Operations User Guide

Oracle Flexcube Universal Banking

Release 14.4.0.0.0

Part No. F20443-01

May 2020

Operations User Guide

Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Gurgaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001
https://www.oracle.com/industries/financial-services/index.html

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 Retail Process Management 3
2.1 Introduction 3
2.2 Product Catalogue 3
2.2.1 Product Catalogue Landing Page 4
2.2.2 Product List 4
2.2.3 Product Details 5
2.2.4 Cart Operations 7
2.3 Application Initiation 9
2.3.1 Customer Information Data Segment 10
2.3.2 Product Details Data Segment 13
2.3.3 Summary 15
2.3.4 Overrides 16
2.3.5 Checklist 17
2.3.6 Outcome 17
2.3.7 Action Buttons on the Header 19
2.4 Tasks 22
3 List of Glossary 24

1 Preface

1.1 Introduction

This manual is designed to help you to be acquainted with the Operations of Oracle FLEXCUBE Universal Banking's Retail Process Management module. This manual explains the common operations that you will follow while using the application.

1.2 Audience

This manual is intended for back-office and front-end staff who setup and use Oracle FLEXCUBE Universal Banking's Retail Process Management module.

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

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
WH	Workflow

1.5 List of Chapters

Chapter	Description
Chapter 2	Operations lists the steps to be followed for Product Originations from the Product Catalogue and provides guidance on the Task Framework and the related configuration for accessing the Stages, during the Origination Lifecycle of the Products viz. Savings Account, Current Account and Retail Loans.
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 alphabetical listing of the Functions/Screen ID's used in the module with the page references for quick navigation.

1.6 Related Documents

- Retail Process Management Operations User Guide
- Retail Process Management Savings Account Origination User Guide
- Retail Process Management Current Account Origination User Guide
- Retail Process Management Term Deposit Account Origination User Guide
- Retail Process Management Retail Loans Origination User Guide
- Retail Process Management Alerts and Dashboard User Guide

1.7 Symbols

Icons	Function
	Exit
	Add row

2 Retail Process Management

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, Credit Officers and so on; handling defined functions in the lifecycle of the various product origination.

The initiation request for a Product is originated from the Product Catalogue functionality by the authorized Branch Users / Relationship Managers or by approved Bank Agents. Retail Process Management allows Single and Multiple Product Origination and once the Application is Originated the lifecycle of the respective product starts from the defined stage called Application Entry as per the Referenced Process workflow.

This document describes how you can initiate the various Product Origination from Product Catalogue and once the Product are originated how the Bank User can pick the specific Pre-defined Stages referred as Tasks from the Task Framework to action on the same. The details are described in the below sections:

- *Product Catalogue*
- *Application Initiation*
- *Tasks*

2.2 Product Catalogue

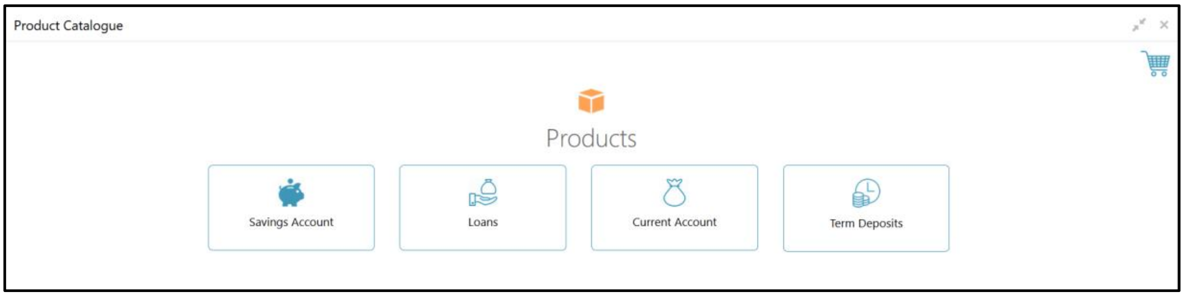
The Product Catalogue displays the product suites for Retail Bank offerings. Product Catalogue is connected to the Business Product maintenance process. All the Business Products, which are authorized and active, are visible under the specified Product Types such as Savings Account, Loan Accounts and Current Accounts. The Business Product Maintenance process allows definition of various parameters such as Business Product Name, Product Image, Product Summary, Features, Eligibility Criteria, Fees & Charges, Terms & Condition and Product Brochures apart from various other parameters; same are displayed for the specific Business Product in the Product Catalogue – Product List and Product Details screen.

2.2.1 Product Catalogue Landing Page

The landing page of the Product Catalogue shows the various Product Types for which Account Origination is supported.

Navigation Route: Retail Banking > Operations > Product Catalogue

Figure 1: Product Catalogue Landing Page



System displays the Product Types supported viz., Savings Account, Loans, Current Account and Term Deposits.

NOTE: Term Deposit supports TD creation for existing customer only for which a separate menu is directly launched. For Term Deposits the Business Product maintenance is not supported hence the Product List and Product Details are therefore not displayed

2.2.2 Product List

The Product List displays all the Authorized and Active Business Products for which the Account Origination is allowed for the selected Product Type.

