

Operations User Guide
Oracle FLEXCUBE Universal Banking

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Operations User Guide

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1 Preface

1.1 Introduction

Welcome to the **Operations** user guide for Oracle FLEXCUBE Universal Banking - Retail Process Management (RPM) module. This manual explains the common operations that you will follow while using the application.

1.2 Audience

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

1.3 Document Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

1.4 Acronyms and Abbreviations

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

Table 1: Acronyms Table

Abbreviation	Description
RPM	Retail Process Management
DS	Data Segment

1.5 List of Topics

This user manual is organized as follows:

Table 2: Topics

Topics	Description
Retail Process Management	Operations lists the steps to be followed for Product Originations from the Product Catalogue and provides guidance on the Task Framework and the related configuration for accessing the stages, during the Origination Lifecycle of the Products viz. Savings Account, Current Account, Term Deposit and Retail Loans.
List Of Glossary	List of Glossary has alphabetical listing of the Functions/Screen ID's used in the module with the page references for quick navigation.

1.6 Related Documents



The related documents are as following:

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

1.7 Symbols

This user manual may refer to all or some of the following icons:

Table 3: Symbols

Icons	Function
	Exit
	Add row

2 Retail Process Management

2.1 Introduction

Oracle FLEXCUBE Universal Banking - Retail Process Management (RPM) is the middle office banking solution with a comprehensive coverage of retail banking origination processes for Savings Account, Current Account, Term Deposit and Loans comprising of home loan, personal loan, education loan and vehicle loan. It is a Host-Agnostic solution and comes pre-integrated with FLEXCUBE Universal Banking Solution.

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

The initiation request for a product is originated from the Product Catalogue functionality by the authorized Branch Users / Relationship Managers or by approved bank agents. Retail Process Management allows single and multiple product origination and once the application is originated the lifecycle of the respective product starts from the defined stage called Application Entry as per the Referenced Process workflow.

This document describes how you can initiate the various product origination from Product Catalogue and once the product is originated how the bank user can pick the specific pre-defined stages referred as Tasks from the Task Framework to action on the same. The details are described in the below sections:

- [2.2 Product Catalogue](#)
- [2.3 Application Initiation](#)
- [2.4 Tasks](#)

2.2 Product Catalogue

The Product Catalogue displays the product suites for retail bank offerings. Product Catalogue is connected to the business product maintenance process. All the business products, which are authorized and active, are visible under the specified product types such as Savings Account, Loan Accounts, Current Accounts and Term Deposit accounts. The Business Product Maintenance process allows definition of the following parameters apart from the other parameters:

- **Business Product Name**
- **Product Image**
- **Product Summary**
- **Features**
- **Eligibility Criteria**
- **Fees & Charges**
- **Terms & Condition**
- **Product Brochures**

These parameters are displayed for the specific business product in the Product Catalogue – Product List and Product Details screen.

2.2.1 Product Catalogue Landing Page

The landing page of the product catalogue displays the various product types for which account origination is supported. Following are the supported product types:

- Savings Account
- Loans
- Current Account
- Term Deposits

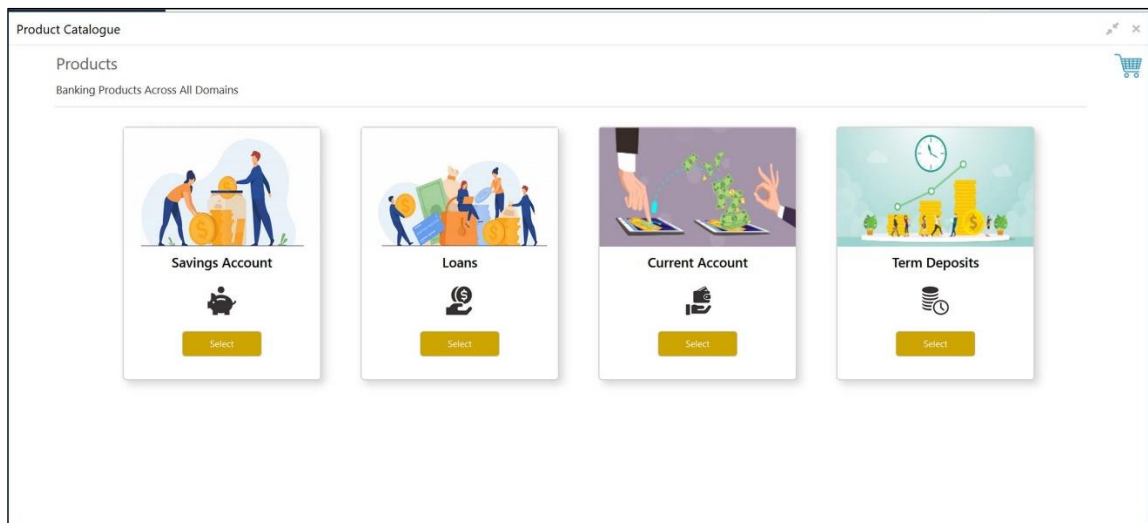
Pre-requisite

Specify **User Id** and **Password**, and login to **FCUBS Home screen**.

1. From **Home screen** navigate to left menu and click **Retail Banking**.
2. Under **Retail Banking**, click **Operations**.
3. Under **Operations**, click **Product Catalogue**.

→ The **Product Catalogue Landing Page** screen is displayed.

Figure 1: Product Catalogue Landing Page



2.2.2 Product List

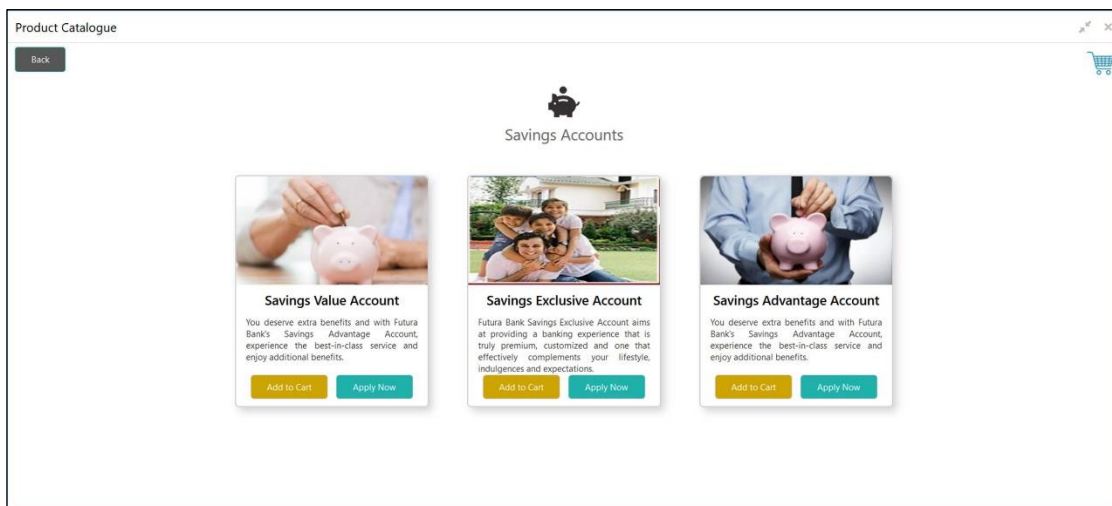
The Product List displays all the authorized and active business products for which the account origination is allowed for the selected product type.

