

Oracle® Banking Originations Cloud Service

Operations User Guide



14.8.1.0.0
G43396-01
October 2025



Copyright © 2021, 2025, Oracle and/or its affiliates.

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

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

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

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

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

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

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

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

Contents

Preface

Purpose	i
Before you begin	i
Module Prerequisite	i
Audience	i
Documentation Accessibility	i
Diversity and Inclusion	ii
Conventions	ii
Screenshot Disclaimer	ii
Acronyms and Abbreviations	ii
Symbols and Icons	iii
Module Post requisite	v

1 Oracle Banking Originations Cloud Service

1.1	Product Catalogue	2
1.1.1	New Application	3
1.1.2	Product List	5
1.1.3	Product Details	6
1.1.4	Compare Products	7
1.1.5	Cart Operations	8
1.2	Application Initiation	9
1.2.1	Applicants	10
1.2.2	Relationships	25
1.2.3	Product Details	30
1.2.3.1	Saving and Current Account Product Details	30
1.2.3.2	Loan Product Details	34
1.2.3.3	Term Deposit Product Details	37
1.2.4	Summary	40
1.3	In-Principle Approval	45
1.3.1	New Request	45
1.3.2	IPA Initiation	47
1.3.2.1	Applicants	48
1.3.2.2	Relationships	60

1.3.2.3	IPA Details	64
1.3.2.4	Financial Details	65
1.3.2.5	Credit Rating Details	68
1.3.2.6	Qualitative Scorecard	71
1.3.2.7	Assessment Details	72
1.3.2.8	Summary	78
1.3.3	IPA Approval	83
1.3.3.1	Assessment Summary	83
1.3.3.2	IPA Approval Details	85
1.3.3.3	Summary	86
1.3.4	Enquiry	88
1.4	Global Actions	90
1.4.1	Application Details	91
1.4.2	Application Info	94
1.4.3	Customer 360	95
1.4.4	Documents	97
1.4.5	Remarks	98
1.4.6	Advices	99
1.4.7	Conditions and Covenants	100
1.4.8	Clarification Details	103
1.4.9	Solicitor Details	105
1.5	Tasks	107

A Error Codes and Messages

B Annexure - Advices

C List of Glossary

Index

Preface

This topic contains the following sub-topics:

- [Purpose](#)
- [Before you begin](#)
- [Module Prerequisite](#)
- [Audience](#)
- [Documentation Accessibility](#)
- [Diversity and Inclusion](#)
- [Conventions](#)
- [Screenshot Disclaimer](#)
- [Acronyms and Abbreviations](#)
- [Symbols and Icons](#)
- [Module Post requisite](#)

Purpose

This guide is designed to help acquaint you with the Oracle Banking Originations Cloud Service application. This guide explains how to originate products like Current accounts, Savings accounts, Term deposits, and Retail Loans, using the product catalogue, task framework, and related setup throughout the origination process.

Before you begin

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

Module Prerequisite

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

Audience

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

Documentation Accessibility

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

Access to Oracle Support

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

Diversity and Inclusion

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

Conventions

The following text conventions are used in this document:

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

Screenshot Disclaimer

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

Acronyms and Abbreviations

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

Table 1 Acronyms and Abbreviations

Acronyms and Abbreviations	Description
ACH	Automatic Clearing House
APR	Annual Percentage Rate
APY	Annual Percentage Yield
BNPL	Buy Now Pay Later

Table 1 (Cont.) Acronyms and Abbreviations

Acronyms and Abbreviations	Description
CIF	Customer Identification File
EPI	External Payments Interface
GL	General Ledger
GST	Goods and Service Tax
HNI	High Net Worth Individual
KYC	Know Your Customer
LTV	Loan to Value
PIN	Postal Index Number
POI	Proof Of Identity
PTY	Proprietary
SIN	Social Insurance Number
SMB	Small and Medium Business
SSN	Social Security Number
STP	Systematic Transfer Plan

Symbols and Icons

The list of icon are available on maintenance screens as follows.

Table 2 Icons

Icon	Function
	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.
	Calendar
	Unlock Option
	View Option
	New
	Copy
	Delete
	Save

Table 2 (Cont.) Icons

Icon	Function
	Export
	Sorting
	Citation

The list of icons are available on the summary screens as follows.

Table 3 Icons - Widget

Icon	Function
	Open status
	Authorized status
	Unauthorized status
	Rejected status
	Closed status
	Modification Number

The list of symbols are available on audit details screens as follows.

Table 4 Symbols - Audit Details

Symbols	Function
	A user
	Application Date and time
	Calendar Date and time
	Branch

Table 4 (Cont.) Symbols - Audit Details

Symbols	Function
	Remarks
	Authorized or Open status
	Unauthorized or Closed status
	Rejected status

Module Post requisite

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

Oracle Banking Originations Cloud Service

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

Introduction

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

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

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

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

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

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

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

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

The details are described in the below sections:

- [Product Catalogue](#)
This topic describes the information about the product suites for retail bank offerings.

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

1.1 Product Catalogue

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

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

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

This topic contains the following subtopics:

- [New Application](#)
This topic provides the systematic instructions to view the various product types and bundles for which the account origination is supported.
- [Product List](#)
This topic provides the systematic instructions to view all the authorized and active business products for which the account opening origination process is allowed.
- [Product Details](#)
This topic provides the systematic instructions to view all the product attributes for the selected business product.
- [Compare Products](#)
This topic provides the systematic instructions to compare the product attributes for the selected products.
- [Cart Operations](#)
This topic provides the systematic instructions to add single or multiple products and initiate origination process for the selected product or products respectively.

1.1.1 New Application

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

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

- Individual
- Small and Medium Business

Under the **Individual products** tab, the screen displays the following tabs:

- Products
- Bundles

The product types appears under the **Products** tab with the tile format which comprises of the following details:

- Product Name
- Product Image
- Short description of product

The system also displays the bundle applications under the **Bundles** tab with the tile format which comprises of the following details:

- Bundle Name
- Bundle Image
- Business Product Name
- Product Details link
- Apply button

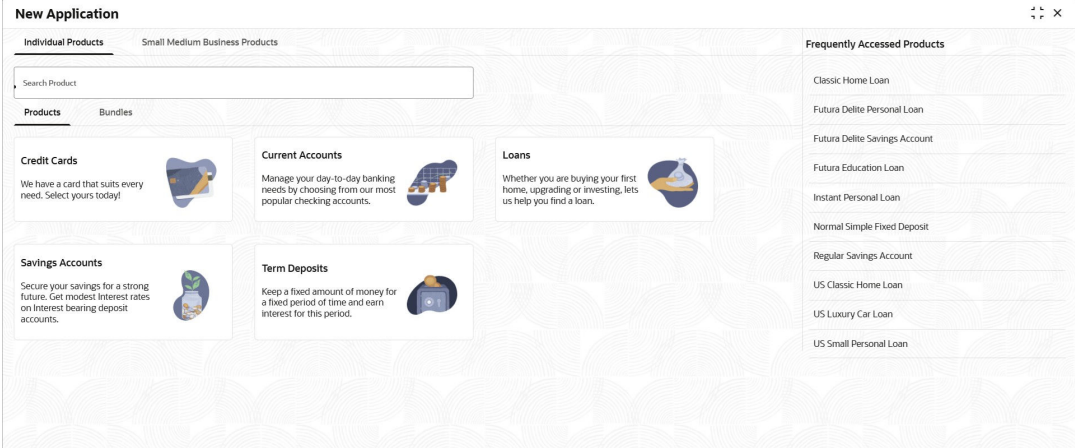
The **Frequently Accessed Products** section appears with the list of product that are frequently selected by the logged in user for an account opening. This selection gives an quick initiation of an application.

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

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

The **New Application** screen displays with the products.

Figure 1-1 New Application - Products



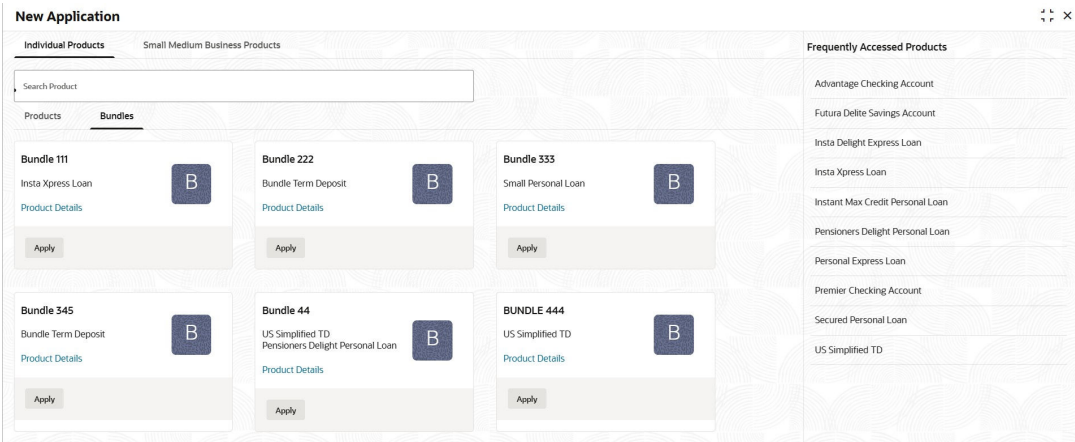
2. Click the appropriate customer type tab.
The list of configured product types appears.
3. Select the product type tile to proceed.
The list of configured products appear for selection.

Note

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

4. From the product tile, select the checkbox of the appropriate product to add multiple product in the cart.
OR
Click **Apply** to initiate account opening application of the product.
5. Select the **Bundles** tab under the **Individual Products** tab.
The list of configured bundles displays.

Figure 1-2 New Application - Bundles



Note

The bundles are displayed based on configuration between the start date and end date. If the bundles with a future start date or a past end date will not be displayed.

- From the bundle tile, click **Apply** to initiate the bundle application.

1.1.2 Product List

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

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

To add product or products to cart:

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

The screen appears same for all the product types.

Figure 1-3 Product List

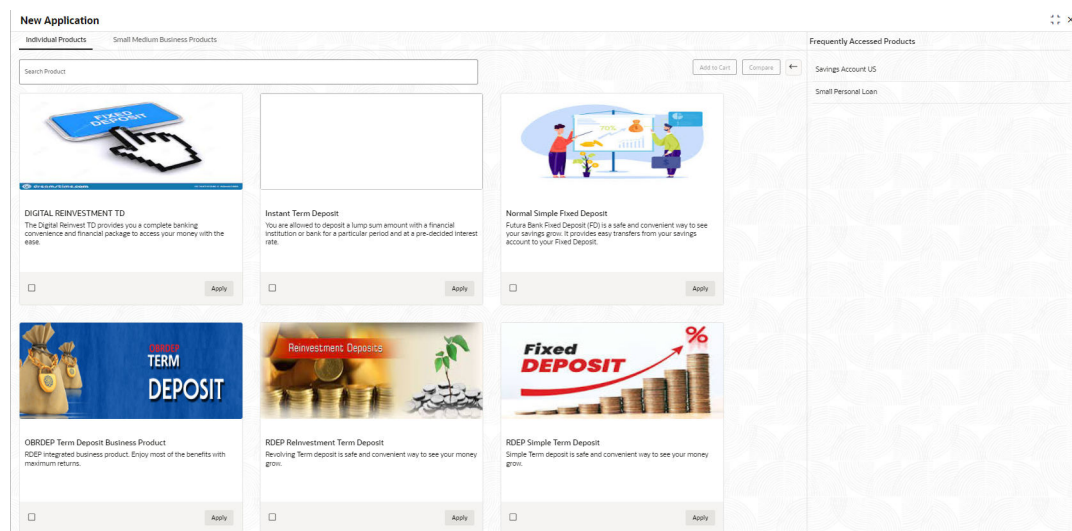


Table 1-1 Product List

Field	Description
Search Product	Specify the product name to search and select it for initiating an account opening application.

Table 1-1 (Cont.) Product List

Field	Description
<Product Tile>	The product tile comprise of below details: • Product Name • Product Image • Short Description of product • Check Box to select the product • Apply button for direct application
Add to Cart	Select this button to initiate the application for selected product. This button is used for initiating multiple application of products at one go.
Compare	Click this button to compare the selected products.

- Click **Add to Cart** to add the selected product to the cart.

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

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

1.1.3 Product Details

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

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

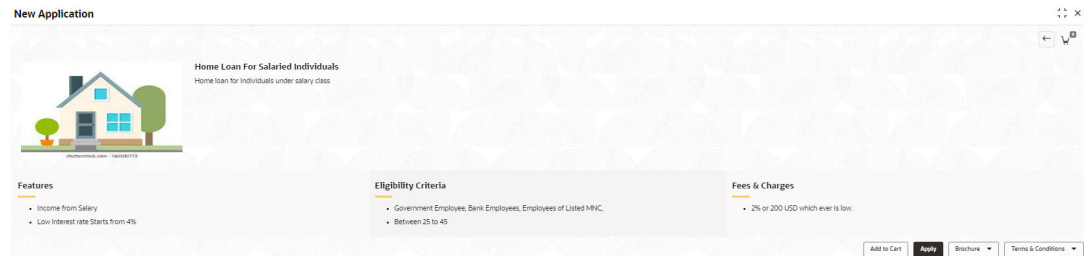
Below mentioned details appears on the screen for all products:

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

To initiate account opening application for the selected product:

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

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

Figure 1-4 Product Details

2. Perform below actions on this page:

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

1.1.4 Compare Products

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

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

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

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

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

To compare products:

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

The screen appears with product attributes that are compared.

