

Operations User Guide

Oracle FLEXCUBE Universal Banking

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Operations User Guide

Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Gurgaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

<https://www.oracle.com/industries/financial-services/index.html>

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1 Preface

1.1 Introduction

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

1.2 Audience

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

1.3 Document Accessibility

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

1.4 Acronyms and Abbreviations

The list of the acronyms and abbreviations that you are likely to find in the manual are as follows:

Table 1: Acronyms Table

Abbreviation	Description
RPM	Retail Process Management
DS	Data Segment

1.5 List of Topics

This user manual is organized as follows:

Table 2: List of Topics

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

1.6 Related Documents



The related documents are as follows:

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

1.7 Symbols

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

Table 3: Symbols

Icons	Function
	Exit
	Add row

2 Retail Process Management

2.1 Introduction

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

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

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

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

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

2.2 Product Catalogue

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

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

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

The Product catalogue are described in the below sections:

- [2.2.1 Product Catalogue – Home](#)
- [2.2.2 Product List](#)
- [2.2.3 Product Details](#)
- [2.2.4 Compare Products](#)
- [2.2.5 Cart Operations](#)

2.2.1 Product Catalogue – Home

The Product Catalogue - Home screen displays the various product types for which account origination is supported. The supported product types are as follows:

- Savings Account
- Loans
- Current Account
- Term Deposits

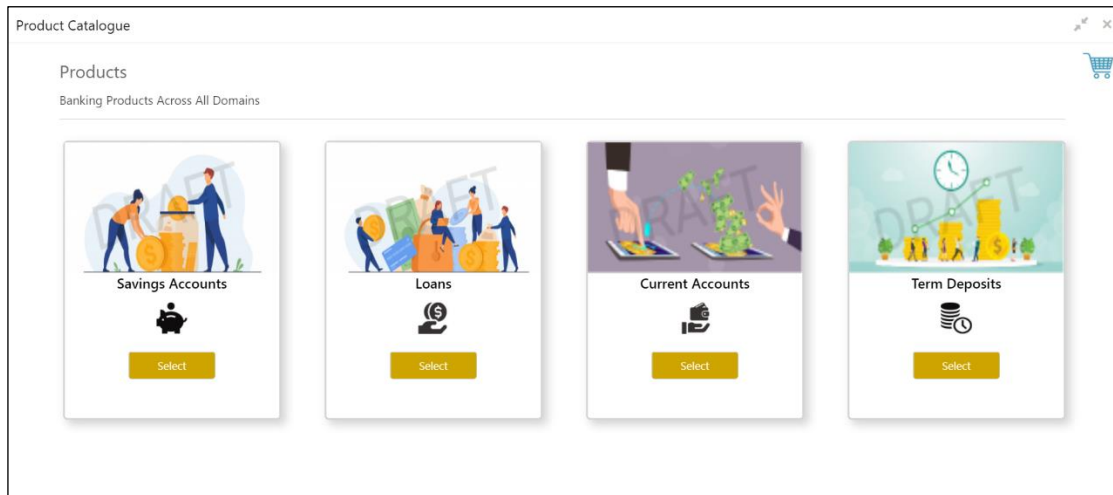
Pre-requisite

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

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Operations**.
2. Under **Operations**, click **Product Catalogue**.

→ The **Product Catalogue – Home** screen is displayed.

Figure 1: Product Catalogue – Home screen



2.2.2 Product List

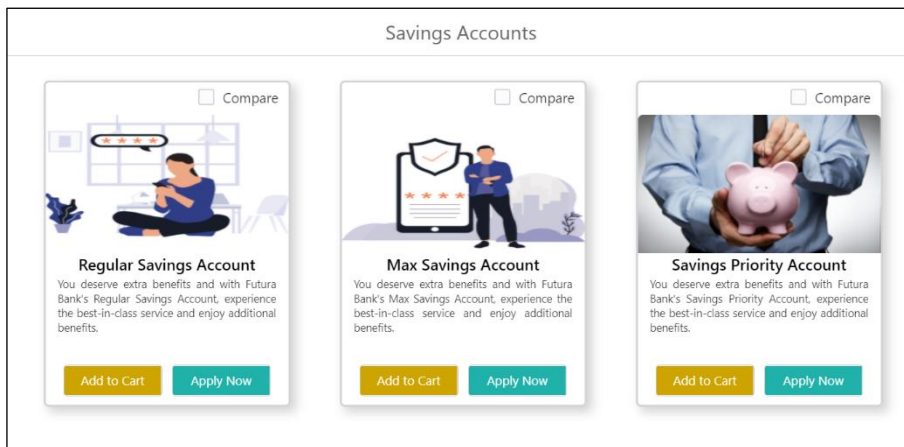
The Product List displays all the authorized and active business products for which the account origination is allowed for the selected product type.

Pre-requisite

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

→ The **Savings Accounts** screen is displayed.

Figure 2: Savings Accounts

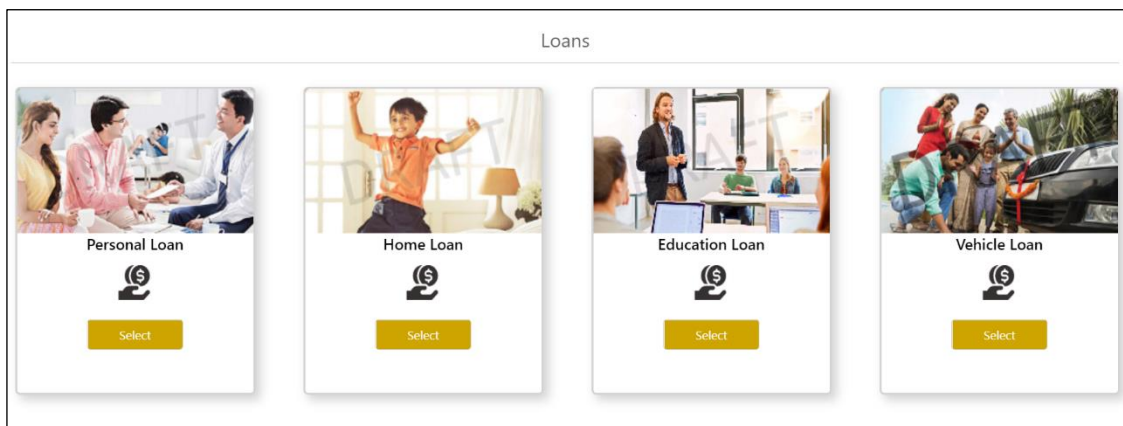


Pre-requisite

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

→ The **Loans** screen is displayed.

