

Alerts and Dashboard User Guide
Oracle FLEXCUBE Onboarding

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Alerts and Dashboard User Guide

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1 Preface

1.1 Introduction

Welcome to the **Alerts and Dashboard** user guide for Oracle FLEXCUBE Onboarding. This document provides an overview on the **Dashboard** widgets and **Alerts** available in OFLO and guides you through the various features in dashboards and notifications can are available respectively. This document helps you conveniently make use of dashboards.

1.2 Audience

The user guide is intended for the Relationship Managers (RMs) and Sales Officers in-charge of sourcing the bank products from prospect and customer of the bank. The user guide is also intended for the other bank personas such as Account Opening Officer, Account Opening Supervisor, Loan Officer and Credit Manager handling the specific stages of the Savings Account, Current Account and Loan lifecycle.

1.3 Document Accessibility

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

1.4 Acronyms and Abbreviations

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

Table 1: Acronyms Table

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

1.5 List of Topics

This manual is organized as follows:

Table 2: Topics

| Topics | Description |
|---|---|
| Dashboards | This topic provides the details of Alerts and Dashboard widgets. |
| Error Codes and Messages | This topic provides the error messages that you encounter while working with Oracle FLEXCUBE Onboarding. |
| Functional Activity Codes - Glossary | Functional Activity Codes - Glossary has the alphabetical list of Dashboard name with page references and Functional Activity Codes for quick navigation. |

1.6 Related Documents

The related documents are as follows:

1. Configurations User Guide
2. Operations User Guide
3. Savings Account Origination User Guide
4. Current Account Origination User Guide
5. Term Deposit Origination User Guide
6. Retail Loans Origination User Guide
7. Credit Card Origination User Guide
8. Oracle Banking Common Core User Guide

2 Dashboards

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, Credit Card 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.

Oracle FLEXCUBE Onboarding supports the various dashboards to aid in enhancing the productivity and operational efficiency by providing a quick insight into various pertinent areas. The idea of these Dashboards is to ease the trouble of looking for data or statistics in the system.

Each dashboard has a unique Functional Activity Code; please refer [Section 5 - Functional Activity Code - Glossary](#). The access of the dashboard is provided to the individual user either by assigning the specific functional activity code to the role that they belong to or can also be provided by assigning the dashboard functional activity code directly to their User ID. Please refer the **Configuration** user manual for more details.

By default, all the dashboard that has been assigned for the User or User Role are displayed in the dashboard. User can define their personal dashboard preferences by:

1. Removing any dashboard tile that they do not want to see by clicking on  icon available on the top right side of the dashboard tile or widget.
2. They can add a dashboard tile by clicking on the  icon on the top right side of the dashboard screen named 'Add Tile to the Dashboard'. System displays all the dashboards that are allowed for the user to select.
3. They can move the dashboard tile to their preferred position in the dashboard screen through drag and drop.
4. Certain dashboard tiles can be expanded or minimized, for which User has to click on the  icon available in the bottom right side panel of the dashboard tile.

The list of the dashboards currently supported are as follows:

- [2.2 My Applications](#)
- [2.3 Application Search](#)
- [2.4 Conversion Analysis](#)
- [2.5 Account Opening Trends](#)
 - [2.5.1 New Savings Account](#)
 - [2.5.2 New Current Account](#)
 - [2.5.3 New Loan Account](#)
 - [2.5.4 New Term Deposits](#)
 - [2.5.5 New Credit Cards](#)
- [2.6 Loan Pipeline](#)
- [2.7 Loan Offer Status](#)
- [2.8 Loan Exposure to Collateral](#)
- [2.9 Product Application Near Expiry](#)
- [2.10 Loan Offers Near Expiry](#)

2.2 My Applications

My Application dashboard allows the logged-in bank user, who could be a Relationship Manager, Sales Manager, Loan Officer and so on, to view the details of the applications originated by them.

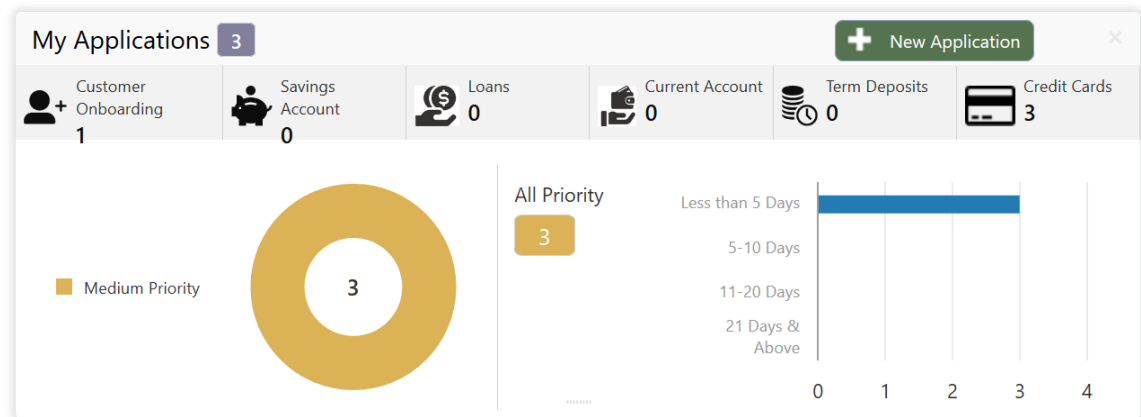
Prerequisite

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

1. From **Home screen**, click **Dashboard**.

→ The **Dashboard** screen is displayed. The **My Applications** dashboard appears in **Dashboard** screen.

Figure 1: My Applications



For more information on fields, refer to [Table 3: My Applications – Field Description](#).

Table 3: My Applications – Field Description

| Field | Description |
|----------------------------|---|
| Customer Onboarding | Displays the total number of new customer onboarding requests initiated in the application. |
| Savings Account | Displays the total number of Saving Accounts requests initiated in the application. |
| Loans | Displays the total number of Loans requests initiated in the application. |

| Field | Description |
|------------------------|---|
| Current Account | Displays the total number of Current Account requests initiated in the application. |
| Term Deposits | Displays the total number of Term Deposits requests initiated in the application. |
| Credit Cards | Displays the total number of Credit Cards requests initiated in the application. |

Donut view displays the total number of applications initiated by the user, divided into the priorities allocated to the application during initiation.