Figure 1-5 Compare Products

New Application

Compare Products

Max Savings Account With Int. rate

Individual Savings Account with Interest **Add to Cart**

Multi Savings Account **Add to Cart**

Regular Savings Account **Add to Cart**

Features

Feature	Individual Savings Account with Interest	Multi Savings Account	Regular Savings Account
Interest	Interest paid on last working day of the month.	---	---
Currency	Account Currency GBP	---	---
Loan Amount	---	Highest Loan Disbursement Amount based on the eligibility.	---
Loan Tenure	---	Maximum tenure for which Home Loan can be availed is 20 years.	---
Documentation	---	Easy, minimal documentation	Minimal free documentation
Doorstep Banking	---	Doorstep servicing for a convenient banking experience	Digitalized banking
Average Monthly Balance	---	---	Average Monthly Balance across Savings Account
Interest Rate	---	---	Higher interest rate on your Savings account

Eligibility Criteria

Criteria	Individual Savings Account with Interest	Multi Savings Account	Regular Savings Account
Resident	Should be a British Citizen	---	---
Age	---	Resident with age 21 years & above	All individuals/Central/State Govt Departments/

Fees & Charges

Fee/Charge	Individual Savings Account with Interest	Multi Savings Account	Regular Savings Account
No Fee	No Fees and charges	---	---
Interest Rate	---	Attractive Interest Rates	---
Processing fee	---	Up to 2% of loan amount	No processing fee
Government Charges	---	As per regulations	---
Pre-Closure Charge	---	No Pre-closure charges post 1 Year of Loan Disbursement.	---
Debit Card Annual Fees	---	---	Nil Charges
Pre-Closure	---	---	No Pre-Closure Charge after one year of service

3. Perform below actions on the screen :

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

1.1.5 Cart Operations

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

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

Below are few examples that are configured:

Table 1-2 Examples

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

Table 1-2 (Cont.) Examples

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

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

To add the selected product to cart:

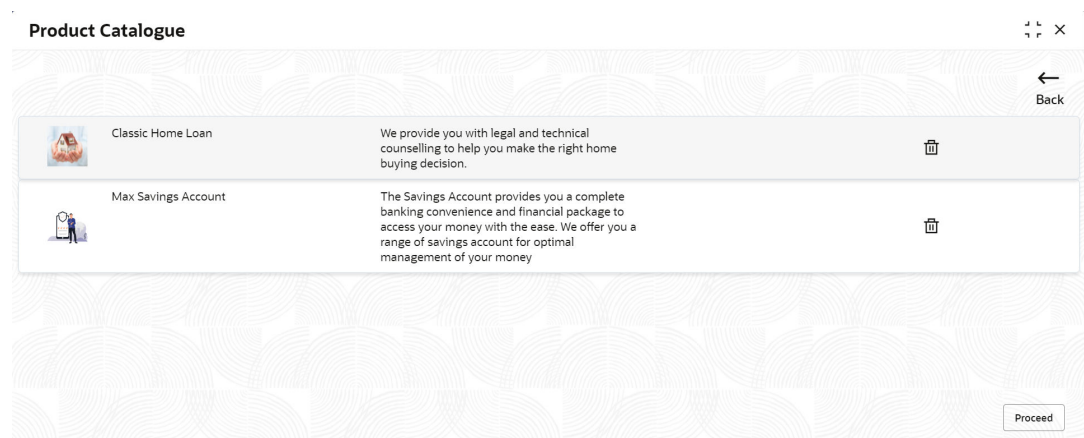
1. Select the product type and select the specific business product.
2. Click **Add to Cart** for the selected business product.

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

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

The **Cart** screen displays.

Figure 1-6 Cart Screen



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

1.2 Application Initiation

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

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

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

To initiate the selected product account opening application:

1. From **Menu**, click **Retail Origination** to navigate to the Retail Origination menu.
2. From the **Retail Origination** menu, click New Application to navigate to new application screen.
3. From the **New Application** screen, select the customer type, product type and select the specific business product.
4. Click **Apply** to initiate the application directly
OR
Select the checkbox from the product tile and click **Add to Cart**.
5. If the user has added the selected product to **Cart** then navigate to cart and click **Proceed** to initiate the application.

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

- [Applicants](#)
This topic provides the systematic instructions to capture the applicants related information for the application.
- [Relationships](#)
This topic describes the systematic instructions to add relationship details of the applicant.
- [Product Details](#)
This topic provides the systematic instructions to capture the product or products related information for the application.
- [Summary](#)
This topic provides the systematic instruction to view the tiles for all the data segments in the Application Initiation Process.

1.2.1 Applicants

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

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

To capture applicants details:

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

If the **Customer Type** is selected as **Individual**.

The **Applicants-Individual** screen appears

Figure 1-7 Applicants -Individual

Application Entry - 006APP000161118

Application Details Application Info Customer 360 Documents Remarks More

Applicants

Applicant Role: Primary

CF Number: 006016104

Advanced Search

Basic Details

Personal Details

Salutation: Mr.

Last Name: Dalton

Gender: Male

Resident Status: Resident Alien

Birth Place: Fresno

Marital Status: Married

Preferred Language: English

Remarks For Special Need: Short Sight

Profession: Corporate Services Manager

First Name: Brett

Suffix: Jr.

Date of Birth: January 1, 1985

Country Of Residence: United States

Nationality: United States

Customer Segment: Emerging Affluent

Preferred Currency: US DOLLAR

Relationship Manager ID: KRSHH

Politically Exposed Person (PEP): No

Middle Name: G

Name In Local Language: Brett

National ID: US894894

Birth Country: United States

Citizenship By Birth

Customer Category: INDIVIDUAL

Details Of Special Need: Low vision

Staff: ☐ Yes ☒ No

Profile Photo

Signature

Address

+ Add Address

Current Preferred

Communication Address

345F, Henry Street, Fresno, California, United States

Address Since: January 1, 2010

View Edit

Current Preferred

Residential Address

320G, Baker Street, Oakland, California, United States

Address Since: January 1, 2014

View Edit

Contact Details

+ Add Contact

Communication Mode: Mobile Phone

Contact Sub Type: Mobile

Country: US (+1)

Mobile Number: 785492220

Preferred: ☒

Communication Mode: Email

Contact Sub Type: Work

Email Id: krishnadas.r.pai@oracle.com

Preferred: ☒

Identification Details

+ Add ID

Available Preferred

Passport

US894894

View Edit

Supporting Documents

Documents

No Document Uploaded

View Edit

Employment Details

+ Add Employment Details

Selected Current

ORACLE (Manager)

Working Since: January 1, 2014

View Edit

Audit

Close Save

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

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

Table 1-3 Applicant- Individual – Field Description

Field	Description
Applicant Role	Displays the applicant role. By default the Primary role appears in this field. Select the applicant role (Joint, Guardian, Custodian, Guarantor, etc) in case user add multiple applicant in single application.
Add Applicant By	Select the mode from which the user need to add new applicant. The available options are: • Upload Documents - Using this option user can upload identification documents of the application to extract the details. • Search Existing Customer - This option is used if the applicant is an existing customer of the bank. On selecting the existing customer, the details appears in the respective sections which are already stored. • Enter Manually - This option is used if user wants to enter all the applicant details manually.
Upload ID	Select the document which is used from extracting applicant details. The available options are: • State Issued Drivers License • Passport This field appears if the Upload ID option is selected.
Country of Issue	Select the country in which the document is issued. This field appears if the Upload ID option is selected.
Select and Drop here	Drag and drop the document file or click on Select or drop files here to browse and upload the document from the local system. PNG and JPEG file formats are supported. 10MB maximum file size is allowed. This field appears if the Upload ID option is selected.
CIF Number	Search and select the CIF number. This field appears if the Search Existing Customer option is selected.
Advanced Search	Click this button to perform party search using advance parameters. For more information on advance search, refer the Advanced Search section below. This field appears if the Search Existing Customer option is selected.
Basic Details	In this section the user can manually capture the basic details of applicant. This section appears if the Enter Manually option is selected from the Add Applicant By drop down list.
Salutation	Select the salutation of the applicant from the drop-down list.
First Name	Specify the first name of the applicant.
Middle Name	Specify the middle name of the applicant.
Last Name	Specify the last name of the applicant.
Suffix	Specify the suffix for the applicant. This options in this list appears based on the configured entity code in the Oracle Banking Party product.
Name In Local Language	Specify the applicant's name in their local language.
Gender	Specify the Gender of the applicant from the drop-down list.
Date of Birth	Select the date of birth of the applicant.

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

Field	Description
National ID	Specify the national identification code of the applicant.
Resident Status	Select the residential status of the applicant from the drop-down list. Available options are: • Resident Alien • Non-Resident Alien • Citizen
Country of Residence	Search and select the country code of which the applicant is a resident.
Birth Country	Specify the birth country of the applicant.
Birth Place	Specify the birth place where the applicant has born.
Nationality	Search and select the country code where the applicant has nationality.
Citizenship By	Search and select the country code for which applicant has citizenship.
Marital Status	Select the marital status of the customer from the drop-down list. Available options are: • Married • Unmarried • Legally Separated • Widow This field appears mandatory based on the product configuration.
Customer Segment	Select the segment of the customer. Available options are: • Emerging Affluent • High Net worth Individuals • Mass Affluent • Ultra HNI
Customer Category	Select the category of the customer.
Preferred Language	Select the preferred language.
Preferred Currency	Select the preferred currency.
Details Of Special Need	Select the special need details. Available options are: • Blindness • Cerebral Palsy • Low vision • Locomotor disability • Leprosy-cured • Mental retardation • Mental illness • Hearing Impairment
Remarks For Special Need	Specify the remarks for the special need selected.
Relationship Manager ID	Search and select the Relationship Manager ID for the applicant.
Staff	Select the toggle to indicate if the customer is employee of the bank.
Profession	Select the profession of the customer.
Politically Exposed Person	Select to indicate if the customer are politically exposed person.
Profile Photo	Drag and drop the document file or click on Select or drop files here to browse and upload the document from the local system. PNG and JPEG file formats are supported. 10MB maximum file size is allowed.

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

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

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

Field	Description
Address	Specify the address to search for the already captured address. Based on the configuration, on entering a few letters, the system fetches the related address that is already captured. Based on the selection, the fields are fetched in the address section.
Address Line 1	Specify the building name. Note: The maximum length is 35 characters.
Address Line 2	Specify the street name. Note: The maximum length is 35 characters.
Address Line 3	Specify the city or town name. Note: The maximum length is 35 characters.
Country	Select and search the country code.
State / Country Sub Division	Specify the state or country sub division. This field appears based on the selected country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Addition Info	In this section, user can provide addition information.
Sub Department	Specify the sub department.
Department	Specify the department.
Building Number	Specify the building number.
Post Box	Specify the post box code.
District Name	Specify the district name.
Floor	Specify the floor number.
Room	Specify the room number.
Locality	Specify the locality.
Landmark	Specify the landmark.
Contact Name / Narrative	Specify the name of the contact person.
<Added record tile>	In this tile, user can view the added address details. Below details appears in the tile: • <Current status> this flag appears only if Yes option is selected. • <Preferred ID status> this flag appears only if Yes option is selected. • Address Type • Address dates • Address line 1,2,3 • Country • State Click the Edit to edit the added address details. Click the View to view the added address details. Click  to delete the added address details.
Contact Details	In this section, user can provide digital contact details.
Communication Mode	Select the communication mode from the drop-down list. The available options are: • Mobile Phone • Email

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

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

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

Field	Description
<Added record tile>	In this tile, user can view the added ID details. Below details appears in the tile: - ID Status <Preferred ID status> this flag appears only if Yes option is selected. - ID Type - Unique ID Click  to edit the added ID details. Click  to view the added ID details. Click  to delete the added ID details.
Supporting Document	This section displays the status of the supporting documents that customer provides to get onboard. User can view, Document Name Document Number Document Issue Date Document Expiry Date Attached Files In case of exiting party, already captured documents fetched in this section. User can add, edit or delete the documents. Click Edit to add or edit the document. The Document popup appears. Below fields appears in the popup.
Document Name	Select the name of the document from the drop-down list. The available options are: SSN Bank Statement Passport Salary Slip Driving License Aadhaar Pan Card Voter Id
Document Number	Specify the unique number of the selected document.
Document Issue Date	Specify the date from which the document is valid.
Document Expiry Date	Specify the date on which the document is expired.
Attached Files	Displays the number of documents attached.
Action	Select the action to upload or perform on the added documents. The available actions are: Save: Click  to save the uploaded documents. Upload: Click  to upload the documents. Edit: Click  to edit the added documents. Delete: Click  to delete the added documents.
Employment Details	In this section user can capture the employment details of the applicant.

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

Field	Description
Employment Type	Select the employment type. The available options are: • Salaried • Self Employed
Salaried	Below field appears if the Salaried option is selected from the Employment Type list. In this section user can capture salaried employment details. The below fields appears if salaried employment details are already captured. • Employer Code • Employer Name • Employer Description • Employer Address • Employee Type • Industry Type • Organization Category • Demographics • Current Employer • Working Since • Working Till • Employee ID • Designation • Level or Grade User can edit, view, or delete already added details.
Employer Code	Specify the employer code. OR Click to search the employer code. The pop-up appears to fetch the employer code. Specify Employer Code or Employer Name to fetch the details.
Employer Name	Displays the employer name of the selected employee code.
Employer Description	Specify the employer description.
Employer Address	Specify the employer address.
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.

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

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

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

Field	Description
Registration Number of Company	Specify the registration number.
Start Date	Specify or select the start date of company.
End Date	Specify or select the end date of company.
<Added record tile>	In this tile user can view the added employment details. Below details appears in the tile: • Employment Type • <Current Employer> this flag appears only if Yes option is selected. • Employer Name • Working Dates Click  to edit the added ID details. Click  to view the added ID details. Click  to delete the added ID details.