Navigation Route: Retail Banking > Operations > Product Catalogue > Click on a Product Type

Figure 2: Savings Account Product List

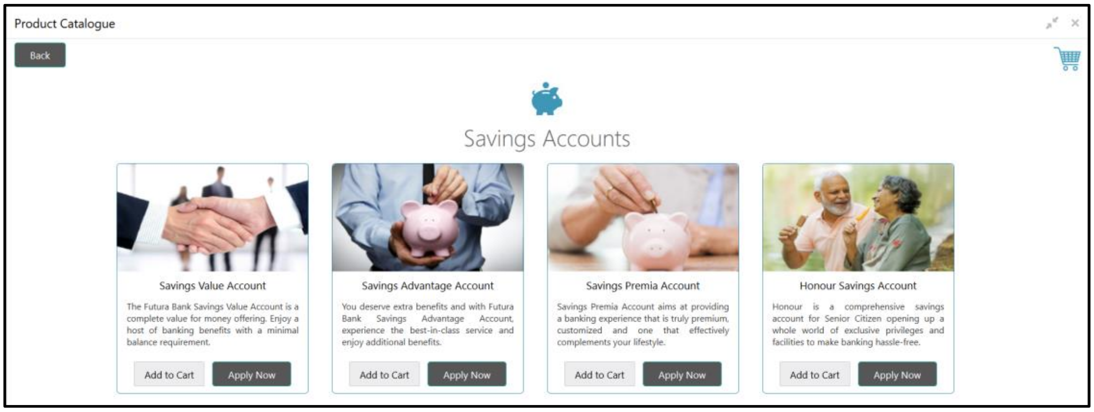
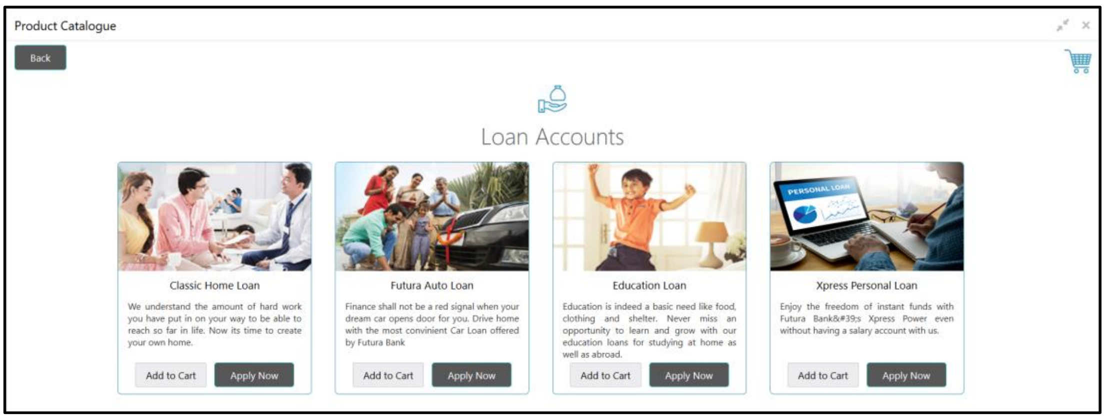


Figure 3: Loan Account Product List



System displays details such as Product Image, Business Product Name and short description of the Product. ‘Add to Cart’ and ‘Apply Now’ are available. As the name signifies, Click on ‘Add to Cart’ to add the selected product to the Cart. System allows to add any 1 variant of the Business Product under a Product Type to be added. Click on ‘Apply Now’ to initiate the Application for the selected Business Product.

2.2.3 Product Details

The Product Details screen displays all the Product Attributes for the selected Business Product.

Navigation Route: Retail Banking > Operations > Product Catalogue > Click on a Product Type > Select a Business Product

Figure 4: Savings Account Product Details

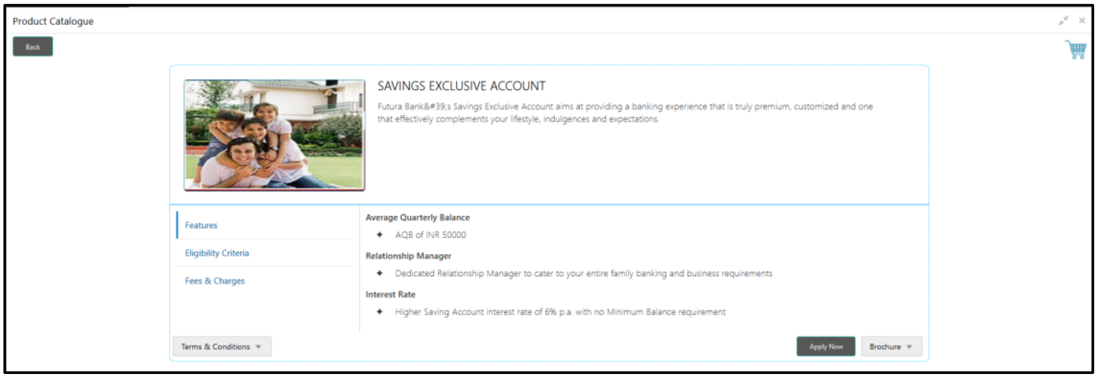
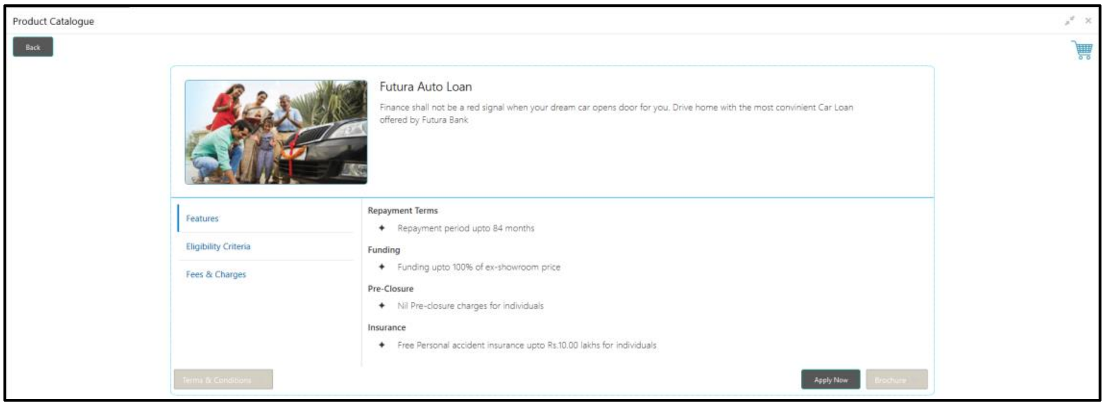


Figure 5: Loan Account Product Details



System displays the below details:

Field	Description
Product Image	System displays the Product Image.
Business Product Name	System displays the Business Product Name.
Product Description	A short description of the Business Product is displayed.
Features	The various features updated for the Business Product is displayed. System is able to display multiple statements for a Feature Name.
Eligibility Criteria	The various Eligibility Criteria updated for the Business Product is displayed. System is able to display multiple statements for Eligibility Name.

