Oracle® Banking Originations Cloud Service

Individual Retirement Account Savings User Guide

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Oracle Banking Originations Cloud Service Individual Retirement Account Savings User Guide, 14.8.1.0.0

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Contents

Preface

This topic contains the following sub-topics:

Purpose

This guide is designed to help you to quickly get acquainted with the **Individual Retirement Account Savings Origination** in the Oracle Banking Originations Cloud Service. This guide provides an overview of the Savings Account Origination process and takes you through the various steps involved in handling all the necessary activities in the life cycle of a **Individual Retirement Account Savings Origination**.

Before you begin

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

Module Prerequisite

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

Audience

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

Documentation Accessibility

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

Access to Oracle Support

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

Diversity and Inclusion

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

Conventions

The following text conventions are used in this document:

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

Screenshot Disclaimer

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

Acronyms and Abbreviations

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

Table 1 Acronyms and Abbreviations

Abbreviation	Description
DS	Data Segment
System	Oracle Banking Origination Module

Table 1 (Cont.) Acronyms and Abbreviations

Abbreviation	Description
OBA	Oracle Banking Accounts
OBOCS	Oracle Banking Originations Cloud Service

Symbols and Icons

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

Table 2 Icons - Common

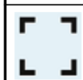
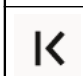
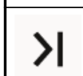
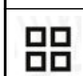
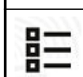
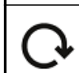
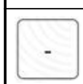
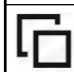
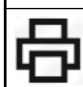
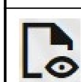
Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.
	Calendar

Table 2 (Cont.) Icons - Common

Icon	Function
	Alerts
	Unlock Option
	View Option
	New
	Enter query
	Execute query
	Copy
	Delete
	Save
	Search
	Advanced search
	Clear all
	Reset
	Export
	Print
	View Details
	Sorting
	Citation

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

Table 3 Icons - Widget

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

Module Post requisite

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

1 Overview

This topic describes the information on the various features of Individual Retirement Account Savings Origination module.

Oracle Banking Originations Cloud Service is a middle office banking solution that offers extensive support for Retail Banking Origination processes. It encompasses a range of products, including Savings Accounts, Current Accounts, Term Deposits, Credit Cards, and various types of loans such as Home Loans, Personal Loans, Education Loans, and Vehicle Loans for individual customers, as well as Term Loans and Business Loans tailored for Small and Medium Business clients.

- Saving Account
- Current Account
- Retail Loans Account
- Individual Retirement Account Certificate of Deposit Account
- Individual Retirement Account Savings
- Certificate of Deposit Account

It is a Host-Agnostic solution.

It allows banks to enhance the user experience for different banking roles, including Sales Officers, Relationship Managers, Account Opening Officers, Branch Supervisors/Managers, Loan Officers, and Credit Officers, as they manage specific tasks throughout the product origination lifecycle.

Our new platform solution facilitates the easy configuration of relevant stages and their corresponding data segments, which can be tailored to meet business needs. Facilitating random access navigation among data segments at a specific stage, along with necessary validations, empowers business users to gather relevant information at any point during the account opening process, prior to the creation of the Savings Account in the Host system. The updated workflow facilitates the systematic capture of pertinent documents at each stage, along with the dynamic generation of advice and notifications.

The request to open a Savings Account can be initiated by authorized branch personnel, relationship managers, or approved bank agents. This can be done either through the conventional branch channel or via specialized protocol services accessible on digital devices such as tablets or mobile phones. The request to open a Savings Account can be initiated by both new and existing customers. Additionally, the system is capable of processing savings account requests submitted directly by customers via the Self-Service Banking Channel (Oracle Banking Digital Experience) through RESTful service APIs.

> **Note**
>
> Refer to the detailed setup and operation workflows for both asset and liability products initiation made available in the **Operations User Guide**.

2 Individual Retirement Account Savings Origination

This topic describes the specific stages that the IRA Savings Account Application must undergo before it can be submitted to the Host for Account Creation.

As detailed in the Operations User Guide,the Application Initiation stage is where all Product Originations begin, utilizing the Product Catalogue. The Cart Operation within the Product Catalogue enables the initiation of one or more products.When the Savings Account Product origination process begins, whether as an individual product or as part of a selection of multiple products, the Process Orchestrator creates a Savings Account Process Reference Number upon the submission of the Application Initiation stage. Additionally, the Process Orchestrator updates the record in the Free Task process for the Application Entry stage, which is also known as the Task from the orchestrator's viewpoint.

The Individual Retirement Account Savings Origination Process flow comprises of the following stages and the detailed information of the same is available in the following topics:

- Application Entry
  This topic describes the information on the various data segments to capture the required data in the Application Entry stage.
- Account Details
  This topic provides the systematic instructions to view and modify the account details.
- Beneficiary Details
  This topic provides the systematic instructions to capture the details of the beneficiary for the account.
- Interest and Charges
  This topic provides the systematic instructions to view the interest applicable for the account.
- Terms and Conditions
  This topic descriptions the terms and conditions that are mandatory to accept for to proceed with account opening process.
- Review
  This topic provides the systematic instruction to view the tiles for all the data segments in the Application Entry Process.

2.1 Application Entry

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

The Process Orchestrator modifies the record within the **Free Task** process during the **Application Entry** stage, which is also known as the Task from the orchestrator's viewpoint. Users have the option to **Acquire and Edit** the task from the Action column or simply Acquire it from the header, depending on their needs.

The **Application Entry** stage will be submitted automatically if the Bank's configuration permits full Application submission and the user has completed all data segments of the **Application**

Entry stage during the **Application Initiation** stage by selecting the **Application** button found in the **Product Details** data segment.

Upon the successful completion of the **Application Entry** stage, a request for the initial funding transaction is forwarded to the **Teller Module**, provided that the Cash option is chosen for funding. The status of the Teller Transaction is subsequently verified within the Initial Funding Details section of the **Account Funding** stage.

The **Application Entry** stage has the following reference data segments:

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

2.1.1 Applicant

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

The information recorded by the customer during the Application Initiate stage is displayed in this data segment. The user has the option to update additional fields to enhance the customer-related information.

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

2.1.1.1 For Individual Customer Type

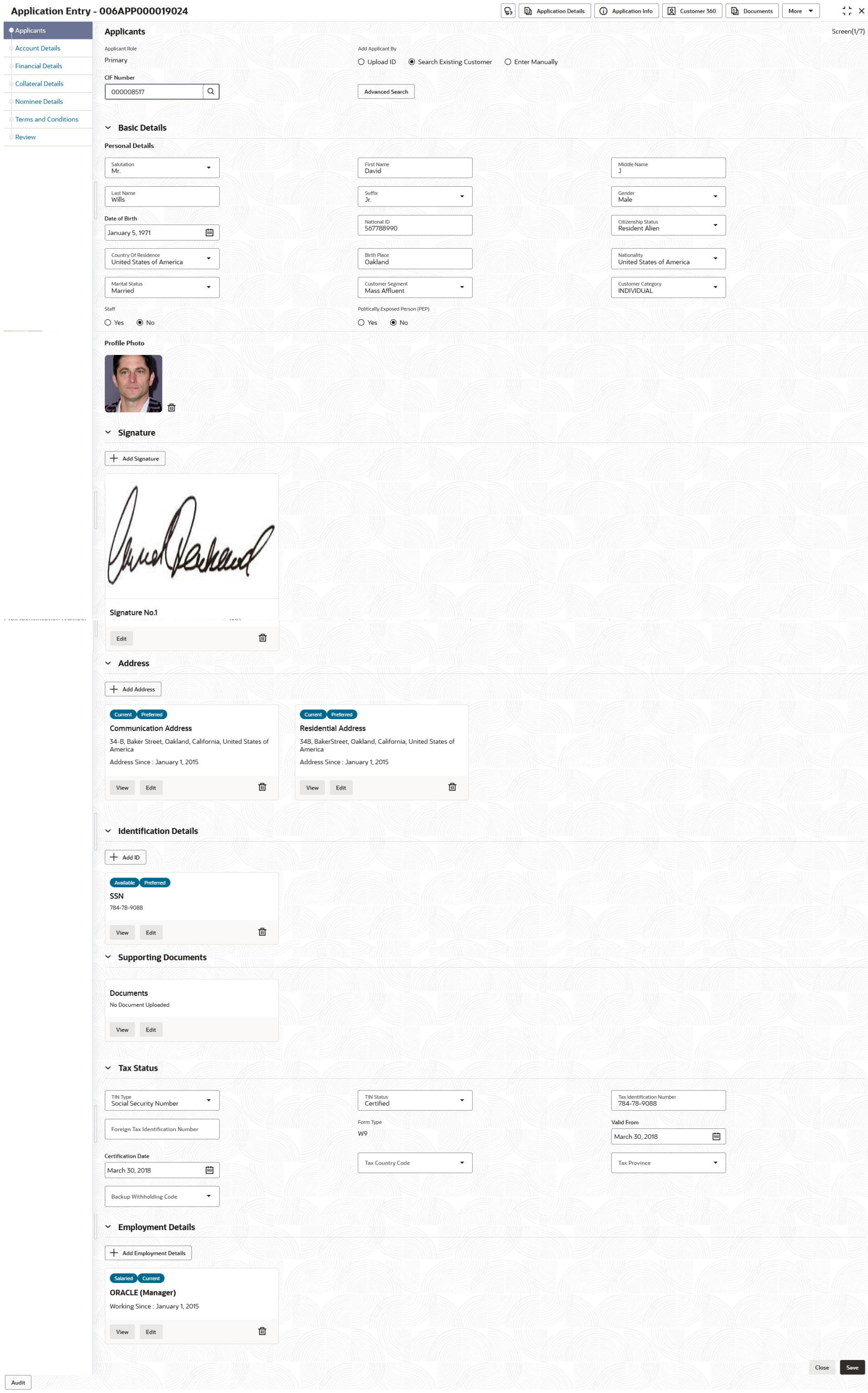
The topic describes the process to capture or edit customer information of Individual type of customer.

To capture applicants details:

1. In the **Saving Application Entry** stage, update the customer details in the Applicants data segment based on the respective customer type.

   The **Applicant - Individual** screen displays.

Figure 2-1 Applicant - Individual



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

Table 2-1 Applicant- Individual – Field Description

Field	Description
Applicant Role	Displays the applicant role. By default the Primary role appears in this field. Select the applicant role (**Joint, Guardian, Custodian, Guarantor, and so on**) 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.
Document Name	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 from the **Add Applicant By** drop down list.
Country of Issue	Select the country in which the document is issued. This field appears if the **Upload ID** option is selected from the **Add Applicant By** drop down list.
Select and Drop here	User can upload a document from the local system by dragging and dropping it or clicking **Select or drop files here**. PNG and JPEG file formats are supported. 10MB maximum file size is allowed. This field appears if the **Upload ID** option is selected from the **Add Applicant By** drop down list.
CIF Number	Search and select the CIF number. This field appears if the **Search Existing Customer** option is selected from the **Add Applicant By** drop down list.
Advanced Search	Click this button to initiate a party search with advanced parameters For more information on advance search, refer the **Advanced Search** section below. This field appears if the **Search Existing Customer** option is selected from the **Add Applicant By** drop down list.
Basic Details	In this section the user can manually capture the basic details of applicant. This section appears if the **Enter Manually** option is selected from the **Add Applicant By** drop down list.
Salutation	Select the salutation of the applicant from the drop-down list.
First Name	Specify the first name of the applicant.
Middle Name	Specify the middle name of the applicant.
Last Name	Specify the last name of the applicant.

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

Field	Description
Suffix	Specify the suffix for the applicant. This options in this list appears based on the configured entity code in the Oracle Banking Party product.
Gender	Specify the Gender of the applicant from the drop-down list.
Date of Birth	Select the date of birth of the applicant.
Citizenship Status	Select the citizenship status of the applicant from the drop-down list. Available options are: • **Resident Alien** • **Citizen**
Country of Residence	Search and select the country code of which the applicant is a resident.
Birth Place	Specify the birth place where the applicant has born.
Nationality	Search and select the country code where the applicant has nationality.
Citizenship By	Search and select the country code for which applicant has citizenship.
Marital Status	Select the marital status of the customer from the drop-down list. Available options are: • **Married** • **Unmarried** • **Legally Separated** • **Widow** • **Registered Domestic Partnerships**
Customer Segment	Select the segment of the customer. Available options are: • **Emerging Affluent** • **High Net worth Individuals** • **Mass Affluent** • **Ultra HNI** • **Very HNI**
Customer Category	Select the category of the customer.
Staff	Select the toggle to indicate if the customer is employee of the bank.
Politically Exposed Person	Select to indicate if the customer are politically exposed person.
Profile Photo	Drag and drop the document file or click on **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 **Add Signature** to select the file to upload signature. Click **Cancel** button to discard the added details. On **Submit**, signature will be handed off to Oracle Banking Party.
Upload Signature	Drag and drop the signature file or click on **Select or drop files here** to browse and upload the signature from the local system. PNG and JPEG file formats are supported. 10MB maximum file size is allowed.
Uploaded Signature	Displays the uploaded signature.