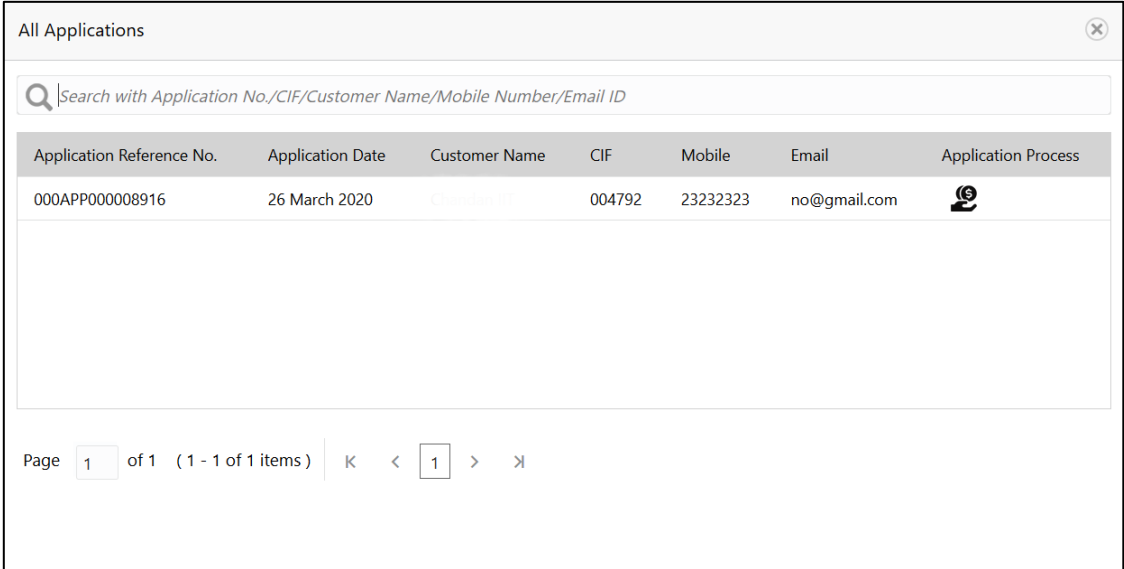
The available priorities are

- High
 - Medium
 - Low
2. Hover on the donut split for the specific priority and click it, the right side screen gets populated with the number for the specified selected priority, with the split of applications into various age buckets as mentioned below:
- Less than 5 Days
 - 5-10 Days
 - 10-20 Days
 - 21 Days & Above

Hyperlinks are available on all the displayed numbers to drill-down and to view the application list.

- 3. Click on hyperlinked number.
 → The **All Applications Drill-Down** screen is displayed.

Figure 2: All Applications Drill-Down



The **All Applications Drill-Down** screen displays the list of various applications. For more information on fields, refer to [Table 4: All Applications Drill-Down – Field Description](#).

Table 4: All Applications Drill-Down – Field Description

| Field | Description |
|----------------------------------|---|
| Application Reference No. | Displays the application reference number. |
| Application Date | Displays the application date. |
| Customer Name | Displays the customer name. |
| CIF | Displays the CIF. |
| Mobile No | Displays the mobile number. |
| E-mail | Displays the E-mail ID. |
| Application Process | Displays the icons representing the Product or Application process. |

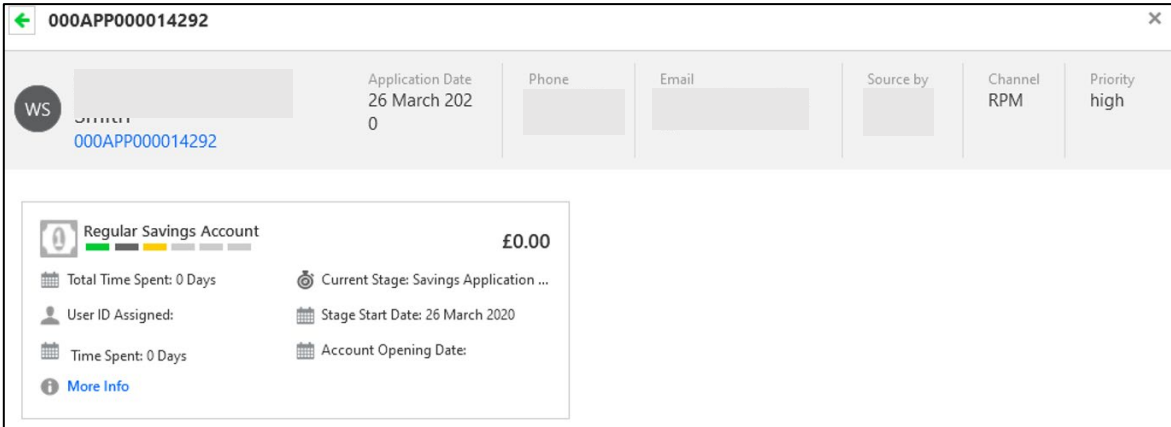
User can further search a specific application by entering one of the following:

- **Application Number**
- **CIF**
- **Customer Name**
- **Mobile Number**
- **E-mail ID**

4. Click the specific application row to view more details about the application.

→ The **Application Details Drill-Down** screen is displayed.

Figure 3: Application Details Drill-Down



The **Application Details Drill-Down** screen displays separate cards for various products initiated as part of the application. For more information on fields, refer to [Table 5: Application Details Drill-Down – Field Description](#).

Table 5: Application Details Drill-Down – 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 username who has sourced the application. |
| Channel | Displays the channel name. |
| Priority | Displays the priority of the application. <ul style="list-style-type: none"> • High • Medium • Low |
| Total time spent | Displays the time spent for the product process since initiation of the application. |
| User ID Assigned | Displays the User ID of the user currently working on the product process. NOTE: This is blank, in case the product process task is not acquired by any user. |
| Time spent | Displays the days spent in the current phase/stage. |

| Field | Description |
|-----------------------------|---|
| Current Stage | Displays the stage in which the product process is currently in. NOTE: If the phase is configured for the product, the current stage is displayed as current phase. |
| Stage Start Date | Displays the stage in which the product process is currently in. NOTE: If the phase is configured for the product, the stage start date is displayed as phase start date. |
| Account Opening Date | Displays the account opening date. |
| More Info | Click More Info hyperlink to view more details about the customer clarification raised. |

5. Click on **More Info** hyperlink.

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

Figure 4: More Info

| 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 |

For more information on fields, refer to [Table 6: Clarification Details](#).

Table 6: Clarification Details

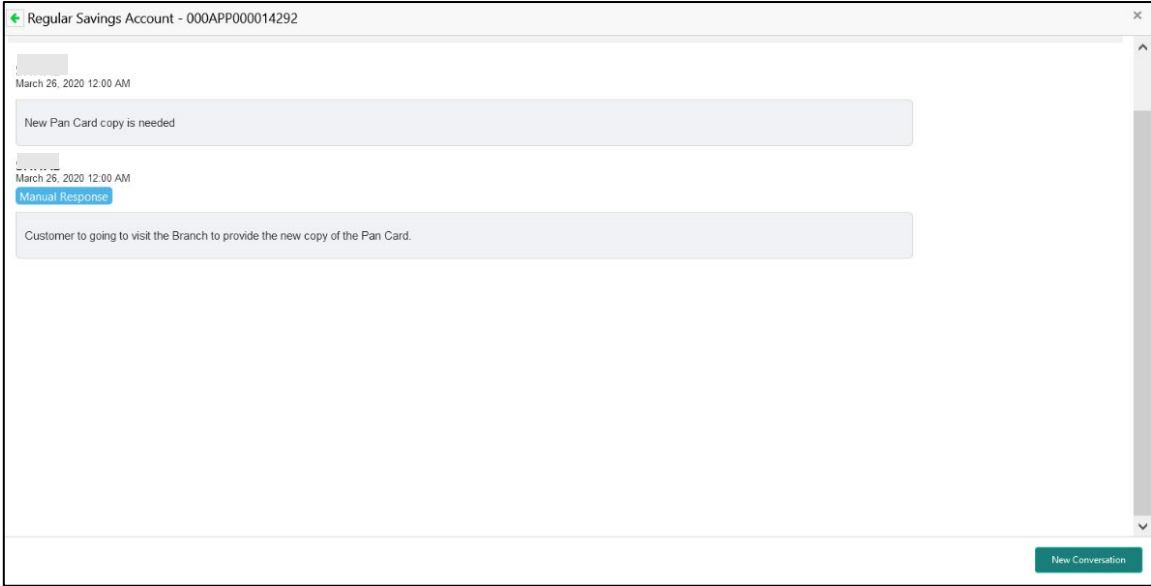
| Field | Description |
|----------------------|--|
| Clarification | Displays the subject of the requested clarification. |
| Raised By | Displays the user id of the user who raised the clarification request. |

| Field | Description |
|-----------------------------|--|
| 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"> • Clarification Requested • Clarification Withdrawn • Clarification Completed |
| Status Update Date | Displays the date on which status was updated. |
| New Clarification | Click New Clarification to raise a new clarification request. |

6. Select any specific clarification request row.

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

Figure 5: Clarification Details



The **Clarification Details** screen displays details about the specific customer clarification request raised. For more information on fields, refer to [Table 7: Clarification Details](#).

