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.
Error Codes and Messages	This topic provides the error codes and messages that you encounter while working with Oracle FLEXCUBE Onboarding.
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. Configurations 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.

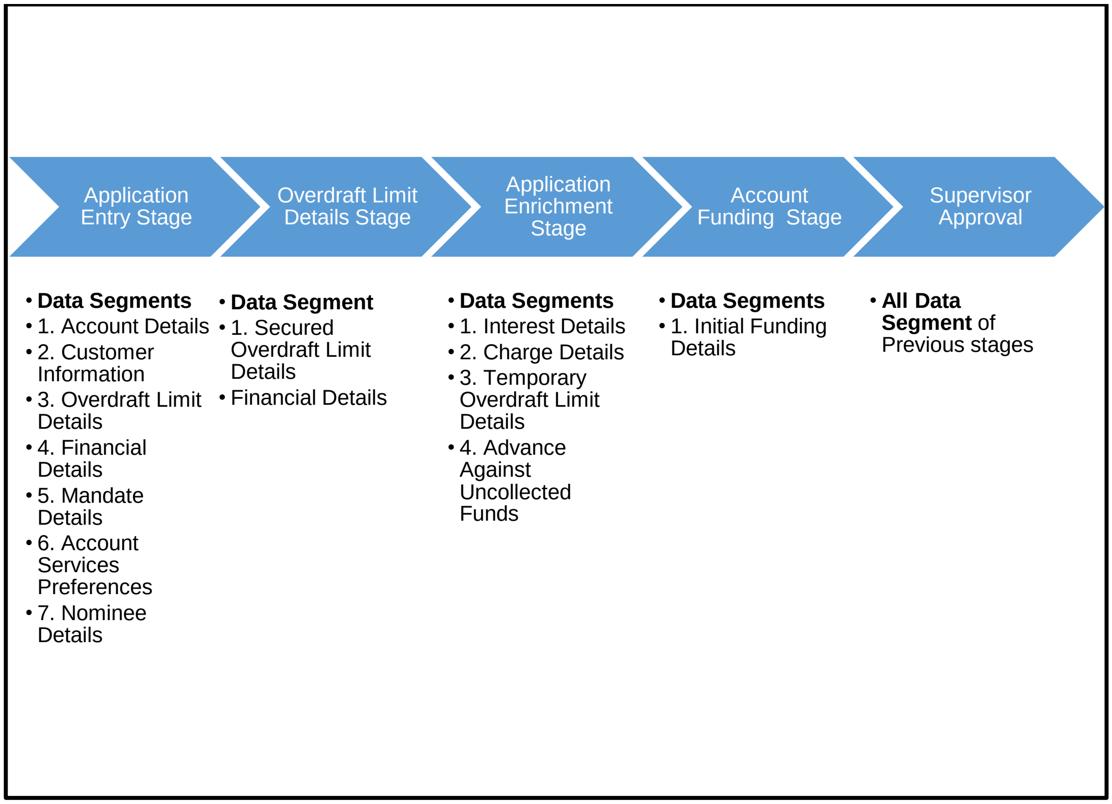
The convenience of configuring appropriate stages and the respective data segments within each of these stages, which can be business driven, is hosted and architectured by our new platform solution. The random access navigation between data segments within a given stage with appropriate validations, 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 guide, all the Product Originations are initiated in the Application Initiation stage from the Product Catalogue. The Cart Operation in Product Catalogue allows to originate single or multiple Product initiation. Once the 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
- 3.1.8 Request Clarification

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.

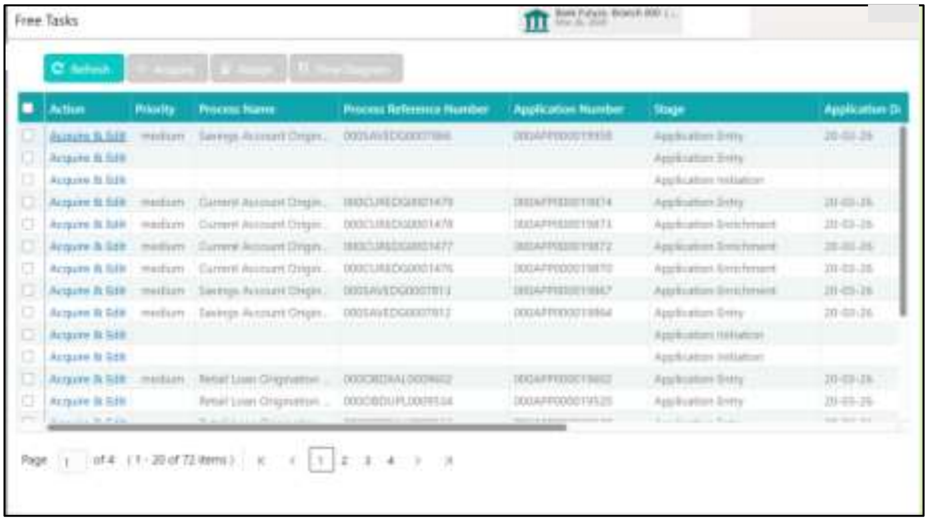
Prerequisite

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.

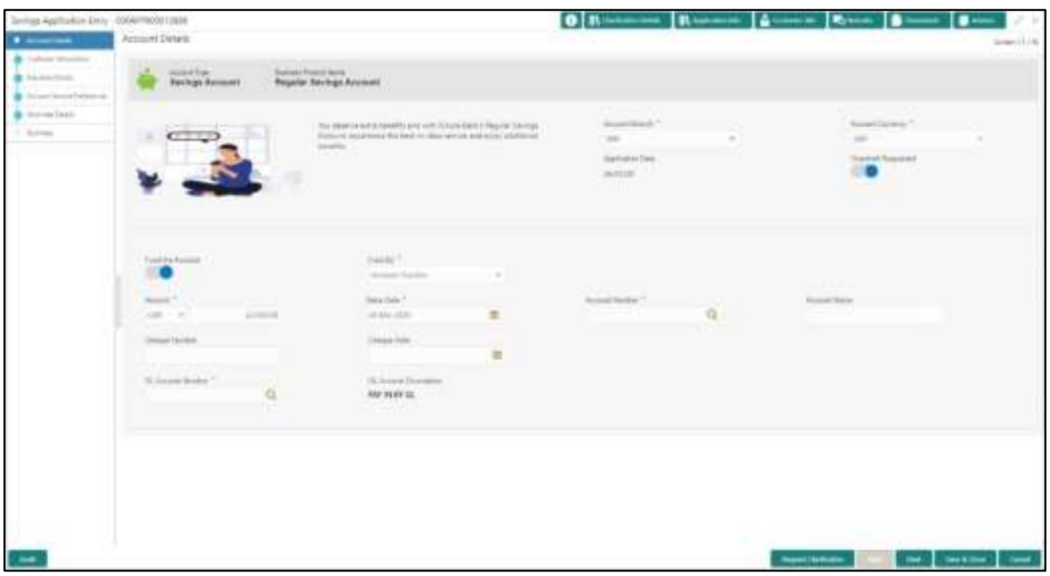
Figure 2: Free Tasks



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. Specify 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	The 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, the 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, the system displays the account currency selected in the Application Initiate stage. This field is mandatory.
Application Date	Displays the date on which the application was initiated.
Overdraft Requested	Select to indicate if overdraft is required.
Fund the Account	Select to indicate if initial funding has been taken for the account opening. Currently, initial funding 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.
Value Date	Select the Current Business date.
Account Number	Select the account number from the Account Search popup. This field is applicable only if the **Fund By** is selected as "Account Transfer" **NOTE:** In Account Search popup, the user can view only the accounts of the existing customers who are part of the application.
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. This field is mandatory for **Other Bank Cheque** funding mode.

Field	Description
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.
Bank Name	Specify the Bank name. This field is applicable only if the **Fund By** is selected as “Other Bank Cheque”.
Branch Name	Specify the Branch name. This field is applicable only if the **Fund By** is selected as “Other Bank Cheque”.
Cheque Routing Number	Specify the Cheque Routing Number. This field is applicable only if the **Fund By** is selected as “Other Bank Cheque”.
GL Account Number	Specify the GL Account Number where the funding amount is to be credited. You can also search for GL Account Number. This field is applicable only if the **Fund mode** is selected as Manual or Automatic.
GL Account Description	Displays the description of selected GL Account. This field is applicable and mandatory only if the **Fund mode** is selected as Manual or Automatic.

Field	Description
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification.**
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. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the 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.

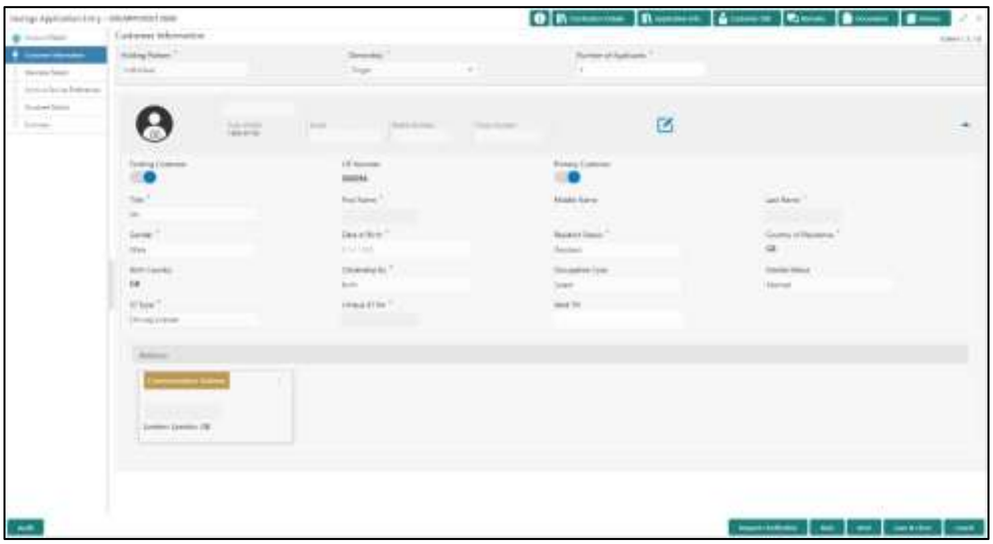
3.1.2 Customer Information Data Segment

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 the next data segment, after successfully capturing the data.

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

   Figure 4: Customer Information



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

   Table 5: Customer Information - Field Description

Field	Description
Holding Pattern	Displays the holding pattern selected in the Application Initiate stage.
Ownership	Select the ownership from the drop-down list. Available options are: • Single • Joint

Field	Description
	In case of Joint ownership selected, panel for updating details for 2nd applicant is populated. **Add Applicant** is also enabled to allow adding additional applicants to the account. By default, the 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.

Field	Description
Title	Select the title of the applicant from the drop-down list. This field is mandatory.
First Name	Specify the first name of the applicant. This field is mandatory.
Middle Name	Specify the middle name of the applicant.
Last Name	Specify the last name of the applicant. This field is mandatory.
Gender	Specify the Gender of the applicant from the drop-down list. This field is mandatory.
Date of Birth	Select the date of birth of the applicant. This field is mandatory.
Birth Place	Specify the birth place of the applicant.
Birth Country	Search and select the country code where the applicant has born.
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 a resident. 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.
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.
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification.**
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. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the 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 the next data segment, after successfully capturing the data.

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

Figure 5: Mandate Details

2. Specify 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

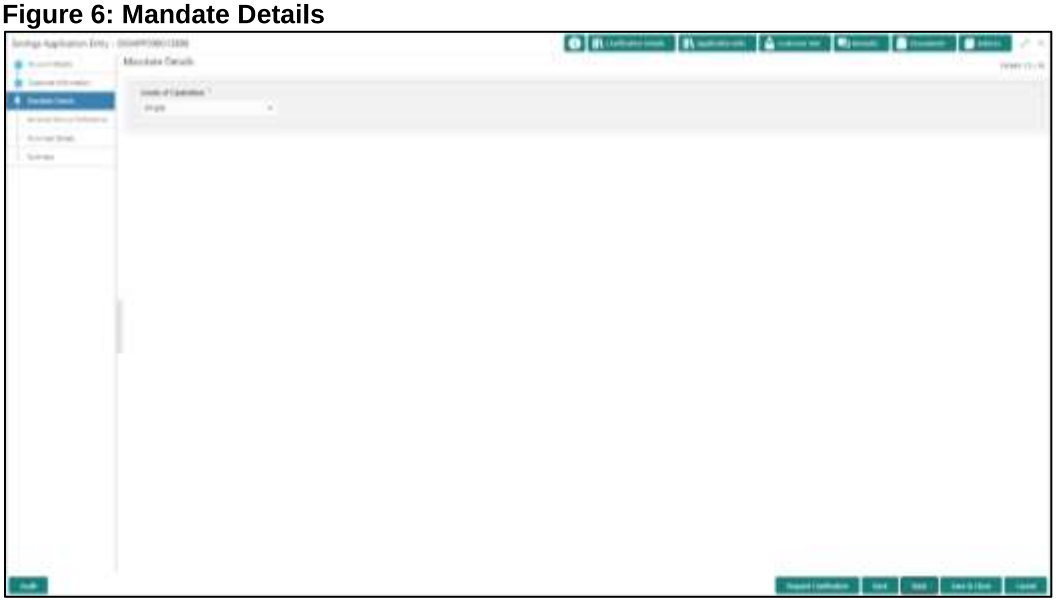
Field	Description
	• Former or Survivor • As per Mandate If the option 'As per Mandate' is selected, then update the below mentioned fields: • Amount From • Amount To • Required No. of Signatories • Remarks This field is mandatory.
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification.**
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. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the 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. If **Mode of Operation** is selected as “As per Mandate”.

