

Current Account Creation  
Oracle FLEXCUBE Universal Banking  
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# 1. Creation of Current Account

## 1.1 Introduction

The process to open a current account can be initiated in two ways:

- When a prospect/customer approaches the bank (via phone/net banking or by walking into the branch) with an account opening request
- When the bank approaches a prospect - lead from its database

In case of a bank-initiated request, the process continues only if the prospect is interested. If the prospect is interested, the bank needs to receive the required set of documents from the customer for current account opening. The process for creation of current account begins when the bank receives the account opening form and the related documents from a prospect/customer for opening the current account. The bank verifies whether the details/documents required to process the request is available. In case of missing details/documents, the bank either decides to proceed further after obtaining the missing details/documents or processes the request further without waiting for the missing details/documents with necessary approvals. In case of account opening for an existing customer, the bank does the KYC checks only if there are any changes in the existing KYC information of the customer. If the KYC check is not passed for a prospective customer, the application is rejected. Similarly, for an existing customer, the application is rejected after blocking the existing accounts. For a customer who passes the KYC check, the customer ID is created/ updated and the customer account will be opened in the relevant system and the kit will be dispatched.

## 1.2 Stages in Account Creation

In Oracle FLEXCUBE, the process for opening a current account is governed by several user roles created to perform different tasks. At every stage, the users (with requisite rights) need to fetch the relevant transactions from their task lists and act upon them. Similarly, at different times, the system will make calls to certain web services to process the transaction.

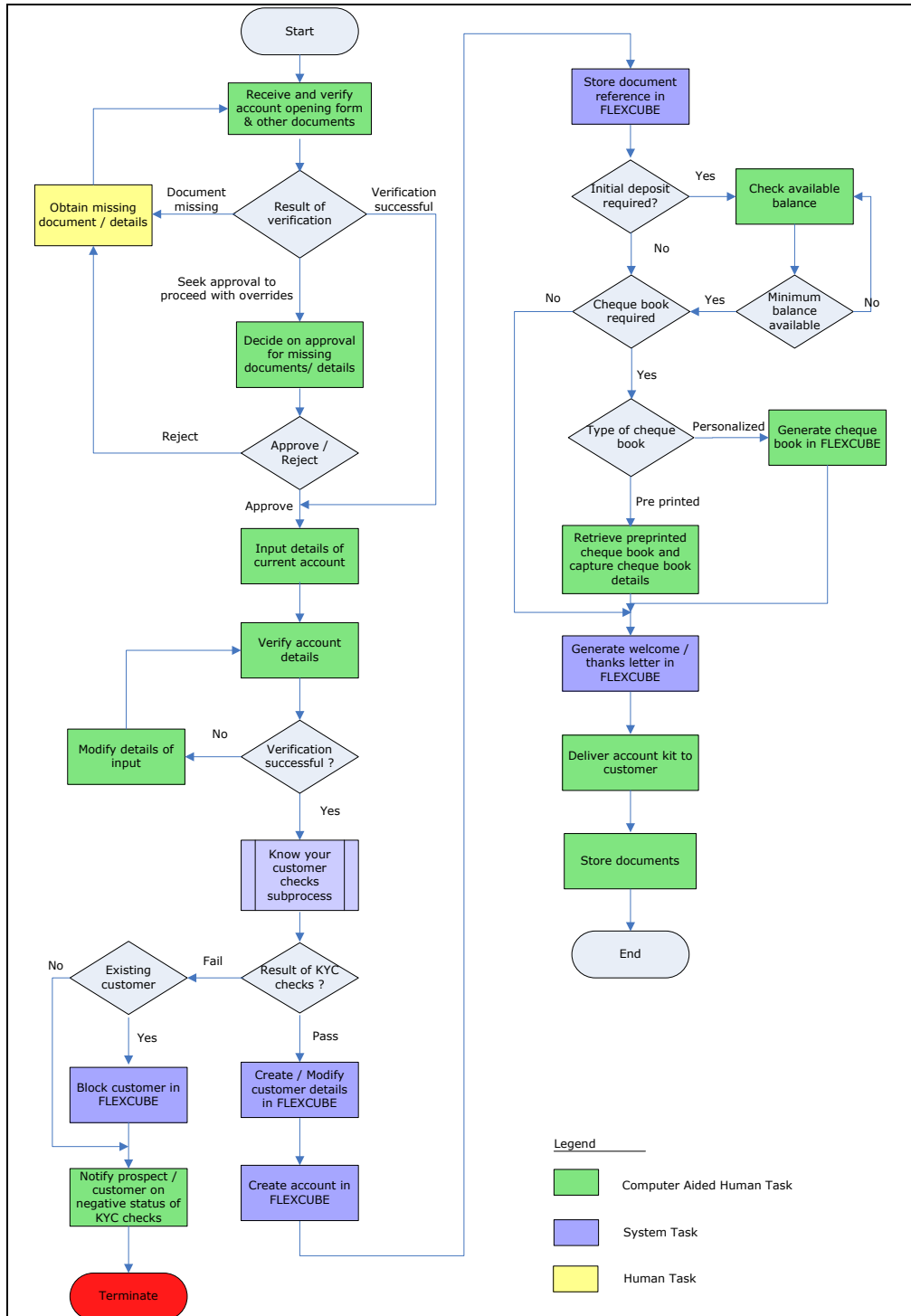
The account opening process comprises the following stages:

- Receive and verify account opening form and other documents
- Seek approval for missing documents / details
- Input details of current account
- Verify prospect / customer details
- Sub process – Know Your Customer checks
- Block customer in the system
- Notify prospect / customer on negative status of KYC checks
- Create / Modify customer details in the system
- Create account in the system
- Store document reference in the system
- Check available balance
- Generate cheque book in the system
- Retrieve pre-printed cheque book and capture cheque book details
- Generate welcome / thanks letter in the system

- Deliver account kit to customer
- Store documents

Only users who have procured the relevant access rights can perform activities under a stage.

## 1.3 Process Flow Diagram



## Step 1. Receive and Verify Account Opening Form and Documents

Users belonging to the user role 'CCSEROLE' (Corporate Customer Service Executive) can perform these activities.

The bank receives the required documents from the customer for opening a current account. If you have the required access rights, you can capture basic account details, customer details for each of the applicant and attach multiple supporting documents using 'Receive and Verify' screen. To invoke this screen, type STDCA001 in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. The screen is displayed below:

The screenshot shows the 'Customer Accounts Maintenance' application window. The window has a blue title bar with a diamond icon and the text 'Customer Accounts Maintenance'. Below the title bar is a 'New' button. The main area is divided into two sections: 'Account Details' on the left and 'Customer' on the right. The 'Account Details' section contains fields for 'Workflow Reference #', 'Branch Code \*', 'Currency \*', 'Account Class \*', and an 'Overdraft' checkbox. The 'Customer' section contains fields for 'Customer No', 'Customer Name', and an 'Existing Customer' checkbox. At the bottom, there is a 'Prev Remarks' field, a 'Remarks' field, an 'Audit' button, an 'Outcome' dropdown menu, and an 'Exit' button.

Specify the following basic details in this screen:

### Workflow Reference

The workflow reference number is generated in this stage of the account opening and this number remains unique till the last stage.

### Priority

Select the priority for the creating the current account from the adjoining drop-down list. This list displays the following options:

- Low
- Medium
- High

The priority selected here is displayed in the Task List screens for all the further stages of the account creation. You can set the preference to list the task according to the priority. For

instance, if you prefer to list the tasks in the order of High to Low priority, click the 'Priority' column in the Task List screen. Second attempt of the same would list in the vice-versa order.

### **Account Details**

Capture the basic account details of the customer here:

#### **Branch**

The current logged in branch is displayed here.

#### **Currency**

Specify the currency of the customer account. You can also select the appropriate currency from the adjoining option list. The list displays all the valid currencies maintained in the system.

#### **Account Class**

Specify the account class to be used by the account. You can also select the appropriate account class from the adjoining option list. The list displays all the valid account classes which are maintained in the system and for which the ATM facility is not enabled.

#### **Existing Customer**

Check this option, if the selected customer is an existing customer.

#### **Customer No**

This field is enabled only if the customer is an existing customer. Specify a valid customer number. You can also select the appropriate customer number from the adjoining option list. The list displays all valid customers maintained in the system.

#### **Customer Name**

The name of the selected customer is displayed here.

#### **OverDraft**

Check this option if the overdraft facility is provided to the selected customer.

### 1.3.1 Capturing Customer Details

Click 'Customer' button to capture customer details. The following screen is displayed:

**Customer Details**

New

**Customer Information**

Customer No \*  Full Name

☐ Existing Customer

**Contact Information**

Address \*

Country   
Line 1   
Line 2   
Line 3

Telephone   
Email   
Mobile Number

Here you can maintain the following details:

#### **Customer Information**

In this section, maintain the following basic customer details:

##### **Customer No**

The customer number is displayed here.

##### **Full Name**

Specify the full name of the customer.

##### **Short Name**

Specify the short name of the customer.

##### **Existing Customer**

If this field is checked in the 'Receive and Verify' screen, then the same is displayed here. You can click 'P' button to display the customer details in the 'Customer Details' screen.

##### **Country**

Specify the country in which the customer resides.

## Nationality

Specify the nationality of the customer.

## Language

As part of maintaining customer accounts and transacting on behalf of your customer, you will need to send periodic updates to your customers in the form of advices, statement of accounts and so on.

Indicate the language in which your customer wants the statements and advices to be generated. The option list positioned next to the language field contains all the language codes maintained in the SMS module. Select the appropriate language.

## Customer Category

Specify the category in which the customer belongs to. Each customer that you maintain can be categorized under any one of the categories that you have maintained in the system. Select from the option list and indicate the category under which the particular customer is to be categorized.

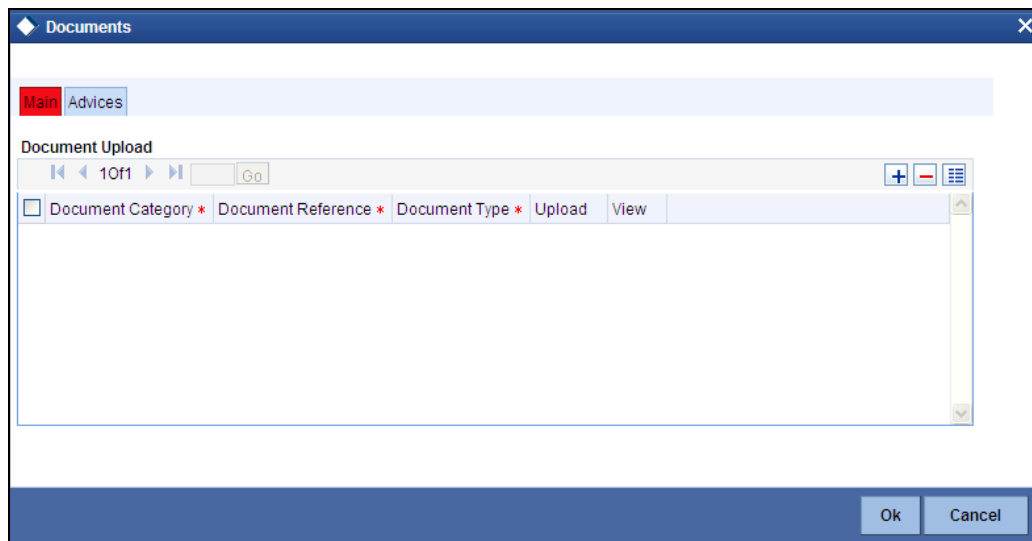
## Contact Person Details

In this section, indicate the contact person's details of the current account being created. Specify the following details:

- Name
- Telephone
- E-mail
- Address

### 1.3.2 Capturing Document Details

You can capture the customer related documents in central content management repository through the 'Documents' screen. Click 'Documents' button to invoke this screen.



Here, you need to specify the following details:



## Document Category

Specify the category of the document to be uploaded.

## Document Reference

The system generates and displays a unique identifier for the document.

## Document Type

Specify the type of document that is to be uploaded.

## Upload

Click 'Upload' button to open the 'Document Upload' sub-screen. The 'Document Upload' sub-screen is displayed below:

The screenshot shows the 'Documents' application window. It has a tabbed interface with 'Main' and 'Advices' tabs. The 'Document Upload' sub-screen is active, displaying a table with the following data:

Document Category *	Document Reference *	Document Type *	Upload	View
ADDRESSPROOF		BANK STATEMENT	Upload	View

A modal dialog titled 'Document Upload' is open, showing a 'Document Path' input field, a 'Browse...' button, and 'Submit' and 'Cancel' buttons. The main window has 'Ok' and 'Cancel' buttons at the bottom right.

In the 'Document Upload' sub-screen, specify the corresponding document path and click the 'Submit' button. Once the document is uploaded through the upload button, the system displays the document reference number.

## View

Click 'View' to view the document uploaded.

