Savings Account Origination User Guide

Oracle Flexcube Universal Banking

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Savings Account Origination 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 Introduction

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

1.2 Audience

The user guide is intended for the Relationship Managers (RMs) and Sales Officers in-charge of sourcing the Savings 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 Savings 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

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 1	Preface - Gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	Provides a snapshot of the features of the entire module.
Chapter 3	The defined stages through which the Savings 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

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**

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

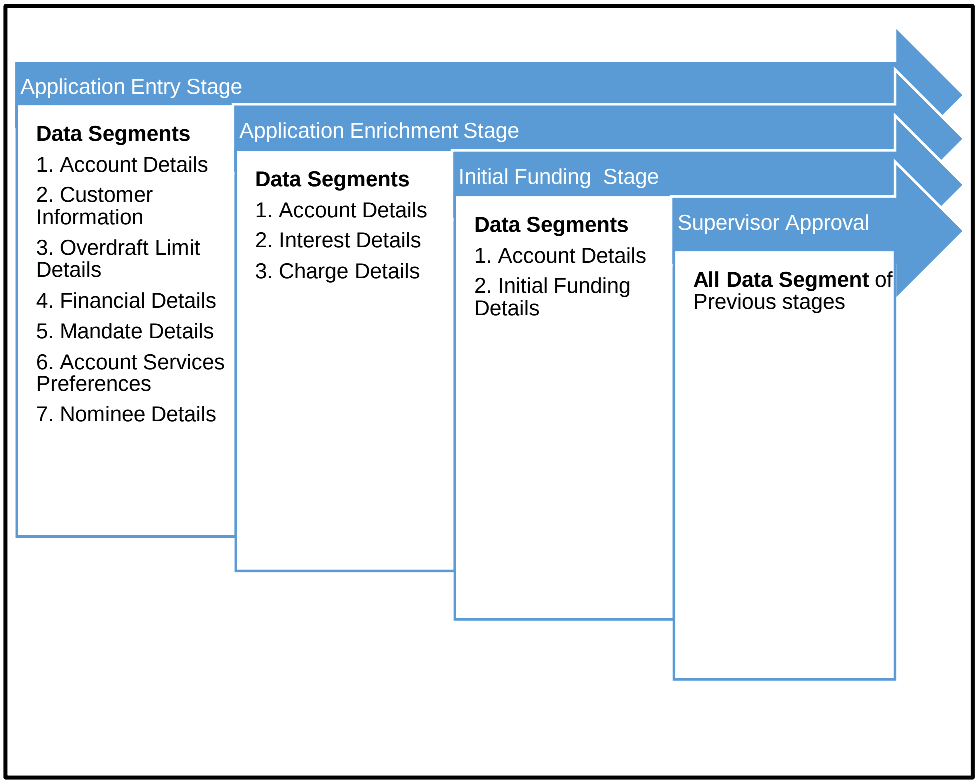
The convenience of configuring appropriate stages and the respective data segments within each of these stages, which can be business driven, is hosted and architectured by our new platform solution. The random access navigation between data segments within a given stage with appropriate validations, helps enable the business user to capture apt information anytime during the account open process before the Savings 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 Savings 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 Savings Account Origination

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

Figure 1: Reference Workflow Diagram



3 Savings 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 Savings Account Product origination process is initiated either as a single product origination or as part of the multiple product selection, Process Orchestrator generates the Savings 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 Savings Account Origination Process Flow comprises of the below Stages and the detailed information of the same is available in the below sections:

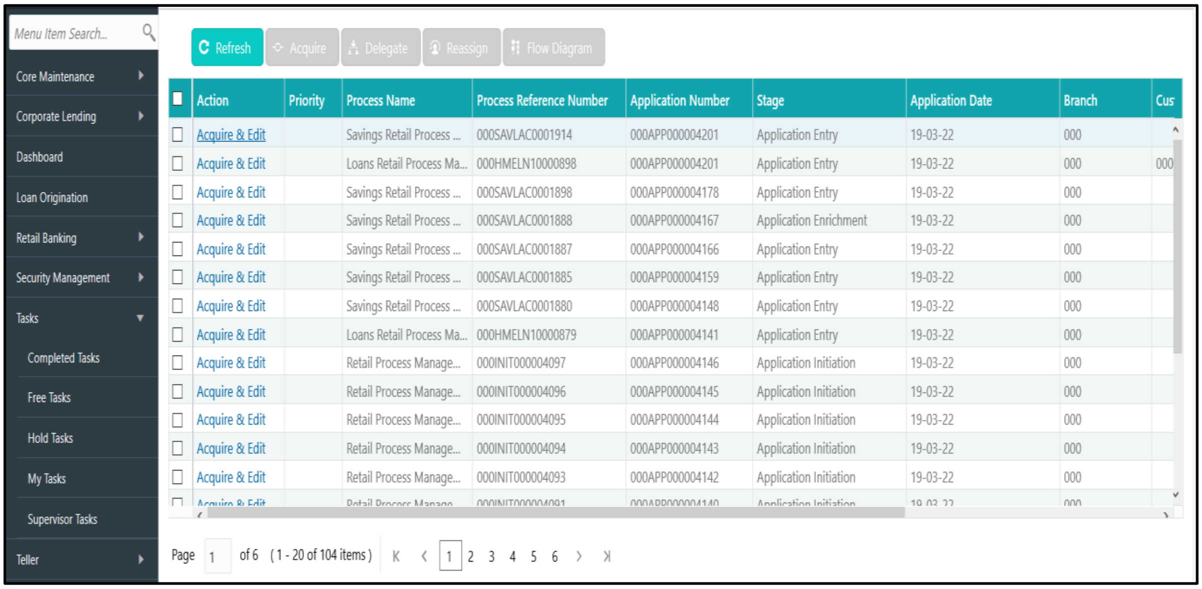
- *Application Entry Stage*
- *Application Enrichment Stage*
- *Account Funding Stage*
- *Supervisor Approval Stage*

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



Click on '**Acquire and Edit'** for the application for which Application Entry stage has to be acted upon. It will ensure that 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 '**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:

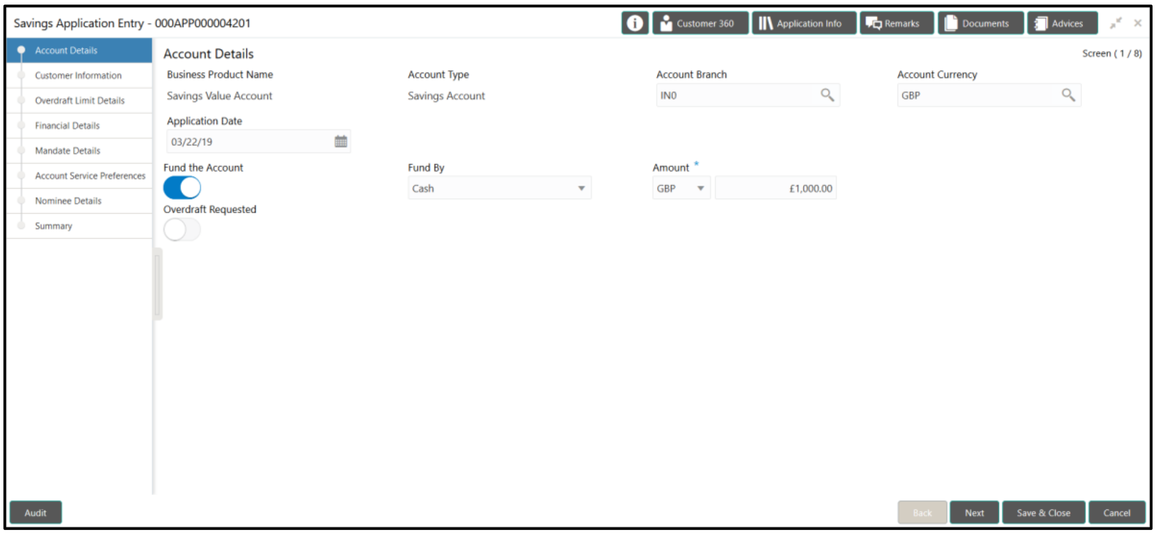
- *Account Details Data Segment*
- *Customer Information Data Segment*
- *Overdraft Limit Details Data Segment*
- *Financial Details Data Segment*
- *Mandate Details Data Segment*
- *Account Service Preferences Data Segment*
- *Nominee Details Data Segment*

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**.