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

Figure 6: Mandate Details



4. Specify 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.
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. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

Field	Description
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.

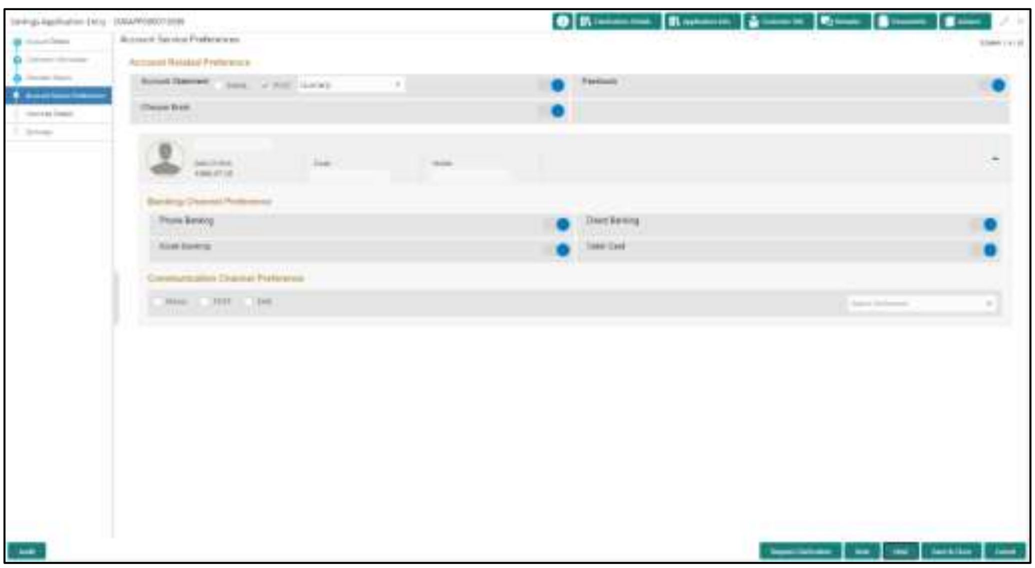
3.1.4 Account Service Preferences

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

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

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

   Figure 7: Account Service Preferences

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

Table 8: Account Service Preferences - Field Description

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

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 Preferences	**Select the specified preferences for Communication Channel.**
E-mail	Select to indicate if e-mail is the communication channel subscription.
Post	Select to indicate if post is the communication channel subscription.
SMS	Select to indicate if SMS is the communication channel subscription.
Select Preference	Select the communication channel from the drop-down to specify your preferred option among the selected options.
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification.**
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. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the 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.

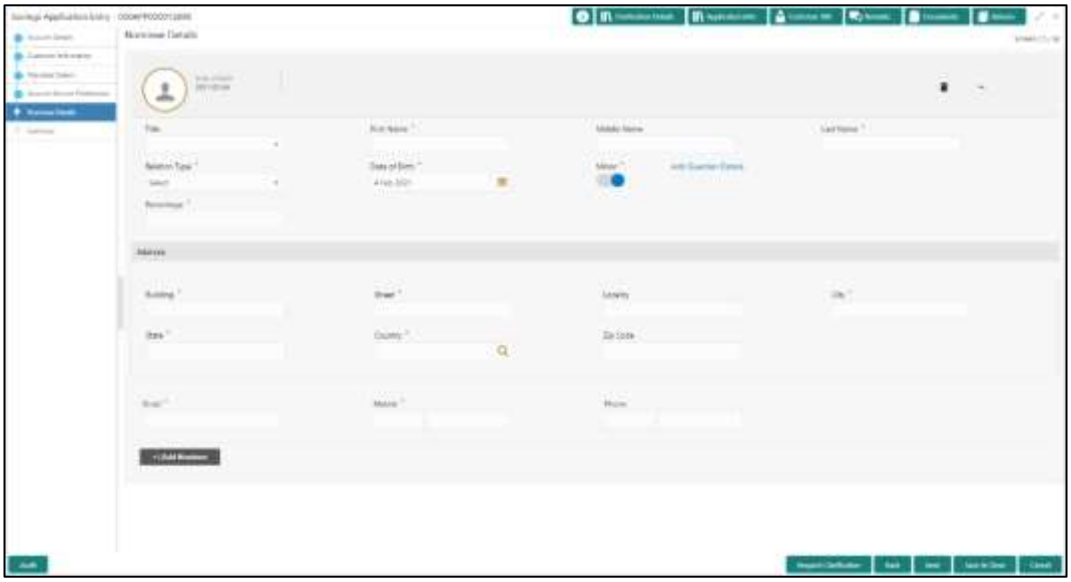
3.1.5 Nominee Details Data Segment

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 the next data segment, after successfully capturing the data.

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

Figure 8: Nominee Details



2. Specify 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.
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.

Field	Description
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.
Country	Specify the country code. This field is mandatory.
Zip Code	Specify the Pin code or Zip code of the address.
E-mail	Specify the e-mail address of the nominee. This field is mandatory.

Field	Description
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.
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification.**
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. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the 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.

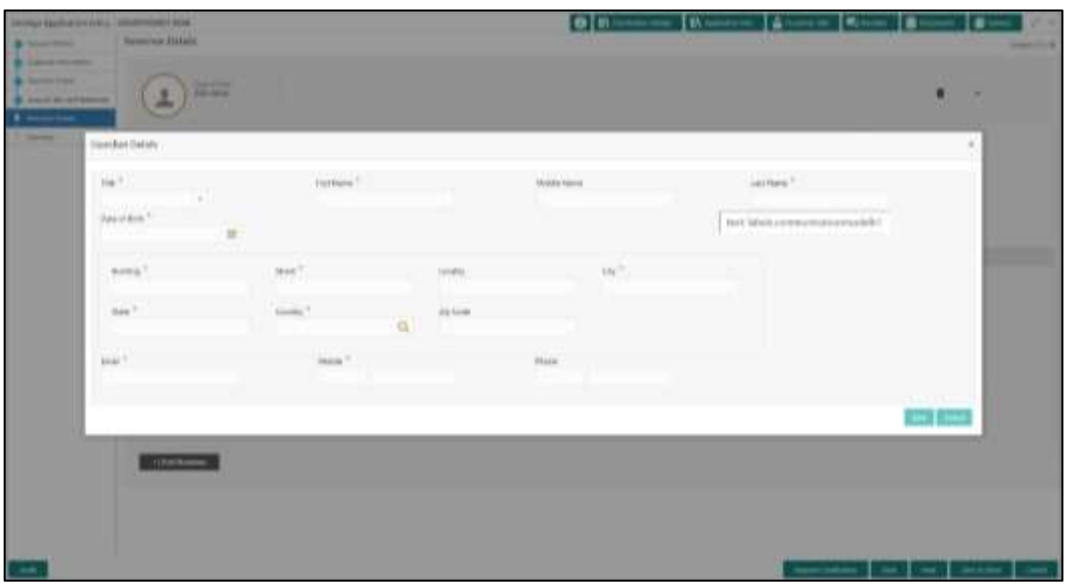
1. Click **Guardian** on **Nominee Details** screen.

   Prerequisite

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

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

   Figure 9: Guardian Details



2. Specify 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.

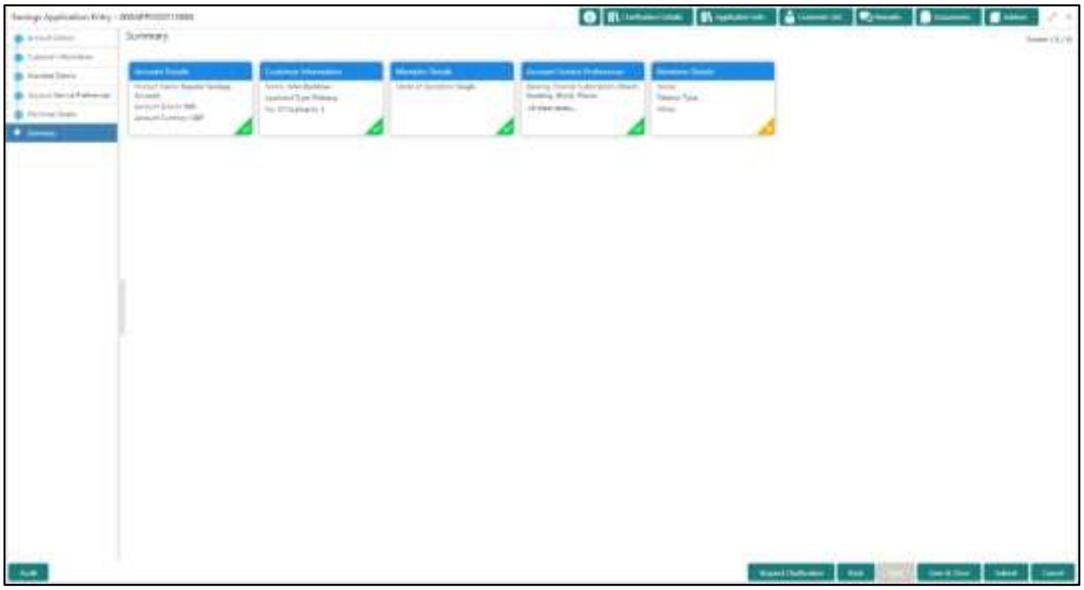
3.1.6 Summary

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

1. Click **Next** in **Nominee Details** screen to proceed with the 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.

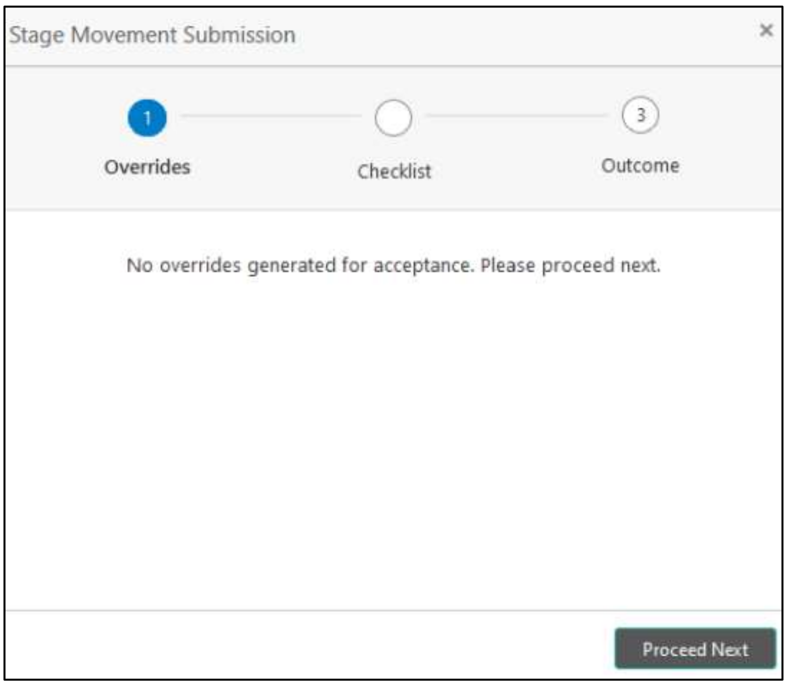
Data Segment	Description
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification.**
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. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. **NOTE:** User will not be able to proceed to the 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. The system triggers the business validation to ensure the application is entitled for submission to the next stage.

