

**Term Deposit Origination User Guide**

# **Oracle FLEXCUBE Onboarding**

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## Term Deposit Origination User Guide

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# 1 Preface

## 1.1 Introduction

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

## 1.2 Audience

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

## 1.3 Document Accessibility

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

## 1.4 Acronyms and Abbreviations

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

**Table 1: Acronyms Table**

Abbreviation	Description
OFLO	Oracle FLEXCUBE Onboarding
DS	Data Segment
System	Oracle FLEXCUBE Onboarding Module
TD	Term Deposit

## 1.5 List of Topics

This user manual is organized as follows:

**Table 2: List of Topics**

<b>Topics</b>	<b>Description</b>
<b>Term Deposit Origination Process</b>	This topic provides a snapshot of the features of the entire module.
<b>Term Deposit Origination</b>	This topic provides detailed information on the defined stages through which the Term Deposit application has to flow before it is ready to be sent to the Host for Account Creation.
<b>Error Codes and Messages</b>	This topic provides the error messages that you encounter while working with Oracle FLEXCUBE Onboarding.
<b>Functional Activity Codes - Glossary</b>	Functional Activity Codes - Glossary has the alphabetical list of Term Deposits Account stages with functional activity codes and page references for quick navigation.

## 1.6 Related Documents






The related documents are as follows:

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

## 1.7 Symbols

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

**Table 3: Symbols**

Icons	Function
	Exit
	Add row
	Delete row
	Option list
	Represents Results

## 2 Term Deposit Origination Process

This chapter includes the following sections:

- [2.1 Introduction](#)
- [2.2 Reference Workflow for Term Deposit Account Origination](#)

### 2.1 Introduction

Oracle FLEXCUBE Onboarding (OFLO) is the middle office banking solution with a comprehensive coverage of Retail Banking Origination processes for Savings Account, Current Account, Term Deposit and Loans comprising of Home Loan, Personal Loan, Education Loan and Vehicle Loan. It is a Host-Agnostic solution.

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

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

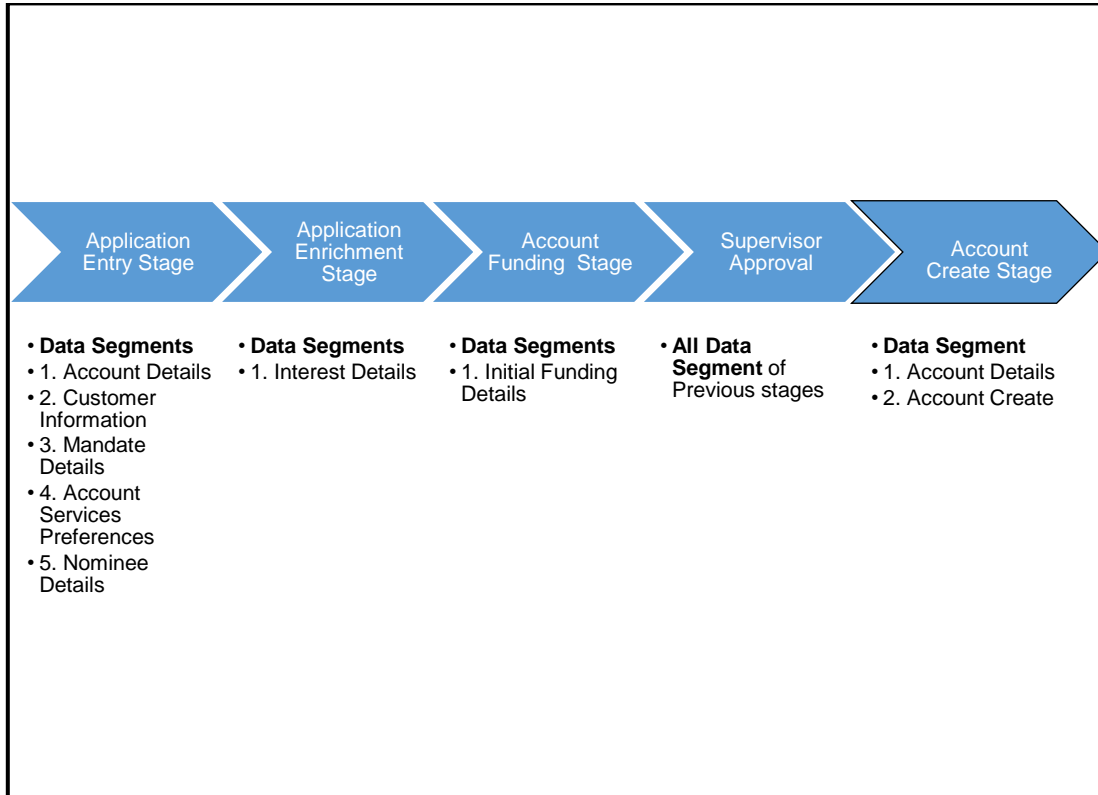
This user guide explains the reference workflow for the Term Deposit Account Origination process and further details the data that needs to be captured in the data segment linked to the specific stages.

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

## 2.2 Reference Workflow for Term Deposit Account Origination

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

**Figure 1: Reference Flow Diagram**





### 3 Term Deposit Origination

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

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

- [3.1 Application Entry Stage](#)
- [3.2 Application Enrichment Stage](#)
- [3.3 Account Funding Stage](#)
- [3.4 Supervisor Approval Stage](#)

## 3.1 Application Entry Stage

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

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

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

- [3.1.1 Customer Information Data Segment](#)
- [3.1.2 Account Details Data Segment](#)
- [3.1.3 Account Service Preferences](#)
- [3.1.4 Nominee Details Data Segment](#)
- [3.1.5 Mandate 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 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.

#### Prerequisites

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

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

**Figure 2: Free Tasks**

<span>Refresh</span> <span>Acquire</span> <span>Assign</span> <span>Flow Diagram</span>									
Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	
<input checked="" type="checkbox"/> Acquire & E...	medium	Term Deposit Origination...	000RPMTD10000138	000APP000019960	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & E...					Application Entry				
<input type="checkbox"/> Acquire & E...					Application Initiation				
<input type="checkbox"/> Acquire & E...	medium	Current Account Origin...	000CURED0001478	000APP000019873	Application Enrichment	20-03-26	000		
<input type="checkbox"/> Acquire & E...	medium	Current Account Origin...	000CURED0001477	000APP000019872	Application Enrichment	20-03-26	000		
<input type="checkbox"/> Acquire & E...	medium	Current Account Origin...	000CURED0001476	000APP000019870	Application Enrichment	20-03-26	000		
<input type="checkbox"/> Acquire & E...	medium	Savings Account Origin...	000SAVED00007812	000APP000019864	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & E...					Application Initiation				
<input type="checkbox"/> Acquire & E...					Application Initiation				
<input type="checkbox"/> Acquire & E...		Retail Loan Origination ...	000REDUPL0009534	000APP000019520	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & E...		Retail Loan Origination ...	000REDXAL0009533	000APP000019520	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & E...		Retail Loan Origination ...	000REDXAL0009505	000APP000019484	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & E...		Current Account Origin...	000CEDXCA0001416	000APP000019280	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & E...		Current Account Origin...	000CEDXCA0001416	000APP000019280	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & E...		Current Account Origin...	000CEDXCA0001416	000APP000019280	Application Entry	20-03-26	000		

Page 1 of 4 (1 - 20 of 69 items) K < 1 2 3 4 > X

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 Customer Information data segment screen.

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

**Figure 3: Customer Information**

TD Application Entry - 000APP000013918

Customer Information

Holding Pattern \* Individual Ownership \* Single Number of Applicants \* 1

John Baristow

Existing Customer ☒ CIF Number Primary Customer ☒

Title \* Mr. First Name \* John Middle Name Last Name \* Baristow

Gender \* Male Date of Birth \* 6 Jul 1988 Resident Status \* Resident Country of Residence \* GB

Birth Country \* GB Citizenship By \* Birth Occupation Type \* Select Marital Status \* Married

ID Type \* Driving License Unique ID No. Valid Till

Address

Communication Address

St Mary Road, 12  
London, London, GB

Audit Request Clarification Back Next Save & Close Cancel


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

**Table 4: Customer Information - Field Description**

Field	Description
<b>Holding Pattern</b>	Displays the holding pattern selected in the Application Initiate stage.
<b>Ownership</b>	<p>Select the ownership from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> <li>• Single</li> <li>• Joint</li> </ul> <p>In case of Joint ownership selected, panel for updating details for 2nd applicant is populated. <b>Add Applicant</b> is</p>

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

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

Field	Description
<b>Occupation Type</b>	<p>Select the occupation type of the applicant from the drop-down list.</p> <p>This field is mandatory.</p>
<b>Marital Status</b>	<p>Select the marital status of the customer from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> <li>• Married</li> <li>• Unmarried</li> <li>• Legally Separated</li> <li>• Widow</li> </ul> <p>This field is mandatory.</p>
<b>ID Type</b>	<p>Select the identification document type for the applicant from the drop-down list.</p> <p>This field is mandatory.</p>
<b>Unique ID No.</b>	<p>Specify the number of the identification document provided.</p> <p>This field is mandatory.</p>
<b>Valid Till</b>	<p>Select the valid till date of the identification document provided.</p>
<b>Address</b>	<p>Displays the address details.</p> <p>Click on the top right side of the Address Tile.</p> <p><b>View</b> – Click <b>View</b> to view the address details of an existing customer.</p> <p><b>Edit</b> - Click <b>Edit</b> to update the address details of an existing customer.</p> <p><b>Delete</b> – Click <b>Delete</b> to delete the address of an existing customer.</p> <p>To add multiple addresses of the applicant, click  icon on the <b>Address</b> to add additional addresses.</p>

Field	Description
<b>Address Type</b>	<p>Select the address type for the applicant from the drop-down list.</p> <ul style="list-style-type: none"> <li>• Permanent Address</li> <li>• Residential Address</li> <li>• Communication Address</li> <li>• Office Address</li> </ul> <p>This field is mandatory. Capturing <b>Communication Address</b> is mandatory.</p>
<b>Building</b>	<p>Specify the house or office number, floor and building details.</p> <p>This field is mandatory.</p>
<b>Street</b>	<p>Specify the street.</p> <p>This field is mandatory.</p>
<b>Locality</b>	Specify the locality name of the address.
<b>City</b>	<p>Specify the city.</p> <p>This field is mandatory.</p>
<b>State</b>	<p>Specify the state.</p> <p>This field is mandatory.</p>
<b>Country</b>	<p>Specify the country code.</p> <p>This field is mandatory.</p>
<b>Zip Code</b>	Specify the zip code of the address.
<b>E-mail</b>	<p>Specify the e-mail address of the applicant.</p> <p>This field is mandatory.</p>



Field	Description
<b>Mobile</b>	Specify the ISD code and the mobile number of the applicant.  This field is mandatory.
<b>Phone</b>	Specify the ISD code and the phone number of the applicant.
<b>Request Clarification</b>	Click <b>Request Clarification</b> to raise a new clarification request. System allows to place 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 <b>Request Clarification</b> , refer to the section <b>Request Clarification</b> .
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.  The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.  User will not be able to proceed to the next data segment, without capturing the mandatory data.
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> to save the data captured. <b>Save &amp; Close</b> 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.
<b>Cancel</b>	Click <b>Cancel</b> to close the application without saving.

