Savings Account Origination User Guide

Oracle FLEXCUBE Onboarding

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Savings Account Origination User Guide

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1 Preface

1.1 Introduction

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

1.2 Audience

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

1.3 Document Accessibility

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

1.4 Acronyms and Abbreviations

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

Table 1: Acronyms table

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

1.5 List of Topics

This user manual is organized as follows:

Table 2: List of Topics

Topics	Description
Savings Account Origination Process	This topic provides a snapshot of the features of the entire module.
Savings Account Origination	This topic provides detailed information on the defined stages through which the Savings Account Application has to flow before it is ready to be sent to the Host for Account Creation.
Functional Activity Codes - Glossary	Functional Activity Codes - Glossary has the alphabetical list of Savings Account stages with functional activity codes and page references for quick navigation.

1.6 Related Documents

The related documents are as follows:

1. Operations User Guide
2. Configuration 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

Icons	Function
	Exit
	Add row
	Delete row
	Option list
→	Represents Results

2 Savings Account Origination Process

This chapter includes following sections:

- 2.1 Introduction
- 2.2 Reference Workflow for Savings Account Origination

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.

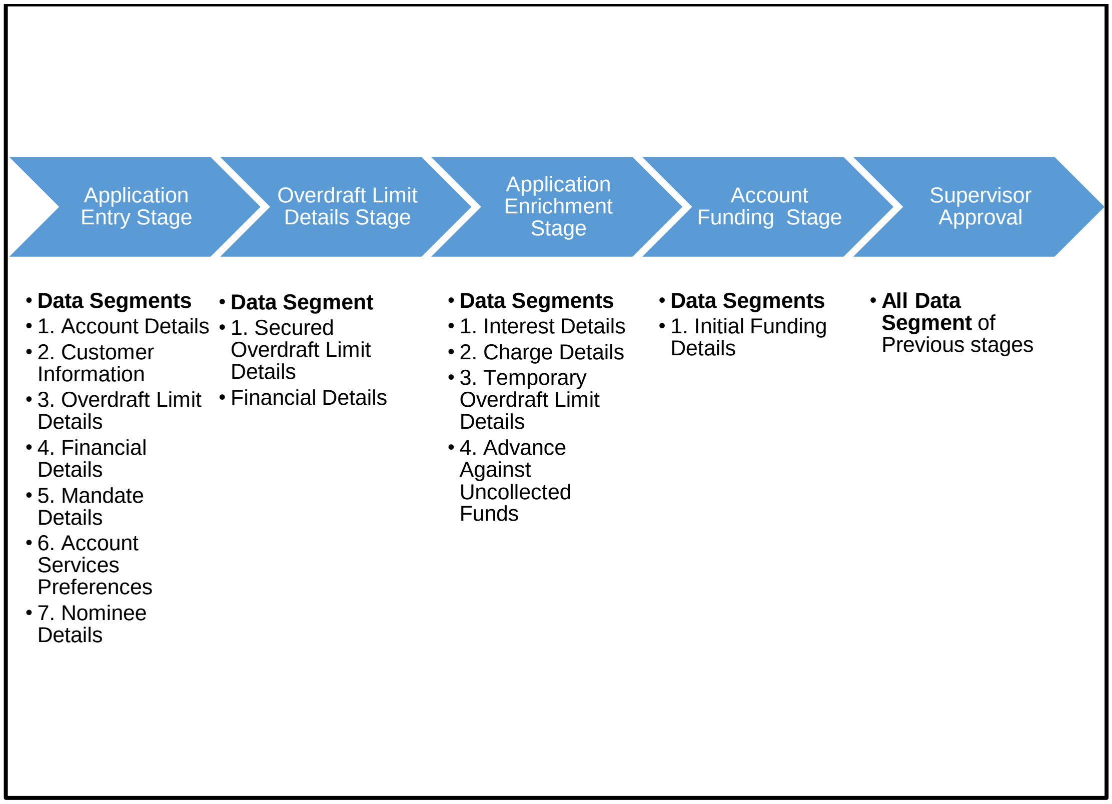
The convenience of configuring appropriate stages and the respective data segments within each of these stages, which can be business driven, is hosted and architectured by our new platform solution. The random access navigation between data segments within a given stage with appropriate validations, helps enable the business user to capture apt information anytime during the account open process before the Savings Account is created in the Host. The new workflow also supports capturing of relevant documents, stage wise, and generation of advices and notifications dynamically.

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

2.2 Reference Workflow for Savings Account Origination

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

Figure 1: Reference Workflow Diagram



3 Savings Account Origination

As detailed in the **Operations** user manual, all the Product Originations are initiated in the Application Initiation stage from the Product Catalogue. The Cart Operation in Product Catalogue allows to originate single or multiple Product initiation. Once the Savings Account Product origination process is initiated either as a single product origination or as part of the multiple product selection, Process Orchestrator generates the Savings Account Process Reference Number on submit of the Application Initiation stage. Process Orchestrator also updates the record in the Free Task process for the Application Entry stage also referred as Task from orchestrator perspective.

The Savings Account Origination Process flow comprises of the below stages and the detailed information of the same is available in the below sections:

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

3.1 Application Entry Stage

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

After successful submission of Application Entry stage, a request for the initial funding transaction is sent to Teller Module, if Fund By is selected and Initial Funding details are updated. The status of the Teller Transaction is then validated in the Initial Funding Details data segment of Account Funding stage.

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

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

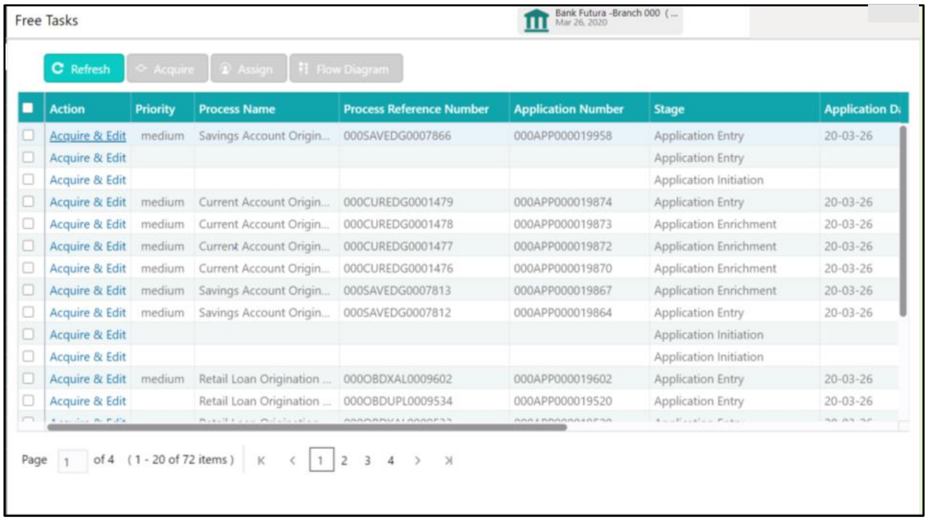
Prerequisite

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.

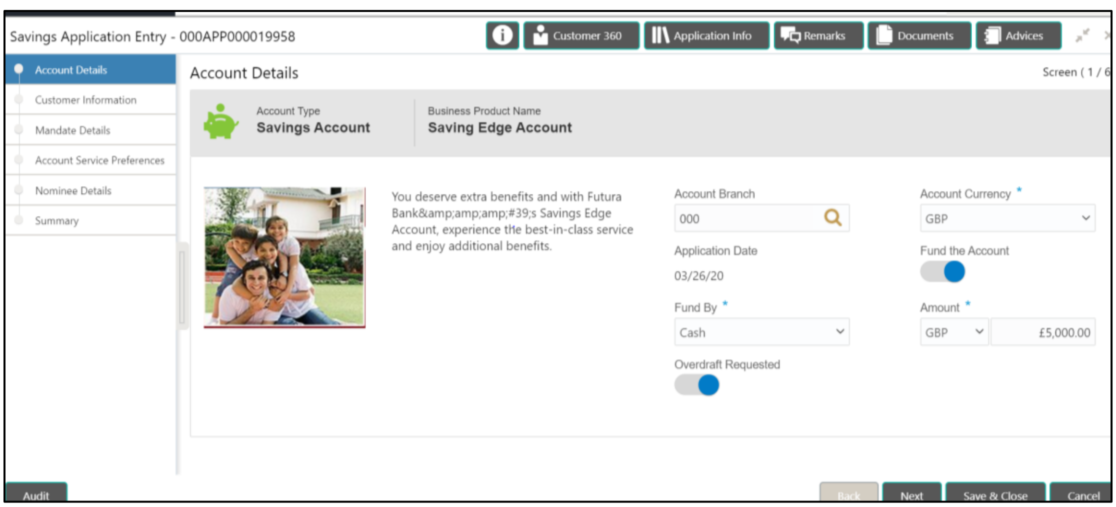
Figure 2: Free Tasks



2. Click **Acquire and Edit** for the application for which Application Entry stage has to be acted upon. It will ensure that the task is acquired to your user ID, and will launch the Application Entry stage with the Account Details data segment screen.

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

Figure 3: Account Details



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

3. 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.
Account Branch	Search and Select the account branch. By default, system displays the account branch selected in the Application Initiate stage. This field is mandatory.
Account Currency	Search and Select the account currency. Currency list is populated based on the currency allowed for the business product. By default, system displays the account currency selected in the Application Initiate stage. This field is mandatory.
Application Date	Select the application date. By default, system displays the application date based on the date on which the application was initiated. This field is mandatory.
Fund the Account	Select to indicate if initial funding has been taken for the account opening. Currently, initial funding is allowed through Cash Account Transfer and Other Bank Cheque. Select the required option from the drop-down list. This field is conditional mandatory.

Field	Description
Fund By	Select the fund by from the drop-down list. Available options are: • Cash • Account Transfer • Other Bank Cheque This field is mandatory.
Amount	Specify the amount. This field is mandatory.
Overdraft Requested	Select to indicate if overdraft is required.
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** will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

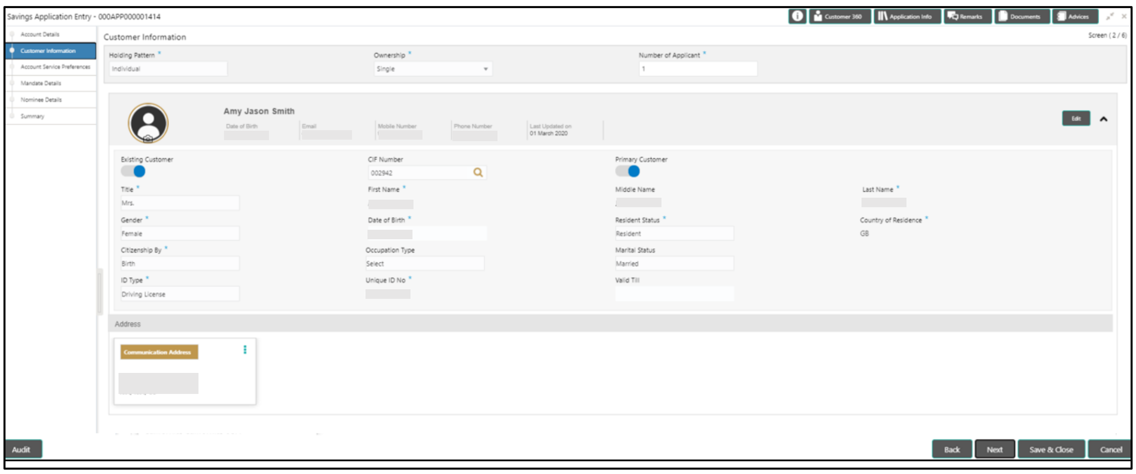
3.1.2 Customer Information Data Segment

The Customer Information data segment displays the details captured for the customer in the Application Initiate stage and allows updating further fields for supplementing the customer related information.

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

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

   Figure 4: Customer Information



2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to Table 5: Customer Information - Field Description.

   Table 5: Customer Information - Field Description

Field	Description
Holding Pattern	Displays the holding pattern selected in the Application Initiate stage.
Ownership	Select the ownership from the drop-down list. Available options are: • Single • Joint In case of Joint ownership selected, panel for updating details for 2nd applicant is populated. **Add Applicant** is

Field	Description
	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**.
Date of Birth	Displays the date of birth of the applicant.
E-mail	Displays the e-mail ID of the applicant.
Mobile Number	Displays the mobile number of the applicant.
Phone Number	Displays the phone number of the applicant.
Last Updated On	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 customer details and address details. Click **Save** to save the modified details and click **Cancel** to cancel the modifications. **Edit** will be visible only for existing customers.
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.