Field	Description
Application Date	**Application Date** is displayed based on the date on which the Application was initiated. 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 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:

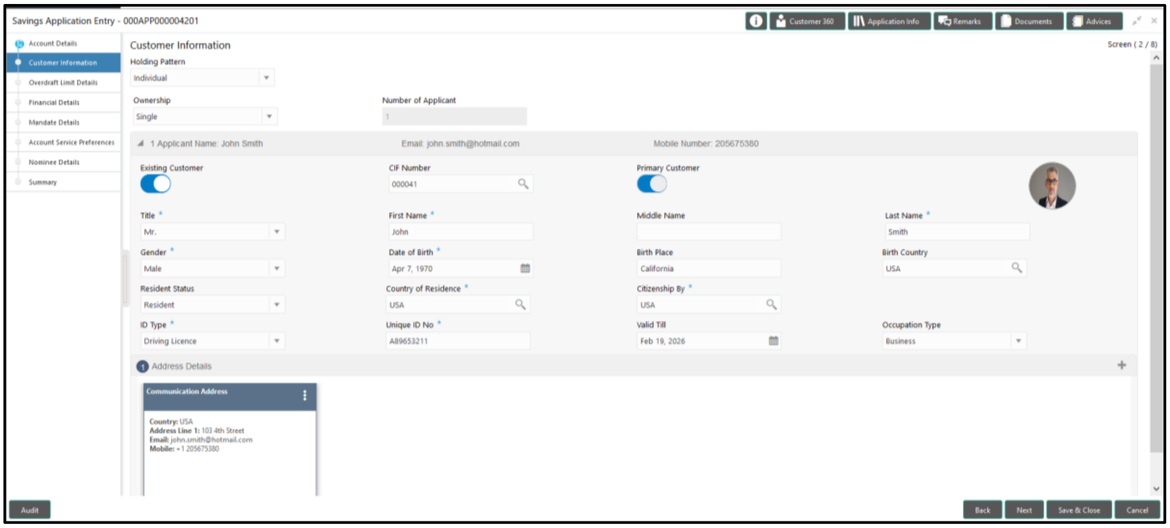
- **Back** – Being the first data-segment, the **Back** is disabled.
- **Next** – On click of **Next**, the details captured is saved and then system will move to the Next Screen. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- **Save & 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*

Account Details – 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 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 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.

Field	Description
	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	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. 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. This field is **mandatory**.
Pincode	Specify the Pincode/Zipcode of the address.
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:

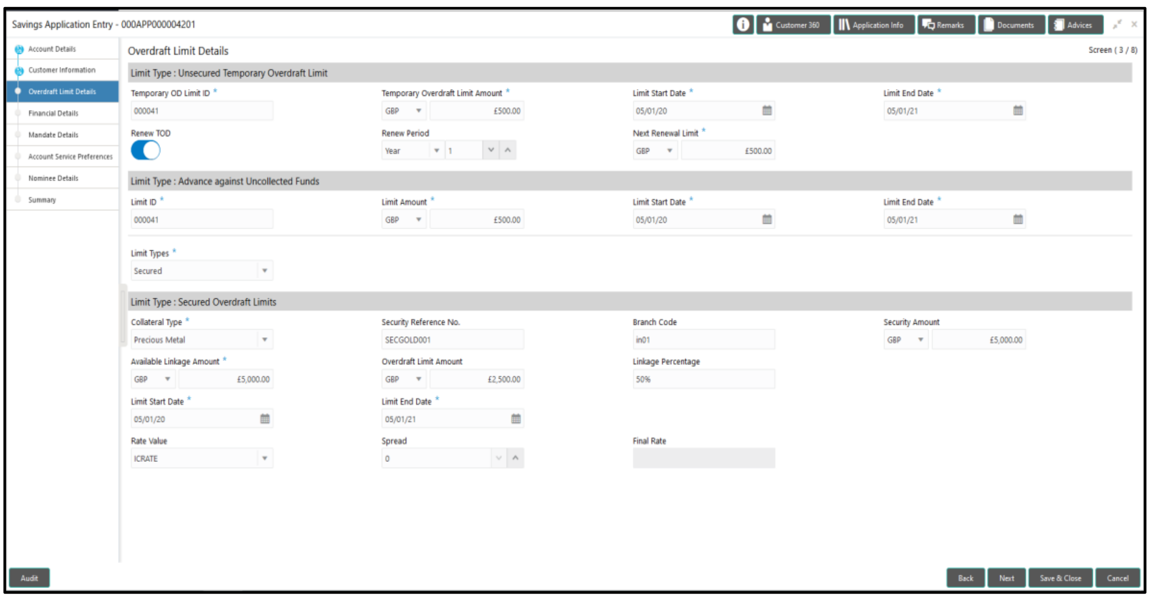
- **Back** – On click of Back, the previous screen will be opened. Doing so will clear any data that you may have filled in the current data segment.
- **Next** – On click of **Next**, the details captured is saved and then system will move to the Next Screen. If mandatory fields have not been captured,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

Field	Description
Limit Expiry Date	Specify the Limit Expiry Date. This field is **mandatory**.
Secured Overdraft Limit	Updation of the details for AUF is optional.
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**.

Field	Description
Spread	Specify the spread, if applicable.
Final Rate	The Final Rate will be calculated and displayed based on the Rate Value and the Spread.

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

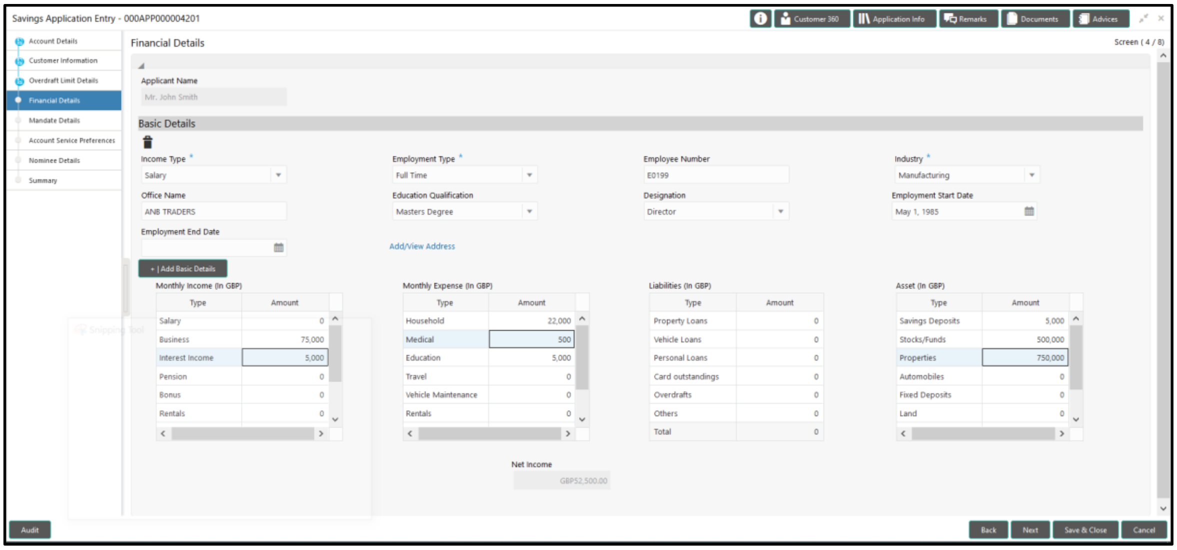
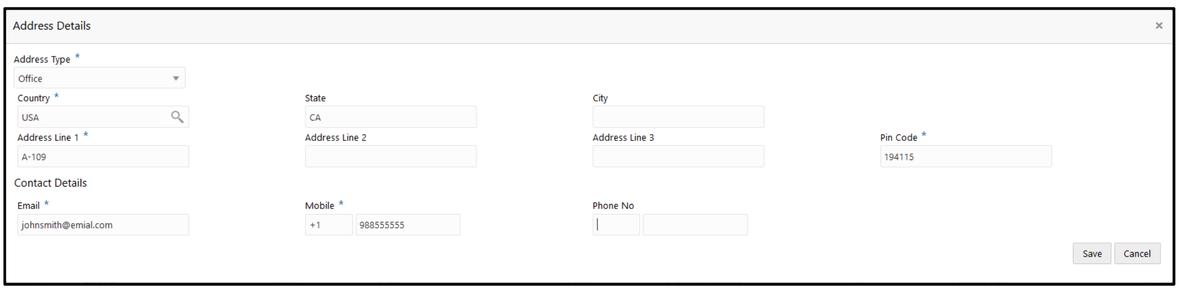


Figure 7: Financial Details – Address



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*

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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

Field	Description
	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. 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. 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.

Field	Description
	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.
Rentals	Update the amount.
Others	Update the amount.
Total	Total gets calculated automatically.

Field	Description
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.
Savings 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

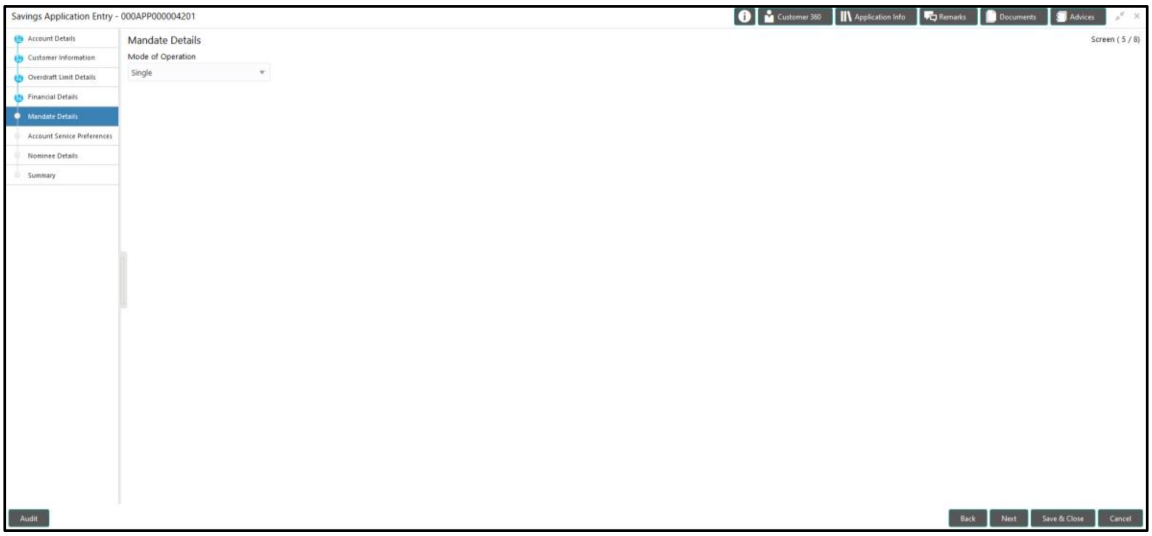


Figure 9: Mandate Details – As per Mandate

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	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. In case 'As per Mandate' is selected, the below details are to be updated. This field is **mandatory**.
Amount From	Auto-updated as '0' for the first row and for the next rows based on the Amount To keyed in.
Amount To	Update the Amount upto which the mandate is to be considered. This field is **mandatory**.
Required No. of Signatories	Specify the number of signatories for the mandate band. This field is **mandatory**.
Remarks	Update remarks, if any.
Add Mandate	Click this to add additional row of mandate.