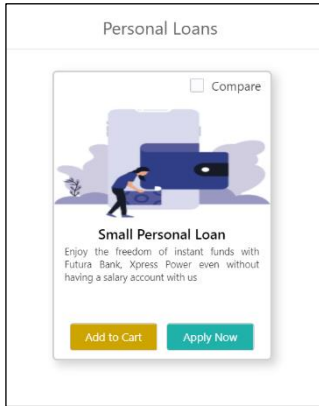
Figure 3: Loans



Only if **Loan Account Type** is selected as Personal Loans.

→ The **Personal Loans** screen is displayed.

Figure 4: Personal Loans

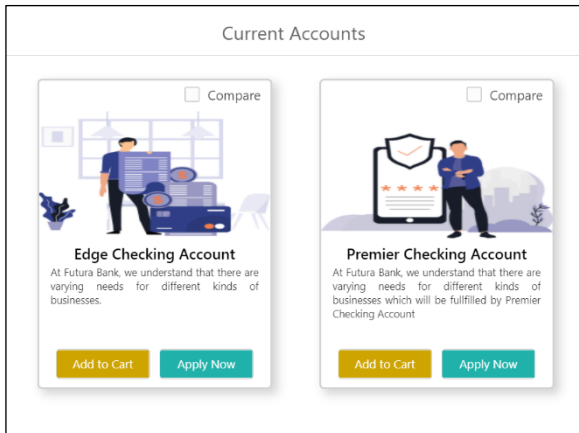


Pre-requisite

Only if **Product Type** is selected as Current Accounts.

→ The **Current Accounts** screen is displayed.

Figure 5: Current Accounts

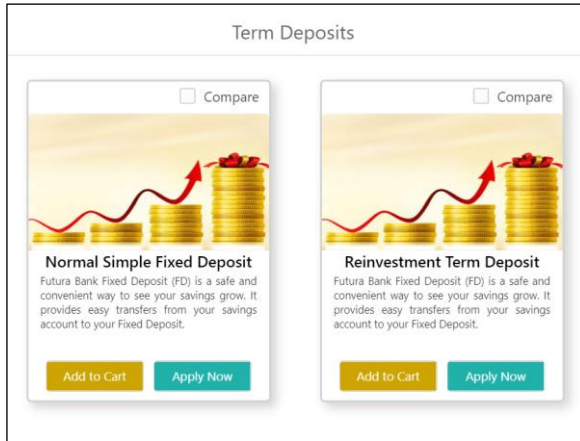


Pre-requisite

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

→ The **Term Deposits** screen is displayed.

Figure 6: Term Deposits



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

2.2.3 Product Details

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

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

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Operations**.
2. Under **Operations**, click **Product Catalogue**.

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

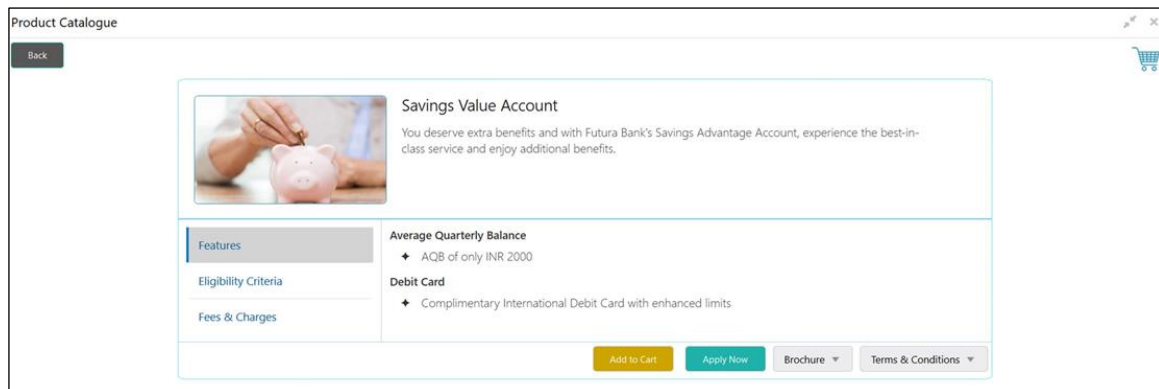
3. Click on the product type and select the specific business product.