Field	Description
First Name	Specify the first name of the applicant. This field is mandatory.
Middle Name	Specify the middle name of the applicant.
Last Name	Specify the last name of the applicant. This field is mandatory.
Gender	Specify the Gender of the applicant from the drop-down list. This field is mandatory.
Date of Birth	Select the date of birth of the applicant. This field is mandatory.
Birth Place	Specify the birth place of the applicant.
Birth Country	Search and select the code for country of birth of the applicant.
Resident Status	Select the residential status of the applicant from the drop-down list. Available options are: • 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.

Field	Description
Occupation Type	Select the occupation type of the applicant from the drop-down list. This field is mandatory.
Marital Status	Select the marital status of the customer from the drop-down list. Available options are: • Married • Unmarried • Legally Separated • Widow This field is mandatory.
ID Type	Select the identification document type for the applicant from the drop-down list. This field is mandatory.
Unique ID No.	Specify the number of the identification document provided. This field is mandatory.
Valid Till	Select the valid till date of the identification document provided.
Address	Displays the address details. Click on the top right side of the Address Tile. **View** – Click **View** to view the address details of an existing customer. **Edit** - Click **Edit** to update the address details of an existing customer. **Delete** – Click **Delete** to delete the address of an existing customer. To add multiple addresses of the applicant, click + icon on the **Address** to add additional addresses.

Field	Description
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. Capturing **Communication Address** is mandatory.
Building	Specify the house or office number, floor and building details. This field is mandatory.
Street	Specify the street. This field is mandatory.
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.
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.

Field	Description
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** will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

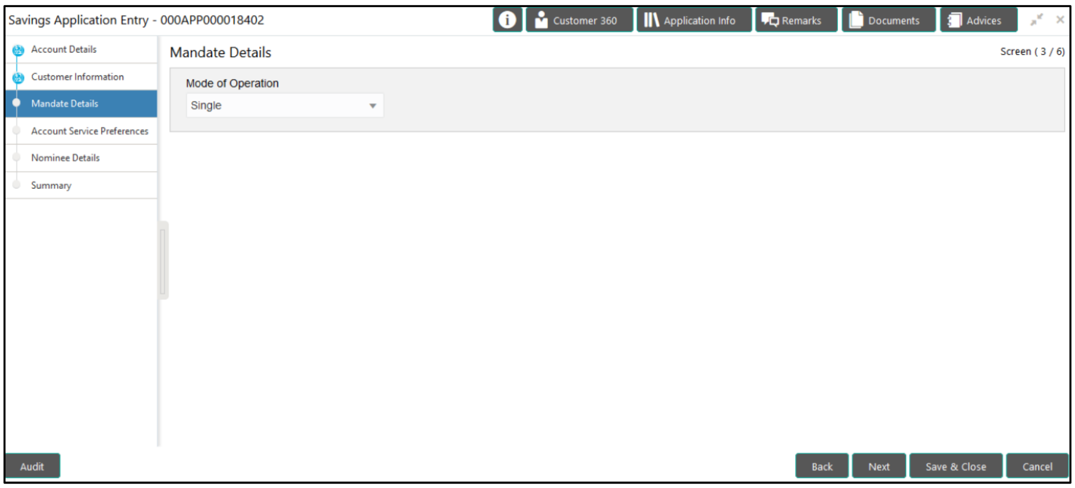
3.1.3 Mandate Details Data Segment

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 Table 6: Mandate Details - Field Description.

   Table 6: Mandate Details - Field Description

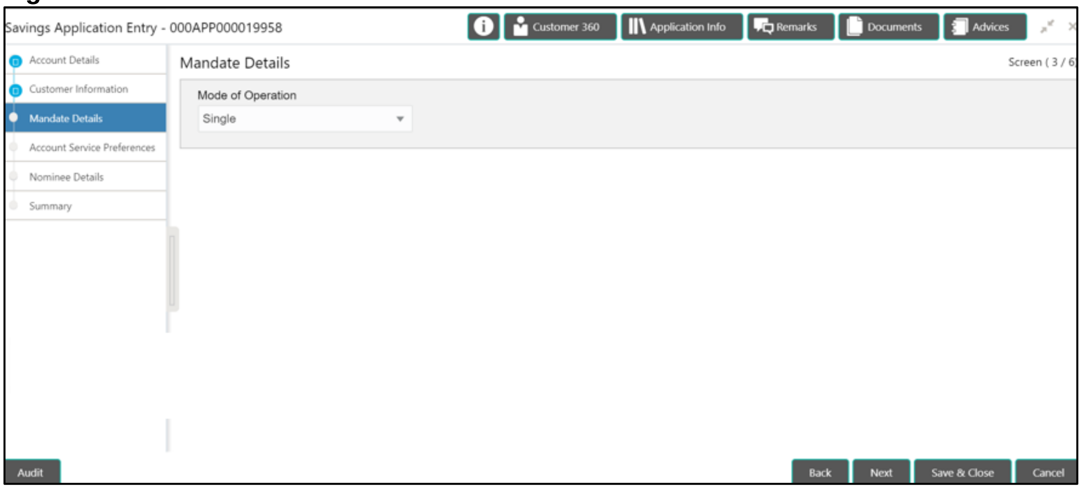
Field	Description
Mode of Operation	Select the mode of operation relevant for the account from the drop-down list. Available options are: • Single • Jointly • Anyone • Survivor • Either or Survivor • Former or Survivor

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** will be enabled only if, all the mandatory fields are captured. This task will be 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 to which the mandate is to be considered. Auto-updated as ‘0’ for the first row and for the next rows based on the entered amount.
Amount To	Specify the amount up to which the mandate is to be considered. This field is mandatory.
Required No. of Signatories	Specify the number of signatories for the mandate band. This field is mandatory.
Remarks	Specify remarks, if any.

Field	Description
Add Mandate	Click **Add Mandate** to add additional row of mandate.
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. System will validate all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Save & Close	Click **Save & Close** to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

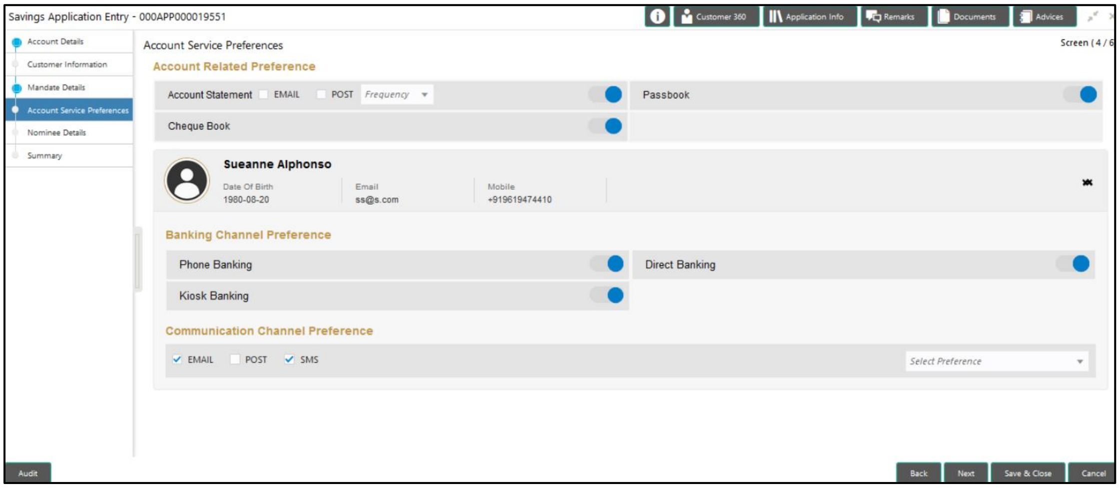
3.1.4 Account Service Preferences

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:

Field	Description
	• Monthly • 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.

Field	Description
SMS	Select to indicate if SMS is the communication channel subscription.
Select Preference	Select the communication channel from the drop-down to specify your preferred option among the selected options.
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. System will validate 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** will be enabled only if, all the mandatory fields are captured. This task will be 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.

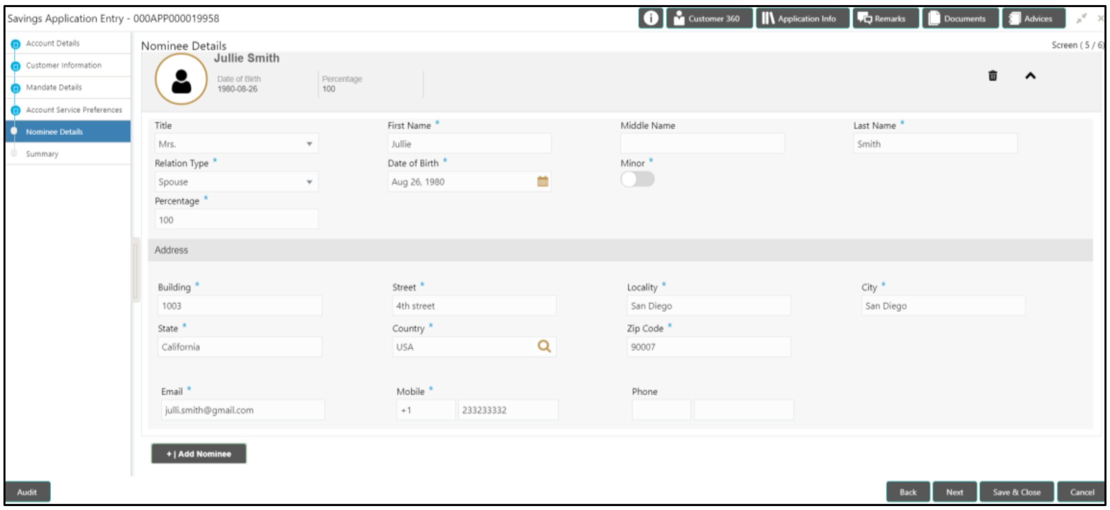
3.1.5 Nominee Details Data Segment

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.
State	Specify the state.

Field	Description
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.
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.
Add Nominee	Click to add additional nominee for the account.
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. System will validate 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** will be enabled only if, all the mandatory fields are captured. This task will be 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.

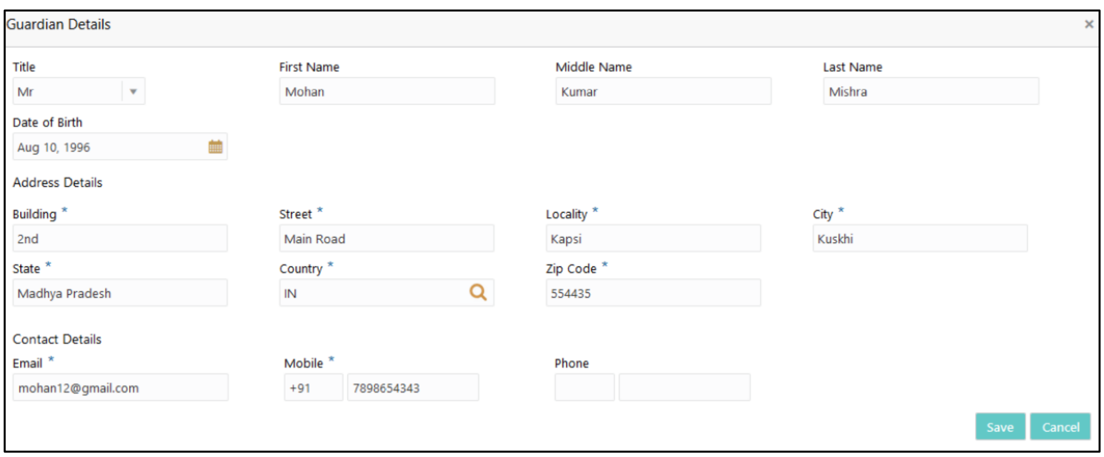
1. Click **Guardian** on **Nominee Details** screen.

   Prerequisite

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

   → 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. This field is mandatory.
First Name	Specify the first name of the guardian. This field is mandatory.
Middle Name	Specify the middle name of the guardian. This field is mandatory.
Last Name	Specify the last name of the guardian. This field is mandatory.
Date of Birth	Specify the date of birth of the guardian. This field is mandatory.
Address Details	Update the address details to capture the address of the guardian.
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.
State	Specify the state.

