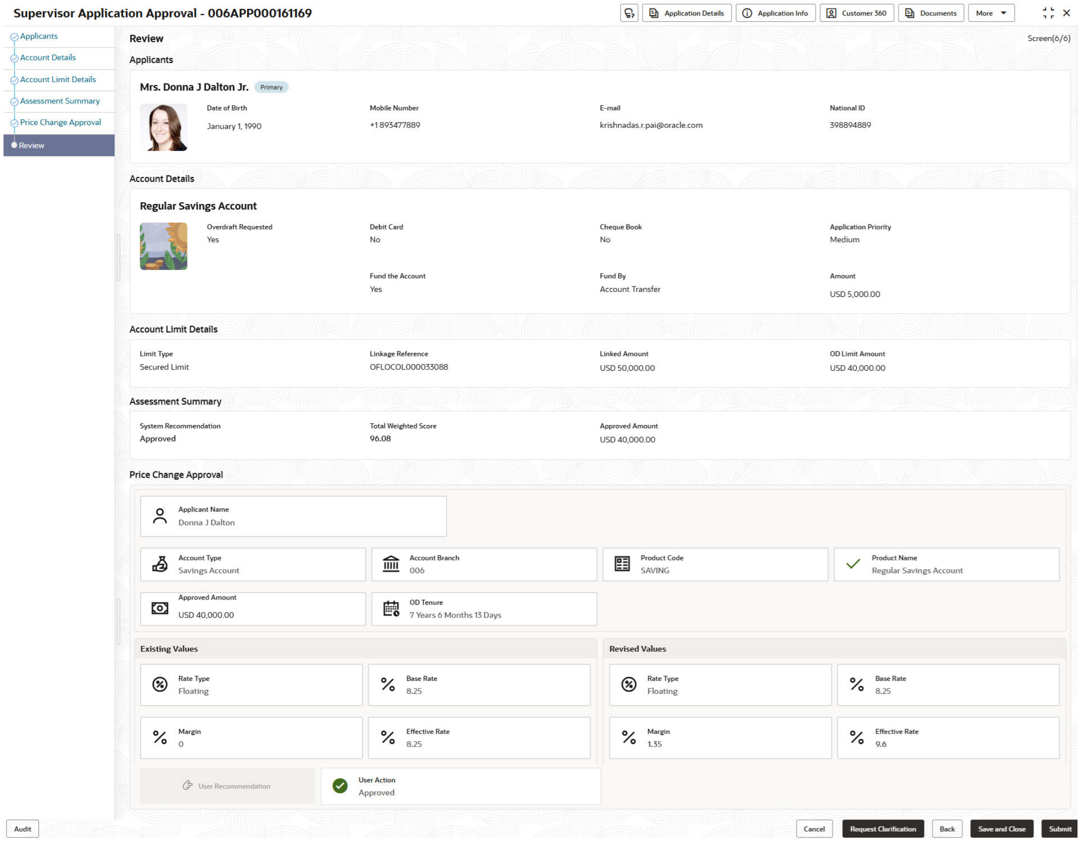
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

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

   The **Summary** screen displays.

Figure 2-57   Summary



Supervisor Application Approval - 006APP000161169

Review

Screen(6/6)

Applicants

Mrs. Donna J Dalton Jr. Primary

Date of Birth: January 1, 1990
Mobile Number: +1 893477889
E-mail: krishnadas.r.pai@oracle.com
National ID: 398894889

Account Details

Regular Savings Account

Overdraft Requested: Yes
Debit Card: No
Cheque Book: No
Application Priority: Medium
Fund the Account: Yes
Fund By: Account Transfer
Amount: USD 5,000.00

Account Limit Details

Limit Type: Secured Limit
Linkage Reference: OFLOCOL000033088
Linked Amount: USD 50,000.00
OD Limit Amount: USD 40,000.00

Assessment Summary

System Recommendation: Approved
Total Weighted Score: 96.08
Approved Amount: USD 40,000.00

Price Change Approval

Applicant Name: Donna J Dalton
Account Type: Savings Account
Account Branch: 006
Product Code: SAVING
Product Name: Regular Savings Account
Approved Amount: USD 40,000.00
OD Tenure: 7 Years 6 Months 13 Days

Existing Values

Rate Type: Floating
Base Rate: 8.25
Margin: 0
Effective Rate: 8.25

Revised Values

Rate Type: Floating
Base Rate: 8.25
Margin: 1.35
Effective Rate: 9.6

User Recommendation

User Action: Approved

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

Table 2-38   Summary - Pricing Change Approval – Field Description

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

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

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

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

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

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

   OR

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

2.11 Offer Issue Stage

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

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

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

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

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

- Assessment Summary
  This topic provides the systematic instructions to view the assessment summary of the Savings Account application.
- Document Generation
  In this data segment, user can generate and dispatch the documents that are configured.
- Review - Offer Issue
  This topic describes systematic instructions to view all the details of offer issue.

2.11.1 Assessment Summary

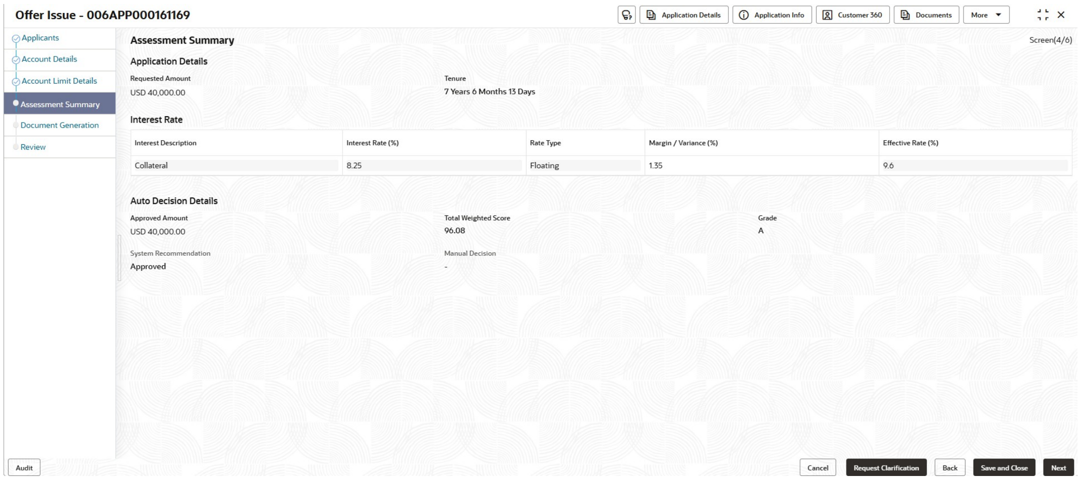
This topic provides the systematic instructions to view the assessment summary of the Savings Account application.

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

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

The **Assessment Summary** screen displays.

Figure 2-58 Assessment Summary



Offer Issue - 006APP000161169

Screen(4/6)

Assessment Summary

Application Details

Requested Amount
USD 40,000.00

Tenure
7 Years 6 Months 13 Days

Interest Rate

Interest Description	Interest Rate (%)	Rate Type	Margin / Variance (%)	Effective Rate (%)
Collateral	8.25	Floating	1.35	9.6

Auto Decision Details

Approved Amount
USD 40,000.00

Total Weighted Score
96.08

Grade
A

System Recommendation
Approved

Manual Decision
-

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

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

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

Table 2-39 Assessment Summary – Field Description

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

> **Note**
>
> Before generating the offer letter, the system fetches the most recent interest rate and updates in the **Interest and Charges** data segment accordingly. This ensures that the offer letter and the overdraft application reflect accurate information.

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

2.11.2 Document Generation

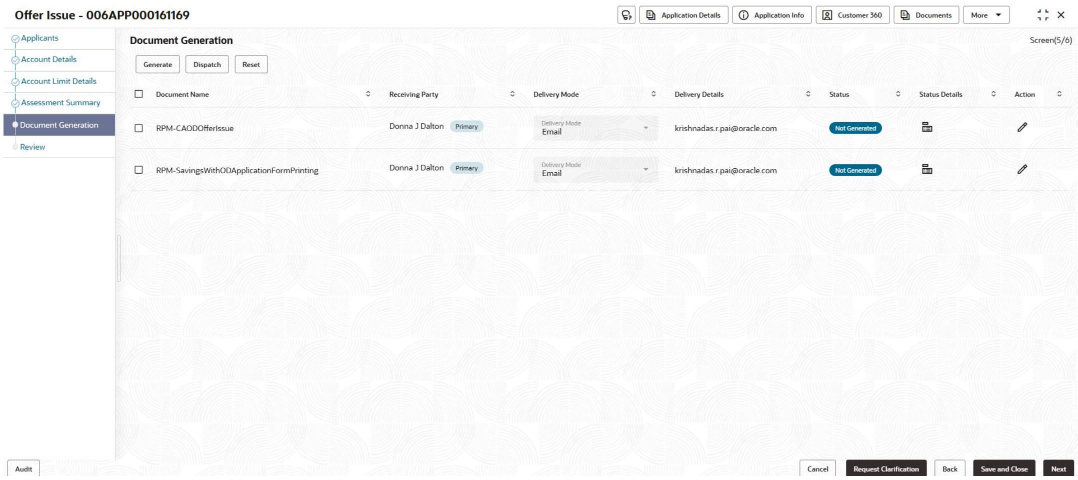
In this data segment, user can generate and dispatch the documents that are configured.

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

1. On acquiring the **Offer Issue** task from the FREE task.

   The **Document Generation** screen displays.

Figure 2-59 Document Generation



☐	Document Name	Receiving Party	Delivery Mode	Delivery Details	Status	Status Details	Action
☐	RPM-CAODOfferIssue	Donna J Dalton Primary	Delivery Mode Email	krishnadas.r.pai@oracle.com	Not Generated		
☐	RPM-SavingsWithODApplicationFormPrinting	Donna J Dalton Primary	Delivery Mode Email	krishnadas.r.pai@oracle.com	Not Generated		

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

   Perform the below actions on the selected document:

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

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

Table 2-40   Document Generation – Field Description

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

> **Note**
>
> The generated offer letter displays the latest interest and charge rates that align with the overdraft application.

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

2.11.3 Review - Offer Issue

This topic describes systematic instructions to view all the details of offer issue.

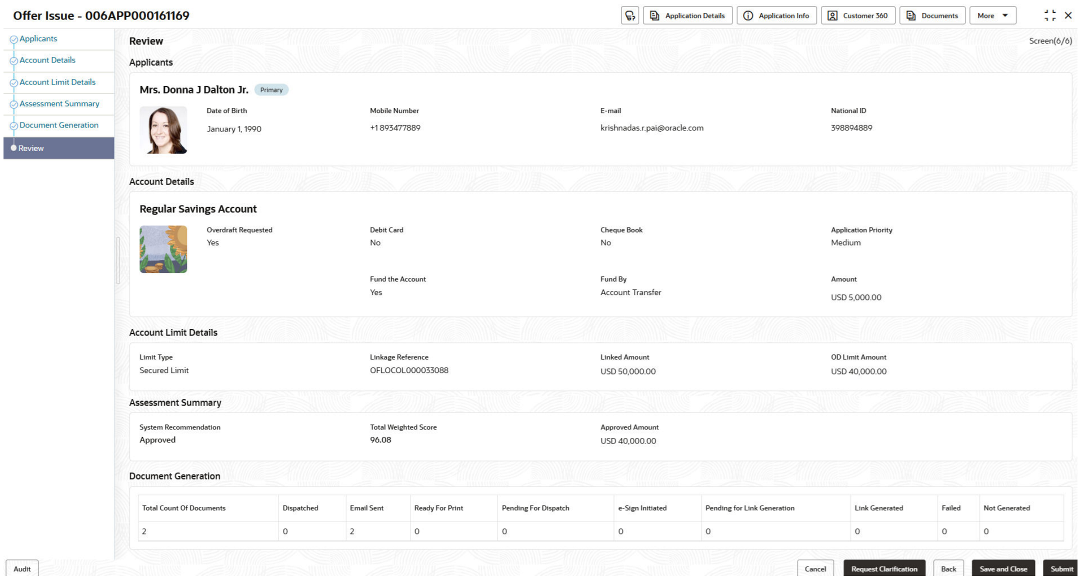
The system will display the summary of each of the data segments in as many sections as the number of data segments in the given stage.

To view the summary of all data segments:

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

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

Figure 2-60 Review - Offer Issue



Offer Issue - 006APP000161169

Review

Applicants

Mrs. Donna J Dalton Jr.