Data Segment	Description
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



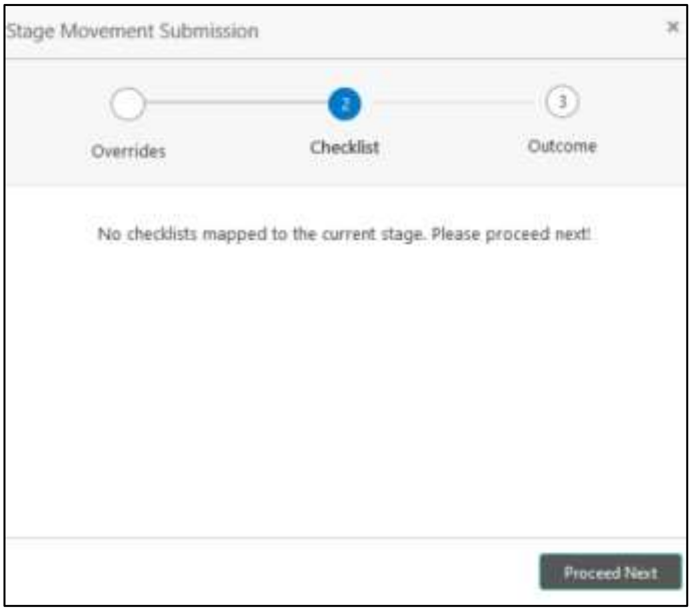
Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, the user can go back and correct the data to ensure overrides do not arise. Few examples of overrides are as follows:

- 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

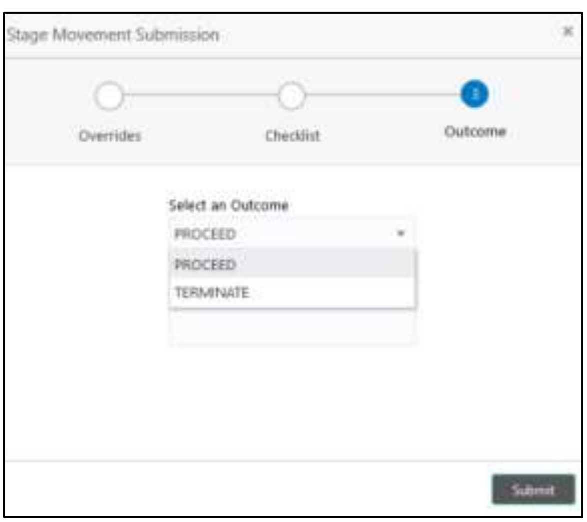


Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

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

NOTE:

- If an application is returned back to Application Entry stage from any other subsequent stages, Oracle FLEXCUBE Onboarding will not allow amending details in the Customer Information and Financial Details data segment, once a customer onboarding process has been triggered in the Application Entry Stage and CIF creation is still in progress.
- In case party amendment request is rejected by Oracle Banking Party, the specified error message is shown to the user while submitting Application Entry stage. User has an option to go back and resolve the error, or proceed with the stage submission by disregarding the amendment request.

3.1.7 Action Tabs

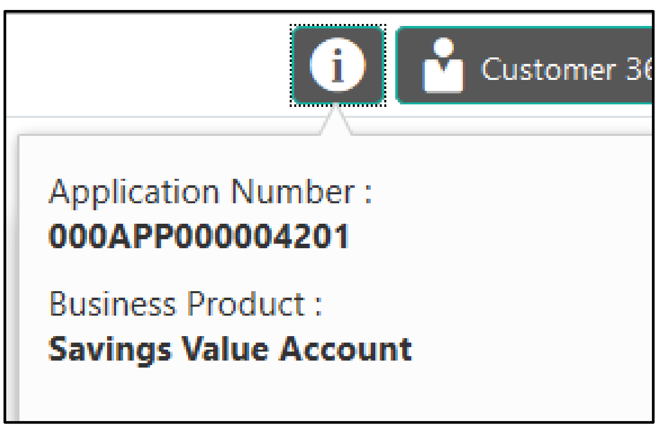
The functions available in the various tabs can be accessed during any point in the Application Entry stage. The details about the tabs are as follows.

3.1.7.1 Icon

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 Clarification Details

1. Click **Clarification Details** to view the list of requested clarifications.

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

Figure 17: Clarification Details

The **Clarification Details** screen displays the details about customer clarification request raised. For more information on fields, refer to Table 12: Clarification Details.

Table 12: Clarification Details

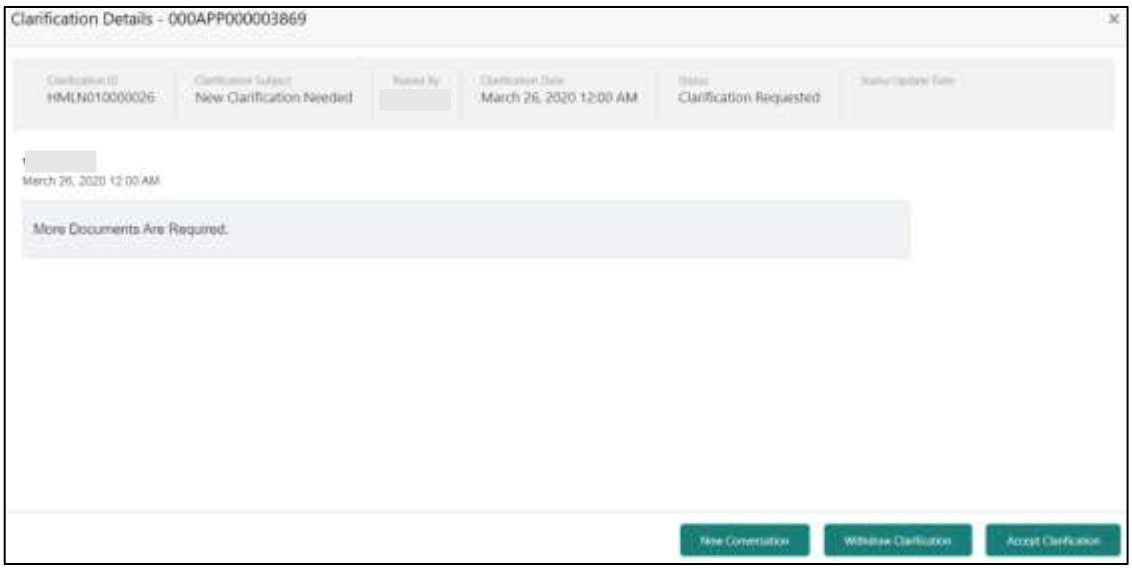
Field	Description
Clarification	Displays the subject of the requested clarification.
Raised By	Displays the user id of the user who has raised the clarification request.
Clarification Date	Displays the clarification date on which the request was raised.
Response Type	Displays the response type.
Clarification Status	Displays the status of clarification. Available options are: • Clarification Requested • Clarification Withdrawn • Clarification Completed

Field	Description
Status Update Date	Displays the status update date.
New Clarification	Click **New Clarification** to raise a new clarification request.

2. Select any specific clarification request row.

→ The **Clarification Details** for the selected clarification request is displayed.

Figure 18: Clarification Details



The **Clarification Details** screen displays details about the specific customer clarification request raised. For more information on fields, refer to Table 13: Clarification Details.

Table 13: Clarification Details

Field	Description
Clarification ID	Displays the unique clarification ID.
Clarification Subject	Displays the subject of clarification request.
Raised By	Displays the user id of the user who has raised the clarification request.

Field	Description
Clarification Date	Displays the clarification date.
Status	Displays the status of clarification.
Status Update Date	Displays the status update date.
New Conversation	Click **New Conversation** to raise conversation for the selected clarification request. The system also allows to view and update the conversation from the **My Application** and **Application Search** dashboard by clicking ‘More Info’ hyperlink from the Product card. If the new conversation is updated by any other user, instead of the user who initially raised the clarification request; bell notification will be sent to the user who has raised the request. Available options are: • Save & Close • Cancel Click **Save & Close** to save the conversation. Click **Cancel** to cancel the conversation update.
Withdraw Clarification	Click **Withdraw Clarification** to withdraw and close the selected clarification request. Updating the clarification details is mandatory to withdraw the clarification. User can update the reason why the clarification is being withdrawn and can also upload any document, if needed. Available options are: • Save & Close • Cancel Click **Save & Close** to withdraw the clarification Click **Cancel** to cancel the withdraw clarification action.

Field	Description
Accept Clarification	Click **Accept Clarification** to close the clarification raised. Updating the clarification details is mandatory to accept the clarification. User can update the detail of why the clarification is being accepted and can also upload any document, if needed. Once the clarification request is accepted, no further conversation can be raised on the Clarification ID. Also, the application status will change to My Task. Available options are: • Save & Close • Cancel Click **Save & Close** to accept the clarification Click **Cancel** to cancel the withdraw clarification action.

3.1.7.3 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 19: Customer 360

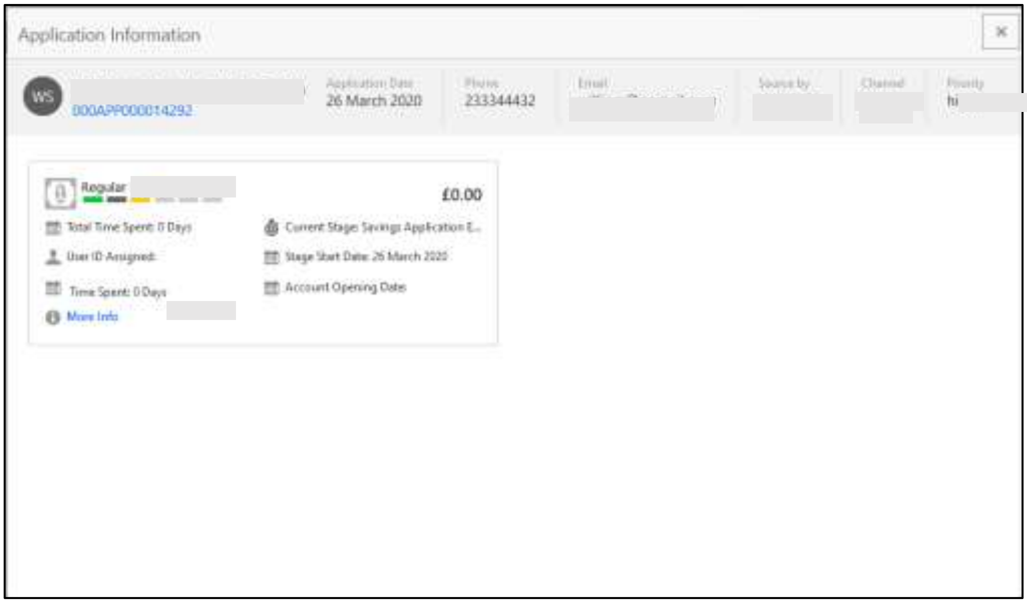
The screen shows the list of Customer IDs in case of Joint Accounts. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Customer Information data segment.

3.1.7.4 Application Info

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

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

Figure 20: Application Information



2. Click **More Details** hyperlink to launch the pop-up screen where the Clarification Request, if raised are shown.

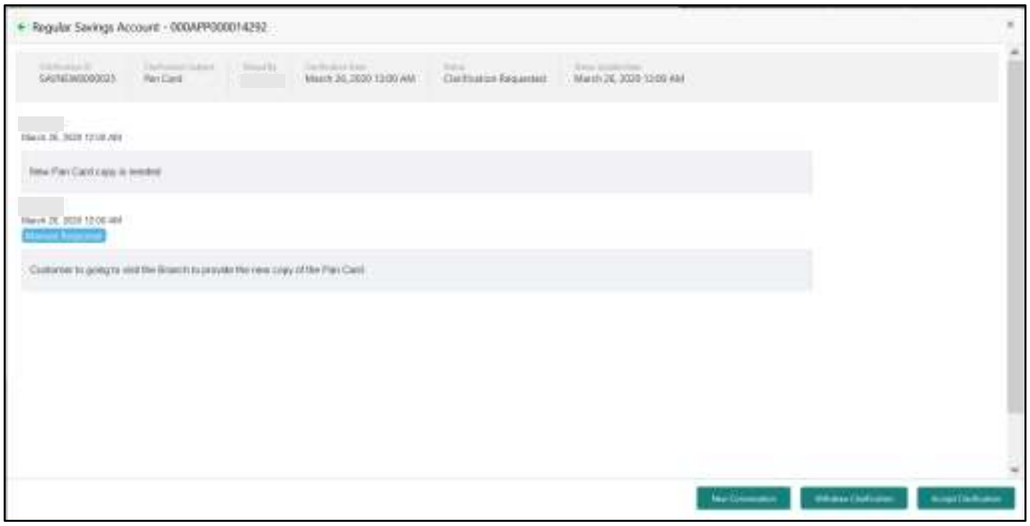
   → The **Clarification Details** pop-up is displayed.

Figure 21: Clarification Details

3. Select any specific Clarification request row to view details of the Clarification Request.

   → The **Clarification Details** for the selected clarification request is displayed.

Figure 22: Clarification Details



The **Application Information** screen displays separate cards for various products initiated as part of the application. For more information on fields, refer to Table 14: Application Information – Field Description.

Table 14: 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.

