

**Savings Account Origination User Guide**

**Oracle Flexcube Universal Banking**

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## Savings Account Origination User Guide

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## Contents

1	Preface .....	1
1.1	Introduction .....	1
1.2	Audience .....	1
1.3	Document Accessibility .....	1
1.4	Acronyms and Abbreviations .....	1
1.5	List of Chapters .....	2
1.6	Related Documents .....	2
1.7	Symbols .....	2
2	Savings Account Origination Process .....	3
2.1	Introduction .....	3
2.2	Reference Workflow for Savings Account Origination .....	3
3	Savings Account Origination .....	5
3.1	Application Entry Stage .....	5
3.1.1	Account Details Data Segment .....	7
3.1.2	Customer Information Data Segment .....	8
3.1.3	Overdraft Limit Details Data Segment .....	12
3.1.4	Financial Details Data Segment .....	15
3.1.5	Mandate Details Data Segment .....	20
3.1.6	Account Service Preferences Data Segment .....	22
3.1.7	Nominee Details Data Segment .....	24
3.1.8	Summary .....	28
3.1.9	Action Buttons on the Header .....	31
3.2	Application Enrichment Stage .....	35
3.2.1	Account Details Data Segment .....	35
3.2.2	Interest Details Data Segment .....	37
3.2.3	Charge Details Data Segment .....	38
3.2.4	Summary Details .....	39
3.3	Account Funding Stage .....	45
3.3.1	Account Details Data Segment .....	45
3.3.2	Initial Funding Details Data Segment .....	47
3.3.3	Summary Details .....	48

---

3.4	Supervisor Approval Stage .....	54
3.4.1	Summary Details .....	54
4	List of Glossary .....	59

# 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
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## 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.

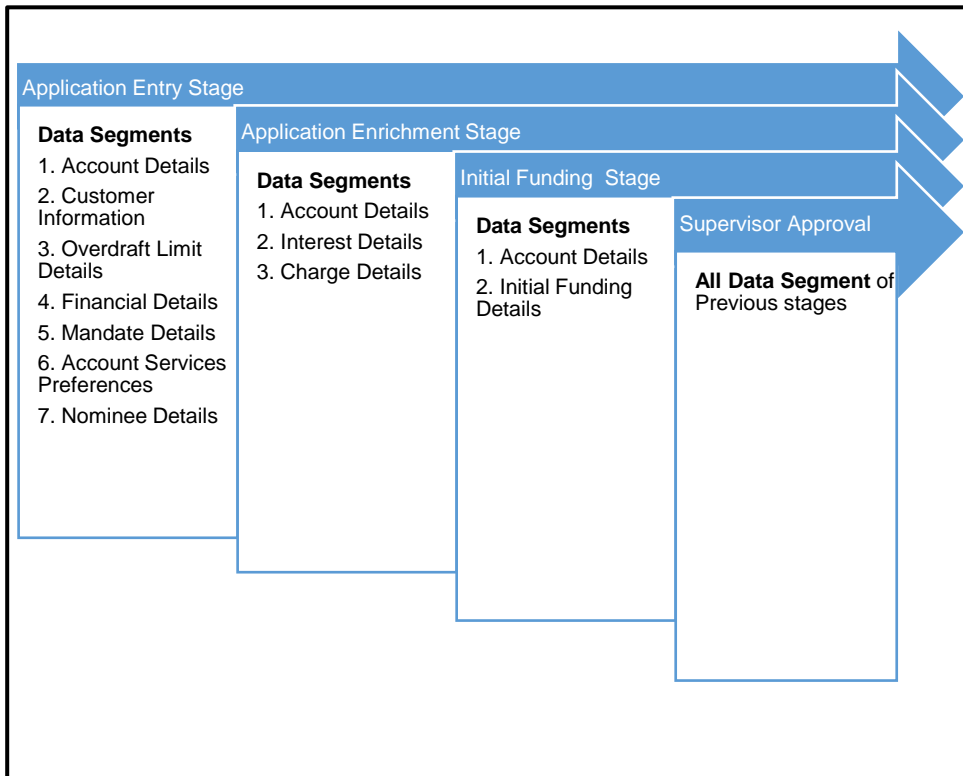
The convenience of configuring appropriate stages and the respective data segments within each of these stages, which can be business driven, is hosted and architected by our new platform solution. The random access navigation between data segments within a given stage with appropriate validations, helps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

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Cus
Acquire & Edit		Savings Retail Process ...	000SAVLAC0001914	000APPO00004201	Application Entry	19-03-22	000	
Acquire & Edit		Loans Retail Process Ma...	000HMEMLN10000898	000APPO00004201	Application Entry	19-03-22	000	000
Acquire & Edit		Savings Retail Process ...	000SAVLAC0001898	000APPO00004178	Application Entry	19-03-22	000	
Acquire & Edit		Savings Retail Process ...	000SAVLAC0001888	000APPO00004167	Application Enrichment	19-03-22	000	
Acquire & Edit		Savings Retail Process ...	000SAVLAC0001887	000APPO00004166	Application Entry	19-03-22	000	
Acquire & Edit		Savings Retail Process ...	000SAVLAC0001885	000APPO00004159	Application Entry	19-03-22	000	
Acquire & Edit		Savings Retail Process ...	000SAVLAC0001880	000APPO00004148	Application Entry	19-03-22	000	
Acquire & Edit		Loans Retail Process Ma...	000HMEMLN10000879	000APPO00004141	Application Entry	19-03-22	000	
Acquire & Edit		Retail Process Manage...	000INIT000004097	000APPO00004146	Application Initiation	19-03-22	000	
Acquire & Edit		Retail Process Manage...	000INIT000004096	000APPO00004145	Application Initiation	19-03-22	000	
Acquire & Edit		Retail Process Manage...	000INIT000004095	000APPO00004144	Application Initiation	19-03-22	000	
Acquire & Edit		Retail Process Manage...	000INIT000004094	000APPO00004143	Application Initiation	19-03-22	000	
Acquire & Edit		Retail Process Manage...	000INIT000004093	000APPO00004142	Application Initiation	19-03-22	000	
Acquire & Edit		Retail Process Manage...	000INIT000004091	000APPO00004140	Application Initiation	19-03-22	000	

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
<b>Business Product Name</b>	System displays the <b>Business Product Name</b> based on the Product selected in the Product Catalogue.
<b>Account Type</b>	System displays the <b>Account Type</b> based on the Product selected in the Product Catalogue.  This field is <b>mandatory</b> .
<b>Account Branch</b>	<b>Account Branch</b> selected in the Application Initiate Stage is populated. System allows to change, if required.  This field is <b>mandatory</b> .
<b>Account Currency</b>	<b>Account Currency</b> 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 <b>mandatory</b> .

Field	Description
<b>Application Date</b>	<b>Application Date</b> is displayed based on the date on which the Application was initiated.  This field is <b>mandatory</b> .
<b>Fund the Account</b>	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 <b>mandatory</b> .
<b>Overdraft Requested Switch</b>	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
<b>Holding Pattern</b>	System displays the <b>Holding Pattern</b> selected in the Application Initiate Stage.
<b>Ownership</b>	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. <b>Add Applicant</b> is also enabled to allow adding additional applicants to the account.  This field is <b>mandatory</b> .
<b>Number of Applicant</b>	The number is calculated based on the applicant added for the Account.
<b>Title</b>	Select the Title of the applicant from the drop-down values available.  This field is <b>mandatory</b> .
<b>First Name</b>	Specify the First Name of the applicant.

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

Field	Description
<b>Address Details</b>	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.
<b>Address Type</b>	Select the Address Type for the Applicant from the drop-down values available. This field is <b>mandatory</b> .
<b>Country</b>	Specify the Country Code. This field is <b>mandatory</b> .
<b>State</b>	Specify the State.
<b>City</b>	Specify the City.
<b>Building</b>	Specify the House/Office Number, Floor and Building details. This field is <b>mandatory</b> .
<b>Street</b>	Specify the Street.
<b>Landmark</b>	Specify the Landmark of the address, if available.
<b>Locality</b>	Specify the Locality Name of the address. This field is <b>mandatory</b> .
<b>Pincode</b>	Specify the Pincode/Zipcode of the address.
<b>Email ID</b>	Specify the Email Address of the Applicant. This field is <b>mandatory</b> .
<b>Mobile</b>	Specify the Mobile Number of the Applicant. This field is <b>mandatory</b> .
<b>Phone No.</b>	Specify the Phone No. of the Applicant.
<b>Preferred Address</b>	Specify if the Address type is Preferred Address or not. This field is <b>mandatory</b> .

