

Term Deposit Origination User Guide
Oracle FLEXCUBE Universal Banking

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Term Deposit Origination User Guide

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1 Preface

1.1 Introduction

Welcome to the **Term Deposit Origination** user guide for Oracle FLEXCUBE Universal Banking – Retail Process Management (RPM). This document provides an overview of the Term Deposit Origination process and takes you through the various steps involved in handling all the necessary activities in the life cycle of a Term Deposit Origination.

1.2 Audience

This user manual is intended for the Relationship Managers (RMs) and Sales Officers in-charge of sourcing the Term Deposit 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 Term Deposit 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
TD	Term Deposit

1.5 List of Topics

This user manual is organized as follows:

Table 2: Topics

Topics	Description
Term Deposit Origination Process	This topic provides a snapshot of the features of the entire module.
Term Deposit Origination	This topic provides detailed information on the defined stages through which the Term Deposit application has to flow before it is ready to be sent to the Host for Account Creation.
List Of Glossary	List Of Glossary has the list of alphabetical list of functional activity codes of the Term Deposit origination stages.

1.6 Related Documents






The related documents are as following:

1. Retail Process Management Operations User Manual
2. Retail Process Management Savings Account Origination User Manual
3. Retail Process Management Current Account Origination User Manual
4. Retail Process Management Term Deposit Account Origination User Manual
5. Retail Process Management Retail Loans Origination User Manual
6. Retail Process Management Alerts and Dashboard User Manual
7. Common Core User Manual

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 Term Deposit 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 Term Deposit Account is created in the Host. The new workflow also supports capturing of relevant documents, stage wise, and generation of advices and notifications dynamically.

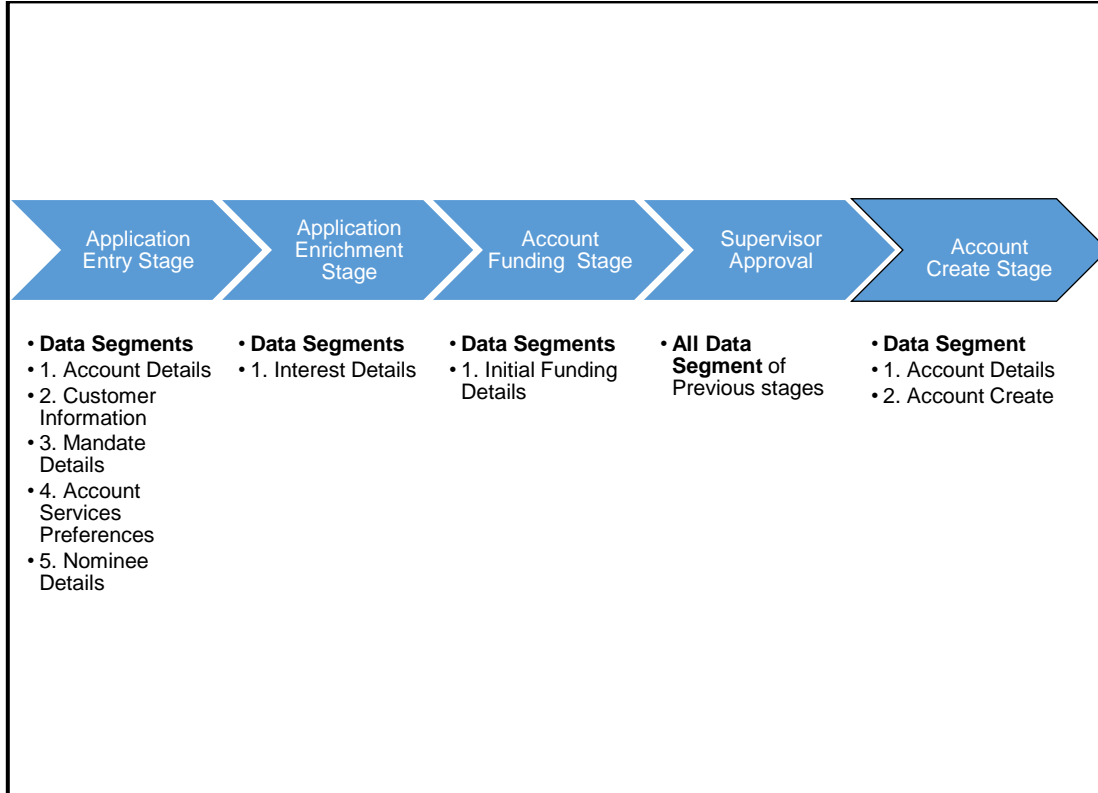
This user guide explains the reference workflow for the Term Deposit Account Origination process and further details the data that needs to be captured in the data segment linked to the specific stages.

This process initiates with the receipt of Term Deposit opening form and related documents from a customer for opening of a Term Deposit. The bank verifies the details and documents submitted for opening of Term Deposit to ensure completeness and initiates the Term Deposit Origination process by selecting the desired TD Product from the Product Catalogue.

2.2 Reference Workflow for Term Deposit Account Origination

The following diagram describes the workflow for Term Deposit Account Origination process.

Figure 1: Reference Flow Diagram



3 Term Deposit 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 Term Deposit Account product origination process is initiated either as a single product origination or as part of the multiple product selection, Process Orchestrator generates the Term Deposit 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 Term Deposit 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 Application Enrichment Stage](#)
- [3.3 Account Funding Stage](#)
- [3.4 Supervisor Approval Stage](#)
- [3.5 Account Creation](#)

3.1 Application Entry Stage

Process Orchestrator 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 option is selected as Cash. 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 Account Service Preferences](#)
- [3.1.4 Nominee Details Data Segment](#)
- [3.1.5 Mandate 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

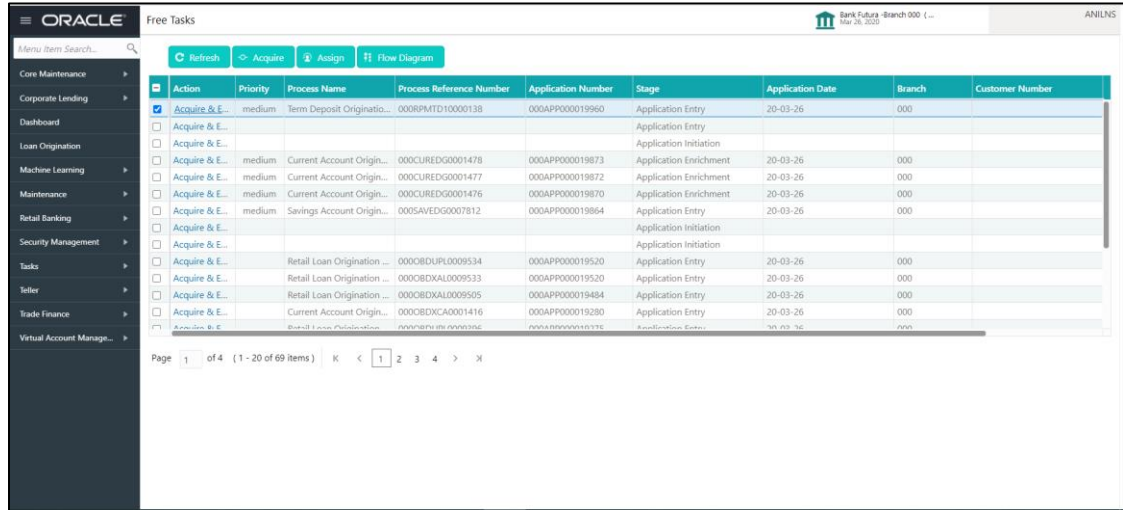
The Account Details data segment displays the account details.

Pre-requisites

1. Specify **User Id** and **Password**, and login to **FCUBS Home screen**.
→ The **FCUBS Home screen** is displayed.
2. From **Home screen**, navigate to left menu and click **Tasks**.

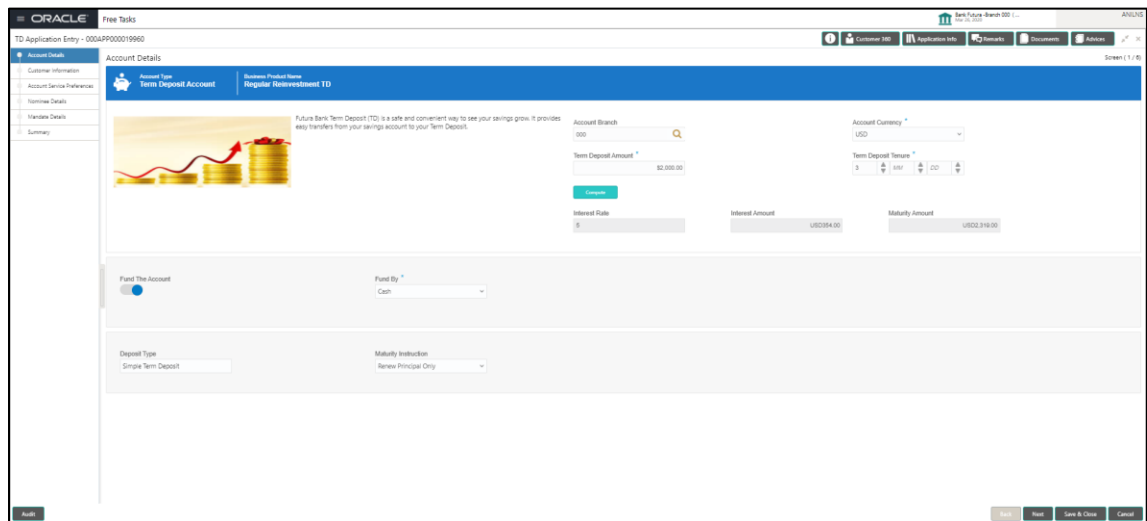
- Under **Tasks**, click **Free Tasks**.
 → The **Free Tasks** screen is displayed.

