

Current Account Origination User Guide

Oracle Flexcube Universal Banking

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Current Account Origination User Guide

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Contents

1	Preface	1
1.1	Introduction	1
1.2	Audience	1
1.3	Document Accessibility	1
1.4	Acronyms and Abbreviations	1
1.5	List of Chapters	1
1.6	Related Documents	2
1.7	Symbols	2
2	Current Account Origination Process	3
2.1	Introduction	3
2.2	Reference Workflow for Current Account Origination	3
3	Current Account Origination	5
3.1	Application Entry Stage	5
3.1.1	Account Details Data Segment	6
3.1.2	Customer Information Data Segment	8
3.1.3	Overdraft Limit Details Data Segment	12
3.1.4	Financial Details Data Segment	16
3.1.5	Mandate Details Data Segment	20
3.1.6	Account Service Preferences Data Segment	22
3.1.7	Nominee Details Data Segment	24
3.1.8	Summary	28
3.1.9	Action Buttons on the Header	31
3.2	Application Enrichment Stage	33
3.2.1	Account Details Data Segment	33
3.2.2	Interest Details Data Segment	35
3.2.3	Charge Details Data Segment	36
3.2.4	Summary Details	37
3.3	Application Assessment Stage	42
3.3.1	Qualitative Scorecard Data Segment	43
3.3.2	Assessment Details Data Segment	44
3.3.3	Summary Details	46
3.4	Account Funding Stage	50

3.4.1	Account Details Data Segment	50
3.4.2	Initial Funding Details Data Segment	52
3.4.3	Summary Details	53
3.5	Supervisor Approval Stage	57
3.5.1	Summary Details	57
4	List of Glossary	61

1 Preface

1.1 Introduction

Welcome to the Oracle Banking Retail Process Management Current Account Origination User Guide. This document provides an overview of the Current Account Origination process and takes you through the various steps involved in handling all the necessary activities in the life cycle of a Current Account Origination.

1.2 Audience

The user guide is intended for the Relationship Managers (RMs) and Sales Officers in-charge of sourcing the Current Account Products from Prospect and Customer of the Bank. The user guide is also intended for the other Bank personas such as Bank Operations Manager, Account Opening Officers or Branch Managers who may handle the specific stages of the lifecycle of the Current Account Origination process based on the Bank's internal operation and policies.

1.3 Document 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 Acronyms and Abbreviations

For following are some of the acronyms and abbreviations you are likely to find in the manual:

Abbreviation	Description
RPM	Retail Process Management
DS	Data Segment
System	Retail Process Management module

1.5 List of Chapters

Chapter	Description
Chapter 2	<i>Current Account Origination Process and the Reference Process flow</i> is updated in this chapter.
Chapter 3	The defined stages through which the Current Account Application has to flow before it is ready to be sent to the Host for Account Creation is detailed in this chapter.

Chapter 4	List Of Glossary has the list of Functional Activity Codes of the Current Account Stages.
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1.6 Related Documents

1. Retail Process Management Operations User Guide
2. Retail Process Management Savings Account Origination User Guide
3. Retail Process Management Current Account Origination User Guide
4. Retail Process Management Term Deposit Account Origination User Guide
5. Retail Process Management Retail Loans Origination User Guide
6. Retail Process Management Alerts and Dashboard User Guide
7. Common Core User Guide

1.7 Symbols

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

→	Represents Results
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2 Current Account Origination Process

2.1 Introduction

Oracle Flexcube Universal Banking Retail Process Management (RPM) is the middle office banking solution with a comprehensive coverage of Retail Banking Origination processes for Savings Account, Current Account and Loans comprising of Home Loan, Personal Loan, Education Loan and Vehicle Loan. It is a Host-Agnostic solution and comes pre-integrated with Flexcube Universal Banking Solution.

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

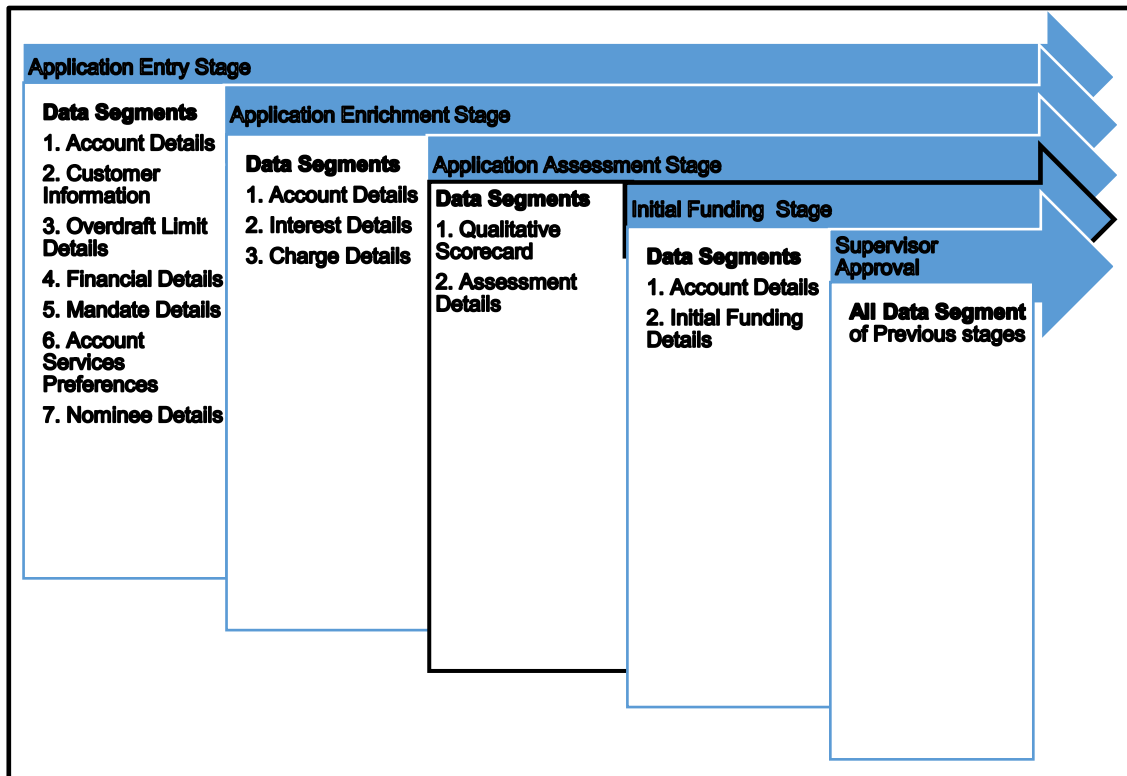
The convenience of configuring appropriate stages and the respective data segments within each of these stages, which can be business driven, is hosted and architected by our new platform solution. The random access navigation between data segments within a given stage with appropriate validations, helps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

This User Guide explains the reference workflow for the Current Account Origination process and further details the data that needs to be captured in the Data Segment linked to the specific stages.

2.2 Reference Workflow for Current Account Origination

The following diagram describes the workflow for Current Account Origination process.

Figure 1: Reference Workflow Diagram



3 Current Account Origination

As detailed in the Retail Process Management Operations User Guide, all the Product Originations are initiated in the Application Initiation Stage from the Product Catalogue. The Cart Operation in Product Catalogue allows to originate Single or Multiple Product initiation. Once the Current Account Product origination process is initiated either as a single product origination or as part of the multiple product selection, Process Orchestrator generates the Current Account Process Reference Number on Submit of the Application Initiation stage. Process Orchestrator also updates the record in the Free Task process for the 'Application Entry' Stage also referred as Task from orchestrator perspective.

The Current Account Origination Process Flow comprises of the below Stages and the detailed information of the same is available in the below sections:

- [3.1 Application Entry Stage](#)
- [Application Enrichment Stage](#)
- [Application Assessment Stage](#)
- [Account Funding Stage](#)
- [Supervisor Approval Stage](#)

3.1 Application Entry Stage

Users having functional access to the Application Entry Stage will be able to view the record in the Free Task process and can '**Acquire and Edit**' or '**Acquire**' the Task from the Action column and the header Panel respectively.

Navigation Route: Retail Banking > Tasks > Free Tasks

Figure 2: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
<input type="checkbox"/> Acquire & Edit		Current Account Retail P...	000CLRFRM0000108	000APP000004291	Application Entry	19-03-22	000
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004095	000APP000004144	Application Initiation	19-03-22	000
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004094	000APP000004143	Application Initiation	19-03-22	000
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004093	000APP000004142	Application Initiation	19-03-22	000
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004091	000APP000004140	Application Initiation	19-03-22	000
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...			Application Entry		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...			Application Initiation		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...			Application Initiation		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004090	000APP000004139	Application Initiation	19-03-22	000
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004089	000APP000004138	Application Initiation	19-03-22	000
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004088	000APP000004137	Application Initiation	19-03-22	000
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004087	000APP000004136	Application Initiation	19-03-22	000
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004086	000APP000004135	Application Initiation	19-03-22	000
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004085	000APP000004134	Application Initiation	19-03-22	000

Click on 'Acquire & Edit' Action for the Application for which Application Entry stage has to be acted upon. Doing that would ensure the Task is acquired to your User ID and will launch the Application Entry stage.

Alternatively, you can select the Application by clicking the checkbox of the specific Application Number and click on the 'Acquire' in the header. This would ensure the Task is acquired to your User ID and you can work on that later by clicking the 'Edit' action from 'My Task' process under Tasks menu.

The Application Entry Stage comprises of the below mentioned data segments:

- [Account Details Data Segment](#)
- [Customer Information Data Segment](#)
- [Overdraft Limit Details Data Segment](#)
- [Financial Details Data Segment](#)
- [Mandate Details Data Segment](#)
- [Account Service Preferences Data Segment](#)
- [Nominee Details Data Segment](#)

Please refer the below section for more details on these data segments.

3.1.1 Account Details Data Segment

The Account Details Data Segment displays the details of the Product selected, the Branch where account has to be opened, Currency of the Account and so on.

Figure 3: Account Details Data Segment

Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Account Details – Field Description Table](#)

Account Details – Field Description Table

Field	Description
Business Product Name	System displays the Business Product Name based on the Product selected in the Product Catalogue.
Account Type	System displays the Account Type based on the Product selected in the Product Catalogue. This field is mandatory .
Account Branch	Account Branch selected in the Application Initiate Stage is populated. System allows to change, if required. This field is mandatory .
Account Currency	Account Currency selected in the Application Initiate Stage is populated. System allows to change, if required. Currency list is populated based on the Currency allowed for the Business Product. This field is mandatory .
Application Date	Application Date is displayed based on the Date on which the Application was initiated. This field is mandatory .

Field	Description
Fund the Account	Specify if Initial Funding has been taken for the Account Opening by turning the Switch 'ON'. Currently Initial Funding through Cash is only allowed. Select Cash in the drop-down box. This field is conditional mandatory .
Overdraft Requested Switch	Specify if Overdraft is required by turning the Switch 'ON'.

NOTE: On submit of the Application Entry Stage, a request for the initial funding transaction is sent to Teller Module, if Initial Funding details are updated. The status of the Teller Transaction is then validated in the Initial Funding Details Data Segment of Account Funding Stage.

Action Buttons on the footer:

- **Back** – Being the first data-segment, the **Back** is disabled.
- **Next** – On click of **Next**, the details captured is saved and then system will move to the Next Screen. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- **Save & Close** – On click of **Save & Close**, the details captured is saved. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- **Cancel** – On click of Cancel, the system will ask for confirmation and on confirming the task will be closed without saving the data.

Click '**Next**' to proceed to the next data segment, which is 'Customer Information Data Segment'.

3.1.2 Customer Information Data Segment

The Customer Information Data Segment displays the details captured for the customer in the Application Initiate stage and allows updating further fields for supplementing the customer related information.

Figure 4: Customer Information Data Segment

Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly.
For more information on fields, refer to [Customer Information – Field Description Table](#)

Customer Information – Field Description Table

Field	Description
Holding Pattern	System displays the Holding Pattern selected in the Application Initiate Stage.
Ownership	System displays the ownership selected in the Application Initiate Stage. User can change the ownership, if required. Allowed values are Single and Joint. In case of Joint Ownership selected, panel for updating details for 2 nd applicant is populated. Add Applicant is also enabled to allow adding additional applicants to the account. This field is mandatory .
Number of Applicant	The number is calculated based on the applicant added for the Account.
Title	Select the Title of the applicant from the drop-down values available. This field is mandatory .
First Name	Specify the First Name of the applicant. This field is mandatory .

Field	Description
Middle Name	Specify the Middle Name of the Applicant.
Last Name	Specify the Last Name of the Applicant. This field is mandatory .
Gender	Specify the Gender of the Applicant from the drop-down values available. This field is mandatory .
Date of Birth	Specify the Date of Birth of the Applicant. This field is mandatory .
Birth Place	Specify the Place of Birth of the Applicant.
Birth Country	Specify the Code for Country of Birth of the Applicant. Search is also available to lookup for the country code.
Resident Status	Select the Residential status of the Applicant from the values available – Resident or Non-Resident. This field is mandatory .
County of Residence	Specify the Country code of which the Applicant is resident of. Search is also available to lookup for the country code. This field is mandatory .
Citizenship By	Specify the Country Code for which Applicant has citizenship. Search is also available to lookup for the country code. This field is mandatory .
ID Type	Select the Identification Document Type for the Applicant from the drop-down values available. This field is mandatory .
Unique ID No.	Specify the Number of the Identification Document provided. This field is mandatory .
Valid Till	Specify the Valid Till date of the Identification Document provided.
Occupation Type	Select the Occupation Type of the Applicant from the drop-down values. This field is mandatory .

