

**Operations User Guide**

# **Oracle FLEXCUBE Onboarding**

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## Operations User Guide

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# 1 Preface

## 1.1 Introduction

Welcome to the **Operations** user guide for Oracle FLEXCUBE Onboarding. This manual explains the common operations that you will follow while using the application.

## 1.2 Audience

This manual is intended for back-office and front-end staff who setup and use Oracle FLEXCUBE Onboarding.

## 1.3 Document Accessibility

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

## 1.4 Acronyms and Abbreviations

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

**Table 1: Acronyms Table**

<b>Abbreviation</b>	<b>Description</b>
OFLO	Oracle FLEXCUBE Onboarding
DS	Data Segment

## 1.5 List of Topics

This user manual is organized as follows:

**Table 2: List of Topics**

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

## 1.6 Related Documents



The related documents are as follows:

1. Configuration User Guide
2. Savings Account Origination User Guide
3. Current 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 manual may refer to all or some of the following icons:

**Table 3: Symbols**

<b>Icons</b>	<b>Function</b>
	Exit
	Add row

## 2 Oracle FLEXCUBE Onboarding

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

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

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

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

## 2.2 Product Catalogue

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

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

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

The Product catalogue are described in the below sections:

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



## 2.2.1 Product Catalogue – Home

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

- Savings Account
- Loans
- Current Account
- Term Deposits

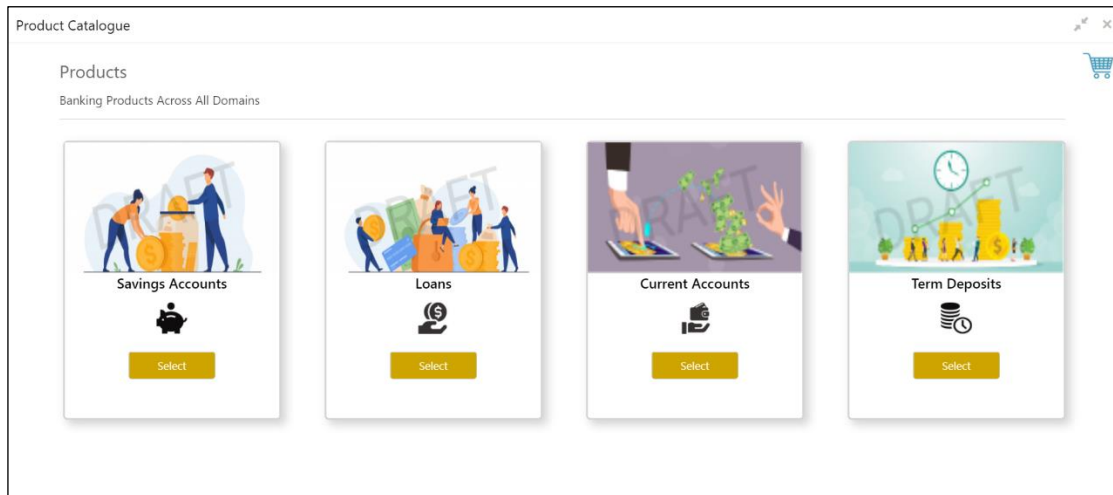
### Prerequisite

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

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

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

**Figure 1: Product Catalogue – Home screen**



## 2.2.2 Product List

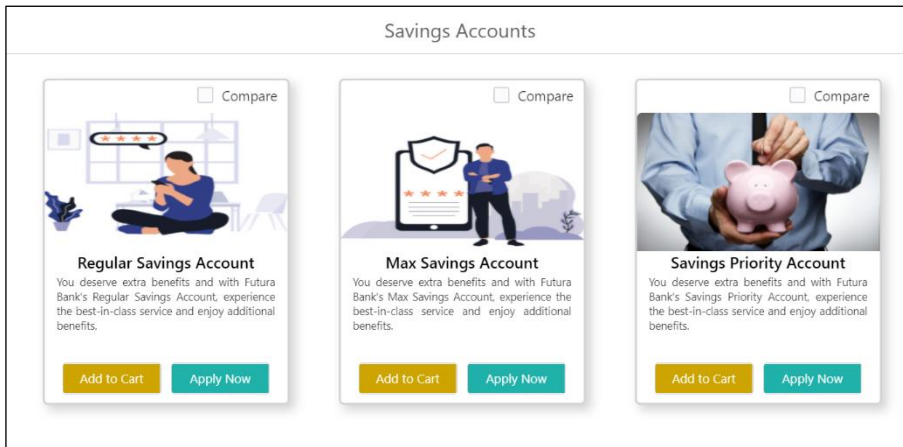
The Product List displays all the authorized and active business products for which the account origination is allowed for the selected product type.

### Prerequisite

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

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

**Figure 2: Savings Accounts**

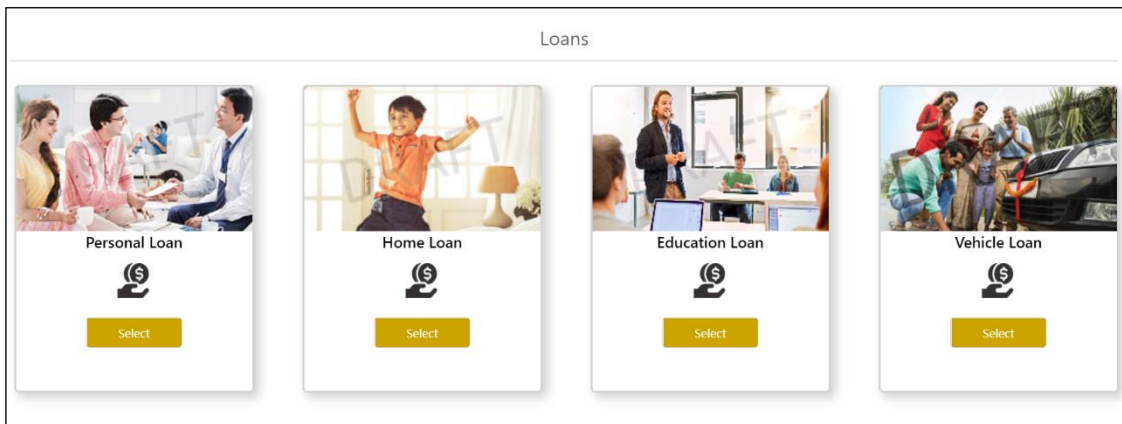


### Prerequisite

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

→ The **Loans** screen is displayed.