Advanced Search

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

User can perform search on below party types:

For Individual

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

For Non- Individual

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

To search for a party using the advanced search:

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

Figure 1-8 Advanced Search - Individual

Search Party

First Name Middle Name Last Name Date of Birth

Unique ID National ID Mobile Number Email

Party ID	CIF	First Name	Middle Name	Last Name	Email	Mobile Number	Date of Birth	Preferred Unique ID	National ID
233331390		Andrew	Kim	Martin		9090909090	1990-05-24	20231129101121	
233331382	006006692	Andrew	Kim	Martin		9090909090	1990-05-24	20231129101158	
233341452		Andrew	Kim	Martin		9090909090	1990-05-24	2023113071169	
233341458	006011050	Grace	Rose	Smith		9090909090	1985-05-21	2023113071131	
233341460	006011051	Grace	Rose	Smith		9090909090	1985-05-21	2023113071148	

Page 1 of 164 (1 - 10 of 1636 items) |< < 1 2 3 4 5 ... 164 > >|

Figure 1-9 Advance Search -Small Medium Business Products

Search Party

Party ID Business/Organization Name Registration Number Registration Date

Email Customer Category

CIF	Registration Number	Business/Organization Name	Registration Date	Party ID	Is Customer	Customer Category
006011052	RTF2023113071136	SMB IndXavoZeXikH	1995-09-17	233341462	Customer	
006011726	RTF20231201161254	SMB Indkekgwvdtb	1995-09-17	233351553	Customer	
006011788	303639	Nienow Quitzon	2010-03-30	233361604	Customer	
233361607	1094911	Botsford Group	2014-11-02	233361607	Non-Customer	
006011791	128799	Bernier Splinka and Strosin	2010-03-30	233361610	Customer	

Page 1 of 27 (1 - 10 of 264 items) |< < 1 2 3 4 5 ... 27 > >|

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

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

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

The tile comprises of below fields:

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

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

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

Figure 1-10 Customer Information – Small and Medium Business (SMB)

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

Table 1-4 Small and Medium Business – Field Description

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

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

Field	Description
Tax Identification Number	Specify the tax identification number of the SMB customer.
Goods and Service Tax ID	Specify the goods and service tax ID.
Business License	Specify the business license.
Preferred Language	Select the preferred language.
Preferred Currency	Select the preferred currency.
Relationship Manager ID	Specify the relationship manager ID.
Upload Logo	Click Upload Logo button to upload the logo for the business.
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click  to add address details. Click  to perform below actions on the added address details, - To view the address details, click View. - To edit the address details, click Edit. - To delete the address details, click Delete.
Address Type	Select the address type for the applicant from the drop-down list. Residential Address Communication Address
Location	Select and search the location.
Current Address	Select to indicate if the user wants to mark entered address as current address type.
Preferred Address	Select to indicate if the user wants the selected address type as preferred address type.
Address Since	Select the date when the applicant began residing at the specified address.
Address From	Select the date when the applicant began residing at the specified address. This field appears if the No option is selected in the Current Address field.
Address To	Select the date when the applicant last lived at the specified address. This field appears if the No option is selected in the Current Address field.
Address	Specify the address to search for the already captured address. Based on the configuration, on entering a few letters, the system fetches the related address that is already captured. Based on the selection, the fields are fetched in the address section.
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
Country	Select and search the country code.
State / Country Sub Division	Specify the state or country sub division. This field appears based on the selected country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Contact Details	In this section, user can provide digital contact details. Click add contact button to add new contact details.

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

Field	Description
<Communication Mode>	Select the communication mode from the drop-down list. The available options are: • Mobile Phone • Email
Country	Select the country along with international subscriber dialing code of the mobile phone from the drop-down list. The drop-down list option consist of country code, country name and subscriber dialing code. This field appears only if user selects the Mobile Phone option as communication mode.
Mobile Number	Specify the mobile number.
Preferred	Select to indicate if the given mobile number is the preferred number.
Action	User can edit or delete the added mobile details.
Email Id	Specify the email ID. This field appears only if user selects the Email option as communication mode.
Preferred	Select to indicate if the given email ID is the preferred ID.
Action	User can edit or delete the added email details.

Advanced Search

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

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

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

Customer Dedupe Check:

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

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

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

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

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

Figure 1-11 De-Dupe Results

De-Dupe Results ×

Following matching records are found, Please verify

Vikash Kumar

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

Sanjeet Singh

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

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

Table 1-5 De-Dupe Results - Field Description

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

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

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

1.2.2 Relationships

This topic describes the systematic instructions to add relationship details of the applicant.

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

The **Relationships** screen displays.

Figure 1-12 Relationships

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

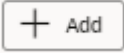
The **Relationships** screen displays with the household tab.

Figure 1-13 Relationships - Household

Name	CIF/Party ID	Relationship	Reverse Relationship	Is Dependent	Details	Action
Search Customer		Select	Select	No		✓ ✕
Jacob Martin	000043986	Guardian	Ward	No		
David Boon	000044060	Son		Yes		

Note

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

3. Click  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 1-6 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 1-14 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 1-7 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.

- Click **Service Member** tab
The **Service Member** tab displays.

Figure 1-15 Relationships - Service Members

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

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

Table 1-8 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.

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

1.2.3 Product Details

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

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

To add product details:

1. Click **Next** from the previous screen to proceed with the next data segment.
- [Saving and Current Account Product Details](#)
This topic provides the systematic instructions to view and modify the account details.
 - [Loan Product Details](#)
This topic describes the systematic instructions to configure the loan product.
 - [Term Deposit Product Details](#)
This topic provides the systematic instructions to capture the account related information for the application.

1.2.3.1 Saving and Current Account Product Details

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

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

Figure 1-16 Account Details (Savings Account)

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

Figure 1-17 Account Details (Current Account)

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

Note

The fields, which mentioned as Required, are mandatory.

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

Table 1-9 Account Details - Field Description

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

Table 1-9 (Cont.) Account Details - Field Description

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

Table 1-9 (Cont.) Account Details - Field Description

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

Table 1-9 (Cont.) Account Details - Field Description

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

1.2.3.2 Loan Product Details

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

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

Figure 1-18 Product Details (Loan Account)

The screenshot displays the 'Product Details' screen for a loan account. The interface includes a sidebar with navigation options: Applicants, Relationships, Product Details (selected), and Summary. The main content area contains the following fields and sections:

- Application Date:** March 30, 2018
- Application Priority:** Low, Medium, High
- Sourced By:** AVADHESH
- Account Branch:** 006
- Loan Tenure:** Yr: 10, Mth: 00, DD: 00
- Currency:** GBP
- Estimated Cost:** GBP 800,000.00
- Customer Contribution:** GBP 10,000.00
- Requested Loan Amount:** GBP 790,000.00
- Purpose of Loan:** Buy a New Home
- Armed Forces Benefits Applicable:** Yes (selected), No
- Account Preference:** Repayment Cycle: Monthly
- Account Address Preference:** Rose - Primary - Communication Address - 15, Park Avenue, England, GB, 610014
- Income Releant:** RoseAlbertMary

At the bottom right, there are buttons for 'Cancel', 'Back', 'Save and Close', and 'Next'.

1. Specify the fields on **Loan Details** screen.

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

Table 1-10 Product Loan Details – Field Description

Field	Description
Application Date	Displays the date on which the application is initiated.
Application Priority	Specify the priority level of this account opening application. The available options are: • Low • Medium • High Based on the selected option the applications appears in list of the logged in user
Sourced By	Specify or select the user ID who initiate this account opening application.
Account Branch	Specify the branch code of this account opening opening application.
Loan Tenure	Specify the loan tenure in years.
Currency	Specify the currency for loan. The selected currency in the Preferred Currecny field of the Applicant data segment is defaulted in this field.
Applied Loan Amount	Select the currency and the specify loan amount. The selected currency in the Preferred Currecny field of the Applicant data segment is defaulted in this field. The available options in the drop-down list are based on the currency allowed for the selected business product.
Estimated Cost	Specify the estimated cost for the Home Project/Education or Vehicle.

Table 1-10 (Cont.) Product Loan Details – Field Description

Field	Description
Customer Contribution	Select the currency and specify the margin amount contributed by the customer. The Customer Contribution can be zero. In case of Personal Loans, this field appears only if a parameter is set as Applicable to configure the customer contribution at business product level.
Requested Loan Amount	Displays the calculated loan amount. Loan Amount = Estimated Cost – Customer Contribution The system will validate the minimum and maximum loan amount. In case of Personal Loans, if a parameter is added at business product level to configure the customer contribution then following conditions are triggered: - If the customer contribution is set as applicable then the user can input the value in the Applied Loan Amount and the Customer Contribution fields. Based on this inputs the value of the Requested Loan Amount is auto calculated and appears in this field. - If the customer contribution is set as not applicable then the Applied Loan Amount and Customer Contribution fields are not applicable and will not appear in the Product Details or Loan Details data segment for loan origination. The user can input the Requested Loan Amount value.
Purpose of Loan	Specify the loan purpose. The options in this list appear based on the preference set while configuring product in the Business Product Preference screen.
Purpose Description	Specify the description for the select purpose of loan.
First Home Buyer	Select to indicate whether the applicant is first home buyer. This field is applicable only for Individual type of customer. This field appears if the First Home Buyer Applicable toggle is selected in the Business Product Details data segment of the Business Product Configuration screens.
External Refinance	Select to indicate whether the applicant is opting for external refinance. This field is applicable only for Individual type of customer. This field appears if the Refinance Allowed toggle is selected in the Business Product Details data segment of the Business Product Configuration screens.
Armed Forces Benefits Applicable	Specify whether armed force benefits are applicable to this application.
Staff Benefits Applicable	Select to indicate whether staff benefits are applicable. The available options are: Yes : Select this option to avail the staff benefits. No : Select this option for not making use of any staff benefits. This field appears if the Yes option is selected from the Staff field in the Applicant data segment. The Yes option is by default selected in this field.

Table 1-10 (Cont.) Product Loan Details – Field Description

Field	Description
Account Address Preference	Select the address which is indicated as account address. All captured addresses in the Applicant data segment appears for selection. The drop-down list displays the address in the following format: <First Name> - <Applicant Role> - <Address Type> - <Address (Complete address sepearted by ,)> After the account address is selected: • If the user deletes an address from the Applicant data segment then the system removes that address from this data segment and the user must then select another address as the account address. • If the Applicant data segment is edited with a new address then the updated address is reflected in this segment.
Income Reliant	Select to indicate whether the applicant is income reliant. The applicant's financial details are captured only if this indication is selected. This field appears if the Overdraft Requested is selected. It is mandatory to select at least one applicant as Income Reliant.

2. Click **Next** to navigate to the next data segment, after successfully capturing the data.
The system validates for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.
The user cannot proceed to the next data segment, without capturing the mandatory data.
3. Click **Save and Close** to save the data captured.
The captured data is available in the **My Task** list for the user to continue later.
4. Click **Cancel** to terminate the application and the status of the application. Such applications cannot be revived later by the user.

1.2.3.3 Term Deposit Product Details

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

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

Figure 1-19 Product Details -Term Deposit

Application Entry - 006APP000127742

Application Info Application Details Customer 360 Remarks Documents Advises More

Applicants

Account Details

Application Date: 2018-03-30 Application Priority: Medium Sourced By: AWADHESH1

Simulation

Term Deposit Amount: GBP 50,000.00 Term Deposit Tenure: Years 5 Months 0 Days 0

Currency: GBP Branch: 006

Cumulative: ☐ Yes ☒ No

Simulate

Staff Benefit Applicable: ☒ Yes ☐ No

Account Address Preference

Account Address: Jacob - Primary - Communication Address - 61, New Street, C

Mandate Details

Mode of Operation: Single

Applicants

MR Jacob Luther Martin

Banking Channel Preference: Communication Channel Preference: Preferred Communication Channel: ...

Audit Cancel Request Clarification Back Save and Close Next

Screen(2/7)

Component	Value
Principal	£50,000.00
Interest Rate %	4.5 %
Interest Amount	£2,496.47
Maturity Date	2023-03-30
Tenure	5 Years

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

Note

The fields, which mentioned as Required, are mandatory.

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

Table 1-11 Account Details

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

Table 1-11 (Cont.) Account Details

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

Table 1-11 (Cont.) Account Details

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

1.2.4 Summary

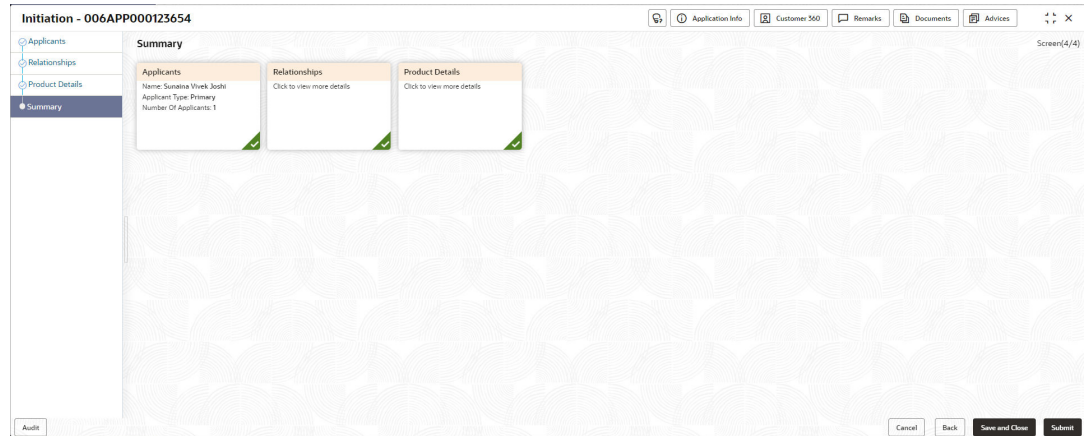
This topic provides the systematic instruction to view the tiles for all the data segments in the Application Initiation Process.

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

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

The **Summary - Application Initiation** screen displays.

