

**Savings Account Origination User Guide**  
**Oracle FLEXCUBE Universal Banking**

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## Savings Account Origination User Guide

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# 1 Preface

## 1.1 Introduction

Welcome to the **Savings Account Origination** user guide for Oracle FLEXCUBE Universal Banking - Retail Process Management (RPM) module. 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

This user manual 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 manual 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:

**Table 1: Acronyms table**

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

## 1.5 List of Topics

This user manual is organized as follows:

**Table 2: Topics**

<b>Topics</b>	<b>Description</b>
<b>Savings Account Origination Process</b>	This topic provides a snapshot of the features of the entire module.
<b>Savings Account Origination</b>	This topic provides detailed information on 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.
<b>List Of Glossary</b>	List Of Glossary has the list of alphabetical list of functional activity codes of the Savings Account stages.

## 1.6 Related Documents






The related documents are as following:

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:

**Table 3: Symbols**

Icons	Function
	Exit
	Add row
	Delete row
	Option list
	Represents Results

## 2 Savings Account Origination Process

### 2.1 Introduction

Oracle FLEXCUBE Universal Banking - Retail Process Management (RPM) is the middle office banking solution with a comprehensive coverage of Retail Banking Origination processes for Savings Account, Current Account, 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 Oracle FLEXCUBE Universal Banking solution.

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

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

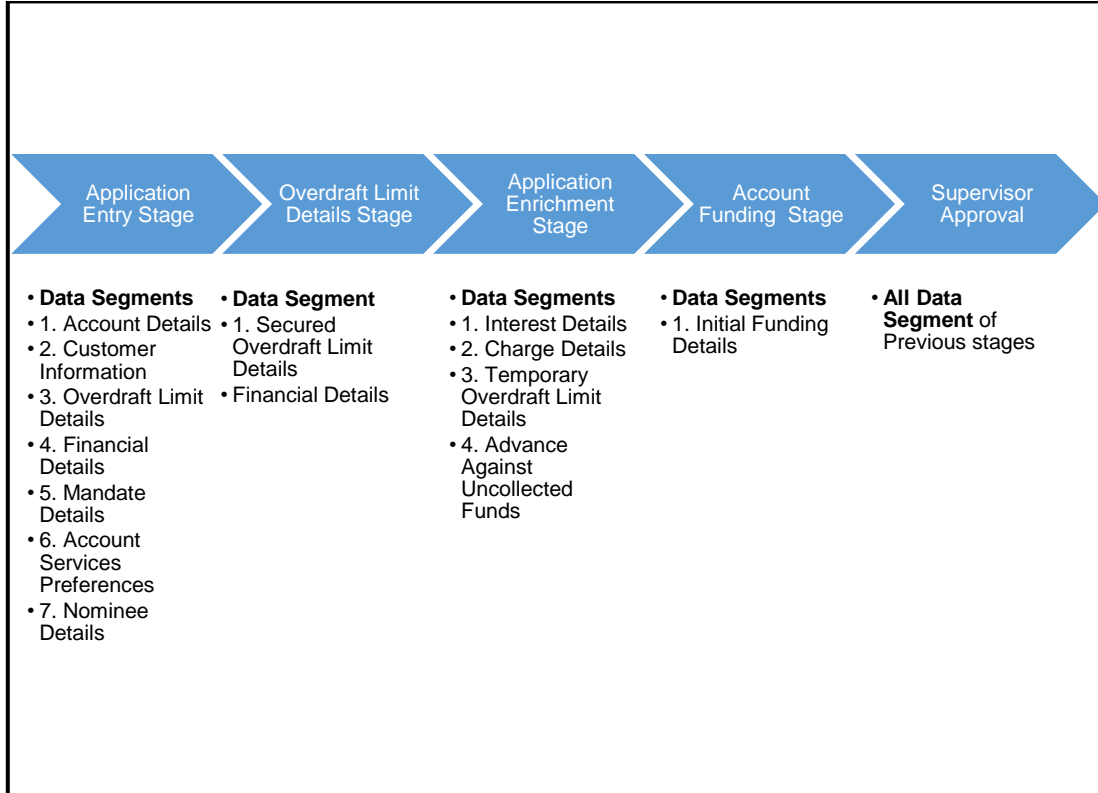
This user guide explains the reference workflow for the Savings Account Origination process and further details the data that needs to be captured in the data segment linked to the specific stages.



## 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 manual, 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:

- [3.1 Application Entry Stage](#)
- [3.2 Overdraft Limit Stage](#)
- [3.3 Application Enrichment Stage](#)
- [3.4 Account Funding Stage](#)
- [3.5 Supervisor Approval Stage](#)

## 3.1 Application Entry Stage

Process Orchestrator also updates the record in the Free Task process for the Application Entry stage also referred as Task from orchestrator perspective. User can Acquire and Edit or Acquire the task from the Action column and the header respectively as per requirement.

After successful submission of Application Entry stage, a request for the initial funding transaction is sent to Teller Module, if Fund By is selected and 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.

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

- [3.1.1 Account Details Data Segment](#)
- [3.1.2 Customer Information Data Segment](#)
- [3.1.3 Mandate Details Data Segment](#)
- [3.1.4 Account Service Preferences](#)
- [3.1.5 Nominee Details Data Segment](#)
- [3.1.6 Summary](#)

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 account details.

#### **Pre-requisite**

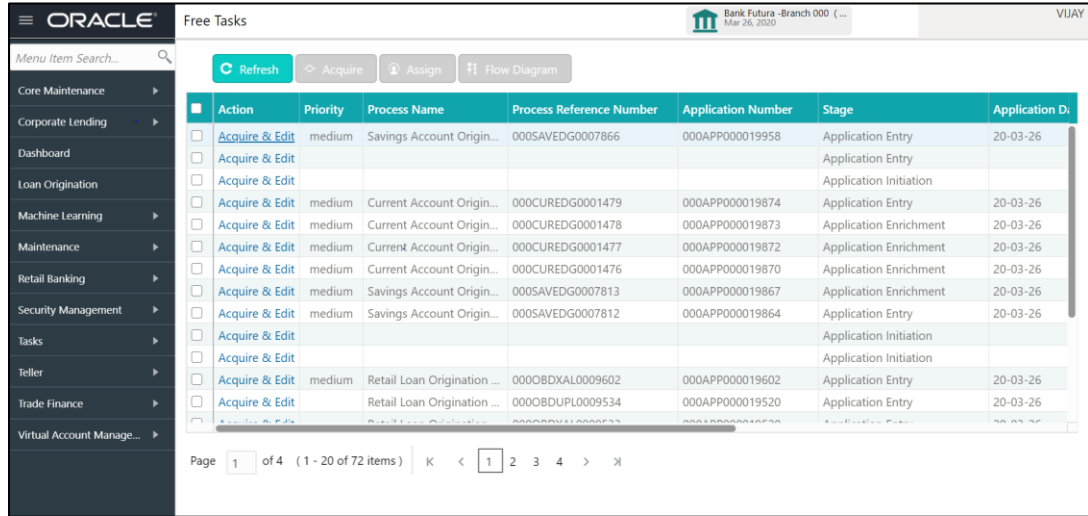
Specify **User Id** and **Password**, and login to FCUBS **Home screen**.

1. From **Home screen** navigate to left menu and click **Tasks**.

2. Under **Tasks**, click **Free Tasks**.

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

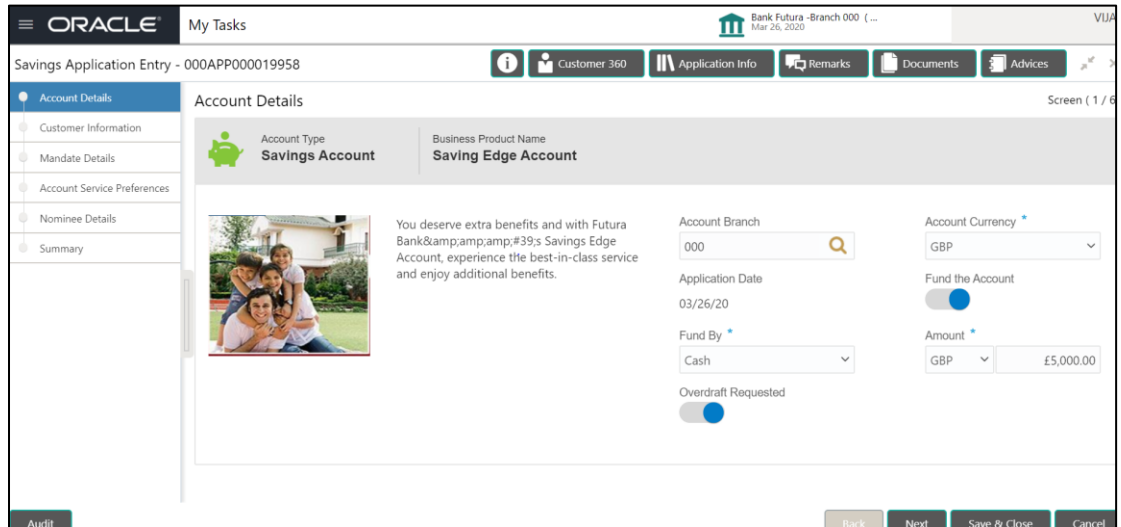
**Figure 2: Free Tasks**



3. Click **Acquire and Edit** for the application for which Application Entry stage has to be acted upon.

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

**Figure 3: Account Details**



It will ensure that the task is acquired to your user ID and will launch the Application Entry stage.

4. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 4: Account Details - Field Description](#).

**Table 4: Account Details - Field Description**

<b>Field</b>	<b>Description</b>
<b>Account Type</b>	Displays the account type based on the product selected in the product catalogue.  This field is mandatory.
<b>Business Product Name</b>	Displays the business product name based on the product selected in the product catalogue.
<b>Product Image</b>	System displays the product image.
<b>Product Description</b>	Displays a short description of the business product.
<b>Account Branch</b>	Search and Select the account branch. By default, system displays the account branch selected in the Application Initiate stage.  This field is mandatory.
<b>Account Currency</b>	Search and Select the account currency. Currency list is populated based on the currency allowed for the business product. By default, system displays the account currency selected in the Application Initiate stage.  This field is mandatory.
<b>Application Date</b>	Select the application date. By default, system displays the application date based on the date on which the application was initiated.  This field is mandatory.
<b>Fund the Account</b>	Select to indicate if initial funding has been taken for the account opening. Currently, initial funding through cash is only allowed. Select Cash in the drop-down box.  This field is conditional mandatory.

Field	Description
<b>Fund By</b>	Select the fund by from the drop-down list. Available options are as following: <ul style="list-style-type: none"> <li>• Cash</li> <li>• Account Transfer</li> </ul> This field is mandatory.
<b>Amount</b>	Specify the amount.  This field is mandatory.
<b>Overdraft Requested</b>	Select to indicate if overdraft is required.
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.  <b>NOTE:</b> Since this is the first screen on the workflow, Back will be disabled.
<b>Next</b>	Click <b>Next</b> 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.
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> 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.
<b>Cancel</b>	Click <b>Cancel</b> to terminate the application and the status of the application. Such applications cannot be revived later by the user.

### 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.

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

→ The **Customer Information** screen is displayed.

**Figure 4: Customer Information**

2. 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
<b>Holding Pattern</b>	Displays the holding pattern selected in the Application Initiate stage.
<b>Ownership</b>	Select the ownership from the drop-down list. Available options are as following: <ul style="list-style-type: none"> <li>• Single</li> <li>• Joint</li> </ul>

Field	Description
	<p>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.</p> <p>By default, system displays the ownership selected in the Application Initiate stage.</p> <p>This field is mandatory.</p>
<b>Number of Applicant</b>	Displays the number applicant added for the account.
<b>Existing Customer</b>	Select to indicate if customer is existing customer.
<b>CIF Number</b>	Search and select the CIF number.
<b>Primary Customer</b>	Select to indicate if customer is primary customer.
<b>Title</b>	<p>Select the title of the applicant from the drop-down list.</p> <p>This field is mandatory.</p>
<b>First Name</b>	<p>Specify the first name of the applicant.</p> <p>This field is mandatory.</p>
<b>Middle Name</b>	Specify the middle name of the applicant.
<b>Last Name</b>	<p>Specify the last name of the applicant.</p> <p>This field is mandatory.</p>
<b>Gender</b>	<p>Specify the Gender of the applicant from the drop-down list.</p> <p>This field is mandatory.</p>
<b>Date of Birth</b>	<p>Select the date of birth of the applicant.</p> <p>This field is mandatory.</p>
<b>Birth Place</b>	Specify the birth place of the applicant.



<b>Field</b>	<b>Description</b>
<b>Birth Country</b>	Search and select the code for country of birth of the applicant.
<b>Resident Status</b>	Select the residential status of the applicant from the drop-down list. Available options are as following: <ul style="list-style-type: none"> <li>• Resident</li> <li>• Non-Resident</li> </ul> This field is mandatory.
<b>County of Residence</b>	Search and select the country code of which the applicant is resident of.  This field is mandatory.
<b>Citizenship By</b>	Search and select the country code for which applicant has citizenship.  This field is mandatory.
<b>ID Type</b>	Select the identification document type for the applicant from the drop-down list.  This field is mandatory.
<b>Unique ID No.</b>	Specify the number of the identification document provided.  This field is mandatory.
<b>Valid Till</b>	Select the valid till date of the identification document provided.
<b>Occupation Type</b>	Select the occupation type of the applicant from the drop-down list.  This field is mandatory.
<b>Address Details</b>	Displays the address details.