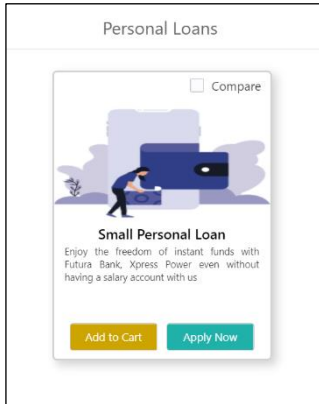
**Figure 3: Loans**



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

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

**Figure 4: Personal Loans**

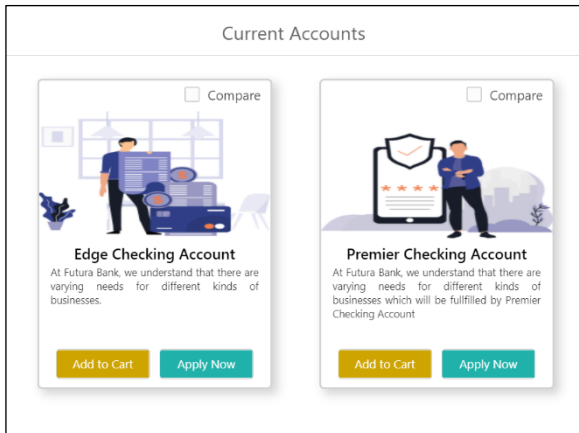


**Prerequisite**

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

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

**Figure 5: Current Accounts**

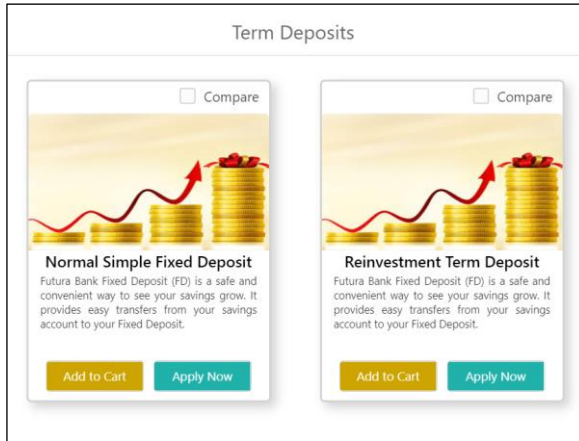


## Prerequisite

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

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

**Figure 6: Term Deposits**



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

## 2.2.3 Product Details

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

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

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

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

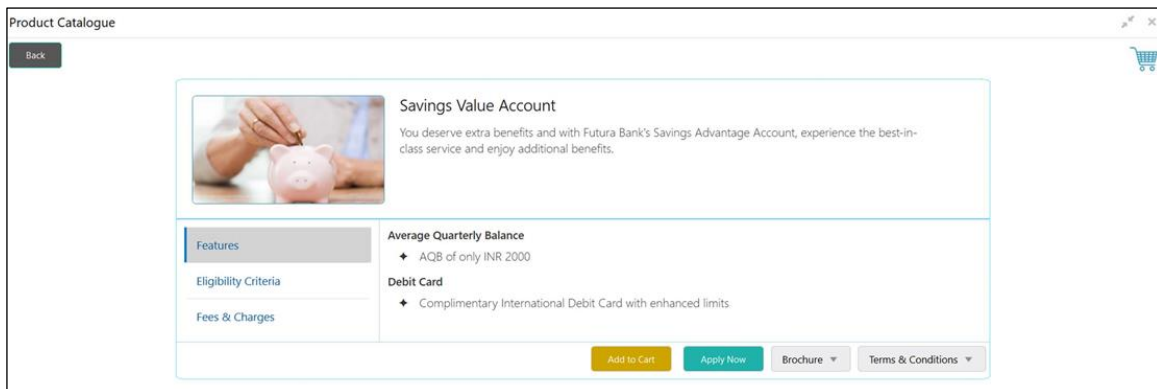
3. Click on the product type and select the specific business product.