**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**

<b>Field</b>	<b>Description</b>
<b>Temporary Overdraft Limit (TOD)</b>	TOD details is optional.
<b>Temporary OD Limit ID</b>	Specify the Temporary OD Limit ID. This field is <b>mandatory</b> .
<b>Temporary OD Limit Amount</b>	Select the Currency and specify the Temporary OD Limit Amount. This field is <b>mandatory</b> .
<b>Limit Start Date</b>	Specify the Limit Start Date. This field is <b>mandatory</b> .
<b>Limit Expiry Date</b>	Specify the Limit Expiry Date. This field is <b>mandatory</b> .
<b>Renew TOD</b>	Specify if the TOD Limit has to be renewed by turning the Switch 'ON'. This field is <b>mandatory</b> .
<b>Renew Period</b>	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 <b>mandatory</b> .
<b>Next Renewal Amount</b>	In case of TOD renewal allowed, specify the Renewal Amount. This field is conditional <b>mandatory</b> .
<b>Advance against Uncollected Funds</b>	Updation of the details for AUF is optional.
<b>Limit ID</b>	Specify the AUF Limit ID. This field is <b>mandatory</b> .
<b>Limit Amount</b>	Select the Currency and specify the AUF Limit Amount. This field is <b>mandatory</b> .
<b>Limit Start Date</b>	Specify the Limit Start Date. This field is <b>mandatory</b> .

Field	Description
<b>Limit Expiry Date</b>	Specify the Limit Expiry Date. This field is <b>mandatory</b> .
<b>Secured Overdraft Limit</b>	Updation of the details for AUF is optional.
<b>Collateral Type</b>	Select the Collateral Type from the drop-down values available. This field is <b>mandatory</b> .
<b>Security Reference No.</b>	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 <b>mandatory</b> .
<b>Branch Code</b>	Specify the Branch Code of the Collateral. This field is <b>mandatory</b> .
<b>Security Amount</b>	Specify the Security Amount of the Collateral. This field is <b>mandatory</b> .
<b>Available Linkage Amount</b>	Specify the Available Linkage Amount of the Collateral. This field is <b>mandatory</b> .
<b>Overdraft Limit Amount</b>	Specify the Overdraft Limit Amount of the Collateral. You can either specify the Overdraft Limit Amount or the Linkage Percentage. This field is <b>mandatory</b> .
<b>Linkage Percentage</b>	Specify the Linkage Percentage of the Collateral. You can either specify the Overdraft Limit Amount or the Linkage Percentage. This field is <b>mandatory</b> .
<b>Limit Start Date</b>	Specify the Limit Start Date. This field is <b>mandatory</b> .
<b>Limit Expiry Date</b>	Specify the Limit Expiry Date. This field is <b>mandatory</b> .
<b>Rate Value</b>	Select the Rate Value from the available values. This field is <b>mandatory</b> .

Field	Description
<b>Spread</b>	Specify the spread, if applicable.
<b>Final Rate</b>	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](#)

**Financial Details – Field Description Table**

Field	Description
<b>Applicant Name</b>	System displays the Applicant Name as per the details captured in the Customer Information data segment.
<b>Basic Details</b>	Click on <b>Add Basic Details</b> to view and update the below data.
<b>Income Type</b>	More than one type of Income can be captured for an applicant. The list of values available include for the

Field	Description
	<p>user to select. Business may add appropriate values to this list.</p> <p>This field is <b>mandatory</b>.</p>
<b>Employment Type</b>	<p>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.</p> <p>This field is <b>mandatory</b>.</p>
<b>Employee Number</b>	<p>Application Date is displayed based on the Date on which the Application was initiated.</p> <p>This field is <b>mandatory</b>.</p>
<b>Industry Type</b>	<p>Specify if Initial Funding has been taken for the Account Opening by turning the Switch 'ON'.</p> <p>Currently Initial Funding through Cash is only allowed. Select Cash in the drop-down.</p> <p>This field is conditional <b>mandatory</b>.</p>
<b>Office Name</b>	<p>Specify if Overdraft is required by turning the Switch 'ON'.</p>
<b>Add/View Address</b>	<p>Click to open the address pop-up and update the below details.</p>
<b>Address Type</b>	<p>Select the Address Type for the Applicant from the drop-down values available.</p> <p>This field is <b>mandatory</b>.</p>
<b>Country</b>	<p>Specify the Country Code.</p> <p>This field is <b>mandatory</b>.</p>
<b>State</b>	<p>Specify the State.</p>
<b>City</b>	<p>Specify the City.</p>
<b>Address Line 1</b>	<p>Specify the House/Office Number, Floor and Building details.</p> <p>This field is <b>mandatory</b>.</p>
<b>Address Line 2</b>	<p>Specify the Street.</p>
<b>Address Line 3</b>	<p>Specify the Landmark of the address, if available.</p>
<b>Pin Code</b>	<p>Specify the Pin code/Zip code of the address.</p>

Field	Description
	This field is <b>mandatory</b> .
<b>Email</b>	Specify the Email Address of the Applicant. This field is <b>mandatory</b> .
<b>Mobile</b>	Specify the Mobile Number of the Applicant. This field is <b>mandatory</b> .
<b>Phone No.</b>	Specify the Phone No. of the Applicant.
<b>Monthly Income</b>	Update amount for any of the income type applicable.
<b>Salary</b>	Update the amount.
<b>Business</b>	Update the amount.
<b>Interest Income</b>	Update the amount.
<b>Pension</b>	Update the amount.
<b>Bonus</b>	Update the amount.
<b>Rentals</b>	Update the amount.
<b>Cash Gifts</b>	Update the amount.
<b>Others</b>	Update the amount.
<b>Total</b>	Total gets calculated automatically.
<b>Monthly Expenses</b>	Update amount for any of the expense type applicable.
<b>Household</b>	Update the amount.
<b>Medical</b>	Update the amount.
<b>Education</b>	Update the amount.
<b>Travel</b>	Update the amount.
<b>Vehicle Maintenance</b>	Update the amount.
<b>Rentals</b>	Update the amount.
<b>Others</b>	Update the amount.
<b>Total</b>	Total gets calculated automatically.

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

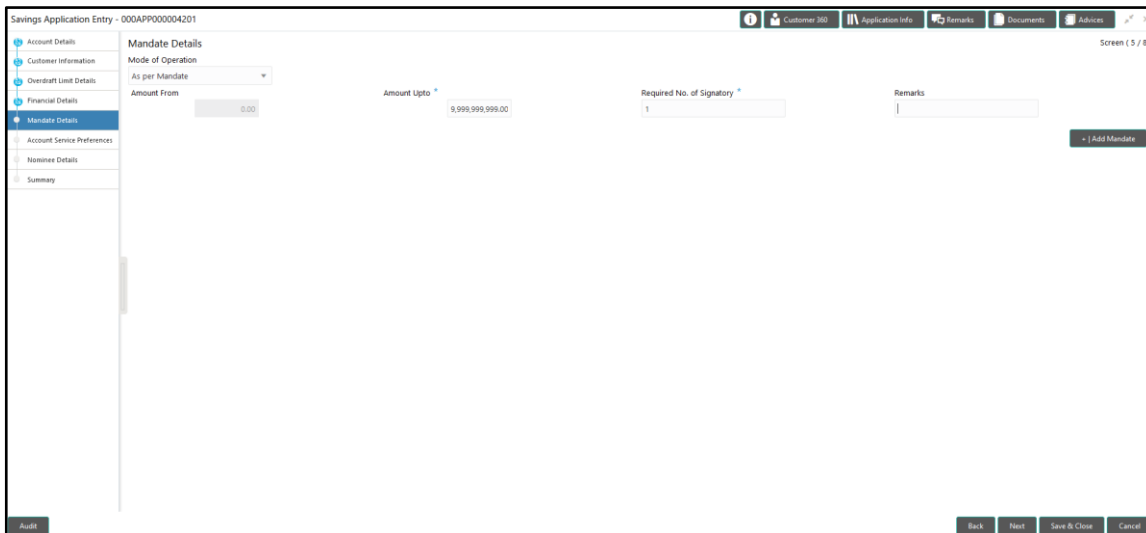
### 3.1.5 Mandate Details Data Segment

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**

<b>Field</b>	<b>Description</b>
<b>Mode of Operation</b>	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 <b>mandatory</b> .
<b>Amount From</b>	Auto-updated as '0' for the first row and for the next rows based on the Amount To keyed in.
<b>Amount To</b>	Update the Amount upto which the mandate is to be considered.  This field is <b>mandatory</b> .
<b>Required No. of Signatories</b>	Specify the number of signatories for the mandate band.  This field is <b>mandatory</b> .
<b>Remarks</b>	Update remarks, if any.
<b>Add Mandate</b>	Click this to add additional row of mandate.

