Term Deposit Origination User Guide

Oracle FLEXCUBE Onboarding

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Term Deposit Origination User Guide

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Contents

1 Preface

1.1 Introduction

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

1.2 Audience

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

1.3 Document Accessibility

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

1.4 Acronyms and Abbreviations

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
TD	Term Deposit

1.5 List of Topics

This user manual is organized as follows:

Table 2: List of Topics

Topics	Description
Term Deposit Origination Process	This topic provides a snapshot of the features of the entire module.
Term Deposit Origination	This topic provides detailed information on the defined stages through which the Term Deposit application has to flow before it is ready to be sent to the Host for Account Creation.
Functional Activity Codes - Glossary	Functional Activity Codes - Glossary has the alphabetical list of Term Deposits 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. Savings Account Origination User Guide
4. Current Account 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 Term Deposit Origination Process

This chapter includes the following sections:

- 2.1 Introduction
- 2.2 Reference Workflow for Term Deposit 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 Term Deposit Account is created in the Host. The new workflow also supports capturing of relevant documents, stage wise, and generation of advices and notifications dynamically.

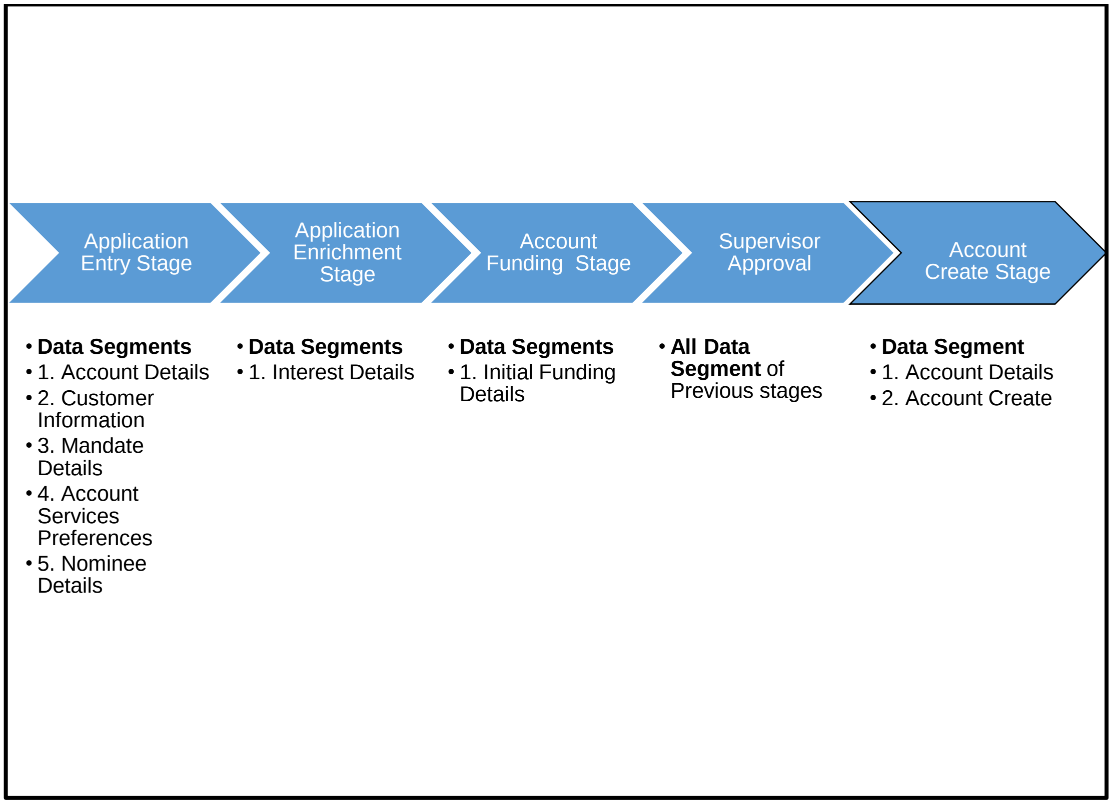
This user guide explains the reference workflow for the Term Deposit Account Origination process and further details the data that needs to be captured in the data segment linked to the specific stages.

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

2.2 Reference Workflow for Term Deposit Account Origination

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

Figure 1: Reference Flow Diagram



3 Term Deposit Origination

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

The Term Deposit Account Origination process flow comprises of the below stages and the detailed information of the same is available in the below sections:

- 3.1 Application Entry Stage
- 3.2 Application Enrichment Stage
- 3.3 Account Funding Stage
- 3.4 Supervisor Approval Stage
- 3.5 Account Creation

3.1 Application Entry Stage

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

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

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

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.

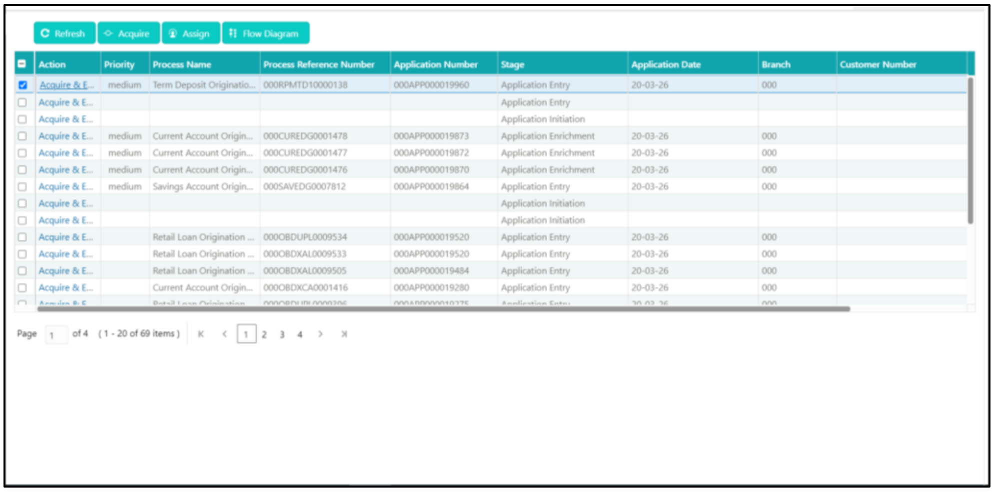
Prerequisites

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.

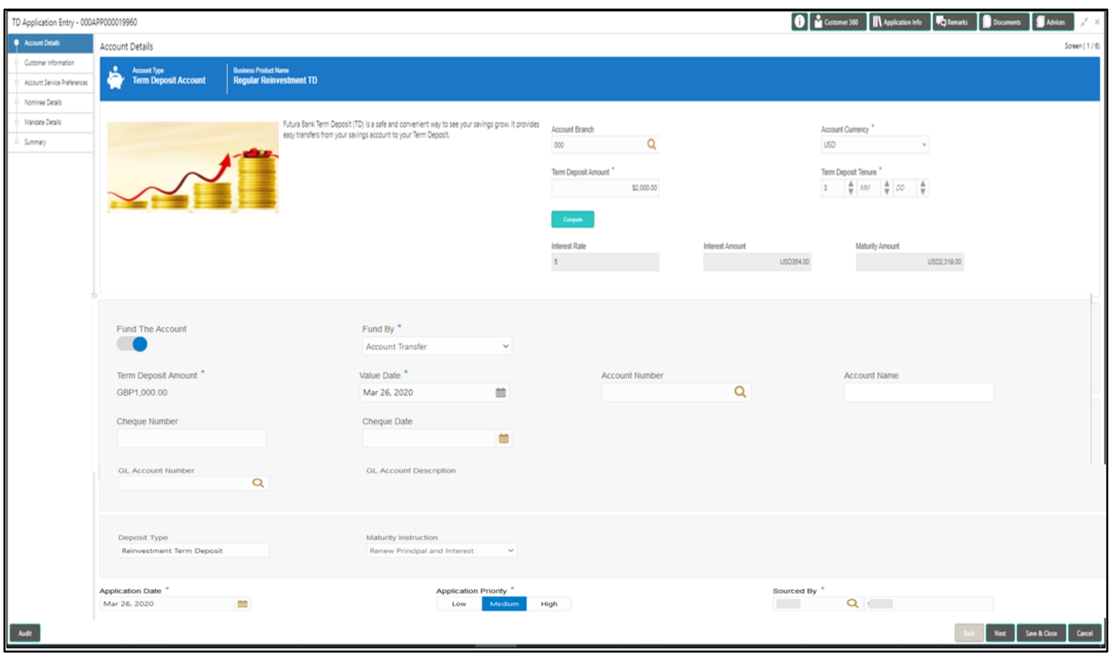
Figure 2: Free Tasks



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	Displays the business product image.
Product Description	Displays a short description of the business product.
Account Branch	By default, displays the logged-in user's home branch. System allows to select the branch from the branch list of values.
Account Currency	Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, base currency of user logged-in branch is displayed. This field is mandatory.
Term Deposit Amount	Select the currency and the specify loan amount. Select the currency from the drop-down list. This field is mandatory.
Term Deposit Tenure	Select the loan tenure in year, months and days. This field is mandatory.

Field	Description
Compute	Click **Compute** and the following fields are displayed: • Interest • Interest Amount • Maturity Amount
Fund the Account	**Fund the Account** will always be 'On' for Term Deposit. 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.
Fund By	Select the options from the drop-down list. Available options are: • Cash • Account Transfer • Other Bank Cheque This field is mandatory.
Term Deposit Amount	Displays the term deposit amount updated earlier.
Value Date	Displays the Current Business date.
Account Number	In case Account Transfer is selected as the Fund By mode, you need to update the Account Number. You can also search the Account Number by clicking the search icon.
Account Name	Displays the account name for the selected account number.
Cheque Number	Specify the Cheque number. This field is non-mandatory for **Account Transfer** funding mode.

Field	Description
	This field is mandatory for **Other Bank Cheque** funding mode.
Cheque Date	Select the Cheque date. This field is non-mandatory for **Account Transfer** funding mode. This field is mandatory for **Other Bank Cheque** funding mode.
GL Account Number	Specify the GL Account Number where the funding amount is to be credited. You can also search for GL Account Number.
GL Account Description	Displays the GL Account Description for the GL selected.
Deposit Type	Displays deposit type as Simple or Reinvestment Term Deposit, based on the Business Product configurations.
Interest Payout	Specify if the Interest Payout is to be done Monthly or Quarterly. This field appears only for Simple Term Deposit.
Interest Payout Mode	Specify if the Interest Payout mode is by Transfer to Account or Demand Draft or External Account.
Account Number	In case Account Transfer is selected as the Interest Payout mode, you need to update the Account Number. You can also search the Account Number by clicking the search icon.
Account Name	Displays the account name for the selected account number.
Maturity Instruction	Select the maturity type from the drop-down list. Available options are: Available options for Simple Term Deposit are: • Renew Principal

Field	Description
	• Do not Renew Available options for Reinvestment Term Deposit are: • Renew Principal and Interest • Renew Principal only • Do not renew
Maturity Payout Mode	If the Maturity Instruction selected is either Do Not Renew or Renew only Principal for Reinvestment Term Deposit, you need to specify the Maturity Payout Mode. Select if the Maturity Payout mode is by Transfer to Account or Demand Draft or External Account.
Account Number	In case Account Transfer is selected as the Maturity Payout mode, you need to update the Account Number. You can also search the Account Number by clicking the search icon.
Account Name	Displays the account name for the selected account number.
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 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.

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.

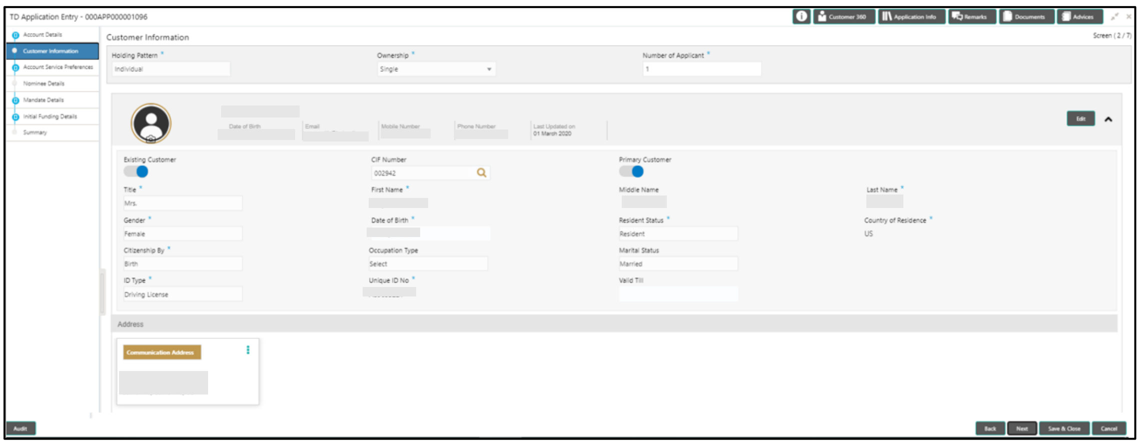
3.1.2 Customer Information Data Segment

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 for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Save & Close	Click **Save & Close** to save the data captured. **Save & Close** 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.