Date of Birth: January 1, 1990
Mobile Number: +1 893477889
E-mail: krishnadas.r.pai@oracle.com
National ID: 398894889

Account Details

Regular Savings Account

Overdraft Requested: Yes
Debit Card: No
Cheque Book: No
Application Priority: Medium
Fund the Account: Yes
Fund By: Account Transfer
Amount: USD 5,000.00

Account Limit Details

Limit Type: Secured Limit
Linkage Reference: OFLOCOL000033088
Linked Amount: USD 50,000.00
OD Limit Amount: USD 40,000.00

Assessment Summary

System Recommendation: Approved
Total Weighted Score: 96.08
Approved Amount: USD 40,000.00

Document Generation

Total Count Of Documents	Dispatched	Email Sent	Ready For Print	Pending For Dispatch	e-Sign Initiated	Pending for Link Generation	Link Generated	Failed	Not Generated
2	0	2	0	0	0	0	0	0	0

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

Table 2-41 Review - Offer Issue – Field Description

Data Segment	Description
Applicants	Displays the applicant information.
Account Details	Displays account details of the applicant.

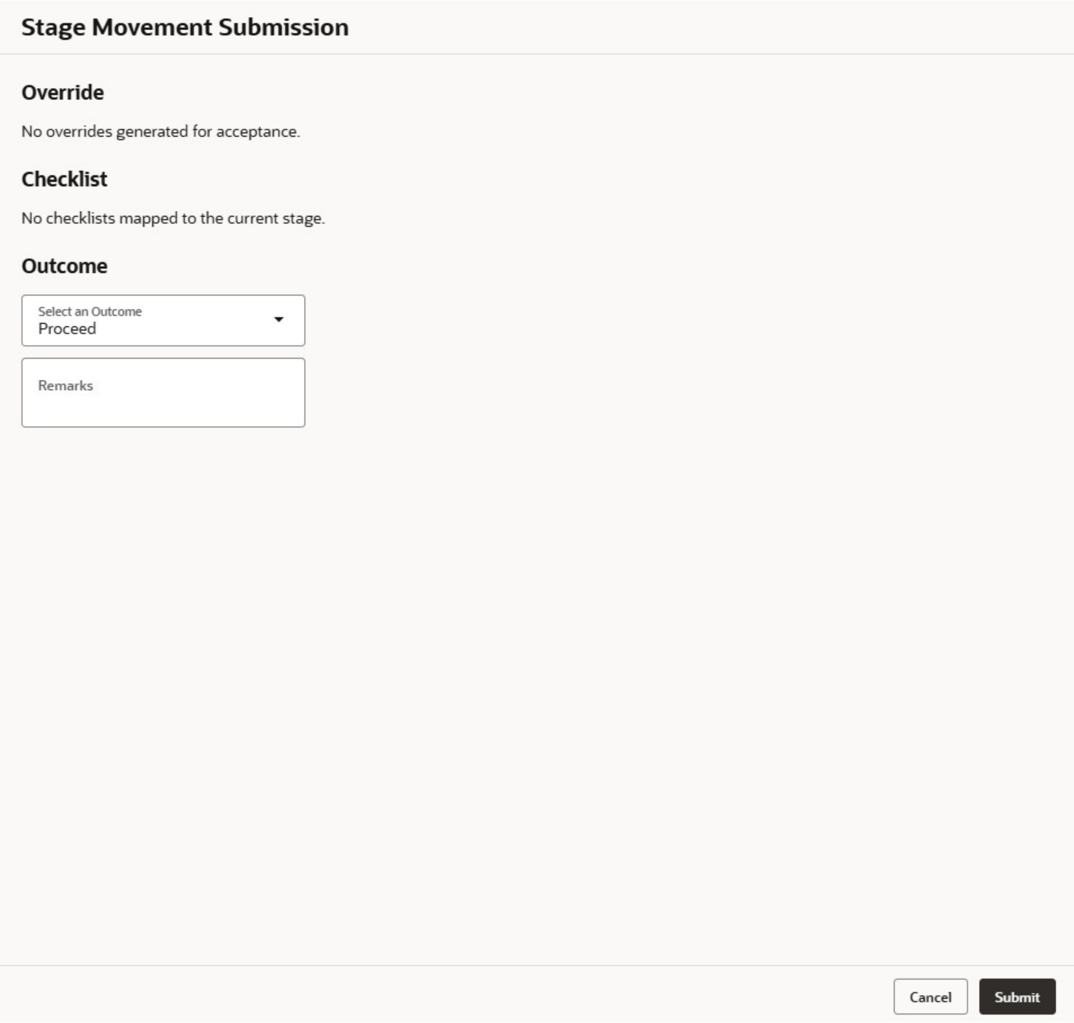
Table 2-41 (Cont.) Review - Offer Issue – Field Description

Data Segment	Description
Account Limit Details	Displays account limit details.
Assessment Summary	Displays the assessment summary details.
Document Generation	Displays the number of documents in each status within the document generation.

2. Click **Submit** to reach the **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

   The **Stage Movement Submission** screen displays.

Figure 2-61 Stage Movement Submission



Stage Movement Submission

Override

No overrides generated for acceptance.

Checklist

No checklists mapped to the current stage.

Outcome

Select an Outcome: Proceed

In this screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. In case of override, click **Accept Overrides & Proceed** to proceed or click **Proceed**.

The **Checklist** screen appears.

4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.
5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.
    - Select **Proceed** outcome from the drop-down list. It will logically complete the Offer Issue stage for the Overdraft Application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Offer Accept/Reject**. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code.**
    - Select the **Return to Application Entry** Stage to make application entry stage available in free task for edit.
    - Select the **Return to Application Enrichment** Stage to make enrichment stage available in free task.
    - Select the **Return to Application Underwriting** Stage to make underwriting stage available in free task.
    - Select the **Reject Application** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit** to submit offer issue stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
7. Click **Close** to close the window.

    OR

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

> **Note**
>
> This application is available in the FREE TASK list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

2.12 Offer Accept / Reject Stage

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

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

To perform actions on issued offer:

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

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

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

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

- Document Acceptance
  In this data segment you can capture the acceptance of the documents that are already generated and dispatched.
- Review - Offer Accept / Reject
  This topic provide the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

2.12.1 Document Acceptance

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

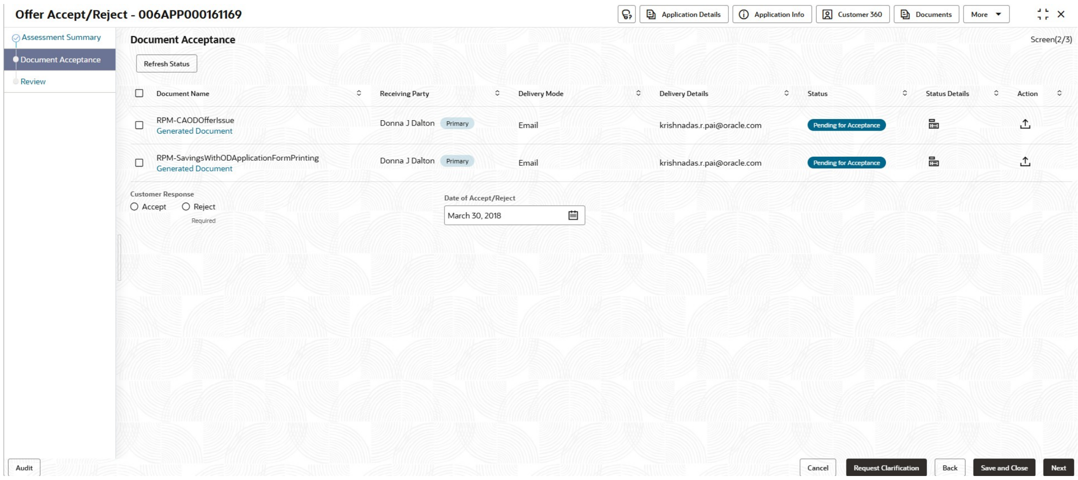
The Document Acceptance data segment populates the list of documents that appeared in the **Document Generation** data segment and are mark as **Yes** in the **Acceptance** field in the **Advice Maintenance** screen.
If the document is marked as **No** in the Acceptance field in the **Advice Maintenance** screen then the e-sign acceptance process in not required for that document and hence it will not appear in this data segment.

To accept the document:

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

   The **Document Acceptance** screen appears.

Figure 2-62 Document Acceptance



Offer Accept/Reject - 006APP000161169

Document Acceptance

Screen(2/3)

☐	Document Name	Receiving Party	Delivery Mode	Delivery Details	Status	Status Details	Action
☐	RPM-CAODOfferIssue Generated Document	Donna J Dalton Primary	Email	krishnadas.r.pai@oracle.com	Pending for Acceptance		
☐	RPM-SavingsWithODApplicationFormPrinting Generated Document	Donna J Dalton Primary	Email	krishnadas.r.pai@oracle.com	Pending for Acceptance		

Customer Response
○ Accept ○ Reject
Required

Date of Accept/Reject: March 30, 2018

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

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

Table 2-42 Document Acceptance – Field Description

Field	Description
Document Name	Displays the name of document. Click the link to fetch the document from the stored service and view the PDF output of the document. • **Generated Document**: This link appears only if the document is generated atleast onces. • **Accepted Document**: This link appears only if the E-Signed document is uploaded.
Receiving Party	Displays the name of the applicant along with the role. The document is generated and dispatched to the applicants mentioned in this column. The name appears as captured in the Applicant data segment. If the primary or joint applicant is minor, the guardian or custodian name will display as the receiving party associated with the minor applicant.
Delivery Mode	Displays the default mode of delivery of the documents. This default mode of delivery is defined in the Advice Maintenance screen.
Delivery Details	Displays the delivery details of the generated documents based on the default delivery mode. • If the delivery mode is **Email** or **e-Sign Remote** then the preferred email address of every recipient is displayed. • If the delivery mode is **Post** then the preferred address of every recipient is displayed. • If the delivery mode is **e-Sign In-Person** then the link is shared with every recipients and in this case the status appears as **Pending For Link Generation**. Once the dispatch event is executed successfully, the status appears as **Link Generated**. • If the delivery mode is **Print** then the **Not Applicable** text appears.
Status	Displays the status of the documents based on the actions performed on the document.
Status Details	Displays the status details of the document. Click the icon to view the generation, dispatched and acceptance details of document along with the date and time.
Action	Select the appropriate icon to perform respective action. • **View**: You can view the documents only if the **Delivery Mode** is defined as **E-Sign Remote** or **E-Sign In-Person**. • **Upload Document**: You can upload documents only if the **Delivery Mode** is defined as **Email**, **Print** or **Post**. • **Delete**: You can upload documents only if the **Delivery Mode** is defined as **Email**, **Print** or **Post**.

Table 2-42 (Cont.) Document Acceptance – Field Description

Field	Description
Customer Response	Select the customer response for the documents. The avaible options are: • **Accept**: Select to accept the application documents. You can select this option only if the acceptance status of all the document is **Accepted**. • **Reject**: Select to reject the application documents. If the acceptance status of any one of the document is declined then this option appears auto-selected. • **Amend**: Select to amend the application document status.
Date of Response	Select the date on which the customer response is captured. This date should be greater or equal to current date.

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

2.12.2 Review - Offer Accept / Reject

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

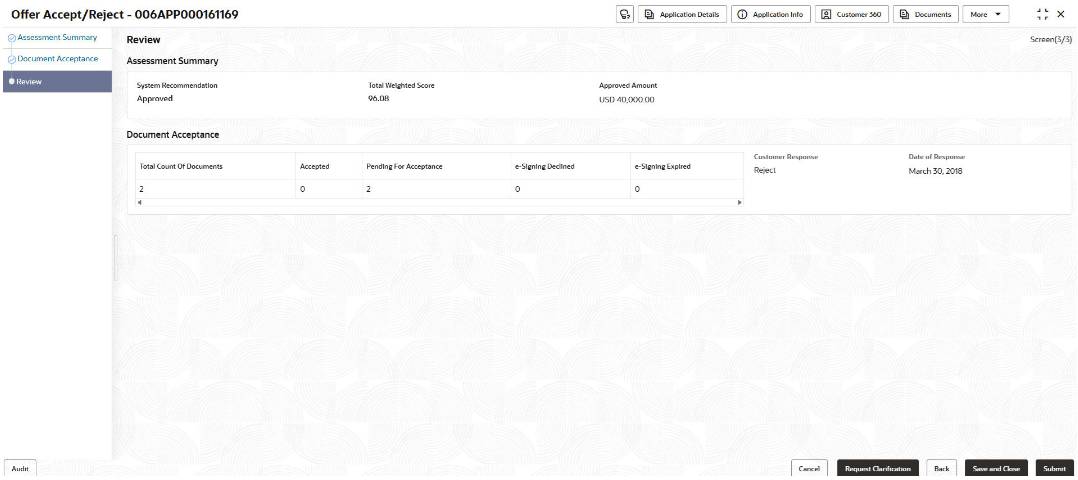
The system will display the summary of each of the data segments in the given stage.

To view the summary:

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

   The **Review** screen displays.