### Prerequisite

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

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

**Figure 7: Savings Account Product Details**

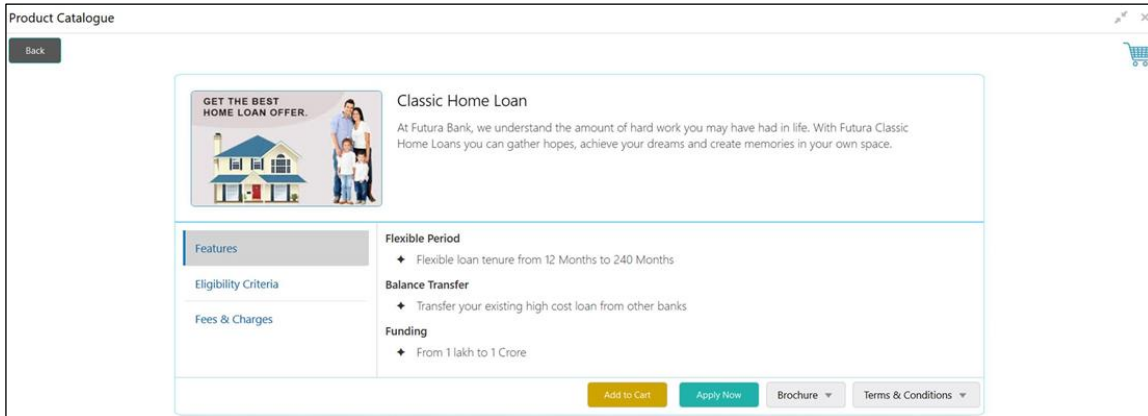


**Prerequisite**

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

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

**Figure 8: Loan Account Product Details**

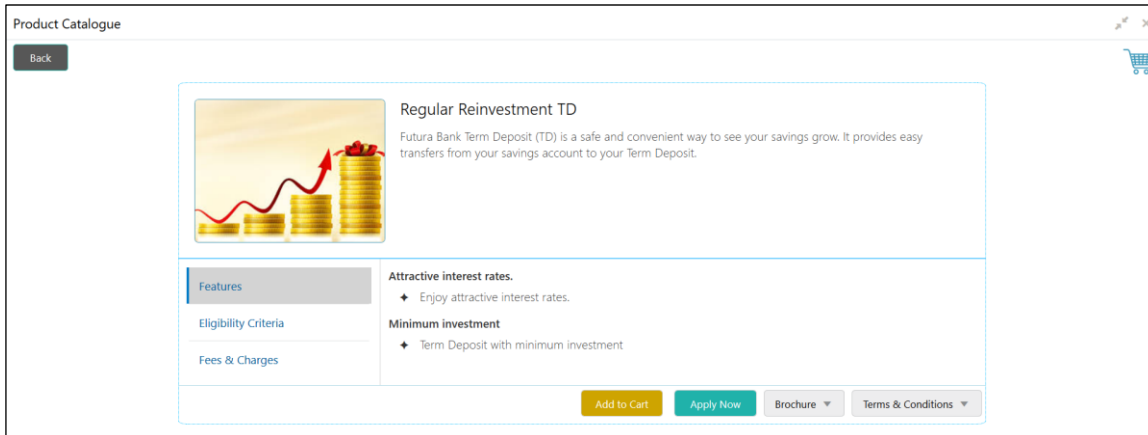


**Prerequisite**

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

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

**Figure 9: Term Deposit Product Details**



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

**Table 4: Product Details – Field Description**

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

## 2.2.4 Compare Products

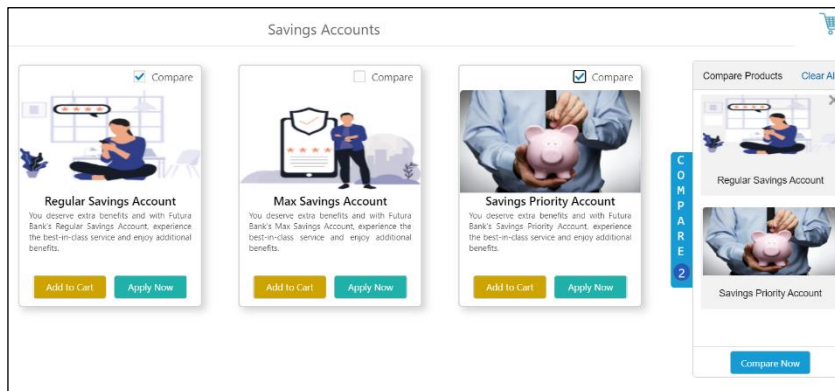
The Compare Products screen allows to compare the product attributes for the selected products. System allows only three products to compare under the same product type.