Field	Description
Address Details –	Click on the top right side of the Address Tile. Click on Edit to update the Address details. You can also Delete the Address in case of an existing Customer.
Address Type	Select the Address Type for the Applicant from the drop-down values available. This field is mandatory .
Country	Specify the Country Code. This field is mandatory .
State	Specify the State.
City	Specify the City.
Building	Specify the House/Office Number, Floor and Building details.
Street	Specify the Street.
Landmark	Specify the Landmark of the address, if available.
Locality	Specify the Locality Name of the address.
Pincode	Specify the Pincode/Zipcode of the address. This field is mandatory .
Email ID	Specify the Email Address of the Applicant. This field is mandatory .
Mobile	Specify the Mobile Number of the Applicant. This field is mandatory .
Phone No.	Specify the Phone No. of the Applicant.
Preferred Address	Specify if the Address type is Preferred Address or not. This field is mandatory .

NOTE: Click the **Save** to update the address. System allows to update multiple address for the Applicant. Click on the '+' Icon on the Address Details Header panel to add additional addresses.

Action Buttons on the footer:

- **Back** – On click of **Back**, the previous screen will be opened. Doing so will clear any data that you may have filled in the current data segment.

- **Next** – On click of **Next**, the details captured is saved and then system will move to the Next Screen. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- **Save & Close** – On click of **Save & Close**, the details captured is saved. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- **Cancel** – On click of **Cancel**, the system will ask for confirmation and on confirming the task will be closed without saving the data.

Click '**Next**' to proceed to the next data segment, which is 'Overdraft Details Data Segment'.

3.1.3 Overdraft Limit Details Data Segment

The Overdraft Details Data Segment allows to capture parameters for Overdraft such as Temporary Overdraft Limit, Advance against Uncollected Funds, Secure Overdraft Limits and Unsecured Overdraft Limit to be provided to the Current Account being originated. This is a non-mandatory Data Segment and hence has to be updated only, if required.

Figure 5: Overdraft Limit Details Data Segment

Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly.

For more information on fields, refer to [Overdraft Limit Details – Field Description Table](#)

Overdraft Limit Details – Field Description Table

Field	Description
Temporary Overdraft Limit	Updation of the details for TOD is optional.
Temporary OD Limit ID	Specify the Temporary OD Limit ID. This field is mandatory .
Temporary OD Limit Amount	Select the Currency and specify the Temporary OD Limit Amount. This field is mandatory .
Limit Start Date	Specify the Limit Start Date. This field is mandatory .
Limit Expiry Date	Specify the Limit Expiry Date. This field is mandatory .
Renew TOD	Specify if the TOD Limit has to be renewed by turning the Switch 'ON'. This field is mandatory .
Renew Period	In case of TOD renewal allowed, select the Period as Days, Months or Year from the available drop-down values and specify the numeric value. This field is conditional mandatory .
Next Renewal Amount	In case of TOD renewal allowed, specify the Renewal Amount. This field is conditional mandatory .
Advance against Uncollected Funds	Updation of the details for AUF is optional.
Limit ID	Specify the AUF Limit ID. This field is mandatory .
Limit Amount	Select the Currency and specify the AUF Limit Amount. This field is mandatory .
Limit Start Date	Specify the Limit Start Date. This field is mandatory .
Limit Expiry Date	Specify the Limit Expiry Date. This field is mandatory .

Field	Description
Secured Overdraft Limit	Select if Secured, Unsecured or Both types of Limit are to be provided to the Account.
Collateral Type	Select the Collateral Type from the drop-down values available. This field is mandatory .
Security Reference No.	Specify the security reference number such as TD Account Number in case of Term Deposit provided as collateral or the Insurance Policy Number in case of Insurance Policy provided as collateral. This field is mandatory .
Branch Code	Specify the Branch Code of the Collateral. This field is mandatory .
Security Amount	Specify the Security Amount of the Collateral. This field is mandatory .
Available Linkage Amount	Specify the Available Linkage Amount of the Collateral. This field is mandatory .
Overdraft Limit Amount	Specify the Overdraft Limit Amount of the Collateral. You can either specify the Overdraft Limit Amount or the Linkage Percentage. This field is mandatory .
Linkage Percentage	Specify the Linkage Percentage of the Collateral. You can either specify the Overdraft Limit Amount or the Linkage Percentage. This field is mandatory .
Limit Start Date	Specify the Limit Start Date. This field is mandatory .
Limit Expiry Date	Specify the Limit Expiry Date. This field is mandatory .
Rate Value	Select the Rate Value from the available values. This field is mandatory .
Spread	Specify the spread, if applicable.

Field	Description
Final Rate	The Final Rate will be calculated and displayed based on the Rate Value and the Spread.
Unsecured Overdraft Limit	Specify the relevant fields.
Limit ID	Specify the Unsecured Overdraft Limit ID. This field is mandatory .
Overdraft Limit Amount	Select the Currency and specify the Unsecured Overdraft Limit Amount. This field is mandatory .
Limit Start Date	Specify the Limit Start Date. This field is mandatory .
Limit End Date	Specify the Limit Expiry Date. This field is mandatory .
Renew Overdraft Limit	Specify if the Unsecured Overdraft Limit has to be renewed by turning the Switch 'ON'.
Renew Period	In case Unsecured Overdraft renewal is allowed, select the Period as Days, Months or Year from the available drop-down values and specify the numeric value. This field is conditional mandatory .
Next Renewal Overdraft Amount	In case Unsecured Overdraft renewal is allowed, specify the Renewal Amount. This field is conditional mandatory .

Action Buttons on the footer:

- **Back** – On click of **Back**, the previous screen will be opened. Doing so will clear any data that you may have filled in the current data segment.
- **Next** – On click of **Next**, the details captured is saved and then system will move to the Next Screen. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- **Save & Close** – On click of **Save & Close**, the details captured is saved. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

- **Cancel** – On click of **Cancel**, the system will ask for confirmation and on confirming the task will be closed without saving the data.

Click **'Next'** to proceed to the next data segment, which is 'Financial Details Data Segment'.

3.1.4 Financial Details Data Segment

The Financial Details Data Segment allows to capture the Financial Details of the customer or customer's in case of Joint Applicants.

Figure 6: Financial Details Data Segment

Current Application Entry - 0004P000004291

Financial Details

1. Applicant Name: Mr. John Smith

Net Income: GBP 80000

Total Expense: GBP 27500

Applicant Name: Mr. John Smith

Basic Details

Income Type: Business

Employment Type: Full Time

Employee Number: E199

Industry: IT

Office Name: ANB IT SOLUTIONS

Education Qualification: Masters Degree

Designation: Managing Director

Employment Start Date: May 4, 1999

Employment End Date: [Empty]

Add/View Address

Monthly Income (in GBP)		Monthly Expense (in GBP)		Liabilities (in GBP)		Asset (in GBP)	
Type	Amount	Type	Amount	Type	Amount	Type	Amount
Salary	0	Household	22,000	Property Loans	0	Savings Deposits	5,000
Business	75,000	Medical	500	Vehicle Loans	0	Stocks/Funds	500,000
Interest Income	5,000	Education	5,000	Personal Loans	0	Properties	750,000
Pension	0	Travel	0	Card outstandings	0	Automobiles	0
Bonus	0	Vehicle Maintenance	0	Overdrafts	0	Fixed Deposits	0
Rentals	0	Rentals	0	Others	0	Land	0
				Total	0		

Net Income: GBP53,500.00

Figure 7: Financial Details – Address

Address Details

Address Type: Office

Office: [Empty]

Country: USA

State: CA

City: [Empty]

Address Line 1: A-109

Address Line 2: [Empty]

Address Line 3: [Empty]

Pin Code: 194115

Contact Details

Email: johnsmith@email.com

Mobile: +1 9885555555

Phone No: [Empty]

Save Cancel

Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly.

For more information on fields, refer to [Financial Details – Field Description Table](#)

Financial Details – Field Description Table

Field	Description
Applicant Name	System displays the Applicant Name as per the details captured in the Customer Information data segment.
Basic Details	Click on Add Basic Details to view and update the below data.
Income Type	More than one type of Income can be captured for an applicant. The list of values available include for the user to select. Business may add appropriate values to this list. This field is mandatory .
Employment Type	The list of values will be available for the user to select. Business may add appropriate values to this list. Employment Type is reckoned as an attribute for Quantitative Score calculation for the given Applicant. This field is mandatory .
Employee Number	Application Date is displayed based on the Date on which the Application was initiated. This field is mandatory .
Industry Type	Specify if Initial Funding has been taken for the Account Opening by turning the Switch 'ON'. Currently Initial Funding through Cash is only allowed. Select Cash in the drop-down box. This field is conditional mandatory .
Office Name	Specify if Overdraft is required by turning the Switch 'ON'.
Add/View Address	Click to open the address pop-up and update the below details.
Address Type	Select the Address Type for the Applicant from the drop-down values available. This field is mandatory .
Country	Specify the Country Code. This field is mandatory .
State	Specify the State.
City	Specify the City.
Address Line 1	Specify the House/Office Number, Floor and Building details.

Field	Description
	This field is mandatory .
Address Line 2	Specify the Street.
Address Line 3	Specify the Landmark of the address, if available.
Pin Code	Specify the Pin code/Zip code of the address. This field is mandatory .
Email	Specify the Email Address of the Applicant. This field is mandatory .
Mobile	Specify the Mobile Number of the Applicant. This field is mandatory .
Phone No.	Specify the Phone No. of the Applicant.
Monthly Income	Update amount for any of the income type applicable.
Salary	Update the amount.
Business	Update the amount.
Interest Income	Update the amount.
Pension	Update the amount.
Bonus	Update the amount.
Rentals	Update the amount.
Cash Gifts	Update the amount.
Others	Update the amount.
Total	Total gets calculated automatically.
Monthly Expenses	Update amount for any of the expense type applicable.
Household	Update the amount.
Medical	Update the amount.
Education	Update the amount.
Travel	Update the amount.
Vehicle Maintenance	Update the amount.

Field	Description
Rentals	Update the amount.
Others	Update the amount.
Total	Total gets calculated automatically.
Liabilities	Update amount for any of the liability type applicable.
Property Loans	Update the amount.
Vehicle Loans	Update the amount.
Personal Loans	Update the amount.
Cards outstandings	Update the amount.
Overdrafts	Update the amount.
Others	Update the amount.
Total	Total gets calculated automatically.
Asset:	Update amount for any of the asset type applicable.
Current Deposits	Update the amount.
Stocks/Funds	Update the amount.
Properties	Update the amount.
Automobiles	Update the amount.
Fixed Deposits	Update the amount.
Lands	Update the amount.
Others	Update the amount.
Total	Total gets calculated automatically.

Action Buttons on the footer

- **Back** – On click of **Back**, the previous screen will be opened. Doing so will clear any data that you may have filled in the current data segment.
- **Next** – On click of **Next**, the details captured is saved and then system will move to the Next Screen. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

- **Save & Close** – On click of **Save & Close**, the details captured is saved. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- **Cancel** – On click of **Cancel**, the system will ask for confirmation and on confirming the task will be closed without saving the data.

Click '**Next**' to proceed to the next data segment, which is 'Mandate Details Data Segment'.

3.1.5 Mandate Details Data Segment

The Mandate Details Data Segment allows to capture the mode of operation for the Account.

Figure 8: Mandate Details Data Segment

The screenshot shows the 'Mandate Details' section of the 'Current Application Entry - 000APP00004291' form. The 'Mandate Details' tab is selected in the left-hand navigation pane. The main content area displays 'Mandate Details' with a 'Mode of Operation' dropdown menu set to 'Single'. The form includes a 'Back' button at the bottom left and 'Back', 'Next', 'Save & Close', and 'Cancel' buttons at the bottom right.

Figure 9: Mandate Details – As per Mandate

The screenshot shows the 'Mandate Details' section of the 'Current Application Entry - 000APP00004291' form with data entered. The 'Mandate Details' tab is selected. The 'Mode of Operation' dropdown is set to 'As per Mandate'. The 'Amount From' field is set to 'GBP' with a value of '0.00'. The 'Amount Upto' field is set to 'GBP' with a value of '\$,999,999,999.00'. The 'Required No. of Signatory' field is set to '1'. The 'Remarks' field is empty. An 'Add Mandate' button is visible on the right side of the form. The form includes a 'Back' button at the bottom left and 'Back', 'Next', 'Save & Close', and 'Cancel' buttons at the bottom right.

Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Mandate Details – Field Description Table](#)

Mandate Details – Field Description Table

Field	Description
Mode of Operation	<p>Select the mode of operation relevant for the account from the drop-down list. Available values are Single, Jointly, Anyone or Survivor, Either or Survivor, Former or Survivor or As per Mandate.</p> <p>In case 'As per Mandate' is selected, the below details are to be updated.</p> <p>This field is mandatory.</p>
Amount From	<p>Auto-updated as '0' for the first row and for the next rows based on the Amount To keyed in.</p>
Amount To	<p>Update the Amount up to which the mandate is to be considered.</p> <p>This field is mandatory.</p>
Required No. of Signatories	<p>Specify the number of signatories for the mandate band.</p> <p>This field is mandatory.</p>
Remarks	<p>Update remarks, if any.</p>
Add Mandate	<p>Click this to add additional row of mandate.</p>

Action Buttons on the footer

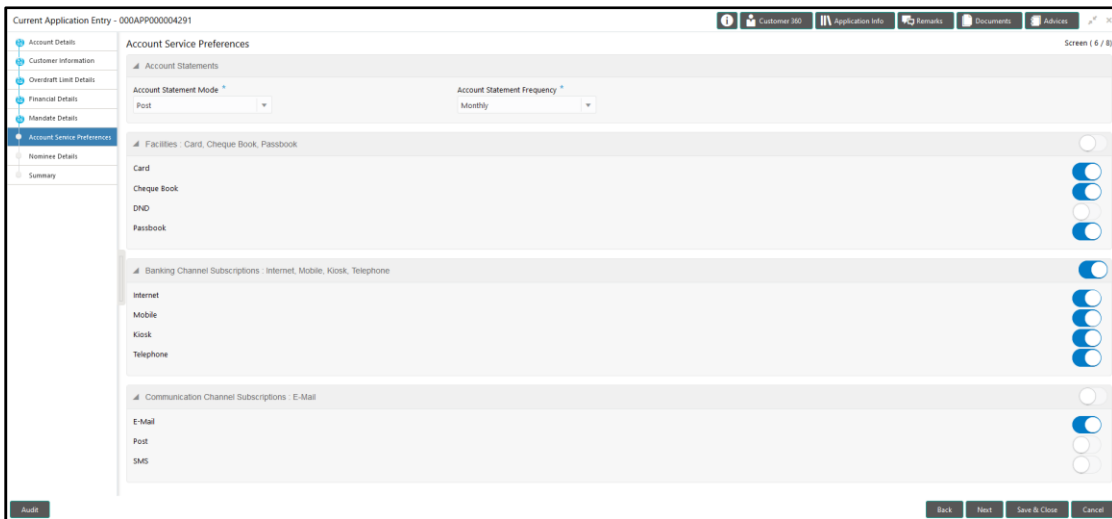
- **Back** – On click of **Back**, the previous screen will be opened. Doing so will clear any data that you may have filled in the current data segment.
- **Next** – On click of **Next**, the details captured is saved and then system will move to the Next Screen. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- **Save & Close** – On click of **Save & Close**, the details captured is saved. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- **Cancel** – On click of **Cancel**, the system will ask for confirmation and on confirming the task will be closed without saving the data.

Click '**Next**' to proceed to the next data segment, which is 'Account Services Preferences Data Segment'.

3.1.6 Account Service Preferences Data Segment

The Account Service Preferences Data Segment displays the parameters for Account Statement Preference, Facilities requested, Banking Channel Subscriptions and Communication Channel Preferences.

Figure 10: Account Service Preferences Data Segment



Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Account Service Preferences – Field Description Table](#)

Account Service Preferences – Field Description Table

Field	Description
Account Statement Mode	Select the preferred account statement mode from the drop-down values available viz., Email or Post. This field is mandatory .
Account Statement Frequency	Select the frequency from the drop-down values available viz., Monthly, Quarterly, Bi Annual or Annual. This field is mandatory .
Facilities	Select preferences for account facilities. Option is available to specify the preference for all the parameters by turning the Switch ON or OFF from the Switch available in the header.
Card	Make the necessary selection by turning the switch ON or OFF.

Field	Description
Cheque Book	Make the necessary selection by turning the switch ON or OFF.
DND	Make the necessary selection by turning the switch ON or OFF.
Passbook	Make the necessary selection by turning the switch ON or OFF.
Banking Channel Subscription	Select preferences for banking channel subscription. Option is available to specify the preference for all the parameters by turning the Switch ON or OFF from the Switch available in the header.
Internet	Make the necessary selection by turning the switch ON or OFF.
Mobile	Make the necessary selection by turning the switch ON or OFF.
Kiosk	Make the necessary selection by turning the switch ON or OFF.
Phone Banking	Make the necessary selection by turning the switch ON or OFF.
Communication Channel Subscription	Select preferences for communication channel subscription. Option is available to specify the preference for all the parameters by turning the Switch ON or OFF from the Switch available in the header.
Email	Make the necessary selection by turning the switch ON or OFF.
Post	Make the necessary selection by turning the switch ON or OFF.
SMS	Make the necessary selection by turning the switch ON or OFF.

Action Buttons on the footer:

- **Back** – On click of **Back**, the previous screen will be opened. Doing so will clear any data that you may have filled in the current data segment.
- **Next** – On click of **Next**, the details captured is saved and then system will move to the Next Screen. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

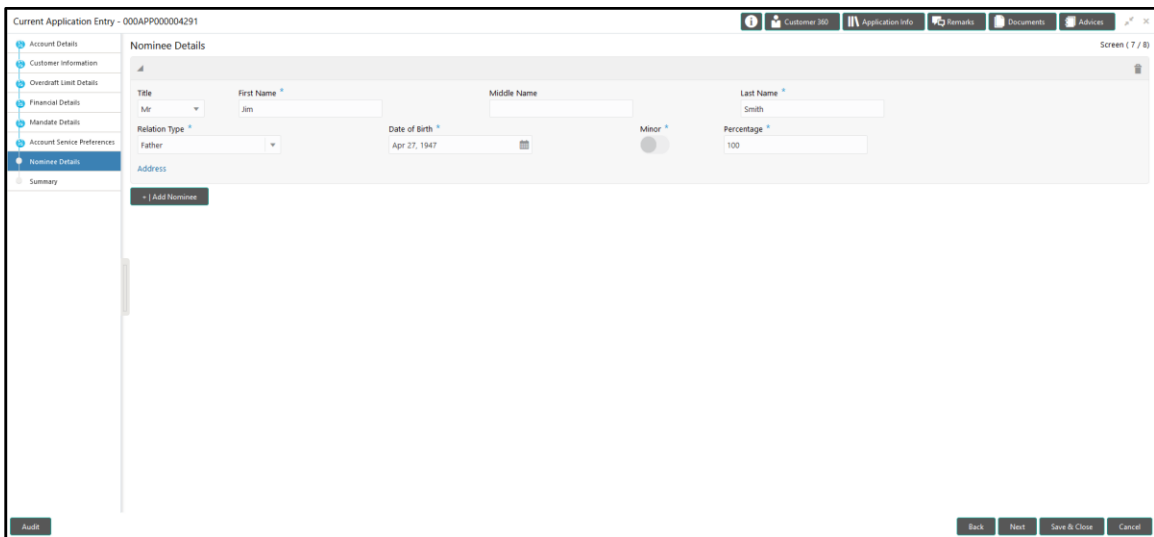
- **Save & Close** – On click of **Save & Close**, the details captured is saved. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- **Cancel** – On click of **Cancel**, the system will ask for confirmation and on confirming the task will be closed without saving the data.

Click **Next** to proceed to the next data segment, which is 'Nominee Details Data Segment'.

3.1.7 Nominee Details Data Segment

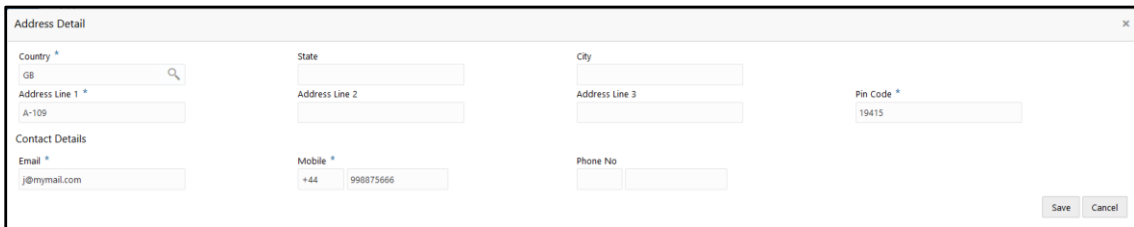
The Nominee Details Data Segment allows capturing details of the nominee for the Account. This is a non-mandatory data segment. It allows capturing multiple nominee as well for the Account, if required. Nominee can also be Minor, in which case, it is mandatory to provide details of the Guardian.

Figure 11: Nominee Details Data Segment



The screenshot shows a web application interface for 'Nominee Details'. The top navigation bar includes 'Customer ID', 'Application Info', 'Remarks', 'Documents', and 'Advice'. The left sidebar contains a menu with options: Account Details, Customer Information, Overdraft Limit Details, Financial Details, Mandate Details, Account Service Preferences, and Nominee Details (selected). The main content area is titled 'Nominee Details' and contains the following fields: Title (Mr), First Name (Jim), Middle Name, Last Name (Smith), Relation Type (Father), Date of Birth (Apr 27, 1947), Minor (radio button), and Percentage (100). Below these fields is an 'Address' section with a '+ Add Nominee' button. At the bottom right, there are buttons for 'Back', 'Next', 'Save & Close', and 'Cancel'. The top left corner shows 'Current Application Entry - 000APP000004291' and the bottom left corner has an 'Audit' button.

Figure 12: Nominee Details – Address



The screenshot shows a 'Address Detail' form with the following fields: Country (GB), State, City, Address Line 1 (A-109), Address Line 2, Address Line 3, Pin Code (19415), Contact Details, Email (j@mymail.com), Mobile (+44 998875666), and Phone No. There are 'Save' and 'Cancel' buttons at the bottom right.

Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Nominee Details – Field Description Table](#)

Nominee Details – Field Description Table

Field	Description
Title	Specify the title of the Nominee. This field is mandatory .
First Name	Specify the First Name of the Nominee. This field is mandatory .
Middle Name	Specify the Middle Name of the Nominee.
Last Name	Specify the Last Name of the Nominee. This field is mandatory .
Relationship Type	Specify the Relationship Type of the Nominee with the Applicant. This field is mandatory .
Date of Birth	Specify the Date of Birth of the Nominee. This field is mandatory .
Minor	The Switch is turned 'ON' or 'OFF' automatically based on the date of birth entered.
Guardian	Guardian details are enabled in case Minor Switch is 'ON'. Click the hyperlink to update Guardian details in the separate pop-up screen. Below details are to be updated for the Guardian. This field is conditional mandatory .
Title	Specify the Title of the Guardian. This field is mandatory .
First Name	Specify the First Name of the Guardian. This field is mandatory .
Middle Name	Specify the Middle Name of the Guardian. This field is mandatory .
Last Name	Specify the Last Name of the Guardian. This field is mandatory .
Date of Birth	Specify the Date of Birth of the Guardian. This field is mandatory .

Field	Description
Address Details	Update the below details to capture the address of the Guardian.
Country	Specify the Country Code. This field is mandatory .
State	Specify the State.
City	Specify the City.
Address Line 1	Specify the House/Office Number, Floor and Building details. This field is mandatory .
Address Line 2	Specify the Street.
Address Line 3	Specify the Landmark of the address, if available.
Pin Code	Specify the Pin code/Zip code of the address. This field is mandatory .
Email	Specify the Email Address of the Guardian. This field is mandatory .
Mobile	Specify the Mobile Number of the Guardian. This field is mandatory .
Phone No.	Specify the Phone No. of the Guardian.
Save & Close	Click on Save to save the Guardian details and come back to the Nominee details screen. This field is mandatory .
Percentage	Specify the percentage to be considered for distribution of the account balance in case of uneventful death of the applicant. This field is mandatory .
Address	Click the hyperlink to load the address screen for updating the address of the Nominee.
Country	Specify the Country Code. This field is mandatory .
State	Specify the State.
City	Specify the City.

Field	Description
Address Line 1	Specify the House/Office Number, Floor and Building details. This field is mandatory .
Address Line 2	Specify the Street.
Address Line 3	Specify the Landmark of the address, if available.
Pin Code	Specify the Pincode/Zipcode of the address. This field is mandatory .
Email	Specify the Email Address of the Nominee. This field is mandatory .
Mobile	Specify the Mobile Number of the Nominee. This field is mandatory .
Phone No.	Specify the Phone No. of the Nominee.
Save & Close	Click on Save to save the Nominee details and come back to the Nominee details screen. This field is mandatory .

Action Buttons on the footer:

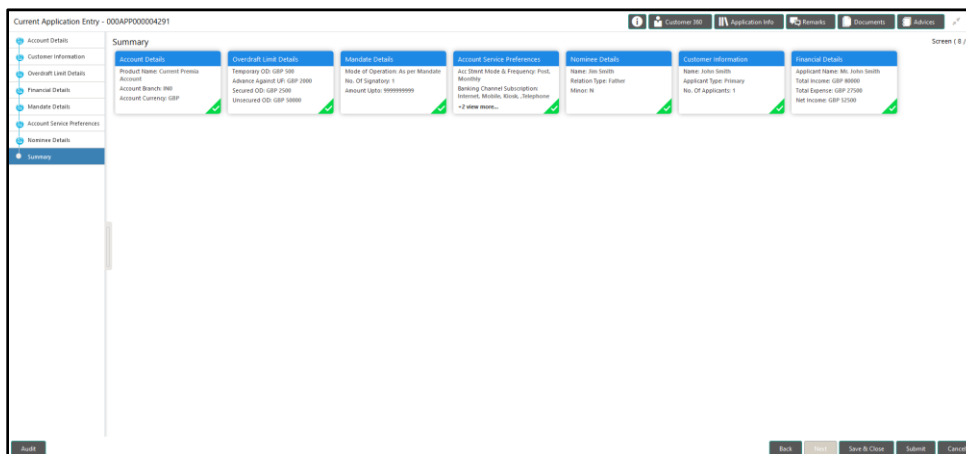
- **Back** – On click of **Back**, the previous screen will be opened. Doing so will clear any data that you may have filled in the current data segment.
- **Next** – On click of **Next**, the details captured is saved and then system will move to the Next Screen. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- **Save & Close** – On click of **Save & Close**, the details captured is saved. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- **Cancel** – On click of **Cancel**, the system will ask for confirmation and on confirming the task will be closed without saving the data.

Click '**Next**' to proceed to the Summary data segment.

3.1.8 Summary

The Summary data segment displays the tiles for all the data segment in the Application Entry Stage. The Tiles displays the important details captured in the specified data segment. It further allows to click on the specific tile to view the data segment and the details captured.