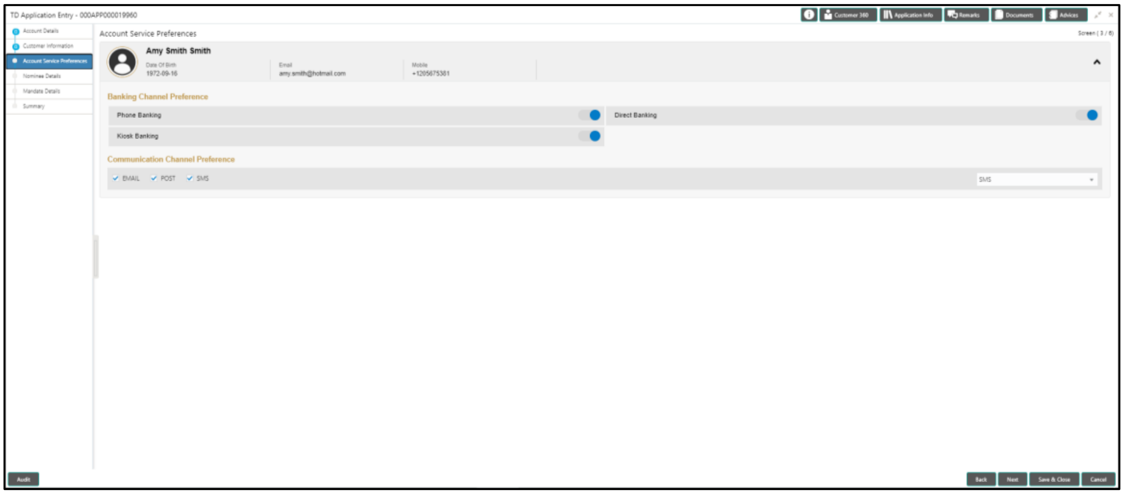
3.1.3 Account Service Preferences

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

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

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

Figure 5: Account Service Preferences



2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to Table 6: Account Service Preferences – Field Description.

Table 6: Account Service Preferences – Field Description

Field	Description
Date of Birth	Displays the date of birth of the customer.
E-mail	Displays the e-mail id.
Mobile	Displays the mobile number.
Banking Channel Preference	**Select the specified preferences for Banking Channel.**

Field	Description
Phone Banking	Select to indicate if Phone Banking subscription is required.
Direct Banking	Select to indicate if Direct Banking subscription is required.
Kiosk Banking	Select to indicate if Kiosk Banking subscription is required.
Communication Channel Preference	**Select to indicate for the specified preferences for communication channel subscriptions.**
E-mail	Select to indicate if e-mail is the communication channel subscription.
Post	Select to indicate if post is the communication channel subscription.
SMS	Select to indicate if SMS is the communication channel subscription.
Select Preference	Select the Communication Channel from the drop-down to specify your preferred option among the selected options.
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields. 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.

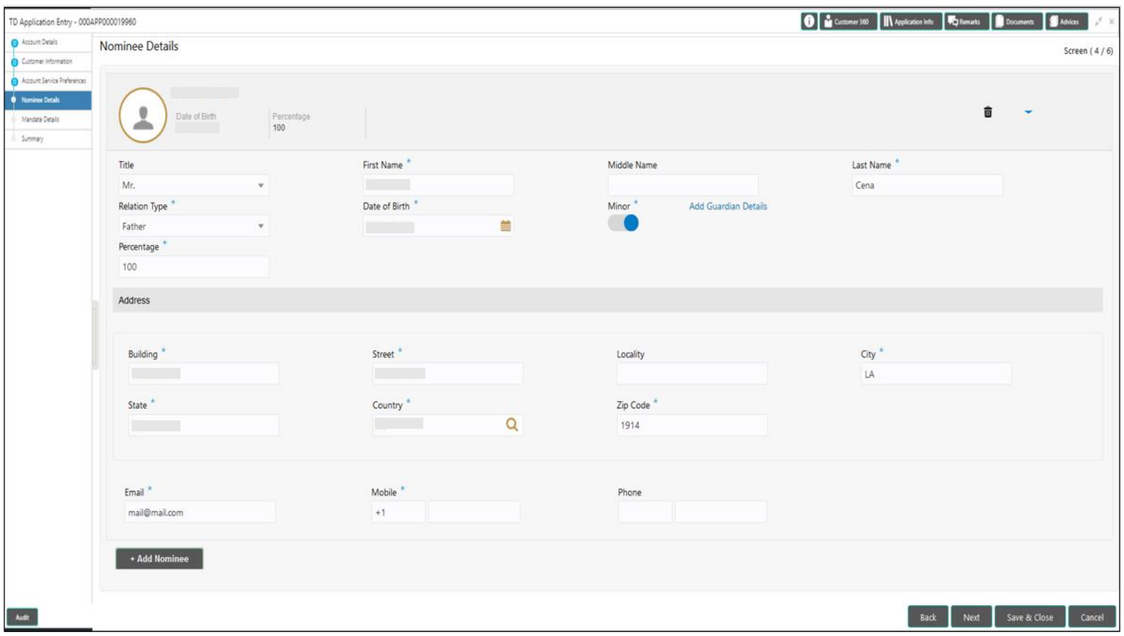
3.1.4 Nominee Details Data Segment

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

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

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

   Figure 6: Nominee Details



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

   Table 7: Nominee Details - Field Description

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

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

Field	Description
City	Specify the city. This field is mandatory.
State	Specify the state. This field is mandatory.
Country	Specify the Country Code. This field is mandatory.
Zip Code	Specify the Pin code/Zip code of the address. This field is mandatory.
Contact Details	Specify the contact details.
E-mail	Specify the e-mail address of the Nominee. This field is mandatory.
Mobile	Specify the Mobile Number of the Nominee. This field is mandatory.
Phone No	Specify the Phone No. of the Nominee.
Save & Close	Click **Save** to save the nominee details and come back to the Nominee Details screen. This field is mandatory.
Back	Click **Back** to navigate to the previous data segment within a stage.

Field	Description
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Save & Close	Click **Save & Close** to save the data captured. **Save & Close** 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.

3.1.4.1 Guardian Details

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

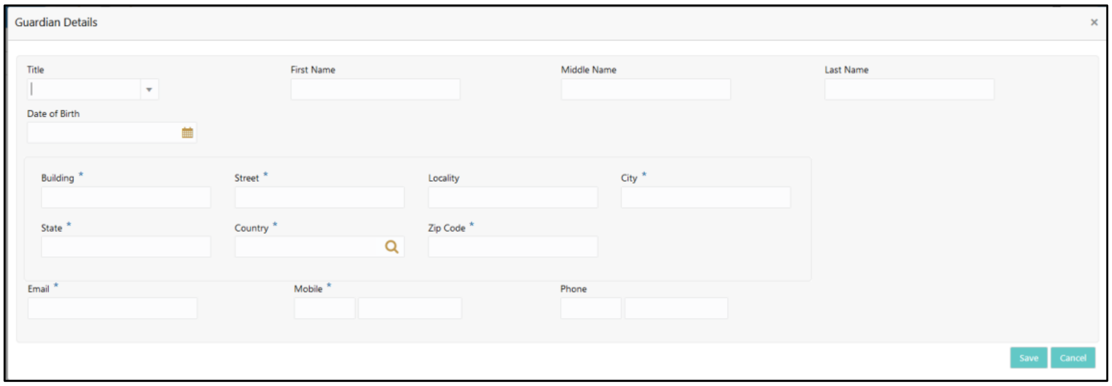
1. Click **Guardian** on **Nominee Details** screen.

   Prerequisite

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

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

Figure 7: 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 8: Guardian Details - Field Description.

Table 8: Guardian Details - Field Description

Field	Description
Title	Select the title of the guardian.
First Name	Specify the first name of the guardian.
Middle Name	Specify the middle name of the guardian.
Last Name	Specify the last name of the guardian.
Date of Birth	Specify the date of birth of the guardian.

Field	Description
Building	Specify the house/office Number, floor and building details. This field is mandatory.
Street	Specify the street. This field is mandatory.
Locality	Specify the locality.
City	Specify the city. This field is mandatory.
State	Specify the state. This field is mandatory.
Country	Specify the country code. This field is mandatory.
Zip Code	Specify the pin code or zip code of the address. This field is mandatory.
E-mail	Specify the e-mail address of the guardian. This field is mandatory.
Mobile	Specify the ISD code and the mobile number of the guardian. This field is mandatory.
Phone No.	Specify the ISD code and the phone number of the guardian.
Save	Click **Save** to save the guardian details.

Field	Description
Close	Click **Close** to close the Guardian Details screen and come back to the Nominee Details screen.
Back	To navigate back to the previous data segment within a stage, click **Back**.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Save & Close	Click **Save & Close** to save the data captured. **Save & Close** 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 Mandate Details Data Segment

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

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

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

Figure 8: Mandate Details

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

Table 9: Mandate Details - Field Description

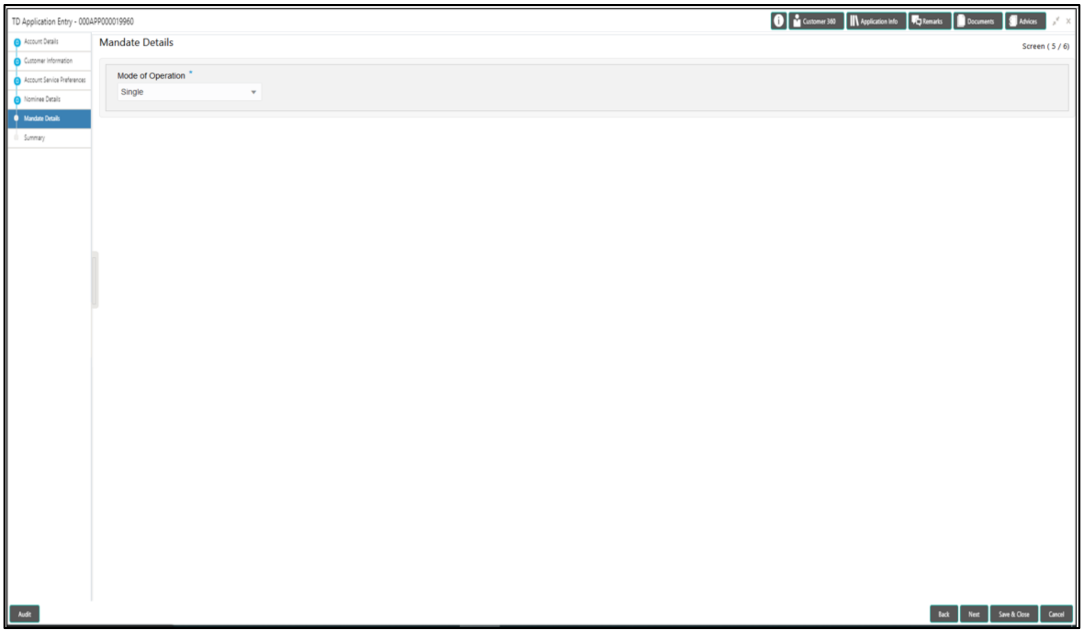
Field	Description
Mode of Operation	Select the mode of operation relevant for the account from the drop-down list. Available options are: • Single • Jointly • Anyone • Survivor • Either or Survivor • Former or Survivor

Field	Description
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Save & Close	Click **Save & Close** to save the data captured. **Save & Close** 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.

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

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

Figure 9: Mandate Details



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 10: Summary - Field Description.

