Current Account Origination User Guide

Oracle FLEXCUBE Onboarding

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Current Account Origination User Guide

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1 Preface

1.1 Introduction

Welcome to the **Current Account Origination** user guide for Oracle FLEXCUBE Onboarding. This document provides an overview of the Current Account Origination process and takes you through the various steps involved in handling all the necessary activities in the life cycle of a Current Account Origination.

1.2 Audience

This user guide is intended for the Relationship Managers (RMs) and Sales Officers in-charge of sourcing the Current Account Products from prospect and customer of the bank. This user guide is also intended for the other bank personas such as Bank Operations Manager, Account Opening Officers or Branch Managers who may handle the specific stages of the lifecycle of the Current Account Origination process based on the bank's internal operation and policies.

1.3 Document Accessibility

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

1.4 Acronyms and Abbreviations

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

Table 1: Acronyms Table

Abbreviation	Description
OFLO	Oracle FLEXCUBE Onboarding
DS	Data Segment
System	Oracle FLEXCUBE Onboarding Module

1.5 List of Topics

This user guide is organized as follows:

Table 2: List of Topics

Topics	Description
Current Account Origination Process	Current Account Origination process and the Reference Process flow is updated in this chapter.
Current Account Origination	The defined stages through which the Current Account application has to flow before it is ready to be sent to the Host for Account Creation is described in detail in this chapter.
Functional Activity Codes - Glossary	Functional Activity Codes - Glossary has the alphabetical list of Current Account stages with functional activity codes and page references for quick navigation.

1.6 Related Documents

1. Operations User Guide
2. Configuration User Guide
3. Savings Account Origination User Guide
4. Term Deposit Origination User Guide
5. Retail Loans Origination User Guide
6. Alerts and Dashboard User Guide
7. Common Core User Guide

1.7 Symbols

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

Table 3: Symbols

→	Represents Results

2 Current Account Origination Process

This chapter includes following sections:

2.1 Introduction

Oracle FLEXCUBE Onboarding (OFLO) 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.

It enables banks to deliver the 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.

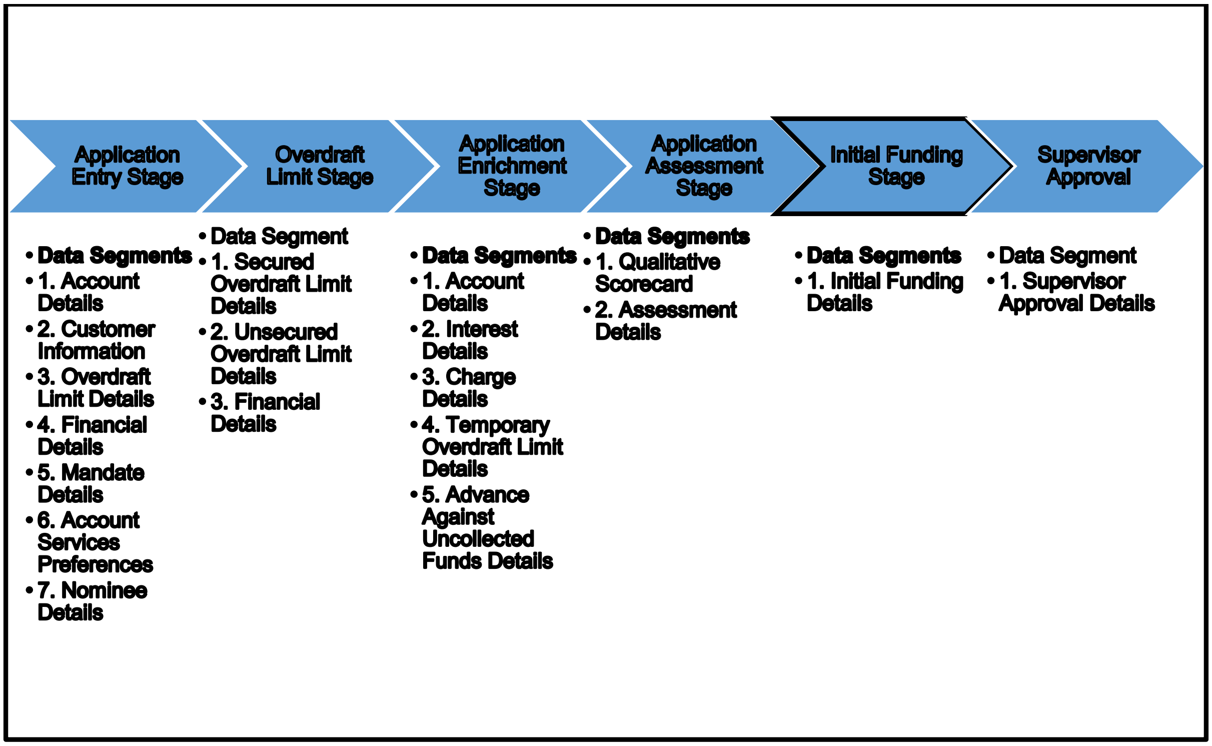
The convenience of configuring appropriate stages and the respective data segments within each of these stages, which can be business driven, is hosted and architectured by our new platform solution. The random access navigation between data segments within a given stage with appropriate validations, helps enable the business user to capture apt information anytime during the account open process before the Current 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 Current Account Origination process and further details the data that needs to be captured in the data segment linked to the specific stages.

2.2 Reference Workflow for Current Account Origination

The following diagram describes the workflow for Current Account Origination process.

Figure 1: Reference Workflow Diagram



3 Current Account Origination

As detailed in the **Operations user guide**, all the Product Originations are initiated in the Application Initiation stage from the Product Catalogue. The Cart Operation in Product Catalogue allows to originate Single or Multiple Product initiation. Once the Current Account Product origination process is initiated either as a single product origination or as part of the multiple product selection, Process Orchestrator generates the Current 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 Current Account Origination Process Flow comprises of the below stages and the detailed information of the same is available in the below sections:

- 3.1 Application Entry Stage
- 3.2 Overdraft Limit Stage
- 3.3 Application Enrichment Stage
- 3.4 Application Assessment Stage
- 3.5 Account Funding Stage
- 3.6 Supervisor Approval Stage
- 3.7 Manual Retry Stage

3.1 Application Entry Stage

Users having functional access to the Application Entry stage will be able to view the record in the Free Task process and can ‘Acquire and Edit’ or ‘Acquire’ the task from the Action column and the header Panel respectively.

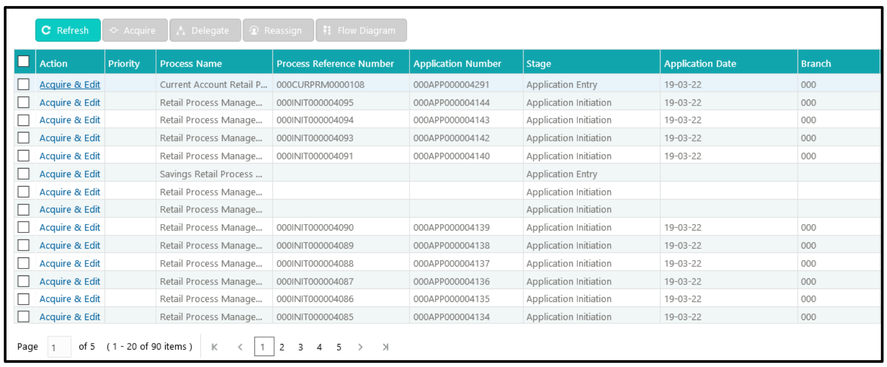
Prerequisite

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

1. From **Home screen,** click **Tasks.** Under **Tasks**, click **Free Tasks**.

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

Figure 2: Free Tasks



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

- 3.1.1 Account Details Data Segment
- 3.1.2 Customer Information Data Segment
- 3.1.3 Mandate Details Data Segment
- 3.1.4 Account Service Preferences
- 3.1.5 Nominee Details Data Segment
- 3.1.6 Summary
- 3.1.7 Action Tabs

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

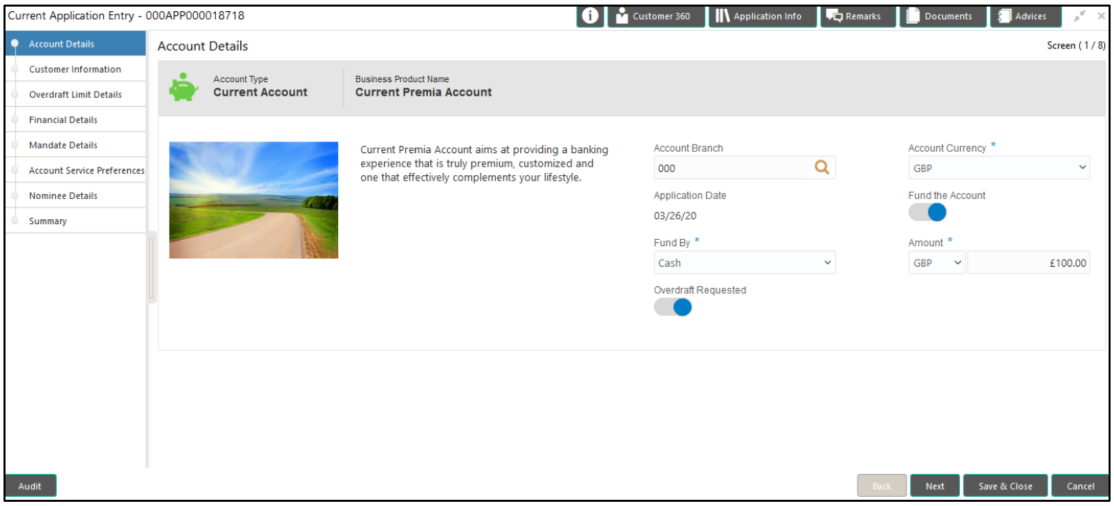
3.1.1 Account Details Data Segment

The Account Details data segment displays the account details.

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

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

Figure 3: Account Details



2. 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	System displays the product image.
Product Description	Displays a short description of the business product.

Field	Description
Account Branch	Search and select the account branch. By default, system displays the account branch as selected in Application Initiate stage. This field is **mandatory**.
Account Currency	Search and select the account currency. By default, system displays the account currency as selected in Application Initiate stage. This field is **mandatory**.
Application Date	Select the application date. By default, system displays the date on which the application was initiated. This field is **mandatory**.
Fund the Account	Select to indicate if initial funding is taken for the account opening. Initial funding through Cash, Account Transfer and Other Bank Cheque is allowed. Select the required option from the drop-down box. This field is conditional **mandatory**.
Fund By	Select the fund mode from the drop-down list. Available options are: • Cash • Account Transfer • Other Bank Cheque This field is mandatory.
Amount	Specify the fund amount. This field is mandatory.
Overdraft Requested	Select to indicate if overdraft is required.

Field	Description
Back	Click **Back** to navigate to the previous data segment within a stage. **NOTE:** Since this is the first screen on the workflow, Back will be disabled.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. System will validate 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. **Save & Close** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

NOTE: For automated process of the Fund by Mode ‘Cash’, a request for the initial funding transaction is sent to Teller Module on submit of the Application Entry stage, if Initial Funding details are updated. The status of the teller transaction is then validated in the Initial Funding Details data segment of Account Funding stage.

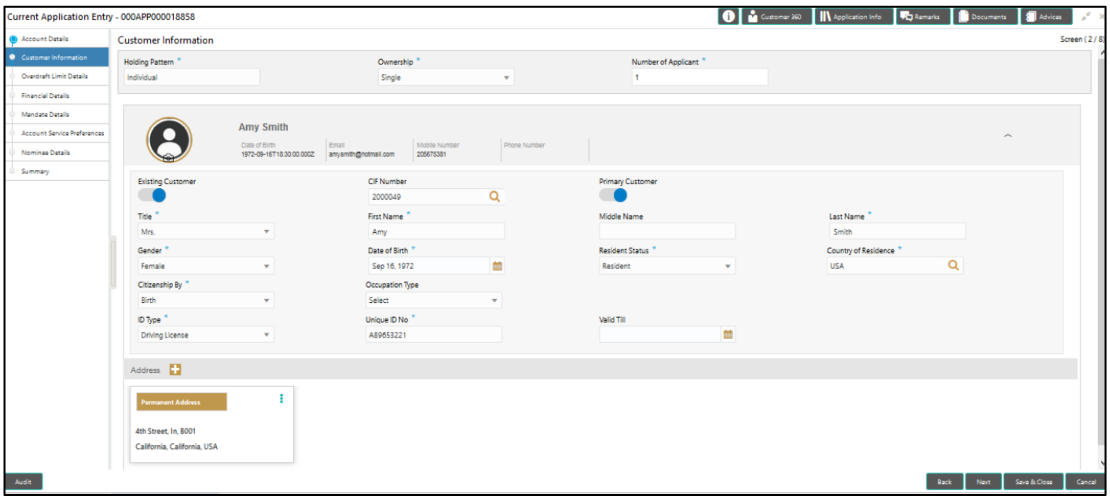
3.1.2 Customer Information Data Segment

The Customer Information data segment displays the details captured for the customer in the Application Initiate stage and allows to update further 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: • Single • Joint

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

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: • 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.

Field	Description
Address	Displays the address details. 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. To add multiple addresses of the applicant, click + icon on the **Address** to add additional addresses.
Address Type	Select the address type for the applicant from the drop-down list. • Permanent Address • Residential Address • Communication Address • Office Address This field is mandatory. Communication address is mandatory.
Building	Specify the house or office number, floor and building details. This field is mandatory.
Street	Specify the street.
Locality	Specify the locality name of the address.
City	Specify the city. This field is mandatory.
State	Specify the state. This field is mandatory.
Country	Specify the country code. This field is mandatory.

Field	Description
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 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. **Save & Close** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

3.1.3 Mandate Details Data Segment

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

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

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

   Figure 5: Mandate Details

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

   Table 6: Mandate Details - Field Description

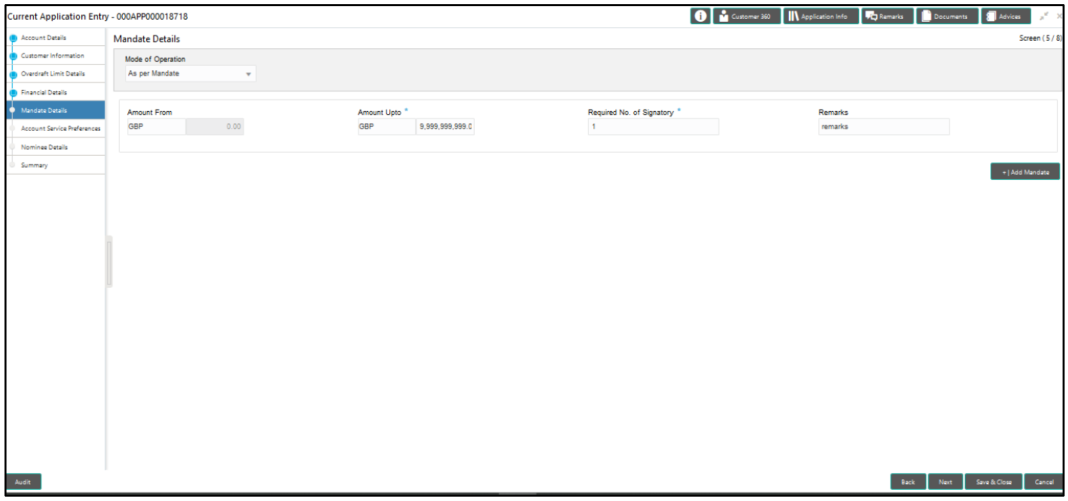
Field	Description
Mode of Operation	Select the mode of operation relevant for the account from the drop-down list. Available options are: • Single • Jointly • Anyone • Survivor • Either or Survivor • Former or Survivor

Field	Description
	• As per Mandate If the option 'As per Mandate' is selected, then update the below mentioned fields: • Amount From • Amount To • Required No. of Signatories • Remarks 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 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. **Save & Close** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

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

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

Figure 6: Mandate Details



4. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to Table 7: Mandate Details - Field Description.