Table 7: Clarification Details

| Field | Description |
|-------------------------------|---|
| Clarification ID | Displays the unique clarification ID. |
| Clarification Subject | Displays the subject of clarification request. |
| Raised By | Displays the user id of the user who has raised the clarification request. |
| Clarification Date | Displays the clarification date. |
| Status | Displays the status of clarification. |
| Status Update Date | Displays the date on which status was updated. |
| New Conversation | <p>Click New Conversation to raise conversation for the selected clarification request.</p> <p>The System also allows to view and update the conversation from the My Application and Application Search dashboard by clicking 'More Info' hyperlink from the Product card. If the new conversation is updated by any other user, instead of the user who initially raised the clarification request; a 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"> • Save & Close • Cancel <p>Click Save & Close to save the conversation.</p> <p>Click Cancel to cancel the conversation update.</p> |
| Withdraw Clarification | <p>Click Withdraw Clarification to withdraw and close the selected clarification request. Updating the clarification details is mandatory to withdraw the clarification. User can update the reason why the clarification is being withdrawn and can also upload any document if needed.</p> |

| Field | Description |
|-----------------------------|---|
| | <p>Available options are:</p> <ul style="list-style-type: none"> • Save & Close • Cancel <p>Click Save & Close to withdraw the clarification</p> <p>Click Cancel to cancel the withdrawl clarification action.</p> <p>NOTE: Withdraw Clarification is displayed, if the Clarification request was raised by the same User. For others, New Conversation is available, which can be used to update conversations on the specified Clarification ID.</p> |
| Accept Clarification | <p>Click Accept Clarification to close the clarification raised. Updating the clarification details is mandatory to accept the clarification. User can update the detail of why the clarification is being accepted and can also upload any document if needed.</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"> • Save & Close • Cancel <p>Click Save & Close to accept the clarification</p> <p>Click Cancel to cancel the withdrawl clarification action.</p> <p>NOTE: Accept Clarification is displayed, if the Clarification request was raised by the same User. For others, only New Conversation is available, which can be used to update conversations on the specified Clarification ID.</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.

2.3 Application Search

Application Search dashboard allows the user to enquire an application through the various search criteria based on the following:

- **Application Number**
- **Customer Name**
- **CIF**
- **Mobile Number**
- **E-mail ID**

Prerequisite

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

1. From **Home screen**, click **Dashboard**.

→ The **Dashboard** screen is displayed. The **Application Search** dashboard appears in **Dashboard** screen.

Figure 6: Application Search



2. Click  icon.

It allows to view the application list and allows further drill-down to view the application details. Please refer [Section 2.2 My Applications](#), to read more about the All Applications Drill-Down screen and Application Details Drill-Down screen.

2.4 Conversion Analysis

Conversion Analysis dashboard allows the logged-in bank user to view the details of the conversion for the various products originated by them.

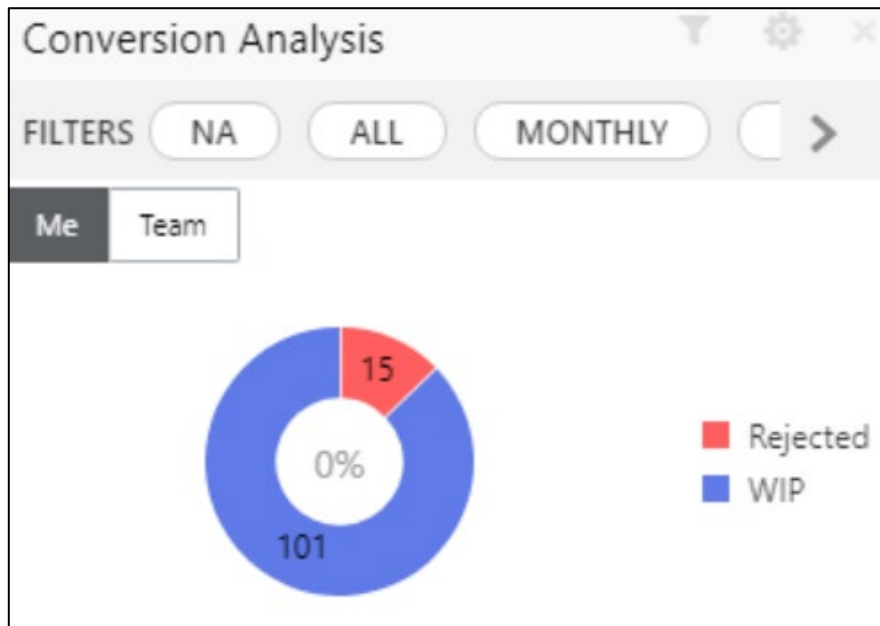
Prerequisite


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

1. From **Home screen**, click **Dashboard**.

→ The **Dashboard** screen is displayed. The **Conversion Analysis** dashboard appears in **Dashboard** screen.

Figure 7: Conversion Analysis



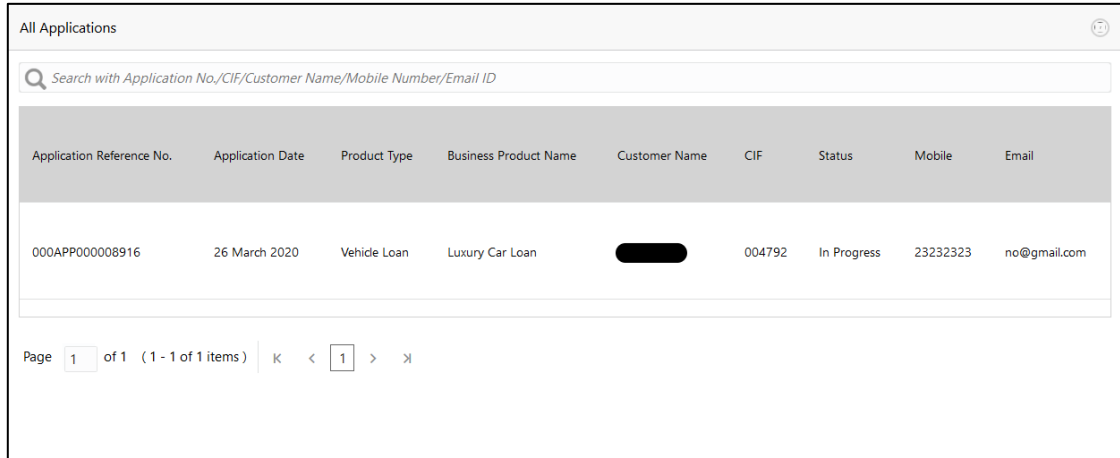
2. Click  icon to filter the data. The available options are:

- Products
- Period

By default, the system displays the month-wise conversion details of all the products originated for the current month. This dashboard provides bifurcations across Work-In-Progress (WIP), Completed and Rejected for the products originated.