Action Buttons on the footer:

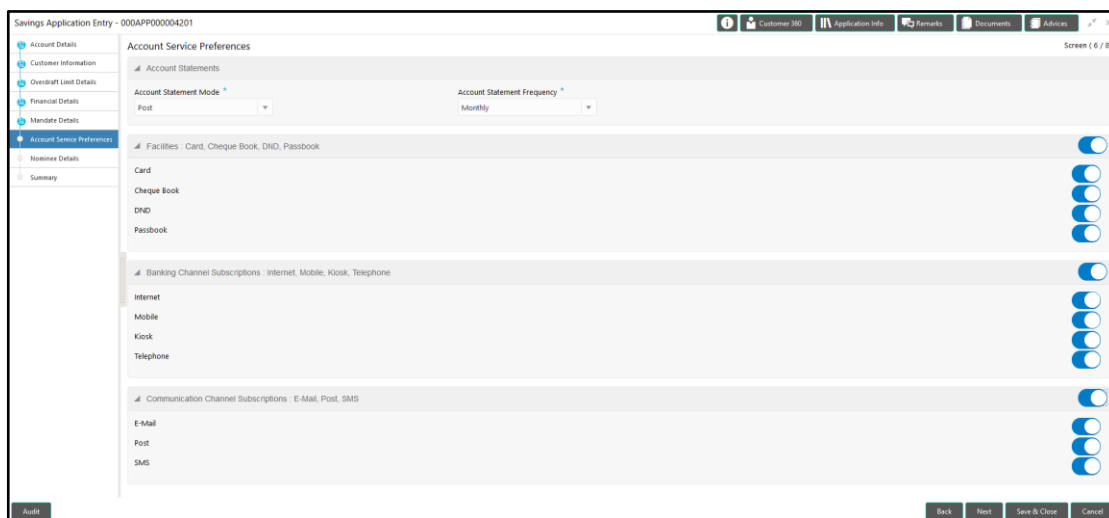
- **Back** – On click of **Back**, the previous screen will be opened. Doing so will clear any data that you may have filled in the current data segment.
- **Next** – On click of **Next**, the details captured is saved and then system will move to the next screen. If mandatory fields have not been captured, 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
<b>Account Statements</b>	Select preferences for Account Statement.
<b>Account Statement Mode</b>	Select the preferred account statement mode from the drop-down values available viz., Email or Post. This field is <b>mandatory</b> .
<b>Account Statement Frequency</b>	Select the frequency from the drop-down values available viz., Monthly, Quarterly, Bi Annual or Annual. This field is <b>mandatory</b> .
<b>Facilities</b>	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.
<b>Card</b>	Make the necessary selection by turning the switch ON or OFF.
<b>Cheque Book</b>	Make the necessary selection by turning the switch ON or OFF.
<b>DND</b>	Make the necessary selection by turning the switch ON or OFF.
<b>Passbook</b>	Make the necessary selection by turning the switch ON or OFF.
<b>Banking Channel Subscription</b>	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.
<b>Internet</b>	Make the necessary selection by turning the switch ON or OFF.
<b>Mobile</b>	Make the necessary selection by turning the switch ON or OFF.
<b>Kiosk</b>	Make the necessary selection by turning the switch ON or OFF.
<b>Phone Banking</b>	Make the necessary selection by turning the switch ON or OFF.
<b>Communication Channel Subscription</b>	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.
<b>Email</b>	Make the necessary selection by turning the switch ON or OFF.
<b>Post</b>	Make the necessary selection by turning the switch ON or OFF.
<b>SMS</b>	Make the necessary selection by turning the switch ON or OFF.

Action Buttons on the footer:

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

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

### 3.1.7 Nominee Details Data Segment

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

**Figure 11: Nominee Details Data Segment**

The screenshot displays a web application interface for 'Savings Application Entry - 000APP000004201'. The main content area is titled 'Nominee Details'. On the left, there is a navigation menu with options: Account Details, Customer Information, Overall Lead Details, Financial Details, Mandate Details, Account Service Preferences, Account Details (selected), and Summary. The 'Account Details' section is expanded, showing the following fields:

- Title: Mr
- First Name: JIM
- Middle Name: (empty)
- Last Name: SMITH
- Date of Birth: Apr 24, 2020
- Relation Type: Child
- Minor: (radio button selected)
- Guardian: (empty)
- Percentage: 100

Below these fields is a 'Summary' section with a '+ Add Nominee' button. At the bottom of the screen, there are four buttons: Back, Next, Save & Close, and Cancel.

**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
<b>Title</b>	Specify the title of the Nominee. This field is <b>mandatory</b> .
<b>First Name</b>	Specify the First Name of the Nominee. This field is <b>mandatory</b> .
<b>Middle Name</b>	Specify the Middle Name of the Nominee.
<b>Last Name</b>	Specify the Last Name of the Nominee. This field is <b>mandatory</b> .
<b>Relationship Type</b>	Specify the Relationship Type of the Nominee with the Applicant. This field is <b>mandatory</b> .
<b>Date of Birth</b>	Specify the Date of Birth of the Nominee. This field is <b>mandatory</b> .
<b>Minor</b>	The Switch is turned 'ON' or 'OFF' automatically based on the date of birth entered.
<b>Guardian</b>	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 <b>mandatory</b> .
<b>Title</b>	Specify the Title of the Guardian. This field is <b>mandatory</b> .

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

Field	Description
<b>Country</b>	Specify the Country Code. This field is <b>mandatory</b> .
<b>State</b>	Specify the State.
<b>City</b>	Specify the City.
<b>Address Line 1</b>	Specify the House/Office Number, Floor and Building details. This field is <b>mandatory</b> .
<b>Address Line 2</b>	Specify the Street.
<b>Address Line 3</b>	Specify the Landmark of the address, if available.
<b>Pin Code</b>	Specify the Pin code/Zip code of the address. This field is <b>mandatory</b> .
<b>Email</b>	Specify the Email Address of the Nominee. This field is <b>mandatory</b> .
<b>Mobile</b>	Specify the Mobile Number of the Nominee. This field is <b>mandatory</b> .
<b>Phone No.</b>	Specify the Phone No. of the Nominee.
<b>Save &amp; Close</b>	Click on <b>Save</b> to save the Nominee details and come back to the Nominee details screen. This field is <b>mandatory</b> .

Action Buttons on the footer:

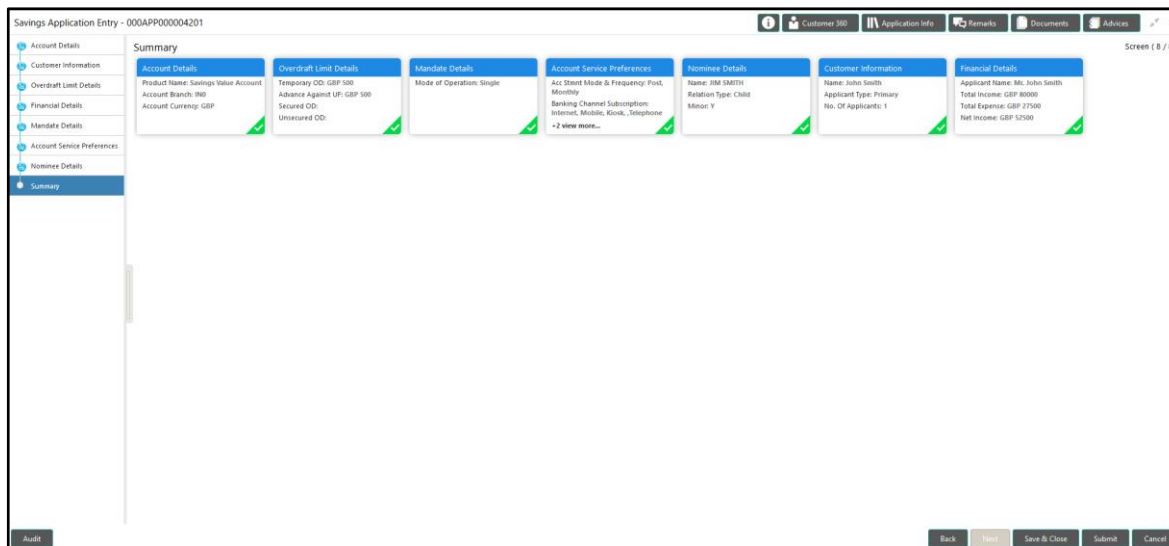
- **Back** – On click of **Back**, the previous screen will be opened. Doing so will clear any data that you may have filled in the current data segment.
- **Next** – On click of **Next**, the details captured is saved and then system will move to the Next Screen. If mandatory fields have not been captured,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

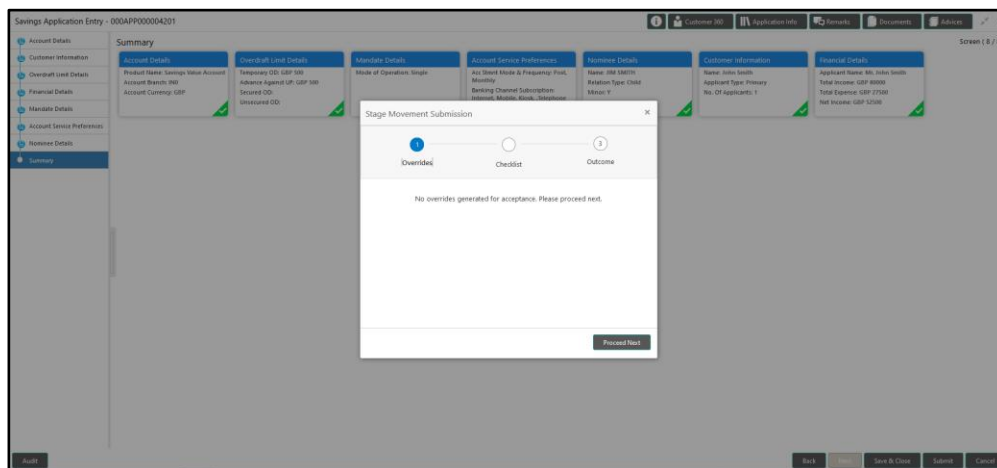
Click '**Submit**' to submit the Application Entry stage and proceed to the next stage which is Application Enrichment stage.