### 3.1.2 Account Details Data Segment

The **Account Details** data segment displays the account details.

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

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

**Figure 4: Account Details**

The screenshot displays the 'Account Details' screen for a 'Term Deposit Account'. The interface includes a sidebar with navigation options like 'Customer Information', 'Account Details', 'Account Service Preferences', 'Nominee Details', 'Mandate Details', and 'Summary'. The main content area is divided into sections for account information, funding details, and deposit terms. Mandatory fields are marked with an asterisk (\*). The 'Fund The Account' section shows a 'Funded By' dropdown set to 'Account Transfer' and a 'Value Date' of '26 Mar 2020'. The 'Deposit Type' is 'Simple Term Deposit', and the 'Interest Payout Mode' is 'Demand Draft'.

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

2. Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 5: Account Details - Field Description](#).

**Table 5: Account Details - Field Description**

Field	Description
<b>Account Type</b>	Displays the account type based on the product selected in the product catalogue.  This field is mandatory.
<b>Business Product Name</b>	Displays the business product name based on the product selected in the product catalogue.

Field	Description
<b>Product Image</b>	Displays the business product image.
<b>Product Description</b>	Displays a short description of the business product.
<b>Account Branch</b>	By default, displays the logged-in user's home branch. System allows to select the branch from the branch list of values.
<b>Account Currency</b>	Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, base currency of user logged-in branch is displayed.  This field is mandatory.
<b>Term Deposit Amount</b>	Select the currency and the specify loan amount. Select the currency from the drop-down list.  This field is mandatory.
<b>Term Deposit Tenure</b>	Select the loan tenure in year, months and days.  This field is mandatory.
<b>Compute</b>	Click <b>Compute</b> and the following fields are displayed: <ul style="list-style-type: none"> <li>• Interest</li> <li>• Interest Amount</li> <li>• Maturity Amount</li> </ul>
<b>Fund the Account</b>	<b>Fund the Account</b> will always be 'On' for Term Deposit.  Select to indicate if initial funding has been taken for the account opening. Currently, initial funding is allowed through Cash Account Transfer and Other Bank Cheque.  Select the required option from the drop-down list.  This field is conditional mandatory.

Field	Description
<b>Fund By</b>	<p>Select the options from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> <li>• Cash</li> <li>• Account Transfer</li> <li>• Other Bank Cheque</li> </ul> <p>This field is mandatory.</p>
<b>Term Deposit Amount</b>	Displays the term deposit amount updated earlier.
<b>Value Date</b>	Select the Current Business date.
<b>Account Number</b>	<p>Select the account number from the Account Search popup.</p> <p>This field is applicable only if the <b>Fund By</b> is selected as "Account Transfer"</p> <p><b>NOTE:</b> In Account Search popup, the user can view only the accounts of the existing customers who are part of the application.</p>
<b>Account Name</b>	Displays the account name for the selected account number.
<b>Cheque Number</b>	<p>Specify the Cheque number.</p> <p>This field is non-mandatory for <b>Account Transfer</b> funding mode.</p> <p>This field is mandatory for <b>Other Bank Cheque</b> funding mode.</p>
<b>Cheque Date</b>	<p>Select the Cheque date.</p> <p>This field is non-mandatory for <b>Account Transfer</b> funding mode.</p>

Field	Description
	This field is mandatory for <b>Other Bank Cheque</b> funding mode.
<b>Bank Name</b>	Specify the Bank name.  This field is applicable only if the <b>Fund By</b> is selected as "Other Bank Cheque".
<b>Branch Name</b>	Specify the Branch name.  This field is applicable only if the <b>Fund By</b> is selected as "Other Bank Cheque".
<b>Cheque Routing Number</b>	Specify the Cheque Routing Number.  This field is applicable only if the <b>Fund By</b> is selected as "Other Bank Cheque".
<b>GL Account Number</b>	Specify the GL Account Number where the funding amount is to be credited. You can also search for GL Account Number.
<b>GL Account Description</b>	Displays the description of selected GL Account.  This field is applicable and mandatory only if the <b>Fund mode</b> is selected as Manual or Automatic.
<b>Deposit Type</b>	Displays deposit type as Simple or Reinvestment Term Deposit, based on the Business Product configurations.
<b>Interest Payout</b>	Specify if the Interest Payout is to be done Monthly or Quarterly. This field appears only for Simple Term Deposit.
<b>Interest Payout Mode</b>	Specify if the Interest Payout mode is by Transfer to Account or Demand Draft or External Account.
<b>Account Number</b>	In case Account Transfer is selected as the Interest Payout mode, you need to update the Account Number. You can also search the Account Number by clicking the search icon.

Field	Description
	<b>NOTE:</b> User can only accounts of the existing customer in the Account Search popup.
<b>Account Name</b>	Displays the account name for the selected account number.
<b>Maturity Instruction</b>	<p>Select the maturity type from the drop-down list. Available options are:</p> <p>Available options for Simple Term Deposit are:</p> <ul style="list-style-type: none"> <li>• Renew Principal</li> <li>• Do not Renew</li> </ul> <p>Available options for Reinvestment Term Deposit are:</p> <ul style="list-style-type: none"> <li>• Renew Principal and Interest</li> <li>• Renew Principal only</li> <li>• Do not renew</li> </ul>
<b>Maturity Payout Mode</b>	If the Maturity Instruction selected is either Do Not Renew or Renew only Principal for Reinvestment Term Deposit, you need to specify the Maturity Payout Mode. Select if the Maturity Payout mode is by Transfer to Account or Demand Draft or External Account.
<b>Account Number</b>	<p>In case Account Transfer is selected as the Maturity Payout mode, you need to update the Account Number. You can also search the Account Number by clicking the search icon.</p> <p><b>NOTE:</b> User can only accounts of the existing customer in the Account Search popup.</p>
<b>Account Name</b>	Displays the account name for the selected account number.
<b>Request Clarification</b>	Click <b>Request Clarification</b> to raise a new clarification request. The system allows placing a request for

Field	Description
	<p>clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	<p>Click <b>Back</b> to navigate to the previous data segment within a stage.</p> <p><b>NOTE:</b> Since this is the first screen on the workflow, Back will be disabled.</p>
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
<b>Save &amp; Close</b>	<p>Click <b>Save &amp; Close</b> to save the data captured. <b>Save &amp; Close</b> 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.</p>
<b>Cancel</b>	<p>Click <b>Cancel</b> to close the application without saving.</p>

Note: **GL Account** and **GL Account Description** will be applicable depending on the following scenarios:

Fund By	Fund By Mode (In the Plato Properties Table)	Applicability
Cash	Automatic	Applicable

<b>Fund By</b>	<b>Fund By Mode (In the Plato Properties Table)</b>	<b>Applicability</b>
Cash	Manual	Applicable
Account Transfer	Host	Non - Applicable
Account Transfer	Manual	Applicable
Cheque	Host	Non - Applicable
Cheque	Manual	Applicable



### 3.1.3 Account Service Preferences

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

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

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

**Figure 5: Account Service Preferences**

TD Application Entry - 000APPO00013918

Clarification Details Application Info Customer 360 Remarks Documents Actions

Screen ( 3 / 6 )

**Account Service Preferences**

**John Baristow**

Date Of Birth Email Mobile +123323223

**Banking Channel Preference**

Phone Banking Direct Banking

Kiosk Banking

**Communication Channel Preference**

EMAIL POST SMS Select Preference

Request Clarification Back Next Save & Close Cancel

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

**Table 6: Account Service Preferences – Field Description**

<b>Field</b>	<b>Description</b>
<b>Date of Birth</b>	Displays the date of birth of the customer.
<b>E-mail</b>	Displays the e-mail id.
<b>Mobile</b>	Displays the mobile number.
<b>Banking Channel Preference</b>	<b>Select the specified preferences for Banking Channel.</b>
<b>Phone Banking</b>	Select to indicate if Phone Banking subscription is required.
<b>Direct Banking</b>	Select to indicate if Direct Banking subscription is required.
<b>Kiosk Banking</b>	Select to indicate if Kiosk Banking subscription is required.
<b>Communication Channel Preference</b>	<b>Select to indicate for the specified preferences for communication channel subscriptions.</b>
<b>E-mail</b>	Select to indicate if e-mail is the communication channel subscription.
<b>Post</b>	Select to indicate if post is the communication channel subscription.
<b>SMS</b>	Select to indicate if SMS is the communication channel subscription.

Field	Description
<b>Select Preference</b>	Select the Communication Channel from the drop-down to specify your preferred option among the selected options.
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> 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, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
<b>Save &amp; Close</b>	<p>Click <b>Save &amp; Close</b> to save the data captured. <b>Save &amp; Close</b> 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.</p>
<b>Cancel</b>	Click <b>Cancel</b> to close the application without saving.

### 3.1.4 Nominee Details Data Segment

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

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

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

**Figure 6: Nominee Details**

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

**Table 7: Nominee Details - Field Description**

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

Field	Description
Middle Name	Specify the middle name of the nominee.
Last Name	Specify the last name of the nominee. This field is mandatory.
Relationship Type	Select the relationship type of the nominee with the applicant. This field is mandatory.
Date of Birth	Select the date of birth of the nominee. This field is mandatory.
Minor	Select to indicate if nominee is minor.
Guardian	<b>Guardian</b> is enabled if <b>Minor</b> 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 <b>Address</b> to load the address screen for updating the address of the nominee.
Building	Specify the House/Office Number, Floor and Building details. This field is mandatory.
Street	Specify the street. This field is mandatory.
Locality	Specify the landmark of the address, if available.

Field	Description
<b>City</b>	Specify the city. This field is mandatory.
<b>State</b>	Specify the state. This field is mandatory.
<b>Country</b>	Specify the Country Code. This field is mandatory.
<b>Zip Code</b>	Specify the Pin code/Zip code of the address.
<b>Contact Details</b>	Specify the contact details.
<b>E-mail</b>	Specify the e-mail address of the Nominee. This field is mandatory.
<b>Mobile</b>	Specify the Mobile Number of the Nominee. This field is mandatory.
<b>Phone No</b>	Specify the Phone No. of the Nominee.
<b>Save &amp; Close</b>	Click <b>Save</b> to save the nominee details and come back to the Nominee Details screen. This field is mandatory.

Field	Description
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> 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, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
<b>Save &amp; Close</b>	<p>Click <b>Save &amp; Close</b> to save the data captured.</p> <p><b>Save &amp; Close</b> 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.</p>
<b>Cancel</b>	Click <b>Cancel</b> to close the application without saving.

### 3.1.4.1 Guardian Details

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

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

#### Prerequisite

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

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

**Figure 7: Guardian Details**

2. Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 8: Guardian Details - Field Description](#).

**Table 8: Guardian Details - Field Description**

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



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

Field	Description
<b>Back</b>	To navigate back to the previous data segment within a stage, click <b>Back</b> .
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
<b>Save &amp; Close</b>	<p>Click <b>Save &amp; Close</b> to save the data captured.</p> <p><b>Save &amp; Close</b> 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.</p>
<b>Cancel</b>	Click <b>Cancel</b> to close the application without saving.