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

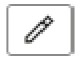
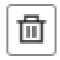
Field	Description
Remarks	Specify the remarks related to the signature. Click **Save** to save the uploaded file.
Signature ID	Displays the Signature ID for the added signature along with the image and remark.
Action	Click  to edit the added signatures Click  to delete the added signatures.
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click the Add Address button 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**
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 from when user are connected with the given address.
Address From	Select the date from when user are connected with the given address.
Address To	Select the date till when user were connected with the given 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.

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

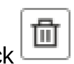
Field	Description
Zip +4	Specify the Zip code of the address. **Note**: This field is optional
<Added record tile>	In this tile, user can view the added address details. Below details appears in the tile: • <Current status> this flag appears only if **Yes** option is selected. • <Preferred ID status> 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**
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 select the **Mobile Phone** option 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 **Add ID** to add Identification details.

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

Field	Description
ID Type	Specify the ID type. The available options are: • **Military ID** • **Birth Certificate** • **SIN** • **Permanent Resident Card ()** • **SIN** • **Passport** • **SSN**
ID Status	Specify the status of the selected ID type. The available options are: • **Verification Pending** • **Applied For** • **Available** • **Notice Received**
Unique ID	Specify the unique identification code of the selected type. The unique ID can be entered only if the **ID Status** is **Available**.
Place Of Issue	Specify the place where the ID is issued to the user.
Issue Date	Specify the date from which the ID is valid.
Expiry Date	Specify the date till which the ID is valid.
Preferred	Select to indicate whether added ID details are preferred among all others. In case of multiple ID details, it is mandatory to mark any one of the ID details as Preferred.
Remark	Specify the remark. Click the **Save** button to save the entered ID details.
<Added record tile>	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.

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

Field	Description
Supporting Document	This section displays the status of the supporting documents that customer provides to get onboard. User can view, • **Document Name** • **Document Number** • **Document Issue Date** • **Document Expiry Date** • **Attached Files** In case of exiting party, already captured documents fetched in this section. User can add, edit or delete the documents. Click **Edit** to add or edit the document. The Document popup appears. Below fields appears in the popup.
Document Name	Select the name of the document from the drop-down list. The available options are: • **SSN** • **Bank Statement** • **Passport** • **Salary Slip** • **Driving License** • **Aadhaar** • **Pan Card** • **Voter Id**
Document Number	Specify the unique number of the selected document.
Document Issue Date	Specify the date from which the document is valid.
Document Expiry Date	Specify the date on which the document is expired.
Attached Files	Displays the number of documents attached.
Action	Select the action to upload or perform on the added documents. The available actions are: • **Save**: Click to save the uploaded documents. • **Upload**: Click to upload the documents. • **Edit**: Click to edit the added documents. • **Delete**: Click to delete the added documents.
Tax Status	In this section, user can update the tax declaration details.
TIN Type	Select the type of tax identification number. The available options are: • **Social Security Number** • **Employer Identification Number** • **Adoption Tax Identification Number** • **Individual Tax Identification Number**

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

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

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

Field	Description
Salaried	Below field appears if the **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.
Industry Type	Select the Industry Type from the drop-down list. The available options are: • **IT** • **Bank** • **Services** • **Manufacturing** • **Legal** • **Medical** • **Engineering** • **School/College** • **Others**

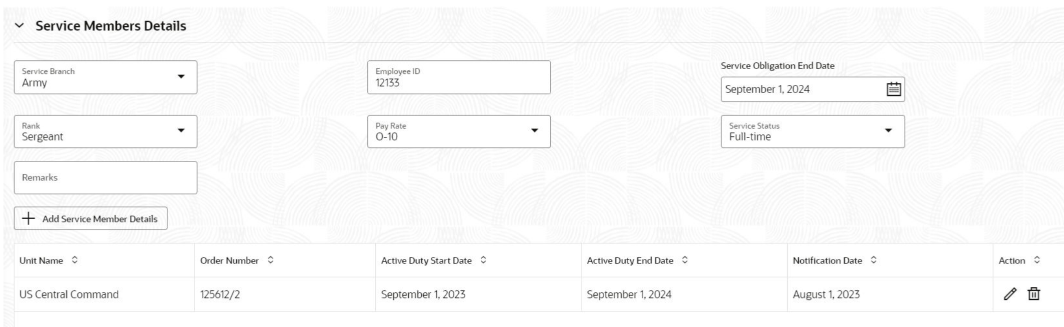
Table 2-1 (Cont.) Applicant- Individual – Field Description

Field	Description
Organization Category	Select the organization type from the drop-down list. The available options are: • **Government** • **NGO** • **Private Limited**
Demographics	Select the demographics from the drop-down list. The available options are: • **Global** • **Domestic**
Current Employer	Select whether the applicant works currently in this role. The available options are: • **Yes** • **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.
Registration Numberof Company	Specify the registration number.
Start Date	Specify or select the start date of company.
End Date	Specify or select the end date of company.

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

Field	Description
<Added record tile>	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.

Figure 2-2 Service Member Details



If service member option is selected as **Yes** , the service member details screen displays.

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

Table 2-2 Service Member Details

Fields	Description
Service Member Details	In this section, user can capture the service member details, if the customer is service member.
Employee ID	Specify the employee identification code. **Note**: This field is optional.
Remarks	Specify the remarks.
Service Branch	Specify the service branch of the customer. The available options are: • **Army** • **Marine Corps** • **Navy** • **Air Force** **Note**: This field is mandatory.

Table 2-2 (Cont.) Service Member Details

Fields	Description
Rank	Specify the rank from the drop-down list. **Note**: This field is mandatory.
Pay Rate	Specify the pay rate from the drop-down list.
Service Status	Specify the service status from the drop-down list.
Service Obligation End date	Specify the end date of service obligation.
Cover Under Armed Forces Benefits	Specify to indicate whether the customer is covered under the armed forces benefits.
Unit Name	Specify the unit name of the customer.
Order Number	Specify the order number of the service in which the customer is enrolled.
Active Duty Start Date	Specify the date on which service is active.
Active Duty End Date	Specify the date on which the service is ending.
Notification Date	Specify the date on which the customer notified bank about the enrollment in service. This date cannot be future dated.
Actions	Select the action to preform on the added record. The available actions are: • **Edit**: Click to edit the added record. • **Delete**: Click to delete the added record.

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

User can perform search on below party types:

For Individual

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

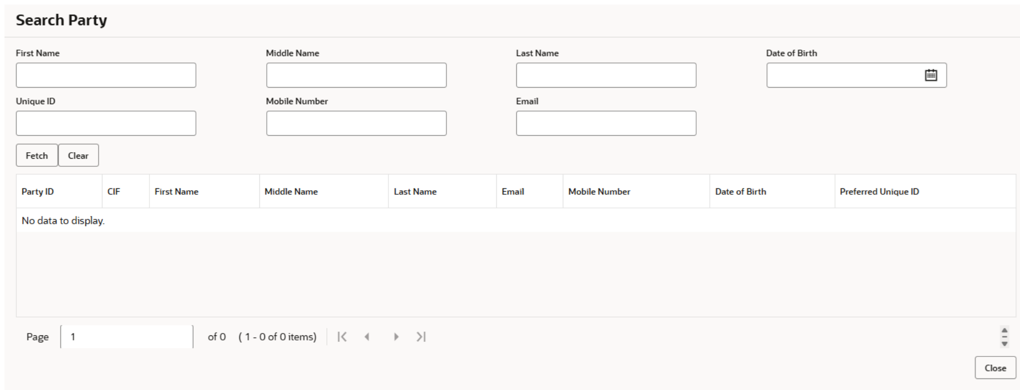
For Non- Individual

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

To search for a party using the advanced search:

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

Figure 2-3 Advanced Search - Individual



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

Enter the search criteria and click **Fetch**.

The search result appears based on the search criteria.

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

> **Note**
>
> If the **Allow existing customer only** option is enabled based on the host parameter at the business product level, the system allows only eligible accounts that exist in the host to open an IRA Money Market Savings Account.

2.2 Account Details

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

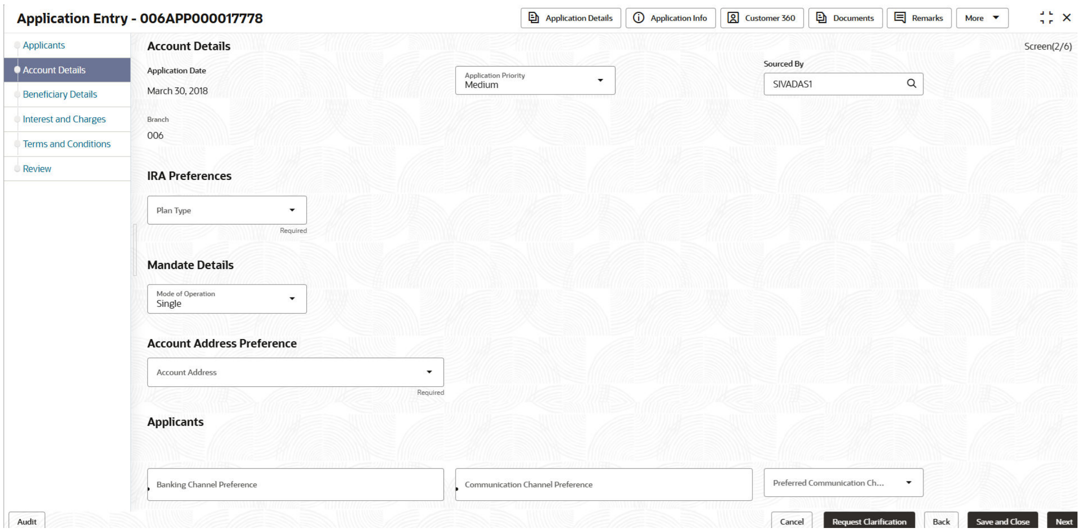
The Account Details section presents the account information. This information is automatically filled in if the user provided it during the application process. Users have the option to modify these details within this section.

To add account details:

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

   The **Account Details** screen displays.

Figure 2-4 Account Details



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

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

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

Table 2-3 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.
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.

Table 2-3 (Cont.) Account Details - Field Description

Field	Description
Source of Funds	Select the source of funds from the drop-down list. The available options are: • **Salary** • **Savings** • **Investments** • **Gift** • **Inheritance** • **Existing Retirement Account** These options appears are based on the questionnaire configuration. If the primary applicant is minor, this field displays **Gift** by default.
IRA Preferences	This section displays the IRA preferences.
Plan Type	Select the plan type from the drop-down list. The available options. • **Traditional IRA** • **Roth IRA** • **Simplified Employee Pension IRA** **Note**: Minor applicants is not eligible to open the Simplified Employee Pension IRA account.
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. The options in this list appears based on configuration done in the **Business Product Preferences** screen.
Account Preference	In this section the user can set an account preferences.
Account Statement	Select to indicate whether user needs account statement.
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: • When an address is removed from the **Applicant** data segment, the system will also eliminate the selection of that address within this segment. Consequently, the user must choose a different address to serve as the account address. • When the chosen address is modified in the **Applicant** data section, the updated address will be automatically displayed in that segment.
Banking Channel Preferences	Select the preferences for the banking channel. The channel options appears based on the Business Product Configuration.
Communication Channel Preferences	Select the preference of the communication channel. The channel options appears based on the Business Product Configuration. The available options are: • **EMAIL** • **POST** • **SMS**
Preferred Communication Channel	Select the preferred communication channel. The options in this drop down appears based on the selected options in the **Communication Channel Preferences** fields.

3. Proceed by clicking **Next** to move to the subsequent data segment once the data has been successfully captured. The system will verify all required data segments and fields. If any essential information is missing, an error message will be shown to prompt the user to address the issue. Users must complete the mandatory data before they can advance to the next segment.

2.3 Beneficiary Details

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

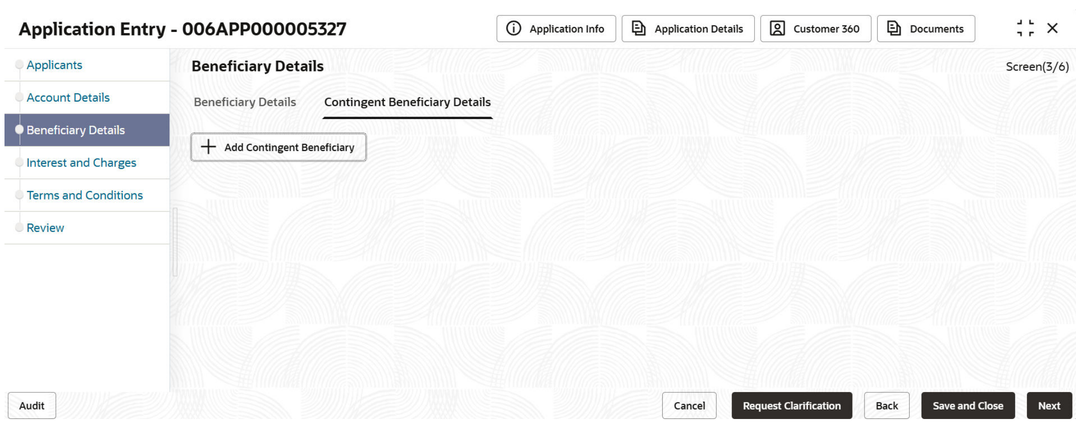
The Beneficiary Details section is optional. When necessary, it enables the inclusion of multiple beneficiaries associated with the account. If a beneficiary is a minor, it is essential to provide the guardian's information

To add beneficiary details:

1. To continue to the **Next** data segment, click Next after successfully capturing the current data segment

   The Beneficiary Details screen displays.