Figure 13: Summary



Action Buttons on the footer:

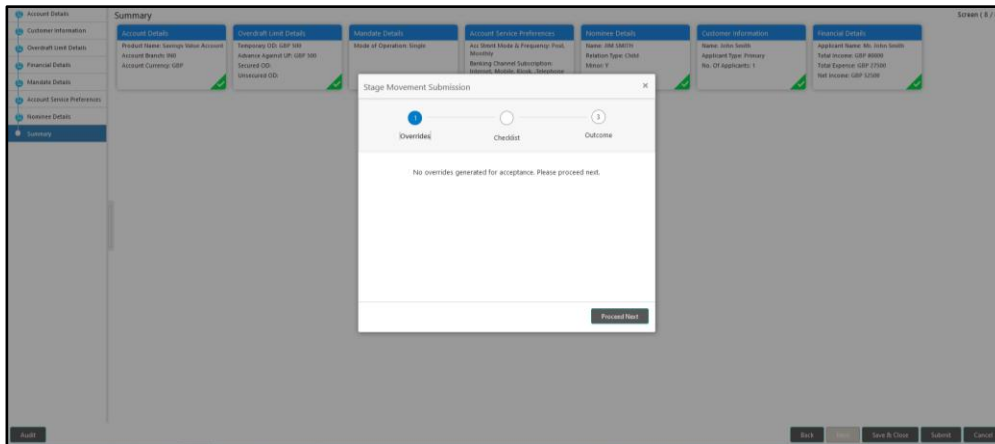
- **Back** – On click of **Back**, the previous screen will be opened.
- **Next** – Being the last data segment, **Next** is disabled.
- **Save & Close** – On click of **Save & Close**, the details captured is saved. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- **Submit**: On Click of **Submit**, the application is submitted. System triggers the business validation to ensure the application is entitled for submission to the next stage.
- **Cancel** – On click of **Cancel**, the system will ask for confirmation and on confirming the task will be closed without saving the data.

Click '**Submit**' to submit the Application Entry stage and proceed to the next stage which is Application Enrichment stage.

3.1.8.1 Overrides

On Click of '**Submit**' system triggers the business validations and overrides, if any, are raised in the 'Stage Movement Submission' pop-up. Overrides are basically warnings that are raised during the business validations.

Figure 14: Overrides



User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. Few example of overrides are:

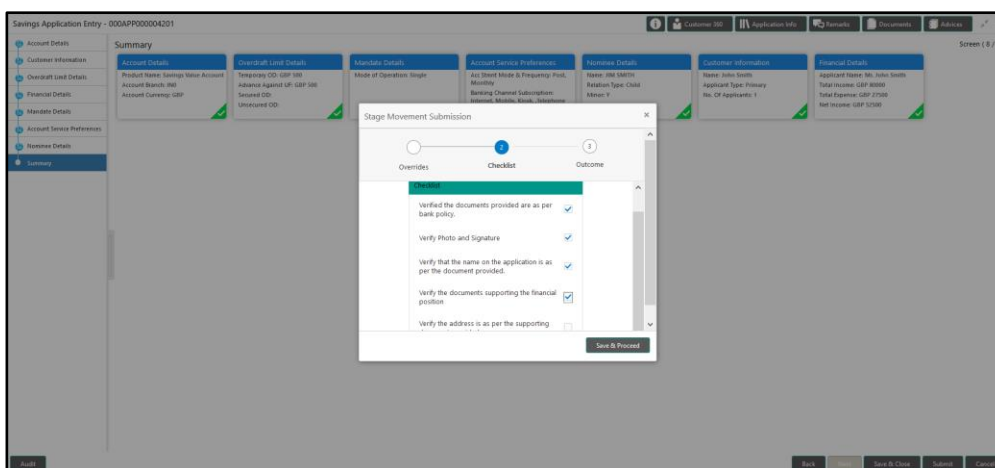
- Nominee Details are not updated.
- Initial Funding amount updated is less than the amount specified by the Business Product and so on.

Click on '**Accept Overrides & Proceed**' or '**Proceed Next**', whichever is applicable to proceed to the Checklist process.

3.1.8.2 Checklist

Checklist configured in the Business Process for the Business Product is displayed here. Checklist are the check points that the User has to accept having confirmed.

Figure 15: Checklist

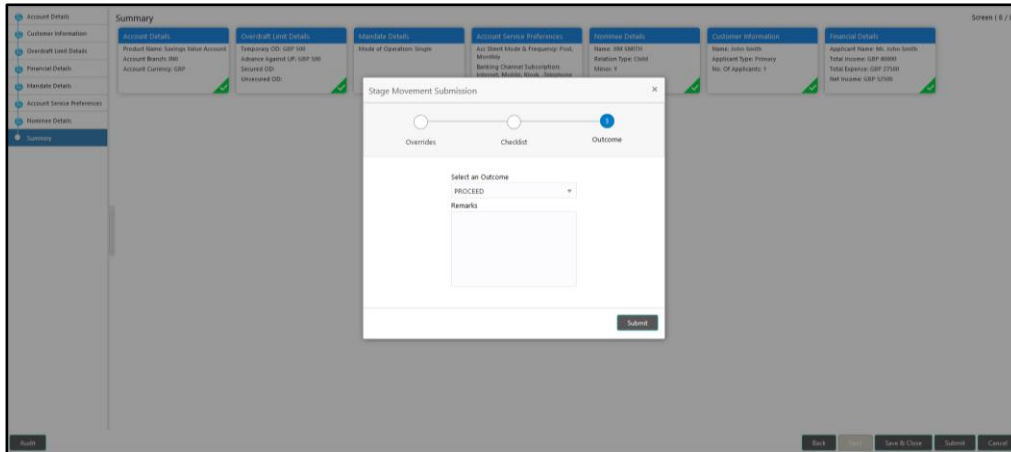


Click on the checkbox to accept the checklist and click on **'Save & Proceed'** to proceed to the Outcome process.

3.1.8.3 Outcome

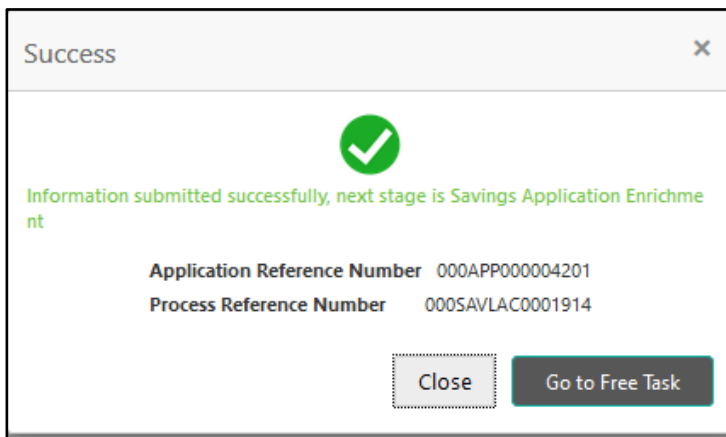
Outcomes configured in the conductor workflow for the Business Process is available in the dropdown of **'Select an Outcome'**.

Figure 16: Outcome



Available outcome in the Application Entry stage is **'Proceed'**. Select **Proceed** as the outcome, update **Remarks**, if any, and click on **Submit**.

Figure 17: Success Pop-up



On successful submission the below pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is displayed. Click on **'Close'** to close the pop-up screen. Alternatively click on **'Go to Free Task'** to launch the **Free Task** menu. If you have access to the next stage, you would be able to view the Application number and take action on it.

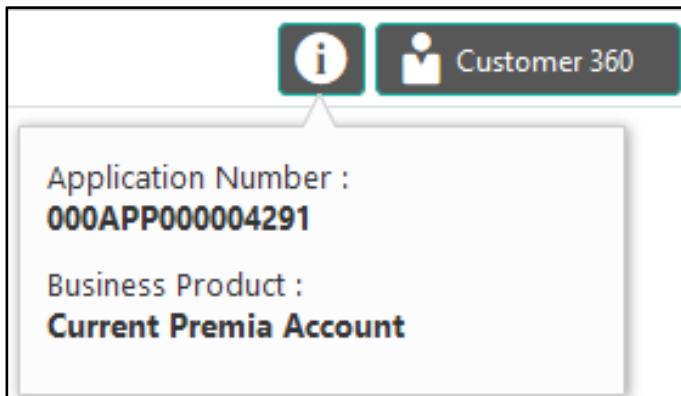
3.1.9 Action Buttons on the Header

The functions available in the various buttons can be accessed during any point in the Application Entry Stage. Details are described below:

3.1.9.1 Icon

Click it to view the **Application Number** and the **Business Product detail**.

Figure 17:  Icon Screen



3.1.9.2 Customer 360

Click it to select the **Customer ID** of existing customer and then view the Mini Customer 360. The screen shows the list of Customer IDs in case of Joint Accounts. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Customer Information data segment.

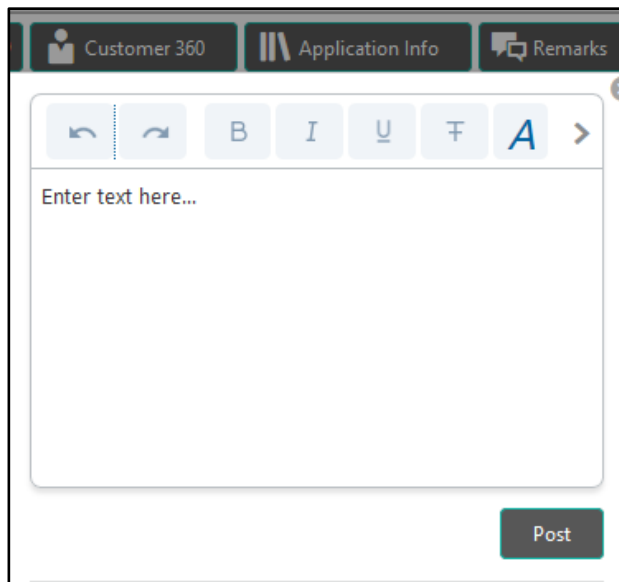
3.1.9.3 Application Info

Click **Application Info** to view the Application Information.

3.1.9.4 Remarks

Click to update any remarks that you want to post for the Application that you are working on. Remarks posted are updated with your User ID and Date; and are available for view in the next stages for the Users working on that Application.

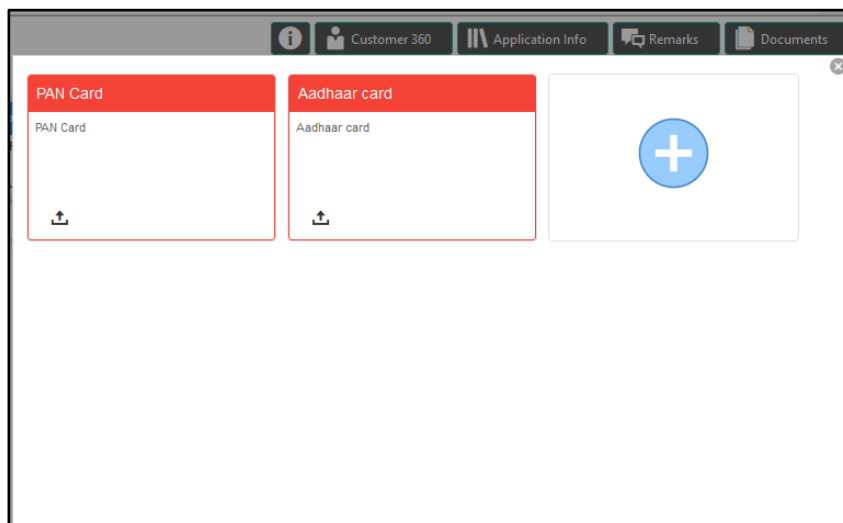
Figure 17: Remarks



3.1.9.5 Documents

Click to upload the documents linked for the stage. Ensure that mandatory Document is uploaded, as system will validate the same during the stage submission.

Figure 17: Remarks



3.1.9.6 Advices

Click to view the advice linked for the stage. System will generate the advice on submission of the stage. For Application Entry stage of Current Product, no advice is configured.

3.2 Application Enrichment Stage

Users having functional access to the Application Enrichment Stage will be able to view the record in the Free Task process and can **'Acquire and Edit'** or **'Acquire'** the Task from the Action column and the header Panel respectively.

Navigation Route: Retail Banking > Tasks > Free Tasks

Figure 18: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & Edit		Savings Retail Process ...	00058VLAC0001914	000APP000004201	Application Enrichment	19-03-22	000		
Acquire & Edit		Loans Retail Process Ma...	000HMLN1000098	000APP000004201	Application Entry	19-03-22	000	000041	
Acquire & Edit		Savings Retail Process ...	00058VLAC0001898	000APP000004178	Application Entry	19-03-22	000		
Acquire & Edit		Savings Retail Process ...	00058VLAC0001898	000APP000004187	Application Enrichment	19-03-22	000		
Acquire & Edit		Savings Retail Process ...	00058VLAC0001897	000APP000004166	Application Entry	19-03-22	000		
Acquire & Edit		Savings Retail Process ...	00058VLAC0001885	000APP000004159	Application Entry	19-03-22	000		
Acquire & Edit		Savings Retail Process ...	00058VLAC0001880	000APP000004148	Application Entry	19-03-22	000		
Acquire & Edit		Loans Retail Process Ma...	000HMLN1000079	000APP000004141	Application Entry	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INT000004097	000APP000004146	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INT000004096	000APP000004145	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INT000004095	000APP000004144	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INT000004094	000APP000004143	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INT000004093	000APP000004142	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INT000004091	000APP000004140	Application Initiation	19-03-22	000		

Click on **'Acquire & Edit'** Action for the Application for which Application Enrichment stage has to be acted upon. Doing that would ensure the Task is acquired to your User ID and will launch the Application Enrichment stage.