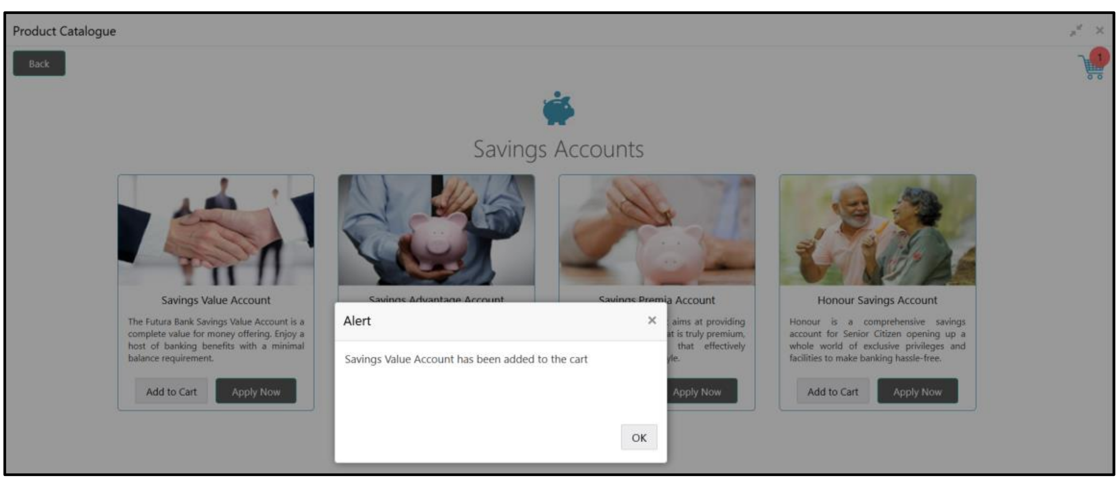
Fees & Charges	The various Fees & Charges updated for the Business Product is displayed. System is able to display multiple statements for Fee & Charges Name.
Add to Cart	It allows to add the selected product to the Cart.
Apply Now	It allows to initiate the Origination Process for the selected product directly.
Product Brochure	Click on it to View or Download the Product Brochure.
Terms & Conditions	Click on it to View or Download the Terms & Condition document for the Business Product.

2.2.4 Cart Operations

The Cart allows to add single or multiple-products and initiate origination process for the selected product or products respectively. System allows to 'Add' only 1 product variant for the Product Types such as Savings Account, Current Account, Home Loan, Personal Loan, Education Loan and Vehicle Loan. You will not be able to select 2 different Home Loan Products or 2 different Savings Account Products in a single application.

Navigation Route: Retail Banking > Operations > Product Catalogue > Click on a Product Type > Click on 'Add to Cart' for a Business Product

Figure 6: Add to Cart



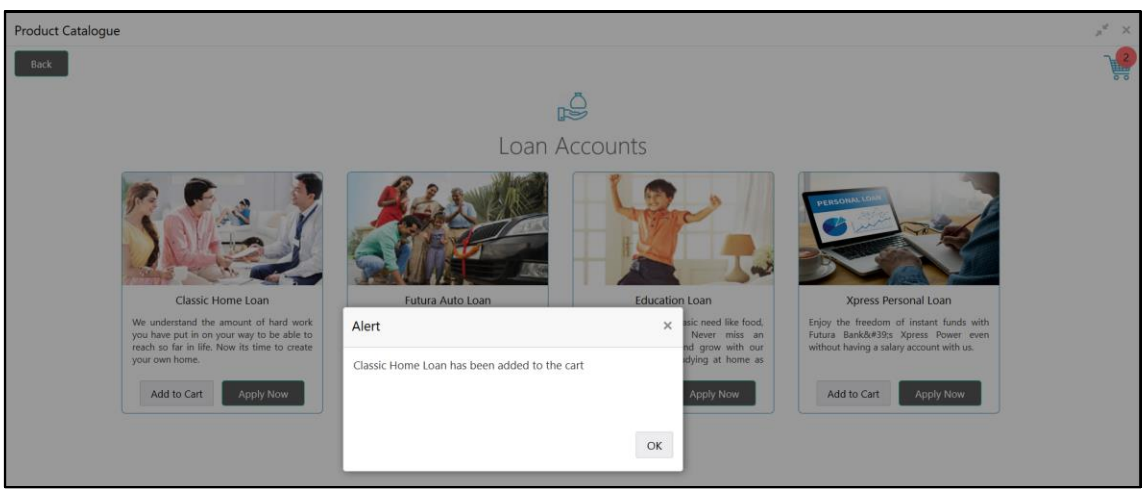
Once you click on 'Add to Cart' system will provide an alert that the selected product has been added to the cart and the Cart Icon will start displaying the number of products available in the cart.

Click on the Cart Icon on the top right side. The below screen will appear with the selected product.

Figure 6: Cart Screen with Single Product

You can either click on Proceed to initiate Origination for the selected product or alternatively you can click on 'Back' on the top left side to go back to the Product Details screen and then to the Product Catalogue screen to select another Business Product. In this example we are going to select a Home Loan Product now.

Figure 7: Add to Cart – Another Business Product



Once you click on 'Add to Cart' system will provide an alert that the selected product has been added to the cart and the Cart Icon will start displaying the number of products available in the cart.

Click on the Cart Icon on the top right side. The below screen will appear with the selected products.