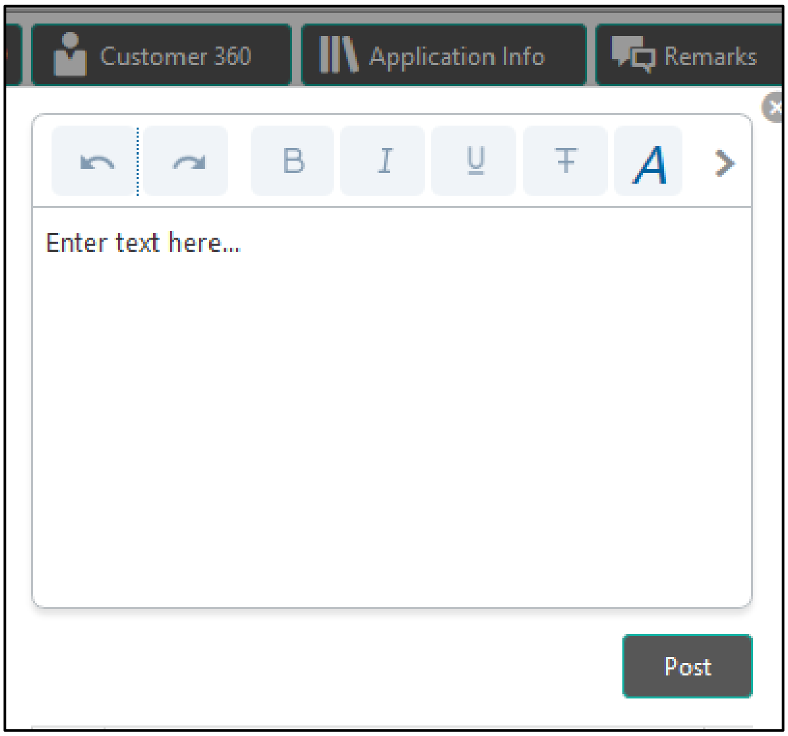
NOTE: Application Info tab will not be visible for Application Initiation stage.

3.1.7.5 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 23: 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.

3.1.7.6 Documents

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

   → The **Documents** screen is displayed.

   Figure 24: Documents

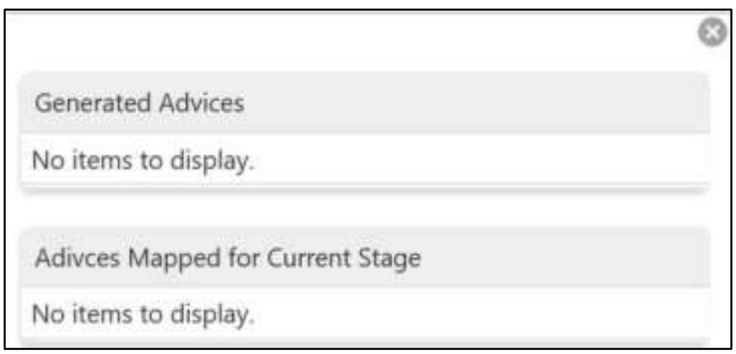
Ensure that mandatory documents are uploaded, as the system will validate the same during the stage submission.

3.1.7.7 Advices

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

   → The **Advices** screen is displayed.

   Figure 25: Advices

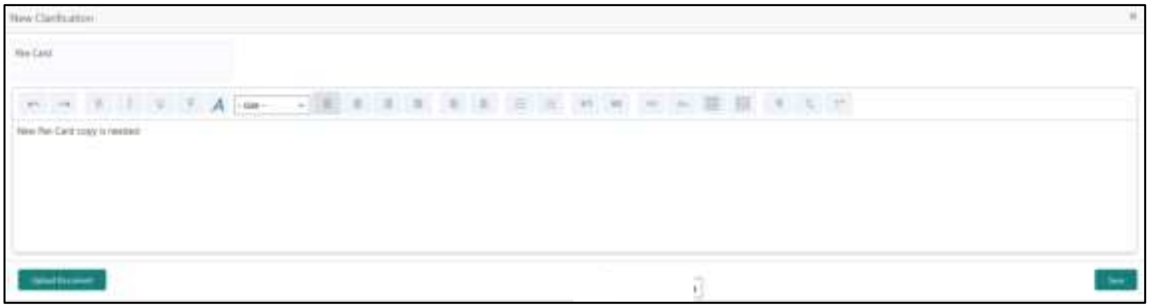


The system will generate the advice on submission of the stage. For Application Entry stage of Savings Product, no advice is configured.

3.1.8 Request Clarification

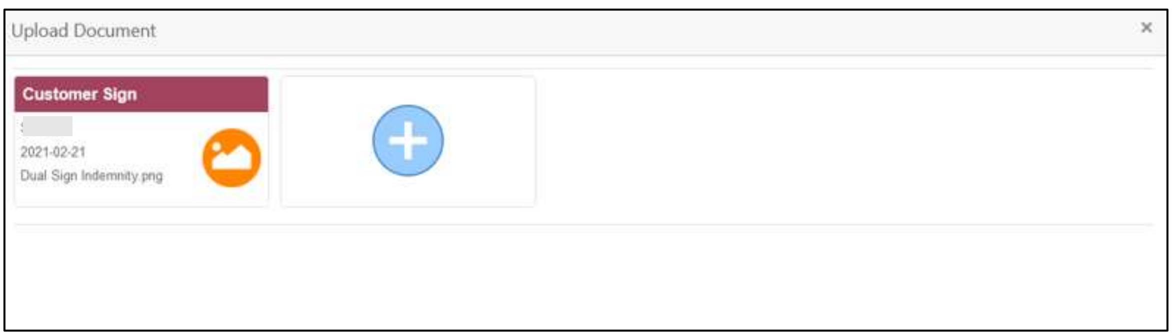
1. Click **Request** Clarification to raise a new customer clarification request. You need to update the Clarification subject and the clarification detail in the New Clarification Pop-up screen.

   Figure 26: New Clarification

2. You need to update the Clarification subject and the clarification detail in the New Clarification Pop-up screen. The system also allows you to upload the document for the Clarification being raised.

   Figure 27: Upload Documents

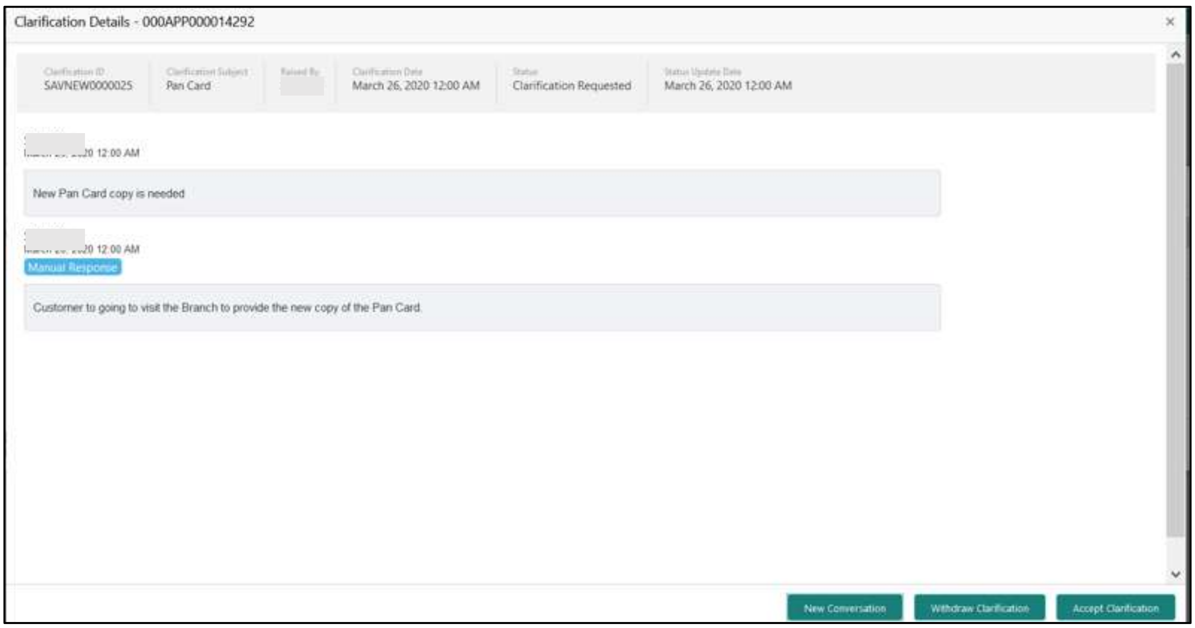
3. Once the details are updated, click **Save**. Clarification Request once raised moves the application to 'Awaiting Customer Clarification' state. The application continues to be assigned to the user who had raised the request. All the applications for which the specified user has requested clarification can be viewed and actioned from the **Awaiting Customer Clarification** sub-menu available under the **Task** menu.

   Select the Application from the **Awaiting Customer Clarification** sub-menu available under the **Task** menu. Click **Clarification Details** from the header.

Figure 28: Clarification Details

4. Select the specific Clarification to take action on it.

Figure 29: Clarification Details



Allowed actions are as following:

- Adding New Conversation
- Withdraw Clarification
- Accept Clarification

Once the Clarification is either withdrawn or accepted, the application moves back to the **My Task** sub-menu available under the **Task** menu, post which the user can edit the application and submit the specified stage.

Clarification once raised and actioned are available throughout the application processing by the other users working on the other stages of the application by clicking on **Clarification Details** from the header.

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

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

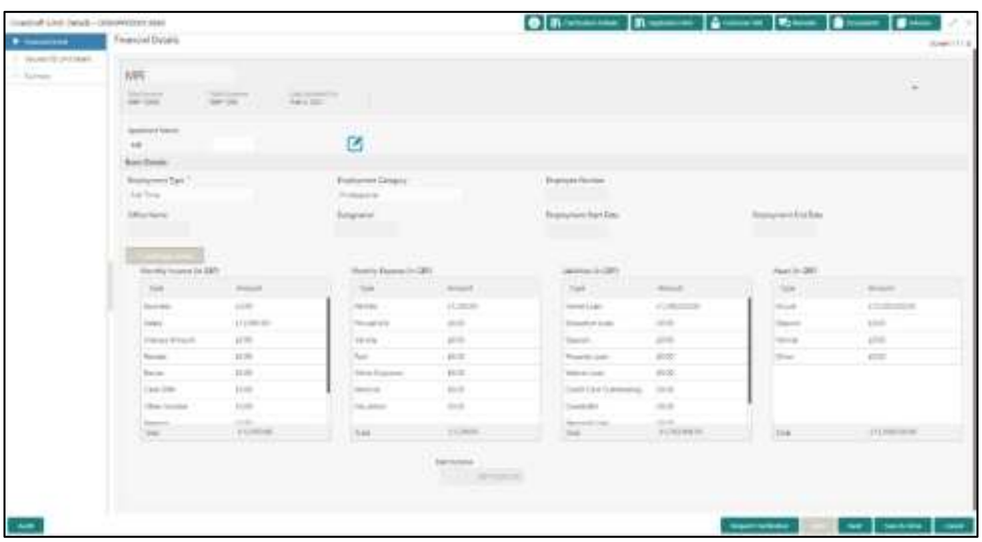
3.2.1 Financial Details Data Segment

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 the next data segment, after successfully capturing the data.

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

   Figure 30: Financial Details



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

Table 15: Financial Details - Field Description

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

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

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

Field	Description
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification.**
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. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the 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**. The 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, the system displays the following error message:

Figure 31: Error Message

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

3.2.2 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.

5. 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 32: Secured Overdraft Limit Details

6. Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to Table 16: Secured Overdraft Limit Details - Field Description**Error! Reference source not found.**.

Table 16: 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 • Sq Meter • Sq Yard • Acre • Hectre

Field	Description
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
Dimensions	Select the dimension parameter from the drop-down list and specify the dimension. Available options are: • Gram • Kilogram • Ton

Field	Description
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.
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.

Field	Description
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.
Spread	Specify the spread, if applicable.
Final Rate	Displays the final rate calculated and based on the **Rate Value** and the **Spread**.

Field	Description
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification.**
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. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the 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 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 the next data segment, after successfully capturing the data.

   → The **Summary** screen is displayed.