Table 7: Mandate Details - Field Description

Field	Description
Amount From	Specify the amount from 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. 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. **Save & Close** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

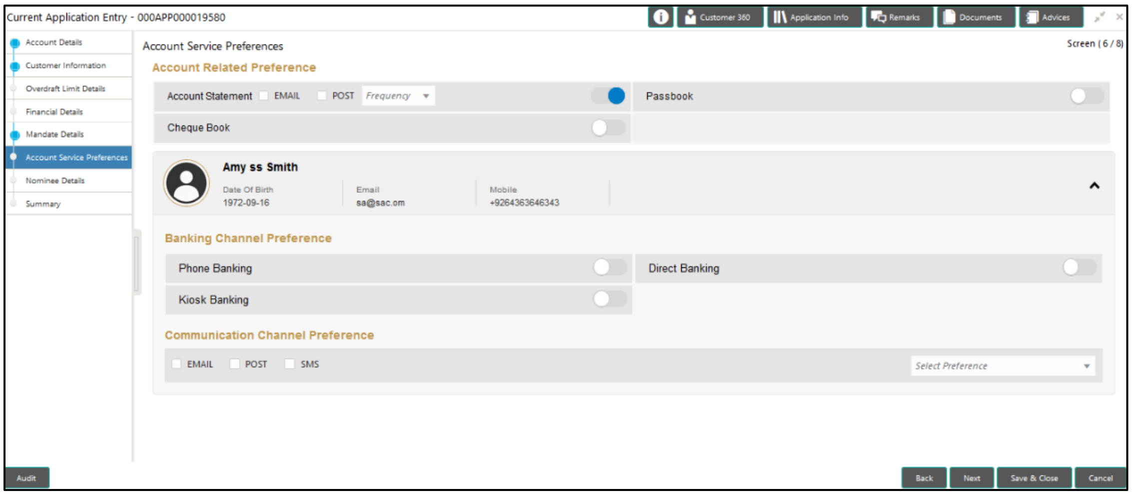
3.1.4 Account Service Preferences

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

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

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

   Figure 7: Account Service Preferences



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

Table 8: Account Service Preferences - Field Description

Field	Description
Account Related Preferences	**Select preferences for account statement.**
Account Statement	Select to indicate if account statement is the preference. Available options are: • E-mail • Post Select the frequency from the drop-down list. Available options are: • Monthly

Field	**Description**
	• Quarterly • Bi Annual • Annual
E-mail	Select to indicate if account statement mode is E-mail.
Post	Select to indicate if account statement mode is Post.
Cheque Book	Select to indicate if cheque book is required.
Passbook	Select to indicate if passbook is required.
Customer Name	Displays the customer name in the header.
Date of Birth	Displays the date of birth of the customer in the header.
E-mail	Displays the E-mail id of the customer in the header.
Mobile	Displays the mobile number of the customer in the header.
Banking Channel Preferences	**Select the specified preferences for Banking Channel.**
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 Preferences	**Select the specified preferences for Communication Channel.**
E-mail	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.

Field	Description
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 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. **Save & Close** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

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

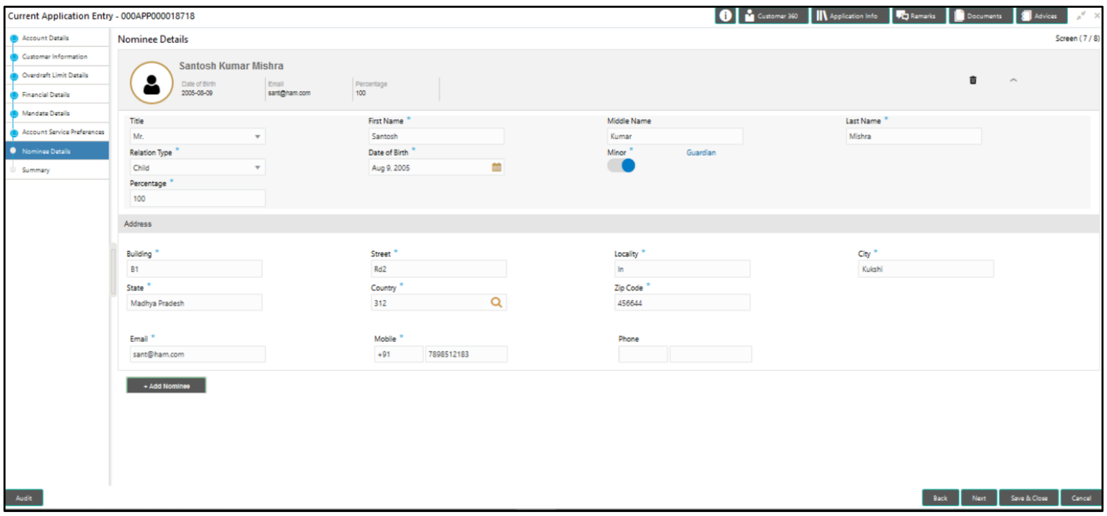
3.1.5 Nominee Details Data Segment

The Nominee Details data segment allows capturing details of the nominee for the account. This is a non-mandatory data segment. It allows capturing multiple nominees also for the account, if required. Nominee can also be minor, in which case, it is mandatory to provide details of the guardian.

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

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

   Figure 8: Nominee Details

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

   Table 9: Nominee Details - Field Description

Field	Description
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 or 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. This field is mandatory.
State	Specify the state. This field is mandatory.
Country	Specify the Country Code. This field is mandatory.

Field	Description
Zip Code	Specify the Pin code/Zip code of the address. This field is mandatory.
E-mail	Specify the E-mail Address of the Nominee. This field is mandatory.
Mobile	Specify the ISD code and the mobile number of the Nominee. This field is mandatory.
Phone No	Specify the ISD code and the phone number 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 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. **Save & Close** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

3.1.5.1 Guardian Details

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

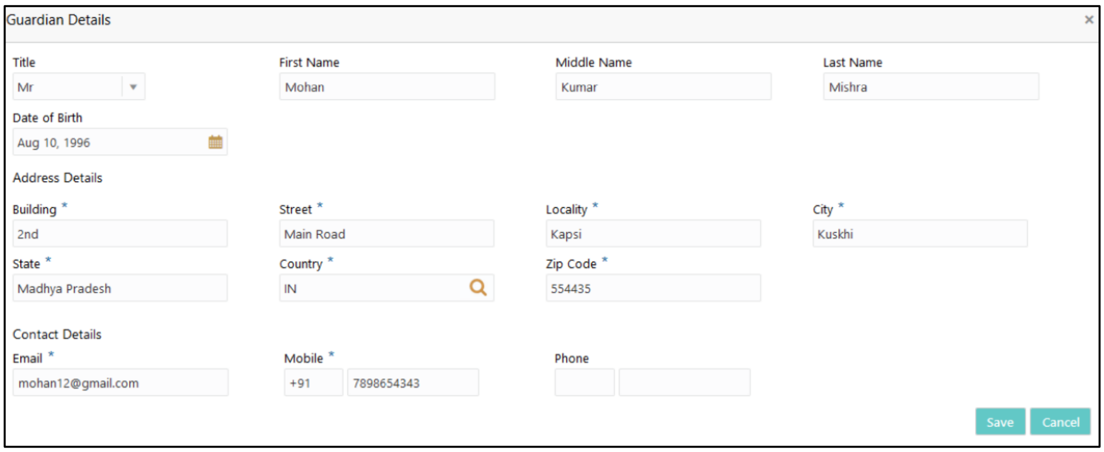
1. Click **Guardian** on **Nominee Details** screen.

   Prerequisite

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

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

   Figure 9: Guardian Details



2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to Table 10: Guardian Details – Field Description.

   Table 10: Guardian Details – Field Description

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.
Address Details	**Update the address details to capture the address of the guardian.**

Field	Description
Building	Specify the house or office number, floor and building details. This field is mandatory.
Street	Specify the street.
Locality	Specify the locality name of the address. This field is mandatory.
City	Specify the city. This field is mandatory.
State	Specify the state. This field is mandatory.
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.
Contact Details	Update the contact details to capture the contacts of the guardian.
E-mail	Specify the e-mail address of the guardian. This field is mandatory.
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.

Field	Description
Close	Click **Close** to close the Guardian Details screen and come back to the Nominee Details screen.
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 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. **Save & Close** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

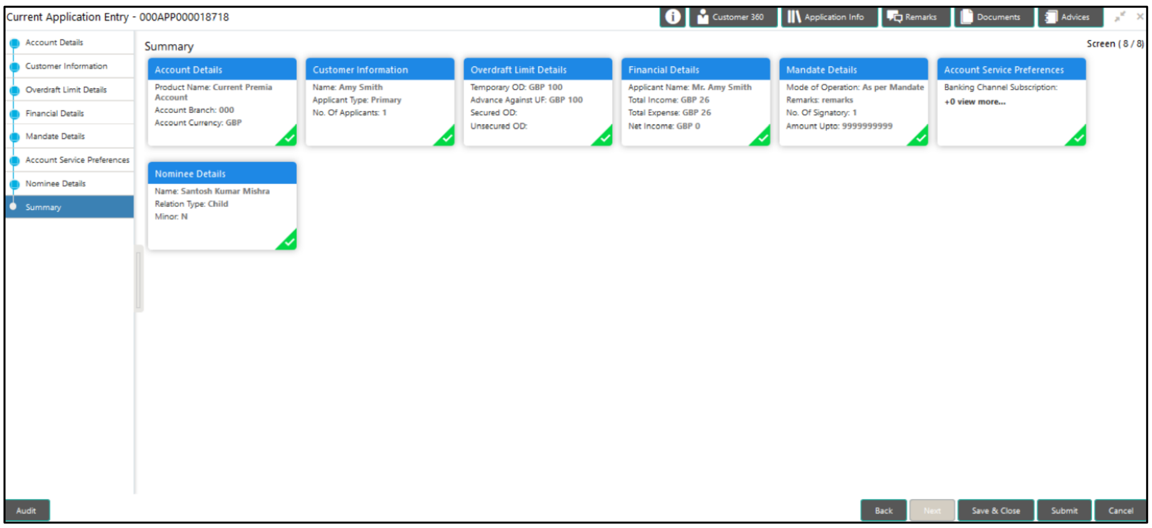
3.1.6 Summary

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

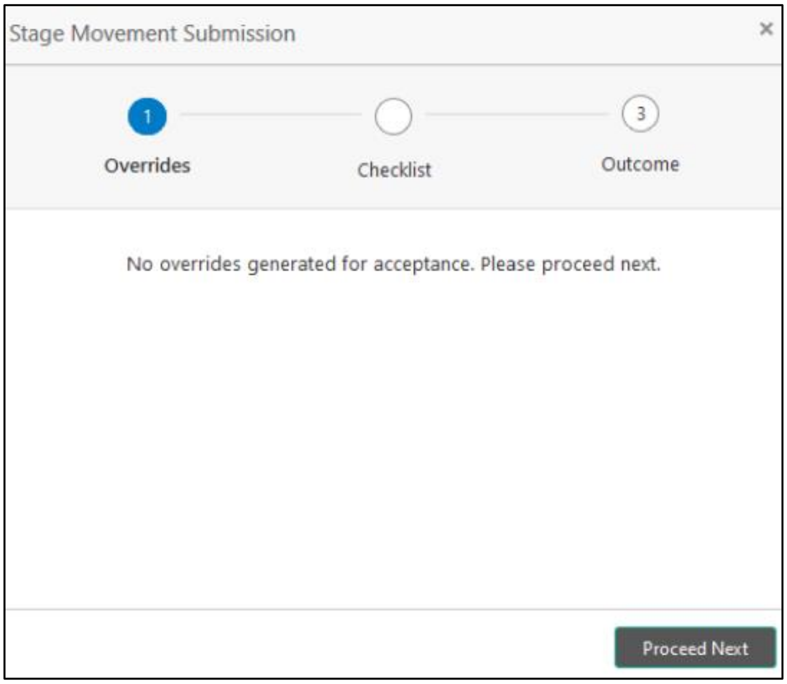
Data Segment	Description
Account Details	Displays the account details.
Customer Information Details	Displays the customer information details.
Mandate Details	Displays the mandate details.
Account Service Preferences	Displays the account service preferences details.
Nominee Details	Displays the nominee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

Data Segment	Description
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. System will validate all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action. **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.
Save & Close	Click **Save & Close** to save the data captured. **Save & Close** is possible only if all the mandatory fields are captured. This task is 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 11: Overrides



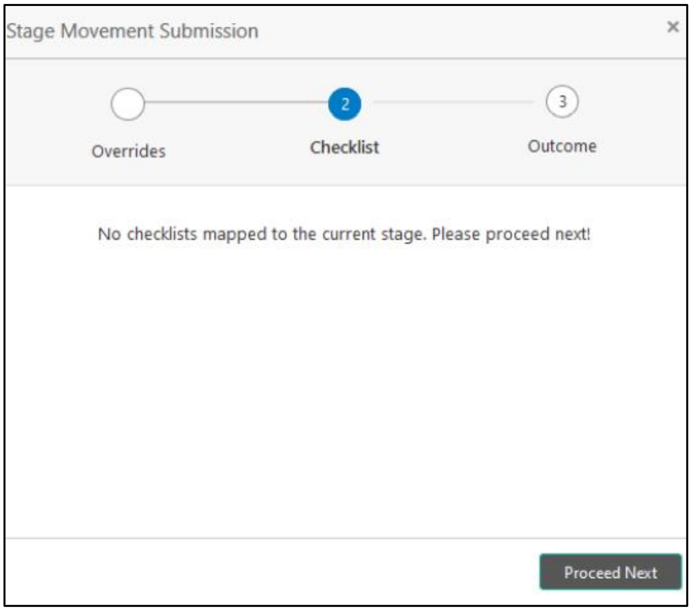
Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. Few examples of overrides are as follows:

- 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



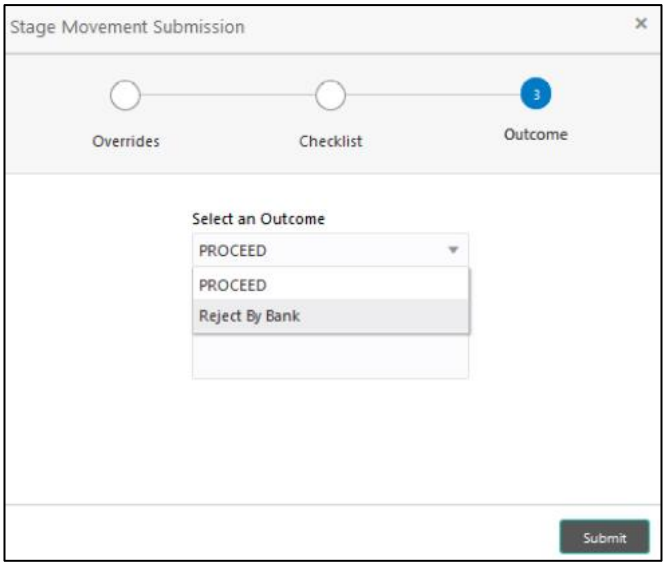
Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

   → The **Outcome** screen is displayed.

