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





Oracle Banking Origination Credit Card Origination User Guide (US Regionalization), Release 14.8.1.0.0

G43499-01

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Purpose

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

Before you begin

Kindly refers to <u>Getting Started user Guide</u> for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

Pre-requisite

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

Audience

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

Documentation Accessibility

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



Access to Oracle Support

Oracle 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 <u>Critical Patches</u>, <u>Security Alerts and Bulletins</u>. All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by <u>Oracle Software Security Assurance</u>.

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.

Related Resource

The related documents are as follows:

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

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 user supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that user 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 you are likely to find in the manual are as follows:

Table Acronyms table

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

Symbol and Icons

Table Symbols and Icons - Common

Symbol/Icon	Function
J L	Minimize
7 F	
Г٦	Maximize
LJ	
	Close
×	
	Perform Search
Q	
,	
	Open a list
•	
	Add a new record
+	
4	Navigate to the previous record



Table (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
•	Navigate to the next record
G	Refresh
i	Calendar
Û	Alerts

Post requisite

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

Credit Card Origination Process

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

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

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

It is a Host-Agnostic solution.

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

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

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

Credit Card Origination

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

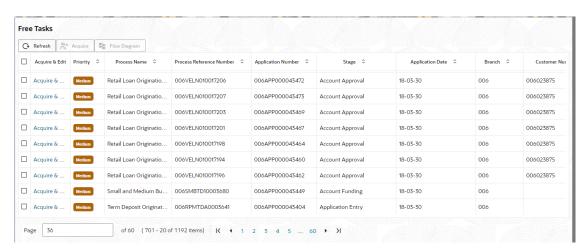
This document provides an overview of the credit card origination process and takes you through the various steps involved in handling all the necessary activities in the life cycle of a credit card origination process.

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

To acquire and edit the task:

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

Figure 2-1 Free Task



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

This chapter includes following sections:

Credit Card Application Entry Stage

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

Credit Card Application Assessment

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

Supervisor Approval Stage

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

Global Actions

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



2.1 Credit Card Application Entry Stage

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

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

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

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

To open credit card application entry task:

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

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

The Application Entry stage is the first stage in the Credit Card Account Open process. After the initiate process is completed successfully, the application can be acquired by the user who has the access rights for the given stage and progress with the data capture

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

Applicants

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

Relationship

This topics describes the systematic instructions to add relationship details of the applicant that are involved in account opening application.

Credit Card Details

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

Financial Details

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

Card Preference

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



Add-On Card Holder

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

Charge Details

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

Interest Details

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

Summary

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

2.1.1 Applicants

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

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

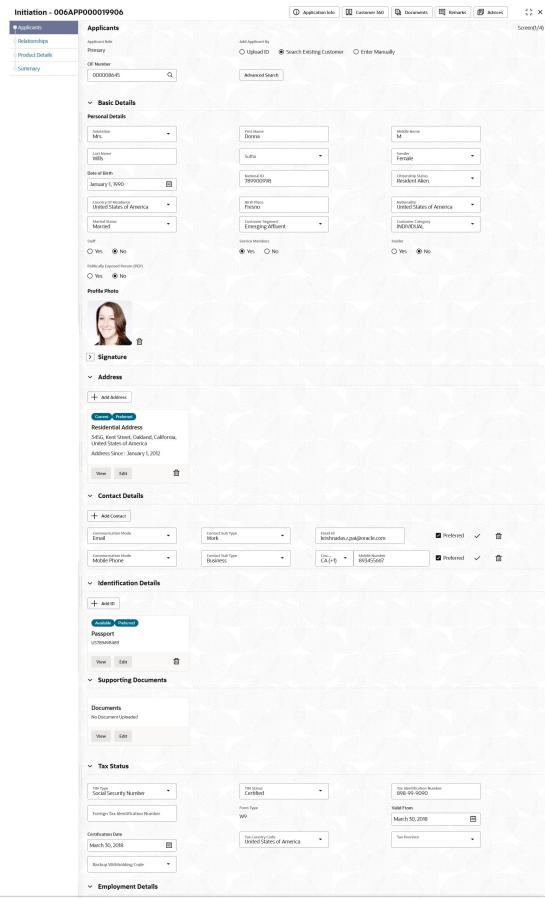
To capture applicants details:

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

The Applicants - Individual screen displays.



Figure 2-2 Applicant - Individual





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

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

Table 2-1 Applicant- Individual – Field Description

Field	Description
Applicant Role	Displays the applicant role. By default the Primary role appears in this field.
	Select the applicant role (Join, Guardian, Custodian, Guarantor, etc) in case the 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: 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.
	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.
Gender	Specify the Gender of the applicant from the drop-down list.
Date of Birth	Select the date of birth of the applicant.
Citizenship Status	Select the citizenship status of the applicant from the drop-down list. Available options are: Non-Resident Alien
	Citizen
Country of Residence	Search and select the country code of which the applicant is a resident.
Birth Place	Specify the birth place where the applicant has born.
Nationality	Search and select the country code where the applicant has nationality.
Citizenship By	Search and select the country code for which applicant has citizenship.
Marital Status	Select the marital status of the customer from the drop-down list. Available options are:
	Married
	Unmarried Legally Separated
	Legally Separated Widow
	Registered Domestic Partnerships
Customer Segment	Select the segment of the customer. Available options are:
	Emerging Affluent
	High Net worth Individuals
	Mass Affluent
	Ultra HNI Very HNI
Customer Cotegory	Very HNI Select the category of the customer.
Customer Category Staff	Select the category of the customer. Select the toggle to indicate if the customer is employee of the bank.
Politically Exposed Person	Select to indicate if the customer are politically exposed person.
Profile Photo	Drag and drop the document file or click on Select or drop files
Tronic Trioto	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.



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

Field	Description
Field	Description
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.
A 11 =	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
Current Address	
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.
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.



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

Field	Description
Zip Code / Post Code	Specify the zip or post code of the address.
Zip +4	Specify the Zip code of the address. Note: This field is optional
<added record="" tile=""></added>	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.
Contact Details	In this section, user 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 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.



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

Field	Description
ID Type	Specify the ID type.
	The available options are:
	Military ID
	Birth Certificate
	SIN Permanent Resident Card
	SIN
	Passport
	• SSN
ID Status	Specify the status of the selected ID type.
	The available options are:
	Verification Pending
	Applied For
	Available
	Notice Received
Unique ID	Specify the unique identification code of the selected type. 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.
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=""></added>	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</preferred>
	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.