Figure 8: Cart Screen with Multiple Products

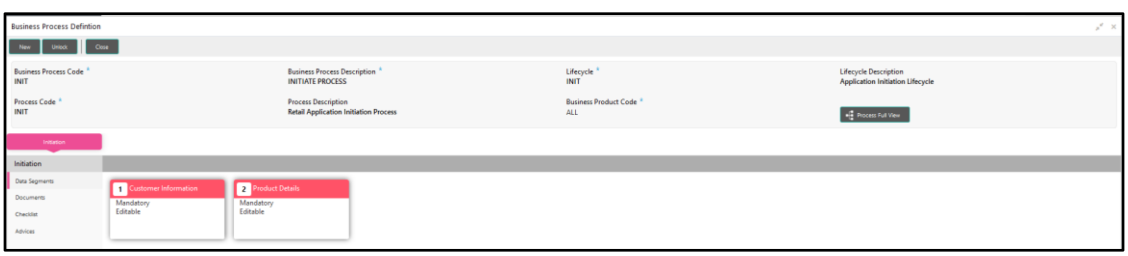
You can either click on Proceed to initiate Origination for the selected product or alternatively you can click on 'Back' on the top left side to go back to the Product Details screen and then to the Product Catalogue screen to select another Business Product. In this example we are going to initiate the Origination Application with these 2 Products selected by clicking on 'Proceed'.

2.3 Application Initiation

Click of 'Apply Now' from the Product List/Detail Screen or 'Proceed' from the Cart screen launches the Application Initiation process. Application Initiation is the first step in the origination process. The process allows swift origination of Single or Multiple Product/s with minimum and apt data capture.

System automatically triggers the Initiate Application process and generates an Application Reference number. The three-panel screen displays the Application Numbers in the Header, while the Data segments for this stage is made available on the left hand side widget. The Central panel is where the user will be able to view / capture the details for the specific data segment.

Figure 9: Business Process of Initiation Stage



The Application Initiation process has only 1 Stage called Initiation and has the following reference Data Segments:

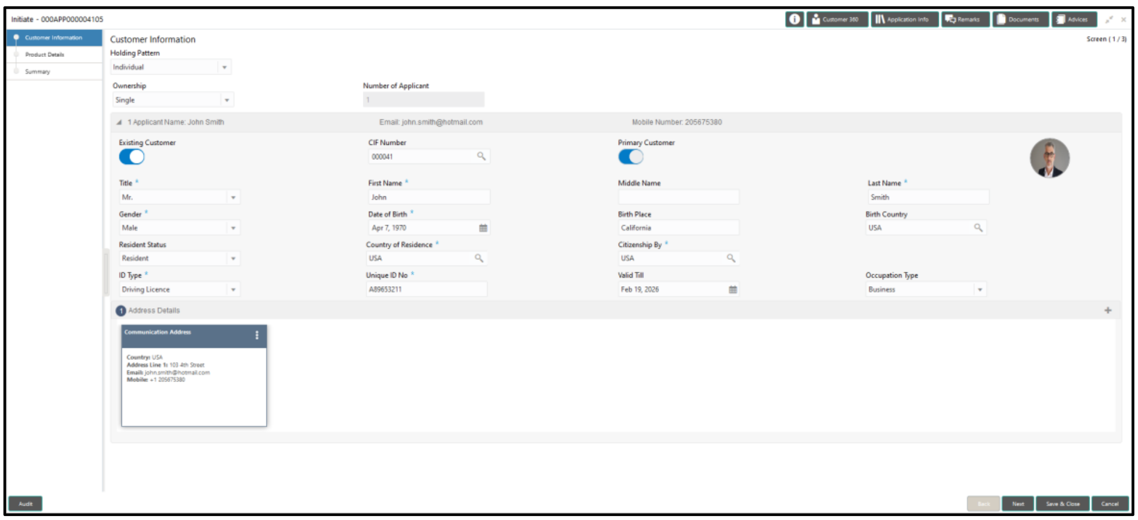
- Customer information
- Product Details
- Summary

2.3.1 Customer Information Data Segment

The Application Initiation process starts with the Customer Information Data Segment, which allows capturing the customer related information for the application.

Navigation Route: Retail Banking > Operations > Product Catalogue > Click on a Product Type > select Multiple Products in the Cart > Click Proceed

Figure 10: 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	Select 'Individual' from the drop-down list. This field is **mandatory**.
Ownership	Select the Ownership as 'Single' or 'Joint' from the drop-down values available. User can change the ownership, if required in the next stage. In case of Joint Ownership selected, panel for updating details for 2nd 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 applicants 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**.
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	Select the Citizenship By applicable for the Applicant from the drop-down values available such as Birth, Registration, Decent or Naturisation. 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 Unique 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**.
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. This field is **mandatory**.
Street	Specify the Street.
Landmark	Specify the Landmark of the address, if available.
Locality	Specify the Locality Name of the address.
Pin code	Specify the Pin code/Zip code 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. At least 1 Address type has to be select as Preferred Address.

Action Buttons on the footer:

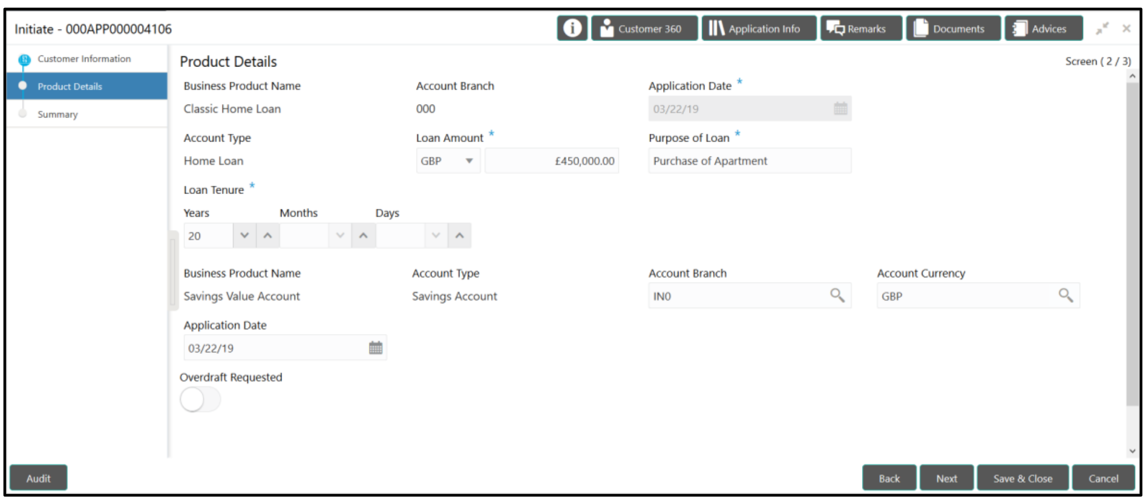
- **Back** – This being the first Data Segment the Back is disabled
- **Next** – On click of Next, the details captured is saved and then system will move to the Next Screen. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- **Save & 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 'Product Details Data Segment'.