Pre-requisite

Only if **Product Type** is selected as Saving Account.

→ The **Savings Account Product List** screen is displayed.

Figure 2: Savings Account Product List

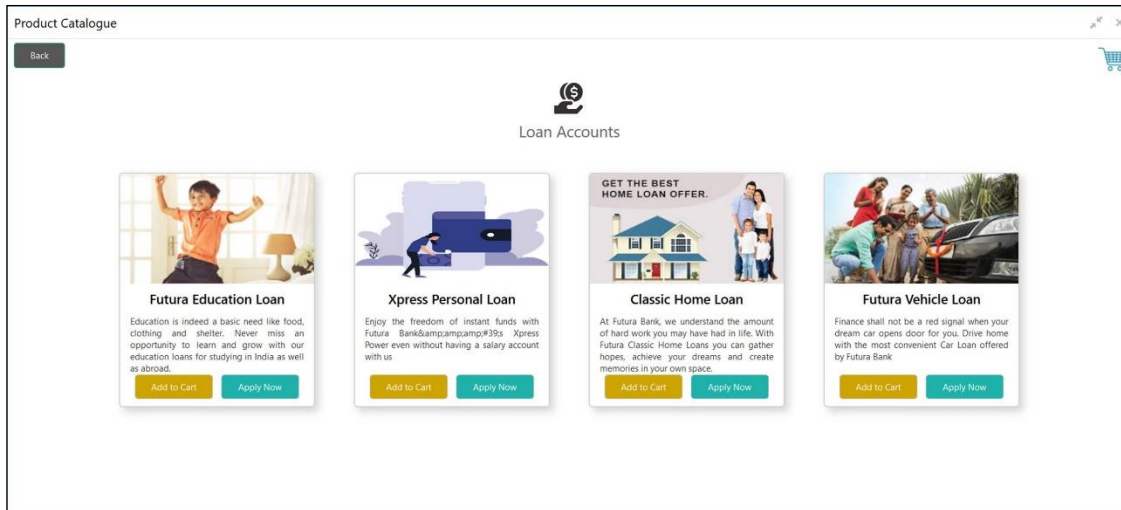


Pre-requisite

Only if **Product Type** is selected as Loans.

→ The **Loan Account Product List** screen is displayed.

Figure 3: Loan Account Product List

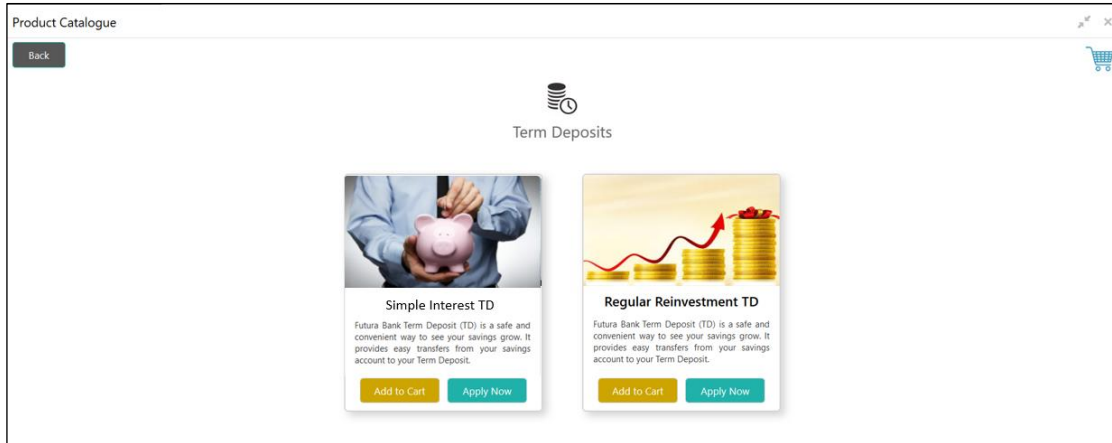


4. Click on the specific business product.
5. System displays product images of the specific product. Product image will have following details:
 - Product Image
 - Business Product Name
 - Short description of the Product
6. Click **Add to Cart** to add the selected product to the cart. System allows to add any one variant of the business product under a product type to be added.
7. Click **Apply Now** to initiate the application for the selected business product.

Pre-requisite

Only if **Product Type** is selected as Term Deposit.

→ The **Term Deposit Account Product List** screen is displayed.

Figure 4: Term Deposit Account Product List

2.2.3 Product Details

The Product Details screen displays all the product attributes for the selected business product.

Specify **User Id** and **Password**, and login to **FCUBS Home screen**.

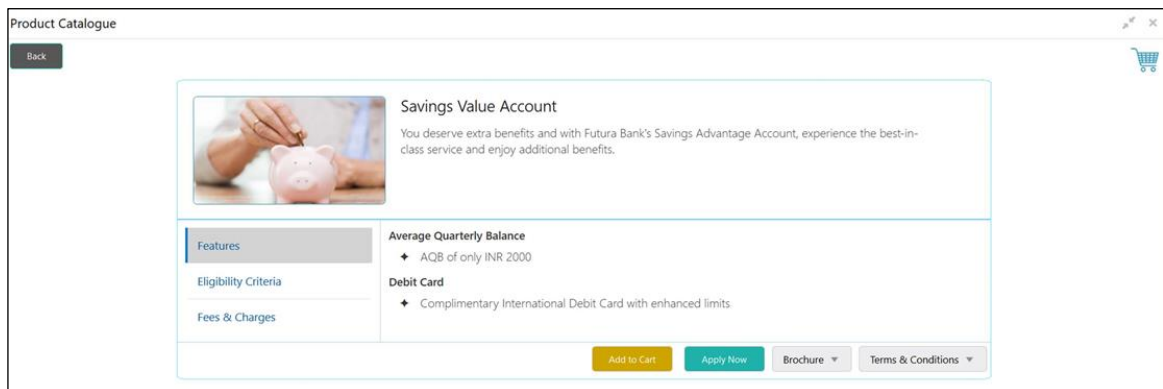
1. From **Home screen**, navigate to left menu and click **Retail Banking**.
2. Under **Retail Banking**, click **Operations**.
3. Under **Operations**, click **Product Catalogue**.
4. Click on the product type and select the specific business product.