In 'Current Account Creation' process, 'Document Upload' feature is not available in all the stages. Its availability in this process is given below:

Stage Title	Function Id	Doc Callform Exists	Upload(Available /Not Available)	View(Available /Not Available)
Receive and verify account opening form and other documents	STDCA001	Available	Available	Available

Stage Title	Function Id	Doc Callform Exists	Upload(Available /Not Available)	View(Available /Not Available)
Receive and verify account opening form and other documents	STDCA001	Available	Available	Available
Seek approval for missing documents / details	STDCA002	Available	Available	Available
Input details of Current account	STDCA003	Available	Not Available	Available
Verify details of Current account	STDCA004	Available	Not Available	Available
Modify details of Current account	STDCA005	Available	Not Available	Available
Verify prospect /customer details	STDKYC01	Available	Not Available	Available
Ascertain if KYC checks are required	STDKYC00	Available	Not Available	Available
SDN check	Subprocesses			
Verify SDN Match	STDKYC02	Available	Not Available	Available
Inform Regulatory / Internal authorities on KYC checks failure	STDKYC06	Available	Not Available	Available
Internal blacklist check	STDKYC03	Available	Not Available	Available
Verify customer / prospect contact details	STDKYC05	Available	Not Available	Available
Other KYC Checks	STDKYC07	Available	Not Available	Available
KYC Decision	STDKYC08	Available	Not Available	Available
Sub process – Know your customer checks				
Block customer in FLEXCUBE	STDCA014 /STDCA019	Available	Not Available	Available
Notify prospect / customer on negative status of KYC checks	STDCA012 /STDCA013	Available	Not Available	Available

Stage Title	Function Id	Doc Callform Exists	Upload(Available /Not Available)	View(Available /Not Available)
Receive and verify account opening form and other documents	STDCA001	Available	Available	Available
Create / Modify customer details in FLEXCUBE	STDCA018	Available	Not Available	Available
Create account in FLEXCUBE	STDCA015	Available	Not Available	Available
Store document reference in FLEXCUBE	STDCA010	Available	Not Available	Available
Check available balance	STDCA006	Available	Not Available	Available
Generate cheque book in FLEXCUBE	STDCA008	Not Available		
Retrieve preprinted cheque book and capture cheque book details	STDCA007	Not Available		
Generate welcome / thanks letter in FLEXCUBE	STDCA016	Available	Not Available	Available
Deliver account kit to customer	STDCA009	Not Available		
Store documents	STDCA010	Available	Not Available	Available

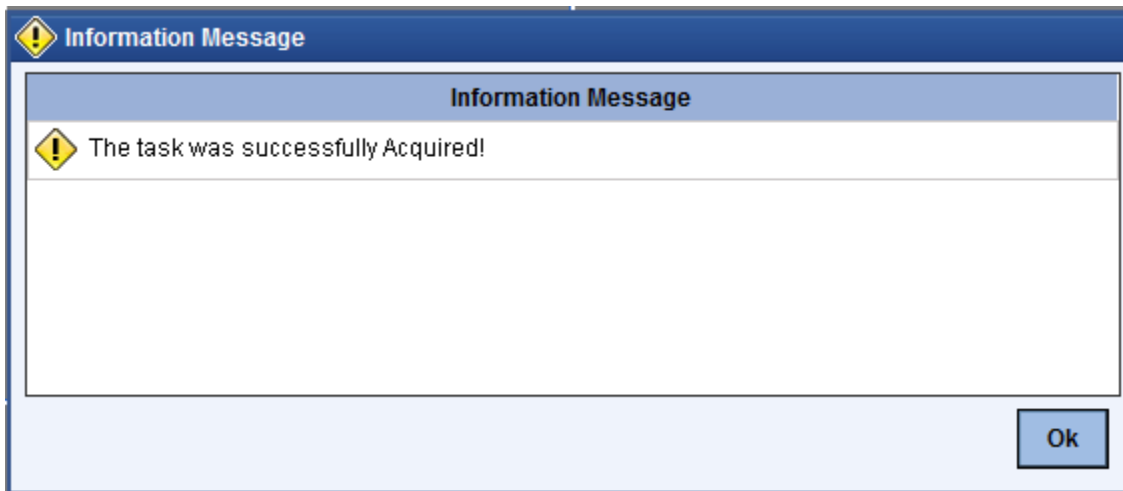
Refer the Procedures User Manual for details about task list.

## Step 2. Seek Approval for Missing Documents / Details

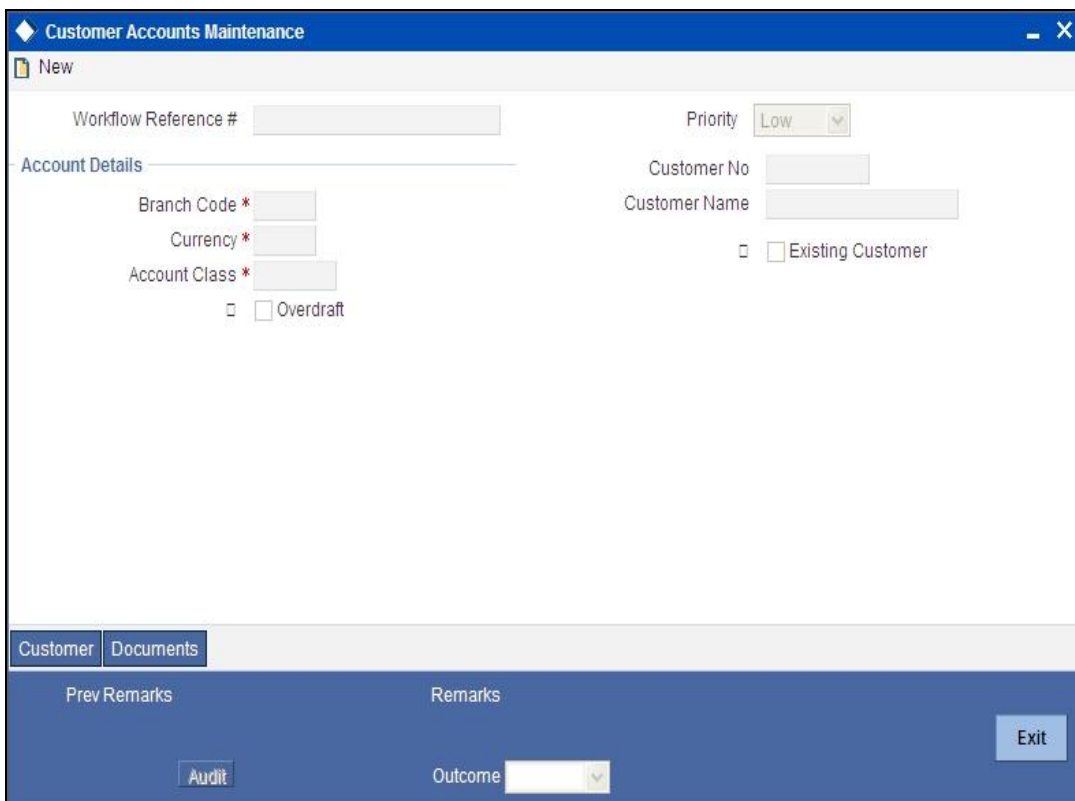
In case the documents/details received by the bank from the customer are incomplete, the bank may decide to approve processing the account opening request as an exception and simultaneously arranges to follow up with the customer for submission of the pending details / documents.

Users belonging to the user role 'CCSMROLE' (Corporate Customer Service Manager) can perform these activities.

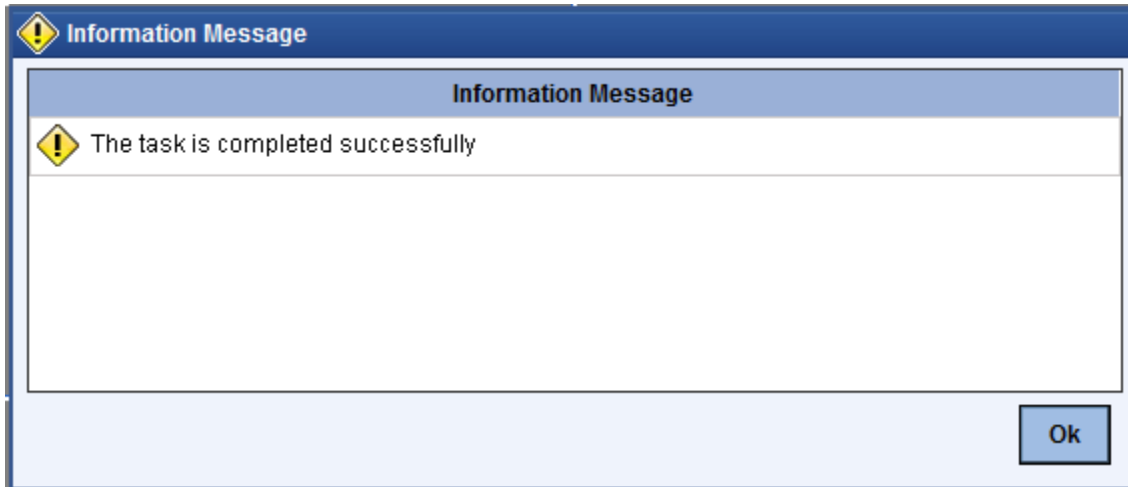
Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Approve Account Opening' task to acquire it. The following screen is displayed:



If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

A 'Customer Accounts Maintenance' form with a blue header bar containing a diamond icon and the text 'Customer Accounts Maintenance'. The form has a 'New' tab and a 'Workflow Reference #' field. Below this is an 'Account Details' section with fields for 'Branch Code \*', 'Currency \*', 'Account Class \*', and 'Overdraft' (checkbox). To the right are 'Priority' (dropdown), 'Customer No', 'Customer Name', and 'Existing Customer' (checkbox). At the bottom are 'Prev Remarks', 'Remarks', 'Audit' button, 'Outcome' (dropdown), and 'Exit' button.

After viewing the details, if you want to obtain the missing documents before approval, then select the action 'Obtain Missing Documents' in the text box adjoining the 'Audit' button. You will be taken back to 'Receive and Verify' screen. However, if you want to proceed with the process of account creation, select the action 'APPROVE' in the text box adjoining the 'Audit' button. You will be taken to "Input Details" task. Click save icon in the tool bar. The following screen will be displayed:

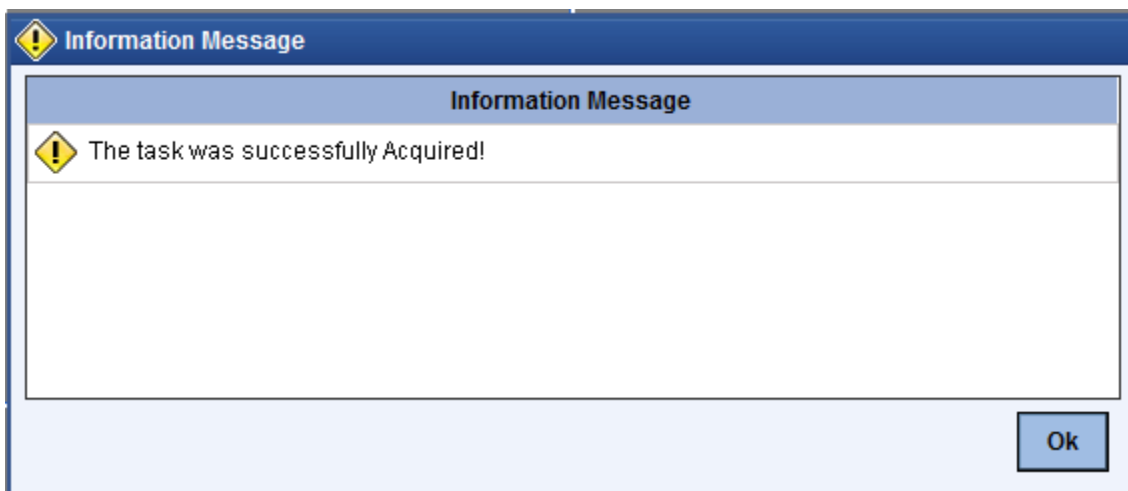


Click 'OK' button in this screen. You will be taken back to the 'Approve Account Opening' screen. Click 'Exit' button to exit the screen. The task is then moved to the next activity.

### Step 3. Input details of Current Account

Users belonging to the user role 'COEROLE' (Corporate Operations Executive) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Input Details' task to acquire it. The following screen is displayed:



If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

The screenshot shows the 'Customer Accounts Maintenance' window. It features a 'New' button and a 'Priority' dropdown set to 'Low'. The 'Account Details' section includes fields for Branch Code, Account, Currency, Media, Customer No, Customer Name, and Account Class (with a 'P' button). The 'Account Facilities' section has checkboxes for 'Cheque Book' and 'Required'. The 'Initial Deposit Details' section includes fields for Amount, Currency, Payment Mode (Cash), Account Number, Cheque Number, Date, and Drawn On. The 'Account Balance' section has fields for Current (ACY) and Available. At the bottom, there are tabs for 'Interest', 'Customer', and 'Documents', and a 'Remarks' section with 'Prev Remarks' and 'Remarks' fields, an 'Audit' button, and an 'Outcome' dropdown. An 'Exit' button is in the bottom right corner.

Here you can specify the following details:

### **Account Details**

The following details from the first stage are displayed on clicking the 'P' button next to the 'Account Class' field:

- Customer No
- Customer Name
- Existing Customer
- Account Class

Specify the following account details in this section:

### **Currency**

Specify the currency to be used for the account. You can also select the account currency from the adjacent option list. The list displays all the currencies maintained in the system.

### **Media**

Specify the media i.e the mode of communication to be used. It can either be through SWIFT, mail, fax etc. You can also select the media from the option list provided. The list displays all the media maintained in the system. Select and click the appropriate media.

### **Account Facilities**

Here, specify the following facilities required by the account holder:

**Cheque Book**

Check this field if the customer requires the check book facility.

Cheque Book Name<sup>1,2</sup>

Mention the name of the check book.

**Type of Cheque Book**

Select the type of cheque book required by the account holder. The options available are:

- Pre-printed
- Personalized

**Initial Deposit Details**

In this section, specify the initial deposit details of the customer.

**Required**

Check this field to indicate that initial deposit is required.

**Amount**

Specify the initial deposit amount.

**Currency**

Specify the currency in which the initial amount is deposited. You can also select the appreciate currency from the adjacent option list. The list consists of all the currencies maintained in the system.

**Payment Mode**

Select the mode of initial payment. The options available are:

- Cash
- Cheque
- Transfer

**Account No**

Specify the account number of the customer from which the initial deposit is made.

**Cheque No**

Specify the cheque number if the initial deposit is made through cheque.

**Date**

Specify the date of the cheque.

**Drawn On**

Specify the bank on which the cheque is drawn.

**Account Balance**

Specify the account balance details in this section.

**Current Balance**

Specify the current balance of the account holder.

**Available Balance**

Specify the available balance of the account holder.



The initial deposit details are captured here only for the sake of information. These details are not used for processing.



### 1.3.3 Capturing Interest Details

Enter interest details by invoking the 'Interest Screen'. Click 'Interest' button to invoke this screen.

The screenshot displays the 'IC Special Conditions Maintenance' window with the 'Interest' tab selected. The window is divided into several sections for data entry:

- Account Details:** Includes fields for 'Branch Code' and 'Account'.
- Interest/Deposit Toggle:** A bar with 'Interest' (blue) and 'Deposit' (red) buttons.
- Principal Liquidation Section:** Contains fields for 'Principal Liquidation Branch', 'Interest Start Date', 'Maturity Date', 'Principal Liquidation Account', 'Next Maturity Date', and 'Deposit Tenor'.
- Options and Rollover Section:** Includes checkboxes for 'Auto Rollover', 'Close on Maturity', 'Move Interest to Unclaimed', and 'Move Principal to Unclaimed'. It also features a 'Rollover Type' section with radio buttons for 'Principal' (selected), 'Principal + Interest', and 'Special Amount', along with a 'Rollover Amount' field.
- Term Deposit Section:** Includes a 'Term Deposit Pay In Option' dropdown, an 'Offset Branch' field, and a 'Term Deposit Amount' field.
- Recurring Deposit Section:** Includes checkboxes for 'Auto Payment Takedown' and 'Move Maturities to Unclaimed', followed by fields for 'Payment Branch', 'Payment Accounts', 'Redemption Amount', 'Payment Date', and 'Payment Currency'.
- Installment Frequency Section:** Includes a checkbox for 'Move funds on Overdraft' and frequency fields for 'Days', 'Months', and 'Years'.

At the bottom right, there are 'Ok' and 'Exit' buttons.