Figure 2-63 Review - Offer Accept / Reject



Offer Accept/Reject - 006APP000161169

Review

Screen(3/3)

Assessment Summary

System Recommendation
Approved

Total Weighted Score
96.08

Approved Amount
USD 40,000.00

Document Acceptance

Total Count Of Documents	Accepted	Pending For Acceptance	e-Signing Declined	e-Signing Expired
2	0	2	0	0

Customer Response
Reject

Date of Response
March 30, 2018

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

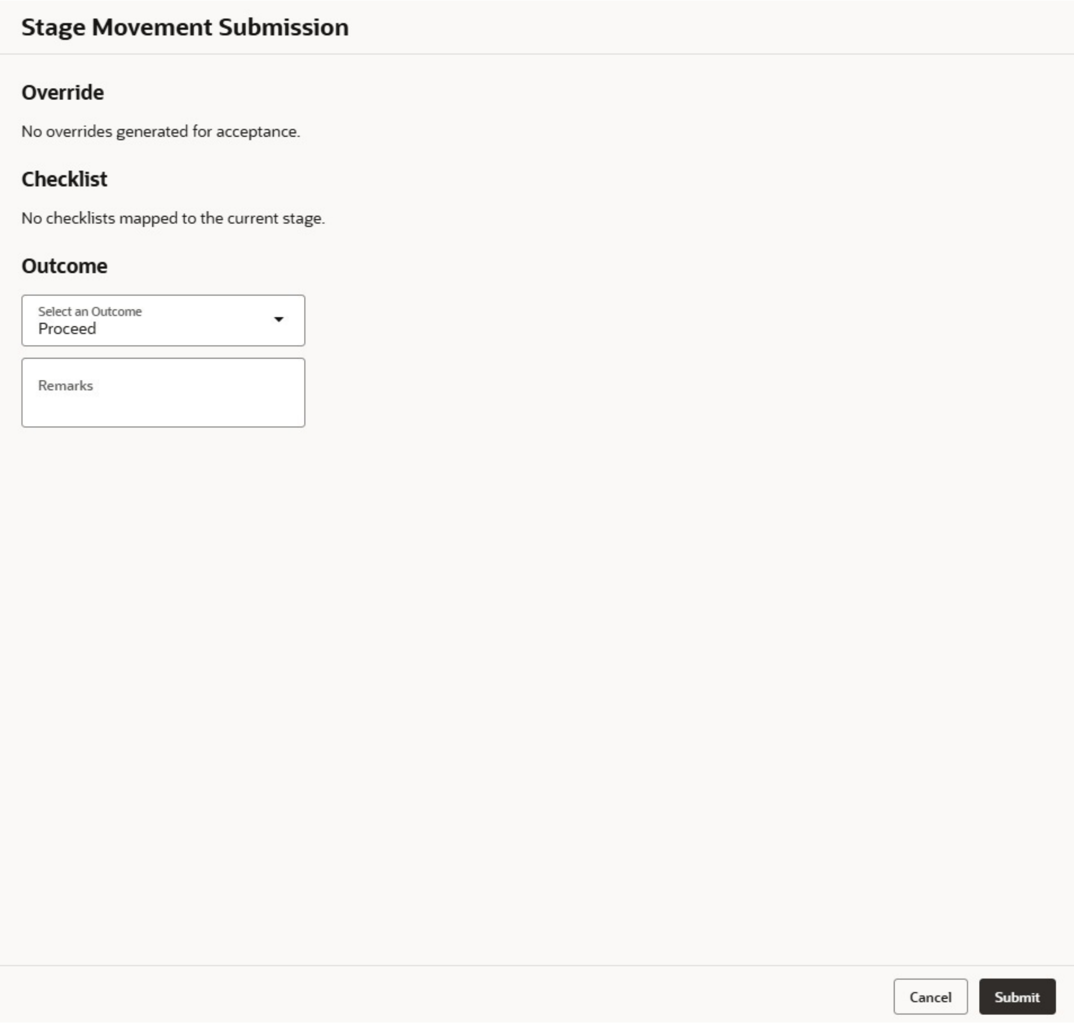
Table 2-43 Review - Offer Accept / Reject – Field Description

Data Segment	Description
Assessment Summary	Displays the details of assessment summary.
Document Acceptance	Displays the number of documents in each status within the document acceptance.

2. Click **Submit** to reach the **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

   The **Stage Movement Submission** screen displays.

Figure 2-64 Stage Movement Submission



Stage Movement Submission

Override

No overrides generated for acceptance.

Checklist

No checklists mapped to the current stage.

Outcome

Select an Outcome: Proceed

In this screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. In case of override, click **Accept Overrides & Proceed** to proceed or click **Proceed**.

   The **Checklist** screen appears.

4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.
5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.
    - Select **Proceed** outcome from the drop-down list. It will logically complete the Offer Accept/Reject stage for the Overdraft Application. The Workflow Orchestrator will automatically move this application to the next processing stage, Account Approval on Host. The stage movement is driven by the business configuration for a given combination of Process Code, Life Cycle and Business Product Code.
        - If the **Customer Response** is selected as **Accept** in Offer Accept/Reject screen, then submit of this stage, will move the application into the Account Approval stage.
        - If the **Customer Response** is selected as **Reject** in Offer Accept/Reject screen, then submit of this stage, will terminate the application.
        - If the **Customer Response** is selected as **Amend** in Offer Accept/Reject screen, then submit of this stage, will move the application into the Post Offer Amendment stage.
    - Select the **Return to Application Entry** Stage to make application entry stage available in free task for edit.
    - Select the **Return to Application Enrichment** Stage to make enrichment stage available in free task.
    - Select the **Return to Application Underwriting** Stage to make underwriting stage available in free task.
    - Select the **Return to Assessment** stage to make assessment stage available in free task.
    - Select the **Reject Application** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit** to submit the Offer Accept/ Reject stage.

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

    OR

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

> **Note**
>
> This application is available in the FREE TASK list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

2.13 Post Offer Amendment Stage

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

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

To perform actions on post offer amendment:

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

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

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

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

- Post Offer Amendment
  This topic provides the systematic instructions to request for amendment of overdraft components after the offer is issued by the bank.
- Summary
  This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

2.13.1 Post Offer Amendment

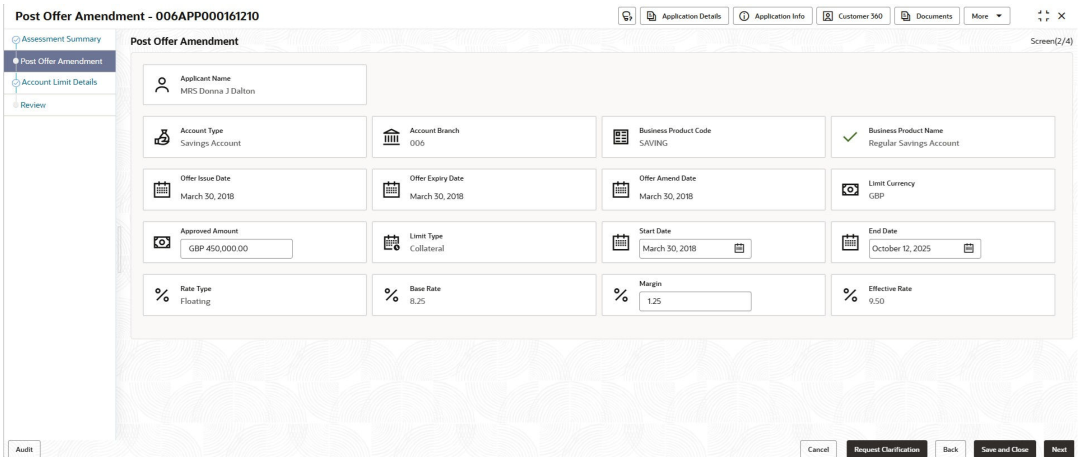
This topic provides the systematic instructions to request for amendment of overdraft components after the offer is issued by the bank.

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

1. Click **Acquire and Edit** in the **Free Tasks** screen.

   The **Post Offer Amendment** screen displays.

Figure 2-65 Post Offer Ammendment



Post Offer Amendment - 006APP000161210

Post Offer Amendment

Applicant Name: MRS Donna J Dalton
Account Type: Savings Account
Account Branch: 006
Business Product Code: SAVING
Business Product Name: Regular Savings Account
Offer Issue Date: March 30, 2018
Offer Expiry Date: March 30, 2018
Offer Amend Date: March 30, 2018
Limit Currency: GBP
Approved Amount: GBP 450,000.00
Limit Type: Collateral
Start Date: March 30, 2018
End Date: October 12, 2025
Rate Type: Floating
Base Rate: 8.25
Margin: 1.25
Effective Rate: 9.50

2. Specify the fields on **Post Offer Amendment** screen.

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

Table 2-44 Post Offer Amendment – Field Description

Field	Description
Applicant Name	Displays the applicant name.
Account Type	Displays the account type.
Account Branch	Displays the account branch code associate with the application.
Business Product Code	Displays the business product code.
Business Product Name	Displays the business product name.
Offer Issue Date	Displays the date of offer issued.
Offer Expiry Date	Displays the date based on the expiry period configuration done at the Business Product level which is used for this Overdraft.
Offer Amend Date	Displays the date of offer amend.
Limit Currency	Displays the selected currency for the application.
Approved Amount	Specify the approved amount to revise it.
Limit Type	Displays the limit type.
Start Date	Specify the start date to revise it.
End Start	Specify the end date to revise it.
Rate Type	Displays the rate type.
Base Rate	Displays the base rate.
Margin / Variance (%)	Specify the margin or variance in percentage.
Effective Rate	Displays the amended effective rate. Effective Rate = Rate of Interest + Margin/Variance.

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

2.13.2 Summary

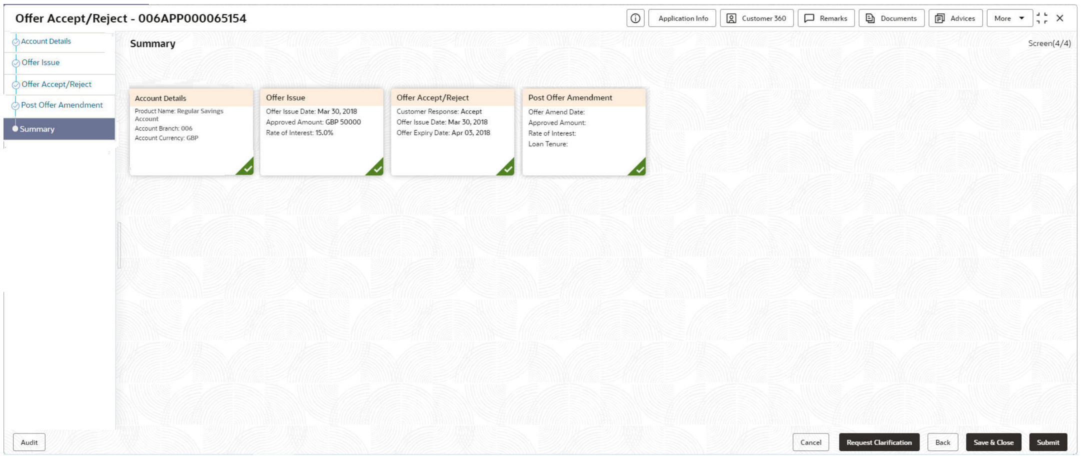
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

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

   The **Summary** screen displays.

   Figure 2-66 Summary

   Offer Accept/Reject - 006APP000065154

   Summary

   Account Details
   Product Name: Regular Savings Account
   Account Branch: 006
   Account Currency: GBP

   Offer Issue
   Offer Issue Date: Mar 30, 2018
   Approved Amount: GBP 50000
   Rate of Interest: 15.0%

   Offer Accept/Reject
   Customer Response: Accept
   Offer Issue Date: Mar 30, 2018
   Offer Expiry Date: Apr 03, 2018

   Post Offer Amendment
   Offer Amend Date:
   Approved Amount:
   Rate of Interest:
   Loan Tenure:

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

   Table 2-45 Summary - Post Offer Amendment – Field Description

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

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

    - If there is any change in **Approved Amount** and/or in **Limit Date Range**, then submit of this stage, will move the application to the **Application Assessment** stage.
    - If the changes are only in the **Rate of Interest** (Pricing), then submit of this stage, will move the application to the **Supervisor Application Approval** stage.
  - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.

6. Enter the remarks in **Remarks**.
7. Click **Submit** to submit the Post Offer Amendment stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
8. Click **Close** to close the window.

   OR

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

2.14 Application Approval Stage

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

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

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

To approve an account opening:

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

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

- **Applicants** – For detailed information, refer the Applicants data segment in the Application Entry stage.
- **Account Details** - For detailed information, refer the Account Details data segment in the Application Entry stage.
- **Mandate Details** – For detailed information, refer the Mandate Details data segment in the Application Entry stage.
- **Nominee Details** – For detailed information, refer the Nominee Details data segment in the Application Entry stage.
- **Stake Holder Details** – For detailed information, refer the Stake Holder Details data segment in the Application Entry stage.
- **Financial Details**: - For detailed information, refer the Financial Details data segment in the Application Entry stage.