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

Field	Description
Supporting Document	This section displays the status of the supporting documents that customer provides to get onboard. 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.
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.
Tax Status	In this section, user can update the tax declaration details.
TIN Type	Select the type of tax identification number.
	The available options are: Social Security Number
	Employer Identification Number
	Adoption Tax Identification Number
	Individual Tax Identification Number



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

Field	Description
TIN Status	Select the status of tax identification number from the drop-down list. The available options are: TIN Applied For Missing TIN In correct TIN Certified Tin Captured But Not Certified Note: If the Citizenship Status is selected as Resident Alien or Citizen, the drop-down will appear. The available options are: Certified Certified - Due for Recertification Uncertified - No W8-BEN Received
	Uncertified - Recertification Past Due
	Note: If the Citizenship Status is selected as Non Resident Alien, the drop-down will appear.
Tax Identification Number	Specify the tax identification number. Note: Specify the TIN as per the TIN type format.
Foreign Tax Identification Number	Specify the foreign tax identification number. Note: This field is optional.
Form Type	Specify the form type for tax declaration. If the Non Resident Alien option is selected from the Citizenship Status drop-down list then the Form Type is defaulted to W8-BEN and disable. If the Citizen option is selected from the Citizenship Status dropdown list then the Form Type is defaulted to W9 and disable.
Valid From	Specify the date from which the form is valid.
Certification Date	Specify the tax certification date.
Tax Country Code	Displays the country code for tax. This field is mandatory, if Citizenship Status is Non-Resident Alien.
Tax Province Code	Search the tax province code. Note: This field is optional. This field displays the respective states drop-down list, if the applicant selects the Tax Country Code.
Backup Withholding Code	Select the option from the drop-down list. The available options are: • Missing TIN (A Type) • Invalid Tin (B Type) • IRS Induced (C Type) • Customer Induced (D Type) • W-8 Expired Note: This field is mandatory, if TIN is not certified.
Valid Since	Specify the date from which the form is valid.
Employment Details	In this section user can capture the employment details of the applicant.
Employment Type	Select the employment type. The available options are: Salaried Self Employed



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

Field	Description
	1
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 TypeIndustry Type
	Organization Category
	Demographics
	Current Employer
	Working Since
	Working Till
	Employee ID
	Designation
	• Level or Grade
	User can edit, view, or delete already added details.
Employer Code	Specify the employer code or click to search the employer code.
	The pop-up appears to fetch the employer code. Specify Employer Code or Employer Name to fetch the details.
Employer Name	Displays the employer name of the selected employee code.
Employer Description	Specify the employer description.
Employer Address	Specify the employer address.
Employee Type	Select the employee type from the drop-down list.
	The available options are:
	• Full Time
	Part Time
	Contract
	Permanent
	Note: This field is optional.
Industry Type	Select the industry type from the drop-down list.
	The available options are:
	• іт
	Bank
	Services
	Manufacturing
	• Legal
	Medical Engineering
	School/College
	Others
	· Ouicia



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

Field	Description
Organization Category	Select the organization type from the drop-down list.
	The available options are:
	Government
	• NGO
	Private Limited
Demographics	Select the demographics from the drop-down list.
	The available options are:
	• Global
	• Domestic
Current Employer	Select whether the applicant works currently in this role.
	The available options are:
	• Yes
W 11 01	• No
Working Since	Select the employment start date.
Working Till	Select the employment last date.
Employee ID	Specify the employee ID.
Grade	Specify the grade.
Designation	Specify the designation.
Self Employed	Below field appears if the Self Employed option is selected from the Employment Type list. In this section user can capture self-employment or professional
	details of customer.
	Below fields appears if self-employment or professional details are already captured.
	Professional Name
	Professional Description
	Professional Email ID
	Company /Firm NameRegistration Number of Company
	Start Date
	End Date
	User can edit, view or delete already added details.
Professional Name	Specify the professional name.
Professional Description	Displays the professional description.
Professional Email ID	Specify the professional email ID.
Company /Firm Name	Specify the company or firm name.
Registration 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.



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

Field	Description
<added record="" tile=""></added>	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.</current>
	Employer Name Working Dates
	Working Dates Click to edit the added ID details.
	Click oto 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
- Tax Identification Number
- Mobile Number
- Email

For Non-Individual

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

To search for a party using the advanced search:

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

Below screenshot refers the



Figure 2-3 Advanced Search - Individual

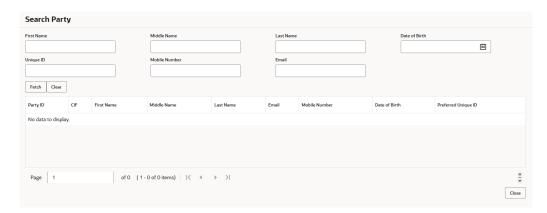
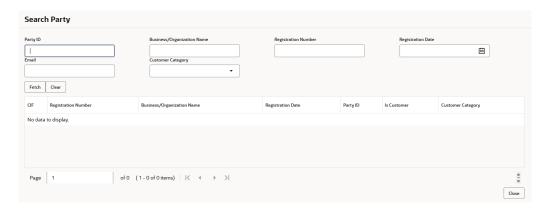


Figure 2-4 Advance Search - Small Medium Business Products



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

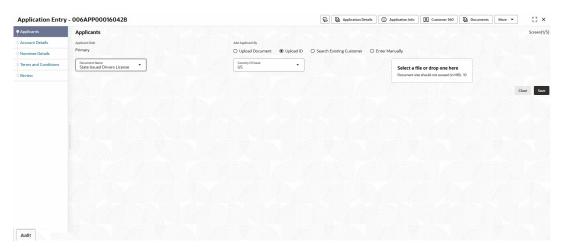
Enter the specific search criteria in the respective field and click **Fetch**. The search result appears based on the search criteria.

To upload document for fetching customer information:

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



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

Table 2-2 Applicants - Upload Document - Field Description

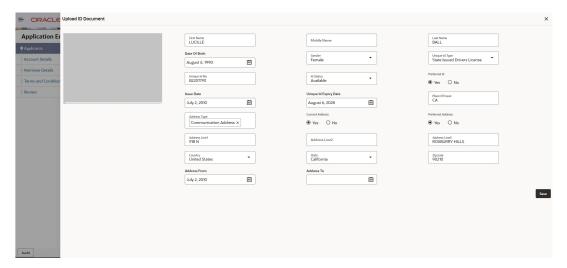
Field	Description
Document Name	Select the document name from the drop-down list.
	The available options are:
	Driving License
	 Passport
Country of Issue	This field is defaulted for the document name is selected.
	Note: This field is editable.
Upload Document	Click on Select a file or drop one here to browse and upload the document from the local system.
	Note: PNG and JPEG file formats are supported.