### 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.

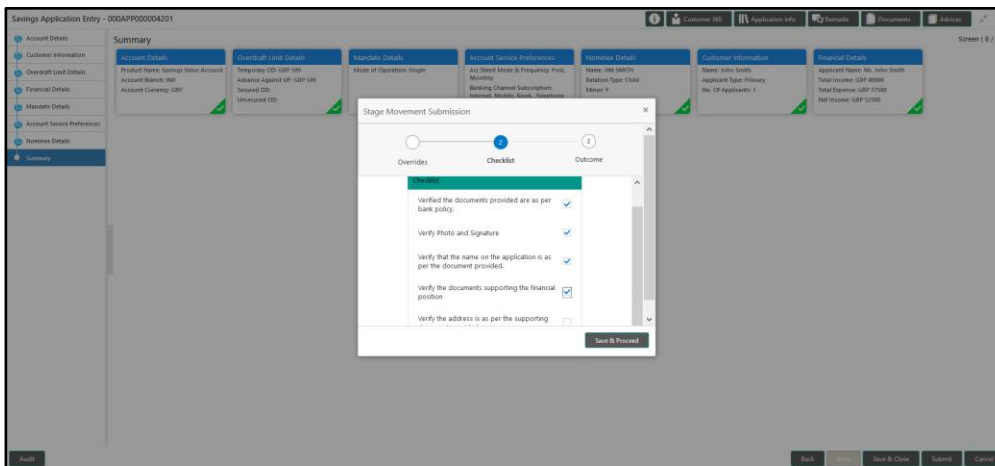
Click on **'Accept Overrides & Proceed'** or **'Proceed Next'**, whichever is applicable to proceed to the Checklist process.

### 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

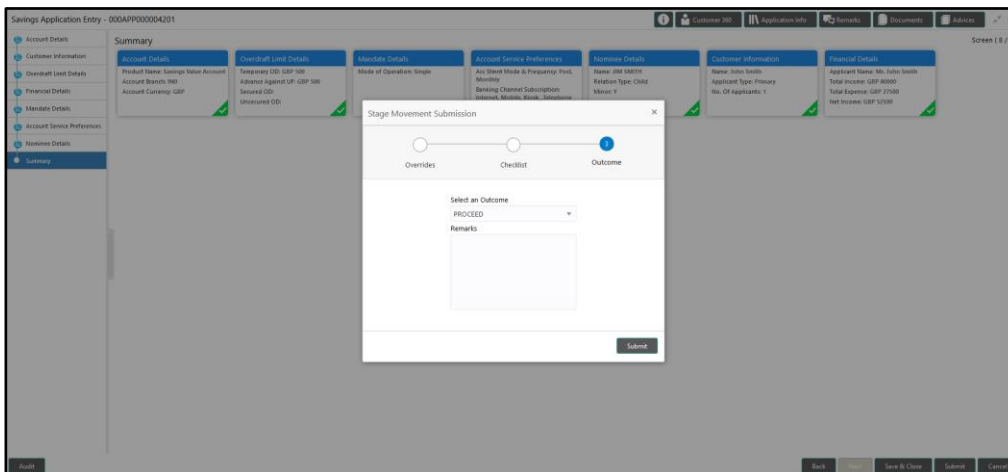


Click on the checkbox to accept the checklist and click on **'Save & Proceed'** to proceed to the Outcome process.

### 3.1.8.3 Outcome

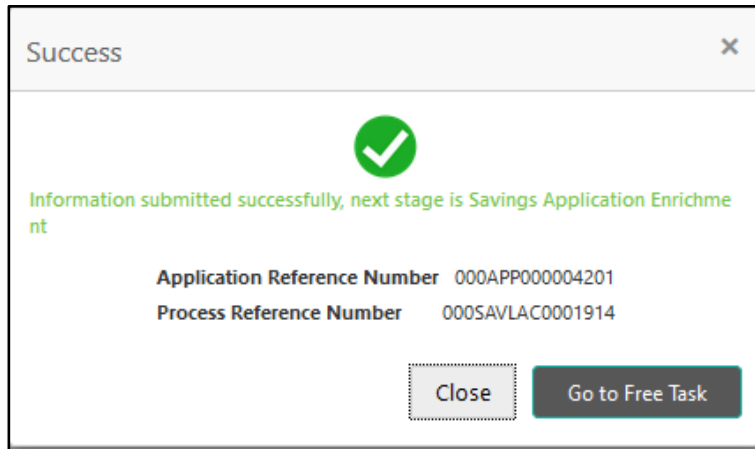
Outcomes configured in the conductor workflow for the Business Process is available in the dropdown of **'Select an Outcome'**.

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.

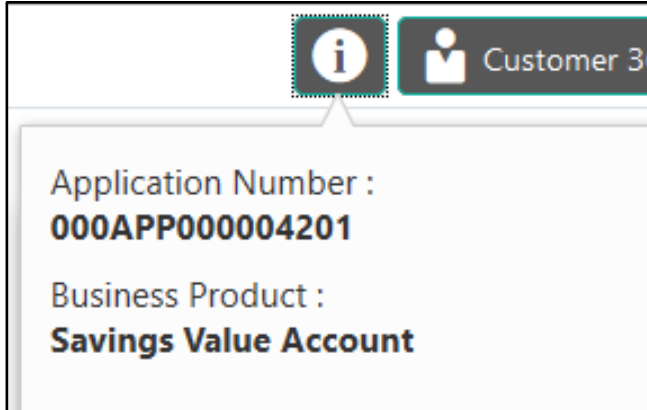
### 3.1.9 Action Buttons on the Header

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.

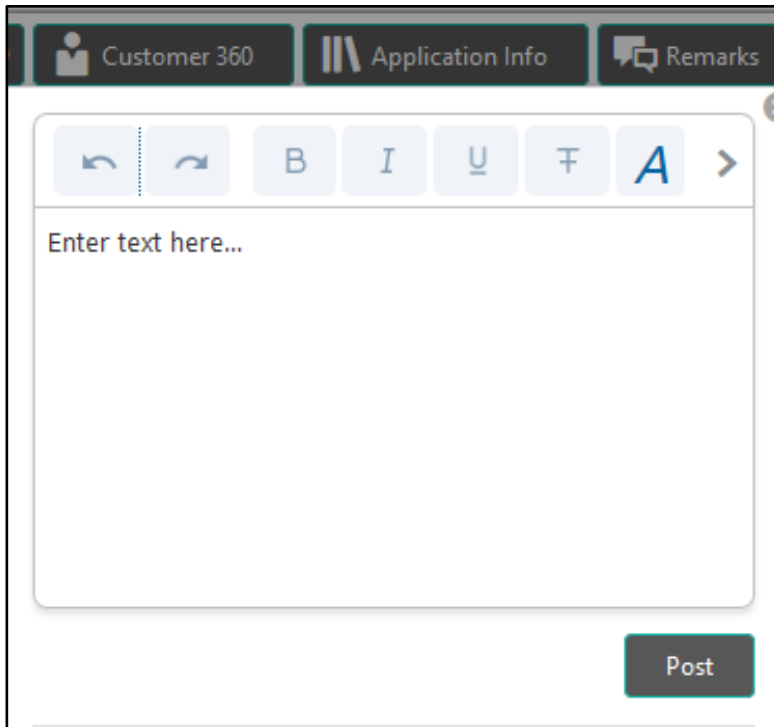
### 3.1.9.3 Application Info

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**

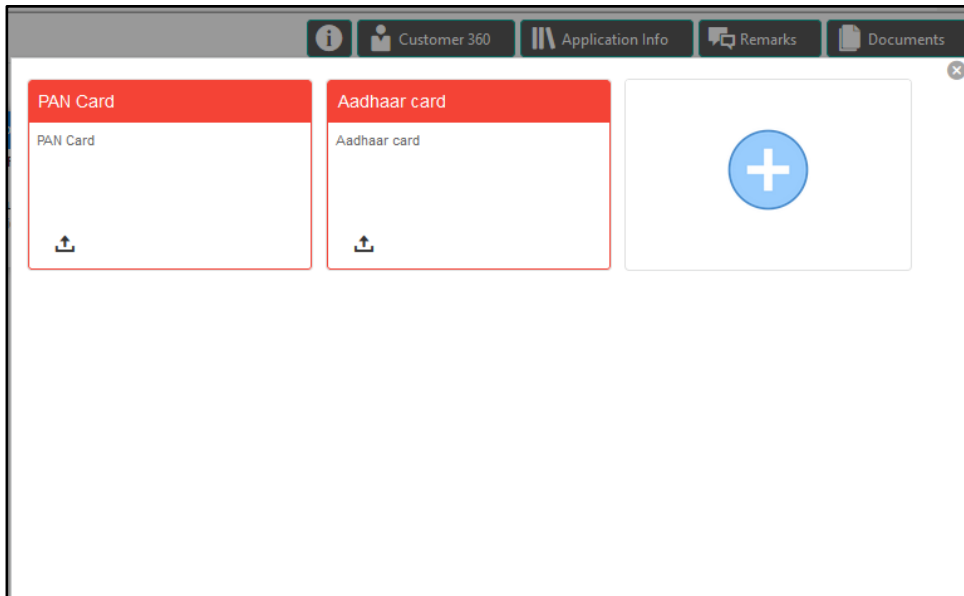


The screenshot shows a web application interface for adding remarks. At the top, there are three tabs: 'Customer 360', 'Application Info', and 'Remarks'. The 'Remarks' tab is active. Below the tabs is a rich text editor with a toolbar containing icons for undo, redo, bold (B), italic (I), underline (U), strikethrough (T), and text color (A). The main area is a large text input field with the placeholder text 'Enter text here...'. At the bottom right of the form is a 'Post' button.