Pre-requisite

Only if **Product Type** is selected as Saving Account.

→ The **Saving Account Product Details** screen is displayed.

Figure 5: Savings Account Product Details



Pre-requisite

Only if **Product Type** is selected as Loans.

→ The **Loan Account Product Details** screen is displayed.

Figure 6: Loan Account Product Details

The screenshot shows a web interface for a 'Product Catalogue'. At the top left is a 'Back' button and a shopping cart icon at the top right. The main content area is titled 'Classic Home Loan'. It features a promotional banner with the text 'GET THE BEST HOME LOAN OFFER.' and an image of a house and a family. Below the banner, there is a description: 'At Futura Bank, we understand the amount of hard work you may have had in life. With Futura Classic Home Loans you can gather hopes, achieve your dreams and create memories in your own space.' The page is divided into sections: 'Features', 'Eligibility Criteria', and 'Fees & Charges' on the left; and 'Flexible Period', 'Balance Transfer', and 'Funding' on the right. At the bottom right, there are four buttons: 'Add to Cart' (yellow), 'Apply Now' (teal), 'Brochure' (grey), and 'Terms & Conditions' (grey).

Product Catalogue

Back

GET THE BEST HOME LOAN OFFER.

Classic Home Loan

At Futura Bank, we understand the amount of hard work you may have had in life. With Futura Classic Home Loans you can gather hopes, achieve your dreams and create memories in your own space.

Features

Eligibility Criteria

Fees & Charges

Flexible Period

- ◆ Flexible loan tenure from 12 Months to 240 Months

Balance Transfer

- ◆ Transfer your existing high cost loan from other banks

Funding

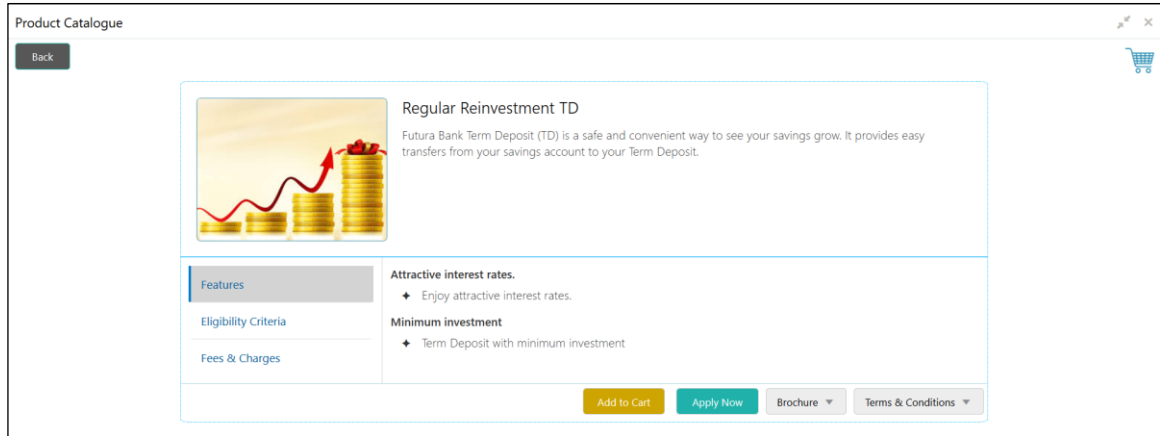
- ◆ From 1 lakh to 1 Crore

Add to Cart Apply Now Brochure Terms & Conditions

Pre-requisite

Only if **Product Type** is selected as Term Deposit.

→ The **Term Deposit Product Details** screen is displayed.

Figure 7: Term Deposit Product Details

For more information on fields displayed on the screens, refer to [Table 4: Product Details – Field Description](#).

Table 4: Product Details – Field Description

Field	Description
Product Image	Displays the product image.
Business Product Name	Displays the business product name.
Product Description	Displays a short description of the business product.
Features	The various features updated for the business product is displayed. System is able to display multiple statements for a feature name.
Eligibility Criteria	The various eligibility criteria updated for the business product is displayed. System is able to display multiple statements for eligibility name.

Field	Description
Fees & Charges	The various Fees & Charges updated for the business product is displayed. System is able to display multiple statements for fee & charges name.
Add to Cart	It allows to add the selected product to the cart.
Apply Now	It allows to initiate the origination process for the selected product directly.
Brochure	It allows to view or download the product brochure.
Terms & Conditions	It allows to view or download the Terms & Condition document for the business product.

2.2.4 Cart Operations

The cart allows to add single or multiple products and initiate origination process for the selected product or products respectively. System allows to add only one product variant for the following product types:

- Savings Account
- Current Account
- Term Deposit
- Home Loan
- Personal Loan
- Education Loan
- Vehicle Loan

You will not be able to select two different home loan products or two different savings account products in a single application.

Pre-requisite

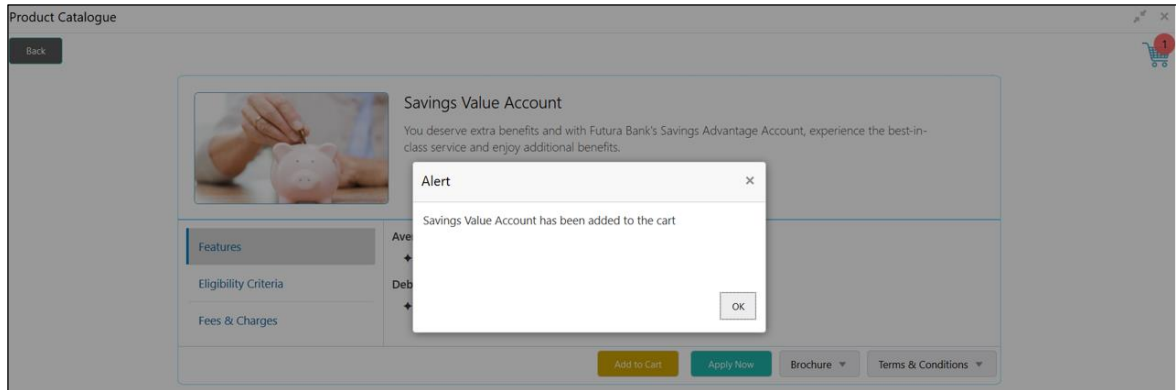
Specify **User Id** and **Password**, and login to FCUBS **Home screen**.