5. 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



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

Table 2-3 Verify Information – Field Description

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



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

Field	Description
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 from when user were connected with the given address.
Address To	Select the date till when user are connected with the given address.
Update Address	Select the option whether the address has to be updated with the extracted data.
	The available options are:
	• Yes
	• No

- 7. Click **Save** to save pre-populated the data fields in the **Customer Information** screen.
- 8. 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.

2.1.2 Relationship

This topics describes the systematic instructions to add relationship details of the applicant that are involved in account opening application.

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

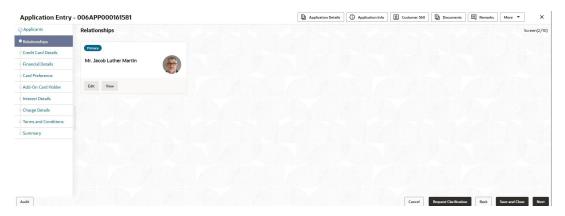
- Service Member If related party is served in military services.
- Related to Insider If related party is an insider



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

The **Relationships** screen displays.

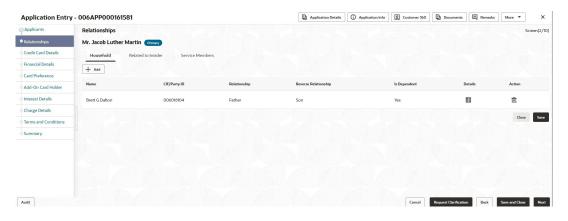
Figure 2-7 Relationships



2. Click **Edit** on the applicant tile to add relation of the applicant.

The **Relationships** screen displays with the household tab.

Figure 2-8 Relationships - Household



(i) Note

Capturing household relationships is optional. It is used to capture the relationship between applicants.

- 3. Click + Add icon to add the relationship details.
- 4. Specify the fields on **Relationships Household** tab.

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



Table 2-4 Household tab - Field Description

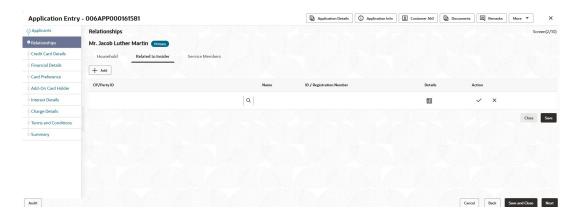
Field	Description
Name	Click search and select the other existing applicants from the list associated with the application. User can also specify the name of the new applicant which not listed in the customer record.
CIF/Party ID	Specify the CIF/Party ID of the applicant's relation.
Relationship	Select the relationship of the applicant from the drop-down list. The available options are: Spouse Father Mother Daughter Son Guardian Ward Grand Parent Grand Child Other
Reverse Relationship	Select the reverse relationship of the applicant from the drop-down list. The options of this field displays based on selected relationship.
Is Dependent	Select the dependency with the applicant. • Yes • No
Details	Click to view the following details in the pop-up list. Unique ID Mobile Number Email Household Added on
Action	Click to add the record. Click to delete the added record.
	Click to delete the saved record.

5. Click **Related to Insider** tab.

The **Related to Insider** tab displays.



Figure 2-9 Relationships - Related to Insider



Specify the fields on **Relationships - Related to Insider** tab.

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

Table 2-5 Related to Insider tab - Field Description

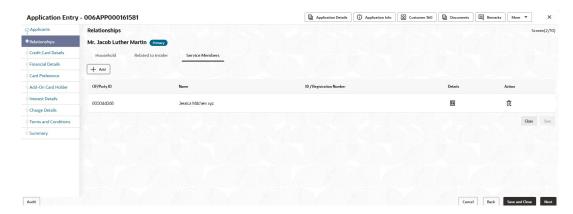
Field	Description
CIF/Party ID	Specify the CIF/Party ID of the applicant's relation.
Name	Specify the name of the applicant's relation.
ID/Registration Number	Specify the ID/Registration number of the applicant's relation.
Details	Click to view the following details in the pop-up list. Mobile Number Email Relationship Reverse Relationship Insider Added on
Action	Click to add the record. Click to delete the added record.
	Click to delete the saved record.

6. Click Service Member tab

The Service Member tab displays.



Figure 2-10 Relationships - Related to Service Members



Specify the fields on **Relationships - Related to Service Members** tab.

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

Table 2-6 Service Members tab – Field Description

Field	Description
CIF/Party ID	Specify the CIF/Party ID of the applicant's relation.
Name	Specify the name of the applicant's relation.
ID/Registration Number	Specify the ID/Registration number of the applicant's relation.
Details	Click to display the following details in the pop-up list. Mobile Number Email Relationship Reverse Relationship Service Member Added on
Action	Click to add the record. Click to delete the added record.
	Click to delete the saved record.

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



2.1.3 Credit Card Details

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

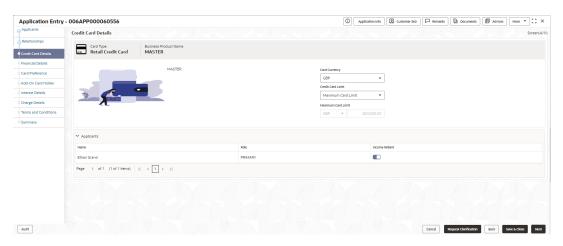
In this data segment user can capture the credit card product details. If the user has capture this details while initiating the application then the details are fetched and displayed in the respective section.

To capture credit card details:

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

The Credit Card Details screen is displayed.

Figure 2-11 Credit Card Details



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 2-7 Card Preference – Field Description

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



Table 2-7 (Cont.) Card Preference – Field Description

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

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

2.1.4 Financial Details

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

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

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

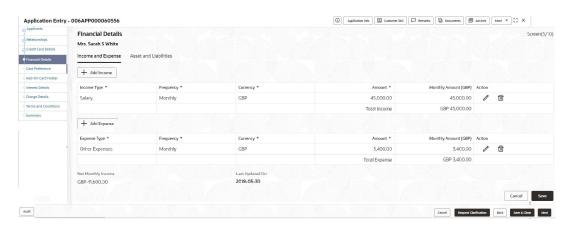
To add financial details:

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

The Financial Details screen displays.