Figure 2-5 Beneficiary Details



2. Specify the fields on Beneficiary Details screen.

Table 2-4 Beneficiary Details

Field	Description
Beneficiary Details	This section displays the beneficiary details.
Add Beneficiary Details	Click add to add the beneficiary details.
Title	Select the title of the applicant.
First Name	Specify the first name of the applicant.
Middle Name	Specify the middle name of the applicant.
Last Name	Specify the last name of the applicant.
Suffix	Specify the suffix for the applicant.
Birth Date	Select the date of birth of the applicant.
Minor	Select if the applicant is minor.

Table 2-4 (Cont.) Beneficiary Details

Field	Description
Relationship	Select the relationship from the drop-down list. The available options are: • **Spouse** • **Mother** • **Son** • **Daughter** • **Guardian**
Percentage	Specify the percentage value from 1 to 100.
TIN Type	Select the TIN type from the drop-down list. The available options are: • **Social Security Number** • **Employer Identification Number** • **Adoption Identification Number** • **Individual Tax Identification Number**
Beneficiary Address Details	This section displays the beneficiary address details.
Address Type	Select the address type for the applicant from the drop-down list. • **Residential Address** • **Communication Address**
Address Line 1	Specify the building name. **Note**: The maximum length is 35 characters.
Address Line 2	Specify the building name. **Note**: The maximum length is 35 characters.
Address Line 3	Specify the building name. **Note**: The maximum length is 35 characters.
Country	Select and search the country code.
Zip Code/Post Code	Specify the zip or post code of the address.
Beneficiary Contact Details	This section displays the beneficiary contact details.
Add Contact	Click to add the contact details of the applicant.
Communication Mode	Select the communication mode from the drop-down list. The available options are: • **Mobile Phone** • **Email**
Contact Sub Type	Select the contact type from the drop-down list. The available options are: • **Residence** • **Business** • **Mobile** • **Others**
Action Tabs	The available actions are: • **Delete**: Click to delete the added record. • **Save**: Click save to save the added record.
Guardian Details	This topic displays the guardian details
Relationship	Select the relationship of the applicant from the drop-down list.
Title	Select the title of the applicant from the drop-down list.
First Name	Specify the first name of the applicant.

Table 2-4 (Cont.) Beneficiary Details

Field	Description
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.
Birth Date	Select the birth date of the applicant.
Guardian Address Details	This topic displays the address details of the guardian.
Address Type	Select the address type for the applicant from the drop-down list. • **Residential Address** • **Communication Address**
Andres Line 1	Specify the building name. **Note**: The maximum length is 35 characters.
Address Line 2	Specify the building name. **Note**: The maximum length is 35 characters.
Address Line 3	Specify the building name. **Note**: The maximum length is 35 characters.
Country	Select the country from the drop-down list.
Zip code	Specify the zip code or post code of the address.
Guardian Contact Details	This topic displays the contact details of the guardian.
Add Contact	Click add to add the contact of the guardian.
Communication Mode	Select the communication mode from the drop-down list. The available options are: • **Mobile Phone** • **Email**
Contact Sub Type	Select the contact type from the drop-down list. The available options are: • **Residence** • **Business** • **Mobile** • **Others**
Contingent Beneficiary Details	This topic displays the details of contingent beneficiary.
Title	Select the title of the applicant.
First Name	Specify the first name of the applicant
Middle Name	Specify the middle name of the applicant
Last Name	Specify the last name of the applicant
Suffix	Specify the suffix for the applicant.
Birth Date	Select the birth date of the applicant.
Relationship	Select the relationship from the drop-down list. The available options are: • **Spouse** • **Mother** • **Son** • **Daughter** • **Guardian**
Percentage	Specify the percentage value from 1 to 100.

Table 2-4 (Cont.) Beneficiary Details

Field	Description
TIN Type	Select the TIN type from the drop-down list. The available options are: • **Social Security Number** • **Employer Identification Number** • **Adoption Identification Number** • **Individual Tax Identification Number**
Tax Identification Number	Specify the tax identification number.
Contingent Beneficiary Address Details	This topic displays the address details of contingent beneficiary.
Address Type	Select the address type for the applicant from the drop-down list. • **Residential Address** • **Communication Address**
Address Line 1	Specify the building name. **Note**: The maximum length is 35 characters.
Address Line 2	Specify the building name. **Note**: The maximum length is 35 characters.
Address Line 3	Specify the building name. **Note**: The maximum length is 35 characters.
Country	Select the country from the drop-down list.
State	Select the state from the drop-down list.
Zip Code/Post Code	Specify the zip code or post code of the address.
Contingent Beneficiary Contact Details	This topic displays the contact details of contingent beneficiary.
Add Contact	Click add to add the contact of the guardian.
Communication Mode	Select the communication mode from the drop-down list. The available options are: • **Mobile Phone** • **Email**
Contact Sub type	Select the contact type from the drop-down list. The available options are: • **Residence** • **Business** • **Mobile** • **Others**

3. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message prompting the user to take corrective action.The user cannot advance to the next data segment until all mandatory data has been entered.

2.4 Interest and Charges

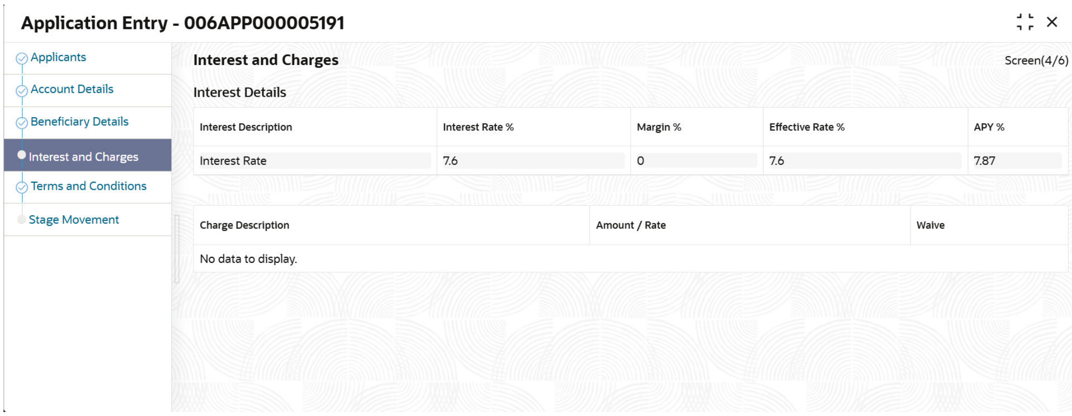
This topic provides the systematic instructions to view the interest applicable for the account.

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

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

   The **Interest and Charge Details** screen displays.

Figure 2-6 Interest and Charges



2. Specify the details in the relevant data fields.

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

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

Table 2-5 Interest Details - Field Description

Field	Description
Interest and Charges	This section displays the interest and charges details.
Interest Details	Displays the interest details.
Interest Rate%	Displays the interest rate in percentage.
Margin (%)	Select the margin in percentage.
Final Rate	Displays the final rate calculated based on the **Interest Rate** and the **Margin** specified.
APY (in %)	Displays the annual percentage yield value in percentage. Below is the formula to calculate the APY, **Annual Percentage Yield = (1 + Interest Rate ÷ The number of Compounding in a year) ^ (Number of compounding in a year) – 1** **This is applicable for the Credit Interest**
Charge Description	Displays the charge description.
Amount/Rate	Displays the charge amount.
Waive	Select the toggle to enable the waiving charges.

3. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message prompting the user to take corrective action.The user cannot advance to the next data segment until all mandatory data has been entered.

2.5 Terms and Conditions

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

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

This data segment comprises of below sections:

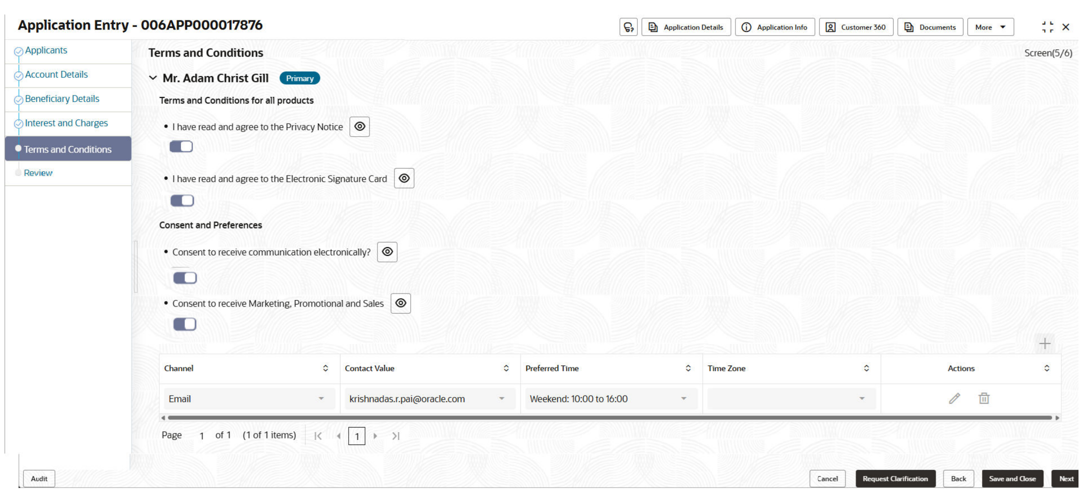
- **Term and Conditions for all products** - In this section the term and conditions which are applicable for all the products appears in the questionnaire format.
- **Term and Conditions for <Selected Product> -** In this section the term and conditions which are applicable for all the selected product appears in the questionnaire format.
- **Consents and Preferences** - In this section the user capture the consents and preferences of customer as E-Sign, Marketing Communications, and Privacy Information.

To capture terms and conditions:

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

   The **Term and Conditions** screen appears

Figure 2-7 Terms and Conditions



2. Click  to view the term and conditions.
3. Select the toggle button to accept the term and conditions.
4. Proceed by clicking Next to move to the subsequent data segment once the data has been successfully captured. The system will verify all required data segments and fields. If any essential information is missing, an error message will be shown to prompt the user to address the issue. Users must complete the mandatory data before they can advance to the next segment.

2.6 Review

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

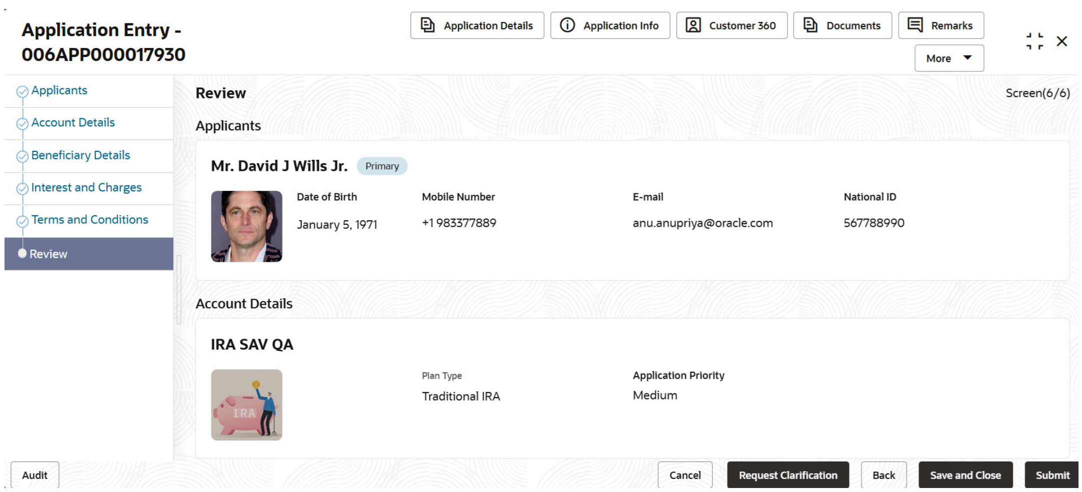
The review displays the sections of all the data segments in the Application Entry stage. The section display the important details captured in the specified data segment.

To view the summary of all data segment

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

   The **Review** screen displays.