### Prerequisite

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

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

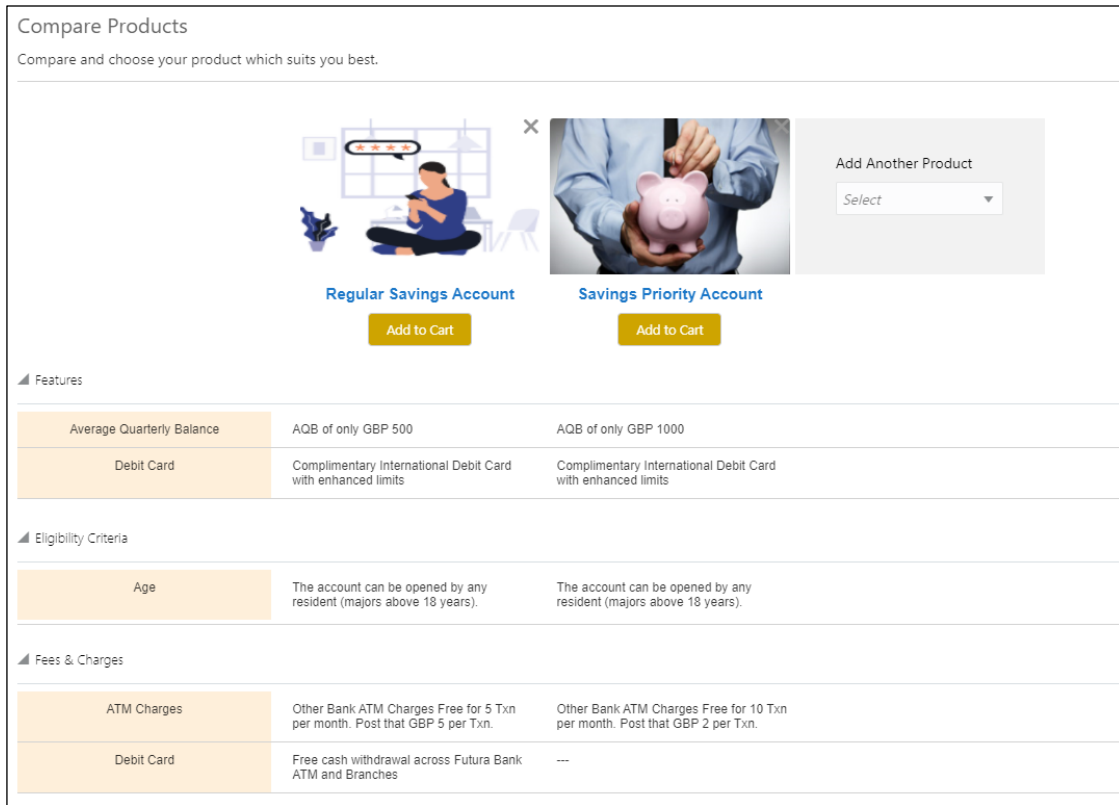
**Figure 10: Compare Products Pop-up**



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



**Figure 11: Compare Products**



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

**Table 5: Compare Products – Field Description**

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

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

## 2.2.5 Cart Operations

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

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

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

### Prerequisite

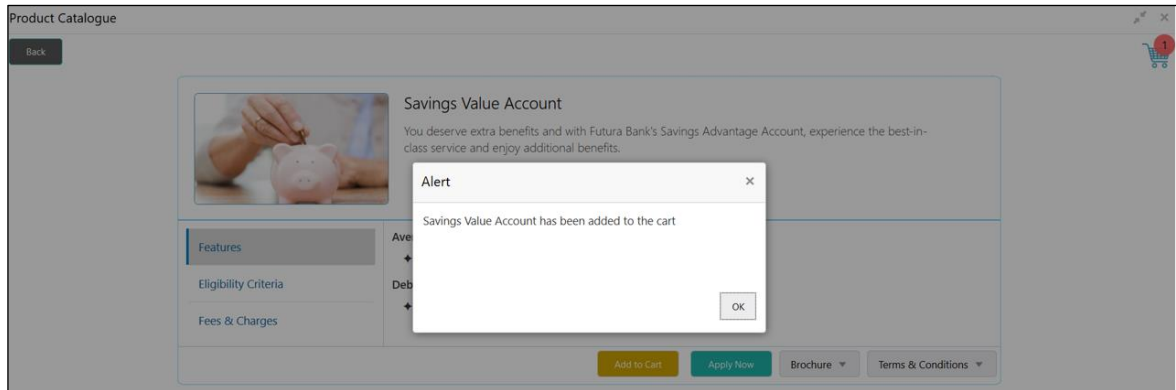
Specify **User Id** and **Password**, and login to **Home screen**.


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


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

→ The **Alert** Pop-up is displayed.

**Figure 12: Alert Pop-up**



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

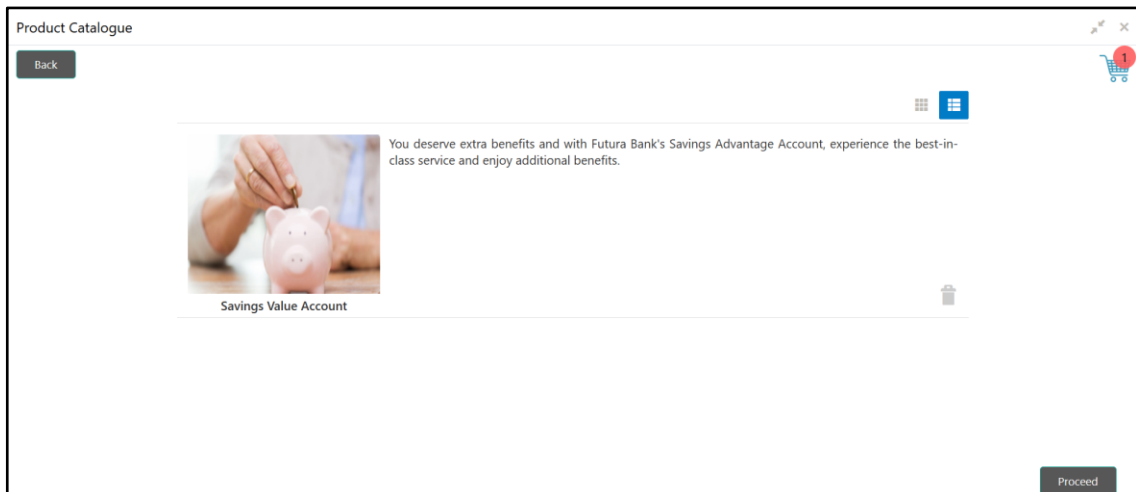
5. Click  icon on the top right side.

**Prerequisite**

The cart has single product.

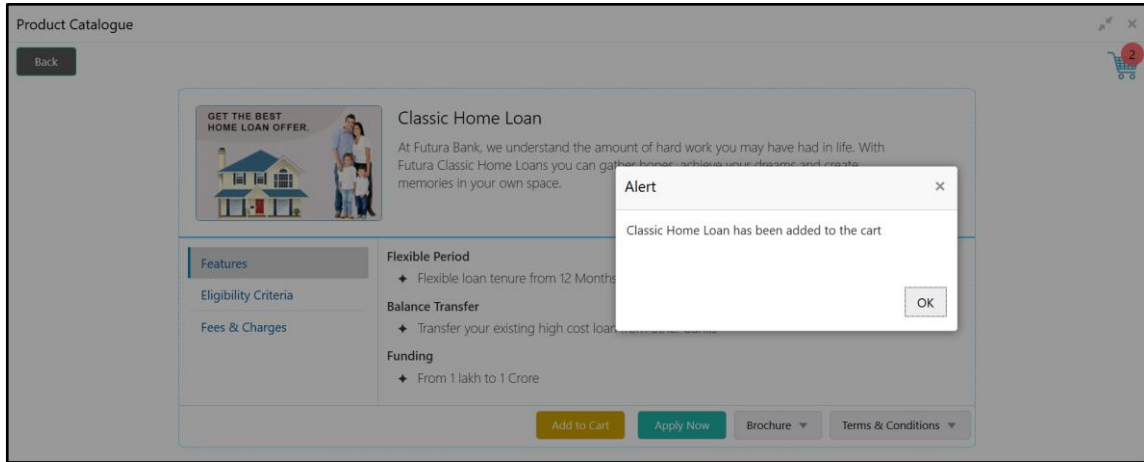
→ The **Cart** screen is displayed.