Figure 2-12 Financial Details



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=""></applicant>	Displays the applicant name as captured in the Applicant data segment.
Income and Expenses	In this tab you can capture the income and expenses of the applicant.
	In case on 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="">)</account>	Displays the monthly amount of the selected type. The system evaluates and converts the amount which is entered in the Amount field with the Currency which is selected in the Account Details data segment.
Action	Select the action to perform on added record. - 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
Total Expenses	selected account currency. 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



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

Field	Description
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.
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
Asset	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="">)</account>	Displays the monthly amount of the selected type. The system evaluates and converts the amount which is entered in the Amount field with the Currency which is selected in the Account Details data segment.
Action	Select the action to perform on added record. - 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.

3. Click **Next**. The system validates the date specified in **Last Update On** with Financial Details Validity Period and, if date specified in **Last Update On** exceeds the date specified in Financial Details Validity Period at Business Product Preferences configurations, the system displays the error message. Click **Yes** to proceed with the next data segment. Click **No** to edit financial details and proceed..



2.1.5 Card Preference

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

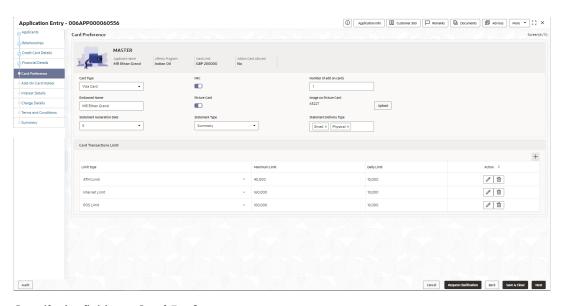
Card Preference data segment is used to capture the card related information for the customer.

To capture card preferences:

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

The Card Preference screen displays.

Figure 2-13 Card Preference



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

Note

The fields, which mentioned as Required, are mandatory.

Table 2-9 Card Preference - Field Description

Field	Description
Business Product Name	Displays the name of business product.
Product Image	Displays the product image which is uploaded while creating a product.
Applicant Name	Displays the name of the applicant.
Affinity Program	Displays the affinity program.
Card Limit	Displays the card limit.



Table 2-9 (Cont.) Card Preference - Field Description

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

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

2.1.6 Add-On Card Holder

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

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

To add card holder details:

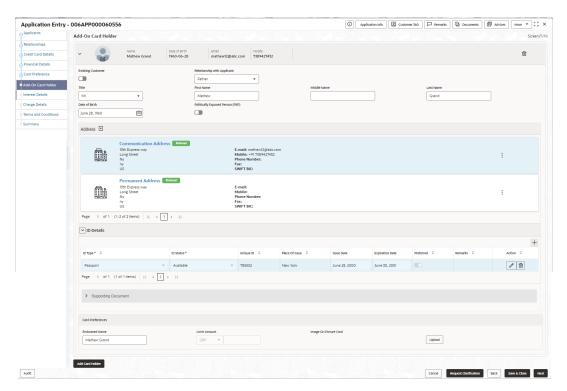
 Click Next in Card Preference screen to proceed with the next data segment, after successfully capturing the data.

The Add-On Card Holder screen displays.

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



Figure 2-14 Add-On Card Holder



3. Specify the fields on Add Card Holder screen.

NoteThe fields, which mentioned as Required, are mandatory.

Table 2-10 Add-On Card Holder – Field Description

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



Table 2-10 (Cont.) Add-On Card Holder - Field Description

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

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

2.1.7 Charge Details

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

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

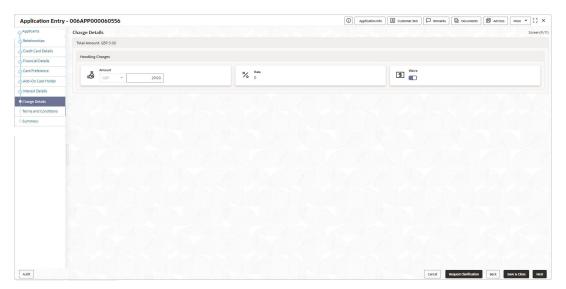
To add charge details:

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

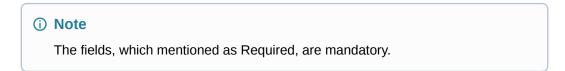
The Charge Details screen displays.



Figure 2-15 Charge Details



2. Specify the fields on Charge Details screen.



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

Table 2-11 Charge Details - Field Description

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

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

2.1.8 Interest Details

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

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

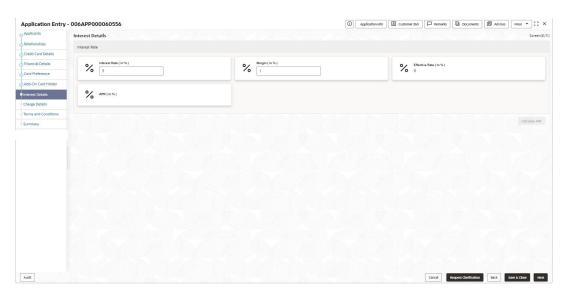
To add interest details:

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



The Interest Details screen displays.

Figure 2-16 Interest Details



2. Specify the fields on Interest Details screen.



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

Table 2-12 Interest Rates - Field Description

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

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



2.1.9 Summary

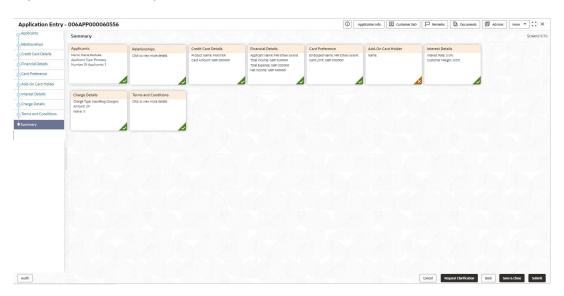
This topic provides the systematic instructions to view the tiles for all the data segments in the Credit Card Application Entry Process.

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

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

The **Summary - Credit Card Application Entry** screen displays.





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 2-13 Summary – Field Description

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

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



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

OR

Click Proceed. The Checklist screen appears.

- In the Checklist screen the system displays the error message if document checklist is not verified. Click Proceed Next to proceed. The Outcome screen appears.
- 5. In the Outcome screen, select appropriate option from the Select to Proceed field.
 - Select the Proceed to proceed with the application. By default this option is selected.
 - Select the Reject by Bank to reject the submission of this application.
- Click Submit to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
- 7. Click Close to close the window.

OR

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

Application De-Dupe:

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

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

(i) Note

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

2.2 Credit Card Application Assessment

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



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

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

To acquire the Credit Card Assessment Stage:

- 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.

