

Current Account Creation User Guide

# Oracle FLEXCUBE Universal Banking

Release 14.3.0.0.0

Part No. F18207-01

May 2019

Current Account Creation User Guide  
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<https://www.oracle.com/industries/financial-services/index.html>

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# 1. Preface

## 1.1 Introduction

This manual is designed to explain the Account Creation Process module of Oracle FLEXCUBE. It provides an overview of the workflow and information on creating and maintaining the applicant details with other supported features.

## 1.2 Audience

This manual is intended for the following User/User Roles:

| Role                                 | Function   |
|--------------------------------------|--|
| Corporate Customer Service Executive | Collection of applications   |
| Trade Finance Executive              | Updation of details of contracts                                     |
| Trade Finance Manager                | Verification and authorization of contracts                          |
| Compliance Executive                 | Performance of compliance details of all parties in a contract       |
| Compliance Manager                   | Verification of compliance check carried out by Compliance Executive |

## 1.3 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>.

## 1.4 Abbreviations

The following abbreviations are used in this User Manual:

| Abbreviation | Description                         |
|--------------|-------------------------------------|
| BPMN         | Business Process Modelling Notation |
| SDEs         | System Data Elements                |
| WF           | Workflow                            |

## 1.5 Organization

This manual is organized into the following chapters:

| Chapter   | Description  |
|-----------|--|
| Chapter 1 | <i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual. |





|                  |  |
|------------------|--|
| <b>Chapter 2</b> | <i>Creation of Current Account</i> explains the process of creating and maintaining the prospective applicant details.                     |
| <b>Chapter 3</b> | <i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation. |

## 1.6 Related Documents

- Procedures User Manual
- Core Entities User Manual

## 1.7 Glossary of Icons

This User Manual may refer to all or some of the following icons:

| <b>Icons</b>  | <b>Function</b> |
|---|-----------------|
|    | Exit            |
|    | Add row         |
|    | Delete row      |
|  | Option List     |

---

## 2. Creation of Current Account

Oracle FLEXCUBE facilitates account opening from different sources. This chapter discusses and takes you through the available options, stages involved and account opening workflow. In the first section, the chapter briefs you on the process involved. The next section talks about the steps involved in detail.

This chapter contains the following sections:

- [Section 2.1, "Account Creation Process"](#)
- [Section 2.2, "Lead Requests Process"](#)
- [Section 2.3, "Lead Maintenance Fields Validations"](#)
- [Section 2.4, "Stages for Request Received through Branch \(BPMN\)"](#)
- [Section 2.5, "Receive and Account Opening Form and Documents"](#)
- [Section 2.6, "Seek Approval for Missing Documents / Details"](#)
- [Section 2.7, "Modifying and Resubmit the Application"](#)
- [Section 2.8, "Input Details of Current Account"](#)
- [Section 2.9, "Verify Details of Current Account"](#)
- [Section 2.10, "Modify Details of Current Account"](#)
- [Section 2.11, "KYC\\_C Review Info"](#)
- [Section 2.12, "Block Customer in the System"](#)
- [Section 2.13, "Notify Customer on Negative Status of KYC Checks"](#)
- [Section 2.14, "Create / Modify Customer Details in Oracle FLEXCUBE"](#)
- [Section 2.15, "Create Account"](#)
- [Section 2.16, "Store Document Reference in FLEXCUBE"](#)
- [Section 2.17, "Check Available Balance"](#)
- [Section 2.18, "Generate Cheque Book"](#)
- [Section 2.19, "Retrieve Pre-printed Cheque Book"](#)
- [Section 2.20, "Issue Debit Card"](#)
- [Section 2.21, "Generate Welcome / Thank You Letter"](#)
- [Section 2.22, "Notify the customer/prospect about the successful account opening with details"](#)
- [Section 2.23, "Deliver Account Kit to the Customer"](#)
- [Section 2.24, "Store Documents"](#)
- [Section 2.25, "Auto Closure of Leads"](#)

### 2.1 Account Creation Process

The process of creating a current account begins with a bank receiving an account opening application and the related documents from a customer. A bank can receive this application either from a:

- Prospect – On receiving the request, customer is created in 'Customer Maintenance' screen and customer account is created at 'Customer Maintenance' screen. After the successful creation of customer and account, the prospect is informed about it. If the KYC check is not passed, then the application is rejected.
- Existing Customer – While opening an account for an existing customer, the bank checks KYC details, only if there are any changes in the existing KYC information of the

customer. If the KYC check is not passed 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 is opened in the relevant system and the kit is dispatched

Prospect/customer can contact bank either through

- Channel – A request to open an account can be through any of the following routes.
  - Lead Request → Account opening through BPMN.
  - Lead → Account opening through standard account opening process
- Branch – A request to open an account is through BPMN.

After receiving a request, the bank verifies whether the details/documents required to process the request are available. If any documents are missing, then the bank will either decide to proceed after obtaining the missing details/documents or to process the request without waiting for the missing details/documents, with necessary approvals.

The following sections provide details on the process followed for Lead Maintenance and BPMN workflow.

## **2.2 Lead Requests Process**

This section contains the following topics:

- [Section 2.2.1, "Processing Lead Requests"](#)
- [Section 2.2.2, "Main Tab"](#)
- [Section 2.2.3, "Details Tab"](#)
- [Section 2.2.4, "Financial Tab"](#)
- [Section 2.2.5, "Requested Tab"](#)
- [Section 2.2.6, "Document Details"](#)

### **2.2.1 Processing Lead Requests**

Lead requests received from a prospective customers are handled at Lead Maintenance level and the facility is available to external channels as a service. As mentioned earlier, for a lead record, customer and account are created directly through Customer Information and Customer Account Creation screens respectively or through BPMN workflow.

Lead requests from an existing customer are also handled a Lead Maintenance level. However, for a lead record for an existing customer, the requested account is created directly through Customer Account Creation screen or BPMN workflow.

You can maintain the details of a prospective/existing applicant, when the applicant initially approaches the bank to open an account. The system facilitates capturing of lead details through external channels as well.

The following details are captured as part of this maintenance:

- Prospective/existing customer's personal and location details
- Prospective/existing customer's employment details
- Lead life cycle management



You can invoke this screen by typing 'ORDLEADM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following details in this screen:

### Lead Id

Specify a unique identification for the prospective customer.

### Description

Specify a suitable description for the prospective customer.

### Request ID

The system displays the request identification of the request.

### Channel

The system by default displays 'FLEXCUBE' as the channel. However, you can modify if needed. The adjoining option list displays a list of valid channels. Select the appropriate one.

### Date of Request

Specify the date when the prospective customer enquired about the account. You can also select the date from the adjoining 'Calendar' icon.

### Application Type

Select the application type as 'CASA' from the adjoining drop-down list.

### Current Status

The system displays the current status of the lead.

**New Status**

Select the new status from the adjoining option list. It is mandatory to specify the reason if the current status is 'Closed', 'Rejected' or 'Additional Document Required'.

After authorization, the new status becomes the current status of the lead.

**Conversation ID**

Specify the conversation ID, if conversation is originated before the lead record submission. The adjoining option list displays all valid conversation IDs. Select the appropriate one.

**Recommender ID**

Select the user ID of the employee who is referring the customer from the adjoining option list.

**Recommender Position**

Select the position of the employee who is referring the customer from the adjoining drop-down list.

**Remarks**

Specify remarks, if any.

**Assign To**

Select the user ID of the person who will follow up on the lead.

**Priority**

Select the priority of follow up on the lead request from the adjoining drop-down

**2.2.2 Main Tab**

You can capture the following personal and geographical details related to a prospective customer:

**Sequence Number**

The system displays the sequence number.Type

Select the type of the customer from the drop-down list provided. The following options are available:

- Primary
- Co-Applicant

**Existing**

Check this box, if the lead applicant is an existing customer.

**Local Branch**

Select the local branch of an existing customer from the adjoining option list.

**Customer No**

Specify the customer, if the Customer is existing. The adjoining option list displays all valid customer numbers. Select the appropriate one. If the Customer is prospect, then the system generates the new customer ID, by default.

**Default**

Click on default button to default the details on existing customer.

**Short Name**

The system defaults the Short name when default button is pressed, if the applicant is an existing customer. However, you can specify the short name, if the applicant is prospect.

**Customer Name**

The system defaults the Customer name when default button is pressed, if the applicant is an existing customer. However, you can specify the customer name, if the applicant is prospect.

**National ID**

Specify the national Id or country code of the customer or select the national Id from the option list provided.

**Responsibility**

Select the responsibility from the adjoining drop down list.

**Liability**

Specify the liability for all parties other than primary applicant.

**City**

Specify the city of the customer. If the lead is received from the channel (FCDB), then the city value is passed by the FCDB to FCUBS and is defaulted here.

**Country**

Specify the country of domicile of the customer or select the country code from the option list provided.

**Nationality**

Specify the country of which the customer is a national or select the country code from the option list provided.

**Language**

Specify the primary language of the customer or select the language from the option list provided.

**Customer Category**

Specify the category to which the customer belongs or select the customer category from the option list that displays all valid customer categories.

**Financial Currency**

Select the financial currency from the adjoining option list.

**Mobile Number**

Specify the mobile phone number of the prospective customer.

**Landline Number**

Specify the land phone number of the prospective customer.

**Home Phone ISD+**

Select the area code for the home phone number from the adjoining option list.

**Home Phone**

Specify the home phone number with area code.

**E-mail**

Specify the e-mail Id of the prospective customer.

**Fax**

Specify the fax number of the prospective customer.

**Preferred Date of Contact**

Specify the preferred date of contact.

**Preferred Time of Contact**

Specify the preferred time of contact.

**First Name**

Specify the first name of the customer.

**Middle Name**

Specify the middle name of the customer.

**Last Name**

Specify the last name of the customer.

**Salutation**

Select the salutation preference of the customer from the drop-down list provided. You can select any of the following options:

- Mr
- Mrs
- Miss
- Dr

**Gender**

Select the gender of the customer from the drop-down list.

**Date of Birth**

Specify the date of birth of the customer or select the date by clicking the 'Calendar' icon provided.

**Mother's Maiden Name**

Specify the customer's mother's maiden name.

**Marital Status**

Select the marital status of the prospective customer from the drop-down list. The following options are available:

- Married
- Divorced
- Remarried
- Separated
- Spouse Expired

**Dependants**

Specify the number of dependants for the customer.

**SSN**

Specify applicant's SSN.

**Passport Number**

Specify the passport number of the prospective customer.

**Passport Issue Date**

Specify the date on which the customer's passport was issued or select the date from by clicking the adjoining 'Calendar' icon.

## Passport Expiry Date

Specify the date on which the customer's passport expires or select the date from by clicking the adjoining 'Calendar' icon.

## Existing Relationship Details

You can maintain the following relationship details:

### Relationship Type

Specify the relationship type of the customer.

### Credit Card Number

Specify the credit card number of the customer

### Customer ID/Account Number

Specify the customer identification or account number of the customer.

---

### Note

The system defaults the above details for both the prospect and the existing customer, if the application is submitted from external system.

---

## 2.2.3 Details Tab

You can capture the address and employment related details of the prospective customer in 'Details' tab.

The screenshot displays the 'Prospect Details' form. The 'Address Details' section is active, showing a list of 1 address. The 'Address Type' is set to 'Permanent'. The form includes fields for Address 1 through Address 4, Pincode, Contact Number, and Country. The 'Employment Details' section is also visible, showing fields for Employer, Address 1 through Address 3, Extension, Contact Phone, and Contact Name. The bottom of the form features a navigation bar with 'Documents', 'Interaction', and 'Fields' tabs, and a footer with 'Maker/Checker', 'Date Time', 'Mod No', 'Record Status/Authorization Status', and an 'Exit' button.

## Address Details

### Address Type

Select the address type of the customer from the following options provided in the drop-down list:

- Permanent
- Home
- Correspondence Address

**Mailing**

Check this box to indicate that the address you specify here is the customer's mailing address.

**Address Line 1 – 4**

Specify the address of the customer in four lines starting from Address Line 1 to Address Line 3.

**Pincode**

Specify the zip code associated with the address specified.

**Contact Number**

Specify the contact telephone number of the customer.

**Country**

Specify the country associated with the address specified.

**Employment Details****Employer**

Specify the name of the employer of the prospective customer.

**Employment Type**

Select the customer's employment type from the drop-down provided. The following options are available:

- Part Time
- Full Time
- Contract Based

**Occupation**

Specify the occupation of the prospective customer.