Action Buttons on the footer:

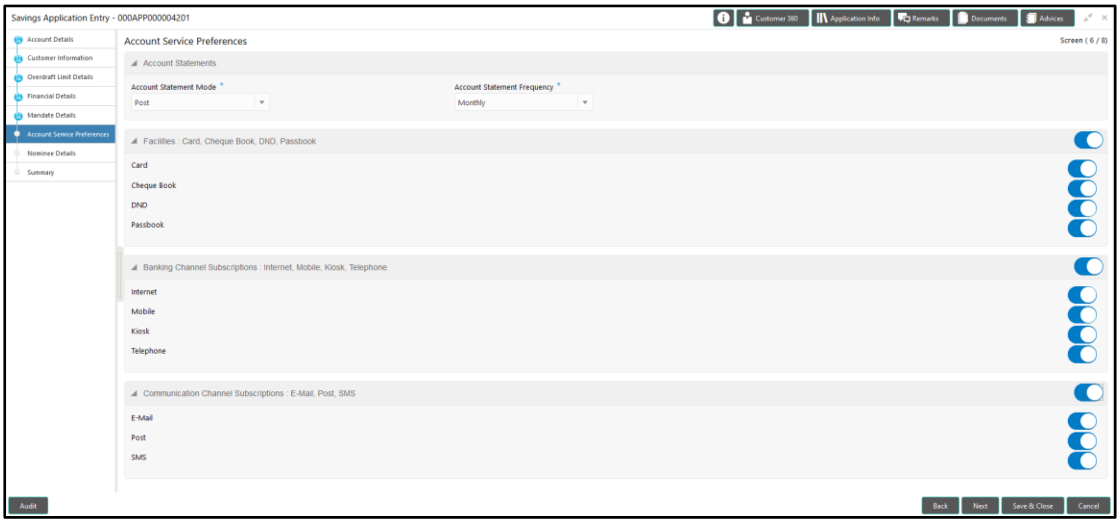
- **Back** – On click of **Back**, the previous screen will be opened. Doing so will clear any data that you may have filled in the current data segment.
- **Next** – On click of **Next**, the details captured is saved and then system will move to the next screen. If mandatory fields have not been captured,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

Field	Description
	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.
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

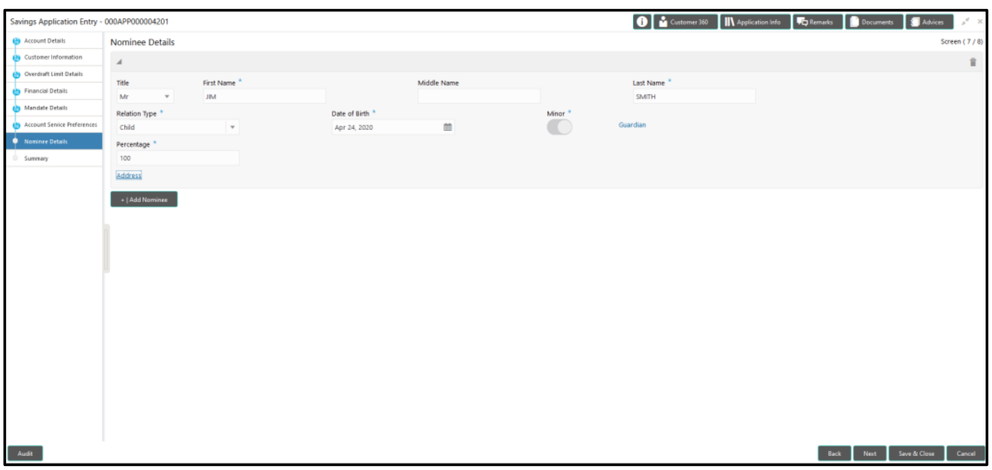
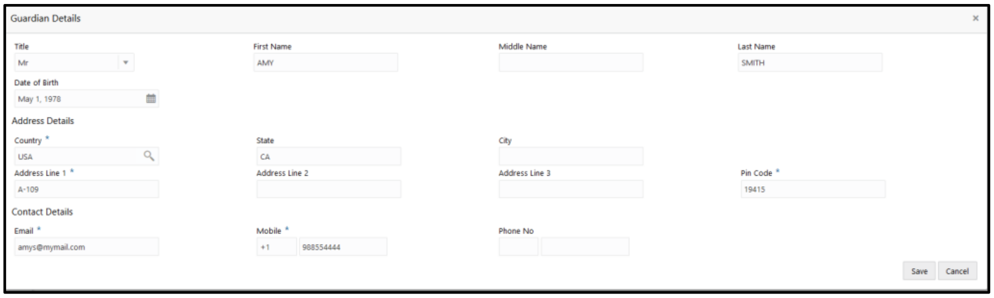


Figure 12: Nominee Details Data Segment



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**.

Field	Description
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**.
Address Details	Update the below details to capture the address of the Guardian.
Country	Specify the Country Code.
State	Specify the State.
City	Specify the City.
Address Line 1	Specify the House/Office Number, Floor and Building details.
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.
Email	Specify the Email Address of the Guardian.
Mobile	Specify the Mobile Number of the Guardian.
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.
Percentage	Specify the percentage to be considered for distribution of the account balance in case of uneventful death of the applicant.
Address	Click the hyperlink to load the address screen for updating the address of the Nominee.

Field	Description
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 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:

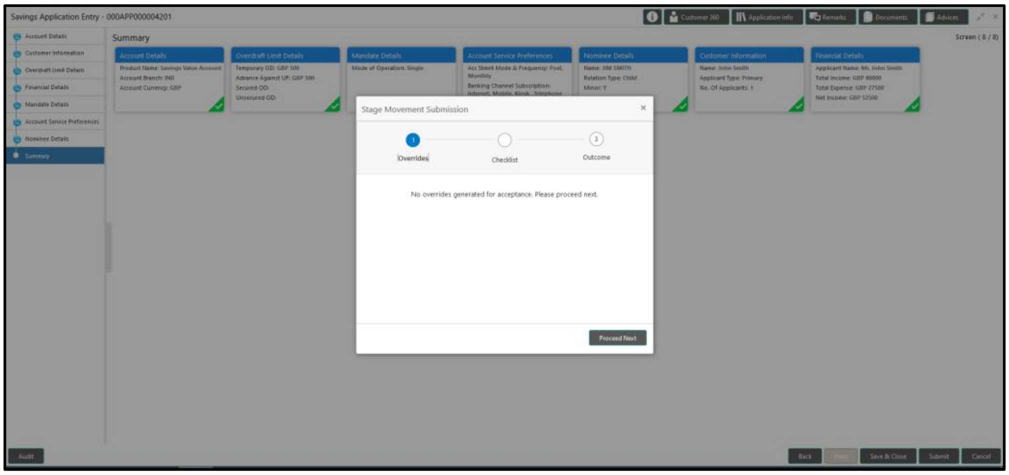
- **Back** – On click of **Back**, the previous screen will be opened.
- **Next** – Being the last data segment, **Next** is disabled.
- **Save & Close** – On click of **Save & Close**, the details captured is saved. If mandatory fields have not been captured, system will display error until the mandatory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

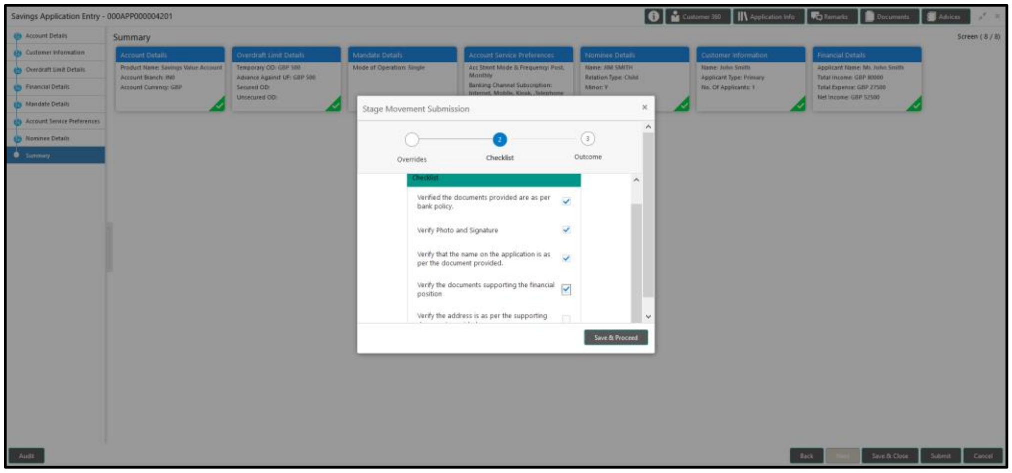
- Nominee Details are not updated.
- Initial Funding amount updated is less than the amount specified by the Business Product and so on.