Pre-requisite

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

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

Figure 7: Savings Account Product Details

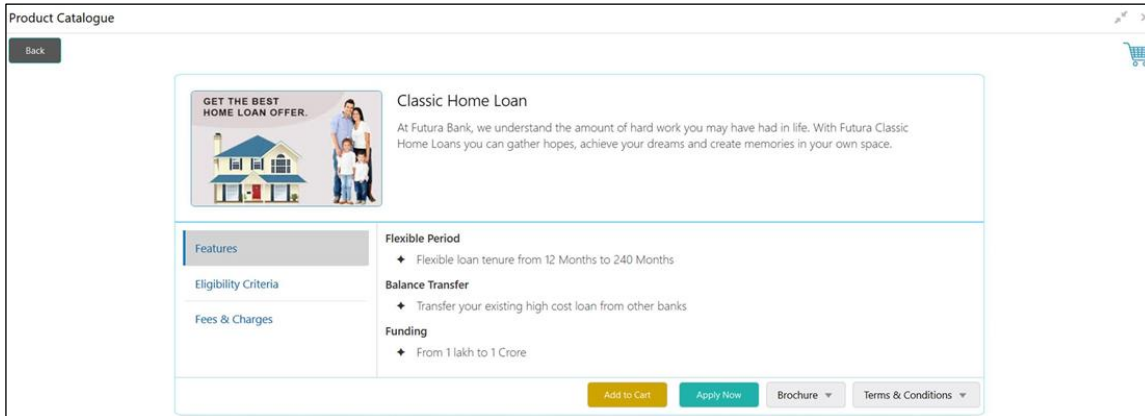


Pre-requisite

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

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

Figure 8: Loan Account Product Details

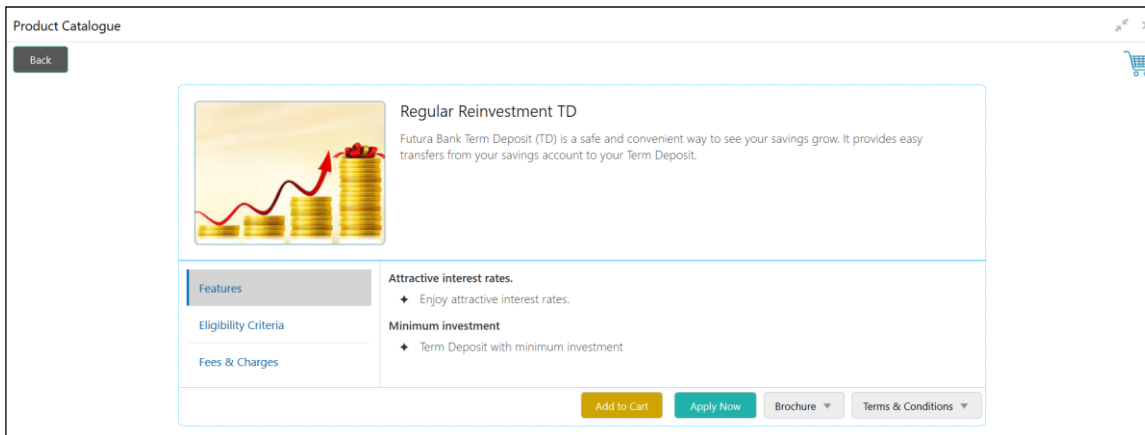


Pre-requisite

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

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

Figure 9: Term Deposit Product Details



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

Table 4: Product Details – Field Description

Field	Description
Product Image	Displays the product image.
Business Product Name	Displays the business product name.
Product Description	Displays a short description of the business product.
Features	The various features updated for the business product is displayed. System is able to display multiple statements for a feature name.
Eligibility Criteria	The various eligibility criteria updated for the business product is displayed. System is able to display multiple statements for eligibility name.
Fees & Charges	The various Fees & Charges updated for the business product is displayed. System is able to display multiple statements for fee & charges name.
Add to Cart	It allows to add the selected product to the cart.
Apply Now	It allows to initiate the origination process for the selected product directly.
Brochure	It allows to view or download the product brochure.
Terms & Conditions	It allows to view or download the Terms & Condition document for the business product.

2.2.4 Compare Products

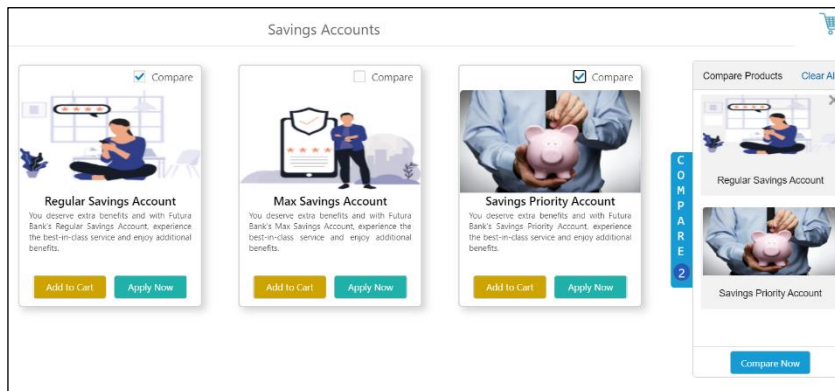
The Compare Products screen allows to compare the product attributes for the selected products. System allows only three products to compare under the same product type.

Pre-requisite

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

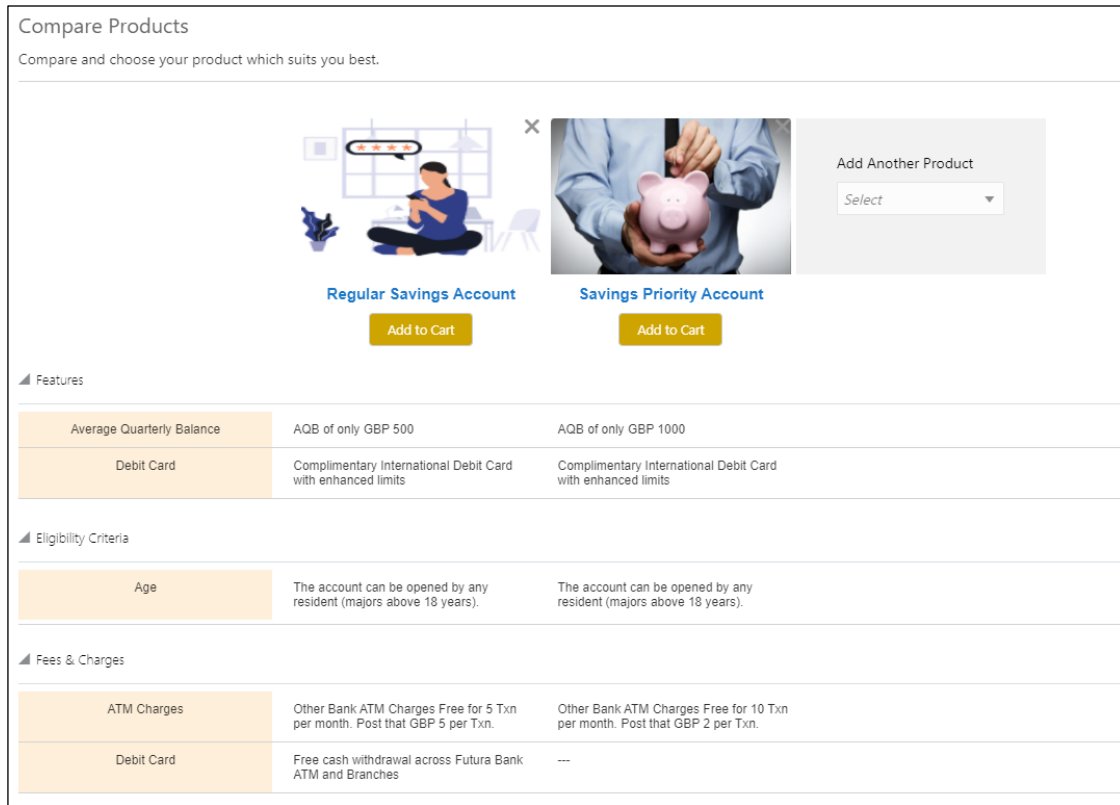
1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Operations**.
2. Under **Operations**, click **Product Catalogue**.
 - The **Product Catalogue** screen is displayed.
3. Click on the product type. Select **Compare** checkbox to select the business products.
 - The **Compare Products** Pop-up is displayed with the selected business products.

Figure 10: Compare Products Pop-up



4. Click **Compare Now**.
 - The **Compare Products** screen is displayed.

Figure 11: Compare Products



For more information on fields displayed on the screens, refer to [Table 5: Compare Products – Field Description](#).

Table 5: Compare Products – Field Description

Field	Description
Product Image	Displays the product image.
Business Product Name	Displays the business product name.
Add to Cart	It allows to add the selected product to the cart.
Features	The various features updated for the business product is displayed. System is able to display multiple statements for a feature name.
Eligibility Criteria	The various eligibility criteria updated for the business product is displayed. System is able to display multiple statements for eligibility name.

Field	Description
Fees & Charges	The various Fees & Charges updated for the business product is displayed. System is able to display multiple statements for fee & charges name.
Add Another Product	Select the available product from drop-down list to add another product to the compare products list.