Credit Rating Details

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

Qualitative Scorecard

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

Assessment Details

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

Add-On Card Holder

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

Summary

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

2.2.1 Credit Rating Details

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

Credit Rating Details is the first data segment of Credit Card Assessment stage. The user can acquire the application from Free Tasks list. This data segment will provide the information on the External Rating Agencies Rating / Scores for the Credit Card Applicant. The interface with external rating agencies will be provided.

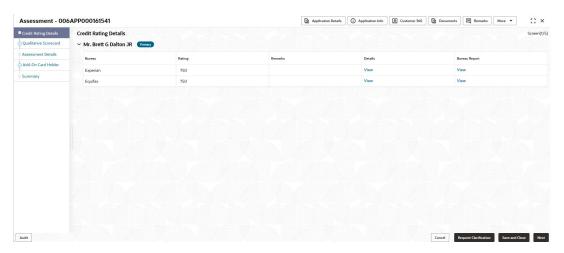
Oracle Banking Origination is now integrated with Bureau Integration Service to fetch the details of the Rating for the given applicant(s).

To view the credit rating details:

On acquiring the Assessment task, the Credit Rating Details data segment appears.
 The Credit Rating Details screen displays.



Figure 2-18 Credit Rating Details



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



The fields, which mentioned as Required, are mandatory.

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

Table 2-14 Credit Rating Details - Field Description

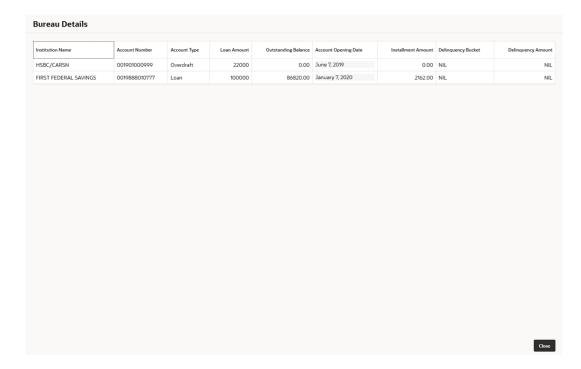
Field	Description
Customer Name	Displays the customer name.
Agency Name	Displays the configured agency.
Ratings	Displays the ratings. The system populates the credit rating score from the Bureau Integration Service.
Remarks	Specify the remarks.

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

The Additional Credit Bureau Details screen displays.



Figure 2-19 Additional Credit Bureau Details



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

Table 2-15 Additional Credit Bureau Details - Field Description

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

(i) Note

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

- Click View Bureau Report to view and download the bureau report from the external agency.
- 5. Click Next to navigate to the next data segment, after successfully capturing the data. The system validates for all mandatory data segments and data fields. If mandatory details are



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

2.2.2 Qualitative Scorecard

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

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

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

To capture the qualitative scorecard details:

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

The Qualitative Scorecard screen displays.

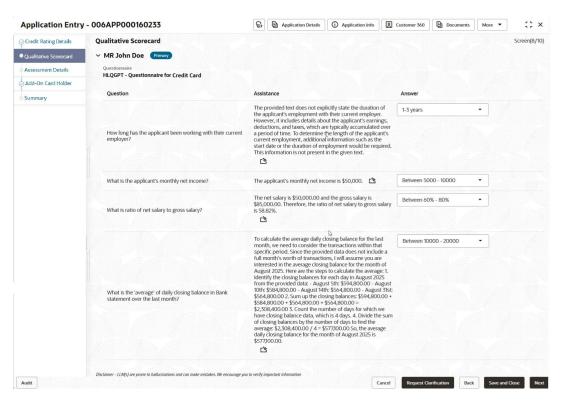


Figure 2-20 Qualitative Scorecard

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



Table 2-16 Qualitative Scorecard - Field Description

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 Al Suggested Answers (Scorecard) feature is enabled in the Origination Preferences screen.
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 validates for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take an action. The user cannot proceed to the next data segment, without capturing the mandatory data.

2.2.3 Assessment Details

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

The **Assessment Details** is the first data segment of Credit Card Assessment stage. The user can acquire the application from FREE TASK. The **Assessment Details** screen enables the user to understand the evaluation and provide the system recommendation based on the following parameters.

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

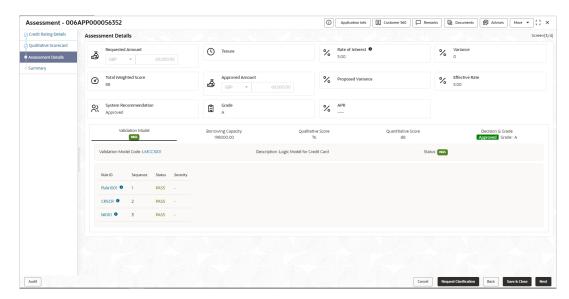
To view assessment details:

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

The Assessment Details – Validation Model screen displays.



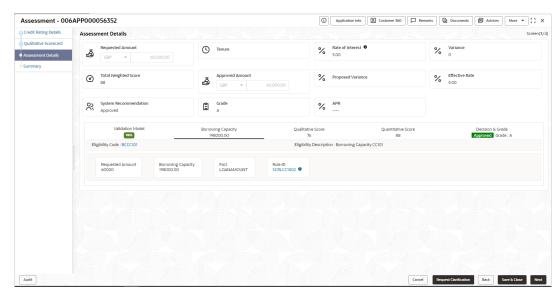
Figure 2-21 Assessment Details - Validation Model



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

The Assessment Details - Borrowing Capacity screen displays.

Figure 2-22 Assessment Details – Borrowing Capacity



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

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

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

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



Figure 2-23 Assessment Details - Qualitative Score - Data View

(i) Note

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

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

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

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

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



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

Note

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

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

The Assessment Details – Decision and Grade screen displays.