   Table 10: Summary - Field Description

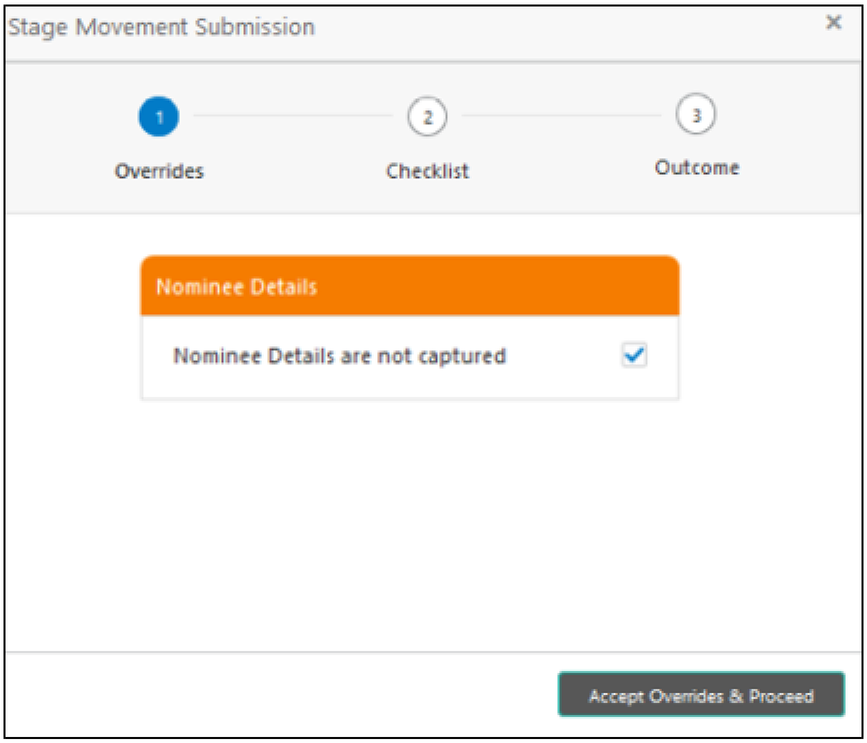
Data Segment	Description
Account Details	Displays the account details
Customer Information	Displays the customer information details.
Mandate Details	Displays the mandate details.
Account Service Preferences	Displays the account service preferences details.
Nominee Details	Displays the nominee details.

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 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.. **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 11: Overrides



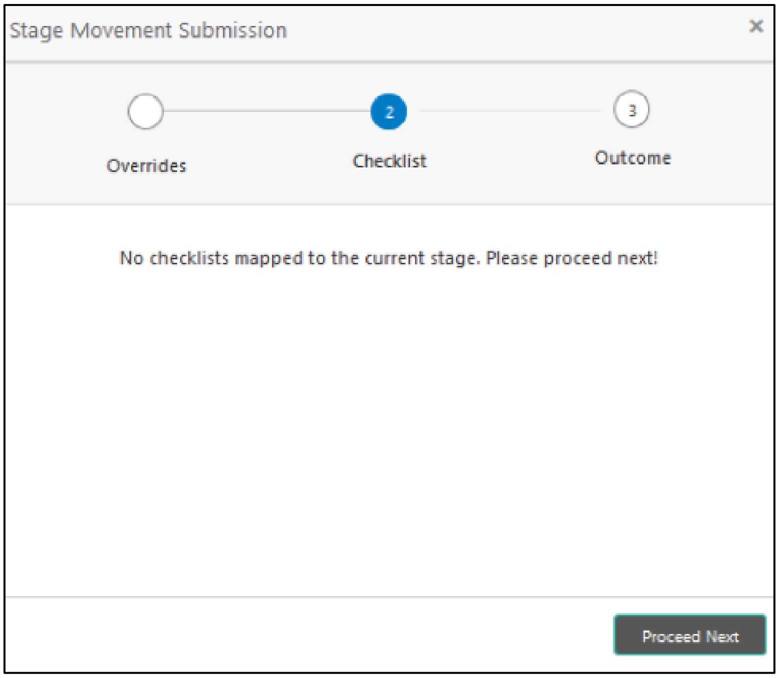
Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. Few example of overrides are as following:

- Nominee Details are not updated.

3. Click **Proceed Next.**

→ The **Checklist** screen is displayed.

Figure 12: Checklist



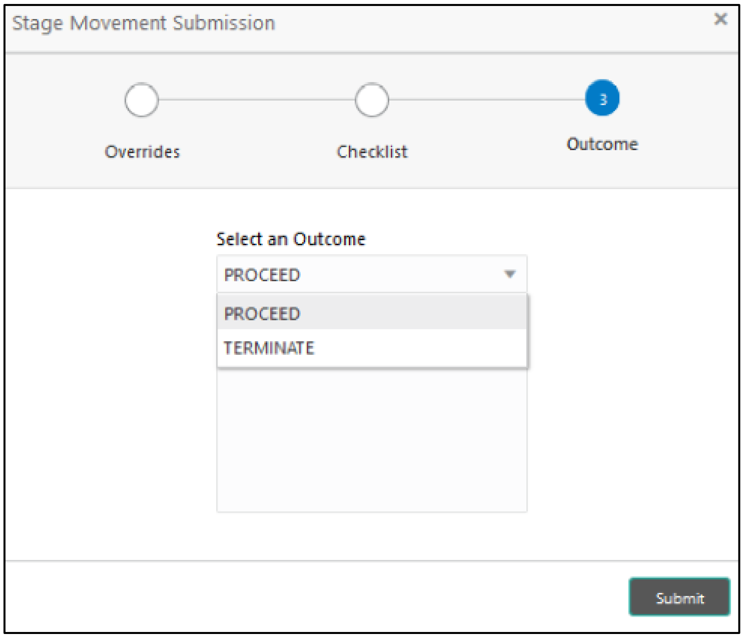
Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 13: Outcome



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

- Proceed
- Terminate

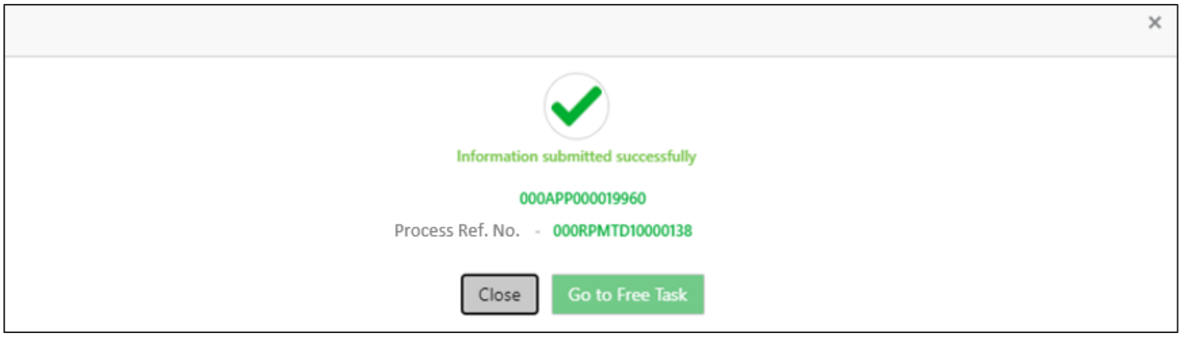
Outcomes configured in the conductor workflow for the business process is available in the dropdown list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 14: Confirmation

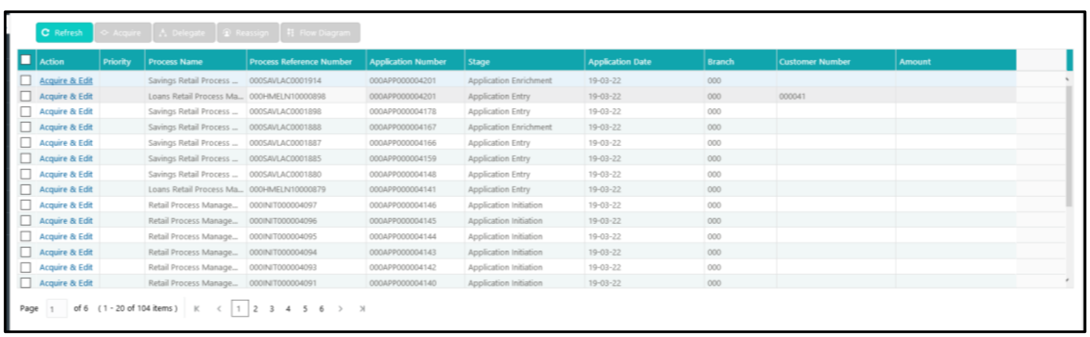


On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is displayed. If you have access to the next stage, you would be able to view the Application number and take action on it.

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

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

Figure 15: Free Tasks



3.1.7 Action Tabs

This section includes the following subsections:

- 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

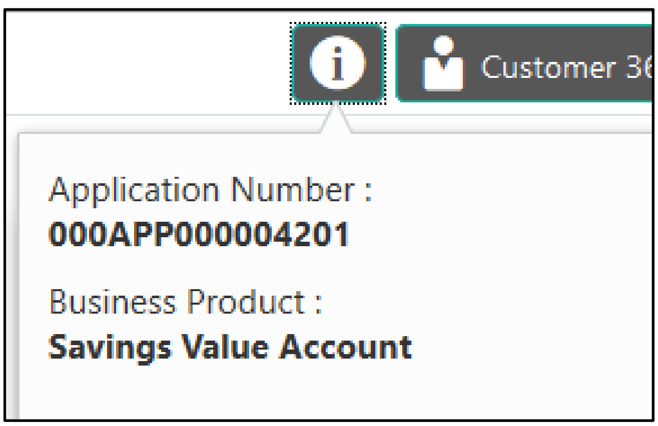
The functions available in the various tabs can be accessed during any point in the Application Entry Stage. Details about the tabs are as follows:

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

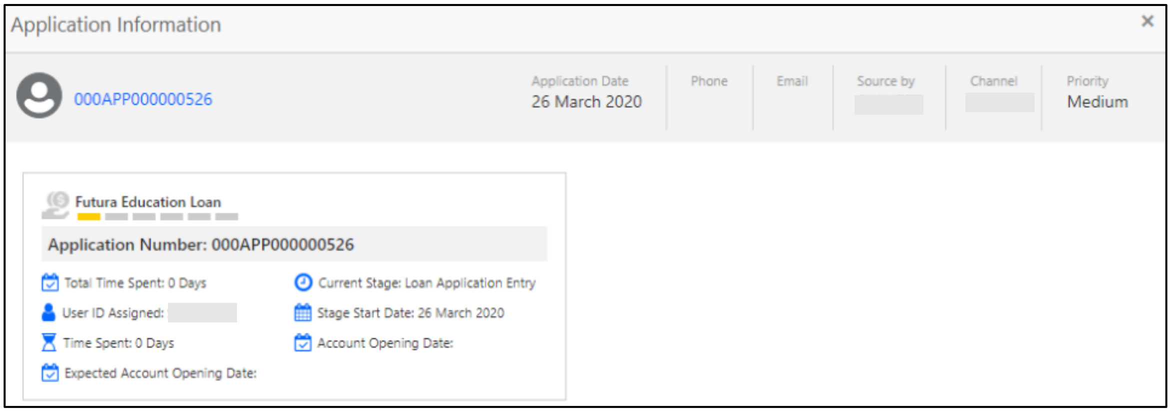
The screen shows the list of Customer IDs in case of Joint Accounts. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Customer Information data segment.

3.1.7.3 Application Info

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

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

Figure 18: Application Information



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

2. For more information on fields, refer to Table 11: Application Information – Field Description.

Table 11: 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. • High

Field	Description
	• 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.