### 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 ...	0005AVLAC0001914	000APP000004201	Application Enrichment	19-03-22	000		
Acquire & Edit		Loans Retail Process Ma...	0004HVELN10000898	000APP000004201	Application Entry	19-03-22	000	000041	
Acquire & Edit		Savings Retail Process ...	0005AVLAC0001888	000APP000004178	Application Enrichment	19-03-22	000		
Acquire & Edit		Savings Retail Process ...	0005AVLAC0001888	000APP000004167	Application Enrichment	19-03-22	000		
Acquire & Edit		Savings Retail Process ...	0005AVLAC0001887	000APP000004166	Application Entry	19-03-22	000		
Acquire & Edit		Savings Retail Process ...	0005AVLAC0001885	000APP000004159	Application Entry	19-03-22	000		
Acquire & Edit		Savings Retail Process ...	0005AVLAC0001880	000APP000004148	Application Entry	19-03-22	000		
Acquire & Edit		Loans Retail Process Ma...	0004HVELN10000879	000APP000004141	Application Entry	19-03-22	000		
Acquire & Edit		Retail Process Manage...	0000NT000004097	000APP000004146	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	0000NT000004096	000APP000004145	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	0000NT000004095	000APP000004144	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	0000NT000004094	000APP000004143	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	0000NT000004093	000APP000004142	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	0000NT000004091	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
<b>Business Product Name</b>	System displays the Business Product Name based on the Product selected in the Product Catalogue.
<b>Account Type</b>	System displays Account Type based on the Product selected in the Product Catalogue.
<b>Account Branch</b>	System displays the Account Branch selected.
<b>Account Currency</b>	System displays the Account Currency selected.
<b>Application Date</b>	System displays the Application Date.
<b>Fund the Account</b>	System displays the Initial Funding details, if updated in the Application Entry Stage.
<b>Overdraft Requested Switch</b>	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.



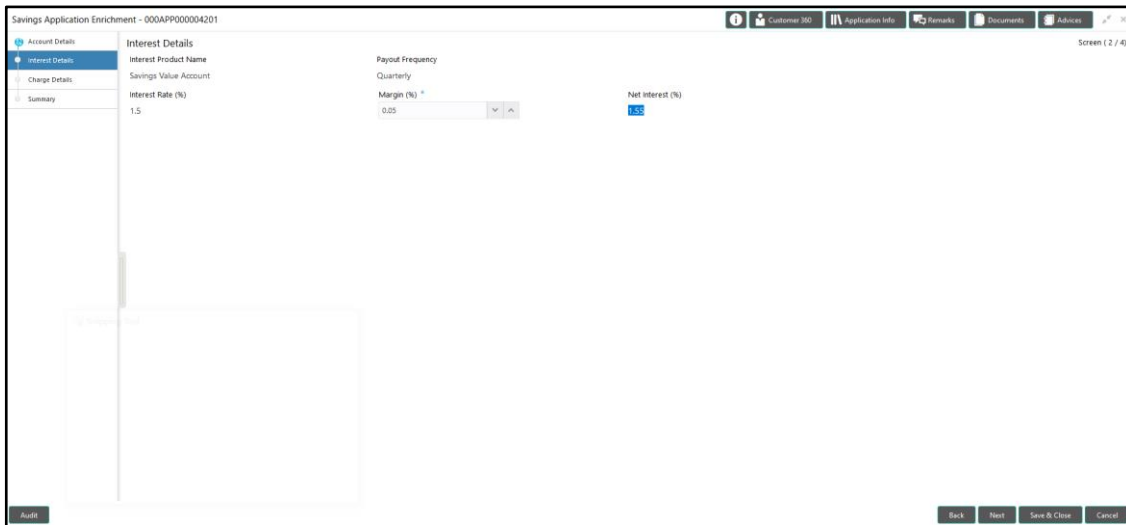
- **Cancel** – On click of **Cancel**, the system will ask for confirmation and on confirming the task will be closed without saving the data.

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
<b>Interest Product Name</b>	System displays the Interest Product Name attached to the Host Product linked with the Business Product.
<b>Payout Frequency</b>	System displays the Payout Frequency of the Interest Product Name attached to the Host Product linked with the Business Product.
<b>Interest Rate</b>	System displays the Interest Rate applicable for the Account.

Field	Description
<b>Margin</b>	Currently System doesn't allow to specify the Margin for the Interest Rate for Savings Account.
<b>Final Rate</b>	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:

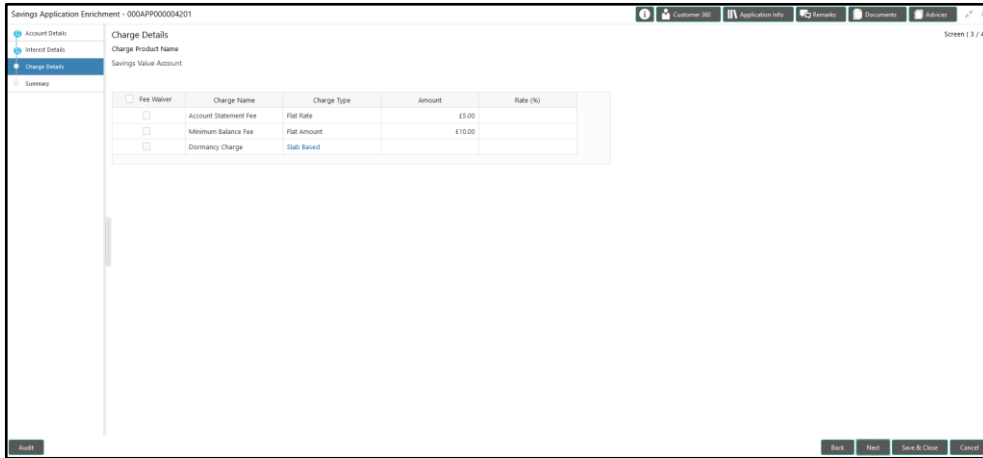
- **Back** – On click of **Back**, the previous screen will be opened. Doing so will clear any data that you may have filled in the current data segment.
- **Next** – On click of **Next**, the details captured is saved and then system will move to the Next Screen. If mandatory fields have not been captured,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

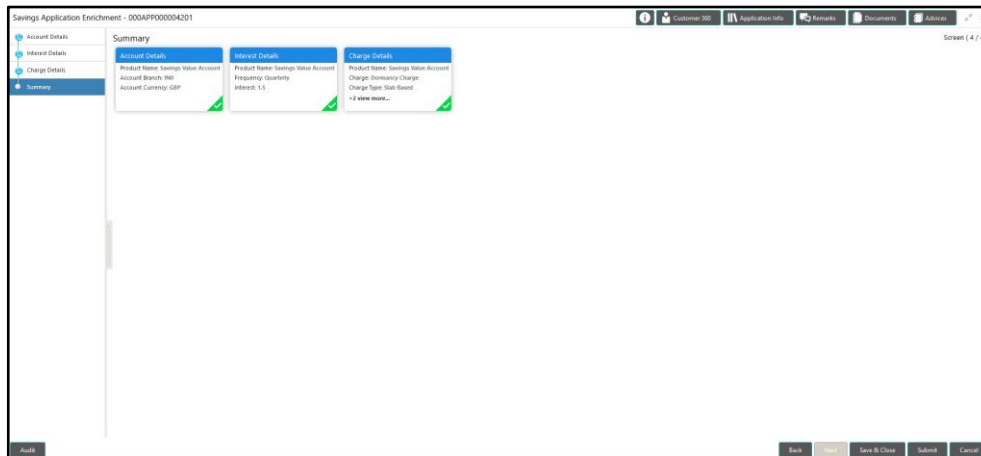
- **Save & Close** – On click of **Save & Close**, the details captured is saved. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
- **Cancel** – On click of **Cancel**, the system will ask for confirmation and on confirming the task 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:

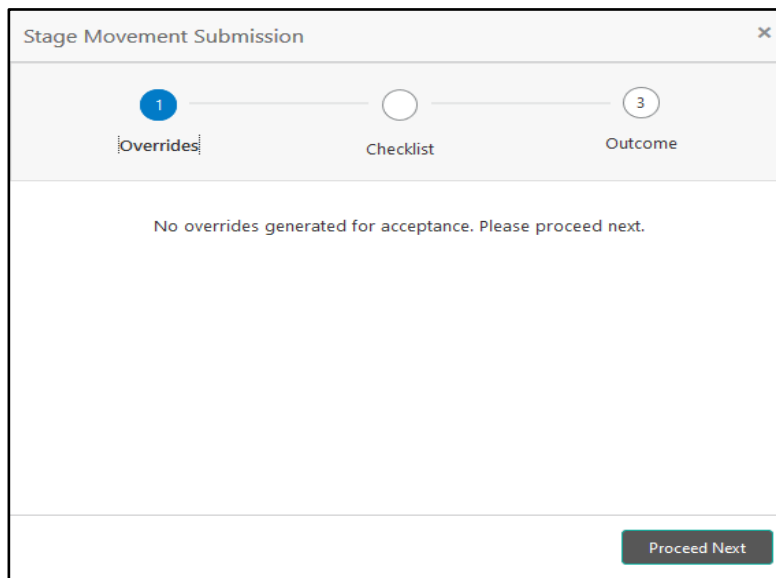
- **Back** – On click of **Back**, the previous screen will be opened.
- **Next** – Being the last data segment, **Next** is disabled.
- **Save & Close** – On click of **Save & Close**, the details captured is saved. If mandatory fields have not been captured, system will display error until the mandatory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



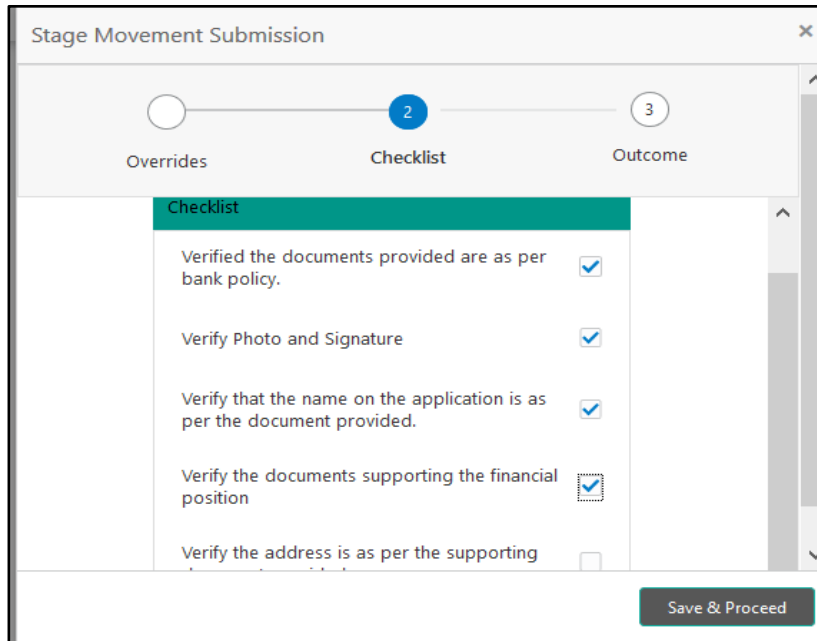
User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

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**



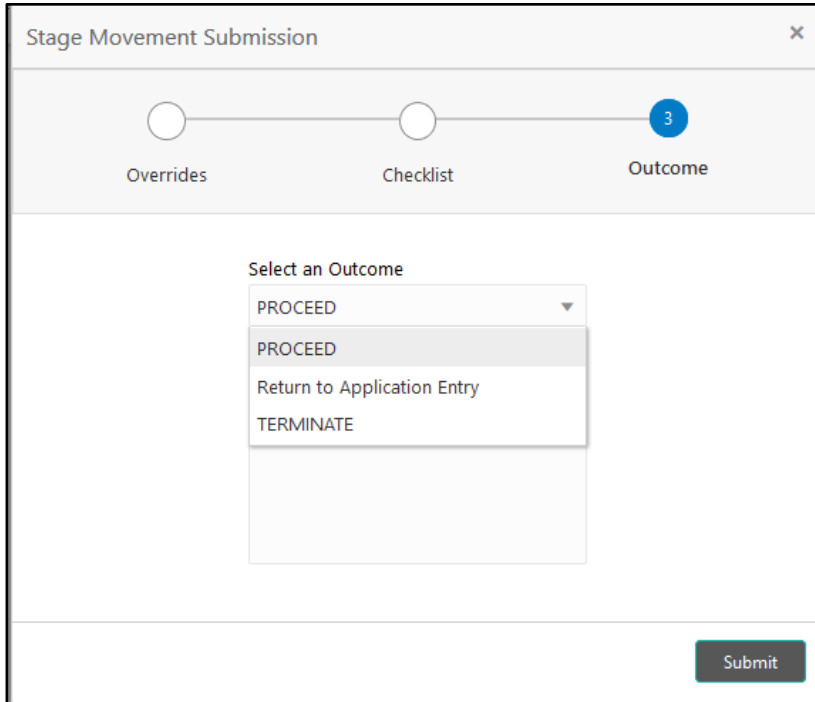
The screenshot shows a 'Stage Movement Submission' window with a progress bar at the top. The progress bar has three stages: 'Overrides' (1), 'Checklist' (2, highlighted in blue), and 'Outcome' (3). Below the progress bar, the 'Checklist' stage is expanded, showing a list of tasks with checkboxes. The tasks are: 'Verified the documents provided are as per bank policy.' (checked), 'Verify Photo and Signature' (checked), 'Verify that the name on the application is as per the document provided.' (checked), 'Verify the documents supporting the financial position' (checked), and 'Verify the address is as per the supporting' (unchecked). A 'Save & Proceed' button is located at the bottom right of the window.

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

### 3.2.4.3 Outcome

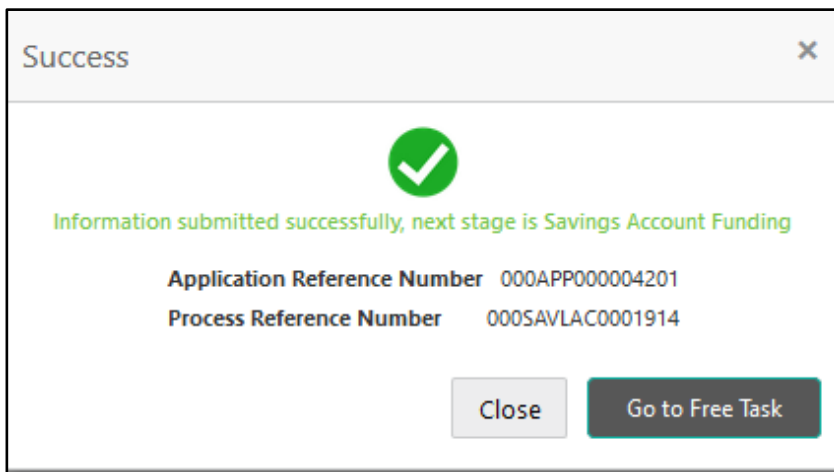
Outcomes configured in the conductor workflow for the Business Process is available in the dropdown of **'Select an Outcome'**.

**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**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & Edit		Savings Retail Process ...	0005SAV.LAC0001914	000APP000004201	Account Funding	19-03-22	000		
Acquire & Edit		Loans Retail Process Ma...	0009H.MELN10000988	000APP000004201	Application Entry	19-03-22	000	000041	
Acquire & Edit		Savings Retail Process ...	0005SAV.LAC0001898	000APP000004178	Application Entry	19-03-22	000		
Acquire & Edit		Savings Retail Process ...	0005SAV.LAC0001888	000APP000004167	Application Enrichment	19-03-22	000		
Acquire & Edit		Savings Retail Process ...	0005SAV.LAC0001887	000APP000004166	Application Entry	19-03-22	000		
Acquire & Edit		Savings Retail Process ...	0005SAV.LAC0001885	000APP000004159	Application Entry	19-03-22	000		
Acquire & Edit		Savings Retail Process ...	0005SAV.LAC0001880	000APP000004148	Application Entry	19-03-22	000		
Acquire & Edit		Loans Retail Process Ma...	0009H.MELN10000879	000APP000004141	Application Entry	19-03-22	000		
Acquire & Edit		Retail Process Manage...	0009NT000004097	000APP000004146	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	0009NT000004096	000APP000004145	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	0009NT000004095	000APP000004144	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	0009NT000004094	000APP000004143	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	0009NT000004093	000APP000004142	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	0009NT000004091	000APP000004140	Application Initiation	19-03-22	000		

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:

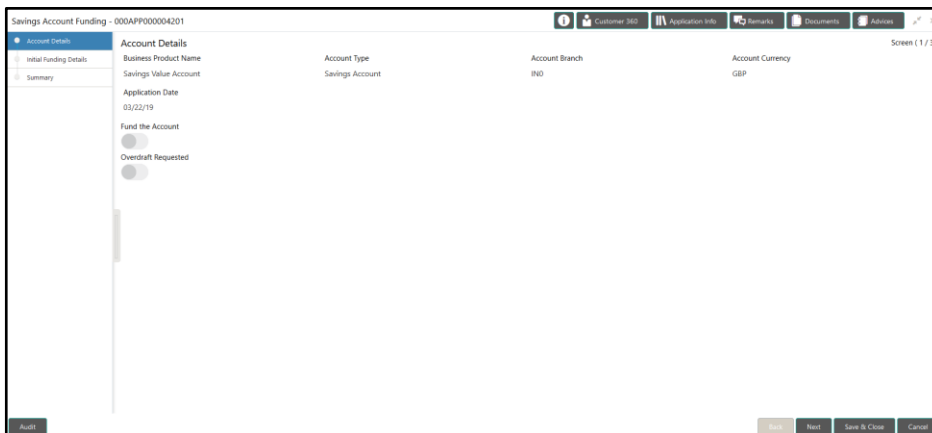
- Account Details Data Segment
- Initial Funding Details Data Segment
- [Summary Details](#)

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
<b>Business Product Name</b>	System displays the Business Product Name based on the Product selected in the Product Catalogue.
<b>Account Type</b>	System displays Account Type based on the Product selected in the Product Catalogue.
<b>Account Branch</b>	System displays the Account Branch selected.
<b>Account Currency</b>	System displays the Account Currency selected.
<b>Application Date</b>	System displays the Application Date.
<b>Fund the Account</b>	System displays the Initial Funding details, if updated in the Application Entry Stage.
<b>Overdraft Requested Switch</b>	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.

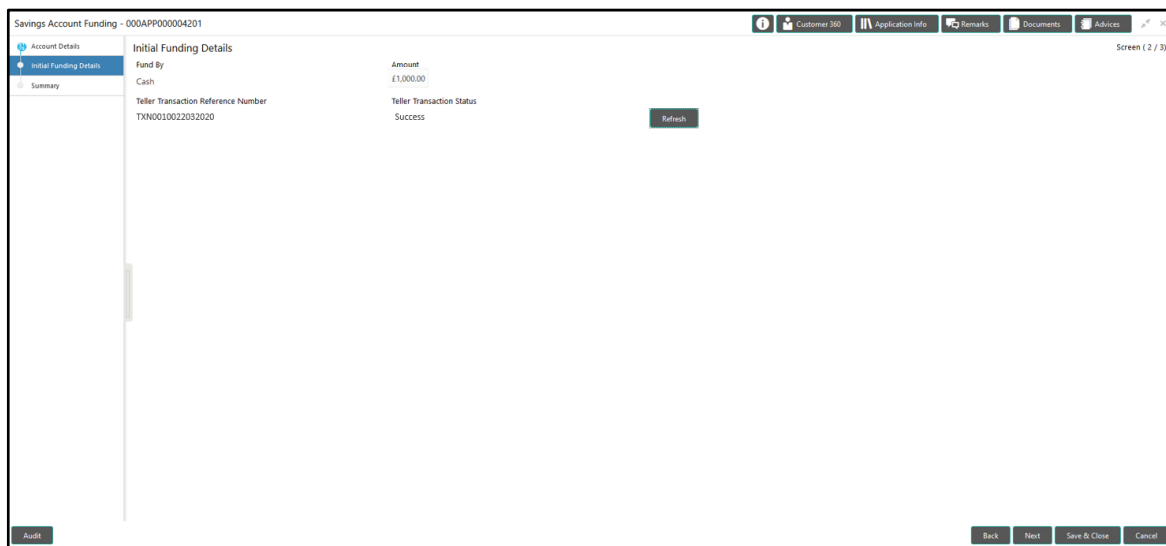
- **Save & Close** – On click of **Save & Close**, the application is saved and closed.
- **Cancel** – On click of **Cancel**, the system will ask for confirmation and on confirming the task will be closed without saving the data.

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
<b>Fund By</b>	System displays the Fund by option selected in the Account Details Data Segment in Application Entry Stage.
<b>Amount</b>	System displays the Amount of the Initial Funding updated in the Account Details Data Segment in Application Entry Stage.

Field	Description
<b>Teller Transaction Reference Number</b>	System displays the Transaction Reference Number for the Initial Funding transaction that was triggered off in the Application Entry stage for the Teller Module.
<b>Status</b>	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:

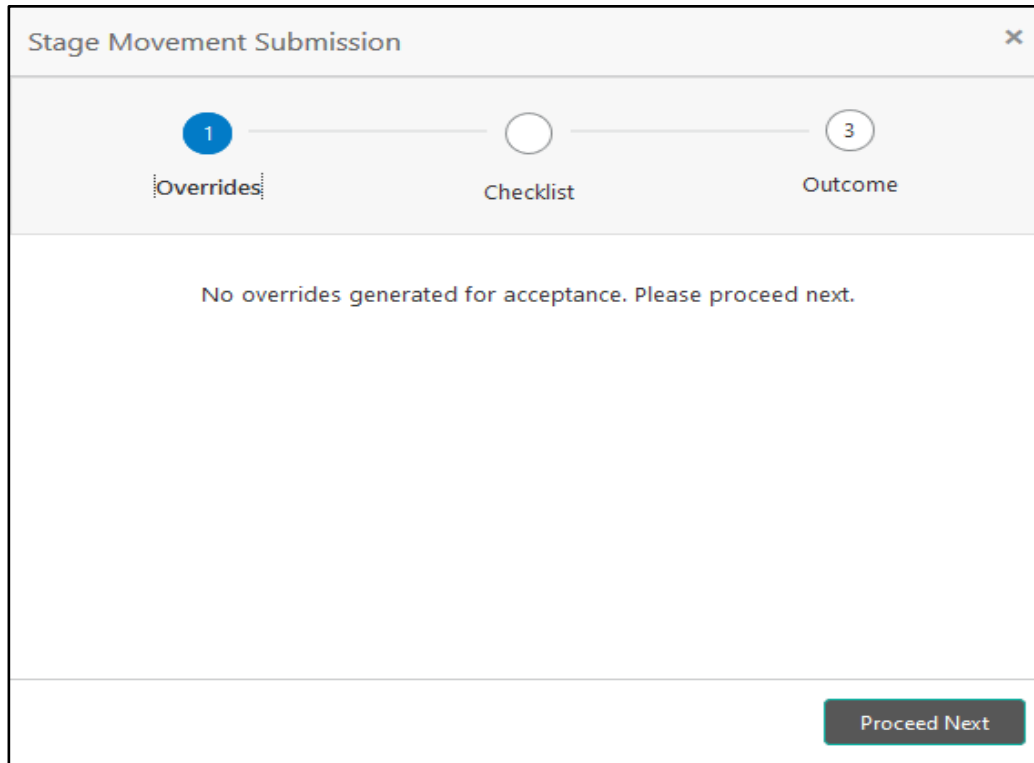
- **Back** – On click of **Back**, the previous screen will be opened.
- **Next** – Being the last data segment, **Next** is disabled.
- **Save & Close** – On click of **Save & Close**, the details captured is saved. If mandatory fields have not been captured, system will display error until the mandatory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

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

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

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

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

The screenshot shows a window titled "Stage Movement Submission" with a close button (X) in the top right corner. Below the title bar is a progress indicator with three steps: "Overrides", "Checklist", and "Outcome". The "Outcome" step is currently active, indicated by a blue circle with the number "3" above it. Below the progress indicator is a form area with the heading "Select an Outcome". A dropdown menu is open, displaying the following options: "PROCEED", "Return to Application Enrichment", "Return to Application Entry", and "TERMINATE". The "PROCEED" option is currently selected. At the bottom right of the form area is a "Submit" button.

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

The screenshot shows a "Success" pop-up window with a close button (X) in the top right corner. In the center, there is a green checkmark icon. Below the icon, the text reads "Information submitted successfully, next stage is Supervisor Approval". Underneath, the "Application Reference Number" is displayed as "000APP000004201" and the "Process Reference Number" is "000SAVLAC0001914". At the bottom of the pop-up, there are two buttons: "Close" and "Go to Free Task".