**Designation**

Specify the designation of the prospective customer.

**Employee Id**

Specify the employee Id of the prospective customer.

**Address Line 1 – 4**

Specify the employment address of the customer in four lines starting from Address Line 1 to Address Line 4.

**Country**

Specify the country associated with the employment address specified.

**Pincode**

Specify the zip code associated with the office address specified.

**Phone Number**

Specify the official phone number of the prospective customer.

**Extension**

Specify the telephone extension number, if any, of the prospective customer.

**Contact Phone**

Specify the contact phone number of the customer's contact person.

**Contact Name**

Specify the name of a contact person at the customer's office.

**Contact Extension**

Specify the telephone extension number, if any, associated with contact person.

**Department**

Specify the department to which the customer belongs.

**Comments**

Specify comments, if any, related to the customer's employment.

**Business Details****Type of Business**

Select the type of business from the adjoining drop-down list.

**Name of Business**

Specify the name of the company here.

**Type of Ownership**

Select the type of ownership from the adjoining drop-down list.

**Others**

Specify if the type of ownership is others.

**Currency**

Select the currency from the adjoining option list.

**Annual Turnover**

Specify the annual turnover of the company.

**Business Description**

Give a brief description on the company.

## 2.2.4 Financial Tab

You can capture the details related to the finance in the 'Financial' tab.

The screenshot displays the 'Prospect Details' application window. At the top, there is a 'New' section with an 'Enter Query' field. Below this, there are several input fields for prospect information, including 'Lead Id\*', 'Branch\*', 'Date of Request\*', 'Application Type' (set to 'Retail'), 'Description', 'New Account Number', 'Loan Type', 'Request ID', 'Requester ID', 'Current Status', 'Channel', 'Requester Position' (set to 'Customer Service'), 'New Status', 'Promotion Code', 'Remarks', 'Conversation ID', 'Assign To', and 'Priority' (set to 'High').

The 'Applicant Details' section shows 'Type' set to 'Primary' and 'Customer Name'. Below this is a navigation menu with 'Main', 'Details', 'Financial' (selected), 'Requested', 'History', and 'Corporate'.

The main content area is divided into several sections for financial data entry:

- Assets:** Fixed Assets, Intangible Assets, Non Current Assets, Current Assets.
- Capital:** Issued Capital, Paid up Capital.
- Reserves:** Subsidy from Government, General Reserves.
- Surplus:** Credit Balance in PL.
- Liabilities:** Term Liabilities, Current Liabilities.
- Cash Flows:** Operations Activities, Investing Activities, Financing Activities.

At the bottom, there is a 'Documents | Interaction | Fields' section and a footer with fields for 'Maker', 'Date Time', 'Mod No', 'Record Status', 'Checker', 'Date Time', 'Authorization Status', and an 'Exit' button.

### Income Details

#### **Income Type**

Select the income type from the adjoining option list.

#### **Frequency**

Select the frequency of the income of the applicant.

#### **Currency**

Select the currency of the income from the adjoining option list.

#### **Amount**

Specify the income amount.



## 2.2.5 Requested Tab

You can capture the details related to the requested CASA in 'Requested' tab.

The screenshot shows the 'Prospect Details' window with the 'Requested' tab selected. The form is divided into several sections:

- Enter Query:** Fields for Lead Id, Branch, Date of Request, Description, Request ID, Channel, Promotion Code, New Account Number, Recommender ID, Recommender Position (set to 'Customer Service'), Remarks, Application Type (set to 'Retail'), Loan Type, Current Status, New Status, Conversation ID, Assign To, and Priority (set to 'High').
- Applicant Details:** Fields for Type (set to 'Primary') and Customer Name.
- Requested Loan Details:** Fields for Requested Currency, Rate, Loan Purpose, Requested Amount, No of Installments, Product Code, Top Up Lead, Expected Date of disbursement, and Existing Loan Account Number.
- Requested CASA Details:** Fields for Type of Account and Purpose of Account.
- Requested Term Deposit Details:** Fields for Requested Currency, Requested Amount, Preferred Time of Contact (set to 'Any Time'), and Preferred Date of Contact.

At the bottom, there are tabs for 'Documents', 'Interaction', and 'Fields'. A footer bar contains fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', 'Authorization Status', and an 'Exit' button.

You can capture the following details here:

### Requested CASA Details

---

#### Note

This section is applicable only for CASA Lead origination.

---

#### Type of Account

The system displays the type of account.

#### Purpose of Account

The system displays the purpose of the account.

#### Overdraft Limit Required

Check this box if overdraft limit is required.

If the loan type of CASA is 'Cash Credit' or 'Overdraft', then the following fields are enabled:

#### Requested Currency

Select the requested currency from the adjoining option list.

#### Requested Amount

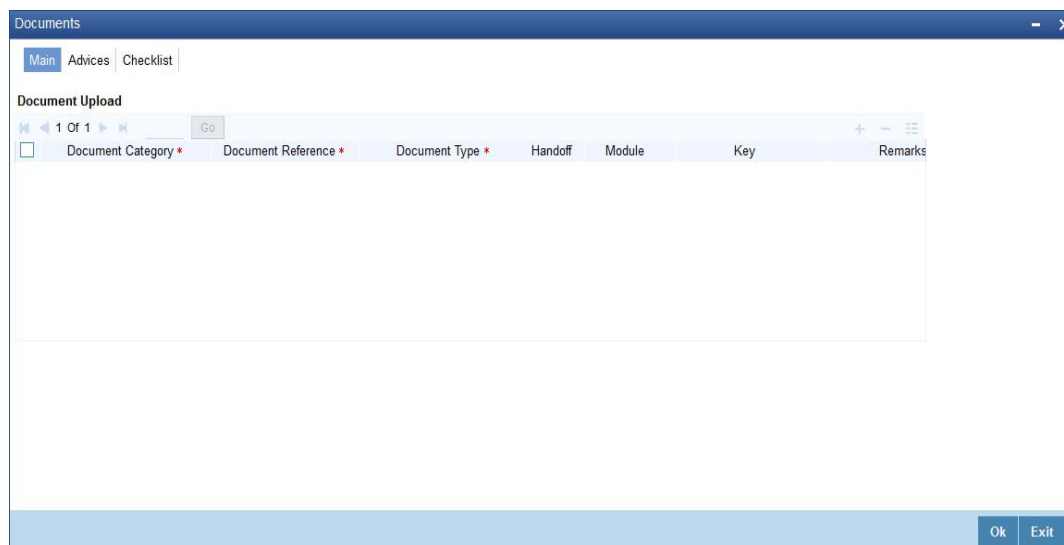
Specify the requested amount.

#### Loan Purpose

Specify the purpose of the loan.

## 2.2.6 Document Details

Click on 'Documents' link to invoke the Documents screen. You can upload the required documents from the external system.



The screenshot shows a web application window titled "Documents". At the top, there are navigation tabs: "Main", "Advices", and "Checklist". Below the tabs is a "Document Upload" section. It features a search bar with "1 Of 1" and a "Go" button. Below the search bar is a table with the following columns: "Document Category \*", "Document Reference \*", "Document Type \*", "Handoff", "Module", "Key", and "Remarks". The table is currently empty. At the bottom right of the window, there are "Ok" and "Exit" buttons.

### Document Category

Select the document category from the adjoining option list.

### Document Reference

Specify the document reference.

### Document Type

Select the type of document from the adjoining option list.

### Remarks

Specify remarks, if any.

### Ratio Upload

Check this box to enable ratio upload.

### Upload

Click on 'Upload' button to upload the document.

### View

Click on 'View' button to view the uploaded document.

The document upload from the external system is allowed only when:

- the customer submits the account opening request from the external system
- the status in the Prospect Details screen is 'Additional Documents Required'.

---

### Note

The documents uploaded by the customer through the external system is stored in the Document Management System with a document reference number.

---

## Status Related Process and Validation

The details of conditional listing of statuses required based on 'Application Type' and 'Current Status' combination in 'Lead Maintenance' screen are listed in the below table:

| Application Type | Process Code | Current Status  | New Status Available   | New Status Selected   |
|------------------|--------------|---|--|---|
| CASA             | LEAD         | New (Default Status for a new record)                                     | Follow Up<br>Rejected  | Follow Up<br>Rejected   |
|                  |              | Follow Up   | Under Process<br>Rejected  | Under Process<br>Rejected   |
|                  |              | Under Process   | Additional Doc Required<br>Account Opening in Progress<br>Rejected | Additional Doc Required   |
|                  |              |   |  | Account Opening in Progress<br>Rejected   |
|                  |              | Additional Doc Required   | Under Process<br>Rejected  | Under Process<br>Rejected   |
|                  |              | Account Opening in Progress (Further process is done manually)            | Converted<br>Rejected  | Converted<br>Rejected   |
|                  |              | Account Opening in Progress (Further process is done through origination) | -  | Origination in Progress (Automatic)<br><br>This status gets updated automatically once the lead ID is linked with Origination reference number. |
|                  |              | Origination in Progress   | -  | Converted (Automatic) Once the account is successfully opened in origination this status gets updated automatically                             |

| Application Type | Process Code | Current Status | New Status Available | New Status Selected |
|------------------|--------------|----------------|----------------------|---------------------|
|                  |              | Converted      | -                    | -                   |
|                  |              | Rejected       | -                    | -                   |

- The default 'Current Status' for a new lead record will be 'New'. In the 'New Status' field, the system lists the status based on the 'Application type', 'Process Code' selected and 'Current Status' of the record. The system enables you to proceed only when the new status you selected is applicable with respect to the current status. Else, the system displays the error message as "The status XXXXX cannot be chosen when the current status is XXXXX".
- The system communicates the status along with the reason code to respective channels for each status change. When the status is updated as 'Rejected' or 'Converted', you cannot amend the lead record.
- The status 'Converted' and the field 'New Account Number' are updated in lead record as listed below:
  - If the account is created through origination flow (BPMN flow), then the system updates the lead record status as 'Origination in Progress'. Then the lead ID is linked with the origination application reference number. On further flow when the account is created The system updates the 'New Account Number' in the Lead Maintenance screen with the newly created account number and changes the status as 'Converted'.
  - Alternatively, you can manually update the status as 'Converted'. While updating the status as 'Converted' you must update the newly created account number also. Else, the system will display an error message as "New Account Number to be entered".
- If the process flow is terminated for any reason, then the system updates the lead status as 'Rejected'.
- You can link the lead ID with origination only when the current status of the lead record is 'Account Opening in Progress'. The 'Lead ID' field in the origination screen will display a list of lead records which has the status as 'Account Opening in Progress'.

## 2.3 Lead Maintenance Fields Validations

This section contains the following topics:

- [Section 2.3.1, "Processing Lead Maintenance Fields"](#)
- [Section 2.3.2, "Validating Lead Maintenance Fields"](#)
- [Section 2.3.3, "Processing Lead Requests"](#)
- [Section 2.3.4, "Lead Workflow Chart"](#)

### 2.3.1 Processing Lead Maintenance Fields

The following are the steps involved to create an account using 'Lead Maintenance screen. This section also briefs you on the validations related to few fields.

1. Documents uploaded in external channels are stored in Document Management System and a reference number is created in system using which you can view the uploaded documents.
2. Once the field level requirements are maintained the status definition needs to be maintained for lead management. The following features available in the system facilitate the status definition maintenance for lead management:

- A process code 'LEAD' maintained is maintained in the 'Process Code Maintenance' screen.
- Status definition is maintained based on the 'Application Type' and 'Process Code' combination, maintained in Customer Maintenance and Lead Maintenance screens respectively. The system displays the following values for selection:
  - New
  - Follow up
  - Under Process
  - Additional Doc Required
  - Account Opening in Progress
  - Converted
  - Rejected
  - Origination in Progress

You can link different reason codes to status definition in the 'Status Maintenance Screen'. Reason codes are linked based on the 'Application Type', 'Process Code' and 'Status Definition' combination. You can invoke this screen by typing 'ORDSTRMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot displays a web-based application interface for maintaining status definitions. The top section includes a 'Branch' dropdown, an 'Application Type' dropdown set to 'Retail', and a 'Process Stages' section with a '1 Of 1' indicator. Below this is a 'Process Code' field and a 'Description' field. The 'Status Definition' section features a table with columns for 'Status' and 'Enable', each with a checkbox. The bottom section is titled 'Reason Codes' and also has a '1 Of 1' indicator. The footer contains a grid of fields: 'Maker', 'Checker', 'Date Time', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', with an 'Exit' button on the right.