   Figure 33: 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

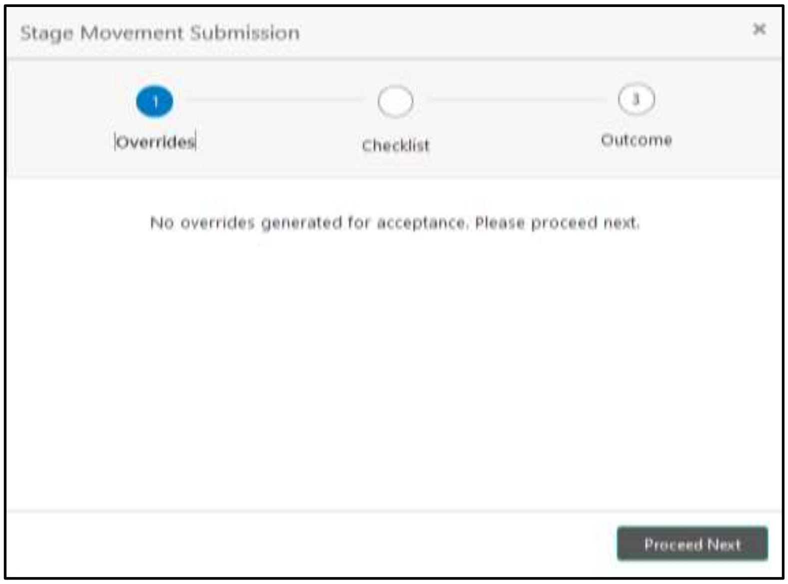
Data Segment	Description
Secured Overdraft Limits Details	Displays the secured overdraft limit details.
Financial Details	Displays the financial details.
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to

Data Segment	Description
	proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification.**
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. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the 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. The 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 34: Overrides

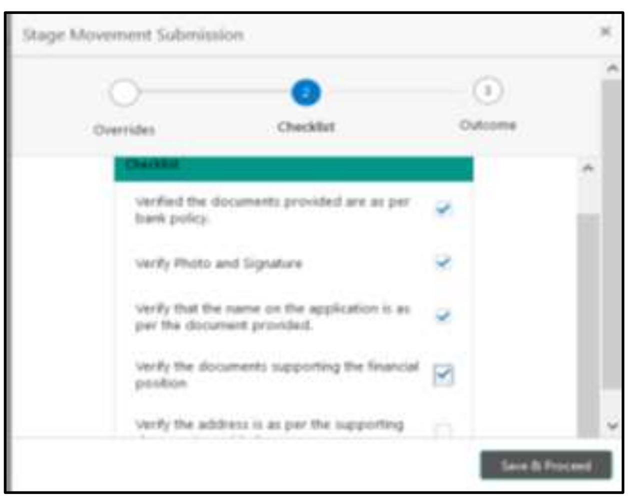
   

   Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, the user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next.**

   → The **Checklist** screen is displayed.

   Figure 35: Checklist

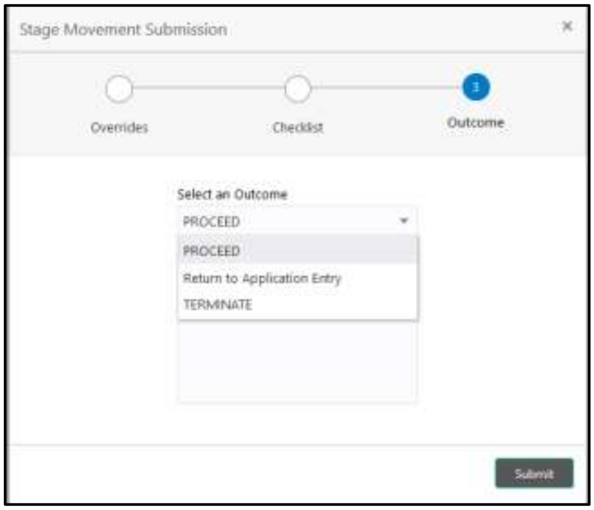
   

Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

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

→ The **Outcome** screen is displayed.

Figure 36: Outcome



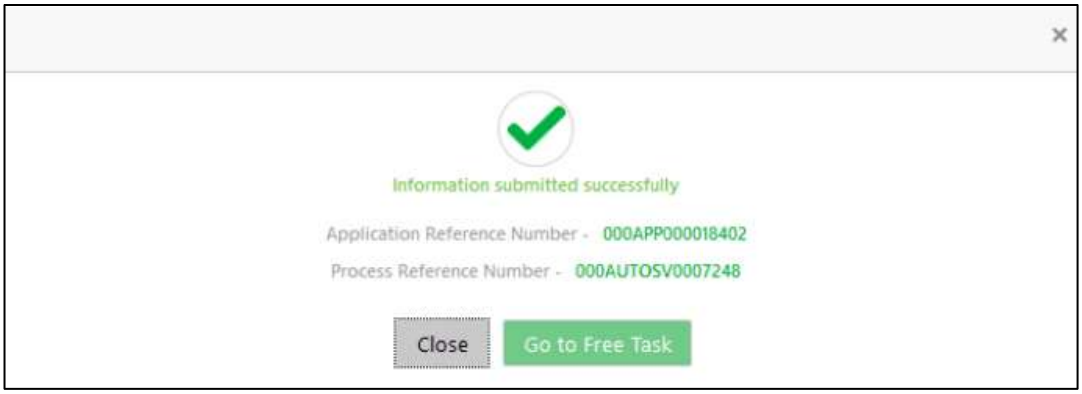
6. Select **Proceed** outcome from the drop-down list. Available options are:
   - Proceed
   - Return to Application Entry
   - Terminate

   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 37: 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 '**Close**' to close the pop-up screen. Alternatively click '**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 38: 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 39: Interest Details

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

Table 18: 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, the 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**.
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer.

Field	Description
	For more information on **Request Clarification**, refer to the section **Request Clarification.**
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. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the 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 the next data segment, after successfully capturing the data.

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

   Figure 40: Charge Details

2. Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to Table 19: Charge Details - Field Description.

Table 19: 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, the system does not support **Fee Waiver**, hence this checkbox is disabled.
Charge Name	Displays the charge name applicable for the account.

Field	Description
Charge Type	Displays the charge type of the charge name.
Amount	Displays the charge amount.
Rate (%)	Displays the charge rate.
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification.**
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. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the 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.

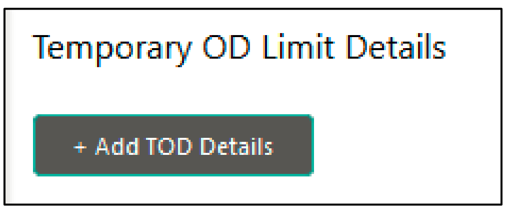
3.3.3 Temporary Overdraft Limit Details Data Segment

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 the next data segment, after successfully capturing the data.

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

   Figure 41: Temporary Overdraft Limit Details

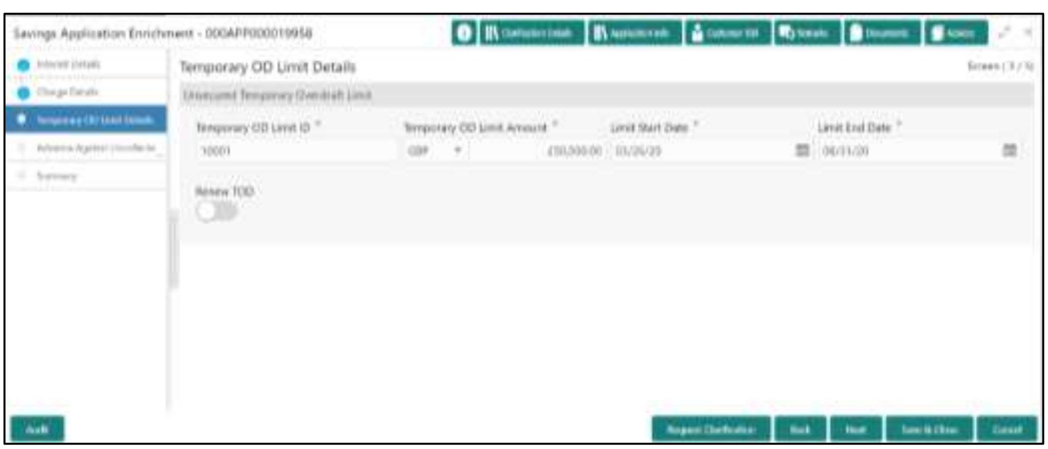
   

2. Click **Add TOD Details** to capture the Temporary Overdraft Limit Details.

   → 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 42: Unsecured Temporary Overdraft Limit Details

3. Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to Table 20: Temporary Overdraft Limit Details – Field Description.

Table 20: 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.

Field	Description
Next Renewal Amount	In case of TOD renewal is allowed, specify the renewal amount. This field is conditional mandatory.
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification.**
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. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the 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 the next data segment, after successfully capturing the data.

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

   Figure 43: 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 44: Advance Against Uncollected Funds

3. Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to Table 21: Advanced Against Uncollected Funds.

Table 21: 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.
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification.**
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. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the 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 the next data segment, after successfully capturing the data.

   → The **Summary** screen is displayed.

   Figure 45: 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

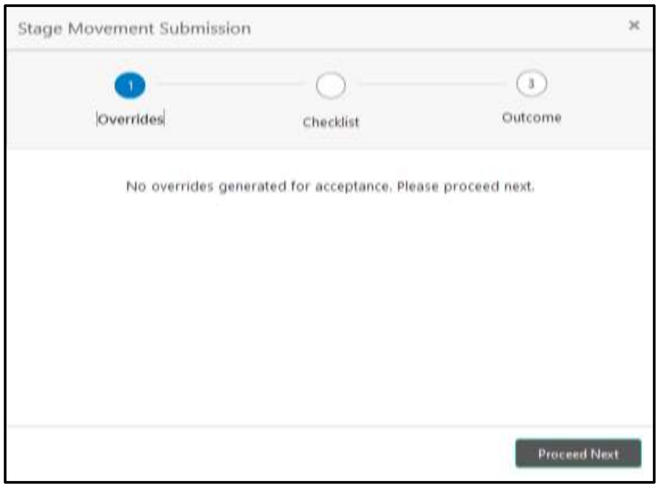
Data Segment	Description
Account Details	Displays the account details.
Interest Details	Displays the interest details
Charge Details	Displays the charge details.
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for

Data Segment	Description
	clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification.**
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. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the 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. The 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 46: Overrides

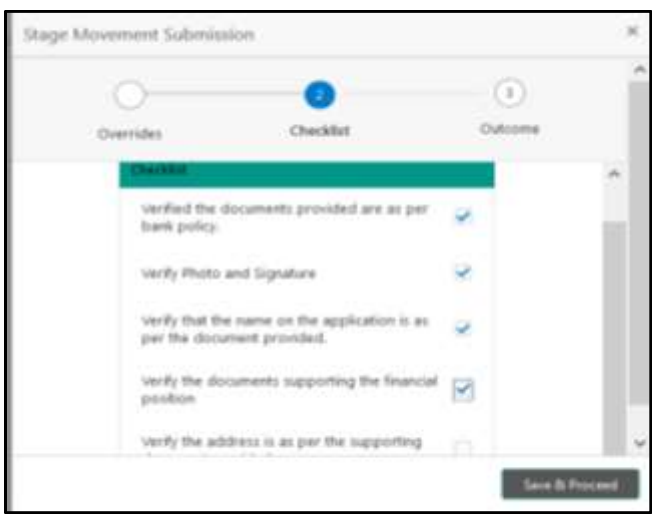


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, the user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next.**

→ The **Checklist** screen is displayed.

Figure 47: Checklist

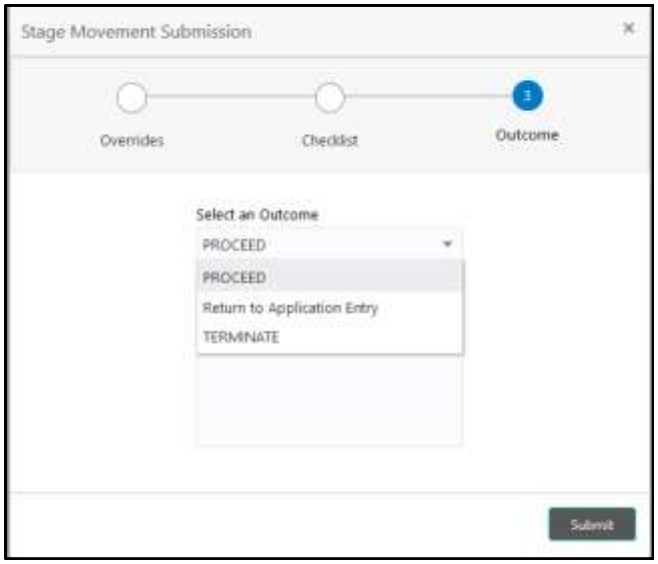


Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

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

   → The **Outcome** screen is displayed.