   Figure 2-8 Review

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

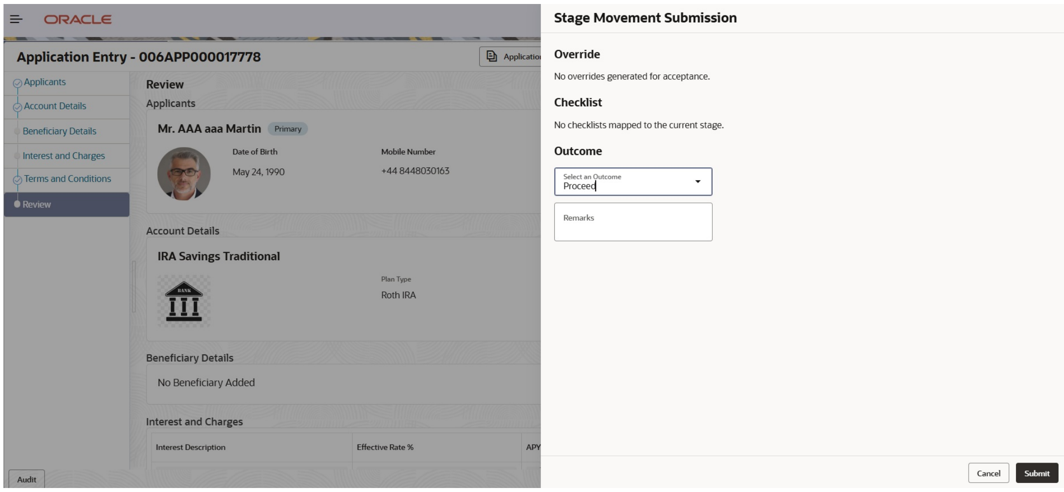
   Table 2-6 Review - Application Entry – Field Description

Data Segment	Description
Applicants	Displays the applicants details
Account Details	Displays the account details.
Beneficiary Details	Displays the Beneficiary details
Interest and Charges Details	Displays the interest and charges details.
Term and Conditions	Displays the term and conditions.

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

   The **Stage Movement Submission** screen displays.

Figure 2-9 Stage Movement Submission



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

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

   The **Checklist** screen appears.

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

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

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

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

6. Click **Submit** to submit the Application Entry stage.

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

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

   OR

   Click **Go to Free Task**.

   The system successfully moves the Application Reference Number along with the process reference numbers [Saving Account] to the Application Enrichment stage.

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

3

Application Documents

This topic describes the process of the documents that are uploaded related to application.

The Application Documents stage provides the view of the outbound documents that are generated and dispatched to the applicants invloved in the application.

To generate and disptach the outbond documents:

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

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

- Document Generation
  In this data segment you can generate and dispatch the documents that are configured.
- Document Acceptance
  In this data segment you can capture the acceptance of the documents that are already generated and dispatched.
- Summary
  This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

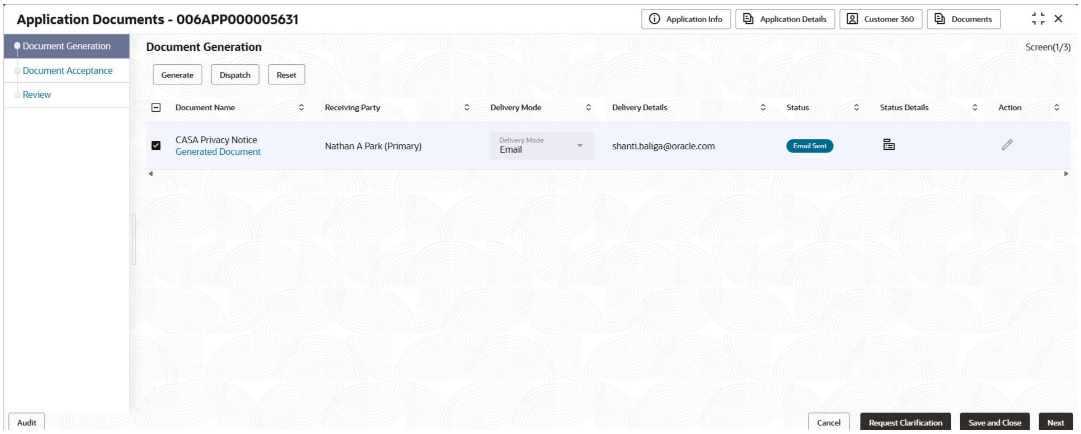
3.1 Document Generation

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

In the Document Generation data section, a table displays a pre-populated list of documents that are retained within the document generation event and meet the specified rule criteria. The document generation events are established in the **Advice Maintenance** screen.
To generate and dispatch the document:

1. On acquiring the **Application Document** task, the **Document Generation** stage is displayed.

Figure 3-1 Document Generation



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

   You can perform below actions on the seletced document:

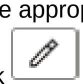
   - **Generate**: Click this button to generate the selected document. On clicking this button the system invokes a call to the report generation service which generates a PDF output for the advice onfigured in the Advice Maintenance screen. Once the output is generated the documents are stored in the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

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

Table 3-1 Document Generation – Field Description

Field	Description
Document Name	Displays the name of document. Click the link to fetch the document from the stored service and view the PDF output of the document. This link appears only if the document is generated.
Receiving Party	Displays the name of the applicant along with the role. The document is generated and dispatched to the applicants mentioned in this column. The name appears as captured in the Applicant data segment.
Delivery Mode	Displays the default mode of delivery of the documents. This default mode of delivery is defined in the Advice Maintenance screen. The available options are: • **Email** • **Post** • **Print** • **e-Sign Remote** • **e-Sign In-Person**

Table 3-1 (Cont.) Document Generation – Field Description

Field	Description
Delivery Details	Displays the delivery details of the generated documents based on the default delivery mode. • If the delivery mode is **Email** or **e-Sign Remote** then the preferred email address of every recipient is displayed. • If the delivery mode is **Post** then the preferred address of every recipient is displayed. • If the delivery mode is **e-Sign In-Person** then the link is shared with every recipients and in this case the status appears as **Pending For Link Generation**. Once the dispatch event is executed successfully, the status appears as **Link Generated**. • If the delivery mode is **Print** then the **Not Applicable** text appears.
Status	Displays the status of the documents based on the actions performed on clicking Generate or Dispatch button. Once the dispatch process is initiated for the generated documents, the status appears based on the selected default mode of delivery. • If the mode of delivery is **Email** then on the successful trigger the status appears as **Email Sent**. • If the mode of delivery is **E-Sign Remote** or **E-Sign In-Person** then on the successful trigger the status appears as **E-Signing Initiated**. • If the mode of delivery is **Post** then on the successful trigger the status appears as **Dispatched**. • If the mode of delivery is **Print** then on the successful trigger the status appears as **Ready for Print**. • In case the dispatch process fails due to technical error then the status appears as **Failed**.
Status Details	Displays the status details of the document. Click the icon to view the generation and dispatched details of document along with the date and time.
Action	Select the appropriate icon to perform respective action. • Click  to edit the delivery mode. • Click  to save the edited delivery mode. This icon appears once you are edit mode.

3. Proceed by clicking **Next** to move to the subsequent data segment once the data has been successfully captured. The system will verify all required data segments and fields. If any essential information is missing, an error message will be shown to prompt the user to address the issue. Users must complete the mandatory data before they can advance to the next segment.

3.2 Document Acceptance

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

The Document Acceptance data segment populates the list of documents that appeared in the **Document Generation** data segment and are mark as **Yes** in the **Acceptance** field in the **Advice Maintenance** screen.

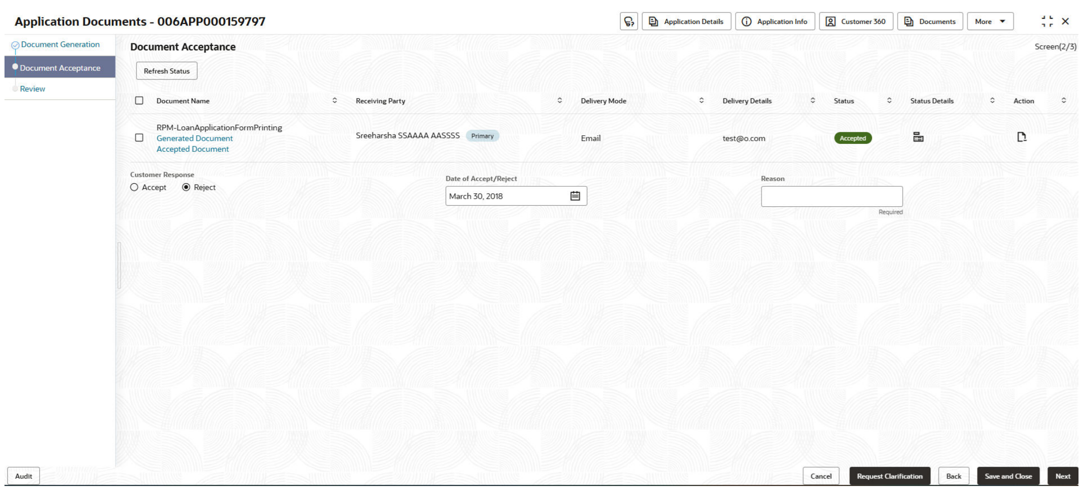
If the document is marked as No in the Acceptance field in the Advice Maintenance screen then the e-sign acceptance process in not required for that document and hence it will not appear in this data segment.

To accept the document:

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

   The **Document Acceptance** screen appears.

Figure 3-2 Document Acceptance



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

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

Table 3-2 Document Acceptance – Field Description

Field	Description
Refresh Status	Click **Refresh Status** button to refresh the status of the documents.
Document Name	Displays the name of document. Click the link to fetch the document from the stored service and view the PDF output of the document. • **Generated Document**: This link appears only if the document is generated atleast onces. • **Accepted Document**: This link appears only if the E-Signed document is uploaded.
Receiving Party	Displays the name of the applicant along with the role. The document is generated and dispatched to the applicants mentioned in this column. The name appears as captured in the Applicant data segment.

Table 3-2 (Cont.) Document Acceptance – Field Description

Field	Description
Delivery Mode	Displays the default mode of delivery of the documents. This default mode of delivery is defined in the Advice Maintenance screen.The available options are: • Email • Post • Print • e-Sign Remote • e-Sign In-Person
Delivery Details	Displays the delivery details of the generated documents based on the default delivery mode. • If the delivery mode is **Email** or **e-Sign Remote** then the preferred email address of every recipent is displayed. • If the delivery mode is **Post** then the preferred address of every recipent is displayed. • If the delivery mode is **e-Sign In-Person** then the link is shared with every recipents and in this case the status appears as **Pending For Link Generation**. Once the dispatch event is executed successfully, the status appears as **Link Generated**. • If the delivery mode is **Print** then the **Not Applicable** text appears.
Status	Displays the status of the documents based on the actions performed on the document.
Status Details	Displays the status details of the document. Click the icon to view the generation, dispatched and acceptance details of document along with the date and time.
Action	Select the appropriate icon to perform respective action. • **View**: You can view the documents only if the **Delivery Mode** is defined as **E-Sign Remote** or **E-Sign In-Person**. • **Upload Document**: You can upload documents only if the **Delivery Mode** is defined as **Email**, **Print** or **Post**. • **Delete**: You can upload documents only if the **Delivery Mode** is defined as **Email**, **Print** or **Post**.
Customer Response	Select the customer response for the documents. The avaible options are: • **Accept**: Select to accept the application documents. You can select this option only if the acceptance status of all the document is **Accepted**. • **Reject**: Select to reject the application documents. If the acceptance status of any one of the document is declined then this option appears auto-selected. • **Amend**: Select to amend the application document status.
Date of Response	Select the date on which the customer response is captured. This date should be greater or equal to current date.
Reason	Select the reject reason from the drop-down list.

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

3.3 Summary

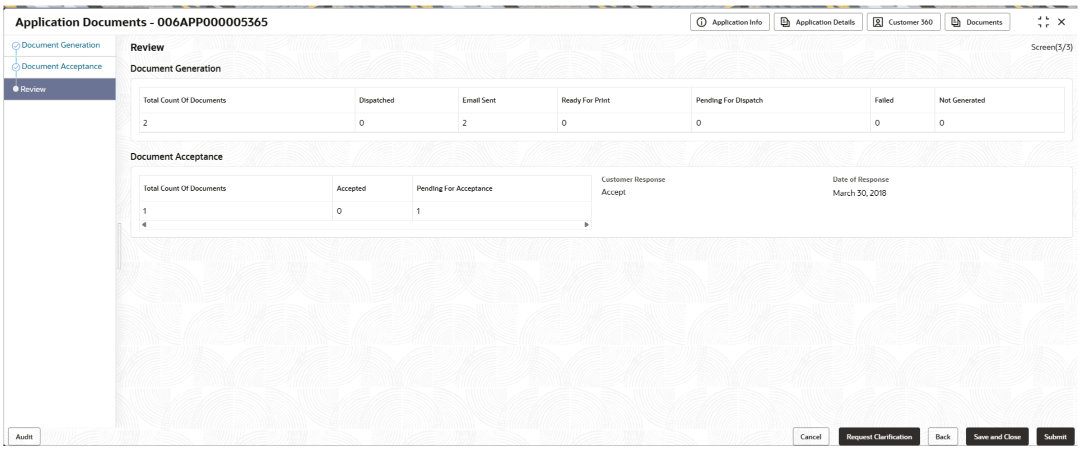
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

The system displays the summary of each data segments in tiles.