Alternatively, you can select the Application by clicking the checkbox of the specific Application Number and click on the **'Acquire'** in the header. This would ensure the Task is acquired to your User ID and you can work on that later by clicking the 'Edit' action from 'My Task' process under Tasks menu.

The Application Enrichment Stage comprises of the below mentioned data segments:

- [Account Details Data Segment](#)
- [Interest Details Data Segment](#)
- [Charge Details Data Segment](#)
- [Summary Details](#)

Please refer the below section for more details on these data segments.

3.2.1 Account Details Data Segment

The Account Details Data Segment displays the Account Details filled in the previous stage in view only mode.

Figure 19: Account Details Data Segment



Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Account Details – Field Description Table](#)

Account Details – Field Description Table

Field	Description
Business Product Name	System displays the Business Product Name based on the Product selected in the Product Catalogue.
Account Type	System displays Account Type based on the Product selected in the Product Catalogue.
Account Branch	System displays the Account Branch selected.
Account Currency	System displays the Account Currency selected.
Application Date	System displays the Application Date.
Fund the Account	System displays the Initial Funding details, if updated in the Application Entry Stage.
Overdraft Requested Switch	System displays the preference for Overdraft requirement, if selected in Application Entry Stage.

Action Buttons on the footer

- **Back** – Being the first data-segment, the **Back** is disabled.
- **Next** – On click of **Next**, system proceeds to the next data segment.

- **Save & Close** – On click of **Save & Close**, the application is saved and closed.
- **Cancel** – On click of **Cancel**, the system will ask for confirmation and on confirming the task will be closed without saving the data.

Click '**Next**' to proceed to the next data segment, which is 'Interest Details Data Segment'.

3.2.2 Interest Details Data Segment

The Interest Details Data Segment displays the interest applicable for the Account.

Figure 20: Interest Details Data Segment

Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Interest Details – Field Description Table](#)

Interest Details – Field Description Table

Field	Description
Interest Product Name	System displays the Interest Product Name attached to the Host Product linked with the Business Product.
Payout Frequency	System displays the Payout Frequency of the Interest Product Name attached to the Host Product linked with the Business Product.
Interest Rate	System displays the Interest Rate applicable for the Account.
Margin	Currently System doesn't allow to specify the Margin for the Interest Rate for Current Account.

Field	Description
Final Rate	Final Rate is calculated based on the Interest Rate and the Margin specified. Since Margin is not currently allowed, the Final Rate will be equal to the Interest Rate.

Action Buttons on the footer:

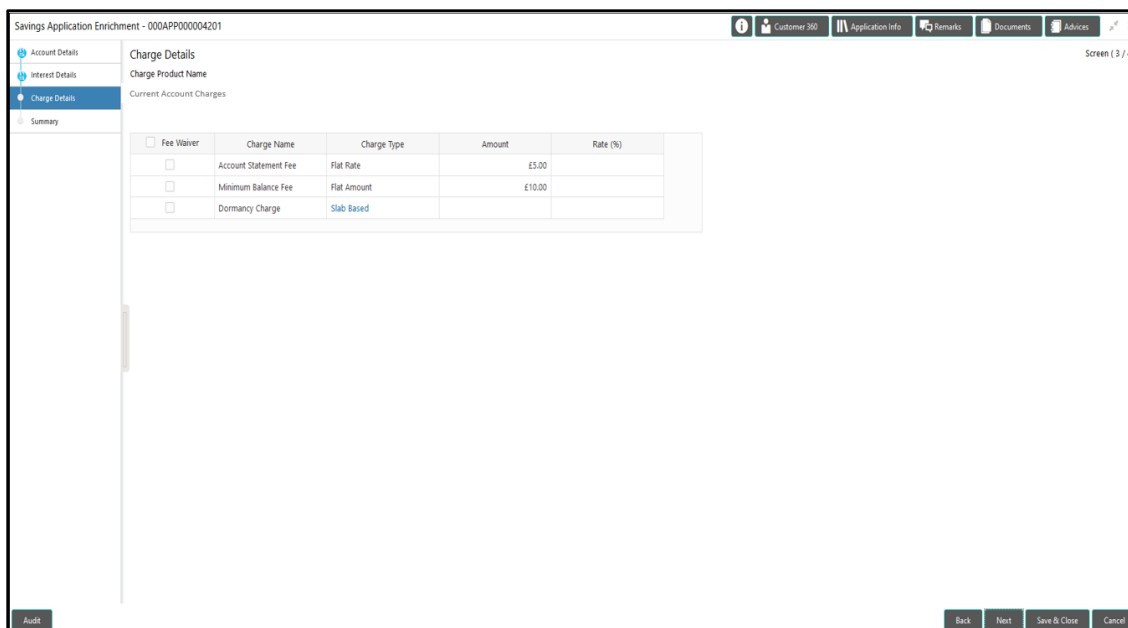
- **Back** – On click of **Back**, the previous screen will be opened. Doing so will clear any data that you may have filled in the current data segment.
- **Next** – On click of **Next**, the details captured is saved and then system will move to the Next Screen. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- **Save & Close** – On click of **Save & Close**, the details captured is saved. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- **Cancel** – On click of **Cancel**, the system will ask for confirmation and on confirming the task will be closed without saving the data.

Click '**Next**' to proceed to the next data segment, which is 'Charge Details Data Segment'.

3.2.3 Charge Details Data Segment

The Charge Details Data Segment displays the details of the charges applicable for the Account.

Figure 21: Charge Details Data Segment



Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Charge Details – Field Description Table](#)

Charge Details – Field Description Table

Field	Description
Charge Product Name	System displays the Charge Product Name attached to the Host Product linked with the Business Product.
Fee Waiver	System currently does not support Fee Waiver, hence the checkbox currently is disabled.
Charge Name	System displays the Charge Name applicable for the Account.
Charge Type	System displays the Charge Type of the Charge Name.
Amount	System displays the Charge Amount.
Rate	System displays the Charges Rate.

Action Buttons on the footer:

- **Back** – On click of **Back**, the previous screen will be opened. Doing so will clear any data that you may have filled in the current data segment.

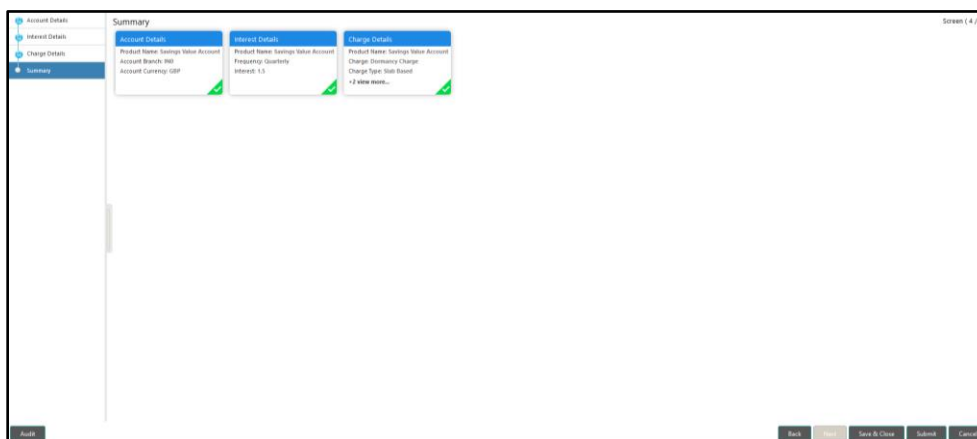
- **Next** – On click of **Next**, the details captured is saved and then system will move to the Next Screen. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- **Save & Close** – On click of **Save & Close**, the details captured is saved. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- **Cancel** – On click of **Cancel**, the system will ask for confirmation and on confirming the task will be closed without saving the data.

Click '**Next**' to proceed to the next data segment, which is 'Summary Data Segment'.

3.2.4 Summary Details

The Summary data segment displays the tiles for all the data segment in the Application Enrichment Stage. The Tiles displays the important details captured in the specified data segment. It further allows to click on the specific tile to view the data segment and the details captured.

Figure 22: Summary Details



Action Buttons on the footer

- **Back** – On click of **Back**, the previous screen will be opened.
- **Next** – Being the last data segment, **Next** is disabled.
- **Save & Close** – On click of **Save & Close**, the details captured is saved. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

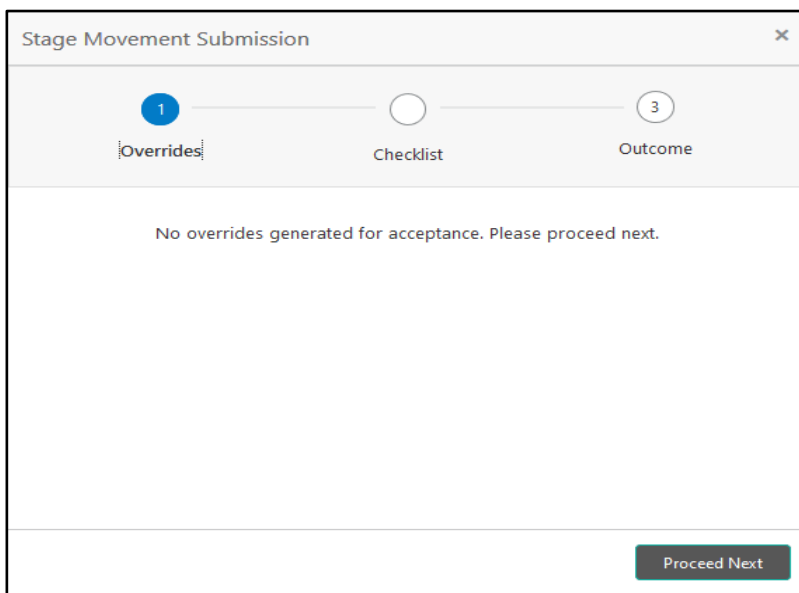
- **Submit:** On Click of **Submit**, the application is submitted. System triggers the business validation to ensure the application is entitled for submission to the next stage.
- **Cancel** – On click of **Cancel**, the system will ask for confirmation and on confirming the task will be closed without saving the data.

Click '**Submit**' to submit the Application Enrichment stage and proceed to the next stage which is Account Funding stage.

3.2.4.1 Overrides

On Click of '**Submit**' system triggers the business validations; and overrides, if any, are raised in the 'Stage Movement Submission' pop-up. Overrides are basically warnings that are raised during the business validations.

Figure 23: Overrides



User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

Click on '**Accept Overrides & Proceed**' or '**Proceed Next**', whichever is applicable to proceed to the Checklist process.

3.2.4.2 Checklist

Checklist configured in the Business Process for the Business Product is displayed here. Checklist are the check points that the User has to accept having confirmed.

Figure 24: Checklist

Stage Movement Submission

Overrides Checklist Outcome

Checklist

- Verified the documents provided are as per bank policy.
- Verify Photo and Signature
- Verify that the name on the application is as per the document provided.
- Verify the documents supporting the financial position
- Verify the address is as per the supporting

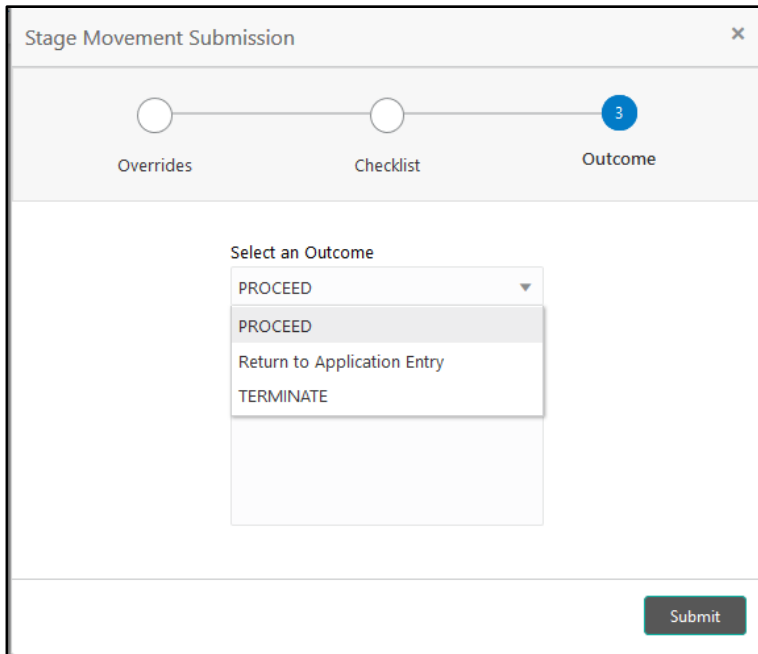
Save & Proceed

Click on the checkbox to accept the checklist and click on **'Save & Proceed'** to proceed to the Outcome process.

3.2.4.3 Outcome

Outcomes configured in the conductor workflow for the Business Process is available in the dropdown of **'Select an Outcome'**.