- **Terms and Conditions** – For detailed information, refer the Terms and Conditions data segment in the Application Entry stage.
- **Interest and Charges**: For details information, refer the Interest and Charges data segment in the Application Enrichment stage.
- **Account Limit Details**: For details information, refer the Account Limit Details data segment in the Overdraft Limit Details stage.
- **Temporary OD Limit Details:** For details information, refer the Temporary OD Limit Details data segment in the Overdraft Limit Details stage.
- **Advance against Uncollected Funds:** For details information, refer the Advance against Uncollected Funds data segment in the Overdraft Limit Details stage.
- **Initial Funding Details:** For details information, refer the Initial Funding Details data segment in the Account Funding stage.
- **Credit Rating Details**: - For detailed information, refer the Credit Rating Details data segment in the Underwriting stage.
- **Valuation Details -** For detailed information, refer the Valuation Details data segment in the Underwriting stage.
- **Legal Opinion -** For detailed information, refer the Legal Opinion data segment in the Underwriting stage.
- **Assessment Summary**: For details information, refer the Assessment Summary data segment in the Offer Issue stage.

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

- Collateral Perfection Details
  This topic provides the systematic instructions to view the collateral perfection details.
- Approval Details
  This topic provides the systematic instructions to view and approve the application.
- Review
  This topic provides the systematic instruction to view all the data segments in the Account Approval stage.

2.14.1 Collateral Perfection Details

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

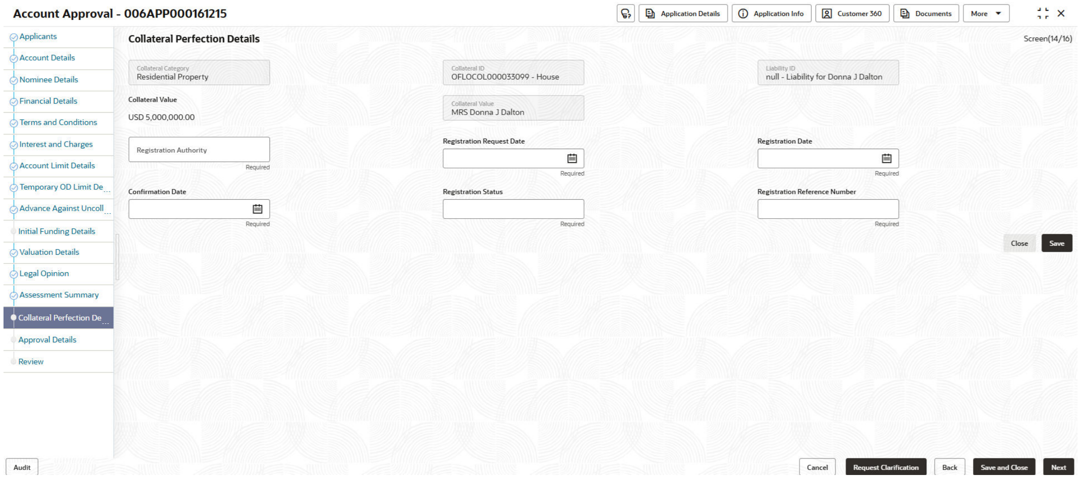
Collateral Perfection Details is the first data segment of Account Approval stage.

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

   If the **Customer Type** is selected as **Individuals**,

   The **Collateral Perfection Details** screen displays.

Figure 2-67 Collateral Perfection Details



Collateral Category: Residential Property
Collateral ID: OFLOCOL000033099 - House
Liability ID: null - Liability for Donna J Dalton
Collateral Value: USD 5,000,000.00
Collateral Value: MRS Donna J Dalton

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

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

Table 2-46 Collateral Perfection Details – Field Description

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

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

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

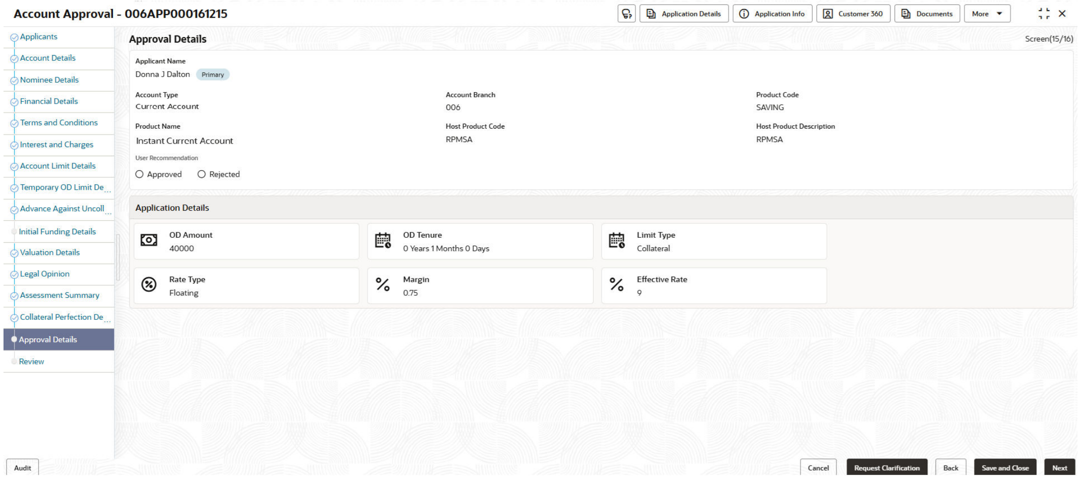
2.14.2 Approval Details

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

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

   The **Approval Details** screen displays.

Figure 2-68 Account Approval



Account Approval - 006APP000161215

Approval Details

Screen(15/16)

Applicant Name: Donna J Dalton (Primary)

Account Type: Current Account

Account Branch: 006

Product Code: SAVING

Product Name: Instant Current Account

Host Product Code: RPMSA

Host Product Description: RPMSA

User Recommendation: ○ Approved ○ Rejected

Application Details

OD Amount: 40000

OD Tenure: 0 Years 1 Months 0 Days

Limit Type: Collateral

Rate Type: Floating

Margin: 0.75

Effective Rate: 9

2. Specify the details in the relevant data fields.

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

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

Table 2-47 Approval Details - Field Description

Field	Description
Applicant Name(Primary)	Displays the primary applicant name.
Applicamnt Name (Joint)	Didsplays the joint applicant name.
Account Type	Displays the account type.
Account Branch	Displays the account branch.
Product Code	Displays the product code.
Product Name	Displays the product name.
Account Currency	Displays the account currency.
Host Product Code	Displays the host product code mapped to the business product.
Host Product Description	Displays the host product description mapped to the business product.
Application Details	Displays the applicant details.
OD Amount	Displays the final approved overdraft amount.

Table 2-47 (Cont.) Approval Details - Field Description

Field	Description
OD Tenure	Displays the final tenure for the approved overdraft amount.
Limit Type	Displays the limit type.
Rate Type	Displays the rate type for the approved overdraft amount.
Margin	Displays the margin percentage.
Effective Rate	Displays the effective rate for the approved overdraft amount.
User Recommendation	Select the user recommendation. Available options are: • **Approved** • **Rejected**
User Action	Displays the user action based on user recommendation.

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

2.14.3 Review

This topic provides the systematic instruction to view all the data segments in the Account Approval stage.

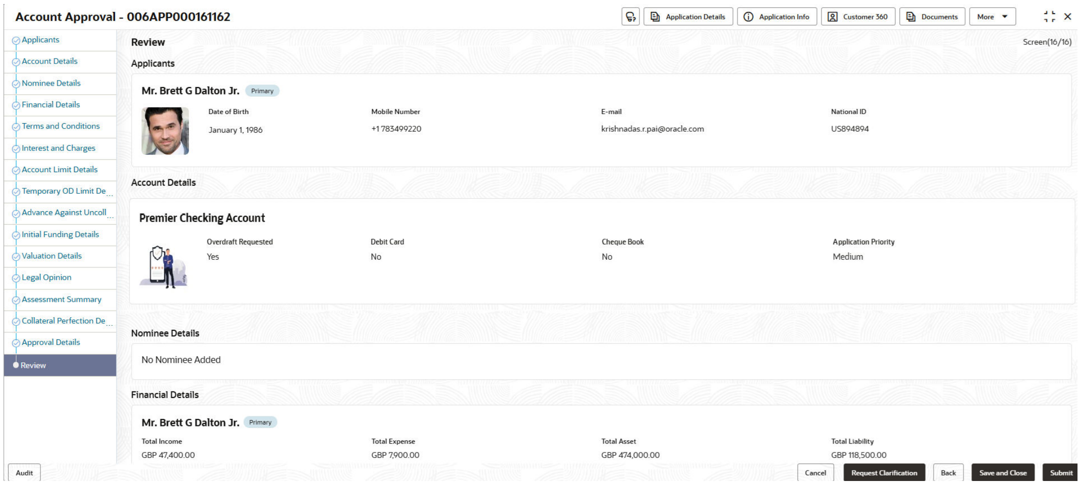
The system displays the summary of each of the data segments in the given stage.

To view the summary of all the data segments:

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

   The **Review** screen displays.

Figure 2-69 Review - Account Approval



Review

Applicants

Mr. Brett G Dalton Jr. Primary

Date of Birth	Mobile Number	E-mail	National ID
January 1, 1986	+1 783499220	krishnadas.r.pai@oracle.com	US894894

Account Details

Premier Checking Account

Overdraft Requested	Debit Card	Cheque Book	Application Priority
Yes	No	No	Medium

Nominee Details

No Nominee Added

Financial Details

Mr. Brett G Dalton Jr. Primary

Total Income	Total Expense	Total Asset	Total Liability
GBP 47,400.00	GBP 7,900.00	GBP 474,000.00	GBP 118,500.00

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

Table 2-48 Review - Account Approval - Field Description

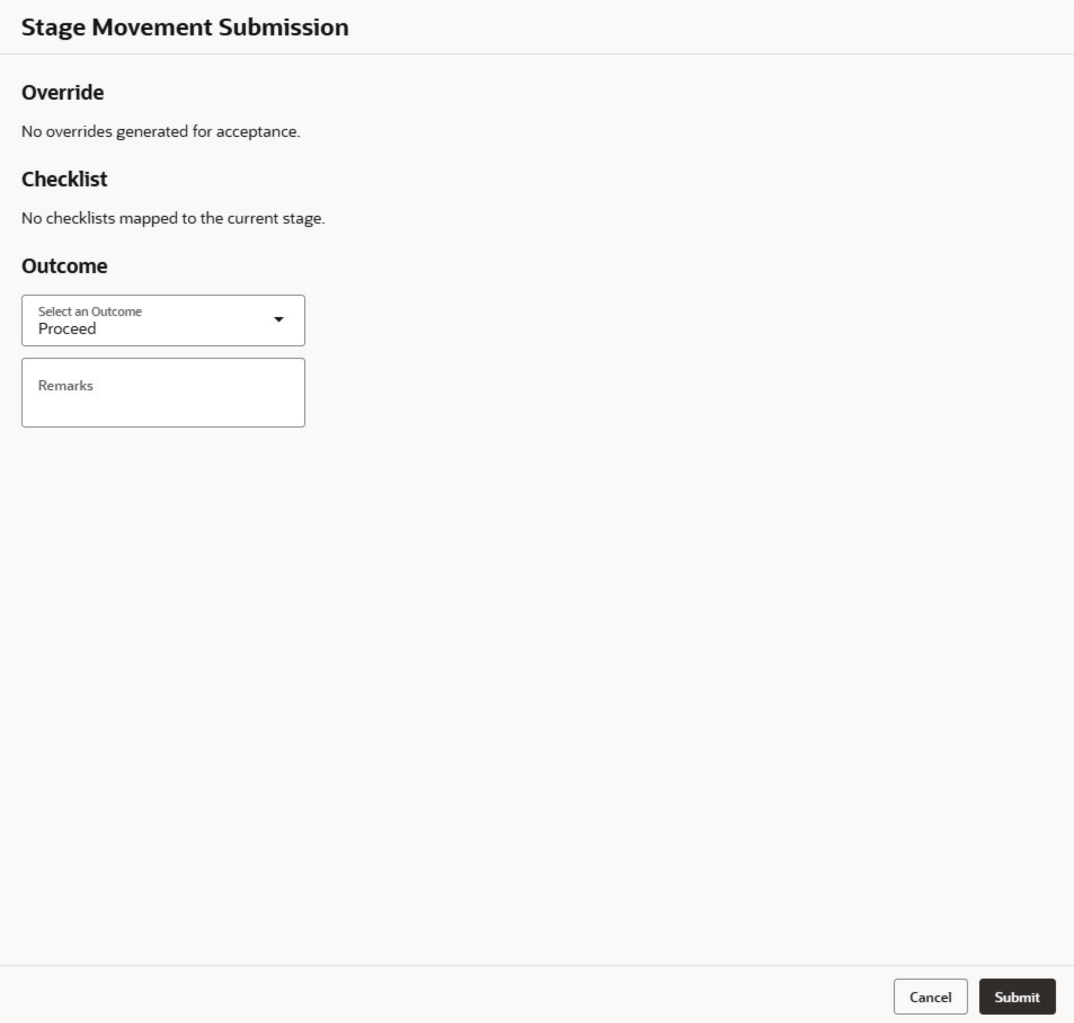
Data Segment	Description
Applicants	Displays the applicants information.
Account Details	Displays the account details.
Stake Holder Details	Displays the stake holder details. This data segment appears only if the **Customer Type** selected as **Small and Medium Business (SMB)**.
Nominee Details	Displays the nominee details.
Financial Details	Displays the financial details.
Terms and Conditions	Displays the terms and conditions details.
Interest and Charges Details	Displays the interest and charges details.
Account Limit Details	Displays the account limit details.
Temporary Overdraft Limit Details	Displays the Temporary Overdraft Limit details.
Advance against Uncollected Funds Details	Displays the Advance against Uncollected Funds details.
Initial Funding Details	Displays the initial funding details.
Credit Rating Details	Displays the credit rating details.
Valuation Details	Displays the valuation details.
Legal Opinion	Displays the legal opinion details.
Assessment Summary	Displays the assessment details.
Collateral Perfection Details	Displays the collateral perfection details.
Approval Details	Displays the approval details.