Field	Description
	<p>Click on the top right side of the Address Tile. Click <b>Edit</b> 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 <b>+</b> icon on the Address Details tab to add additional addresses.</p>
<b>Address Type</b>	<p>Select the address type for the applicant from the drop-down list.</p> <p>This field is mandatory.</p>
<b>Building</b>	<p>Specify the house or office number, floor and building details.</p> <p>This field is mandatory.</p>
<b>Street</b>	Specify the street.
<b>Landmark</b>	Specify the landmark of the address, if available.
<b>Locality</b>	<p>Specify the locality name of the address.</p> <p>This field is mandatory.</p>
<b>City</b>	Specify the city.
<b>State</b>	Specify the state.
<b>Country</b>	Specify the country code.
<b>Zip Code</b>	Specify the pincode or zipcode of the address.
<b>Email ID</b>	<p>Specify the email address of the applicant.</p> <p>This field is mandatory.</p>
<b>Mobile</b>	<p>Specify the ISD code and the mobile number of the applicant.</p> <p>This field is mandatory.</p>

Field	Description
<b>Phone No.</b>	Specify the ISD code and the phone number of the applicant.
<b>Preferred Address</b>	Select to indicate if the address type is preferred address.  This field is mandatory.
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	Click <b>Next</b> 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.
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> 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.
<b>Cancel</b>	Click <b>Cancel</b> to terminate the application and the status of the application. Such applications cannot be revived later by the user.

### 3.1.3 Mandate Details Data Segment

The Mandate Details data segment allows to capture the mode of operation for the account.

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

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

**Figure 5: Mandate Details**

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

**Table 6: Mandate Details - Field Description**

Field	Description
<b>Mode of Operation</b>	<p>Select the mode of operation relevant for the account from the drop-down list. Available options are as following:</p> <ul style="list-style-type: none"> <li>• Single</li> <li>• Jointly</li> <li>• Anyone</li> <li>• Survivor</li> <li>• Either or Survivor</li> <li>• Former or Survivor</li> </ul>

Field	Description
	<ul style="list-style-type: none"> <li>• As per Mandate</li> </ul> <p>If the option 'As per Mandate' is selected, then update the below mentioned fields:</p> <ul style="list-style-type: none"> <li>• Amount From</li> <li>• Amount To</li> <li>• Required No. of Signatories</li> <li>• Remarks</li> </ul> <p>This field is mandatory.</p>
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	Click <b>Next</b> 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.
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> 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.
<b>Cancel</b>	Click <b>Cancel</b> to terminate the application and the status of the application. Such applications cannot be revived later by the user.

1.1 If **Mode of Operation** is selected as “As per Mandate”.

→ The **Mandate Details** screen is displayed with additional fields.

**Figure 6: Mandate Details**

2.1 Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 7: Mandate Details - Field Description](#).

**Table 7: Mandate Details - Field Description**

Field	Description
<b>Amount From</b>	Specify the amount from to which the mandate is to be considered.  Auto-updated as '0' for the first row and for the next rows based on the entered amount.
<b>Amount To</b>	Specify the amount up to which the mandate is to be considered.  This field is mandatory.
<b>Required No. of Signatories</b>	Specify the number of signatories for the mandate band.  This field is mandatory.
<b>Remarks</b>	Specify remarks, if any.

Field	Description
<b>Add Mandate</b>	Click <b>Add Mandate</b> to add additional row of mandate.
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	Click <b>Next</b> 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.
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> 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.
<b>Cancel</b>	Click <b>Cancel</b> to terminate the application and the status of the application. Such applications cannot be revived later by the user.

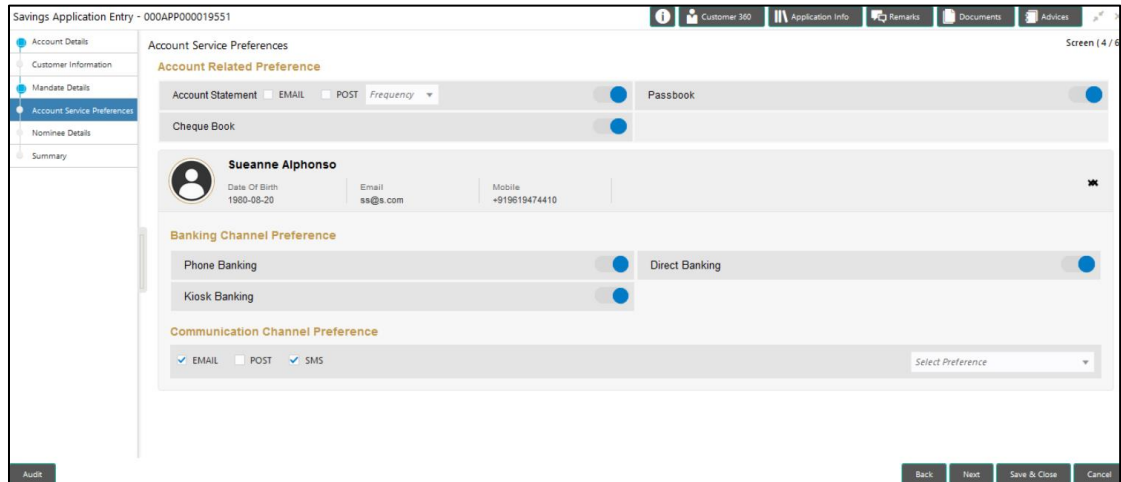
### 3.1.4 Account Service Preferences

The Account Service Preferences data segment allows to capture account service preferences.

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

→ The **Account Service Preferences** screen is displayed.

**Figure 7: Account Service Preferences**



2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 8: Account Service Preferences - Field Description](#).

**Table 8: Account Service Preferences - Field Description**

Field	Description
<b>Account Related Preferences</b>	<b>Select preferences for account statement.</b>
<b>Account Statement</b>	<p>Select to indicate if account statement is the preference.</p> <p>Available options are as following:</p> <ul style="list-style-type: none"> <li>• Email</li> <li>• Post</li> </ul> <p>Select the frequency from the drop-down list. Available options are as following:</p>



<b>Field</b>	<b>Description</b>
	<ul style="list-style-type: none"> <li>• Monthly</li> <li>• Quarterly</li> <li>• Bi Annual</li> <li>• Annual</li> </ul>
<b>Email</b>	Select to indicate if account statement mode is Email.
<b>Post</b>	Select to indicate if account statement mode is Post.
<b>Cheque Book</b>	Select to indicate if cheque book is the preference.
<b>Passbook</b>	Select to indicate if passbook is the preference.
<b>Customer Name</b>	Displays the customer name in the header.
<b>Date Of Birth</b>	Displays the date of birth of the customer in the header.
<b>Email</b>	Displays the email id of the customer in the header.
<b>Mobile</b>	Displays the mobile number of the customer in the header.
<b>Banking Channel Preferences</b>	<b>Select the specified preferences for Banking Channel.</b>
<b>Phone Banking</b>	Select to indicate if phone banking subscription is required.
<b>Direct Banking</b>	Select to indicate if direct banking subscription is required.
<b>Kiosk Banking</b>	Select to indicate if Kiosk banking subscription is required.
<b>Communication Channel Preferences</b>	<b>Select the specified preferences for Communication Channel.</b>
<b>Email</b>	Select to indicate if e-mail is the communication channel subscription.
<b>Post</b>	Select to indicate if post is the communication channel subscription.

Field	Description
<b>SMS</b>	Select to indicate if SMS is the communication channel subscription.
<b>Select Preference</b>	Select the communication channel from the drop-down to specify your preferred option among the selected options.
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	Click <b>Next</b> 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.
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> 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.
<b>Cancel</b>	Click <b>Cancel</b> to terminate the application and the status of the application. Such applications cannot be revived later by the user.

The Banking Channel Preferences and Communication Channel Preferences are to be updated for all the Applicants of the account.

### 3.1.5 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 nominees also for the account, if required. Nominee can also be minor, in which case, it is mandatory to provide details of the guardian.

1. Click **Next** in **Account Service Preferences** screen to proceed with next data segment, after successfully capturing the data.

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

**Figure 8: Nominee Details**

The screenshot shows the Oracle Nominee Details form for Julie Smith. The form is titled "Nominee Details" and includes a navigation menu on the left with options like "Account Details", "Customer Information", "Mandate Details", "Account Service Preferences", "Nominee Details", and "Summary". The main form area contains the following fields:

- Title:** Mrs. (dropdown)
- First Name:** Julie (text input)
- Middle Name:** (text input)
- Last Name:** Smith (text input)
- Relation Type:** Spouse (dropdown)
- Date of Birth:** Aug 26, 1980 (calendar icon)
- Minor:** (toggle switch)
- Percentage:** 100 (text input)
- Address:**
  - Building:** 1003
  - Street:** 4th street
  - Locality:** San Diego
  - City:** San Diego
  - State:** California
  - Country:** USA
  - Zip Code:** 90007
- Email:** julie.smith@gmail.com
- Mobile:** +1 233233332
- Phone:** (text input)

At the bottom of the form, there is an "Add Nominee" button and a "Next" button.

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 9: Nominee Details - Field Description](#).

**Table 9: Nominee Details - Field Description**

Field	Description
<b>Title</b>	Select the title of the nominee. This field is mandatory.
<b>First Name</b>	Specify the first name of the nominee. This field is mandatory.
<b>Middle Name</b>	Specify the middle name of the nominee.

<b>Field</b>	<b>Description</b>
<b>Last Name</b>	Specify the last name of the nominee.  This field is mandatory.
<b>Relationship Type</b>	Select the relationship type of the nominee with the applicant.  This field is mandatory.
<b>Date of Birth</b>	Select the date of birth of the nominee.  This field is mandatory.
<b>Minor</b>	Select to indicate if nominee is minor.
<b>Guardian</b>	<b>Guardian</b> is enabled if <b>Minor</b> is selected. Click <b>Guardian</b> to update guardian details.  This field is conditional mandatory.
<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 <b>Address</b> to load the address screen for updating the address of the nominee.
<b>Building</b>	Specify the house or office number, floor and building details.  This field is mandatory.
<b>Street</b>	Specify the street.
<b>Locality</b>	Specify the landmark of the address, if available.
<b>City</b>	Specify the city.
<b>State</b>	Specify the state.

<b>Field</b>	<b>Description</b>
<b>Country</b>	Specify the country code.  This field is mandatory.
<b>Zip Code</b>	Specify the Pin code or Zip code of the address.  This field is mandatory.
<b>Email</b>	Specify the email address of the nominee.  This field is mandatory.
<b>Mobile</b>	Specify the ISD code and the mobile number of the nominee.  This field is mandatory.
<b>Phone No</b>	Specify the ISD code and the phone number of the nominee.
<b>Add Nominee</b>	Click to add additional nominee for the account.
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	Click <b>Next</b> 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.
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> 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.

Field	Description
<b>Cancel</b>	Click <b>Cancel</b> to terminate the application and the status of the application. Such applications cannot be revived later by the user.

### 3.1.5.1 Guardian Details

This screen allows to capture details of the guardian of the minor nominee.

1. Click **Guardian** on **Nominee Details** screen.

#### Pre-requisite

Only if nominee is selected as **minor**.

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

**Figure 9: Guardian Details**

The screenshot displays the 'Guardian Details' form with the following data:

Section	Field	Value
Personal Information	Title	Mr
	Date of Birth	Aug 10, 1996
Name	First Name	Mohan
	Middle Name	Kumar
	Last Name	Mishra
	City	Kuskhi
Address	Building	2nd
	Street	Main Road
	Locality	Kapsi
	State	Madhya Pradesh
Country & Zip	Country	IN
	Zip Code	554435
	Phone	
Contact	Email	mohan12@gmail.com
	Mobile	+91 7898654343

Buttons: Save, Cancel

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 10: Guardian Details - Field Description](#).

**Table 10: Guardian Details - Field Description**

<b>Field</b>	<b>Description</b>
<b>Title</b>	Select the title of the guardian. This field is mandatory.
<b>First Name</b>	Specify the first name of the guardian. This field is mandatory.
<b>Middle Name</b>	Specify the middle name of the guardian. This field is mandatory.
<b>Last Name</b>	Specify the last name of the guardian. This field is mandatory.
<b>Date of Birth</b>	Specify the date of birth of the guardian. This field is mandatory.
<b>Address Details</b>	Update the address details to capture the address of the guardian.
<b>Building</b>	Specify the house or office number, floor and building details. This field is mandatory.
<b>Street</b>	Specify the street.
<b>Locality</b>	Specify the landmark of the address, if available.
<b>City</b>	Specify the city.
<b>State</b>	Specify the state.

<b>Field</b>	<b>Description</b>
<b>Country</b>	Specify the country code.
<b>Email</b>	Specify the e-mail address of the guardian.
<b>Mobile</b>	Specify the ISD code and the mobile number of the guardian.
<b>Phone No.</b>	Specify the ISD code and the phone number of the guardian.
<b>Save</b>	Click <b>Save</b> to save the guardian details.
<b>Close</b>	Click <b>Close</b> to close the Guardian Details screen and come back to the Nominee Details screen.