2.2.5 Cart Operations

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

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

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

Pre-requisite

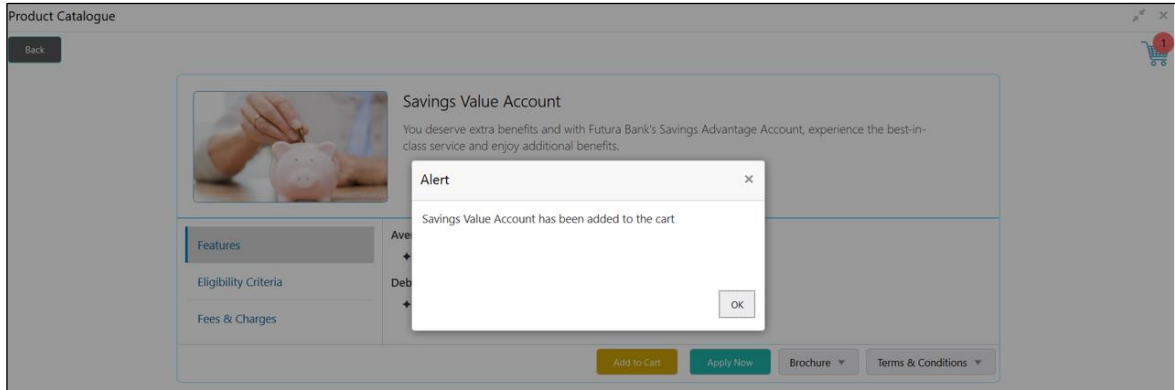
Specify **User Id** and **Password**, and login to **Home screen**.


1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, Click **Operations**.
2. Under **Operations** click **Product Catalogue**.
→ The **Product Catalogue** screen is displayed.
3. Click on the product type and select specific business product.


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

→ The **Alert** Pop-up is displayed.

Figure 12: Alert Pop-up



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

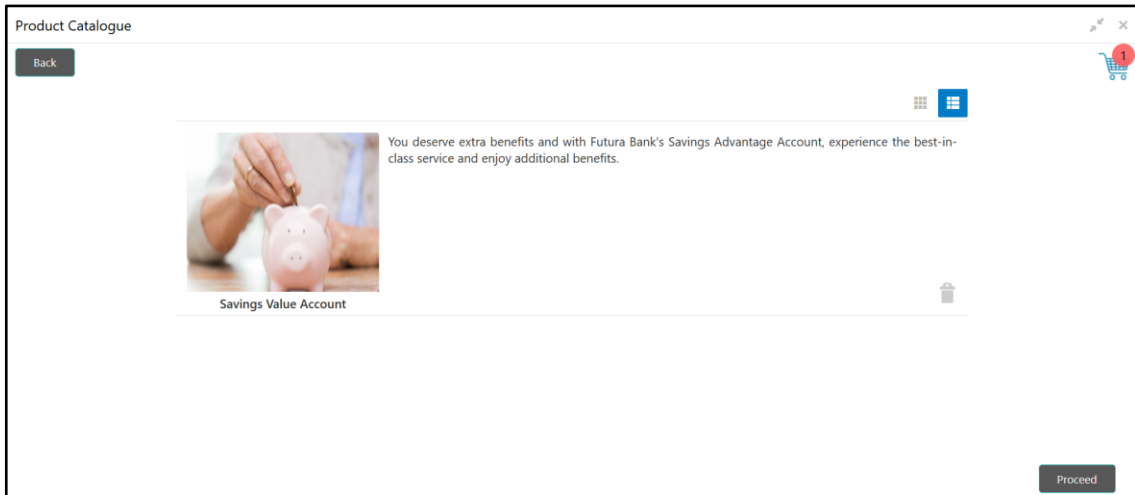
5. Click  icon on the top right side.

Pre-requisite

The cart has single product.

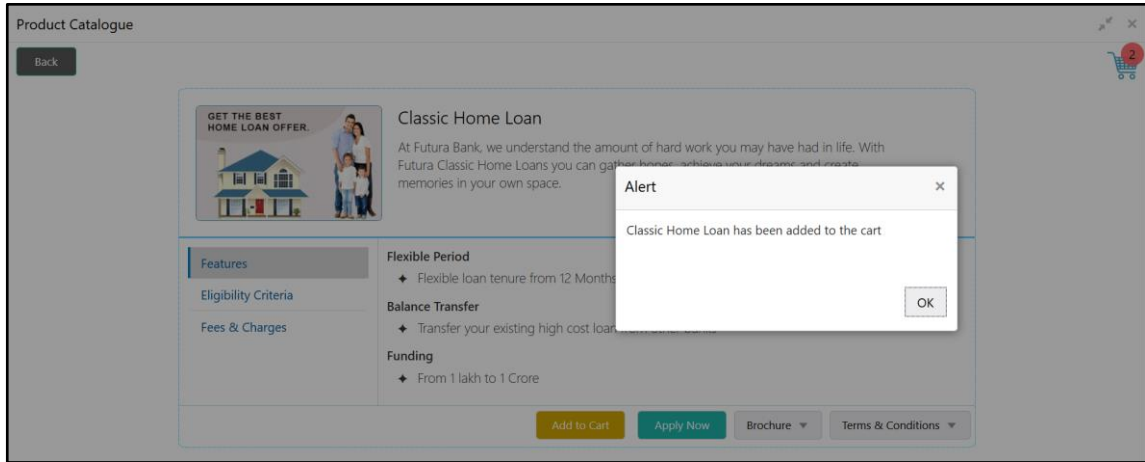
→ The **Cart** screen is displayed.

Figure 13: Cart Screen with Single Product



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

Figure 14: Add to Cart – Another Business Product



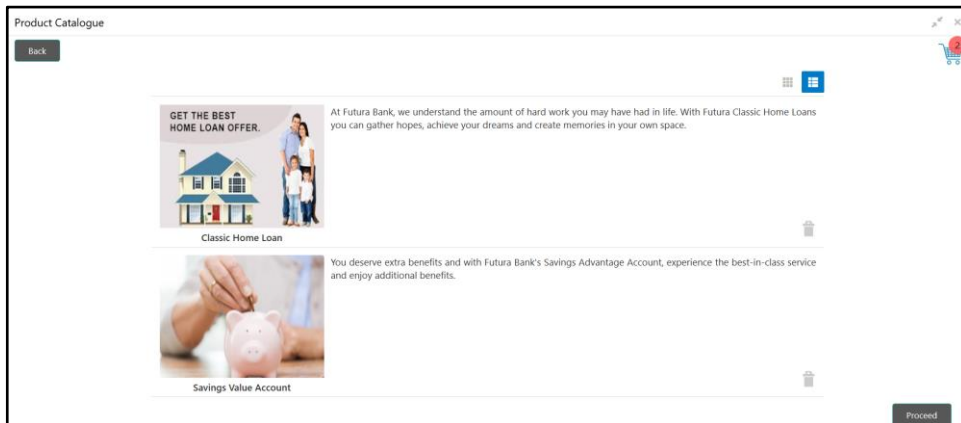
- Click on **Add to Cart** and system will provide an alert that the selected product has been added to the cart and the icon will start displaying the number of products available in the cart.
- Click icon on the top right side.