You can maintain the following details:

### Branch

The system the current branch code here.

### Application Type

Select the application type you need to link to the status definition, from the adjoining drop-down list. The list displays the following values:

- CASA
- Retail

When the Application Type is 'CASA' and Process Code is 'LEAD', then the 'Status Definition' field displays the status values maintained in the system; however you can specify the values additional to the ones displayed. These values are stored in the database.

## **Process Stages**

### **Process Code**

Specify a valid process code you need to link to the status definition. The adjoining option list displays all valid process codes for the application type selected. Select the appropriate one.

### **Description**

System displays the description of the selected process code.

## **Status Definition**

### **Status Definition**

Specify a valid status definition you need to link. Also, the adjoining option list displays all valid status definition for the process codes selected. You can select the appropriate one.

### **Enable**

Check this box to enable status usage for the application type or process code.

## **Reason Codes**

### **Reason Code**

Specify a valid reason code you need to link. The adjoining option list displays all valid error codes maintained as 'I' at 'Error Message Maintenance' level are displayed here. Select the appropriate one.

You can link multiple reason codes to a status definition in this screen. However, it is mandatory to link at least a single reason code. This linking is extended to origination process codes also

### **Description**

System displays the description of the selected reason code.

### **Enable**

Check this box to enable status usage for the application type or process code.

## **Interaction**

- Interaction between branch user and channel user is established using the interaction module in 'Lead Maintenance' screen and the Conversation ID is referred to as Interaction ID. Interaction ID for a prospect is branch walk-in customer ID. If a branch walk-in customer is not available, then the system displays an error message as "Walk-in Customer not Available for the Branch".  
The 'Reason Code' and 'Remarks' details are sent to the channel, along with the status communication for a particular stage.
- Before submitting the lead request, you can initiate the interaction from channels. In such scenario interaction will be assigned to 'Help Desk' initially and then at later stage when customer chooses the branch, the system automatically changes the assignee to 'All Roles' for the customer chosen branch. The system defaults the User/Role field of the interaction as 'Role'.

---

**Note**

Channel will send the Conversation ID along with the Request ID/Lead ID to the system, if interaction was initiated before the lead request is submitted.

---

- If the interaction is not started in channels even after the lead request is submitted, the branch user can initiate the interaction at any stage using the 'Conversation' button. The generated Conversation ID along with the Request ID/Lead ID is sent to respective channels for further conversation. However, the 'Conversation ID' once updated cannot be amended.

### **2.3.2 Validating Lead Maintenance Fields**

The system validates if;

1. For the application type CASA, the default current status for a new record is 'New'.
2. Based on the application type and current status are the 'New Status' values listed.
3. Based on the new status value selected, are the reason codes linked to that status displayed in reason code field.
4. If employment type is 'Self Employed' or 'Other', then are the fields under 'Business Details' header enabled. For all the other options, fields under 'Business Details' must be disabled.
5. For 'Part time', 'Full time' and 'Contract Based' employment type, are the following fields enabled. For any other employment type they are disabled.
  - Occupation
  - Designation
  - Employee id
6. The fields under 'Requested CASA Details' must be enabled only when 'Application Type' is CASA.
7. Overdraft Limit Required field must be enabled only when 'Type of Account' is selected as 'Current Account'.

### **2.3.3 Processing Lead Requests**

You can receive the lead request from customer or prospects. The possible scenarios and the behavior of CIF ID for each scenario are explained below.

#### **Scenario 1:**

A prospect not holding any relationship with the bank raises a request from channels.

- In Applicant Details section of Lead Maintenance screen, 'Existing' check box will be unchecked.
- A new CIF ID is allocated to the prospect and is displayed in Customer Number field of Applicant Details section in Lead Maintenance screen.
- Once the lead is converted and if the new account is opened through BPMN route then the allocated CIF ID can be used.
- Once the lead is converted and if the new account is opened through manual CIF creation, then while opening an account opening, the allocated CIF ID needs to be released once the status of the lead is updated as converted.

#### **Scenario 2:**

An existing customer with FCDB login credentials can apply for a new account by logging into net banking.

- In Applicant Details section of Lead Maintenance screen, 'Existing' check box will be checked by default.
- Customer ID provided by the customer in channels is validated in channels and is displayed in Customer Number field of Applicant Details section in Lead Maintenance screen.

### Scenario 3:

An existing customer without FCDB login credentials can apply for a new account by providing the existing relationship details and FCPB does not validate existing data.

- In Applicant Details section of Lead Maintenance screen, 'Existing' check box will be checked by default.
- Walk in Customer ID is computed by default in Customer Number field of Applicant Details section in Lead Maintenance screen.
- When the branch employee amends the lead record of walk-in customer ID, the system will display an error as "Invalid CIF, cannot amend a lead record as existing customer and customer ID is walk in ID".

### Scenario 4:

An existing customer applies for an account as a prospect from FCDB without providing any existing relationship details. This procedure is similar to scenario 1.

---

#### Note

When the current status of the lead record changes to 'Rejected', then the CIF IDs blocked for the Scenarios 1 and 4 are released automatically by the system, so that the blocked CIF IDs can be re used.

---

Once the Lead request is approved and converted. customer account is created through either of these;

- BPMN - Refer ["Example 2.4" on page 20](#)
- Opening an account through normal process

### 2.3.3.1 Opening an Account through Normal Process

The account opening through normal process comprises of the following stages

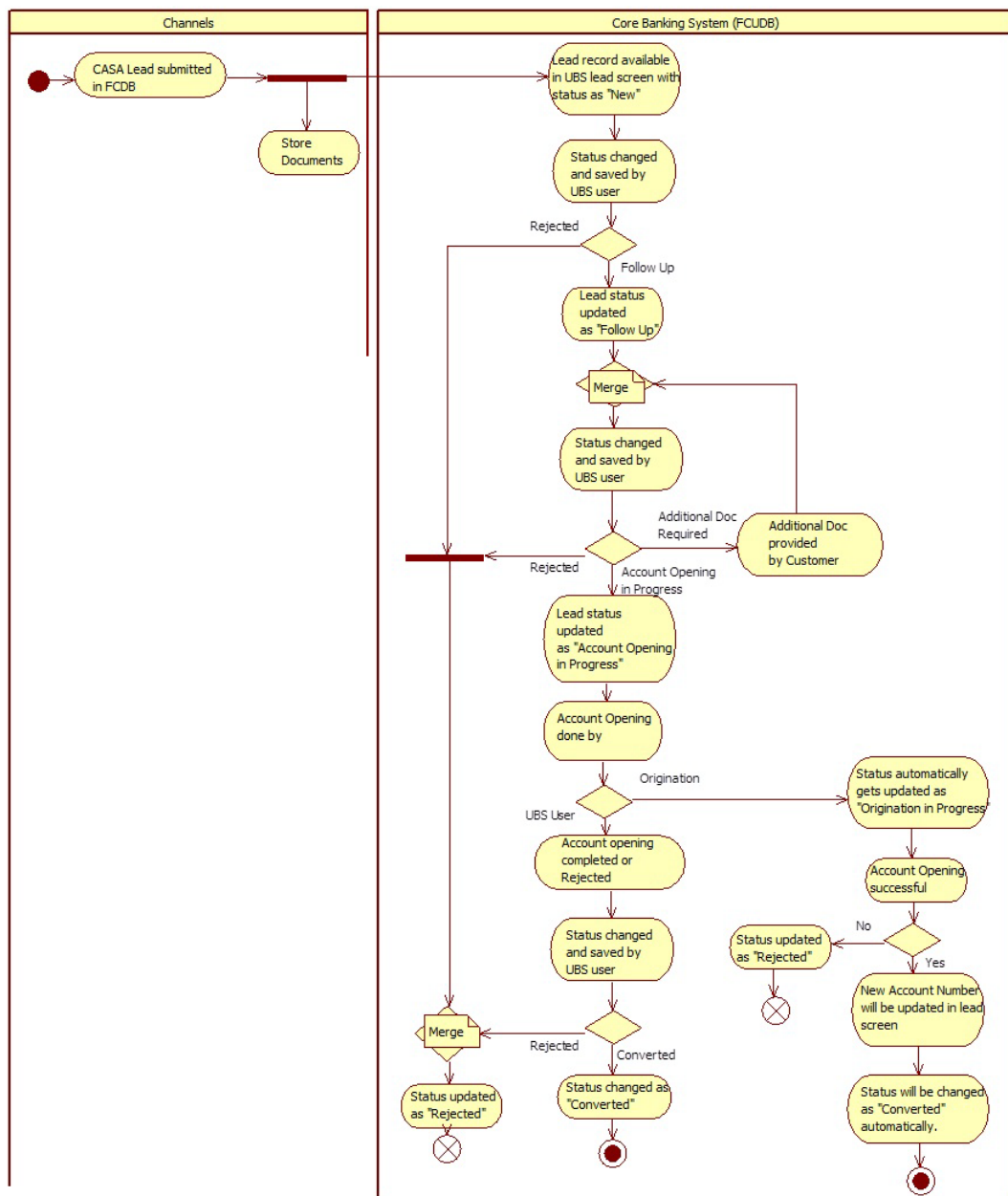
1. CASA lead request submitted from channels
2. Receive and account opening form and other documents
3. Store documents
4. Seek approval for missing documents / details
5. Modify and resubmit the application
6. Input details of current account
7. Prospect / customer details
8. Modify details of current account
9. Know Your Customer checks
10. Block customer in the system on negative Status of KYC check
11. Notify prospect / customer on negative status of KYC checks
12. Create / Modify customer details in the system



13. Create Customer and Customer Account, if the request is from prospect and Create Customer Account, if the request is from existing customer
14. Check available balance
15. Generate cheque book in the system
16. Issue Debit Card
17. Generate welcome / thanks letter in the system
18. Notify the customer/prospect about the successful account opening with details
19. Deliver account kit to customer
20. Store documents

### 2.3.4 Lead Workflow Chart

The below flow chart provides graphical flow of the process followed for lead requests:



## 2.4 Stages for Request Received through Branch (BPMN)

In Oracle FLEXCUBE, the process for opening a current account is governed by several user roles created to perform different tasks. These tasks are categorized to different stages. Stages for opening a current account are almost similar, with few exceptions. 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.

This section contains the following topics:

- [Section 2.4.1, "Stages"](#)
- [Section 2.4.2, "BPMN Flow Diagram"](#)

### 2.4.1 Stages

The account opening process through BPMN comprises of the following stages:

- Receive and account opening form and other documents
- Seek approval for missing documents / details
- Store documents
- Input details of current account
  - (Sub process )Know Your Customer checks
- Block customer in the system on negative Status of KYC check
- Notify prospect / customer on negative status of KYC checks
- Create / Modify customer details in the system
- Create account in the system
- 
- Check available balance
- Generate cheque book in the system
- Issue Debit Card
- 
- Generate welcome / thanks letter in the system
- Notify the customer/prospect about the successful account opening with details
- Deliver account kit to customer
- Store document reference in the system

You can open a current account even without opting for the ATM facility. Current account opening process will support for capturing the branch and account details of the applicant.

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

### 2.4.2 BPMN Flow Diagram

Refer [Current Account Flow Process Flow](#) for the flow diagram.

## 2.5 Receive and Account Opening Form and Documents

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

This section contains the following topics:

- [Section 2.5.1, "Receive and Verify"](#)
- [Section 2.5.2, "Capturing Customer Details"](#)
- [Section 2.5.3, "Main Tab"](#)
- [Section 2.5.4, "Personal Tab"](#)
- [Section 2.5.5, "Corporate Tab"](#)
- [Section 2.5.6, "Directors Tab"](#)
- [Section 2.5.7, "Bank Details Tab"](#)
- [Section 2.5.8, "Domestic Tab"](#)
- [Section 2.5.9, "Professional Tab"](#)
- [Section 2.5.10, "Specifying MIS Details"](#)
- [Section 2.5.11, "Specifying User Defined Fields"](#)
- [Section 2.5.12, "Capturing Document Details"](#)

## 2.5.1 **Receive and Verify**

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:

Specify the following basic details in this screen:

### **Application Category**

Specify the application category from the adjoining option list.

### **Application Number**

System generates the application number at the account opening stage. This number remains unique till the last stage.

### **Branch**

System displays the logged in branch code.

**Date**

The date of the applicaton.

**Additional Details****Channel**

The source through which the application is raised.

**Request ID**

The ID of the application request.

**Originated By**

The origin of the request.