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

2. Click **Submit** to reach the **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

   The **Stage Movement Submission** screen displays.

Figure 2-70   Stage Movement Submission



Stage Movement Submission

Override

No overrides generated for acceptance.

Checklist

No checklists mapped to the current stage.

Outcome

Select an Outcome: Proceed

In this screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. In case of override, click **Accept Overrides & Proceed** to proceed or click **Proceed**.

   The **Checklist** screen appears.

4. Select the checkbox to accept the checklist.
5. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.
6. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.
   - Select the **Proceed** to proceed with the application. By default this option is selected. If the Proceed option is selected, then the application proceeds based on the assessment decision.
   - Select the **Return to Application Entry Stage** to make application entry stage available in free task for edit.

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

7. Enter the remarks in **Remarks**.
8. Click **Submit** to submit the **Account Approval** stage.

> ⓘ **Note**
>
> Collateral will be linked to loan account while sending to the Host.

The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number. the Workflow Orchestrator will automatically move this application to the next processing stage, **Account Create on Host** which has been automated. The account will be successfully created in Product Processor, if all the required validation is successful.
In case due to any error the account creation is rejected on Product Processor side, the application moves to the **Manual Retry Stage**

2.15 Manual Retry Stage

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

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

The Manual Retry Stage comprises of the below data segment:

- Manual Retry Data Segment

Manual Retry Data Segment

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

2.16 Account Funding

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

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

To add funding details:

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

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

- Account Funding Details
  This topic provides the systematic instructions to add the funding details post opening account is complete.
- Summary
  This topic provides the systematic instructions to view the tiles for all the data segments in the Account Funding stage

2.16.1 Account Funding Details

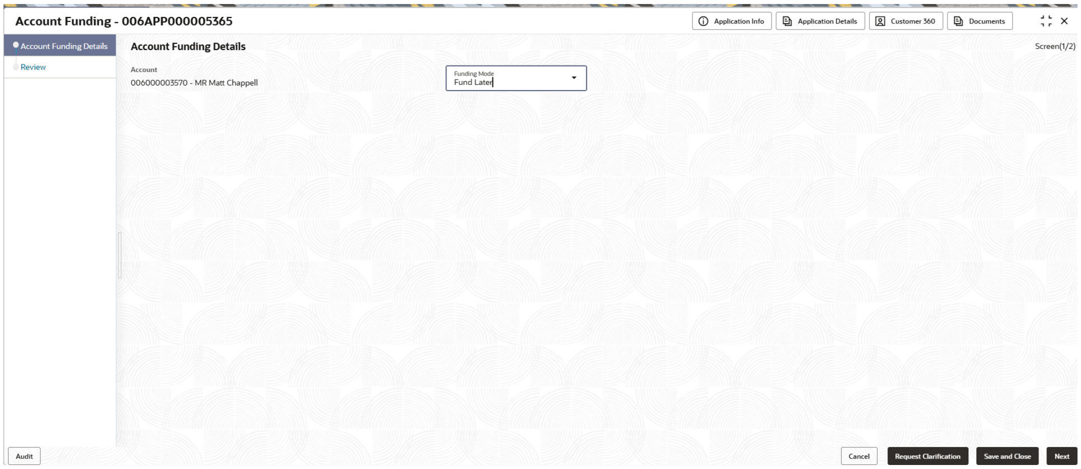
This topic provides the systematic instructions to add the funding details post opening account is complete.

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

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

   The **Account Funding Details** screen displays.

   Figure 2-71   Account Funding

   Account Funding - 006APP000005365

   Account Funding Details

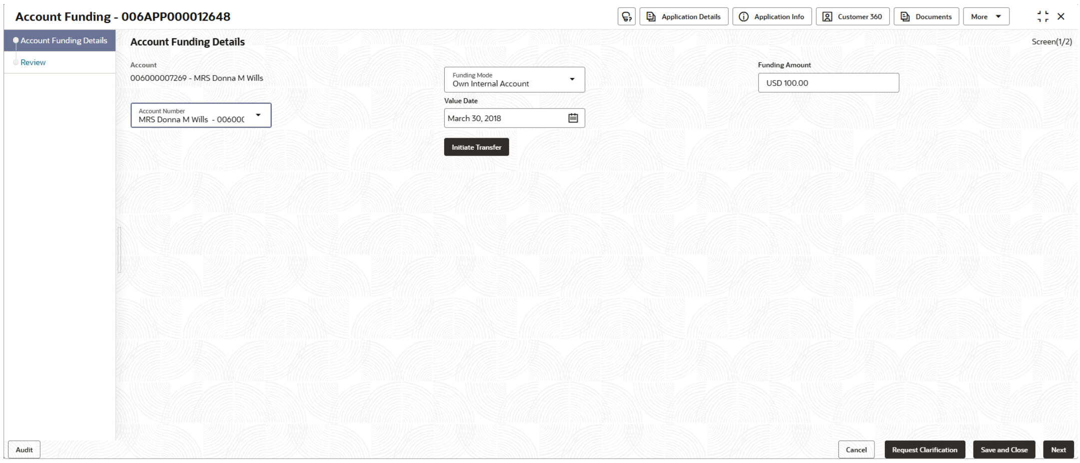
   Account
   006000003570 - MR Matt Chappell

   Funding Mode
   Fund Later

2. From the **Funding Mode** list, select the appropriate option.

   The fields appears based on the selected funding mode.

Figure 2-72   Account Funding Details with All Fields



Account Funding - 006APP000012648

Account Funding Details

Screen(1/2)

Account: 006000007269 - MRS Donna M Wills

Account Number: MRS Donna M Wills - 00600(

Funding Mode: Own Internal Account

Value Date: March 30, 2018

Funding Amount: USD 100.00

These fields does not appear if the **Funding Mode** is selected as **Fund Later**.

3. Specify the details below in the respective fields.

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

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

Table 2-49   Account Funding Details – Field Description

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

Table 2-49 (Cont.) Account Funding Details – Field Description

Field	Description
Contribution Year	Select the contribution year from the drop-down list. The available options are: • **Current** • **Previous**
Account Number	Specify or select the account number which is debited for transferring the funds to newly opened account. The internal current account or saving accounts of the respective customer appears for selection. This field appears if the **Own Internal Account** option is selected from the **Funding Mode** list.
Account Name	Displays the primary account holder name of the selected account. This field appears if the **Own Internal Account** option is selected from the **Funding Mode** list.
Status	Displays the fund transfer status of the transaction. To view more information on the transaction status, click ⓘ .

4. Proceed by clicking **Next** to move to the subsequent data segment once the data has been successfully captured. The system will verify all required data segments and fields. If any essential information is missing, an error message will be shown to prompt the user to address the issue. Users must complete the mandatory data before they can advance to the next segment.

2.16.2 Summary

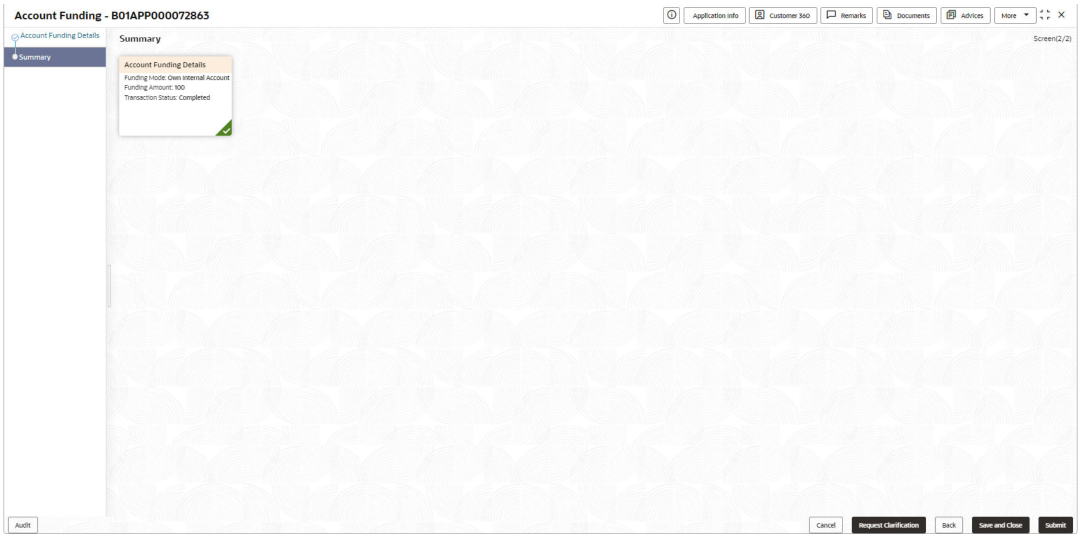
This topic provides the systematic instructions to view the tiles for all the data segments in the Account Funding stage

The Summary displays the tiles for all the data segments in the Account Funding stage. The tiles display the important details captured in the specified data segment.
To view the summary of each stage and submit:

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

   The **Summary** screen displays.

Figure 2-73 Summary



Funding Mode: Own Internal Account
Funding Amount: 100
Transaction Status: Completed

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

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

Table 2-50 Summary

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

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

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

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

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

4. Click **Proceed**. The **Outcome** screen is displayed.

5. Click **Submit** to submit the application.

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

2.17 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:

- Smart Assist
  This topic provide the systematic instructions to access the smart assist for application insights.
- Application Details
  In this section, user can view the detailed information of an application, such as basic details, application status, applicant details that are involved, clarification details and advices details.
- Application Info
  In this section you can view the application number along with its product name.
- Customer 360
  In this section you can view the list of customers involved in the application.
- Documents
  In this section you can upload the document and also view the already uploaded documents.
- Remarks
  In this section you can view or the post the remarks.
- Advices
  You can view the advices that are shared with customer. Advices are generated post Application Entry stage is submitted.
- Conditions and Covenants
  This topic provides the systematic instructions to add or edit conditions and covenants details for the loan applications.
- Clarification Details
  This topic describes the detailed information to request for clarifications.
- Solicitor Details
  You can add the solicitor details using this section.

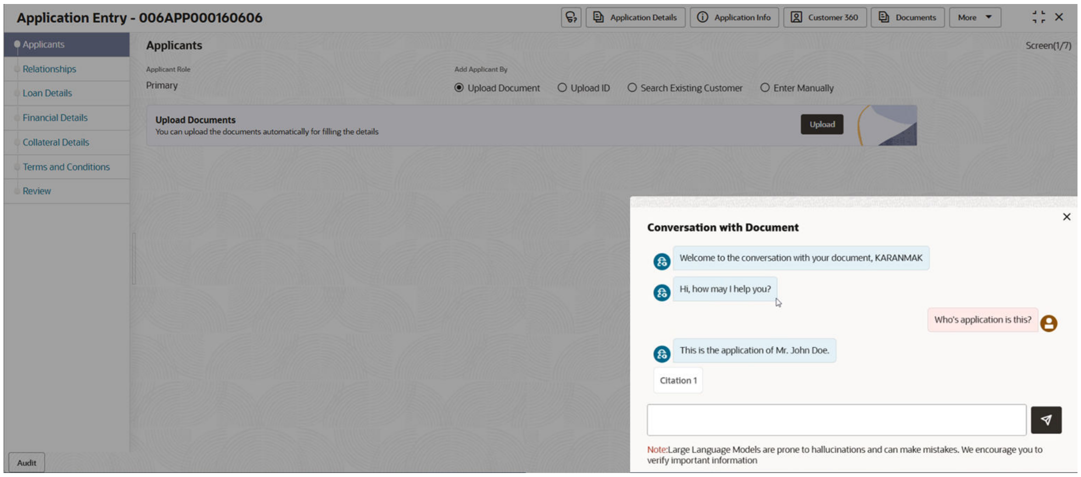
2.17.1 Smart Assist

This topic provide the systematic instructions to access the smart assist for application insights.