   Figure 13: Outcome

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

   - Proceed
   - Reject By Bank

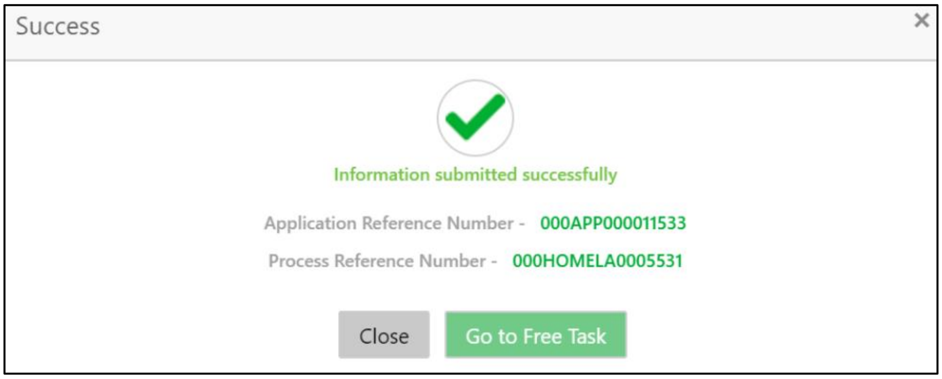
   Outcomes configured in the conductor workflow for the business process is available in the dropdown list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 14: Confirmation

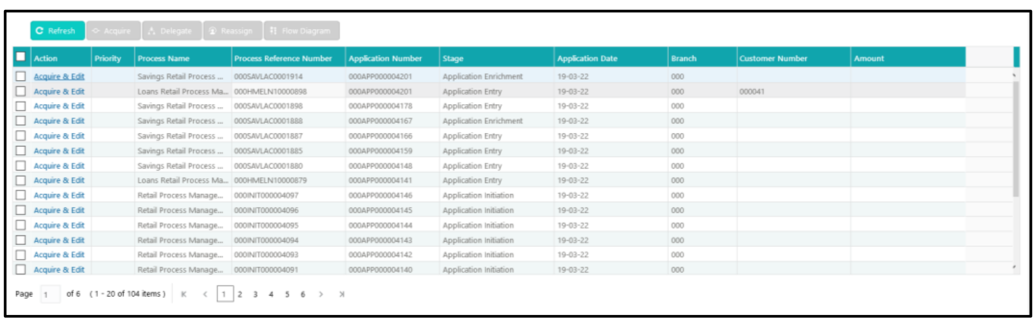


On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is displayed. If you have access to the next stage, you would be able to view the Application number and take action on it.

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

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

Figure 15: Free Tasks



3.1.7 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.

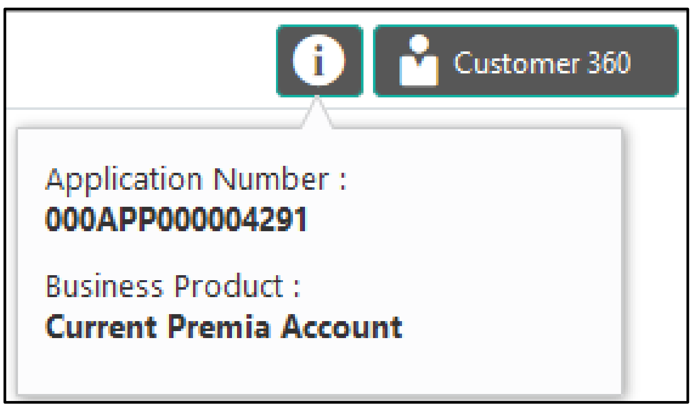
- 3.1.7.1 Icon
- 3.1.7.2 Customer 360
- 3.1.7.3 Application Information
- 3.1.7.4 Remarks
- 3.1.7.5 Documents
- 3.1.7.6 Advices

3.1.7.1 Icon

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

→ The **Icon** screen is displayed.

Figure 16: Icon Screen



3.1.7.2 Customer 360

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

   → The **Customer 360** is displayed.

   Figure 17: Customer 360

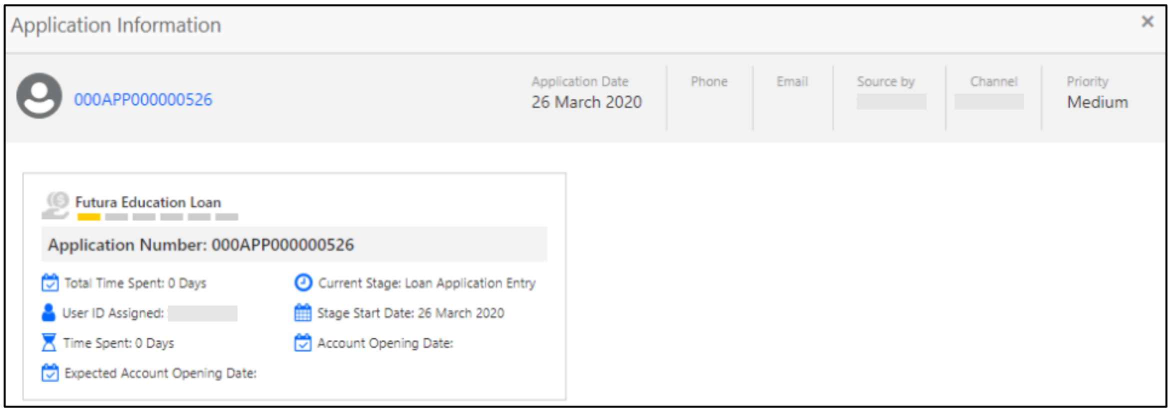
   The screen shows the list of Customer IDs in case of Joint Accounts. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Customer Information data segment.

3.1.7.3 Application Information

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

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

   Figure 18: Application Information



   The **Application Information** screen displays separate cards for various products initiated as part of the application.

2. For more information on fields, refer to Table 12: Application Information – Field Description.

Table 12: 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.

Field	Description
Priority	Displays the priority of the application. • 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.
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.

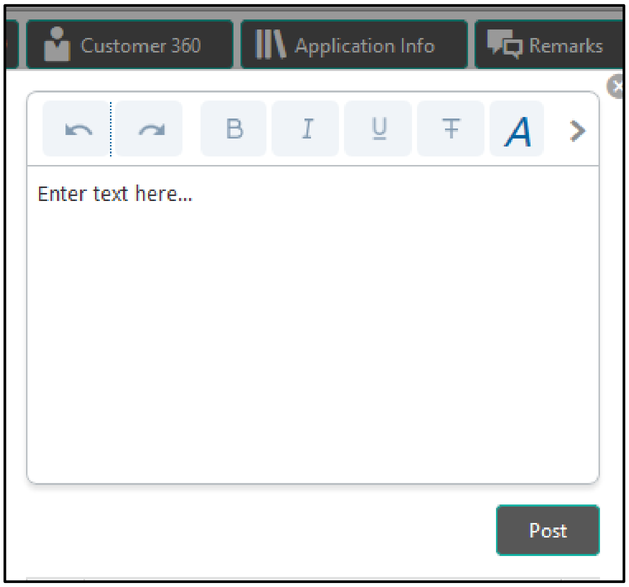
NOTE: Application Info tab will not be visible for Application Initiation stage.

3.1.7.4 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 19: Remarks



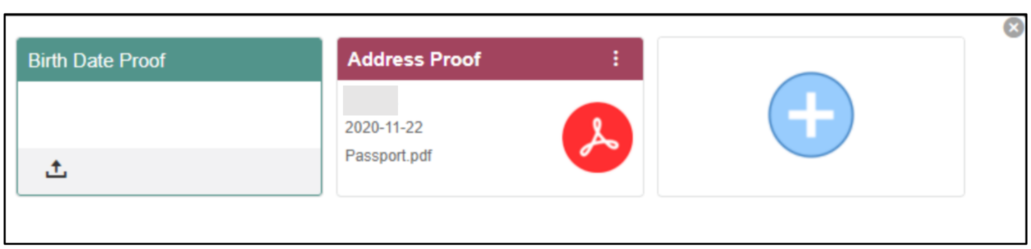
Remarks posted are updated with your User ID, Date, and are available for view in the next stages for the users working on that Application.

3.1.7.5 Documents

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

→ The **Documents** screen is displayed.

Figure 20: Documents



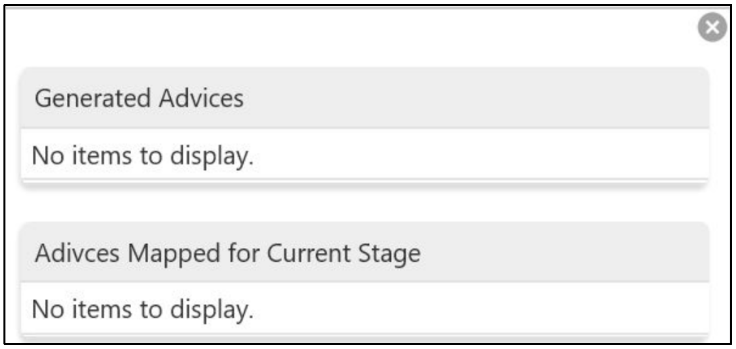
Ensure that mandatory documents are uploaded, as system will validate the same during the stage submission.

3.1.7.6 Advices

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

→ The **Advices** screen is displayed.

Figure 21: Advices



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

3.2 Overdraft Limit Stage

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

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

- 3.2.1 Secured Overdraft Limits Data Segment
- 3.2.2 Unsecured Overdraft Limit
- 3.2.3 Financial Details Data Segment
- 3.2.4 Summary

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

3.2.1 Secured Overdraft Limits Data Segment

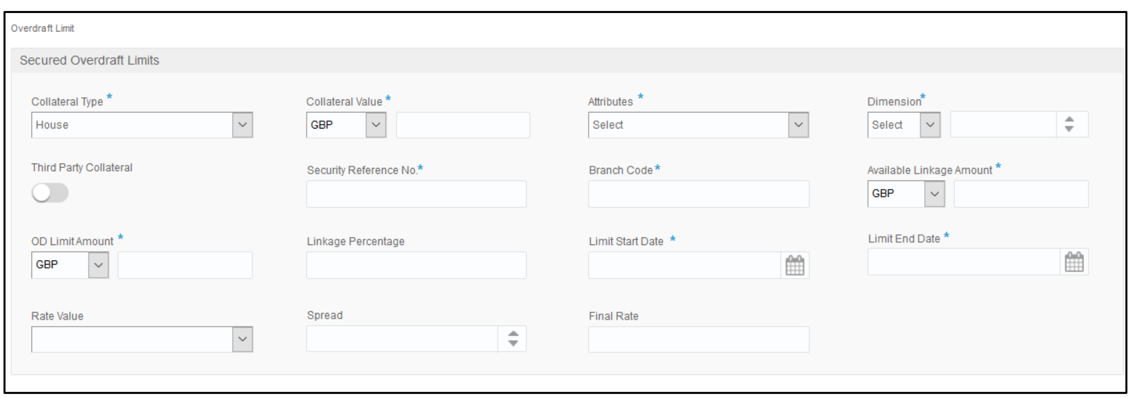
The Secured Overdraft Limit Details data segment allows to capture parameters for secured overdraft to be provided to the Savings Account being originated. This is a non-mandatory data segment.

The user can acquire the application from Free Tasks list.

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

   → The **Secured Overdraft Limits** screen is displayed.

Figure 22: Secured Overdraft Limits



2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to Table 13: Secured Overdraft Limit - Field Description.

Table 13: Secured Overdraft Limit - Field Description

Field	Description
Collateral Type	Select the collateral type from the drop-down list. Available options are: • Independent House • Independent Land • Precious Metals • Personal Vehicle • Paper Investment • Term Deposits • Fine Arts/Collectibles This field is mandatory. Based on the Collateral Type selected, additional parameters will have to be updated.
Independent House	In case Independent House is selected the below details are to be updated.
Collateral Value	Select the currency and specify the value of the collateral.
Attributes	Select the attribute from the drop-down list. Available option is: • Area

Field	Description
Dimensions	Select the dimension parameter from the drop-down list and specify the dimension. Available options are: • Sqft • Sq Meter • Sq Yard • Acre • Hectre
Independent Land	In case Independent Land is selected the below details are to be updated.
Collateral Value	Select the currency and specify the value of the collateral.
Attributes	Select the attribute from the drop-down list. Available option is: • Area
Dimensions	Select the dimension parameter from the drop-down list and specify the dimension Available options are: • Sqft • Sq Meter • Sq Yard • Acre • Hectre
Precious Metals	In case Precious Metals is selected the below details are to be updated.
Collateral Value	Select the currency and specify the value of the collateral

Field	Description
Attributes	Select the attribute from the drop-down list. Available option is: • Weight
Dimensions	Select the dimension parameter from the drop-down list and specify the dimension Available options are: • Gram • Kilogram • Ton
Personal Vehicle	In case Personal Vehicle is selected the below details are to be updated.
Collateral Value	Select the currency and specify the value of the collateral.
Make	Specify the Make of the Vehicle.
Model	Specify the Model of the Vehicle.
Paper Investment	In case Paper Investment is selected the below details are to be updated.
Collateral Value	Select the currency and specify the value of the collateral.
Investment Type	Specify the investment type.
Term Deposit	In case Term Deposit is selected below details are to be updated.
Collateral Value	Select the currency and specify the value of the collateral.
Branch	Select the branch.
Bank	Specify the bank.
Maturity Date	Select the maturity date.
Fine Arts/Collectibles	In case Fine Arts/Collectibles is selected the below details are to be updated.

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

Field	Description
Spread	Specify the spread, if applicable.
Final Rate	Displays the final rate calculated and based on the **Rate Value** and the **Spread**.
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 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. **Save & Close** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

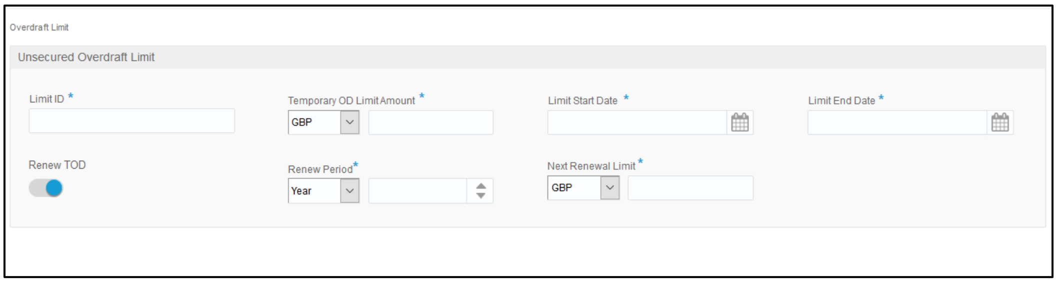
3.2.2 Unsecured Overdraft Limit

The Unsecured Overdraft Limit Details allows updating the unsecured overdraft limit requested by the customer. This is a non-mandatory data segment**.**

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

   → The **Unsecured Overdraft Limit** screen is displayed.