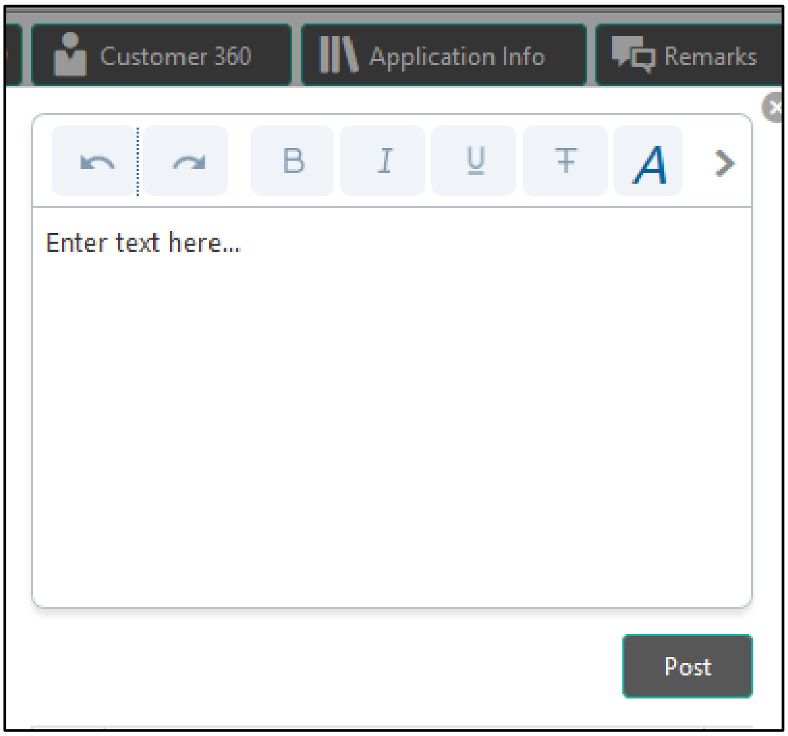
NOTE: Application Info tab will not be visible for Application Initiation stage.

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



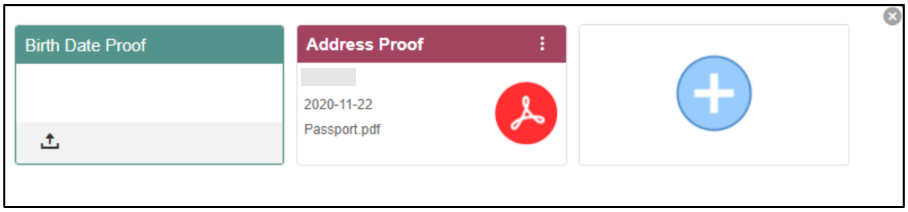
Remarks posted are updated with your User ID, Date, and are available for view in the next stages for the users working on that application.

3.1.7.5 Documents

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

   → The **Documents** screen is displayed.

Figure 20: Documents



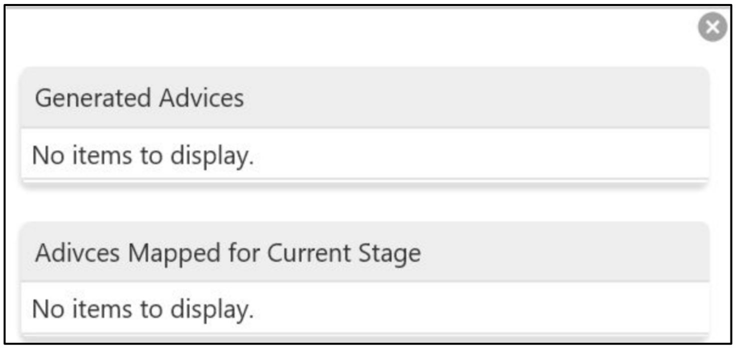
Ensure that mandatory documents are uploaded, as system will validate the same during the stage submission.

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 Term Deposit product, no advice is configured.

3.2 Application Enrichment Stage

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

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

- 3.2.1 Account Details Data Segment
- 3.2.2 Interest Details Data Segment
- 3.2.3 Summary

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

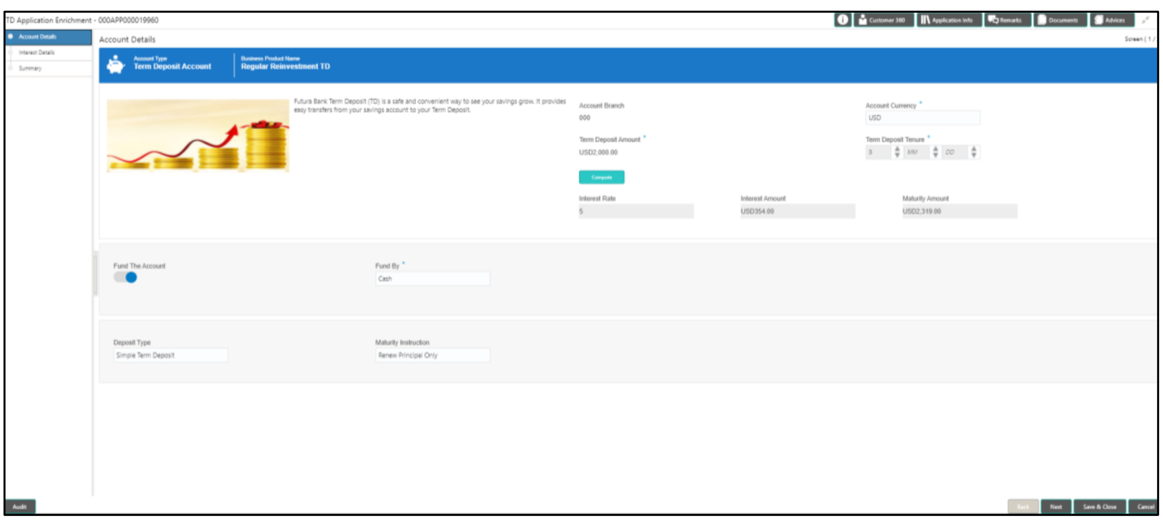
3.2.1 Account Details Data Segment

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

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

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

Figure 22: Account Details



For more information on fields, refer to Table 12: Account Details - Field Description.

Table 12: Account Details - Field Description

Field	Description
Account Type	Displays the account type based on the product selected in the product catalogue. This field is mandatory.
Business Product Name	Displays the business product name based on the product selected in the product catalogue.
Product Image	Displays the business product image.
Product Description	Displays a short description of the business product.
Account Branch	By default, displays the logged-in user’s home branch.
Account Currency	Displays the account currency.
Term Deposit Amount	Displays the Term Deposit amount.
Term Deposit Tenure	Displays the term deposit tenure.
Compute	Click **Compute** and the following fields are displayed: • Interest • Interest Amount • Maturity Amount
Fund the Account	Displays if initial funding has been taken for the account opening. Currently, initial funding is allowed through Cash Account Transfer and Other Bank Cheque. **Fund the Account** will always be ‘On’ for Term Deposit.
Fund By	Displays the Fund By. Available options are: • Cash • Account Transfer

Field	Description
	• Other Bank Cheque
Term Deposit Amount	Displays the term deposit amount updated earlier.
Value Date	Displays the Current Business date.
Account Number	Displays the account number.
Account Name	Displays the account name for the selected account number.
Cheque Number	Displays the cheque number.
Cheque Date	Displays the Cheque date.
GL Account Number	Displays the GL Account Number where the funding amount is to be credited.
GL Account Description	Displays the GL Account Description for the GL selected.
Deposit Type	Displays deposit type as Simple or Reinvestment Term Deposit, based on the Business Product configurations.
Interest Payout	Displays the Interest Payout.
Interest Payout Mode	Displays the Interest Payout mode.
Account Number	Displays the account number.
Account Name	Displays the account name for the selected account number.
Maturity Instruction	Displays the maturity amount.
Maturity Payout Mode	Displays the maturity payout mode.
Account Number	Displays the account number.

Field	Description
Account Name	Displays the account name for the selected account number.
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 for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Save & Close	Click **Save & Close** to save the data captured. **Save & Close** 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.

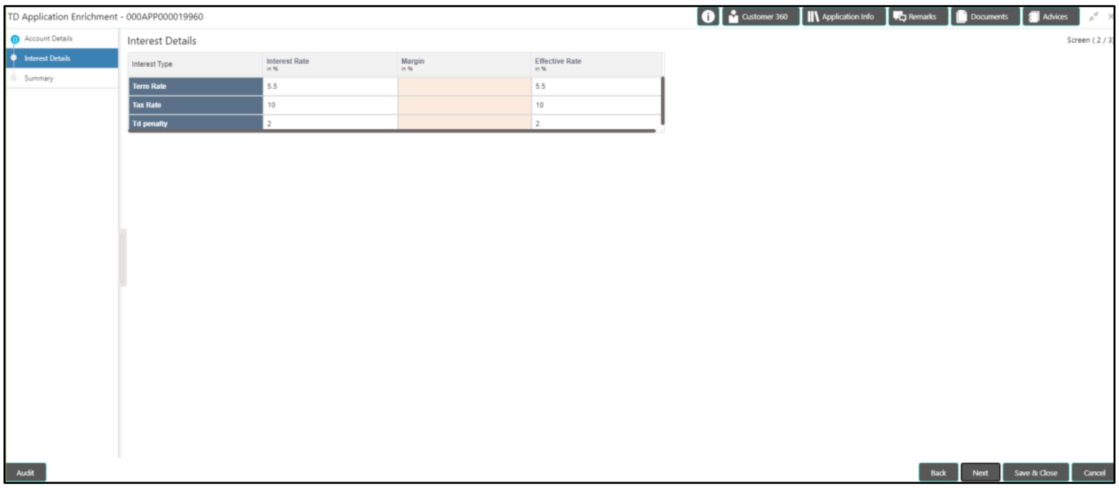
3.2.2 Interest Details Data Segment

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

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

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

   Figure 23: 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 13: Interest Details - Field Description.

   Table 13: Interest Details - Field Description

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

Field	Description
Effective Rate	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 for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Save & Close	Click **Save & Close** to save the data captured. **Save & Close** 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.

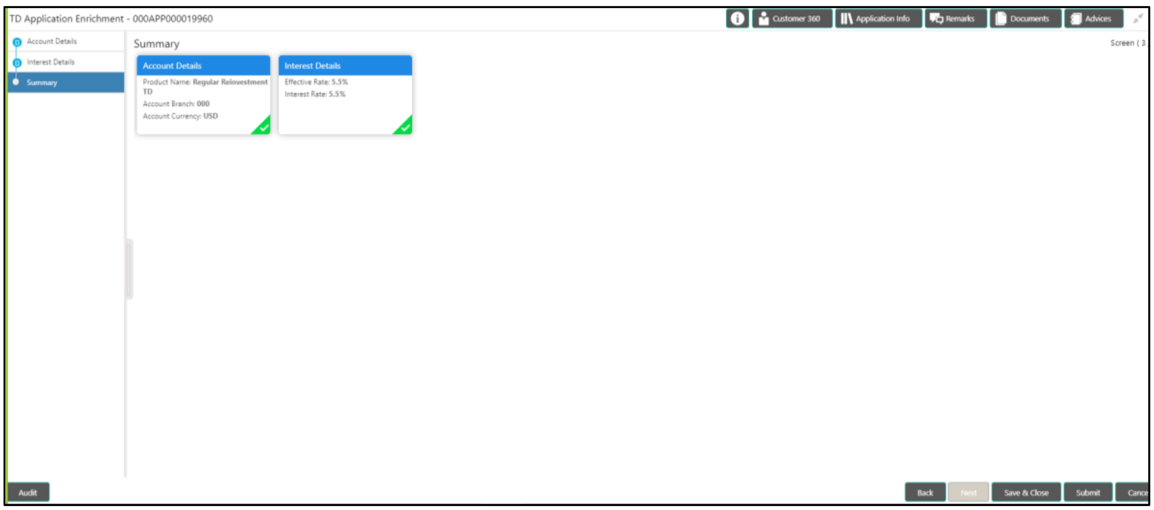
3.2.3 Summary

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

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

   → The **Summary** screen is displayed.

Figure 24: Summary



Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on summary tiles, refer to Table 14: Summary - Field Description.