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

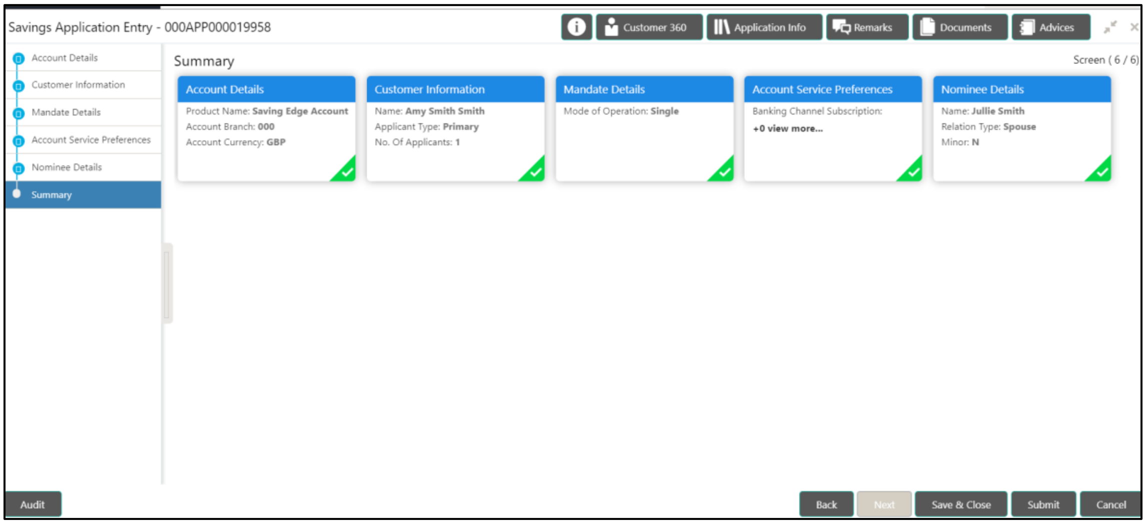
3.1.6 Summary

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

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

   → The **Summary** screen is displayed.

Figure 10: Summary



Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on summary tiles, refer to Table 11: Summary - Field Description.

Table 11: Summary - Field Description

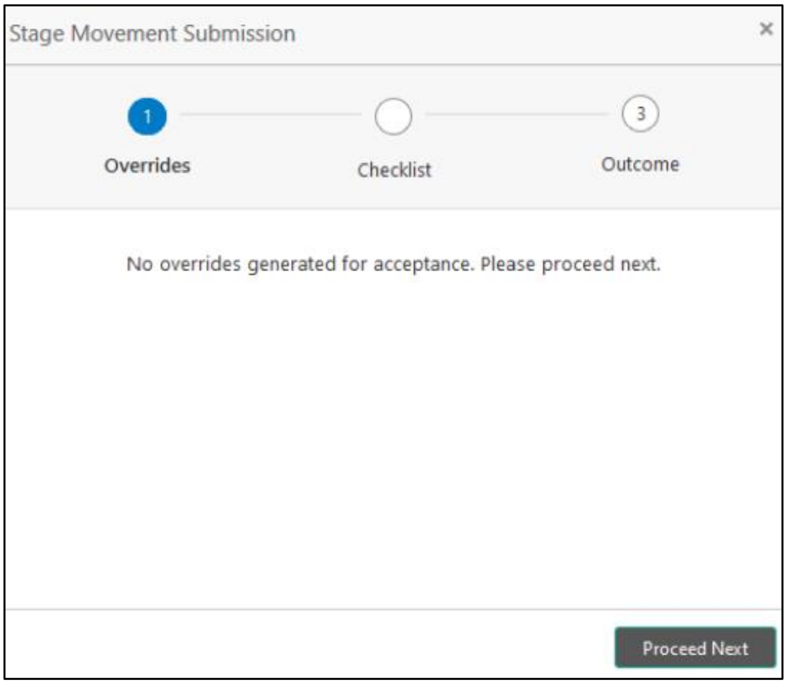
Data Segment	Description
Account Details	Displays the account details.
Customer Information	Displays the customer information details
Mandate Details	Displays the mandate details.
Account Service Preferences	Displays the account service preferences details.
Nominee Details	Displays the nominee details.

Data Segment	Description
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	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** will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.
Submit	Click **Submit** to submit the application. System triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click **Cancel** to close the application without saving.

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

   → The **Overrides** screen is displayed.

Figure 11: Overrides



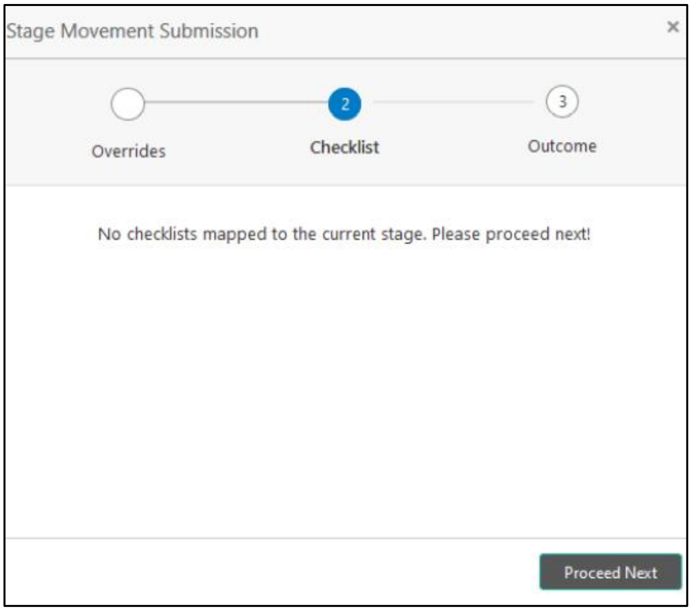
Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. Few examples of overrides are as follows:

- 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

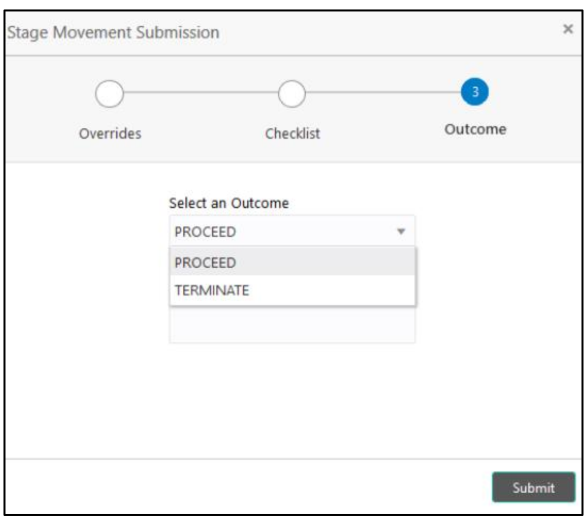


Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

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:

   - Proceed
   - Terminate

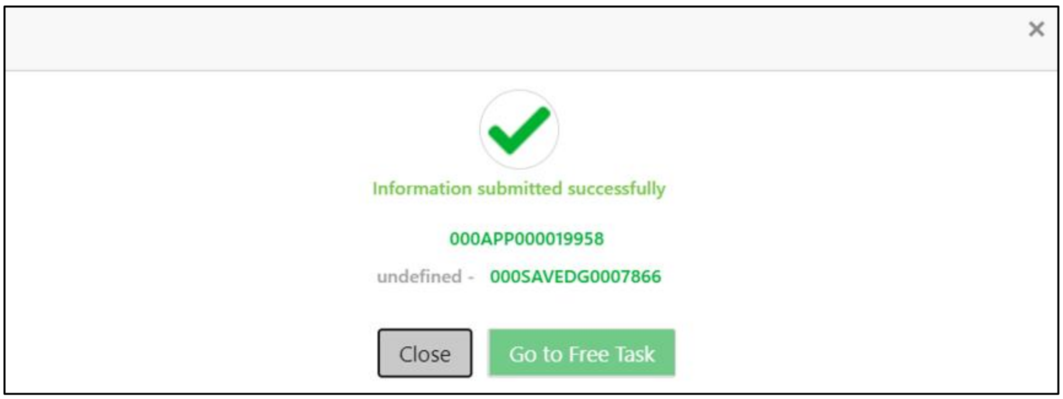
   Outcomes configured in the conductor workflow for the business process is available in the drop-down list.

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

8. Click **Submit**.

   → The **Confirmation** screen is displayed.

Figure 14: Confirmation Screen

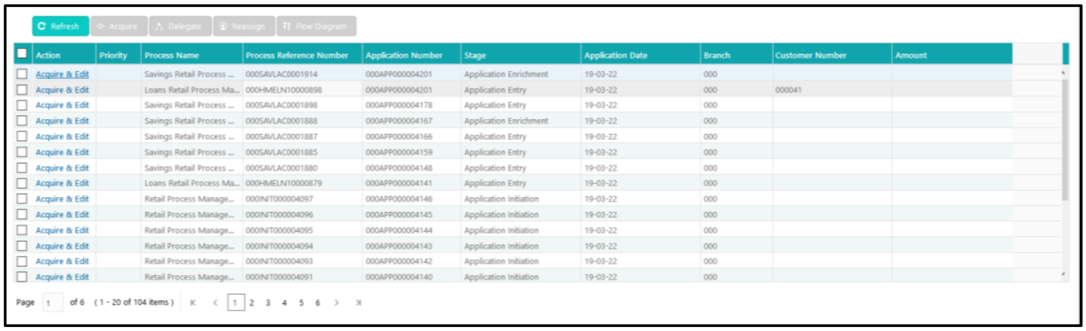


On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is displayed. If you have access to the next stage, you would be able to view the Application number and take action on it.

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

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

Figure 15: Free Tasks



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.

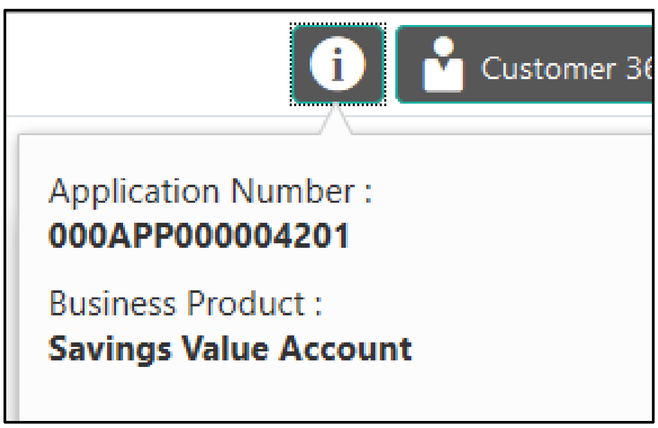
- 3.1.7.1 Icon
- 3.1.7.2 Customer 360
- 3.1.7.3 Application Info
- 3.1.7.4 Remarks
- 3.1.7.5 Documents
- 3.1.7.6 Advices

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** screen is displayed.

Figure 17: Customer 360

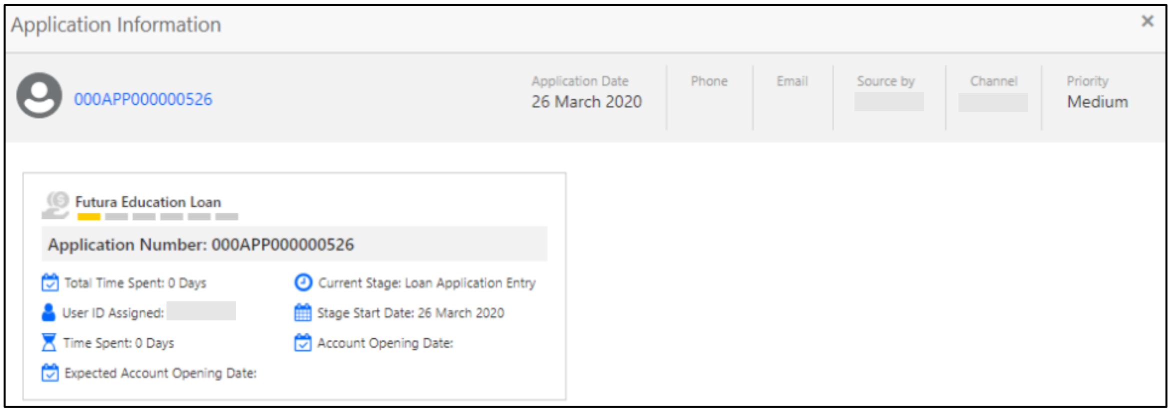
The screen shows the list of Customer IDs in case of Joint Accounts. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Customer Information data segment.

3.1.7.3 Application Info

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

   → The **Application Info** 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.