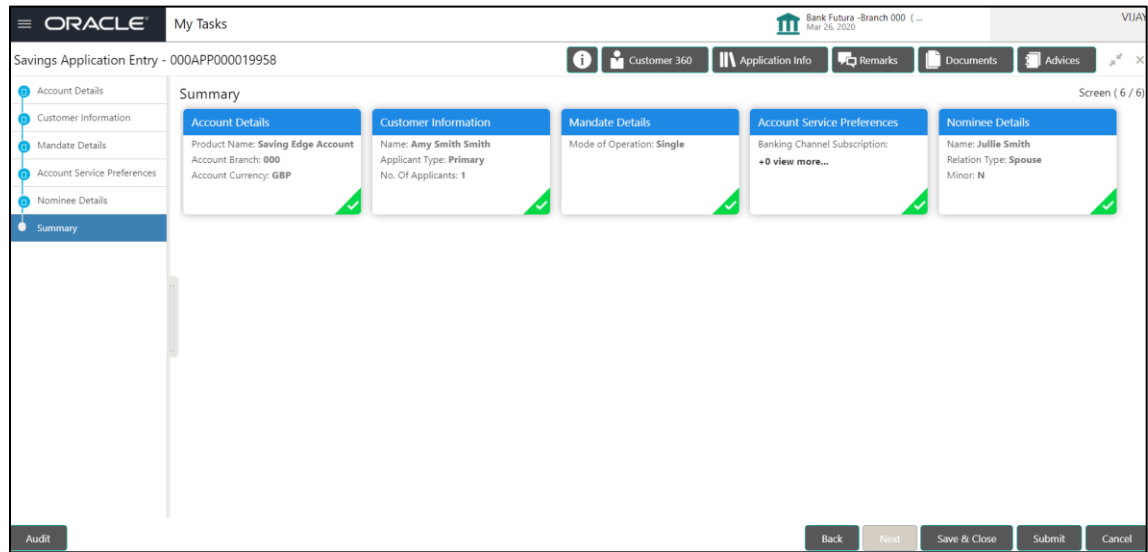
### 3.1.6 Summary

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

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

→ The **Summary** screen is displayed.

**Figure 10: 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 11: Summary - Field Description](#).

**Table 11: Summary - Field Description**

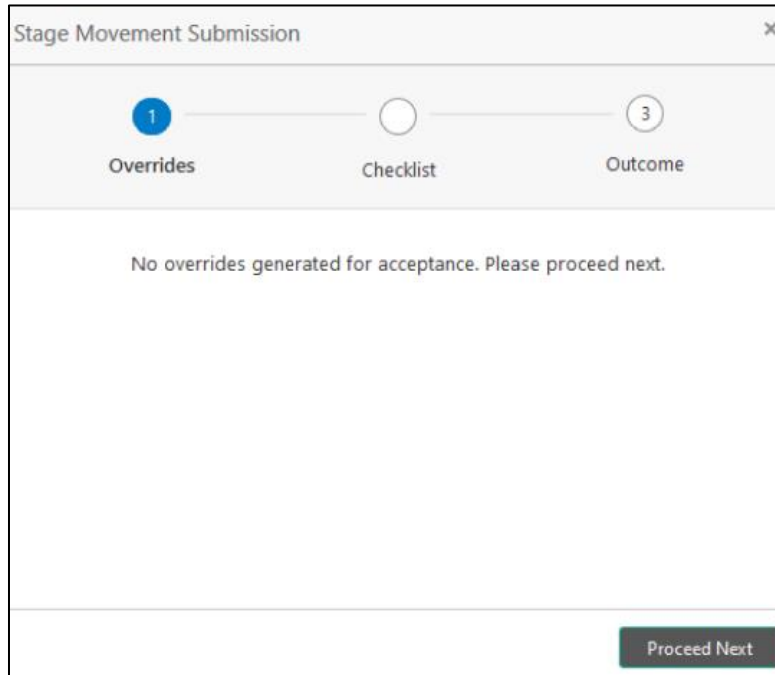
Data Segment	Description
<b>Account Details</b>	Displays the account details.
<b>Customer Information</b>	Displays the customer information details
<b>Mandate Details</b>	Displays the mandate details.
<b>Account Service Preferences</b>	Displays the account service preferences details.

Data Segment	Description
<b>Nominee Details</b>	Displays the nominee details.
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	<p>Click <b>Next</b> 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><b>NOTE:</b> Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> 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.
<b>Submit</b>	Click <b>Submit</b> to submit the application. System triggers the business validation to ensure the application is entitled for submission to the next stage.
<b>Cancel</b>	Click <b>Cancel</b> to terminate the application and the status of the application. Such applications cannot be revived later by the user.

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 11: Overrides**



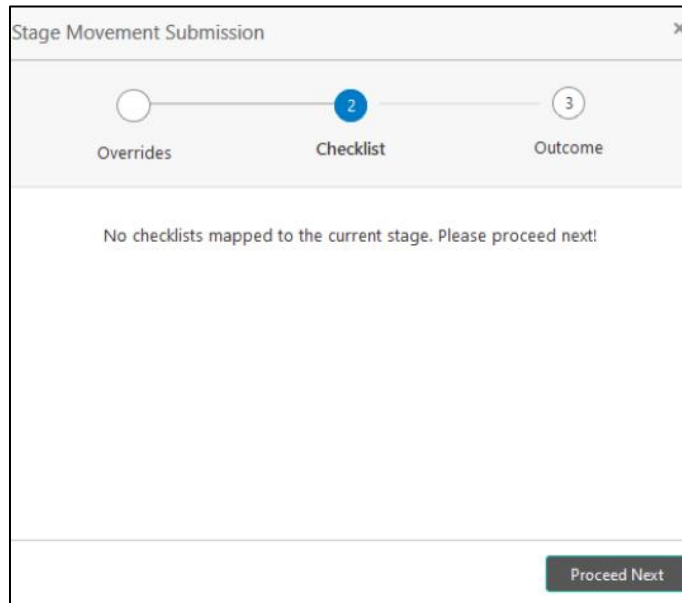
Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. Few example of overrides are as following:

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

3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

**Figure 12: 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 text "No checklists mapped to the current stage. Please proceed next!" is displayed. At the bottom right, there is a "Proceed Next" button.

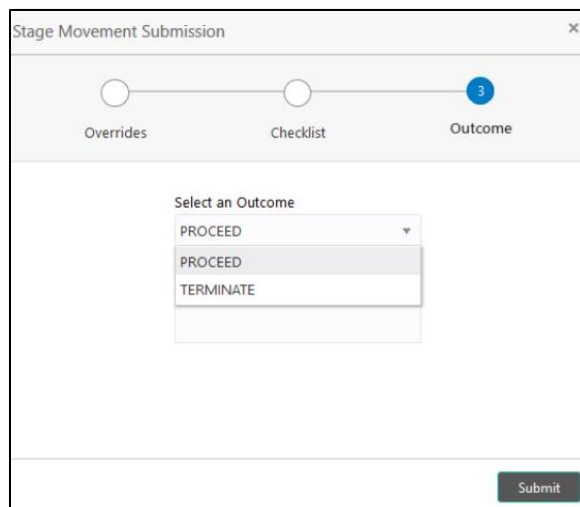
Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

**Figure 13: Outcome**



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 white circle), and "Outcome" (represented by a blue circle with the number 3). Below the progress bar, there is a dropdown menu labeled "Select an Outcome" with a downward arrow. The dropdown menu is open, showing three options: "PROCEED", "PROCEED", and "TERMINATE". At the bottom right, there is a "Submit" button.

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

- Proceed
- Terminate

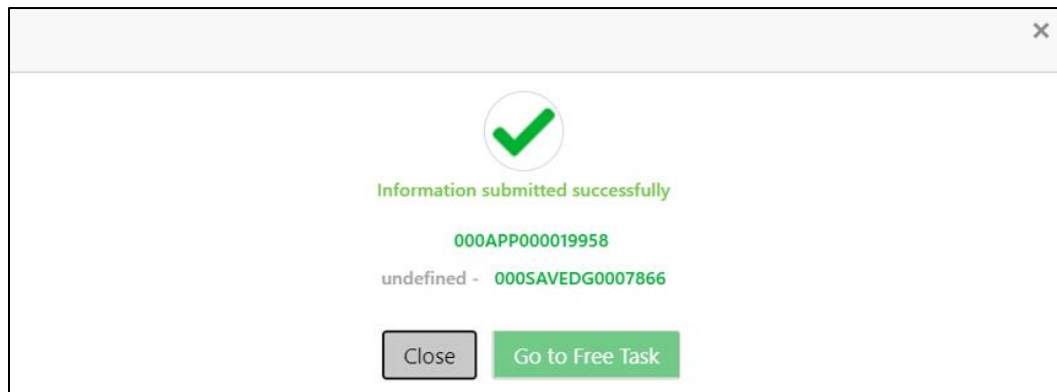
Outcomes configured in the conductor workflow for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

**Figure 14: Confirmation Screen**



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.

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

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

**Figure 15: 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...	0009HMLN10000898	000APP000004201	Application Entry	19-03-22	000	000041	
Acquire & Edit		Savings Retail Process ...	0005AVLAC0001898	000APP000004178	Application Entry	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...	0009HMLN10000879	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		

Page 1 of 6 (1 - 20 of 104 Items) | < 1 2 3 4 5 6 > X

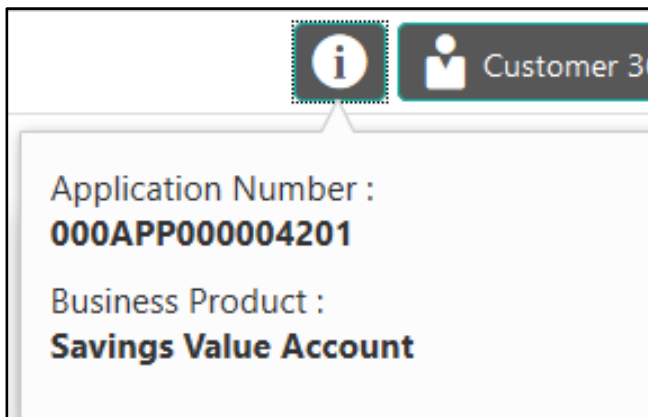
### 3.1.7 Action Buttons on the Header

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

#### 3.1.7.1 Icon

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

Figure 16:  Icon Screen



#### 3.1.7.2 Customer 360

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

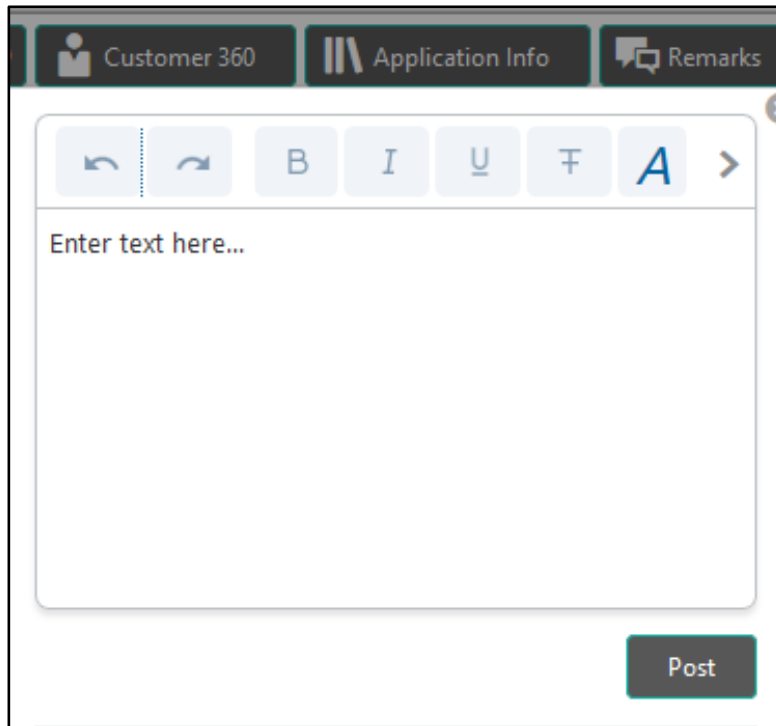
#### 3.1.7.3 Application Info

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

### 3.1.7.4 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**



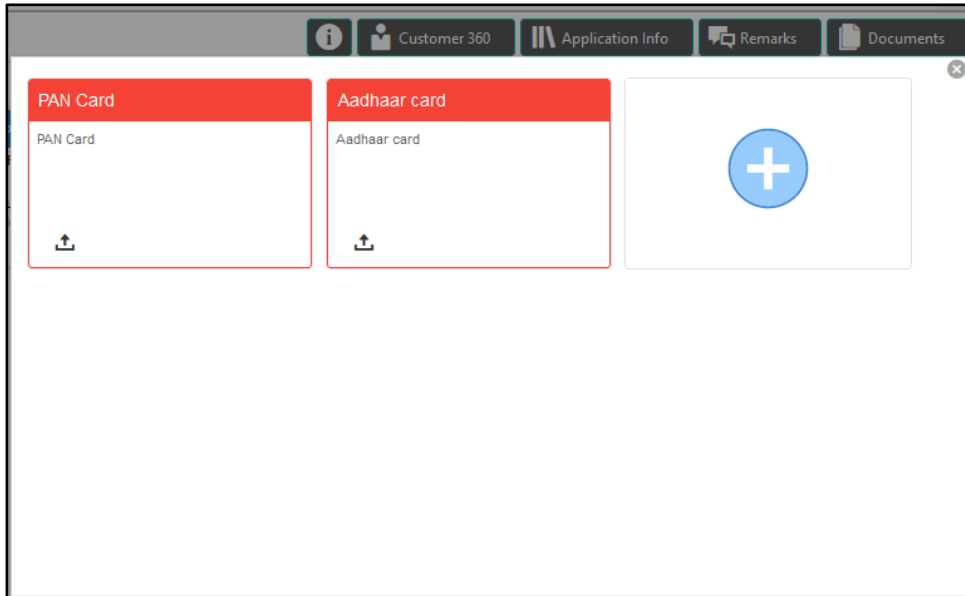
The screenshot shows a user interface for adding remarks. At the top, there are three tabs: 'Customer 360', 'Application Info', and 'Remarks'. The 'Remarks' tab is active. Below the tabs is a rich text editor with a toolbar containing icons for undo, redo, bold (B), italic (I), underline (U), strikethrough (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 input field is a dark green 'Post' button.