### 3.1.5 Mandate Details Data Segment

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

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

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

**Figure 8: Mandate Details**

The screenshot displays the 'Mandate Details' screen within the 'TD Application Entry - 000APP000013785' application. The interface includes a top navigation bar with tabs for 'Classification Details', 'Application Info', 'Customer 360', 'Remarks', 'Documents', and 'Advices'. A left sidebar contains a menu with 'Customer Information', 'Account Details', 'Account Service Preferences', 'Nominee Details', 'Mandate Details' (selected), and 'Summary'. The main content area is titled 'Mandate Details' and features a 'Mode of Operation' dropdown menu currently set to 'Single'. At the bottom of the screen, there is an 'Audit' button on the left and a row of navigation buttons on the right: 'Request Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel'. The top right corner indicates 'Screen ( 5 / 6)'.

2. Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 9: Mandate Details - Field Description](#).

**Table 9: Mandate Details - Field Description**

Field	Description
<b>Mode of Operation</b>	<p>Select the mode of operation relevant for the account from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> <li>• Single</li> <li>• Jointly</li> <li>• Anyone</li> <li>• Survivor</li> <li>• Either or Survivor</li> <li>• Former or Survivor</li> </ul>
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> 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, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are</p>

Field	Description
	<p>not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
<b>Save &amp; Close</b>	<p>Click <b>Save &amp; Close</b> to save the data captured.</p> <p><b>Save &amp; Close</b> 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.</p>
<b>Cancel</b>	<p>Click <b>Cancel</b> to close the application without saving.</p>

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

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

**Figure 9: Mandate Details**

The screenshot displays the 'Mandate Details' screen within a web application. The top navigation bar includes tabs for 'Clarification Details', 'Application Info', 'Customer 360', 'Remarks', 'Documents', and 'Advises'. The left sidebar contains a menu with 'Customer Information', 'Account Details', 'Account Service Preferences', 'Nominee Details', 'Mandate Details' (selected), and 'Summary'. The main content area shows a 'Mandate Details' section with a 'Mode of Operation' dropdown menu set to 'Single'. The bottom of the screen features a footer with buttons for 'Request Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel'. The top right corner indicates 'Screen 15 / 61'.

### 3.1.6 Summary

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

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

→ The **Summary** screen is displayed.

**Figure 10: Summary**

TD Application Entry - 000APP000013918

Summary

Customer Information  
Name: John Bartlow  
Applicant Type: Primary  
No. Of Applicants: 1

Account Details  
Product Name: Normal Simple Fixed Deposit  
Account Branch: 000  
Tenure: 1 Years 0 Months 0 Days  
Amount: GBP 12000

Account Service Preferences  
Banking Subscription: Direct Banking, Kiosk, Phone  
Channel Subscription: +0 view more...

Nominee Details  
Name:  
Relation Type:  
Minor:

Mandate Details  
Mode: Single

Request Clarification Back Next Save & Close Submit Cancel

Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on summary tiles, refer to [Table 10: Summary - Field Description](#).

**Table 10: Summary - Field Description**

<b>Data Segment</b>	<b>Description</b>
<b>Account Details</b>	Displays the account details
<b>Customer Information</b>	Displays the customer information details.
<b>Nominee Details</b>	Displays the nominee details.
<b>Account Service Preferences</b>	Displays the account service preferences details.
<b>Mandate Details</b>	Displays the mandate details.
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> 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, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p>

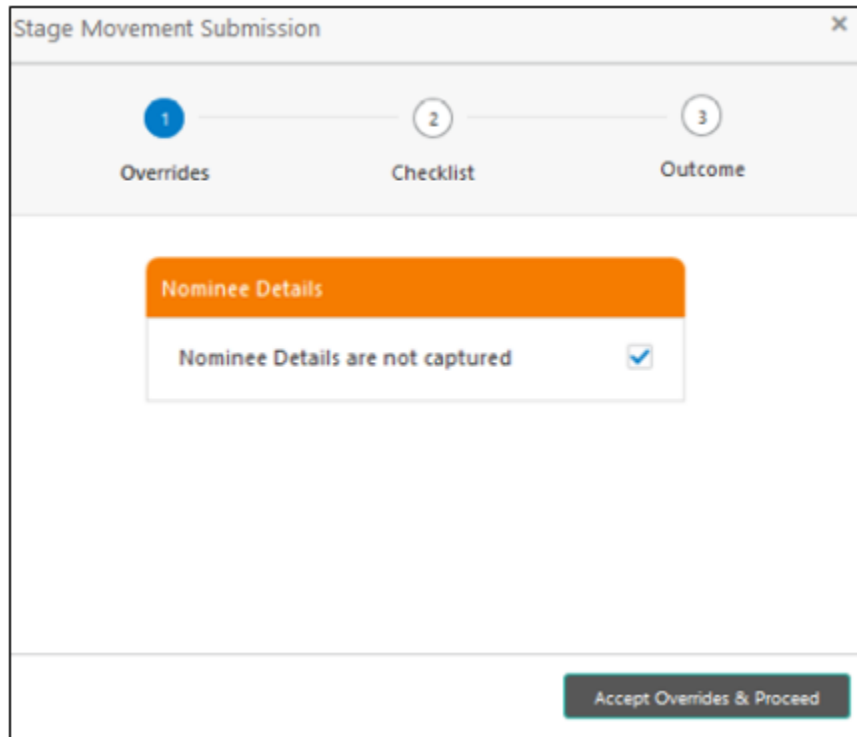


Data Segment	Description
	<p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p> <p><b>NOTE:</b> Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
<b>Save &amp; Close</b>	<p>Click <b>Save &amp; Close</b> to save the data captured. <b>Save &amp; Close</b> 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.</p>
<b>Submit</b>	<p>Click <b>Submit</b> to submit the application. System triggers the business validation to ensure the application is entitled for submission to the next stage.</p>
<b>Cancel</b>	<p>Click <b>Cancel</b> to close the application without saving.</p>

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**



The screenshot shows a window titled "Stage Movement Submission" with a close button (X) in the top right corner. Below the title bar is a progress indicator with three steps: 1. Overrides (highlighted with a blue circle), 2. Checklist (circle with a 2), and 3. Outcome (circle with a 3). The main content area shows a section titled "Nominee Details" in an orange header. Below this header, there is a message "Nominee Details are not captured" followed by a checked checkbox. At the bottom right of the window, there is a button labeled "Accept Overrides & Proceed".

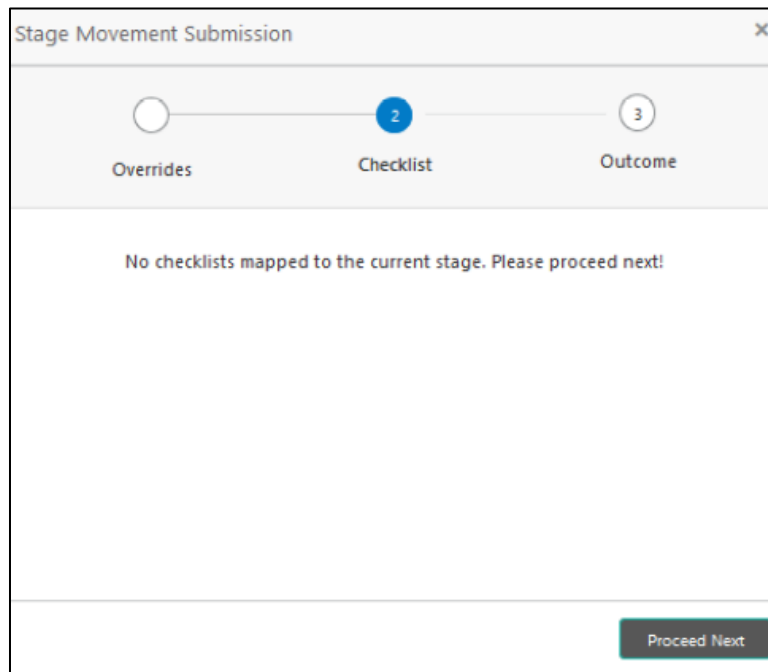
Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. Few example of overrides are as following:

- Nominee Details are not updated.

3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

**Figure 12: Checklist**



The screenshot shows a window titled "Stage Movement Submission" with a close button (X) in the top right corner. Below the title bar is a progress bar with three stages: "Overrides" (represented by a white circle), "Checklist" (represented by a blue circle with the number 2), and "Outcome" (represented by a white circle with the number 3). Below the progress bar, the text "No checklists mapped to the current stage. Please proceed next!" is displayed. At the bottom right of the window, there is a button labeled "Proceed Next".

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**

The screenshot shows a window titled "Stage Movement Submission" with a close button (X) in the top right corner. Below the title bar is a progress bar with three steps: "Overrides", "Checklist", and "Outcome". The "Outcome" step is highlighted with a blue circle containing the number 3. Below the progress bar is a large text area. In the center of this area is a dropdown menu titled "Select an Outcome". The dropdown menu is open, showing two options: "PROCEED" and "TERMINATE". The "PROCEED" option is highlighted. At the bottom right of the window is a "Submit" button.

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

- Proceed
- Terminate

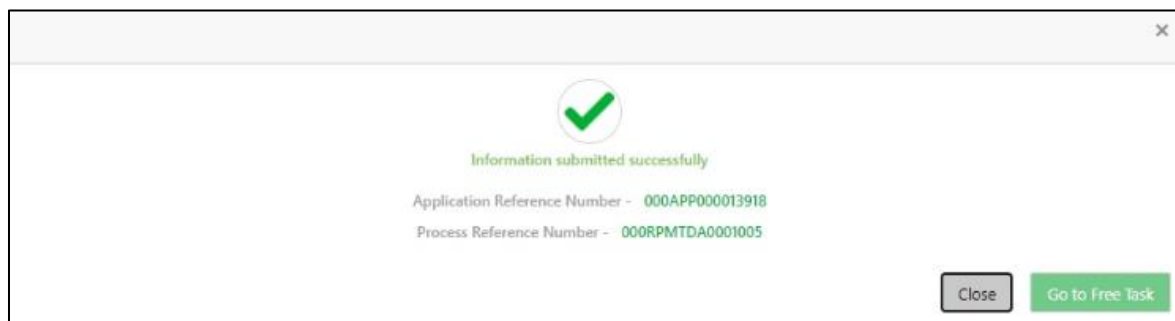
Outcomes configured in the conductor workflow for the business process is available in the dropdown list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

**Figure 14: Confirmation**



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

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

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

**Figure 15: Free Tasks**

C Refresh C Acquire C Delegate E Reassign H New Diagram										
Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount	
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005AV/LAC0001914	0004PP000004201	Application Enrichment	19-03-22	000			
<input type="checkbox"/> Acquire & Edit		Loans Retail Process Ma...	000HMLN10000896	0004PP000004201	Application Entry	19-03-22	000	000041		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005AV/LAC0001886	0004PP000004178	Application Entry	19-03-22	000			
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005AV/LAC0001888	0004PP000004167	Application Enrichment	19-03-22	000			
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005AV/LAC0001887	0004PP000004166	Application Entry	19-03-22	000			
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005AV/LAC0001885	0004PP000004159	Application Entry	19-03-22	000			
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005AV/LAC0001880	0004PP000004148	Application Entry	19-03-22	000			
<input type="checkbox"/> Acquire & Edit		Loans Retail Process Ma...	000HMLN10000879	0004PP000004141	Application Entry	19-03-22	000			
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004097	0004PP000004140	Application Initiation	19-03-22	000			
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004096	0004PP000004140	Application Initiation	19-03-22	000			
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004095	0004PP000004144	Application Initiation	19-03-22	000			
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004094	0004PP000004143	Application Initiation	19-03-22	000			
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004093	0004PP000004142	Application Initiation	19-03-22	000			
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004091	0004PP000004140	Application Initiation	19-03-22	000			