**Lead ID**

Specify a valid Lead ID for which you need to create the account. The adjoining option list displays a list of valid lead ID. Select the appropriate one.

**Status**

System displays the status of the application.

**Conversation ID**

The conversation ID.

**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:

**Account Branch**

The current logged in branch is displayed here.

**Account 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.

**Special Account Number Generation**

Check this box if you want to generate special account number.

**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 current account classes which are maintained in the system.

**Customer Details****Existing Customer**

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

**Customer Name**

The name of the selected customer is displayed here.

**Local Branch**

Specify the applicant's home branch from the adjoining option list.

**Customer Number**

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.

**Special Customer Number Generation**

Check this box if you want to generate special customer number.

---

**Note**

If customer is not an existing customer, on pressing 'Populate' button system will create a new customer number.

---

System displays 'Local Branch' and 'Customer Number' when you click on the 'Populate' button.

## 2.5.2 Capturing Customer Details

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

The screenshot shows a web-based form titled "Customer Details". At the top left is a "New" button. The form is organized into several sections:

- Application Details:** Includes fields for "Application Category\*", "Application Branch\*", "Application Date\*", "Application Number\*", "Application Status" (dropdown), and "Application Priority" (dropdown with "Low" selected).
- Account Details:** Includes "Account Branch", "Account Number", and a checkbox for "Special Account No Generation".
- Customer Details:** Includes "Local Branch\*", "Customer Number\*", "Short Name", "Full Name", and a "Populate" button. To the right are radio buttons for "Type" (Individual, Corporate, Bank, Existing Customer, Special Customer No Generation, Sanction Check Required for Transaction) and a "SWIFT Code" field.
- Customer Information and Contact Person:** A table-like structure with two columns. The "Customer Information" column has fields for "Customer Name", "External Reference", "Country\*", "Nationality\*", and "Language\*". The "Contact Person" column has fields for "Name", "Work Phone ISD+", "Work Phone", "Home Phone ISD+", and "Home Phone".

At the bottom, there is a navigation bar with "Main", "Personal", "Corporate", "Directors", "Bank Details", "Domestic", and "Professional". The status bar at the very bottom shows "MIS | Fields | Customer Channel" and "Ok Exit" buttons.

Here you can maintain the following details:

System displays the following details:

- Application Category
- Application Number
- Application Branch
- Application Status
- Application Date
- Application Priority

### **Customer Details**

#### **Local Branch**

System displays the applicant's home branch.

#### **Customer Number**

System displays the customer number here.

#### **Full Name**

Specify the full name of the customer.

#### **Short Name**

Specify the short name of the customer.

**Type**

Select the customer type as one of the following:

- Individual
- Corporate
- Bank

**Existing Customer**

If this box is checked in the 'Receive and ' screen, then the same is displayed here.

**SWIFT Code**

System displays the swift code in case the customer is a bank.

**2.5.3 Main Tab**

You can maintain the following details here:

**Customer Information**

In this section, maintain the following basic customer details:

**Customer Name**

Specify the full name of the customer.

**External Reference**

System displays the external reference number if the customers data is maintained in the another system,

**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.

**Location**

The customer's location.

**Media**

The mode of communication to be used.

### **Communication Mode**

Select the mode of communication you need from the options. The following options are available for selection.

- Mobile – Select if you need mobile as the communication mode.
- Email – Select if you need Email as the communication mode.

### **Contact Person Details**

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

#### **Name**

Specify the name of the contact person.

#### **Work Phone ISD+**

Specify a valid international dialling code for the work telephone number of the customer. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

#### **Work Phone**

Specify the work telephone number of the customer.

#### **Home Phone ISD+**

Specify a valid international dialling code for the home telephone number of the customer. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

#### **Home Phone**

Specify the home telephone number of the customer.

#### **Mobile ISD Code+**

Specify the international dialling code for the mobile number of the customer. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

#### **Mobile Number**

Specify the mobile number of the corresponding customer.

#### **E-mail**

Specify the e-mail id of the contact person.

#### **Preferred Date of Contact**

Specify the preferred date for contacting the customer. You can also select the date from the adjoining calendar icon.

#### **Preferred Time of Contact**

Select the preferred time for contacting the customer on the preferred date of contact, from the adjoining drop-down list. This list displays the following time slots in 24hrs format:

- Any time
- 1 hour combination of timings starting from 12am – 1am to 23pm – 12am.

### **Relationship Manager**

#### **ID**

The relationship manager ID.



**Name**

The name of the relationship manager.

**Statuses****Private Customer**

Check this box to indicate that the customer is a private type of customer.

**Eligible for AR-AP Tracking**

Check this box to indicate that account receivable and payable process is to be enabled for the corresponding customer.

**Permanent US Resident Status**

Check this box to indicate that the corresponding director is a permanent US resident.

**Visited US in last 3 years?**

Check this box to indicate that the beneficial owner has visited US in the last three years.

**CRS Customer Type**

Select the CRS customer type for which the maintenance is done from the drop-down list. The list displays the following options:

- Individual
- Financial Entity
- Active Non-Financial Entity
- Passive Non-Financial Entity

**Address of Correspondence****Address Code**

Select the address code from the option list.

**Address 1-4**

The address is auto populated based on the address code you select. You can also enter it manually.

**Pin Code**

The pincode is auto populated based on the address code you select. You can also enter it manually

**Country**

The country is auto populated based on the address code you select. You can also enter it manually

**Send Correspondence through Email**

The system defaults the value maintained for 'Send by Email' check box at 'Customer Address Maintenance' level.

The customer address data is created along with customer opening.

**Sanction Check Details****Requested Date**

The system displays the date when the sanction check request is send.

**Response Date**

The system displays the date when the response is updated from the external system.

### Sanction Check Status

The system displays the sanction check response status.

### Combined Statement Plan

#### Auto Generated Statement Plan

Check this box to enable automatic generation of statement.

#### Frequency

Select the frequency for combined statement generation. It can be:

- Weekly
- Monthly
- Yearly

#### Statement Day

Select the day on which the statement is to be sent to the customer.

## 2.5.4 Personal Tab

Click 'Personal' tab to maintain personal details.:

The screenshot shows a software window titled "Customer Details" with a "Save Hold" button. Below the title bar is a tabbed interface with tabs for "Main", "Personal", "Corporate", "Directors", "Bank Details", "Domestic", and "Professional". The "Personal" tab is active. The form contains several sections: "Additional Details" (collapsed), "Account Details" with fields for "Account Branch", "Account Number", and a checkbox for "Special Account No Generation", and "Customer Details" with fields for "Local Branch\*", "Customer Number\*", and "Type" (radio buttons for Individual, Corporate, Bank). Below these is a "Permanent Address" section with fields for "Prefix 1", "Prefix 2", "Prefix 3", "First Name", "Middle Name", "Address Code", "Address 1", "Address 2", and "Address 3", along with a checkbox for "Same as Correspondence Address". At the bottom, there are "MIS | Fields | Customer Channel" and "Ok Exit" buttons.

You can maintain personal details here:

### Tax Identification

#### Tax ID

Specify the tax identification number (TIN) of the customer.

#### Country of Issue

Specify the country which has issued the tax ID for the customer. Alternatively, you can select the country from the option list.

## **Additional Tax ID Details**

The system displays the following tax details:

- Tax ID
- Country of Issue

## **Personal**

### **Prefix1-3**

Specify prefix for the customer name

### **First**

Specify first name of the customer.

### **Middle**

Specify middle name of the customer.

### **Last**

Specify last name of the customer.

### **Work Phone**

Specify a valid office phone number of the customer.

### **Work Phone ISD+**

Specify a valid international dialling code for the work telephone number of the customer. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

### **Home Phone ISD+**

Specify a valid international dialling code for the home telephone number of the customer. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

### **Home Phone**

Specify a valid home phone number of the customer.

### **Email**

Specify a valid e-mail ID of the customer for correspondence.

### **Mobile Number**

Specify a valid mobile number of the customer.

### **Fax Number**

The customer's valid fax number.

### **Gender**

Select a valid gender of the customer from the options. The following options are available for selection:

- Male
- Female
- Other
- Prefer Not to Disclose

## **Permanent address**

You can specify the permanent address details here:

### **Same as Correspondence Address**

Check this box if the permanent address is same as the correspondence address.

### **Address1-4**

Specify the permanent address of the customer.

### **Pincode**

Specify the pin code of the permanent address.

### **Country**

The customer's country name.

## **Passport Details**

You can specify the passport details here:

### **Passport Number**

Specify a valid passport number of the customer.

### **Issue Date**

Specify the date on which the specified passport was issued from the adjoining Calendar icon.

### **Expiry Date**

Specify the expiry date of the specified passport from the adjoining Calendar icon.

## **Legal Guardian**

You can specify the legal guardian details here:

### **Birth Place**

The legal guardian's birth place.

### **Birth Country**

The legal guardian's birth country.

### **Date of Birth**

Specify date of birth of the legal Guardian

### **Nominee Minor**

Check the box if the customer is a Minor.

### **Guardian**

Specify the details of the legal guardian.

### **Submit Age Proof**

Select the appropriate option if you want to submit documents for age proof.

## **Power of Attorney**

---

### **Note**

If the FATCA is enabled at the bank and the check box 'Power of Attorney' is checked here, then it is mandatory to specify the Power of Attorney information.

---

### **Power of Attorney**

Check this box to indicate that the customer account is to be operated by the power of attorney holder.

### **Holder Name**

The person who has been given the power of attorney.

### **Address**

Specify the address of the power of attorney holder.

### **Country**

Specify the country of the power of attorney holder.

### **Nationality**

Specify the nationality of the power of attorney holder.

### **Telephone ISD Code +**

Specify the international dialling code for the telephone number of the power of attorney holder. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

### **Telephone Number**

Specify the telephone number of the power of attorney holder.

## **Additional Details**

### **Staff**

Check this box if the customer is a staff.

## 2.5.5 Corporate Tab

Click 'Corporate' tab to maintain corporate details.

The screenshot shows the 'Customer Details' application window with the 'Corporate' tab selected. The form is divided into several sections: 'Application Details' with fields for Application Category, Application Branch, Application Date, Application Number, Application Status, and Application Priority; 'Account Details' with fields for Account Branch and Account Number, and a checkbox for 'Special Account No Generation'; 'Customer Details' with fields for Local Branch, Customer Number, Short Name, Full Name, and a 'Populate' button, along with a 'Type' dropdown menu (Individual, Corporate, Bank, Existing Customer, Special Customer No Generation, Sanction Check Required for Transaction) and a SWIFT Code field; 'Registration Details' with fields for Name, National Id, Address 1, Address 2, and Address 3; and 'Incorporation' with fields for Date, Capital, Net Worth, Currency of Amounts, and Country. A navigation bar at the bottom includes 'MIS | Fields | Customer Channel' and 'Ok | Exit' buttons.

You can maintain corporate details here:

### Registration Details

You can specify the registration details here:

#### **Name**

Specify the registration name of the organization.

#### **Address Code**

The address code,

#### **Address 1-4**

Specify the registration address of the organization.

#### **Pin code**

Specify the pin code of the registration address of the organization.

#### **Country**

Specify the country code of the registration address of the organization. The adjoining option list displays all valid country codes. select the appropriate one.

### Incorporation

You can maintain the incorporation details here:

#### **Date**

Specify the date of incorporation from the adjoining Calendar icon.

#### **Capital**

Specify the capital amount of incorporation.

## Net Worth

Specify the net worth of the organization.

## Currency of Amounts

Specify the currency code of the amounts. The adjoining option list displays all valid currency codes. select the appropriate one.

## Country

Specify the country code of incorporation. The adjoining option list displays all valid country codes. Select the appropriate one.

## Additional Details

### Type of Ownership

Specify a valid type of ownership of the customer for the specified organization.

### National ID

Specify the national ID of the organization.

## Description of Business

Provide description for the business, if any.

## 2.5.6 Directors Tab

Click 'Directors' tab to maintain directors details.

The screenshot displays the 'Customer Details' application window. The 'Directors' tab is selected, showing a list of director details. The 'Director Name' field is highlighted, and the 'Address For Correspondence' section is visible. The application includes various input fields, dropdown menus, and a 'Populate' button. The bottom of the window shows the 'MIS | Fields | Customer Channel' menu and 'Ok' and 'Exit' buttons.

You can maintain the director details here:

## **Director Details**

### **Director Name**

Specify the name of the director.

### **Tax ID**

Specify the tax identification number (TIN) of the director

### **Work Phone ISD+**

Specify a valid international dialling code for the work telephone number of the director. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

### **Work Phone**

Specify the work telephone number of the director.