### 3.1.7.5 Documents

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

**Figure 18: Documents**



### 3.1.7.6 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 Overdraft Limit Stage

Users having functional access to the Overdraft Limit Details stage will be able to view the record in the Free Task process.

The Overdraft Limit Details stage comprises of the below mentioned data segments:

- [3.2.1 Secured Overdraft Limit Details Data Segment](#)
- [3.2.2 Financial Details Data Segment](#)
- [3.2.3 Summary](#)

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

### 3.2.1 Secured Overdraft Limit Details Data Segment

The Secured Overdraft Limit Details data segment allows to capture parameters for secured overdraft to be provided to the Savings Account being originated. This is a non-mandatory data segment.

The user can acquire the application from Free Tasks list.

1. Click **Acquire & Edit** in the **Free Tasks** screen for the application for which Overdraft Limit stage has to be acted upon.

→ The **Secured Overdraft Limit Details** screen is displayed.

**Figure 19: Secured Overdraft Limit Details**

The screenshot displays the Oracle 'Secured OD Limit Details' form. The form is organized into several sections:

- Collateral Type:** Precious Metals (dropdown)
- Collateral Value:** GBP, £40,000.00
- Attributes:** Weight (dropdown)
- Dimensions:** Gram, 200 (dropdown)
- Third Party Collateral:** Toggle switch (off)
- Security Ref Number:** SER00012
- Branch Code:** 000
- Available Linkage Amount:** GBP, £20,000.00
- OD Limit Amount:** GBP (dropdown)
- Linkage Percentage:** (input field)
- Limit Start Date:** (calendar icon)
- Limit End Date:** (calendar icon)
- Rate Value:** (dropdown)
- Rate:** (input field)
- Spread:** (input field)
- Final Rate:** (input field)

The bottom of the screen features a navigation bar with buttons: Audit, Back, Next, Save & Close, and Cancel.

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 12: Secured Overdraft Limit Details - Field Description](#).

**Table 12: Secured Overdraft Limit Details - Field Description**

<b>Field</b>	<b>Description</b>
<b>Collateral Type</b>	<p>Select the collateral type from the drop-down list.</p> <p>Available options are as following:</p> <ul style="list-style-type: none"> <li>• Independent House</li> <li>• Independent Land</li> <li>• Precious Metals</li> <li>• Personal Vehicle</li> <li>• Paper Investment</li> <li>• Term Deposits</li> <li>• Fine Arts/Collectibles</li> </ul> <p>This field is mandatory.</p> <p>Based on the selected Collateral Type, additional parameters will have to be updated.</p>
<b>Independent House</b>	In case Independent House is selected the below details are to be updated.
<b>Collateral Value</b>	Select the currency and specify the value of the collateral.
<b>Attributes</b>	<p>Select the attribute from the drop-down list.</p> <p>Available option is as following:</p> <ul style="list-style-type: none"> <li>• Area</li> </ul>
<b>Dimensions</b>	<p>Select the dimension parameter from the drop-down list and specify the dimension.</p> <p>Available options are as following:</p> <ul style="list-style-type: none"> <li>• Sqft</li> </ul>

Field	Description
	<ul style="list-style-type: none"> <li>• Sq Meter</li> <li>• Sq Yard</li> <li>• Acre</li> <li>• Hectre</li> </ul>
<b>Independent Land</b>	In case Independent Land is selected the below details are to be updated.
<b>Collateral Value</b>	Select the currency and specify the value of the collateral.
<b>Attributes</b>	<p>Select the attribute from the drop-down list.</p> <p>Available option is as following:</p> <ul style="list-style-type: none"> <li>• Area</li> </ul>
<b>Dimensions</b>	<p>Select the dimension parameter from the drop-down list and specify the dimension</p> <p>Available options are as following:</p> <ul style="list-style-type: none"> <li>• Sqft</li> <li>• Sq Meter</li> <li>• Sq Yard</li> <li>• Acre</li> <li>• Hectre</li> </ul>
<b>Precious Metals</b>	In case Precious Metals is selected the below details are to be updated.
<b>Collateral Value</b>	Select the currency and specify the value of the collateral
<b>Attributes</b>	<p>Select the attribute from the drop-down list.</p> <p>Available option is as following:</p> <ul style="list-style-type: none"> <li>• Weight</li> </ul>

<b>Field</b>	<b>Description</b>
<b>Dimensions</b>	Select the dimension parameter from the drop-down list and specify the dimension  Available options are as following: <ul style="list-style-type: none"> <li>• Gram</li> <li>• Kilogram</li> <li>• Ton</li> </ul>
<b>Personal Vehicle</b>	In case Personal Vehicle is selected the below details are to be updated.
<b>Collateral Value</b>	Select the currency and specify the value of the collateral.
<b>Make</b>	Specify the Make of the vehicle.
<b>Model</b>	Specify the model of the vehicle.
<b>Paper Investment</b>	In case Paper Investment is selected the below details are to be updated.
<b>Collateral Value</b>	Select the currency and specify the value of the collateral.
<b>Investment Type</b>	Specify the investment type.
<b>Term Deposit</b>	In case Term Deposit is selected below details are to be updated.
<b>Collateral Value</b>	Select the currency and specify the value of the collateral.
<b>Branch</b>	Select the branch.
<b>Bank</b>	Specify the bank.
<b>Maturity Date</b>	Select the maturity date.
<b>Fine Arts/Collectibles</b>	In case Fine Arts/Collectibles is selected the below details are to be updated.
<b>Collateral Value</b>	Select the currency and specify the value of the collateral.

<b>Field</b>	<b>Description</b>
<b>Third Party Collateral</b>	Select to indicate if the collateral is from third party. Also, update the name of the third party.
<b>Security Reference No.</b>	Specify the security reference number such as <b>TD Account Number</b> in case of Term Deposit provided as collateral or the <b>Insurance Policy Number</b> in case of insurance policy is provided as collateral.  This field is mandatory.
<b>Branch Code</b>	Specify the branch code of the collateral.  This field is mandatory.
<b>Available Linkage Amount</b>	Specify the available linkage amount of the collateral.  This field is mandatory.
<b>Overdraft Limit Amount</b>	Select the currency and specify the overdraft limit amount of the collateral. You can specify either the overdraft limit amount or the linkage percentage.  This field is mandatory.
<b>Linkage Percentage</b>	Specify the linkage percentage of the collateral. You can specify either the overdraft limit amount or the linkage percentage.  This field is mandatory.
<b>Limit Start Date</b>	Select the limit start date.  This field is mandatory.
<b>Limit End Date</b>	Select the limit expiry date.  This field is mandatory.
<b>Rate Value</b>	Select the rate value from the drop-down list.  This field is mandatory.
<b>Rate</b>	Specify the rate.

<b>Field</b>	<b>Description</b>
<b>Spread</b>	Specify the spread, if applicable.
<b>Final Rate</b>	Displays the final rate calculated and based on the <b>Rate Value</b> and the <b>Spread</b> .
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	Click <b>Next</b> 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.
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> 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.
<b>Cancel</b>	Click <b>Cancel</b> to terminate the application and the status of the application. Such applications cannot be revived later by the user.

### 3.2.2 Financial Details Data Segment

The Financial Details data segment allows to capture the financial details of a single customer or multiple customers in case of joint applicants. This is a non-mandatory Data Segment.

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

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

**Figure 20: Financial Details**

2. To update or view the address details, click **Add/View Address**.

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

**Figure 21: Address Details**



3. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 13: Financial Details - Field Description](#).

**Table 13: Financial Details - Field Description**

<b>Field</b>	<b>Description</b>
<b>Applicant Name</b>	Displays the applicant name as per the details captured in the Customer Information data segment.
<b>Basic Details</b>	Click <b>Add Basic Details</b> to view and update the basic details of the applicant.
<b>Income Type</b>	Select the income type from the drop-down list. Business may add appropriate values to this list.  This field is mandatory.
<b>Employment Type</b>	The list of values will be available for the user to select. Business may add appropriate values to this list. Employment Type is reckoned as an attribute for Quantitative Score calculation for the given Applicant.  This field is <b>mandatory</b> .
<b>Employee Number</b>	Specify the employment number.
<b>Industry Type</b>	Select the industry.  This field is mandatory.
<b>Office Name</b>	Specify the office name.
<b>Add/View Address</b>	Click <b>Add/View Address</b> to update the address details.
<b>Address Type</b>	Select the address type for the applicant from the drop-down list.  This field is mandatory.
<b>Country</b>	Specify the country code.  This field is mandatory.

<b>Field</b>	<b>Description</b>
<b>State</b>	Specify the state.
<b>City</b>	Specify the city.
<b>Address Line 1</b>	Specify the house or office number, floor and building details.  This field is mandatory.
<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 or Zip code of the address.  This field is mandatory.
<b>Email</b>	Specify the email address of the applicant.  This field is mandatory.
<b>Mobile</b>	Specify the ISD code and the mobile number of the applicant.  This field is mandatory.
<b>Phone No.</b>	Specify the ISD code and the phone number of the applicant.
<b>Monthly Income</b>	Specify the amount for any of the applicable monthly expenses. Available options are as following: <ul style="list-style-type: none"> <li>• Salary</li> <li>• Business</li> <li>• Interest Income</li> <li>• Pension</li> <li>• Bonus</li> <li>• Rentals</li> </ul>

<b>Field</b>	<b>Description</b>
	<ul style="list-style-type: none"> <li>• Cash Gifts</li> <li>• Others</li> </ul> <p>Total gets calculated automatically.</p>
<b>Monthly Expenses</b>	<p>Specify the amount for any of the applicable monthly expenses. Available options are as following:</p> <ul style="list-style-type: none"> <li>• Household</li> <li>• Medical</li> <li>• Education</li> <li>• Travel</li> <li>• Vehicle Maintenance</li> <li>• Rentals</li> <li>• Others</li> </ul> <p>Total gets calculated automatically.</p>
<b>Liabilities</b>	<p>Specify the amount for any of the applicable liabilities. Available options are as following:</p> <ul style="list-style-type: none"> <li>• Property Loans</li> <li>• Vehicle Loans</li> <li>• Personal Loans</li> <li>• Cards outstandings</li> <li>• Overdrafts</li> <li>• Others</li> </ul> <p>Total gets calculated automatically.</p>
<b>Asset</b>	<p>Specify the amount for any of the applicable asset type. Available options are as following:</p> <ul style="list-style-type: none"> <li>• Savings Deposits</li> </ul>

Field	Description
	<ul style="list-style-type: none"> <li>• Stocks/Funds</li> <li>• Properties</li> <li>• Automobiles</li> <li>• Fixed Deposits</li> <li>• Lands</li> <li>• Others</li> </ul> <p>Total gets calculated automatically.</p>
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	Click <b>Next</b> 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.
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> 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.
<b>Cancel</b>	Click <b>Cancel</b> to terminate the application and the status of the application. Such applications cannot be revived later by the user.