Refer the 'Applying Interest Product on Account' chapter in the 'Interest and Charges' User Manual for details about applying interest to an account.

### 1.3.4 Capturing MIS Details

Click 'MIS' button to invoke MIS screen. The screen is displayed below:

The screenshot shows the 'Management Information System' window. It includes the following fields and sections:

- Branch Code:** 000
- Account:** (empty)
- MIS Group:** (empty) with a 'Default MIS Group' button and a 'Link to Group' checkbox.
- Rate Code:** (empty)
- Calc Method:** (dropdown menu)
- Rate Type:** Fixed
- Spread:** (empty)
- Pool Code:** (radio button selected)
- Account Level:** (radio button)
- Pool Code:** (empty)
- Reference Rate:** (empty)
- Transaction MIS Codes:** (list of empty rows)
- Composite MIS Codes:** (list of empty rows)
- Cost Code:** (list of empty rows)
- Buttons:** Change Log, Transfer Log, OK, Cancel

Refer the Management Information System User Manual for further details.

### 1.3.5 Capturing Customer Details

Click the 'Customer' button to invoke the 'Customer Details' screen. The screen is displayed below:

The screenshot shows a 'Customer Details' window. It features a 'New' button at the top left. The 'Customer Information' section contains fields for 'Customer No \*', 'Short Name \*', 'Full Name', 'Country \*', 'Nationality \*', 'Language \*', and 'Customer Category \*'. A checkbox for 'Existing Customer' is present, with a 'P' button below it. The 'Contact Information' section includes a multi-line 'Address \*' field and a 'Contact Person' section with 'Name', 'Telephone', and 'Email' fields. 'Ok' and 'Exit' buttons are at the bottom right.

In this screen maintain the following customer details:

#### **Customer Information**

In this section, specify the basic information of the customer.

##### **Customer No**

Specify the customer number for whom the current account is being created. You can also select the appropriate customer from the adjacent option list. The list displays all the valid and authorized customers maintained in the system.

##### **Full name**

The full name of the selected customer is displayed.

##### **Short Name**

Along with the Customer Code you have to capture the customer's abbreviated name. The description that you capture is unique for each customer. It helps in conducting a quick alpha-search or generating queries regarding the customer.

##### **Existing Customer**

If the customer is the existing customer, then this field is checked and you cannot edit the same.

**Country**

Specify the country in which the customer resides. You can also select the appropriate country from the adjacent option list. The list displays a list of countries maintained in the system.

**Nationality**

Specify the nationality of the customer. You can also select the nationality of the customer from the adjacent option list. The list displays a list of countries maintained in the system.

**Language**

As part of maintaining customer accounts and transacting on behalf of your customer, you will need to send periodic updates to your customers in the form of advices, statement of accounts and so on.

Indicate the language in which your customer wants the statements and advices to be generated.

**Customer Category**

Specify the category in which the customer belongs. You can also select the appropriate customer category from the adjacent option list and indicate the category under which the particular customer is categorized. Each customer that you maintain can be categorized under any one of the categories that you have maintained in the system.

Click 'Main' tab to input the following contact details of the customer:

- Name
- Telephone Number
- Email ID
- Address

**Existing Bank Account Details**

If the customer is an existing bank customer, then specify the following details:

**Bank Name**

Specify the name of the bank in which the customer is holding an account.

**Branch**

Indicate the name of the bank's branch in which the customer is holding an account.

**Account Type**

Specify the type of account the customer is holding.

**Account No**

Specify the existing account number of the customer.

## Visiting Frequency

Specify the number of times the customer visits or transacts with the existing bank.

If the customer is a corporate customer, then click 'Corporate' tab. The following screen is displayed:

The screenshot shows a software window titled "Customer Details" with a "New" button. The "Customer Information" section contains fields for "Customer No \*", "Short Name \*", "Full Name", "Country \*", "Nationality \*", "Language \*", and "Customer Category \*". There is an "Existing Customer" checkbox. Below this is a tabbed interface with "Directors", "Main", and "Corporate" tabs; the "Corporate" tab is selected and highlighted in red. The "Registration Address" section includes "Line 1", "Line 2", "Line 3", "Country", "Name", and "National Id" fields. The "Description of Business" section is empty. The "Incorporation" section includes "Date", "Capital", "Net Worth", "Country", and "Currency of Amounts" fields. At the bottom left are "MIS" and "Image" buttons, and at the bottom right are "Ok" and "Exit" buttons.

Here, specify the following details of the corporate:

### **Registration Address**

Specify the registration address details of the corporate.

### **Country**

Specify the country where the corporate is registered. You can also select the appropriate country from the adjacent option list. The list displays all the valid countries maintained in the system.

### **Name**

Specify the full name of the main office of the Corporate/Bank customer.

**National ID**

Specify the corporate National Identification Number of this customer., in other words the registration number of your customer organization.

**Description of Business**

Specify the nature of the business and the business activities carried out by the customer organization.

**Incorporation**

Specify the following incorporation details of the corporate:

**Date**

Specify the date on which the customer's company was registered as an organization.

**Capital**

Specify the capital of the corporate.

**Net Worth**

Specify the net worth of the corporate.

**Currency of Amounts**

Specify the currency in which you specify the particular customer's various financial details like the Net worth of the customer organization, the total Paid Up capital etc.

**Country**

Specify the country in which the corporate is incorporated.

If the customer is a corporate, then maintain the director details. Click 'Directors' tab. The following screen is displayed:

**Customer Details**

New

**Customer Information**

Customer No \*

Short Name \*

Full Name

Country \*

Nationality \*

Language \*

Customer Category \*

☐ Existing Customer

**Directors** Main Corporate

**Director Details**

1 of 1

Director Name

Telephone

Tax Id

Mobile Number

Email

**Address For Correspondence**

Address

Line 2

Line 3

Line 4

**Permanent Address**

Line 1

Line 2

Line 3

Country

MIS Image

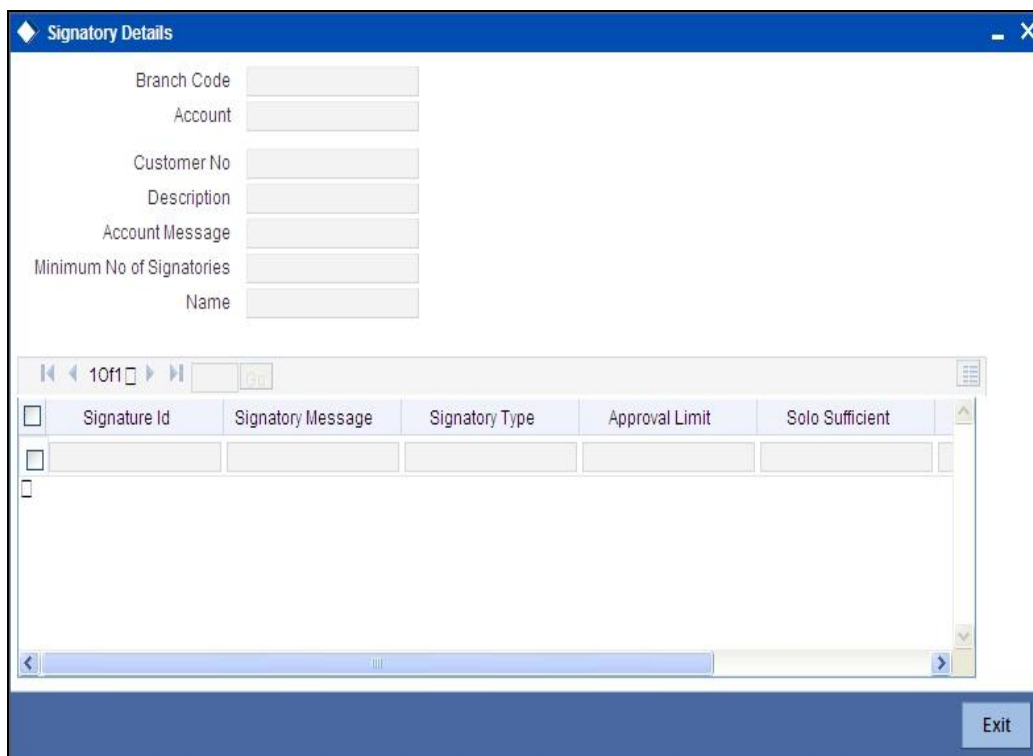
Ok Exit

Here, you can maintain the following details of the directors:

- Director's Name
- Telephone Number
- Tax ID
- Mobile Number
- E-mail
- Permanent address details
- Correspondence address details

### 1.3.6 Capturing Signatory Details

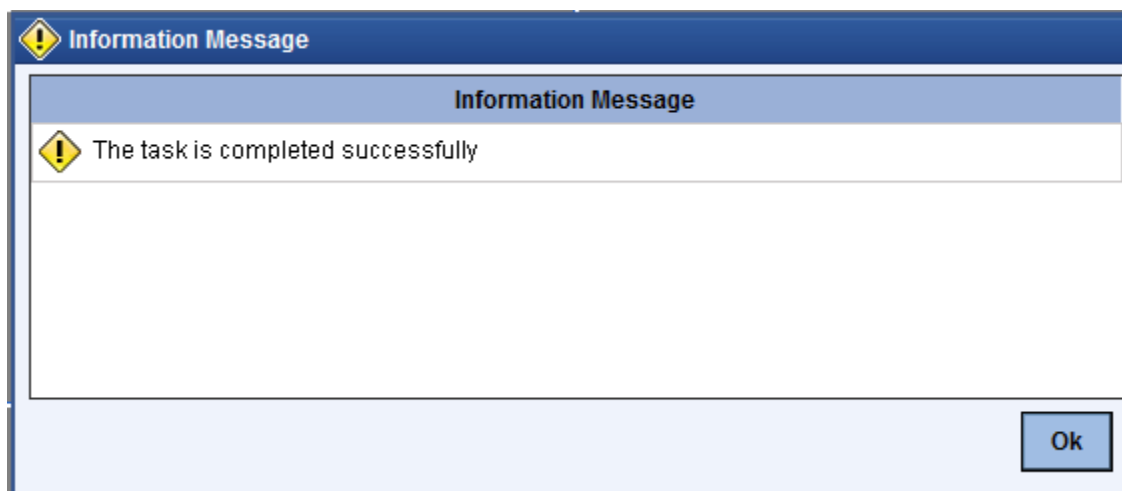
Click 'Account Signatory' button to invoke the 'Signatory Details' screen.



The 'Signatory Details' screen is a window with a blue header bar containing a diamond icon and the title 'Signatory Details'. Below the header, there are several input fields arranged in a list: 'Branch Code', 'Account', 'Customer No', 'Description', 'Account Message', 'Minimum No of Signatories', and 'Name'. Each field has a corresponding text input box. Below these fields is a toolbar with navigation icons (back, forward, search, etc.) and a 'Go' button. Under the toolbar is a table with five columns: 'Signature Id', 'Signatory Message', 'Signatory Type', 'Approval Limit', and 'Solo Sufficient'. The table has a few rows, some with checkboxes in the first column. At the bottom right of the window is an 'Exit' button.

Refer the 'Signature Verify' User Manual for further details.

After entering the details, select the action 'PROCEED' in the text box adjoining the 'Audit' button and save the record by clicking save icon in the tool bar. The following screen will be displayed:



The 'Information Message' screen is a window with a blue header bar containing a yellow warning icon and the title 'Information Message'. Below the header, there is a message box with a yellow warning icon and the text 'The task is completed successfully'. At the bottom right of the window is an 'Ok' button.

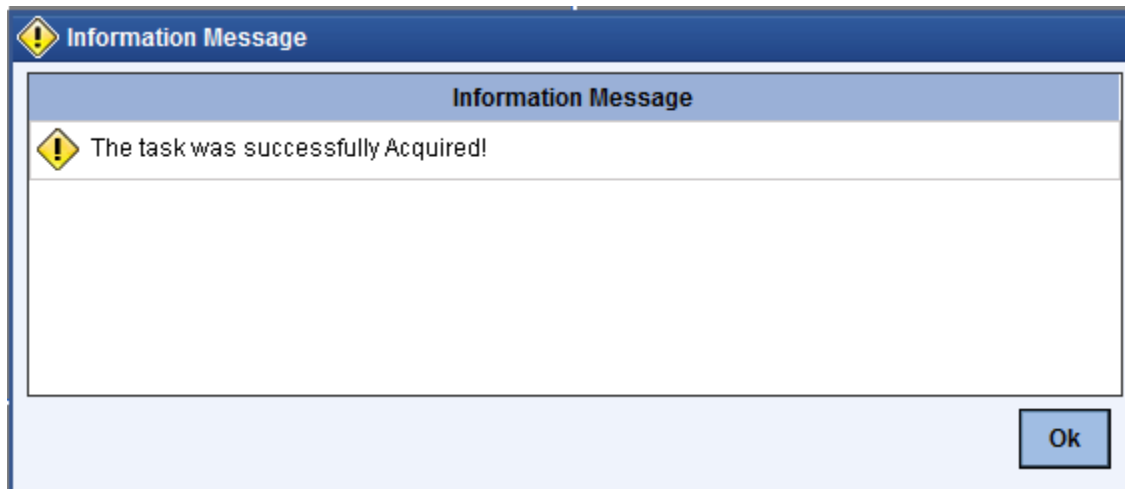
Click 'OK' button in this screen. You will be taken back to 'Input Details' screen. Click 'Exit' button to exit the screen. The task is then moved to the next activity i.e verifying details of the current account.



## Step 4. Verify Details of Current Account

Users belonging to the user role 'COMROLE' (Corporate Operations Manager) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Verify Details' task to acquire it. The following screen will be displayed.