Figure 1-20 Summary



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

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

Table 1-12 Summary - Application Initiation – Field Description

Data Segment	Description
Customer Information	Displays the customer information details.
Savings Account Details	Displays the savings account details.
Current Account Details	Displays the current account details.
Loan Details	Displays the loan details.
Term Deposit Details	Displays the term deposit details.
Credit Card Details	Displays the credit card details.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. The system validates for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. Note Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.

Table 1-12 (Cont.) Summary - Application Initiation – Field Description

Data Segment	Description
Save and Close	Click Save and Close to save the data captured. The captured data is available in the My Task list for the user to continue later.
Submit	Click Submit to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

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

Application De-Dupe:

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

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

The **Stage Movement Submission - Override** screen displays.

Figure 1-21 Override

Stage Movement Submission

1 — 2 — 3
 Override Checklist Outcome

No overrides generated for acceptance. Please proceed next.

Proceed Next Cancel

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

3. Click **Proceed Next**.

The **Stage Movement Submission - Checklist** screen displays.

Figure 1-22 Checklist

Stage Movement Submission

1 — 2 — 3
Override Checklist Outcome

Checklist

Verify that the name on the application is as per the document provided. ☐

Save & Proceed Cancel

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

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

The **Stage Movement Submission - Outcome** screen displays.

Figure 1-23 Outcome

The screenshot shows a web form titled "Stage Movement Submission". At the top, there is a horizontal flow diagram with three steps: 1. Override, 2. Checklist, and 3. Outcome. Step 3 is highlighted with a black circle. Below the diagram, the form contains a "Select an Outcome" dropdown menu with "Proceed" selected. Below this is a "Remarks" text area. At the bottom right, there are "Submit" and "Cancel" buttons.

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

- Proceed
- Reject By Bank

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

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

The **Confirmation** screen displays.

Figure 1-24 Confirmation

The screenshot shows a confirmation screen with a green checkmark icon at the top. Below the icon, the text "Application(s) Initiated Successfully" is displayed. Underneath, the "Application Reference Number - 006APP000054085" is shown. At the bottom, there is a table with three columns: "Account Type" (Savings Account), "Business Product Name" (Savings Account US), and "Process Reference Number" (006SAVIUS0014367). Below the table, there are "Close" and "Go to Free Task" buttons.

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

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

9. Click **Go to Free Task**.

The **Free Tasks** screen displays.

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

1.3 In-Principle Approval

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

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

This topic contains the following subtopics:

- [New Request](#)
This topic provides the systematic instructions to raise the new IPA request.
- [IPA Initiation](#)
This topic describes the information to initiate the application for the In-Principle Approval by capturing the required details.
- [IPA Approval](#)
This topic describes the information to assess and approve the IPA application.
- [Enquiry](#)
This topic provides the systematic instructions to enquire the loan products with IPA through the various search criteria and convert IPA to normal loan.

1.3.1 New Request

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

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

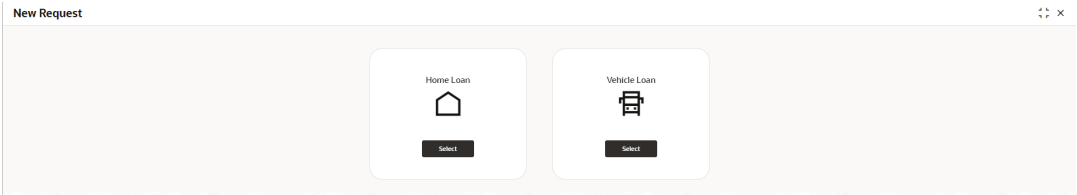
- **Home Loan**
- **Vehicle Loan**

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

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

The **New Request** screen displays.

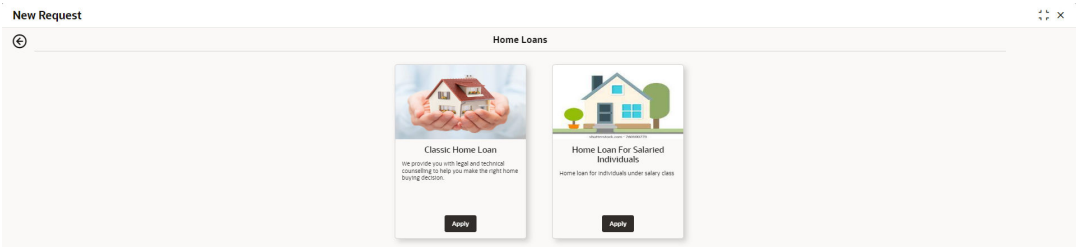
Figure 1-25 New Request



3. Select the product type.
If **Loan Type** is selected as **Home Loan**, the **Home Loan** screen displays.

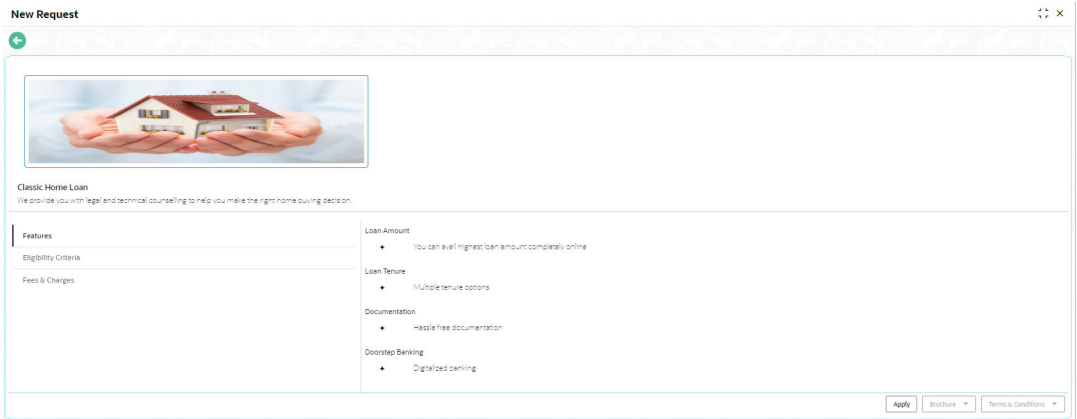
Figure 1-26 Home Loan

Figure 1-27 Home Loan



4. Select the specific business product.
The **Home Loan with IPA Product Details** screen displays.

Figure 1-28 Home Loans with IPA Product Details



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

Table 1-13 Home Loans with IPA Product Details – Field Description

Field	Description
Product Image	Displays the product image.

Table 1-13 (Cont.) Home Loans with IPA Product Details – Field Description

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

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

1.3.2 IPA Initiation

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

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

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

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

The **IPA Initiation** process has the following reference data segments:

- [Applicants](#)
This topic provides the systematic instructions to capture the customer-related information for the application.
- [Relationships](#)
This topic describes the systematic instructions to add relationship details of the applicant.
- [IPA Details](#)
This topic provides the systematic instructions to capture the product or property-related information for the IPA application.
- [Financial Details](#)
This topic provides the systematic instructions to capture the financial details of the applicant for IPA application.
- [Credit Rating Details](#)
This topic provides the systematic instructions to view the information on the External Rating Agencies Rating / Scores for the Applicant.

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

1.3.2.1 Applicants

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

The **IPA Initiation** process starts with the **Applicants** data segment.

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

The **New Request** screen displays.

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

The **Applicant** screen displays.

Figure 1-29 Applicant

Initiation - B01IPA00001270

Application Info Customer 560 Remarks Documents Advises Screen(1/4)

Applicants

Applicant Role: Primary

Add Applicant By: ☐ Upload ID ☐ Search Existing Customer ☒ Enter Manually

Basic Details

Personal Details

Title: Mr. First Name: John Middle Name: Last Name: Smith Suffix: Name in Local Language: Gender: Male Date of Birth: March 6, 2000 National ID: Resident Status: Citizen Country of Residence: India Birth Country: India Birth Place: Mumbai Nationality: India Citizenship By Birth: Customer Segment: Preferred Language: English Preferred Currency: Details Of Special Need: Remarks For Special Need: Profession: Relationship Manager ID: Staff: ☐ Yes ☒ No Potentially Exposed Person (PEP): ☐ Yes ☒ No

Profile Photo

Select a file or drop one here
Maximum file size is 10 MB

Signature

+ Add Signature

Address

+ Add Address

Communication Address
Sector 12, Golden Park, Kerala, Kerala State, India
Address Dates: Since 2000-03-14
View Edit

Contact Details

+ Add Contact

Communication Mode: Mobile Phone Country: IN (+91) Mobile Number: 9980387228 Preferred: View Edit

Identification Details

+ Add ID

Military ID
ID Card: View Edit

Supporting Documents

Employment Details

+ Add Employment Details

OFSS
Working Dates: Since 2018-03-22
View Edit

Audit Close Save

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

Figure 1-30 Applicant- Upload Document

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

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

Table 1-14 Applicant- Individual – Field Description

Field	Description
Applicant Role	Displays the applicant role. By default the Primary role appears in this field. Select the applicant role (Joint, Guardian, Custodian, Guarantor, etc) in case user add multiple applicant in single application.
Add Applicant By	Select the mode from which the user need to add new applicant. The available options are: • Upload Documents - Using this option user can upload identification documents of the application to extract the details. • Search Existing Customer - This option is used if the applicant is an existing customer of the bank. On selecting the existing customer, the details appears in the respective sections which are already stored. • Enter Manually - This option is used if user wants to enter all the applicant details manually.
Upload ID	Select the document which is used from extracting applicant details. The available options are: • State Issued Drivers License • Passport This field appears if the Upload ID option is selected.
Country of Issue	Select the country in which the document is issued. This field appears if the Upload ID option is selected.
Select and Drop here	Drag and drop the document file or click on Select or drop files here to browse and upload the document from the local system. PNG and JPEG file formats are supported. 10MB maximum file size is allowed. This field appears if the Upload ID option is selected.
CIF Number	Search and select the CIF number. This field appears if the Search Existing Customer option is selected.
Advanced Search	Click this button to perform party search using advance parameters. For more information on advance search, refer the Advanced Search section below. This field appears if the Search Existing Customer option is selected.
Basic Details	In this section the user can manually capture the basic details of applicant. This section appears if the Enter Manually option is selected from the Add Applicant By drop down list.
Salutation	Select the salutation of the applicant from the drop-down list.
First Name	Specify the first name of the applicant.
Middle Name	Specify the middle name of the applicant.
Last Name	Specify the last name of the applicant.
Suffix	Specify the suffix for the applicant. This options in this list appears based on the configured entity code in the Oracle Banking Party product.
Name In Local Language	Specify the applicant's name in their local language.

Table 1-14 (Cont.) Applicant- Individual – Field Description

Field	Description
Gender	Specify the Gender of the applicant from the drop-down list.
Date of Birth	Select the date of birth of the applicant.
National ID	Specify the national identification code of the applicant.
Resident Status	Select the residential status of the applicant from the drop-down list. Available options are: • Resident Alien • Non-Resident Alien • Citizen
Country of Residence	Search and select the country code of which the applicant is a resident.
Birth Country	Specify the birth country of the applicant.
Birth Place	Specify the birth place where the applicant has born.
Nationality	Search and select the country code where the applicant has nationality.
Citizenship By	Search and select the country code for which applicant has citizenship.
Marital Status	Select the marital status of the customer from the drop-down list. Available options are: • Married • Unmarried • Legally Separated • Widow This field appears mandatory based on the product configuration.
Customer Segment	Select the segment of the customer. Available options are: • Emerging Affluent • High Net worth Individuals • Mass Affluent • Ultra HNI
Customer Category	Select the category of the customer.
Preferred Language	Select the preferred language.
Preferred Currency	Select the preferred currency.
Details Of Special Need	Select the special need details. Available options are: • Blindness • Cerebral Palsy • Low vision • Locomotor disability • Leprosy-cured • Mental retardation • Mental illness • Hearing Impairment
Remarks For Special Need	Specify the remarks for the special need selected.
Relationship Manager ID	Search and select the Relationship Manager ID for the applicant.
Staff	Select the toggle to indicate if the customer is employee of the bank.
Profession	Select the profession of the customer.
Politically Exposed Person	Select to indicate if the customer are politically exposed person.

Table 1-14 (Cont.) Applicant- Individual – Field Description

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

Table 1-14 (Cont.) Applicant- Individual – Field Description

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

Table 1-14 (Cont.) Applicant- Individual – Field Description

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

Table 1-14 (Cont.) Applicant- Individual – Field Description

Field	Description
<Added record tile>	In this tile, user can view the added ID details. Below details appears in the tile: - ID Status <Preferred ID status> this flag appears only if Yes option is selected. - ID Type - Unique ID Click  to edit the added ID details. Click  to view the added ID details. Click  to delete the added ID details.
Supporting Document	This section displays the status of the supporting documents that customer provides to get onboard. User can view, Document Name Document Number Document Issue Date Document Expiry Date Attached Files In case of exiting party, already captured documents fetched in this section. User can add, edit or delete the documents. Click Edit to add or edit the document. The Document popup appears. Below fields appears in the popup.
Document Name	Select the name of the document from the drop-down list. The available options are: SSN Bank Statement Passport Salary Slip Driving License Aadhaar Pan Card Voter Id
Document Number	Specify the unique number of the selected document.
Document Issue Date	Specify the date from which the document is valid.
Document Expiry Date	Specify the date on which the document is expired.
Attached Files	Displays the number of documents attached.
Action	Select the action to upload or perform on the added documents. The available actions are: Save: Click  to save the uploaded documents. Upload: Click  to upload the documents. Edit: Click  to edit the added documents. Delete: Click  to delete the added documents.
Employment Details	In this section user can capture the employment details of the applicant.