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

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

   Figure 3-3 Summary-Application Documents



   The user will have the option to review all the details captured under the given data segment. For more information on fields, refer to the field description table.

   Table 3-3 Summary - Application Documents – Field Description

Data Segment	Description
Document Generation	Displays the document generation.
Documents Acceptance	Displays the document acceptance.

2. Click **Submit** to reach the **OUTCOME**, where the Overrides, Checklist and the Documents for this stage can be validated or verified. The **Overrides** screen is displayed.
3. In the Override screen, click **Accept Overrides & Proceed**. The **Checklist** screen is displayed.
4. In the Checklist screen, click **Save & Proceed**. The **Outcome** screen is displayed.
5. In the Outcome screen, select appropriate option from the **Select to Outcome** field.
6. Click **Submit** to submit the Account Approval stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
7. Click **Close** to close the window.

   OR

Click **Go to Free Task**.

4
Debit Assessment

The topic describes the debit assessment process.

In the process of account opening of saving product this stage appears if the Know Your Customer (KYC) is not completed for the applicants involved in the applications.

This stage appears in following conditions:

- The applicant is new.
- Existing customer but the KYC stage is not completed.
- Existing customer but the KYC stage is Referred.

To open Debit Assessment task:

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

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

- Bureau Information
  This topic describes the bureau information details.
- Summary
  This topic describes summary of all the data segment.

4.1 Bureau Information

This topic describes the bureau information details.

In this data segment user can view the bureau information of application and status of all the applicants that are involved in the application.

1. On acquiring the Manual Debit Assessment task, the Bureau Information data segment appears and call to bureau service is initiated for display the bureau information related to application and applicants.

   The **Bureau Information** screen appears.

Figure 4-1 Bureau Information

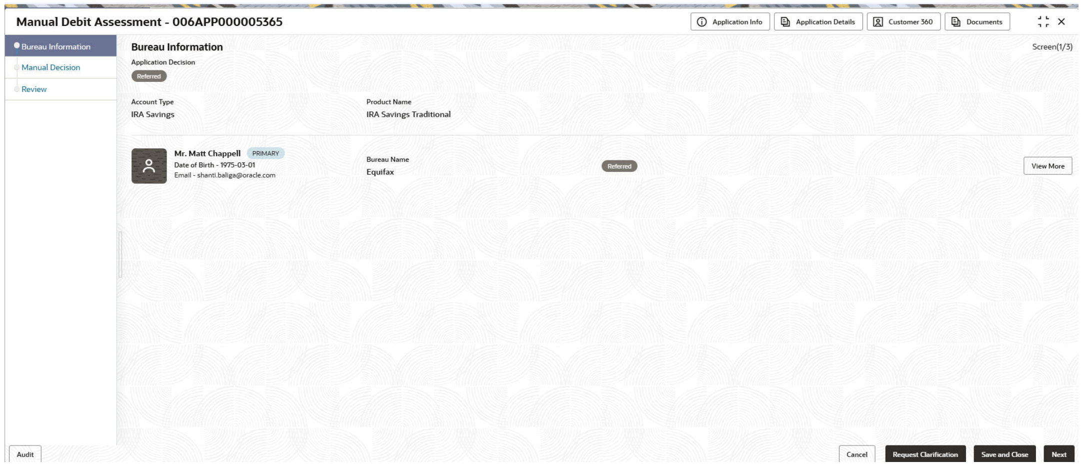


Table 4-1 Bureau Information

Field Name	Description
Application Decision	Displays the application decision status. The debit assessment status appears as **Referred**.
Account Type	Displays the account type.
Product Name	Displays the product name of the account.
Applicants tile	In this section below fields appear with the captured information in the **Application Entry** stage: • <Name of applicant> • <Role> • Date of Birth <yyyy/mm/dd> • Mobile Number, Email ID and Phone Number as Contact details • Bureau Name • Decision as Approved, Referred or Declined • Reason for the decision
View More	Click this button to view more details. View More window appears. Below fields appears in the View More window: • **Report ID** • **Report Date** • **Model Name** • **Score** • **Result** • **Reasons**

2. 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.

4.2 Summary

This topic describes summary of all the data segment.

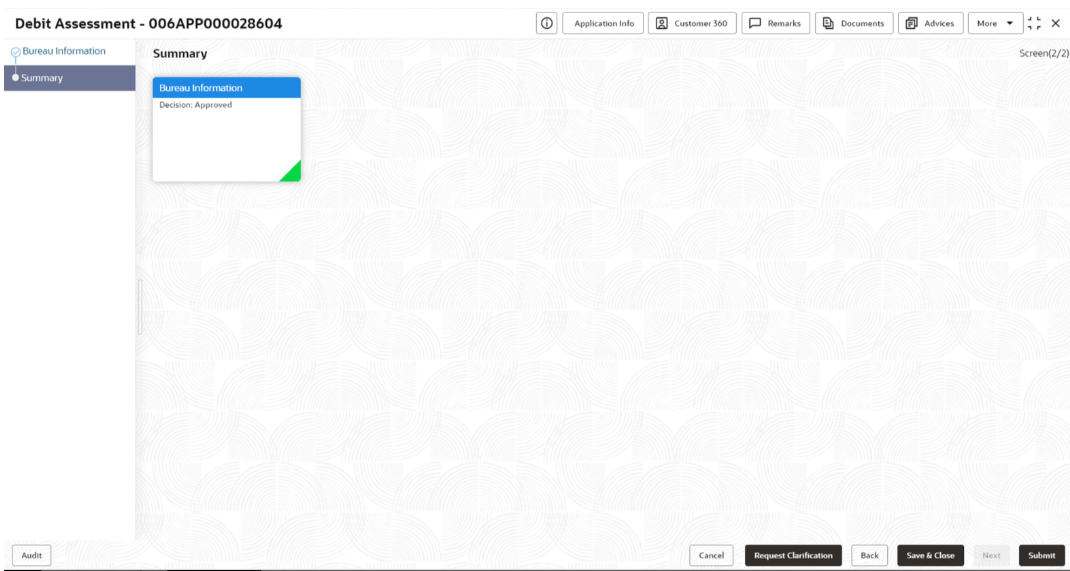
The Summary displays the tiles for all the data segments in the Debit Assessment stage. The tiles display the important details captured in the specified data segment.

To view the summary and submit the task:

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

   The **Summary** screen is displayed

   Figure 4-2 Summary

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

   Table 4-2 Abbreviation

Data Segment	Description
Bureau Information	Displays the bureau information details.

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

5

Manual Debit Assessment

The topic describes the manual debit assessment process.

In the process of an account opening of deposit product this stage appears if the bureau status of any applicant is mark as **Referred**. The user can manual change the status of the applicant to proceed.

To open manual debit assessment task:

1. Scan the records that appears in the **Free Task** list.
2. Click **Acquire and Edit** or **Acquire** from the **Action** column of the appropriate record. The **Manual Debit Assessment** stage is displayed.
   The data segments appears as configured in business process. Refer below chapters for detailed information of each data segment.

The **Manual Debit Assessment** stage has the following reference data segments:

- Bureau Information
  This topic describes the bureau information details.
- Manual Decision
  The topic describes the manual decision process.
- Summary
  This topic describes summary of all the data segment.

5.1 Bureau Information

This topic describes the bureau information details.

In this data segment user can view the bureau information of application and status of all the applicants that are involved in the application.

1. On acquiring the Manual Debit Assessment task, the Bureau Information data segment appears and call to bureau service is initiated for display the bureau information related to application and applicants.

   The **Bureau Information** screen appears.

Figure 5-1 Bureau Information

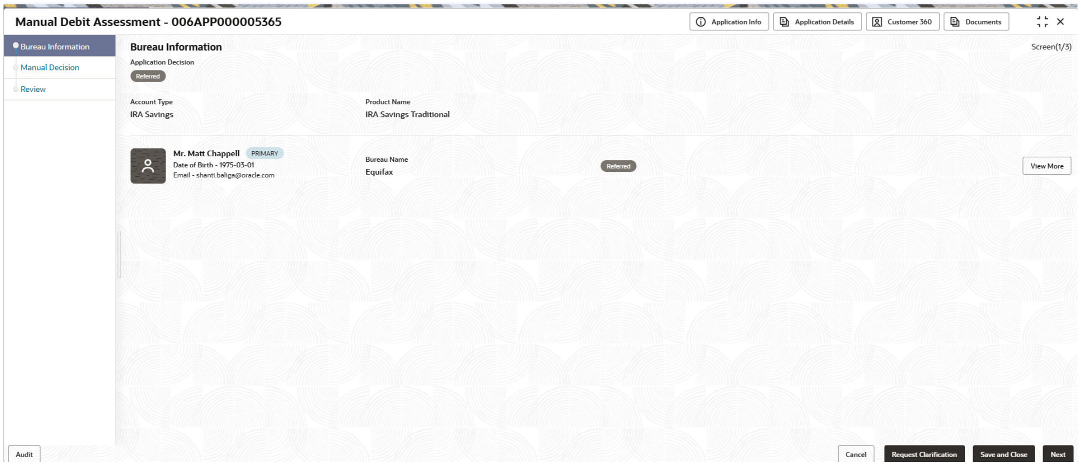


Table 5-1 Bureau Information

Field Name	Description
Application Decision	Displays the application decision status. The debit assessment status appears as **Referred**.
Account Type	Displays the account type.
Product Name	Displays the product name of the account.
Applicants tile	In this section below fields appear with the captured information in the **Application Entry** stage: • <Name of applicant> • <Role> • Date of Birth <yyyy/mm/dd> • Mobile Number, Email ID and Phone Number as Contact details • Bureau Name • Decision as Approved, Referred or Declined • Reason for the decision
View More	Click this button to view more details. View More window appears. Below fields appears in the View More window: • **Report ID** • **Report Date** • **Model Name** • **Score** • **Result** • **Reasons**

2. 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.

5.2 Manual Decision

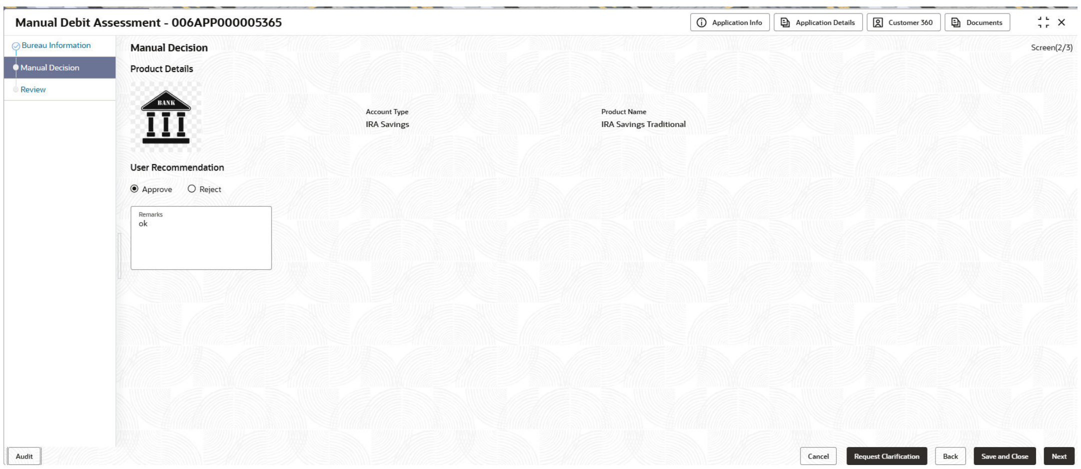
The topic describes the manual decision process.

In this data segment user can change the applicant KYC status.
To perform manual debit assessment:

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

   The **Manual Decision** data segment appears.

   Figure 5-2 Manual Decision

2. Select appropriate option to proceed for manual decision.

   Table 5-2 Manual Decision

Field Name	Description
Product Details	In this section displays the product details.
Image	Displays the account type.
Account Type	Displays the type of account.
Product Name	Displays the product name.
User Recommendation	Select the recommended option to change the debit decision manually. The available options are: • **Approve** • **Reject**
Reject Reason	Select the reason for rejection the application.
Remark	Specify the remarks for manual debit decision.

3. Proceed by clicking **Next** to move to the subsequent data segment once the data has been successfully captured. The system will verify all required data segments and fields. If any essential information is missing, an error message will be shown to prompt the user to address the issue. Users must complete the mandatory data before they can advance to the next segment.