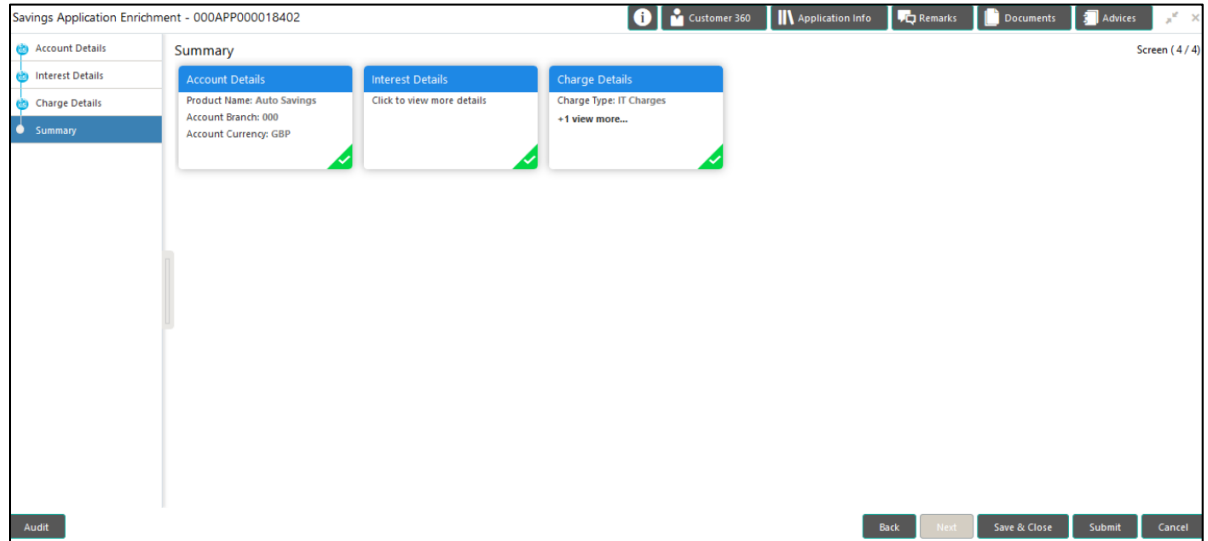
### 3.2.3 Summary

The Summary displays the tiles for all the data segments in the Overdraft Limit stage. The tiles displays the important details captured in the specified data segment.

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

→ The **Summary** screen is displayed.

**Figure 22: 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 14: Summary - Field Description](#).

**Table 14: Summary - Field Description**

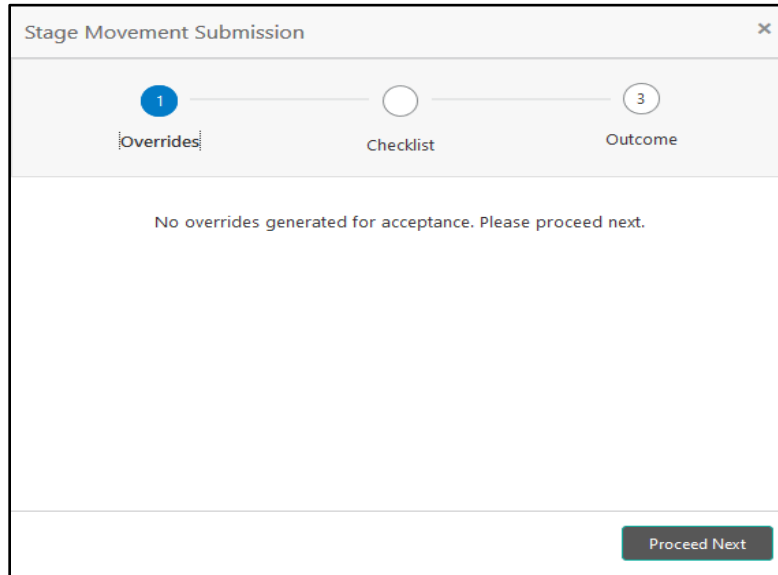
Data Segment	Description
<b>Secured Overdraft Limits Details</b>	Displays the secured overdraft limit details.
<b>Financial Details</b>	Displays the financial details.
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.

Data Segment	Description
<b>Next</b>	<p>Click <b>Next</b> 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><b>NOTE:</b> Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
<b>Save &amp; Close</b>	<p>Click <b>Save &amp; Close</b> 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>
<b>Submit</b>	<p>Click <b>Submit</b> to submit the application. System triggers the business validation to ensure the application is entitled for submission to the next stage.</p>
<b>Cancel</b>	<p>Click <b>Cancel</b> 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 23: Overrides**

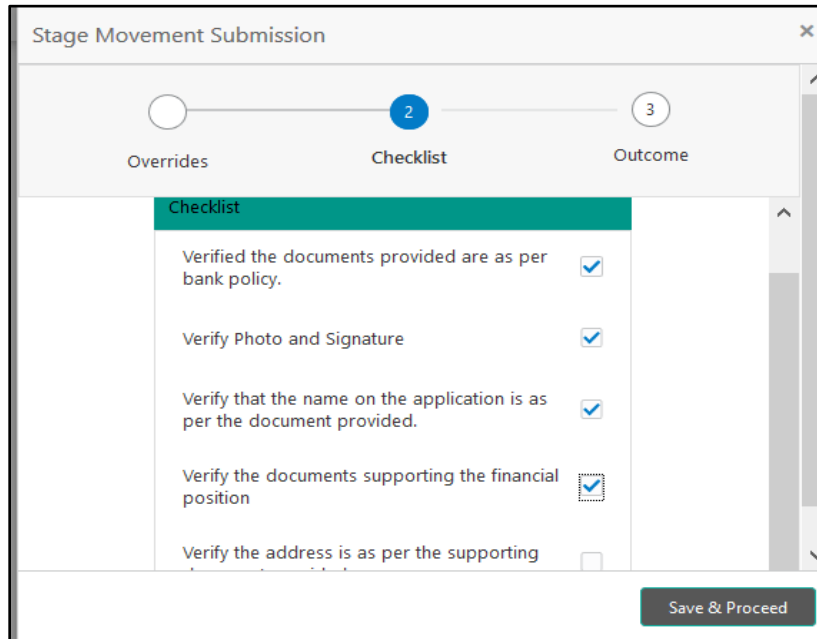


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

**Figure 24: Checklist**



The screenshot shows a window titled "Stage Movement Submission" with a close button in the top right corner. Below the title bar is a progress indicator with three steps: "Overrides" (step 1), "Checklist" (step 2, highlighted with a blue circle), and "Outcome" (step 3). The "Checklist" step is selected, and a list of tasks is displayed below it. Each task has a checkbox to its right. The tasks are:

- Verify 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".

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.

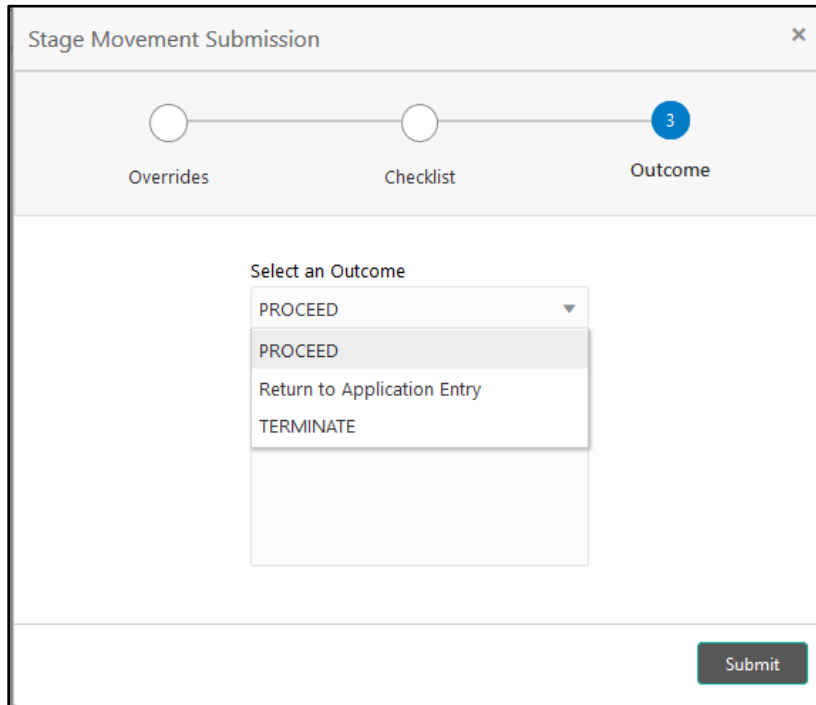
4. Select the checkbox to accept the checklist.



5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

**Figure 25: Outcome**



The screenshot shows a window titled "Stage Movement Submission" with a close button (X) in the top right corner. At the top, there is a progress bar with three steps: "Overrides", "Checklist", and "Outcome". The "Outcome" step is highlighted with a blue circle containing the number "3". Below the progress bar, there is a dropdown menu titled "Select an Outcome" with the following options: "PROCEED", "Return to Application Entry", and "TERMINATE". A "Submit" button is located at the bottom right of the window.

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

- Proceed
- Return to Application Entry
- Terminate

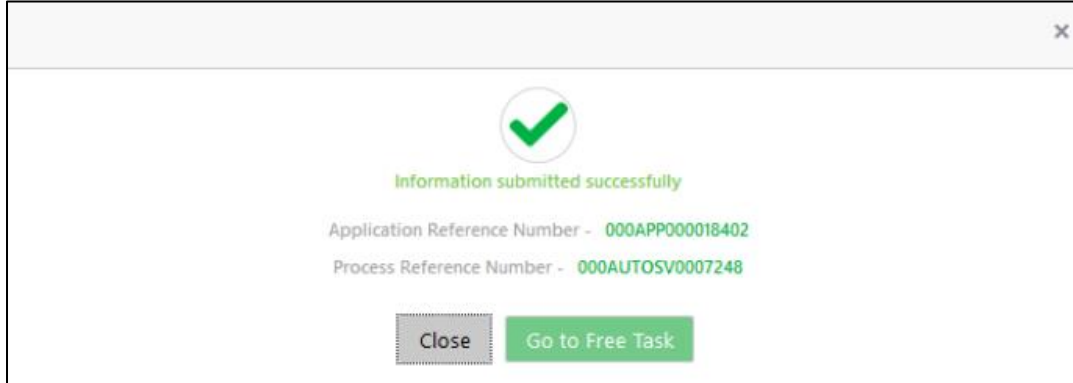
Outcomes configured in the conductor workflow for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

**Figure 26: 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 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.

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

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

**Figure 27: Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005SRLAC0001914	000APP00004201	Application Enrichment	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Loans Retail Process Ma...	0009MELN10000898	000APP00004201	Application Entry	19-03-22	000	000041	
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005SRLAC0001898	000APP00004178	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005SRLAC0001888	000APP00004167	Application Enrichment	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005SRLAC0001887	000APP00004166	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005SRLAC0001885	000APP00004159	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005SRLAC0001880	000APP00004148	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Loans Retail Process Ma...	0009MELN10000879	000APP00004141	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004097	000APP00004146	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004096	000APP00004145	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004095	000APP00004144	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004094	000APP00004143	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004093	000APP00004142	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004091	000APP00004140	Application Initiation	19-03-22	000		

### 3.3 Application Enrichment Stage

Users having functional access to the Application Enrichment stage will be able to view the record in the Free Task process.

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

- [3.3.1 Interest Details Data Segment](#)
- [3.3.2 Charge Details Data Segment](#)
- [3.3.3 Temporary Overdraft Limit Details Data Segment](#)
- [3.3.4 Advance Against Uncollected Funds Details Data Segment](#)
- [3.3.5 Summary](#)

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

#### 3.3.1 Interest Details Data Segment

The Interest Details data segment displays the interest applicable for the account.

1. Click **Acquire & Edit** in the **Free Tasks** screen for the application for which Application Enrichment stage has to be acted upon.

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

**Figure 28: Interest Details**

Interest Type	Interest Rate ( In % )	Margin ( In % )	Effective Rate ( In % )
Normal rate1	3.5		3.5

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 15: Interest Details - Field Description](#).

**Table 15: Interest Details - Field Description**

<b>Field</b>	<b>Description</b>
<b>Interest Product Name</b>	Displays the interest product name attached to the host product linked with the business product.
<b>Payout Frequency</b>	Displays the payout frequency of the interest product name attached to the host product linked with the business product.
<b>Interest Rate</b>	Displays the interest rate applicable for the account.
<b>Margin (%)</b>	Select the margin in percentage.  Currently, system does not allow to specify the margin for the interest rate for Savings Account.  This field is mandatory.
<b>Final Rate</b>	Displays the final rate calculated based on the <b>Interest Rate</b> and the <b>Margin</b> specified.  Since <b>Margin</b> is not allowed currently, the <b>Final Rate</b> will be equal to the <b>Interest Rate</b> .
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	Click <b>Next</b> 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

<b>Field</b>	<b>Description</b>
	data segment, without capturing the mandatory data.
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> 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.
<b>Cancel</b>	Click <b>Cancel</b> to terminate the application and the status of the application. Such applications cannot be revived later by the user.

### 3.3.2 Charge Details Data Segment

The Charge Details data segment displays the details of the charges applicable for the account.

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

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

**Figure 29: Charge Details**

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 16: Charge Details - Field Description](#).

**Table 16: Charge Details - Field Description**

Field	Description
<b>Charge Product Name</b>	Displays the charge product name.
<b>Fee Waiver</b>	Displays the charge product name attached to the host product linked with the business product.  Currently, system does not support <b>Fee Waiver</b> , hence this checkbox is disabled.
<b>Charge Name</b>	Displays the charge name applicable for the account.

<b>Field</b>	<b>Description</b>
<b>Charge Type</b>	Displays the charge type of the charge name.
<b>Amount</b>	Displays the charge amount.
<b>Rate (%)</b>	Displays the charge rate.
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	Click <b>Next</b> 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.
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> 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.
<b>Cancel</b>	Click <b>Cancel</b> to terminate the application and the status of the application. Such applications cannot be revived later by the user.