Pre-requisite

The cart has multiple products.

→ The **Cart** screen is displayed.

Figure 15: Cart Screen with Multiple Products



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

2.3 Application Initiation

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

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

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

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

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

2.3.1 Customer Information

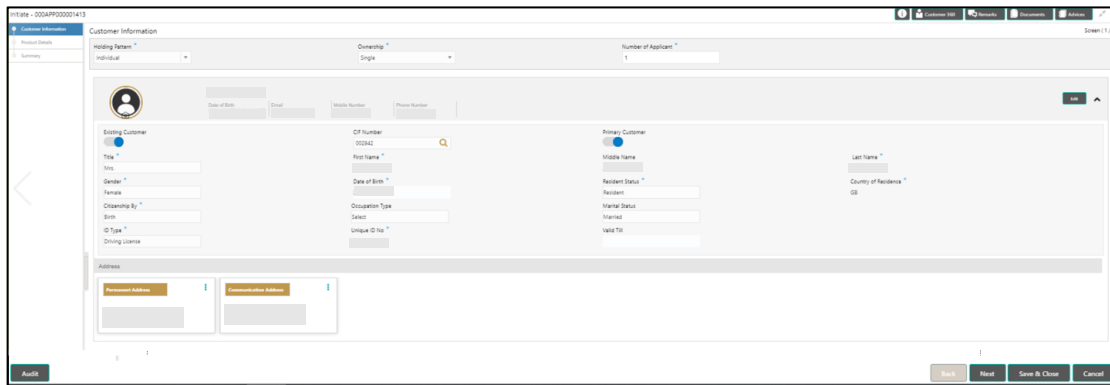
The Application Initiation process starts with the Customer Information data segment, which allows capturing the customer related information for the application.

Pre-requisite

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

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Operations**.
2. Under **Operations**, click **Product Catalogue**.
 - The **Product Catalogue** screen is displayed.
3. Click on the product type and select the product and click **Proceed**.
 - The **Customer Information** screen is displayed.

Figure 16: Customer Information



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


Table 6: 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: <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 of applicants added for the account. It gets auto-calculated based on the number of applicants that are added by Add applicant .
Date of Birth	Displays the date of birth of the applicant.
E-mail	Displays the E-mail ID of the applicant.
Mobile Number	Displays the mobile number of the applicant.
Phone Number	Displays the phone number of the applicant.
Last Updated On	<p>Displays the date on which the financial details of an existing applicant was last updated.</p> <p>For a new applicant, it will remain blank.</p>
Edit	<p>Click Edit to modify the existing customer details and address details.</p> <p>Click Save to save the modified details and click Cancel to cancel the modifications.</p> <p>Edit will be visible only for existing customers.</p>
Existing Customer	Select to indicate if customer is existing customer.
CIF Number	Search and select the CIF number.

Field	Description
Primary Customer	Switch for primary customer is always on for First Applicant.
Title	Select the title of the applicant from the drop-down list. This field is mandatory.
First Name	Specify the first name of the applicant. This field is mandatory.
Middle Name	Specify the middle name of the applicant.
Last Name	Specify the last name of the applicant. This field is mandatory.
Gender	Specify the Gender of the applicant from the drop-down list. This field is mandatory.
Date of Birth	Select the date of birth of the applicant. This field is mandatory.
Birth Place	Specify the birth place of the applicant.
Birth Country	Search and select the code for country of birth of the applicant.
Resident Status	Select the residential status of the applicant from the drop-down list. Available options are: <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.

Field	Description
Citizenship By	<p>Search and select the country code for which applicant has citizenship.</p> <p>This field is mandatory.</p>
Occupation Type	<p>Select the occupation type of the applicant from the drop-down list.</p> <p>This field is mandatory.</p>
Marital Status	<p>Select the marital status of the customer from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Married • Unmarried • Legally Separated • Widow <p>This field is mandatory.</p>
ID Type	<p>Select the identification document type for the applicant from the drop-down list.</p> <p>This field is mandatory.</p>
Unique ID No.	<p>Specify the number of the identification document provided.</p> <p>This field is mandatory.</p>
Valid Till	<p>Select the valid till date of the identification document provided.</p>
Address	<p>Displays the address details.</p> <p>Click on the top right side of the Address Tile.</p> <p>View – Click View to view the address details of an existing customer.</p> <p>Edit - Click Edit to update the address details of an existing customer.</p>

Field	Description
	<p>Delete – Click Delete to delete the address of an existing customer.</p> <p>Edit and Delete option are enabled for existing customer post click of Edit from the header.</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. One of the address type must be Communication Address.</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> <p>This field is mandatory.</p>
Locality	<p>Specify the locality name of the address.</p>
City	<p>Specify the city.</p> <p>This field is mandatory.</p>
State	<p>Specify the state.</p> <p>This field is mandatory.</p>

Field	Description
Country	Specify the country code. This field is mandatory.
Zip Code	Specify the zip code of the address. This field is mandatory.
E-mail	Specify the E-mail 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. If mandatory details are not provided, system displays an 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 close the application without saving.

2.3.2 Product Details

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

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

Pre-requisite

Only If **Product Type** is selected as Savings or Loan or Current Account or Term Deposit.

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

Figure 17: Product Details (Savings Account and Loan Product)

The screenshot displays the 'Product Details' interface, which is divided into two main sections: 'Savings Account' and 'Home Loan'. Each section features a descriptive illustration and text on the left, and a set of input fields on the right. The 'Savings Account' section includes fields for 'Account Branch' (000), 'Account Currency' (GBP), 'Application Date' (26/03/20), and an 'Overdraft Requested' toggle. Below this is a 'Fund the Account' toggle. The 'Home Loan' section includes fields for 'Account Branch' (000), 'Account Currency' (GBP), 'Purpose of Loan', 'Loan Tenure' (with sub-fields for YY, MM, and DD), 'Estimation Cost', 'Customer Contribution', and 'Loan Amount' (GBP0.00). At the bottom of the screen, there are additional fields for 'Application Date' (26 Mar 2020), 'Application Priority' (Low, Medium, High), and 'Sourced By' (VIJAYH52). The interface is titled 'Product Details' and 'Screen (2 / 3)'.