Table 14: Summary - Field Description

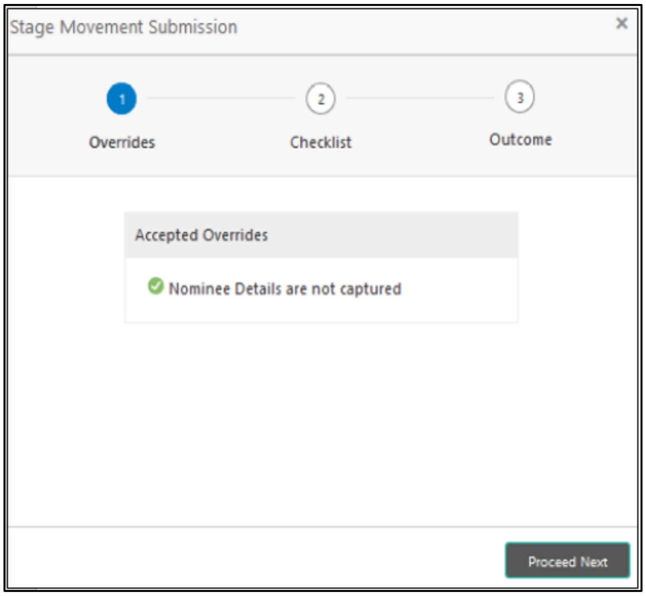
Data Segment	Description
Account Details	Displays the account details.
Interest Details	Displays the interest details
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data.

Data Segment	Description
	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. **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 **Cancel** to close the application without saving.
Cancel	Click **Cancel** to terminate the application and the status of the application. Such applications cannot be revived later by the user.

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

   → The **Overrides** screen is displayed.

   Figure 25: Overrides

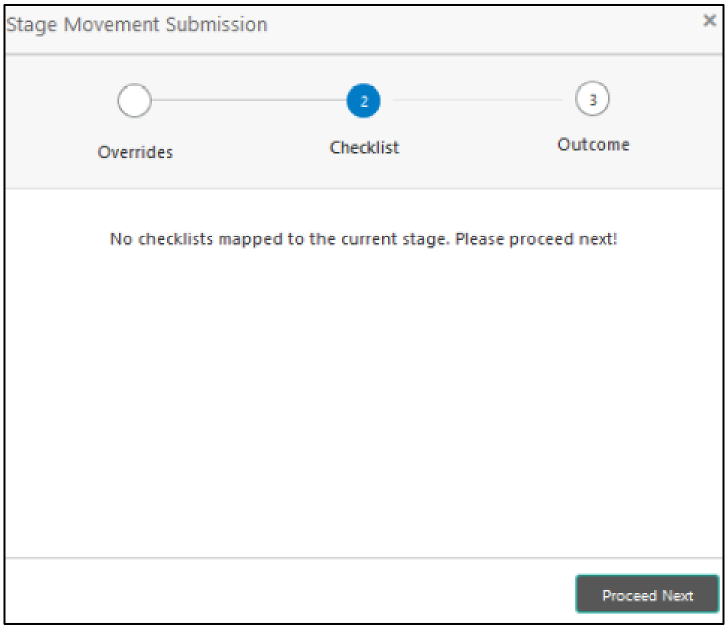
   

   Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next.**

   → The **Checklist** screen is displayed.

   Figure 26: Checklist

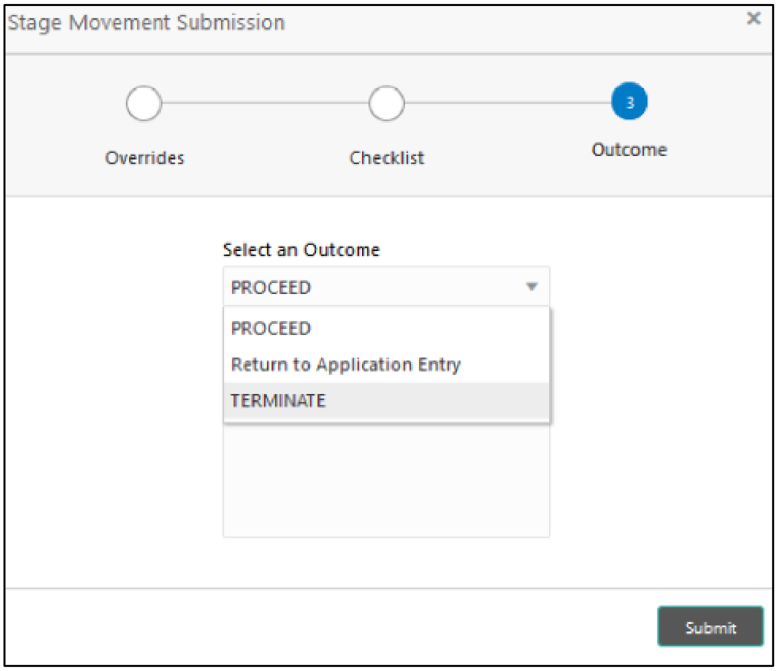
   Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 27: Outcome



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

   - Proceed
   - Return to Application Entry
   - Terminate

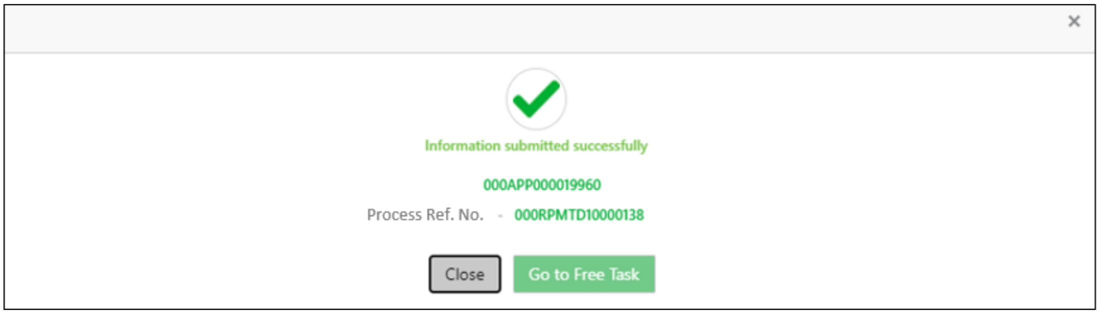
   Outcomes configured in the conductor workflow for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 28: Confirmation

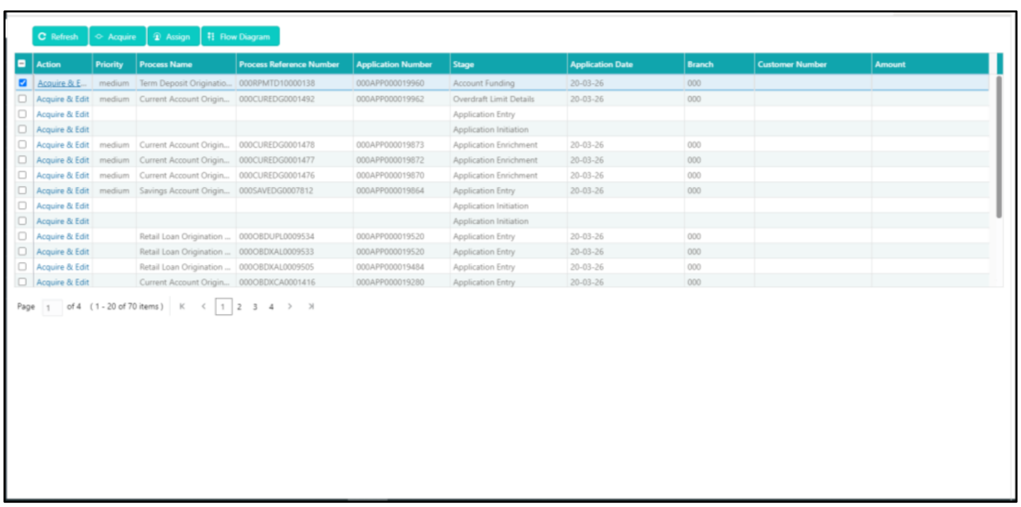


On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed. Click on '**Close**' to close the pop-up screen. Alternatively click on '**Go to Free Task**' to launch the **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 29: Free Tasks



3.3 Account Funding Stage

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

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

- 3.3.1 Account Details Data Segment
- 3.3.2 Initial Funding Details Data Segment
- 3.3.3 Summary

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

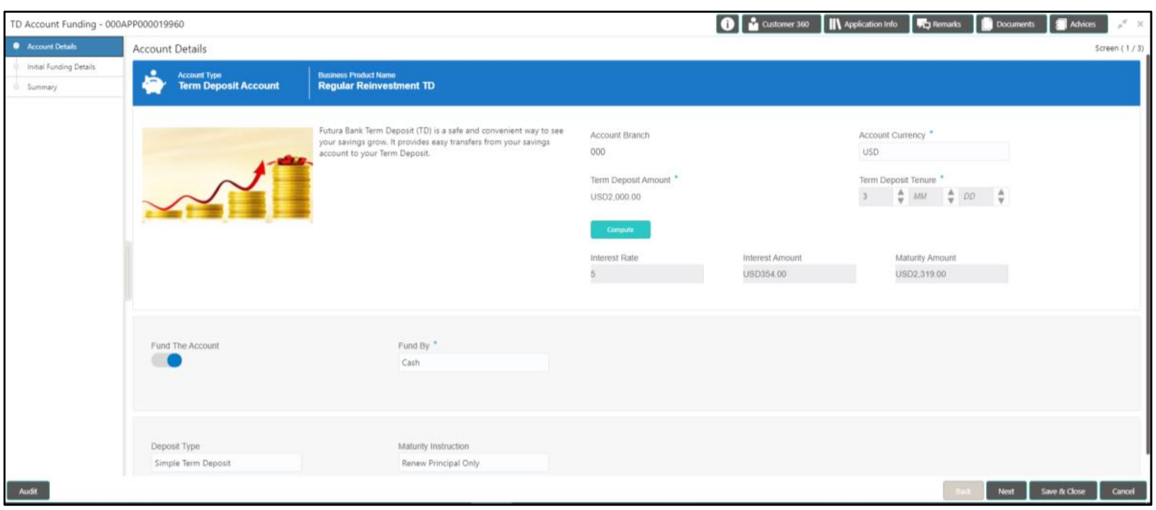
3.3.1 Account Details Data Segment

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

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

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

Figure 30: Account Details



For more information on fields, refer to Table 15: Account Details: Field Description.

Table 15: Account Details: Field Description

Field	Description
Account Type	Displays the account type based on the product selected in the product catalogue. This field is mandatory.
Business Product Name	Displays the business product name based on the product selected in the product catalogue.
Product Image	Displays the business product image.
Product Description	Displays a short description of the business product.
Account Branch	By default, displays the logged-in user's home branch.
Account Currency	Displays the account currency.
Term Deposit Amount	Displays the Term Deposit amount.
Term Deposit Tenure	Displays the term deposit tenure.
Compute	Click **Compute** and the following fields are displayed: • Interest • Interest Amount • Maturity Amount
Fund the Account	Displays if initial funding has been taken for the account opening. Currently, initial funding is allowed through Cash Account Transfer and Other Bank Cheque. **Fund the Account** will always be 'On' for Term Deposit.
Fund By	Displays the Fund By. Available options are: • Cash • Account Transfer

Field	Description
	• Other Bank Cheque
Term Deposit Amount	Displays the term deposit amount updated earlier.
Value Date	Displays the Current Business date.
Account Number	Displays the account number.
Account Name	Displays the account name for the selected account number.
Cheque Number	Displays the cheque number.
Cheque Date	Displays the Cheque date.
GL Account Number	Displays the GL Account Number where the funding amount is to be credited.
GL Account Description	Displays the GL Account Description for the GL selected.
Deposit Type	Displays deposit type as Simple or Reinvestment Term Deposit, based on the Business Product configurations.
Interest Payout	Displays the Interest Payout.
Interest Payout Mode	Displays the Interest Payout mode.
Account Number	Displays the account number.
Account Name	Displays the account name for the selected account number.
Maturity Instruction	Displays the maturity amount.
Maturity Payout Mode	Displays the maturity payout mode.
Account Number	Displays the account number.