**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

This section includes the following subsections:

- [3.1.7.1 Icon](#)
- [3.1.7.2 Clarification Details](#)
- [3.1.7.3 Customer 360](#)
- [3.1.7.4 Application Info](#)
- [3.1.7.5 Remarks](#)
- [3.1.7.6 Documents](#)
- [3.1.7.7 Advices](#)

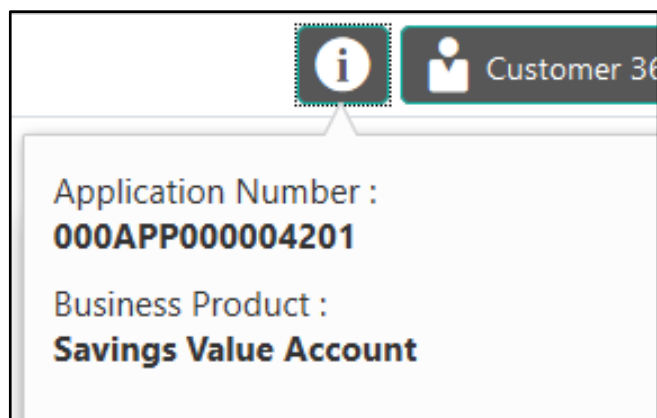
The functions available in the various tabs can be accessed during any point in the Application Entry Stage. Details about the tabs are as follows:

#### 3.1.7.1 Icon

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

→ The **Icon** screen is displayed.

**Figure 16: Icon Screen**



### 3.1.7.2 Clarification Details

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

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

### Figure 17: Clarification Details

Clarification Details - 000APP00003869					
Clarification	Raised By	Clarification Date	Response Type	Clarification Status	Status Update Date
Clarification Request		March 26, 2020 12:00 AM	MANUAL	Clarification Requested	March 26, 2020 12:00 AM
New Clarification Needed		March 26, 2020 12:00 AM	MANUAL	Clarification Withdrawn	March 26, 2020 12:00 AM

The **Clarification Details** screen displays the details about customer clarification request raised. For more information on fields, refer to [Table 11: Clarification Details](#).

### Table 11: 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	<p>Displays the status of clarification.</p> <p>Available options are:</p> <ul style="list-style-type: none"> <li>Clarification Requested</li> <li>Clarification Withdrawn</li> <li>Clarification Completed</li> </ul>
Status Update Date	Displays the status update date.



Field	Description
<b>New Clarification</b>	Click <b>New Clarification</b> 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**

Clarification Details - 000APP000003869

Clarification ID HMLN010000026	Clarification Subject New Clarification Needed	Raised By [User Icon]	Clarification Date March 26, 2020 12:00 AM	Status Clarification Requested	Status Update Date
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March 26, 2020 12:00 AM

More Documents Are Required.

New Conversation Withdraw Clarification Accept Clarification

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

**Table 12: Clarification Details**

Field	Description
<b>Clarification ID</b>	Displays the unique clarification ID.
<b>Clarification Subject</b>	Displays the subject of clarification request.
<b>Raised By</b>	Displays the user id of the user who has raised the clarification request.
<b>Clarification Date</b>	Displays the clarification date.

Field	Description
Status	Displays the status of clarification.
Status Update Date	Displays the status update date.
New Conversation	<p>Click <b>New Conversation</b> to raise conversation for the selected clarification request.</p> <p>The system also allows to view and update the conversation from the <b>My Application</b> and <b>Application Search</b> 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.</p> <p>Available options are:</p> <ul style="list-style-type: none"> <li>• Save &amp; Close</li> <li>• Cancel</li> </ul> <p>Click <b>Save &amp; Close</b> to save the conversation.</p> <p>Click <b>Cancel</b> to cancel the conversation update.</p>
Withdraw Clarification	<p>Click <b>Withdraw Clarification</b> 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.</p> <p>Available options are:</p> <ul style="list-style-type: none"> <li>• Save &amp; Close</li> <li>• Cancel</li> </ul> <p>Click <b>Save &amp; Close</b> to withdraw the clarification</p> <p>Click <b>Cancel</b> to cancel the withdrawal clarification action.</p>
Accept Clarification	<p>Click <b>Accept Clarification</b> to close the clarification raised.</p> <p>Updating the clarification details is mandatory to accept the</p>

Field	Description
	<p>clarification. User can update the detail of why the clarification is being accepted and can also upload any document if needed.</p> <p>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.</p> <p>Available options are:</p> <ul style="list-style-type: none"><li>• Save &amp; Close</li><li>• Cancel</li></ul> <p>Click <b>Save &amp; Close</b> to accept the clarification</p> <p>Click <b>Cancel</b> to cancel the withdrawal clarification action.</p>

**NOTE:**

- System sends an e-mail notification to the customer for clarification requests raised for an application.
- Additionally, Bell Notification is sent to the user who had raised the request, whenever a conversation is raised for the Clarification Request.

### 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 Information** screen is displayed.

**Figure 20: Application Information**

2. Click on **More Info** 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**

Clarification	Raised By	Clarification Date	Response Type	Clarification Status	Status Update Date
Pan Card		March 26, 2020 12:00 AM	MANUAL	Clarification Requested	March 26, 2020 12:00 AM

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**

Regular Savings Account - 000APP000014292

Clarification ID	Clarification Subject	Raised By	Clarification Date	Status	Status Update Date
SAVNEW0000025	Pan Card		March 26, 2020 12:00 AM	Clarification Requested	March 26, 2020 12:00 AM

March 26, 2020 12:00 AM

New Pan Card copy is needed

March 26, 2020 12:00 AM

[Manual Response](#)

Customer to going to visit the Branch to provide the new copy of the Pan Card.

New Conversation Withdraw Clarification Accept Clarification

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

- For more information on fields, refer to [Table 13: Application Information – Field Description](#).

**Table 13: Application Information – Field Description**

Field	Description
Application Date	Displays the application date.
Phone	Displays the phone number.
E-mail	Displays the E-mail ID.
Source By	Displays the name of the user who has sourced the application.
Channel	Displays the channel name.
Priority	Displays the priority of the application. <ul style="list-style-type: none"> <li>High</li> <li>Medium</li> </ul>

Field	Description
	<ul style="list-style-type: none"> <li>Low</li> </ul>
Application Number	Displays the application number
Total time spent	Displays the time spent for the product process since initiation of the application.
User ID Assigned	<p>Displays the <b>User ID</b> of the user currently working on the product process.</p> <p><b>NOTE:</b> This is blank, in case the product process task is not acquired by any user.</p>
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	<p>Displays the stage in which the product process is currently in.</p> <p><b>NOTE:</b> If the phase is configured for the product, the current stage will be displayed as current phase.</p>
Stage Start Date	<p>Displays the stage in which the product process is currently in.</p> <p><b>NOTE:</b> If the phase is configured for the product, the stage start date will be displayed as phase start date.</p>
Account Opening Date	Displays the account opening date.

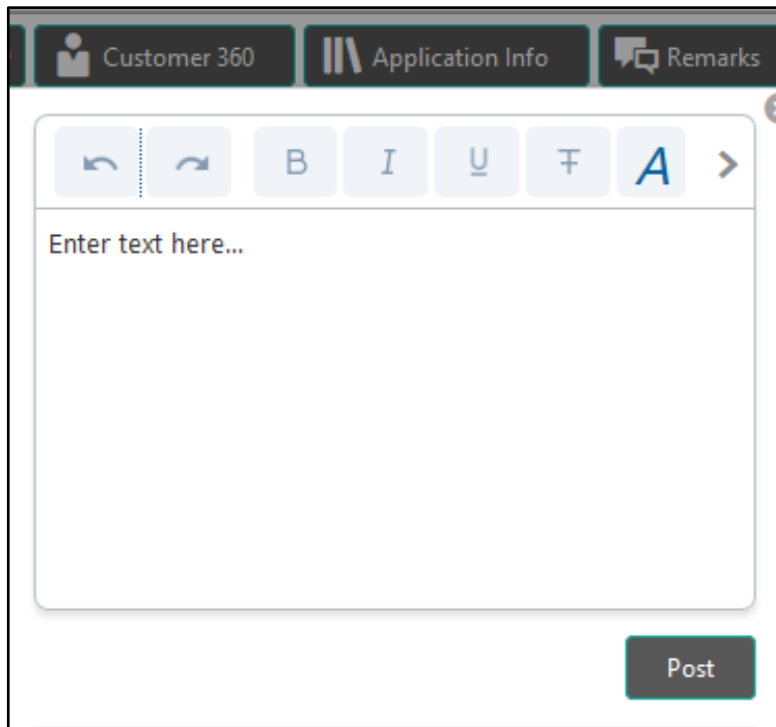
**NOTE:** Application Info tab will not be visible for Application Initiation stage.

### 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**

The screenshot shows a web application interface for adding remarks. At the top, there is a navigation bar with three tabs: 'Customer 360' (selected), 'Application Info', and 'Remarks'. Below the tabs is a rich text editor. The editor has a toolbar with icons for undo, redo, bold (B), italic (I), underline (U), strikethrough (T), and a text color selector (A). Below the toolbar is a large text area with the placeholder text 'Enter text here...'. At the bottom right of the text area is a 'Post' button.

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.

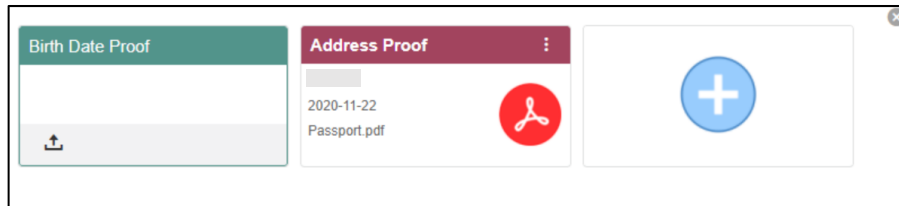


### 3.1.7.6 Documents

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

→ The **Documents** screen is displayed.

**Figure 24: Documents**



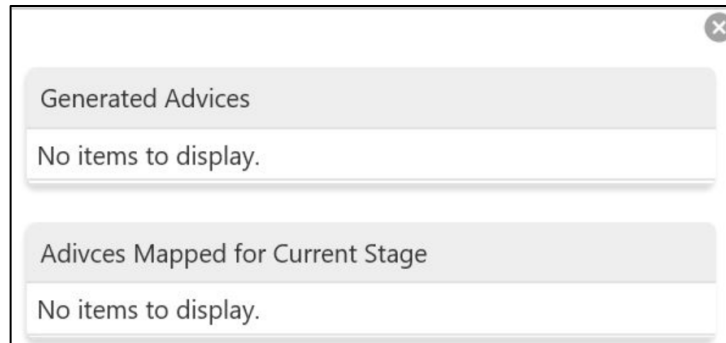
Ensure that mandatory documents are uploaded, as system will validate the same during the stage submission.

### 3.1.7.7 Advices

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

→ The **Advices** screen is displayed.