1. From **Home screen**, navigate to left menu and click **Retail Banking**.
2. Under **Retail Banking**, click **Operations**.
3. Under **Operations**, click **Product Catalogue**.
4. Click on the product type and select specific business product.


- Click **Add to Cart** for the selected business product.

→ The **Alert** Pop-up is displayed.

Figure 8: Alert Pop-up



The selected product has been added to the cart and the  icon displays the number of products available in the cart.

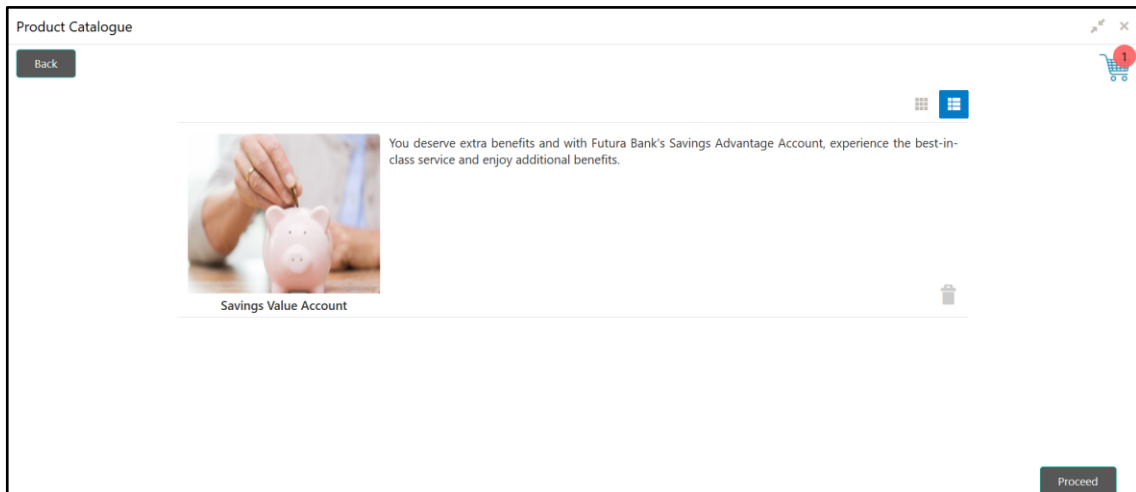
- Click  icon on the top right side.

Pre-requisite

The cart has single product.

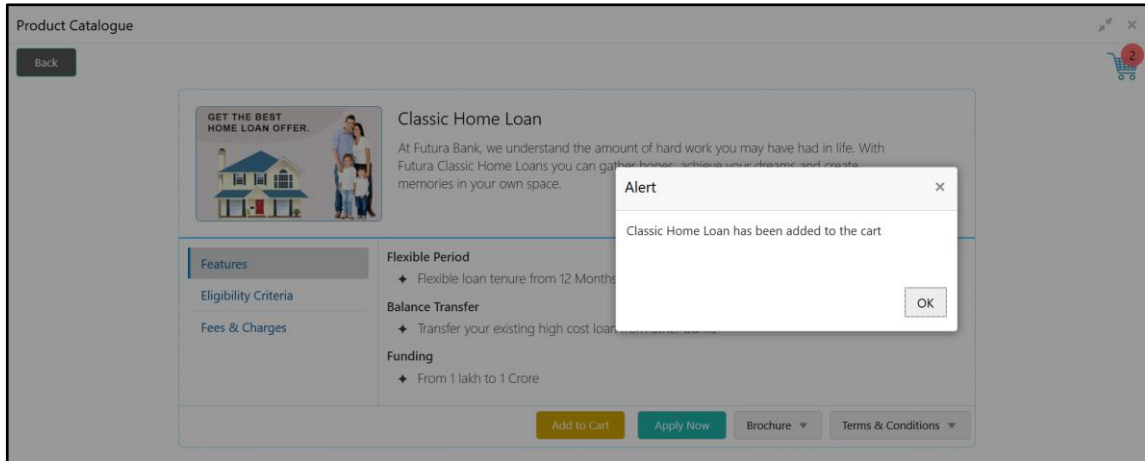
→ The **Cart** screen is displayed.

Figure 9: Cart Screen with Single Product



- In this example we are going to originate a multiproduct application and will select a Home Loan Product also in the cart.

Figure 10: Add to Cart – Another Business Product



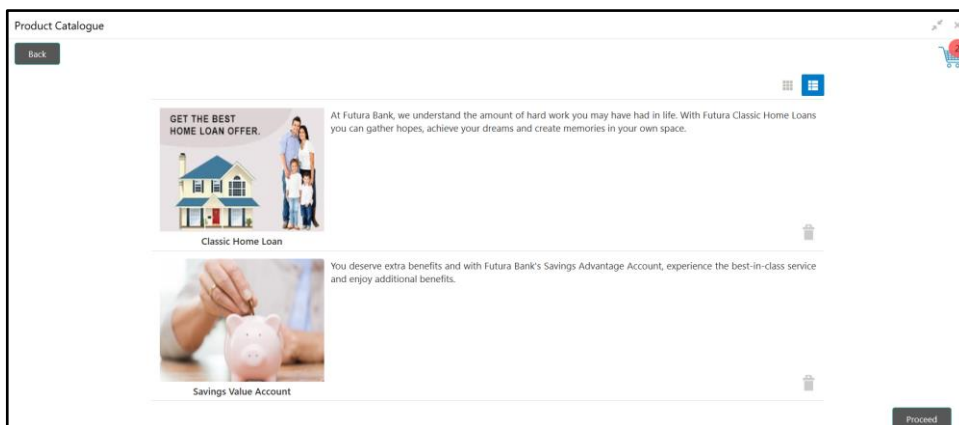
- Click on **Add to Cart** and system will provide an alert that the selected product has been added to the cart and the 🛒 icon will start displaying the number of products available in the cart.
- Click 🛒 icon on the top right side.

Pre-requisite

The cart has multiple products.

→ The **Cart** screen is displayed.

Figure 11: Cart Screen with Multiple Products



- Click **Proceed** to initiate origination for the selected product or click on **Back** on the top left side to go back to the Product Details screen and then to the Product Catalogue screen to select another business product.

2.3 Application Initiation

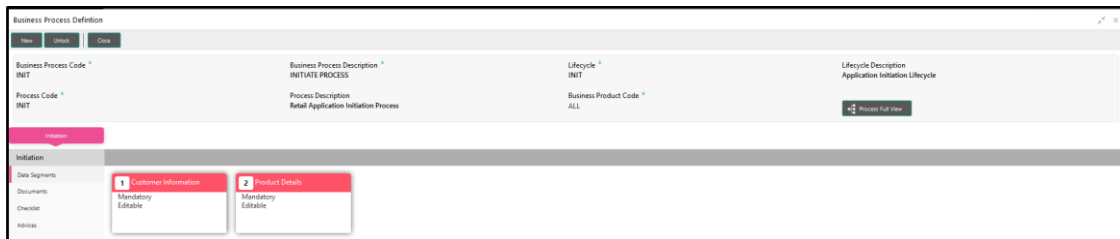
Application Initiation is the first step in the origination process. The process allows swift origination of single product or multiple Products with minimum and apt data capture.