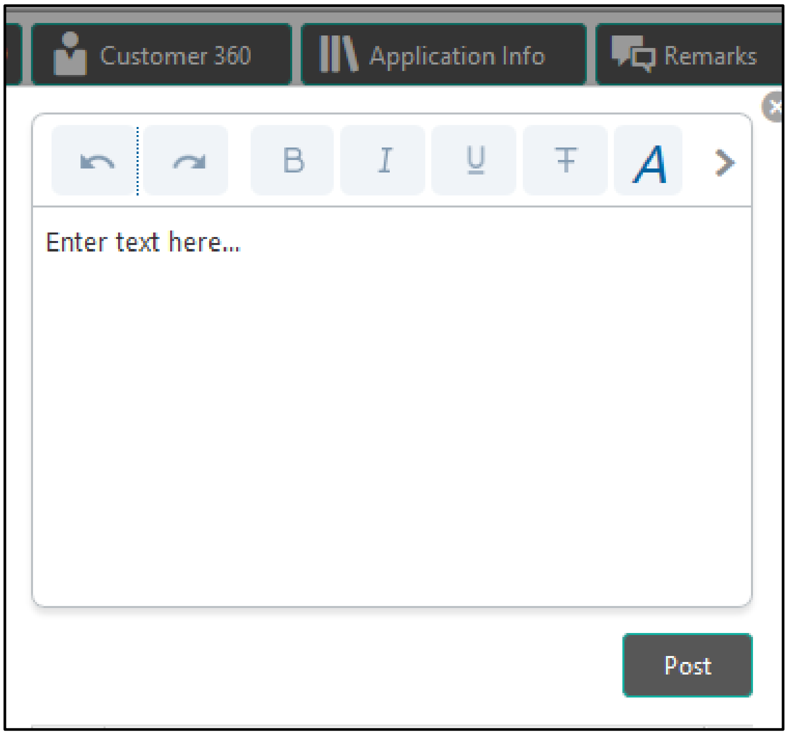
NOTE: Application Info tab will not be visible for Application Initiation stage.

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



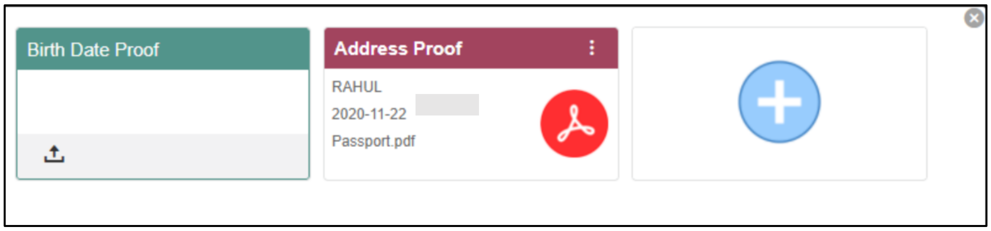
Remarks posted are updated with your User ID, Date, and are available for view in the next stages for the Users working on that Application.

3.1.7.5 Documents

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

→ The **Documents** screen is displayed.

Figure 20: Documents



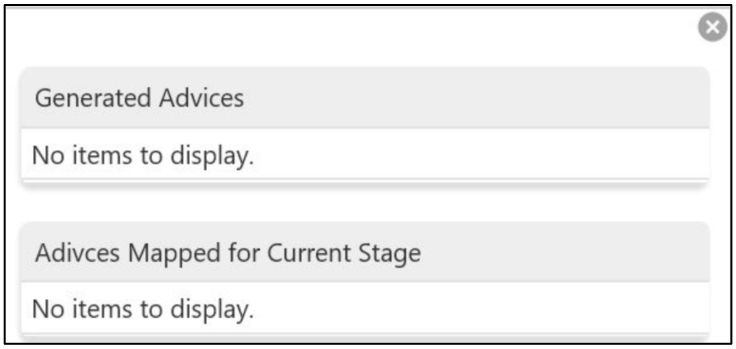
Ensure that mandatory documents are uploaded, as system will validate the same during the stage submission.

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 Savings Product, no advice is configured.

3.2 Overdraft Limit Stage

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

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

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

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

3.2.1 Secured Overdraft Limit Details Data Segment

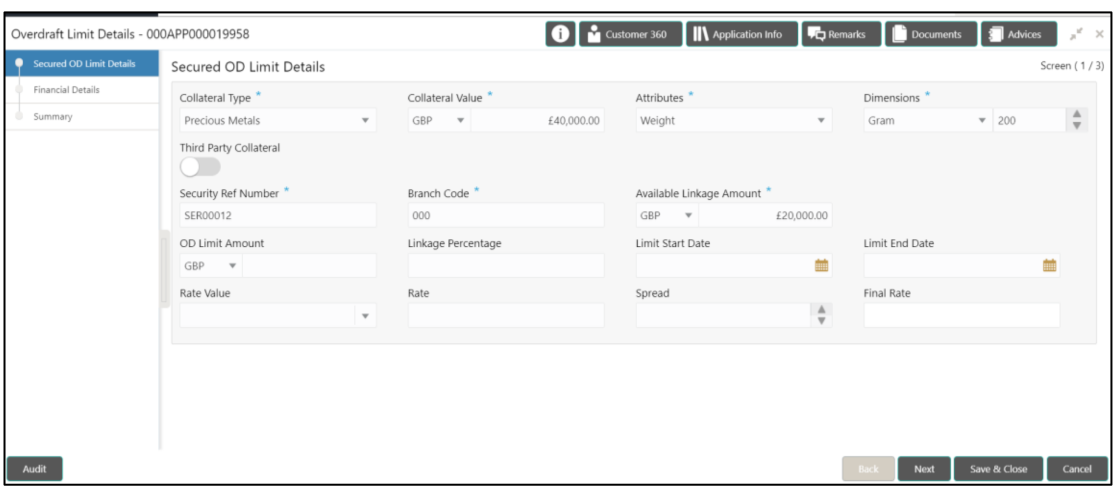
The Secured Overdraft Limit Details data segment allows to capture parameters for secured overdraft to be provided to the Savings Account being originated. This is a non-mandatory data segment.

The user can acquire the application from Free Tasks list.

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

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

Figure 22: Secured Overdraft Limit Details



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

Table 13: Secured Overdraft Limit Details - 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 selected Collateral Type, 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
Dimensions	Select the dimension parameter from the drop-down list and specify the dimension. Available options are: • Sqft

Field	Description
	• 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
Attributes	Select the attribute from the drop-down list. Available option is: • Weight

Field	Description
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.
Collateral Value	Select the currency and specify the value of the collateral.

Field	Description
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** will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

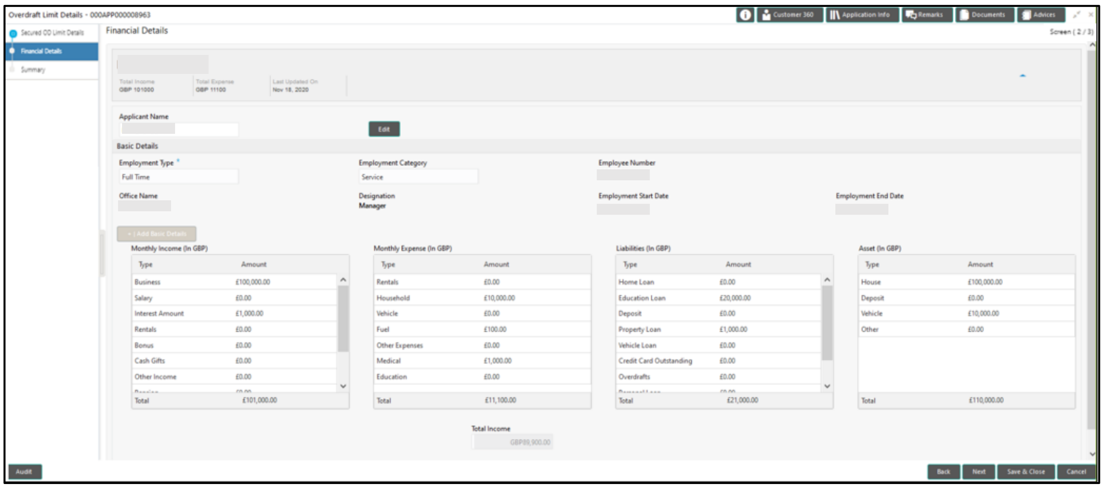
3.2.2 Financial Details Data Segment

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

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

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

Figure 23: 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 14: Financial Details - Field Description.

Table 14: 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.
Employment Category	Select the employment type from the drop-down list. Available options are:

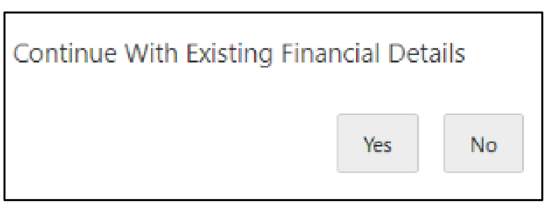
Field	Description
	• Service • Professional • Business **Employment Category** is reckoned as an attribute for Quantitative Score calculation for the given Applicant. This field is mandatory.
Employee Number	Specify the employment number.
Office Name	Specify the office name.
Designation	Displays the 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.
Total Income	System automatically displays the total income over expenses.
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** will be enabled only if, all the mandatory fields are captured. This task will be 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 24: Error Message



.

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

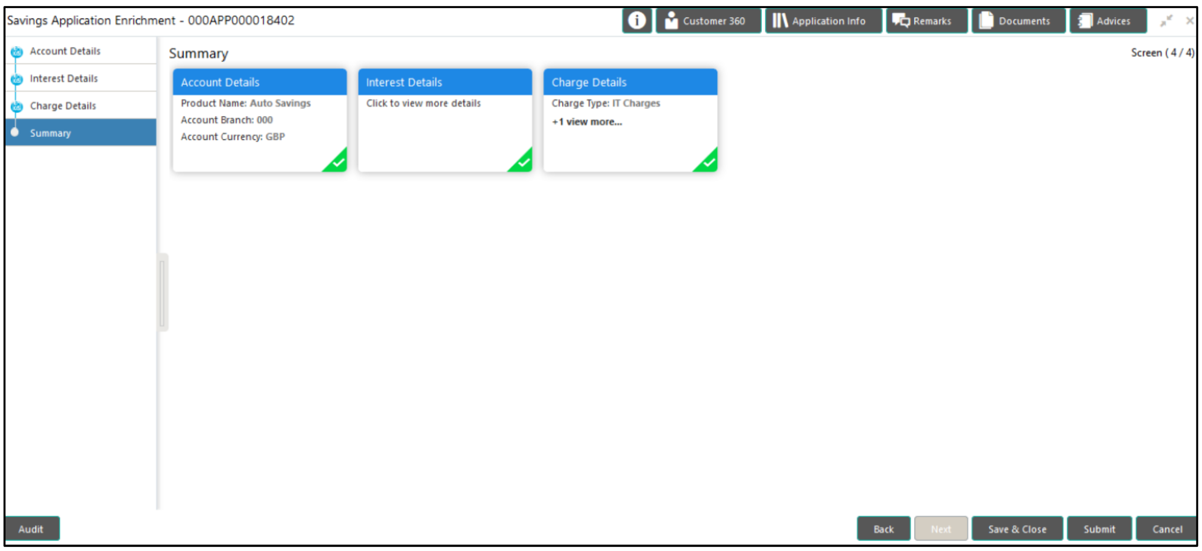
3.2.3 Summary

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

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

   → The **Summary** screen is displayed.

Figure 25: 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 15: Summary - Field Description.

Table 15: Summary - Field Description

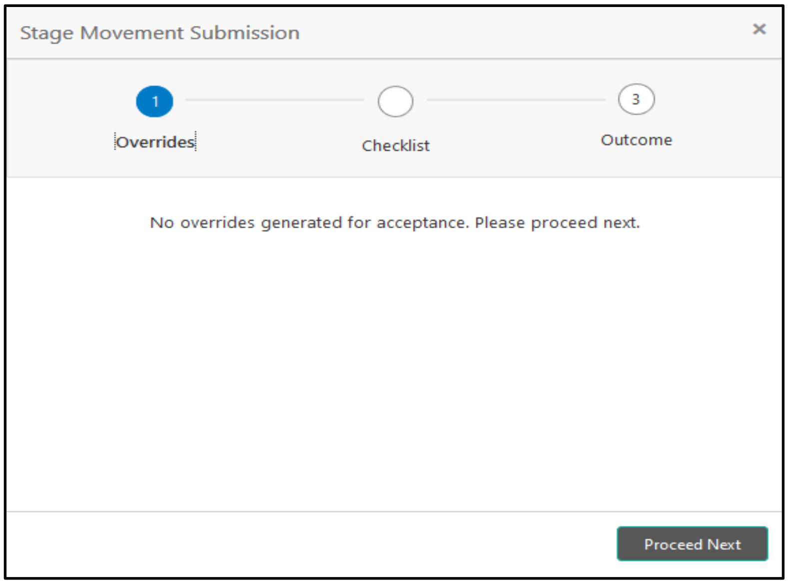
Data Segment	Description
Secured Overdraft Limits Details	Displays the secured overdraft limit details.
Financial Details	Displays the financial details.
Back	Click **Back** to navigate to the previous data segment within a stage.