### 3.3.3 Temporary Overdraft Limit Details Data Segment

The Temporary Overdraft Limit Details data segment displays the configuration required for temporary overdraft limit to be provided to the account.

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

→ The **Temporary Overdraft Limit Details** screen is displayed.

**Figure 30: Temporary Overdraft Limit Details**

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 17: Temporary Overdraft Limit Details – Field Description](#).

**Table 17: Temporary Overdraft Limit Details – Field Description.**

Field	Description
<b>Temporary OD Limit ID</b>	Specify the temporary overdraft limit ID. This field is mandatory.
<b>Temporary Overdraft Limit Amount</b>	Select the currency and specify the temporary overdraft limit amount. This field is mandatory.
<b>Limit Start Date</b>	Select the limit start date.



Field	Description
	This field is mandatory.
<b>Limit End Date</b>	Select the limit expiry date.  This field is mandatory.
<b>Renew TOD</b>	Select to indicate if temporary overdraft limit is to be renewed.  This field is mandatory.
<b>Renew Period</b>	In case of TOD renewal is allowed, select the period from the drop-down list. Available options are as following: <ul style="list-style-type: none"> <li>• Days</li> <li>• Months</li> <li>• Year</li> </ul> This field is conditional mandatory.
<b>Next Renewal Amount</b>	In case of TOD renewal is allowed, specify the renewal amount.  This field is conditional mandatory.
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	Click <b>Next</b> 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.
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> to save the data captured, provided all the mandatory fields are captured and

Field	Description
	will be available in the My Task list for the user to continue later.
<b>Cancel</b>	Click <b>Cancel</b> to terminate the application and the status of the application. Such applications cannot be revived later by the user.

### 3.3.4 Advance Against Uncollected Funds Details Data Segment

The Advance Against Uncollected Funds Details data segment displays the configuration required for advance against uncollected fund to be provided to the account.

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

→ The **Advance Against Uncollected Funds Details** screen is displayed.

**Figure 31: Advance Against Uncollected Funds Details**

The screenshot displays the Oracle interface for 'Advance Against Uncollected Funds Details'. The main content area shows a table with the following data:

Limit ID *	Limit Amount *	Limit Start Date *	Limit End Date *
10001	GBP £5,000.00	03/26/20	08/31/20

Navigation buttons at the bottom include: Audit, Back, Next, Save & Close, and Cancel.

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 18: Advanced Against Uncollected Funds](#).

**Table 18: Advanced Against Uncollected Funds Details**

Field	Description
<b>Limit ID</b>	Specify the advance against uncollected funds limit ID.  This field is mandatory.
<b>Limit Amount</b>	Select the currency and specify the AUF limit amount.  This field is mandatory.
<b>Limit Start Date</b>	Select the limit start date.  This field is mandatory.

Field	Description
<b>Limit End Date</b>	Select the limit expiry date.  This field is mandatory.
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	Click <b>Next</b> 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.
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> 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.
<b>Cancel</b>	Click <b>Cancel</b> to terminate the application and the status of the application. Such applications cannot be revived later by the user.

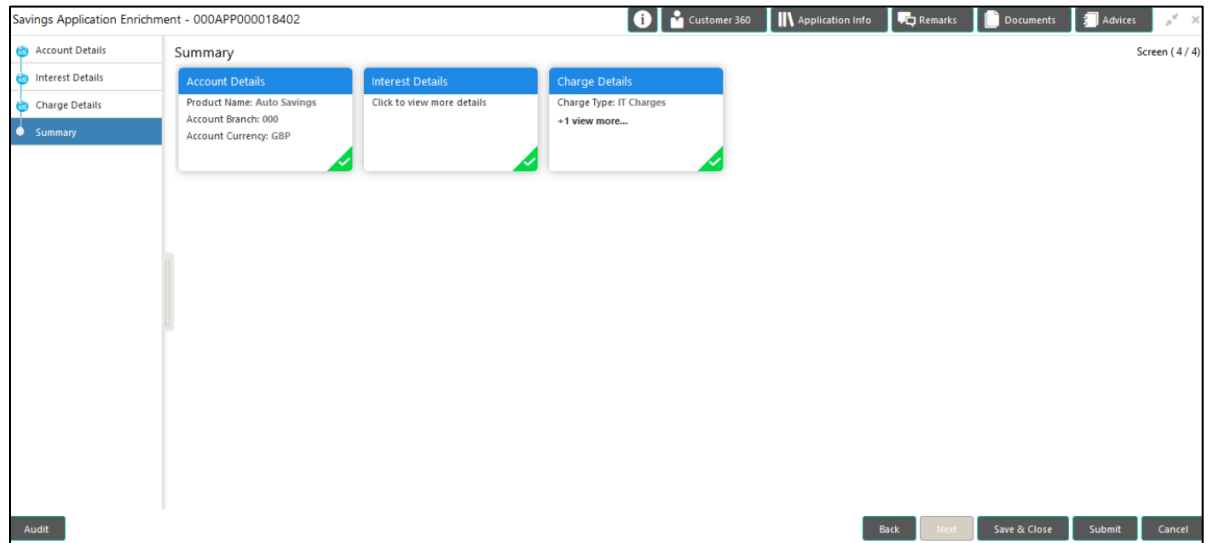
### 3.3.5 Summary

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

1. Click **Next** in **Advance Against Uncollected Funds Details** screen to proceed with next data segment, after successfully capturing the data.

→ The **Summary** screen is displayed.

**Figure 32: 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 19: Summary - Field Description](#).

**Table 19: Summary - Field Description**

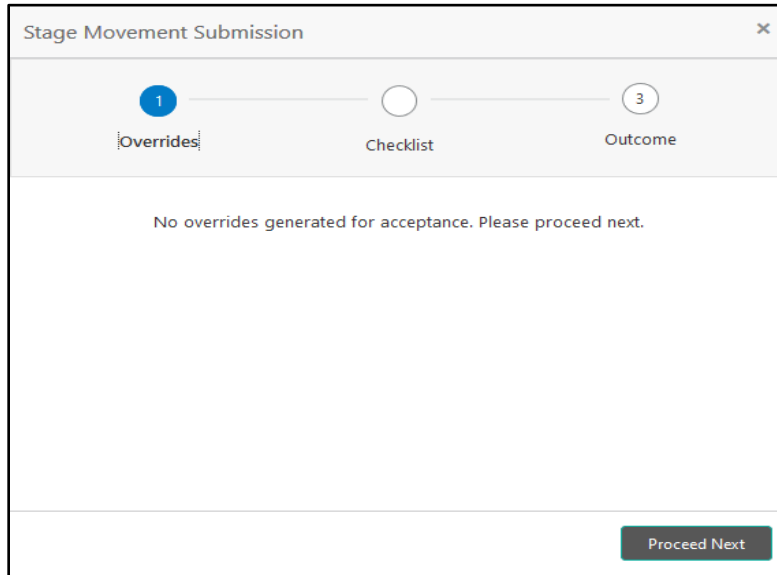
Data Segment	Description
<b>Account Details</b>	Displays the account details.
<b>Interest Details</b>	Displays the interest details
<b>Charge Details</b>	Displays the charge details.
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.

Data Segment	Description
<b>Next</b>	<p>Click <b>Next</b> 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><b>NOTE:</b> Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
<b>Save &amp; Close</b>	<p>Click <b>Save &amp; Close</b> 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>
<b>Submit</b>	<p>Click <b>Submit</b> to submit the application. System triggers the business validation to ensure the application is entitled for submission to the next stage.</p>
<b>Cancel</b>	<p>Click <b>Cancel</b> 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 33: Overrides**

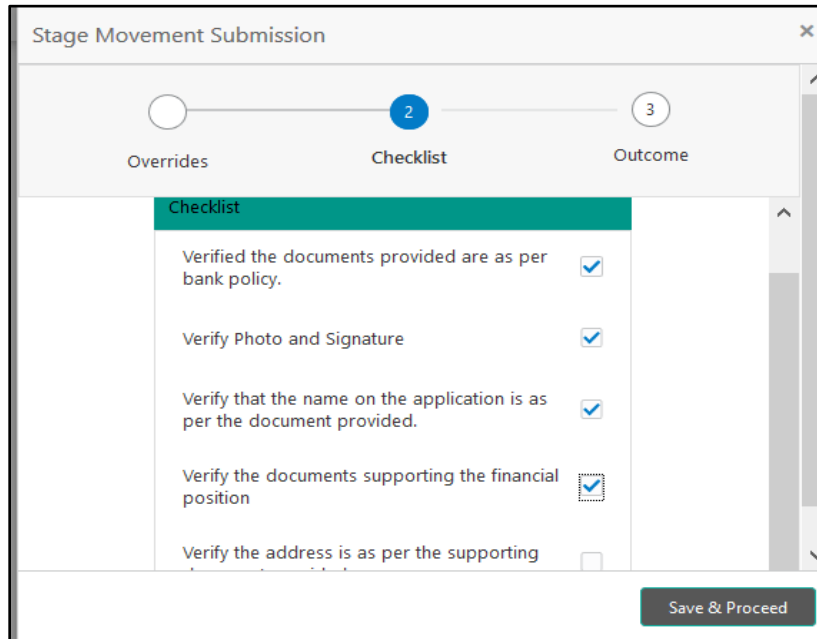


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

**Figure 34: 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" (stage 1), "Checklist" (stage 2, highlighted with a blue circle), and "Outcome" (stage 3). Below the progress bar, the "Checklist" section is highlighted in green. It contains a list of 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".

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.

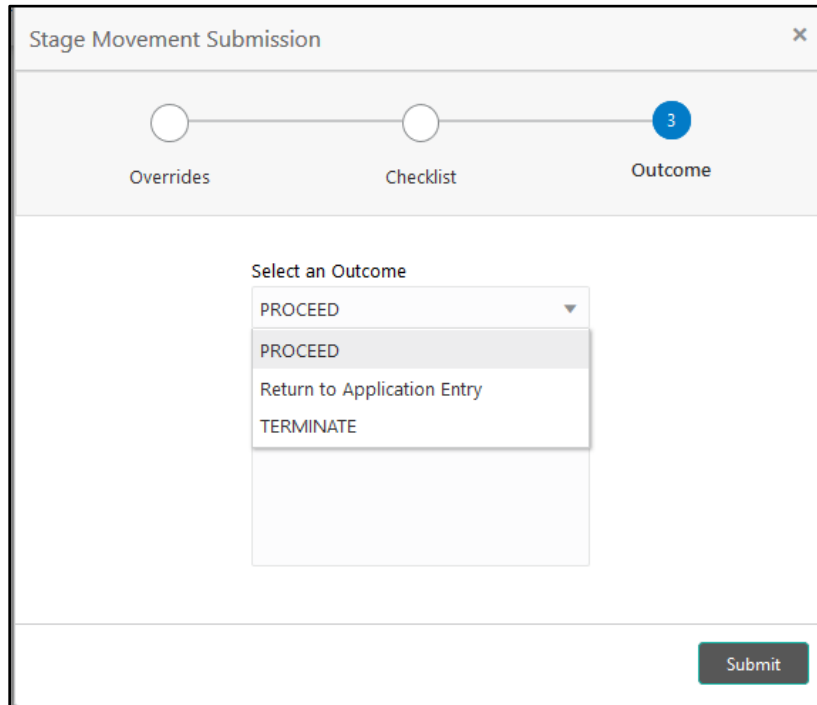
4. Select the checkbox to accept the checklist.



5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

**Figure 35: Outcome**



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", "Checklist", and "Outcome". The "Outcome" stage is highlighted with a blue circle containing the number "3". Below the progress bar, there is a dropdown menu titled "Select an Outcome" with the following options: "PROCEED", "Return to Application Entry", and "TERMINATE". A "Submit" button is located at the bottom right of the window.

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

- Proceed
- Return to Application Entry
- Terminate

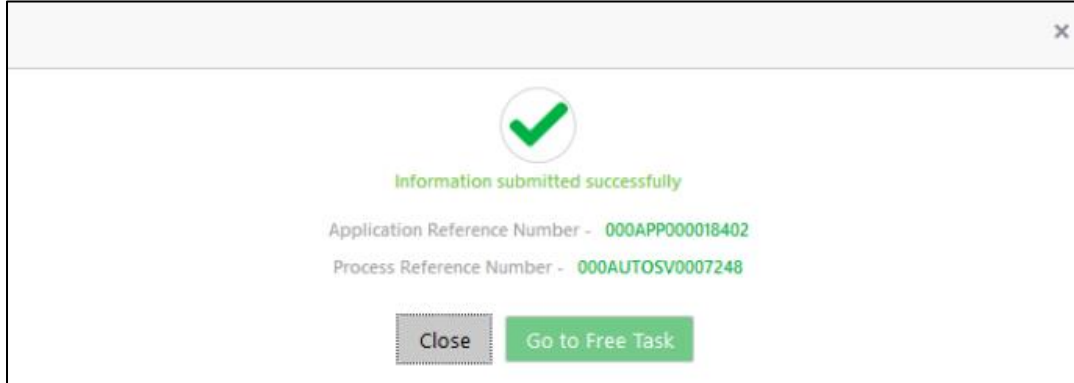
Outcomes configured in the conductor workflow for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

**Figure 36: 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 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.