### **Home Phone ISD+**

Specify a valid international dialling code for the home telephone number of the director. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

### **Home Phone**

Specify the home telephone number of the director.

### **Mobile Number**

Specify the mobile number of the director.

### **Email**

Specify the E-mail of the director

## **Address For Correspondence**

### **Address 1-4**

Specify the address of correspondence of the director.

### **Pin Code**

Specify the pin code of correspondence of the director.

### **Country**

Specify the country code of the correspondence address. The adjoining option list displays all valid country codes. Select the appropriate one.

## **Permanent Address**

### **Address 1-4**

Specify the permanent address of the director.

### **Pin Code**

Specify the pin code of the specified permanent address.

### **Country**

Specify the country code of the specified permanent address. The adjoining option list displays all valid country codes. Select the appropriate one.

## **Other Details**

### **Nationality**

Specify the nationality of the director.



**Permanent US Resident Status**

Check this box if the director is a permanent resident of US.

**Share Percentage**

Specify the percentage of shares the director holds.

**Date of Birth**

Specify the date of birth of the director.

**Birth Place**

Specify the birth place of the director.

**Birth Country**

Specify the birth country of director.

**Type of Ownership**

Specify the type of ownership. Alternatively, you can select the ownership type from the option list. The list displays all valid options.

This field is mandatory if CRS customer type is Passive Non-Financial Entity.

**Additional Tax Details****Tax ID**

Specify the tax identification number (TIN) of the director.

**Country of Issue**

Select the country which has issued the TIN for the director.

## 2.5.7 Bank Details Tab

To maintain the bank details, click 'Bank Details' tab. The following screen is displayed:

The screenshot shows the 'Customer Details' application window. The 'Bank Details' tab is selected in the navigation bar. The form includes the following fields and sections:

- Application Details:** Application Category\*, Application Branch\*, Application Date\*, Application Number\*, Application Status (dropdown), Application Priority (Low dropdown).
- Account Details:** Account Branch, Account Number, Special Account No Generation (checkbox).
- Customer Details:** Local Branch\*, Customer Number\*, Short Name, Full Name, Type (radio buttons: Individual, Corporate, Bank, Existing Customer, Special Customer No Generation, Sanction Check Required for Transaction), SWIFT Code, and a Populate button.
- Existing Bank Account Details:** A table with columns: Bank Code\*, Branch Code\*, Account Type, Account Number\*, Visit Frequency. The table shows 1 of 1 records.
- Footer:** MIS | Fields | Customer Channel, Ok, Exit buttons.

You can specify the existing bank account details here.

### Bank Code

Specify the existing bank code.

### Branch Code

Specify the existing branch code.

### Account Type

Specify the account type from the adjoining drop-down list. Available options are:

- Nostro
- Misc Dr
- Misc Cr
- Savings Current
- Deposit
- Line

### Account Number

Specify the existing account number

### Visit Frequency

Specify how frequently the customer visits the bank.

## 2.5.8 Domestic Tab

Click 'Domestic' tab to maintain domestic details.

The screenshot displays the 'Customer Details' application window with the 'Domestic' tab selected. The interface is divided into several sections:

- Application Details:** Fields for Application Category\*, Application Branch\*, Application Date\*, Application Number\*, Application Status (dropdown), and Application Priority (dropdown set to 'Low').
- Account Details:** Fields for Account Branch and Account Number, with a checkbox for 'Special Account No Generation'.
- Customer Details:** Fields for Local Branch\*, Customer Number\*, Short Name, and Full Name. A 'Populate' button is located below the Full Name field. To the right, there is a 'Type' section with radio buttons for Individual, Corporate, Bank, Existing Customer, Special Customer No Generation, and Sanction Check Required for Transaction. A SWIFT Code field is also present.
- Navigation:** A tab bar at the bottom includes Main, Personal, Corporate, Directors, Bank Details, Domestic (selected), and Professional.
- Domestic Section:** Fields for Educational Status (dropdown set to 'Post Graduate'), Marital Status (dropdown set to 'Single'), and Accommodation (dropdown set to 'Other').
- Dependant Details:** Fields for Spouse Name, Spouse Employment Status (dropdown set to 'Other'), Mother's Maiden Name, Dependant Children, and Other Dependents.
- Footer:** 'MIS | Fields | Customer Channel' and 'Ok Exit' buttons.

You maintain the domestic details of the customer here:

### Domestic

#### **Educational Status**

Select a valid educational status of the customer from the adjoining drop-down list. The list displays the following values:

- Non Student
- Under Graduate
- Graduate
- Post Graduate

#### **Marital Status**

Select a valid marital status of the customer from the adjoining drop-down list. The list displays the following values:

- Single
- Married
- Divorced
- Remarried
- Separated
- Spouse Expired

#### **Accommodation**

Select a valid type of accommodation of the customer from the adjoining drop-down list. The list displays the following values:

- Self Owned
- Company Provided
- Other

### **Dependent Details**

#### **Spouse Name**

Specify the spouse's name of the customer.

#### **Spouse Employment Status**

Select the employment status of the spouse from the adjoining drop-down list. The list displays the following values:

- Full Time Permanent
- Full Time Temporary
- Self Employed
- Unemployed
- Retired Pensioned
- Part Time
- Retired Non Pensioned
- Other

#### **Mother's Maiden Name**

Specify the maiden name of customer's mother.

#### **Dependent Children**

Specify the number of dependant children, if any.

#### **Other Dependants**

Specify the number of other dependants, if any.

## 2.5.9 Professional Tab

Click 'Professional' tab to maintain professional details

The screenshot shows the 'Customer Details' window with the 'Professional' tab selected. The form is divided into several sections:

- Application Details:** Fields for Application Category\*, Application Branch\*, Application Date\*, Application Number\*, Application Status (dropdown), and Application Priority (dropdown).
- Account Details:** Fields for Account Branch and Account Number, with a checkbox for 'Special Account No Generation'.
- Customer Details:** Fields for Local Branch\*, Customer Number\*, Short Name, and Full Name. A 'Populate' button is located below the Full Name field. To the right, there is a 'Type' section with radio buttons for Individual, Corporate, Bank, Existing Customer, Special Customer No Generation, and Sanction Check Required for Transaction. A SWIFT Code field is also present.
- Professional Section:** A dropdown for 'Employment Type' (currently set to 'Full Time permanent').
- Official Address:** Fields for Address 1, Address 2, Address 3, Address 4, and Pincode.

At the bottom, there is a navigation bar with 'MIS | Fields | Customer Channel' and 'Ok | Exit' buttons.

You can maintain the professional details here:

### **Professional**

#### **Employment Type**

Select the employment type of the customer.

#### **Official Address**

##### **Address Code**

The address code.

##### **Address 1-4**

Specify the official address of the customer.

##### **Pin Code**

Specify the pin code of the official address.

##### **Country**

Specify the country code of the specified official address. The adjoining option list displays all valid country codes. Select the appropriate one.

#### **Employment Details**

##### **Tenure**

Specify the tenure of the employment.

**Retirement Age**

Specify the retirement age.

**Previous Designation**

Specify the previous designation of the customer.

**Previous Employer**

Specify the name of the previous employer.

**Current Designation**

Specify the current designation of the customer.

**Current Employer**

Specify the name of the current employer.

**Employer Description**

Enter the description of the employer.

**Contact****Telephone**

Specify the professional telephone number of the customer.

**Telex**

Specify the professional telex number.

**Fax**

Specify the professional fax number.

**Email**

Specify the professional Mail ID of the customer.

**Income****Income Currency**

Specify the currency code of the income. The adjoining option list displays all valid currency codes. Select the appropriate one

**Salary**

Specify the salary of the customer.

**Other Income**

Specify other income of the customer, if any.

**Expense**

You can specify the expenses of the customer here:

**Rent**

Specify the rent paid by the customer, if any.

**Insurance**

Specify the insurance paid by the customer, if any.

**Loan Payments**

Specify the loan payments paid by the customer, if any.

### Other Expense

Specify the other expense paid by the customer, if any.

### House Value

Specify the house value owned by the customer, if any.

### No of Credit Cards

Specify the number of credit cards held by the customer, if any.

## 2.5.10 Specifying MIS Details

Click 'MIS' button to specify the MIS details. The 'Customer MIS' screen is displayed:

The screenshot displays the 'Customer Account MIS' window. At the top, there are several input fields: Application Number\*, Customer\*, Branch\*, Account\*, Account Class\*, and Currency\*. To the right of these are Calc Method (dropdown), Rate Code, Rate Type (Fixed dropdown), Reference Rate, and Spread. Further right are Pool Code (radio), Account Level (radio), Pool Code (text), Link to Group (button), MIS Group (text), and Default MIS Group (button). Below these are three columns of input fields: Transaction MIS (1-10), Composite MIS (1-10), and Cost MIS (1-5). At the bottom left, there are links for Change Log and Transfer Log. At the bottom right, there are OK and Exit buttons.

## 2.5.11 Specifying User Defined Fields

Click 'UDF' button to upload the documents. The 'User Defined Fields' screen is displayed:

| Field Name *                                 | Value  |
|--|--------|
| <input checked="" type="checkbox"/> PRIORITY |        |
| <input type="checkbox"/> TELLERTELLERTELE    |        |
| <input type="checkbox"/> LOVTEST             | SAMPLE |

| Field Name * | Value |
|--------------|-------|
|--------------|-------|

| Field Name *                                 | Value |
|--|-------|
| <input checked="" type="checkbox"/> CUSTDATE |       |

## 2.5.12 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.

| Document Category * | Document Reference * | Document Type * | Handoff | Module | Key | Remarks |
|---------------------|----------------------|-----------------|---------|--------|-----|---------|
|---------------------|----------------------|-----------------|---------|--------|-----|---------|

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:

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.

When the origination is initiated from channels and the existing customer check box is checked, then there will not be any modifications allowed to customer details in channel except the fields 'Preferred Date of Contact' and 'Preferred Time of Contact'.

You can validate origination from channels using the workflow reference number. During the validation the updated application will be visible to the customer in the submitted format.

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 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                      |
| details of Current account                           | STDCA004    | Available           | Not Available                    | Available                      |

| <b>Stage Title</b>   | <b>Function Id</b>    | <b>Doc Callform Exists</b> | <b>Upload (Available/Not Available)</b> | <b>View (Available/Not Available)</b> |
|--|-----------------------|----------------------------|---|---------------------------------------|
| Modify details of Current account                              | STDCA005              | Available                  | Not Available                           | Available                             |
| Prospect /customer details                                     | STDKYC01              | Available                  | Not Available                           | Available                             |
| Ascertain if KYC checks are required                           | STDKYC00              | Available                  | Not Available                           | Available                             |
| SDN check  | Subprocess            |                            |   |                                       |
| 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                             |
| 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/<br>STDCA019 | Available                  | Not Available                           | Available                             |
| Notify prospect / customer on negative status of KYC checks    | STDCA012/<br>STDCA013 | Available                  | Not 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 FLEX-CUBE                          | STDCA010              | Available                  | Not Available                           | Available                             |
| Check available balance  | STDCA006              | Available                  | Not Available                           | Available                             |

| Stage Title   | Function Id | Doc Callform Exists | Upload (Available/Not Available) | View (Available/Not 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.

## 2.6 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.

This section contains the following topics:

- [Section 2.6.1, "Acquiring Tasks"](#)
- [Section 2.6.2, "Origination Initiated by Oracle FLEXCUBE Branch"](#)

### 2.6.1 Acquiring Tasks

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 system displays the information message as "The task was successfully Acquired!"

If you have requisite rights, double click on the task in your 'Assigned' task list. You can invoke the screens, based on the origination of initiation.

## 2.6.2 Origination Initiated by Oracle FLEXCUBE Branch

The following details from the first stage are displayed on clicking the 'Populate' button:

### Header Section

- Application Category
- Branch
- Date
- Channel
- Request ID
- Application Number
- Conversation ID
- Lead ID
- Status

### Account Details

- Account Branch
- Account Currency
- Account Class
- Purpose of Account
- Overdraft

### Customer Details

- Local Branch
- Customer Number

You can specify the following details:

### **Priority**

Select the priority you need to assign to the application from the adjoining drop-down list. This list displays the following values:

- Medium
- Low
- High

### **Purpose of Account**

Specify the purpose for maintaining the account.

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 ' 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 system displays the information message as "The task is completed successfully"

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.