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. User will not be able to proceed to next data segment, without capturing the mandatory data. **NOTE:** 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** will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.
Submit	Click **Submit** to submit the application. System triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click **Cancel** to close the application without saving.

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

   → The **Overrides** screen is displayed.

   Figure 26: Overrides

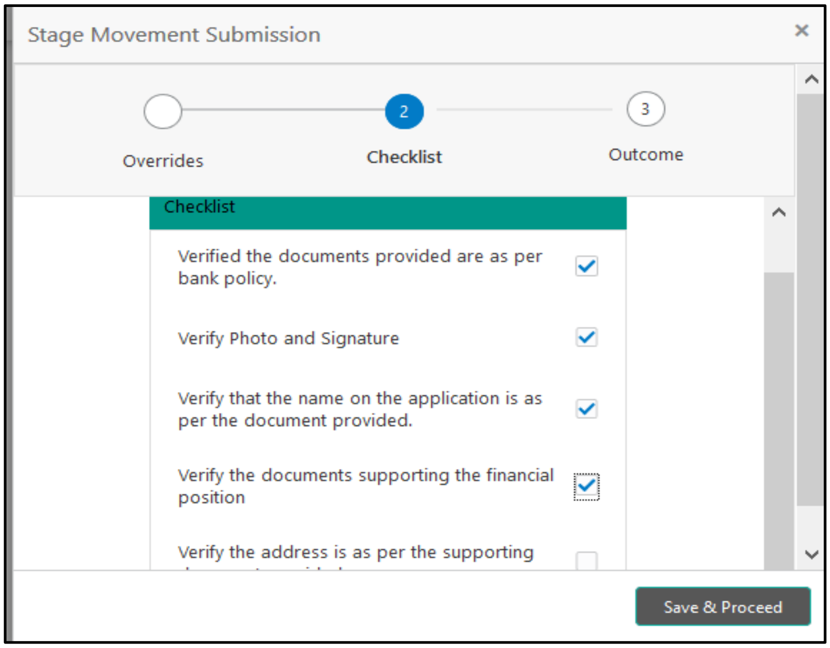


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next.**

→ The **Checklist** screen is displayed.

Figure 27: Checklist



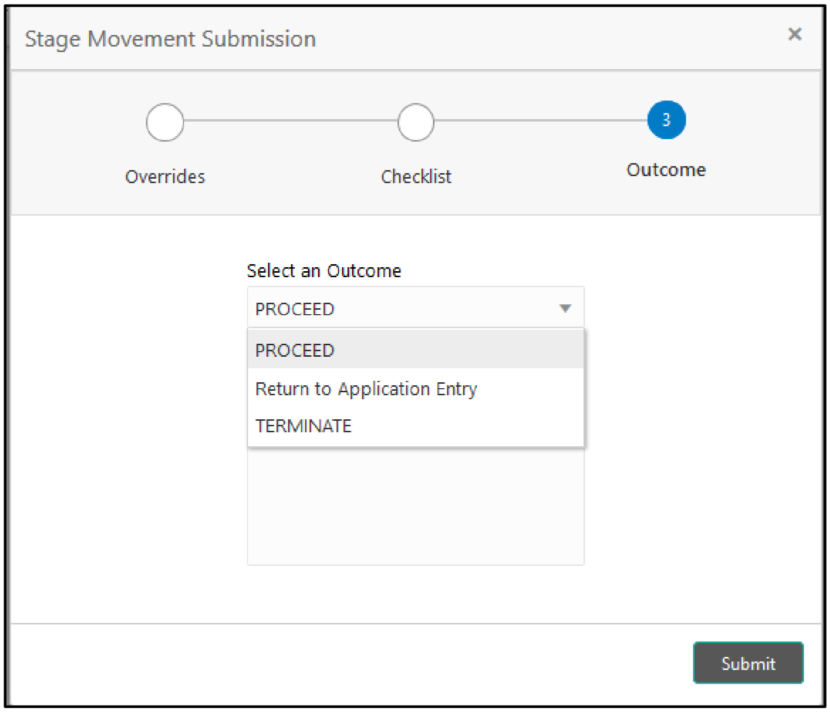
Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 28: Outcome



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

- Proceed
- Return to Application Entry
- Terminate

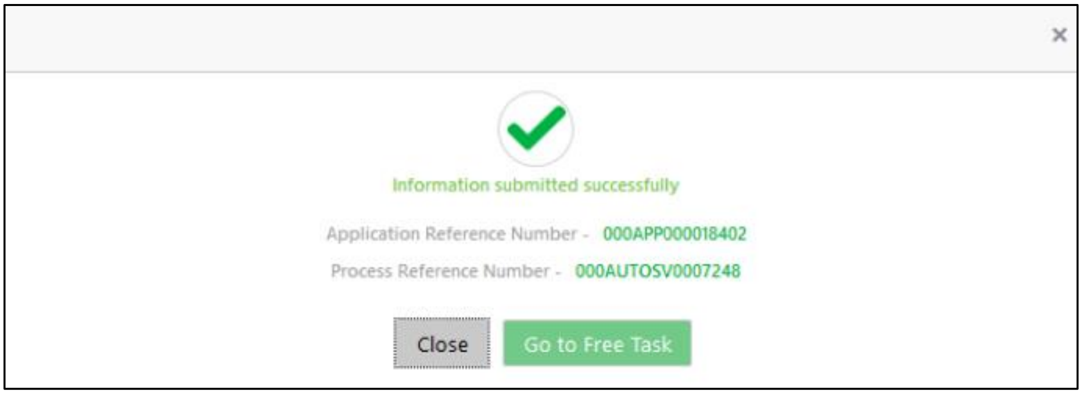
Outcomes configured in the conductor workflow for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 29: Confirmation

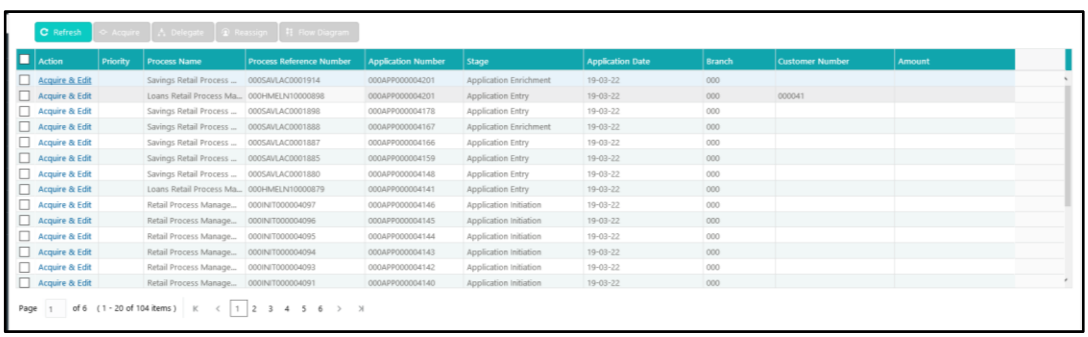


On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed. Click on '**Close**' to close the pop-up screen. Alternatively click on '**Go to Free Task**' to launch the **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 30: 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 Details Data Segment
- 3.3.4 Advance Against Uncollected Funds Details Data Segment
- 3.3.5 Summary

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

3.3.1 Interest Details Data Segment

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

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

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

Figure 31: 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 16: Interest Details - Field Description.

Table 16: Interest Details - Field Description

Field	Description
Interest Product Name	Displays the interest product name attached to the host product linked with the business product.
Payout Frequency	Displays the payout frequency of the interest product name attached to the host product linked with the business product.
Interest Rate	Displays the interest rate applicable for the account.
Margin (%)	Select the margin in percentage. Currently, system does not allow to specify the margin for the interest rate for Savings Account. This field is mandatory.
Final Rate	Displays the final rate calculated based on the **Interest Rate** and the **Margin** specified. Since **Margin** is not allowed currently, the **Final 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.

Field	Description
	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** will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

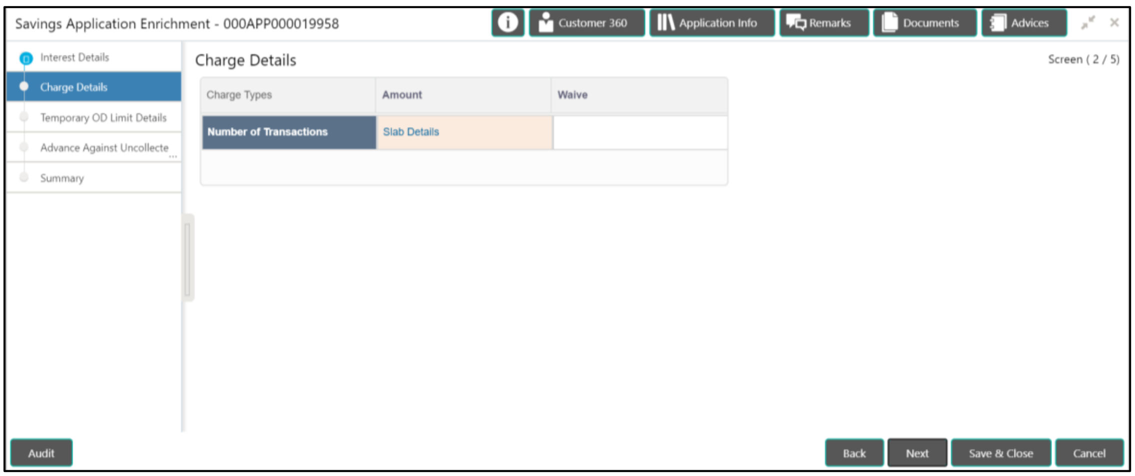
3.3.2 Charge Details Data Segment

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 32: 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 17: Charge Details - Field Description.

Table 17: Charge Details - Field Description

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

Field	Description
Amount	Displays the charge amount.
Rate (%)	Displays the charge 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.
Save & Close	Click **Save & Close** to save the data captured. **Save & Close** will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

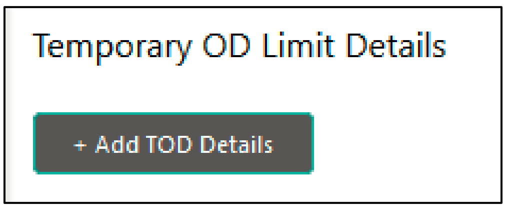
3.3.3 Temporary Overdraft Limit Details Data Segment

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

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

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

   Figure 33: Temporary Overdraft Limit Details

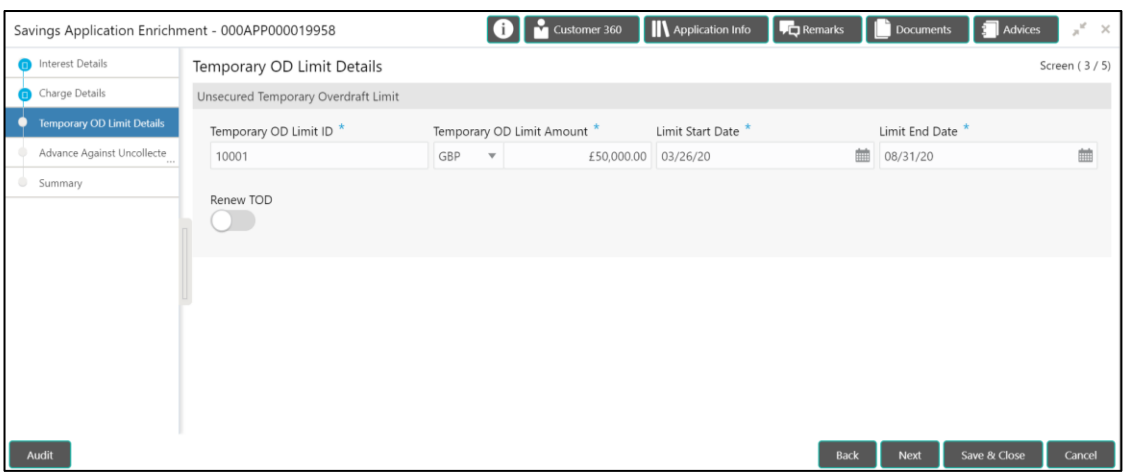
   

2. Click **Add TOD Details** to capture the Temporary Overdraft Limit Details.

   → 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 34: 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 18: Temporary Overdraft Limit Details – Field Description.

Table 18: Temporary Overdraft Limit Details – 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.
Next Renewal Amount	In case of TOD renewal is allowed, specify the renewal amount. This field is conditional mandatory.