**Figure 25: Advices**



System will generate the advice on submission of the stage. For Application Entry stage of Term Deposit 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. System also allows you to upload the document for the Clarification being raised.

**Figure 27: Upload Documents**

- Once the details are updated, click **Save**. Clarification Request once raised moves the application to the '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 **Task** menu.

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

**Figure 28: Clarification Details**

Clarification Details - 000APP000014292					
Clarification	Raised By	Clarification Date	Response Type	Clarification Status	Status Update Date
Pan Card		March 26, 2020 12:00 AM		Clarification Requested	
<div>New Clarification</div>					

Select the specific Clarification to take action on it.

**Figure 29: Clarification Details**

Clarification ID	Clarification Subject	Raised By	Clarification Date	Status	Status Update Date
SAVNEW0000025	Pan Card		March 26, 2020 12:00 AM	Clarification Requested	March 26, 2020 12:00 AM

March 26, 2020 12:00 AM

New Pan Card copy is needed

March 26, 2020 12:00 AM

**Manual Response**

Customer to going to visit the Branch to provide the new copy of the Pan Card.

New Conversation

Withdraw Clarification

Accept Clarification

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 Application Enrichment Stage

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

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

- [3.2.1 Account Details Data Segment](#)
- [3.2.2 Interest Details Data Segment](#)
- [3.2.3 Summary](#)

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

### 3.2.1 Account Details Data Segment

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

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

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

**Figure 30: Account Details**

TD Application Enrichment - 000APP000013918

Account Details

Account Type: Term Deposit Account | Business Product Name: Normal Simple Fixed Deposit

Account Branch: 000 | Account Currency: GBP

Term Deposit Amount: GBP12,000.00 | Term Deposit Tenure: 1

Fund The Account: ☒ Fund By: Account Transfer

Value Date: 26 Mar 2020 | Account Number: 0000060940030 | Account Name: John Barntow

GL Account Number: 100000089 | GL Account Description: PAY IN BY GL

Deposit Type: Simple Term Deposit | Interest Payout: Quarterly | Interest Payout Mode: Demand Draft

Maturity Instruction: Do Not Renew | Maturity Payout Mode: Transfer to Account

Buttons: Compute, Request Clarification, Back, Next, Save & Close, Cancel

For more information on fields, refer to [Table 14: Account Details - Field Description](#).

**Table 14: Account Details - Field Description**

Field	Description
<b>Account Type</b>	Displays the account type based on the product selected in the product catalogue.  This field is mandatory.
<b>Business Product Name</b>	Displays the business product name based on the product selected in the product catalogue.
<b>Product Image</b>	Displays the business product image.
<b>Product Description</b>	Displays a short description of the business product.
<b>Account Branch</b>	By default, displays the logged-in user's home branch.
<b>Account Currency</b>	Displays the account currency.
<b>Term Deposit Amount</b>	Displays the Term Deposit amount.
<b>Term Deposit Tenure</b>	Displays the term deposit tenure.
<b>Compute</b>	Click <b>Compute</b> and the following fields are displayed: <ul style="list-style-type: none"> <li>• Interest</li> <li>• Interest Amount</li> <li>• Maturity Amount</li> </ul>
<b>Fund the Account</b>	Displays if initial funding has been taken for the account opening. Currently, initial funding is allowed through Cash Account Transfer and Other Bank Cheque.  <b>Fund the Account</b> will always be 'On' for Term Deposit.
<b>Fund By</b>	Displays the Fund By. Available options are: <ul style="list-style-type: none"> <li>• Cash</li> <li>• Account Transfer</li> </ul>

Field	Description
	<ul style="list-style-type: none"> <li>Other Bank Cheque</li> </ul>
<b>Term Deposit Amount</b>	Displays the term deposit amount updated earlier.
<b>Value Date</b>	Displays the Current Business date.
<b>Account Number</b>	Displays the account number.
<b>Account Name</b>	Displays the account name for the selected account number.
<b>Cheque Number</b>	Displays the cheque number.
<b>Cheque Date</b>	Displays the Cheque date.
<b>GL Account Number</b>	Displays the GL Account Number where the funding amount is to be credited.
<b>GL Account Description</b>	Displays the GL Account Description for the GL selected.
<b>Deposit Type</b>	Displays deposit type as Simple or Reinvestment Term Deposit, based on the Business Product configurations.
<b>Interest Payout</b>	Displays the Interest Payout.
<b>Interest Payout Mode</b>	Displays the Interest Payout mode.
<b>Account Number</b>	Displays the account number.
<b>Account Name</b>	Displays the account name for the selected account number.
<b>Maturity Instruction</b>	Displays the maturity amount.
<b>Maturity Payout Mode</b>	Displays the maturity payout mode.
<b>Account Number</b>	Displays the account number.



Field	Description
<b>Account Name</b>	Displays the account name for the selected account number.
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> 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, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	<p>Click <b>Back</b> to navigate to the previous data segment within a stage.</p> <p><b>NOTE:</b> Since this is the first screen on the workflow, Back will be disabled.</p>
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> to save the data captured. <b>Save &amp; Close</b> 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.
<b>Cancel</b>	Click <b>Cancel</b> to close the application without saving.

### 3.2.2 Interest Details Data Segment

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

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

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

**Figure 31: Interest Details**

TD Application Enrichment - 000APP000013918

Account Details | Interest Details | Summary

Interest Type	Interest Rate in %	Margin in %	Effective Rate in %
INTEREST RATE	3.5		3.5

Screen (2 / 3)

Audit | Request Clarification | Back | Next | Save & Close | Cancel

2. Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly.  
For more information on fields, refer to [Table 15: Interest Details - Field Description](#).

**Table 15: Interest Details - Field Description**

Field	Description
<b>Interest Type</b>	Specify the interest type.
<b>Interest Rate</b>	Specify the interest rate applicable for the account.
<b>Margin In %</b>	<p>Select the margin in percentage.</p> <p>Currently, system does not allow to specify the margin for the interest rate for Term Deposit account.</p> <p>This field is mandatory.</p>
<b>Effective Rate</b>	<p>Displays the final rate calculated based on the <b>Interest Rate</b> and the <b>Margin</b> specified.</p> <p>Since <b>Margin</b> is not allowed currently, the <b>Final Rate</b> will be equal to the <b>Interest Rate</b>.</p>
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> 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, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.

Field	Description
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
<b>Save &amp; Close</b>	<p>Click <b>Save &amp; Close</b> to save the data captured. <b>Save &amp; Close</b> 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.</p>
<b>Cancel</b>	<p>Click <b>Cancel</b> to close the application without saving.</p>

### 3.2.3 Summary

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

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

→ The **Summary** screen is displayed.

**Figure 32: Summary**

TD Application Enrichment - 000APP000013918

Clarification Details Application Info Customer 360 Remarks Documents Advises

Screen ( 3 / 3)

Account Details

Interest Details

Summary

Account Details

Product Name: Normal Simple Fixed Deposit

Account Branch: 000

Tenure: 1 Years 0 Months 0 Days

Amount: GBP 12000

Interest Details

Effective Rate: 3.5%

Interest Rate: 3.5%

Audit

Request Clarification Back Next Save & Close Submit Cancel

Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on summary tiles, refer to [Table 16: Summary - Field Description](#).

**Table 16: Summary - Field Description**

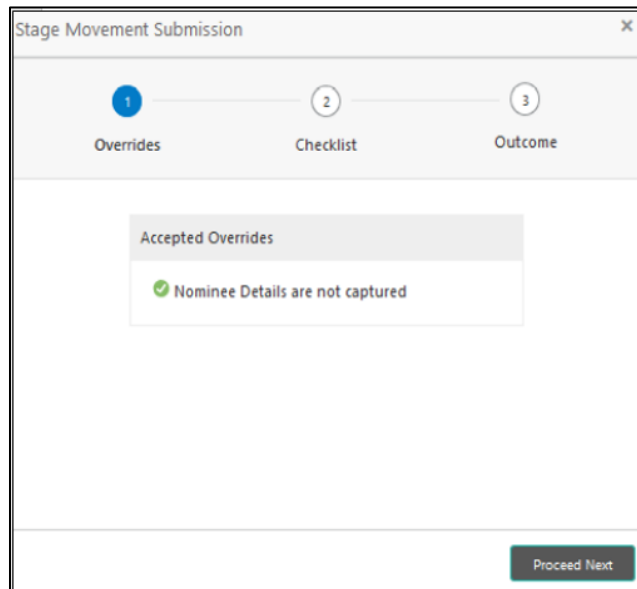
<b>Data Segment</b>	<b>Description</b>
<b>Account Details</b>	Displays the account details.
<b>Interest Details</b>	Displays the interest details
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p> <p><b>NOTE:</b> Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>

Data Segment	Description
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> to save the data captured. <b>Save &amp; Close</b> 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.
<b>Submit</b>	Click <b>Cancel</b> to close the application without saving.
<b>Cancel</b>	Click <b>Cancel</b> to terminate the application and the status of the application. Such applications cannot be revived later by the user.

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

→ The **Overrides** screen is displayed.

**Figure 33: Overrides**



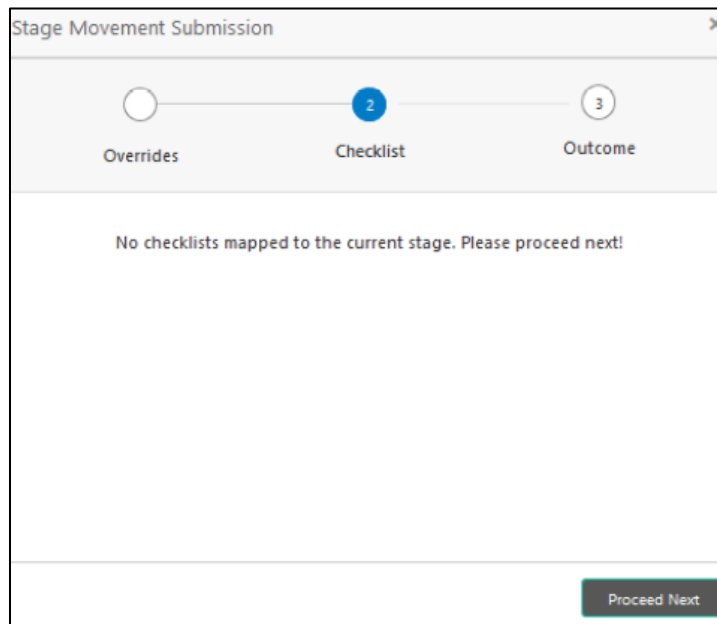
Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.



3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

**Figure 34: Checklist**



The screenshot shows a window titled "Stage Movement Submission" with a close button (X) in the top right corner. Below the title bar is a progress bar with three stages: "Overrides" (represented by a white circle), "Checklist" (represented by a blue circle with the number 2), and "Outcome" (represented by a white circle with the number 3). Below the progress bar, the text "No checklists mapped to the current stage. Please proceed next!" is displayed. At the bottom right of the window is a button labeled "Proceed Next".

Checklist configured in the business process for the business product is displayed here.

Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

**Figure 35: Outcome**

The screenshot shows a window titled "Stage Movement Submission" with a close button (X) in the top right corner. Below the title bar is a progress bar with three steps: "Overrides", "Checklist", and "Outcome". The "Outcome" step is highlighted with a blue circle containing the number 3. Below the progress bar is a large text area with the heading "Select an Outcome". A drop-down menu is open, showing four options: "PROCEED", "PROCEED", "Return to Application Entry", and "TERMINATE". The "TERMINATE" option is highlighted. At the bottom right of the window is a "Submit" button.