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

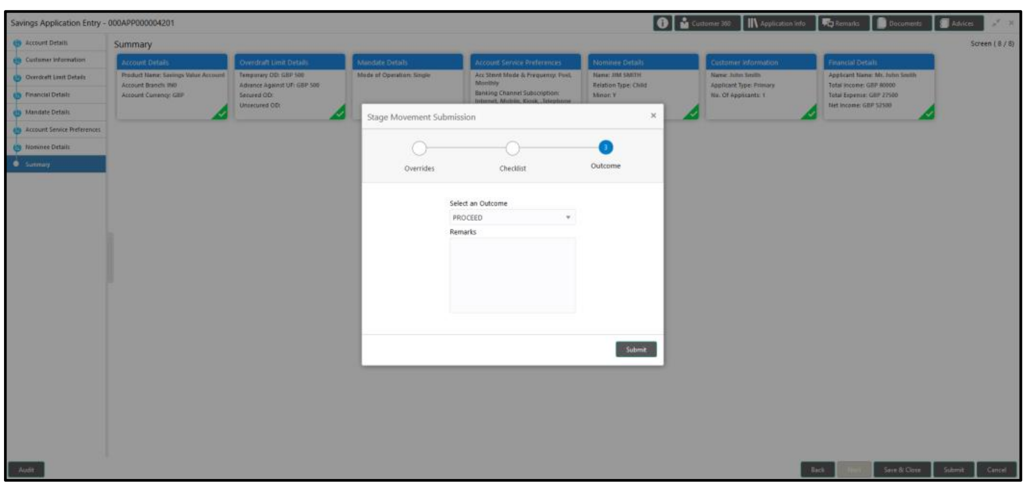


Click on the checkbox to accept the checklist and click on '**Save & Proceed'** to proceed to the Outcome process.

3.1.8.3 Outcome

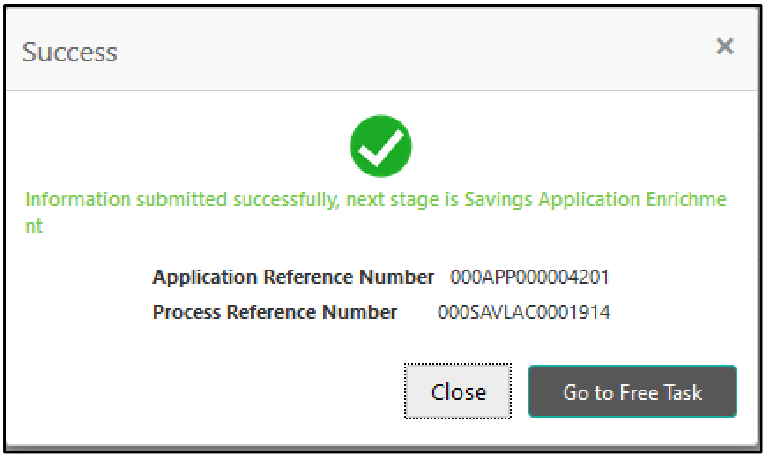
Outcomes configured in the conductor workflow for the Business Process is available in the dropdown of '**Select an Outcome'**.

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.

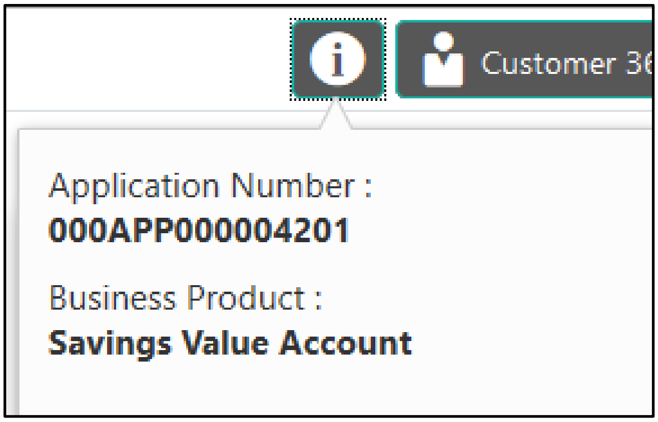
3.1.9 Action Buttons on the Header

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.

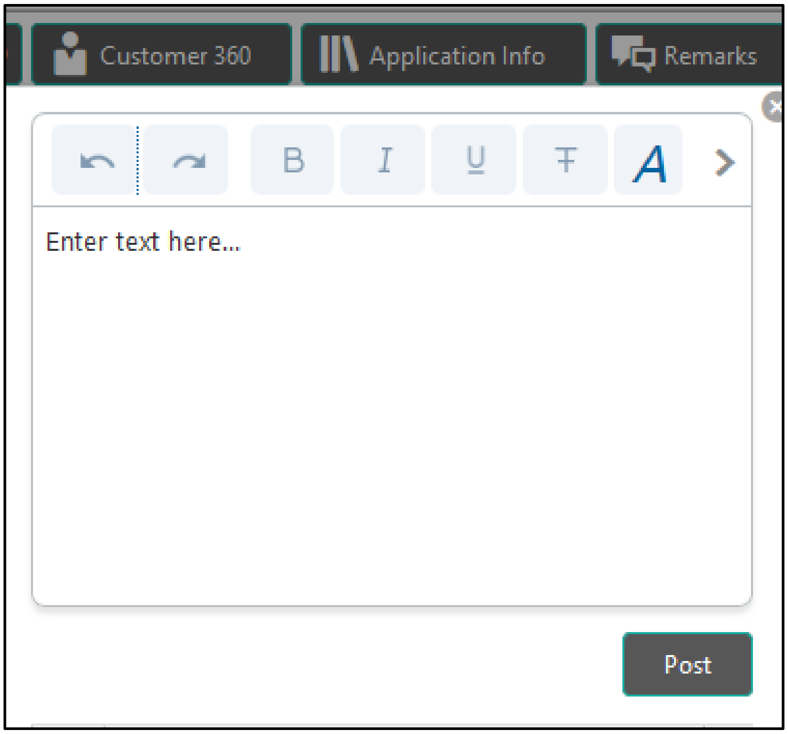
3.1.9.3 Application Info

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

3.1.9.4 Remarks

Click it 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.

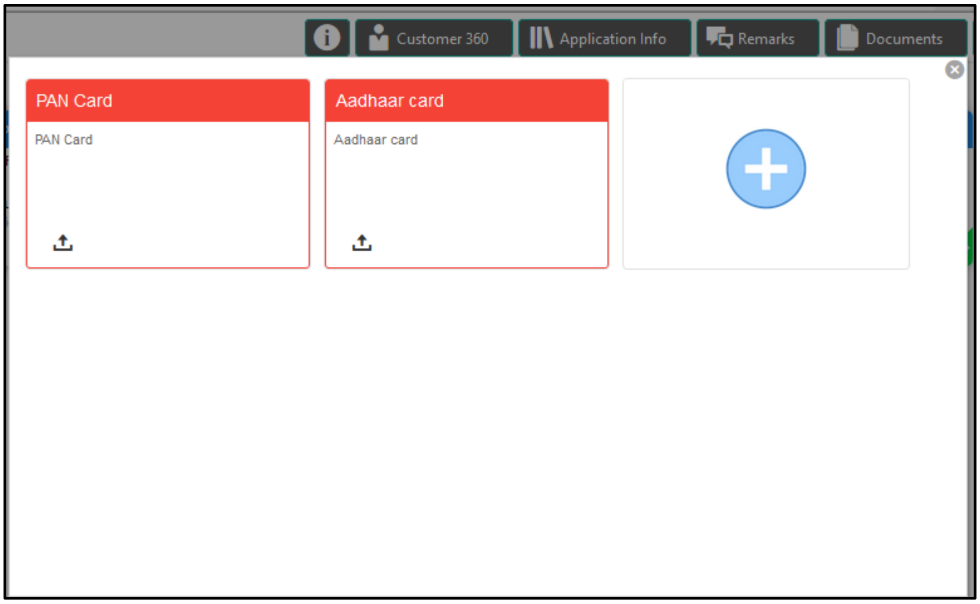
Figure 17: Remarks



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

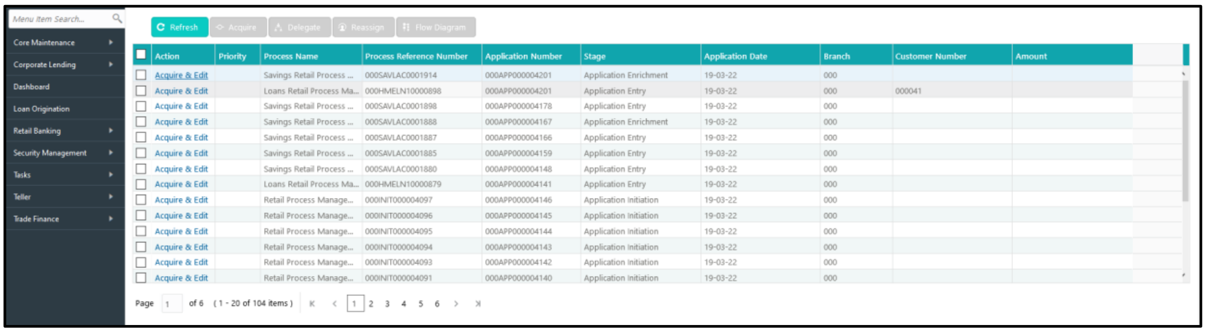
Click to view the advice linked for the stage. System will generate the advice on submission of the stage. For Application Entry stage of Savings Product, no advice is configured.