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

1. Click **Apply Now** from **Product Details** screen or click **Proceed** from **Cart** screen.

→ The **Business Process Definition** screen is displayed.

Figure 12: Business Process Definition



The Application Initiation process has only one stage called Initiation and has the following reference data segments:

- [2.3.1 Customer Information](#)
- [2.3.2 Product Details](#)
- [2.3.3 Summary](#)

2.3.1 Customer Information

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

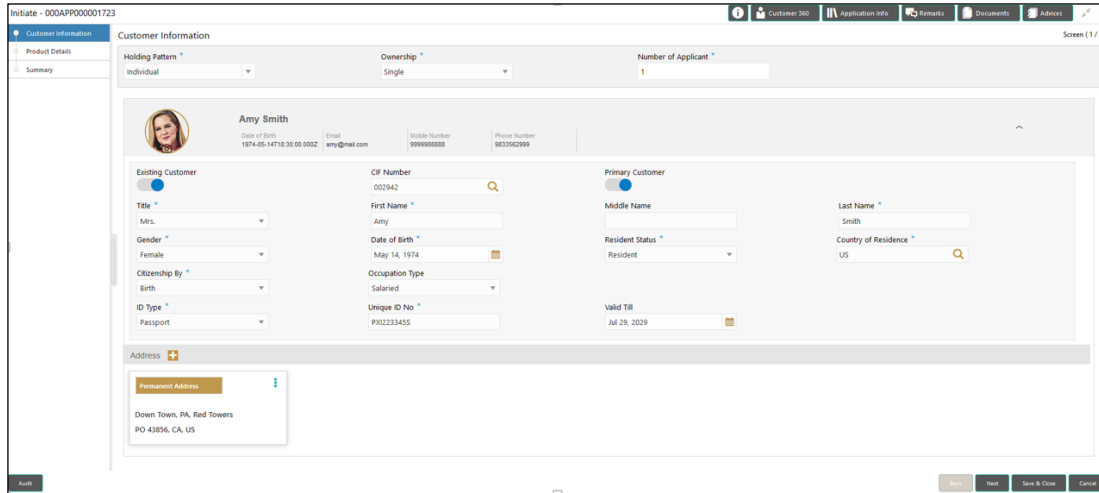
Pre-requisite

Specify **User Id** and **Password**, and login to **FCUBS Home screen**.

1. From **Home screen** navigate to left menu and click **Retail Banking**.
2. Under **Retail Banking**, click **Operations**.
3. Under **Operations**, click **Product Catalogue**.

4. Click on the product type.
 5. Select the product in the card and click **Proceed**.
- The **Customer Information** screen is displayed.

Figure 13: Customer Information




6. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 5: Customer Information – Field Description](#).

Table 5: Customer Information – Field Description

Field	Description
Holding Pattern	Displays the holding pattern selected in the Application Initiate stage.
Ownership	<p>Select the ownership from the drop-down list. Available options are as following:</p> <ul style="list-style-type: none"> • Single • Joint <p>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.</p> <p>By default, system displays the ownership selected in the Application Initiate stage.</p>

Field	Description
	This field is mandatory.
Number of Applicant	Displays the number applicant added for the account.
Existing Customer	Select to indicate if customer is existing customer.
CIF Number	Search and select the CIF number.
Primary Customer	Select to indicate if customer is primary customer.
Title	Select the title of the applicant from the drop-down list. This field is mandatory.
First Name	Specify the first name of the applicant. This field is mandatory.
Middle Name	Specify the middle name of the applicant.
Last Name	Specify the last name of the applicant. This field is mandatory.
Gender	Specify the Gender of the applicant from the drop-down list. This field is mandatory.
Date of Birth	Select the date of birth of the applicant. This field is mandatory.
Birth Place	Specify the birth place of the applicant.
Birth Country	Search and select the code for country of birth of the applicant.
Resident Status	Select the residential status of the applicant from the drop-down list. Available options are as following: <ul style="list-style-type: none"> • Resident

Field	Description
	<ul style="list-style-type: none"> • Non-Resident <p>This field is mandatory.</p>
County of Residence	<p>Search and select the country code of which the applicant is resident of.</p> <p>This field is mandatory.</p>
Citizenship By	<p>Search and select the country code for which applicant has citizenship.</p> <p>This field is mandatory.</p>
Occupation Type	<p>Select the occupation type of the applicant from the drop-down list.</p> <p>This field is mandatory.</p>
ID Type	<p>Select the identification document type for the applicant from the drop-down list.</p> <p>This field is mandatory.</p>
Unique ID No.	<p>Specify the number of the identification document provided.</p> <p>This field is mandatory.</p>
Valid Till	<p>Select the valid till date of the identification document provided.</p>
Address	<p>Displays the address details.</p> <p>Click on the top right side of the Address Tile. Click Edit to update the address details. You can also delete the address of an existing customer.</p> <p>To add multiple addresses of the applicant, click  icon on the Address to add additional addresses.</p>

Field	Description
Address Type	<p>Select the address type for the applicant from the drop-down list.</p> <ul style="list-style-type: none"> • Permanent Address • Residential Address • Communication Address • Office Address <p>This field is mandatory.</p>
Preferred Address	<p>Select it to indicate if the address type is preferred address.</p> <p>This field is mandatory.</p>
Building	<p>Specify the house or office number, floor and building details.</p> <p>This field is mandatory.</p>
Street	<p>Specify the street.</p>
Locality	<p>Specify the locality name of the address.</p> <p>This field is mandatory.</p>
City	<p>Specify the city.</p>
State	<p>Specify the state.</p>
Country	<p>Specify the country code.</p> <p>This field is mandatory.</p>
Zip Code	<p>Specify the zip code of the address.</p>
Email	<p>Specify the email address of the applicant.</p> <p>This field is mandatory.</p>

Field	Description
Mobile	Specify the ISD code and the mobile number of the applicant. This field is mandatory.
Phone	Specify the ISD code and the phone number of the applicant.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

2.3.2 Product Details

The Product Details data segment allows capturing the product or products related information for the application.

1. Click **Next** in **Customer Information** screen to proceed with next data segment, after successfully capturing the data.

Pre-requisite

Only If **Product Type** is selected as Savings or Loan.