Figure 18: Product Details (Current Account)

Figure 19: Product Details (Term Deposit)

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

Table 7: Product Details – Field Description

Field	Description
Savings & Current Account Products	Displays the details about savings and current account product.
Account Type	Displays the account type based on the product selected in the Product Catalogue.

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

Field	Description
Image	Displays the business product image.
Product Description	Displays the short description captured for the product in Business Product configuration.
Account Branch	By default, the logged-in user's home branch is displayed. Search and select the account branch from the branch list.
Loan Tenure	<p>Select the loan tenure in year, months and days.</p> <p>System will validate the minimum and maximum tenure for the selected currency.</p> <p>This field is mandatory.</p>
Account Currency	<p>Select the currency from the drop-down list, if required.</p> <p>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.</p> <p>This field is mandatory.</p>
Estimated Cost	Specify the estimated cost for the Home Project/Education or Vehicle.
Customer Contribution	<p>Specify the margin amount contributed by the customer.</p> <p>NOTE: Customer Contribution can be zero also.</p>
Loan Amount	<p>Displays the calculated loan amount.</p> <p>Loan Amount = Estimated Cost – Customer Contribution</p> <p>System will validate the minimum and maximum loan amount.</p>
Purpose of Loan	<p>Specify the loan purpose.</p> <p>This field is mandatory.</p>

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

Field	Description
Fund By	<p>Select the option from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Cash • Account Transfer • Other Bank Cheque <p>This field is mandatory.</p>
Account Number	<p>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.</p>
Account Name	<p>Displays the account name for the selected account number.</p>
Cheque Number	<p>Specify the Cheque number.</p> <p>This field is non-mandatory for Account Transfer funding mode.</p> <p>This field is mandatory for Other Bank Cheque funding mode.</p>
Cheque Date	<p>Select the Cheque date.</p> <p>This field is non-mandatory for Account Transfer funding mode.</p> <p>This field is mandatory for Other Bank Cheque funding mode.</p>
GL Account Number	<p>Specify the GL Account Number where the funding amount is to be credited. You can also search for GL Account Number.</p>
GL Account Description	<p>Displays the GL Account Description for the GL selected.</p>
Deposit Type	<p>Displays the deposit type Simple or Reinvestment Term Deposit, based on the business product configurations.</p>

Field	Description
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 Transfer to Account or Demand Draft or External Account.
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	<p>Select the maturity type from the drop-down list. Available options are:</p> <p>Available options for Simple Term Deposit are:</p> <ul style="list-style-type: none"> • Renew Principal • Do not Renew <p>Available options for Reinvestment Term Deposit are:</p> <ul style="list-style-type: none"> • Renew Principal and Interest • Renew Principal Only • Do not Renew
Maturity Payout Mode	If the Maturity Instruction is selected either Do Not Renew or Renew Principal only for Reinvestment Term Deposit, you need to specify the Maturity Payout Mode. Select if the Maturity Payout Mode is Account Transfer or Demand Draft.
Account Number	In case Account Transfer is selected as the Maturity Payout Mode, you need to update the Account Number. You can also search the Account Number by clicking the search icon.
Account Name	Displays the account name for the selected account number.
Application date	Displays the current business date.

Field	Description
Priority	<p>Specify the priority of the application.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • Low • Medium • High
Source By	Displays the logged-in user's user ID and name. You can modify the user ID.
Audit	Displays the date and time when the specific data segment was acted upon and user information.
Back	Click Back to navigate to the previous data segment within a stage.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>System will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to next data segment, without capturing the mandatory data.</p>
Cancel	Click Cancel to close the application without saving.

2.3.3 Summary

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

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

→ The **Summary** screen is displayed.

Figure 20: 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 8: Summary – Field Description](#).

Table 8: Summary – Field Description

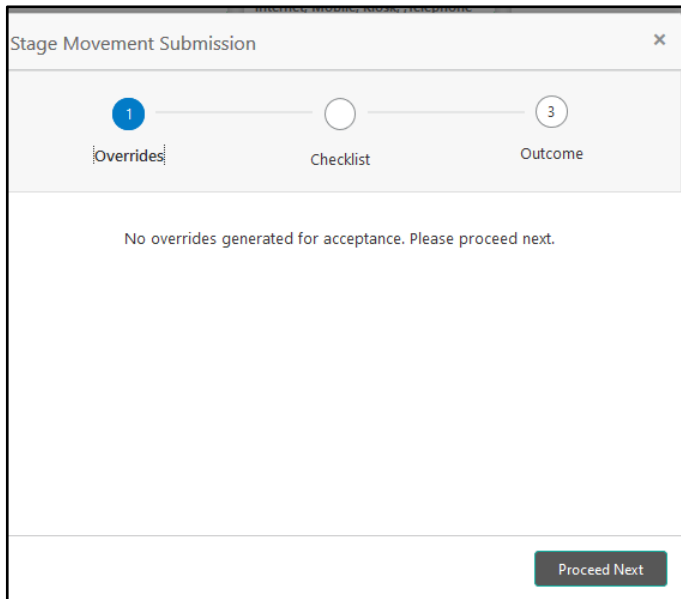
Data Segment	Description
Customer Information	Displays the customer information details.
Account Details	Displays the account details.
Loan Details	Displays the loan details.
Term Deposit Account Details	Displays the term deposit details.

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.</p> <p>System will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>NOTE: User will not be able to proceed to next data segment, without capturing the mandatory data. 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 close the application without saving.