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 ...	000SAVLAC0001914	000APP000004201	Application Enrichment	19-03-22	000		
Acquire & Edit		Loans Retail Process Ma...	000HMELN10000898	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...	000HMELN10000879	000APP000004141	Application Entry	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INIT000004097	000APP000004146	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INIT000004096	000APP000004145	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INIT000004095	000APP000004144	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INIT000004094	000APP000004143	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INIT000004093	000APP000004142	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INIT000004091	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.

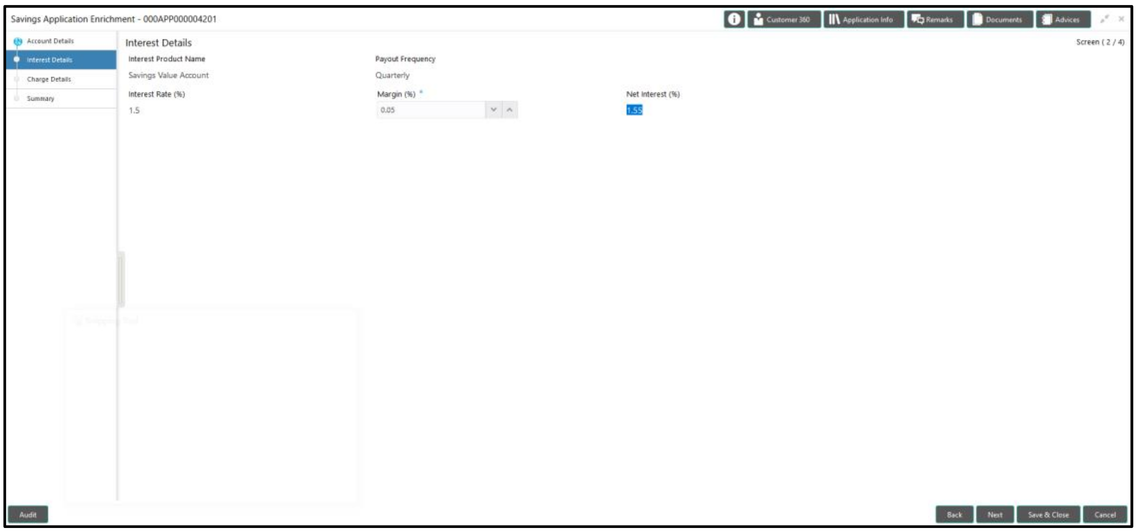
- **Cancel** – On click of **Cancel**, the system will ask for confirmation and on confirming the task will be closed without saving the data.

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.

Field	Description
Margin	Currently System doesn't allow to specify the Margin for the Interest Rate for Savings Account.
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:

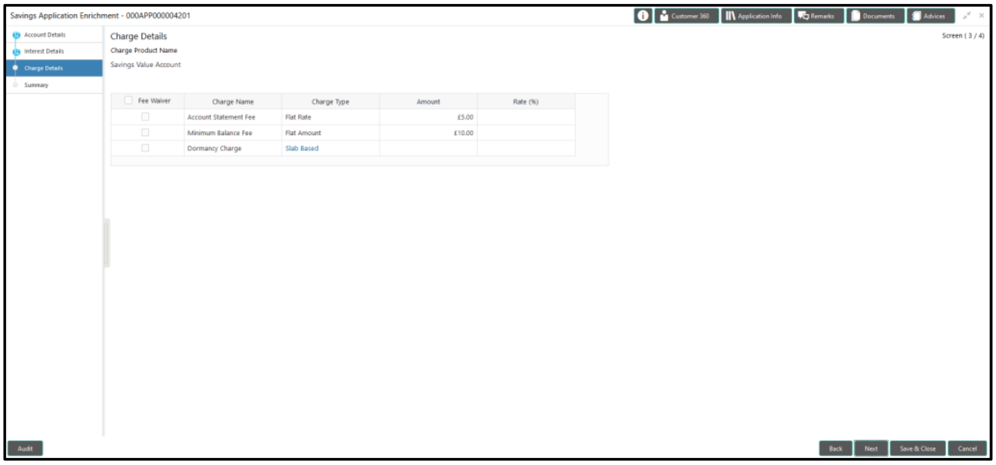
- **Back** – On click of **Back**, the previous screen will be opened. Doing so will clear any data that you may have filled in the current data segment.
- **Next** – On click of **Next**, the details captured is saved and then system will move to the Next Screen. If mandatory fields have not been captured, 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
Fee Waiver	System displays the Charge Product Name attached to the Host Product linked with the Business Product.
Charge Name	System currently does not support Fee Waiver, hence the checkbox currently is disabled.
Charge Type	System displays the Charge Name applicable for the Account.
Amount	System displays the Charge Type of the Charge Name.
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:

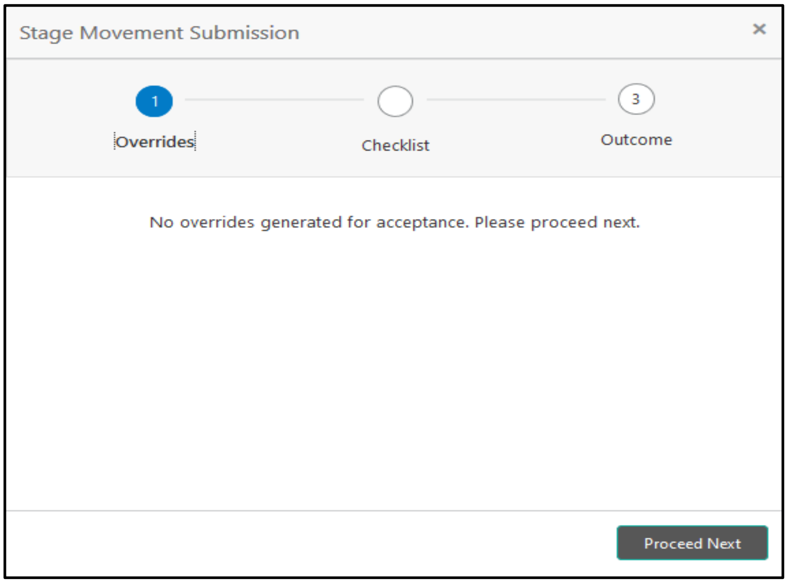
- **Back** – On click of **Back**, the previous screen will be opened.
- **Next** – Being the last data segment, **Next** is disabled.
- **Save & Close** – On click of **Save & Close**, the details captured is saved. If mandatory fields have not been captured, system will display error until the mandatory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



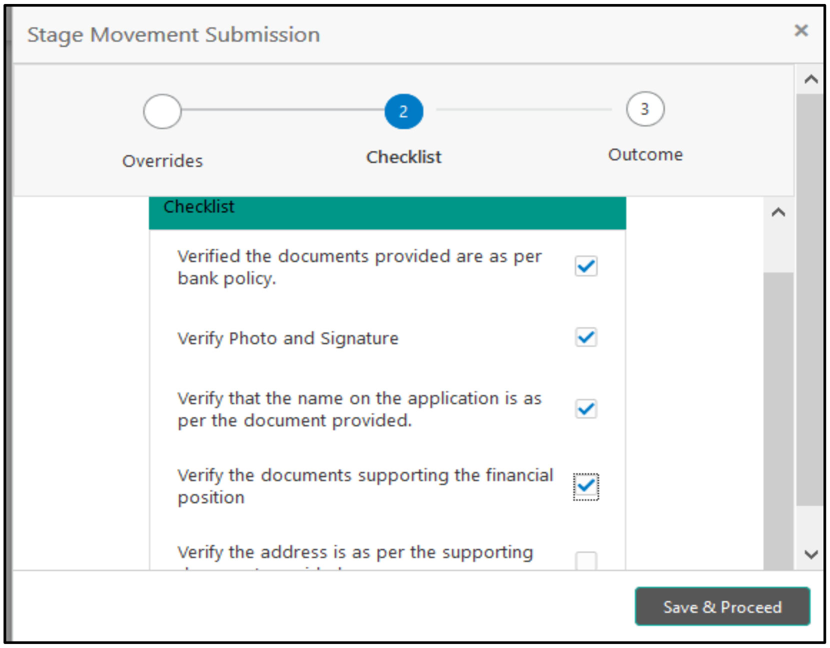
User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

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

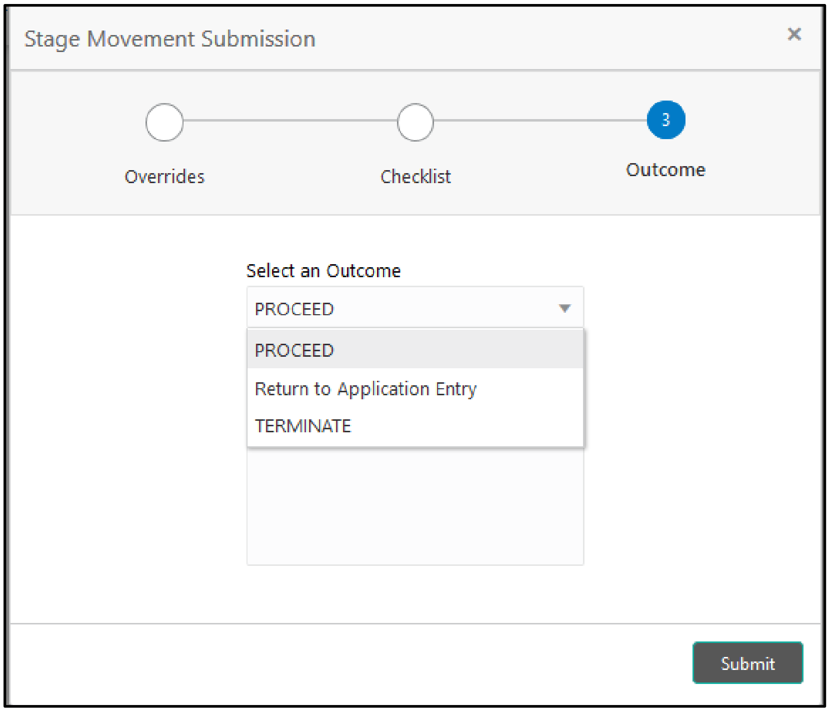


Click on the checkbox to accept the checklist and click on '**Save & Proceed**' to proceed to the Outcome process.