→ The **Product Details** screen is displayed.

Figure 14: Product Details (Savings Account and Loan Product)

The screenshot displays the 'Product Details' screen for an application. The interface is divided into two main sections, one for a Savings Account and one for a Home Loan. The top section is for a 'Savings Account' (Business Product Name: Savings Value Account). It features a promotional image of hands putting coins into a piggy bank, a descriptive text block, and form fields for 'Account Branch' (000), 'Account Currency' (GBP), and an 'Overdraft Requested' toggle switch. The bottom section is for a 'Home Loan' (Business Product Name: Classic Home Loan). It features a promotional image of a house and a family, a descriptive text block, and form fields for 'Account Branch' (000), 'Account Currency' (GBP), 'Purpose of Loan' (Home Purchase), 'Loan Tenure' (10 years), and 'Loan Amount' (£350,000.00). At the bottom of the screen, there are fields for 'Application Date' (Mar 26, 2020) and 'Sourced By' (SHTAL). Navigation buttons for 'Back', 'Next', 'Save & Close', and 'Cancel' are located at the bottom right.

Pre-requisite

Only If **Product Type** is selected as Term Deposit.

→ The **Product Details** screen is displayed.

Figure 15: Product Details (Term Deposit)

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 6: Product Details – Field Description](#).

Table 6: Product Details – Field Description

Field	Description
Savings & Current Account Products	Displays the details about savings and current account product.
Account Type	Displays the account type based on the product selected in the Product Catalogue.
Business Product Name	Displays the business product name based on the product selected in the Product Catalogue.
Product Image	Displays the business product image.
Product Description	Displays the short description captured for the product in Business Product configuration.

Field	Description
Account Branch	Specify the account branch. By default, user logged-in branch is displayed. This field is mandatory.
Account Currency	Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, base currency of user logged-in branch is displayed. This field is mandatory.
Fund the Account	Select to indicate if Initial Funding has been taken for the Account Opening. Currently Initial Funding through Cash is only allowed. Select Cash from the drop-down. This field is conditional mandatory.
Overdraft Requested	Select to indicate if overdraft is required.
Loan Products	Displays the details about loan products.
Account Type	Displays the account type based on the product selected in the Product Catalogue.
Business Product Name	Displays the business product name based on the product selected in the Product Catalogue.
Image	Displays the business product image.
Product Description	Displays the short description captured for the product in Business Product configuration.
Loan Tenure	Select the loan tenure in year, months and days. This field is mandatory.

Field	Description
Loan Amount	Select the currency and the specify loan amount. Select the currency from the drop-down list. This field is mandatory.
Loan Purpose	Specify the loan purpose. This field is mandatory.
Term Deposit	Displays the details about Term Deposit product.
Business Product Name	Displays the business product name based on the product selected in the Product Catalogue.
Product Image	Displays the business product image.
Product Description	Displays the short description captured for the product in Business Product configuration.
Account Branch	By default, the logged-in user's home branch is displayed. Search and select the account branch from the branch list.
Account Currency	Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, base currency of user logged-in branch is displayed. This field is mandatory.
Term Deposit Amount	Select the currency and specify the loan amount. Select the currency from the drop-down list. This field is mandatory.
Term Deposit Tenure	Select the loan tenure in year, months and days. This field is mandatory.
Compute	Click Compute to populate the following fields: <ul style="list-style-type: none"> • Interest

Field	Description
	<ul style="list-style-type: none"> • Interest Amount • Maturity Amount
Fund the Account	The Fund the Account will always be 'On' for Term Deposit.
Fund By	Select the option from the drop-down list. Available values are as following: <ul style="list-style-type: none"> • Cash • Account Transfer
Account Number	In case Account Transfer is selected as the Fund By mode, you need to update the Account Number . You can also search the account number by clicking the search icon.
Account Name	Displays the account name for the selected account number.
Deposit Type	Displays the deposit type Simple or Reinvestment Term Deposit, based on the business product configurations.
Interest Payout	Specify if the Interest Payout is to be done Monthly or Quarterly
Interest Payout Mode	Specify if the Interest Payout mode is by account transfer or demand draft.
Account Number	In case Account Transfer is selected as the Interest Payout mode, you need to update the Account Number. You can also search the Account Number by clicking the search icon.
Account Name	Displays the account name for the selected account number.
Maturity Instruction	Select the maturity type from the drop-down list. Available options are as following: Available options for Simple Term Deposit are as following: <ul style="list-style-type: none"> • Renew Principal

Field	Description
	<ul style="list-style-type: none"> • Do not Renew <p>Available options for Reinvestment Term Deposit are as following:</p> <ul style="list-style-type: none"> • Renew Principal and Interest • Renew Principal Only • Do not Renew
Maturity Payout Mode	If the Maturity Instruction is selected either Do Not Renew or Renew Principal only for Reinvestment Term Deposit, you need to specify the Maturity Payout Mode. Select if the Maturity Payout Mode is Account Transfer or Demand Draft.
Account Number	In case Account Transfer is selected as the Maturity Payout Mode, you need to update the Account Number. You can also search the Account Number by clicking the search icon.
Account Name	Displays the account name for the selected account number.
Application date	Displays the current business date.
Priority	<p>Specify the priority of the application.</p> <p>Available options are as following:</p> <ul style="list-style-type: none"> • Low • Medium • High
Source By	Displays the logged-in user's user ID and name. You can modify the user ID.
Audit	Displays the date and time when the specific data segment was acted upon and user information.
Back	Click Back to navigate to the previous data segment within a stage.

Field	Description
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

2.3.3 Summary

The Summary displays the tiles for all the data segments in the Application Initiation Process. The tiles displays the important details captured in the specified data segment.

1. Click **Next** in **Product Details** screen to proceed with next data segment, after successfully capturing the data.

→ The **Summary** screen is displayed.

Figure 16: Summary



Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on summary tiles, refer to [Table 7: Summary – Field Description](#).