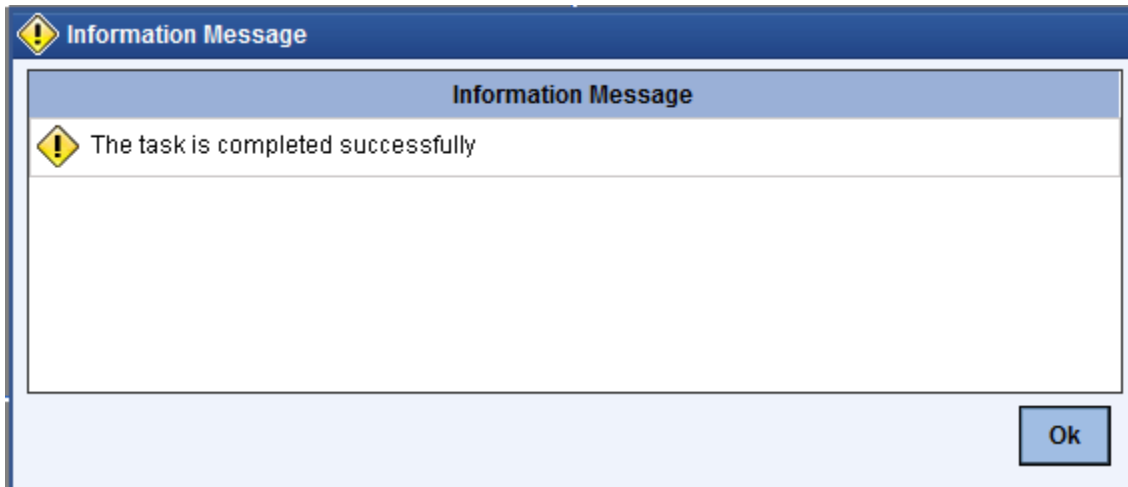


If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

A 'Customer Accounts Maintenance' form with a blue header bar. The form is divided into several sections: 'New' (Workflow Reference #, Priority: Low), 'Account Details' (Branch Code, Account, Currency, Media, Customer No, Customer Name, Account Class, Existing Customer checkbox), 'Account Facilities' (Cheque Book checkbox, Cheque Book Name 1, Cheque Book Name 2, Type of Cheque Book: Pre Printed), 'Initial Deposit Details' (Required checkbox, Amount, Currency, Payment Mode: Cash, Account Number, Cheque Number, Date, Drawn On), and 'Account Balance' (Current (ACY), Available). At the bottom, there are tabs for 'Interest', 'Customer', and 'Documents'. Below the tabs are fields for 'Prev Remarks', 'Remarks', 'Outcome', and an 'Audit' button. An 'Exit' button is located at the bottom right.

Here you can view the details captured. If the required documents have been verified, select the action 'SUCCESS' in the text box adjoining the 'Audit' button. The process will move to 'KYC\_R' task. If the verification has failed for some reason, then you will be taken 'Modify Details' task. Click save icon in the tool bar to save the record.

The following screen will be displayed:

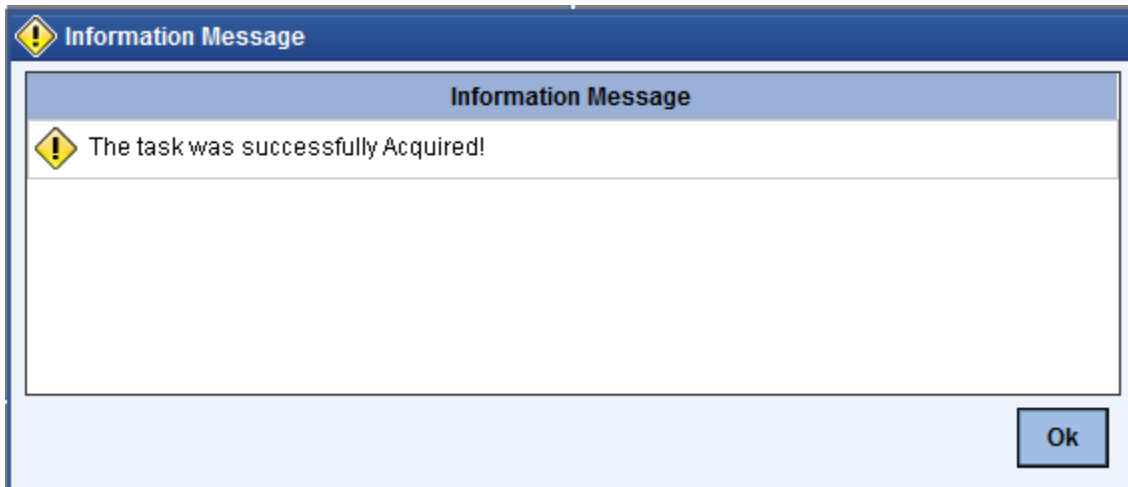


Click the 'OK' button in this screen. You will be taken back to the 'Verifying Details' screen. Click 'Exit' button to exit the screen. The task is then moved to the next activity.

## Step 5. Modify Details of Current Account

Users belonging to the user role 'COMROLE' (Corporate Operations Manager) can perform these activities.

In case verification is not successful, then you may need to modify few details. Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the required task to acquire it. The following screen will be displayed.



If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

In this screen you can modify the editable fields. After modify the required details, click save icon in the tool bar. You will be taken back to 'Verify Details' task. Click save icon in the tool bar to save the record. The following screen will be displayed:

Click the 'OK' button in this screen. You will be taken back to the 'Modify Details' screen. Click 'Exit' button to exit the screen. The task is then moved to the next activity.

## Step 6. KYC\_C Review Info

KYC checks are mandatory and it is performed on both existing and new customers. In case of an existing customer the KYC check is done only if there are changes in the customer information (including all directors, mandate holders etc). The KYC check depends upon the regulatory environment within which your bank operates and its internal KYC policies.

If any of the checks fail, the relevant regulatory /internal authorities are informed. Once KYC checks are carried out, the result is passed on to the parent process.

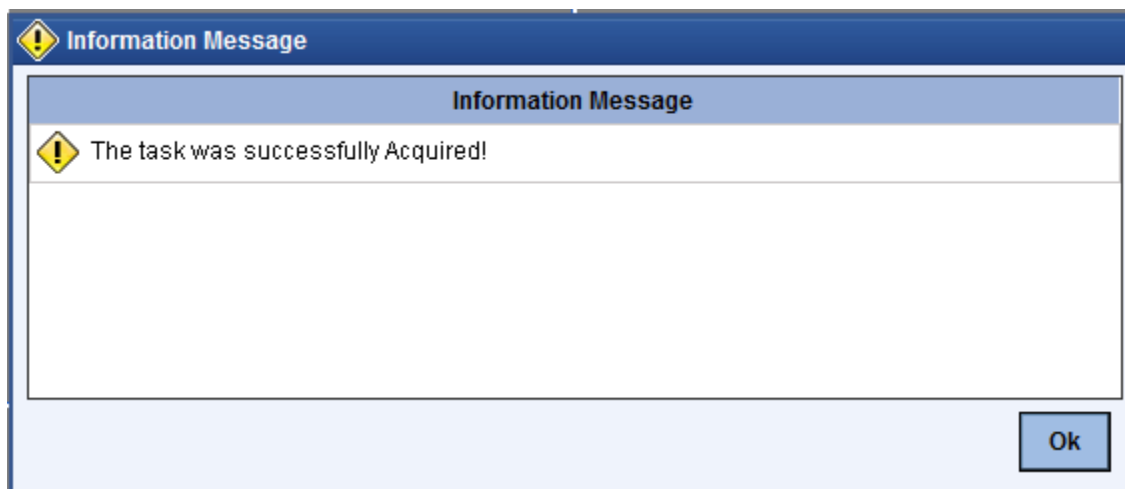
Bank initiates the process of KYC-C review for a customer as a part of parent process with all the relevant information in the system. This process comprises the following stages:

- SDN checks
- Internal Black List check
- Customer Identity Verification
- External KYC Check
- Retry KYC Check
- Other KYC Checks
- KYC Decision

### 1.3.7 Verify Prospect /Customer details

Users belonging to the user role 'KYCEROLE' (KYC Executive) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Sub-process KYC Review' task to acquire it. The following screen is displayed:



If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

Verify Prospect Customer Details

New

Workflow Reference #
Priority Low

Account Details

Customer Information

Account Number
Description
Currency
Account Class

Customer No \*
Type
Full Name
Existing Customer
SWIFT Code

Main Corporate Directors

Contact Information

Permanent Address

Address \*
Telephone

Country
Line 1
Line 2
Line 3

Contact Person

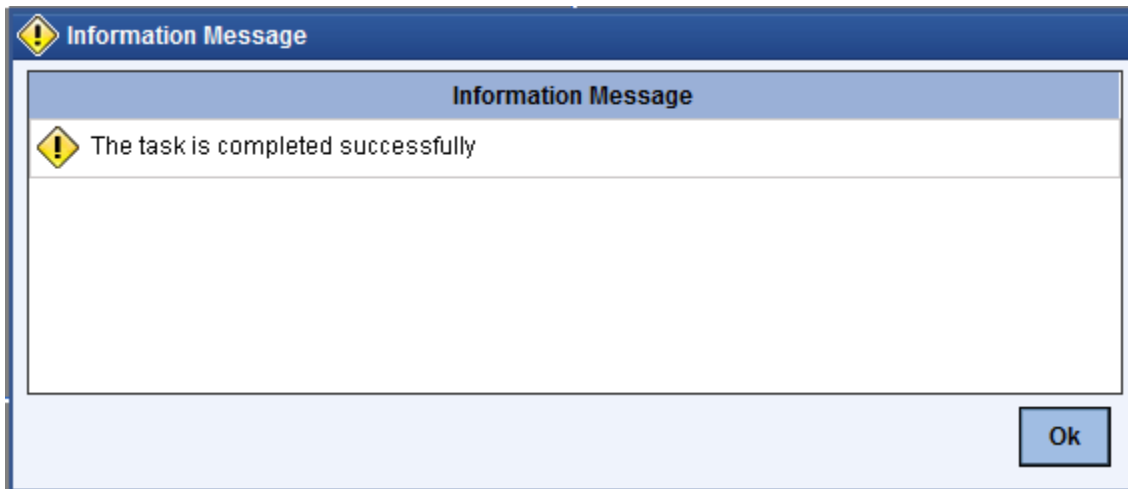
Name
Telephone
Email

Existing Bank Account Details

Documents

Prev Remarks
Remarks
Outcome
Exit

You can view the customer details in this screen. If the customer information is complete, then select the outcome as 'COMPLETE' and save the record by clicking the save icon in the tool bar. The following screen will be displayed:



Click 'Ok' button. You will be taken back to the 'Verify Prospect Customer Details' screen. Click 'Exit' button to exit the screen. The task is then moved to the next activity.

### **1.3.8 Ascertain if KYC Checks are Required**

Users belonging to the user role 'KYCMROLE' (KYC Manager) can perform these activities.

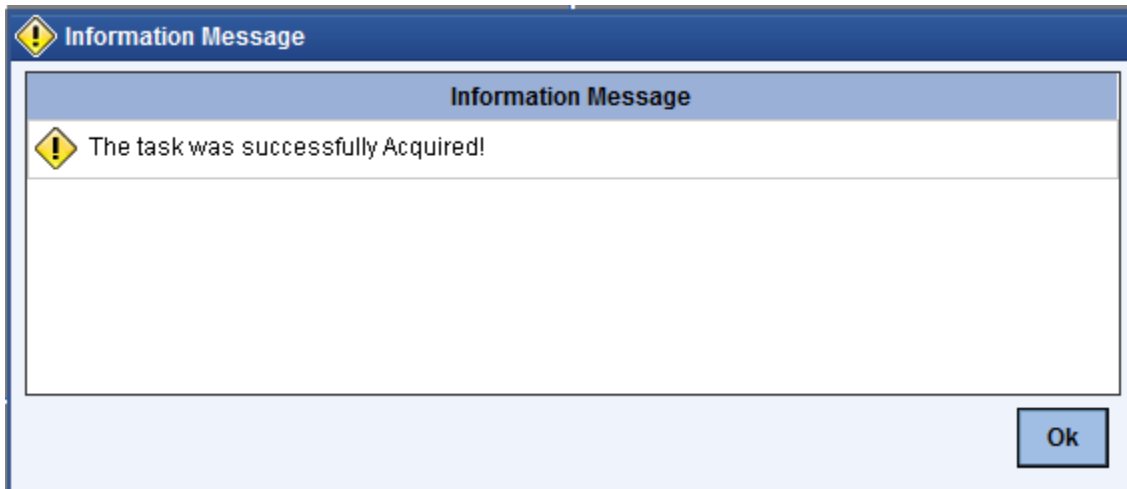
In case of an existing customer, the bank checks if there are any changes to the existing KYC information already available with the bank. The KYC check for an existing customer is performed only if there are changes in the customer information (including details of nominee and mandate holder). In all other cases of new and existing customers, KYC checks are mandatory.

### **1.3.9 Verify SDN Match**

The bank checks the applicant's name for terrorism-related black-listing against the SDN database maintained by the Office of Foreign Assets Control (OFAC). In case of a no match, the process proceeds. In case of a match (positive/partial), you can verify the match again using the OFAC guidelines.

Users belonging to the user role 'KYCMROLE' (KYC Manager) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Verify SDN Match' task to acquire it. The following screen is displayed:



If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

Verify SDN Match

New

Workflow Reference #

Priority Low

Account Details

Customer Information

Account Number

Description

Currency

Account Class

Customer No \*

Type

Corporate

Bank

Full Name

Existing Customer

SWIFT Code

Main

Corporate

Directors

Contact Information

Permanent Address

Address \*

Country

Line 1

Line 2

Line 3

Telephone

Contact Person

Existing Bank Account Details

Name

Telephone

Email

10f1

Bank Name

Branch Code

Acco

KYC Check Details

SDN Result

Documents

Prev Remarks

Remarks

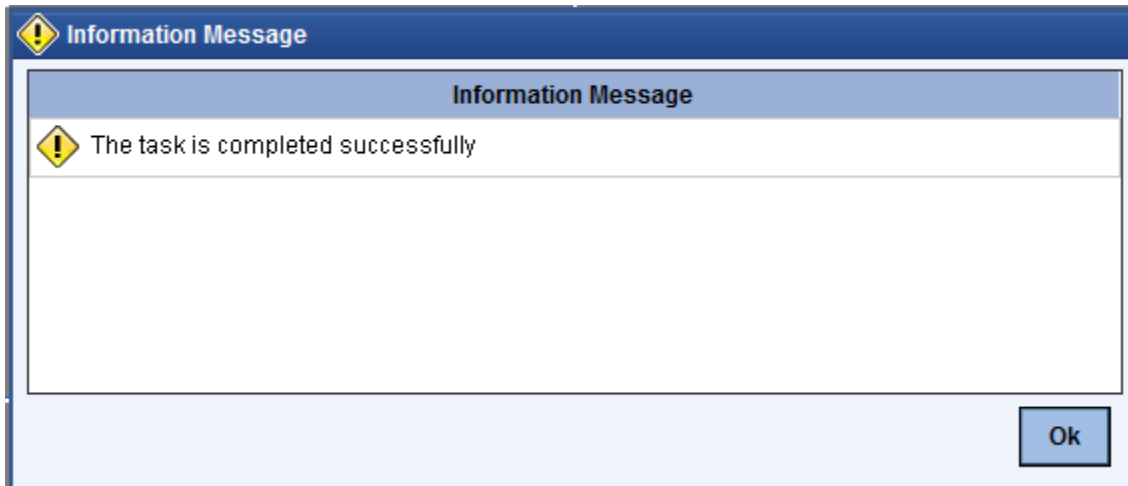
Audit

Outcome

Exit



In this screen, you can view the applicant's details. In case of a positive SDN match, the bank informs the regulatory agency (OFAC or any other similar agency) about the SDN match of the prospect/customer. However, if the match is cleared, you can continue with the subsequent KYC checks. Select the outcome as 'NO MATCH' and save the record by clicking the save icon in the tool bar. The following screen will be displayed:

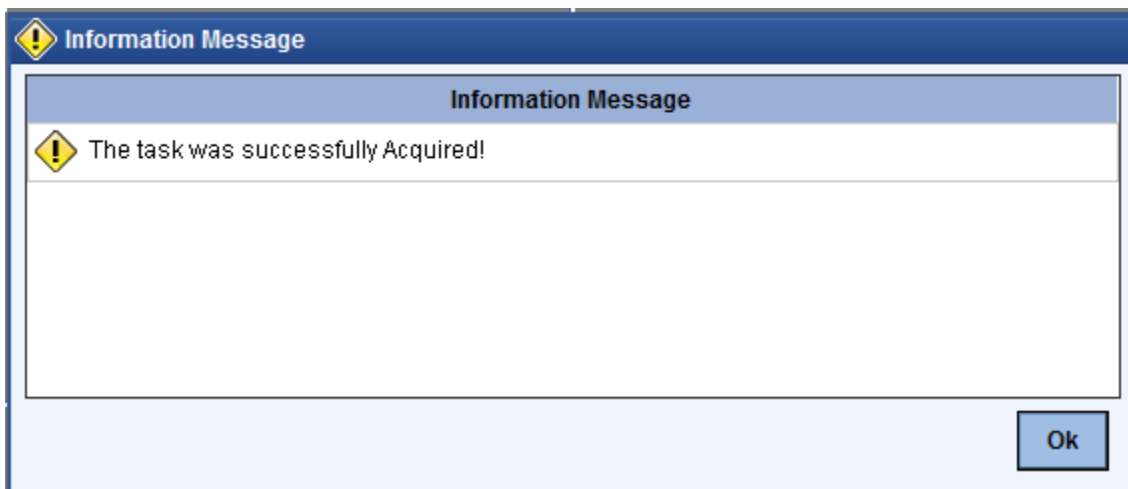


Click 'Ok' button. You will be taken back to the 'Verify SDN Match' screen. Click 'Exit' button to exit the screen. The task is then moved to the next activity.