3.2.4.3 Outcome

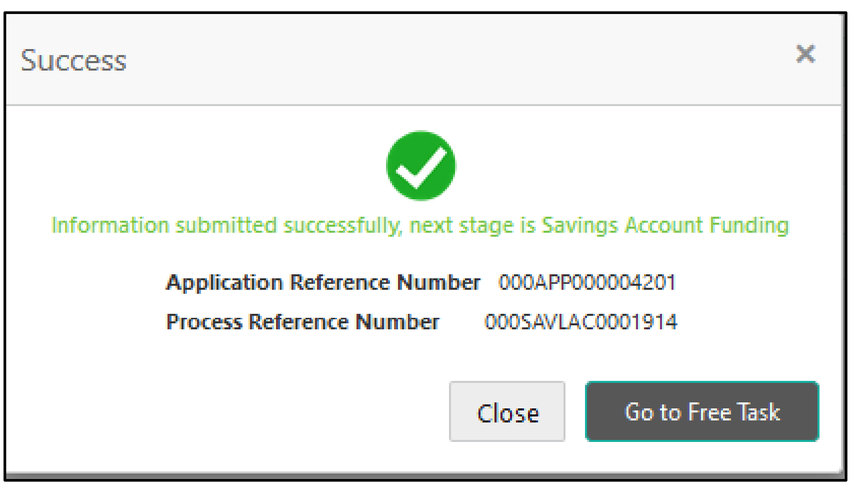
Outcomes configured in the conductor workflow for the Business Process is available in the dropdown of '**Select an Outcome**'.

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**.

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**

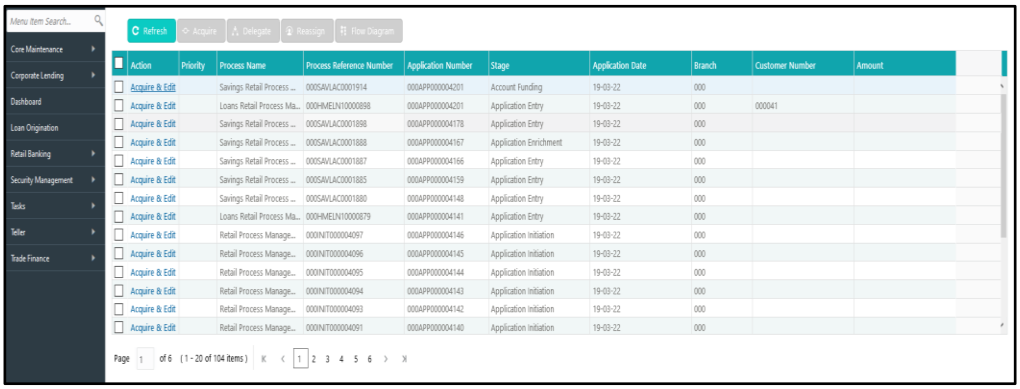
Task’ to launch the **Free Task** menu. If you have access to the next stage, you would be able to view the Application number and take action on it.

3.3 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



Click on '**Acquire & Edit**' 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
- Summary Details

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

3.3.1 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’.

3.3.2 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.

Field	Description
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:

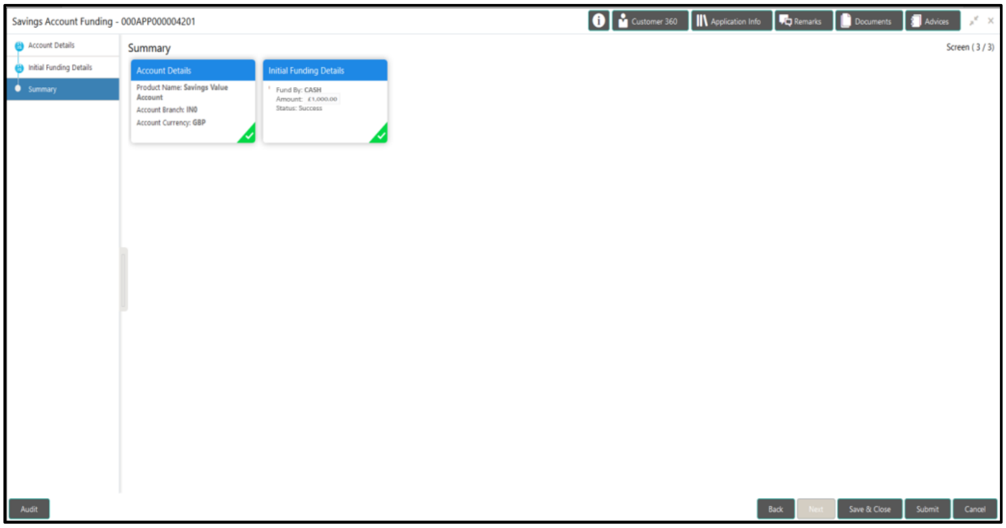
- **Back** – On click of **Back**, the previous screen will be opened. Doing so will clear any data that you may have filled in the current data segment.
- **Next** – On click of **Next**, the details captured is saved and then system will move to the Next Screen. If mandatory fields have not been captured,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

3.3.3 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 Details



Action Buttons on the footer:

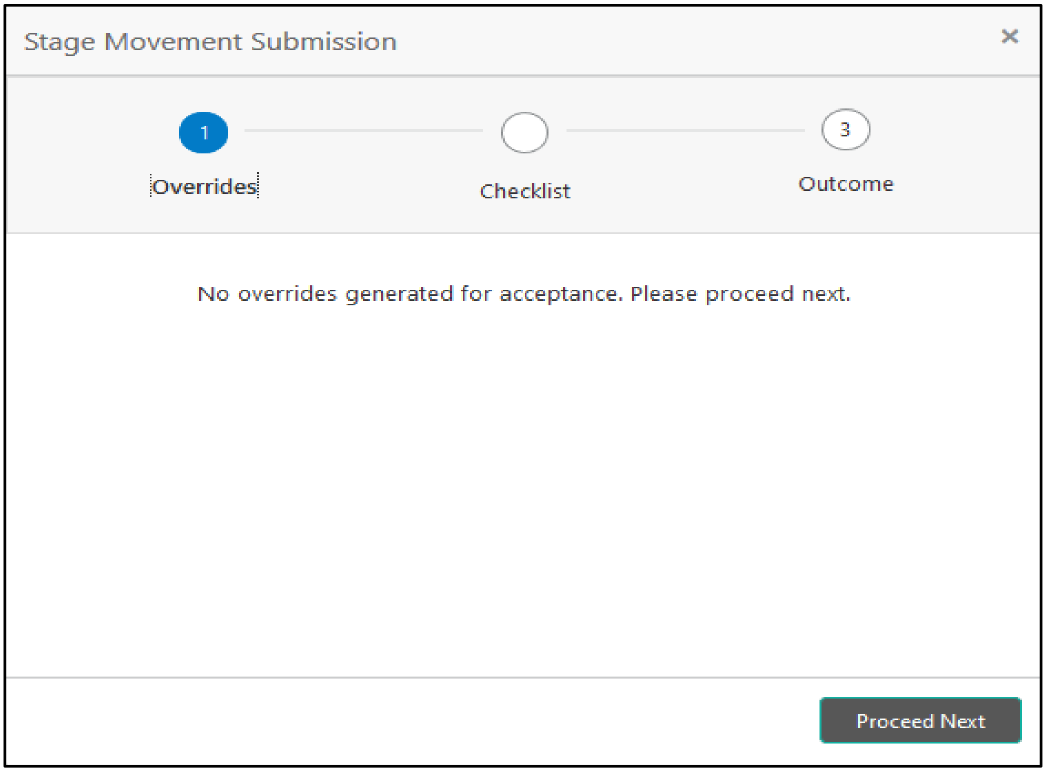
- **Back** – On click of **Back**, the previous screen will be opened.
- **Next** – Being the last data segment, **Next** is disabled.
- **Save & Close** – On click of **Save & Close**, the details captured is saved. If mandatory fields have not been captured, system will display error until the mandatory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