Table 1-14 (Cont.) Applicant- Individual – Field Description

Field	Description
Employment Type	Select the employment type. The available options are: • Salaried • Self Employed
Salaried	Below field appears if the Salaried option is selected from the Employment Type list. In this section user can capture salaried employment details. The below fields appears if salaried employment details are already captured. • Employer Code • Employer Name • Employer Description • Employer Address • Employee Type • Industry Type • Organization Category • Demographics • Current Employer • Working Since • Working Till • Employee ID • Designation • Level or Grade User can edit, view, or delete already added details.
Employer Code	Specify the employer code. OR Click to search the employer code. The pop-up appears to fetch the employer code. Specify Employer Code or Employer Name to fetch the details.
Employer Name	Displays the employer name of the selected employee code.
Employer Description	Specify the employer description.
Employer Address	Specify the employer address.
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.

Table 1-14 (Cont.) Applicant- Individual – Field Description

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

Table 1-14 (Cont.) Applicant- Individual – Field Description

Field	Description
Registration Number of Company	Specify the registration number.
Start Date	Specify or select the start date of company.
End Date	Specify or select the end date of company.
<Added record tile>	In this tile user can view the added employment details. Below details appears in the tile: • Employment Type • <Current Employer> this flag appears only if Yes option is selected. • Employer Name • Working Dates Click  to edit the added ID details. Click  to view the added ID details. Click  to delete the added ID details.

Advanced Search

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

User can perform search on below party types:

For Individual

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

For Non- Individual

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

To search for a party using the advanced search:

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

Figure 1-31 Advanced Search - Individual

Search Party

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

Fetch Clear

Party ID	CIF	First Name	Middle Name	Last Name	Email	Mobile Number	Date of Birth	Preferred Unique ID	National ID
233331390		Andrew	Kim	Martin		9090909090	1990-05-24	20231129101121	
233331382	006006692	Andrew	Kim	Martin		9090909090	1990-05-24	20231129101158	
233341452		Andrew	Kim	Martin		9090909090	1990-05-24	20231130171169	
233341458	006011050	Grace	Rose	Smith		9090909090	1985-05-21	20231130171131	
233341460	006011051	Grace	Rose	Smith		9090909090	1985-05-21	20231130171148	

Page 1 of 164 (1 - 10 of 1636 items) |< 1 2 3 4 5 ... 164 >|

Close

Figure 1-32 Advance Search -Small Medium Business Products

Search Party

Party ID	Business/Organization Name	Registration Number	Registration Date
Email	Customer Category		

Fetch Clear

CIF	Registration Number	Business/Organization Name	Registration Date	Party ID	Is Customer	Customer Category
006011052	RTF20231130171136	SMB IndXavoZeXikH	1995-09-17	233341462	Customer	
006011726	RTF20231201161254	SMB IndKelgwwdvTb	1995-09-17	233351553	Customer	
006011788	303639	Nienow Quitzon	2010-03-30	233361604	Customer	
233361607	1094911	Botsford Group	2014-11-02	233361607	Non-Customer	
006011791	128799	Bernier Splinka and Strosin	2010-03-30	233361610	Customer	

Page 1 of 27 (1 - 10 of 264 items) |< 1 2 3 4 5 ... 27 >|

Close

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

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

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

The tile comprises of below fields:

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

10. Click **Initiate** to initiate the Know Your Customer (KYC) process of the added applicant. It is mandatory to complete the KYC process successfully to proceed.
11. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates for all mandatory data segments and data fields. If mandatory details are

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

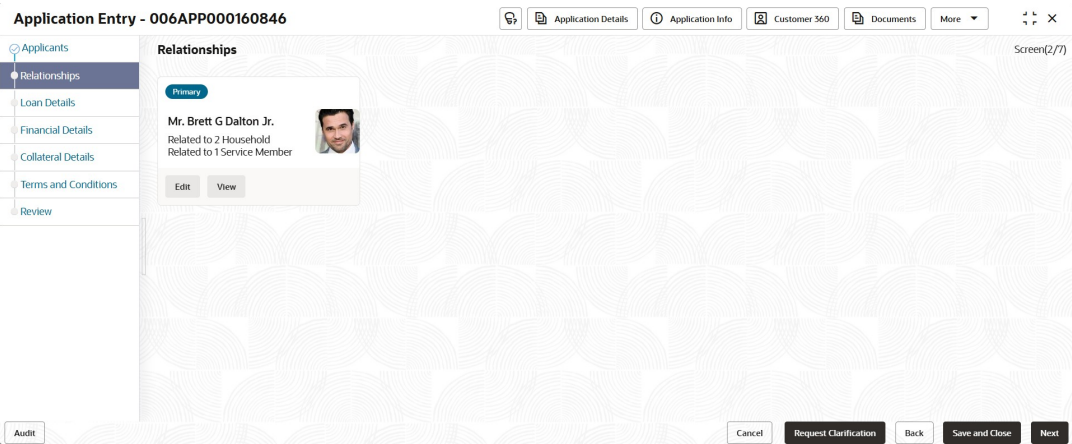
1.3.2.2 Relationships

This topic describes the systematic instructions to add relationship details of the applicant.

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

The **Relationships** screen displays.

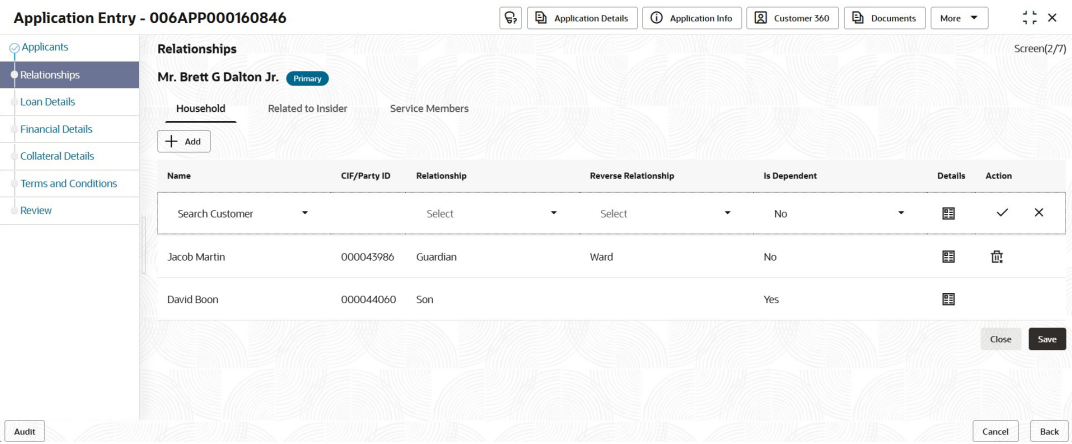
Figure 1-33 Relationships



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

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

Figure 1-34 Relationships - Household



Note

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

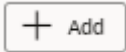
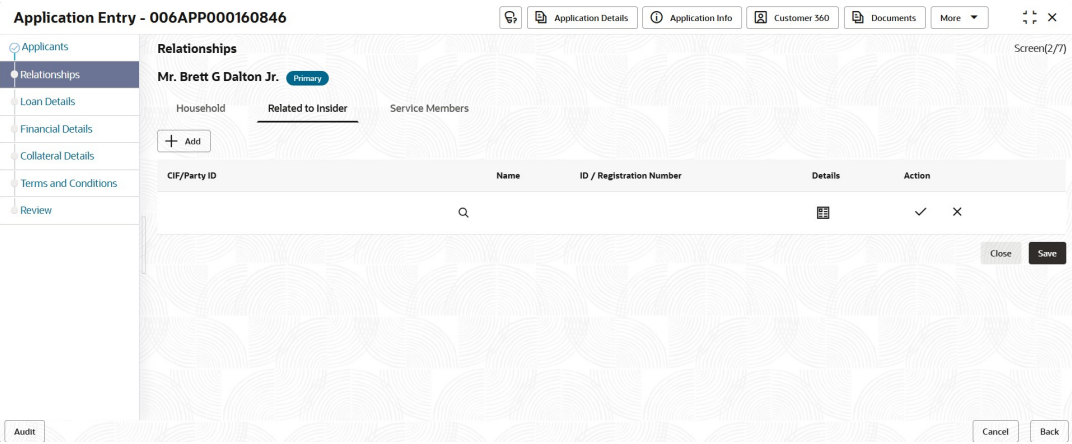
3. Click  to add the relationship details.
4. Specify the fields on **Relationships - Household** tab.
For more information on fields, refer to the field description table.

Table 1-15 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 1-35 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 1-16 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 1-36 Relationships - Service Members

Application Entry - 006APP000160846

Relationships

Mr. Brett G Dalton Jr. **Primary**

Household Related to Insider **Service Members**

+ Add

CIF/Party ID	Name	ID / Registration Number	Details	Action
000044068	Jessica Mathew xyz			

Close Save

Audit Cancel Back

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

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

Table 1-17 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.

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

1.3.2.3 IPA Details

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

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

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

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

Figure 1-37 IPA 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 1-18 IPA Details – Field Description

Field	Description
Account Type	Displays the account type based on the product selected in the In-Principle Approval.
Business Product Name	Displays the business product name based on the product selected in the In-Principle Approval.
Product Image	Displays the business product image.
Product Description	Displays the short description captured for the product in the Business Product configuration.
Account Branch	Select the Account Branch from the drop-down list.

Table 1-18 (Cont.) IPA Details – Field Description

Field	Description
Property Type	Select the type of property from the drop-down list. The options are • Independent House • Villa • Apartment • Others
Property Location State	Specify the state where the property is located.
Property Location City	Specify the city where the property is located.
Have you shortlisted the property?	Select whether the property have been shortlisted or not. The options are • Yes • No
Builder Name	Specify the name of the Builder
Loan Tenure	Select the loan tenure in year, months and days. The system will validate the minimum and maximum tenure for the selected currency.
Currency	Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory.
Purpose of Loan	Specify the loan purpose.
Purpose Description	Specify the describe the purpose of borrowing loan.
Estimated Cost	Specify the estimated cost for the Home Project or Vehicle.
Customer Contribution	Specify the margin amount contributed by the customer. Customer Contribution can be zero also.
Requested Loan Amount	Displays the requested loan amount. Request Loan Amount = Estimated Cost - Customer Contribution
Application Date	Select the application date from the calendar list.
First Home Buyer	Select to indicate whether the applicant is first home buyer.
IPA Details (Vehicle Loan)	Below fields appears if user applies for Vehicle Loans.
Vehicle Category	Select the category of the Vehicle. The options are • Two-Wheeler • Three-Wheeler • Four-Wheeler This field is mandatory.
Make	Select the manufacturer name.
Model	Specify the Vehicle model.

1.3.2.4 Financial Details

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

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

The **Financial Details** screen displays.

Figure 1-38 Financial Details - Individual

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

Table 1-19 Financial Details: Individual – Field Description

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

Table 1-19 (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 The options in the list appears based on the entity code configuration.
Frequency	Select the frequency for the selected income type. The available options are: • Daily • Weekly • Bi-Weekly • Monthly • Quarterly • Half-Yearly • Yearly
Currency	Select the currency of the selected type. The currencies that are paired with product appears for selection.
Amount	Specify the amount for the selected type.
Monthly Amount (<Account Currency>)	Displays the monthly amount of the selected type. The system evaluates and converts the amount which is entered in the Amount field with the Currency which is selected in the Account Details data segment.
Action	Select the action to perform on added record. • Click  to edit the record. • Click  to delete the record.
Total Income	Displays the total income of all the added income type along with the selected account currency.
Total Expenses	Displays the total expenses of all the added expenses type along with the selected account currency.
Net Monthly Income	Displays the total monthly income over expenses. This amount is calculated as $\text{Net Monthly Income} = \text{Total Income} - \text{Total Expense}$
Asset and Liabilities	In this tab you can capture the income and expenses of the applicant. In case on existing applicant you can view already added income and expense in tabular format. Click Add Asset or Add Liabilities button to add respective records.

Table 1-19 (Cont.) Financial Details: Individual – Field Description

Field	Description
Liabilities	Select the type of liability to specify the amount. • Property Loan • Vehicle Loans • Personal Loans • Credit Card outstanding • Overdrafts • Other Liability • Home Loan • Education Loan The fields appears in this sections are based on the configuration.
Asset	Select the type of asset to specify the amount. • House • Deposit • Vehicle • Other The fields appears in this sections are based on the configuration.
Currency	Select the currency of the selected type. The currencies that are paired with product appears for selection.
Amount	Specify the amount for the selected type.
Amount (<Account Currency>)	Displays the monthly amount of the selected type. The system evaluates and converts the amount which is entered in the Amount field with the Currency which is selected in the Account Details data segment.
Action	Select the action to perform on added record. • Click  to edit the record. • Click  to delete the record.
Total Asset	Displays the total asset of all the added asset type along with the selected account currency.
Total Liability	Displays the total liability of all the added liability type along with the selected account currency.

1.3.2.5 Credit Rating Details

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

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

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

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

The **Credit Rating Details** screen displays.

Figure 1-39 Credit Rating Details

IPA Initiation - 006IPA000002102

Application Info Customer 360 Remarks Documents Advises Screen(5/8)

Credit Rating Details

~ MIS Sunaina Vivek Joshi

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

Cancel Back Save and Close Next

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

Table 1-20 Credit Rating Details – Field Description

Field	Description
<Customer Name along with applicant role tag>	Displays the customer name along with applicant role.
Bureau	Displays the name of configured bureau agency.
Ratings	Displays the credit score rating. The system populates the credit rating score from the Bureau Integration Service.
Remarks	Specify the remarks.

- Click **View** from the **Details** column to view the additional Credit Bureau details.
The **Additional Credit Bureau Details** screen displays.

Figure 1-40 Additional Credit Bureau Details

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

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

Table 1-21 Additional Credit Bureau Details – Field Description

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

Note

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

5. Click **View** from the **Bureau Report** column to view and download the bureau report from the external agency.
6. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take an action. The User cannot to proceed to the next data segment, without capturing the mandatory data.

1.3.2.6 Qualitative Scorecard

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

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

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

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

The **Qualitative Scorecard** screen displays.