### 1.3.10 Internal Blacklist Check

Users belonging to the user role 'KYCEROLE' (KYC Executive) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Internal Blacklist Check' task to acquire it. The following screen is displayed:



If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

Internal Blacklist Checks

New

Workflow Reference #
Priority Low

Account Details

Customer Information

Account Number
Description
Currency
Account Class

Customer No \*
Type Corporate Bank
Full Name
Existing Customer
SWIFT Code

Main Corporate Directors

Contact Information

Permanent Address

Address \*
Telephone

Country
Line 1
Line 2
Line 3

Contact Person

Name
Telephone
Email

Existing Bank Account Details

1011
Go

Bank Name
Branch Code
Acco

SDN Result
Internal Blacklist Result

Documents Internal Blacklist Check

Prev Remarks
Remarks

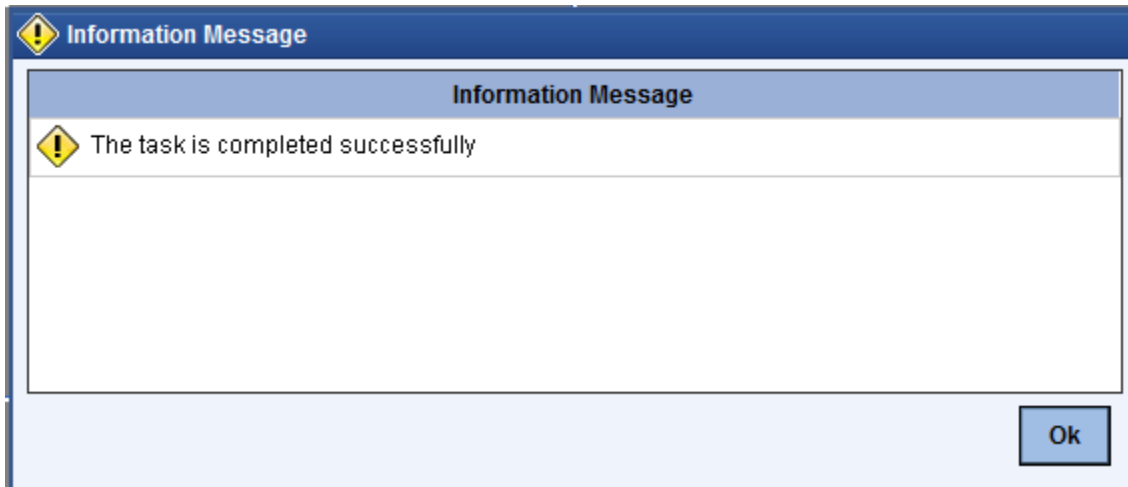
Audit
Outcome
Exit

In this screen, you can view the applicant's details. Click 'Int.Blacklist Check' button to invoke 'Blacklist Checks for Corporate Details' screen.

The system validates the name of the applicant against the bank's internal list of global blacklisted customers. If any match is found, you can report it to the internal authorities of the bank. If no match is found, the system displays the following message:

You can continue with the process of creating account only when the customer passes these checks. Select the outcome as 'PROCEED' and save the record by clicking the save icon in the tool bar.

The following screen will be displayed:



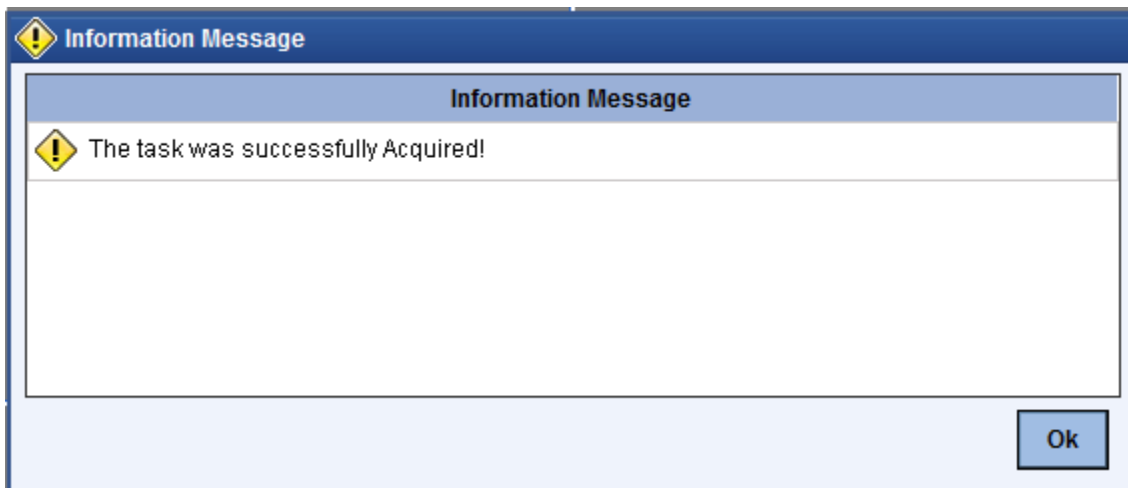
Click 'Ok' button. You will be taken back to the 'Internal Blacklist Checks' screen. Click 'Exit' button to exit the screen. The task is then moved to the next activity.

### **1.3.11 Inform Regulatory Authorities**

In case of a positive SDN match or the applicant is internally blacklisted, you should inform the regulatory agency (OFAC or any other similar agency) and the internal authorities on the match of the applicant.

Users belonging to the user role 'KYCMROLE' (KYC Manager) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Inform Regulatory Authorities' task to acquire it. The following screen is displayed:



If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

**Inform Regulatory Authorities**

New

Workflow Reference #  Priority

**Account Details**

Account Number   
Description   
Currency   
Account Class

**Customer Information**

Customer No \*   
Type ☐ Corporate ☐ Bank  
Full Name   
☐ Existing Customer  
SWIFT Code

**Account Type**

☒ Main ☐ Corporate ☐ Directors

**Contact Information**

Address \*   
  
  
  
Telephone

**Permanent Address**

Country   
Line 1   
Line 2   
Line 3

**Contact Person**

Name   
Telephone   
Email

**Existing Bank Account Details**

Bank Name	Branch Code	Acco
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>

**KYC Check Details**

SDN Result   
Internal Blacklist Result   
Contact Verification Remarks

**FST\_INFREGAUTH**

Name   
Date of Reporting SDN Failure   
Mode of Reporting SDN Fail   
Internal Reporting   
Date of Reporting Blacklist Fail   
Mode of Reporting Blacklist Fail

**Documents**

Prev Remarks  Remarks

Outcome

In this screen, you can view all the details of the applicant. Even the KYC check details are also displayed here. You can report about the positive match to the regulatory authorities by specifying the following details:

### Name

Specify the name of the applicant whose name was shortlisted in the SDN or internal blacklist check.

#### **Dt. of Reporting SDN Failure**

Specify the date of reporting the SDN failure.

#### **Mode of Reporting SDN Failure**

Specify the mode of reporting the SDN failure.

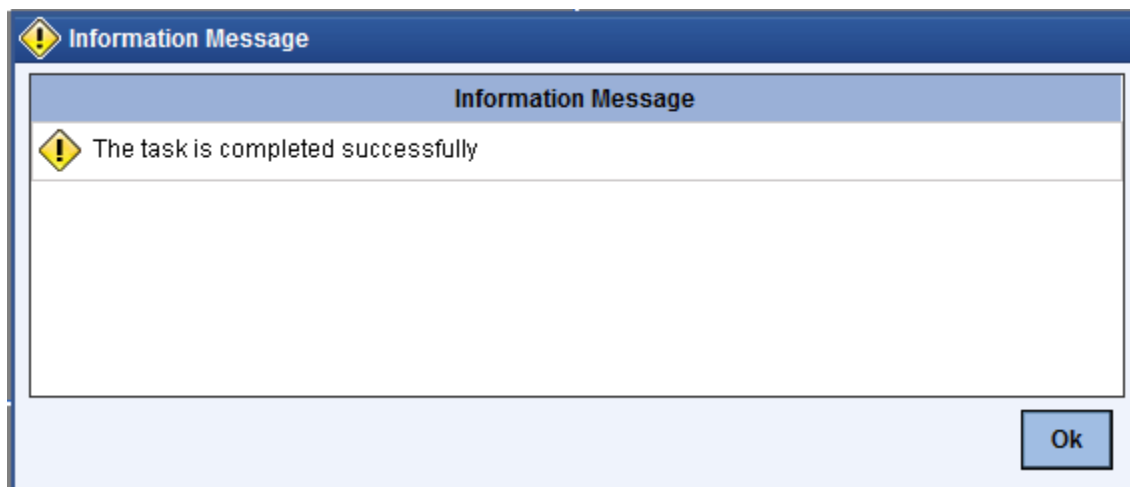
#### **Dt. of Reporting Blacklist Fail**

Specify the date of reporting the blacklist failure.

#### **Mode of Reporting Blacklist Fail**

Specify the mode of reporting the blacklist failure.

Select the outcome as 'PROCEED' and save the record by clicking the save icon in the tool bar. The following screen will be displayed:



Click 'Ok' button. You will be taken back to the 'Inform Regulatory Authorities' screen. Click 'Exit' button to exit the screen.

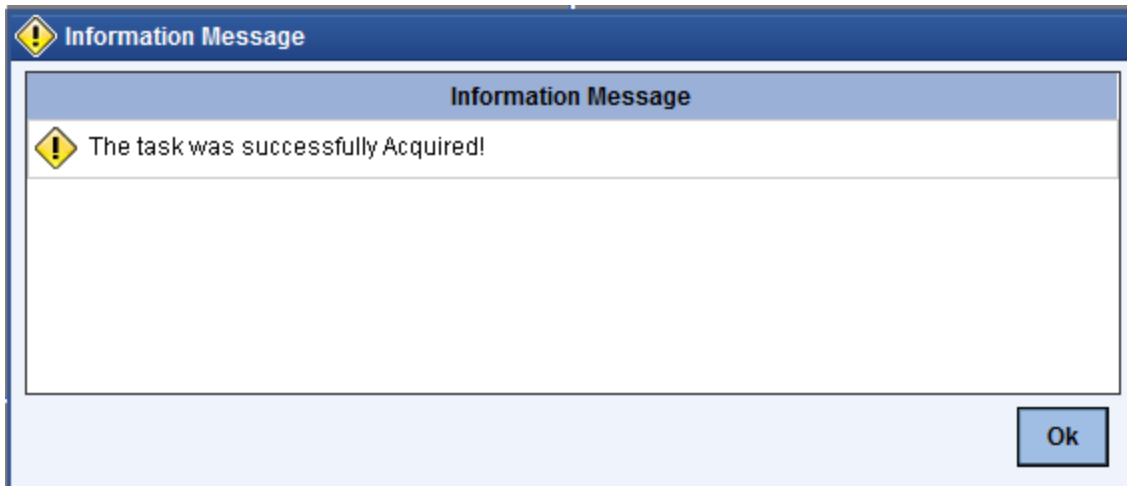
### **1.3.12 External KYC Check**

Based on the external KYC check property set, the KYC-C sub process invokes the external KYC check sub process which sends data to Mantas KYC solution and retrieves the abbreviated risk score and risk category of the customer.

### **1.3.13 Retrying to Get Customer / Nominee Details**

If the bank receives negative or no acknowledgement from the external system about the customer, then you can opt for a retry of external KYC check.