You can publish the standard list of documentation for origination workflow process using 'Document Maintenance' screen. The system facilitates retrieval of the document checklist defined for a process code that can be utilized by channels for originations.

You can also upload the required documents from channels at the time of application submission. Further document upload will be possible only when the outcome is selected as 'Rejected' in this and the application is redirected to application filling stage.

If the submitted application is rejected by the authorizer, then the request is redirected to the application filling stage.

The system stores the documents uploaded by the customer/prospect through the channel in the document management system. When the request is raised from the branch the documents uploaded will be stored in the document management system.

## **2.7 Modifying and Resubmit the Application**

In this stage the Customer/Prospect can modify and resubmit the application if the Bank user rejects the application due to any reasons.

## **2.8 Input Details of Current Account**

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

This section contains the following topics:

- [Section 2.8.1, "Input Details"](#)
- [Section 2.8.3, "Capturing Interest Details"](#)
- [Section 2.8.4, "Capturing MIS Details"](#)
- [Section 2.8.5, "Capturing Customer Details"](#)
- [Section 2.8.6, "Specifying Corporate Details."](#)
- [Section 2.8.7, "Capturing Signatory Details"](#)

## 2.8.1 Input Details

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 system displays the information message as "The task was successfully Acquired!".

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

The screenshot shows the 'Open Current Account' form. It includes fields for 'Application Category \*', 'Branch \*', 'Application Number \*', and 'Date \* YYYY-MM-DD'. There is a '+ Additional Details' button. Under 'Account Details', there are fields for 'Account Branch \*', 'Account Currency \*', and 'Account Class \*'. Below this is a horizontal separator line. The 'Main' tab is selected, showing fields for 'Account Number', 'Account Description', 'Media', 'Multi Currency Account', and 'Purpose of Account'. There are checkboxes for 'Penny Credit Required' and 'Overdraft Limit Required'. At the bottom, there are tabs for 'Customer', 'Documents', 'Account Signatory', 'Interest', 'MIS', 'Fields', 'Penny Credit', and 'Account Channel'. A 'Populate' button is next to the 'Account Number' field. At the very bottom, there are fields for 'Previous Remarks', 'Remarks', 'Audit', 'Outcome' (a dropdown menu), and an 'Exit' button.

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 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.

---

#### **Note**

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

---

## **Account Facilities:**

### **Cheque Book**

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

### **CRS Statement Required**

Check this box to indicate that the CRS statement is required.

### **Debit Card**

Check this box if the customer needs a debit card.

### **Direct Banking**

Check this box if the customer needs direct banking facility.

### **Auto Reorder of Cheque book**

Check this box if you want to automatically re-order cheque book.

### **Reorder Cheque level**

Enter the level of cheque to reorder.

### **Reorder No of Leaves**

Enter the number of leaves in the cheque to reorder.

### **Cheque Book Name1 and 2**

Specify the name customer prefers on the check book.

### **Cheque Leaves From**

The page number of cheque leaves, from which you want to order.

### **No of Cheque Leaves**

Specify the number of check leaves customer needs.

### **Name on Card**

Specify the name customer prefers on the debit card. If you have checked the 'Debit Card' check box, then it is mandatory to provide these details.

### **Order Date**

The date on which the cheque book was ordered.

### **Max No. of Cheque Rejections**

Enter the maximum number of rejections for cheque book.

**Auto Cheque Book Request**

Check this box if you want to automatically request cheque book.

**Order Details**

The order details of the cheque book.

**Request Status**

The status of the cheque book request.

**Cheque Book Type**

The type of cheque book ordered.

**Options****IBAN Required**

Check this box if you want to automatically request IBAN details.

**IBAN Account Number**

The IBAN Account number of the customer account.

**IBAN Multi Currency Account**

The IBAN Multi Currency Account of the Multi Currency Customer Account.

**Account Statement Parameter****Statement Type**

Select a valid statement type from the options. The following options are available for selection:

- None
- Summary
- Detailed

**Statement Cycle**

Select a valid cycle statement from the adjoining drop-down list. This list displays the following options:

- Annual
- Semi Annual
- Quarterly
- Monthly
- Fortnightly
- Weekly
- Daily

**On**

Specify the Month, Date or Day for the statement generation.

**Statement of Fees Parameters****Statement of Fees Required**

Check this box if a statement of fees is required for the account.

**Cycle**

The cycle of statement generation. Select the value from the dropdown list. The options are:



- Semi Annual
- Quarterly
- Monthly
- Fortnightly
- Weekly
- Daily
- Annual

**On**

Select the day of statement generation from the dropdown list.

**Delivery Channel**

Select the various delivery methods for the statement from the dropdown list. The available options are:

- Postal
- Deliver to Branch
- Internet banking
- No printing

**Address Details****Address Code**

Enter the address code.

**Address Line 1 to 4**

Specify the address of the customer in four lines starting from Address Line 1 to Address Line 4.

**Pincode**

The postal code.

**Location**

The customer's location

**Country Code**

The customer's country code.

**Sanction Check Details****Requested Date**

The system displays the date when the sanction check request is send.

**Response Date**

The system displays the date when the response is updated from the external system.

**Sanction Check Status**

The system displays the sanction check response status.

## 2.8.2 Auxiliary Tab

The screenshot displays the 'Input Details' window with the 'Auxiliary' tab selected. The interface is organized into several sections:

- Workflow Reference #**: A text input field.
- Priority**: A dropdown menu set to 'Low'.
- Application Category \***: A text input field.
- Branch \***: A text input field.
- Date \***: A date input field.
- Channel**: A text input field.
- Request ID**: A text input field.
- Originated By**: A text input field.
- Application Number \***: A text input field.
- Conversation ID**: A text input field.
- Lead Id**: A text input field.
- Status**: A dropdown menu set to 'Save Info'.
- Priority**: A dropdown menu set to 'Low'.
- Interaction**: A button.
- Account Details**:
  - Account Branch \***: A text input field.
  - Account Currency \***: A text input field.
  - Account Class \***: A text input field.
  - Special Account No Generation**
- Customer Details**:
  - Local Branch \***: A text input field.
  - Customer Number \***: A text input field.
  - Customer Name**: A text input field.
  - Existing Customer**
  - Special Customer No Generation**
  - KYC Validation Required**
- Account Balance**:
  - Current Balance**: A text input field.
  - Available Balance**: A text input field.
- Intermediary Details**:
  - Intermediary Required**
- Escrow Transfer Details**:
  - Escrow Transfer Applicable**
- Intermediary**: A table with columns for Intermediary Code, Intermediary Name, and Intermediary Rat. The table shows 1 of 1 records.

The bottom navigation bar includes buttons for 'Previous Remarks', 'Remarks', 'Audit', 'Outcome' (with a dropdown), and 'Exit'.

### **Account Balance**

#### **Current Balance**

System displays the current balance of the account.

#### **Available Balance**

System displays the available balance of the account.

### **Intermediary Details**

#### **Intermediary Required**

Check this box to indicate that the intermediary details have to be provided for the customer.

### **Escrow Transfer Details**

#### **Escrow Transfer Applicable**

Check this box to indicate that the escrow transfer is applicable for this account.

#### **Branch Code**

Specify the escrow branch code.

#### **Escrow Account**

Specify the escrow account number.

#### **Escrow Percentage**

Specify the escrow percentage for the account.

## **Intermediary**

### **Intermediary Code**

Specify the intermediary code from the adjoining option list.

### **Intermediary Name**

System displays the intermediary name.

### **Intermediary Ratio**

Specify the intermediary ratio to be divided among intermediaries in case of more than one intermediary.

---

#### **Note**

In case of one intermediary, the ratio will be 100%.

---

## **2.8.3 Capturing Interest Details**

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

The screenshot shows a software window titled "IC Special Conditions Maintenance" with a blue header bar. Below the header, there are several sections of input fields and checkboxes. The "Interest" tab is selected, indicated by a blue highlight. The "Deposit" tab is also visible. The "Interest" section includes fields for "Principal Liquidation Branch", "Interest Start Date", "Maturity Date", "Principal Liquidation Account", "Next Maturity Date", "Deposit Tenor", "Rollover Type" (with radio buttons for "Principal", "Principal + Interest", and "Special Amount"), "Rollover Amount", "Account", and "Term Deposit Amount". There are also checkboxes for "Auto Rollover", "Close on Maturity", "Move Interest to Unclaimed", and "Move Principal to Unclaimed". The "Term Deposit Pay In Option" is a dropdown menu, and "Offset Branch" is a text field. The "Recurring Deposit" section includes checkboxes for "Auto Payment Takedown", "Move Maturities to Unclaimed", "Recurring Deposit Account", and "Move funds on Overdraft". There are also fields for "Payment Branch", "Payment Accounts", "Redemption Amount", "Payment Date", and "Payment Currency". The "Installation Frequency" section has radio buttons 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.*

## 2.8.4 Capturing MIS Details

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

Customer Details

New

Application Category \*  
Application Branch \*  
Application Date \*

Application Number \*  
Application Status  
Application Priority Low

Account Details

Account Branch  
Account Number  
Special Account No Generation

Customer Details

Local Branch \*  
Customer Number \*  
Short Name  
Full Name

Type  
Individual  
Corporate  
Bank  
Existing Customer  
Special Customer No Generation  
Sanction Check Required for Transaction

SWIFT Code

Man Personal Corporate Directors Bank Details Domestic Professional

Customer Information

Customer Name  
External Reference  
Country \*  
Nationality \*  
Language \*

Contact Person

Name  
Work Phone ISD+  
Work Phone  
Home Phone ISD+  
Home Phone

MIS | Fields | Customer Channel

Ok Exit

Refer the Management Information System User Manual for further details.

## 2.8.5 Capturing Customer Details

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

Account Facilities

New

Workflow Reference #  
Priority Low

Application Category \*  
Branch \*  
Date \*  
Channel  
Request ID  
Originated By

Application Number \*  
Conversation ID  
Lead Id  
Status Save Info  
Priority Low  
Interaction

Account Details

Account Number  
Account Branch \*  
Account Currency \*

Customer Details

Local Branch \*  
Customer Number \*  
Customer Name

Special Account No Generation

Account Channel

Previous Remarks  
Remarks  
Audit  
Outcome  
Exit

In this screen maintain the following customer details:

## **Customer Information**

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

### **Customer Number**

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.

- Corporate
- Bank

**Contact Person**

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

**Name**

Specify the name of the contact person.

**Work Phone ISD+**

Specify a valid international dialling code for the work telephone number of the customer. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

**Work Phone**

Specify the work telephone number of the customer.

**Home Phone ISD+**

Specify a valid international dialling code for the home telephone number of the customer. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

**Home Phone**

Specify the home telephone number of the customer.

**Mobile ISD Code+**

Specify the international dialling code for the mobile number of the customer. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

**Mobile Number**

Specify the mobile number of the corresponding customer.

**E-mail**

Specify the e-mail id of the contact person.

**Contact Address****Address**

Specify the address of the contact person.

**Zip**

Specify the Zip code of the contact person's address.

**Country**

Specify the country name of the contact person.

**Statuses****Private Customer**

Check this box to indicate that the customer is a private type of customer.

**Permanent US Resident Status**

Check this box to indicate that the corresponding director is a permanent US resident.

**Visited US in last 3 years?**

Check this box to indicate that the beneficial owner has visited US in the last three years.

**Eligible for AR -AP Tracking**

Check this box to indicate that account receivable and payable process is to be enabled for the corresponding customer.

**Power of Attorney**

---

**Note**

If the FATCA is enabled at the bank and the check box 'Power of Attorney' is checked here, then it is mandatory to specify the Power of Attorney information.

---

**Power of Attorney**

Check this box to indicate that the customer account is to be operated by the power of attorney holder.

**Holder Name**

The person who has been given the power of attorney.

**Address**

Specify the address of the power of attorney holder.

**Country**

Specify the country of the power of attorney holder.

**Nationality**

Specify the nationality of the power of attorney holder.

**Telephone ISD Code +**

Specify the international dialling code for the telephone number of the power of attorney holder. The adjoining option list displays valid ISD codes maintained in the system. Select the appropriate one.

**Telephone Number**

Specify the telephone number of the power of attorney holder.