Figure 1-41 Qualitative Scorecard

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

Note

The fields, which mentioned as Required, are mandatory.

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

Table 1-22 Qualitative Scorecard – Field Description

Field	Description
Applicant Name	Displays the name of the applicant.
Questionnaire Code	Displays the Questionnaire code.
Questionnaire Description	Displays the description of the Questionnaire code.
Question	Displays the question configured for the Questionnaire code.

Table 1-22 (Cont.) Qualitative Scorecard – Field Description

Field	Description
Suggested	Display the answers that are mapped. This responses are suggested based on the applicant's documents that are uploaded and sent to Large Language Model (LLM).
Answer	Select the answer from the drop-down values available. The answers are populated based on the Answers configured in the Questionnaire code.

1.3.2.7 Assessment Details

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

The **Assessment Details** Data Segment displays the total weightage score of the Applicant or Applicants, in case of multiple Applicants in the IPA Initiation. The **Assessment Details** screen enables the user to understand the evaluation and provide the system recommendation based on the following parameters:

- Validation Model
 - Borrowing Capacity
 - Qualitative Score
 - Quantitative Score
 - Decision and Grade
 - Pricing
1. Click **Next** in **Qualitative Scorecard** screen to proceed with the next data segment, after successfully capturing the data.

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

Figure 1-42 Assessment Details – Validation Model

The screenshot displays the 'Assessment details' screen for 'IPA Initiation - 006IPA000001038'. The interface includes a sidebar with navigation links: Applications, Customer Consent and Relationships, IPA Details, Financial Details, Credit rating details, Qualitative scorecard, and Assessment details (selected). The main content area is titled 'Assessment details' and contains several data segments:

- Requested Amount:** USD 40,000.00
- Tenure:** 10 Years 0 Months 0 Days
- Rate of Interest:** 5.50
- Variance:** 0
- Total Weighted Score:** 100
- Approved Amount:** ----
- Proposed Variance:** 0.10
- Effective Rate:** 5.60
- System Recommendation:** ManualQueueA
- Grade:** B
- APR:** ----
- Validation Model:** PASS. Borrowing Capacity: 600000.00. Qualitative Score: 88. Quantitative Score: 100. Decision & Grade: ManualQueueA Grade: B. Pricing: 0.1%.
- Validation Model Code:** LGHLIPA. Description: Logical Model for HL and VL IPA. Status: PASS.
- Rule ID:** Rule1001. Sequence: 1. Status: PASS. Severity: -.

At the bottom, there are buttons for 'Audit', 'Cancel', 'Back', 'Save & Close', and 'Next'.

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

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

Figure 1-43 Assessment Details – Borrowing Capacity

IPA Initiation - 006IPA000001038

Assessment details

Requested Amount: USD 40,000.00

Tenure: 10 Years 0 Months 0 Days

Rate of Interest: 5.50

Variance: 0

Total Weighted Score: 100

Approved Amount: ----

Proposed Variance: 0.10

Effective Rate: 5.60

System Recommendation: ManualQueueA

Grade: B

APR: ----

Validation Model: **MAN**

Borrowing Capacity: 600000.00

Qualitative Score: 88

Quantitative Score: 100

Decision & Grade: **ManualQueueA** Grade: B

Pricing: 0.1%

Eligibility Code: BCLIPA

Eligibility Description: Borrowing Capacity For Home Loan IPA

Requested Amount: 40000

Borrowing Capacity: 600000.00

Fact: MaxLend

Rule ID: LendAmt

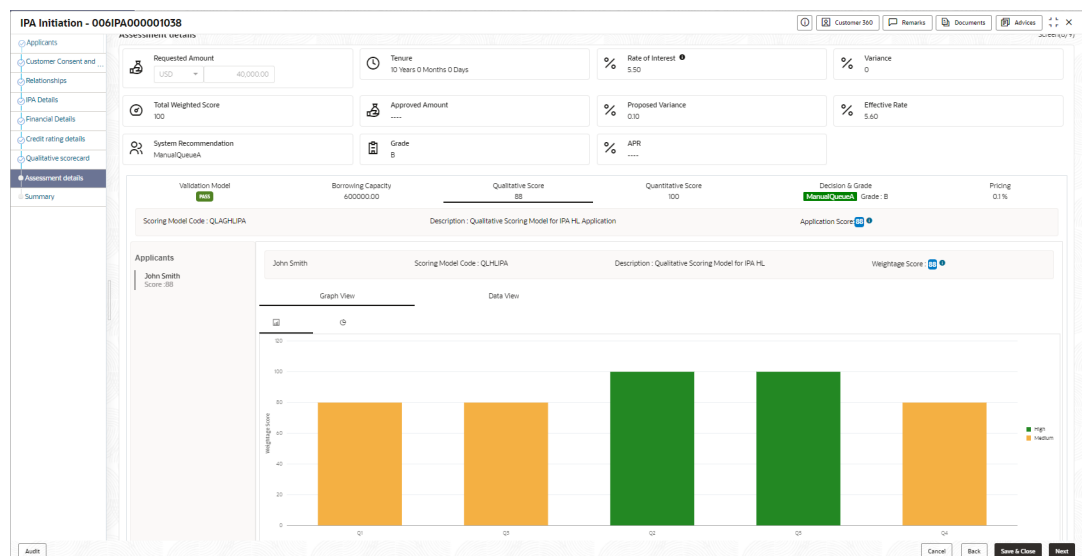
Audit

Cancel Back Save & Close Next

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

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

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



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

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

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

Question Code	Question	Value	Score
Q1	How many years in the current employment?	More than 10 years	80
Q3	How many members are dependent on the applicant?	1	80
Q2	What is the current residence type?	Own house	100
Q5	Is the applicant undergoing any medical treatment?	None	100
Q4	How long applicant staying in the current residence?	More than 5 years	80

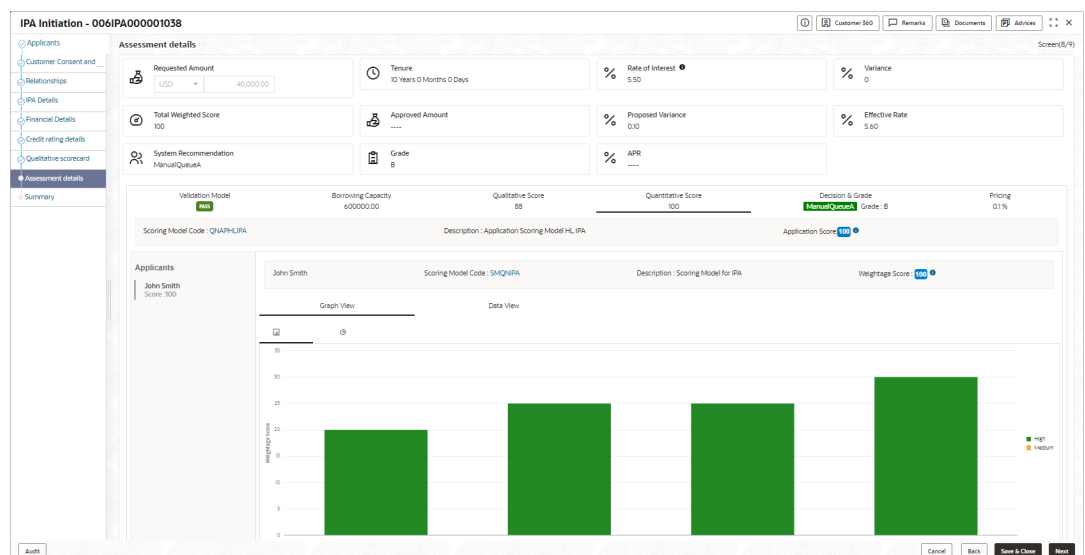
Note

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

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

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

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



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

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

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

Feature	Value	Range Type	Range	Weightage %	Score	Weightage Score
Net Income	120000	Value	50000-999999	20	100	20
Qualitative Score	88.0	Value	70-100	25	100	25
Debt to Income Ratio	0.0	Value	0-40	25	100	25
Credit Bureau Score	750	Value	700-999	30	100	30

Note

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

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

The **Assessment Details – Decision and Grade** screen displays.

Figure 1-48 Assessment Details – Decision & Grade

Decision	Qualitative Score	Qualitative Score Range	Decision
88.0	70-90	ManualQueueA	
Grade	Qualitative Score	Qualitative Score Range	Grade
88.0	70-90	B	

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

Figure 1-49 Assessment Details – Pricing

IPA Initiation - 006IPA000001038

Assessment details

Requested Amount: USD 40,000.00

Tenure: 10 Years 0 Months 0 Days

Rate of Interest: 5.50

Variance: 0

Total Weightage Score: 100

Approved Amount: 0.00

Proposed Variance: 0.00

Effective Rate: 5.60

System Recommendation: Manual/QueueA

Grade: B

APR: 0.00

Validation Model: Manual/QueueA

Borrowing Capacity: 400000.00

Qualitative Score: 88

Quantitative Score: 900

Decision & Grade: Manual/QueueA Grade: B

Pricing: 0.1%

Pricing Model Code: PRH4LND1

Model Description: PRH4LND1

Rate Type: Flat

Rate Percentage: 0.1%

Audit

Cancel Back Save & Close Next

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

Table 1-23 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.
	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 1-23 (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 1-23 (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.

Note

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

1.3.2.8 Summary

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

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

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

The **Summary - IPA Initiation** screen displays.

Figure 1-50 Summary

IPA Initiation - 006IPA000002102

Summary

- Applicants**: Name: Sunaina Vivek Joshi, Applicant Type: Primary, Number Of Applicants: 1
- Relationships**: Click to view more details
- IPA Details**: Product Name: Classic Home Loan, Estimated Cost: INR 800000, Loan Tenure: 10 Years 0 Months 0 Days
- Financial Details**: Applicant Name: MS Sunaina Vivek Joshi, Total Income: INR 100000, Total Expense: INR 100000, Net Income: INR 90000
- Credit Rating Details**: Applicant Name: MS Sunaina Vivek Joshi, External Rating Agency: Experian, External Rating: 750, +1 view more...
- Qualitative Scorecard**: Applicant Name: MS Sunaina Vivek Joshi, Questionnaire Model: QLHLIPA
- Assessment Details**: System Recommendation: Approved, Weighted Score: 100, Approved Amount: INR 450000, Effective Rate: 0.1

Buttons: Cancel, Back, Save and Close, Submit

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

Table 1-24 Summary - IPA Initiation – Field Description

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

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

Application De-Dupe:

Based on the configuration available at the Bank level / Properties Table, the Dedupe service call can be enabled or disabled for the product Origination.

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

The **Stage Movement Submission - Override** screen displays.

Figure 1-51 Overrides

Stage Movement Submission

1 ————— 2 ————— 3

Override Checklist Outcome

No overrides generated for acceptance. Please proceed next.

Proceed Next Cancel

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

3. Click **Proceed Next**.

The **Stage Movement Submission - Checklist** screen displays.

Figure 1-52 Checklist

Stage Movement Submission

1 — 2 — 3

Override Checklist Outcome

Checklist

Verify that the name on the application is as per the document provided. ☐

Save & Proceed Cancel

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

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

The **Stage Movement Submission - Outcome** screen displays.

Figure 1-53 Outcome

Stage Movement Submission

1

2

3

Override

Checklist

Outcome

Select an Outcome

Proceed

Remarks

Submit

Cancel

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

6. Click **Submit**.
- The **Confirmation** screen displays.

Figure 1-54 Confirmation

Application(s) Initiated Successfully

Application Reference Number - 006APP00054085

Account Type

Savings Account

Business Product Name

Savings Account US

Process Reference Number

006SAVIUS0014367

Close

Go to Free Task

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

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

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

7. Click **Go to Free Task**.

The **Free Tasks** screen displays.

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

1.3.3 IPA Approval

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

The **IPA Approval** stage has the following reference data segments:

- [Assessment Summary](#)
This topic provides the systematic instructions to view the assessment summary of the IPA application.
- [IPA Approval Details](#)
This topic provides the systematic instructions to view the IPA details and approve the IPA application.
- [Summary](#)
This topic provides the systematic instructions to view the tiles for all the data segments in the IPA Approval Process.

1.3.3.1 Assessment Summary

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

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

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

The **Assessment Summary** screen displays.

Figure 1-55 Assessment Summary

IPA Approval - 006IPA000001049

Customer 360 Remarks Documents Advices

Assessment summary

Screen(5/7)

Requested Amount: GBP 30,000.00

Tenure: 3 Years 6 Months 0 Days

Rate of Interest: 5.50%

Variance: 0%

Total Weighted Score: 94

Approved Amount: GBP 30000

Proposed Variance: 0.10%

Effective Rate: 5.60%

System Recommendation: Approved

Grade: A

Manual Decision: —

Audit Cancel Back Save & Close Next

- Specify the fields on **Assessment Summary** screen.

Note

The fields, which mentioned as Required, are mandatory.

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

Table 1-25 Assessment Summary – Field Description

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

Table 1-25 (Cont.) Assessment Summary – Field Description

Field	Description
Manual Decision	Displays the manual decision.

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

1.3.3.2 IPA Approval Details

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

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

The **IPA Approval Details** screen displays.

Figure 1-56 IPA Approval Details

IPA Approval - 006IPA000001049

Customer 360 Remarks Documents Advices

IPA Approval details Screen(6/7)

Applicants
IPA Details
Financial Details
Credit rating details
Assessment summary
IPA Approval details
Summary

Eligible Loan Amount
GBP 30,000.00

Tenure of Loan
3 Years 6 Months 0 Days

IPA Rate
5.6

Purpose of Loan
Buy a New Home

Date of Issue
2018-03-30

Validity Period
5 Days

Date of Expiry
2018-04-04

User Recommendation
User Action Approved

Date Of Approval
March 30, 2018

Audit Cancel Back Save & Close Next

Note

The fields, which mentioned as Required, are mandatory.