Field	Description
Account Name	Displays the account name for the selected account number.
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 for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Save & Close	Click **Save & Close** to save the data captured. **Save & Close** 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 Initial Funding Details

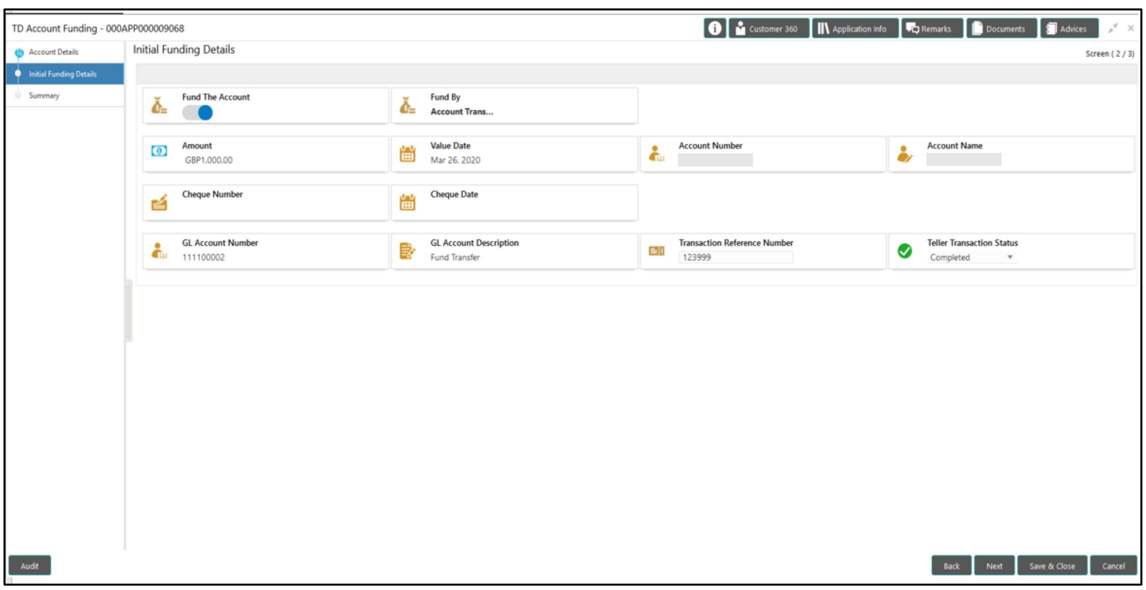
The Initial Funding Details data segment displays the Initial Funding details captured in the Application Entry stage. The Transaction Reference Number and the Transaction Status is either auto-populated or has to be manually captured based on the configuration. Automatic option is supported only for 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. Teller transaction reference number and its status for the initial funding transaction triggered off as part of the Application Entry stage.

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

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

Figure 31: Initial Funding Details



2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to Table 16: Initial Funding Details - Field Description.

Table 16: Initial Funding Details - Field Description

Field	Description
Fund 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.
Account Number	Displays the Account Number. This field appears only if Account Transfer is selected as the funding by mode.
Account Name	Displays the Account Name. This field appears only if Account Transfer is selected as the funding by mode.
Cheque Number	Displays the Cheque Number. This field appears only if Account Transfer or Other Bank Cheque is selected as the funding by mode. For Account Transfer the cheque number is displayed only if captured during the funding details capture in Account Details data segment.
Cheque Date	Displays the Cheque Date. This field appears only if Account Transfer or Other Bank Cheque

Field	Description
	is selected as the funding by mode. For Account Transfer the cheque number is displayed only if captured during the funding details capture in Account Details data segment.
Bank Name	Displays the Bank Name. This field appear for ‘Other Bank Cheque’ funding mode.
Branch Name	Displays the Branch Name. This field appear for ‘Other Bank Cheque’ funding mode.
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.
Transaction Reference Number	Specify the transaction reference number through which the transaction has been posted for initial funding in the Teller Application. For Automated processing of the Cash funding mode, system displays the transaction reference number for the initial funding transaction that was triggered off in the Application Entry stage for the Teller module.
Teller Transaction Status	Select the transaction status as ‘Completed’ for the transaction posted for initial funding in the Teller Application. For Automated processing of the Cash funding mode, system displays the status of the teller transaction.

Field	Description
	NOTE: The status of the teller transaction should be 'Success' for the submission of the Account Funding stage.
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields. 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 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 32: Summary

Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on summary tiles, refer to Table 17: Summary - Field Description.

Table 17: Summary - Field Description

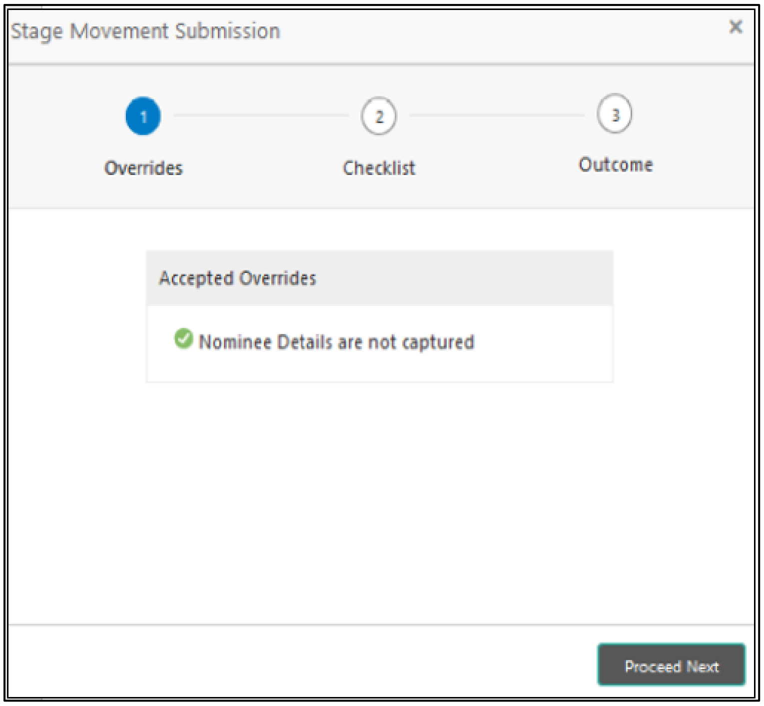
Data Segment	Description
Account Details	Displays the account details.
Initial Funding Details	Displays the initial funding details
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data.

Data Segment	Description
	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. **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 33: Overrides

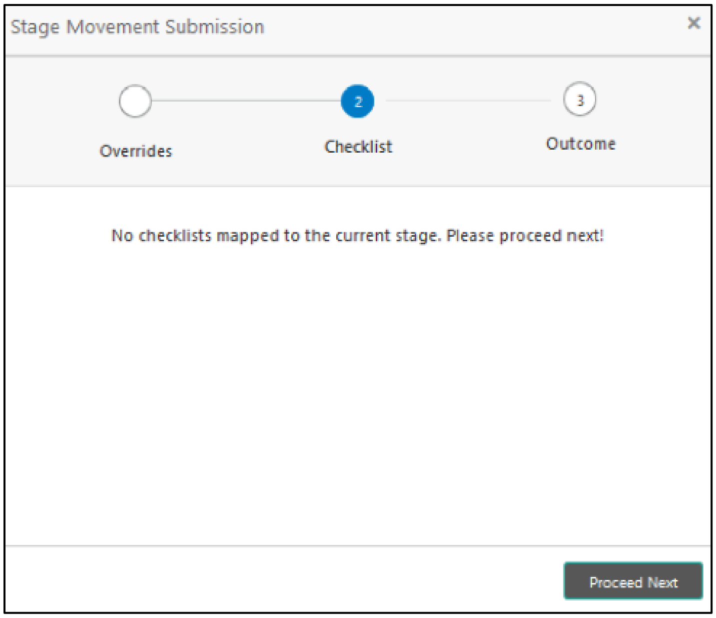


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to make ensure overrides do not arise.

3. Click **Proceed Next.**

→ The **Checklist** screen is displayed.

Figure 34: Checklist



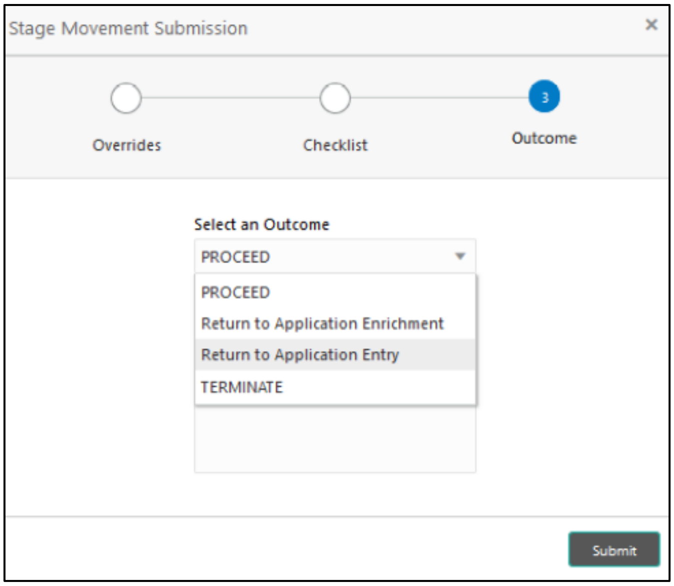
Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

   → The **Outcome** screen is displayed.

   Figure 35: Outcome



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

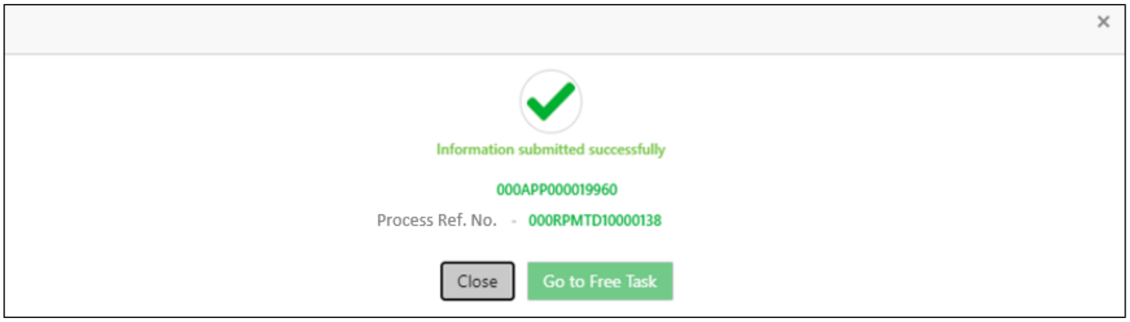
   Outcomes configured in the conductor workflow for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 36: Confirmation

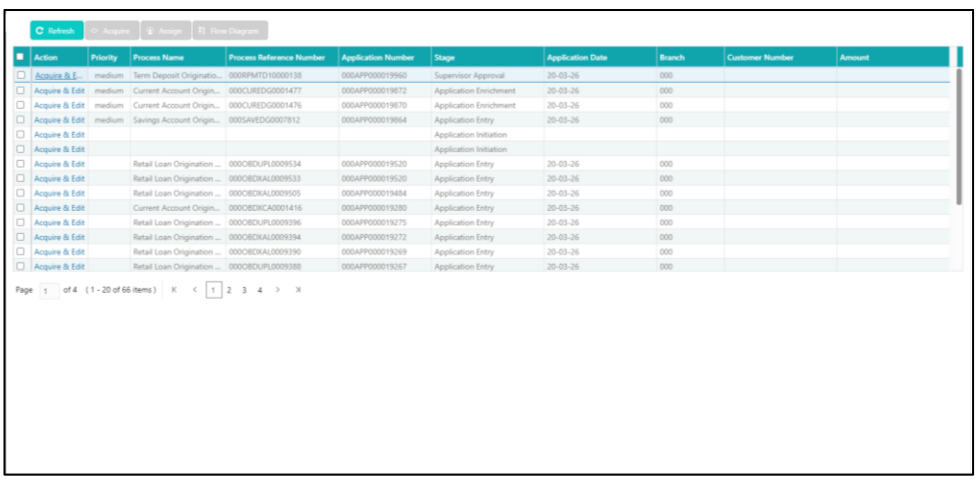


On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed. Click on '**Close**' to close the pop-up screen.