   Figure 23: Unsecured Overdraft Limit Data Segment



2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to Table 14: Unsecured Overdraft Limit – Field Description.

Table 14: Unsecured Overdraft Limit – Field Description

Field	Description
Limit ID	Specify the Unsecured Overdraft Limit ID. This field is **mandatory**.
Overdraft Limit Amount	Select the currency and specify the unsecured overdraft limit amount. This field is **mandatory**.
Limit Start Date	Select the Limit Start Date. This field is **mandatory**.
Limit End Date	Select the Limit Expiry Date. This field is **mandatory**.

Field	Description
Renew Overdraft Limit	Select to indicate if Unsecured Overdraft Limit has to be renewed.
Renew Period	In case Unsecured Overdraft renewal is allowed, select the Renew Period as Days, Months or Year from the available drop-down values and specify the numeric value.
Next Renewal Overdraft Limit	In case Unsecured Overdraft renewal is allowed, specify the Renewal Amount. This field is conditional **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 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. **Save & Close** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click Cancel to close the application without saving.

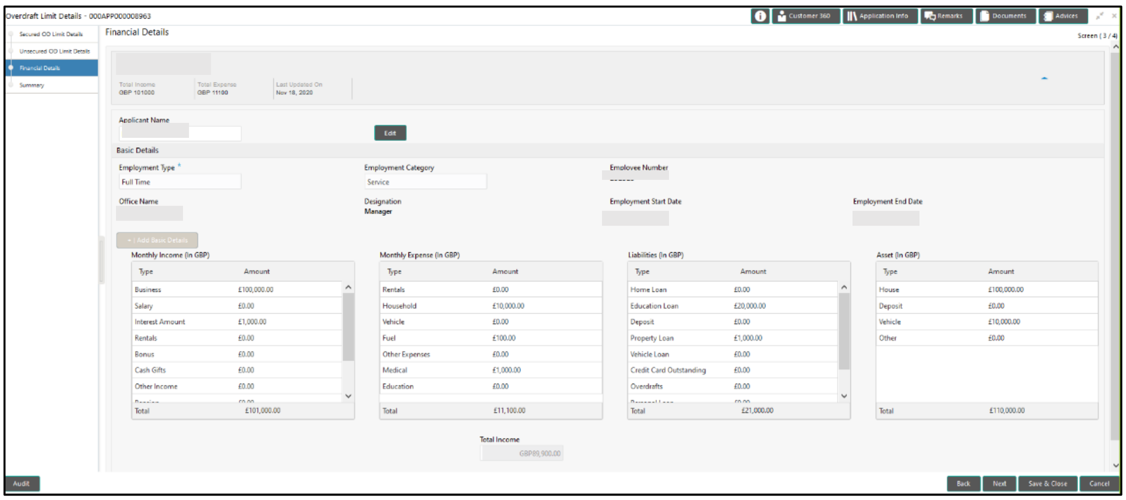
3.2.3 Financial Details Data Segment

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

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

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

Figure 24: Financial Details



2. Provide the **details** in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to Table 15: Financial Details - Field Description.

Table 15: Financial Details - Field Description

Field	Description
Applicant Name	Displays the applicant name as per the details captured in the Customer Information data segment.
Total Income	Displays the total income of the applicant.
Total Expenses	Displays the total expenses of the applicant.
Last Update On	Displays the date on which the financial details of an existing applicant was last updated. For a new applicant, it will remain blank.
Edit	Click **Edit** to modify the existing applicant details. Click **Save** to save the modified details and click **Cancel** to cancel the modifications. **Edit** will be visible only for existing applicant.
Basic Details	Click **Add Basic Details** to view and update the basic details of the applicant.
Employment Type	Select the employment type from the drop-down list. Available options are: • Full Time • Part Time • Permanent **Employment Type** is reckoned as an attribute for Quantitative Score calculation for the given Applicant. This field is mandatory.

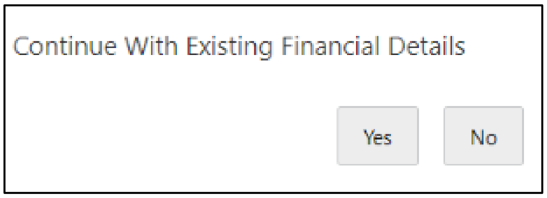
Field	Description
Employment Category	Select the employment type from the drop-down list. Available options are: • Service • Professional • Business **Employment Category** is reckoned as an attribute for Quantitative Score calculation for the given Applicant. This field is mandatory.
Employee Number	Specify the employment number.
Office Name	Specify the office name.
Designation	Displays the designation.
Employment Start Date	Specify the employment start date.
Employment Start Date	Specify the employment end date.
Monthly Income	Specify the amount for any of the applicable monthly expenses. Available options are: • Salary • Business • Interest Income • Pension • Bonus • Rentals • Cash Gifts • Others Total gets calculated automatically.

Field	Description
Monthly Expenses	Specify the amount for any of the applicable monthly expenses. Available options are: • Household • Medical • Education • Travel • Vehicle Maintenance • Rentals • Others Total gets calculated automatically.
Liabilities	Specify the amount for any of the applicable liabilities. Available options are: • Property Loans • Vehicle Loans • Personal Loans • Cards outstandings • Overdrafts • Others Total gets calculated automatically.

Field	Description
Asset	Specify the amount for any of the applicable asset type. Available options are: • Savings Deposits • Stocks/Funds • Properties • Automobiles • Fixed Deposits • Lands • Others Total gets calculated automatically.
Total Income	System automatically displays the total income over expenses.
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 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. **Save & Close** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

3. **Click Next**. System validates the date specified in **Last Update On** with Financial Details Validity Period and, if date specified in **Last Update On** exceeds the date specified in Financial Details Validity Period at Business Product Preferences configurations, system displays the following error message:

   Figure 25: Error Message

   .

4. **Click Yes** to proceed with next data segment. Click **No** to edit financial details and proceed.

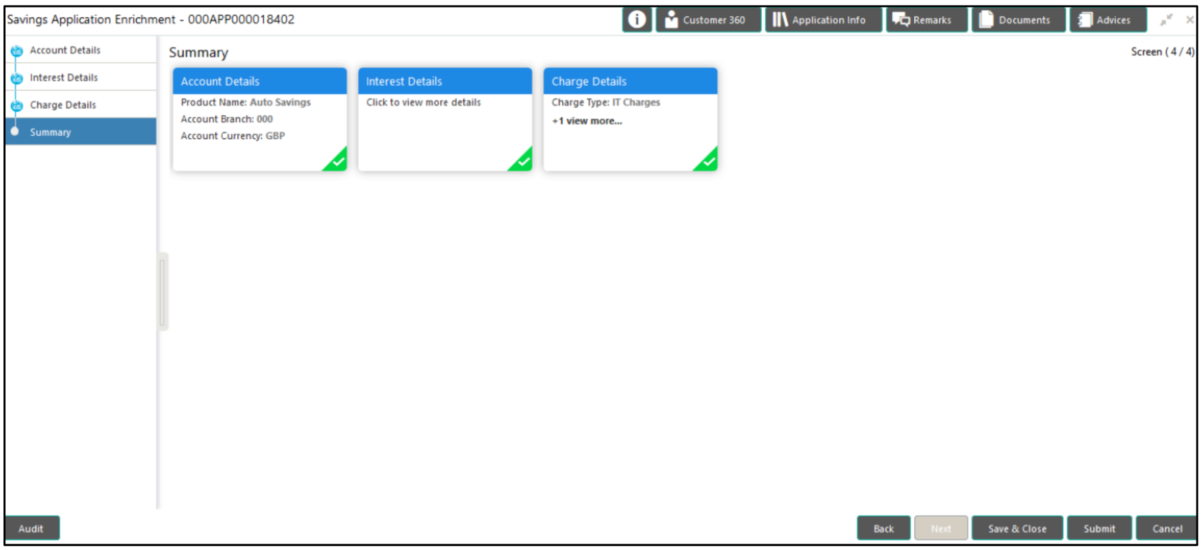
3.2.4 Summary

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

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

→ The **Summary** screen is displayed.

Figure 26: 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 16: Summary - Field Description.

Table 16: Summary - Field Description

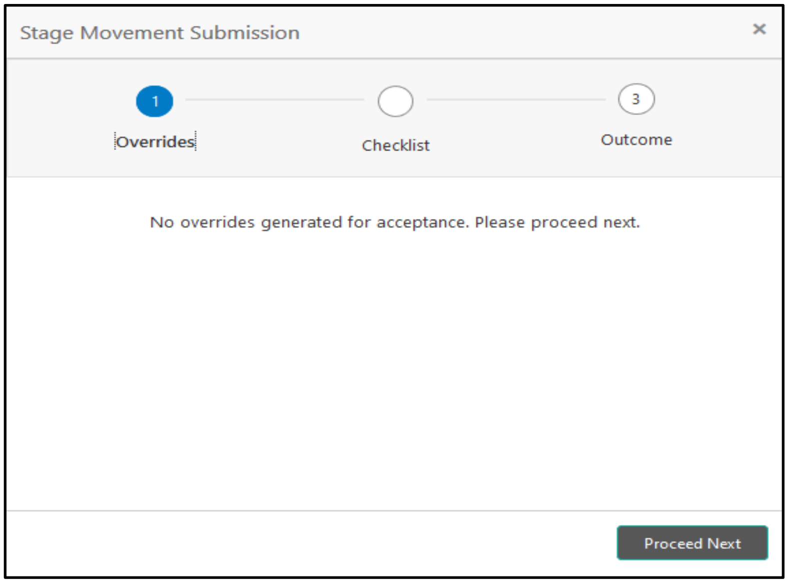
Data Segment	Description
Secured Overdraft Limits Details	Displays the secured overdraft limits details.
Unsecured Overdraft Limits Details	Displays the unsecured overdraft limits details.
Financial Details	Displays the financial details.
Back	Click **Back** to navigate to the previous data segment within a stage.

Data Segment	Description
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. System will validate all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action. **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.
Save & Close	Click **Save & Close** to save the data captured. **Save & Close** is possible only if all the mandatory fields are captured. This task is 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 27: Overrides

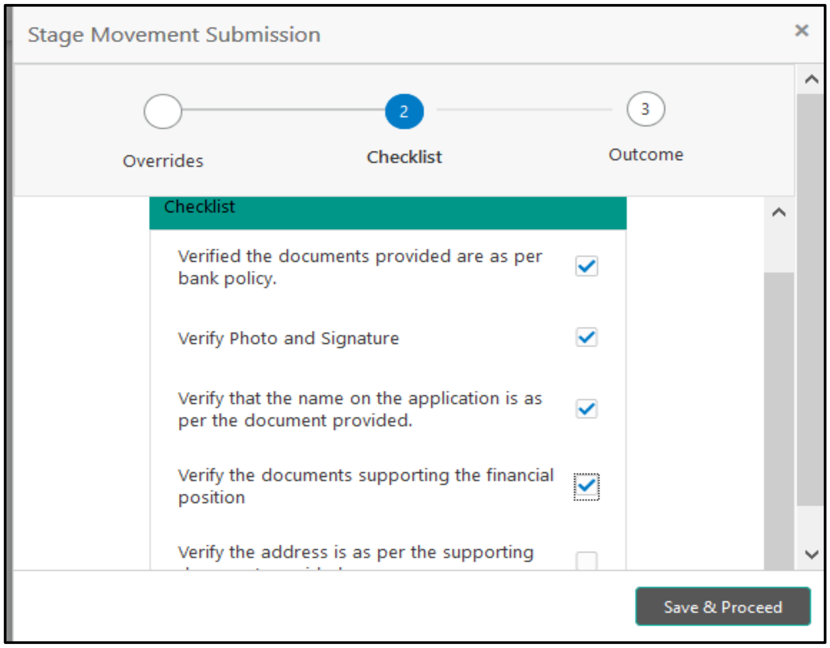
   

   Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next.**

→ The **Checklist** screen is displayed.

Figure 28: Checklist



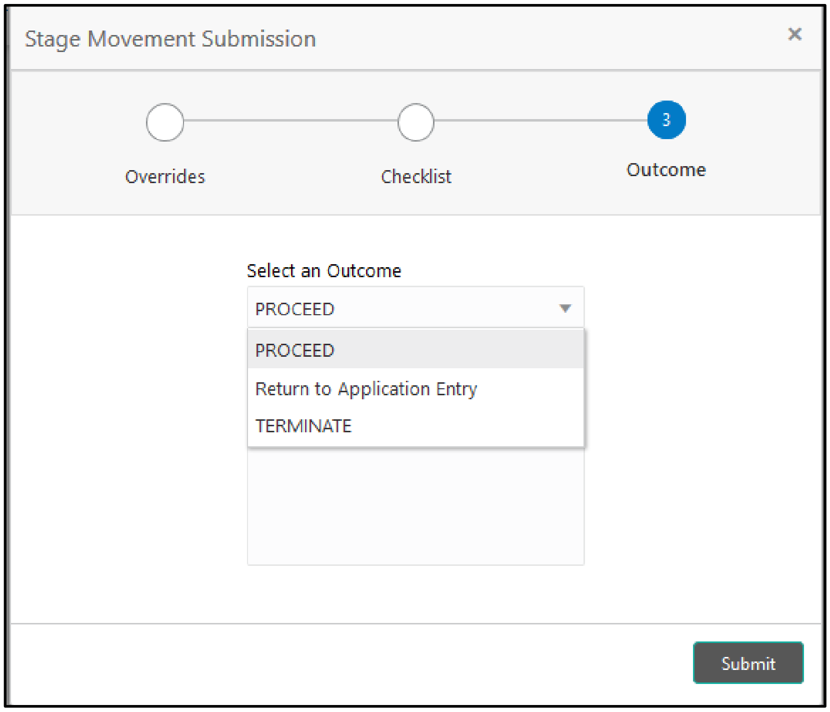
Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

   → The **Outcome** screen is displayed.