1. Click the **Smart Assist**.

   The **Conversation with Document** pop-up screen displays with chatbot.

Figure 2-74 Smart Assist



Applicant Role: Primary

Add Applicant By: ● Upload Document ○ Upload ID ○ Search Existing Customer ○ Enter Manually

Upload Documents
You can upload the documents automatically for filling the details

Welcome to the conversation with your document, KARANMAK

Hi, how may I help you?

Who's application is this?

This is the application of Mr. John Doe.

Note:Large Language Models are prone to hallucinations and can make mistakes. We encourage you to verify important information

2. Specify a question in the chatbot related to the application.

   The chatbot responds with an answer by referring the application details.

3. Click **Citation 1**.

   The system displays the source of information in the context of response from Large Language Model.
   The **Citation 1** button displays when the **AI Help for Adhoc Queries** feature is enabled in the **Origination Preferences** screen.

4. Click × to close the screen.

2.17.2 Application Details

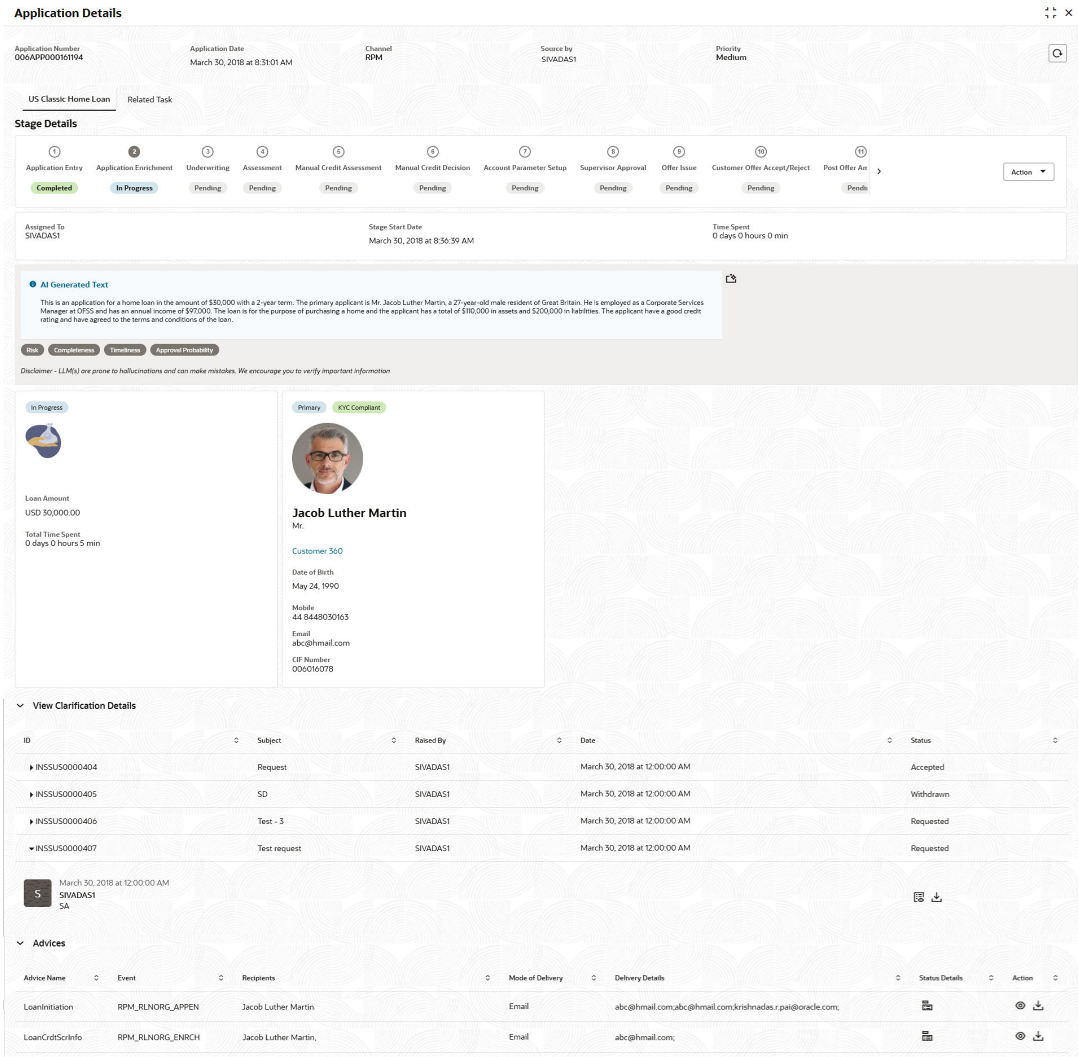
In this section, user can view the detailed information of an application, such as basic details, application status, applicant details that are involved, clarification details and advices details.

User can also track and launch the respective stage of the application.
To view the application details:

1. Click **Application Details** to view the application details.

   The **Application Details** screen displays.

Figure 2-75   Application Details


Application Details
US Classic Home Loan
Related Task
Stage Details
1 Application Entry Completed
2 Application Enrichment In Progress
3 Underwriting Pending
4 Assessment Pending
5 Manual Credit Assessment Pending
6 Manual Credit Decision Pending
7 Account Parameter Setup Pending
8 Supervisor Approval Pending
9 Offer Issue Pending
10 Customer Offer Accept/Reject Pending
11 Post Offer Am Pendi
Action
Risk
Completeness
Timeliness
Approval Probability
In Progress
Primary
KYC Compliant
Customer 360
View Clarification Details
Advices

Application Number
006APP000161194

Application Date
March 30, 2018 at 8:31:01 AM

Channel
RPM

Source by
SIVADAS1

Priority
Medium

Assigned To
SIVADAS1

Stage Start Date
March 30, 2018 at 8:36:39 AM

Time Spent
0 days 0 hours 0 min

AI Generated Text

This is an application for a home loan in the amount of $30,000 with a 2-year term. The primary applicant is Mr. Jacob Luther Martin, a 27-year-old male resident of Great Britain. He is employed as a Corporate Services Manager at OFSS and has an annual income of $97,000. The loan is for the purpose of purchasing a home and the applicant has a total of $110,000 in assets and $200,000 in liabilities. The applicant have a good credit rating and have agreed to the terms and conditions of the loan.

Disclaimer - LLM(s) are prone to hallucinations and can make mistakes. We encourage you to verify important information

Loan Amount
USD 30,000.00

Total Time Spent
0 days 0 hours 5 min

Jacob Luther Martin
Mr.

Date of Birth
May 24, 1990

Mobile
44 8448030163

Email
abc@hmail.com

CIF Number
006016078

ID	Subject	Raised By	Date	Status
INSSUS0000404	Request	SIVADAS1	March 30, 2018 at 12:00:00 AM	Accepted
INSSUS0000405	SD	SIVADAS1	March 30, 2018 at 12:00:00 AM	Withdrawn
INSSUS0000406	Test - 3	SIVADAS1	March 30, 2018 at 12:00:00 AM	Requested
INSSUS0000407	Test request	SIVADAS1	March 30, 2018 at 12:00:00 AM	Requested

S
March 30, 2018 at 12:00:00 AM
SIVADAS1
SA

Advice Name	Event	Recipients	Mode of Delivery	Delivery Details	Status Details	Action
LoanInitiation	RPM_RLNORG_APPEN	Jacob Luther Martin,	Email	abc@hmail.com;abc@hmail.com;krishnadas.r.pai@oracle.com;		
LoanCrdtScrInfo	RPM_RLNORG_ENRCH	Jacob Luther Martin,	Email	abc@hmail.com;		

The **Application Details** screen displays separate cards for various products initiated as part of the single application. For more information on fields, refer to the field description table below.

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

Table 2-51   Application Details – Field Description

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

Table 2-51 (Cont.) Application Details – Field Description

Field	Description
Priority	Displays the priority of the application. • **High** • **Medium** • **Low**
Refresh	Click ⟳ to retrieve recent changes or updates made to the application.
Go To	Select an option from the drop-down list to view the application flow. • **Simulation** This field appears only when the application is initiated from **Loan Stimulation**.
<Product Name>	Displays the product name. In case on multiple product, different tabs appears with the respective product name. User can click the product names to view the respective application details.
Stage Details	In this section, all account opening stages appears with the status name and it's chronological order of the stage in the process.
Action	To perform below actions on the appeared stages, click the number of specific stage and select an option from the **Action** drop-down list: • **Acquire & Edit Task** : Select this option to acquire and edit the selected stage. • **Acquire Task**: Select this option to acquire the selected stage and it can be edited later. • **View Stage Details**: Select this option to view the stage details.
User ID Assigned	Displays the **User ID** of the user currently working on the product process. The label of this field changes dynamically based on whether the selected stage is **In Progress** or **Completed**. • When user selects a **In Progress** stage, the label will display as **Assigned To**. • When user selects a **Completed** stage, the label will display as **Submitted By**. If the task was auto submitted, then the value for such Completed stages will be displayed as **Auto Submitted**. • For Pending and skipped stages, this field will be hidden. **Note**: This field appears blank if the product process task is not acquired by any user.
Stage Start Date	Displays the start date of the current stage. It also display time in hours, minutes and seconds.
Time spent	Displays the days, hours and minutes spent on the current selected stage.
AI Generated Text	Displays the AI generated description of the product. This section appears if the **Enable AI** toggle is selected in the **Origination Preferences** screen. This section also describes the product insights such as **Risk**, **Completeness**, **Timelines**, and **Approval Probability**. This data is generated analyzed based on captured application details. This content is populated as configured in Large Language Model.
✨	Click this icon to view the source of information in the context of the response given by Large Language Model. This icon displays when the **AI for Application Tracker** feature is enabled in the **Origination Preferences** screen.

Table 2-51 (Cont.) Application Details – Field Description

Field	Description
<Application Tile>	In this tile, user can view the application specific details. Below field appears in this tile with respective details: • **<Status of the Application>**: Displays the current stage of the application • **Expected Account Opening Date**: Displays the date on which the account is opened. This field appears once the account opening process is completed. • **Account Number**: Displays the account number. This field appears once the account opening process is completed. • **Expected Account Opening Date**: Displays the date on which the account will be opened. • **<Amount>**: Displays the value based on the product. For example: – For the loan account opening application, the label of this field appears as **Loan Amount**. – For the saving, term deposit, and current account opting application. The label of this field appears as **Initial Funding Amount**. • **Total Time Spent**: Displays the total time spent on the application from the first to last stage.
<Applicant Details Tile>	In this tile, user can view the applicant details. Separate tiles appears for all the applicants that are involved in the application. Below field appears with the respective applicant details: • **Role of the Applicant** • **Applicant Image** • **Applicant Name** • **Title** • **Customer 360** : Click this link to view the 360 degrees view of the customer information. The Customer 360 screen appears with the details. Based on the customer type, refer to the **Retail 360 User Guide** and **Corporate 360 User Guide** from the party section. • **Date of Birth** • **Mobile Number** • **Email ID** • **CIF Number**

Table 2-51 (Cont.) Application Details – Field Description

Field	Description
View Clarification Details	In this section, the user can view the clarification history. Below fields appear with the details: • **ID** • **Subject** • **Raised By** • **Date** • **Status**: User can view status based on user action done in **Clarification** screen. – **Requested** – **Responded** – **Accepted** – **Withdrawn** • **Status updated on** • **Request Subject** • **Actions**: User can **View** or **Download** the attached documents. On the click of the respective record the user can view the clarification content.
Advices	In this section, the user view the advices generated in the process of account opening. Below fields appear with the details: • **Advice Name** • **Event**: Displays the stage name on which the advice is generated. • **Recipients** • **Mode of Delivery** • **Delivery Details** • **Status Details** • **Actions**: User can **View** or **Download** the attached advices.
Related Task	In this section, user can view the stages involved in process of application. The below fields are appear with details: • **Product Processor**: Displays the product which integrated with Oracle Banking Party. • **Process Name** • **Process Reference Number** • **Stage** • **Status**

2. Click ✕ to close window.

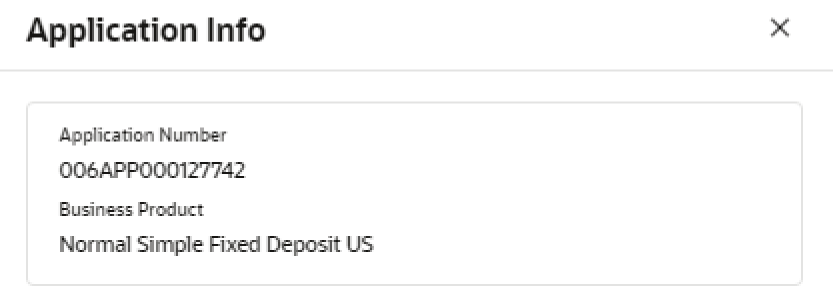
2.17.3 Application Info

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

- Click the **Application Info** button to view the details.