   Figure 48: Outcome

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

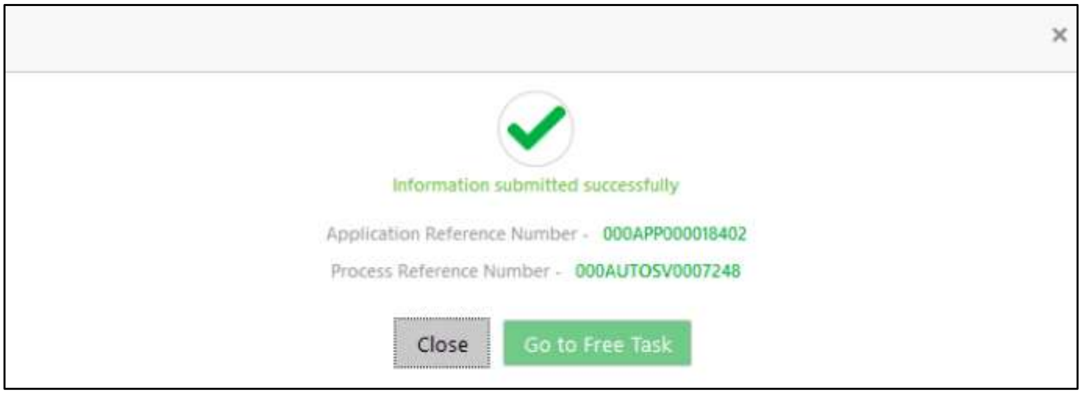
   Outcomes configured in the conductor workflow for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 49: 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 '**Close**' to close the pop-up screen. Alternatively click '**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 50: 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

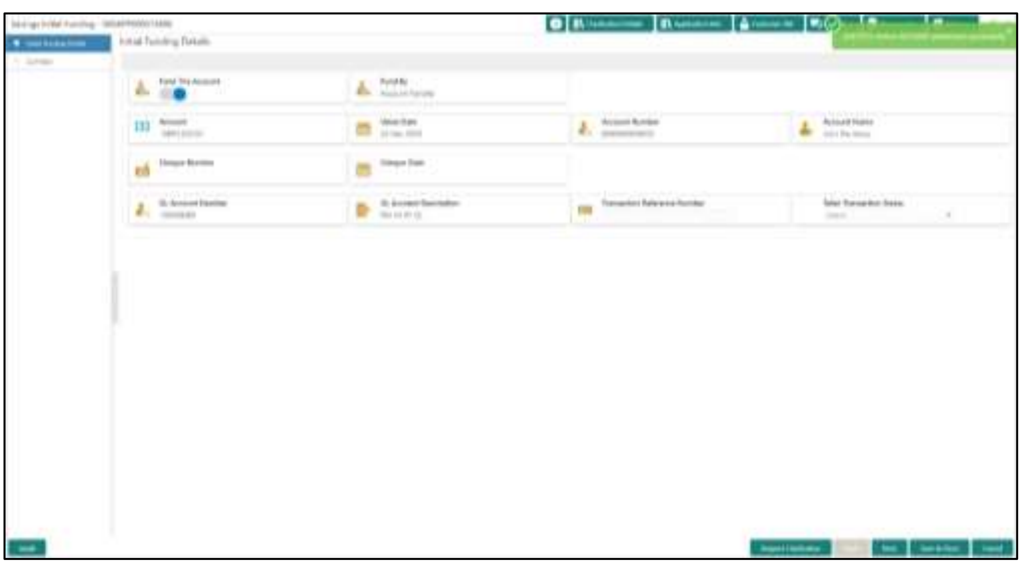
The Initial Funding Details data segment displays the Initial Funding details captured in the Application Entry stage. The Transaction Reference Number and the Transaction Status is either auto-populated or has to be manually captured based on the configuration. Automatic option is supported only for 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 51: Initial Funding Details



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

Table 23: 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.
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification.**
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. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the 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.

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

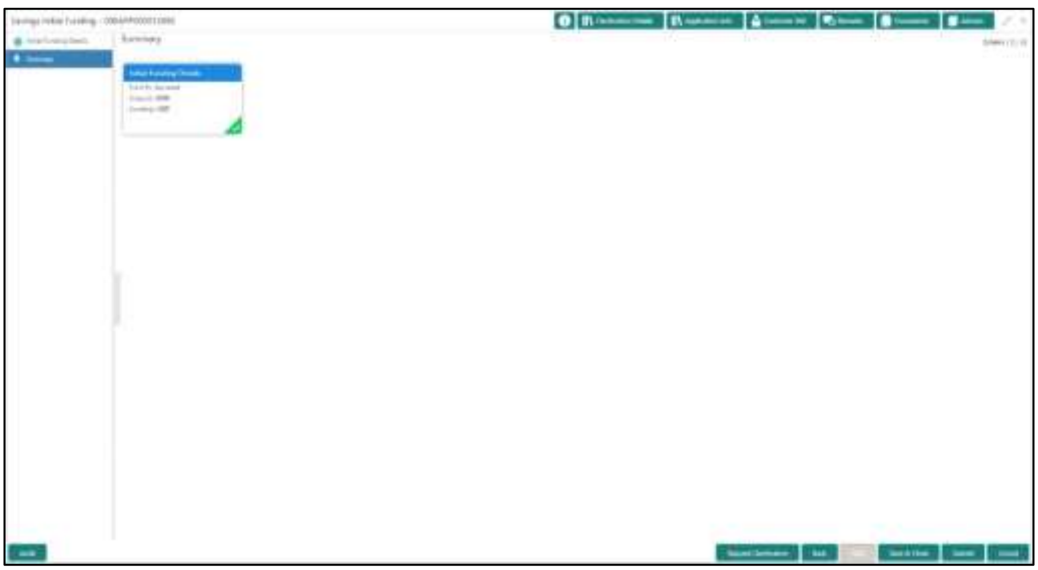
3.4.2 Summary

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

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

   → The **Summary** screen is displayed.

Figure 52: Summary



Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on summary tiles, refer to Table 24: Summary - Field Description.

Table 24: Summary - Field Description

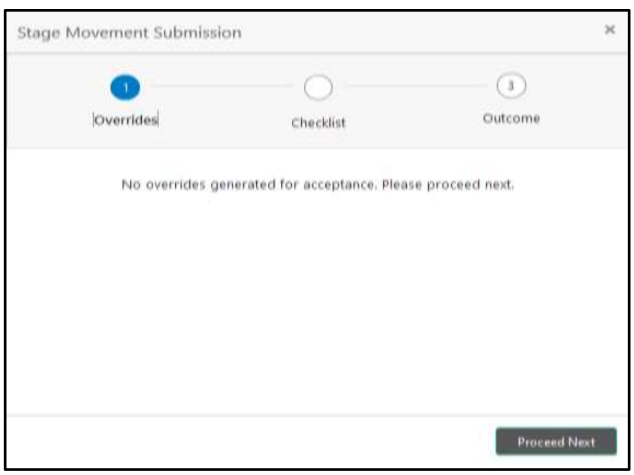
Data Segment	Description
Account Details	Displays the account details.
Initial Funding Details	Displays the initial funding details
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification.**
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. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the 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.

Data Segment	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.
Submit	Click **Submit** to submit the application. The 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 53: Overrides

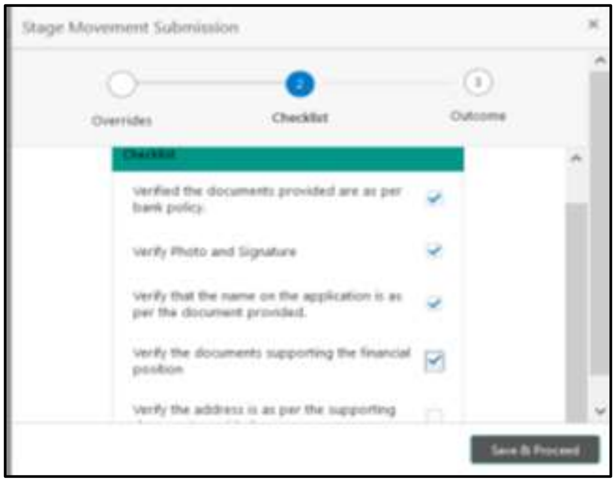


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, the user can go back and correct the data to make ensure overrides do not arise.

3. Click **Proceed Next.**

→ The **Checklist** screen is displayed.

Figure 54: Checklist



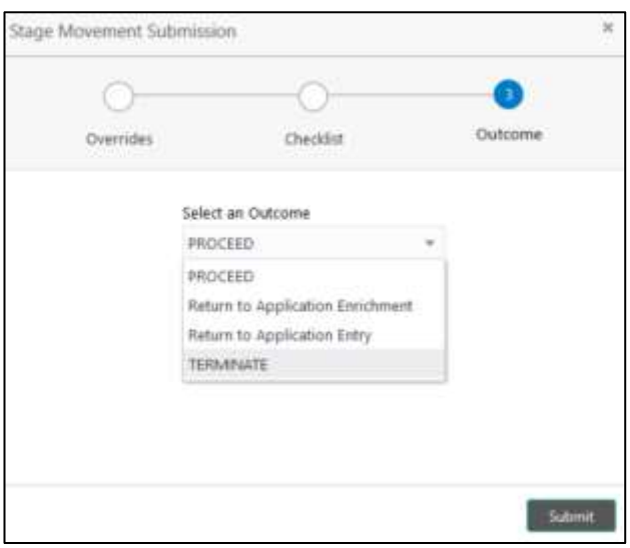
Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 55: Outcome



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

- Proceed
- Return to Application Entry

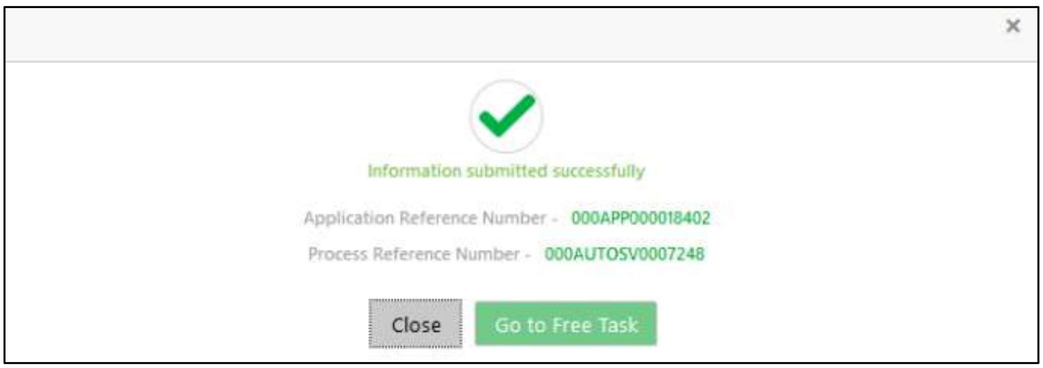
- Return to Application Enrichment
- Terminate

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 56: 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 '**Close**' to close the pop-up screen.

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

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

Figure 57: 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.

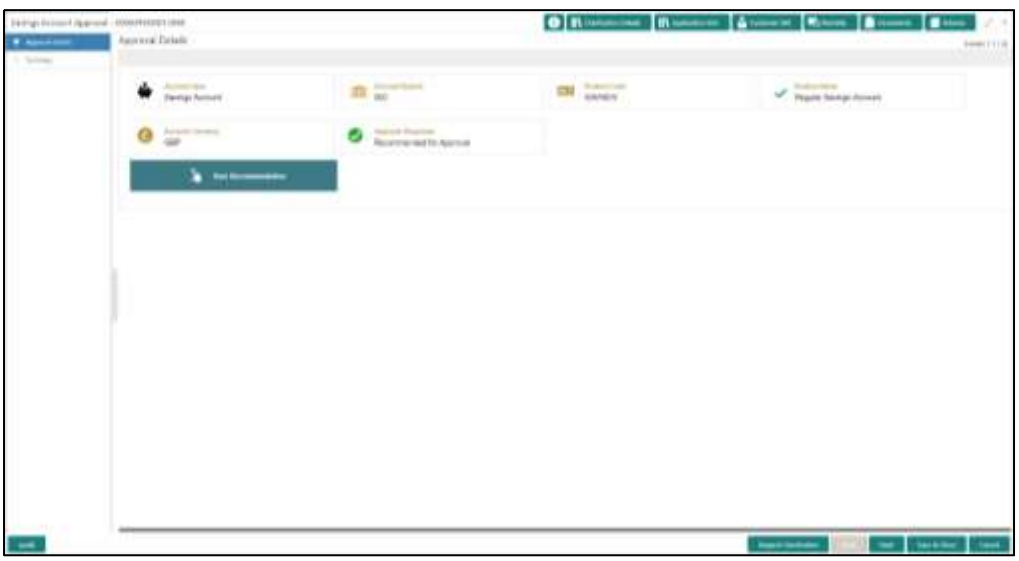
The Supervisor Approval stage comprises of the data segment of the previous stages. Since the data segment are in view only mode and have been completed in the previous stages, the Supervisor Approval stage is launched with Supervisor Approval data segment.

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 58: Supervisor Approval Details



2. Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to Table 25: Supervisor Approval Details - Field Description.

Table 25: 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
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification.**
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. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the 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.