Field	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. 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** will be enabled only if, all the mandatory fields are captured. This task will be 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 Details Data Segment

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

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

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

   Figure 35: Advance Against Uncollected Funds Details

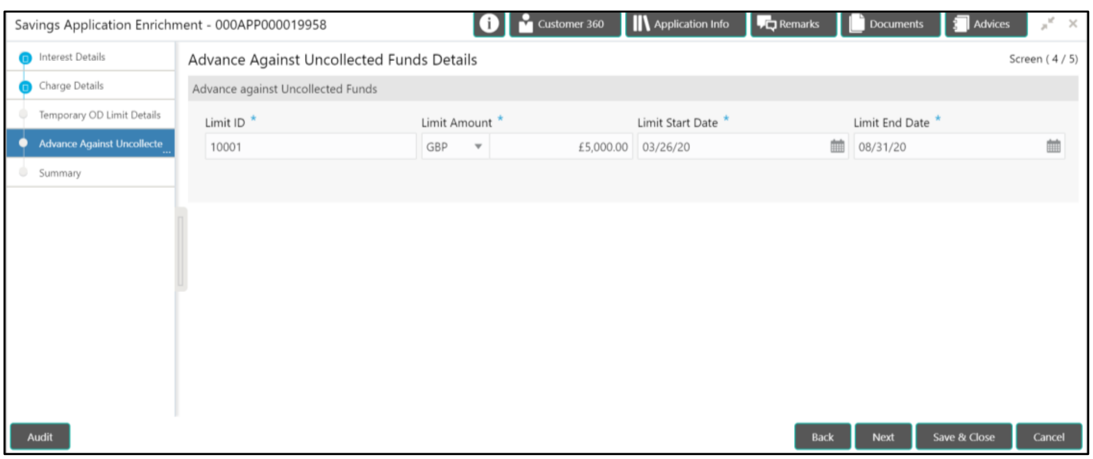
   

2. Click **Add AUF Details** to capture the Advance Against Uncollected Funds Details.

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

   NOTE: User can move to the next data segment without capturing the Advance Against Uncollected Funds Details.

   Figure 36: 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 19: Advanced Against Uncollected Funds Details - Field Description.

Table 19: Advanced Against Uncollected Funds Details – 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.
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.

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** will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

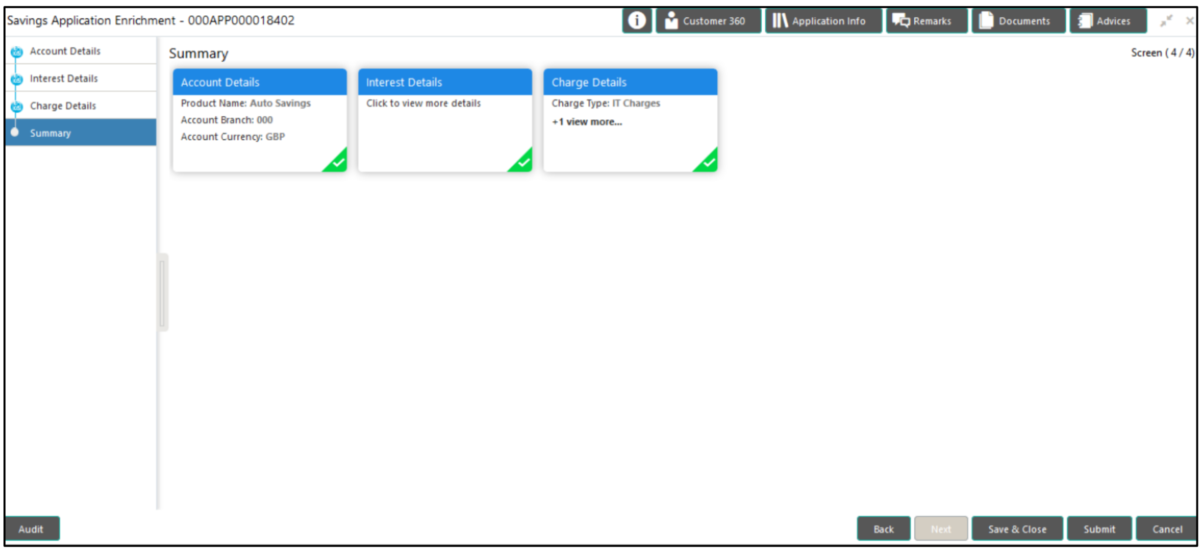
3.3.5 Summary

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

→ The **Summary** screen is displayed.

Figure 37: 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 20: Summary - Field Description.

Table 20: Summary - Field Description

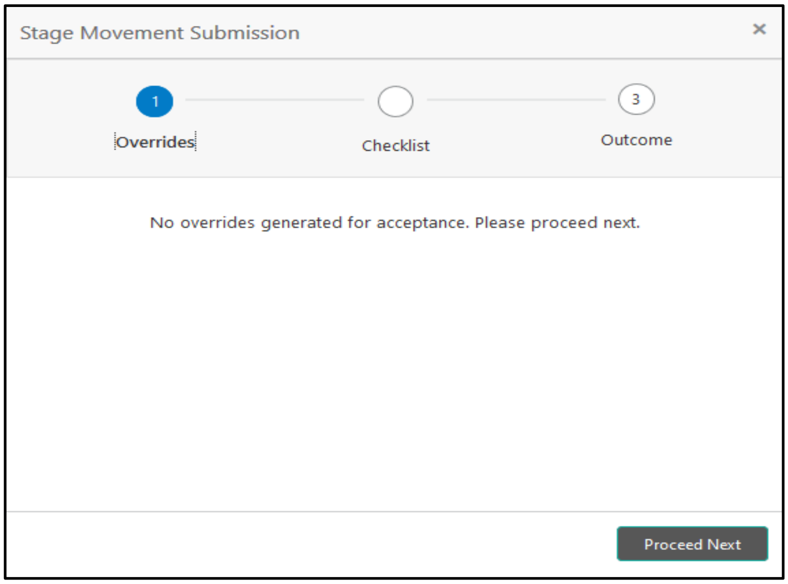
Data Segment	Description
Account Details	Displays the account details.
Interest Details	Displays the interest details
Charge Details	Displays the charge details.
Back	Click **Back** to navigate to the previous data segment within a stage.

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. User will not be able to proceed to next data segment, without capturing the mandatory data. **NOTE:** 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** will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.
Submit	Click **Submit** to submit the application. System triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click **Cancel** to close the application without saving.

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

   → The **Overrides** screen is displayed.

   Figure 38: Overrides

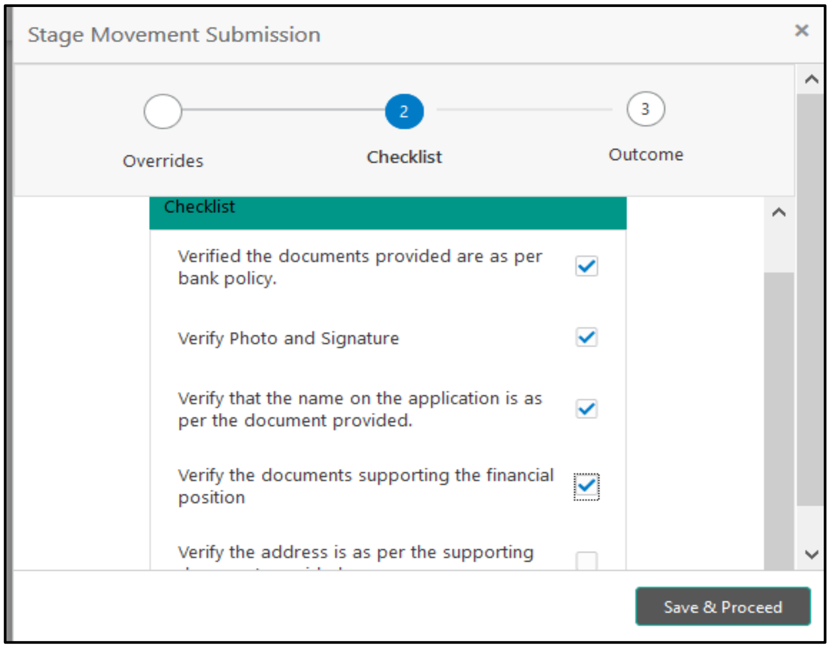
   

   Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next.**

→ The **Checklist** screen is displayed.

Figure 39: Checklist



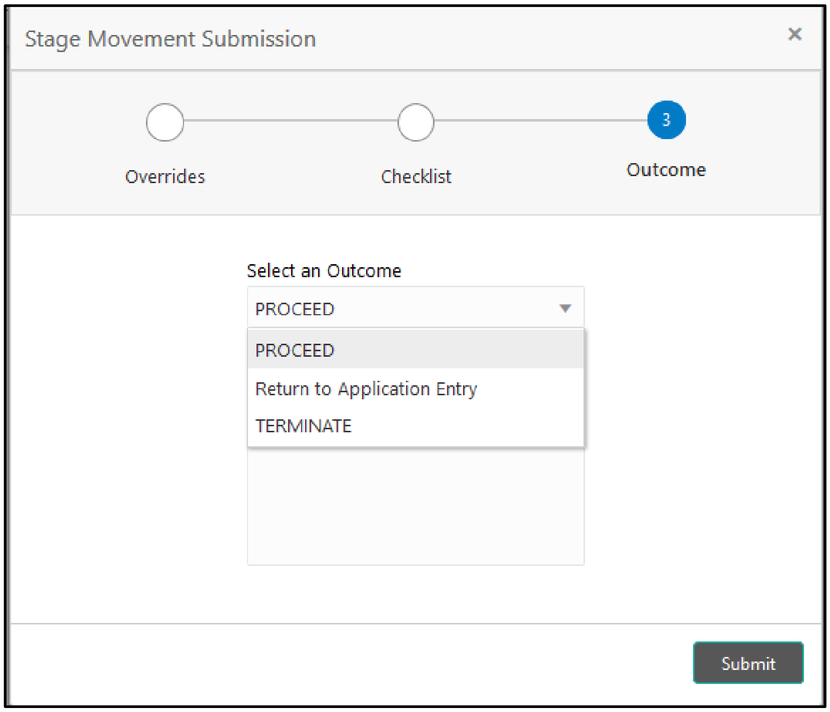
Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

   → The **Outcome** screen is displayed.

   Figure 40: Outcome



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

   - Proceed
   - Return to Application Entry
   - Terminate

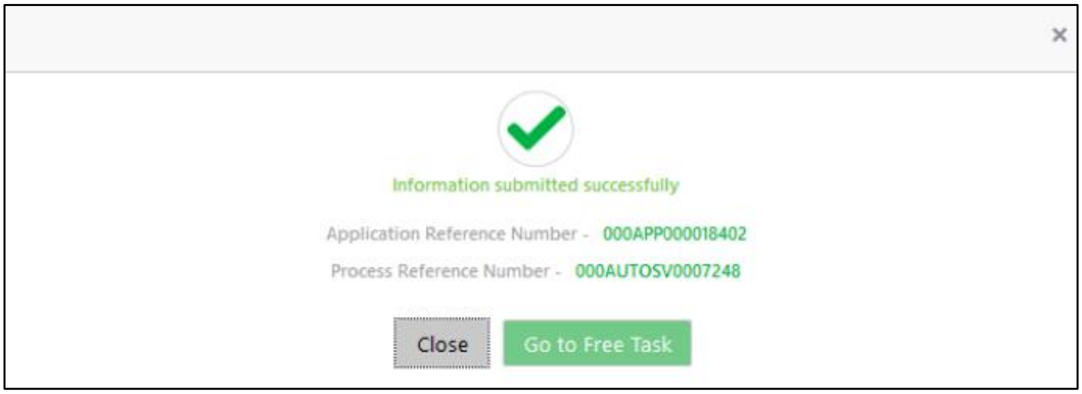
   Outcomes configured in the conductor workflow for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 41: Confirmation

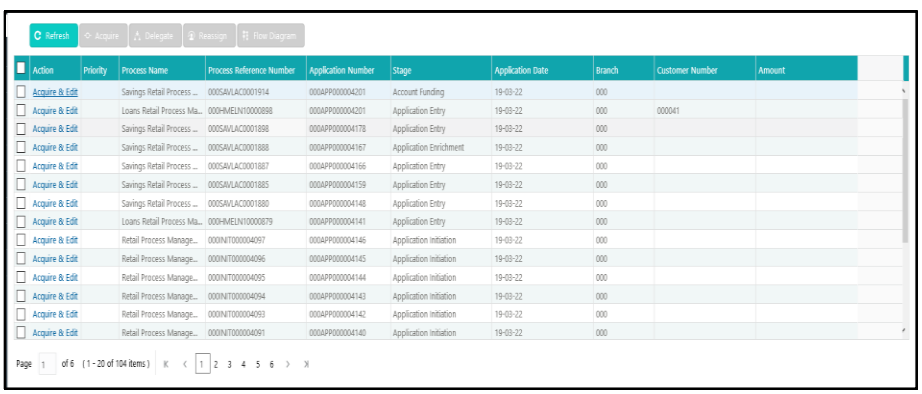


On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed. Click on '**Close**' to close the pop-up screen. Alternatively click on '**Go to Free Task**' to launch the **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 42: Free Tasks