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

Figure 2-76   Application Info



Application Info

Application Number

006APP000127742

Business Product

Normal Simple Fixed Deposit US

2.17.4 Customer 360

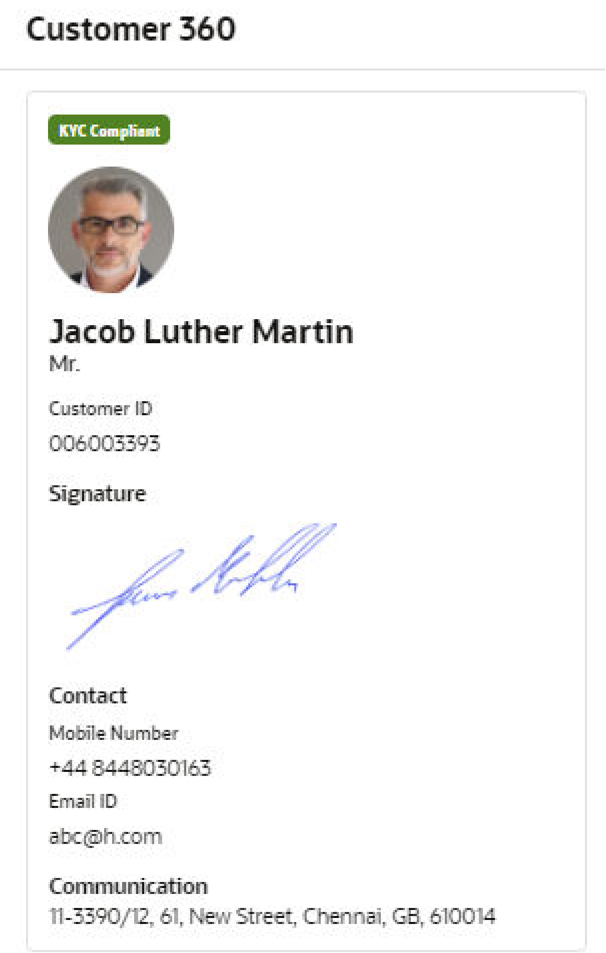
In this section you can view the list of customers involved in the application.

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

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

   The **Customer 360** screen is displayed.

   Figure 2-77   Customer 360



Customer 360

KYC Compliant

Jacob Luther Martin

Mr.

Customer ID

006003393

Signature

Contact

Mobile Number

+44 8448030163

Email ID

abc@h.com

Communication

11-3390/12, 61, New Street, Chennai, GB, 610014

The customer title comprises of below details:

- <Applicant Role>
- <KYC Status>
- <Applicant Image>
- <First Name, Middle Name, Last Name>
- <Title>
- Customer ID
- Signature
- Contact
- Communication

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

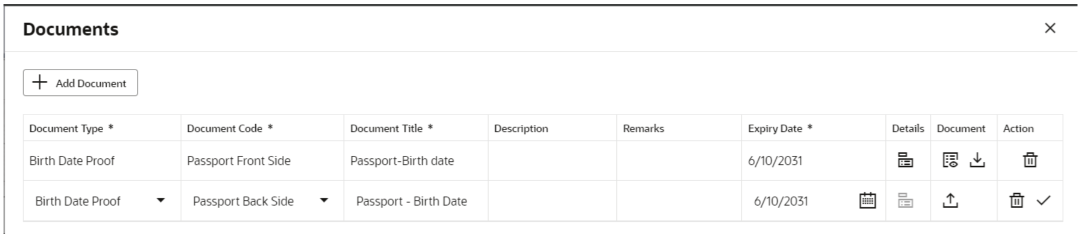
2.17.5 Documents

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

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

   The **Documents** screen is displayed.

Figure 2-78 Documents



Documents

Document Type *	Document Code *	Document Title *	Description	Remarks	Expiry Date *	Details	Document	Action
Birth Date Proof	Passport Front Side	Passport-Birth date			6/10/2031			
Birth Date Proof	Passport Back Side	Passport - Birth Date			6/10/2031			✓

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

Table 2-52 Upload Document – Field Description

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

Table 2-52 (Cont.) Upload Document – Field Description

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

Note

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

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

Non-mandatory documents can be deleted in any stage.

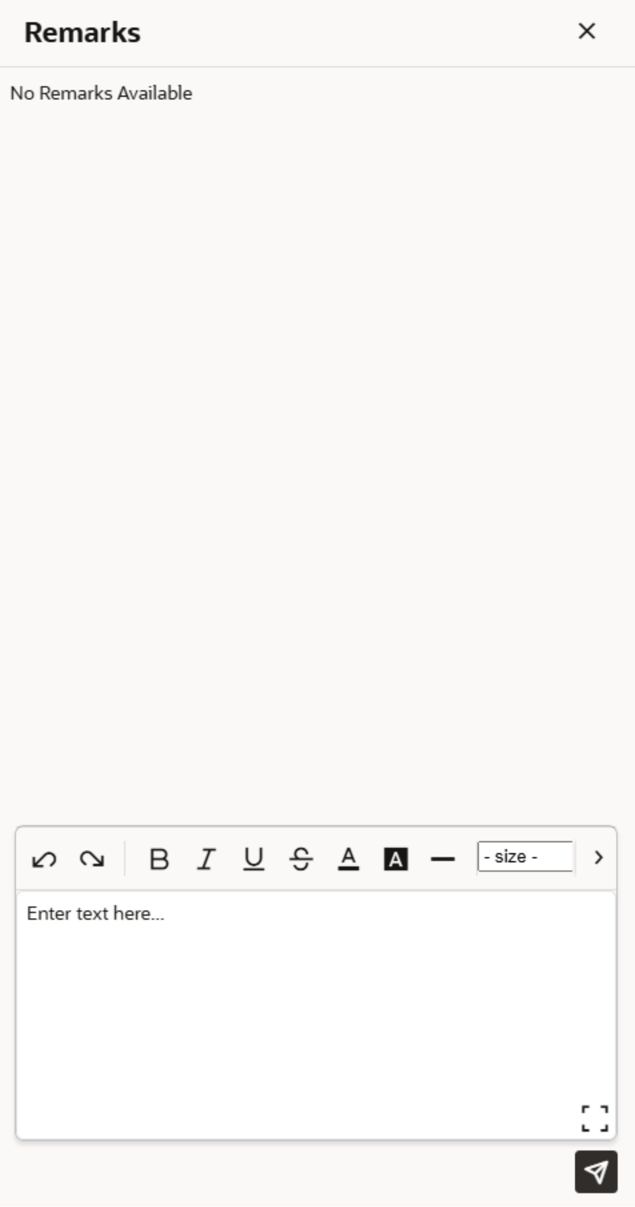
2.17.6 Remarks

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

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

  The **Remarks** screen is displayed.

Figure 2-79 Remarks



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

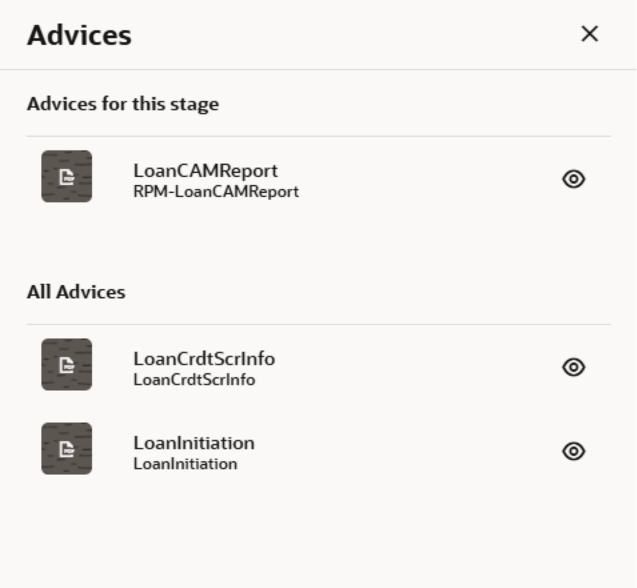
2.17.7 Advices

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

- Click **Advices** to view the advice linked for the stage.

  The **Advices** screen is displayed.

Figure 2-80 Advices


Advices

Advices for this stage

LoanCAMReport
RPM-LoanCAMReport

All Advices

LoanCrdtScrInfo
LoanCrdtScrInfo

LoanInitiation
LoanInitiation

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

2.17.8 Conditions and Covenants

This topic provides the systematic instructions to add or edit conditions and covenants details for the loan applications.

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.

Covenants

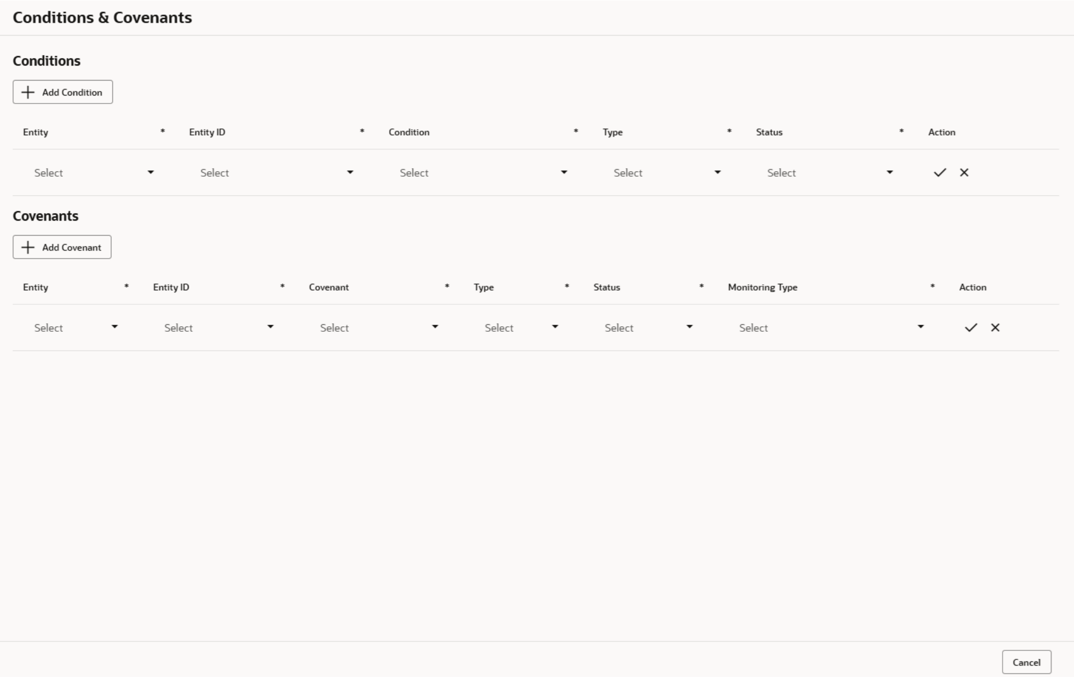
Often there are restrictions on borrowers while extending credit facilities. Sometimes, a borrower promises certain future acts to assure the lender that the conduct of business dealings is fair, healthy and in accordance with the best practices. The purpose of covenant is to assist the lender to ensure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

To add conditions:

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

   The **Conditions & Covenants** page appears.

Figure 2-81 Conditions



2. Perform the following actions:
   - Click **Add Condition** to add new conditions.
   - Click **Remove** to remove already added conditions.
3. Enter the relevant details.

Table 2-53 Conditions – Field Description

Field	Description
Entity	Select the entity on which user wants to set condition. The available options are • **Party** • **Collateral** • **Account**
Entity ID	Select the entity ID from the list. The options in the list appears based on the entity selected in the **Entity** field.
Condition	Specify the conditions for the selected entity. The available options are: • **Check Saleability of collateral** • **Contract Of Sale** • **Copy of Quotes for Intended work**
Type	Select the type when the conditions must be complied. The available options are • **Pre Disbursement**: If this option is selected then the selected conditions have to be complied prior with the account opening and loan disbursement. • **Post Disbursement**: If this option is selected then the selected conditions occur and are supposed to be complied post loan disbursement. This conditions are manually monitored.

Table 2-53 (Cont.) Conditions – Field Description

Field	Description
Status	Select the status of the condition. The available options are • **Open** • **Complied**
Actions	User can perform below actions on the added record: • Click ✓ to save the record. • Click ✕ to delete the record.