2.3.2 Product Details Data Segment

On click of Next from the Customer Information Data Segment, the Product Details Data Segment appears which allows capturing the Product/s related information for the application.

Figure 11: Product Details Data Segment



Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to *Product Details – Field Description Table*

Product Details – Field Description Table

Field	Description
Savings & Current Account Products	
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.
Account Branch	User logged-in Branch is displayed by default. System allows to change the Account Branch. This field is **mandatory**.
Account Currency	The base currency of the User logged-in Branch is displayed by default. System allows to change the currency, if required. Currency drop-down is populated based on the Currency allowed for the Business Product. This field is **mandatory**.
Application Date	System displays the Current Business Date. This field is **mandatory**.
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 from the drop-down. This field is conditional **mandatory**.
Overdraft Requested Switch	Specify if Overdraft is required by turning the Switch ‘ON’.
Loan Products	
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
Application date	System displays the Current Business Date.
Loan Amount	Specify the Currency and the Loan Amount. Currencies allowed for the Business Product can be selected from the drop-down available. This field is **mandatory**.

Loan Tenure	Specify the Loan tenure in Year, Months and Days. This field is **mandatory**.
Maturity Date	Specify the Maturity Date for the Loan. System will allow to specify either the Loan Tenure or the Maturity Date. This field is **mandatory**.
Loan Purpose	Specify the Loan Purpose. This field is **mandatory**.

Action Buttons on the footer:

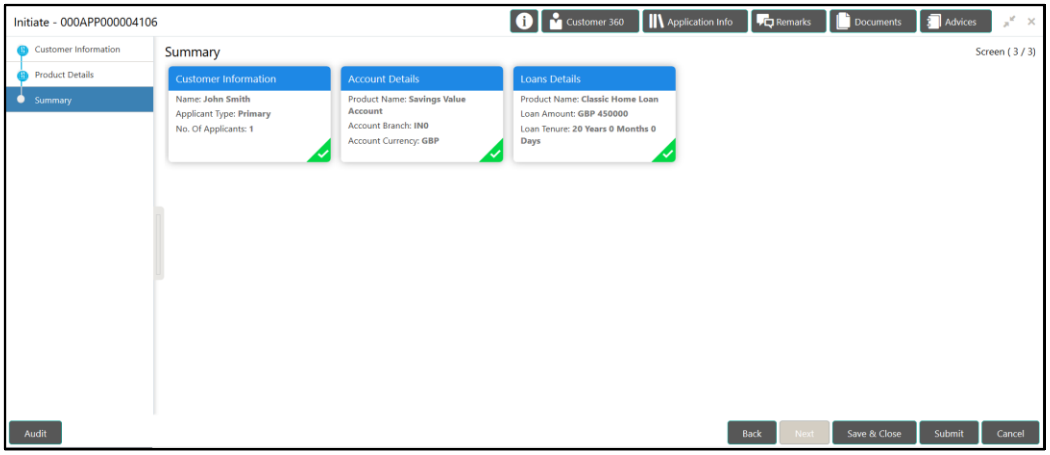
- **Back** – On click of Back, the previous screen will be opened. Doing so will clear any data that you may have filled in the current data segment.
- **Next** – On click of Next, the details captured is saved and then system will move to the Next Screen. If mandatory fields have not been captured,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

2.3.3 Summary

The Summary data segment displays the tiles for all the data segment in the Application Initiation 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.

Figure 12: Summary



Action Buttons on the footer

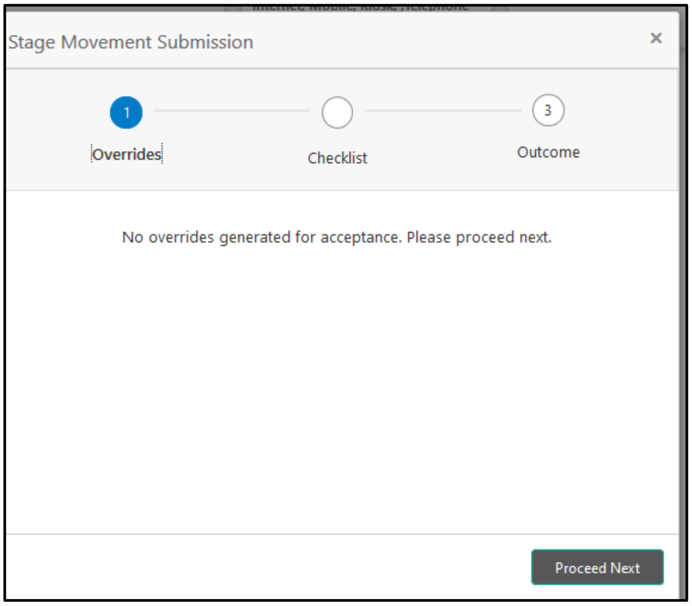
- **Back** – On click of Back, the previous screen will be opened.
- **Next** – Being the last data segment, Next is disabled.
- **Save & Close** – On click of Save & Close, the details captured is saved. If mandatory fields have not been captured, system will display error until the mandatory fields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