Users belonging to the user role 'KYCROLE' (KYC Manager) can perform these activities. To invoke the 'Retry of External KYC Check' screen, go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Retry of External KYC Check' task to acquire it. The following screen is displayed:



If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

The screenshot shows the 'Retry of External KYC check' form. The form is titled 'New' and contains several sections:

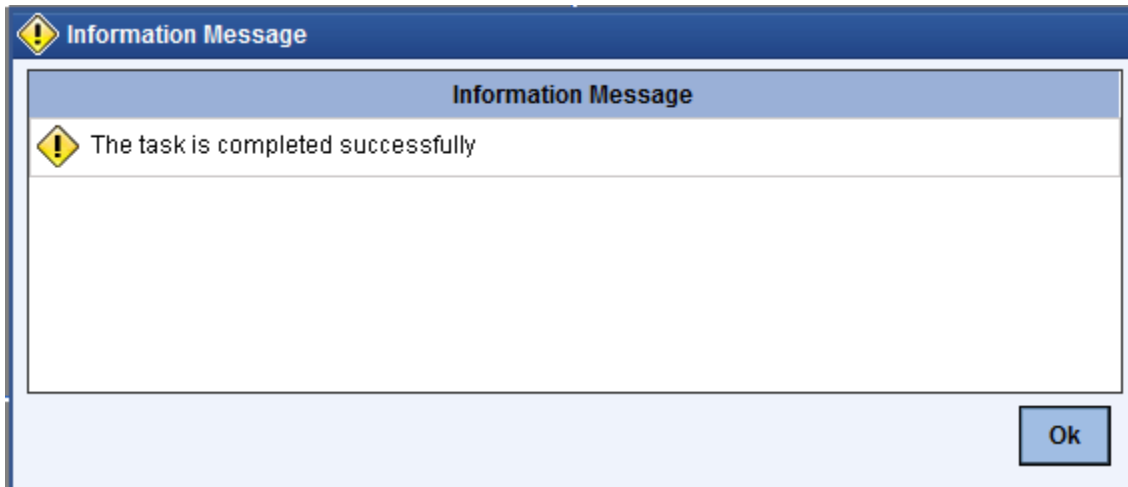
- Workflow Reference #**: A text field.
- Priority**: A dropdown menu set to 'Low'.
- Customer Information**:
  - Customer No \***: A text field.
  - Full Name**: A text field.
  - Type**: Radio buttons for 'Corporate' and 'Bank'.
  - Existing Customer**: A checkbox.
- Navigation Tabs**: 'Main' (selected), 'Customer', 'Corporate', 'Directors'.
- Account Details**:
  - Account Number**: A text field.
  - Description**: A text field.
  - Currency**: A text field.
  - Account Class**: A text field.
- KYC Check Details**:
  - SDN Result**: A text field.
  - Internal Blacklist Result**: A text field.
  - Retry External KYC**: A checkbox.
- Existing Bank Account Details**: A table with columns 'Bank Name', 'Branch Code', and 'Acco'. It has a search bar and a list of rows.
- External KYC Remarks**: A table with columns 'Name', 'Value', and a checkbox. It has a search bar and a list of rows.
- Documents**: A section at the bottom with a 'Prev Remarks' button, a 'Remarks' text area, an 'Audit' button, and an 'Outcome' dropdown menu.
- Exit**: A button at the bottom right.

Here, you can specify the following details:

### **Retry External KYC**

Check this box to specify that retry of external KYC check should be required for a particular customer.

You can enter the outcome of various stages in the Audit block for the verifier to make a decision. After verification, select the outcome as 'Retry' and save the record by clicking the save icon in the tool bar. The following screen will be displayed:

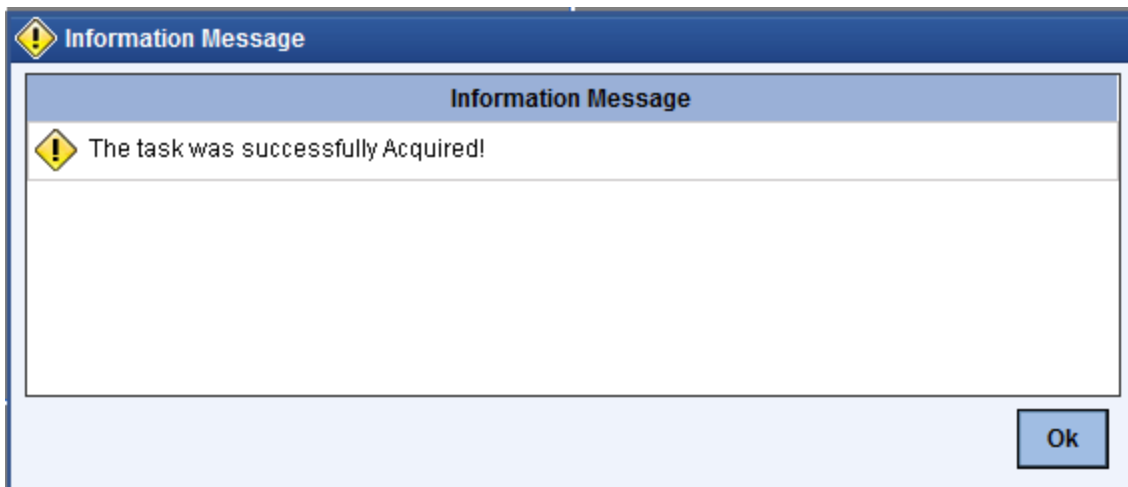


Click 'Ok' button. You will be taken back to the 'Retry of External KYC Check' screen. Click 'Exit' button to exit the screen. The task is then moved to the next activity.

### **1.3.14 Verify Customer / Prospect Contact Details**

Users belonging to the user role 'KYCEROLE' (KYC Executive) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Internal Blacklist Check' task to acquire it. The following screen is displayed:

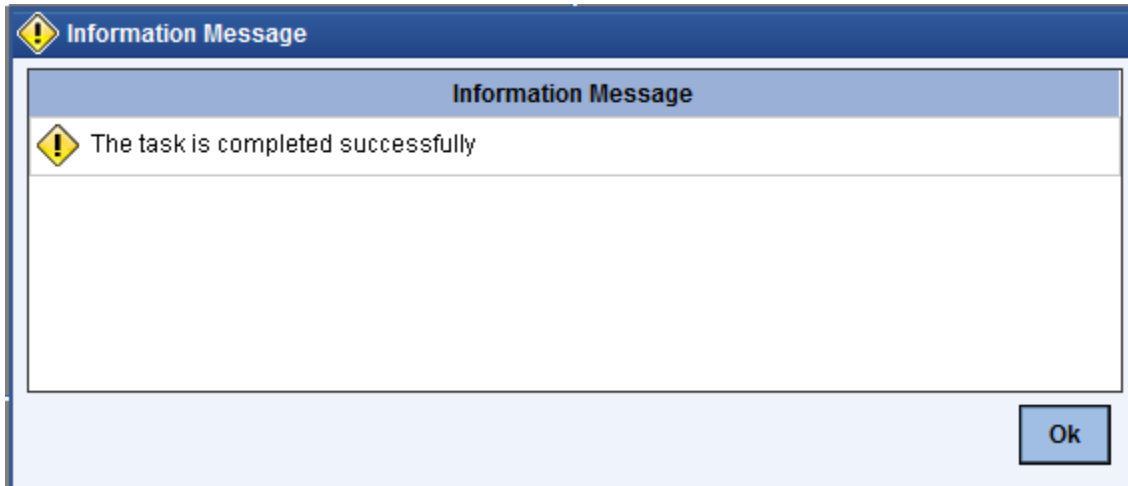




If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

The screenshot shows a web application window titled "Verify Customer Contact Details". The window has a blue header bar with a diamond icon and the title. Below the header, there is a "New" button. The main content area is divided into several sections: "Workflow Reference #" and "Priority" (set to "Low") at the top; "Customer Information" section with fields for "Customer No \*", "Full Name", "Type" (radio buttons for "Corporate" and "Bank"), and a checkbox for "Existing Customer"; a navigation bar with tabs "Main", "Customer" (highlighted in red), "Corporate", and "Directors"; "Contact Information" section with fields for "Address \*" (multi-line) and "Telephone"; "Contact Person" section with fields for "Name", "Telephone", and "Email"; and a "Documents" section. At the bottom, there is a "Prev Remarks" and "Remarks" section, an "Audit" button, an "Outcome" dropdown menu, and an "Exit" button.

In this screen, you can view the applicant's details. As per the bank's mandated policy, you will have to perform the customer identification check. This involves verification of customer address, phone number etc. You can enter the outcome of various stages in the Audit block for the verifier to make a decision. After verification, select the outcome as 'PROCEED' and save the record by clicking the save icon in the tool bar. The following screen will be displayed:



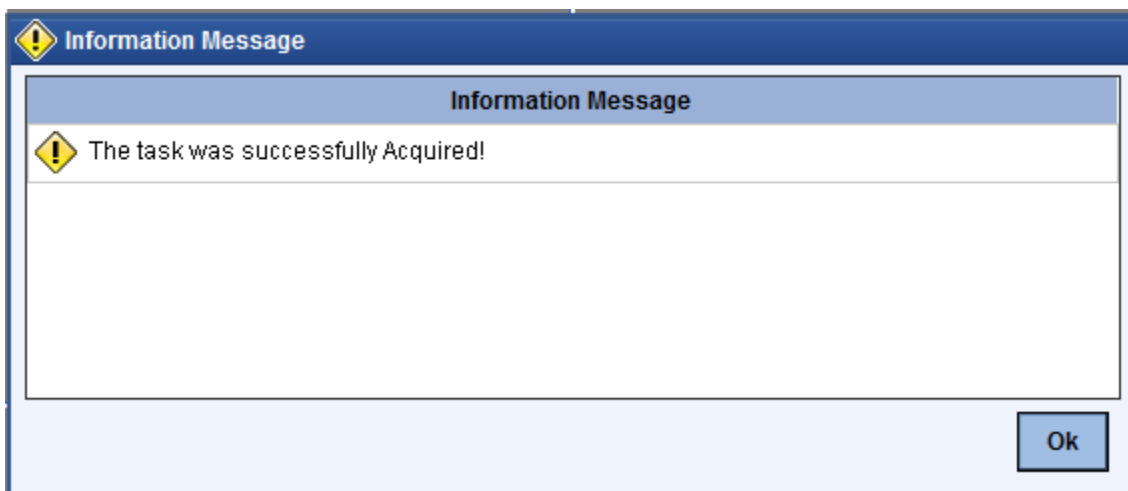
Click 'Ok' button. You will be taken back to the 'Verify Customer Contact Details' screen. Click 'Exit' button to exit the screen. The task is then moved to the next activity.

### 1.3.15 Other KYC Checks

As per the bank's mandated policy, you will have to other details like verification of the employer information, verification of the income information, sources and uses of funds etc.

Users belonging to the user role 'KYCEROLE' (KYC Executive) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'OtherKYCChecks' task to acquire it. The following screen is displayed:



If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

**Other KYC Checks**

New

Workflow Reference #  Priority

**Customer Information**

Customer No \*  Type ☐ Corporate ☐ Bank

Full Name

☐ Existing Customer

**Main** Customer Corporate Directors

**Account Details**

Account Number  SDN Result

Description  Internal Blacklist Result

Currency  Contact Verification Remarks

Account Class  Other KYC Remarks

**Existing Bank Account Details**

10f1

<input type="checkbox"/>	Bank Name	Branch Code	Acco
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**External KYC Remarks**

10f1

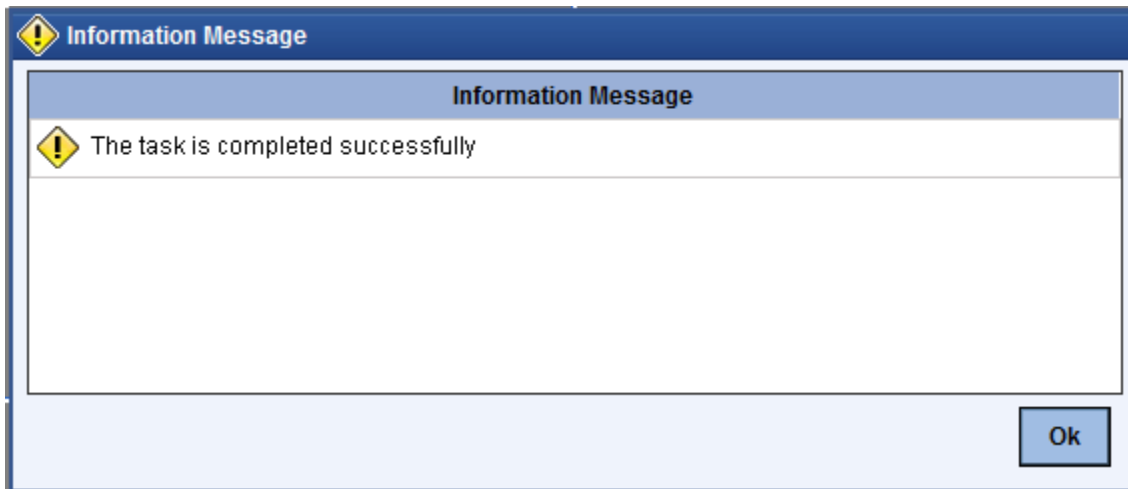
<input type="checkbox"/>	Name	Value	<input type="checkbox"/>
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="checkbox"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>

**Documents**

Prev Remarks Remarks

Outcome

In this screen, you can view and verify the applicant's details. After verifying the details, select the outcome as 'PROCEED' and save the record by clicking the save icon in the tool bar. The following screen will be displayed:



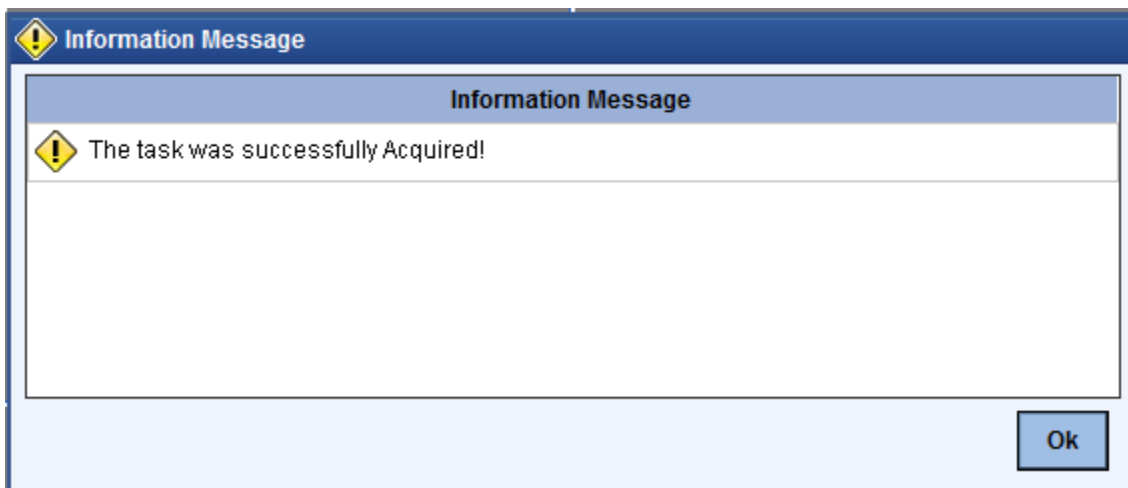
Click 'Ok' button. You will be taken back to the 'Other KYC Checks' screen. Click 'Exit' button to exit the screen. The task is then moved to the next activity.

### 1.3.16 KYC Decision

After verifying and evaluating the KYC information, bank decides whether it should enter into a relationship with the prospect/continue relationship (in case of an existing relationship) or not.