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**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<input checked="" type="checkbox"/> Acquire & E...		Savings Retail Process ...	0005AVLAC0001914	000APP000004201	Supervisor Approval	19-03-22	000		
<input type="checkbox"/> Acquire & E...		Loans Retail Process Ma...	000HMELN10000898	000APP000004201	Application Entry	19-03-22	000	000041	
<input type="checkbox"/> Acquire & E...		Savings Retail Process ...	0005AVLAC0001898	000APP000004178	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & E...		Savings Retail Process ...	0005AVLAC0001887	000APP000004166	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & E...		Savings Retail Process ...	0005AVLAC0001885	000APP000004159	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & E...		Savings Retail Process ...	0005AVLAC0001880	000APP000004148	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & E...		Loans Retail Process Ma...	000HMELN10000879	000APP000004141	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & E...		Retail Process Manage...	000INNT00004097	000APP000004140	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & E...		Retail Process Manage...	000INNT00004096	000APP000004143	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & E...		Retail Process Manage...	000INNT00004095	000APP000004144	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & E...		Retail Process Manage...	000INNT00004094	000APP000004143	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & E...		Retail Process Manage...	000INNT00004093	000APP000004142	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & E...		Retail Process Manage...	000INNT00004091	000APP000004140	Application Initiation	19-03-22	000		

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

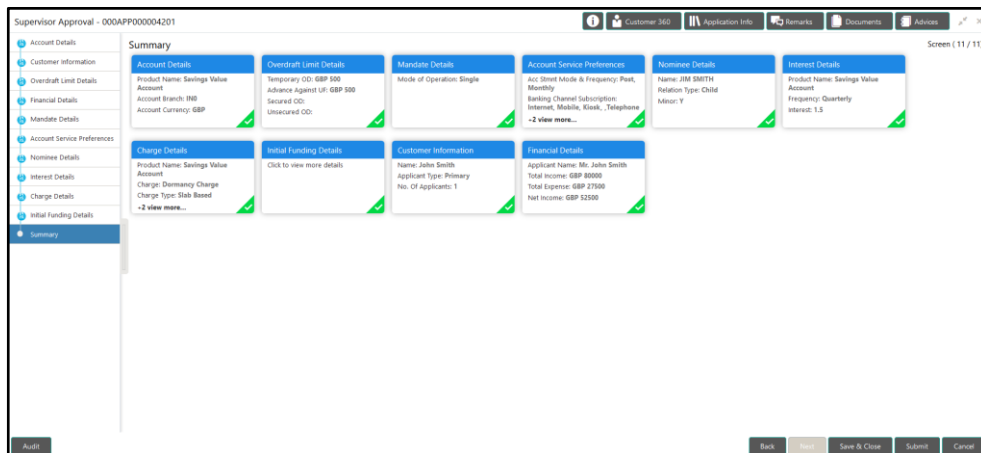
Alternatively, you can select the Application by clicking the checkbox of the specific Application Number and click on the **'Acquire'** in the header. This would ensure the Task is acquired to your User ID and you can work on that later by clicking the **'Edit'** action from **'My Task'** process under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

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

#### 3.4.1 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:

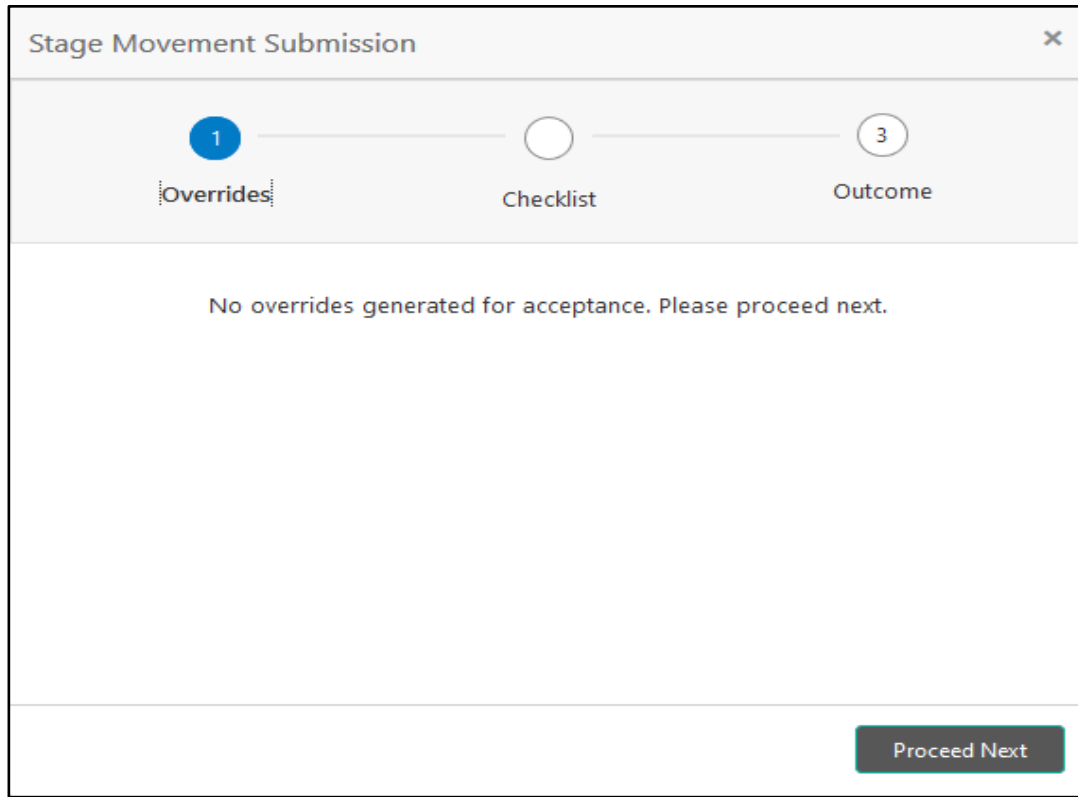
- **Back** – On click of **Back**, the previous screen will be opened.
- **Next** – Being the last data segment, **Next** is disabled.
- **Save & Close** – On click of **Save & Close**, the details captured is saved. If mandatory fields have not been captured, system will display error until the mandatory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

The screenshot shows a 'Stage Movement Submission' window with a progress bar at the top. The progress bar has three steps: 'Overrides' (1), 'Checklist' (2, highlighted in blue), and 'Outcome' (3). Below the progress bar, the 'Checklist' section is active and highlighted in green. It contains a list of five items, each with a checkbox:

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

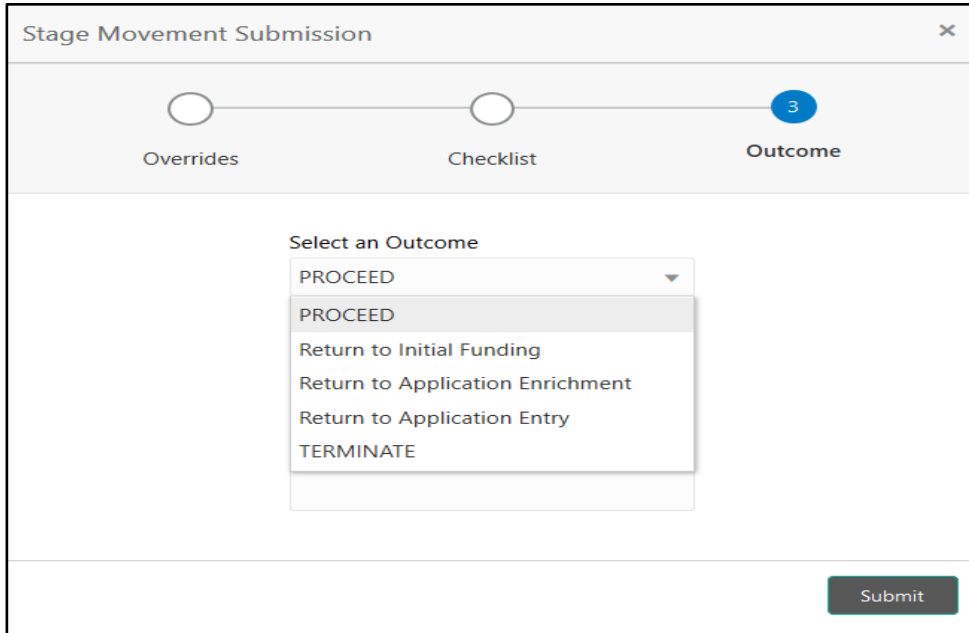
A 'Save & Proceed' button is located at the bottom right of the window.

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

### 3.4.1.3 Outcome

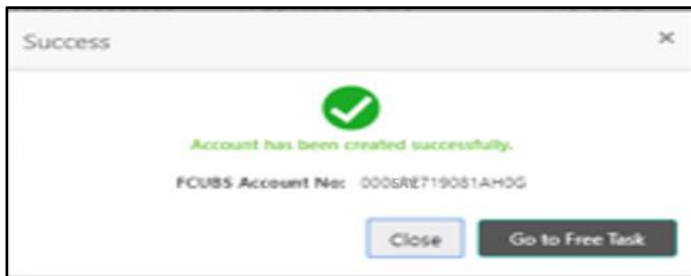
Outcomes configured in the conductor workflow for the Business Process is available in the dropdown of '**Select an Outcome**'.

**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	<a href="#">3.1 Application Entry Stage</a> (pg. 5)
2	SAVORG	Savings Account Origination	RPM_FA_SAVORG_ENRCH	<a href="#">Application Enrichment Stage</a> (pg. 35)
3	SAVORG	Savings Account Origination	RPM_FA_SAVORG_FUND	<a href="#">Account Funding Stage</a> 45)
4	SAVORG	Savings Account Origination	RPM_FA_SAVORG_APPRV	<a href="#">Supervisor Approval Stage</a> 54)