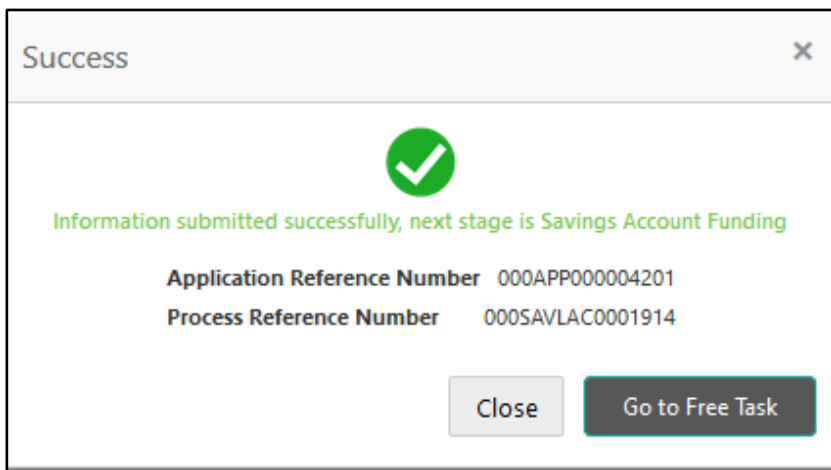
Figure 25: Outcome



Available outcomes in the Application Enrichment stage are Proceed, Return to Application Entry and Terminate. Select Proceed as the outcome, update Remarks, if any, and click on **Submit**.

On successful submission the below pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed. Click on '**Close**' to close the pop-up screen. Alternatively click on '**Go to Free Task**' to launch the **Free Task** menu. If you have access to the next stage, you would be able to view the Application number and take action on it.

Figure 26: Success Pop-up



3.3 Application Assessment Stage

Users having functional access to the Account Assessment Stage will be able to view the record in the Free Task process and can **'Acquire and Edit'** or **'Acquire'** the Task from the Action column and the header Panel respectively.

Navigation Route: Retail Banking > Tasks > Free Tasks

Figure 27: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & Edit		Savings Retail Process ...	000SAVLAC0001914	000APP000004201	Account Funding	19-03-22	000		
Acquire & Edit		Loans Retail Process Ma...	000HMLN10000898	000APP000004201	Application Entry	19-03-22	000	000041	
Acquire & Edit		Savings Retail Process ...	000SAVLAC0001898	000APP000004178	Application Entry	19-03-22	000		
Acquire & Edit		Savings Retail Process ...	000SAVLAC0001888	000APP000004167	Application Enrichment	19-03-22	000		
Acquire & Edit		Savings Retail Process ...	000SAVLAC0001887	000APP000004166	Application Entry	19-03-22	000		
Acquire & Edit		Savings Retail Process ...	000SAVLAC0001885	000APP000004159	Application Entry	19-03-22	000		
Acquire & Edit		Savings Retail Process ...	000SAVLAC0001880	000APP000004148	Application Entry	19-03-22	000		
Acquire & Edit		Loans Retail Process Ma...	000HMLN10000879	000APP000004141	Application Entry	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INT000004097	000APP000004146	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INT000004096	000APP000004145	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INT000004095	000APP000004144	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INT000004094	000APP000004143	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INT000004093	000APP000004142	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INT000004091	000APP000004140	Application Initiation	19-03-22	000		

Click on **'Acquire & Edit'** Action for the Application for which Account Funding stage has to be acted upon. Doing that would ensure the Task is acquired to your User ID and will launch the Account Funding stage.

Alternatively, you can select the Application by clicking the checkbox of the specific Application Number and click on the **'Acquire'** in the header. This would ensure the Task is acquired to your User ID and you can work on that later by clicking the 'Edit' action from 'My Task' process under Tasks menu.

The Assessment stage enables the Bank to assess the Unsecured Overdraft Limit request of the Customer and based on the Assessment Score the User can decide on granting the Unsecured Overdraft Limit for the Current Account being originated. System derives the recommendation based on the Quantitative and Qualitative Score. The Quantitative Score is calculated based on the score the system calculates for the Customer for the various parameters configured in the Quantitative Scorecard ID. Similarly, the Qualitative Score is calculated based on the answers provided to the questionnaire configured in the Qualitative Scorecard ID.

The Application Assessment Stage comprises of the below mentioned data segments:

- [Qualitative Scorecard Data Segment](#)
- [Assessment Details Data Segment](#)

- [Summary Details](#)

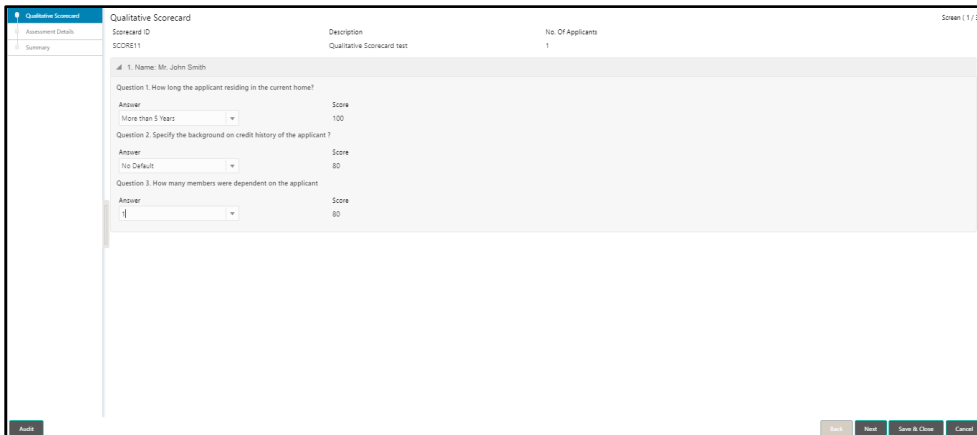
Please refer the below section for more details on these data segments.

3.3.1 Qualitative Scorecard Data Segment

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

The relevant qualitative score card ID is attached to the Current Account Business Product and thereby the Current Account inherits the score card attributes for evaluation. The following data is displayed on the screen:

Figure 28: Qualitative Scorecard Data Segment



Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Qualitative Scorecard – Field Description Table](#)

Qualitative Scorecard – Field Description Table

Field	Description
Scorecard ID	System displays the Qualitative Scorecard ID linked to the Business Product.
Description	System displays the description of the Qualitative Scorecard ID.
No. of Applicants	System displays the Account Branch selected.
Questions	System displays the question configured for the Qualitative Scorecard ID.

Field	Description
Answer	Select the answer from the drop-down values available. The answers are populated based on the Answers configured in the Qualitative Scorecard ID. This field is mandatory .
Score	System displays the score based on the answer selected by the User.

Action Buttons on the footer:

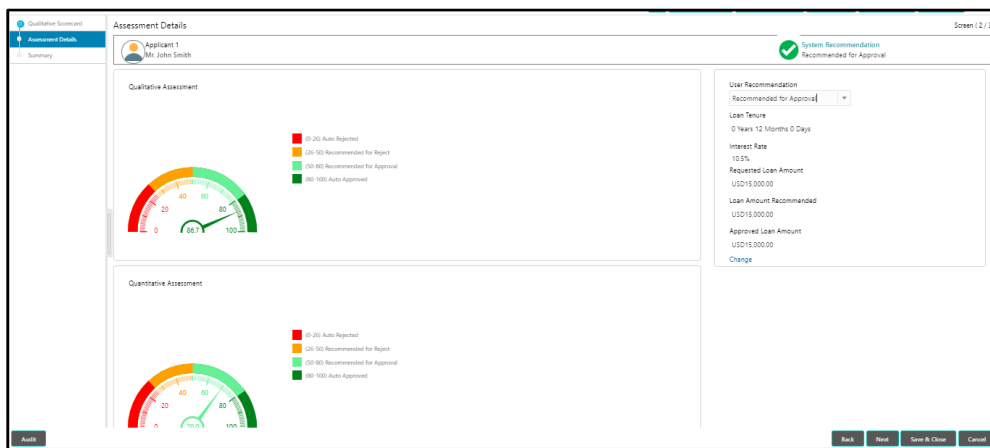
- **Back** – Being the first data-segment, the **Back** is disabled.
- **Next** – On click of **Next**, system proceeds to the next data segment.
- **Save & Close** – On click of **Save & Close**, the application is saved and closed.
- **Cancel** – On click of **Cancel**, the system will ask for confirmation and on confirming the task will be closed without saving the data.

Click '**Next**' to proceed to the next data segment, which is 'Initial Funding Details Data Segment'.

3.3.2 Assessment Details Data Segment

The Assessment Details Data Segment displays the Qualitative and Quantitative Assessment Score of the Applicant or Applicants, in case of multiple Applicants in the Current Account.

Figure 29: Assessment Details Data Segment



Assessment details screen enables the user to understand the evaluation in terms of the Qualitative and Quantitative scores; and the basis of arriving at the System Recommended

decision. The following system recommendations are available based on the range configured in the Business Product.

- Auto Approved
- Recommended for Approval
- Recommended for Reject
- Auto Rejected

Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Assessment Details – Field Description Table](#)

Assessment Details – Field Description Table

Field	Description
Limit ID	System displays the Unsecured Overdraft Limit ID.
Overdraft Limit Amount	System displays the Currency and specify the Unsecured Overdraft Limit Amount.
Limit Start Date	System displays the Limit Start Date.
Limit End Date	System displays the Limit Expiry Date.
Recommended Overdraft Limit	System populates the recommended Overdraft Limit based on the score. This field is mandatory .
Change	Click the hyperlink to change the Overdraft Limit amount.

NOTE: Option to change the OD Limit Amount is currently available only for Recommended for Approval and Recommended for Reject.

Action Buttons on the footer:

- **Back** – On click of **Back**, the previous screen will be opened. Doing so will clear any data that you may have filled in the current data segment.
- **Next** – On click of **Next**, the details captured is saved and then system will move to the Next Screen. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.

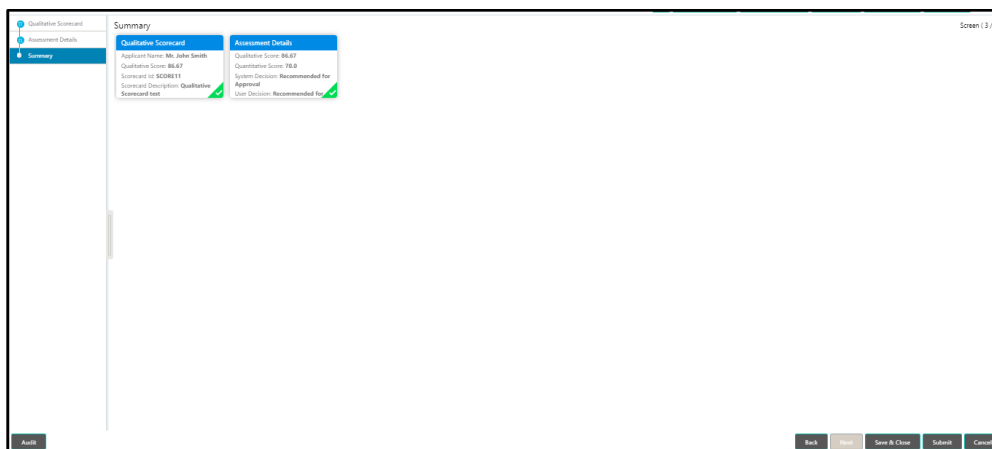
- **Save & Close** – On click of **Save & Close**, the details captured is saved. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- **Cancel** – On click of **Cancel**, the system will ask for confirmation and on confirming the task will be closed without saving the data.

Click **Next** to proceed to the next data segment, which is 'Summary Data Segment'.

3.3.3 Summary Details

The Summary data segment displays the tiles for all the data segment in the Account Funding Stage. The Tiles displays the important details captured in the specified data segment. It further allows to click on the specific tile to view the data segment and the details captured.

Figure 30: Summary



Action Buttons on the footer:

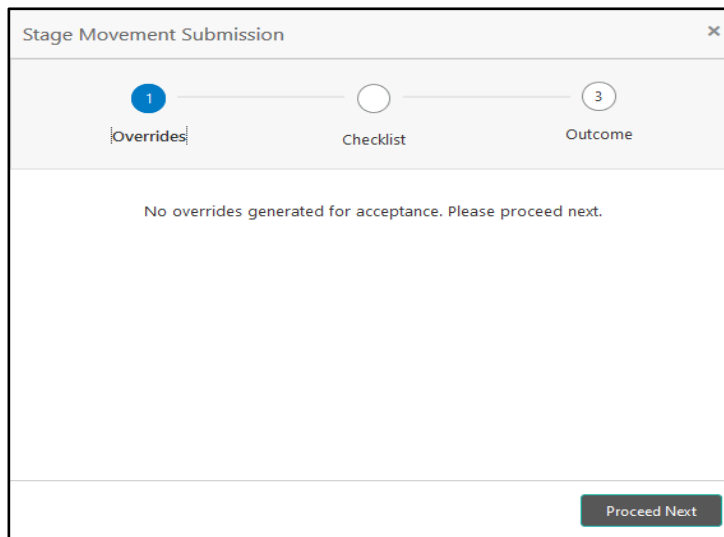
- **Back** – On click of **Back**, the previous screen will be opened.
- **Next** – Being the last data segment, **Next** is disabled.
- **Save & Close** – On click of **Save & Close**, the details captured is saved. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- **Submit**: On Click of **Submit**, the application is submitted. System triggers the business validation to ensure the application is entitled for submission to the next stage.
- **Cancel** – On click of **Cancel**, the system will ask for confirmation and on confirming the task will be closed without saving the data.

Click **'Submit'** to submit the Application Assessment stage and proceed to the next stage, which is the Account Funding stage.

3.3.3.1 Overrides

On Click of **'Submit'** system triggers the business validations; and overrides, if any, are raised in the 'Stage Movement Submission' pop-up. Overrides are basically warnings that are raised during the business validations.