Users belonging to the user role 'KYCMROLE' (KYC Manager) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'KYCDecision' task to acquire it. The following screen is displayed:

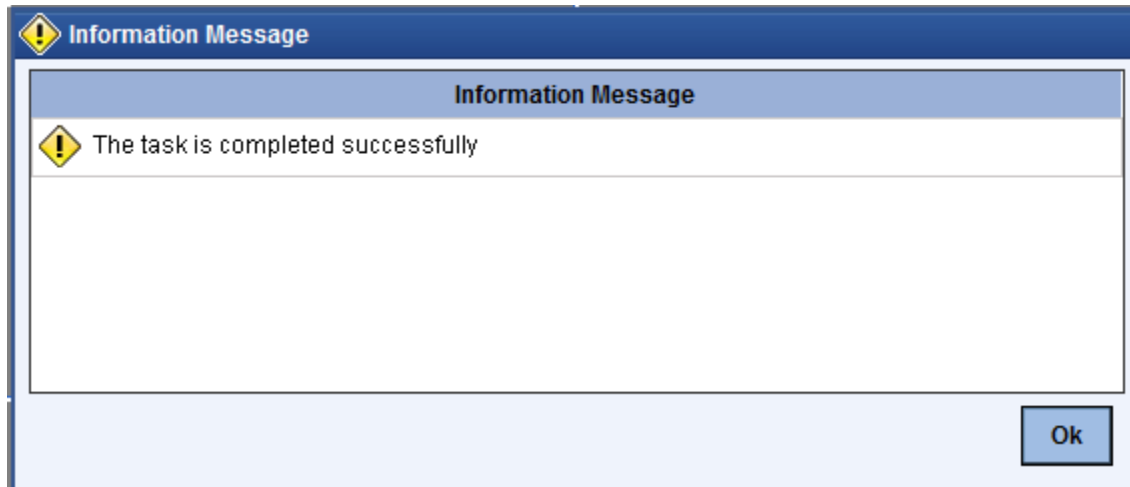


If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

The screenshot displays the 'KYC Decision' application window. At the top, there's a 'New' button and fields for 'Workflow Reference #' and 'Priority' (set to 'Low'). Below this is the 'Customer Information' section with fields for 'Customer No \*', 'Full Name', and 'Type' (radio buttons for 'Corporate' and 'Bank'). A checkbox for 'Existing Customer' is also present. A navigation bar shows 'Main' (highlighted in red), 'Customer', 'Corporate', and 'Directors'. The 'Account Details' section includes fields for 'Account Number', 'Description', 'Currency', and 'Account Class'. To the right, 'KYC Check Details' includes 'SDN Result', 'Internal Blacklist Result', 'Contact Verification Remarks', 'Other KYC Remarks', and a 'KYC Passed' checkbox. Below these are two tables: 'Existing Bank Account Details' and 'External KYC Remarks', both with columns for 'Name', 'Value', and 'Acco'. The bottom section, titled 'Documents', contains 'Prev Remarks', 'Remarks', an 'Audit' button, an 'Outcome' dropdown, and an 'Exit' button.

In this screen, you can view the complete information of the applicant. The outcome of various stages of KYC-R sub process is displayed in the Audit block. Based on these information, you can inform the customer if you enter into a relationship with the prospect/continue relationship (in case of an existing relationship) or not as part of the parent process.

Based on the decision, select the outcome as 'FAILED' or 'PASSED' and save the record by clicking the save icon in the tool bar. The following screen will be displayed:



Click 'Ok' button. You will be taken back to the 'KYC Decision' screen. Click 'Exit' button to exit the screen. The task is then moved to the Main process.

## Step 7. Block Customer in the System

For an existing customer if the KYC check fails, then the system will block all the existing accounts for the customer as per the bank's internal guidelines. The failed customers will be added into the internal blacklist database.

## Step 8. Notify Customer on Negative Status of KYC Checks

Users belonging to the user role 'COEROLE' (Corporate Operations Executive) can perform these activities.

In case, a customer does not clear KYC checks, then you can terminate the account opening process after notifying the customer. If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

In this screen you can view the account and the customer details. After intimating the customer about the failed KYC checks, you can terminate the account creation process.

## Step 9. Create / Modify customer details in FLEXCUBE

If the applicant is a new customer, then a new customer record is created in the system. In case of an existing customer, the customer's KYC information is updated. Similarly, if a joint account is opened where multiple customer IDs need to be created/updated, then the same is done in the system as part of this activity.

## Step 10. Create Account

The system creates a customer account at this stage. In case of a joint account, the entire applicable customers IDs are linked to the account.

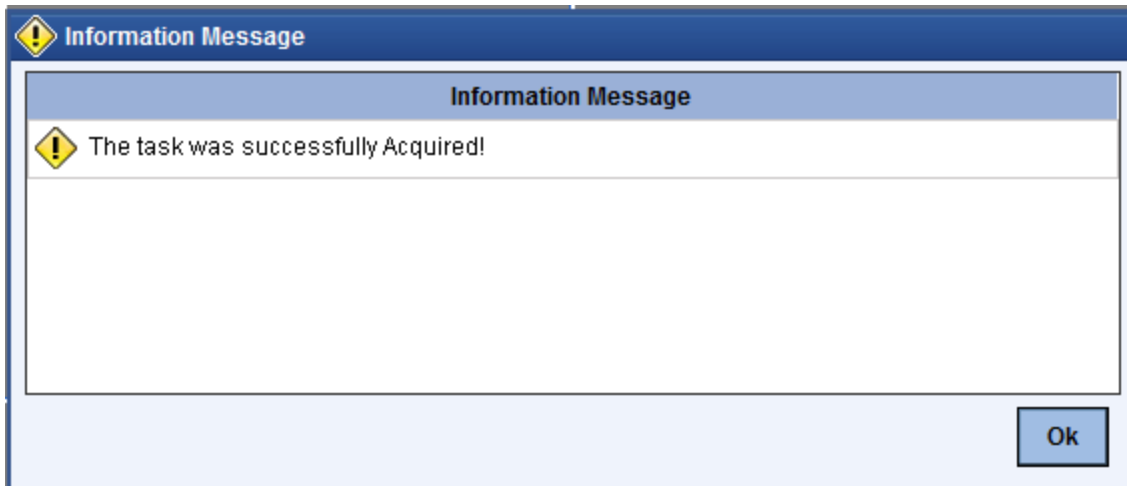
## Step 11. Store document reference in FLEXCUBE

The customer and account details captured are stored in the system for further reference.

## Step 12. Check Available Balance

Users belonging to the role 'COEROLE' (Corporate Operations Executive) will be able to perform this task.

If initial deposit is required, then you have to check the available balance. For this, go to the pending list and Click 'Acquire' button adjoining the 'Check if Balance Available' task to acquire it. The following screen will be displayed.



If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen

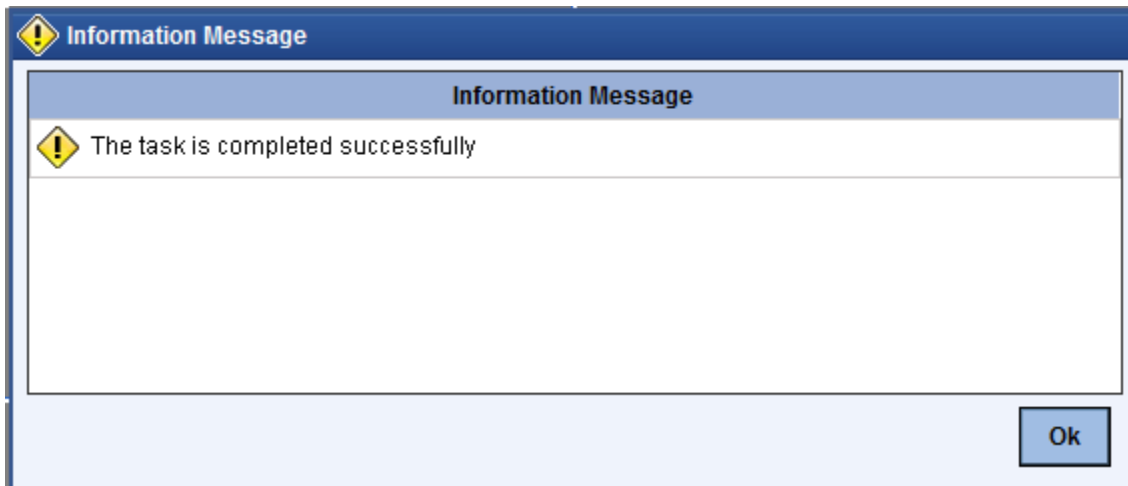
 A 'Customer Accounts Maintenance' window with a blue title bar. The main area is divided into several sections:
 

- Workflow Reference #**: A text input field.
- Priority**: A dropdown menu set to 'Low'.
- Account Details**: A section with fields for 'Branch Code \*', 'Account \*', 'Currency \*', and 'Media'.
- Customer Information**: Fields for 'Customer No \*', 'Customer Name', and 'Account Class \*' (with a 'P' icon). There is also an 'Existing Customer' checkbox.
- Account Facilities**: A section with checkboxes for 'Cheque Book' and 'Required'.
- Initial Deposit Details**: Fields for 'Amount', 'Currency', 'Payment Mode' (set to 'Cash'), 'Account Number', 'Cheque Number', 'Date', and 'Drawn On'.
- Account Balance**: Fields for 'Current (ACY)' and 'Available'.

 At the bottom, there is a tabbed interface with 'Interest', 'Customer', and 'Documents' tabs. Below the tabs are fields for 'Prev Remarks', 'Remarks', and 'Outcome' (a dropdown menu). There is an 'Audit' button and an 'Exit' button.

You can view the available balance in this screen. If the balance is sufficient, select the action 'PROCEED' from the drop-down list adjoining the 'Audit' button. Click 'Save' icon in the tool bar to save the record. The following screen will be displayed.



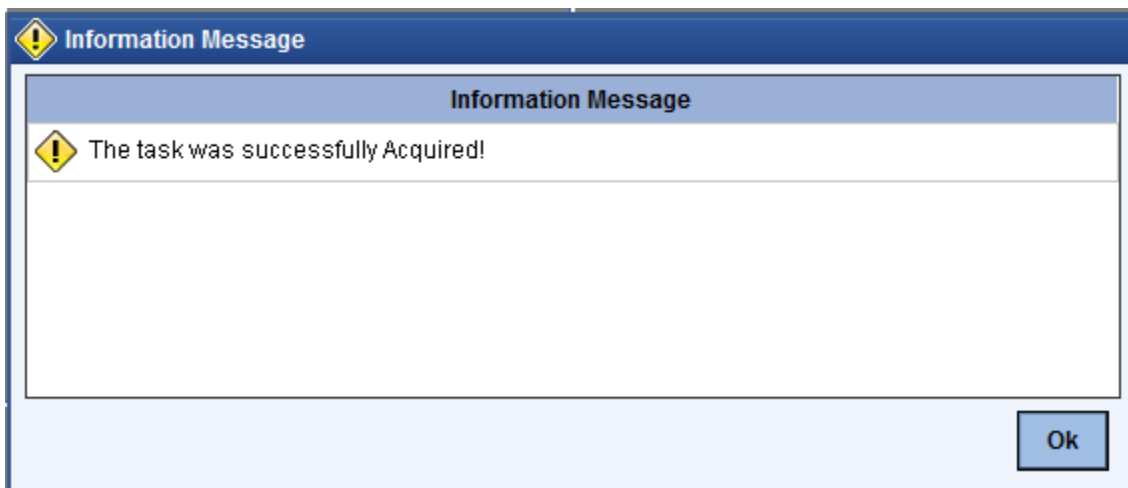


Click the 'OK' button in this screen. You will be taken back to the 'Check Available Balance' screen. Click 'Exit' button to exit the screen. The task is then moved to the next activity.

## Step 13. Generate Cheque Book

Users belonging to the user role 'COEROLE' (Corporate Operations Executive) can perform these activities.

If the customer has opted for personalized cheque book, then go to the pending list and Click 'Acquire' button adjoining the 'Generate Cheque Book' task to acquire it. The following screen will be displayed.



If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

Generate Cheque book

Workflow Reference #  Priority Low

**Customer Information**

Name

**Account Details**

Account Number

**Account Facilities**

Cheque Leaves From  No. of Check Leaves

Prev Remarks  Remarks

Outcome

The following details are displayed in this screen:

- Workflow reference number
- Priority
- Customer name
- Account number

### Cheque Leaves From

Enter the starting cheque leaf number.

### No. of Check Leaves

Enter the number of leaves to be generated.

Select the action 'PROCEED' in the text box adjoining the 'Audit' button in this screen and save the record by clicking the save icon in the tool bar. The following screen will be displayed.

Information Message

Information Message

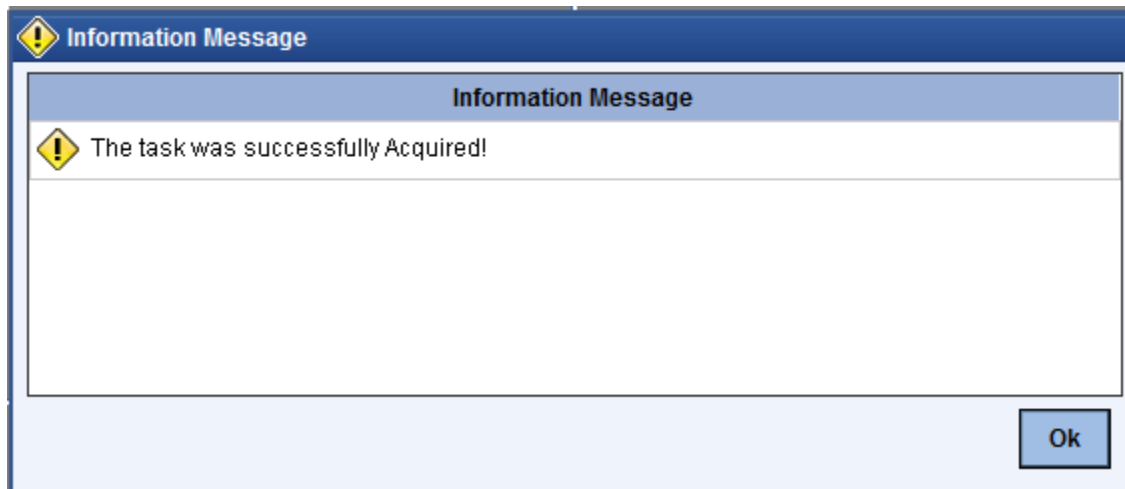
The task is completed successfully

Click the 'OK' button in this screen. You will be taken back to the 'Generate Cheque Book' screen. Click 'Exit' button to exit the screen. The task is then moved to the next activity i.e. delivery account kit to the customer.

## Step 14.Retrieve Pre-printed Cheque Book

Users belonging to the user role 'CBOEROLE' (Corporate Branch Operations Executive) can perform these activities.

If initial deposit is not required and if the customer has opted for pre-printed cheque book, then go to the pending list and click 'Acquire' button adjoining the 'Retrieve Pre-printed Cheque Book' task to acquire it. The following screen will be displayed.