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 21: Overrides

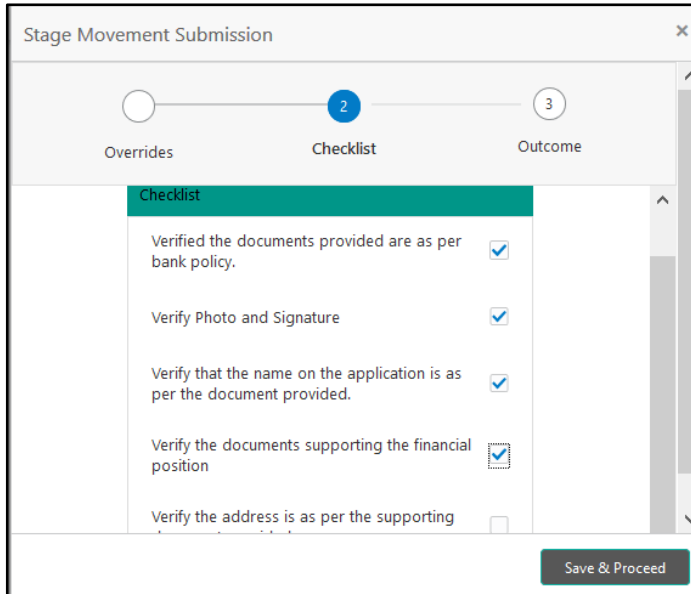


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

Figure 22: Checklist

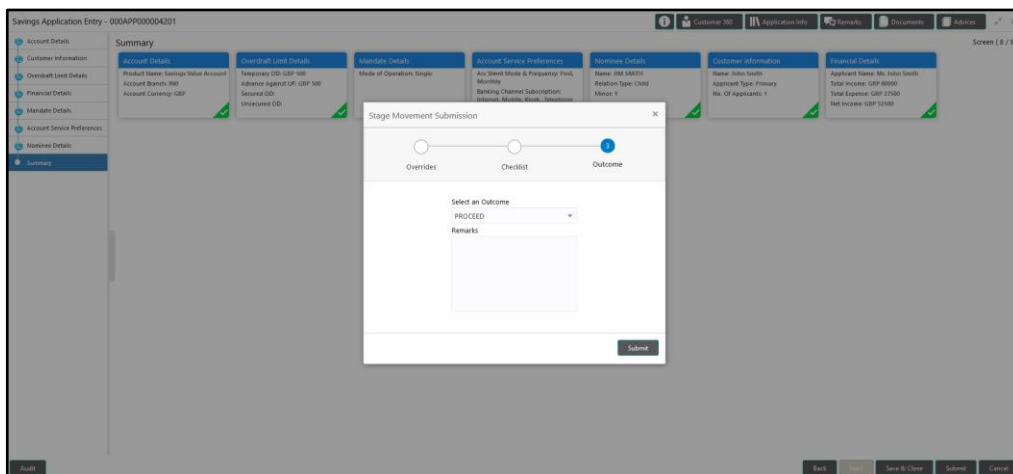


Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.
5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 23: Outcome



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

- Proceed

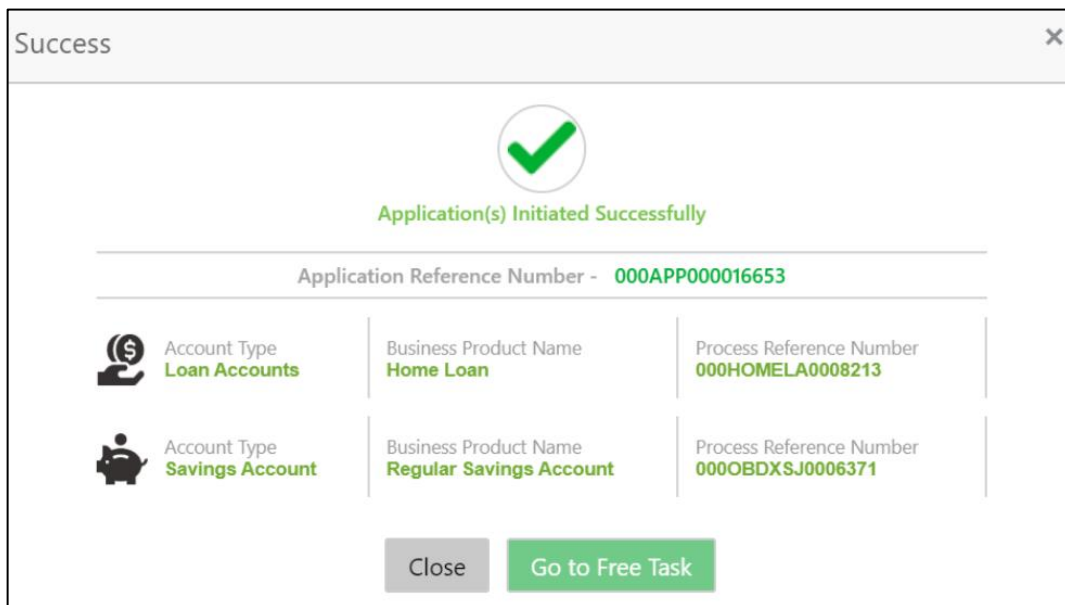
Outcomes configured in the conductor workflow for the business process is available in the dropdown list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 24: Confirmation



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

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

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

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

Figure 25: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & Edit		Savings Retail Process ...	0005SULAC0001914	000APP000004201	Application Enrichment	19-03-22	000		
Acquire & Edit		Loans Retail Process MA...	000HMLN10000898	000APP000004201	Application Entry	19-03-22	000	000041	
Acquire & Edit		Savings Retail Process ...	0005SULAC0001888	000APP000004178	Application Entry	19-03-22	000		
Acquire & Edit		Savings Retail Process ...	0005SULAC0001888	000APP000004167	Application Enrichment	19-03-22	000		
Acquire & Edit		Savings Retail Process ...	0005SULAC0001887	000APP000004166	Application Entry	19-03-22	000		
Acquire & Edit		Savings Retail Process ...	0005SULAC0001885	000APP000004159	Application Entry	19-03-22	000		
Acquire & Edit		Savings Retail Process ...	0005SULAC0001880	000APP000004148	Application Entry	19-03-22	000		
Acquire & Edit		Loans Retail Process MA...	000HMLN10000879	000APP000004141	Application Entry	19-03-22	000		
Acquire & Edit		Retail Process Manage...	0000NT000004097	000APP000004146	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	0000NT000004096	000APP000004145	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	0000NT000004095	000APP000004144	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	0000NT000004094	000APP000004143	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	0000NT000004093	000APP000004142	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	0000NT000004091	000APP000004140	Application Initiation	19-03-22	000		

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

2.3.4 Action Tabs

The functions available in the various tabs can be accessed during any point in the Application Entry stage. The details about the tabs are as follows.

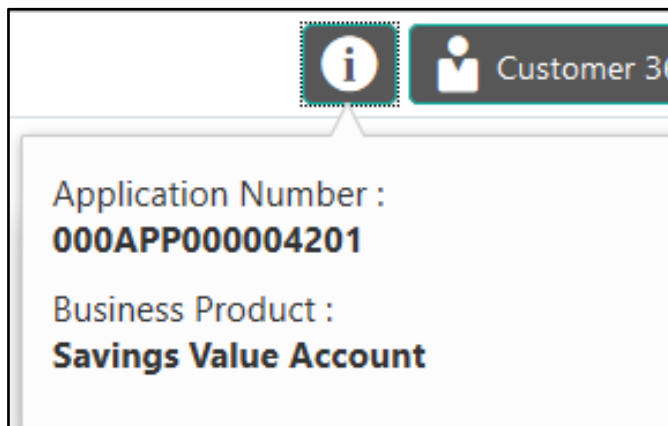
- [2.3.4.1 Icon](#)
- [2.3.4.2 Customer 360](#)
- [2.3.4.3 Application Info](#)
- [2.3.4.4 Remarks](#)
- [2.3.4.5 Documents](#)
- [2.3.4.6 Advices](#)

2.3.4.1 Icon

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

→ The **Icon** screen is displayed.