2.3.4 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 13: Overrides

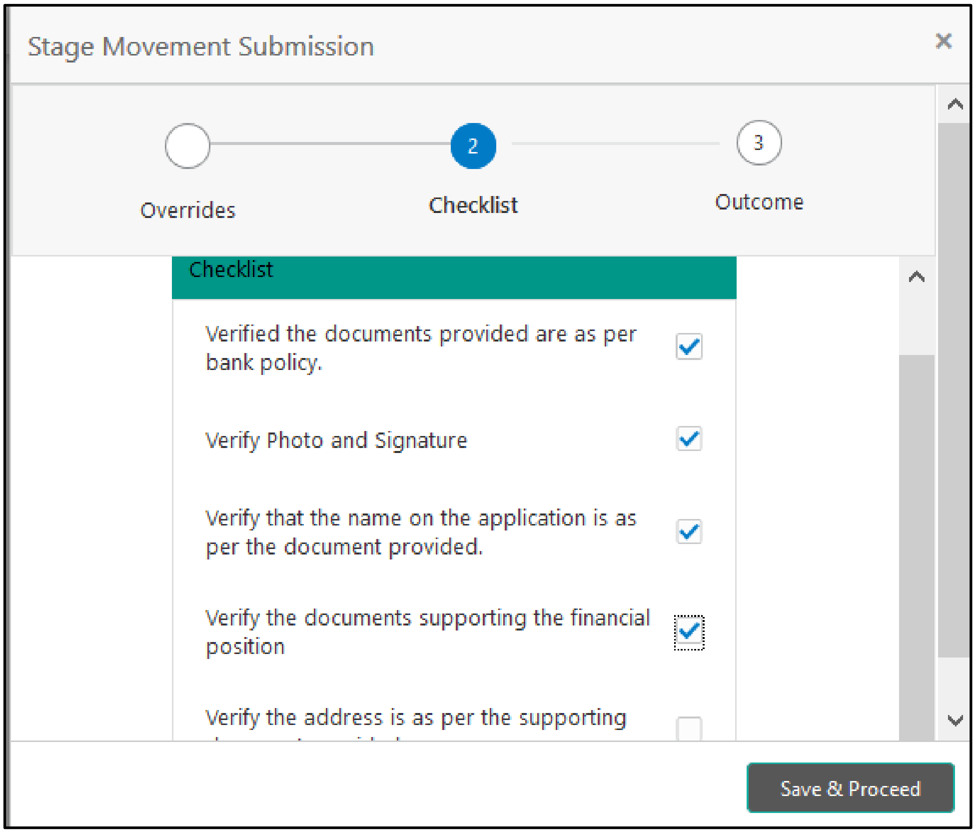


User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. Click on ‘Accept Overrides & Proceed’ or ‘Proceed Next’, whichever is applicable to proceed to the Checklist process.

2.3.5 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 14: Checklist

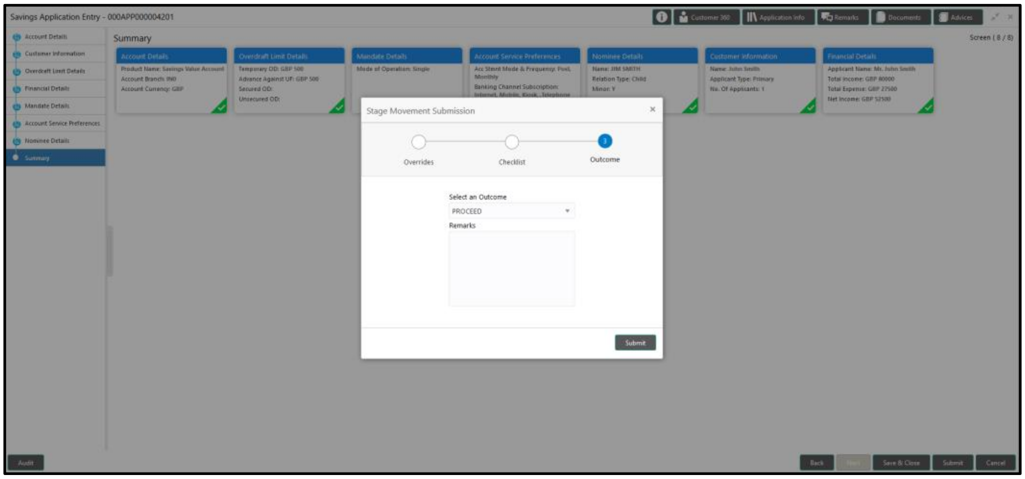


Click on the checkbox to accept the checklist and click on ‘Save & Proceed’ to proceed to the Outcome process.

2.3.6 Outcome

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

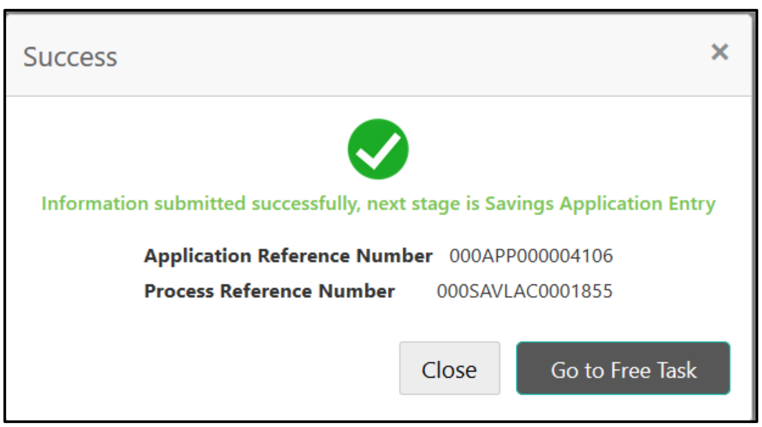
Figure 15: Outcome



Available outcome in the Application Initiation Process is ‘Proceed’. 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 displayed.