Figure 2: Free Tasks



- 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.

5. 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

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

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

Field	Description
	<p>Available options for Simple Term Deposit are as following:</p> <ul style="list-style-type: none"> • Renew Principal • Do not Renew <p>Available options for Reinvestment Term Deposit are as following:</p> <ul style="list-style-type: none"> • Renew Principal and Interest • Renew Principal only • Do not renew
Maturity Payout Mode	<p>If the Maturity Instruction selected is either Do Not Renew or Renew only Principal for Reinvestment Term Deposit, you need to specify the Maturity Payout Mode. Select if the Maturity Payout mode is Account Transfer or Demand Draft.</p>
Account Number	<p>In case Account Transfer is selected as the Maturity Payout mode, you need to update the Account Number. You can also search the Account Number by clicking the search icon.</p>
Account Name	<p>Displays the account name for the selected account number.</p>
Back	<p>Click Back to navigate to the previous data segment within a stage.</p> <p>NOTE: Since this is the first screen on the workflow, Back will be disabled.</p>
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.</p>

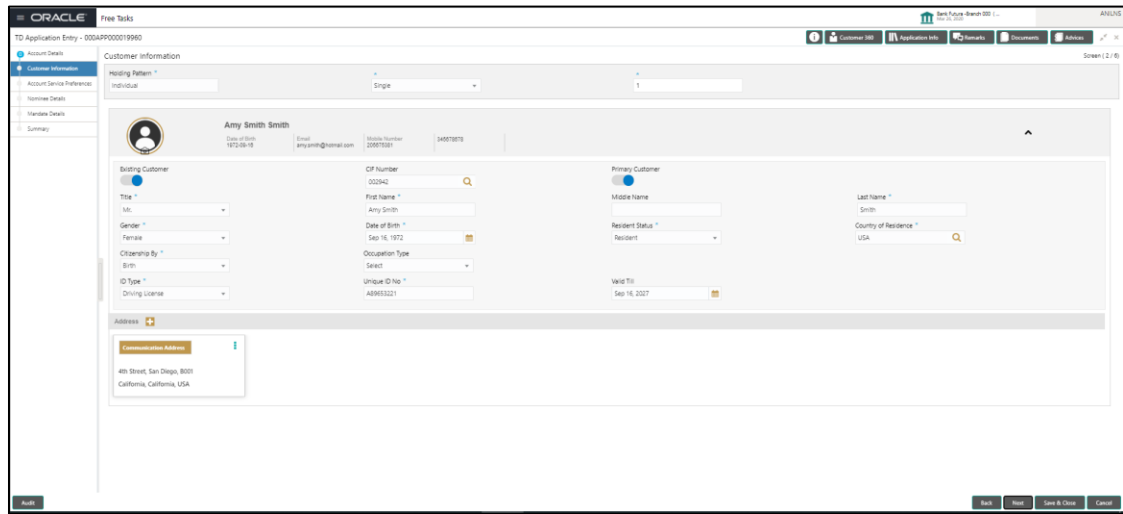
Field	Description
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot 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
Holding Pattern	Displays the holding pattern selected in the Application Initiate stage.
Ownership	Select the ownership from the drop-down list. Available options are as following: <ul style="list-style-type: none"> • Single • Joint

Field	Description
	<p>In case of Joint ownership selected, panel for updating details for 2nd applicant is populated. Add Applicant is also enabled to allow adding additional applicants to the account.</p> <p>By default, system displays the ownership selected in the Application Initiate stage.</p> <p>This field is mandatory.</p>
Number of Applicant	Displays the number applicant added for the account.
Existing Customer	Select to indicate if customer is existing customer.
CIF Number	Search and select the CIF number.
Primary Customer	Select to indicate if customer is primary customer.
Title	<p>Select the title of the applicant from the drop-down list.</p> <p>This field is mandatory.</p>
First Name	<p>Specify the first name of the applicant.</p> <p>This field is mandatory.</p>
Middle Name	Specify the middle name of the applicant.
Last Name	<p>Specify the last name of the applicant.</p> <p>This field is mandatory.</p>
Gender	<p>Specify the Gender of the applicant from the drop-down list.</p> <p>This field is mandatory.</p>
Date of Birth	<p>Select the date of birth of the applicant.</p> <p>This field is mandatory.</p>
Birth Place	Specify the birth place of the applicant.

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

Field	Description
	<p>Click on the top right side of the Address Tile. Click Edit to update the address details. You can also delete the address of an existing customer.</p> <p>To add multiple addresses of the applicant, click + icon on the Address to add additional addresses.</p>
Address Type	<p>Select the address type for the applicant from the drop-down list.</p> <ul style="list-style-type: none"> • Permanent Address • Residential Address • Communication Address • Office Address <p>This field is mandatory.</p>
Preferred Address	<p>Select it to indicate if the address type is preferred address.</p> <p>This field is mandatory.</p>
Building	<p>Specify the house or office number, floor and building details.</p> <p>This field is mandatory.</p>
Street	<p>Specify the street.</p>
Locality	<p>Specify the locality name of the address.</p> <p>This field is mandatory.</p>
City	<p>Specify the city.</p>
State	<p>Specify the state.</p>
Country	<p>Specify the country code.</p> <p>This field is mandatory.</p>

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

3.1.3 Account Service Preferences

The Account Service Preferences data segment allows to capture the 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 5: 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 6: Account Service Preferences – Field Description](#).

Table 6: Account Service Preferences – Field Description

Field	Description
Date of Birth	Displays the date of birth of the customer..
Email	Displays the email id.
Mobile	Displays the mobile number.
Banking Channel Preference	Select the specified preferences for Banking Channel.

Field	Description
Phone Banking	Select to indicate if Phone Banking subscription is required.
Direct Banking	Select to indicate if Direct Banking subscription is required.
Kiosk Banking	Select to indicate if Kiosk Banking subscription is required.
Communication Channel Preference	Select to indicate for the specified preferences for communication channel subscriptions.
Email	Select to indicate if e-mail is the communication channel subscription.
Post	Select to indicate if post is the communication channel subscription.
SMS	Select to indicate if SMS is the communication channel subscription.
Select Preference	Select the Communication Channel from the drop-down to specify your preferred option among the selected options.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.

Field	Description
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

3.1.4 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 6: Nominee Details

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

Table 7: Nominee Details - Field Description

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

Field	Description
Last Name	Specify the last name of the nominee. This field is mandatory.
Relationship Type	Select the relationship type of the nominee with the applicant. This field is mandatory.
Date of Birth	Select the date of birth of the nominee. This field is mandatory.
Minor	Select to indicate if nominee is minor.
Guardian	Guardian is enabled if Minor is selected. Click Guardian to update guardian details. This field is conditional mandatory.
Percentage	Specify the percentage to be considered for distribution of the account balance in case of uneventful death of the applicant.
Address	Click Address to load the address screen for updating the address of the nominee.
Building	Specify the House/Office Number, Floor and Building details. This field is mandatory.
Street	Specify the street.
Locality	Specify the landmark of the address, if available.
City	Specify the city.
State	Specify the state.

Field	Description
Country	Specify the Country Code. This field is mandatory.
Zip Code	Specify the Pin code/Zip code of the address. This field is mandatory.
Contact Details	Specify the contact details.
Email	Specify the Email Address of the Nominee. This field is mandatory.
Mobile	Specify the Mobile Number of the Nominee. This field is mandatory.
Phone No	Specify the Phone No. of the Nominee.
Save & Close	Click Save to save the nominee details and come back to the Nominee Details screen. This field is mandatory.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.

Field	Description
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

3.1.4.1 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 **minor** is selected as nominee.

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

Figure 7: Guardian Details

The screenshot shows a web form titled "Guardian Details". The form is organized into several sections:

- Title:** A dropdown menu with "Mr" selected.
- Names:** Fields for "First Name" (containing "John"), "Middle Name", and "Last Name" (containing "Carroll").
- Date of Birth:** A date picker showing "Aug 31, 2020".
- Address:** Fields for "Building" (Building002), "Street" (Street001), "Locality" (Loc002), and "City" (City001).
- Location:** Fields for "State" (State001), "Country" (USA), and "Zip Code" (zip001).
- Contact:** Fields for "Email" (john123@gmail.com), "Mobile" (+1 1234567890), and "Phone".

At the bottom right of the form, there are two buttons: "Save" 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 8: Guardian Details - Field Description](#).

Table 8: Guardian Details - Field Description

Field	Description
Title	Select the title of the guardian.
First Name	Specify the first name of the guardian.
Middle Name	Specify the middle name of the guardian.
Last Name	Specify the last name of the guardian.
Date of Birth	Specify the date of birth of the guardian.
Building	Specify the house/office Number, floor and building details. This field is mandatory.
Street	Specify the street.
Locality	Specify the landmark of the address, if available.
City	Specify the city.
State	Specify the state.
Country	Specify the country code. This field is mandatory.
Zip Code	Specify the pin code or zip code of the address. This field is mandatory.
Email	Specify the e-mail address of the guardian. This field is mandatory.

Field	Description
Mobile	Specify the ISD code and the mobile number of the guardian. This field is mandatory.
Phone No.	Specify the ISD code and the phone number of the guardian.
Save	Click Save to save the guardian details.
Close	Click Close to close the Guardian Details screen and come back to the Nominee Details screen.
Back	To navigate back to the previous data segment within a stage, click Back .
Next	To navigate to the next data segment, after successfully capturing the data, click Next . System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Save & Close	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, click Save & Close .
Cancel	To terminate the application and the status of the application click Cancel . Such applications cannot be revived later by the user.