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

Table 1-26 IPA Approval Details – Field Description

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

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

1.3.3.3 Summary

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

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

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

The **Summary - IPA Approval** screen displays.

Figure 1-57 Summary

IPA Approval - 006IPA000001049

Customer 360 Remarks Documents Advises

Screen(7/7)

Applicants
IPA Details
Financial Details
Credit rating details
Assessment summary
IPA Approval details
Summary

Summary

Customer Information
 Name: John Alexander Smith
 Applicant Type: Primary
 No. Of Applicants: 1

IPA Details
 Product Name: Classic Home Loan
 Estimated Cost: GBP 40000
 Loan Tenure: 3 Years 6 Months 0 Days

Financial Details
 Applicant Name: MR John Alexander Smith
 Total Income: GBP 27000
 Total Expense: GBP 20100
 Net Income: GBP 6900

Credit rating details
 Applicant Name: MR John Alexander Smith
 External Rating Agency: Experian
 External Rating: 750
 +1 view more...

Assessment summary
 System Recommendation: Approved
 Weighted Score: 94
 Approved Loan Amount: GBP 30000
 Effective Rate: 5.6

IPA Approval details
 Eligible Loan Amount: GBP 30000
 Loan Tenure: 3 Years 6 Months 0 Days
 IPA Rate: 5.6%
 Expiry Date: Apr 04, 2018

Audit Cancel Back Save & Close Submit

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

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

Table 1-27 Summary - IPA Approval – Field Description

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

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

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

- Click **Proceed Next**.

The **Stage Movement Submission - Checklist** screen displays.

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

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

The **Outcome** screen displays.

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

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

6. Click **Submit**.

The **Confirmation** screen displays.

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

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

7. Click **Go to Free Task**.

The **Free Tasks** screen displays.

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

1.3.4 Enquiry

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

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

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

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

The **Enquiry** screen displays.

Figure 1-58 Enquiry

The screenshot shows the 'Enquiry' screen. At the top, there is a search bar containing the text '006IPA000001174'. Below the search bar is a table with the following columns: IPA Reference No., Customer Name, IPA Request Date, IPA Offered Date, IPA Expiry Date, Mobile Number, Email ID, ID Number, and Status. The table is currently empty, and a message 'No data to display.' is shown below the table. At the bottom of the screen, there is a pagination bar that reads 'Page 1 of 0 (1 - 0 of 0 items)' and includes navigation arrows. Below the pagination bar are two buttons: 'Add to Cart' and 'Apply Now'.

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

Table 1-28 Enquiry - Field Description

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

- Click **Search** icon to search the IPA based on the following criteria.

- **IPA Reference Number**
- **Customer Name**
- **IPA Request Date**
- **IPA Offered Date**
- **Mobile Number**
- **ID Number**
- **Status**

- Click **Apply** to initiate the origination process for the selected product.

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

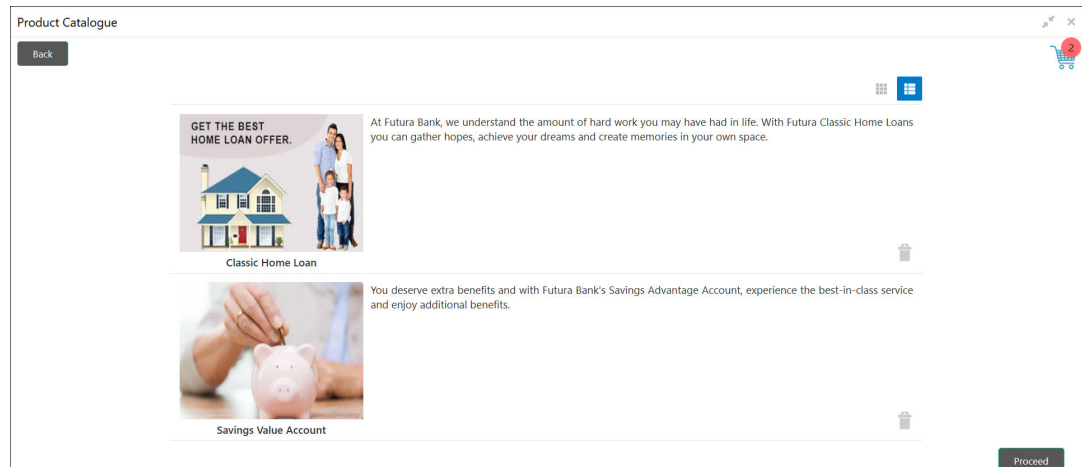
OR

- Click **Add to Cart**.

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

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

The **Cart** screen displays.

Figure 1-59 Cart Screen with Multiple Products**Note**

The cart has multiple products.

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

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

1.4 Global Actions

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

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

Below are the list of global actions:

- [Application Details](#)
In this section, user can view the detailed information of an application, such as basic details, application status, applicant details that are involved, clarification details and advices details.
- [Application Info](#)
In this section you can view the application number along with its product name.
- [Customer 360](#)
In this section you can view the list of customers involved in the application.
- [Documents](#)
In this section you can upload the document and also view the already uploaded documents.
- [Remarks](#)
In this section you can view or the post the remarks.

- [Advices](#)
You can view the advices that are shared with customer. Advices are generated post Application Entry stage is submitted.
- [Conditions and Covenants](#)
This topic provides the systematic instructions to add or edit conditions and covenants details for the loan applications.
- [Clarification Details](#)
This topic describes the detailed information to request for clarifications.
- [Solicitor Details](#)
You can add the solicitor details using this section.

1.4.1 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 1-60 Application Details

Application Details

Application Number: 006APP000160216 Application Date: March 30, 2018 at 5:16:18 AM Channel: RPM Solicitor By: ABIVAN Priority: Medium Go To

Max Savings Account Related Task

Stage Details

Application Entry	Application Enrichment	Initial Funding	Underwriting	Assessment	Manual Credit Assessment	Manual Credit Decision	Account Parameter	Supervisory Approval	Offer Issue	Offer Accept/Reject	Post Offer
Completed	In Progress	Pending	Pending	Pending	Pending	Pending	Pending	Pending	Pending	Pending	Pending

Assigned To: SIVADASI Stage Start Date: March 30, 2018 at 5:21:53 PM Time Spent: 0 days 0 hours 0 min

Expected Account Opening Date

Loan Amount: GBP 100,000.00

Total Time Spent: 0 days 5 hours 50 min

David Dravid Boon
Mr.
Customer: 360
Date of Birth: May 21, 1985
Mobile: 44 8448030163
Email: abc@hmail.com
CIF Number: 006010088

Jacob Luther Martin
Mr.
Customer: 360
Date of Birth: May 24, 1990
Mobile: 44 8448030163
Email: abc@hmail.com
CIF Number: 006016078

View Clarification Details

ID	Subject	Raised By	Date	Status
INSUS0000404	Request	SIVADASI	March 30, 2018 at 12:00:00 AM	Accepted
INSUS0000405	SD	SIVADASI	March 30, 2018 at 12:00:00 AM	Withdrawn
INSUS0000406	Test - S	SIVADASI	March 30, 2018 at 12:00:00 AM	Requested
INSUS0000407	Test request	SIVADASI	March 30, 2018 at 12:00:00 AM	Requested

Advices

Advice Name	Event	Recipients	Mode of Delivery	Delivery Details	Status Details	Action
LoanInitiation	RPM_RLNORG_APPEN	David Dravid Boon, Jacob Luther Martin, Brent G Dalton,	Email	abc@hmail.com; abc@hmail.com; krishnadas.r.pai@oracle.com;		
LoanCrdScrInfo	RPM_RLNORG_ENRCH	Jacob Luther Martin,	Email	abc@hmail.com;		

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

Note

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

Table 1-29 Application Details – Field Description

Field	Description
Application Number	Displays the application number.
Application Date	Displays the date and time on which the application was initiated.
Channel	Displays the channel name.
Source By	Displays the name of the user who has sourced the application.
Priority	Displays the priority of the application. • High • Medium • Low
Refresh	Click  to retrieve recent changes or updates made to the application.
Go To	Select an option from the drop-down list to view the application flow. • Simulation This field appears only when the application is initiated from Loan Stimulation .
<Product Name>	Displays the product name. In case on multiple product, different tabs appears with the respective product name. User can click the product names to view the respective application details.
Stage Details	In this section, all account opening stages appears with the status name and it's chronological order of the stage in the process.
Action	To perform below actions on the appeared stages, click the number of specific stage and select an option from the Action drop-down list: • Acquire & Edit Task : Select this option to acquire and edit the selected stage. • Acquire Task: Select this option to acquire the selected stage and it can be edited later. • View Stage Details: Select this option to view the stage details.
User ID Assigned	Displays the User ID of the user currently working on the product process. The label of this field changes dynamically based on whether the selected stage is In Progress or Completed . • When user selects a In Progress stage, the label will display as Assigned To. • When user selects a Completed stage, the label will display as Submitted By. If the task was auto submitted, then the value for such Completed stages will be displayed as Auto Submitted. • For Pending and skipped stages, this field will be hidden. Note: This field appears blank if the product process task is not acquired by any user.
Stage Start Date	Displays the start date of the current stage. It also display time in hours, minutes and seconds.

Table 1-29 (Cont.) Application Details – Field Description

Field	Description
Time spent	Displays the days, hours and minutes spent on the current selected stage.
<Application Tile>	In this tile, user can view the application specific details. Below field appears in this tile with respective details: • <Status of the Application>: Displays the current stage of the application • Expected Account Opening Date: Displays the date on which the account is opened. This field appears once the account opening process is completed. • Account Number: Displays the account number. This field appears once the account opening process is completed. • Expected Account Opening Date: Displays the date on which the account will be opened. • <Amount>: Displays the value based on the product. For example: – For the loan account opening application, the label of this field appears as Loan Amount. – For the saving, term deposit, and current account opening application. The label of this field appears as Initial Funding Amount. • Total Time Spent: Displays the total time spent on the application from the first to last stage.
<Applicant Details Tile>	In this tile, user can view the applicant details. Separate tiles appears for all the applicants that are involved in the application. Below field appears with the respective applicant details: • Role of the Applicant • Applicant Image • Applicant Name • Title • Customer 360 : Click this link to view the 360 degrees view of the customer information. The Customer 360 screen appears with the details. Based on the customer type, refer to the Retail 360 User Guide and Corporate 360 User Guide from the party section. • Date of Birth • Mobile Number • Email ID • CIF Number

Table 1-29 (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.

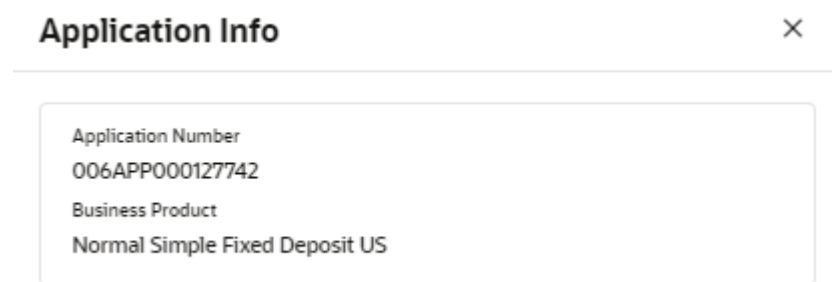
1.4.2 Application Info

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

- Click the **Application Info** button to view the details.

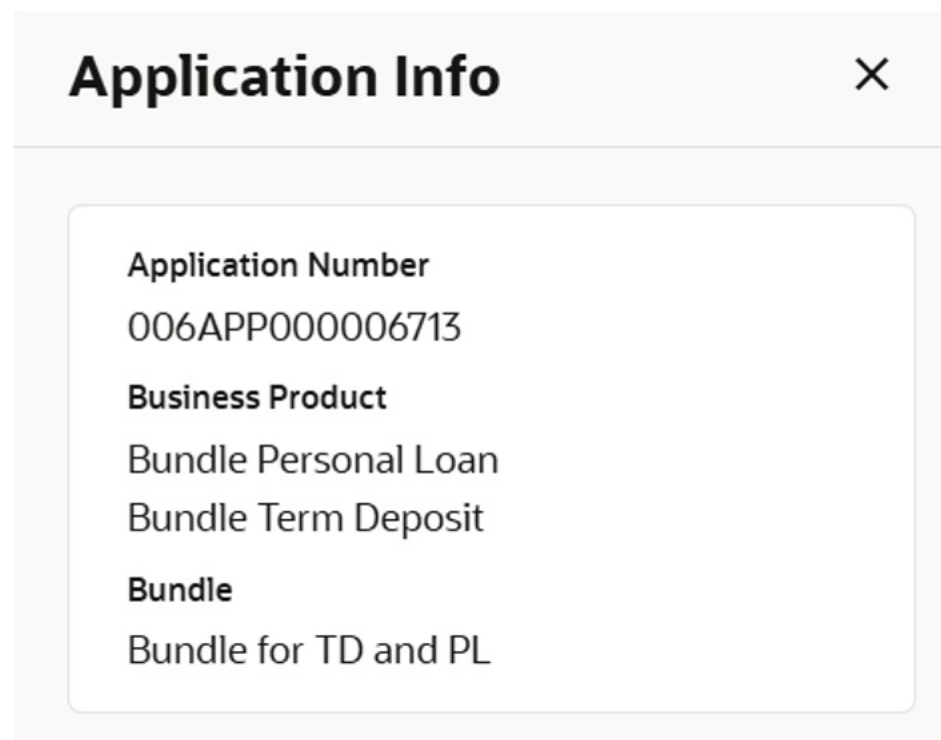
The **Application Info** screen appears with the Application Number and Business Product fields.

Figure 1-61 Application Info



The **Application Info** screen also displays the bundle name if the application is the part of a bundle.