**Figure 13: Cart Screen with Single Product**



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

**Figure 14: Add to Cart – Another Business Product**



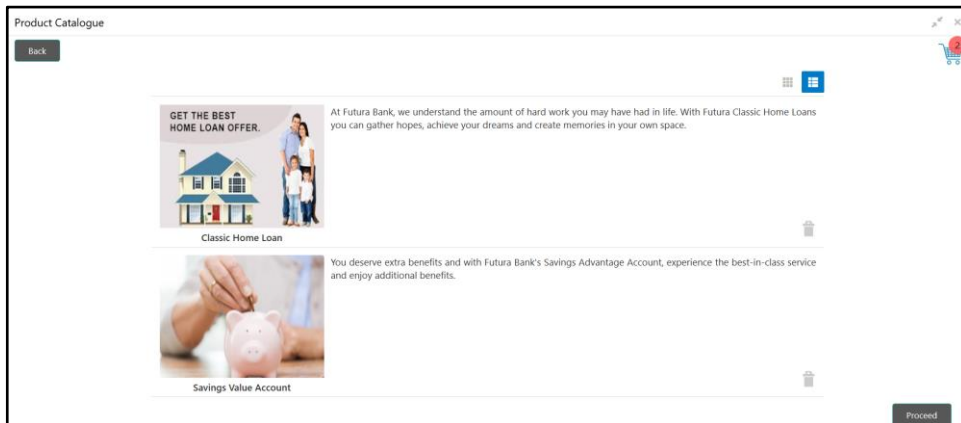
- Click on **Add to Cart** and system will provide an alert that the selected product has been added to the cart and the  icon will start displaying the number of products available in the cart.
- Click  icon on the top right side.

**Prerequisite**

The cart has multiple products.

→ The **Cart** screen is displayed.

**Figure 15: Cart Screen with Multiple Products**



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

## 2.3 Application Initiation

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

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

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

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

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

### 2.3.1 Customer Information

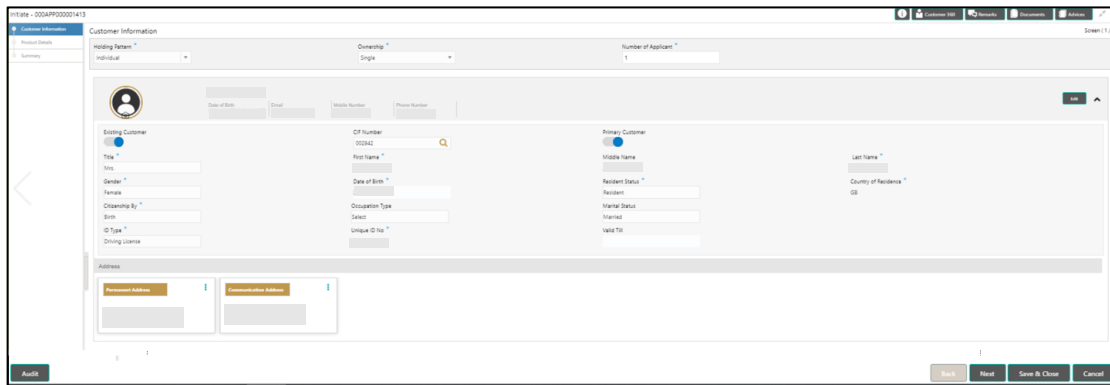
The Application Initiation process starts with the Customer Information data segment, which allows capturing the customer related information for the application.

#### Prerequisite

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

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

**Figure 16: Customer Information**



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

**Table 6: Customer Information – Field Description**


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

Field	Description
	<p>In case of Joint ownership selected, panel for updating details for 2nd applicant is populated. <b>Add Applicant</b> is also enabled to allow adding additional applicants to the account.</p> <p>By default, system displays the ownership selected in the Application Initiate stage.</p> <p>This field is mandatory.</p>
<b>Number of Applicant</b>	Displays the number of applicants added for the account. It gets auto-calculated based on the number of applicants that are added by <b>Add applicant</b> .
<b>Date of Birth</b>	Displays the date of birth of the applicant.
<b>E-mail</b>	Displays the E-mail ID of the applicant.
<b>Mobile Number</b>	Displays the mobile number of the applicant.
<b>Phone Number</b>	Displays the phone number of the applicant.
<b>Last Updated On</b>	<p>Displays the date on which the financial details of an existing applicant was last updated.</p> <p>For a new applicant, it will remain blank.</p>
<b>Edit</b>	<p>Click <b>Edit</b> to modify the existing customer details and address details.</p> <p>Click <b>Save</b> to save the modified details and click <b>Cancel</b> to cancel the modifications.</p> <p><b>Edit</b> will be visible only for existing customers.</p>
<b>Existing Customer</b>	Select to indicate if customer is existing customer.
<b>CIF Number</b>	Search and select the CIF number.

<b>Field</b>	<b>Description</b>
<b>Primary Customer</b>	Switch for primary customer is always on for First Applicant.
<b>Title</b>	Select the title of the applicant from the drop-down list. This field is mandatory.
<b>First Name</b>	Specify the first name of the applicant. This field is mandatory.
<b>Middle Name</b>	Specify the middle name of the applicant.
<b>Last Name</b>	Specify the last name of the applicant. This field is mandatory.
<b>Gender</b>	Specify the Gender of the applicant from the drop-down list. This field is mandatory.
<b>Date of Birth</b>	Select the date of birth of the applicant. This field is mandatory.
<b>Birth Place</b>	Specify the birth place of the applicant.
<b>Birth Country</b>	Search and select the code for country of birth of the applicant.
<b>Resident Status</b>	Select the residential status of the applicant from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• Resident</li> <li>• Non-Resident</li> </ul> This field is mandatory.
<b>County of Residence</b>	Search and select the country code of which the applicant is resident of. This field is mandatory.