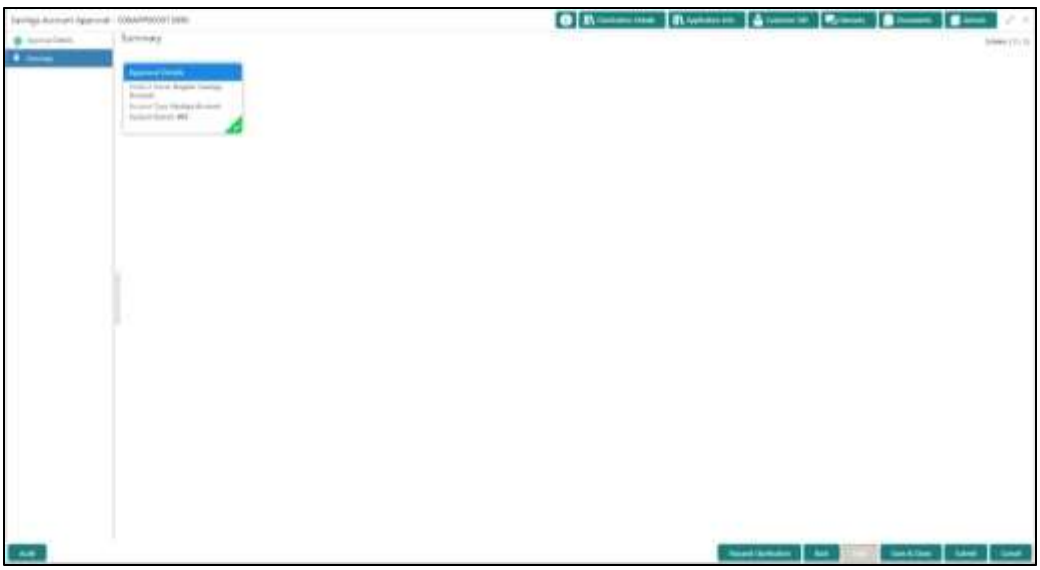
3.5.2 Summary

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 the next data segment, after successfully capturing the data.

→ The **Summary** screen is displayed.

Figure 59: 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 26: Summary - Field Description.

Table 26: Summary - Field Description

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

Data Segment	Description
Account Service Preferences	Displays the account service preferences.
Nominee Details	Displays the nominee details.
Interest Details	Displays the interest details.
Charge Details	Displays the charge details.
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification.**
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. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the 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.

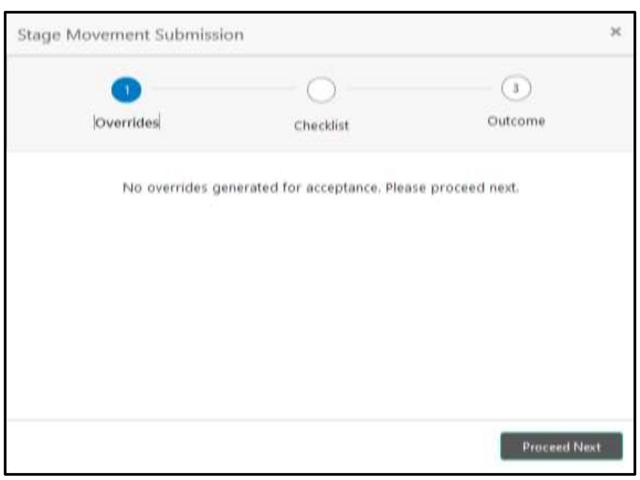
Data Segment	Description
Save & Close	Click **Save & Close** to save the data captured. **Save & Close** will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.
Submit	Click **Submit** to submit the application. The 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 60: Overrides

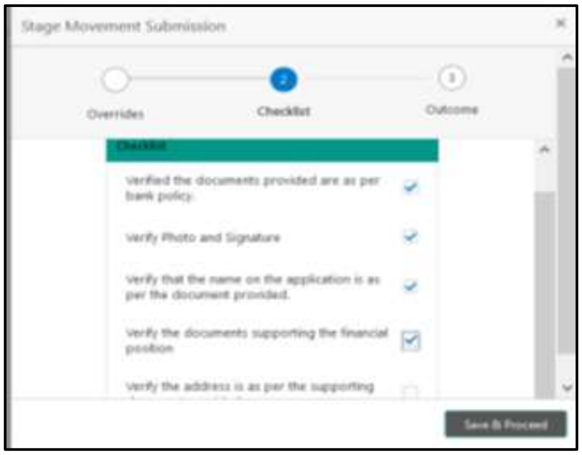


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, the user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next.**

→ The **Checklist** screen is displayed.

Figure 61: Checklist



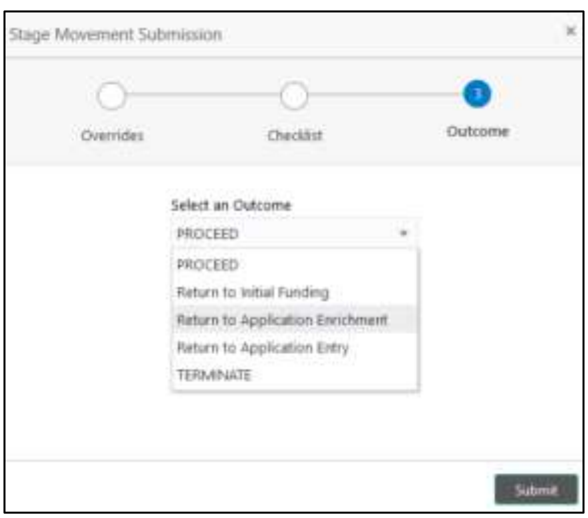
Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 62: 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 63: 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 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 Error Codes and Messages

This topic contains the error codes and messages.

Table 27: Error Codes and Messages

Error Code	Messages
RPM_CMN_APL_001	Please provide valid value for Application Number
RPM_CMN_APL_002	Please provide valid value for Process Reference number
RPM_CMN_APL_003	Address list can not be null or empty
RPM_CMN_APL_004	Applicant details model list can not be null or empty
RPM_CMN_APL_005	Please provide valid value for Country
RPM_CMN_APL_006	Please provide a valid value for AddressLine1
RPM_CMN_APL_007	Please provide a valid value for PinCode
RPM_CMN_APL_008	Please provide a valid value for Email
RPM_CMN_APL_009	Please provide a valid value for MobileIsd
RPM_CMN_APL_010	Please provide a valid value for MobileNo
RPM_CMN_APL_011	Please provide a valid value for FirstName
RPM_CMN_APL_012	Please provide a valid value for LastName
RPM_CMN_APL_013	Please provide a valid value for DateOfBirth
RPM_CMN_APL_014	Please provide a valid value for Gender

Error Code	**Messages**
RPM_CMN_APL_015	Please provide a valid value for Country of residence
RPM_CMN_APL_016	Please provide a valid value for Citizenship
RPM_CMN_APL_017	Empty Request Cannot be Send to Party
RPM_CMN_APL_018	Exception Occured while parsing Json Response
RPM_CMN_APL_019	Exception Occured while Producing even for Kafka
RPM_CMN_APL_020	Please select one communication address for $1
RPM_CMN_APL_021	Please provide valid value for Address Type of $1
RPM_CMN_APL_022	Please provide valid value for Building Name of $1
RPM_CMN_APL_023	Please provide valid value for State of $1
RPM_CMN_APL_024	Please provide valid value for City of $1
RPM_CMN_APL_025	Please provide valid value for Street Name of $1
RPM_CMN_APL_026	Exception occured while fetching applicant count
RPM_ODADV_001	Please provide a value for LimitId
RPM_ODADV_002	Please provide a value for limitAmountCcy
RPM_ODADV_003	Please provide a value for limit Amount
RPM_ODADV_004	Please provide a value for StartDate
RPM_ODADV_005	Please provide a value for EndDate

Error Code	Messages
RPM_ODADV_006	Please provide a value for CollateralType
RPM_ODSEC_001	Please provide a valid value for Make
RPM_ODSEC_002	Please provide a valid value for Model
RPM_ODSEC_003	Please provide a valid value for InvestmentType
RPM_ODSEC_004	Please provide a valid value for BankName
RPM_ODSEC_005	Please provide a valid value for MaturityDate
RPM_ODSEC_006	Please provide a valid value for BranchName
RPM_ODSEC_007	Please provide a valid value for Attributes
RPM_ODSEC_008	Please provide a valid value for Dimension
RPM_ODSEC_009	Please provide a valid value for Dimension Type
RPM_ODSEC_010	Please provide a valid value for SecurityReferenceNo
RPM_ODSEC_011	Please provide a valid value for BranchCode
RPM_ODSEC_012	Please provide a valid value for AvalLinkageAmountCcy
RPM_ODSEC_013	Please provide a valid value for AvalLinkageAmount
RPM_ODSEC_014	Please provide a value for CollateralType
RPM_ODSEC_015	Please provide a value for CollateralValue
RPM_ODUN_001	Please provide a value for Renew Tod

Error Code	**Messages**
RPM_ODUN_002	Please provide a value for Renew Period Type
RPM_ODUN_003	Please provide a value for Renew Period
RPM_ODUN_004	Please provide a value for Next Renewal Limit CCY
RPM_ODUN_005	Please provide a value for Next Renewal Limit
RPM_TC_011	Error occured while getting uploaded Doc
RPM-ACC-DET-001	Initial funding is allowed but are not captured
RPM-ACC-DET-002	Captured initial funding amount is less than minimum amount
RPM-ACC-DET-003	Initial Funding is not allowed but still captured
RPM-ACC-DET-004	Please provide valid value for currency
RPM-ACC-DET-005	Please provide valid value for branch code
RPM-ACC-DET-006	Currency $1 is not allowed for this product
RPM-ACC-DET-007	Product code can not be null
RPM-AT-001	Failed in Updating Transaction Log
RPM-AT-002	Record not found
RPM-AT-005	Mandatory Datasegment(s) - $1
RPM-AT-015	Pending Approval of Overrides

Error Code	Messages
RPM-ATR-001	Invalid Date Format. Expected yyyy-MM-dd.
RPM-CA-001	Error occurred while parsing from Model to Entity
RPM-CM-FLDT-034	Total Income should not be negative
RPM-CM-FLDT-035	Total Expense should not be negative
RPM-CMN-001	Exception Occurred while Executing Query
RPM-CMN-002	Number format exception
RPM-CMN-003	Server Error Occurred during API call
RPM-CMN-004	Illegal State Exception
RPM-CMN-005	JTA Transaction unexpectedly rolled back
RPM-CMN-006	Exception Occurred while creating Bean
RPM-CMN-007	Internal server error occurred
RPM-CMN-APL-027	Please provide valid value for Holding Pattern
RPM-CMN-APL-028	Please provide valid value for Ownership
RPM-CMN-APL-029	Please provide valid value for Salutation of $1
RPM-CMN-APL-030	Please provide valid value for First Name
RPM-CMN-APL-031	Please provide valid value for Last Name
RPM-CMN-APL-032	Please provide valid value for Gender of $1

Error Code	**Messages**
RPM-CMN-APL-033	Please provide valid value for Date Of Birth of $1
RPM-CMN-APL-034	Please provide valid value for Resident Status of $1
RPM-CMN-APL-035	Please provide valid value for Citizenship By of $1
RPM-CMN-APL-036	Please provide valid value for Unique Id Type of $1
RPM-CMN-APL-037	Please provide valid value for Unique Id Number of $1
RPM-CMN-APL-038	Customer age should be more than $1 for $2 Product.
RPM-CMN-APL-039	Customer age should be less than $1 for $2 Product.
RPM-CMN-APL-040	Same Customer cannot be added multiple times as Applicant.
RPM-CMN-APL-041	Please provide valid value for Party Id for $1
RPM-COM-001	JSONException Occured
RPM-COM-003	Net interest Rate is incorrect.
RPM-COM-004	Application Number cannot be null
RPM-COM-005	$1 is not valid.
RPM-COM-006	Currency cannot be null
RPM-COM-007	Branch cannot be null
RPM-COM-009	Currency $1 is invalid

Error Code	Messages
RPM-COM-012	Fund By Amount can not be null
RPM-COM-013	Please provide valid value for Fund By
RPM-CR-001	Error occured while adding the product to cart
RPM-CR-002	Error occured while deleting the product from cart
RPM-CR-003	Error occured while getting the cart details
RPM-INTR-001	Net Interest Rate is invalid
RPM-INTRST-001	Overall percentage should be equal to 100%
RPM-INTRST-002	Guardian details is required for minor $1
RPM-LO-CMDT-001	Date Of Birth cannot be future date
RPM-LO-CMDT-002	Enter a valid email
RPM-LO-CMDT-003	Please provide a valid value for Address Line 1
RPM-LO-CMDT-004	Please provide a valid value for Country
RPM-LO-CMDT-005	Please provide a valid value for Pin Code
RPM-LO-CMDT-006	Please provide a valid value for Mobile Isd
RPM-LO-CMDT-007	Please provide a valid value for Mobile No
RPM-LO-CMDT-008	Please provide a valid value for Income Type
RPM-LO-CMDT-009	Please provide a valid value for Employment Type