3.4 Account Funding Stage

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

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

- 3.4.1 Initial Funding Details
- 3.4.2 Summary

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

3.4.1 Initial Funding Details

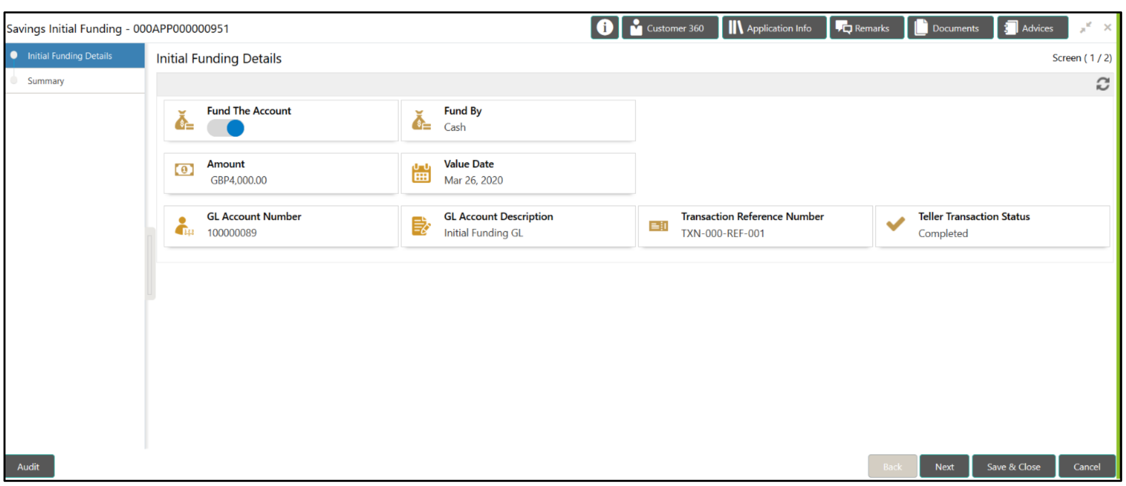
The Initial Funding Details data segment displays the Initial Funding details captured in the Application Entry stage. The Transaction Reference Number and the Transaction Status is either auto-populated or has to be manually captured based on the configuration. Automatic option is supported only for 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 to the Configurations Guide.

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

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

Figure 43: 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 21: Initial Funding Details - Field Description.

Table 21: Initial Funding Details - Field Description

Field	Description
Fund the Account	Displays the Fund the Account selected in the Account Details Data Segment in Application Entry stage.
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.
Value Date	Displays the value date of the initial funding updated in the Account Details data segment in Application Entry stage.
GL Account Number	Displays the GL account number for the initial funding transaction that was triggered off in the Application Entry stage for the Teller module.
GL Account Description	Displays the GL account description for the initial funding transaction that was triggered off in the Application Entry stage for the Teller module.
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.

Field	Description
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.
Save & Close	Click **Save & Close** to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

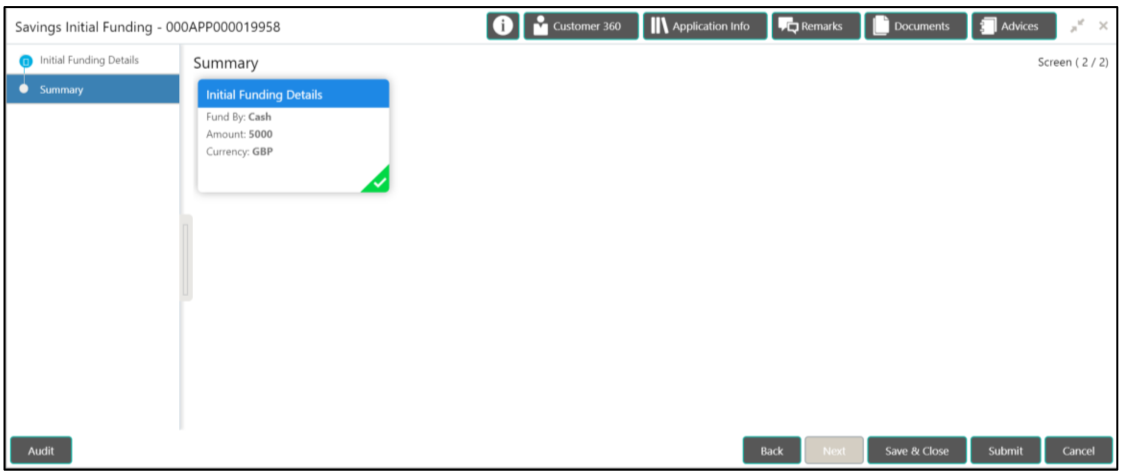
3.4.2 Summary

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

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

   → The **Summary** screen is displayed.

Figure 44: Summary



Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on summary tiles, refer to Table 22: Summary - Field Description.

Table 22: Summary - Field Description

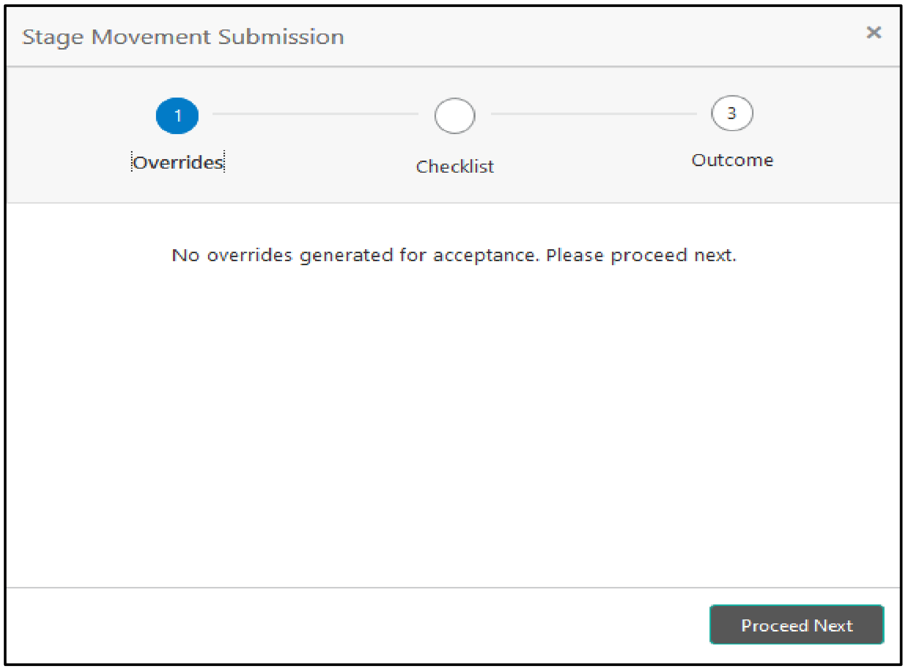
Data Segment	Description
Account Details	Displays the account details.
Initial Funding Details	Displays the initial funding details
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data.

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. User will not be able to proceed to next data segment, without capturing the mandatory data. **NOTE:** 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** will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.
Submit	Click **Submit** to submit the application. System triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click **Cancel** to close the application without saving.

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

   → The **Overrides** screen is displayed.

   Figure 45: Overrides

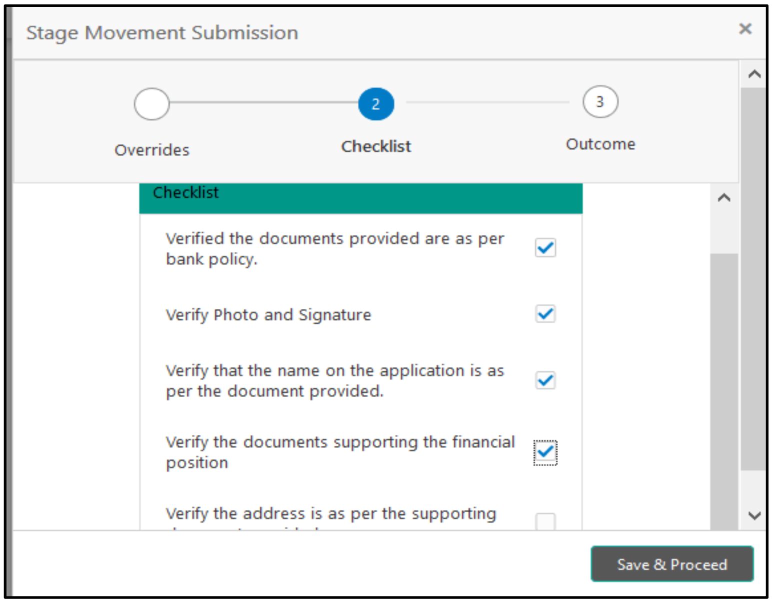
   

   Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to make ensure overrides do not arise.

3. Click **Proceed Next.**

→ The **Checklist** screen is displayed.

Figure 46: Checklist



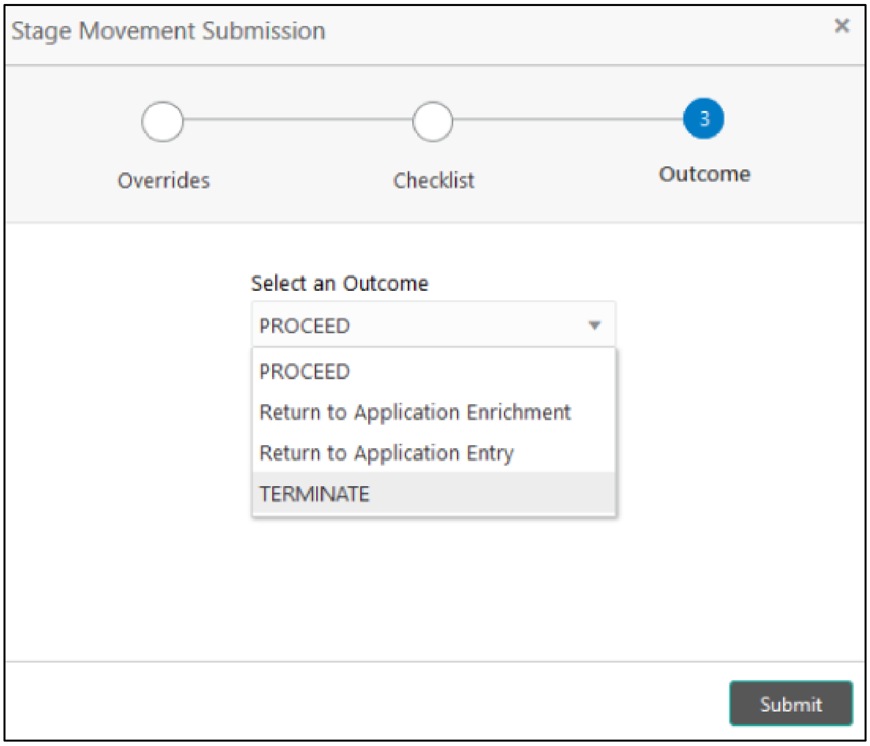
Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 47: Outcome



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

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

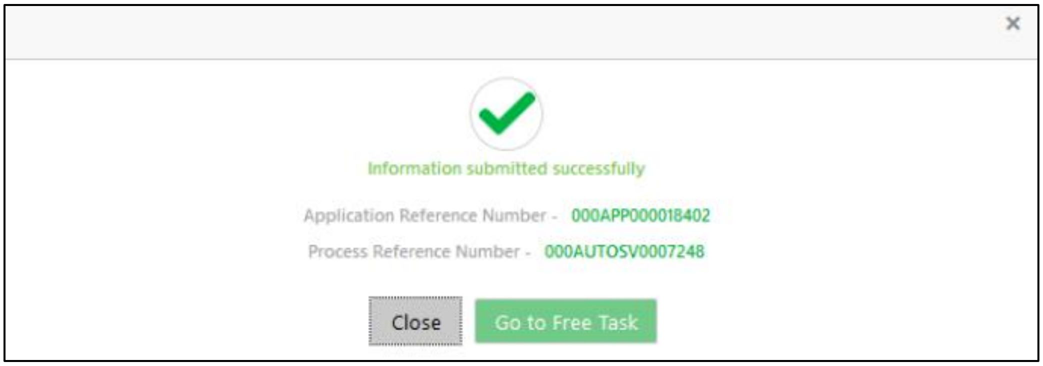
   Outcomes configured in the conductor workflow for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 48: Confirmation

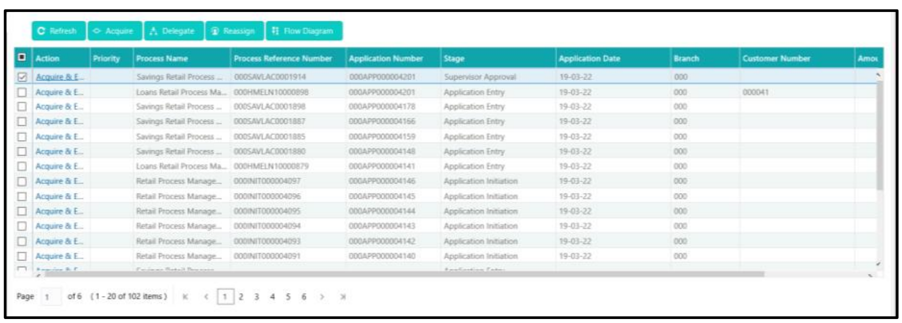


On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed. Click on '**Close**' to close the pop-up screen.