   Figure 29: Outcome



6. Select **Proceed** outcome from the drop-down list. Available options are:
   - Proceed
   - Return to Application Entry
   - Terminate

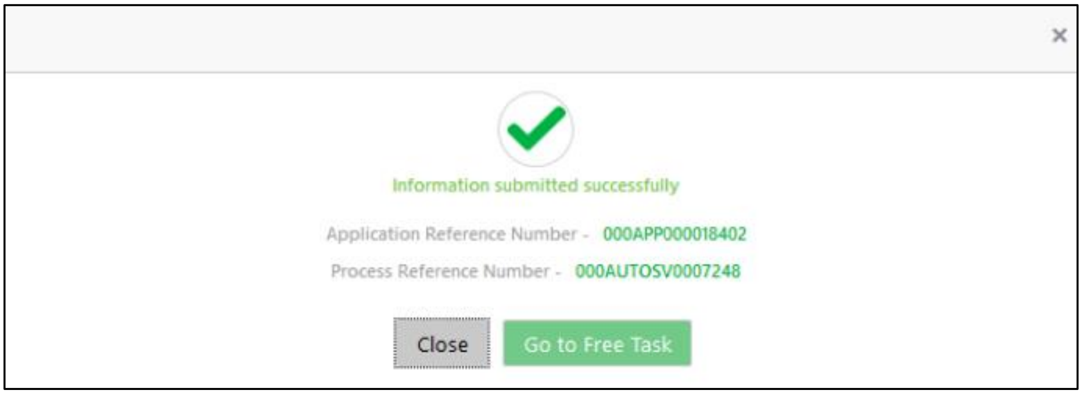
   Outcomes configured in the conductor workflow for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 30: Confirmation

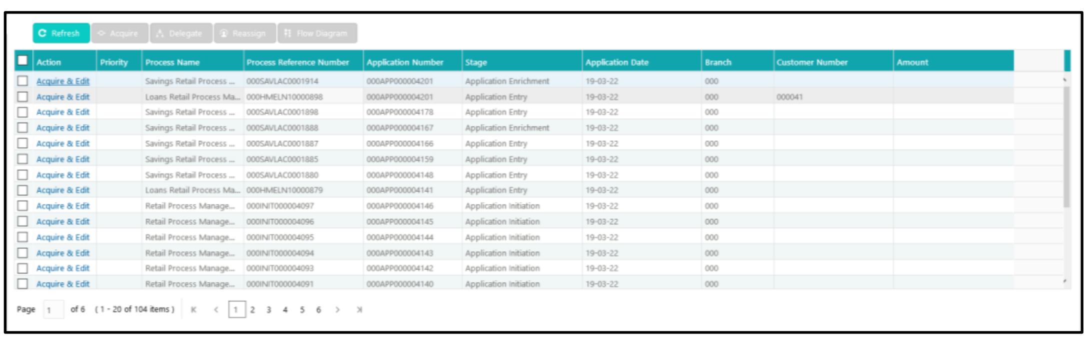


On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed. Click on '**Close**' to close the pop-up screen. Alternatively click on '**Go to Free Task**' to launch the **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 31: Free Tasks



3.3 Application Enrichment Stage

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

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

- 3.3.1 Interest Details Data Segment
- 3.3.2 Charge Details Data Segment
- 3.3.3 Temporary Overdraft Limit Data Segment
- 3.3.4 Advance against Uncollected Funds Data Segment
- 3.3.5 Summary

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

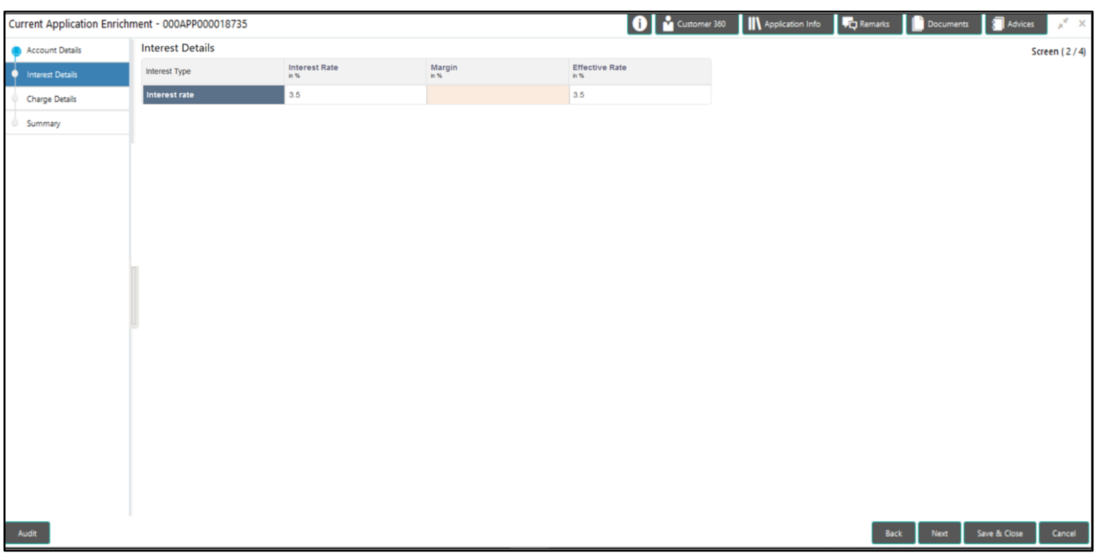
3.3.1 Interest Details Data Segment

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

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

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

   Figure 32: Interest Details

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to Table 17: Interest Details - Field Description.

Table 17: Interest Details - Field Description

Field	Description
Interest Type	Specify the interest type.
Interest Rate	Specify the interest rate applicable for the account.
Interest Rate	Displays 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 Current Account. This field is mandatory.
Effective Rate %	Displays the final rate calculated based on the **Interest Rate** and the **Margin** specified. Since **Margin** is not allowed currently, the **Effective Rate** will be equal to the **Interest Rate**.
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 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.

Field	Description
Save & Close	Click **Save & Close** to save the data captured. **Save & Close** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

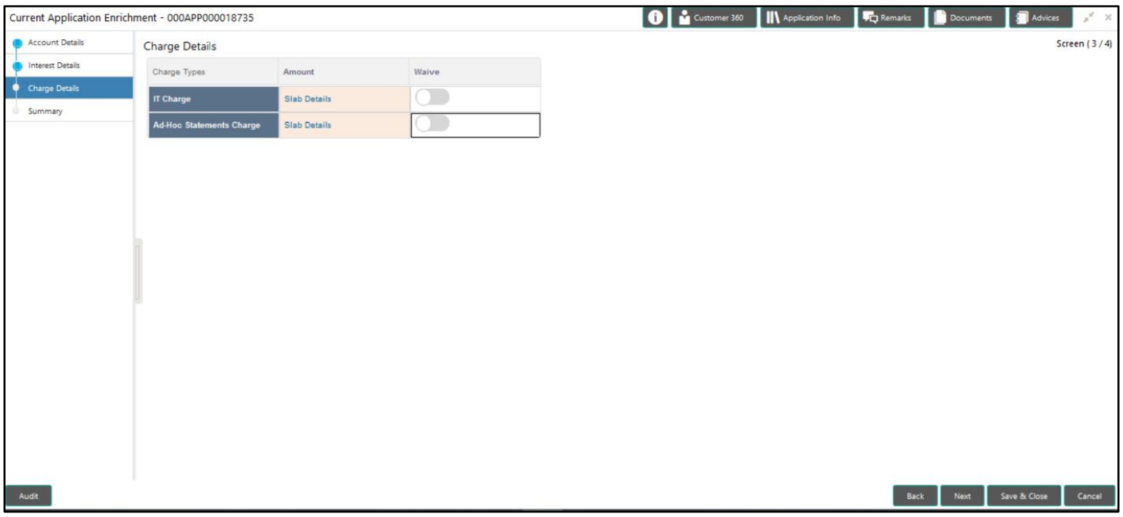
3.3.2 Charge Details Data Segment

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

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

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

   Figure 33: Charge Details

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to Table 18: Charge Details - Field Description.

   Table 18: Charge Details - Field Description

Field	Description
Charge Types	Displays the charge types.
Amount	Displays the charge amount.
Waive	Currently, system does not support **Fee Waiver**, hence this checkbox is disabled.
Back	Click **Back** to navigate to the previous data segment within a stage.

Field	Description
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. System will validate 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. **Save & Close** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

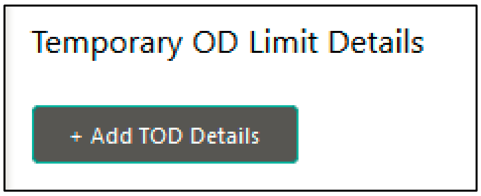
3.3.3 Temporary Overdraft Limit Data Segment

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

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

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

   Figure 34: Temporary Overdraft Limit Details

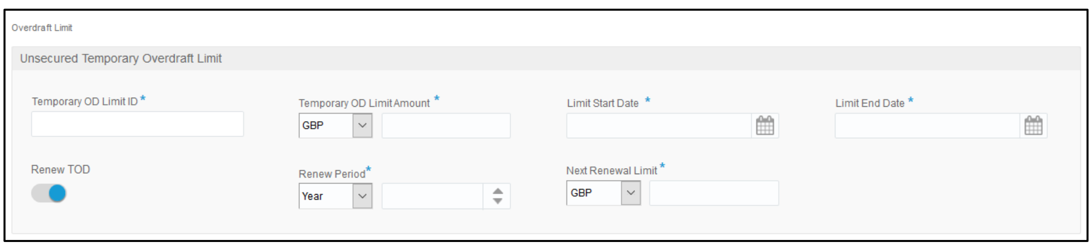
   

2. Click **Add TOD Details** to capture the Temporary Overdraft Limit Details.

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

   NOTE: User can move to the next data segment without capturing the Temporary Overdraft Limit Details.

   Figure 35: Unsecured Temporary Overdraft Limit Details

3. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to Table 19: Temporary Overdraft Limit – Field Description.

Table 19: Temporary Overdraft Limit – Field Description

Field	Description
Add TOD Details	Select to capture the temporary overdraft limit details.
Temporary OD Limit ID	Specify the temporary overdraft limit ID. This field is mandatory.
Temporary Overdraft Limit Amount	Select the currency and specify the temporary overdraft limit amount. This field is mandatory.
Limit Start Date	Select the limit start date. This field is mandatory.
Limit End Date	Select the limit expiry date. This field is mandatory.
Renew TOD	Select to indicate if temporary overdraft limit is to be renewed. This field is mandatory.
Renew Period	In case of TOD renewal is allowed, select the period from the drop-down list. Available options are: • Days • Months • Year This field is conditional mandatory.

Field	Description
Next Renewal Amount	In case of TOD renewal is allowed, specify the renewal amount. This field is conditional 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 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. **Save & Close** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

3.3.4 Advance against Uncollected Funds Data Segment

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

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

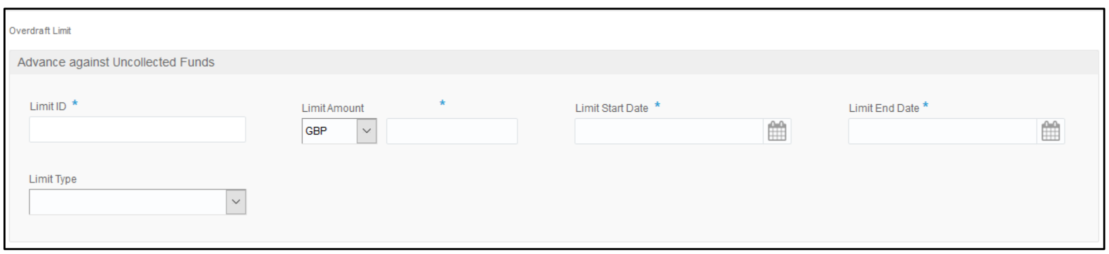
   → The **Advance Against Uncollected Funds Details** screen is displayed.

   Figure 36: Advance Against Uncollected Funds Details

2. Click **Add AUF Details** to capture the Advance Against Uncollected Funds.

   → The **Advance against Uncollected Funds** screen is displayed.

   Figure 37: Advance against Uncollected Funds



3. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to Table 20: Advance against Uncollected Funds – Field Description.

Table 20: Advance against Uncollected Funds – Field Description

Field	Description
Add AUF Details	Select to capture the advanced against uncollected funds limit details.
Limit ID	Specify the advance against uncollected funds limit ID. This field is mandatory.

Field	Description
Limit Amount	Select the currency and specify the AUF limit amount. This field is mandatory.
Limit Start Date	Select the limit start date. This field is mandatory.
Limit End Date	Select the limit expiry date. 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. If the user selects to add AUF details, System will validate 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. **Save & Close** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

3.3.5 Summary

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

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

   → The **Summary** screen is displayed.

Figure 38: Summary Details

Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on summary tiles, refer to Table 21: Summary - Field Description.

Table 21: Summary - Field Description

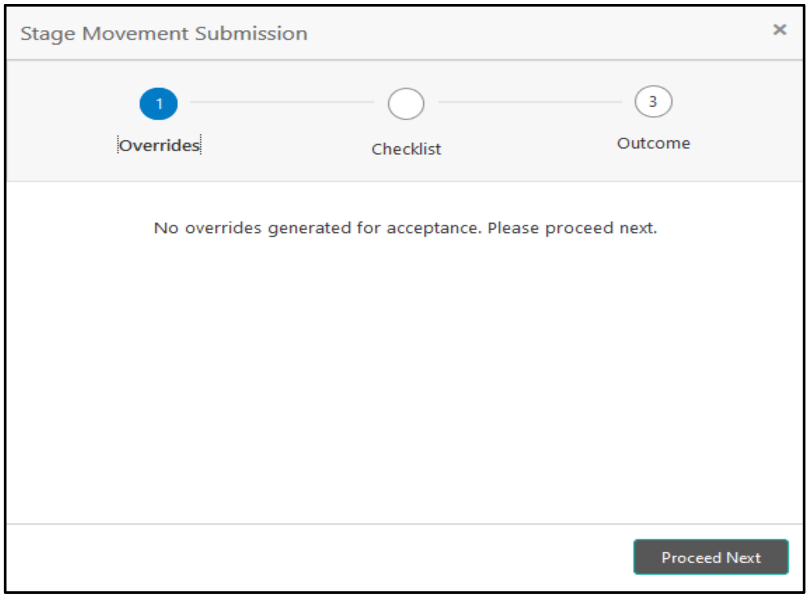
Data Segment	Description
Interest Details	Displays the interest details
Charge Details	Displays the charge details.
Temporary Overdraft Limit Details	Displays the Temporary Overdraft Limit details.
Advance against Uncollected Funds Details	Displays the Advance against Uncollected Funds details.

Data Segment	Description
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 all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action. **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.
Save & Close	Click **Save & Close** to save the data captured. **Save & Close** is possible only if all the mandatory fields are captured. This task is 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 39: Overrides

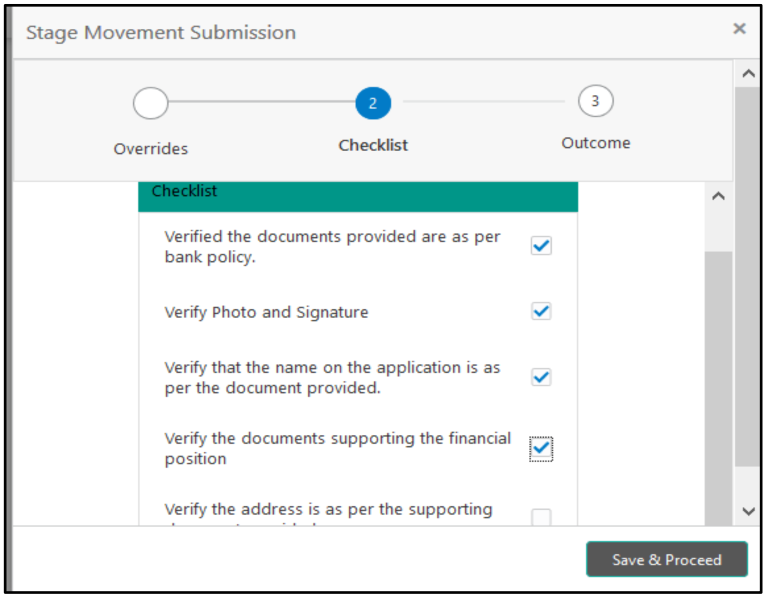


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next.**

→ The **Checklist** screen is displayed.