3.3.3.1 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



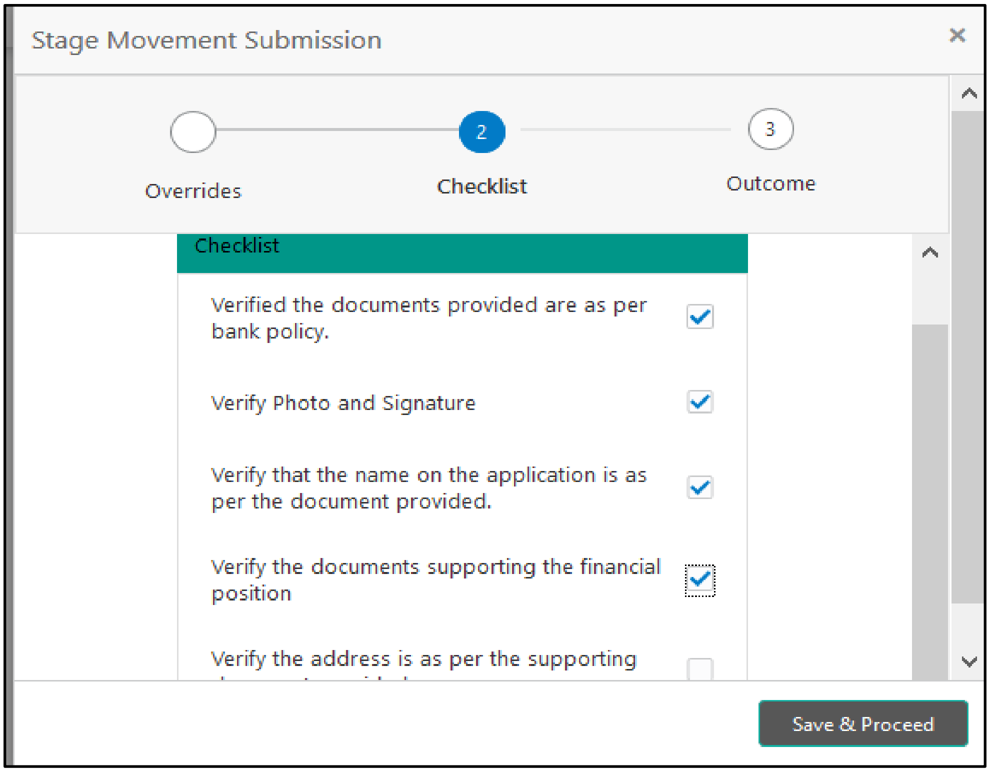
User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

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

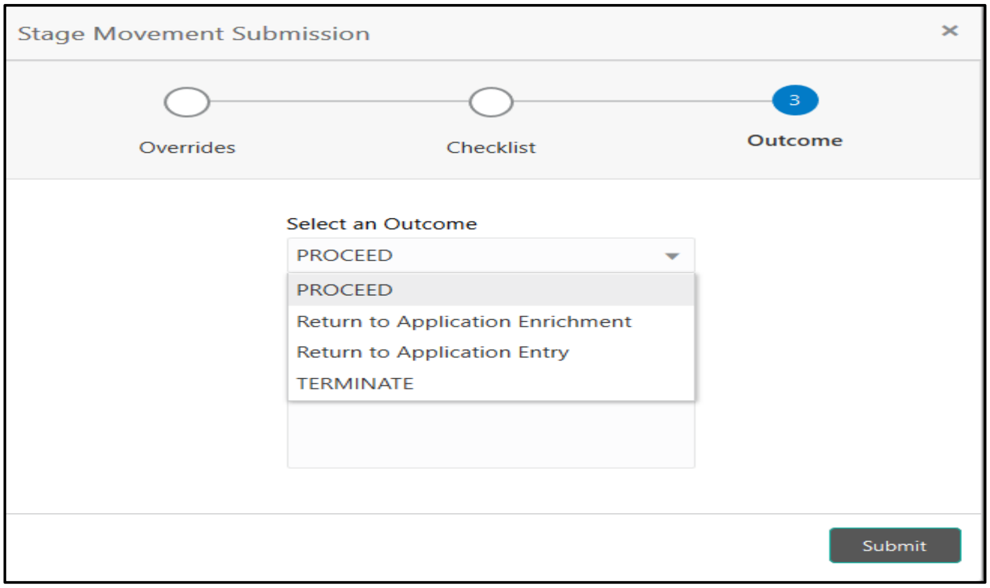


Click on the checkbox to accept the checklist and click on '**Save & Proceed**' to proceed to the Outcome process.

3.3.3.3 Outcome

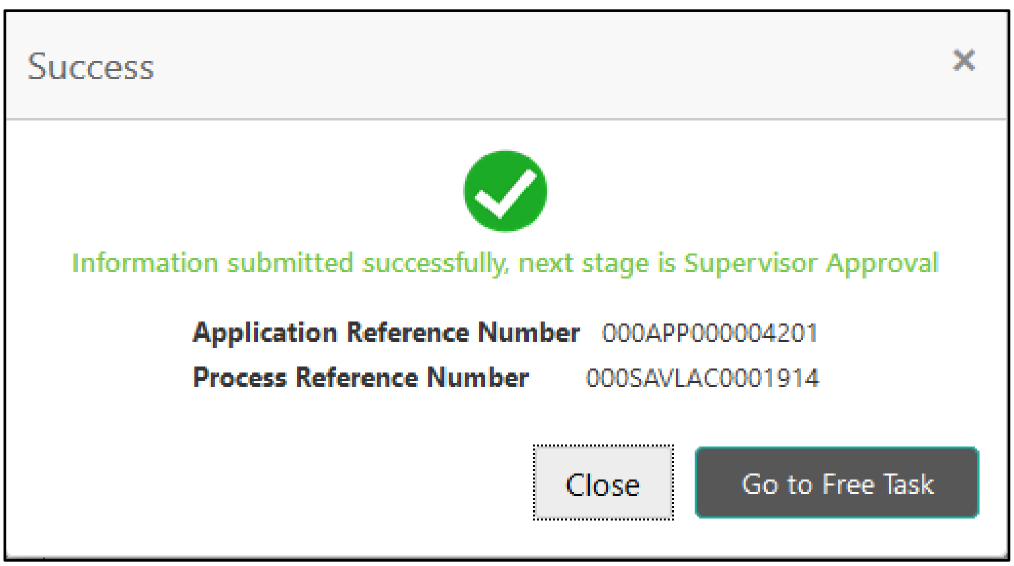
Outcomes configured in the conductor workflow for the Business Process is available in the dropdown of '**Select an Outcome**'.

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**

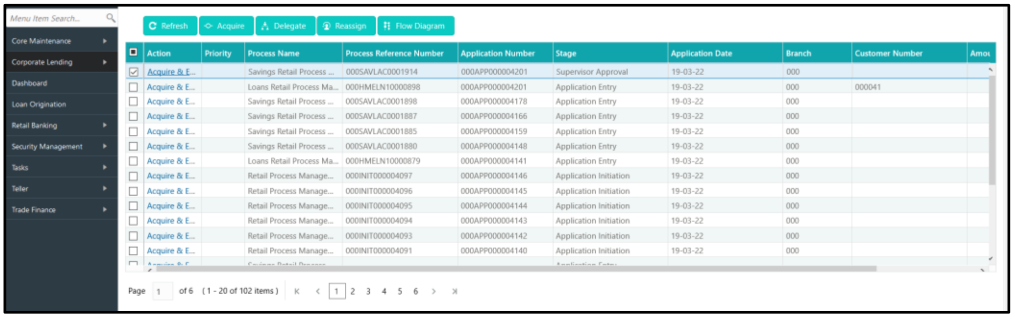
Task' to launch the **Free Task** menu. If you have access to the next stage, you would be able to view the Application number and take action on it.

3.4 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



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.

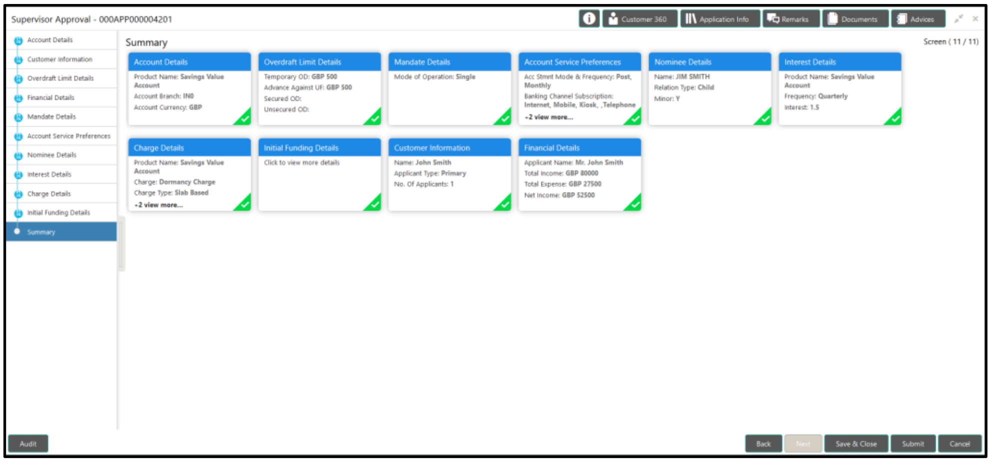
Alternatively, you can select the Application by clicking the checkbox of the specific Application Number and click on the '**Acquire**' in the header. This would ensure the Task is acquired to your User ID and you can work on that later by clicking the '**Edit**' action from '**My Task**' process under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

3.4.1 Summary Details

The Summary data segment displays the tiles for all the data segments of the Savings 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:

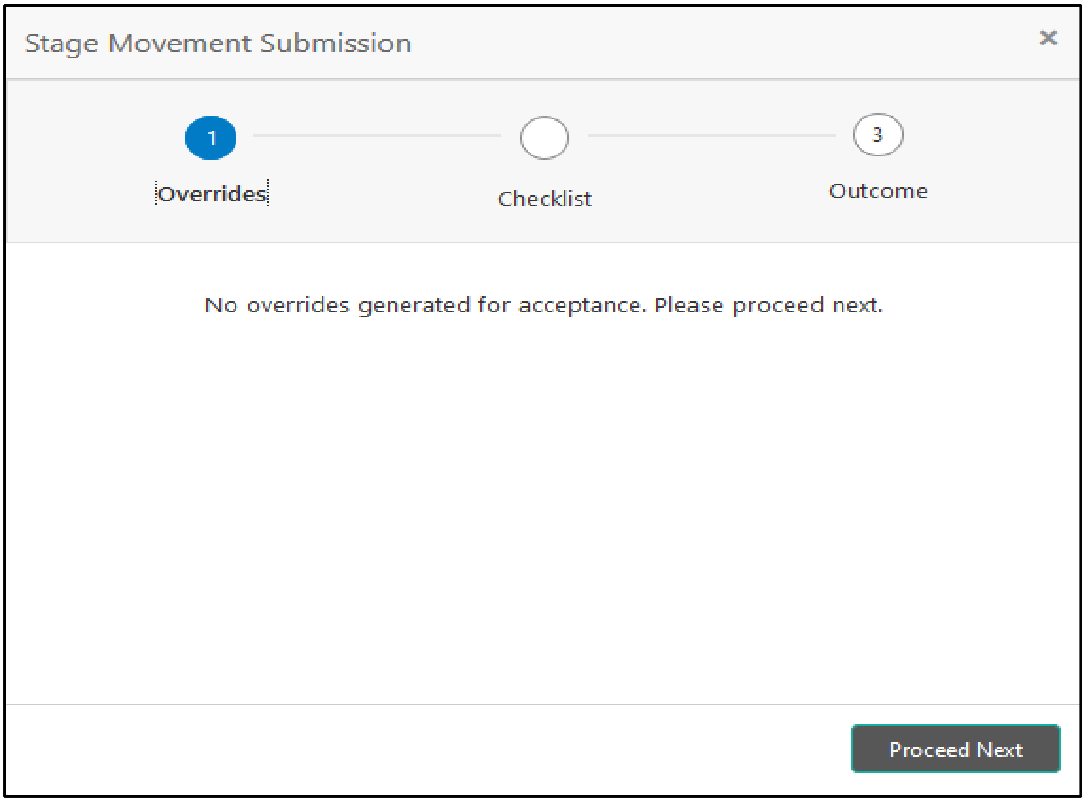
- **Back** – On click of **Back**, the previous screen will be opened.
- **Next** – Being the last data segment, **Next** is disabled.
- **Save & Close** – On click of **Save & Close**, the details captured is saved. If mandatory fields have not been captured, system will display error until the mandatory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

3.4.1.1 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



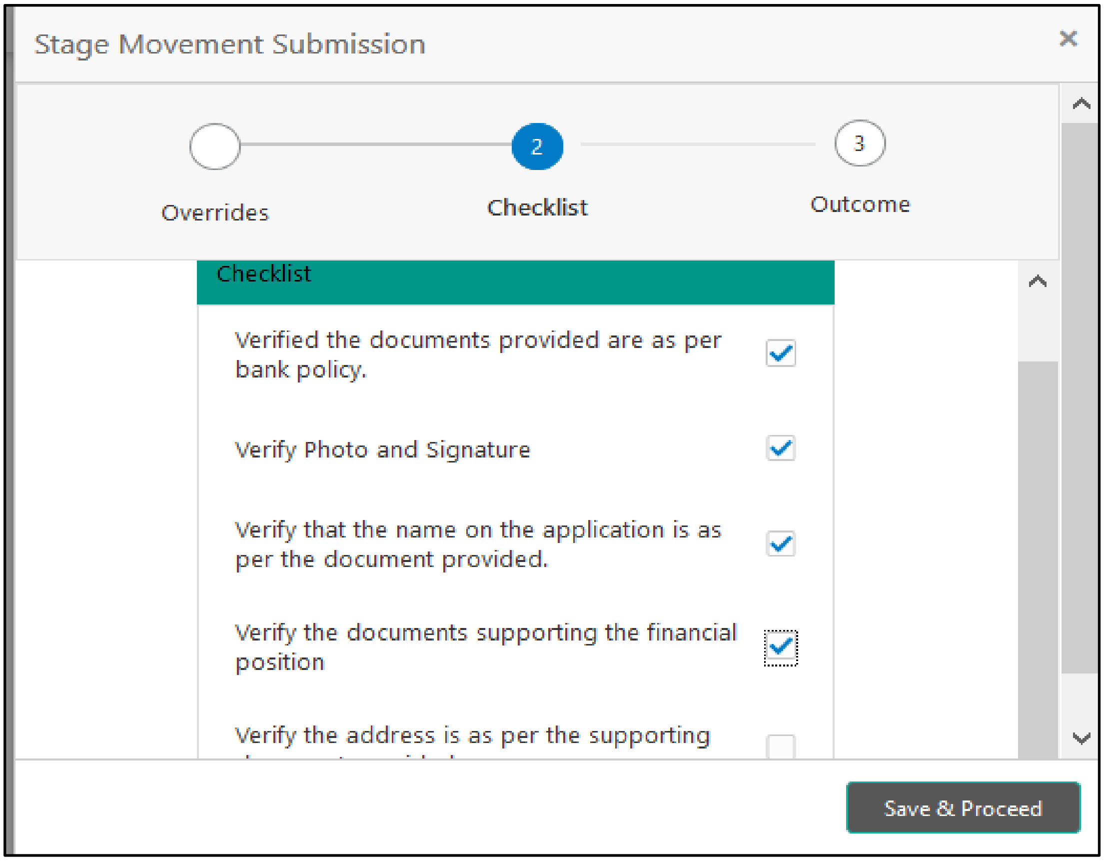
User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

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

3.4.1.2 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

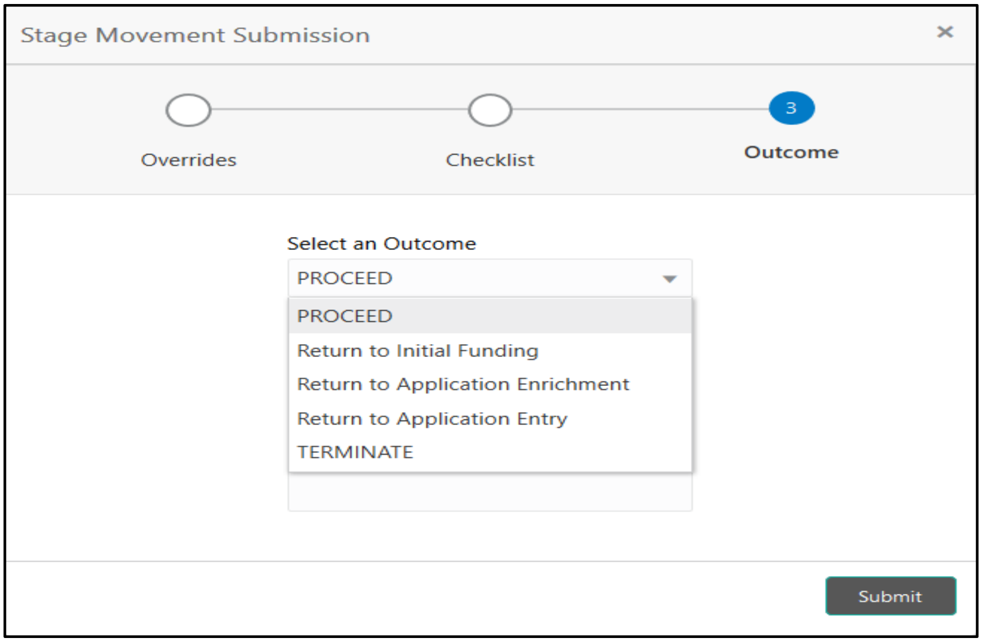


Click on the checkbox to accept the checklist and click on '**Save & Proceed**' to proceed to the Outcome process.

3.4.1.3 Outcome

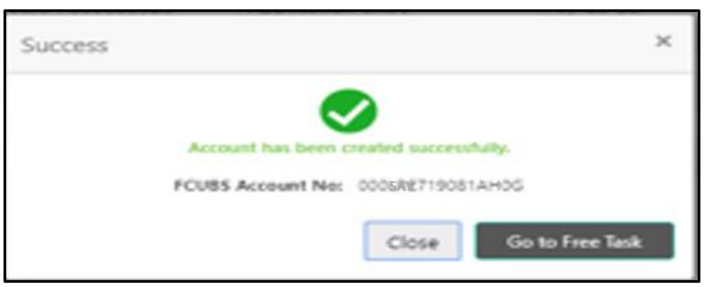
Outcomes configured in the conductor workflow for the Business Process is available in the dropdown of '**Select an Outcome**'.

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	SAVORG	Savings Account Origination	RPM_FA_SAVORG_APPEN	*3.1 Application Entry Stage* (pg. 5)
2	SAVORG	Savings Account Origination	RPM_FA_SAVORG_ENRCH	*Application Enrichment Stage* (pg. 35)
3	SAVORG	Savings Account Origination	RPM_FA_SAVORG_FUND	*Account Funding Stage* 45)
4	SAVORG	Savings Account Origination	RPM_FA_SAVORG_APPRV	*Supervisor Approval Stage* 54)