Figure 31: Overrides



User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

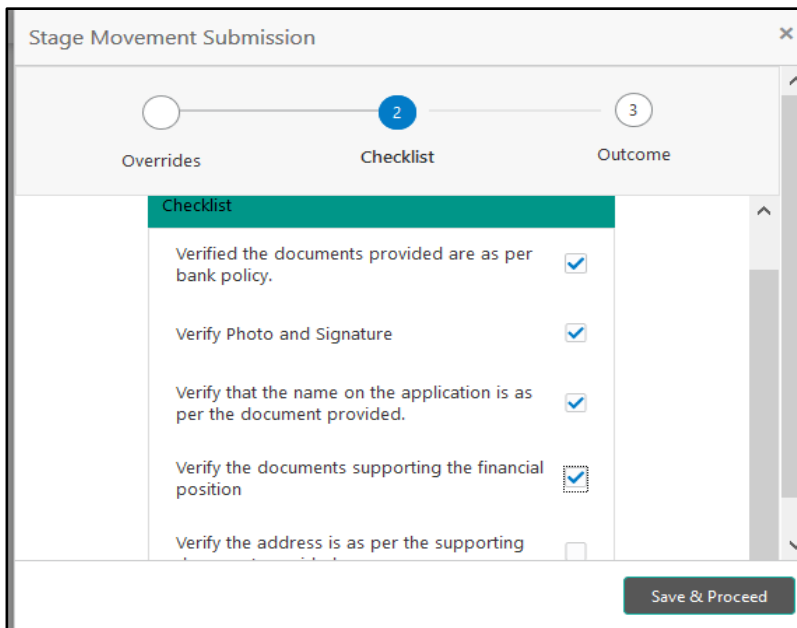
Click on **'Accept Overrides & Proceed'** or **'Proceed Next'**, whichever is applicable to proceed to the Checklist process.

3.3.3.2 Checklist

Checklist configured in the Business Process for the Business Product is displayed here.

Checklist are the check points that the User has to accept having confirmed.

Figure 32: Checklist



The screenshot shows a window titled "Stage Movement Submission" with a close button (X) in the top right corner. At the top, there is a progress bar with three stages: "Overrides" (represented by a white circle), "Checklist" (represented by a blue circle with the number 2), and "Outcome" (represented by a white circle with the number 3). Below the progress bar, the "Checklist" stage is selected and highlighted in green. The checklist contains five items, each with a checkbox on the right:

- Verified the documents provided are as per bank policy.
- Verify Photo and Signature
- Verify that the name on the application is as per the document provided.
- Verify the documents supporting the financial position
- Verify the address is as per the supporting

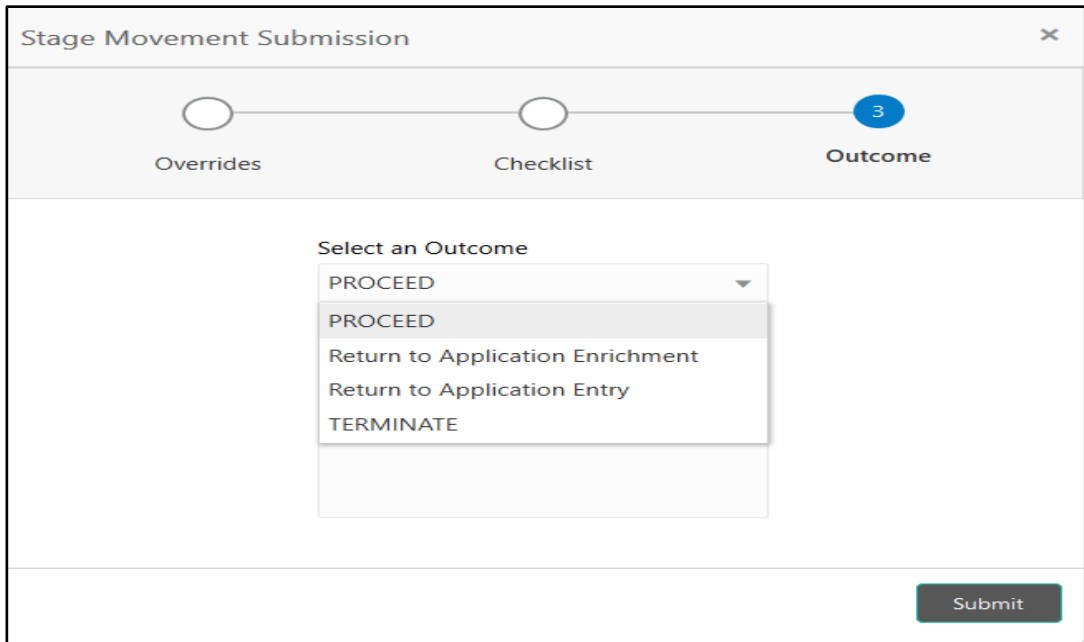
At the bottom right of the window, there is a "Save & Proceed" button.

Click on the checkbox to accept the checklist and click on **'Save & Proceed'** to proceed to the Outcome process.

3.3.3.3 Outcome

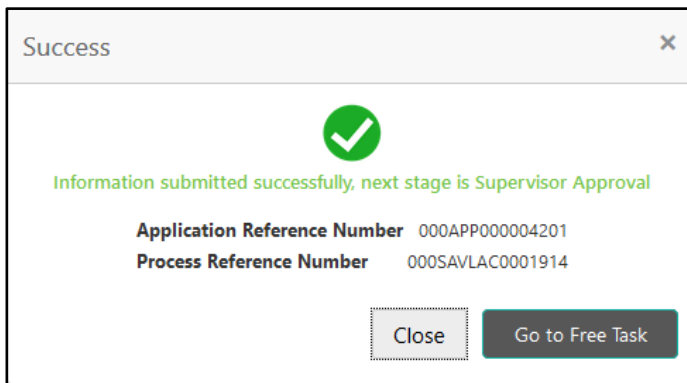
Outcomes configured in the conductor workflow for the Business Process is available in the dropdown of **'Select an Outcome'**.

Figure 33: Outcome



Available outcomes in the Account Funding stage are Proceed, Return to Application Entry, Return to Application Enrichment and Terminate. Select Proceed as the outcome, update Remarks, if any, and click on **Submit**.

Figure 34: Success Pop-up



On successful submission the below pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed. Click on 'Close' to close the pop-up screen. Alternatively click on 'Go to Free Task' to launch the Free Task menu. If you have access to the next stage, you would be able to view the Application number and take action on it.

3.4 Account Funding Stage

Users having functional access to the Account Funding Stage will be able to view the record in the Free Task process and can **'Acquire and Edit'** or **'Acquire'** the Task from the Action column and the header Panel respectively.

Navigation Route: Retail Banking > Tasks > Free Tasks

Figure 27: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SALAC007914	000APP00004201	Account Funding	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Loans Retail Process M...	000HMEIN0000898	000APP00004201	Application Entry	19-03-22	000	000041	
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SALAC001898	000APP00004178	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SALAC001888	000APP00004167	Application Enrichment	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SALAC001887	000APP00004166	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SALAC001885	000APP00004159	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SALAC001880	000APP00004148	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Loans Retail Process M...	000HMEIN0000879	000APP00004141	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT00004097	000APP00004146	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT00004096	000APP00004143	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT00004095	000APP00004144	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT00004094	000APP00004143	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT00004093	000APP00004142	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT00004091	000APP00004140	Application Initiation	19-03-22	000		

Click on **'Acquire & Edit'** Action for the Application for which Account Funding stage has to be acted upon. Doing that would ensure the Task is acquired to your User ID and will launch the Account Funding stage.

Alternatively, you can select the Application by clicking the checkbox of the specific Application Number and click on the **'Acquire'** in the header. This would ensure the Task is acquired to your User ID and you can work on that later by clicking the **'Edit'** action from **'My Task'** process under **Tasks** menu.

The Account Funding Stage comprises of the below mentioned data segments:

- [Account Details Data Segment](#)
- [Initial Funding Details Data Segment](#)
- [3.4.3 Summary Details](#)

Please refer the below section for more details on these data segments.

3.4.1 Account Details Data Segment

The Account Details Data Segment displays the Account Details updated in the Application Entry Stage in view only mode.

Figure 28: Account Details Data Segment



Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Account Details – Field Description Table](#)

Account Details – Field Description Table

Field	Description
Business Product Name	System displays the Business Product Name based on the Product selected in the Product Catalogue.
Account Type	System displays Account Type based on the Product selected in the Product Catalogue.
Account Branch	System displays the Account Branch selected.
Account Currency	System displays the Account Currency selected.
Application Date	System displays the Application Date.
Fund the Account	System displays the Initial Funding details, if updated in the Application Entry Stage.
Overdraft Requested Switch	System displays the preference for Overdraft requirement, if selected in Application Entry Stage.

Action Buttons on the footer:

- **Back** – Being the first data-segment, the **Back** is disabled.
- **Next** – On click of **Next**, system proceeds to the next data segment.
- **Save & Close** – On click of **Save & Close**, the application is saved and closed.

- **Cancel** – On click of **Cancel**, the system will ask for confirmation and on confirming the task will be closed without saving the data.

Click '**Next**' to proceed to the next data segment, which is 'Initial Funding Details Data Segment'.

3.4.2 Initial Funding Details Data Segment

The Initial Funding Details Data Segment displays the Teller Transaction Reference Number and its Status for the Initial Funding Transaction triggered off as part of the Application Entry Stage.

Figure 29: Initial Funding Details Data Segment

Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Initial Funding Details – Field Description Table](#)

Initial Funding Details – Field Description Table

Field	Description
Fund By	System displays the Fund by option selected in the Account Details Data Segment in Application Entry Stage.
Amount	System displays the Amount of the Initial Funding updated in the Account Details Data Segment in Application Entry Stage.
Teller Transaction Reference Number	System displays the Transaction Reference Number for the Initial Funding transaction that was triggered off in the Application Entry stage for the Teller Module.
Status	System displays the status of the Teller Transaction.

NOTE: The status of the Teller Transaction should be 'Success' for the submission of the Account Funding Stage.

Action Buttons on the footer:

- **Back** – On click of Back, the previous screen will be opened. Doing so will clear any data that you may have filled in the current data segment.
- **Next** – On click of Next, the details captured is saved and then system will move to the Next Screen. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- **Save & Close** – On click of Save & Close, the details captured is saved. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- **Cancel** – On click of Cancel, the system will ask for confirmation and on confirming the task will be closed without saving the data.

Click '**Next**' to proceed to the next data segment, which is 'Summary Data Segment'.

3.4.3 Summary Details

The Summary data segment displays the tiles for all the data segment in the Account Funding Stage. The Tiles displays the important details captured in the specified data segment. It further allows to click on the specific tile to view the data segment and the details captured.

Figure 30: Summary Details



Action Buttons on the footer:

- **Back** – On click of **Back**, the previous screen will be opened.

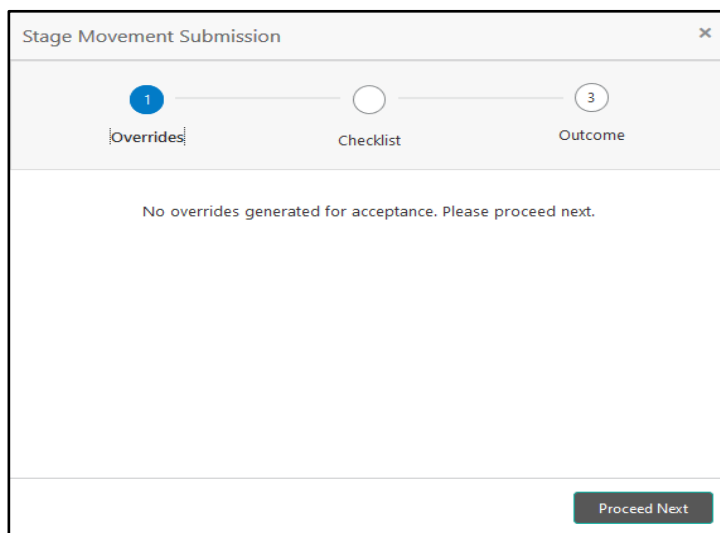
- **Next** – Being the last data segment, **Next** is disabled.
- **Save & Close** – On click of **Save & Close**, the details captured is saved. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- **Submit**: On Click of **Submit**, the application is submitted. System triggers the business validation to ensure the application is entitled for submission to the next stage.
- **Cancel** – On click of **Cancel**, the system will ask for confirmation and on confirming the task will be closed without saving the data.

Click '**Submit**' to submit the Account Funding stage and proceed to the next stage which is Supervisor Approval stage.

3.4.3.1 Overrides

On Click of '**Submit**' system triggers the business validations; and overrides, if any, are raised in the 'Stage Movement Submission' pop-up. Overrides are basically warnings that are raised during the business validations.

Figure 31: Overrides



User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

Click on '**Accept Overrides & Proceed**' or '**Proceed Next**', whichever is applicable to proceed to the Checklist process.

3.4.3.2 Checklist

Checklist configured in the Business Process for the Business Product is displayed here. Checklist are the check points that the User has to accept having confirmed.