Figure 40: Checklist



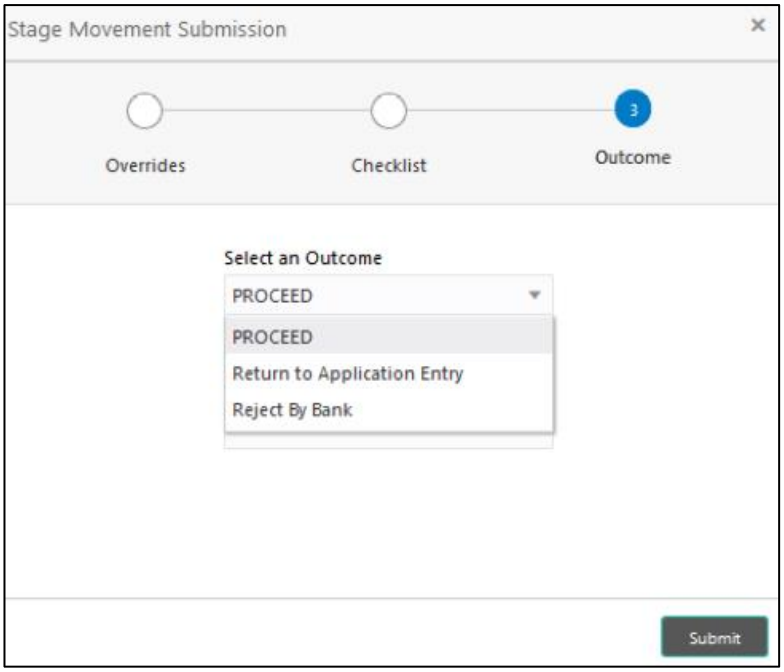
Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

   → The **Outcome** screen is displayed.

   Figure 41: Outcome

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

   - Proceed
   - Return to Application Entry
   - Reject By Bank

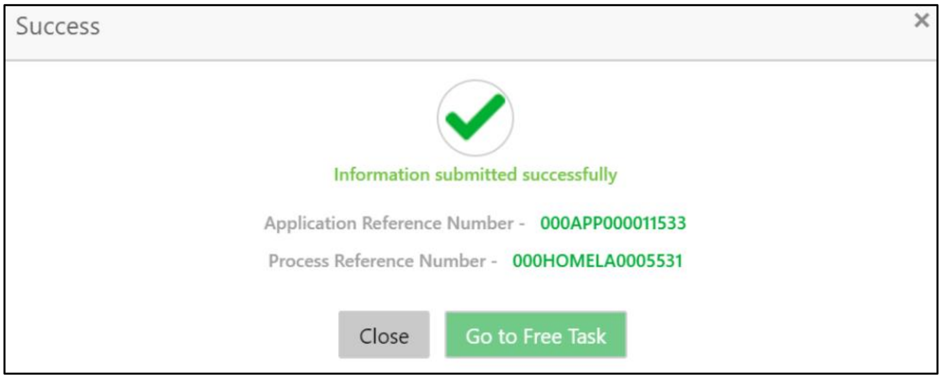
   Outcomes configured in the conductor workflow for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 42: Confirmation

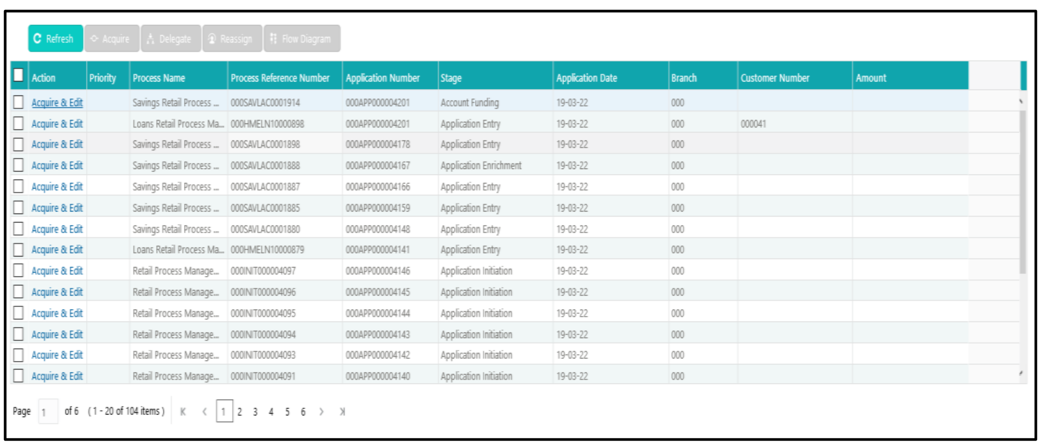


On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed. Click on '**Close**' to close the pop-up screen. Alternatively click on '**Go to Free Task**' to launch the **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 43: Free Tasks



3.4 Application Assessment Stage

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

The Assessment stage enables the bank to assess the Unsecured Overdraft Limit request of the customer and based on the Assessment Score the User can decide on granting the Unsecured Overdraft Limit for the Current Account being originated. System derives the recommendation based on the Quantitative and Qualitative Score. The Quantitative Score is calculated based on the score the system calculates for the Customer for the various parameters configured in the Quantitative Scorecard ID. Similarly, the Qualitative Score is calculated based on the answers provided to the questionnaire configured in the Qualitative Scorecard ID.

The Application Assessment Stage comprises of the below mentioned data segments:

- 3.4.1 Qualitative Scorecard Data Segment
- 3.4.2 Assessment Details Data Segment
- 3.4.3 Summary

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

3.4.1 Qualitative Scorecard Data Segment

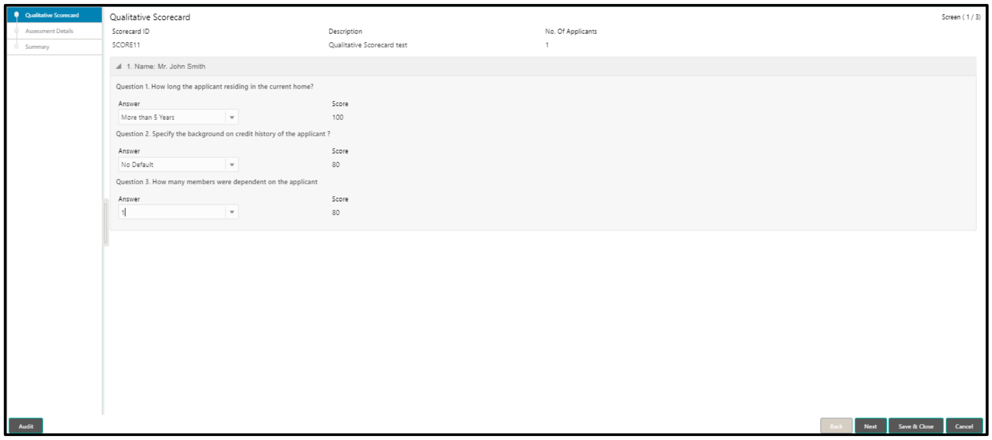
The Qualitative score card screen enables the user to capture the relevant evaluation details Applicant wise (if more than one applicant) and the scores are automatically displayed based on the Question / Answer configuration provided for this type of score card.

The relevant qualitative score card ID is attached to the Current Account Business Product and thereby the Current Account inherits the score card attributes for evaluation.

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

   → The **Qualitative Scorecard** screen is displayed.

Figure 44: Qualitative Scorecard



2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to Table 22: Qualitative Scorecard – Field Description.

Table 22: Qualitative Scorecard – Field Description

Field	Description
Scorecard ID	System displays the Qualitative Scorecard ID linked to the Business Product.
Description	System displays the description of the Qualitative Scorecard ID.
No. of Applicants	System displays the Account Branch selected.
Questions	System displays the question configured for the Qualitative Scorecard ID.
Answer	Select the answer from the drop-down values available. The answers are populated based on the Answers configured in the Qualitative Scorecard ID. This field is **mandatory**.
Score	System displays the score based on the answer selected by the User.

Field	**Description**
Back	Click **Back** to navigate to the previous data segment within a stage. **NOTE:** Since this is the first screen on the workflow, Back will be disabled.
Next	Click **Save & Close** to save the data captured. **Save & Close** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Save & Close	Click **Next** to navigate to the next data segment, after successfully capturing the data. System will validate 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.
Cancel	Click **Cancel** to close the application without saving.

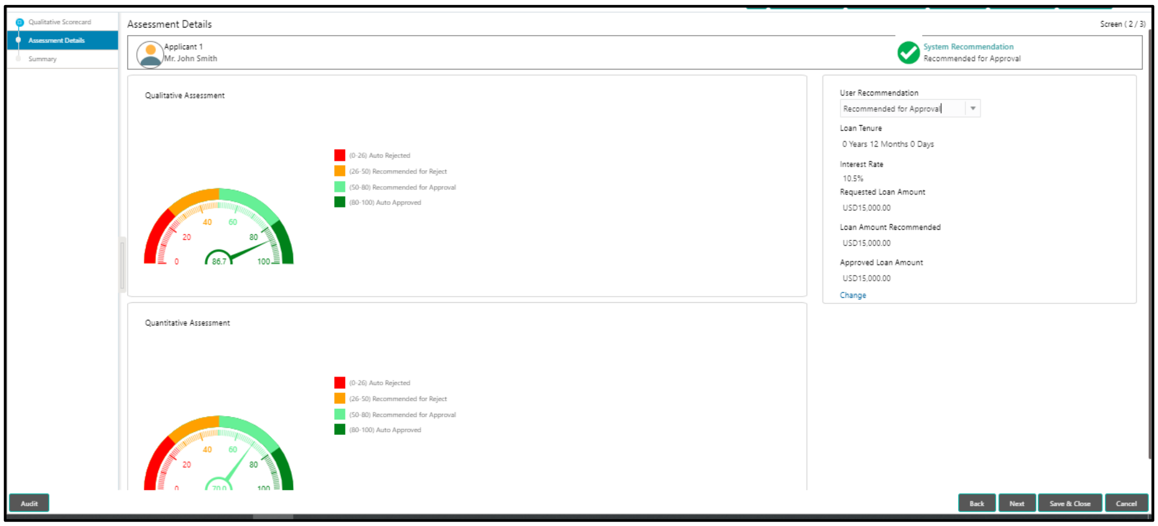
3.4.2 Assessment Details Data Segment

The Assessment Details Data Segment displays the Qualitative and Quantitative Assessment Score of the Applicant or Applicants, in case of multiple Applicants in the Current Account.

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

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

   Figure 45: Assessment Details

   Assessment details screen enables the user to understand the evaluation in terms of the Qualitative and Quantitative scores; and the basis of arriving at the System Recommended decision. The following system recommendations are available based on the range configured in the Business Product.

   - Auto Approved
   - Recommended for Approval
   - Recommended for Reject
   - Auto Rejected

2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to Table 23: Assessment Details – Field Description.

Table 23: Assessment Details – Field Description

Field	Description
Limit ID	System displays the Unsecured Overdraft Limit ID.
Overdraft Limit Amount	System displays the Currency and specify the Unsecured Overdraft Limit Amount.
Limit Start Date	System displays the Limit Start Date.
Limit End Date	System displays the Limit Expiry Date.
Recommended Overdraft Limit	System populates the recommended Overdraft Limit based on the score. This field is **mandatory**.
Change	Click the hyperlink to change the Overdraft Limit amount.
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 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. **Save & Close** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

NOTE: Option to change the OD Limit Amount is currently available only for Recommended for Approval and Recommended for Reject.

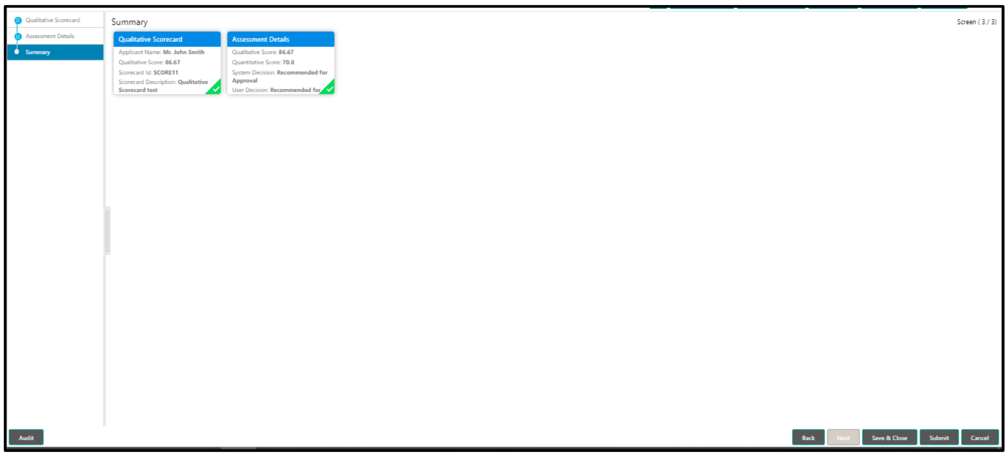
3.4.3 Summary

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

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

   → The **Summary** screen is displayed.

Figure 46: 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 24: Summary – Field Description.

Table 24: Summary – Field Description

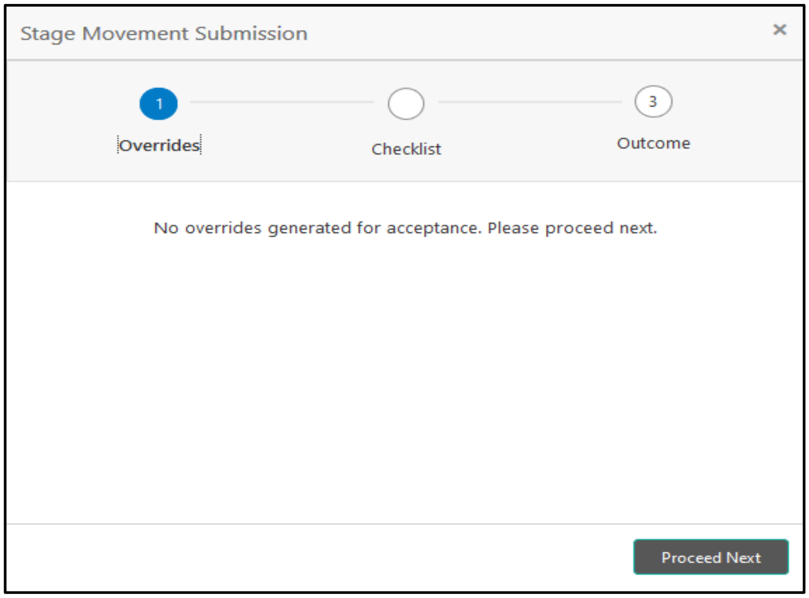
Data Segment	Description
Account Details	Displays the account details.
Interest Details	Displays the interest details
Charge Details	Displays the charge details.
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after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

Data Segment	Description
	System will validate all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action. **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.
Save & Close	Click **Save & Close** to save the data captured. **Save & Close** is possible only if all the mandatory fields are captured. This task is 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 47: Overrides

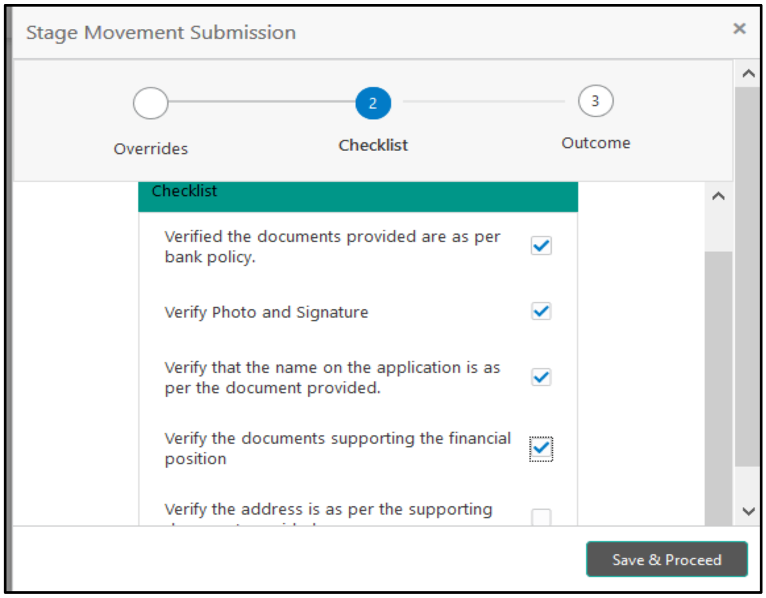


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next.**

→ The **Checklist** screen is displayed.