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

- Proceed
- Return to Application Entry
- Terminate

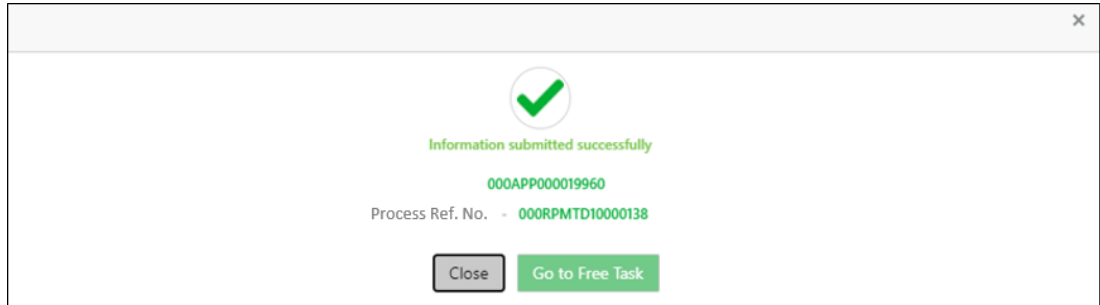
Outcomes configured in the conductor workflow for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

**Figure 36: Confirmation**



On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed. Click on '**Close**' to close the pop-up screen. Alternatively click on '**Go to Free Task**' to launch the **Free Task** menu. If you have access to the next stage, you would be able to view the Application number and take action on it.

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

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

**Figure 37: Free Tasks**

C Refresh < Acquire & Edit Assign FT How Diagram									
Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<input checked="" type="checkbox"/> Acquire & Edit	medium	Term Deposit Origination...	000RPMTD10000138	000APP000019960	Account Funding	25-03-25	000		
<input type="checkbox"/> Acquire & Edit	medium	Current Account Origina...	000CURED0001492	000APP000019962	Overdraft Limit Details	25-03-25	000		
<input type="checkbox"/> Acquire & Edit					Application Entry				
<input type="checkbox"/> Acquire & Edit	medium	Current Account Origina...	000CURED0001478	000APP000019873	Application Initiation	25-03-25	000		
<input type="checkbox"/> Acquire & Edit	medium	Current Account Origina...	000CURED0001477	000APP000019872	Application Enrichment	25-03-25	000		
<input type="checkbox"/> Acquire & Edit	medium	Current Account Origina...	000CURED0001476	000APP000019870	Application Enrichment	25-03-25	000		
<input type="checkbox"/> Acquire & Edit	medium	Savings Account Origina...	000SAVED0007812	000APP000019864	Application Entry	25-03-25	000		
<input type="checkbox"/> Acquire & Edit					Application Initiation				
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination ...	00008DUP00009534	000APP000019520	Application Entry	25-03-25	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination ...	00008DXAL0009533	000APP000019520	Application Entry	25-03-25	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination ...	00008DXAL0009505	000APP000019484	Application Entry	25-03-25	000		
<input type="checkbox"/> Acquire & Edit		Current Account Origina...	00008DXCA0001416	000APP000019280	Application Entry	25-03-25	000		

Page 1 of 4 (1 - 20 of 70 items) < 1 2 3 4 >

### 3.3 Account Funding Stage

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

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

- [3.3.1 Account Details Data Segment](#)
- [3.3.2 Initial Funding Details Data Segment](#)
- [3.3.3 Summary](#)

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

#### 3.3.1 Account Details Data Segment

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

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

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

**Figure 38: Account Details**

TD Account Funding - 000APP00013918

Account Details

Account Type: Term Deposit Account

Business Product Name: Normal Simple Fixed Deposit

Futura Bank Fixed Deposit (FD) is a safe and convenient way to see your savings grow. It provides easy transfers from your savings account to your fixed deposit.

Account Branch: 000

Account Currency: GBP

Term Deposit Amount: GBP12,000.00

Term Deposit Tenure: 1

Fund The Account: ☒

Fund By: Account Transfer

Term Deposit Amount: GBP12,000.00

Value Date: 26 Mar 2020

Account Number: 000000094030

Account Name: John Barlow

Cheque Number:

Cheque Date:

GL Account Number: 100000009

GL Account Description: PAY IN BY GL

Deposit Type: Simple Term Deposit

Interest Payout: Quarterly

Interest Payout Mode: Demand Draft

Maturity Instruction: Do Not Renew

Maturity Payout Mode: Transfer to Account

Consult

Request Clarification

Back Next Save & Close Cancel

For more information on fields, refer to [Table 17: Account Details: Field Description](#).

**Table 17: Account Details: Field Description**

Field	Description
<b>Account Type</b>	Displays the account type based on the product selected in the product catalogue.  This field is mandatory.
<b>Business Product Name</b>	Displays the business product name based on the product selected in the product catalogue.
<b>Product Image</b>	Displays the business product image.
<b>Product Description</b>	Displays a short description of the business product.
<b>Account Branch</b>	By default, displays the logged-in user's home branch.
<b>Account Currency</b>	Displays the account currency.
<b>Term Deposit Amount</b>	Displays the Term Deposit amount.
<b>Term Deposit Tenure</b>	Displays the term deposit tenure.
<b>Compute</b>	Click <b>Compute</b> and the following fields are displayed: <ul style="list-style-type: none"> <li>• Interest</li> <li>• Interest Amount</li> <li>• Maturity Amount</li> </ul>
<b>Fund the Account</b>	Displays if initial funding has been taken for the account opening. Currently, initial funding is allowed through Cash Account Transfer and Other Bank Cheque.  <b>Fund the Account</b> will always be 'On' for Term Deposit.
<b>Fund By</b>	Displays the Fund By. Available options are: <ul style="list-style-type: none"> <li>• Cash</li> <li>• Account Transfer</li> </ul>

Field	Description
	<ul style="list-style-type: none"> <li>Other Bank Cheque</li> </ul>
<b>Term Deposit Amount</b>	Displays the term deposit amount updated earlier.
<b>Value Date</b>	Displays the Current Business date.
<b>Account Number</b>	Displays the account number.
<b>Account Name</b>	Displays the account name for the selected account number.
<b>Cheque Number</b>	Displays the cheque number.
<b>Cheque Date</b>	Displays the Cheque date.
<b>GL Account Number</b>	Displays the GL Account Number where the funding amount is to be credited.
<b>GL Account Description</b>	Displays the GL Account Description for the GL selected.
<b>Deposit Type</b>	Displays deposit type as Simple or Reinvestment Term Deposit, based on the Business Product configurations.
<b>Interest Payout</b>	Displays the Interest Payout.
<b>Interest Payout Mode</b>	Displays the Interest Payout mode.
<b>Account Number</b>	Displays the account number.
<b>Account Name</b>	Displays the account name for the selected account number.
<b>Maturity Instruction</b>	Displays the maturity amount.
<b>Maturity Payout Mode</b>	Displays the maturity payout mode.
<b>Account Number</b>	Displays the account number.

Field	Description
<b>Account Name</b>	Displays the account name for the selected account number.
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> 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, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	<p>Click <b>Back</b> to navigate to the previous data segment within a stage.</p> <p><b>NOTE:</b> Since this is the first screen on the workflow, Back will be disabled.</p>
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> to save the data captured. <b>Save &amp; Close</b> 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.
<b>Cancel</b>	Click <b>Cancel</b> to close the application without saving.

### 3.3.2 Initial Funding Details

The Initial Funding Details data segment displays the Initial Funding details captured in the Application Entry stage. The Transaction Reference Number and the Transaction Status is either auto-populated or has to be manually captured based on the configuration. Automatic option is supported only for the Initial Funding with 'Cash' mode. Manual process is supported for Account Transfer, Other Bank Cheque and Cash mode of initial funding.

For more details on the Modes and the Manual/Automatic Process configuration, please refer to the Configurations Guide. Teller transaction reference number and its status for the initial funding transaction triggered off as part of the Application Entry stage.

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

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

**Figure 39: Initial Funding Details**

TD Account Funding - 000APP000013918

Initial Funding Details

Screen (2 / 3)

**Fund The Account** ☒ **Fund By** Account Transfer

**Amount** GBP12,000.00 **Value Date** 26 Mar 2020 **Account Number** **Account Name**

**Cheque Number** **Cheque Date**

**GL Account Number** 100000089 **GL Account Description** PAY IN BY GL **Transaction Reference Number** **Teller Transaction Status** Select

**Audit** **Request Clarification** **Back** **Next** **Save & Close** **Cancel**



2. Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 18: Initial Funding Details - Field Description](#).

**Table 18: Initial Funding Details - Field Description**

<b>Field</b>	<b>Description</b>
<b>Fund the Account</b>	Displays the Fund the Account selected in the Account Details Data Segment in Application Entry stage.
<b>Fund By</b>	Displays the Fund by option selected in the Account Details Data Segment in Application Entry stage.
<b>Amount</b>	Displays the amount of the initial funding updated in the Account Details data segment in Application Entry stage.
<b>Value Date</b>	Displays the value date of the initial funding updated in the Account Details data segment in Application Entry stage.
<b>Account Number</b>	Displays the Account Number. This field appears only if Account Transfer is selected as the funding by mode.
<b>Account Name</b>	Displays the Account Name. This field appears only if Account Transfer is selected as the funding by mode.
<b>Cheque Number</b>	Displays the Cheque Number. This field appears only if Account Transfer or Other Bank Cheque is selected as the funding by mode. For Account Transfer the cheque number is displayed only if captured during the funding details capture in Account Details data segment.
<b>Cheque Date</b>	Displays the Cheque Date. This field appears only if Account Transfer or Other Bank Cheque

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

Field	Description
	<b>NOTE:</b> The status of the teller transaction should be 'Success' for the submission of the Account Funding stage.
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> 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, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
<b>Save &amp; Close</b>	<p>Click <b>Save &amp; Close</b> to save the data captured.</p> <p><b>Save &amp; Close</b> 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.</p>
<b>Cancel</b>	Click <b>Cancel</b> to close the application without saving.