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

Field	Description
	<p><b>Delete</b> – Click <b>Delete</b> to delete the address of an existing customer.</p> <p>Edit and Delete option are enabled for existing customer post click of Edit from the header.</p> <p>To add multiple addresses of the applicant, click  icon on the <b>Address</b> to add additional addresses.</p>
<b>Address Type</b>	<p>Select the address type for the applicant from the drop-down list.</p> <ul style="list-style-type: none"> <li>• Permanent Address</li> <li>• Residential Address</li> <li>• Communication Address</li> <li>• Office Address</li> </ul> <p>This field is mandatory. One of the address type must be Communication Address.</p>
<b>Building</b>	<p>Specify the house or office number, floor and building details.</p> <p>This field is mandatory.</p>
<b>Street</b>	<p>Specify the street.</p> <p>This field is mandatory.</p>
<b>Locality</b>	<p>Specify the locality name of the address.</p>
<b>City</b>	<p>Specify the city.</p> <p>This field is mandatory.</p>
<b>State</b>	<p>Specify the state.</p> <p>This field is mandatory.</p>

Field	Description
<b>Country</b>	Specify the country code.  This field is mandatory.
<b>Zip Code</b>	Specify the zip code of the address.  This field is mandatory.
<b>E-mail</b>	Specify the E-mail address of the applicant.  This field is mandatory.
<b>Mobile</b>	Specify the ISD code and the mobile number of the applicant.  This field is mandatory.
<b>Phone</b>	Specify the ISD code and the phone number of the applicant.
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.  System will validate for all mandatory data segments and data fields. 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.
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
<b>Cancel</b>	Click <b>Cancel</b> to close the application without saving.

## 2.3.2 Product Details

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

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

### Prerequisite

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

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

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

The screenshot displays the 'Product Details' screen, which is divided into two main sections for different product types. The top section is for a 'Savings Account' (Business Product Name: Regular Savings Account). It includes a promotional message, an illustration of a person sitting on the floor, and several input fields: 'Account Branch' (000), 'Account Currency' (GBP), 'Application Date' (26/03/20), and 'Overdraft Requested' (toggle off). Below this is a 'Fund the Account' toggle. The bottom section is for a 'Home Loan' (Business Product Name: Classic Home Loan). It features a promotional message, an illustration of two people, and input fields for 'Account Branch' (000), 'Account Currency' (GBP), 'Purpose of Loan', 'Loan Tenure' (YY, MM, DD), 'Estimation Cost', 'Customer Contribution', and 'Loan Amount' (GBP0.00). At the bottom of the screen, there are fields for 'Application Date' (26 Mar 2020), 'Application Priority' (Low, Medium, High), and 'Sourced By' (VIJAYH52). Navigation buttons 'Back', 'Next', 'Save & Close', and 'Cancel' are located at the bottom right.

**Figure 18: Product Details (Current Account)**

**Figure 19: Product Details (Term Deposit)**

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

**Table 7: Product Details – Field Description**

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

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

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

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



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

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

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

### 2.3.3 Summary

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

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

→ The **Summary** screen is displayed.

**Figure 20: Summary**



Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on summary tiles, refer to [Table 8: Summary – Field Description](#).

**Table 8: Summary – Field Description**

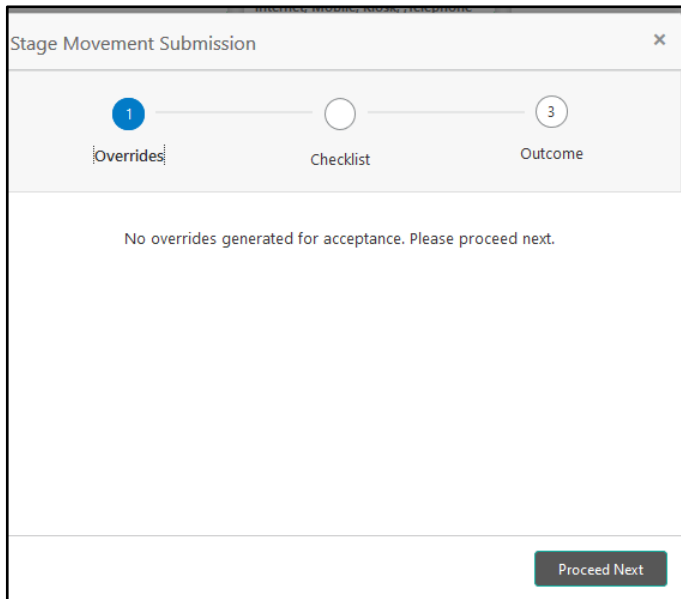
Data Segment	Description
<b>Customer Information</b>	Displays the customer information details.
<b>Account Details</b>	Displays the account details.
<b>Loan Details</b>	Displays the loan details.
<b>Term Deposit Account Details</b>	Displays the term deposit details.

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

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

→ The **Overrides** screen is displayed.