3. Click on hyperlinked number.
 → The **All Applications Drill-Down** screen is displayed.

Figure 8: All Applications Drill-Down



The All Applications Drill-Down screen displays the list of various applications for the selected Conversion Status. For more information on fields, refer to [Table 8: All Applications Drill-Down – Field Description](#).

Table 8: All Applications Drill-Down – Field Description

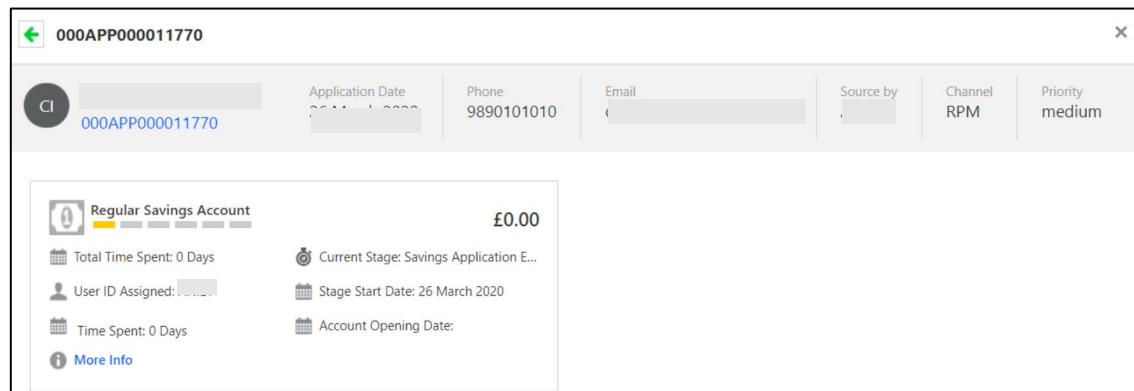
| Field | Description |
|----------------------------------|--|
| Application Reference No. | Displays the application reference number. |
| Application Date | Displays the application date. |
| Product Type | Displays the product type. |
| Business Product Name | Displays the product name. |
| Customer Name | Displays the customer name. |
| CIF | Displays the CIF. |
| Status | Displays the status of the application. |

| Field | Description |
|---------------|-----------------------------|
| Mobile | Displays the mobile number. |
| E-mail | Displays the E-mail ID. |

User can further search a specific application by entering one of the following:

- **Application Number**
 - **CIF**
 - **Customer Name**
 - **Mobile Number**
 - **E-mail ID**
4. Click the specific application row to view more details about the application.
- The **Application Details Drill-Down** screen is displayed.

Figure 9: Application Details Drill-Down



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

Table 9: Application Details Drill-Down – Field Description

| Field | Description |
|-------------------------|--------------------------------|
| Application Date | Displays the application date. |
| Phone | Displays the phone number. |

| Field | Description |
|------------------|---|
| E-mail | Displays the E-mail ID. |
| Source By | Displays the username who has sourced the application. |
| Channel | Displays the channel name. |
| Priority | Displays the priority of the application. <ul style="list-style-type: none"> • High • Medium • Low |
| Total time spent | Displays the time spent for the product process since initiation of the application. |
| User ID Assigned | Displays the User ID of the user currently working on the product process. NOTE: This is blank, in case the product process task is not acquired by any user. |
| Time spent | Displays the days spent in the current phase/stage. |
| Current Stage | Displays the stage in which the product process is currently in. NOTE: If the phase is configured for the product, the current stage is displayed as current phase. |
| Stage Start Date | Displays the stage in which the product process is currently in. NOTE: If the phase is configured for the product, the stage start date is displayed as phase start date. |

| Field | Description |
|-----------------------------|---|
| Account Opening Date | Displays the account opening date. |
| More Info | Click More Info hyperlink to view more details about the customer clarification raised. For more information, refer to Clarification Details. Clarification Details Clarification Details Clarification Details |

2.5 Account Opening Trends

Account Opening Trends has the following dashboards:

- [2.5.1 New Savings Account](#)
- [2.5.2 New Current Account](#)
- [2.5.3 New Loan Account](#)
- [2.5.4 New Term Deposits](#)
- [2.5.5 New Credit Cards](#)

2.5.1 New Savings Account

New Savings Account dashboard allows the logged-in bank user to view the trend of the savings account opened for the specified period.

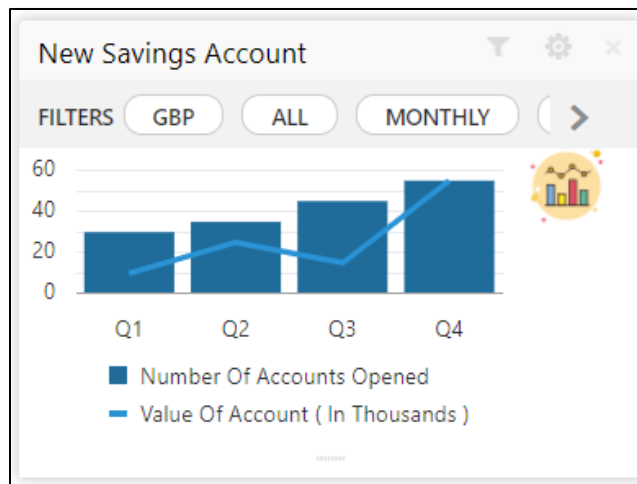
Prerequisite


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

1. From **Home screen**, click **Dashboard**.

→ The **Dashboard** screen is displayed. The **New Savings Account** dashboard appears in **Dashboard** screen.


Figure 10: New Savings Account




2. Click  icon to filter the data. The available options are:

- Currency
- Period

By default, the system displays month-wise trend of the savings account opened.

3. Click  to change the chart type.

4. Click  icon to expand the dashboard.

2.5.2 New Current Account

New Current Account dashboard allows the logged-in bank user to view the trend of the current account opened for the specified period.

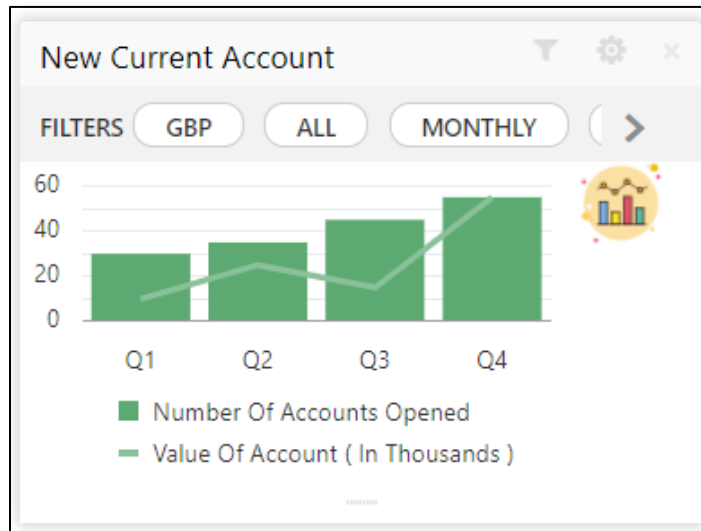
Prerequisite


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

1. From **Home screen**, click **Dashboard**.

→ The **Dashboard** screen is displayed. The **New Current Account** dashboard appears in **Dashboard** screen.