Figure 1-62 Application Info



1.4.3 Customer 360

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

The separate tiles of all the customers involved in the application appears. You can click on the respective customer tile to view the 360 degree 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 1-63 Customer 360

Customer 360

KYC Compliant



Jacob Luther Martin
Mr.

Customer ID
006003393

Signature


Contact
Mobile Number
+44 8448030163
Email ID
abc@h.com

Communication
11-3390/12, 61, New Street, Chennai, GB, 610014

The customer title comprises of below details:

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

1.4.4 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 1-64 Documents

Documents ×							
+ Add Document							
Document Type *	Document Code *	Document Title *	Description	Remarks	Expiry Date *	Details	Document
Birth Date Proof	Passport Front Side	Passport-Birth date			6/10/2031		
Birth Date Proof ▼	Passport Back Side ▼	Passport - Birth Date			6/10/2031		

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

Table 1-30 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.
Details	Click the details icon to view below details of the documents: • Uploaded Time: Displays the uploaded date and time of the document in hours and mins. • Uploaded By: Displays the user name who uploaded the document . • Stage Uploaded: Displays the stage name on which the document is uploaded.
Document	Click to select the document from machine to upload. You can remove the uploaded document before saving the record from the Action column. Post saving the record you must delete the record to remove the document. Below actions are perform on the uploaded document • You can preview already uploaded document. • You can download already uploaded document.

Table 1-30 (Cont.) Upload Document – Field Description

Field	Description
Actions	You can perform below actions on the added record: - Click  to save the record. - Click  to delete the record.

Note

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

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

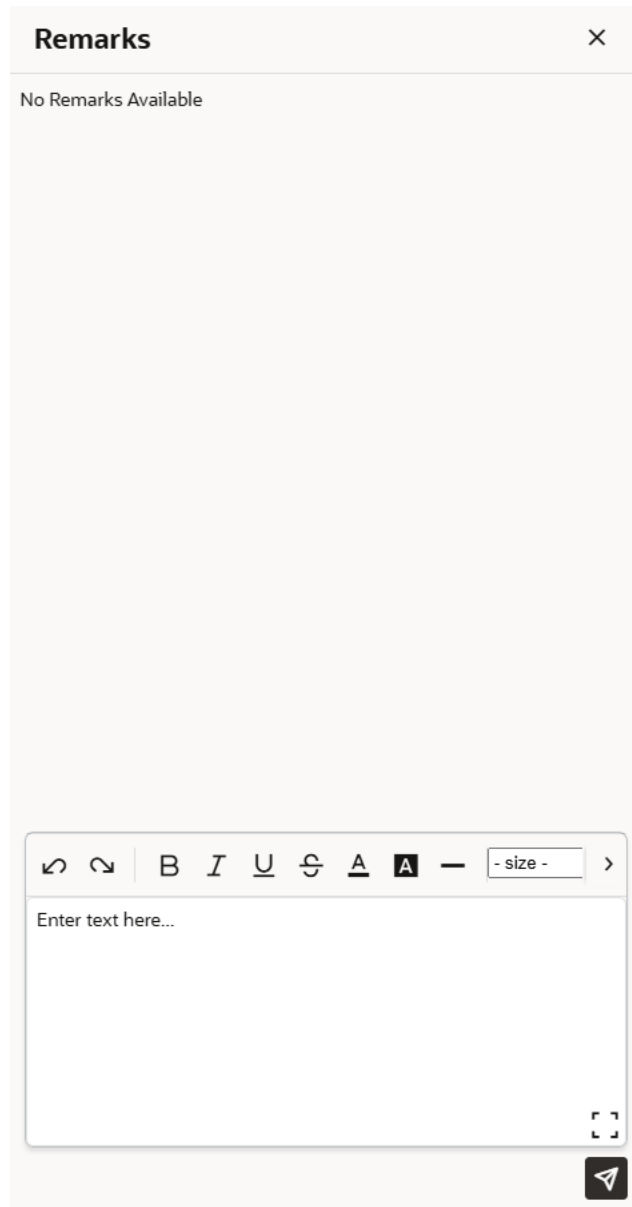
Non-mandatory documents can be deleted in any stage.

1.4.5 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.

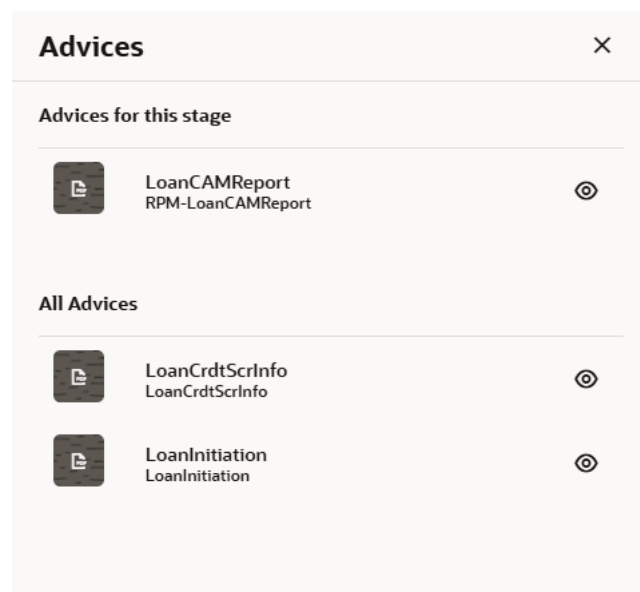
Figure 1-65 RemarksThe image shows a 'Remarks' dialog box with a title bar containing the text 'Remarks' and a close button (X). The main area of the dialog is a large, empty text field with the placeholder text 'No Remarks Available'. At the bottom of the dialog, there is a rich text editor toolbar with icons for undo, redo, bold, italic, underline, strikethrough, text color, background color, and a font size dropdown menu. Below the toolbar is a text input area with the placeholder text 'Enter text here...'. A small icon in the bottom right corner of the text input area suggests a full-screen or expandable view. A dark square button with a white arrow icon is located at the bottom right of the dialog box.

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

1.4.6 Advices

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

- Click **Advices** to view the advice linked for the stage.
The **Advices** screen is displayed.

Figure 1-66 Advices

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

1.4.7 Conditions and Covenants

This topic provides the systematic instructions to add or edit conditions and covenants details for the loan applications.

Conditions

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

Covenants

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

To add conditions:

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

The **Conditions & Covenants** page appears.

Figure 1-67 Conditions

Conditions & Covenants

Conditions

+ Add Condition

Entity	Entity ID	Condition	Type	Status	Action
Select	Select	Select	Select	Select	✓ ✕

Covenants

+ Add Covenant

Entity	Entity ID	Covenant	Type	Status	Monitoring Type	Action
Select	Select	Select	Select	Select	Select	✓ ✕

Cancel

- Perform the following actions:
 - Click **Add Condition** to add new conditions.
 - Click **Remove** to remove already added conditions.
- Enter the relevant details.

Table 1-31 Conditions – Field Description

Field	Description
Entity	Select the entity on which user wants to set condition. The available options are Party Collateral Account
Entity ID	Select the entity ID from the list. The options in the list appears based on the entity selected in the Entity field.
Condition	Specify the conditions for the selected entity. The available options are: Check Saleability of collateral Contract Of Sale Copy of Quotes for Intended work
Type	Select the type when the conditions must be complied. The available options are Pre Disbursement: If this option is selected then the selected conditions have to be complied prior with the account opening and loan disbursement. Post Disbursement: If this option is selected then the selected conditions occur and are supposed to be complied post loan disbursement. This conditions are manually monitored.

Table 1-31 (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.

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

 Note

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

- Perform the following actions:
 - Click **Add Condition** to add new conditions.
 - Click **Remove** to remove already added conditions.
- Enter the relevant details.

Table 1-32 Covenants – Field Description

Field	Description
Entity	Select the entity on which user wants to set covenants. The available options are • Party • Collateral • Account
Entity ID	Select the entity ID from the list. The options in the list appears based on the entity selected in the Entity field.
Covenants	Specify the covenants for the selected entity.
Type	Select the type when the covenants must be complied. The available options are • Financial • Reporting • Undertaking
Status	Select the status of the covenants. The available options are • Open • Complied
Monitoring Type	Select the monitoring type for the covenant. The available options are: • Fixed • Periodic • Ongoing

Table 1-32 (Cont.) Covenants – Field Description

Field	Description
Actions	User can perform below actions on the added record: - Click  to save the record. - Click  to delete the record.

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

 Note

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

- Click  to close the screen.

1.4.8 Clarification Details

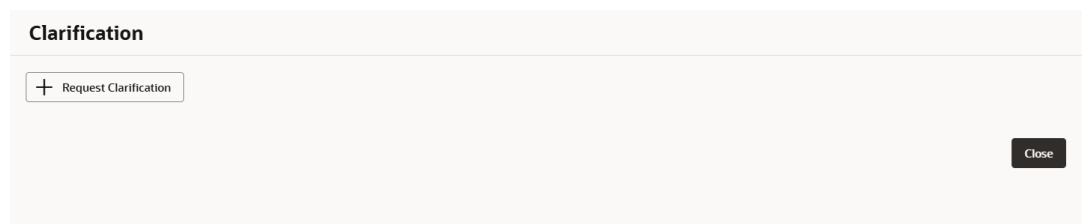
This topic describes the detailed information to request for clarifications.

To add the clarification details:

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

The **Clarification** screen appears.

Figure 1-68 Clarification



- Click **Request Clarification** button to request new clarification.
The **Request Clarification** screen appears.

Figure 1-69 Request Clarification

3. In the **Request Clarification** screen, specify the subject and description.
4. Click **Add Document** button to upload the document which supports the clarification request.
5. Specify the details in the relevant data fields while adding documents. For more information on fields, refer to the field description table.

Table 1-33 Upload Document – Field Description

Field	Description
Type	Select the document type.
Code	Select the document code.
Title	Specify the document title.
Description	Specify the description for the document.
Remarks	Specify the remarks for the document.
Expiry Date	Select the document expiry date.
Details	Click the details icon to view below details of the documents: Uploaded Time: Displays the uploaded date and time of the document in hours and minutes. Uploaded By: Displays the user name who uploaded the document. Stage Uploaded: Displays the stage name on which the document is uploaded.
Document	Click  to select the document from machine to upload. User can remove the uploaded document before saving the record from the Action column. Post saving the record, user must delete the record to remove the document. Below actions are perform on the uploaded document - Click Preview to view already uploaded document. - Click Download to download already uploaded document.

Table 1-33 (Cont.) Upload Document – Field Description

Field	Description
Actions	User can perform below actions on the added record: - Click  to save the record. - Click  to delete the record.

- Once the details are updated, click **Save**.

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

- Select the application from the **Awaiting Customer Clarification** sub-menu available under the **Task** menu.
- Click the **Clarification Details** from the header.
- Select the specific clarification to take action on it.

Allowed actions are as following:

- Respond**
- Accept Clarification**
- Withdraw Clarification**

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

1.4.9 Solicitor Details

You can add the solicitor details using this section.

A solicitor is a legal practitioner who traditionally deals with most of the legal matters in some jurisdictions. A person must have legally-defined qualifications, which vary from one jurisdiction to another, to be described as a solicitor and enabled to practice there as such.

In this section, user can add or remove the solicitor and also view the already added solicitor.

To add solicitor details:

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

The **Solicitor Details** page displays.

Figure 1-70 Solicitor

Solicitor Details

Basic Details

Title Required

First Name Required

Middle Name

Last Name Required

Suffix Required

Gender Required

Date of Birth Required

Registration Number

Communication Address

Address Required

Address Line 1 Required

Address Line 2

Address Line 3 Required

Country Required

Zip Code / Post Code Required

Cancel Save

2. Enter the relevant details.

Table 1-34 Solicitor – Field Description

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

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

1.5 Tasks

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

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

The Task Framework supports the various functions as follows:

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

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

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

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

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

Note

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

Note

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

A

Error Codes and Messages

This topic contains the error codes and messages.

Table A-1 Error Codes and Messages

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

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

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

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

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

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

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

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

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

B

Annexure - Advices

IPA Initiate - Approval

Bank Name

Branch

Date:

Customer Name

Address Line 1

Address Line 2

State

City

Pin code

Dear Sir/Madam,

Sub: Your In-Principle Approval Request

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

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

Yours faithfully,

<Manager Name>

<Bank Name>

IPA Initiate - Rejection

Bank Name

Branch

Date:

Customer Name

Address Line 1

Address Line 2

State

City

Pin code

Dear Sir/Madam,

Sub: Rejection of In-Principle Approval Request

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

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

Yours faithfully,

<Manager Name>
<Bank Name>

IPA Offer Letter

Bank

Name

Branch

Date:

Customer Name

Address Line 1

Address Line 2

State

City

Pin code

Dear Sir/Madam,

Sub: Your In-Principle Approval Request

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

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

Although we have indicated that you qualify for the above loan, this letter is not an offer of finance.

Before we formally offer you finance and provide a loan agreement the following conditions will need to be met to the satisfaction of the Bank.

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

Yours faithfully,
<Manager Name>
<Bank Name>

IPA Rejection

Bank Name

Branch

Date:

Customer Name

Address Line 1

Address Line 2

State

City

Pin code

Dear Sir/Madam,

Sub: Rejection of In-Principle Approval Request

We regret to inform you that your request for an 'In Principle Approval' has been declined.

The reason for this decision is that you do not meet the required criteria.

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

Yours faithfully,

<Manager Name>

<Bank Name>

C

List of Glossary

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

Index

A

Annexure - Advices, [B-1](#)
Application Initiation, [9](#)

C

Customer Information, [48](#)

E

Error Codes and Messages, [A-1](#)

G

Global Actions, [90](#)

I

In-Principle Approval, [45](#)
Introduction to Oracle Banking Originations Cloud
Service, [1](#)
IPA Approval, [83](#)

P

Product Catalogue, [2](#)

T

Tasks, [107](#)