Table 7: Summary – Field Description

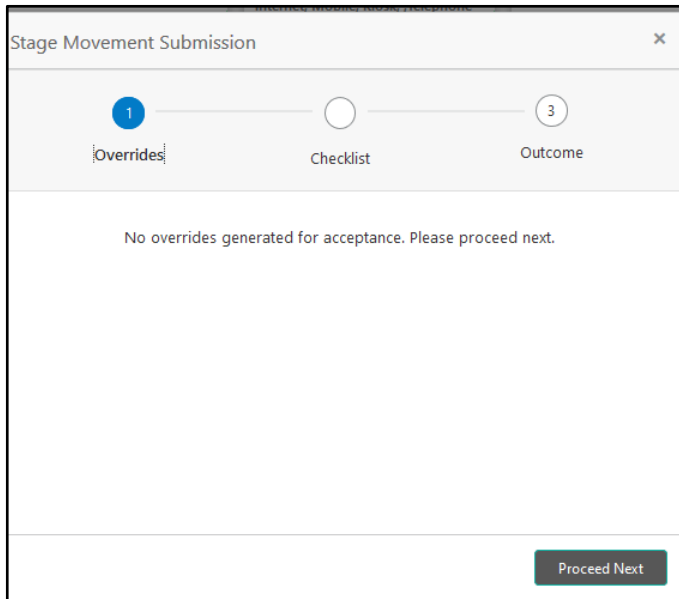
Data Segment	Description
Customer Information	Displays the customer information details.
Account Details	Displays the account details.
Loan Details	Displays the loan details.
Back	Click Back to navigate to the previous data segment within a stage.

Data Segment	Description
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.</p> <p>NOTE: Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
Save & Close	<p>Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.</p>
Submit	<p>Click Submit to submit the application. System triggers the business validation to ensure the application is entitled for submission to the next stage.</p>
Cancel	<p>Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.</p>

2. Click **Submit** to reach the OUTCOME, where the overrides, checklist and documents for this stage can be validated or verified.

→ The **Overrides** screen is displayed.

Figure 17: Overrides



Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

Figure 18: Checklist

Stage Movement Submission

Overrides Checklist Outcome

Checklist

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

Save & Proceed

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.

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 19: Outcome

Savings Application Entry - 000APP00004201

Summary

Account Details: Product Name: Savings Value Account, Account Branch: 990, Account Currency: GBP

Overdraft Limit Details: Temporal OD: GBP 500, Advance Against OF: GBP 500, Secured OD: Unsecured OD

Monthly Details: Mode of Operation: Single

Account Service Preferences: Aux Street Mode & Frequency: Post, Billing: Banking Channel Subscription: Internet, Mobile, Retail, Telephone

Home Details: Name: MR SMITH, Relation Type: Child, Name: 2

Customer Information: Name: John Smith, Applicant Type: Primary, No. Of Applications: 1

Financial Details: Applicant Name: Mr. John Smith, Total Income: GBP 80000, Total Expense: GBP 20000, Net Income: GBP 57000

Stage Movement Submission

Overrides Checklist Outcome

Select an Outcome: PROCEED

Remarks

Submit

6. Select **Proceed** outcome from the **Select an Outcome** drop-down list. Available options are as following:

- Proceed

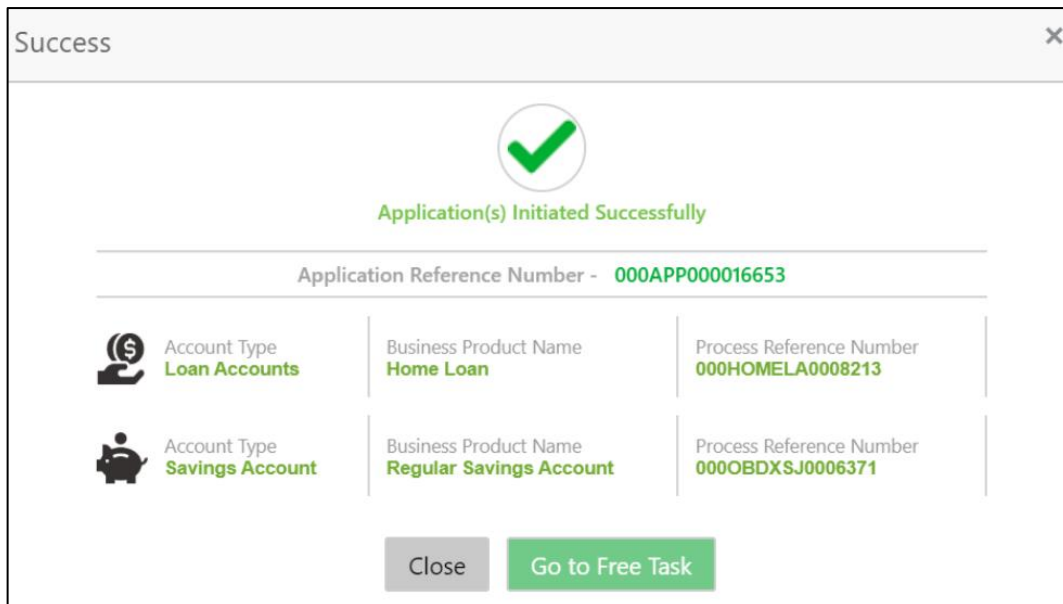
Outcomes configured in the conductor workflow for the business process is available in the dropdown list.

7. Enter the remarks in **Remarks**.

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 20: Confirmation



On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is displayed. If you have access to the next stage, you would be able to view the Application number and take action on it.

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

9. Click **Go to Free Task**.

→ The **Free Tasks** screen is displayed.

Figure 21: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<input type="checkbox"/> Acquire & Edit	000	Savings Retail Process ...	0005RVLAC0001914	000APP000004201	Application Enrichment	19-03-22	000		
<input type="checkbox"/> Acquire & Edit	000	Loans Retail Process Ma...	000HMLN10000808	000APP000004201	Application Entry	19-03-22	000	000041	
<input type="checkbox"/> Acquire & Edit	000	Savings Retail Process ...	0005RVLAC0001898	000APP000004178	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit	000	Savings Retail Process ...	0005RVLAC0001888	000APP000004167	Application Enrichment	19-03-22	000		
<input type="checkbox"/> Acquire & Edit	000	Savings Retail Process ...	0005RVLAC0001887	000APP000004166	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit	000	Savings Retail Process ...	0005RVLAC0001885	000APP000004159	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit	000	Savings Retail Process ...	0005RVLAC0001880	000APP000004148	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit	000	Loans Retail Process Ma...	000HMLN10000879	000APP000004141	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit	000	Retail Process Manage...	000INT000004097	000APP000004146	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit	000	Retail Process Manage...	000INT000004096	000APP000004145	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit	000	Retail Process Manage...	000INT000004095	000APP000004144	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit	000	Retail Process Manage...	000INT000004094	000APP000004143	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit	000	Retail Process Manage...	000INT000004093	000APP000004142	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit	000	Retail Process Manage...	000INT000004091	000APP000004140	Application Initiation	19-03-22	000		

If you have access to the next stage, you would be able to view the Application number and take action on it.