Figure 11: New Current Account



2. Click  icon to filter the data. The available options are:

- Currency
- Period

By default, the system displays month-wise trend of the current account opened.

3. Click  to change the chart type.
4. Click  icon to expand the dashboard.

2.5.3 New Loan Account

New Loan Account dashboard allows the logged-in bank user to view the trend of the loan account opened for the specified period.

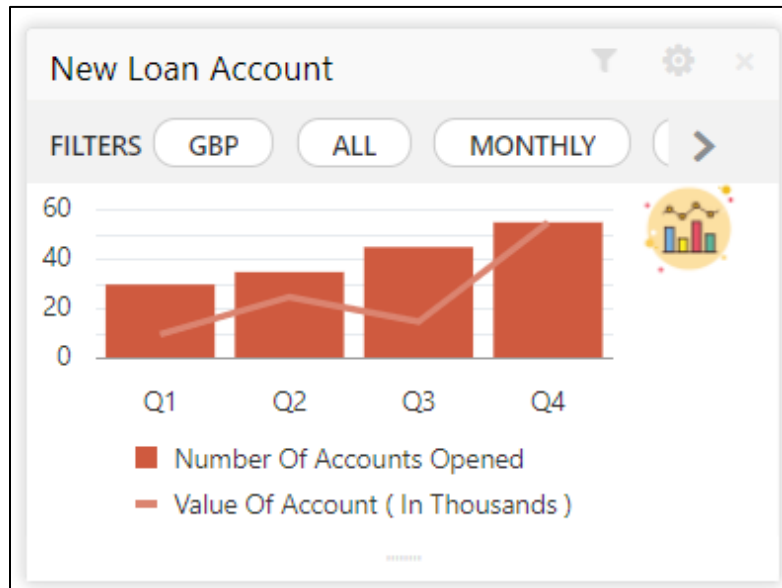
Prerequisite


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

1. From **Home screen**, click **Dashboard**.

→ The **Dashboard** screen is displayed. The **New Loan Account** dashboard appears in **Dashboard** screen.



Figure 12: New Loan Account



2. Click  to filter the data. The available options are:

- Currency
- Period

By default, the system displays month-wise trend of the loan account opened.

3. Click  to change the chart type.
4. Click  icon to expand the dashboard.

2.5.4 New Term Deposits

New Term Deposits dashboard allows the logged-in bank user to view the trend of the term deposit account opened for the specified period.

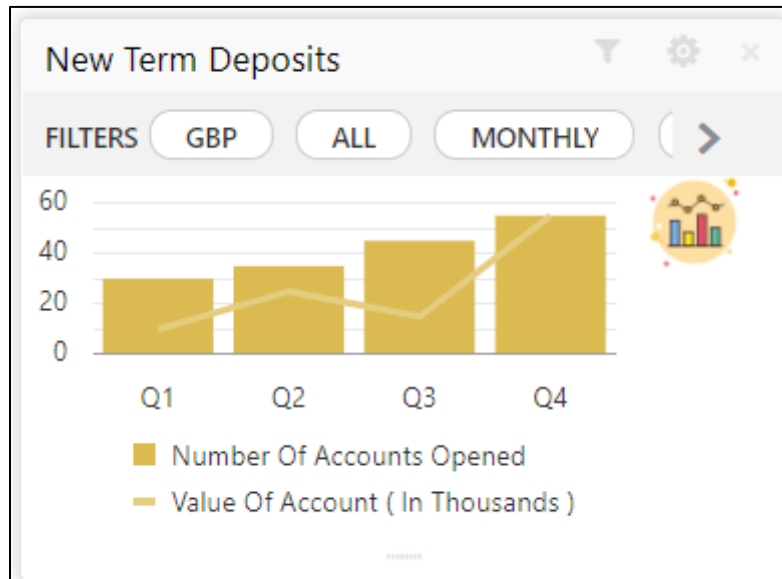
Prerequisite


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

1. From **Home screen**, click **Dashboard**.

→ The **Dashboard** screen is displayed. The **New Term Deposits** dashboard appears in **Dashboard** screen.



Figure 13: New Term Deposits



2. Click  to filter the data. The available options are:

- Currency
- Period

By default, the system displays month-wise trend of the term deposit account opened.

3. Click  to change the chart type.
4. Click  icon to expand the dashboard.

2.5.5 New Credit Cards

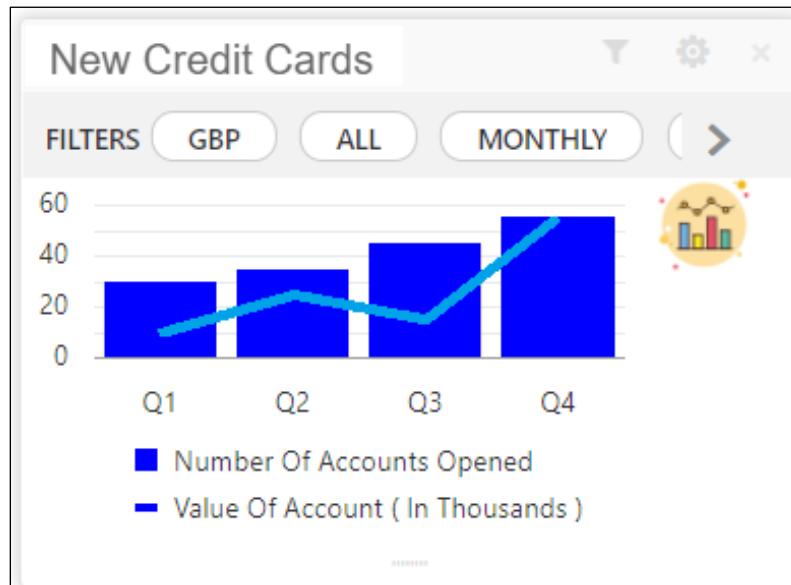
New Credit Cards dashboard allows the logged-in bank user to view the trend of the credit card account opened for the specified period.

Prerequisite

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

1. From **Home screen**, click **Dashboard**.
→ The **Dashboard** screen is displayed. The **New Credit Cards** dashboard appears in **Dashboard** screen.



Figure 14: New Credit Cards



2. Click  to filter the data. The available options are:

- Currency
- Period

By default, the system displays month-wise trend of the credit card account opened.

3. Click  to change the chart type.
4. Click  icon to expand the dashboard.

2.6 Loan Pipeline

Loan Pipeline dashboard allows the logged-in bank user, who could be a Loan Officer or a Loan Head, to view the stage-wise details of the loans for their branch.