## 2.8.6 Specifying Corporate Details.

The screenshot shows the 'Customer Details' form in a 'New' state. The form is divided into several sections:

- Application Details:** Includes fields for Application Category\*, Application Branch\*, Application Date\*, Application Number\*, Application Status (dropdown), and Application Priority (dropdown with 'Low' selected).
- Account Details:** Includes Account Branch, Account Number, and a checkbox for 'Special Account No Generation'.
- Customer Details:** Includes Local Branch\*, Customer Number\*, Short Name, Full Name, and a 'Populate' button. The 'Type' section has radio buttons for Individual, Corporate (selected), Bank, Existing Customer, Special Customer No Generation, and Sanction Check Required for Transaction. There is also a SWIFT Code field.
- Navigation:** A tabbed interface with 'Main', 'Personal', 'Corporate' (selected), 'Directors', 'Bank Details', 'Domestic', and 'Professional' tabs.
- Registration Details:** Includes Name, National Id, Address 1, Address 2, Address 3, Date, Capital, Net Worth, Currency of Amounts, and Country.
- Footer:** 'MIS | Fields | Customer Channel' and 'Ok 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.



## Address

Specify the address of the customer.

## 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:

The screenshot displays the Oracle Customer Details form, specifically the Directors tab. The form is titled "Customer Details" and has a "New" button. It is divided into several sections:

- Application Details:** Includes fields for Application Category\*, Application Branch\*, Application Date\*, Application Number\*, Application Status (dropdown), and Application Priority (dropdown, set to Low).
- Account Details:** Includes Account Branch, Account Number, and a checkbox for Special Account No Generation.
- Customer Details:** Includes Local Branch\*, Customer Number\*, Short Name, Full Name, a Populate button, Type (radio buttons for Individual, Corporate, Bank, Existing Customer, Special Customer No Generation, Sanction Check Required for Transaction), and SWIFT Code.
- Director Details:** Includes Director Name\*, Tax Id, Country of Issue, Work Phone ISD+, and Address For Correspondence (Address 1, Address 2, Address 3, Address 4, Pincode).

The form is titled "Customer Details" and has a "New" button. The bottom of the form shows "MIS | Fields | Customer Channel" and "Ok | Exit" buttons.

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

## **Directors Details**

### **Director's Name**

Specify the directors' name.

### **Telephone Number**

Specify the directors' telephone number.

### **Tax ID**

Specify the tax identification number (TIN) of the director.

### **Mobile Number**

Specify the directors' mobile number.

### **E-mail**

Specify the directors' email id.

### **Permanent Address Details**

Specify the director's permanent address.

### **Correspondence Address Details**

Specify the director's corresponding address.

To maintain the bank details, click 'Bank Details' tab. The following screen is displayed:

The screenshot displays the 'Customer Details' application window with the 'Bank Details' tab selected. The window is titled 'Customer Details' and has a 'New' button in the top left corner. The form is divided into several sections:

- Application Details:** Includes fields for 'Application Category \*', 'Application Branch \*', 'Application Date \*', 'Application Number \*', 'Application Status', and 'Application Priority' (set to 'Low').
- Account Details:** Includes 'Account Branch', 'Account Number', and a checkbox for 'Special Account No Generation'.
- Customer Details:** Includes 'Local Branch \*', 'Customer Number \*', 'Short Name', 'Full Name', and a 'Propagate' button. It also has radio buttons for 'Type' (Individual, Corporate, Bank) and checkboxes for 'Existing Customer', 'Special Customer No Generation', and 'Sanction Check Required for Transaction'. A 'SWIFT Code' field is also present.
- Navigation:** A tabbed interface at the bottom includes 'Main', 'Personal', 'Corporate', 'Directors', 'Bank Details' (selected), 'Domestic', and 'Professional'.
- Existing Bank Account Details:** A table with columns for 'Bank Code \*', 'Branch Code \*', 'Account Type', 'Account Number \*', and 'Visit Frequency'. The table is currently empty.
- Footer:** Shows 'MIS | Fields | Customer Channel' and 'OK' and 'Exit' buttons.

You can specify the existing bank account details here.

### **Bank Code**

Specify the existing bank code.

### **Branch Code**

Specify the existing branch code.

### **Account Type**

Specify the account type from the adjoining drop-down list. Available options are:

- Nostro
- Misc Dr
- Misc Cr

- Savings Current
- Deposit
- Line

**Account Number**

Specify the existing account number

**Visit Frequency**

Specify how frequently the customer visits the bank.

**2.8.7 Capturing Signatory Details**

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

Here you can capture the following details:

**Account Branch**

The system defaults the current branch here.

**Account Number**

This system displays the account number to which signatories are to being linked.

**Account Description**

The system displays the description for the account selected.

**Account Currency**

The system displays the account currency.

**Minimum Number of Signatories**

Specify the minimum number of signatories necessary to endorse an instrument involving the account.

---

**Note**

If the linked or replicated signatories are less than the specified minimum number then the system displays an error message.

---

## Account Message

Specify a brief description about particular signatories. It can be related to the name, number and the type of signatory of your customer. You can specify a maximum of 4000 characters as account message length.

For instance you can capture a message like - "This signatory is a joint account holder with rights to sign instruments only up to US 8000".

### 2.8.7.1 Account Signatory Details Tab

You can maintain account signatory details for different customers using this tab. Click on 'Account Signatory Details' tab to invoke the following screen

The screenshot shows a software window titled "Signatory Details". It features a form with the following fields: "Account Number \*" (with a red asterisk), "Account Branch", "Account Description", "Account Currency", "Minimum No of Signatories", and "Account Message". Below the form is a tabbed interface with two tabs: "Account Signatory Details" (selected) and "Amount Based Signatory Instructions". Under the selected tab is a table with the following columns: "Customer ID \*", "Relation Type", "Signature Id \*", "Signatory Name", "Signature", and "Signatory Type". The table is currently empty. At the bottom right of the window are "Ok" and "Exit" buttons.

## Customer ID

Specify the customer signatory you want to link to the account.

You can link a customer signatory to an account either by:

- Click on the option list next to the Signatory Number. A list of customer signatory numbers, whose details have been captured will be displayed, along with their names. Pick up the signatory whom you want to make an account signatory for the account
- Keying-in the customer Signatory Number and Name directly, if the signatory number has not been maintained through the Customer Signatory details screen
- If the check box 'Replicate Signature' is checked in account level the signature details will be defaulted from the customer maintenance; however you are allowed to add/remove signatories manually.

---

### Note

If the signatory ID that you specify has not been maintained, the system will generate an error and you will not be able to create an account.

---

## Relation Type

The system displays the relation type of the customer.

## Signatory ID

Specify the signatory ID of the customer. Alternatively, you can select the ID from the option list. The list displays values maintained in CIF signatory for the customer number.

### Signatory Name

The system displays the corresponding name of the signatory number specified.

### Signature Type

Specify the signatory type of the customer. Alternatively, you can select the type from the option list. The list displays signatory types maintained for the customer number.

### Approval Limit

Specify the amount up to which the account signatory can approve for debits.

### Signatory Message

Specify additional signatory message details in this field. You can enter a maximum of 4000 characters, alphanumeric.

### Solo Sufficient

Check this box to indicate whether one signatory detail is sufficient.

## 2.8.7.2 Amount Based Signatory Instruction Tab

You can maintain account signatory instructions for different amount slabs in this tab. Click on 'Amount Based Signatory Instruction, tab to invoke the following screen:

The screenshot shows a window titled 'Signatory Details' with a tabbed interface. The 'Amount Based Signatory Instructions' tab is active. The window contains several sections: 'Account Details' with fields for Account Number, Account Description, Minimum No of Signatories, Account Message, Account Branch, and Account Currency; 'Amount Slab Details' with a 'To Amount' field and a 'Go' button; and 'Account Signatory Instruction Options' with a table for Condition Id and Remarks. At the bottom, there are 'Ok' and 'Exit' buttons.

### Amount Slab Details

#### To Amount

Specify the slabs by setting a 'To Amount'. The amount slab will start from zero and the first value entered sets the slab from zero to that amount. The amounts are arranged in ascending order. For next slab, an amount above the previous 'To Amount' is considered as the 'From' value.

For example, If the 'To Amount' entered are as below

| To Amount |
|-----------|
| 10,000    |
| 100,000   |
| 1,000,000 |

Then the maintenance will indicate the below amount slabs:

| <b>From Amount</b> | <b>To Amount</b> |
|--------------------|------------------|
| 0                  | 10,000           |
| Above 10,000       | 100,000          |
| Above 100,000      | 1,000,000        |

### **Account Signatory Instruction Options**

You can define different conditions for the amount slabs in this section.

#### **Condition Id**

Specify a unique Id for condition to be set.

#### **Remarks**

Give a brief description for the condition id.

### **Required Signatories**

You can provide the required signatories for the conditions set in this section.

#### **Signature Type**

Select the signature type required from the option list. The list displays the signature types maintained in static type maintenance screen.

---

#### **Note**

The signature type cannot be repeated for a condition.

---

### **Required No. of Signatories**

Specify the number of signatories for each signatory type. This number should be less than or equal to the total number of signatories maintained under the signatory type.

---

#### **Note**

The Amount Based Signatory Instructions tab will be enabled in the following RT screens only if the value of param 'AMOUNT\_BASED\_SV' is Y in CSTM\_BRANCH\_LOC\_PAR-AMS.

- Cash Withdrawal (1001)
- Account to Account Transfer (1006)
- Miscellaneous Customer Debit (1008)
- TC Sale against Account (1009)
- BC Issue against Account (1010)
- Cheque Withdrawal (1013)
- DD Issue against Account (1014)
- Bill Payment Against account (1075)
- Account Close Out Withdrawal by BC (1300)
- Close Out Withdrawal (1301)
- Multimode Deposit Redemption (1317)

- Account Close Out Withdrawal (1320)
- Account Close Out Withdrawal by Multi Mode (1350)
- Cash Transfer (1405)
- Inward Clearing Data Entry (5555)
- FX Sale Against Account (8206)
- TT Issue against Account (8318)
- DD Issue against Cheque (8330)
- BC Issue against Cheque (8335)
- In House Cheque Deposit (LOCH)
- Payment by in house cheque (1045)

### 2.8.7.3 All Signatures/Images button

Click 'All Signatures/Images' button to view 'Customer Signature/Image Consolidated View' screen.

The following details will be displayed in the above screen

- Account Number
- Account Branch
- Account Description
- Account Currency
- Customer Number
- Signature Id
- Signature Name

The '**Signature/Image**' tab displays nine signatures/Images for a signature id in a single pane with three signatures/Images in a row.

If there is more than one signature id linked to a customer account, then they would be displayed in different pages.

Each image is provided with the following buttons:

- Zoom In

- Zoom Out
- Rotate Clockwise
- Rotate Anticlockwise
- Flip Horizontal
- Flip Vertical

## 2.9 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 'Details' task to acquire it. The system displays the information message as "The task is completed successfully"

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

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 bank will send a notification to the customer through the customer's email address.

The system displays the information message as "The task is completed successfully"

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.



## 2.10 Modify Details of Current Account

Users belonging to the user role 'COEROLE' (Corporate Operations Executive) 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 system displays the information message as "The task is completed successfully"

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 'Details' task. Click save icon in the tool bar to save the record. The system displays the information message as "The task is completed successfully"

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.

## 2.11 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

This section contains the following topics:

- [Section 2.11.1, "Prospect /Customer details"](#)
- [Section 2.11.2, "Ascertain if KYC Checks are Required"](#)
- [Section 2.11.3, "SDN Check"](#)
- [Section 2.11.4, "SDN Match"](#)
- [Section 2.11.5, "Inform Regulatory Authorities"](#)
- [Section 2.11.6, "Internal Blacklist Check"](#)
- [Section 2.11.7, "External KYC Check"](#)
- [Section 2.11.8, "Retrying to Get Customer / Nominee Details"](#)
- [Section 2.11.9, "Customer / Prospect Contact Details"](#)
- [Section 2.11.10, "Other KYC Checks"](#)
- [Section 2.11.11, "KYC Decision"](#)

### **2.11.1 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 system displays the information message as "The task is completed successfully"

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

Application Category\*  Application Number\*

Application Branch\*  Application Status

Application Date\*  Application Priority

Account Details

Account Branch  Account Number

Special Account No Generation

Customer Details

Local Branch\*  Type  Individual

Customer Number\*   Corporate

Short Name   Bank

Full Name   Existing Customer

Special Customer No Generation

SWIFT Code

Main Corporate Directors Bank Details KYC Details

Customer Information Contact Person

Customer Name  Name

External Reference  Work Phone (ISD+)

Country\*  Work Phone

Documents | MIS | Fields | Customer Channel

| Previous Remarks | Remarks | Audit | Outcome |
|------------------|---------|-------|---------|
|------------------|---------|-------|---------|

Exit

You can view the customer details in this screen. Click 'KYC Details' tab to capture the Director name.