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

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

5. Perform the following actions:
   - Click **Add Condition** to add new conditions.
   - Click **Remove** to remove already added conditions.
6. Enter the relevant details.

Table 2-54 Covenants – Field Description

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

Table 2-54 (Cont.) Covenants – Field Description

Field	Description
Actions	User can perform below actions on the added record: • Click ✓ to save the record. • Click ✕ to delete the record.

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

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

8. Click ✕ to close the screen.

2.17.9 Clarification Details

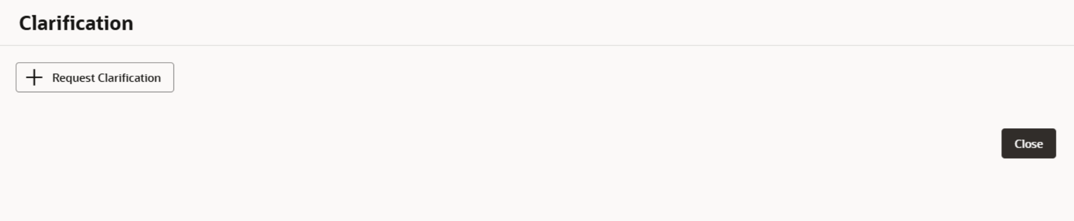
This topic describes the detailed information to request for clarifications.

To add the clarification details:

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

   The **Clarification** screen appears.

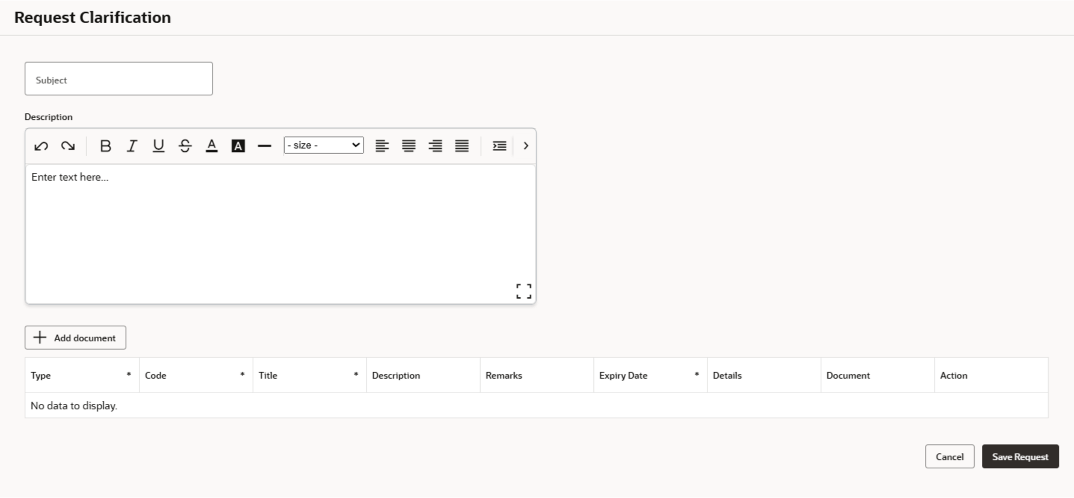
   Figure 2-82 Clarification

2. Click **Request Clarification** button to request new clarification.

   The **Request Clarification** screen appears.

Figure 2-83   Request Clarification



Type *	Code *	Title *	Description	Remarks	Expiry Date *	Details	Document	Action
No data to display.								

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

Table 2-55   Upload Document – Field Description

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

Table 2-55 (Cont.) Upload Document – Field Description

Field	Description
Actions	User can perform below actions on the added record: • Click ✓ to save the record. • Click 🗑 to delete the record.

6. Once the details are updated, click **Save**.

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

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

   Allowed actions are as following:

   - **Respond**
   - **Accept Clarification**
   - **Withdraw 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.

2.17.10 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.

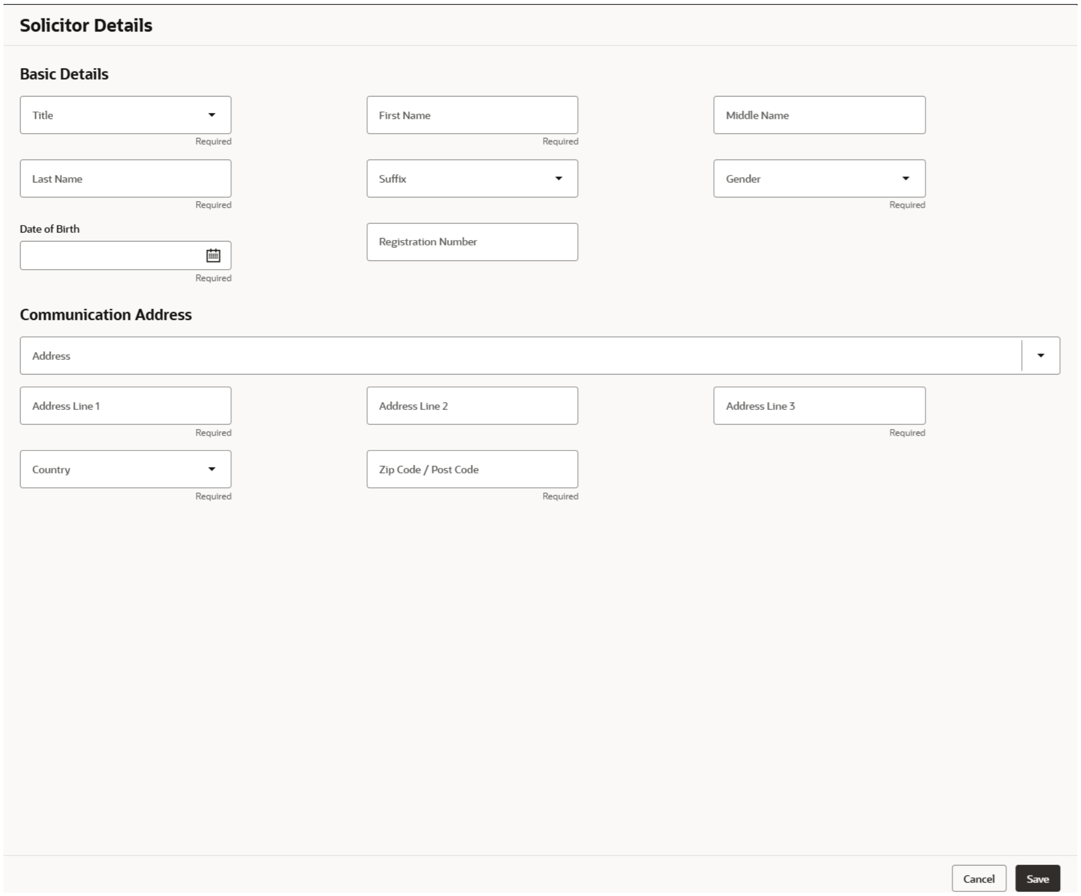
In this section, user can add or remove the solicitor and also view the already added solicitor.

To add solicitor details:

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

   The **Solicitor Details** page displays.

Figure 2-84 Solicitor



2. Enter the relevant details.

Table 2-56 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.
Suffix	Select the suffix of the solicitor from the drop-down list.
Gender	Select the gender of the solicitor from the drop-down list.
Date of Birth	Select or enter the birth date of the solicitor.
Registration Number	Specify the registration number of the solicitor.
Communication Address	Specify 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.
Country	Select and search the country code from the drop-down list.
Zip Code / Post Code	Specify the zip or post code of the address.

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

3

Simplified Application

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

What is Simplified Application?

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

How to configure Simplified Application for a product?

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

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

How to process the simplified application?

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

To open an account using simplified application process:

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

- **Review**: In this data segment user can review all the details that are captured on clicking on each data segment tile.

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

4

Instant current account Origination Process

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

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

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

> **Note**
>
> Refer the **Retail Onboarding User Guide** for more details.

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

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

Prerequisite:

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

  > **Note**
  >
  > For more details, refer to **Initial Funding Configuration** topic in the **Configurations User Guide**.

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

- **Application Entry Stage:** On successful submission of the current account Application from self-service channel, the system starts the **Application Entry** stage without any manual intervention and completes the Data Segment level validation. On successful completion of the validation, the system automatically submits the **Application Entry** Stage.
  Similarly, for the Branch initiated Application also this stage is automatically submitted, if the data segment configured for Application Entry stage are updated in the **Application**

Initiate Stage itself by clicking the **Application** button in the **Product Details** data segment.

- **Account Funding Stage:** On successful submission of the **Application Entry** Stage, system checks if initial funding has been updated for the Account Opening or not.
    - The initial funding mode allowed for self-service initiated applications are External Bank Account Transfer and Account Transfer.
    - If the Initial Funding has been taken for the Account through the External Bank Account Transfer in the self-service channel, the system starts the **Application Funding** Stage and validates the **Initial Funding Details** data segment and submits the **Application Funding Stage** automatically.
    - For Application where the **Initial Funding** is updated as Account Transfer or where no funding has been taken for the Account, this stage is skipped completely by the system for Application initiated from Self-Service Channel and Branch Initiated Applications.
    - For the Branch Initiated Applications wherein the Initial Funding has been taken in Cash or Other Bank Cheque, this stage has to be manually actioned by the Branch User having access permission for this stage.
- **Handoff Retry:** Application moves to this stage and appears in the Free Task only if the current account creation has been rejected by Product Processor. User having the required access rights can pick such task and can retry submission to Host after taking required actions on the Failure reason.

5

Error Codes and Messages

This topic contains error codes and messages.

Table 5-1   Error Codes and Messages

Error Code	Messages
RPM_CMN_APL_001	Please provide valid value for Application Number
RPM_CMN_APL_002	Please provide valid value for Process Reference number
RPM_CMN_APL_003	Address list can not be null or empty
RPM_CMN_APL_004	Applicant details model list can not be null or empty
RPM_CMN_APL_005	Please provide valid value for Country
RPM_CMN_APL_006	Please provide a valid value for AddressLine1
RPM_CMN_APL_007	Please provide a valid value for PinCode
RPM_CMN_APL_008	Please provide a valid value for Email
RPM_CMN_APL_009	Please provide a valid value for MobileIsd
RPM_CMN_APL_010	Please provide a valid value for MobileNo
RPM_CMN_APL_011	Please provide a valid value for FirstName
RPM_CMN_APL_012	Please provide a valid value for LastName
RPM_CMN_APL_013	Please provide a valid value for DateOfBirth
RPM_CMN_APL_014	Please provide a valid value for Gender
RPM_CMN_APL_015	Please provide a valid value for Country of residence
RPM_CMN_APL_016	Please provide a valid value for Citizenship
RPM_CMN_APL_017	Empty Request Cannot be Send to Party
RPM_CMN_APL_018	Exception 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
RPM_CMN_APL_025	Please provide valid value for Street Name of $1
RPM_CMN_APL_026	Exception occurred while fetching applicant count
RPM_ODADV_001	Please provide a value for LimitId
RPM_ODADV_002	Please provide a value for limitAmountCcy
RPM_ODADV_003	Please provide a value for limit Amount
RPM_ODADV_004	Please provide a value for StartDate
RPM_ODADV_005	Please provide a value for EndDate
RPM_ODADV_006	Please provide a value for CollateralType
RPM_ODSEC_001	Please provide a valid value for Make
RPM_ODSEC_002	Please provide a valid value for Model
RPM_ODSEC_003	Please provide a valid value for InvestmentType
RPM_ODSEC_004	Please provide a valid value for BankName

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

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

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

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

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

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

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

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

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

Error Code	Messages
RPM-PD-002	Sequence Generator failed to generate the reference number
RPM-PD-003	businessProductCode cannot be null
RPM-PD-004	Error while fetching Business Process
RPM-PD-005	Error while Fetching the Business Products
RPM-PD-006	Error 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
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-029	$1 is not valid
RPM-PD-030	The product $1 cannot be selected multiple times
RPM-PD-031	Multiple products of the product type $1 cannot be selected
RPM-PD-032	Cannot cancel the application as one or more process has crossed irrevocable stages
RPM-PD-033	Mandatory Datasegments $1 are missing for the reference number $2
RPM-PD-034	Datasegment Code(s) is missing for $1 for the reference number $2
RPM-PD-035	Loan offer accept/reject is not applicable for the given application
RPM-PD-036	Unable to proceed as the application is already being processed by the bank
RPM-PR-001	Error occurred while getting the cart details
RPM-SA-AVL-001	Please provide a valid value for USer-Recommendation/Action
RPM-SA-INIT-01	Failed to Initialize
RPM-SAV-001	Transaction status is not completed
RPM-SAV-ACC-001	No Branch mapped to this business product.
RPM-SAV-AST-001	No OD Limit details found for this process Ref no

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

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

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

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

6

Advices

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

Note

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

Table 6-1 Advices

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

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