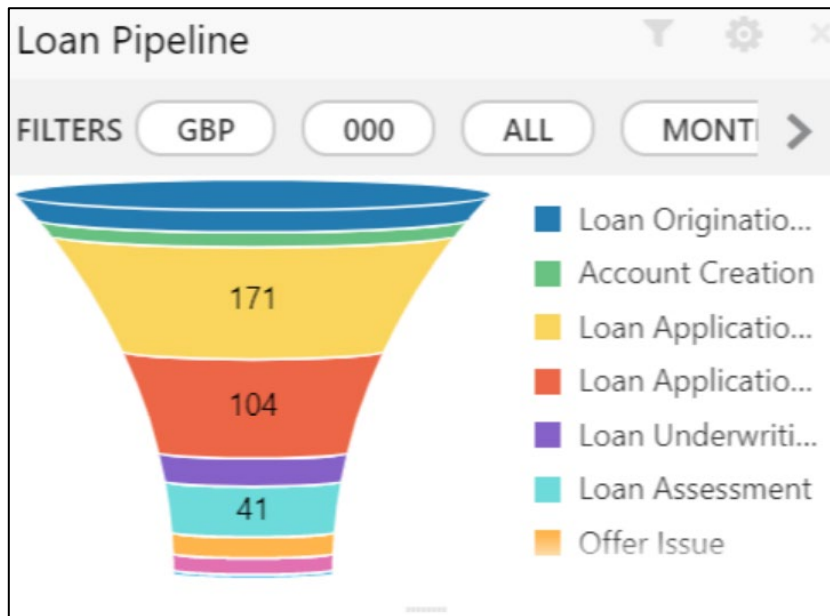
Prerequisite


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

1. From **Home screen**, click **Dashboard**.

→ The **Dashboard** screen is displayed. The **Loan Pipeline** dashboard appears in **Dashboard** screen.

Figure 15: Loan Pipeline



2. Click  icon to filter the data. The available options are:

- Currency
- Sub-Products
- Period

By default, the system displays the stage-wise details of the loans of the logged-in user for the current month.

2.7 Loan Offer Status

Loan Offer Status dashboard allows the logged-in bank user, who could be a Loan Officer or a Loan Head, to view the status of the loans for which offers have been made for their branch.

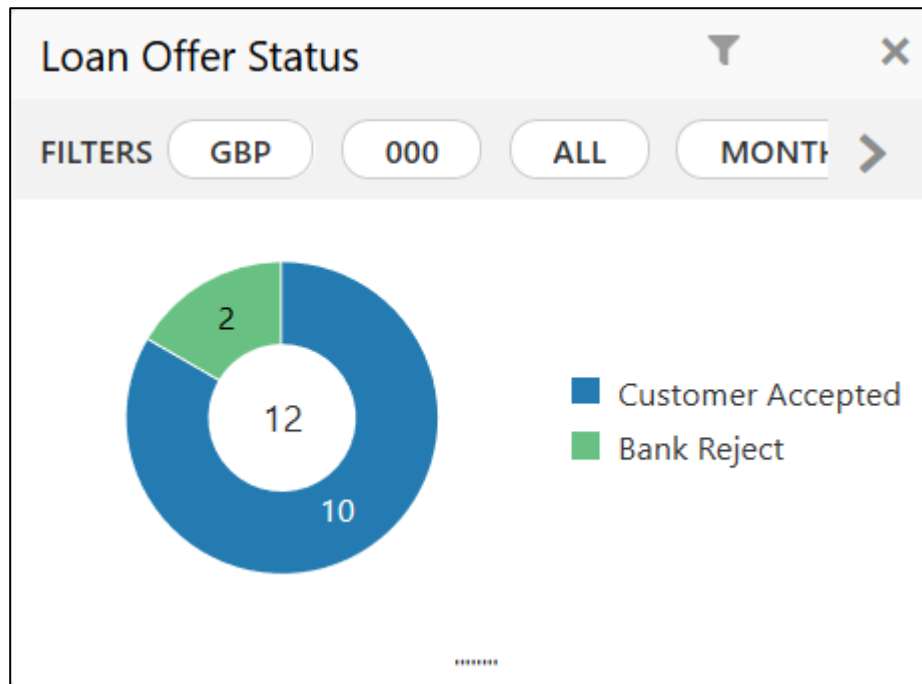
Prerequisite

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

1. From **Home screen**, click **Dashboard**.


→ The **Dashboard** screen is displayed. The **Loan Offer Status** dashboard appears in **Dashboard** screen.

Figure 16: Loan Offer Status



In a doughnut chart, the dashboard reveals the numbers and the value of the loan offers for the below mentioned status:

- Pending for Acceptance
- Customer Accepted
- Customer Reject
- Bank Reject

2. Click  icon to filter the data. The available options are:

- Currency
- Period

By default, the system displays the status for the current month, logged-in branch and the base currency of the branch.

3. Click on hyperlinked number.

→ The **Loan Offer Status Drill-Down** screen is displayed.

Figure 17: Loan Offer Status Drill-Down

| All Applications | | | | | | | | | |
|---|------------------|----------------|-----------------------|---------------|--------|-------------------|------------------|------------|--------------|
| <input type="text" value="Search with Application No./CIF/Customer Name/Mobile Number/Email ID"/> | | | | | | | | | |
| Application Reference No. | Application Date | Product Type | Business Product Name | Customer Name | CIF | Status | Offer Issue Date | Mobile | Email |
| 000APP000008911 | 26 March 2020 | Personal Loan | Small Personal Loan | ██████████ | 004792 | Customer Accepted | 26 March 2020 | 23232323 | no@gmail.com |
| 000APP000008917 | 26 March 2020 | Vehicle Loan | Luxury Car Loan | ██████████ | 004792 | Customer Accepted | 26 March 2020 | 3223423 | no@gmail.com |
| 000APP000008919 | 26 March 2020 | Education Loan | Futura Education Loan | ██████████ | 004792 | Customer Accepted | 26 March 2020 | 23232323 | no@gmail.com |
| 000APP000008922 | 26 March 2020 | Home Loan | Classic Home Loan | ██████████ | 004792 | Customer Accepted | 26 March 2020 | 3223423 | no@gmail.com |
| 000APP000008933 | 26 March 2020 | Home Loan | Classic Home Loan | ██████████ | 002942 | Bank Rejected | 26 March 2020 | ██████████ | ██████████ |

Page 1 of 3 (1 - 5 of 13 items) | K < 1 2 3 > »

The Loan Offer Status Drill-Down screen displays the list of various Loan applications. For more information on fields, refer to [Table 10: Loan Offer Status Drill-Down – Field Description](#).

Table 10: Loan Offer Status Drill-Down – Field Description

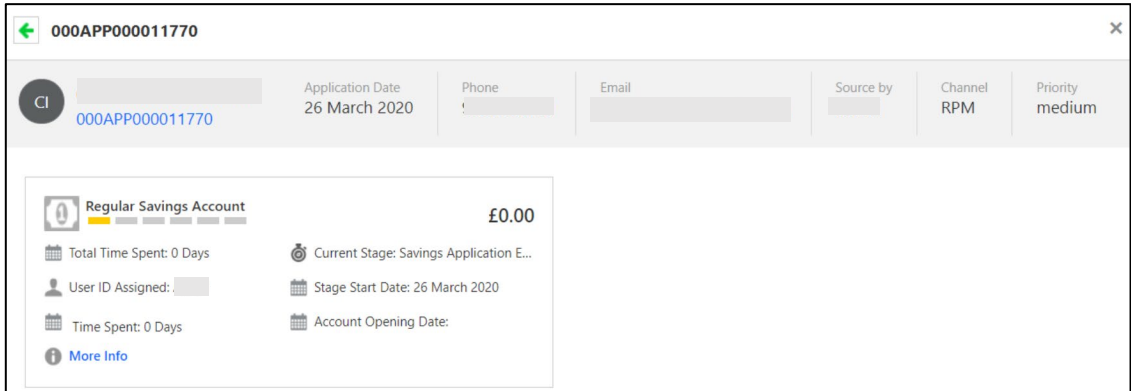
| Field | Description |
|----------------------------------|--|
| Application Reference No. | Displays the application reference number. |
| Application Date | Displays the application date. |
| Product Type | Displays the sub-product type. |
| Business Product Name | Displays the product name. |
| Customer Name | Displays the customer name. |
| CIF | Displays the CIF. |

| Field | Description |
|------------------|---|
| Status | Displays the status of the application. |
| Offer Issue Date | Displays the offer issue date. |
| Mobile | Displays the mobile number. |
| E-mail | Displays the E-mail ID. |

User can further search a specific application by entering one of the following:

- **Application Number**
 - **CIF**
 - **Customer Name**
 - **Mobile Number**
 - **E-mail ID**
4. Click the specific application row to view more details about the application.
- The **Application Details Drill-Down** screen is displayed.