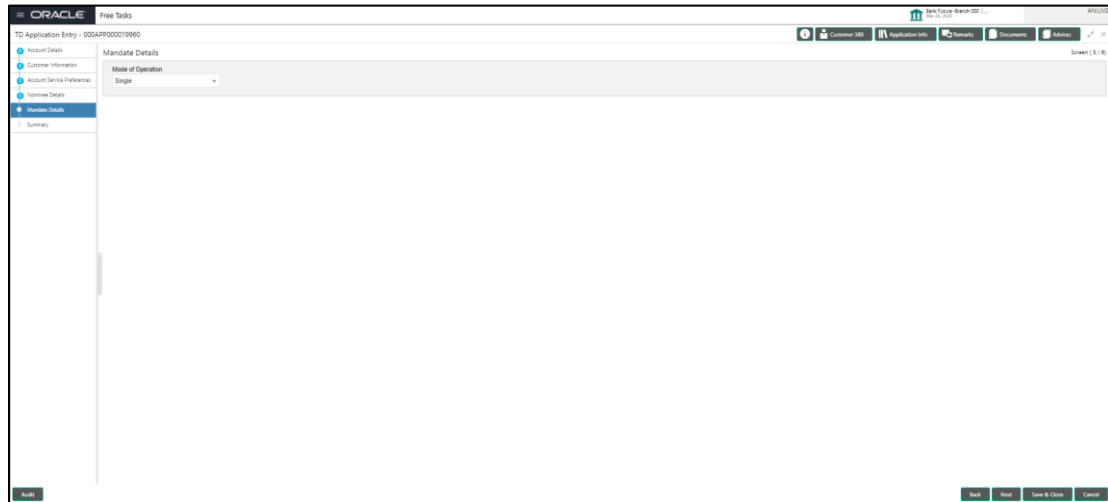
3.1.5 Mandate Details Data Segment

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 8: Mandate Details



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

Table 9: Mandate Details - Field Description

Field	Description
Mode of Operation	<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"> • Single • Jointly • Anyone • Survivor • Either or Survivor • Former or Survivor

Field	Description
	<ul style="list-style-type: none"> • As per Mandate <p>If the option 'As per Mandate' is selected, then update the below mentioned fields:</p> <ul style="list-style-type: none"> • Amount From • Amount To • Required No. of Signatories • Remarks <p>This field is mandatory.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

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

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

Figure 9: 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 10: Mandate Details - Field Description](#).

Table 10: Mandate Details - Field Description

Field	Description
Amount From	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.
Amount To	Specify the amount up to which the mandate is to be considered. This field is mandatory.
Required No. of Signatories	Specify the number of signatories for the mandate band. This field is mandatory.
Remarks	Specify remarks, if any.

Field	Description
Add Mandate	Click Add Mandate to add additional row of mandate.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Save & Close	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, click Save & Close .
Cancel	To terminate the application and the status of the application click Cancel . Such applications cannot be revived later by the user.

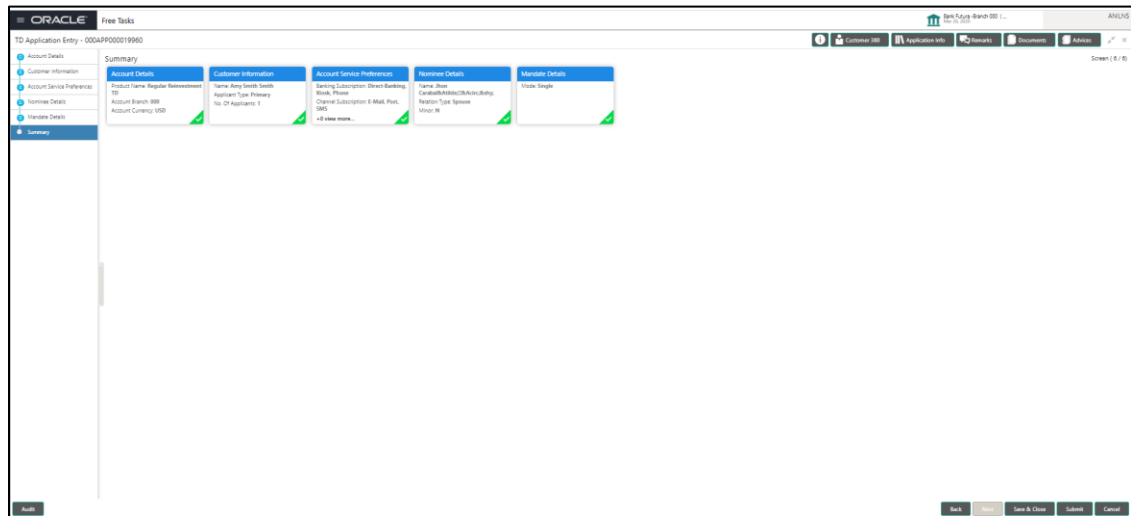
3.1.6 Summary

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

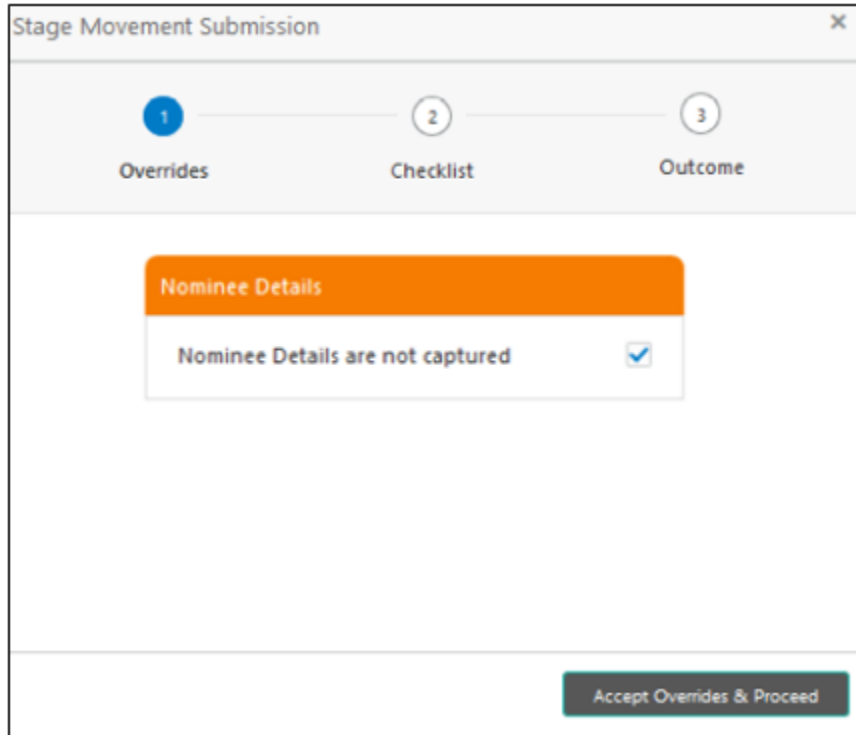
Data Segment	Description
Account Details	Displays the account details
Customer Information	Displays the customer information details.
Mandate Details	Displays the mandate details.
Account Service Preferences	Displays the account service preferences details.
Nominee Details	Displays the nominee details.

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



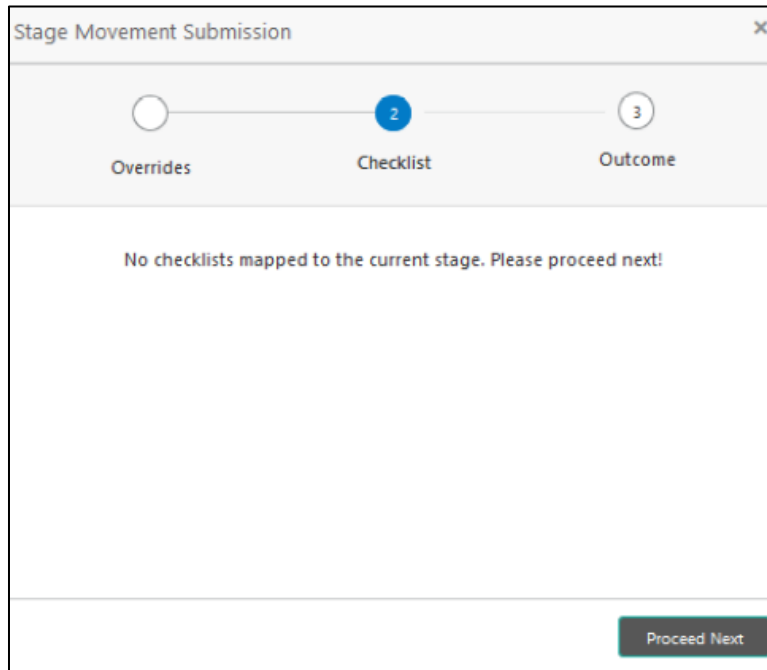
Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. Few example of overrides are as following:

- 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



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 in the top right corner. Below the title bar is a progress indicator with three steps: "Overrides", "Checklist", and "Outcome". The "Outcome" step is highlighted with a blue circle containing the number "3". Below the progress indicator is a form with a label "Select an Outcome" and a dropdown menu. The dropdown menu is open, showing three options: "PROCEED", "PROCEED", and "TERMINATE". The first "PROCEED" option is highlighted. At the bottom right of the form is a "Submit" button.