If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

A 'Retrieve Pre-Printed Cheque book' window with a blue title bar. It contains several sections: 'Workflow Reference #' with a text field, 'Priority' with a dropdown menu set to 'Low', 'Customer Information' with a 'Name' field containing 'SANTOSH', 'Account Details' with an 'Account Number' field containing '355181', and 'Account Facilities' with 'Cheque Leaves From' set to 'DEL' and 'No. of Check Leaves' set to '25'. At the bottom, there are 'Prev Remarks' and 'Remarks' labels, an 'Audit' button, an 'Outcome' dropdown, and an 'Exit' button.

In this screen, the following details are displayed:

- Workflow reference number
- Priority
- Customer Name
- Account Number

### **Account Facilities**

Enter the following details in this section:

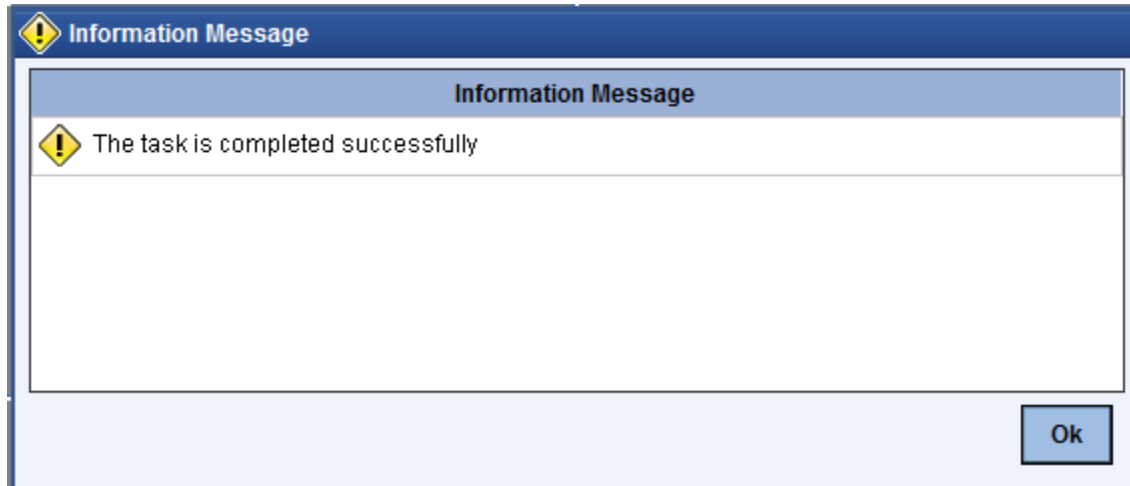
### **Cheque Leaves From**

Enter the starting cheque leaf number of the cheque book which you want to retrieve.

### **No. of Check Leaves**

Enter the number of leaves to be retrieved.

Select the action 'PROCEED' in the textbox adjoining the 'Audit' button in this screen and save the record by clicking the save icon in the tool bar. The following screen will be displayed.



Click the 'OK' button in this screen. You will be taken back to the 'Retrieve Pre-printed Cheque Book' screen. Click 'Exit' button to exit the screen. The task is then moved to the next activity i.e. delivery account kit to the customer.

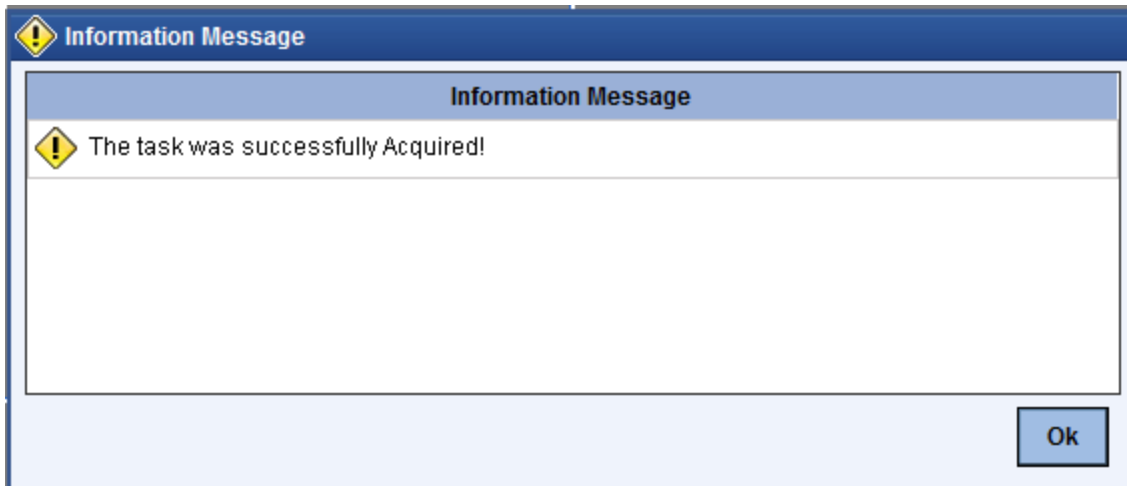
## **Step 15.Generate Welcome / Thank You Letter**

As part the account opening kit, you should generate welcome/thank you letter. You can generate the letter from the system. The system generates the letter in a pre-defined format by picking up the name and other details of the customer maintained in the system.

## **Step 16.Deliver Account Kit to the Customer**

Users belonging to the user role 'KYCEROLE' (KYC Executive) can perform these activities.

Go to the pending list in the system. The system displays all the pending activities. Click 'Acquire' button adjoining the 'Deliver Customer Kit' task to acquire it. The following screen is displayed:



If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen:

 A "Deliver Customer Kit" form screen with a blue header bar containing a diamond icon and the text "Deliver Customer Kit". The form is divided into several sections:
 

- New**: A section with a document icon and a plus sign.
- Workflow Reference #**: A text input field.
- Priority**: A dropdown menu with "Low" selected.
- Customer Information**: A section with a "Name" text input field.
- Account Details**: A section with an "Account" text input field.
- Account Facilities**: A section with "Cheque Leaves From" (text input), "Cheque Book Delivered" (checkbox), "Delivery Reference" (text input), "No of Cheque Leaves" (text input), "Mode of Delivery" (text input), and "Date of Delivery" (text input).
- Remarks**: A section with "Prev Remarks" and "Remarks" text input fields.
- Outcome**: A dropdown menu.
- Buttons**: "Audit" and "Exit" buttons.

The account kit includes product features, welcome/thanks letter, cheque book (if applicable).

The following details are displayed in this screen:

- Workflow number
- Customer Name
- Account Name
- Priority

### **Account Facilities**

The following details of the delivery kit can be captured here:

#### **Cheque Leaves From**

Specify the starting cheque leaf number.

#### **No. of Cheque Leaves**

Specify the number of cheques leaves provided to the customer.

#### **Cheque Book Delivered**

Check this field to indicate that the cheque book is delivered to the customer.

#### **Delivery Ref. No.**

Capture the delivery reference number.

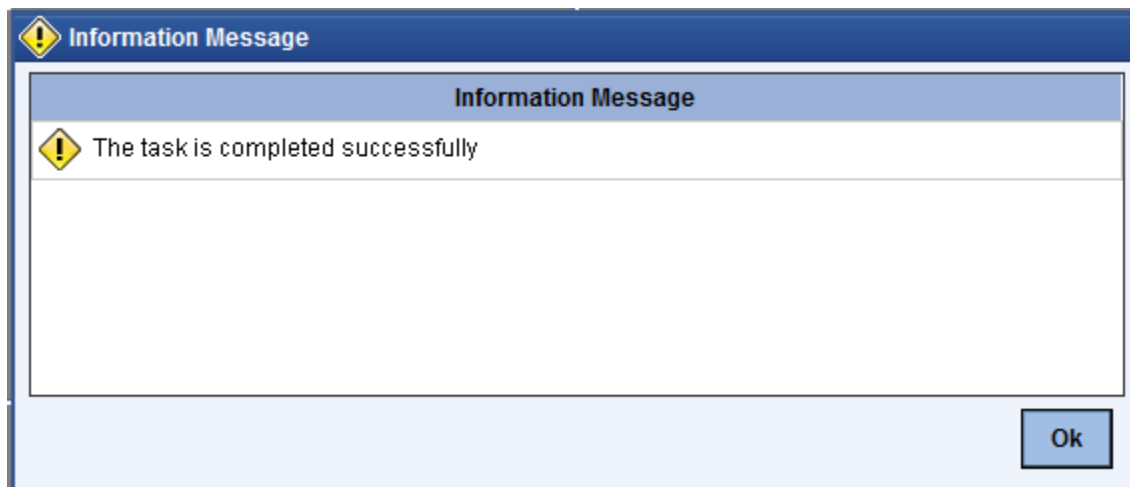
#### **Mode of Delivery**

Indicate the mode of delivery of the account opening kit.

#### **Date of Delivery**

Mention the date on which the account opening kit was delivered.

Select the action 'PROCEED' in the textbox adjoining the 'Audit' button in this screen and save the record by clicking the save icon in the tool bar. The following screen will be displayed.



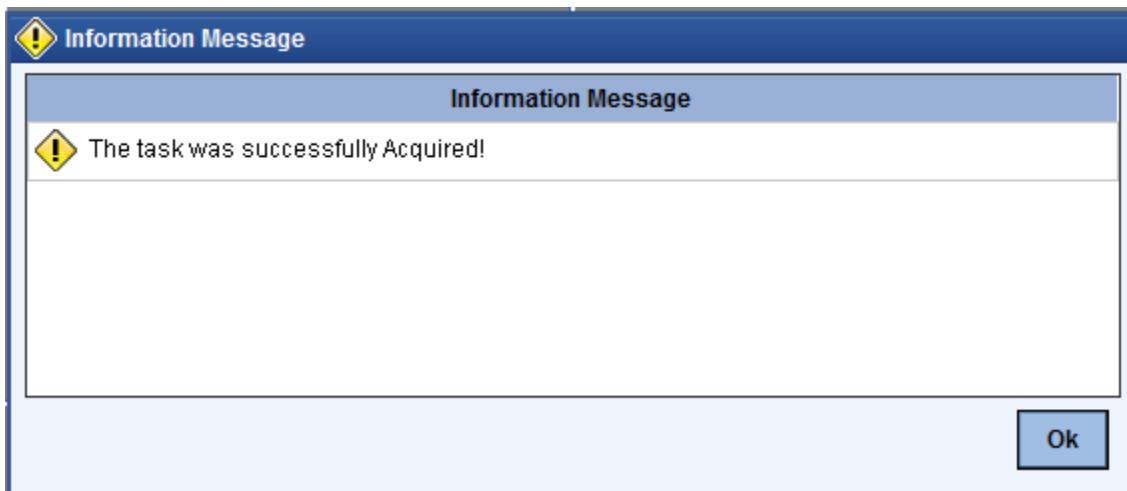
Click the 'OK' button in this screen. You will be taken back to the 'Delivery Customer Kit' screen. Click 'Exit' button to exit the screen. The task is then moved to the next activity i.e storing documents.

## Step 17.Store Documents

You can store the current account opening form and other supporting documents are stored in a safe and accessible location. This storage information can be recorded using 'Store Documents' screen. You can capture the storage details in this stage.

Users belonging to the role 'CBOEROLE' (Corporate Branch Operations Executive) will be able to perform this task.

Click 'Acquire' button adjoining the 'Store Documents' task to acquire it. The following screen will be displayed.



If you have requisite rights, double click on the task in your 'Assigned' task list and invoke the following screen.

**Store Documents**

New

Workflow Reference #  Priority Low

**Customer Information**

Customer Name

Customer Number

**Account Details**

Account Number

**Storage Details**

Date of Storage

Time of Storage

Place of Storage

Storage Reference

**Documents**

Prev Remarks Remarks

Audit Outcome  Exit

In this screen the following information can be stored:

### **Workflow Reference #**

The workflow reference number is displayed.

### **Priority**

Select the priority for maintaining the documents.

### **Customer Information**

The following customer information is displayed:

- Customer Name
- Customer Number

### **Account Details**

The current account number of the customer is displayed.

### **Storage Details**

Capture the following storage details in this section:

### **Date Of Storage**

Capture the date of storing the documents.



**Time Of Storage**

Specify the time of storing the documents of the current account.

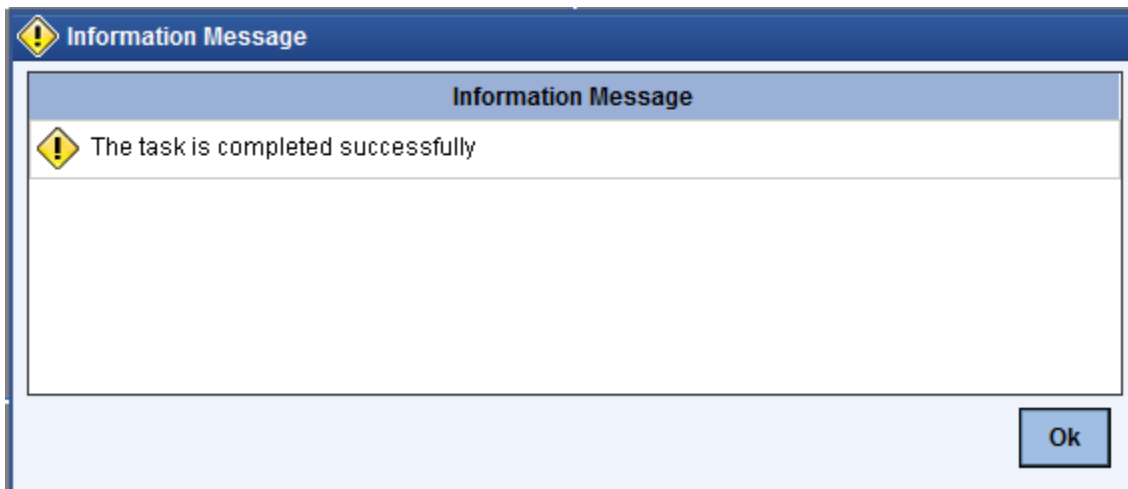
**Place Of Storage**

Mention the place where the document is stored.

**Storage Ref. Number**

Specify the storage reference number.

Select the action 'Document Stored' in the textbox adjoining the 'Audit' button in this screen and save the record by clicking the save icon in the tool bar. The following screen will be displayed:



Click 'Ok' button. You will be taken back to the 'Store Documents' screen. Click 'Documents' button to view the documents stored. The following screen is displayed:

View Documents

New

Document Verification

Document Code

Document Description

View

View

Verified

Ok

Exit

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## 2. Screen Glossary

### 2.1 Function ID List

The following table lists the function id and the function description of the screens covered as part of this User Manual.

Function ID	Function Description
STDCA001	Receive and Verify



Current Account Creation  
[May] [2012]  
Version 12.0

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