**Figure 21: Overrides**

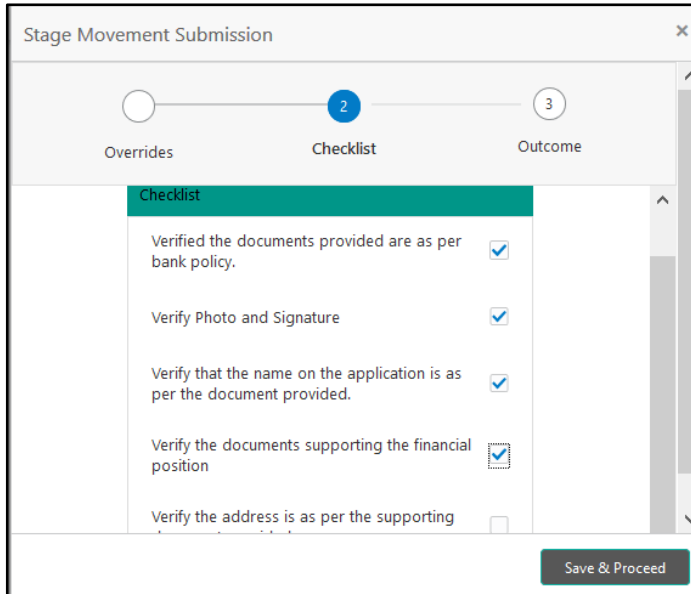


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

**Figure 22: Checklist**

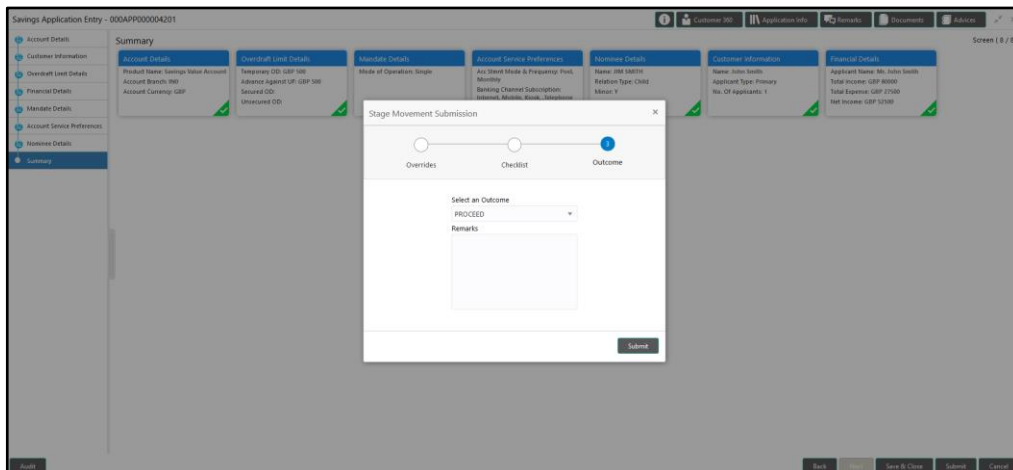


Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

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

→ The **Outcome** screen is displayed.

**Figure 23: Outcome**



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

- Proceed

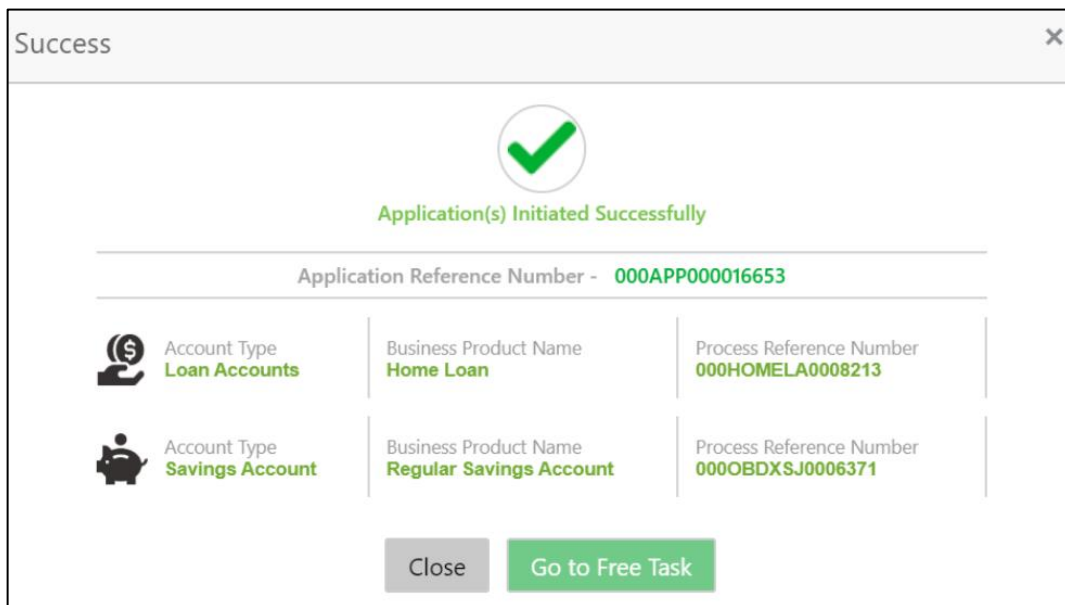
Outcomes configured in the conductor workflow for the business process is available in the dropdown list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

**Figure 24: Confirmation**



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

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



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

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

**Figure 25: Free Tasks**

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

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

## 2.3.4 Action Tabs

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

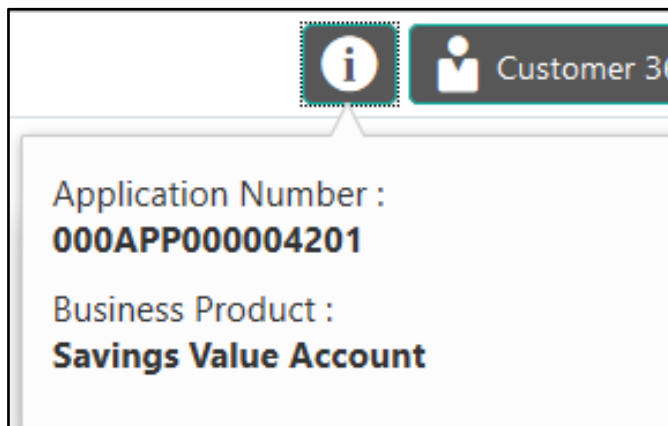
- [2.3.4.1 Icon](#)
- [2.3.4.2 Customer 360](#)
- [2.3.4.3 Application Info](#)
- [2.3.4.4 Remarks](#)
- [2.3.4.5 Documents](#)
- [2.3.4.6 Advices](#)

### 2.3.4.1 Icon

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

→ The **Icon** screen is displayed.