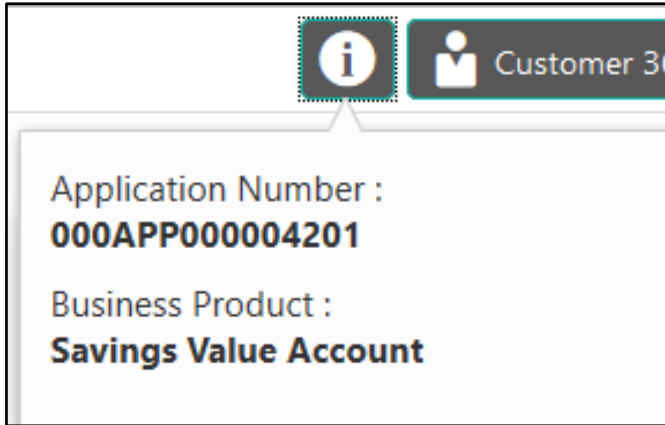
2.3.4 Header Details

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

2.3.4.1 Icon

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

Figure 22:  Icon Screen



2.3.4.2 Customer 360

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

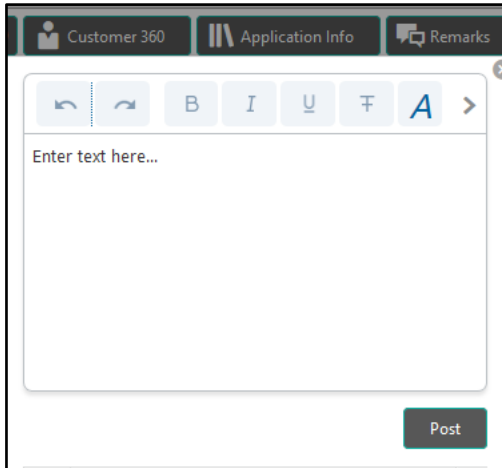
2.3.4.3 Application Info

Click it to view the application information.

2.3.4.4 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 to view in the next stages for the users working on that application.

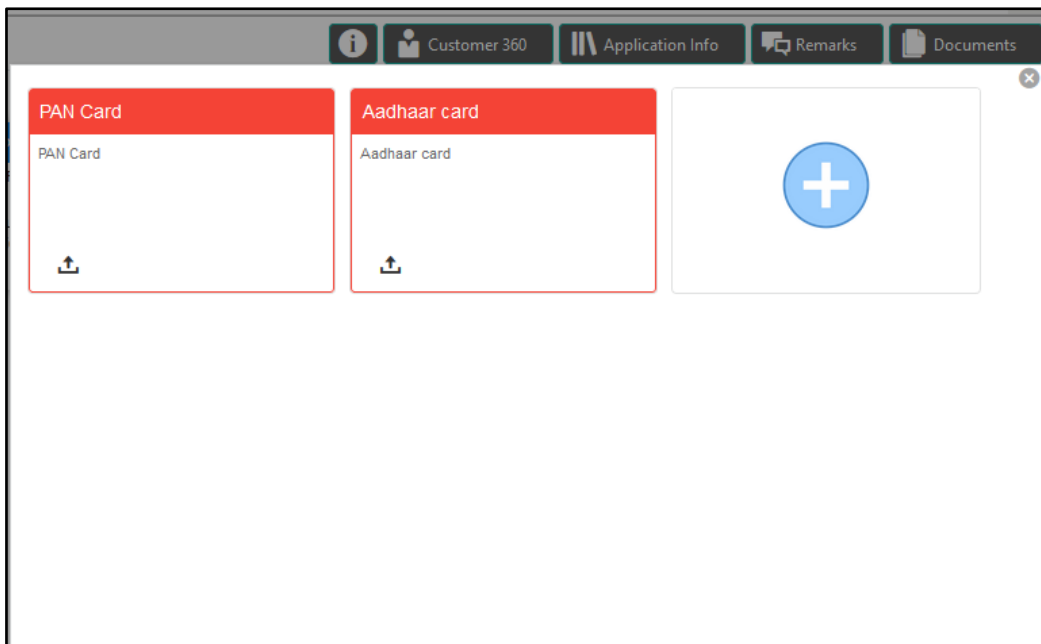
Figure 23: Remarks



2.3.4.5 Documents

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

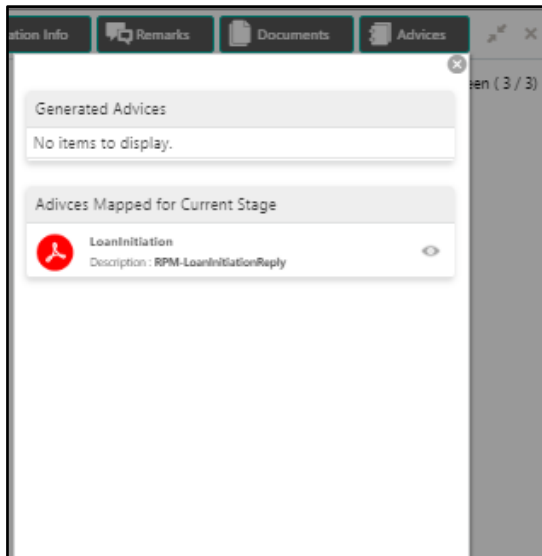
Figure 24: Documents



2.3.4.6 Advices

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

Figure 25: Remarks



2.4 Tasks

Each stage in Retail Process Management is represented by a functional activity code (List of Glossary). The access to the Stages or stages is cascaded to the users either through the roles or by providing the access for the stage at their user ID level. Stages represents Tasks that the specified user is supposed to work on.

The Task Framework supports the various functions such as following:

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

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

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

Figure 26: Free Task

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit		Savings Retail Process Ma...	000SAVLAC0001855	000APP000004106	Application Entry	19-03-22
Acquire & Edit		Loans Retail Process Ma...	000HMELN10000866	000APP000004106	Application Entry	19-03-22
Acquire & Edit		Retail Process Manage...	000INIT000004056	000APP000004105	Application Initiation	19-03-22
Acquire & Edit		Current Account Retail ...	000CURPRM0000094	000APP000004100	Application Enrichment	19-03-22
Acquire & Edit		Current Account Retail ...	000savval0000419	000APP000001856	Application Entry	19-03-22
Acquire & Edit		Current Account Retail ...	000savval0000419	000APP000001856	Application Entry	19-03-22
Acquire & Edit		Loans Retail Process Ma...	000HMELN10000862	000APP000004084	Application Entry	19-03-22
Acquire & Edit		Loans Retail Process Ma...	000PERLN30000858	000APP000004073	Application Entry	19-03-22
Acquire & Edit		Loans Retail Process Ma...	000PERLN30000857	000APP000004072	Application Entry	19-03-22

For more details on the Origination Process of the specific Product, please refer the below user manuals:

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

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

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

3 List of Glossary

Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
1	INIT	Retail Application Initiation	RPM_INITIATION	Initiation