Figure 16: Success Pop-up



Post this the origination of the lifecycle of the individual Product is triggered. All the child Process Reference Number are linked to the Parent Application Reference Number and can be queried by the Application Reference Number itself.

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.

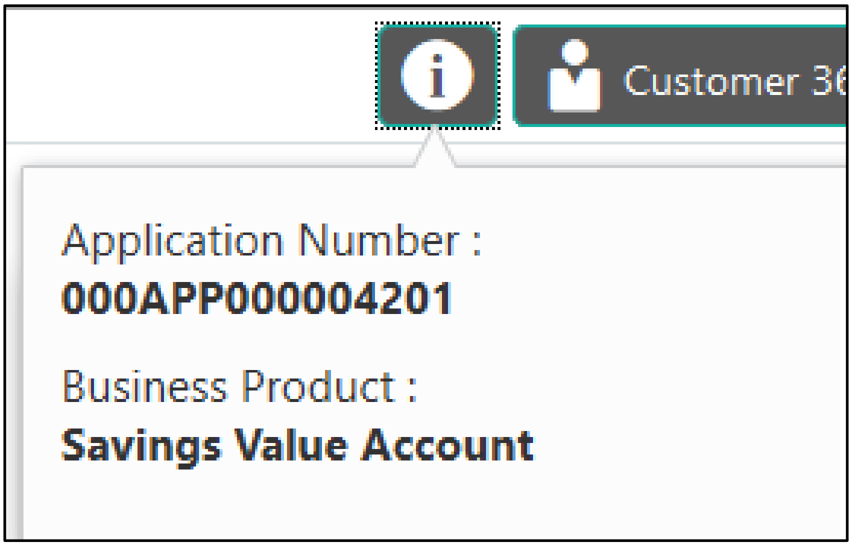
2.3.7 Action Buttons on the Header

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

2.3.7.1 Icon

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

Figure 17: Icon Screen



2.3.7.2 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.

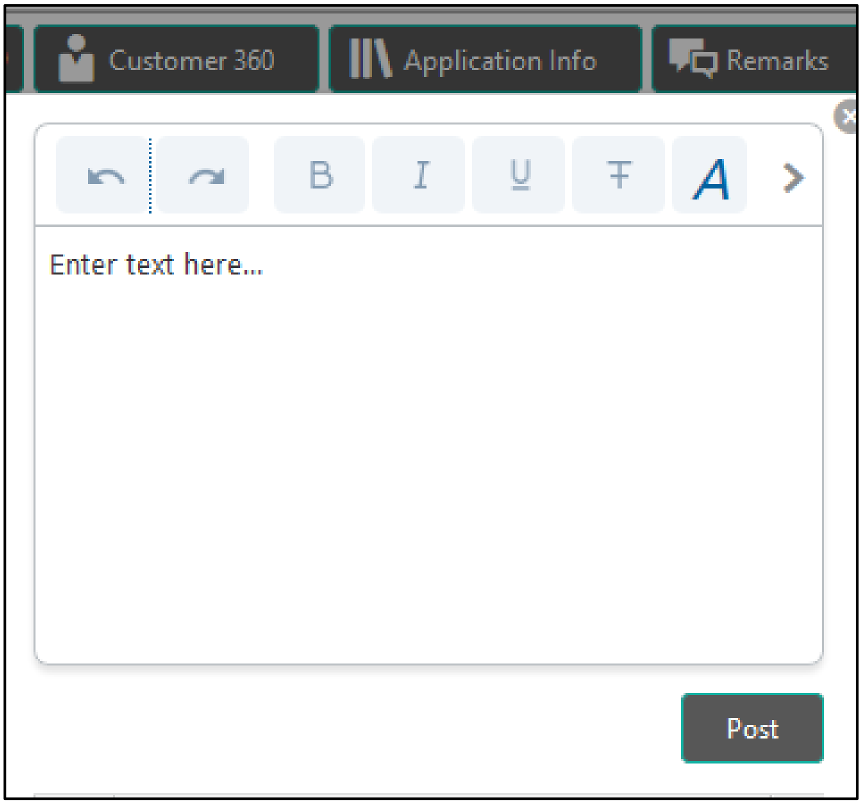
2.3.7.3 Application Info

Click it to view the Application Information.

2.3.7.4 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.

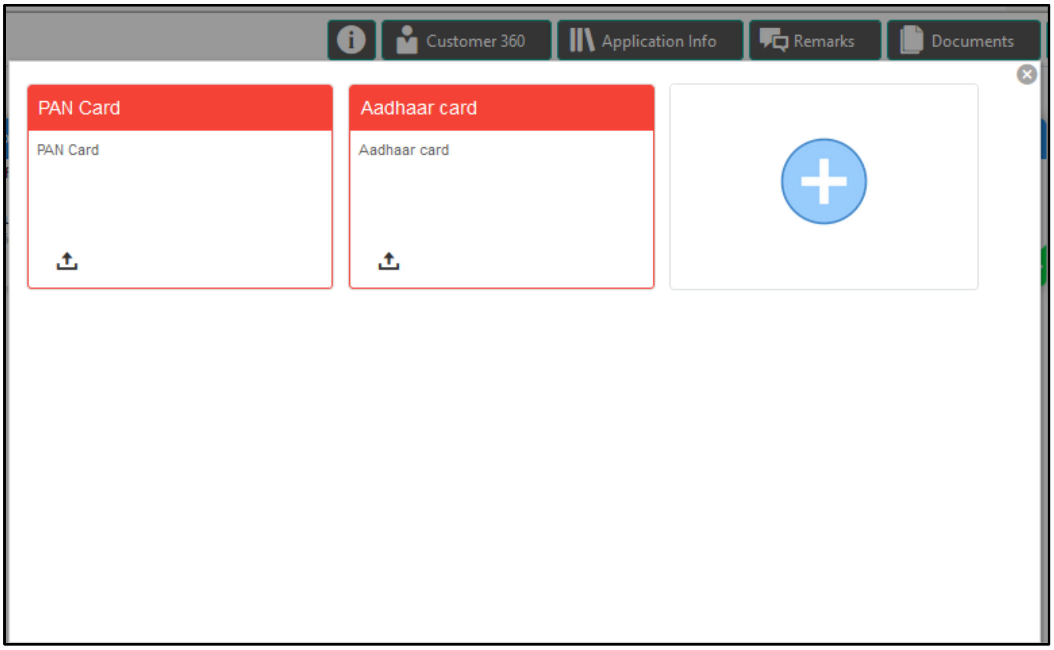
Figure 18: Remarks



2.3.7.5 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.