**Figure 26: Icon Screen**



### 2.3.4.2 Customer 360

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

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

**Figure 27: Customer 360**



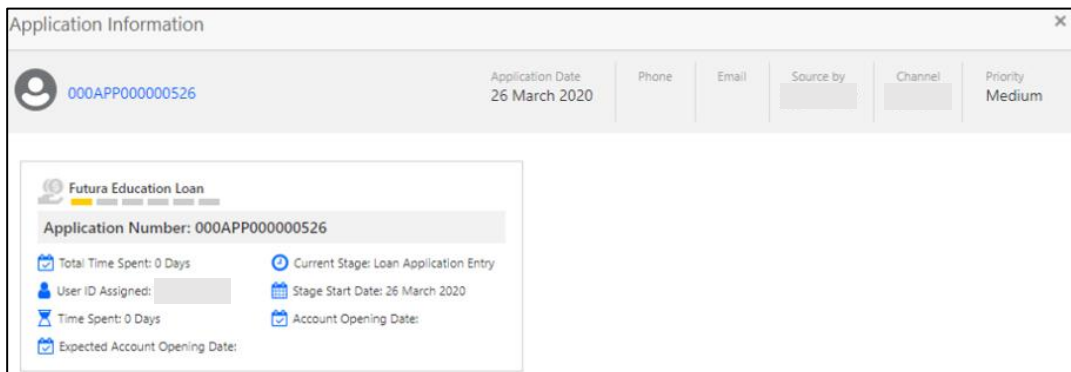
The screen shows the list of Customer IDs in case of Joint Accounts. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Customer Information data segment.

### 2.3.4.3 Application Info

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

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

**Figure 28: Application Information**



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

Table 9: Application Information – Field Description

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

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

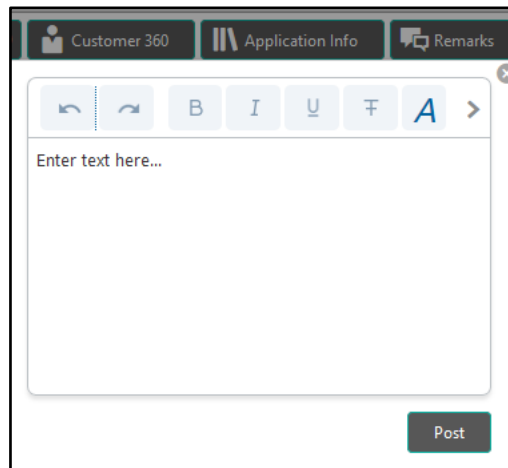
**NOTE:** Application Info tab will not be visible for Application Initiation stage.

#### 2.3.4.4 Remarks

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

→ The **Remarks** screen is displayed.

**Figure 29: Remarks**

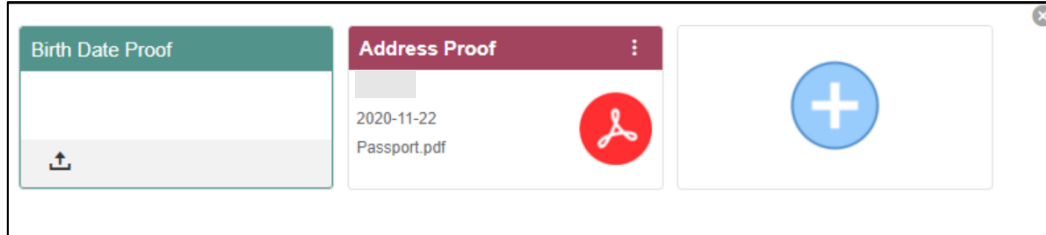


Remarks posted are updated with your user ID, date, and are available to view in the next stages for the users working on that application.

### 2.3.4.5 Documents

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

**Figure 30: Documents**

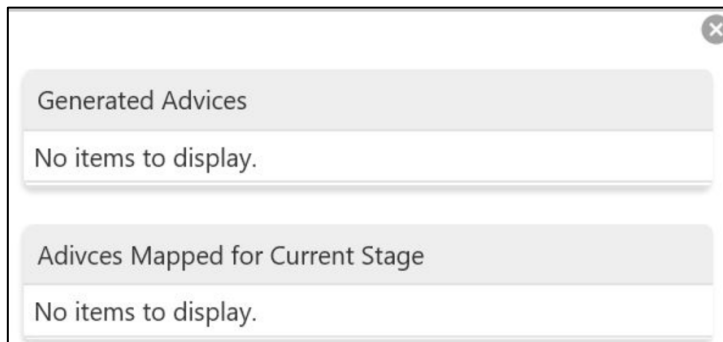


Ensure that mandatory documents are uploaded, as system will validate the same during the stage submission.

### 2.3.4.6 Advices

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

**Figure 31: Advices**



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

## 2.4 Tasks

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

The Task Framework supports the various functions as follows:

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

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

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

**Figure 32: Free Task**

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

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

- Savings Account Origination User Guide
- Current Account Origination User Guide
- Retail Loans Origination User Guide

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

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



### 3 List of Glossary

<b>Sequence</b>	<b>Process Code</b>	<b>Process Code Description</b>	<b>Stage Code</b>	<b>Stage Code Description</b>
1	INIT	Retail Application Initiation	RPM_INITIATION	Initiation