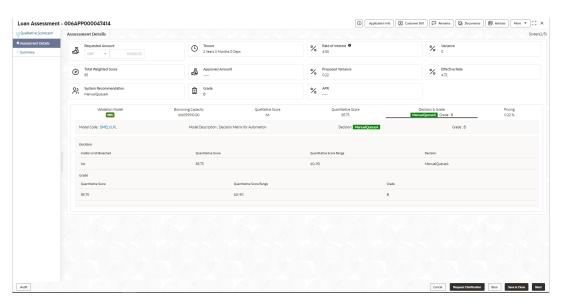


Figure 2-25 Assessment Details – Decision & Grade

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



Figure 2-26 Assessment Details - Pricing

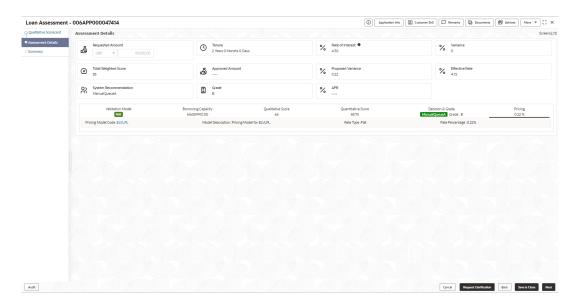


Table 2-17 Assessment Details – Field Description

Field	Description
Requested Amount	Specify the requested overdraft amount.
Tenure	Displays the tenure.
Base Rate	Displays the interest rate without including margin/variance.
0	Displays the rate type.
Margin	Displays the customer margin in percentage. This field displays if the Rate Type is selected as Floating.
Variance	Displays the variance in percentage. This field displays if the Rate Type is selected as Fixed.
Total Weightage Score	Displays the total weightage score.
Approved Amount	.Displays the approved loan amount. If the System Recommendation is Approved.
	This field appears blank if the System Recommendation is Manual and Rejected .
Proposed Margin	Displays the margin proposed by Decision service in percentage. This field displays if the Rate Type is selected as Floating .
Proposed Variance	Displays the variance proposed by Decision service in percentage. This field displays if the Rate Type is selected as Fixed
Effective Rate	Displays the effective rate of interest.
System Recommendation	Displays the system recommendations.
	The available options are:
	Approved
	Manual
	Rejected



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

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



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

Field	Description
Decision and Grade	Displays the field details related to Decision and Grade.
Model Code	Displays the model code configured for the product.
Model Description	Displays the description of the model code.
Decision	Displays the recommended decision for the application.
Grade	Displays the recommended grade for the application
Decision and Grade – Decision	Displays the field details related to Decision.
Quantitative Score	Displays the overall quantitative score of the application.
Quantitative Score Range	Displays the range for the quantitative score.
Decision	Displays the decision configured for the quantitative score.
Decision and Grade – Grade	Displays the field details related to Grade.
Quantitative Score	Displays the overall quantitative score of the application.
Quantitative Score Range	Displays the range for the quantitative score.
Grade	Displays the grade configured for the quantitative score.
Pricing	Displays the field details related to Pricing.
Pricing Model Code	Displays the pricing model code configured for the product.
Model Description	Displays the description of the pricing model code.
Rate Type	Displays the rate type.
Rate Percentage	Displays the rate percentage.
Loan Amount	Displays the loan amount.
Loan Tenure	Displays the loan tenure.
Loan Amount Range	Displays the range for the loan amount.
Loan Tenure Range	Displays the range for the loan tenure.
Rate %	Displays the rate of interest configured for the range.

(i) Note

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

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

2.2.4 Add-On Card Holder

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

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

To add card holder details:

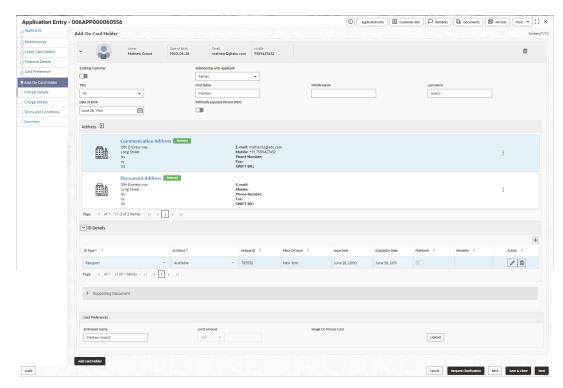
Click **Next** in **Card Preference** screen to proceed with the next data segment, after successfully capturing the data.



The Add-On Card Holder screen displays.

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

Figure 2-27 Add-On Card Holder



3. Specify the fields on Add Card Holder screen.

i Note

The fields, which mentioned as Required, are mandatory.

Table 2-18 Add-On Card Holder – Field Description

Field	Description
Applicant Name	Displays the name of the Add-on applicant.
Date of Birth	Displays the date of birth of the Add-on applicant.
E-mail	Displays the e-mail ID of the Add-on applicant.
Mobile	Displays the mobile number of the Add-on applicant.
Phone	Displays the phone number of the Add-on applicant.
Existing Customer	Select to indicate if customer is existing customer or not.
CIF Number	Search and select the CIF number.
	This field appears only if Existing Customer is selected.



Table 2-18 (Cont.) Add-On Card Holder - Field Description

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

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

2.2.5 Summary

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

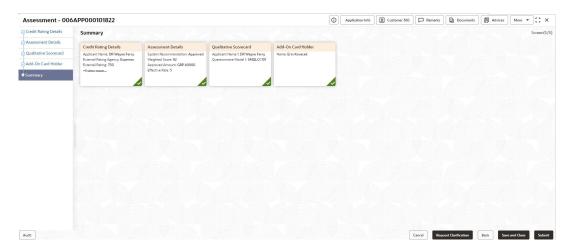
The system will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

The **Summary - Credit Card Assessment** screen displays.



Figure 2-28 Summary



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

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

Table 2-19 Summary - Credit Card Assessment - Field Description

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

- 2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage are verified. The **Overrides** screen is displayed.
- 3. In the Override screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. In case of override,
- Click Accept Overrides& Proceed to proceed.

OR

Click Proceed. The Checklist screen appears.

- In the Checklist screen the system displays the error message if document checklist is not verified. Click Proceed Next to proceed. The Outcome screen appears.
- In the Outcome screen, select appropriate option from the Select to Proceed field.
 - Select the **Proceed** to proceed with the application. By default this option is selected.
 - Select the Return to Application Entry Stage to make application entry stage available in free task for edit.
 - Select the Reject by Bank to reject the submission of this application.
- Click Submit to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.



Click Close to close the window.

OR

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

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

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

The system successfully moves the Application Reference Number along with the process reference numbers [Credit Card Account] to the Supervisor Approval stage. This application will be available in the FREE TASK list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

2.3 Supervisor Approval Stage

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

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

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

For the editable data segment refer below chapters.

To acquire the Supervisor Approval stage:

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

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

Approval Details

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

Summary

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



2.3.1 Assessment Summary

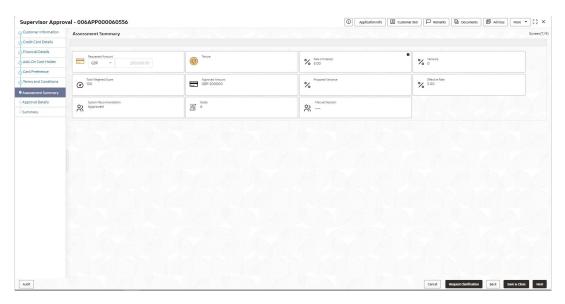
This topic provides the systematic instructions to view the assessment summary of the Credit Card application.