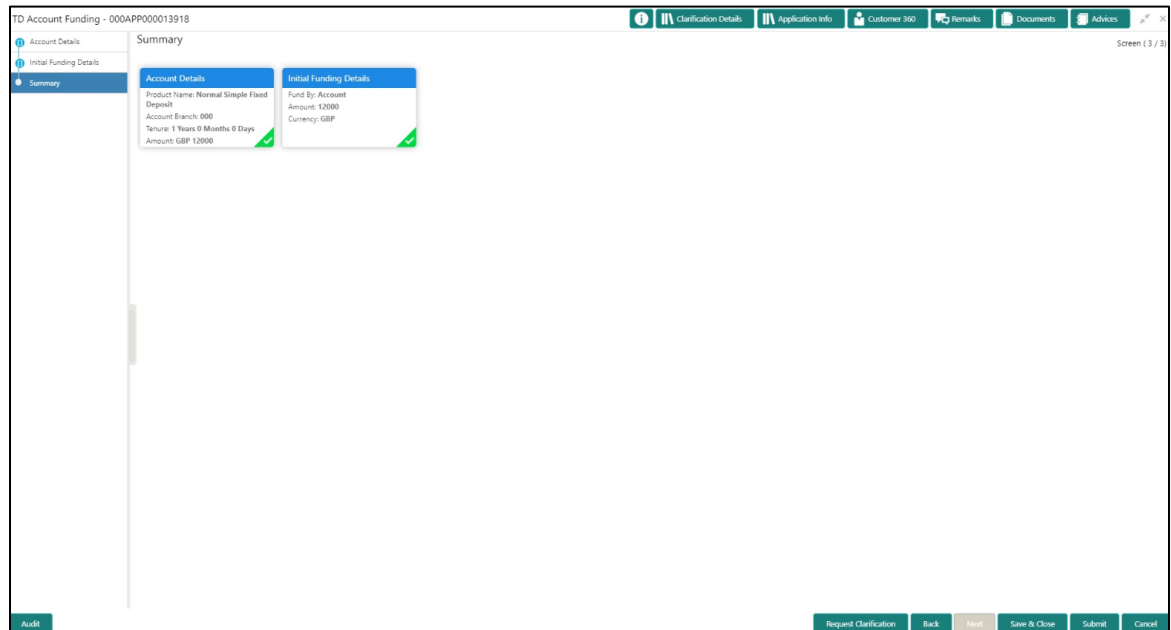
### 3.3.3 Summary

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

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

→ The **Summary** screen is displayed.

**Figure 40: Summary**



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

**Table 19: Summary - Field Description**

Data Segment	Description
<b>Account Details</b>	Displays the account details.
<b>Initial Funding Details</b>	Displays the initial funding details
<b>Request Clarification</b>	Click <b>Request Clarification</b> to raise a new clarification request. The system allows placing a request for

Data Segment	Description
	<p>clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p> <p><b>NOTE:</b> Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> to save the data captured. <b>Save &amp; Close</b> 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.
<b>Submit</b>	Click <b>Submit</b> to submit the application. System triggers the business validation to ensure the application is entitled for submission to the next stage.
<b>Cancel</b>	Click <b>Cancel</b> to close the application without saving.

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

→ The **Overrides** screen is displayed.

**Figure 41: Overrides**

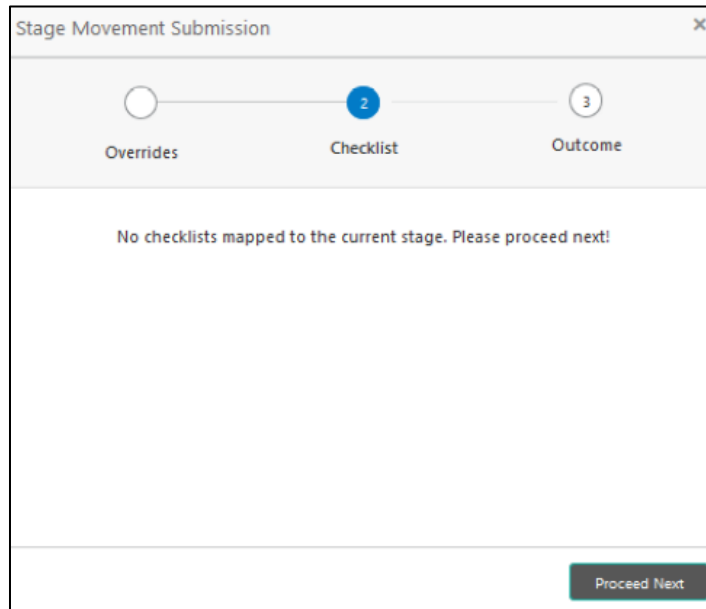
The screenshot shows a window titled "Stage Movement Submission" with a close button (X) in the top right corner. Below the title bar is a progress bar with three steps: 1. Overrides (highlighted with a blue circle), 2. Checklist (grey circle), and 3. Outcome (grey circle). Below the progress bar, there is a section titled "Accepted Overrides" with a green checkmark icon and the text "Nominee Details are not captured". At the bottom right of the window is a button labeled "Proceed Next".

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

3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

**Figure 42: Checklist**



The screenshot shows a dialog box titled "Stage Movement Submission" with a close button (X) in the top right corner. Below the title bar is a progress indicator with three steps: "Overrides" (represented by a white circle), "Checklist" (represented by a blue circle with the number 2), and "Outcome" (represented by a white circle with the number 3). Below the progress indicator, the text "No checklists mapped to the current stage. Please proceed next!" is displayed. At the bottom right of the dialog box is a button labeled "Proceed Next".

Checklist configured in the business process for the business product is displayed here.

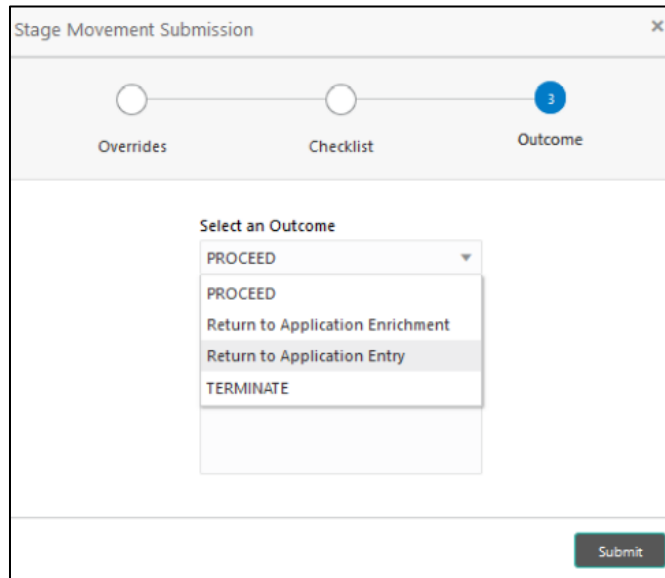
Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

**Figure 43: Outcome**



The screenshot shows a window titled "Stage Movement Submission" with a close button (X) in the top right corner. Below the title bar is a progress bar with three stages: "Overrides", "Checklist", and "Outcome". The "Outcome" stage is currently selected and highlighted with a blue circle containing the number 3. Below the progress bar, there is a section titled "Select an Outcome" with a drop-down menu. The menu is open, showing the following options: "PROCEED", "Return to Application Enrichment", "Return to Application Entry", and "TERMINATE". The "Return to Application Entry" option is currently selected. At the bottom right of the window, there is a "Submit" button.

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.

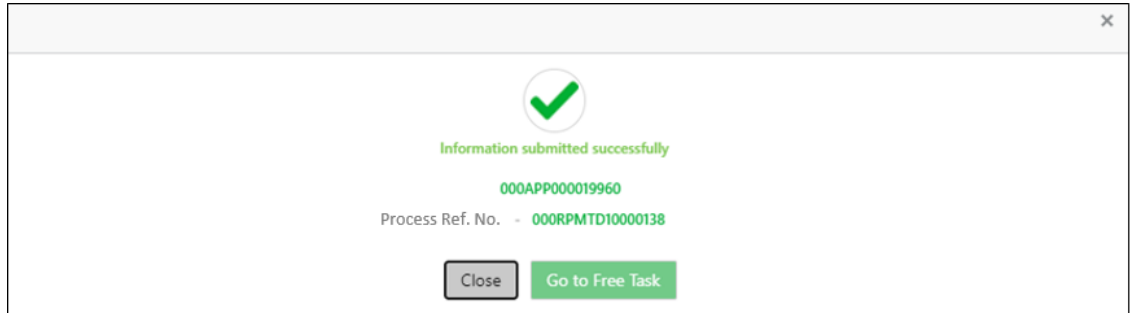
7. Enter the remarks in **Remarks**.



8. Click **Submit**.

→ The **Confirmation** screen is displayed.

**Figure 44: Confirmation**



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

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

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

**Figure 45: Free Tasks**

Free Tasks										
Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount	
<input type="checkbox"/> Acquire & Edit	medium	Term Deposit Origination...	000RPMTD10000138	000APP000019960	Supervisor Approval	20-03-26	000			
<input type="checkbox"/> Acquire & Edit	medium	Current Account Origina...	000CURED00001477	000APP000019872	Application Enrichment	20-03-26	000			
<input type="checkbox"/> Acquire & Edit	medium	Current Account Origina...	000CURED00001476	000APP000019870	Application Enrichment	20-03-26	000			
<input type="checkbox"/> Acquire & Edit	medium	Savings Account Origina...	000SAVED00007812	000APP000019864	Application Entry	20-03-26	000			
<input type="checkbox"/> Acquire & Edit					Application Initiation					
<input type="checkbox"/> Acquire & Edit					Application Entry					
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination...	000RBDL00009534	000APP000019530	Application Entry	20-03-26	000			
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination...	000RBDL00009533	000APP000019530	Application Entry	20-03-26	000			
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination...	000RBDL00009505	000APP000019484	Application Entry	20-03-26	000			
<input type="checkbox"/> Acquire & Edit		Current Account Origina...	000CRED00001416	000APP000019380	Application Entry	20-03-26	000			
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination...	000RBDL00009396	000APP000019275	Application Entry	20-03-26	000			
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination...	000RBDL00009394	000APP000019272	Application Entry	20-03-26	000			
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination...	000RBDL00009390	000APP000019269	Application Entry	20-03-26	000			
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination...	000RBDL00009388	000APP000019267	Application Entry	20-03-26	000			

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### 3.4 Supervisor Approval Stage

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

- [3.4.1 Application Information Data Segment](#)
- [3.4.2 Summary](#)

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

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

#### 3.4.1 Application Information Data Segment

The Application Information data segment displays the application entries details.

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

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

**Figure 46: Application Information**

TD Account Approval - 000APPO0013918

Application Information

Screen (6 / 7)

Account Type Term Deposit Account	Account Branch 000	Product Code RPM TDA	Product Name Normal Simple Fixed Deposit
Account Currency GBP	User Recommendation Recommended for Approval		

User Recommendation

Audit

Request Clarification Back Next Save & Close Cancel

2. Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 20: Application Information – Field Description](#).

**Table 20: Application Information – Field Description**

Field	Description
<b>Account Type</b>	Displays the account type.
<b>Account Branch</b>	Displays the account branch.
<b>Product Code</b>	Displays the product code.
<b>Product Name</b>	Displays the product name.
<b>Account Currency</b>	Displays the account currency.
<b>User Recommendation</b>	<p>Select the user recommendation. Available options are:</p> <ul style="list-style-type: none"> <li>Recommended for Approval</li> <li>Recommended for Reject</li> </ul>
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> 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, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.

Field	Description
	<p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
<b>Save &amp; Close</b>	<p>Click <b>Save &amp; Close</b> to save the data captured. <b>Save &amp; Close</b> 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.</p>
<b>Cancel</b>	<p>Click <b>Cancel</b> to close the application without saving.</p>

### 3.4.2 Summary

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

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

→ The **Summary** screen is displayed.