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

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

**Figure 37: Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<input type="checkbox"/> Acquire & Edit		Savings Retail Process...	0005AVLACC001914	000APP00004201	Account Funding	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Loans Retail Process Ma...	0004MELN10000809	000APP00004201	Application Entry	19-03-22	000	000041	
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005AVLACC001898	000APP00004178	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005AVLACC001888	000APP00004167	Application Enrichment	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005AVLACC001887	000APP00004166	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005AVLACC001885	000APP00004159	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005AVLACC001880	000APP00004148	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Loans Retail Process Ma...	0004MELN10000879	000APP00004141	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000NT00004097	000APP00004146	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000NT00004096	000APP00004145	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000NT00004095	000APP00004144	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000NT00004094	000APP00004143	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000NT00004093	000APP00004142	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000NT00004091	000APP00004140	Application Initiation	19-03-22	000		

### 3.4 Account Funding Stage

Users having functional access to the Account Funding stage will be able to view the record in the Free Task process.

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

- [3.4.1 Initial Funding Details](#)
- [3.4.2 Summary](#)

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

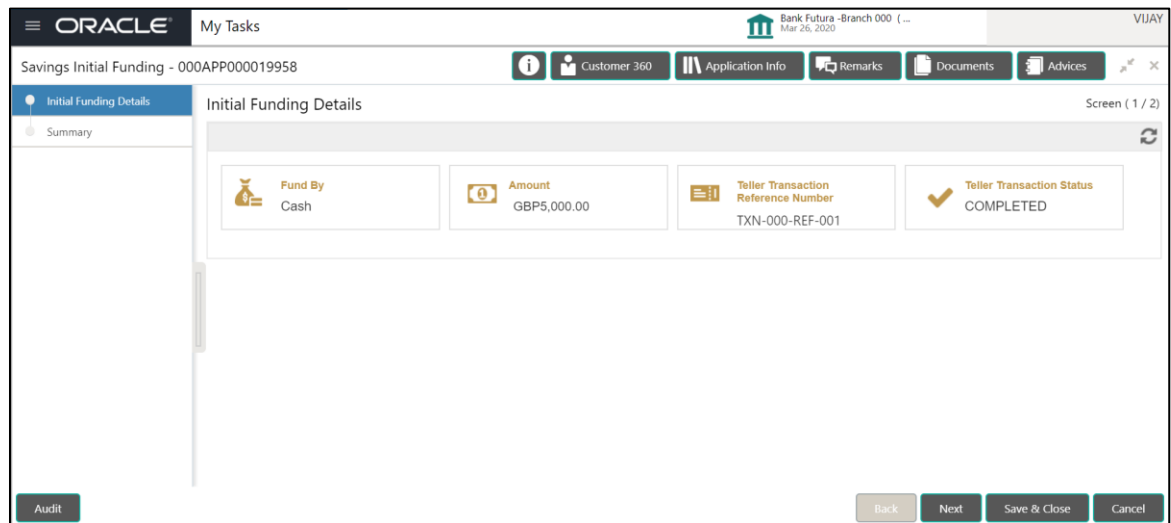
#### 3.4.1 Initial Funding Details

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.

1. Click **Acquire & Edit** in the **Free Tasks** screen for the application for which Account Funding stage has to be acted upon.

→ The **Initial Funding Details** screen is displayed.

**Figure 38: Initial Funding Details**



2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 20: Initial Funding Details - Field Description](#).

**Table 20: Initial Funding Details - Field Description**

<b>Field</b>	<b>Description</b>
<b>Fund By</b>	Displays the Fund by option selected in the Account Details Data Segment in Application Entry stage.
<b>Amount</b>	Displays the amount of the initial funding updated in the Account Details data segment in Application Entry stage.
<b>Teller Transaction Reference Number</b>	Displays the transaction reference number for the initial funding transaction that was triggered off in the Application Entry stage for the Teller module.
<b>Teller Transaction Status</b>	Displays the status of the teller transaction.  <b>NOTE:</b> The status of the teller transaction should be 'Success' for the submission of the Account Funding stage.
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	Click <b>Next</b> 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.
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> to save the data captured, provided all the mandatory fields are captured

Field	Description
	and will be available in the My Task list for the user to continue later.
<b>Cancel</b>	Click <b>Cancel</b> to terminate the application and the status of the application. Such applications cannot be revived later by the user.

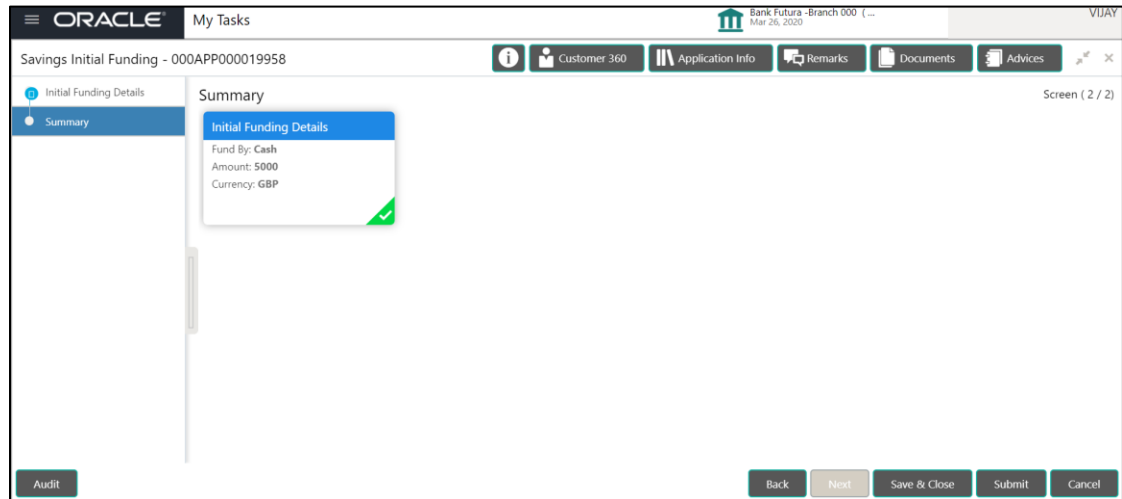
### 3.4.2 Summary

The Summary displays the tiles for all the data segments in the Account Funding stage. The tiles displays the important details captured in the specified data segment.

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

→ The **Summary** screen is displayed.

**Figure 39: 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 21: Summary - Field Description](#).

**Table 21: Summary - Field Description**

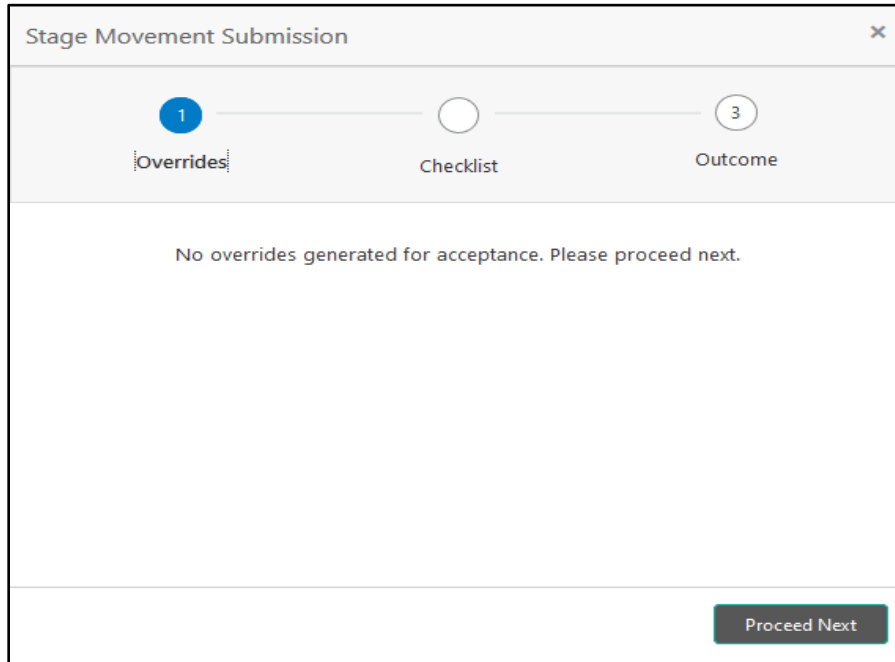
Data Segment	Description
<b>Account Details</b>	Displays the account details.
<b>Initial Funding Details</b>	Displays the initial funding details
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data. System will validate for

Data Segment	Description
	<p>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><b>NOTE:</b> Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> 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.
<b>Submit</b>	Click <b>Submit</b> to submit the application. System triggers the business validation to ensure the application is entitled for submission to the next stage.
<b>Cancel</b>	Click <b>Cancel</b> to terminate the application and the status of the application. Such applications cannot be revived later by the user.

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 40: Overrides**



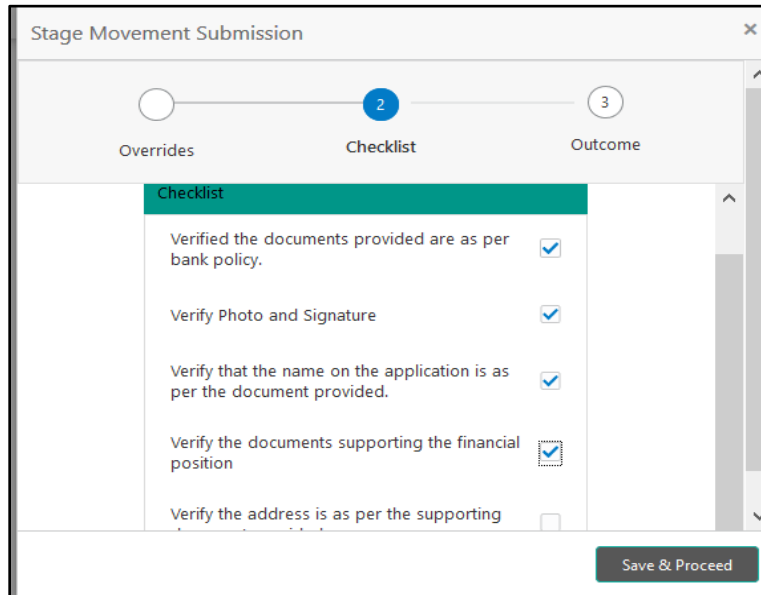
Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to make ensure overrides do not arise.



3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

**Figure 41: 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 indicator with three steps: "Overrides" (unselected), "Checklist" (selected and highlighted with a blue circle and number 2), and "Outcome" (unselected). Below the progress indicator, the "Checklist" section is highlighted in green. It contains a list of five items, each with a checkbox on the right:

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

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

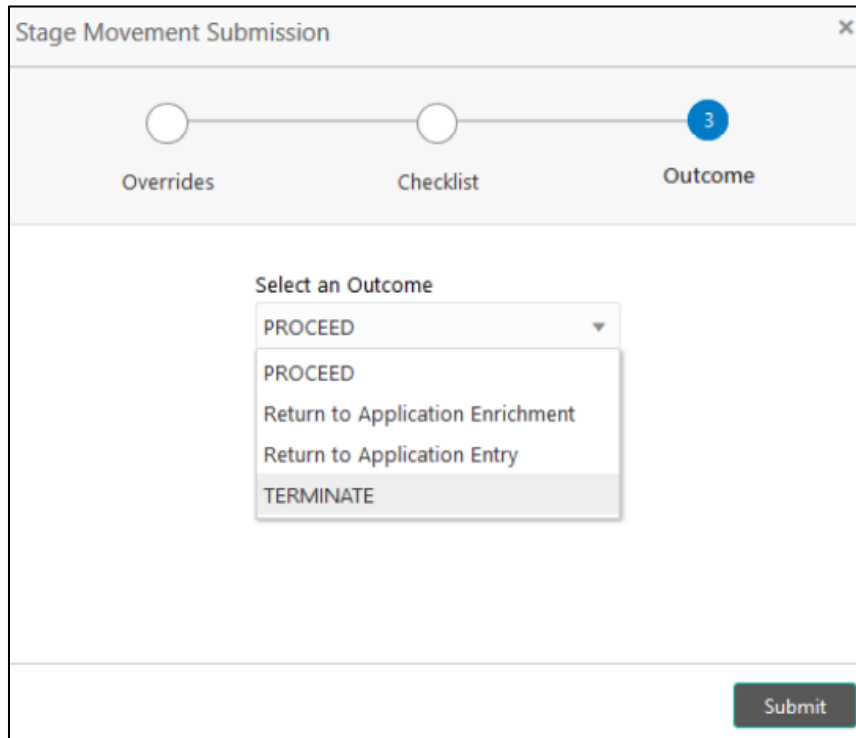
Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

**Figure 42: Outcome**



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", "Checklist", and "Outcome". The "Outcome" stage is currently active, indicated by a blue circle with the number "3" above it. Below the progress bar, there is a dropdown menu titled "Select an Outcome". The dropdown menu is open, showing the following options: "PROCEED", "PROCEED", "Return to Application Enrichment", "Return to Application Entry", and "TERMINATE". At the bottom right of the window, there is a "Submit" button.