Figure 48: Checklist



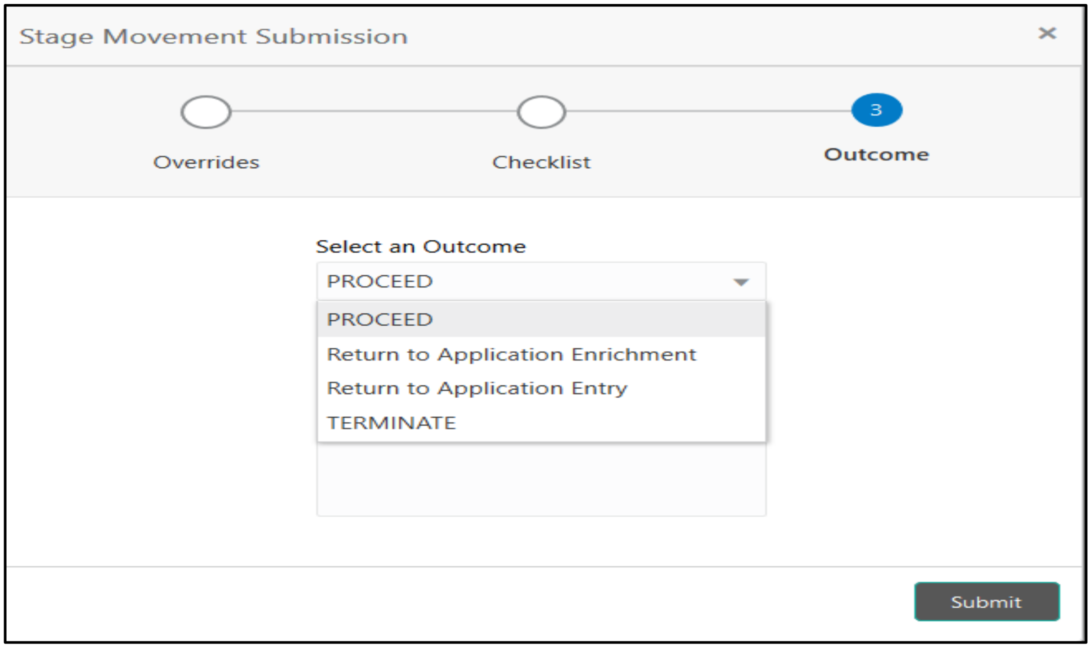
Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 49: Outcome



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

- Proceed
- Return to Application Enrichment
- Return to Application Entry
- Reject By Bank

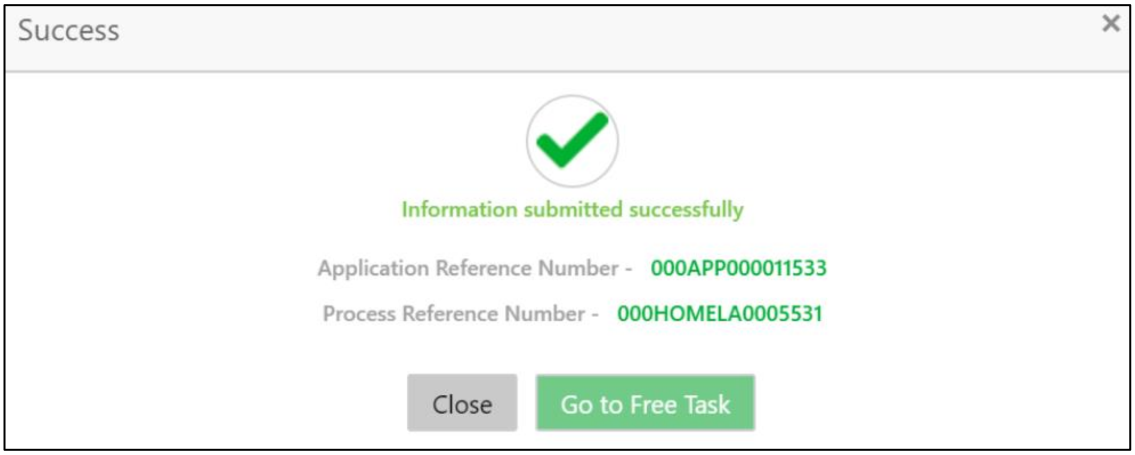
Outcomes configured in the conductor workflow for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 50: Confirmation

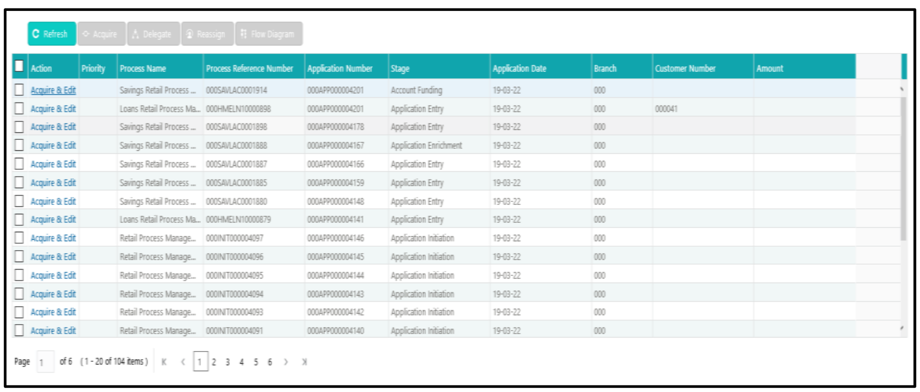


On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed. Click on '**Close**' to close the pop-up screen. Alternatively click on '**Go to Free Task**' to launch the **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 51: Free Tasks



3.5 Account Funding Stage

Users having functional access to the Account Funding Stage will be able to view the record in the Free Task process and can '**Acquire and Edit**' or '**Acquire'** the Task from the Action column and the header Panel respectively.

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

- 3.5.1 Initial Funding Details Data Segment
- 3.5.2 Summary

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

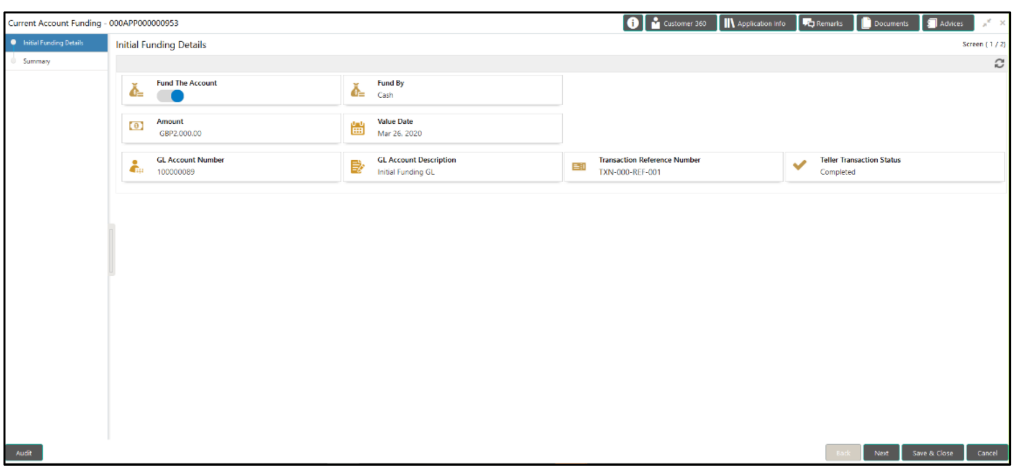
3.5.1 Initial Funding Details Data Segment

The Initial Funding Details data segment displays the Initial Funding details captured in the Application Entry Stage. The Transaction Reference Number and the Transaction status is either auto-populated or has to be manually captured based on the configuration. Automatic Option is supported only for the Initial Funding with 'Cash' Mode. Manual process is supported for Account Transfer, Other Bank Cheque and Cash mode of initial funding. For more details on the Modes and the Manual/Automatic Process configuration, please refer the Configuration Guide.

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

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

   Figure 52: 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 25: Initial Funding Details – Field Description.

Table 25: 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 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 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.

Field	**Description**
Save & Close	Click **Save & Close** to save the data captured. **Save & Close** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

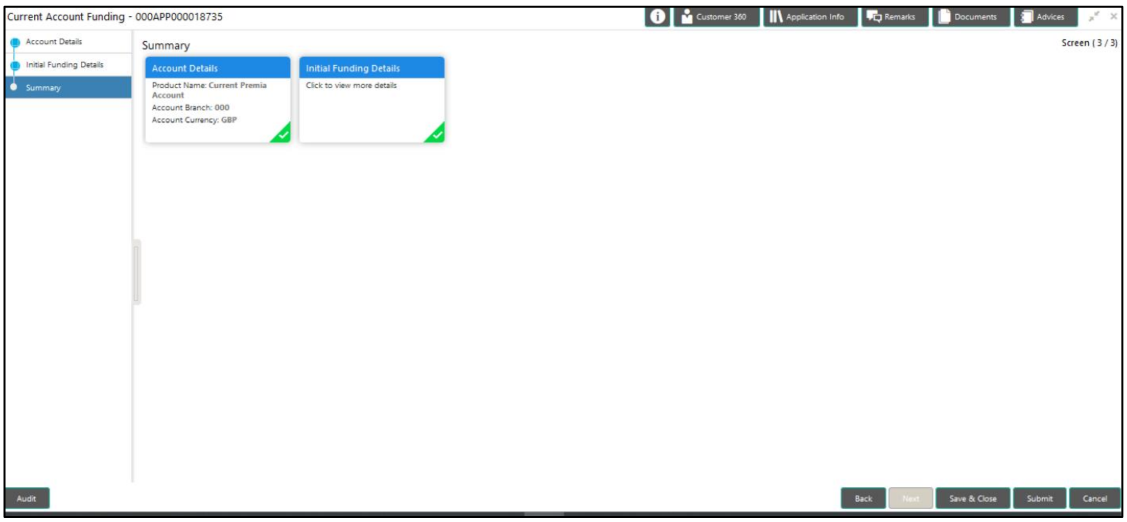
3.5.2 Summary

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

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

   → The **Summary** screen is displayed.

   Figure 53: 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 26: Summary - Field Description.

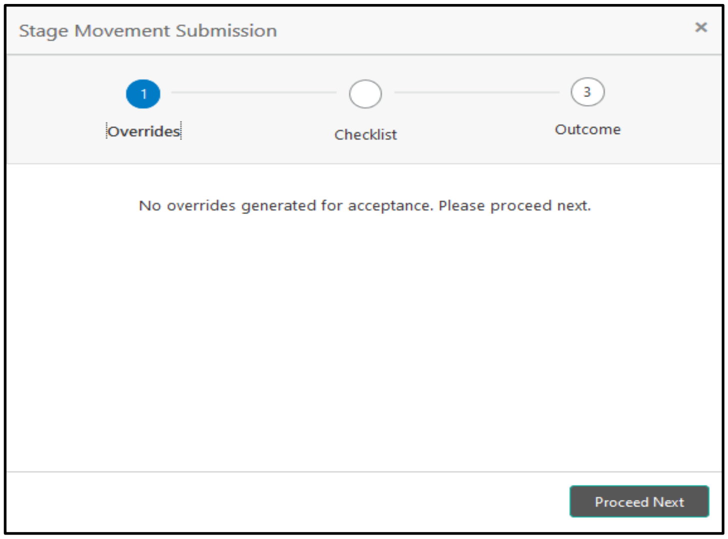
Table 26: Summary - Field Description

Data Segment	Description
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 all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action. **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.
Save & Close	Click **Save & Close** to save the data captured. **Save & Close** is possible only if all the mandatory fields are captured. This task is 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 54: Overrides

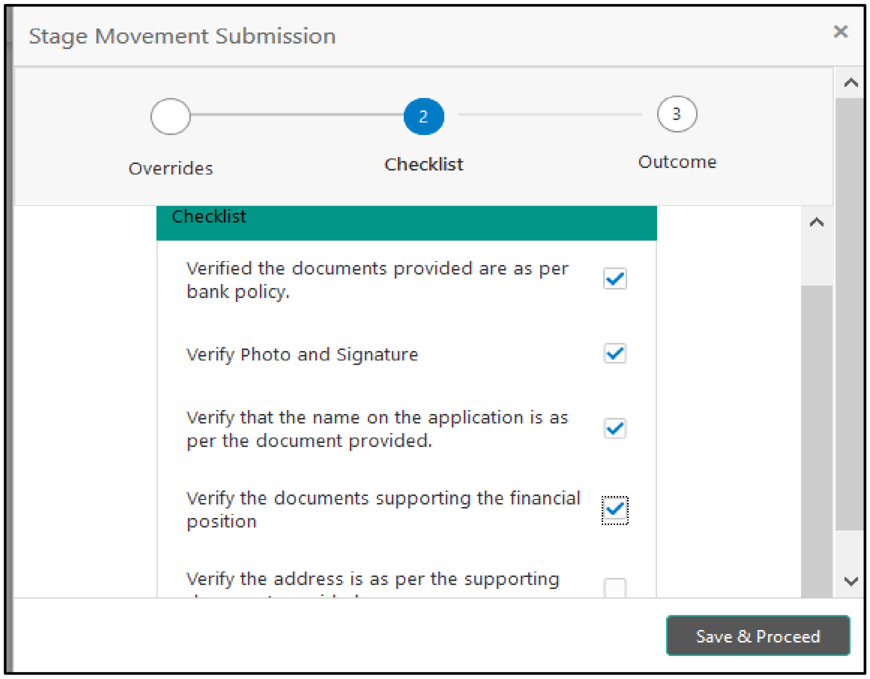
   

   Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to make ensure overrides do not arise.

3. Click **Proceed Next.**

→ The **Checklist** screen is displayed.