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

- Proceed
- Terminate

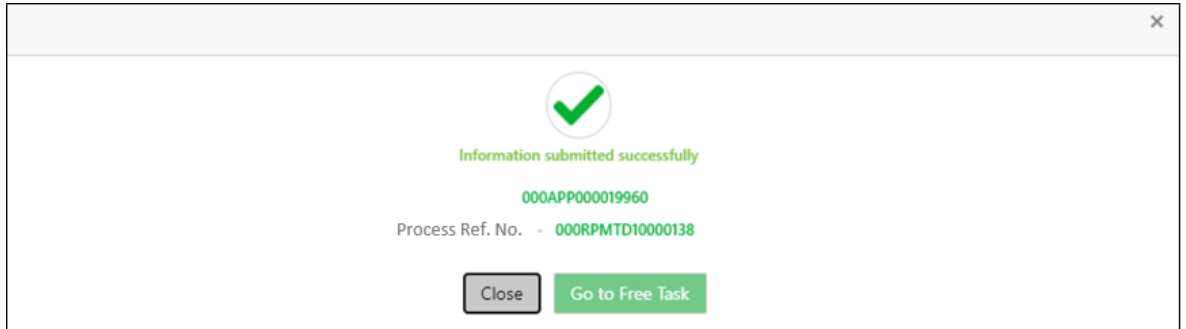
Outcomes configured in the conductor workflow for the business process is available in the dropdown list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 14: Confirmation



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

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
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005AVLAC0001914	000APP000004201	Application Enrichment	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Loans Retail Process Ma...	000HMELN10000898	000APP000004201	Application Entry	19-03-22	000	000041	
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005AVLAC0001898	000APP000004178	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005AVLAC0001888	000APP000004167	Application Enrichment	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005AVLAC0001887	000APP000004166	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005AVLAC0001885	000APP000004159	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005AVLAC0001880	000APP000004148	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Loans Retail Process Ma...	000HMELN10000879	000APP000004141	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004097	000APP000004146	Application initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004096	000APP000004145	Application initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004095	000APP000004144	Application initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004094	000APP000004143	Application initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004093	000APP000004142	Application initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004091	000APP000004140	Application initiation	19-03-22	000		

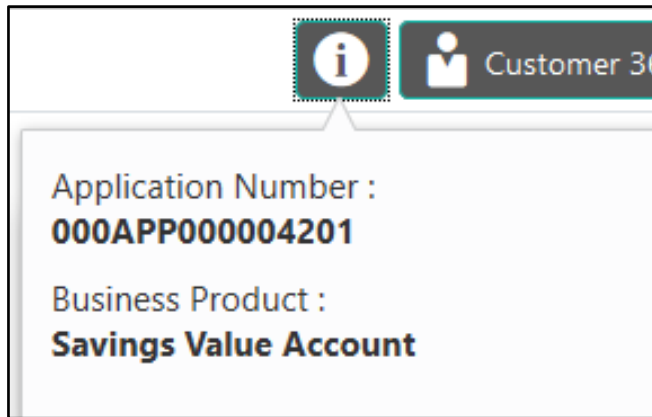
3.1.7 Action Buttons on the Header

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.

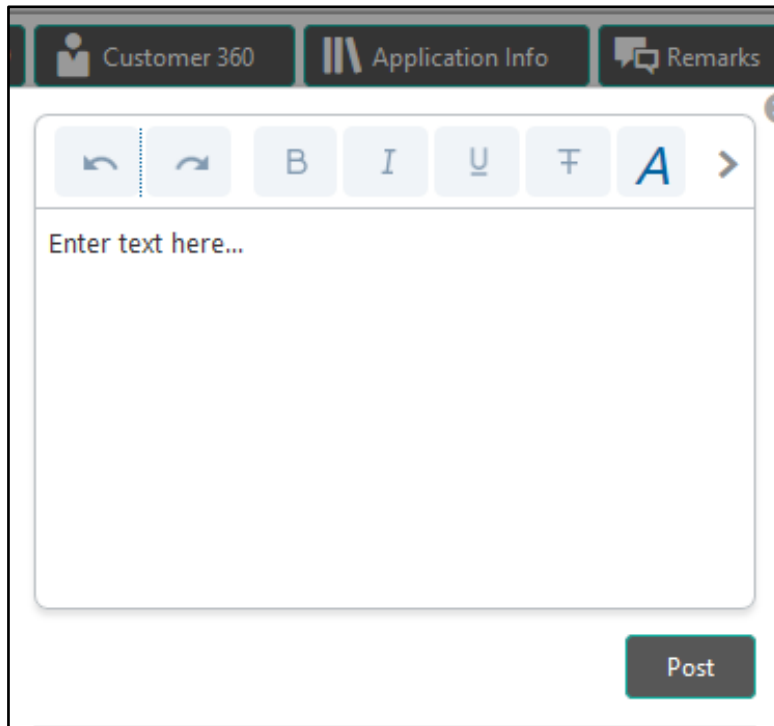
3.1.7.3 Application Info

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

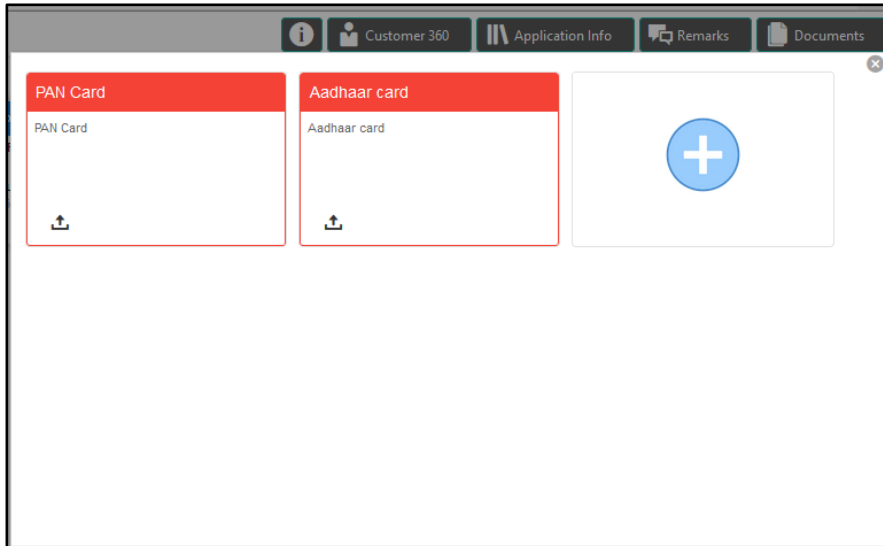


The screenshot shows a web interface for adding remarks. At the top, there are three tabs: 'Customer 360', 'Application Info', and 'Remarks'. The 'Remarks' tab is active. Below the tabs is a rich text editor with a toolbar containing icons for undo, redo, bold (B), italic (I), underline (U), strikethrough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



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 Term Deposit product, no advice is configured.

3.2 Application Enrichment Stage

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

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

- [3.2.1 Account Details Data Segment](#)
- [3.2.2 Interest Details Data Segment](#)
- [3.2.3 Summary](#)

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

3.2.1 Account Details Data Segment

The Account Details data segment displays the account details filled in the previous stage in view only mode. The user can acquire the application from Free Tasks list.

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

→ The **Account Details** screen is displayed.(view only)

Figure 19: Account Details

The screenshot shows the Oracle Account Details screen for a Term Deposit Account. The interface includes a navigation menu on the left with options for 'Interest Details' and 'Summary'. The main content area displays the account details for a 'Regular Reinvestment TD' account. A descriptive text box explains that the 'Futura Bank Term Deposit (TD)' is a safe and convenient way to see savings grow. The account details are as follows:

Field	Value
Account Branch	000
Account Currency	USD
Term Deposit Amount	USD2,000.00
Term Deposit Tenure	3 Years
Interest Rate	5
Interest Amount	USD254.00
Maturity Amount	USD2,318.00
Field The Account	Field By *
Simple Term Deposit	Cash
Deposit Type	Maturity Institution
Simple Term Deposit	Reinvest Principal Only

The screen also features a 'Go Back' button at the bottom left and 'Save & Close' and 'Cancel' buttons at the bottom right.

For more information on fields, refer to [Table 12: Account Details - Field Description](#).

Table 12: Account Details - Field Description

Field	Description
Account Type	Displays the account type based on the product selected in the product catalogue. This field is mandatory.
Business Product Name	Displays the business product name based on the product selected in the product catalogue.
Account Branch	Displays the account branch.
Account Currency	Displays the account currency.
Application Date	Displays the application date.
Term Deposit Amount	Displays the term deposit amount
Term Deposit Tenure	Displays the term deposit tenure.
Compute	Click Compute and the following fields are displayed: <ul style="list-style-type: none"> • Interest Rate • Interest Amount • Maturity Amount
Fund the Account	Displays 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.
Fund By	Displays the Fund By .
Cash Amount	Displays the cash amount.
Deposit Type	Displays the deposit type.
Maturity Instructions	Displays the maturity instructions.

Field	Description
Back	<p>Click Back to navigate to the previous data segment within a stage.</p> <p>NOTE: Since this is the first screen on the workflow, Back will be disabled.</p>
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.</p>
Save & Close	<p>Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.</p>
Cancel	<p>Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.</p>

3.2.2 Interest Details Data Segment

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

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

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

Figure 20: Interest Details

Interest Type	Interest Rate in %	Margin in %	Effective Rate in %
Term Rate	5.5		5.5
Tax Rate	10		10
TD penalty	2		2

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

Table 13: Interest Details - Field Description

Field	Description
Interest Type	Specify the interest type.
Interest Rate	Specify the interest rate applicable for the account.
Margin In %	Select the margin in percentage. Currently, system does not allow to specify the margin for the interest rate for Term Deposit account. This field is mandatory.