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

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

Figure 49: Free Tasks



3.5 Supervisor Approval Stage

The Supervisor Approval Stage comprises of the below mentioned data segments:

- 3.5.1 Supervisor Approval Details
- 3.5.2 Summary

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

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

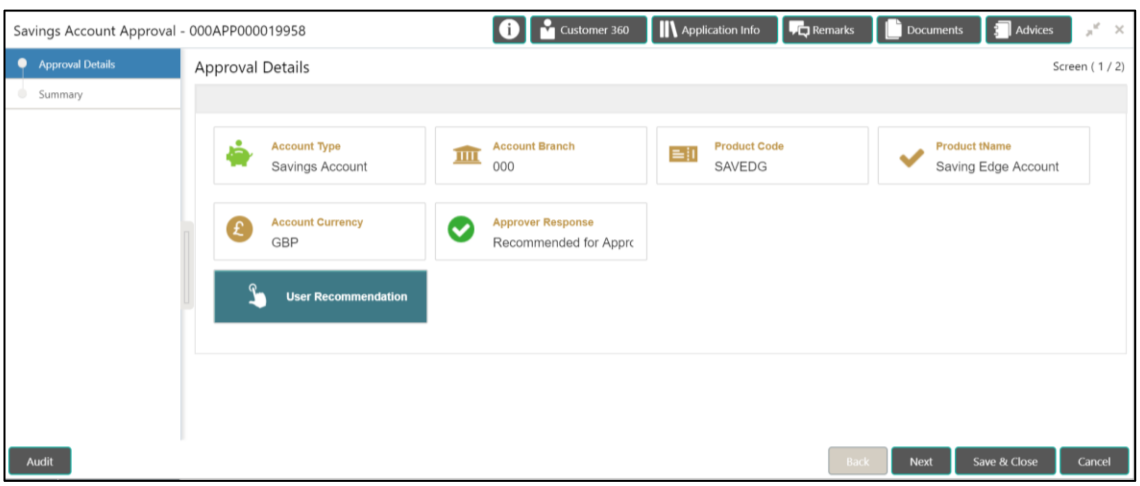
The Supervisor Approval stage comprises of the data segment of the previous stages. Since the data segment are in view only mode and have been completed in the previous stages, the Supervisor Approval stage is launched with Supervisor Approval data segment.

3.5.1 Supervisor Approval Details

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

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

Figure 50: Supervisor Approval Details



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

Table 23: Supervisor 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. **NOTE:** Since this is the first screen on the workflow, Back will be disabled.

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** will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

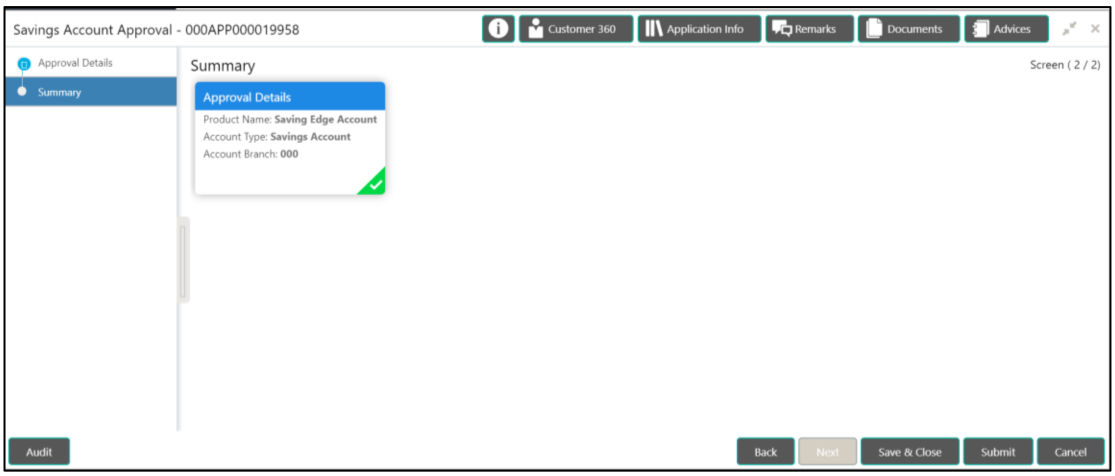
3.5.2 Summary

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

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

→ The **Summary** screen is displayed.

Figure 51: 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 24: Summary - Field Description.

Table 24: Summary - Field Description

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

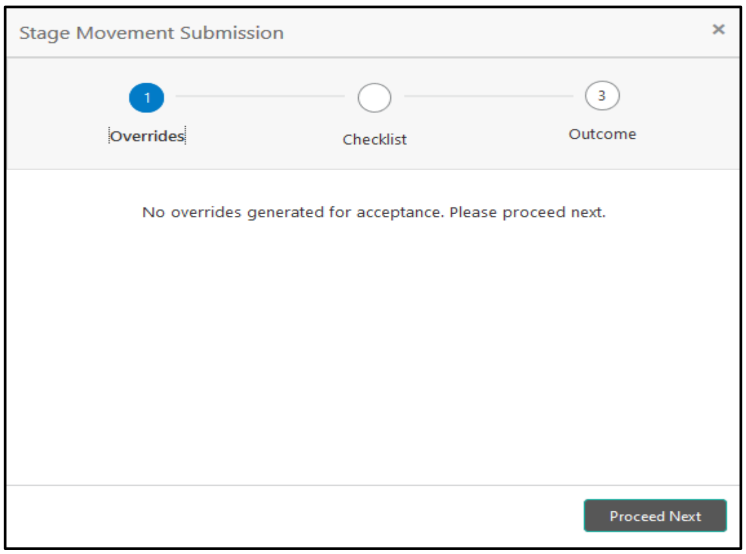
Data Segment	Description
Nominee Details	Displays the nominee details.
Interest Details	Displays the interest details.
Charge Details	Displays the charge details.
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after 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. User will not be able to proceed to next data segment, without capturing the mandatory data. **NOTE:** 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** will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.
Submit	Click **Submit** to submit the application. System triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click **Cancel** to close the application without saving.

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 52: Overrides

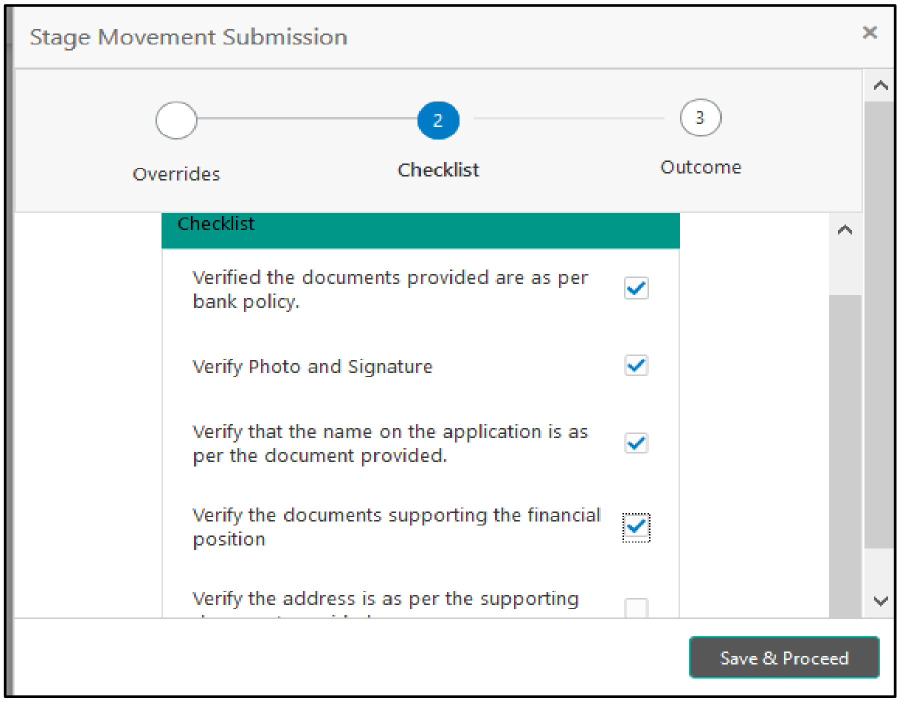
   

   Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next.**

   → The **Checklist** screen is displayed.

Figure 53: Checklist



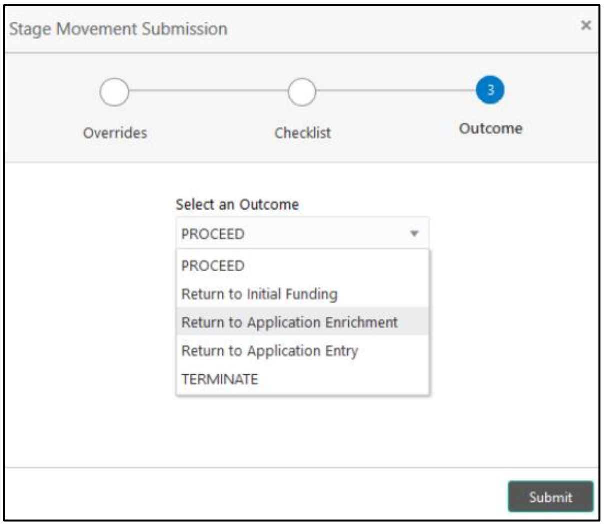
Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 54: 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

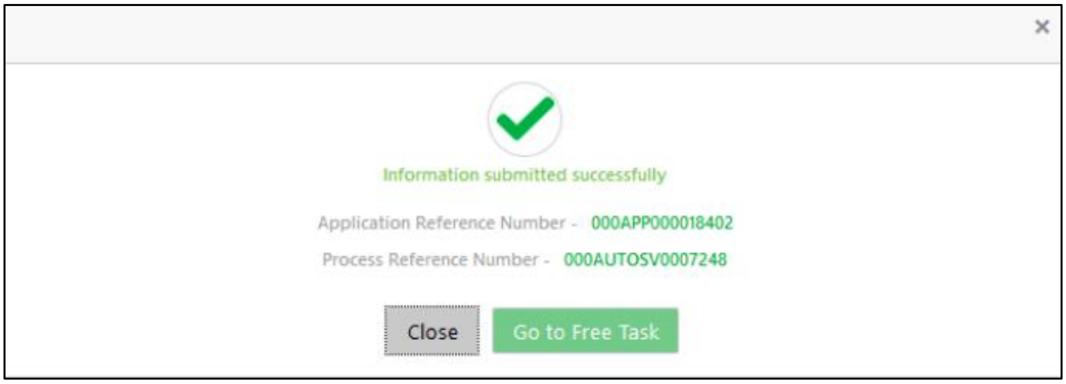
Outcomes configured in the conductor workflow for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 55: 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 3.6 Manual Retry Stage.

3.6 Manual Retry Stage

As mentioned earlier, this stage appears in the Free Task only if the Savings 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:

- 3.6.1 Manual Retry Data Segment

3.6.1 Manual Retry Data Segment

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

4 Functional Activity Codes Glossary

1. Account Funding Stage (pg. 77)- RPM_FA_SAVORG_FUND
2. Application Enrichment Stage (pg. 60) - RPM_FA_SAVORG_ENRCH
3. Application Entry Stage (pg. 7) - RPM_FA_SAVORG_APPEN
4. Overdraft Limit Stage (pg. 43) - RPM_FA_OVERDRAFT_LIMIT
5. Supervisor Approval Stage (pg. 86) - RPM_FA_SAVORG_APPRV