5.3 Summary

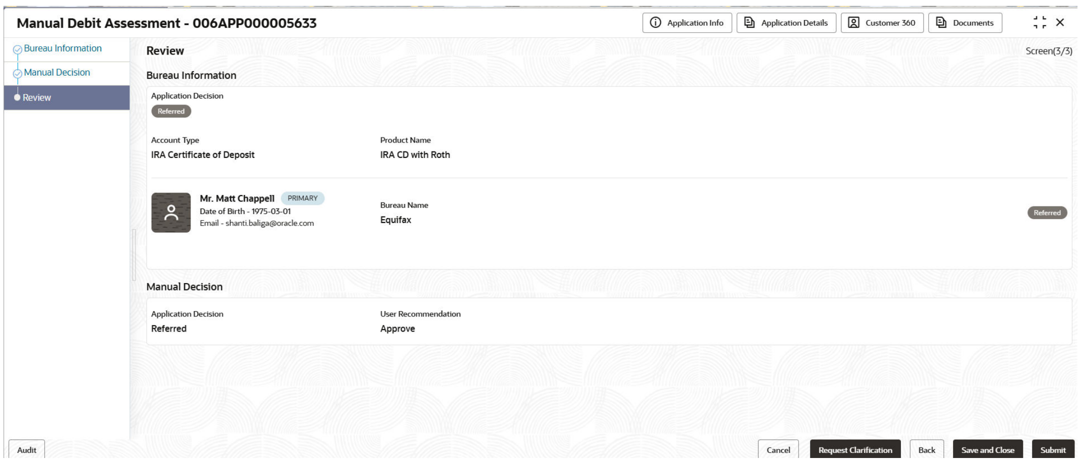
This topic describes summary of all the data segment.

The Summary displays the tiles for all the data segments in the Manual Debit Assessment stage. The tiles display the important details captured in the specified data segment.
To view the summary and submit the task:

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

   The **Summary** screen is displayed

   Figure 5-3 Summary-Manual Debit Assessment

2. The user can view all the details captured under the given data segment. For more information on summary tiles, refer to the field description table below.

   Table 5-3 Summary

Data Segment	Description
Bureau Information	Displays the bureau information details.
Manual Decision	Displays the manual decision details.

3. Proceed by clicking **Next** to move to the subsequent data segment once the data has been successfully captured. The system will verify all required data segments and fields. If any essential information is missing, an error message will be shown to prompt the user to address the issue. Users must complete the mandatory data before they can advance to the next segment.

6

Account Funding Stage

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

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

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

To add funding details:

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

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

- Account Funding Details
  This topic provides the systematic instructions to add the funding details post opening account is complete.
- Review
  This topic provides the systematic instruction to view all the data segments in the Account Funding stage.
- Global Actions
  This topic provides the detailed on the actions that can be performed in all stages.

6.1 Account Funding Details

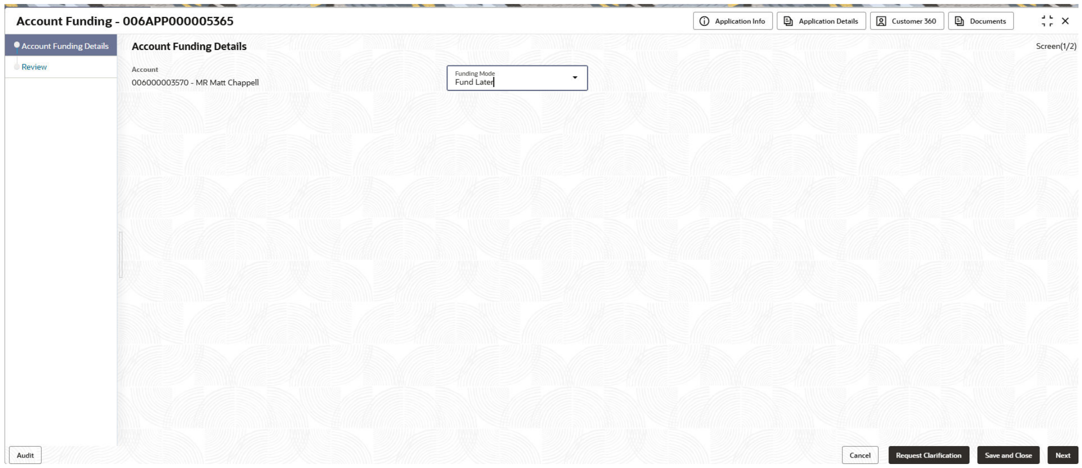
This topic provides the systematic instructions to add the funding details post opening account is complete.

In this data segment you can provide funding details to fund already created account. The Account Number and Account Name appears in the respective fields.
To add funding details:

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

   The **Account Funding Details** screen displays.

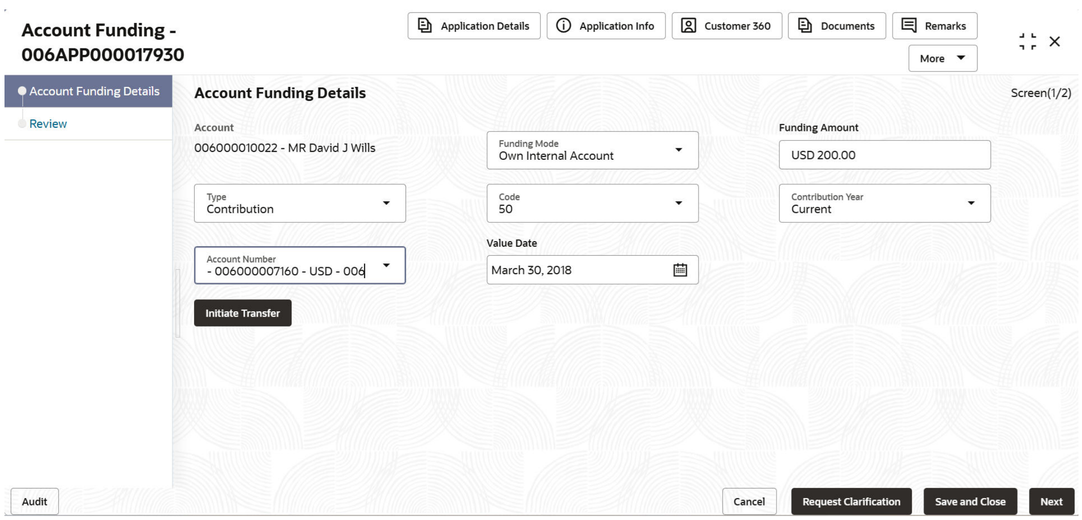
Figure 6-1 Account Funding



2. From the **Funding Mode** list, select the appropriate option.

   The fields appears based on the selected funding mode.

Figure 6-2 Account Funding Details with All Fields



These fields does not appear if the **Funding Mode** is selected as **Fund Later**.

3. Specify the details below in the respective fields.

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

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

Table 6-1 Account Funding Details – Field Description

Field	Description
Account	Displays the generated account number for which the initial funding is credited along with the primary account holder name.
Funding Mode	Specify the funding mode from the drop-down list. The available options are: • **Own Internal Account** • **Fund Later** The options in this list appears based on **Business Product Configuration** screen.
Funding Amount	Specify the amount to be debited from the internal account to fund the newly generated account. The **Minimum Amount Value** maintained in the **Business Product Preference** data segment of the **Business Product Details** screen appears by default. The user can modify the auto populated amount. The modified amount must be within the range set in the **Initial Funding Threshold Preferences** section of the **Business Product Details** screen.
Type	Displays the plan type as **Contribution** by default.
Code	Select the contribution code from the drop-down list.
Contribution Year	Select the contribution year from the drop-down list. The available options are: • **Current** • **Previous**
Account Number	Specify or select the account number which is debited for transferring the funds to newly opened account. The internal current account or saving accounts of the respective customer appears for selection. This field appears if the **Own Internal Account** option is selected from the **Funding Mode** list.
Account Name	Displays the primary account holder name of the selected account. This field appears if the **Own Internal Account** option is selected from the **Funding Mode** list.
Email Address	Displays the preferred communication email address of the primary customer. The finicity URL is send to this email ID for initiating the Finicity process to fetch the external account details. This field appears based on the below conditions: • If the **External Internal (Finicity)** option is selected from the **Funding Mode** list. • If the **Customer Email** option is select from the **Finicity Mode** drop-down list in the **Origination Preferences** screen.
Send Email To Customer	Click this button to send the Finicity URL to the customer's email address. The customer can login and click on the Finicity URL. Futher the customer must select the desired bank and login using the Net banking credentials. To initiate call for external account fund transfer customer must select the desired account to fetch the account details . If the call is successful then the fields with the external account appears in the **External Account Details** section. This button appears based on the below conditions: • If the **External Internal (Finicity)** option is selected from the **Funding Mode** list. • If the **Customer Email** option is select from the **Finicity Mode** drop-down list in the **Origination Preferences** screen.

Table 6-1 (Cont.) Account Funding Details – Field Description

Field	Description
Initiate Finicity	Click this button to initiate finicity request. If the call is successful, then the finicity URL is generated appears in the field and the user can click the Globe icon **Launch Finicity** button to initiate the fund transfer Finicity process. The fields with the external account appears in the **External Account Details** section. This field appears based on the below conditions: • If the **External Internal (Finicity)** option is selected from the **Funding Mode** list. • If the **Branch Visit** option is select from the **Finicity Mode** drop-down list in the **Origination Preferences** screen.
External Account Details	In this section user can view the status response from the Finicity call. If the initiate call Finicity process is successful then below mentioned fields of external account detail appears: • **Account Holder** • **Account Type** • **Bank Name** • **Routing Number** • **Account Number** • **Account Balance** This section and fields appears if the **External Internal (Finicity)** option is selected from the **Funding Mode** list.
Status	Displays the fund transfer status of the transaction. To view more information on the transaction status, click .

4. Proceed by clicking **Next** to move to the subsequent data segment once the data has been successfully captured. The system will verify all required data segments and fields. If any essential information is missing, an error message will be shown to prompt the user to address the issue. Users must complete the mandatory data before they can advance to the next segment.

6.2 Review

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

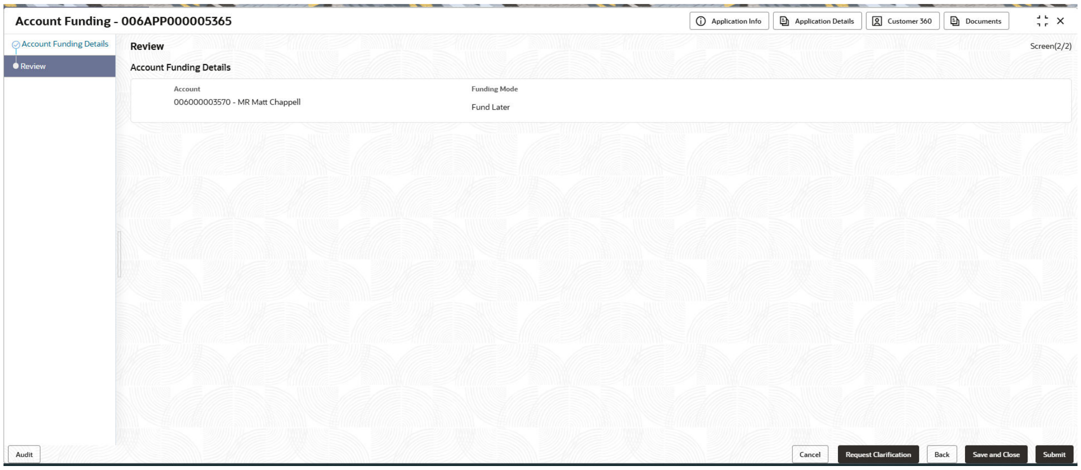
The system displays the summary of each of the data segments in the given stage.

To view the summary of all the data segments:

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

   The **Review** screen displays.

Figure 6-3 Review



The user can view all the details captured under the given data segment.