**Figure 47: Summary**

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

**Table 21: Summary – Field Description**

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

<b>Data Segment</b>	<b>Description</b>
<b>Account Service Preferences</b>	Displays the account service preferences details.
<b>Nominee Details</b>	Displays the nominee details.
<b>Mandate Details</b>	Displays the mandate details.
<b>Application Information Details</b>	Displays the application information details.
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> 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, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p> <p><b>NOTE:</b> Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>

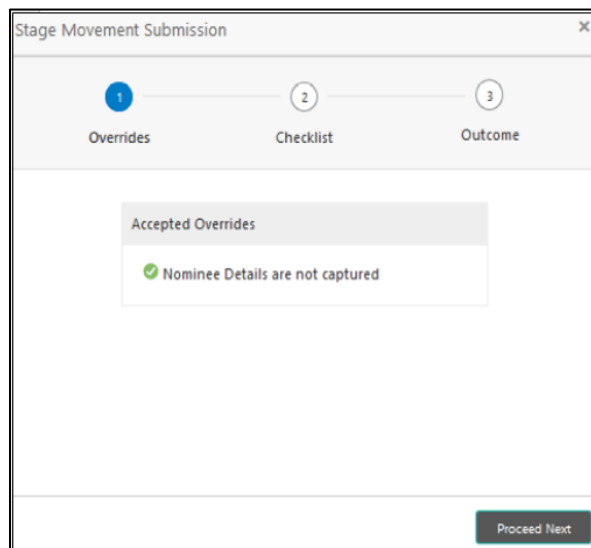
Data Segment	Description
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> to save the data captured. <b>Save &amp; Close</b> will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.
<b>Submit</b>	Click <b>Submit</b> to submit the application. System triggers the business validation to ensure the application is entitled for submission to the next stage.
<b>Cancel</b>	Click <b>Cancel</b> to close the application without saving.

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.

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

→ The **Overrides** screen is displayed.

**Figure 48: Overrides**



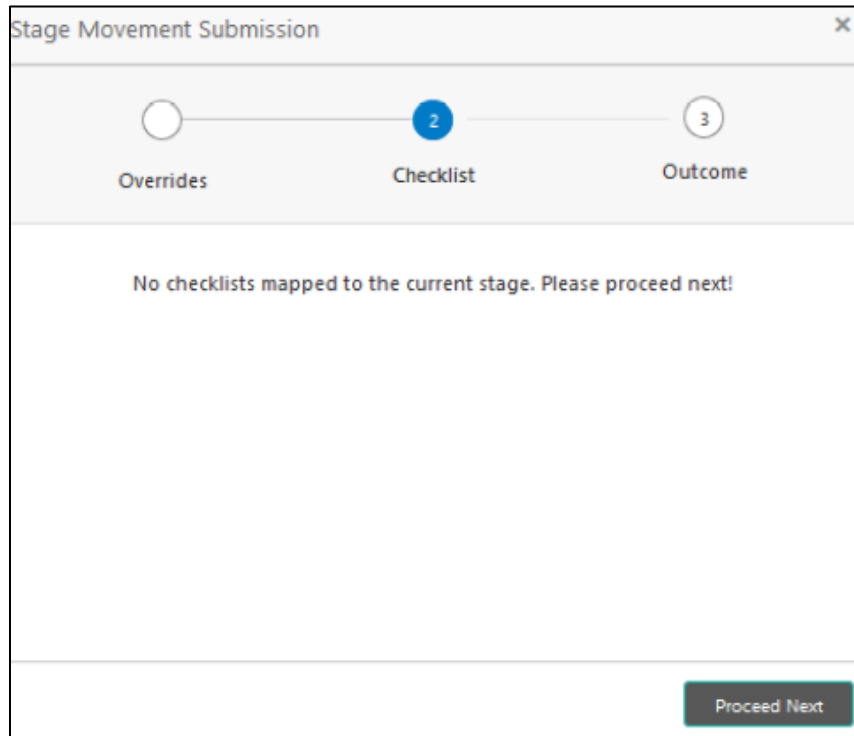
Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.



3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

**Figure 49: Checklist**



The screenshot shows a window titled "Stage Movement Submission" with a close button (X) in the top right corner. Below the title bar is a progress bar with three stages: "Overrides", "Checklist", and "Outcome". The "Checklist" stage is currently active, indicated by a blue circle with the number "2" inside. The "Overrides" stage is represented by a white circle with the number "1", and the "Outcome" stage is represented by a white circle with the number "3". Below the progress bar, a message reads: "No checklists mapped to the current stage. Please proceed next!". At the bottom right of the window, there is a button labeled "Proceed Next".

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

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

**Figure 50: Outcome**

The screenshot shows a window titled "Stage Movement Submission" with a close button (X) in the top right corner. Below the title bar is a progress indicator with three steps: "Overrides", "Checklist", and "Outcome". The "Outcome" step is highlighted with a blue circle containing the number 3. Below the progress indicator is a large text area. In the center of this area is a dropdown menu titled "Select an Outcome". The dropdown is open, showing a list of options: "PROCEED", "Return to Initial Funding", "Return to Application Enrichment", "Return to Application Entry", and "TERMINATE". The "Return to Application Entry" option is currently selected and highlighted. At the bottom right of the window is a "Submit" button.

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

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

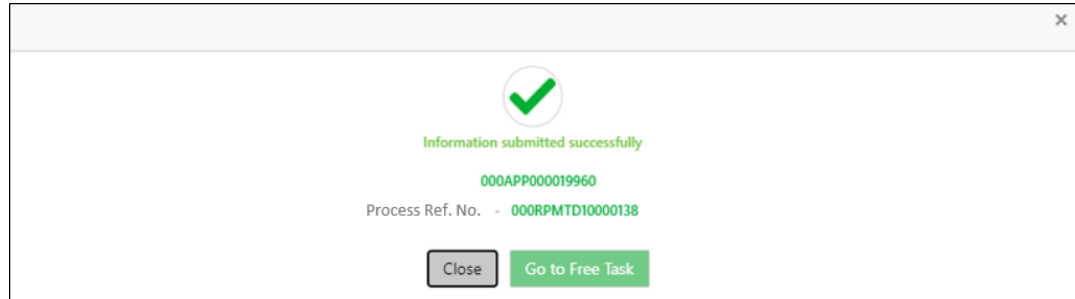
Outcomes configured in the conductor workflow for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

**Figure 51: Confirmation**



On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed. Click on '**Close**' to close the pop-up screen. Alternatively click on '**Go to Free Task**' to launch the **Free Task** menu. If you have access to the next stage, you would be able to view the Application number and take action on it.

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

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

**Figure 52: Free Tasks**

<span>C Refresh</span> <span>U Acquire</span> <span>A Assign</span> <span>T Flow Diagram</span>										
Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount	
<input checked="" type="checkbox"/> Acquire & E	medium	Term Deposit Origination...	000RPMTD10000138	000APP000019960	Account create	20-03-20	000			
<input type="checkbox"/> Acquire & Edit	medium	Current Account Origina...	000CUREDC0001477	000APP000019872	Application Enrichment	20-03-20	000			
<input type="checkbox"/> Acquire & Edit	medium	Current Account Origina...	000CUREDC0001475	000APP000019870	Application Enrichment	20-03-20	000			
<input type="checkbox"/> Acquire & Edit	medium	Savings Account Origina...	000SAVEDC00007812	000APP000019864	Application Entry	20-03-20	000			
<input type="checkbox"/> Acquire & Edit					Application Initiation					
<input type="checkbox"/> Acquire & Edit					Application Initiation					
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination...	000RLOANL00009534	000APP000019525	Application Entry	20-03-20	000			
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination...	000RLOANL00009533	000APP000019520	Application Entry	20-03-20	000			
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination...	000RLOANL00009505	000APP000019484	Application Entry	20-03-20	000			
<input type="checkbox"/> Acquire & Edit		Current Account Origina...	000CUREDC0001476	000APP000019380	Application Entry	20-03-20	000			
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination...	000RLOANL00009395	000APP000019275	Application Entry	20-03-20	000			
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination...	000RLOANL00009394	000APP000019272	Application Entry	20-03-20	000			
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination...	000RLOANL00009390	000APP000019269	Application Entry	20-03-20	000			
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination...	000RLOANL00009388	000APP000019267	Application Entry	20-03-20	000			

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

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

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

## 4 Error Codes and Messages

This topic contains error codes and messages.

**Table 22: Error Codes and Messages**

Error Code	Messages
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_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
RPM-ATR-001	Invalid Date Format. Expected yyyy-MM-dd.
RPM-CA-001	Error occurred while parsing from Model to Entity

Error Code	Messages
RPM-CMN-000	Illegal State Exception
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-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
RPM-COM-012	Term Deposit 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

Error Code	Messages
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-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
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 occurred while creating ATM Entity Model
RPM-PD-007	Unable to acquire task
RPM-PD-008	Error occurred while initiating workflow

Error Code	Messages
RPM-PD-009	ApplicationNumber cannot be null
RPM-PD-010	Unable to save application in Transaction Controller
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
RPM-PD-027	Application fetch failed for External System



Error Code	Messages
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 Datasgments \$1 are missing for the reference number \$2
RPM-PD-034	Datasgment 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-INIT-01	Failed to Initialize
RPM-SAV-001	Transaction status is not completed
RPM-SAV-AST-001	No OD Limit details found for this process Ref no
RPM-SAV-AST-002	System recommended decision in invalid
RPM-SAV-BP-001	businessProductCode cannot be null
RPM-SAV-BP-002	No Currency mapped to this business product

Error Code	Messages
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-BP-006	No Branch mapped to this business product.
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
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

Error Code	Messages
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
RPM-SAV-CMN-024	Json Parse Exception
RPM-SAV-COM-001	Process ref no can not be null
RPM-SAV-INIT-001	MiscGICreditData cannot be null
RPM-SAV-INIT-002	Error while fetching status from Teller module
RPM-SAV-INIT-003	Error while fetching MiscGICreditData from Teller module
RPM-SAV-INIT-004	Teller transaction status is incomplete
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

Error Code	Messages
RPM-SAV-NOM-006	Age of nominee is less than configured minor age, Can not set isMinor flag as N
RPM-SAV-NOM-007	Please provide valid value of first name
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-TD-ACC-001	Please provide a valid value for Term Deposit Tenure
RPM-TD-ACC-002	Term Deposit Amount Should be in Configured Range of \$1.
RPM-TD-ACC-003	Branch \$1 is not allowed in product configuration.
RPM-TD-ACC-004	Max Tenure is not configured in Product for Currency \$1.
RPM-TD-ACC-005	Min Tenure is not configured in Product for Currency \$1.
RPM-TD-ACC-006	Tenure should be in between \$2 \$3 and \$4 \$5 for Currency \$1.
RPM-TD-AVL-001	Please provide a valid value for USer-Recommendation/Action
RPM-TD-CMN-001	Account creation failed in Backoffice
RPM-TD-INI-005	Please provide a valid value for transaction reference number.
RPM-TD-INI-006	Please provide a valid value for transaction status.
RPM-TO-001	Mandatory Checklist(s) - \$1
RPM-TO-020	Mandatory Document(s) - \$1

## 5 Functional Activity Codes Glossary

1. [Account Funding Stage](#) (pg. 58) - RPM\_FA\_TDORG\_ACCRT
2. [Account Funding Stage](#) (pg. 58) - RPM\_FA\_TDORG\_FUND
3. [Application Enrichment Stage](#) (pg. 46) - RPM\_FA\_TDORG\_ENRCH
4. [Application Entry Stage](#) (pg. 7) - RPM\_FA\_TDORG\_APPEN
5. [Supervisor Approval Stage](#) (pg. 72) - RPM\_FA\_TDORG\_APPRV