Field	Description
Effective Rate	<p>Displays the final rate calculated based on the Interest Rate and the Margin specified.</p> <p>Since Margin is not allowed currently, the Final Rate will be equal to the Interest Rate.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

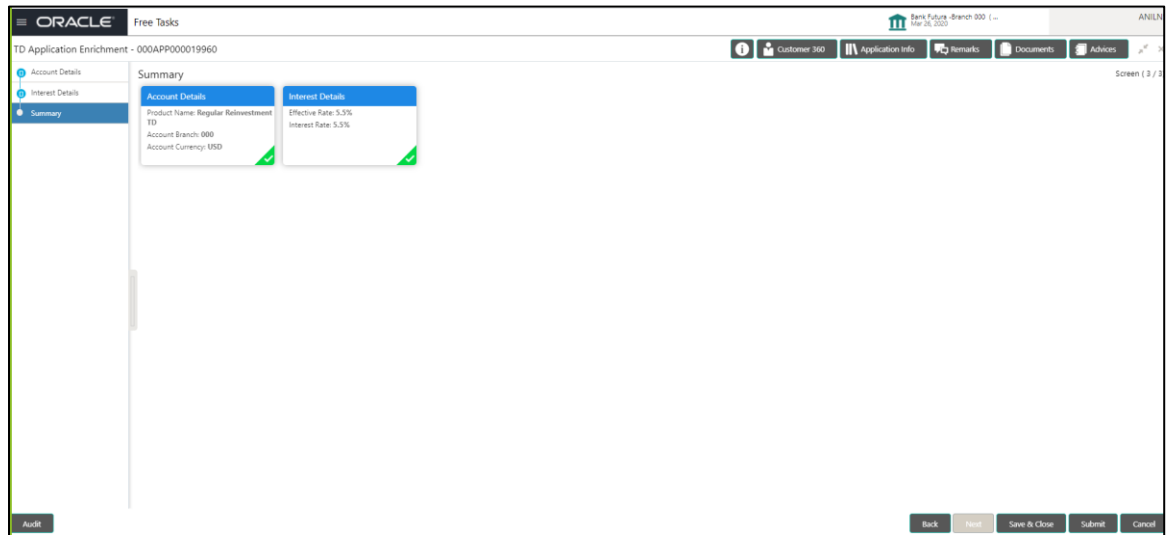
3.2.3 Summary

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

→ The **Summary** screen is displayed.

Figure 21: 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

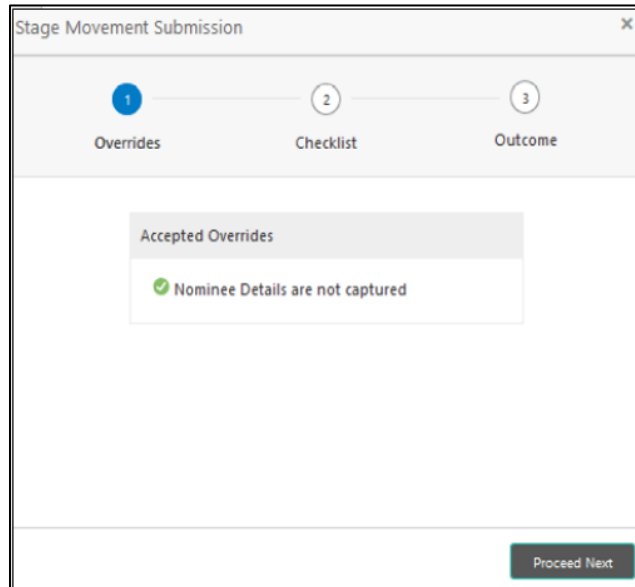
Data Segment	Description
Account Details	Displays the account details.
Interest Details	Displays the interest details
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for

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>NOTE: Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Submit	Click Submit to submit the application. System triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click Cancel 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 22: Overrides

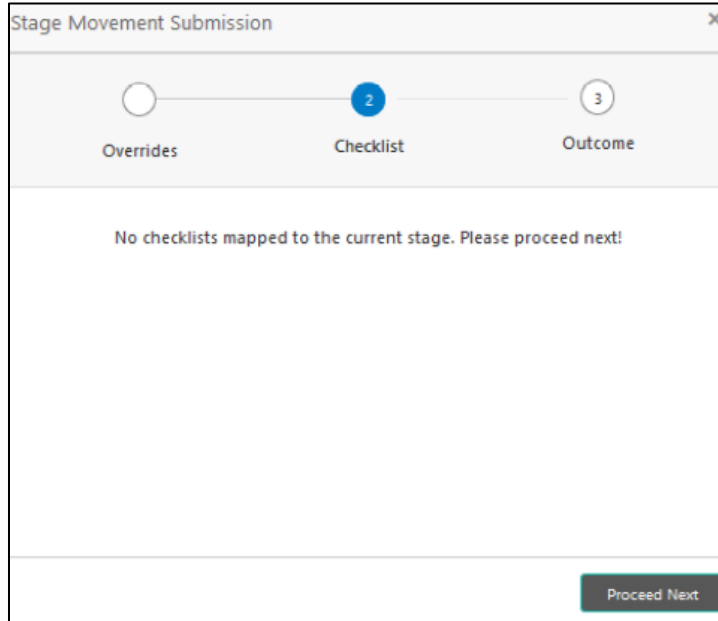


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

Figure 23: Checklist



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

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 24: Outcome

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", "Checklist", and "Outcome". The "Outcome" step is highlighted with a blue circle containing the number "3". Below the progress indicator is a large text area with a drop-down menu titled "Select an Outcome". The drop-down menu is open, showing four options: "PROCEED", "PROCEED", "Return to Application Entry", and "TERMINATE". The "Return to Application Entry" option is highlighted. At the bottom right of the window is a "Submit" button.

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

- Proceed
- Return to Application Entry
- Terminate

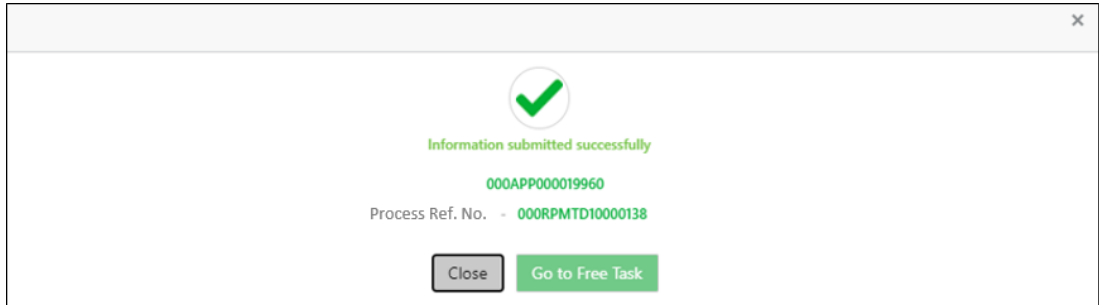
Outcomes configured in the conductor workflow for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 25: Confirmation

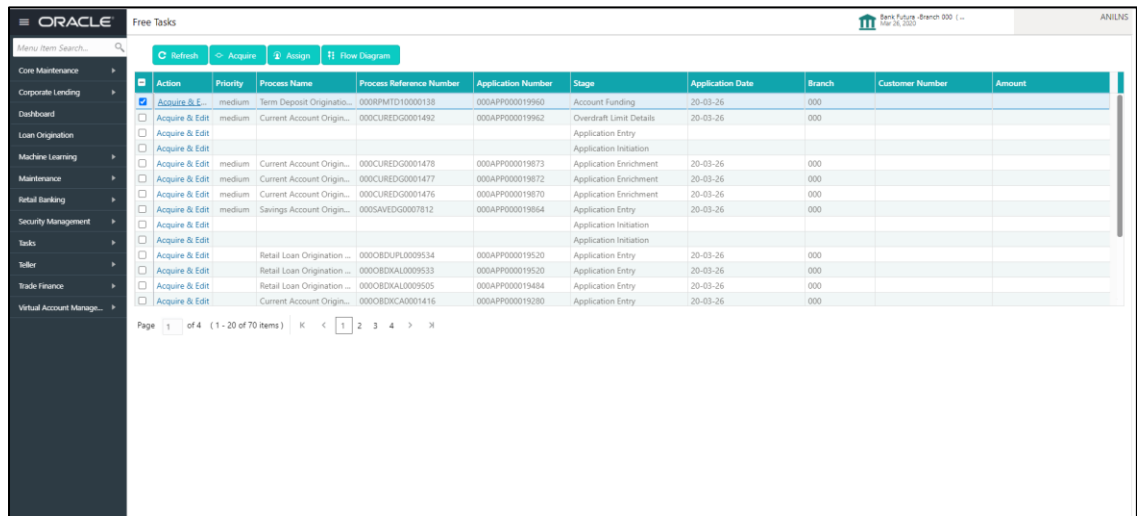


On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed. Click on '**Close**' to close the pop-up screen. Alternatively click on '**Go to Free Task**' to launch the **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 26: Free Tasks



3.3 Account Funding Stage

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

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

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

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

3.3.1 Account Details Data Segment

The Account Details data segment displays the account details updated in the Application Entry stage in view only mode.

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

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

Figure 27: Account Details

The screenshot displays the Oracle Account Details screen for a Term Deposit Account. The interface includes a navigation menu on the left with options for 'Account Details', 'Initial Funding Details', and 'Summary'. The main content area is titled 'Account Details' and features a blue header with 'Account Type: Term Deposit Account' and 'Business Product Name: Regular Reinvestment TD'. Below the header, there is a descriptive text box with an image of gold coins and a red arrow pointing upwards, stating: 'Futura Bank Term Deposit (TD) is a safe and convenient way to see your savings grow. It provides easy transfers from your savings account to your Term Deposit.' To the right of this text, there are several input fields: 'Account Branch' (000), 'Account Currency' (USD), 'Term Deposit Amount' (USD2,000.00), and 'Term Deposit Tenure' (3 years, MM/DD). Below these fields, there are three more input fields: 'Interest Rate' (5), 'Interest Amount' (USD354.00), and 'Maturity Amount' (USD2,319.00). At the bottom of the screen, there are two sections: 'Fund The Account' with a radio button and 'Fund By' (Cash), and 'Deposit Type' (Simple Term Deposit) and 'Maturity Instruction' (Renew Principal Only). The bottom right corner contains buttons for 'Back', 'Next', 'Save & Close', and 'Cancel'.

For more information on fields, refer to [Table 15: Account Details: Field Description](#).