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

To view the assessment summary:

On acquiring the Supervisor task, the Assessment Summary data segment appears.
 The Assessment Summary screen displays.

Figure 2-29 Assessment Summary



Specify the fields on Assessment Summary screen.

NoteThe fields, which mentioned as Required, are mandatory.

Table 2-20 Assessment Summary – Field Description

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



Table 2-20 (Cont.) Assessment Summary – Field Description

Field	Description
Rate of Interest	Displays the rate of interest. Click
	•
	to view the rate type.
Margin	Displays the approved margin. This field displays if the Rate Type is selected as Floating .
Variance	Displays the approved variance. This field displays if the Rate Type is selected as Fixed .
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the final approved loan amount.
Proposed Margin	Displays the proposed margin from Decision Service. This field displays if the Rate Type is selected as Floating .
Proposed Variance	Displays the proposed variance from Decision Service. This field displays if the Rate Type is selected as Fixed .
Effective Rate	Displays the effective rate of interest.
System Recommendation	Displays the system recommendations.
Grade	Displays the grade of the applicant.
Manual Decision	Displays the manual decision.

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

2.3.2 Approval Details

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

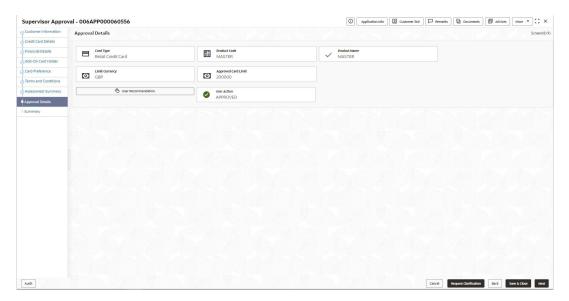
Approval Details is the first data segment of Supervisor Approval stage. The user can acquire the application from FREE TASK.

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

The Approval Details screen displays.



Figure 2-30 Approval Details



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



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

Table 2-21 Approval Details - Field Description

Field	Description
Card Type	Displays the card type.
Product Code	Displays the product code selected for this credit card account.
Product Name	Displays the product name selected for this credit card account.
Limit Currency	Displays the limit currency.
Approved Card Limit	Displays the final credit limit.
User Recommendation	Select the user recommendation. Available options are: Approved Rejected
User Action	Displays the user action based on user recommendation.

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



2.3.3 Summary

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

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

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

The Summary - Supervisor Approval screen displays.

Figure 2-31 Summary



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

Table 2-22 Summary - Supervisor Approval - Field Description

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

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



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

OR

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

- In the Checklist screen the system displays the error message if document checklist is not verified. Click Proceed Next to proceed. The Outcome screen appears.
- 5. In the Outcome screen, select appropriate option from the Select to Proceed field.
 - Select the Proceed to proceed with the application. By default this option is selected. It
 will logically complete the Supervisor Approval stage for the Credit Card Application.
 The Workflow Orchestrator will automatically move this application to the next
 processing stage, Account Creation. The stage movement is driven by the business
 configuration for a given combination of Process Code, Life Cycle and Business
 Product Code.
 - Select the Reject by Bank to reject the submission of this application.
- Enter the remarks in Remarks.
- Click Submit to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
- Click Close to close the window.

OR

Click Go to Free Task.

The following notification that are sent to the user, if application is initiated from assisted channel, and to the Oracle Banking Digital Experience customer, if application is initiated from self-service.

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

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

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

2.4 Global Actions

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

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

Below are the list of global actions:

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

his 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

User can add the solicitor details using this section.

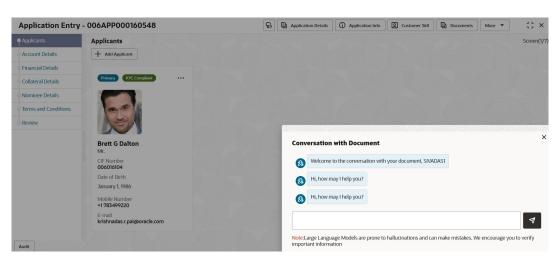
2.4.1 Smart Assist

This topic provide the systematic instructions to access the smart assist for application insights.

Click the Smart Assist.

The Conversation with Document pop-up screen displays with chatbot.

Figure 2-32 Smart Assist



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 x to close the screen.

2.4.2 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.

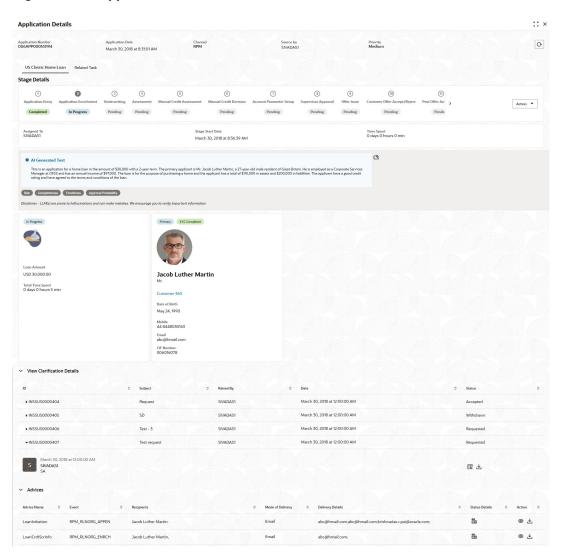
User can also track and launch the respective stage of the application.

To view the application details:

1. Click **Application Details** to view the application details.

The **Application Details** screen displays.

Figure 2-33 Application Details





The Application Details screen displays separate cards for various products initiated as part of the single application. For more information on fields, refer to the field description table below.

(i) Note

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

Application Details - Field Description Table 2-23

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.
Priority	Displays the priority of the application.
	High
	Medium
	• Low
Refresh	Click to retrieve recent changes or updates made to the application.
<product name=""></product>	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.



Table 2-23 (Cont.) Application Details – Field Description

Field	Description
Al Generated Text	Displays the Al generated description of the product. This section appears if the Enable Al 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.
Ċ	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 Al for Application Tracker feature is enabled in the Origination Preferences screen.
<application tile=""></application>	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, certificate of deposit and checking 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=""></applicant>	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 2-23 (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.