Figure 18: Application Details Drill-Down



The **Application Details Drill-Down** screen displays separate cards for various products initiated as part of the application. For more information on fields, refer to [Table 11: Application Details Drill-Down – Field Description](#).

Table 11: Application Details Drill-Down – 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 username who has sourced the application. |
| Channel | Displays the channel name. |
| Priority | Displays the priority of the application. <ul style="list-style-type: none"> • High • Medium • Low |
| Application Number | Displays the application number |
| Total time spent | Displays the time spent for the product process since initiation of the application. |
| User ID Assigned | Displays the User ID of the user currently working on the product process. NOTE: This is blank, in case the product process task is not acquired by any user. |
| Time spent | Displays the days spent in the current phase/stage. |

| Field | Description |
|-----------------------------|--|
| Current Stage | <p>Displays the stage in which the product process is currently in.</p> <p>NOTE: If the phase is configured for the product, the current stage is displayed as current phase.</p> |
| Stage Start Date | <p>Displays the stage in which the product process is currently in.</p> <p>NOTE: If the phase is configured for the product, the stage start date is displayed as phase start date.</p> |
| Account Opening Date | <p>Displays the account opening date.</p> |
| More Info | <p>Click More Info hyperlink to view more details about the customer clarification raised. For more information, refer to Clarification Details.</p> |

2.8 Loan Exposure to Collateral

Loan Exposure to Collateral dashboard allows the logged-in bank user who could be a Lending Head to view the collaterals available against the Loans Exposures for their Branch.

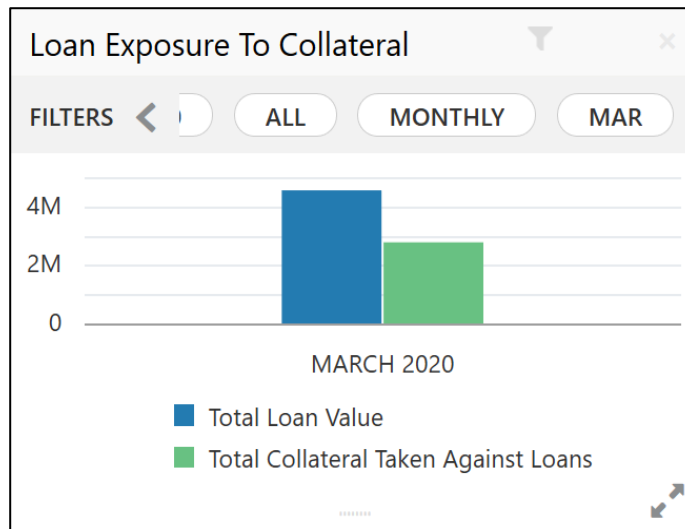
Prerequisite

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


1. From **Home screen**, click **Dashboard**.

→ The **Dashboard** screen is displayed. The **Loan Exposure to Collateral** dashboard appears in **Dashboard** screen.

Figure 19: Loan Exposure to Collateral



This dashboard displays the Loan Exposure Value against the Collateral Value.

2. Click  icon to filter the data. The available options are:

- Currency
- Sub-Products
- Period

By default, the system displays the status for the current month, logged-in branch and the base currency of the branch.

2.9 Product Application Near Expiry

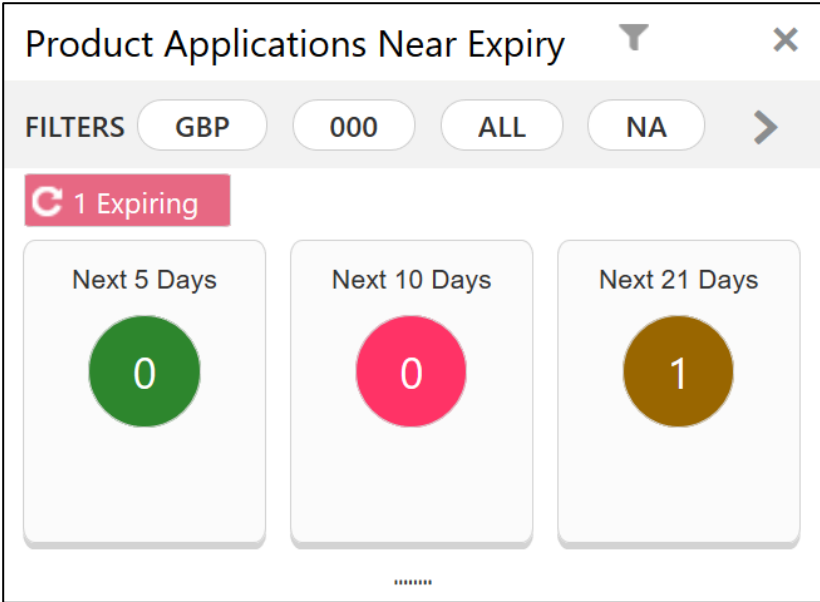
Product Application Near Expiry dashboard allows the logged-in bank user to view the details of applications which are nearing to expiry date.


Prerequisite

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

1. From **Home screen**, click **Dashboard**.
→ The **Dashboard** screen is displayed. The **Product Application Near Expiry** dashboard appears in **Dashboard** screen.

Figure 20: Product Application Near Expiry



2. Click  icon to filter the data. The available options are:

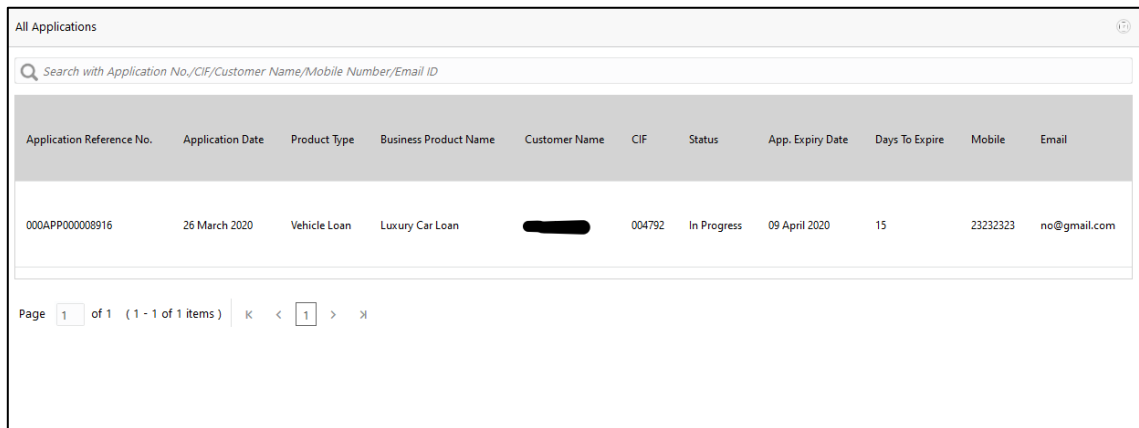
- Currency
- Branch
- Users
- Products
- Sub-Products

By default, the system displays the details of all the products, the base currency and the branch of the logged-in user.