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

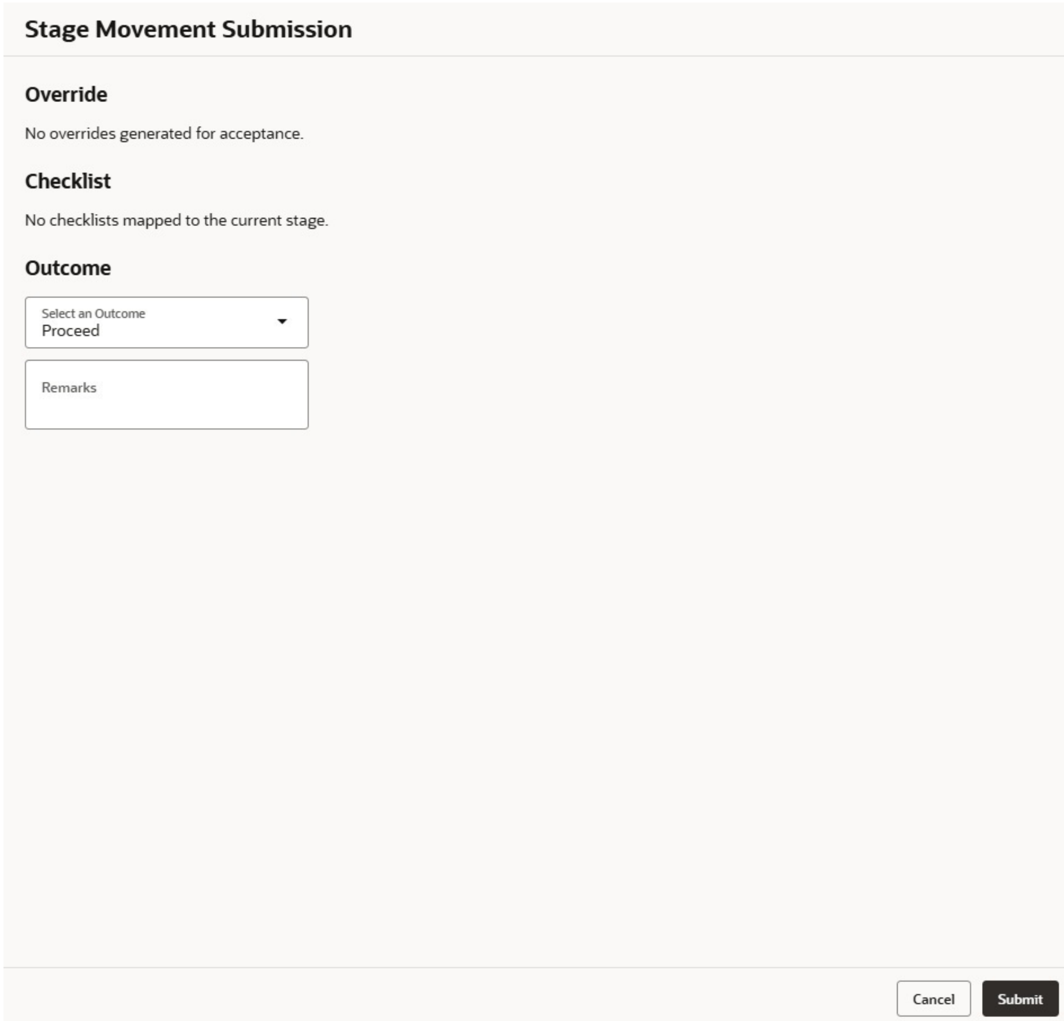
Table 6-2 Review - Field Description

Data Segment	Description
Account Details	Displays the account details.

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

   The **Stage Movement Submission** screen displays.

Figure 6-4 Stage Movement Submission



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

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

   The **Checklist** screen appears.

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

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

   - Select the **Proceed** to proceed with the application. By default this option is selected. By default this option is selected. If the Proceed option is selected, then the application proceeds based on the assessment decision.
   - Select the **Return to Application Entry** Stage to make application entry stage available in free task for edit.

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

6. Click **Submit** to submit the **Account Funding** stage.

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

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

   OR

   Click **Go to Free Task**.

   The system successfully moves the Application Reference Number along with the sub process reference numbers [Saving Account] to the Account Funding on Host stage.

> **Note**
>
> This application is available in the FREE TASK list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application. The following notification will be sent to the user, if application is initiated from assisted channel, and to the Oracle Banking Digital Experience customer, if application is initiated from self-service.

6.3 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.

6.3.1 Application Details

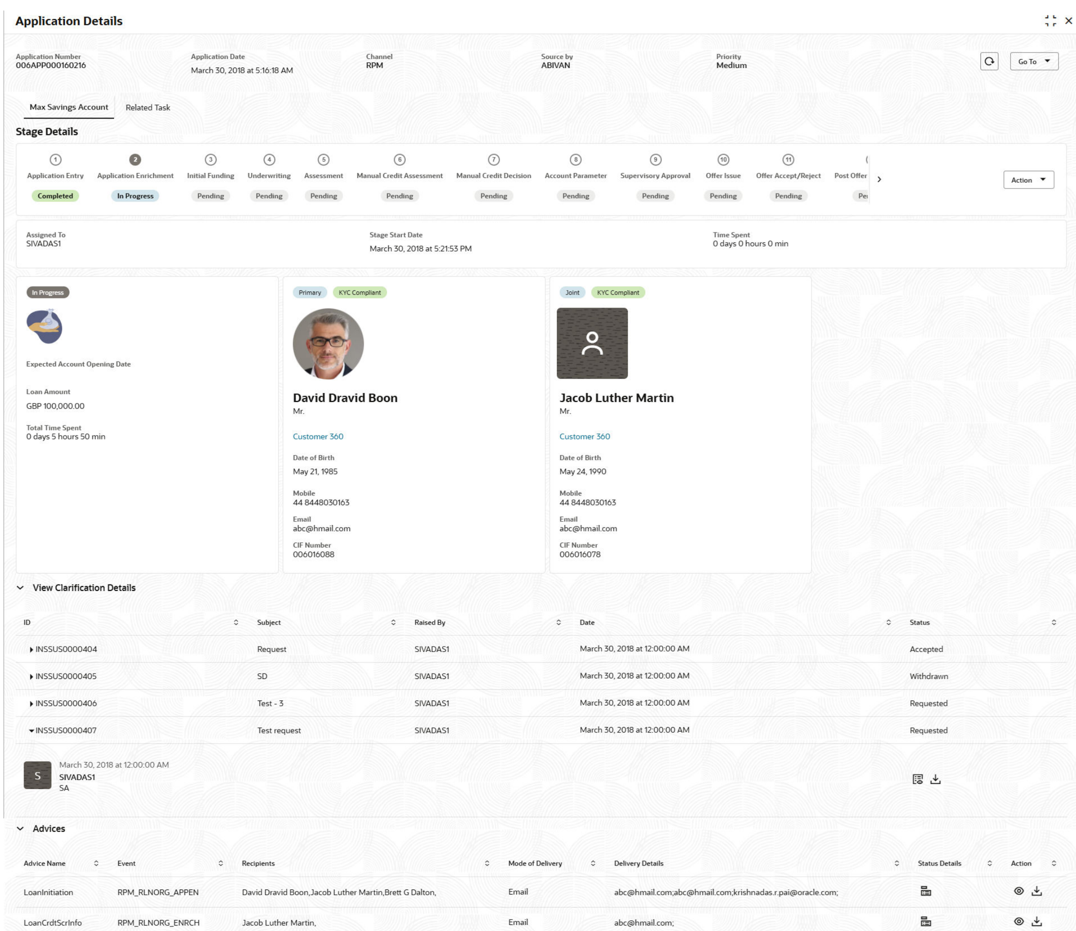
In this section, user can view the detailed information of an application, such as basic details, application status, applicant details that are involved, clarification details and advices details.

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 6-5 Application Details



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

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

Table 6-3 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.
<Product Name>	Displays the product name. In case on multiple product, different tabs appears with the respective product name. User can click the product names to view the respective application details.
Stage Details	In this section, all account opening stages appears with the status name and it's chronological order of the stage in the process.
Action	To perform below actions on the appeared stages, click the number of specific stage and select an option from the **Action** drop-down list: • **Acquire & Edit Task** : Select this option to acquire and edit the selected stage. • **Acquire Task**: Select this option to acquire the selected stage and it can be edited later. • **View Stage Details**: Select this option to view the stage details.
User ID Assigned	Displays the **User ID** of the user currently working on the product process. The label of this field changes dynamically based on whether the selected stage is **In Progress** or **Completed**. • When user selects a **In Progress** stage, the label will display as **Assigned To**. • When user selects a **Completed** stage, the label will display as **Submitted By**. If the task was auto submitted, then the value for such Completed stages will be displayed as **Auto Submitted**. • For Pending and skipped stages, this field will be hidden. **Note**: This field appears blank if the product process task is not acquired by any user.
Stage Start Date	Displays the start date of the current stage. It also display time in hours, minutes and seconds.
Time spent	Displays the days, hours and minutes spent on the current selected stage.

Table 6-3 (Cont.) Application Details – Field Description

Field	Description
<Application Tile>	In this tile, user can view the application specific details. Below field appears in this tile with respective details: • **<Status of the Application>**: Displays the current stage of the application • **Expected Account Opening Date**: Displays the date on which the account is opened. This field appears once the account opening process is completed. • **Account Number**: Displays the account number. This field appears once the account opening process is completed. • **Expected Account Opening Date**: Displays the date on which the account will be opened. • **<Amount>**: Displays the value based on the product. For example: – For the loan account opening application, the label of this field appears as **Loan Amount**. – For the saving, certificate of deposit, and checking account opting application. The label of this field appears as **Initial Funding Amount**. • **Total Time Spent**: Displays the total time spent on the application from the first to last stage.
<Applicant Details Tile>	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 6-3 (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.

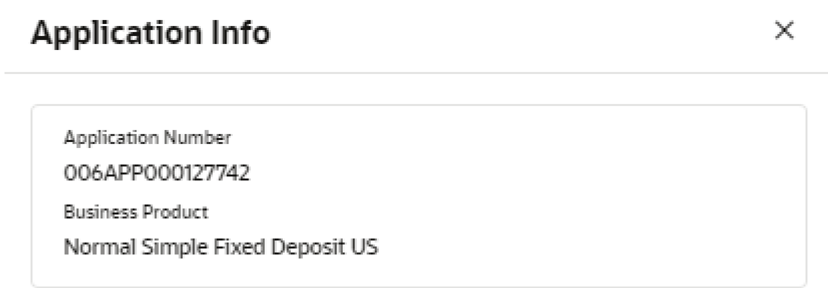
6.3.2 Application Info

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 6-6 Application Info



6.3.3 Customer 360

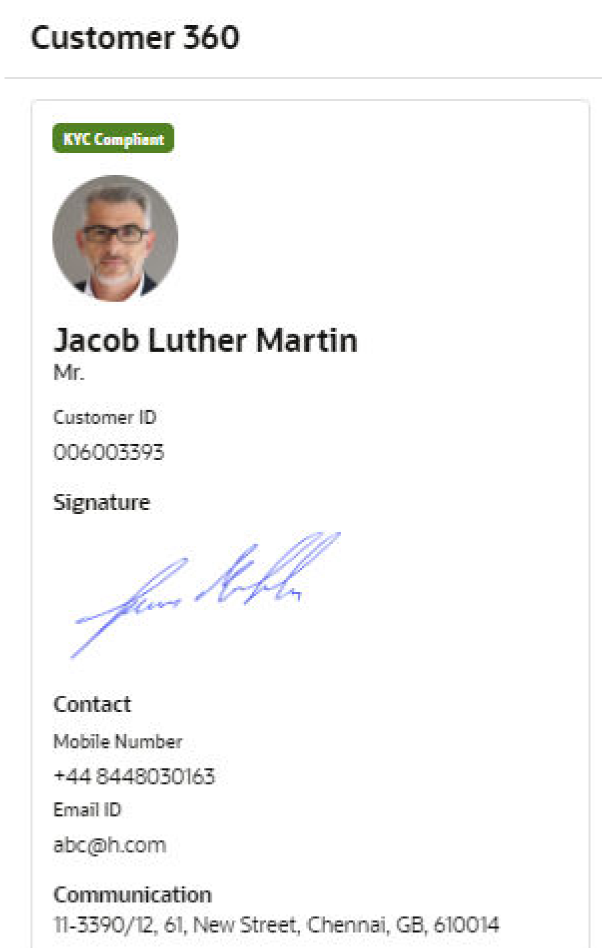
In this section you can view the list of customers involved in the application.

The seperate tiles of all the customers involved in the application appears. You can click on the respective customer tile to view the 360 degress details of that customer.

1. Click **Customer 360** to view the list of customer involved in the application.

   The **Customer 360** screen is displayed.

   Figure 6-7 Customer 360



The customer title comprises of below details:

- <Applicant Role>
- <KYC Status>
- <Applicant Image>
- <First Name, Middle Name, Last Name>
- <Title>
- Customer ID
- Signature
- Contact
- Communication

2. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Applicant data segment.

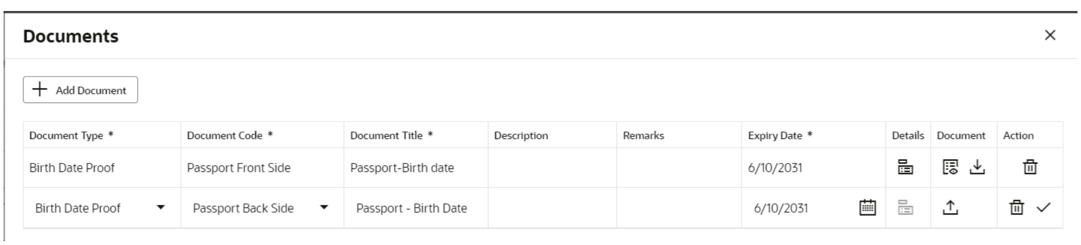
6.3.4 Documents

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 6-8 Documents



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

Table 6-4 Upload Document – Field Description

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

Table 6-4 (Cont.) Upload Document – Field Description

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

Note

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

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

Non-mandatory documents can be deleted in any stage.