Figure 26: Icon Screen



2.3.4.2 Customer 360

1. Click **Customer 360** to select the Customer ID of existing customer, and then view the Mini Customer 360.

→ The **Customer 360** screen is displayed.

Figure 27: Customer 360



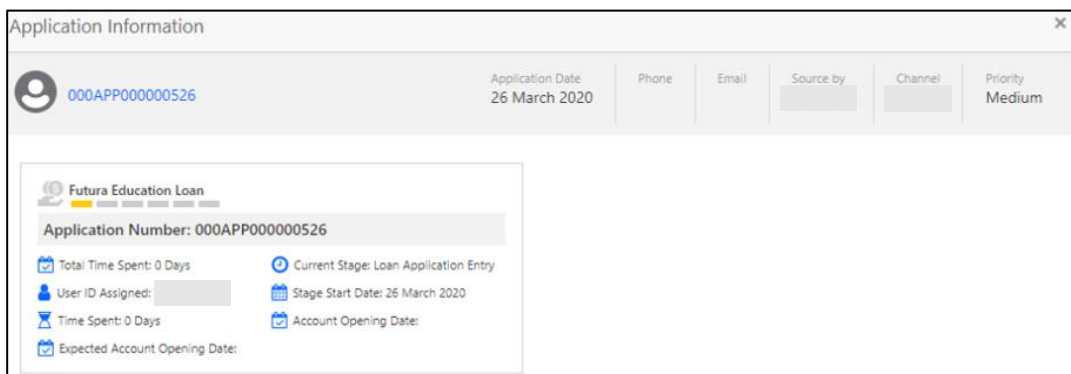
The screen shows the list of Customer IDs in case of Joint Accounts. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Customer Information data segment.

2.3.4.3 Application Info

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

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

Figure 28: Application Information



The **Application Information** screen displays separate cards for various products initiated as part of the application. For more information on fields, refer to [Table 9: Application Information – Field Description](#).

Table 9: Application Information – Field Description

Field	Description
Application Date	Displays the application date.
Phone	Displays the phone number.
E-mail	Displays the E-mail ID.
Source By	Displays the name of the user who has sourced the application.
Channel	Displays the channel name.
Priority	Displays the priority of the application. <ul style="list-style-type: none"> • High • Medium • Low
Application Number	Displays the application number
Total time spent	Displays the time spent for the product process since initiation of the application.
User ID Assigned	Displays the User ID of the user currently working on the product process. NOTE: This is blank, in case the product process task is not acquired by any user.
Time spent	Displays the days spent in the current phase/stage.
Expected Account Opening Date	Displays the expected date when the account will be created.

Field	Description
Current Stage	Displays the stage in which the product process is currently in. NOTE: If the phase is configured for the product, the current stage will be displayed as current phase.
Stage Start Date	Displays the stage in which the product process is currently in. NOTE: If the phase is configured for the product, the stage start date will be displayed as phase start date.
Account Opening Date	Displays the account opening date.

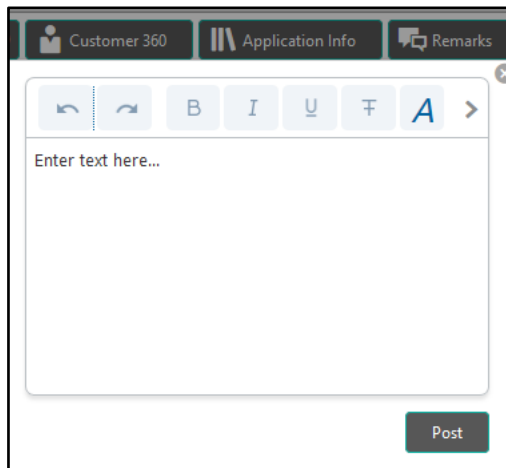
NOTE: Application Info tab will not be visible for Application Initiation stage.

2.3.4.4 Remarks

1. Click **Remarks** to update any remarks that you want to post for the application that you are working on.

→ The **Remarks** screen is displayed.

Figure 29: Remarks

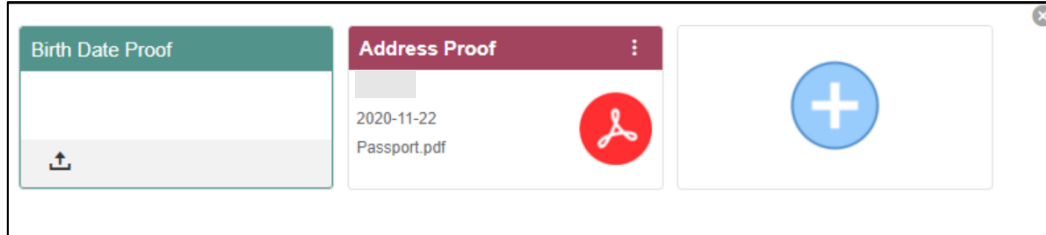


Remarks posted are updated with your user ID, date, and are available to view in the next stages for the users working on that application.

2.3.4.5 Documents

1. Click **Documents** to upload the documents linked for the stage.

Figure 30: Documents

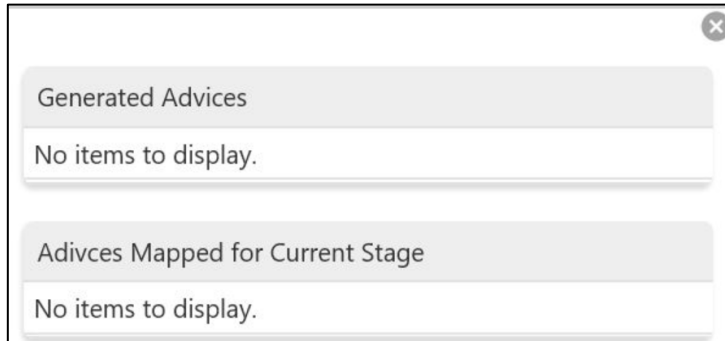


Ensure that mandatory documents are uploaded, as system will validate the same during the stage submission.

2.3.4.6 Advices

1. Click **Advices** to view the advice linked for the stage.

Figure 31: Advices



System will generate the advice on submission of the stage. For Application Entry stage of Current Product, no advice is configured.

2.4 Tasks

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

The Task Framework supports the various functions as follows:

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

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

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

Figure 32: Free Task

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

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

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

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

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

3 List of Glossary

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