Figure 55: Checklist



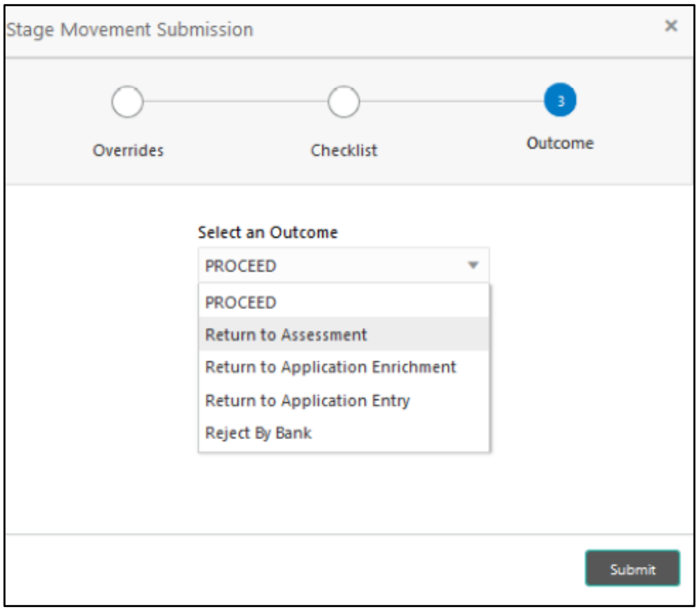
Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 56: Outcome



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

- Proceed
- Return to Assessment
- Return to Application Enrichment
- Return to Application Entry
- Reject By Bank

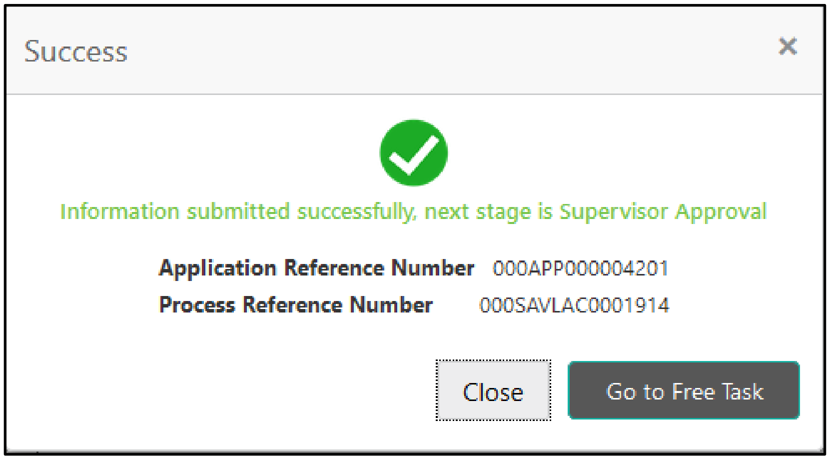
Outcomes configured in the conductor workflow for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 57: Confirmation

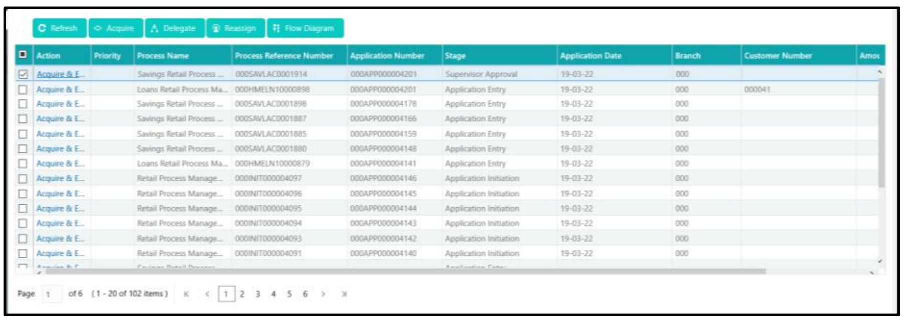


On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed. Click on '**Close**' to close the pop-up screen.

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

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

Figure 58: Free Tasks



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amou
Acquire & E...		Savings Retail Process ...	000SAVLAC0001914	000APP000004201	Supervisor Approval	19-03-22	000		
Acquire & E...		Loans Retail Process Ma...	000HMELN10000898	000APP000004201	Application Entry	19-03-22	000	000041	
Acquire & E...		Savings Retail Process ...	000SAVLAC0001898	000APP000004178	Application Entry	19-03-22	000		
Acquire & E...		Savings Retail Process ...	000SAVLAC0001887	000APP000004166	Application Entry	19-03-22	000		
Acquire & E...		Savings Retail Process ...	000SAVLAC0001885	000APP000004159	Application Entry	19-03-22	000		
Acquire & E...		Savings Retail Process ...	000SAVLAC0001880	000APP000004148	Application Entry	19-03-22	000		
Acquire & E...		Loans Retail Process Ma...	000HMELN10000879	000APP000004141	Application Entry	19-03-22	000		
Acquire & E...		Retail Process Manage...	000INIT000004097	000APP000004146	Application Initiation	19-03-22	000		
Acquire & E...		Retail Process Manage...	000INIT000004096	000APP000004145	Application Initiation	19-03-22	000		
Acquire & E...		Retail Process Manage...	000INIT000004095	000APP000004144	Application Initiation	19-03-22	000		
Acquire & E...		Retail Process Manage...	000INIT000004094	000APP000004143	Application Initiation	19-03-22	000		
Acquire & E...		Retail Process Manage...	000INIT000004093	000APP000004142	Application Initiation	19-03-22	000		
Acquire & E...		Retail Process Manage...	000INIT000004091	000APP000004140	Application Initiation	19-03-22	000		

Page 1 of 6 (1 - 20 of 102 items) 1 2 3 4 5 6

3.6 Supervisor Approval Stage

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

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

The Supervisor Approval Stage comprises of the below mentioned sections:

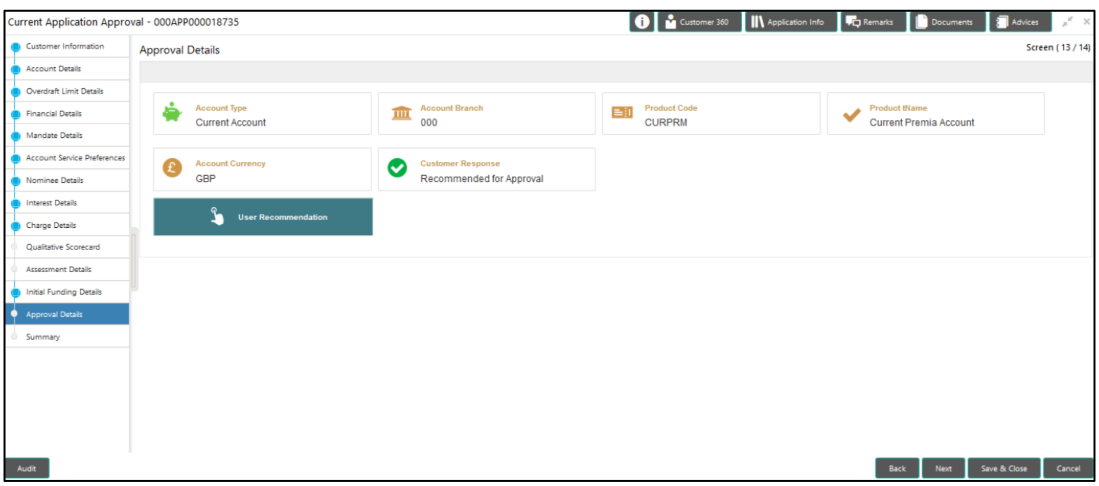
- 3.6.1 Supervisor Approval Details
- 3.6.2 Summary

3.6.1 Supervisor Approval Details

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

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

   Figure 59: Supervisor Approval



2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to Table 27: Approval Details - Field Description.

Table 27: Approval Details - Field Description

Field	Description
Account Type	Displays the account type.
Account Branch	Displays the account branch.
Product Code	Displays the product code.
Product Name	Displays the product name.
Account Currency	Displays the account currency.
User Recommendation	Select the user recommendation. Available options are: • Recommended for Approval • Recommended for Reject
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Save & Close** to save the data captured. **Save & Close** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Save & Close	Click **Next** to navigate to the next data segment, after successfully capturing the data. System will validate 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.
Cancel	Click **Cancel** to close the application without saving.

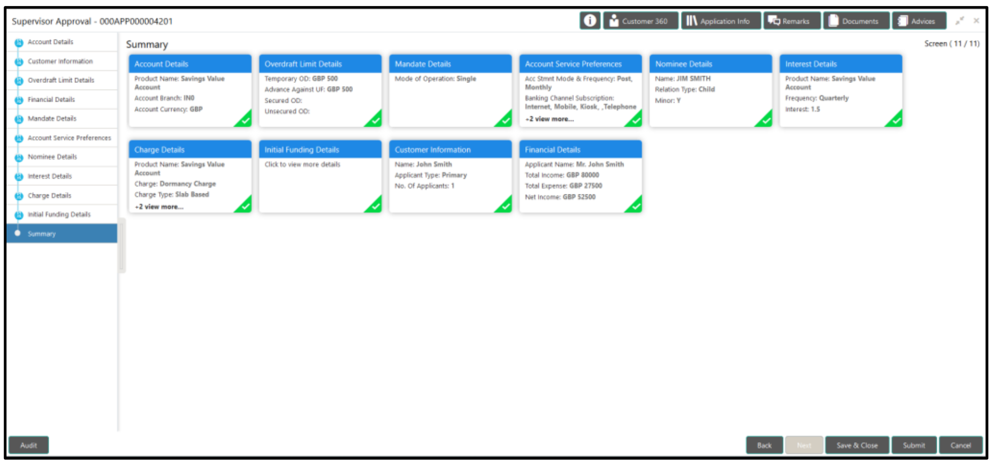
3.6.2 Summary

The Summary displays the tiles for various data segments of the Current Account Origination Process. The Tiles displays the important details captured in the specified data segment. It further allows to click on the specific tile to view the data segment and the details captured. You can additionally click on the Data Segment from the train on the left hand side to view the details of the data segment.

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

   → The **Summary** screen is displayed.

Figure 60: Summary Details



Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on summary tiles, refer to Table 28: Summary - Field Description.

Table 28: Summary - Field Description

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

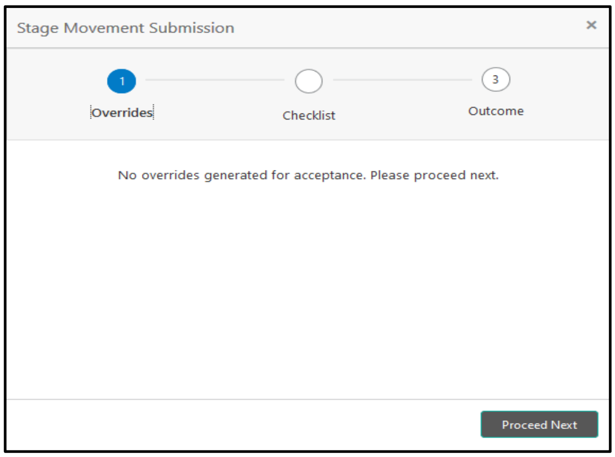
Data Segment	Description
Nominee Details	Displays the nominee details.
Interest Details	Displays the interest details.
Charge Details	Displays the charge details.
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. System will validate all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action. **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.
Save & Close	Click **Save & Close** to save the data captured. **Save & Close** is possible only if all the mandatory fields are captured. This task is 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.

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 61: Overrides

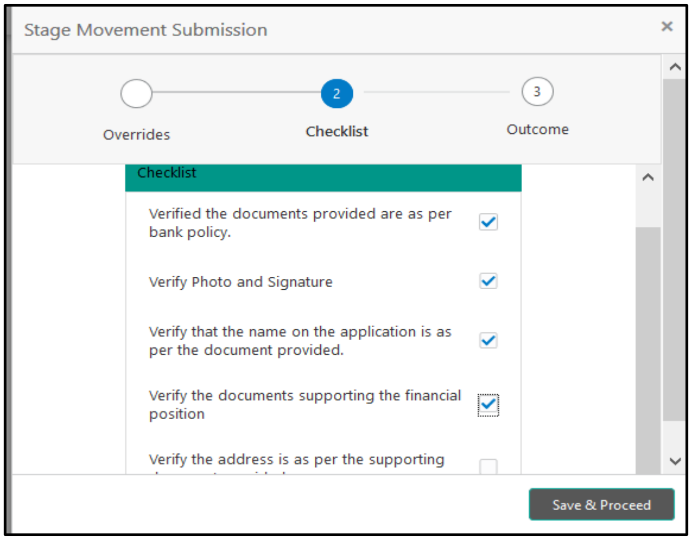


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next.**

→ The **Checklist** screen is displayed.

Figure 62: Checklist



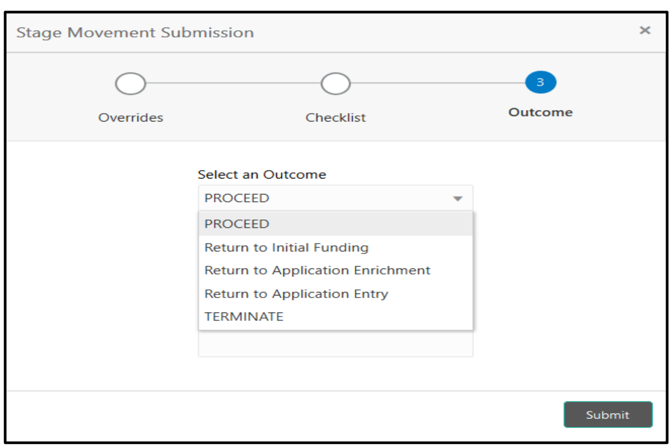
Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 63: Outcome

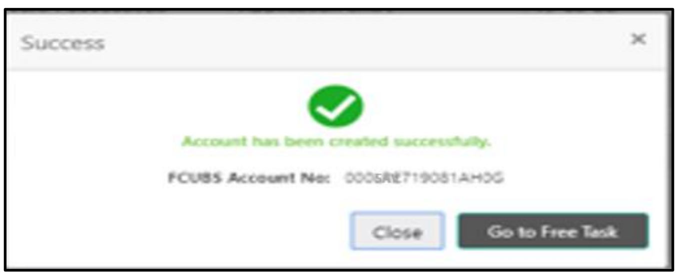


6. Select **Proceed** outcome from the drop-down list. Available options are:
   - Proceed
   - Return to Application Entry
   - Return to Application Enrichment
   - Return to Account Funding
   - Terminate

   Outcomes configured in the conductor workflow for the business process is available in the drop-down list.
7. Enter the remarks in **Remarks**.
8. Click **Submit**.

   → The **Confirmation** screen is displayed.

Figure 64: Confirmation



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

In case due to any error the account creation is rejected on Product Processer side, the application moves to the 3.7 Manual Retry Stage.

3.7 Manual Retry Stage

As mentioned earlier, this stage appears in the Free Task only if the Current Account creation has been rejected by Product Processer and the User has the required access rights for the same.

The Manual Retry Stage comprises of the below data segment:

- 3.7.1 Manual Retry Data Segment

3.7.1 Manual Retry Data Segment

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

4 Functional Activity Codes Glossary