Error Code	Messages
RPM-LO-CMDT-010	Please provide a valid value for Industry
RPM-LO-CMDT-011	Please provide a valid value for Address Type
RPM-LO-CMDT-012	Please provide a valid value for Process Reference Number
RPM-LO-CMDT-013	Please provide a valid value for Application Number
RPM-LO-CMDT-014	Please provide a valid value for Stage Code
RPM-LO-CMDT-015	Please provide a valid value for Title
RPM-LO-CMDT-016	Please provide a valid value for First Name
RPM-LO-CMDT-017	Please provide a valid value for Last Name
RPM-LO-CMDT-018	Please provide a valid value for Marital Status
RPM-LO-CMDT-019	Please provide a valid value for Date Of Birth
RPM-LO-CMDT-020	Please provide a valid value for Gender
RPM-LO-CMDT-021	Please provide a valid value for Unique Id No
RPM-LO-CMDT-022	Please provide a valid value for Seq No
RPM-LO-CMDT-023	Please provide a valid value for Email
RPM-LO-CMDT-024	Please provide a valid value for CIF Number
RPM-LO-CMDT-025	Single Installment is supported only for Bullet repayment
RPM-LO-CMDT-026	No Business Product found this Process Reference Number

Error Code	Messages
RPM-LO-CMN-001	Process Reference Number cannot be null
RPM-LO-CMN-002	Error in parsing date
RPM-LO-CMN-003	Offer Issue Details not found for this Process Reference number
RPM-LO-CMN-004	Offer Accept/Reject Details not found for this Process Reference number
RPM-LO-CMN-005	Loan Details not found for this Process Reference number
RPM-LO-CMN-006	Applicant Details not found for this Application number
RPM-LO-CMN-007	Charge Details not found for this Process Reference number
RPM-LO-CMN-008	Repayment Details not found for this Process Reference number
RPM-LO-CMN-009	Assessment Details not found for this Process Reference number
RPM-LO-CMN-010	Asset Details not found for this Process Reference number
RPM-LO-CMN-011	Mortgage Valuation Details not found for this Process Reference number
RPM-LO-CMN-012	Disbursement Details not found for this Process Reference number
RPM-LO-CMN-013	Vehicle Details not found for this Process Reference number

Error Code	**Messages**
RPM-LO-CMN-014	Collateral Details not found for this Process Reference number
RPM-LO-CMN-015	Interest Details not found for this Process Reference number
RPM-LO-FLDT-001	Income Amount should not be negative
RPM-LO-FLDT-002	Expense Amount should not be negative
RPM-LO-FLDT-003	Total Income Amount is not equal to Individual Incomes
RPM-LO-FLDT-004	Total Expense Amount is not equal to Individual Expenses
RPM-LO-FLDT-005	Net Amount is not equal to Total Income Amount minus Total Expense Amount
RPM-LO-FLDT-006	Income should be greater than zero
RPM-LO-FLDT-007	Expense should be greater than zero
RPM-LO-FLDT-008	Asset Amount should be greater than zero
RPM-LO-FLDT-009	Liability Amount should be greater than zero
RPM-LO-FLDT-010	Total Asset Amount is not equal to Individual Assets
RPM-LO-FLDT-011	Total Liability Amount is not equal to Individual Liabilities
RPM-LO-FLDT-012	Please provide a valid value for Parent Or Guardian Details
RPM-LO-FLDT-013	Please provide a valid value for Basic Details

Error Code	Messages
RPM-LO-FLDT-014	Please provide a valid value for Income Details
RPM-LO-FLDT-016	Please provide a valid value for Expense Details
RPM-LO-FLDT-018	Please provide a valid value for Income Type
RPM-LO-FLDT-019	Please provide a valid value for Total Income Amount
RPM-LO-FLDT-020	Please provide a valid value for Expense Type
RPM-LO-FLDT-021	Please provide a valid value for Total Expense Amount
RPM-LO-FLDT-022	Please provide a valid value for Asset Type
RPM-LO-FLDT-023	Please provide a valid value for Net Amount
RPM-LO-FLDT-024	Please provide a valid value for Liability Type
RPM-LO-FLDT-026	Please provide a valid value for Seq Income No
RPM-LO-FLDT-027	Please provide a valid value for Seq Expense No
RPM-LO-FLDT-028	Please provide a valid value for Seq Asset No
RPM-LO-FLDT-029	Please provide a valid value for Seq Liability No
RPM-LO-FLDT-030	Please provide a valid value for Seq Basic Details No
RPM-LO-FLDT-031	Please provide a valid value for Seq Parent Details No
RPM-MNDT-001	Amount_To should not be null if Amount_From is given
RPM-MNDT-002	Amount_From should not be null if Amount_To is given

Error Code	Messages
RPM-MNDT-003	Amount_To should be greater than Amount_From
RPM-MNDT-004	Invalid Mode of operation value
RPM-MNDT-005	Amount From and Amount to both are required
RPM-MNDT-006	Mandate Details list can not be empty for as per mandate
RPM-MNDT-007	Required number of signatory should be greater than 0
RPM-MNDT-008	Mode of operation can not be null
RPM-PD-001	generateSequenceNumber : Entity cannot be null
RPM-PD-002	Sequence Generator failed to generate the reference number
RPM-PD-003	businessProductCode cannot be null
RPM-PD-004	Error while fetching Business Process
RPM-PD-005	Error while Fetching the Business Products
RPM-PD-006	Error occured while creating ATM Entity Model
RPM-PD-007	Unable to acquire task
RPM-PD-008	Error occurred while initiating workflow
RPM-PD-009	ApplicationNumber cannot be null
RPM-PD-010	Unable to save application in Transaction Controller

Error Code	Messages
RPM-PD-011	Failed to persist comments
RPM-PD-012	Unable to update task to complete
RPM-PD-013	Process Code cannot be null for the lifecycle
RPM-PD-014	Error occured while submitting details to domain
RPM-PD-015	Unable to update stages
RPM-PD-016	Application Number, Process Code and Stagecode are mandatory
RPM-PD-017	Unable to update task to complete
RPM-PD-018	Error occured while fetching Summary details
RPM-PD-019	Datasegment is Mandatory
RPM-PD-020	Error occured while fetching Summary details
RPM-PD-021	Error while getting datasegments from TC
RPM-PD-022	Error occured while acquiring the task
RPM-PD-023	ProcessRefNo cannot be null
RPM-PD-024	Failed in domain save
RPM-PD-025	Error occured while releasing the task
RPM-PD-026	Application submit/save failed for External System

Error Code	Messages
RPM-PD-027	Application fetch failed for External System
RPM-PD-028	No Business Process maintained for the given Business Product
RPM-PD-029	$1 is not valid
RPM-PD-030	The product $1 cannot be selected multiple times
RPM-PD-031	Multiple products of the product type $1 cannot be selected
RPM-PD-032	Cannot cancel the application as one or more process has crossed irrevocable stages
RPM-PD-033	Mandatory Datasegments $1 are missing for the reference number $2
RPM-PD-034	Datasegment Code(s) is missing for $1 for the reference number $2
RPM-PD-035	Loan offer accept/reject is not applicable for the given application
RPM-PD-036	Unable to proceed as the application is already being processed by the bank
RPM-PR-001	Error occured while getting the cart details
RPM-SA-AVL-001	Please provide a valid value for USer-Recommendation/Action
RPM-SA-INIT-01	Failed to Initialize

Error Code	Messages
RPM-SAV-001	Transaction status is not completed
RPM-SAV-ACC-001	No Branch mapped to this business product.
RPM-SAV-AST-001	No OD Limit details found for this process Ref no
RPM-SAV-AST-002	The system recommended decision in invalid
RPM-SAV-AUD-001	Advance Against Uncollected Funds Details are not captured
RPM-SAV-BP-001	businessProductCode cannot be null
RPM-SAV-BP-002	No Currency mapped to this business product
RPM-SAV-BP-003	No Product preference mapped to business product $1
RPM-SAV-BP-004	No Product preference component DTO found for business product $1
RPM-SAV-BP-005	No Configuration found for given Business Product Code
RPM-SAV-CMN-001	No Account details found for this process Ref no
RPM-SAV-CMN-002	Product Details is empty
RPM-SAV-CMN-003	UDE is not found for this component
RPM-SAV-CMN-004	The flags are null from business product
RPM-SAV-CMN-005	No resolved values received from Host
RPM-SAV-CMN-006	Hand off host status or KYC status are invalid

Error Code	Messages
RPM-SAV-CMN-007	handoff failed with customer module
RPM-SAV-CMN-008	CasaComponent list is empty
RPM-SAV-CMN-009	Casa UdeList is empty
RPM-SAV-CMN-010	No Interest in CasaComponent List
RPM-SAV-CMN-011	No Charge in CasaComponent List
RPM-SAV-CMN-012	No Data in charge slab
RPM-SAV-CMN-013	One or more applicants KYC status is not completed
RPM-SAV-CMN-014	One or more applicants Handoff status is not completed
RPM-SAV-CMN-015	Branch Code $1 is invalid
RPM-SAV-CMN-016	Please provide a valid value for Process Reference Number
RPM-SAV-CMN-017	Please provide a valid value for Application Number
RPM-SAV-CMN-018	Please provide a valid value for Stage Code
RPM-SAV-CMN-019	Date of birth can not be future date
RPM-SAV-CMN-020	Please provide valid value for date of birth
RPM-SAV-CMN-021	Invalid Date Format. Expected yyyy-MM-dd
RPM-SAV-CMN-022	Code can not be null or empty while calling maintenance
RPM-SAV-CMN-023	Key can not be null or empty while calling maintenance

Error Code	Messages
RPM-SAV-CMN-024	Json Parse Exception
RPM-SAV-COM-001	Process ref no can not be null
RPM-SAV-INI-001	MiscGlCreditData cannot be null
RPM-SAV-INI-002	Error while fetching status from Teller module
RPM-SAV-INI-003	Error while fetching MiscGlCreditData from Teller module
RPM-SAV-INI-004	Teller transaction status is incomplete
RPM-SAV-INI-005	Please provide a valid value for transaction reference number.
RPM-SAV-INI-006	Please provide a valid value for transaction status.
RPM-SAV-NOM-001	Overall percentage should be equal to 100%
RPM-SAV-NOM-002	Guardian details is required for $1
RPM-SAV-NOM-003	Nominee Details are not captured
RPM-SAV-NOM-004	Please provide valid value for isMinor
RPM-SAV-NOM-005	Age of nominee is more than configured minor age, Can not set isMinor flag as Y
RPM-SAV-NOM-006	Age of nominee is less than configured minor age, Can not set is Minor flag as N
RPM-SAV-NOM-007	Please provide valid value of first name

Error Code	Messages
RPM-SAV-NOM-008	Please provide valid value of last name
RPM-SAV-NOM-009	Please provide valid value of title
RPM-SAV-NOM-010	Please provide valid value of relation type
RPM-SAV-NOM-011	Address can not be null
RPM-SAV-NOM-012	Please provide valid value for country
RPM-SAV-NOM-013	Please provide valid value for Pin code
RPM-SAV-NOM-014	Please provide valid value for Address Line 1
RPM-SAV-NOM-015	A Minor can not be a guardian
RPM-SAV-ODL-001	Temporary OD Limit information is not allowed for this product
RPM-SAV-ODL-002	Uncollected fund information is not allowed for this product
RPM-SAV-ODL-003	Unsecured OD Limit information is not allowed for this product
RPM-SAV-ODL-004	Please provide valid value for Limit Type
RPM-SAV-PRF-001	Card is not allowed for this business product
RPM-SAV-PRF-002	Cheque Book is not allowed for this product
RPM-SAV-PRF-003	Passbook is not allowed for this product
RPM-SAV-PRF-004	Internet banking is not allowed for this business product

Error Code	Messages
RPM-SAV-PRF-005	Mobile Banking is not allowed for this business product
RPM-SAV-PRF-006	Kiosk is not allowed for this business product
RPM-SAV-PRF-007	Phone banking is not allowed for this business product
RPM-SAV-TOD-001	Temporary OD Limit Details are not captured
RPM-TO-001	Mandatory Checklist(s) - $1
RPM-TO-020	Mandatory Document(s) - $1

5 Functional Activity Codes Glossary

1. Account Funding Stage (pg. 83)- RPM_FA_SAVORG_FUND
2. Application Enrichment Stage (pg. 67) - RPM_FA_SAVORG_ENRCH
3. Application Entry Stage (pg. 7) - RPM_FA_SAVORG_APPEN
4. Overdraft Limit Stage (pg. 51) - RPM_FA_OVERDRAFT_LIMIT
5. Supervisor Approval Stage (pg. 91) - RPM_FA_SAVORG_APPRV