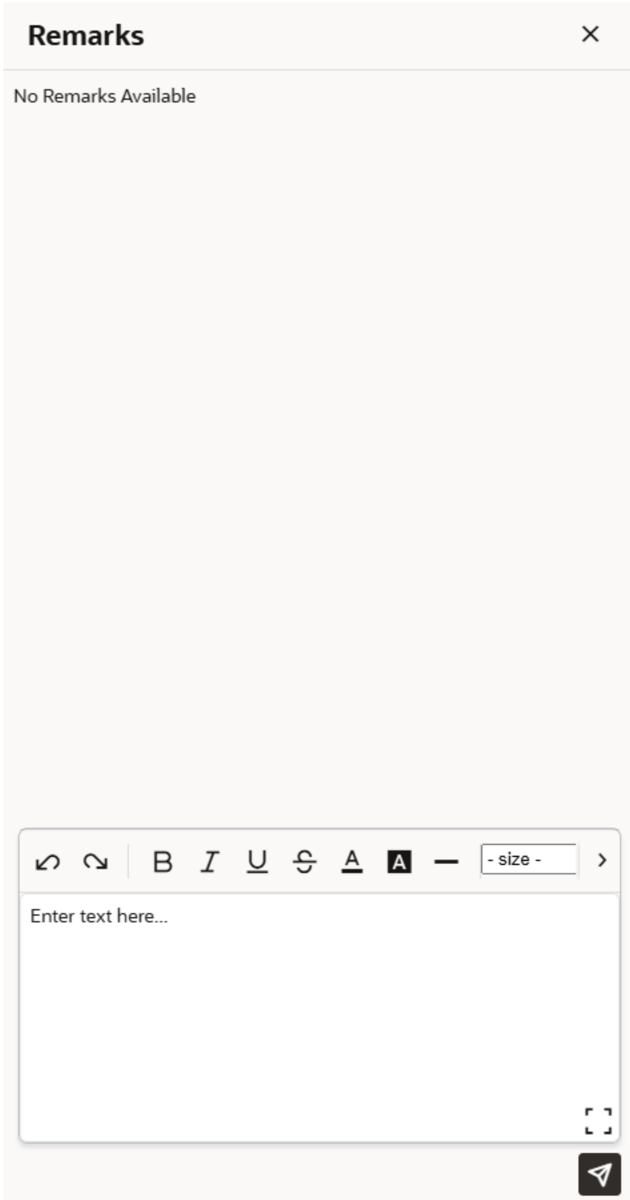
6.3.5 Remarks

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 6-9 Remarks



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

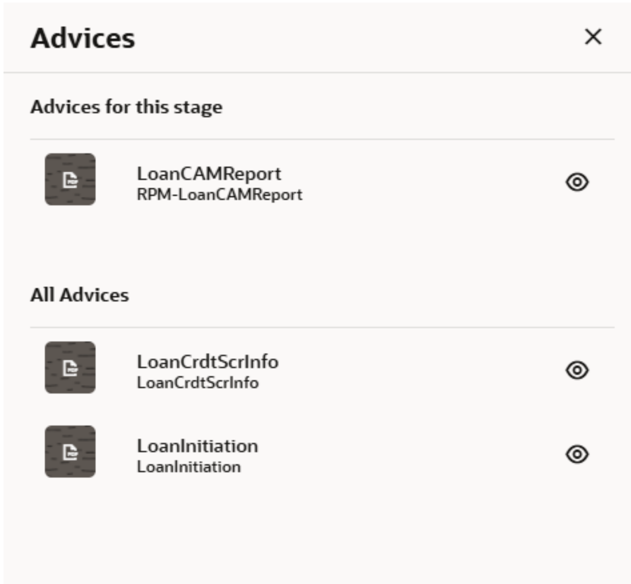
6.3.6 Advices

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 6-10 Advices



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

6.3.7 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

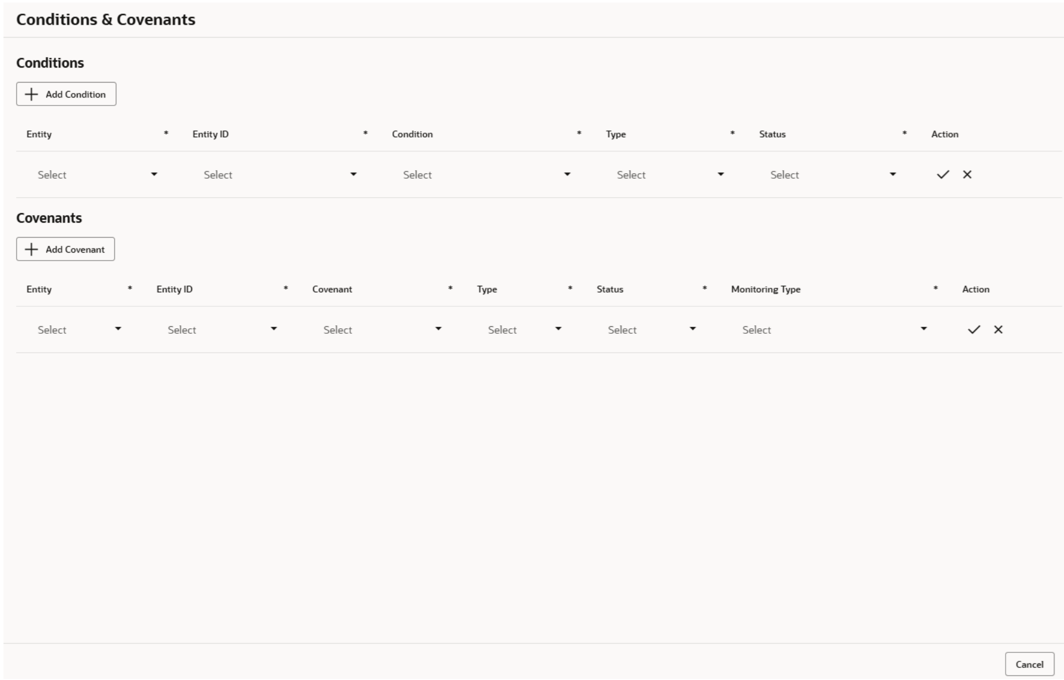
Often there are restrictions on borrowers while extending credit facilities. Sometimes, a borrower promises certain future acts to assure the lender that the conduct of business dealings is fair, healthy and in accordance with the best practices. The purpose of covenant is to assist the lender to ensure 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 6-11 Conditions



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

Table 6-5 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 6-5 (Cont.) Conditions – Field Description

Field	Description
Status	Select the status of the condition. The available options are • **Open** • **Complied**
Actions	User can perform below actions on the added record: • Click ✓ to save the record. • Click ✕ to delete the record.

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

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

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

Table 6-6 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 6-6 (Cont.) Covenants – Field Description

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

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

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

8. Click to close the screen.

6.3.8 Clarification Details

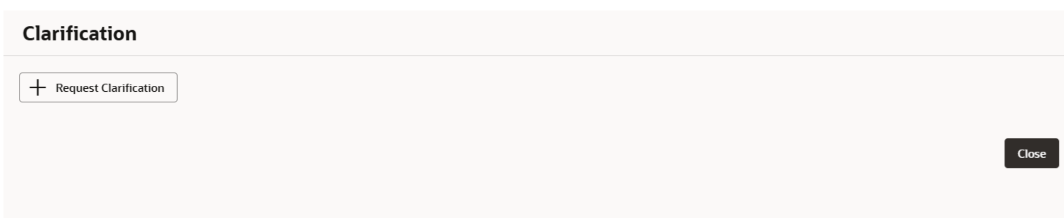
This topic describes the detailed information to request for clarifications.

To add the clarification details:

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

   The **Clarification** screen appears.

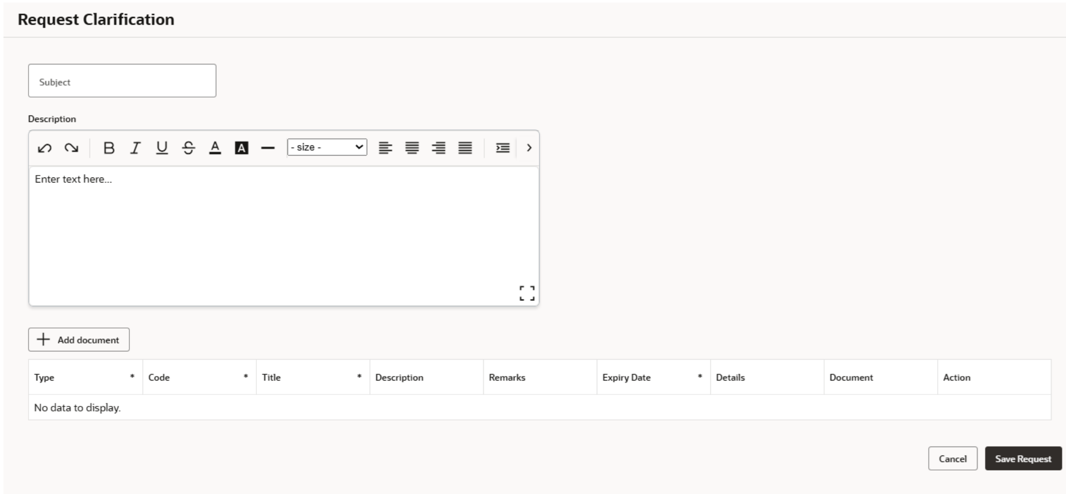
Figure 6-12 Clarification



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

   The **Request Clarification** screen appears.

Figure 6-13 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 6-7 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 6-7 (Cont.) Upload Document – Field Description

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

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

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

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

   Allowed actions are as following:

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

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

6.3.9 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.

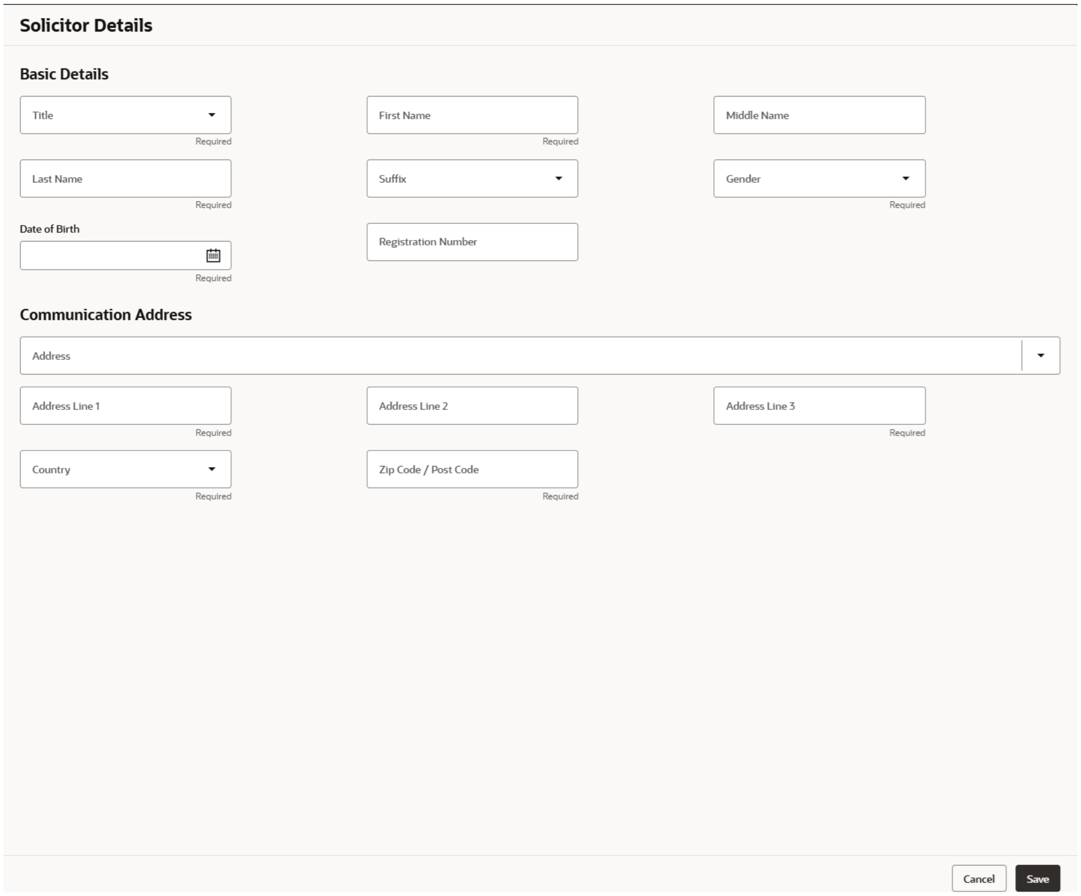
In this section, user can add or remove the solicitor and also view the already added solicitor.

To add solicitor details:

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

   The **Solicitor Details** page displays.

Figure 6-14 Solicitor



2. Enter the relevant details.

Table 6-8 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.

7

Advices

This topic provides the information on the various advices supported in Individual Retirement Account Savings Origination process.

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

Table 7-1 Advices

Advices	Sample Files
IRA SEP Disclosure Agreement	IRA SEP Disclosure Agreement
ROTH IRA Disclosure Agreement	ROTH IRA Disclosure Agreement
Traditional IRA Disclosure Agreement	Traditional IRA Disclosure Agreement
Money Market Savings Account Disclosure Agreement	IRA Money Market Savings Account Disclosure Agreement

Glossary

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