2.4.3 Application Info

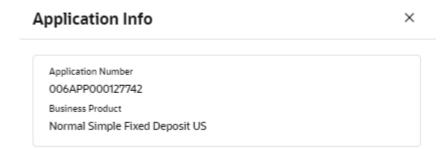
In this section you can view the application number along with its product name.

Click the Application Info button to view the details.

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



Figure 2-34 Application Info



2.4.4 Customer 360

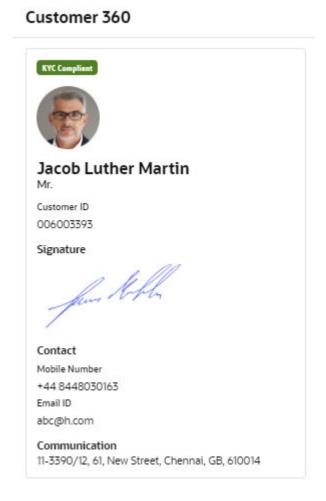
In this section you can view the list of customers involved in the application.

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 2-35 Customer 360





The customer title comprises of below details:

- <Applicant Role>
- <KYC Status>
- <Applicant Image>
- <First Name, Middle Name, Last Name>
- <Title>
- Customer ID
- Signature
- Contact
- Communication
- 2. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Applicant data segment.

2.4.5 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 2-36 Documents



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

Table 2-24 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 2-24 (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	document is uploaded. Click
	立
	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.

① Note

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

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

Non-mandatory documents can be deleted in any stage.

2.4.6 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 2-37 Remarks



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

2.4.7 Advices

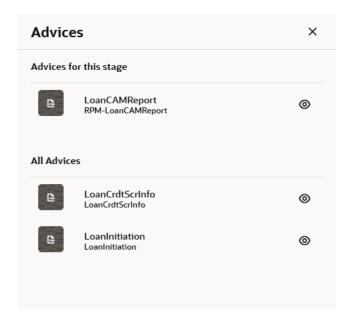
You can view the advices that are shared with customer. Advices are generated post Application Entry stage is submitted.

Click Advices to view the advice linked for the stage.

The **Advices** screen is displayed.



Figure 2-38 Advices



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

2.4.8 Conditions and Covenants

his 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.

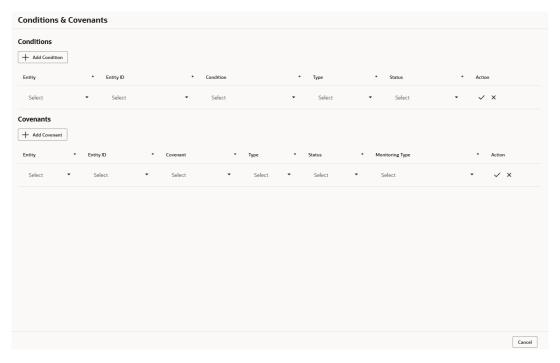
To add conditions:

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

The Conditions & Covenants page appears.



Figure 2-39 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 2-25 Conditions - Field Description

	_
Field	Description
Entity	Select the entity on which the 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. • Check Saleability of collateral
	Contract Of Sale
	Copy of Quotes for Intended work
Туре	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 2-25 (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.



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.
- Enter the relevant details.

Table 2-26 Covenants – Field Description

Field	Description	
Entity	Select the entity on which the 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.	
Туре	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	



Table 2-26 (Cont.) Covenants - Field Description

Field	Description	
Monitoring Type	Select the monitoring type for the covenant. The available options are: Fixed Periodic Ongoing	
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.



8. Click $\stackrel{\times}{=}$ to close the screen.

2.4.9 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 2-40 Clarification

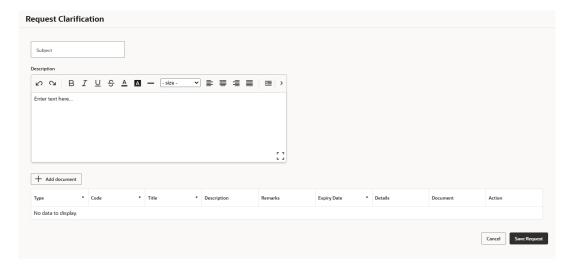


2. Click **Request Clarification** button to request new clarification.

The Request Clarification screen appears.



Figure 2-41 Request Clarification



- 3. In the **Request Clarification** screen, specify the subject and description.
- 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 2-27 Upload Document - Field Description

Field	Description	
Field	Description	
Туре	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.	



Table 2-27 (Cont.) Upload Document - Field Description

Field	Description	
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.	
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.
- Select the Application from the Awaiting Customer Clarification sub-menu available under the Task menu.
- 8. Click on 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 actions 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.

2.4.10 Solicitor Details

User 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.

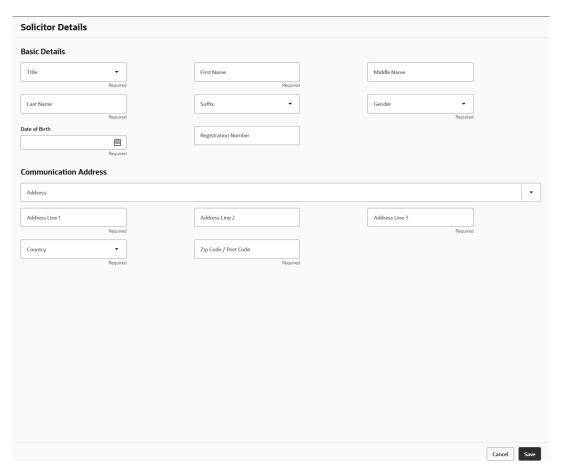


To add solicitor details:

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

The **Solicitor Details** page appears.

Figure 2-42 Solicitor



Enter the relevant details.

Table 2-28 Solicitor – Field Description

Field	Description	
Title	Select the title of the solicitor.	
First Name	Specify the first name of the solicitor.	
Middle Name	Specify the middle name of the solicitor.	
Last Name	Specify the last name of the solicitor.	
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.	



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

Field	Description	
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.

Error Codes and Messages

This topic contains the error codes and messages.

Table 3-1 Error Codes and Messages

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



Table 3-1 (Cont.) Error Codes and Messages

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

Advices

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



(i) Note

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

Table 4-1 Advices

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

Index

A		
Assessment Summary, 51	<u> —</u> G	
	Global Actions, 55	
C		
Credit Card Application Entry, 35	– S	
Credit Card Application Entry Stage, 2 Credit Card Origination Process, 1	Supervisor Approval Stage, 50	
E		
Error Codes and Messages, 1	_	