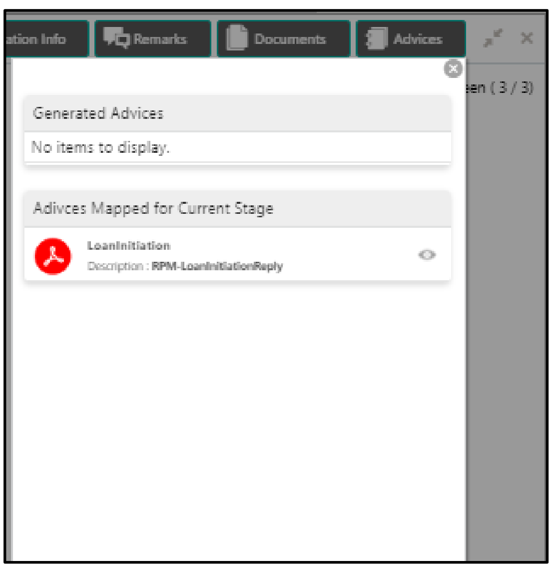
Figure 19: Documents



2.3.7.6 Advices

Click to view the advice linked for the stage. System will generate the advice on submission of the stage.

Figure 20: Remarks



2.4 Tasks

Each Stage in Retail Process Management is represented by a Functional Activity Code (Refer Chapter 3 – List of Glossary). The access to the Stage/s is cascaded to the Users either through the Roles or by providing the access for the Stage at their User ID level. Stages represents Tasks that the specified User is supposed to work on.

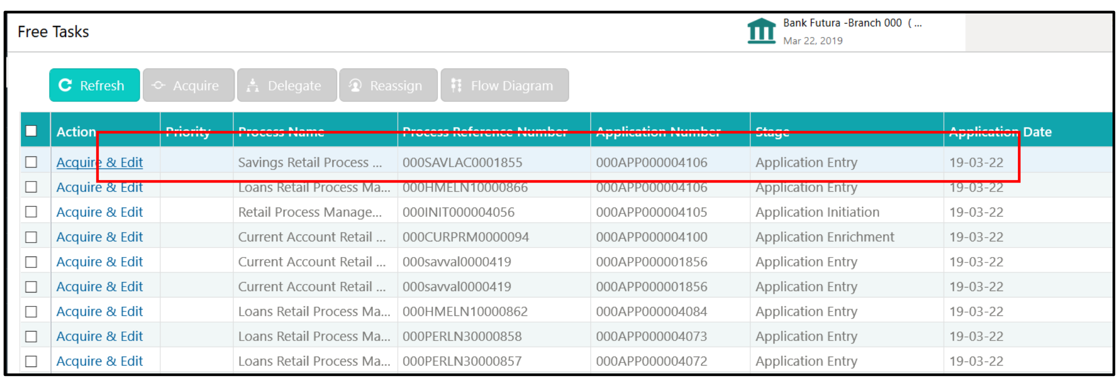
The Task Framework supports various functions such as:

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

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

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

Figure 21: Free Task



For more details on the Origination Process of the specific Product, please refer the below User Manual:

- Retail Process Management – Savings Account Origination User Manual
- Retail Process Management – Current Account Origination User Manual
- Retail Process Management – Retail Loans Origination User Manual

For more details on the Task framework, please refer the Retail Operations – Tasks User Guide.

For more details on providing access for the Stages to User ID or Roles, please refer the Security Management System User Guide.

3 List of Glossary

Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
1	INIT	Retail Application Initiation	RPM_INITIATION	Initiation
1	RLNORG	Retail Loan Origination	RPM_RLNORG_APPEN	Application Entry
2	RLNORG	Retail Loan Origination	RPM_RLNORG_ENRCH	Application Enrichment
3	RLNORG	Retail Loan Origination	RPM_RLNORG_UNDWT	Underwriting
4	RLNORG	Retail Loan Origination	RPM_RLNORG_ASSMT	Assessment
5	RLNORG	Retail Loan Origination	RPM_RLNORG_OFFISSUE	Offer Issue
6	RLNORG	Retail Loan Origination	RPM_RLNORG_OFFACCEPT	Customer Offer Accept/Reject
7	RLNORG	Retail Loan Origination	RPM_RLNORG_ACCCREATE	Account Create
1	SAVORG	Savings Account Origination	RPM_SAVORG_APPEN	Application Entry
2	SAVORG	Savings Account Origination	RPM_SAVORG_ENRCH	Application Enrichment
3	SAVORG	Savings Account Origination	RPM_SAVORG_FUND	Account Funding
4	SAVORG	Savings Account Origination	RPM_SAVORG_APPRV	Supervisor Approval
5	SAVORG	Savings Account Origination	RPM_SAVORG_ACCCREATE	Account Create
1	CURORG	Current Account Origination	RPM_CURACC_APPEN	Application Entry
2	CURORG	Current Account Origination	RPM_CURACC_ENRCH	Application Enrichment

3	CURORG	Current Account Origination	RPM_CURACC _ASSMT	Application Assessment
4	CURORG	Current Account Origination	RPM_CURACC _FUND	Account Funding
5	CURORG	Current Account Origination	RPM_CURACC _APPRV	Application Approval
6	SAVORG	Savings Account Origination	RPM_CURACC _ACCCREATE	Account Create