Figure 32: Checklist

The screenshot shows a window titled "Stage Movement Submission" with a close button (X) in the top right corner. At the top, there is a progress bar with three steps: "Overrides" (step 1), "Checklist" (step 2, highlighted with a blue circle), and "Outcome" (step 3). Below the progress bar, the "Checklist" section is expanded, showing a list of five items with checkboxes:

- Verified the documents provided are as per bank policy.
- Verify Photo and Signature
- Verify that the name on the application is as per the document provided.
- Verify the documents supporting the financial position
- Verify the address is as per the supporting

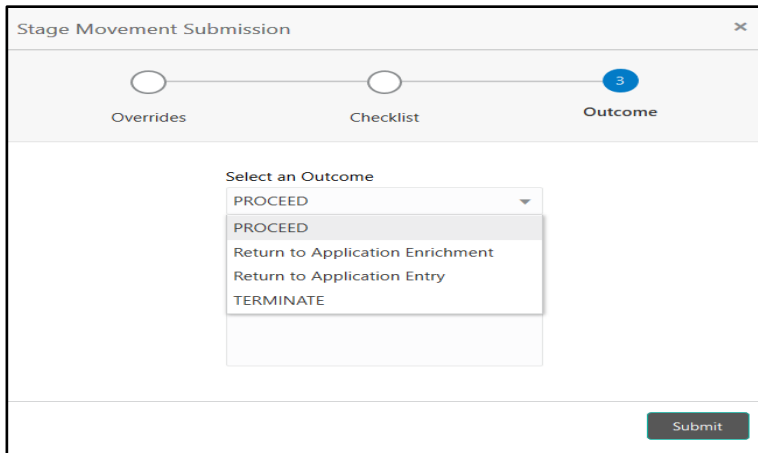
At the bottom right of the checklist area, there is a button labeled "Save & Proceed".

Click on the checkbox to accept the checklist and click on '**Save & Proceed**' to proceed to the Outcome process.

3.4.3.3 Outcome

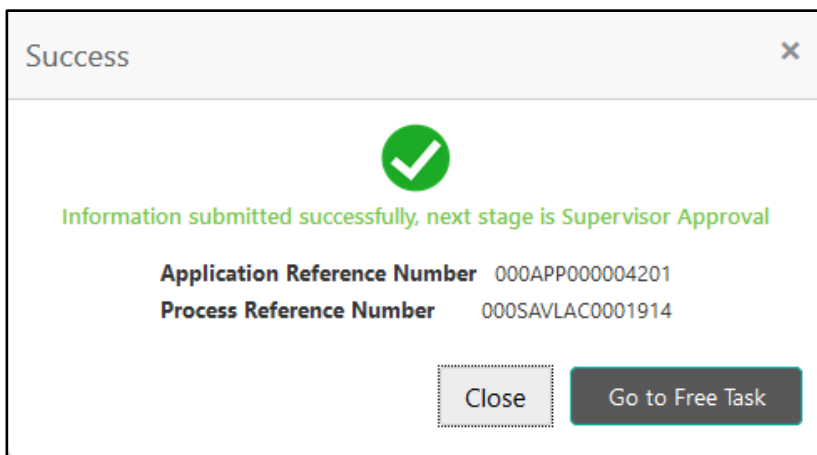
Outcomes configured in the conductor workflow for the Business Process is available in the dropdown of '**Select an Outcome**'.

Figure 33: Outcome



Available outcomes in the Account Funding stage are Proceed, Return to Application Entry, Return to Application Enrichment and Terminate. Select Proceed as the outcome, update Remarks, if any, and click on Submit.

Figure 34: Success Pop-up



On successful submission the below pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed. Click on 'Close' to close the pop-up screen. Alternatively click on 'Go to Free Task' to launch the Free Task menu. If you have access to the next stage, you would be able to view the Application number and take action on it.

3.5 Supervisor Approval Stage

Users having functional access to the Supervisor Stage will be able to view the record in the Free Task process and can 'Acquire and Edit' or 'Acquire' the Task from the Action column and the header Panel respectively.

Navigation Route: Retail Banking > Tasks > Free Tasks

Figure 35: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & E...		Savings Retail Process...	0005AVLAC0001914	000APP000004201	Supervisor Approval	19-03-22	000		
Acquire & E...		Loans Retail Process Ma...	000HMLN10000908	000APP000004201	Application Entry	19-03-22	000	000041	
Acquire & E...		Savings Retail Process ...	0005AVLAC0001898	000APP000004178	Application Entry	19-03-22	000		
Acquire & E...		Savings Retail Process ...	0005AVLAC0001887	000APP000004166	Application Entry	19-03-22	000		
Acquire & E...		Savings Retail Process ...	0005AVLAC0001885	000APP000004159	Application Entry	19-03-22	000		
Acquire & E...		Savings Retail Process ...	0005AVLAC0001880	000APP000004148	Application Entry	19-03-22	000		
Acquire & E...		Loans Retail Process Ma...	000HMLN10000879	000APP000004141	Application Entry	19-03-22	000		
Acquire & E...		Retail Process Manage...	000INTD00004097	000APP000004146	Application Initiation	19-03-22	000		
Acquire & E...		Retail Process Manage...	000INTD00004096	000APP000004145	Application Initiation	19-03-22	000		
Acquire & E...		Retail Process Manage...	000INTD00004095	000APP000004144	Application Initiation	19-03-22	000		
Acquire & E...		Retail Process Manage...	000INTD00004094	000APP000004143	Application Initiation	19-03-22	000		
Acquire & E...		Retail Process Manage...	000INTD00004093	000APP000004142	Application Initiation	19-03-22	000		
Acquire & E...		Retail Process Manage...	000INTD00004091	000APP000004140	Application Initiation	19-03-22	000		

Click on 'Acquire & Edit' Action for the Application for which Supervisor Approval stage has to be acted upon. Doing that would ensure the Task is acquired to your User ID and will launch the Application Entry stage.

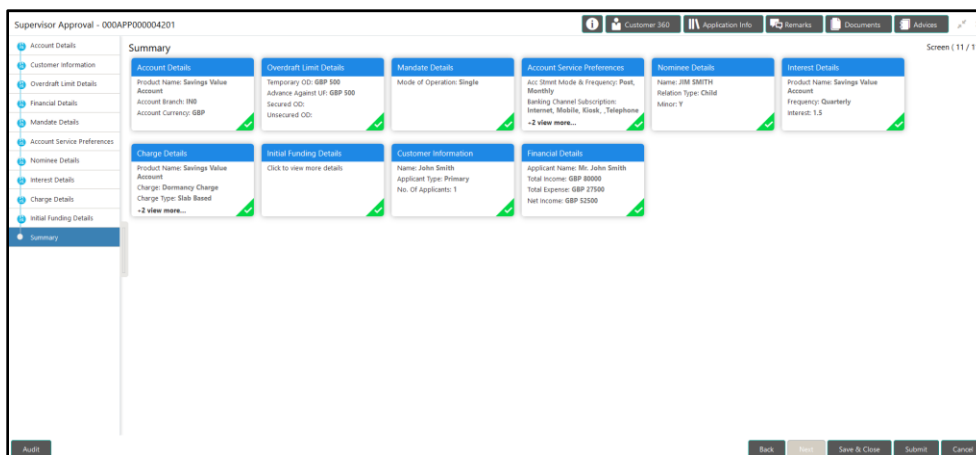
Alternatively, you can select the Application by clicking the checkbox of the specific Application Number and click on the 'Acquire' in the header. This would ensure the Task is acquired to your User ID and you can work on that later by clicking the 'Edit' action from 'My Task' process under Tasks menu.

The Supervisor Approval Stage comprises of all the data segment of the previous stages. Since the data segment are in view only mode and have been completed in the previous stages, the Supervisor Approval stages is launched with the Summary Data Segment.

3.5.1 Summary Details

The Summary data segment displays the tiles for all the data segments of the Current Account Origination Process. The Tiles displays the important details captured in the specified data segment. It further allows to click on the specific tile to view the data segment and the details captured. You can additionally click on the Data Segment from the train on the left hand side to view the details of the data segment.

Figure 36: Summary Details



Action Buttons on the footer:

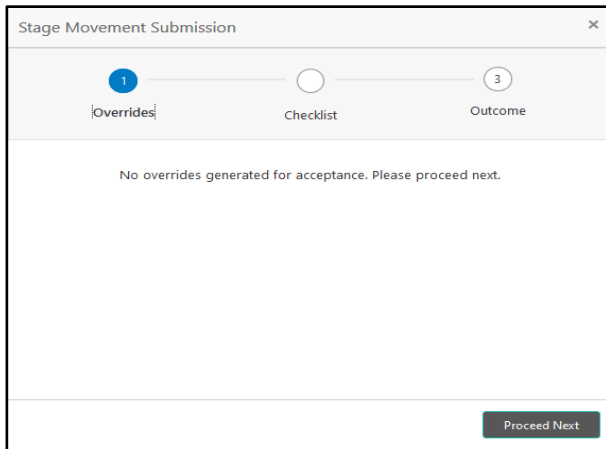
- **Back** – On click of **Back**, the previous screen will be opened.
- **Next** – Being the last data segment, **Next** is disabled.
- **Save & Close** – On click of **Save & Close**, the details captured is saved. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- **Submit**: On Click of **Submit**, the application is submitted. System triggers the business validation to ensure the application is entitled for submission to the next stage.
- **Cancel** – On click of **Cancel**, the system will ask for confirmation and on confirming the task will be closed without saving the data.

Supervisor can verify the KYC Verification status of the Customer from the **Customer 360** in the Header. Only if the KYC Status is 'Success' will the application be allowed to proceed further. Click '**Submit**' to submit the Supervisor Approval stage and proceed to submit the Account Opening request to Host.

3.5.1.1 Overrides

On Click of '**Submit**' system triggers the business validations; and overrides, if any, are raised in the 'Stage Movement Submission' pop-up. Overrides are basically warnings that are raised during the business validations.

Figure 37: Overrides



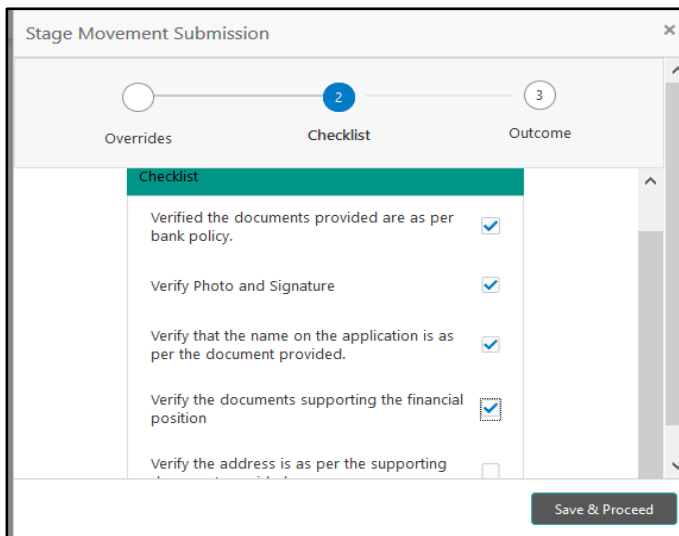
User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

Click on '**Accept Overrides & Proceed**' or '**Proceed Next**', whichever is applicable to proceed to the Checklist process.

3.5.1.2 Checklist

Checklist configured in the Business Process for the Business Product is displayed here. Checklist are the check points that the User has to accept having confirmed.

Figure 38: Checklist

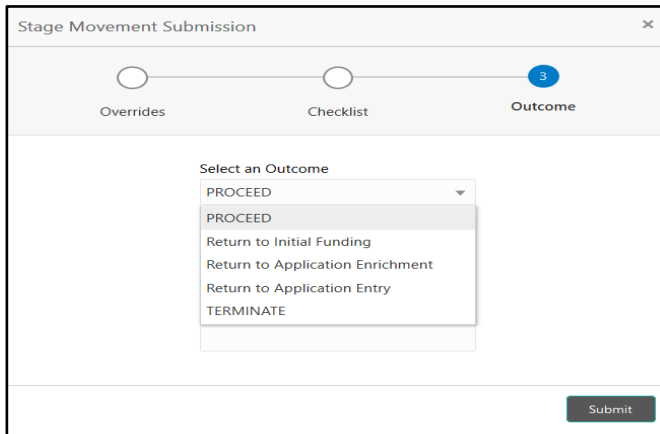


Click on the checkbox to accept the checklist and click on '**Save & Proceed**' to proceed to the Outcome process.

3.5.1.3 Outcome

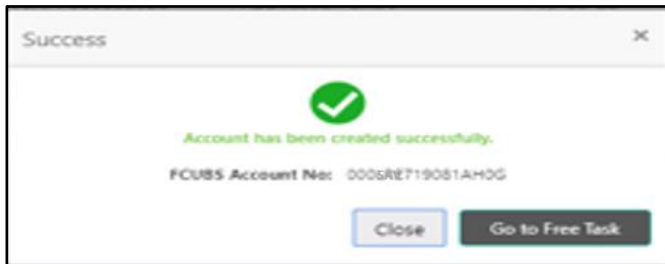
Outcomes configured in the conductor workflow for the Business Process is available in the dropdown of 'Select an Outcome'.

Figure 25: Outcome



Available outcomes in the Supervisor Approval stage are Proceed, Return to Application Entry, Return to Application Enrichment, Return to Account Funding stage and Terminate. Select Proceed as the outcome, update Remarks, if any, and click on **Submit**.

Figure 26: Success Pop-up



On successful submission the below pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed. Click on '**Close**' to close the pop-up screen. Alternatively click on '**Go to Free Task**' to launch the **Free Task** menu. If you have access to the next stage, you would be able to view the Application number and take action on it.

4 List of Glossary

Sequence	Process Code	Process Description	Functional Activity Code	Stage Code Description
1	CURORG	Current Account Origination	RPM_FA_CA_APP_ENTRY	Application Entry Stage (pg. 2)
2	CURORG	Current Account Origination	RPM_FA_CA_APP_ENRCH	Application Enrichment Stage 33)
3	CURORG	Current Account Origination	RPM_FA_CA_APP_ASSMT	Application Assessment Stage 42)
4	CURORG	Current Account Origination	RPM_FA_CA_APP_FUND	Account Funding Stage 50)
5	CURORG	Current Account Origination	RPM_FA_CA_APP_APPRV	Supervisor Approval Stage 57)