Table 15: Account Details: Field Description

Field	Description
Account Type	Displays the account type based on the product selected in the product catalogue. This field is mandatory.
Business Product Name	Displays the business product name based on the product selected in the product catalogue.
Account Branch	Displays the account branch.
Account Currency	Displays the account currency.
Application Date	Displays the application date.
Term Deposit Amount	Displays the term deposit amount
Term Deposit Tenure	Displays the term deposit tenure.
Compute	Click Compute and the following fields are displayed: <ul style="list-style-type: none"> • Interest Rate • Interest Amount • Maturity Amount
Fund the Account	Displays 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.
Fund By	Displays the Fund By .
Cash Amount	Displays the cash amount.
Deposit Type	Displays the deposit type.
Maturity Instructions	Displays the maturity instructions.

Field	Description
Back	<p>Click Back to navigate to the previous data segment within a stage.</p> <p>NOTE: Since this is the first screen on the workflow, Back will be disabled.</p>
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.</p>
Save & Close	<p>Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.</p>
Cancel	<p>Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.</p>

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

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

Figure 28: 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 16: Initial Funding Details - Field Description](#).

Table 16: Initial Funding Details - Field Description

Field	Description
Fund By	Displays the Fund by option selected in the Account Details Data Segment in Application Entry stage.
Amount	Displays the amount of the initial funding updated in the Account Details data segment in Application Entry stage.
Teller Transaction Reference Number	Displays the transaction reference number for the initial funding transaction that was triggered

Field	Description
	off in the Application Entry stage for the Teller module.
Teller Transaction Status	Displays the status of the teller transaction. NOTE: The status of the teller transaction should be 'Success' for the submission of the Account Funding stage.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

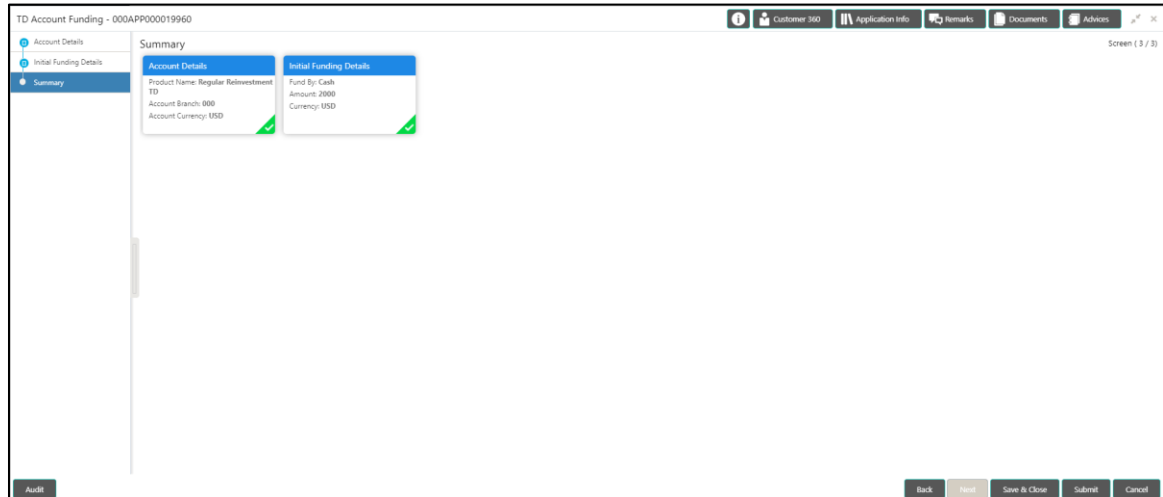
3.3.3 Summary

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 29: 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 17: Summary - Field Description](#).

Table 17: Summary - Field Description

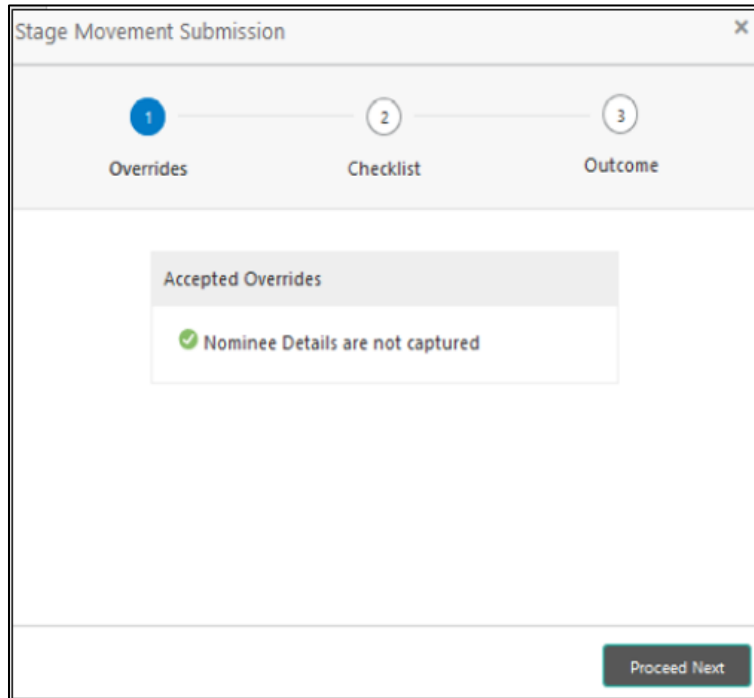
Data Segment	Description
Account Details	Displays the account details.
Initial Funding Details	Displays the initial funding details
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not

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

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

→ The **Overrides** screen is displayed.

Figure 30: Overrides

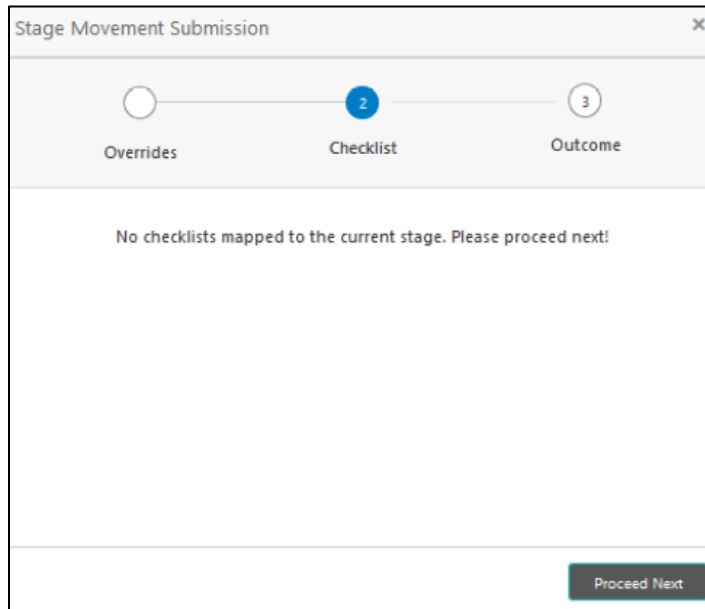


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to make ensure overrides do not arise.

3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

Figure 31: Checklist



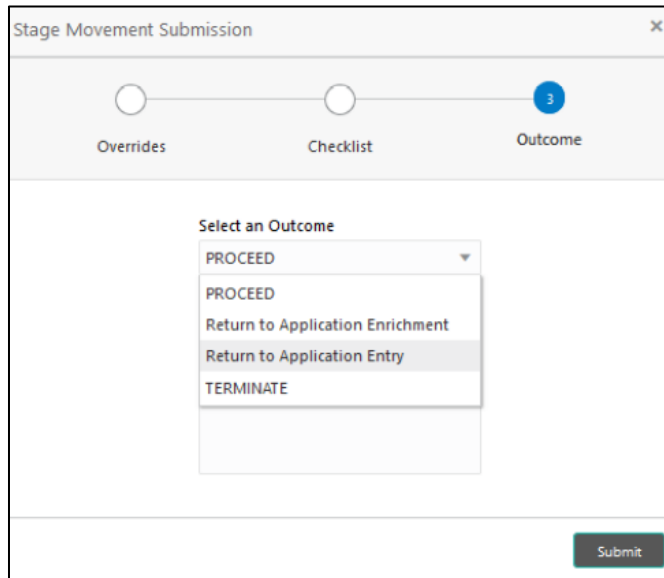
Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 32: Outcome



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

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

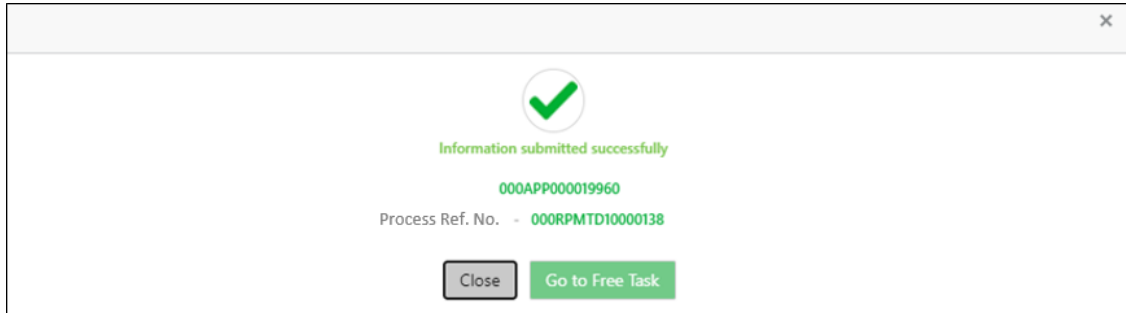
Outcomes configured in the conductor workflow for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 33: 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 34: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<input type="checkbox"/> Acquire & Edit	medium	Term Deposit Origination...	000RPMTD10000138	000APP000019960	Supervisor Approval	20-03-26	000		
<input type="checkbox"/> Acquire & Edit	medium	Current Account Origin...	000CLREDD0001477	000APP000019872	Application Enrichment	20-03-26	000		
<input type="checkbox"/> Acquire & Edit	medium	Current Account Origin...	000CLREDD0001476	000APP000019870	Application Enrichment	20-03-26	000		
<input type="checkbox"/> Acquire & Edit	medium	Savings Account Origin...	000SAVEDG0007812	000APP000019864	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit					Application Initiation				
<input type="checkbox"/> Acquire & Edit					Application Initiation				
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination ...	0000BDUPL0009534	000APP000019520	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination ...	0000BDXAL0009533	000APP000019520	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination ...	0000BDXAL0009505	000APP000019484	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Current Account Origin...	0000BDXCA0001416	000APP000019280	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination ...	0000BDUPL0009296	000APP000019275	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination ...	0000BDXAL0009294	000APP000019272	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination ...	0000BDXAL0009290	000APP000019269	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination ...	0000BDUPL0009288	000APP000019267	Application Entry	20-03-26	000		

3.4 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 segments of the previous stages. Since the data segment are in view only mode and have been completed in the previous stages, the Supervisor Approval stages are launched with the Application Information segment.