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

- Proceed
- Return to Application Entry
- Return to Application Enrichment
- Terminate

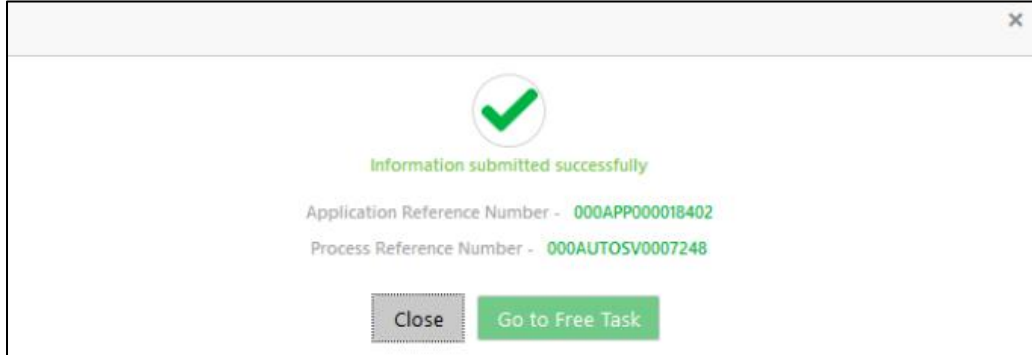
Outcomes configured in the conductor workflow for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

**Figure 43: 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 also displayed. Click on '**Close**' to close the pop-up screen.

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

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

**Figure 44: Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Action
<input checked="" type="checkbox"/> Acquire & E...		Savings Retail Process ...	0005AVLACD001914	000APP00004201	Supervisor Approval	19-03-22	000		
<input type="checkbox"/> Acquire & E...		Loans Retail Process Ma...	000HMLN10000898	000APP00004178	Application Entry	19-03-22	000	000041	
<input type="checkbox"/> Acquire & E...		Savings Retail Process ...	0005AVLACD001898	000APP00004166	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & E...		Savings Retail Process ...	0005AVLACD001887	000APP00004159	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & E...		Savings Retail Process ...	0005AVLACD001885	000APP00004148	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & E...		Loans Retail Process Ma...	000HMLN10000879	000APP00004141	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & E...		Retail Process Manage...	000INT00004097	000APP00004146	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & E...		Retail Process Manage...	000INT00004096	000APP00004145	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & E...		Retail Process Manage...	000INT00004095	000APP00004144	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & E...		Retail Process Manage...	000INT00004094	000APP00004143	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & E...		Retail Process Manage...	000INT00004093	000APP00004142	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & E...		Retail Process Manage...	000INT00004091	000APP00004140	Application Initiation	19-03-22	000		

### 3.5 Supervisor Approval Stage

Users having functional access to the Supervisor Approval stage will be able to view the record in the Free Task process.

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 stage is launched with Supervisor Approval data segment.

#### 3.5.1 Supervisor Approval Details

1. Click **Acquire & Edit** in the **Free Tasks** screen for the application for which Supervisor Approval stage has to be acted upon.

→ The **Supervisor Approval Details** screen is displayed.

**Figure 45: Supervisor Approval Details**

The screenshot shows the Oracle Supervisor Approval Details screen. The top navigation bar includes the Oracle logo, 'My Tasks', and user information for 'Bank Futura - Branch 000' on 'Mar 26, 2020'. The main title is 'Savings Account Approval - 000APP000019958'. Below the title are several utility icons: Information, Customer 360, Application Info, Remarks, Documents, and Advices. The left sidebar has 'Approval Details' (selected) and 'Summary'. The main content area is titled 'Approval Details' and contains several data fields in a grid layout:
 

- Account Type: Savings Account
- Account Branch: 000
- Product Code: SAVEDG
- Product Name: Saving Edge Account
- Account Currency: GBP
- Approver Response: Recommended for Appr

 A 'User Recommendation' button is located below the 'Approver Response' field. At the bottom of the screen, there are buttons for 'Audit', 'Back', 'Next', 'Save & Close', and 'Cancel'.

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 22: Supervisor Approval Details - Field Description](#).

**Table 22: Supervisor Approval Details - Field Description**

Field	Description
<b>Account Type</b>	Displays the account type.
<b>Account Branch</b>	Displays the account branch.

Field	Description
<b>Product Code</b>	Displays the product code.
<b>Product Name</b>	Displays the product name.
<b>Account Currency</b>	Displays the account currency.
<b>User Recommendation</b>	<p>Select the user recommendation. Available options are as following:</p> <ul style="list-style-type: none"> <li>• Recommended for Approval</li> <li>• Recommended for Reject</li> </ul>
<b>Back</b>	<p>Click <b>Back</b> to navigate to the previous data segment within a stage.</p> <p><b>NOTE:</b> Since this is the first screen on the workflow, Back will be disabled.</p>
<b>Next</b>	<p>Click <b>Next</b> 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>
<b>Save &amp; Close</b>	<p>Click <b>Save &amp; Close</b> 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>
<b>Cancel</b>	<p>Click <b>Cancel</b> to terminate the application and the status of the application. Such applications cannot be revived later by the user.</p>

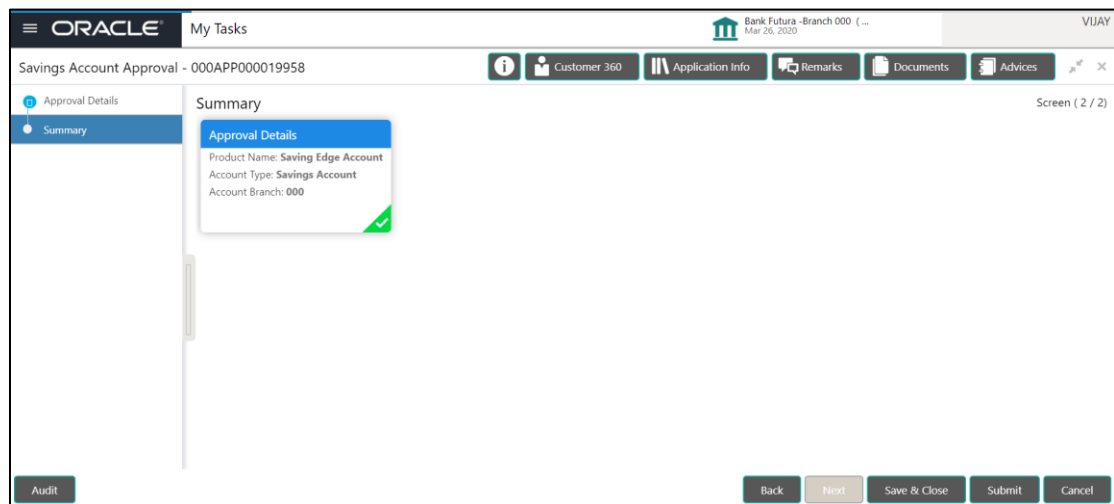
### 3.5.2 Summary

The Summary 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.

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

→ The **Summary** screen is displayed.

**Figure 46: Summary Details**



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 23: Summary - Field Description](#).

**Table 23: Summary - Field Description**

Data Segment	Description
Account Details	Displays the account details.
Customer Information	Displays customer information details.
Mandate Details	Displays the mandate details.

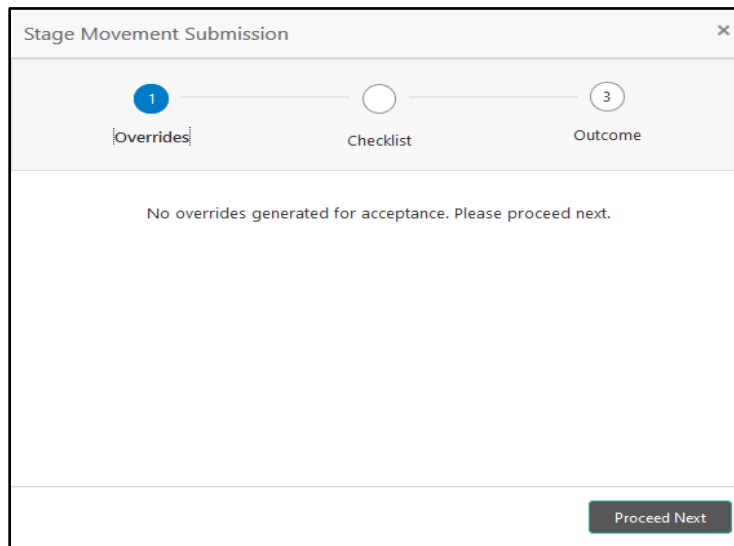
Data Segment	Description
<b>Account Service Preferences</b>	Displays the account service preferences.
<b>Nominee Details</b>	Displays the nominee details.
<b>Interest Details</b>	Displays the interest details.
<b>Charge Details</b>	Displays the charge details.
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	<p>Click <b>Next</b> 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><b>NOTE:</b> Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> 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.
<b>Submit</b>	Click <b>Submit</b> to submit the application. System triggers the business validation to ensure the application is entitled for submission to the next stage.
<b>Cancel</b>	Click <b>Cancel</b> to terminate the application and the status of the application. Such applications cannot be revived later by the user.

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.

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 47: 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 48: 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.

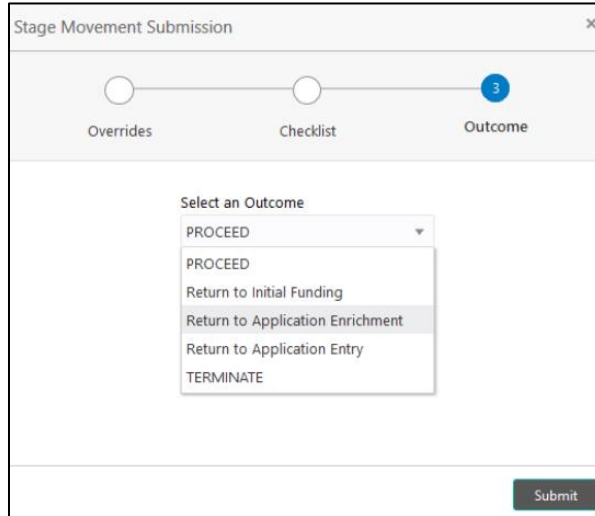
Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

**Figure 49: Outcome**



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

- Proceed
- Return to Application Entry
- Return to Application Enrichment
- Return to Account Funding
- Terminate

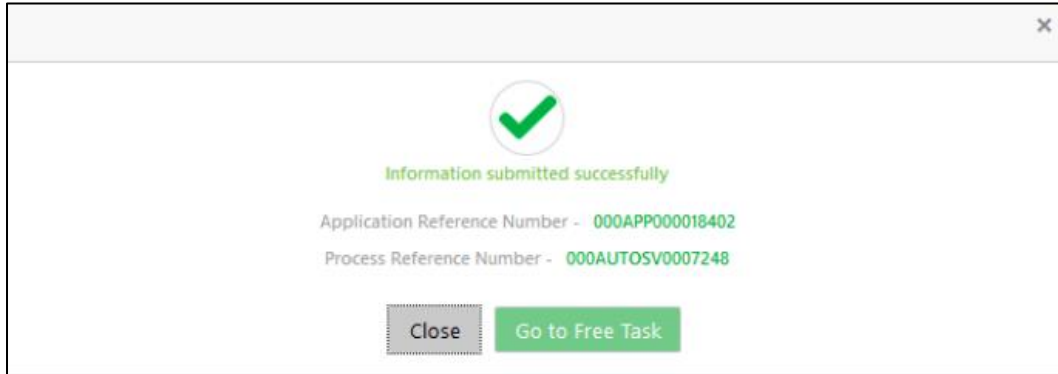
Outcomes configured in the conductor workflow for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

**Figure 50: Confirmation**



On submission of this stage, the Conductor workflow will automatically move this application to the next processing stage, **Account Create on Host** which has been automated. The account will be successfully created in Product Process (FCUBS in the current scenario), if all the required validation are successful.

In case due to any error the account creation is rejected on Product Process side (FCUBS in the current scenario), the application moves to the [3.6 Manual Retry Stage](#).

## 3.6 Manual Retry Stage

As mentioned earlier, this stage appears in the Free Task only if the Current Account creation has been rejected by Product Processor (FCUBS in the current scenario) and the user has the required access rights for the same.

The Manual Retry Stage comprises of the below data segment:

### [3.6.1 Manual Retry Data Segment](#)

#### 3.6.1 Manual Retry Data Segment

Click **Acquire & Edit** in the **Free Tasks** screen for the application for which Manual Retry stage has to be acted upon.

## 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 (p. 7)</a>
2	SAVORG	Savings Account Origination	RPM_FA_OVERDRAFT_LIMIT	<a href="#">3.2 Overdraft Limit Stage (p. 38)</a>
3	SAVORG	Savings Account Origination	RPM_FA_SAVORG_ENRCH	<a href="#">3.3 Application Enrichment Stage (p.55)</a>
4	SAVORG	Savings Account Origination	RPM_FA_SAVORG_FUND	<a href="#">3.4 Account Funding Stage (p.71)</a>
5	SAVORG	Savings Account Origination	RPM_FA_SAVORG_APPRV	<a href="#">3.5 Supervisor Approval Stage (p.80)</a>