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

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

Figure 37: Free Tasks



3.4 Supervisor Approval Stage

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

- 3.4.1 Application Information Data Segment
- 3.4.2 Summary

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

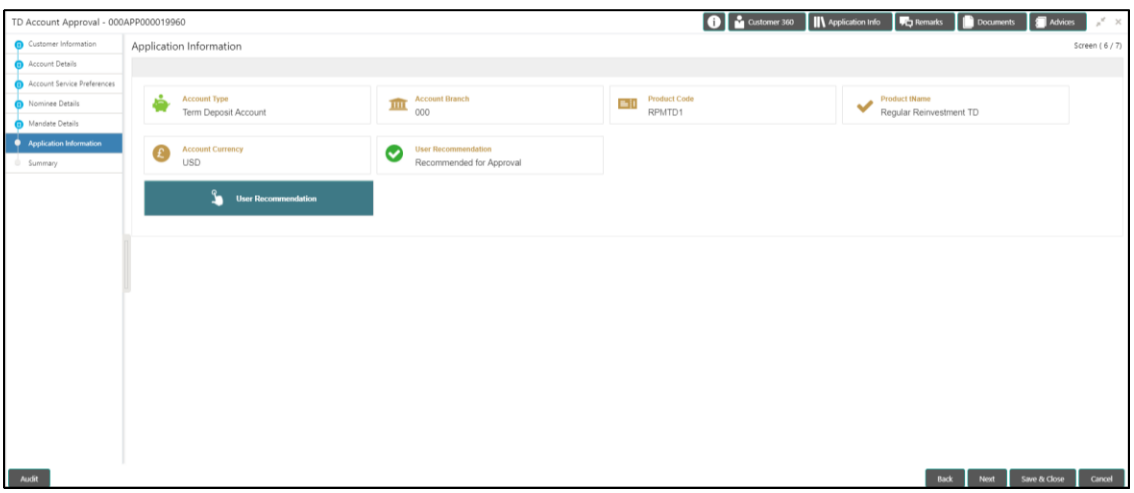
3.4.1 Application Information Data Segment

The Application Information data segment displays the application entries details.

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

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

Figure 38: Application Information



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

Table 18: Application Information – Field Description

Field	Description
Account Type	Displays the account type.
Account Branch	Displays the account branch.
Product Code	Displays the product code.
Product Name	Displays the product name.
Account Currency	Displays the account currency.
User Recommendation	Select the user recommendation. Available options are: • Recommended for Approval • Recommended for Reject
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data.
Save & Close	Click **Save & Close** to save the data captured. **Save & Close** 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.

Field	Description
Cancel	Click **Cancel** to close the application without saving.

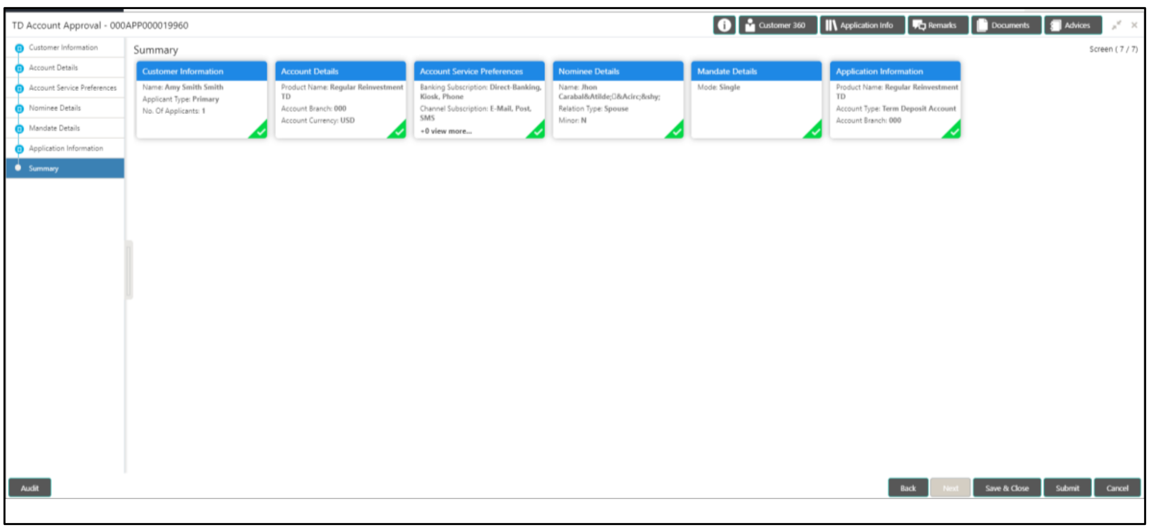
3.4.2 Summary

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

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

→ The **Summary** screen is displayed.

Figure 39: Summary



Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on summary tiles, refer to Table 19: Summary – Field Description.

Table 19: Summary – Field Description

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

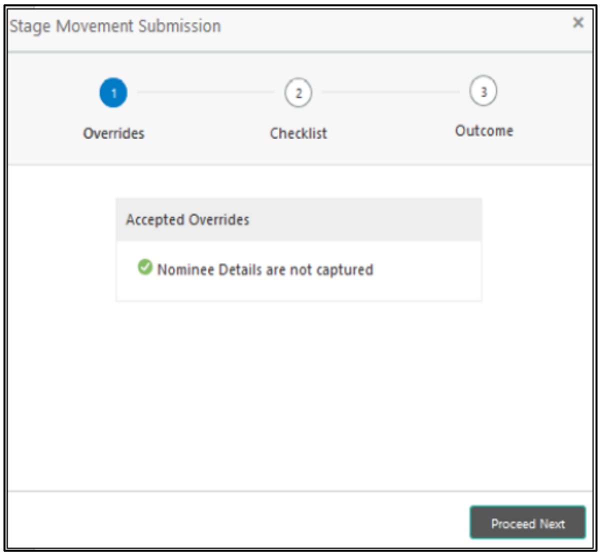
Data Segment	Description
Nominee Details	Displays the nominee details.
Mandate Details	Displays the mandate details.
Application Information Details	Displays the application information details.
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action. User will not be able to proceed to next data segment, without capturing the mandatory data. **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 40: Overrides

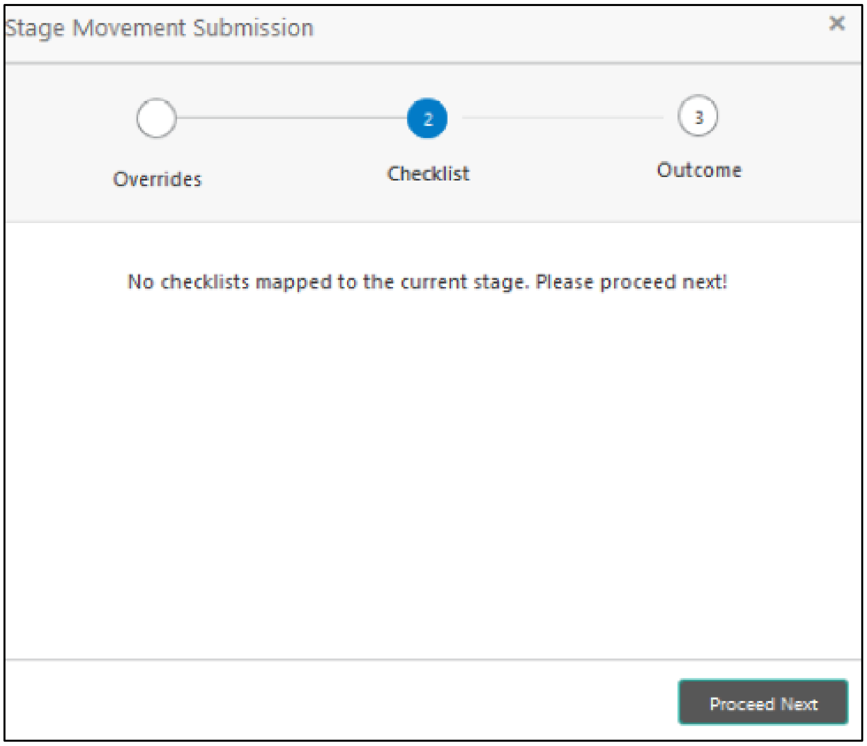


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next.**

→ The **Checklist** screen is displayed.

Figure 41: Checklist



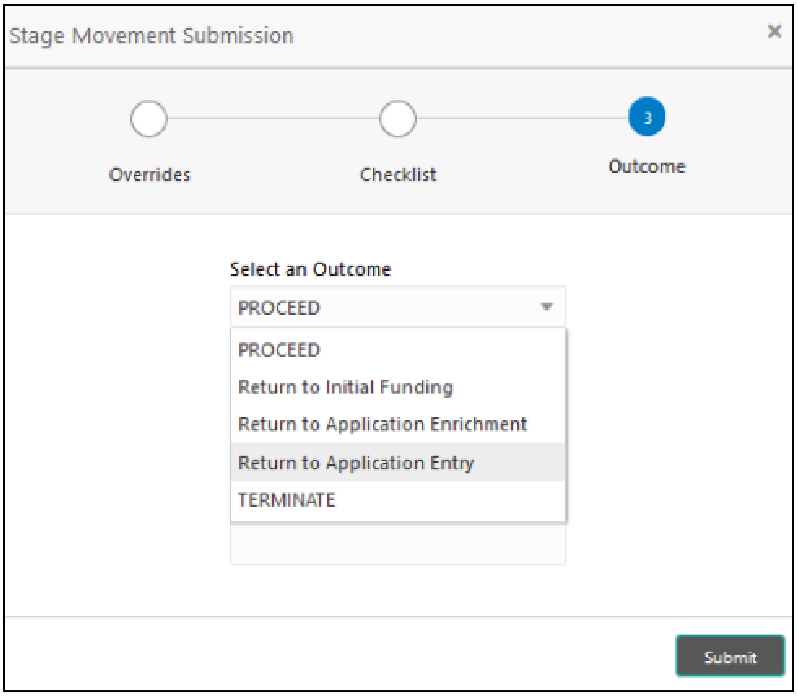
Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 42: Outcome



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

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

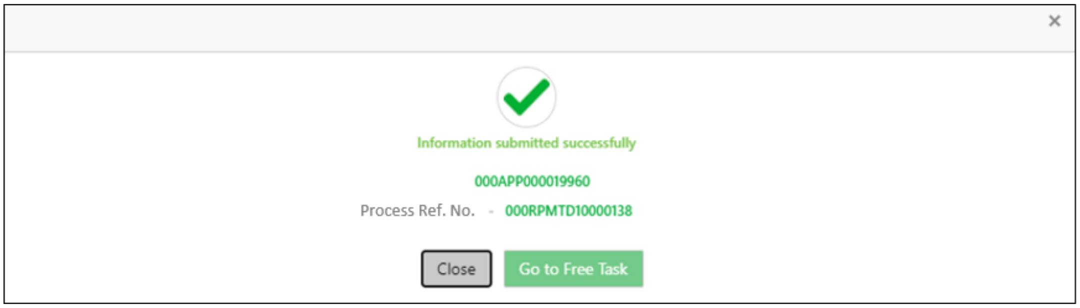
Outcomes configured in the conductor workflow for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 43: Confirmation

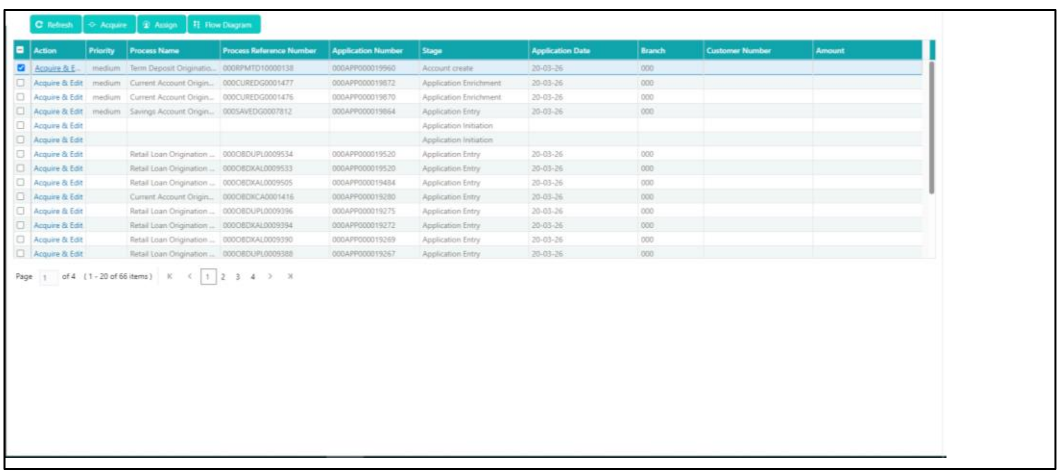


On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed. Click on '**Close**' to close the pop-up screen. Alternatively click on '**Go to Free Task**' to launch the **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 44: Free Tasks



3.5 Account Creation

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

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

The Account Creation data segments are as follows:

- 3.5.1 Account Details Data Segment
- 3.5.2 Account Create Data Segment
- 3.5.2 Summary

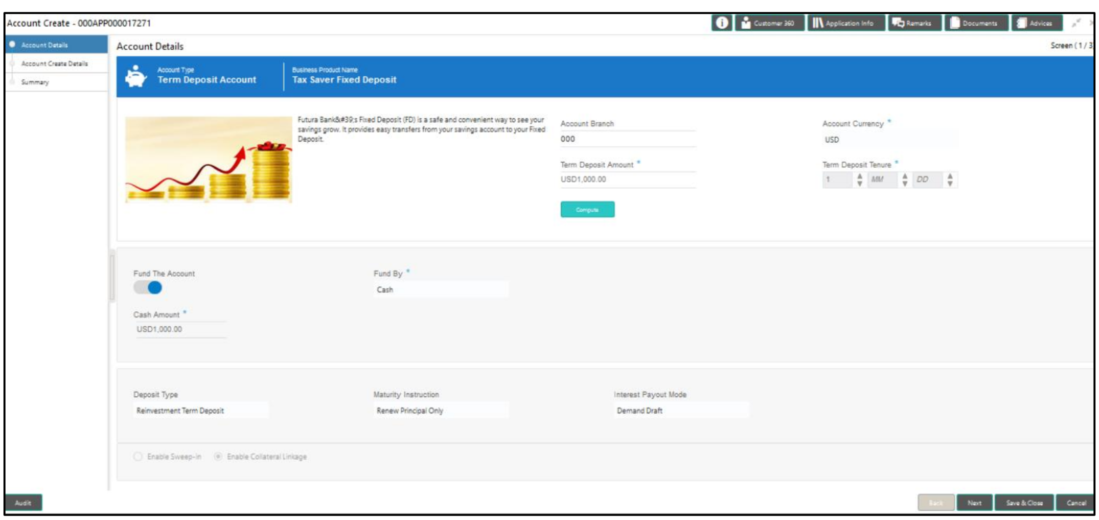
3.5.1 Account Details Data Segment

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

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

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

Figure 45: Account Details



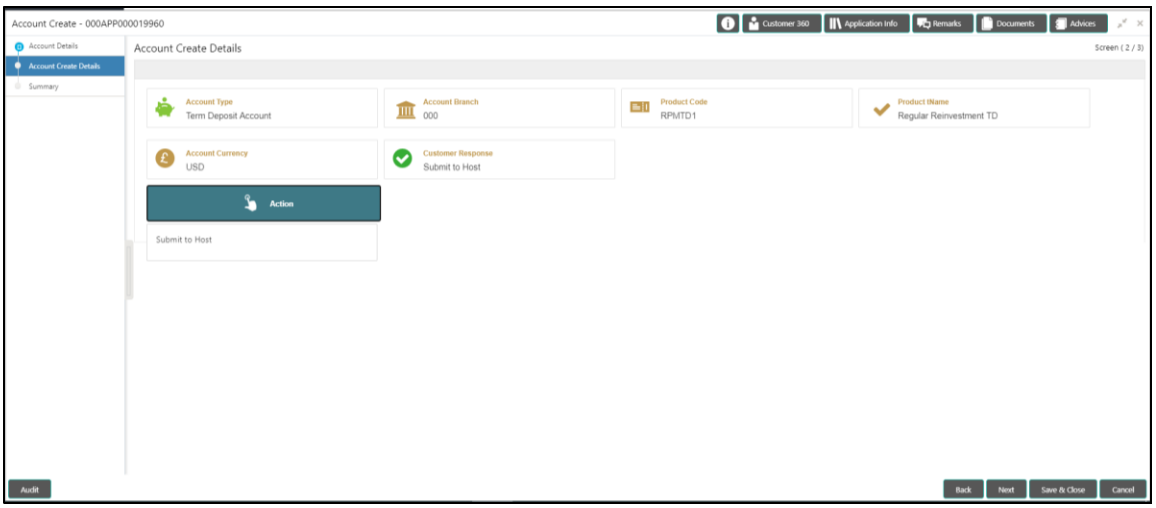
3.5.2 Account Create Details Data Segment

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

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

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

Figure 46: Account Create Details



2. Provide the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to Table 20: Account Create Details – Field Description.

Table 20: Account Create Details – Field Description

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

Field	Description
Instalment Frequency	Displays the instalment frequency.
Rate of Interest	Displays the rate of interest.
Principal	Displays the principal amount.
Interest	Displays the interest amount.
Instalment Amount	Displays the instalment amount.
Charges	Displays the charges.
Disbursement Account	Displays the disbursement account.
Repayment Account	Displays the repayment account.
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. System will validate for all mandatory data segments and data fields. 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..

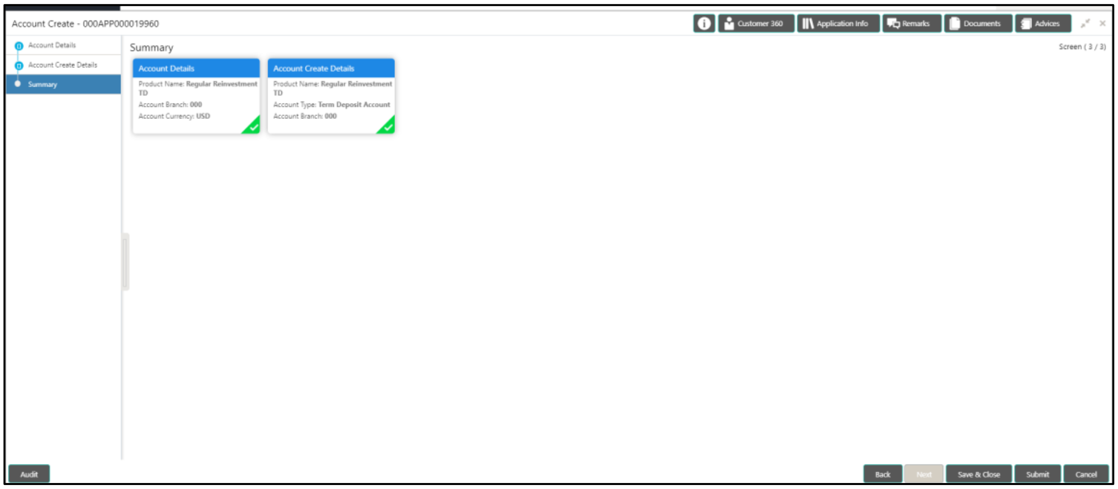
3.5.3 Summary

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

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

   → The **Summary** screen is displayed.

Figure 47: Summary



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

Table 21: Summary – Field Description

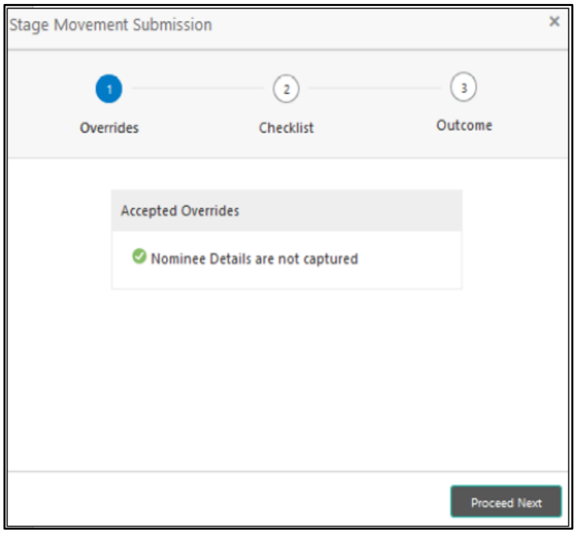
Data Segment	Description
Account Details	Displays the account details.
Account Create Details	Displays the account create details
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data.

Data Segment	Description
	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. **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 48: Overrides

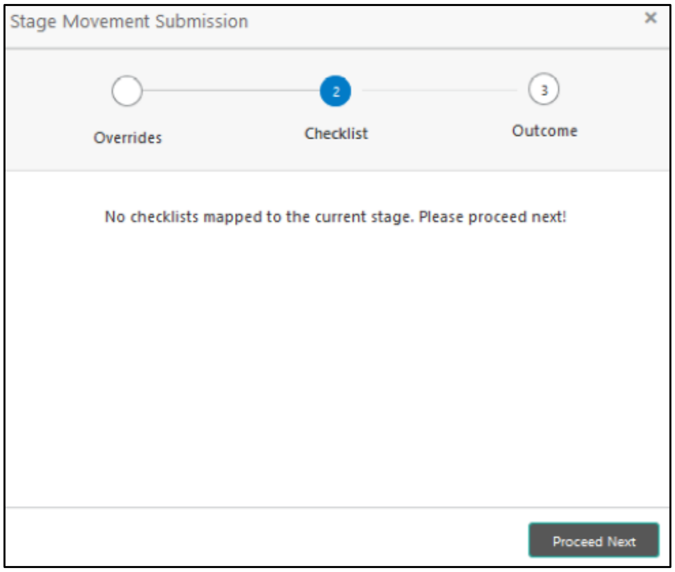


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next.**

→ The **Checklist** screen is displayed.

Figure 49: Checklist



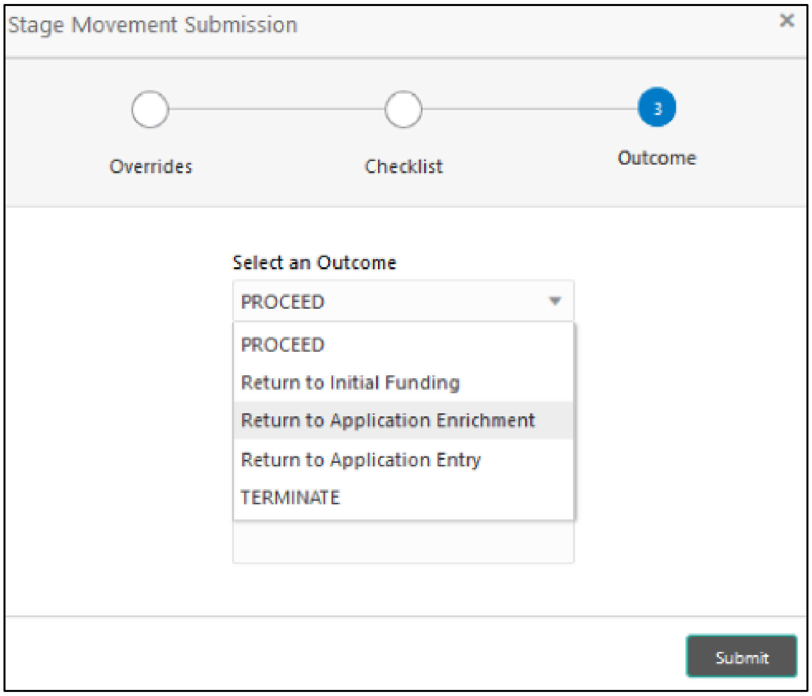
Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 50: Outcome



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

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

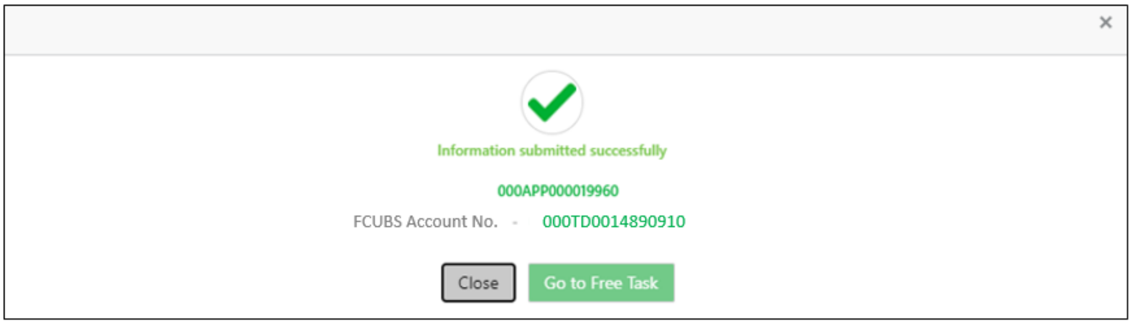
Outcomes configured in the conductor workflow for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The Confirmation screen is displayed.

Figure 51: Confirmation



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

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

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

4 Functional Activity Codes Glossary