3.4.1 Application Information Data Segment

The Application Information data segment displays the application entries details.

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

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

Figure 35: Application Information

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 18: Application Information – Field Description](#).

Table 18: Application Information – Field Description

Field	Description
Account Type	Displays the account type.
Account Branch	Displays the account branch.

Field	Description
Product Code	Displays the product code.
Product Name	Displays the product name.
Account Currency	Displays the account currency.
User Recommendation	<p>Select the user recommendation. Available options are as following:</p> <ul style="list-style-type: none"> • Recommended for Approval • Recommended for Reject
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

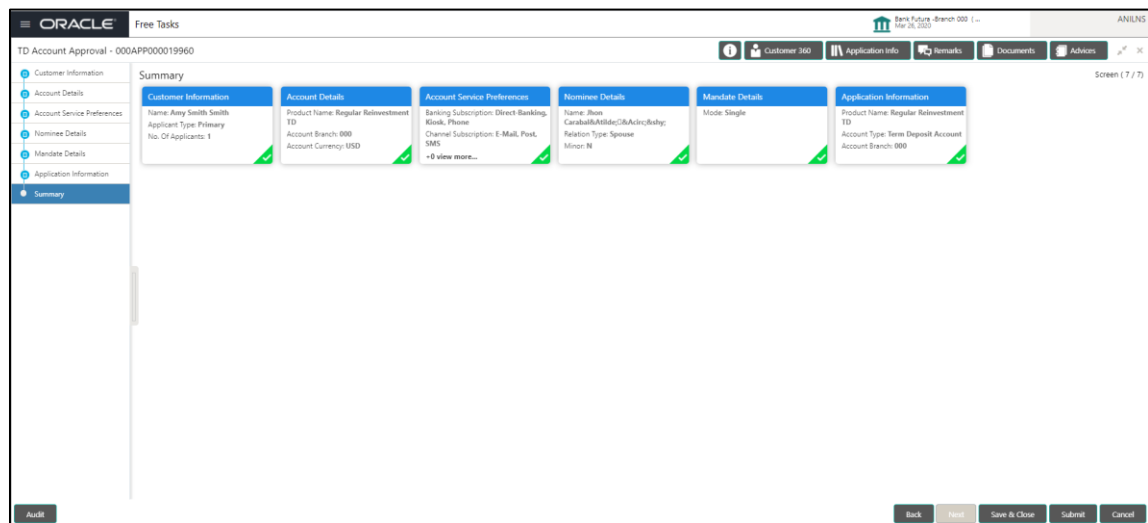
3.4.2 Summary

The Summary displays the tiles for all the data segments of the Term Deposit 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 **Application Information** screen to proceed with next data segment, after successfully capturing the data.

→ The **Summary** screen is displayed.

Figure 36: 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
Customer Information	Displays the customer information details.
Account Details	Displays the account details.
Account Service Preferences	Displays the account service preferences details.

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

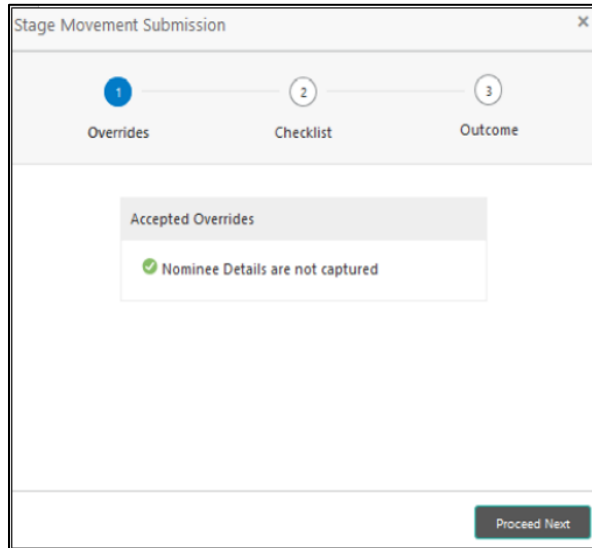
Supervisor can verify the KYC Verification status of the Customer from the **Customer 360** in the Header. Only if the KYC Status is 'Success' will the application be allowed to proceed

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 37: Overrides

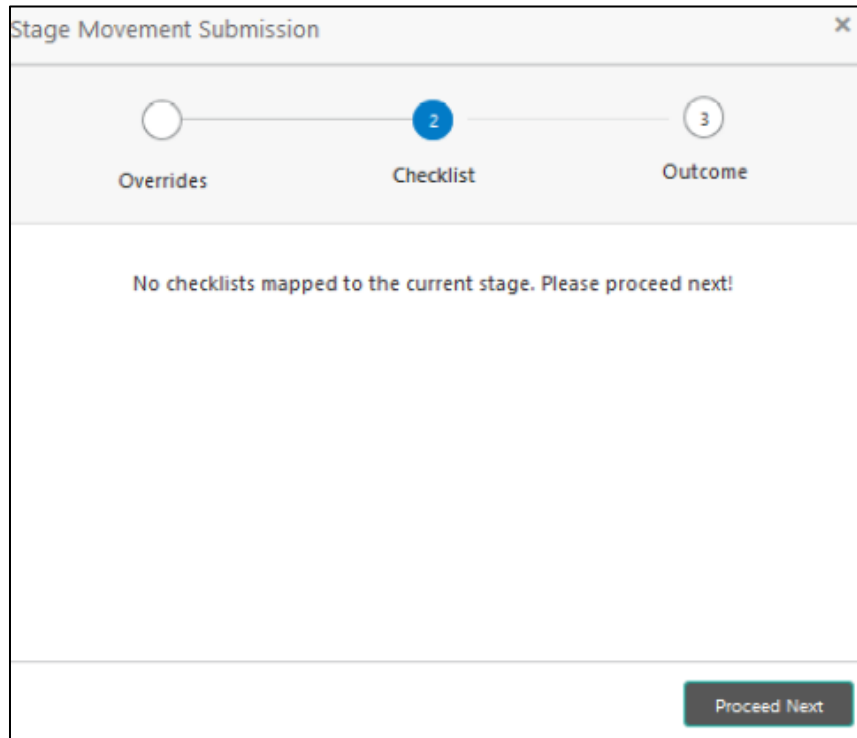


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

Figure 38: Checklist



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

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 39: Outcome

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

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

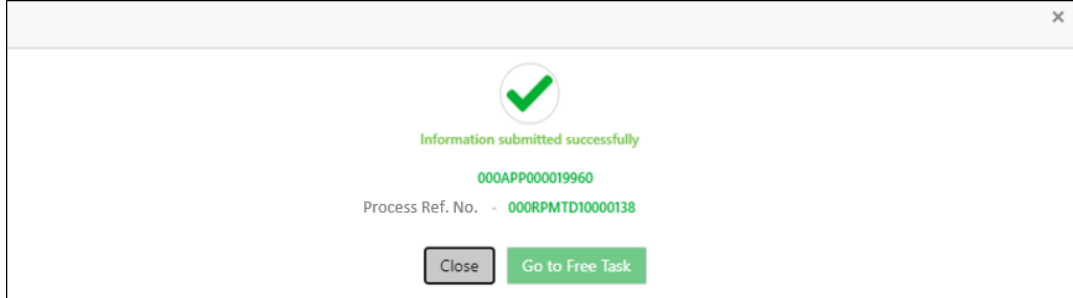
Outcomes configured in the conductor workflow for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 40: 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 41: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<input type="checkbox"/> Acquire & Edit	medium	Term Deposit Origination...	000RPMTD10000138	000APP000019960	Account create	20-03-26	000		
<input type="checkbox"/> Acquire & Edit	medium	Current Account Origin...	000CURED00001477	000APP000019872	Application Enrichment	20-03-26	000		
<input type="checkbox"/> Acquire & Edit	medium	Current Account Origin...	000CURED00001476	000APP000019870	Application Enrichment	20-03-26	000		
<input type="checkbox"/> Acquire & Edit	medium	Savings Account Origin...	000SAVED00007812	000APP000019864	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit					Application Initiation				
<input type="checkbox"/> Acquire & Edit					Application Initiation				
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination ...	0000REDUPL0009534	000APP000019520	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination ...	0000REDUPL0009533	000APP000019520	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination ...	0000REDUPL0009505	000APP000019484	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Current Account Origin...	0000REDUPL00001416	000APP000019280	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination ...	0000REDUPL0009396	000APP000019275	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination ...	0000REDUPL0009394	000APP000019272	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination ...	0000REDUPL0009390	000APP000019269	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination ...	0000REDUPL0009388	000APP000019267	Application Entry	20-03-26	000		

3.5 Account Creation

This is the final stage for the Term Deposit origination process. At this stage the Term Deposit origination request will be triggered from the RPM - Account Open Process Management workflow to the HOST (Currently FCUBS). After due diligence, the process is handed over to the HOST for Account Creation. The relevant data elements required for creation of Term Deposit Account will have to be pushed into the HOST. (APIs provided)

The outcome of the Account Creation in the HOST will be received back by RPM and the Term Deposit Account number will be displayed as a part of the response and completion of this stage.