### Director Name

Specify the name of the director.

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 system displays the information message as "The task is completed successfully"

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

## 2.11.2 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.

## 2.11.3 SDN Check

System checks the prospects/ customer's name for the terrorism related black listing in the SDN database maintained by United States (US) Office of Foreign Asset Control (OFAC). If

the customer clears this match, system continues with the KYC check else the bank informs the regulatory/internal authorities about the SDN match of the prospect/ customer.

## 2.11.4 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 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 'SDN Match' task to acquire it. The system displays the information message as "The task is completed successfully"

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 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 system displays the information message as "The task is completed successfully"

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

## 2.11.5 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 system displays the information message as "The task is completed successfully"

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-based form titled "Inform Regulatory Authorities" with a "New" tab. The form is divided into several sections: "Workflow Reference #", "Priority" (set to Low), "Application Category\*", "Application Branch\*", "Application Date\*", "Application Number\*", "Application Status", "Application Priority" (set to Low), "Account Details" (Account Branch, Account Number, Special Account No Generation), "Customer Details" (Local Branch\*, Customer Number\*, Short Name, Full Name, Type: Individual, Corporate, Bank, Existing Customer, Special Customer No Generation, SWIFT Code), "Customer Information" (Customer Name, External Reference, Country\*), "Contact Person" (Name, Work Phone ISD+, Work Phone), and "Outcome" (Previous Remarks, Remarks, Audit, Outcome, Exit). The form is displayed in a browser window with standard window controls.

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 system displays the information message as "The task is completed successfully"

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

## 2.11.6 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 system displays the information message as "The task is completed successfully"

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

The screenshot displays the 'Internal Blacklist Checks' application window. The window title is 'Internal Blacklist Checks'. The main area is titled 'New' and contains several input fields and dropdown menus. The fields are organized into sections: 'Workflow Reference #' and 'Priority' (Low); 'Application Category\*', 'Application Branch\*', and 'Application Date\*'; 'Application Number\*', 'Application Status', and 'Application Priority' (Low). Below these are 'Account Details' with 'Account Branch' and 'Account Number' (with a 'Special Account No Generation' checkbox). 'Customer Details' includes 'Local Branch\*', 'Customer Number\*', 'Short Name', 'Full Name', 'Type' (Individual, Corporate, Bank, Existing Customer, Special Customer No Generation), and 'SWIFT Code'. A navigation bar at the bottom left shows 'Main', 'Corporate', 'Directors', 'Bank Details', and 'KYC Details'. The 'Customer Information' section has 'Customer Name', 'External Reference', 'Country\*', 'Contact Person', 'Name', 'Work Phone (ISD+)', and 'Work Phone'. At the bottom, there are 'Previous Remarks', 'Remarks', an 'Add' button, 'Outcome' (dropdown), and an 'Exit' button.

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

The screenshot shows a software window titled "Blacklist Checks for Corporate Details". The window has a toolbar with "Save" and "Hold" icons. The main area contains a form with the following fields: Name, Country, Remarks, Alias Name, Tax Id, Sequence Number, Address 1, Address 2, Address 3, and Address 4. Below the form is a section titled "SDN Details" which contains a table with the following columns: Name, Date of Birth, Country, Remarks, Sequence Number, Address 1, Address 2, Address 3, and Address 4. The table is currently empty. At the bottom right of the window are "Ok" and "Exit" buttons.

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 information message as "The task is completed successfully"

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 system displays the information message as "The task is completed successfully"

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.

### **2.11.7 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.

### **2.11.8 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 system displays the information message as "The task is completed successfully"



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

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 system displays the information message as "The task is completed successfully"

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.

## 2.11.9 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 system displays the information message as "The task is completed successfully"

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 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 system displays the information message as "The task is completed successfully"

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

### 2.11.10 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 system displays the information message as "The task is completed successfully"

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 "Other KYC Checks" with a "New" form. The form is organized into several sections:

- Application Details:** Includes fields for Workflow Reference #, Priority (Low), Application Category\*, Application Branch\*, Application Date\*, Application Number\*, Application Status, and Application Priority (Low).
- Account Details:** Includes Account Branch, Account Number, and a checkbox for Special Account No Generation.
- Customer Details:** Includes Local Branch\*, Customer Number\*, Short Name, Full Name, Type (radio buttons for Individual, Corporate, Bank, Existing Customer, Special Customer No Generation), and SWIFT Code.
- Customer Information:** Includes Customer Name, External Reference, Contact Person Name, Work Phone ISD+, and Work Phone.

At the bottom, there is a navigation bar with "Main", "Corporate", "Directors", "Blank Details", and "KYC Details". Below that is a "Documents | MIS | Fields | Customer Channel" section. The footer contains "Previous Remarks", "Remarks", "Audit", "Outcome", and an "Exit" button.

In this screen, you can view and the applicant's details. After ing the details, select the outcome as 'PROCEED' and save the record by clicking the save icon in the tool bar. The system displays the information message as "The task is completed successfully"

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.

### 2.11.11 KYC Decision

After ing 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 system displays the information message as "The task is completed successfully"

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 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 system displays the information message as "The task is completed successfully"

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.

If you select the outcome as FAILED, then customer does not clear the KYC checks. The account opening process will be terminated after notifying the customer through the customer's email ID.

## 2.12 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.

## 2.13 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.

## **2.14 Create / Modify Customer Details in Oracle 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.

## **2.15 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.

## **2.16 Store Document Reference in FLEXCUBE**

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

## **2.17 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 system displays the information message as "The task is completed successfully"

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

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 system displays the information message as "The task is completed successfully"

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.

## 2.18 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 system displays the information message as "The task is completed successfully"

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

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 system displays the information message as "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.

## **2.19 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 system displays the information message as "The task is completed successfully"

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

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 system displays the information message as "The task is completed successfully"

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.

## **2.20 Issue Debit Card**

In this stage, if the customer has opted for debit card, the required details are maintained and debit card will be issued to customer.



Details entered here are handed off to Debit card request tab in Customer Account Maintenance screen and debit card request is processed automatically.

The screenshot shows a software window titled "Account Facilities" with a "New" tab. The form is divided into several sections:

- Workflow Reference #**: A text input field.
- Priority**: A dropdown menu set to "Low".
- Application Category \***: A text input field.
- Application Number \***: A text input field.
- Branch \***: A text input field.
- Conversation ID**: A text input field.
- Date \***: A text input field.
- Lead Id**: A text input field.
- Channel**: A text input field.
- Status**: A dropdown menu set to "Save Info".
- Request ID**: A text input field.
- Priority**: A dropdown menu set to "Low".
- Originated By**: A text input field.
- Interaction**: A button.

Below these fields are two columns of details:

- Account Details**:
  - Account Number**: A text input field.
  - Account Branch \***: A text input field.
  - Account Currency \***: A text input field.
  - Special Account No Generation**: A checkbox.
- Customer Details**:
  - Local Branch \***: A text input field.
  - Customer Number \***: A text input field.
  - Customer Name**: A text input field.

At the bottom of the window, there is a footer area with the following elements:

- Account Channel**: A label.
- Previous Remarks**: A button.
- Remarks**: A text input field.
- Audit**: A button.
- Outcome**: A dropdown menu.
- Exit**: A button.

You need to maintain the following details:

### **Debit Card Details**

#### **Name On Card**

Specify the name the customer prefers to be displayed on the card.

#### **Card BIN**

Specify the card BIN. The adjoining option list displays all valid card BIN available in the system. Select the appropriate one.

#### **Request Reference Number**

Specify the reference number of the request.

#### **Card Number**

Specify the card number.

#### **Card Products**

Specify a valid card product provided to the customer. The adjoining option list displays all valid card products available in the system. Select the appropriate one.

#### **Card Application Date**

Specify the date on which the application requesting for card was received, from the adjoining calendar icon.

## Card Status

The system displays the status of the card.

## 2.21 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.

## 2.22 Notify the customer/prospect about the successful account opening with details

In this stage, Customer/Prospect will be notified about the successful account opening with account number and details.

## 2.23 Deliver Account Kit to the Customer

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 'Deliver Customer Kit' task to acquire it. The system displays the information message as "The task is completed successfully"

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-based form titled "Deliver Customer Kit". The form is organized into several sections:

- Application Details:** Fields for Application Category, Branch, Date, Channel, Request ID, and Originated By.
- Account Details:** Fields for Account Number, Account Branch, Account Currency, and Purpose of Account.
- Account Facilities:** Fields for Cheque Leaves From, No of Cheque Leaves, and Cheque Book Type.
- Debit Card Details:** Fields for Name On Card, Request Reference Number, and Card Products.
- Customer Details:** Fields for Local Branch, Customer Number, and Customer Name.
- Application Information:** Fields for Application Number, Conversation ID, Lead Id, Status (set to "Receive and Verify"), Priority (set to "Low"), and a "Conversation" button.

At the bottom of the form, there are fields for "Previous Remarks" and "Remarks", an "Audit" button, and an "Exit" button.

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 system displays the information message as "The task is completed successfully"

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.

## **2.24 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 system displays the information message as "The task is completed successfully"

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

The screenshot shows a software interface for 'Store Documents'. It features a 'New' button at the top left. The main area is split into two columns. The left column has input fields for 'Workflow Reference #', 'Application Category', 'Application Branch', and 'Date'. Below these is the 'Account Details' section with fields for 'Customer No', 'Customer Name', 'Account Branch', 'Account Number', and 'Multi Currency Account'. The right column has a 'Priority' dropdown set to 'Low', an 'Application Number \*' field, an 'Application Status' dropdown set to 'Document Storage', and another 'Priority' dropdown set to 'Low'. Below these is the 'Storage Details' section with fields for 'Storage Reference \*', 'Place of Storage', 'Date of Storage', and 'Time of Storage'. At the bottom, there is a 'Document' section with buttons for 'Previous Remarks', 'Remarks', 'Audit', 'Outcome' (with a dropdown arrow), and 'Exit'.

In this screen the following information can be stored:

System displays the following information:

- Application Category
- Application Branch
- Date
- Application Number
- Application Status

### **Priority**

Select the priority for maintaining the documents.

- Account Details

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:

#### **Storage Reference**

Specify the storage reference number.

#### **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.

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 system displays the information message as "The task is completed successfully"

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:

| <input type="checkbox"/> | Document Category * | Document Reference * | Document Type * | Handoff | Module | Key |
|--------------------------|---------------------|----------------------|-----------------|---------|--------|-----|
|--------------------------|---------------------|----------------------|-----------------|---------|--------|-----|

## 2.25 Auto Closure of Leads

The system allows the auto closure of the leads based on the values configured in the origination bank parameter screen. This can be achieved either through a batch OREOD or through Origination Batch maintenance screen. A reason code 'Auto Closed Lead' is maintained for the leads which are auto closed by the system. The system remains the Maker ID and Checker ID for the auto closed leads.

The EOTI Origination Batch (OREOD) is run to change the lead status in the prospect details screen when the lead auto closure period is expired. If CIF is generated for the lead, then the CIF ID gets released against the particular lead.

You can also auto close the leads through the Origination Batch maintenance screen. To invoke this screen type 'ORDBATCH' in the field at the top-right corner of the Application tool bar and click the adjoining arrow button.

The screenshot shows the Oracle Contract Details application interface. At the top, there is a title bar 'Contract Details' and a 'New' button. Below the title bar, there is a 'Workflow Reference #' field and a 'Priority' dropdown menu set to 'Low'. The main area is divided into two sections: 'Application Details' and 'LC Details'. The 'Application Details' section contains various input fields and dropdown menus for application information. The 'LC Details' section contains fields for contract and liability details. At the bottom of the form, there is a navigation bar with 'Main' selected, and a 'Run Batch' button next to an 'Outcome' dropdown menu.

You can select the branch code from which you want to close the leads from the adjoining option list. Click 'Run Batch' to close the status of the leads to 'Closed'. On closure of a lead, the CIF Id generated for a lead is released.

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### 3. Function ID Glossary

#### C

CBOEROLE .....2-85  
CCSEROLE .....2-20  
CCSMROLE .....2-45  
COEROLE .....2-47, 2-67  
COMROLE .....2-66

#### K

KYCEROLE .....2-68

KYCMROLE ..... 2-70

KYCROLE ..... 2-74

#### O

ORDBATCH ..... 2-88

ORDLEADM ..... 2-3

ORDSTRMT ..... 2-15

#### S

STDCA001 ..... 2-21