The Account Creation has the following reference data segments:

- [3.5.1 Account Details Data Segment](#)
- [3.5.2 Account Create Data Segment](#)
- [3.5.2 Summary](#)

3.5.1 Account Details Data Segment

Account Details is the first data segment of Account Creation stage. The user can acquire the application from Free Tasks list.

1. Click **Acquire & Edit** the application from the Free Tasks screen for which the Account Create stage has to be acted on. The stage launches with the Account Create data segment, however you can click **Back** to view the Account Details data segment.

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

Figure 42: Account Details

The screenshot shows the 'Account Details' screen for a 'Term Deposit Account' (Tax Saver Fixed Deposit). The account details include:

- Account Type: Term Deposit Account
- Business Product Name: Tax Saver Fixed Deposit
- Account Branch: 000
- Account Currency: USD
- Term Deposit Amount: USD1,000.00
- Term Deposit Tenure: 1
- Fund By: Cash
- Cash Amount: USD1,000.00
- Deposit Type: Reinvestment Term Deposit
- Maturity Instruction: Renew Principal Only
- Interest Payout Mode: Demand Draft
- Enable Sweep-In:
- Enable Collateral Usage:

The screen also features a 'Complete' button and a 'Back' button. The title bar indicates 'Account Create - 000APP00017271' and 'Screen 1 / 3'.

3.5.2 Account Create Details Data Segment

The Account Create stage is launched with the Account Create data segment.

1. Click **Acquire & Edit** the application from the Free Tasks screen for which the Account Create stage has to be acted on. The stage launches with the Account Create Details data segment.

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

Figure 43: Account Create 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: Account Create Details – Field Description](#).

Table 20: Account Create Details – Field Description

Field	Description
Applicant Name	Displays the applicant name.
Approved Loan Amount	Displays the approved loan amount.
Offer Issue Date	Displays the offer issue date.
Offer Accepted Date	Displays the offer accepted date.
Loan Tenure	Displays the loan tenure.
Instalment Type	Displays the instalment type.

Field	Description
Instalment Frequency	Displays the instalment frequency.
Rate of Interest	Displays the rate of interest.
Principal	Displays the principal amount.
Interest	Displays the interest amount.
Instalment Amount	Displays the instalment amount.
Charges	Displays the charges.
Disbursement Account	Displays the disbursement account.
Repayment Account	Displays the repayment account.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

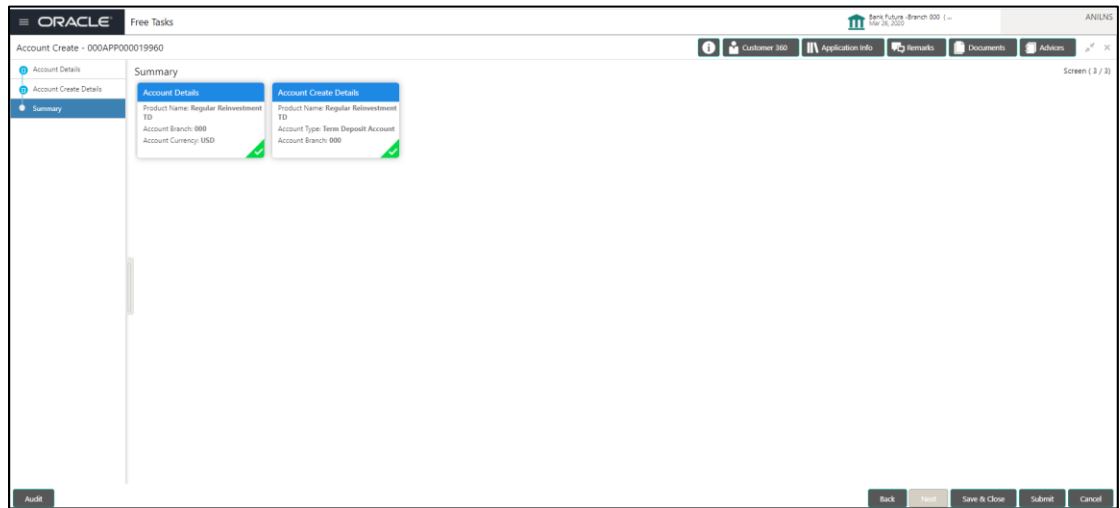
3.5.3 Summary

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

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

→ The **Summary** screen is displayed.

Figure 44: 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

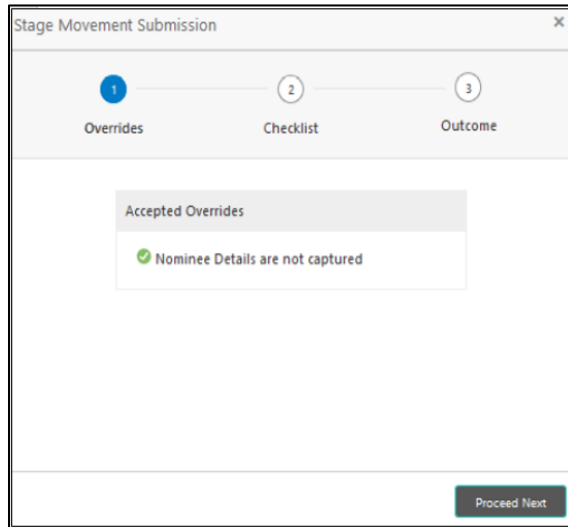
Data Segment	Description
Account Details	Displays the account details.
Account Create Details	Displays the account create details
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. System will validate for

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>NOTE: Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Submit	Click Submit to submit the application. System triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click Cancel 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 45: Overrides

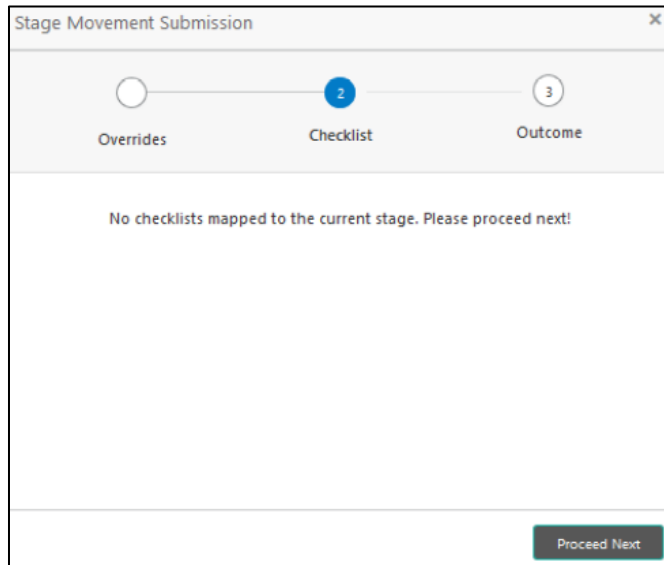


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

Figure 46: Checklist



Checklist configured in the business process for the business product is displayed here.

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

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 47: Outcome

The screenshot shows a window titled "Stage Movement Submission". 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", "Return to Initial Funding", "Return to Application Enrichment", "Return to Application Entry", and "TERMINATE". The "Return to Application Enrichment" option is currently selected and highlighted. 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 Initial Funding
- Return to Application Enrichment
- Return to Application Entry
- Terminate

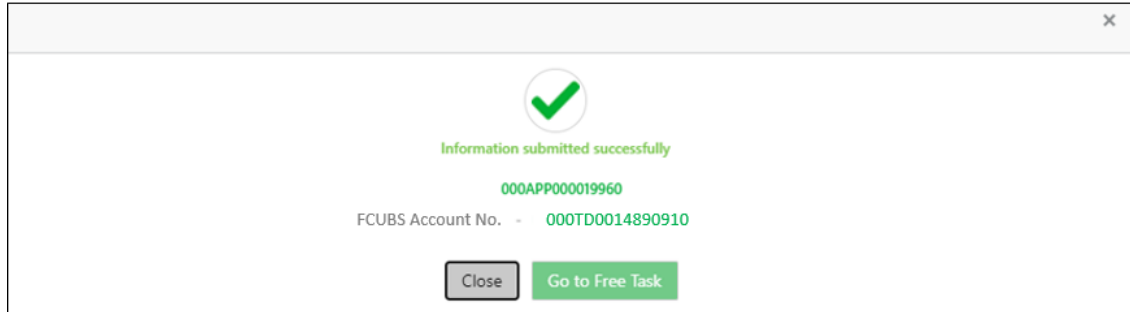
Outcomes configured in the conductor workflow for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The Confirmation screen is displayed.

Figure 48: Confirmation



Reject Application will terminate the application and no further action will be allowed on this reference number.

After the Host creates the Term Deposit Account successfully, the response is sent back to the RPM with the Term Deposit Account Number.

The details of all the applications which have logically completed all their stage movements, (Rejected / Account Created) will be made available in Completed tasks for query purpose only.

4 List of Glossary

Sequence	Process Code	Process Description	Functional Activity Code	Stage Code Description
1	TDORG	TD Origination	RPM_FA_TDORG_APPEN	3.1 Application Entry Stage (p.7)
2	TDORG	TD Origination	RPM_FA_TDORG_ENRCH	3.2 Application Enrichment Stage (p.41)
3	TDORG	TD Origination	RPM_FA_TDORG_FUND	3.3 Account Funding Stage (p.52)
4	TDORG	TD Origination	RPM_FA_TDORG_APPRV	3.4 Supervisor Approval Stage (p.63)
5	TDORG	TD Origination	RPM_FA_TDORG_ACCRT	3.5 Account Creation (p. 71)