3. Click on hyperlinked number.

→ The **Product Application Near Expiry Drill-Down** screen is displayed.

Figure 21: Product Application Near Expiry Drill-Down



| Application Reference No. | Application Date | Product Type | Business Product Name | Customer Name | CIF | Status | App. Expiry Date | Days To Expire | Mobile | Email |
|---------------------------|------------------|--------------|-----------------------|---------------|--------|-------------|------------------|----------------|----------|--------------|
| 000APP000008916 | 26 March 2020 | Vehicle Loan | Luxury Car Loan | [redacted] | 004792 | In Progress | 09 April 2020 | 15 | 23232323 | no@gmail.com |

The Product Application Near Expiry Drill-Down screen displays the list of various applications. For more information on fields, refer to [Table 12: Product Application Near Expiry Drill-Down – Field Description](#).

Table 12: Product Application Near Expiry Drill-Down – Field Description

| Field | Description |
|----------------------------------|--|
| Application Reference No. | Displays the application reference number. |
| Application Date | Displays the application date. |
| Product Type | Displays the product type. |

| Field | Description |
|-------------------------|---|
| Product Name | Displays the product name. |
| Customer Name | Displays the customer name. |
| CIF | Displays the CIF. |
| Status | Displays the status of the application. |
| App. Expiry Date | Displays the application expiry date |
| Days to Expire | Displays the total days to |
| Mobile | Displays the mobile number. |
| E-mail | Displays the E-mail ID. |

User can further search a specific application by entering one of the following:

- **Application Number**
- **CIF**
- **Customer Name**
- **Mobile Number**
- **E-mail ID**

2.10 Loan Offers Near Expiry

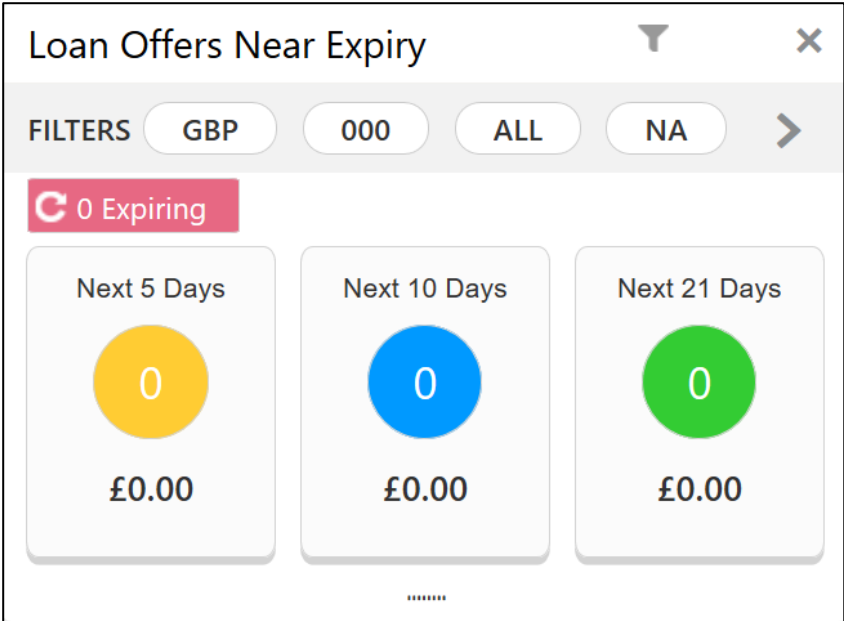
Loan Offers Near Expiry dashboard allows the logged-in bank user, who could be a Relationship Manager, Loan Officer or Loan Head, to view the details of loan offers which are nearing to expiry date.


Prerequisite

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

1. From **Home screen**, click **Dashboard**.
→ The **Dashboard** screen is displayed. The **Loan Offers Near Expiry** dashboard appears in **Dashboard** screen.

Figure 22: Loan Offers Near Expiry



2. Click  icon to filter the data. The available options are:

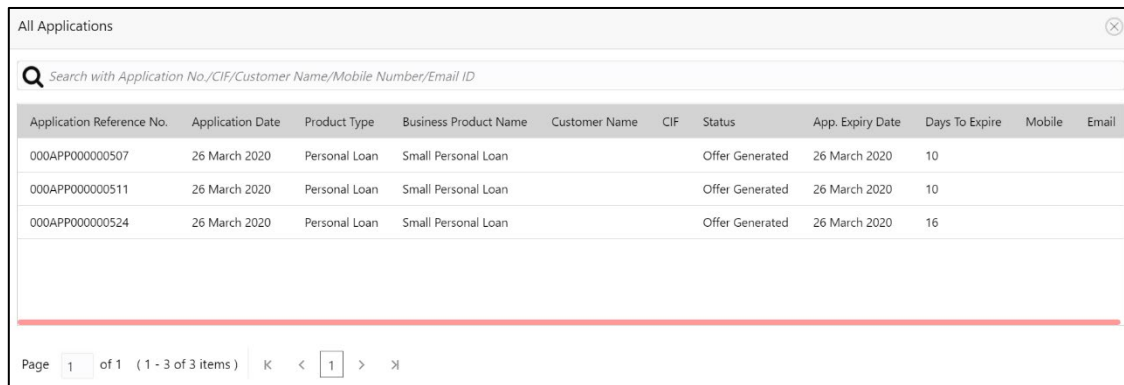
- Currency
- Branch
- Users
- Sub-Products

By default, the system displays the details of all the loan offers for the logged-in user and their team, and the base currency of the branch.

3. Click on hyperlinked number.

→ The **Loan Offers Near Expiry Drill-Down** screen is displayed.

Figure 23: Loan Offers Near Expiry Drill-Down



| Application Reference No. | Application Date | Product Type | Business Product Name | Customer Name | CIF | Status | App. Expiry Date | Days To Expiry | Mobile | Email |
|---------------------------|------------------|---------------|-----------------------|---------------|-----|-----------------|------------------|----------------|--------|-------|
| 000APP000000507 | 26 March 2020 | Personal Loan | Small Personal Loan | | | Offer Generated | 26 March 2020 | 10 | | |
| 000APP000000511 | 26 March 2020 | Personal Loan | Small Personal Loan | | | Offer Generated | 26 March 2020 | 10 | | |
| 000APP000000524 | 26 March 2020 | Personal Loan | Small Personal Loan | | | Offer Generated | 26 March 2020 | 16 | | |

The Loan Offers Near Expiry Drill-Down screen displays the list of various loan offers for the selected Loan offer status. For more information on fields, refer to [Table 13: Loan Offers Near Expiry Drill-Down – Field Description](#).

Table 13: Loan Offers Near Expiry Drill-Down – Field Description

| Field | Description |
|----------------------------------|--|
| Application Reference No. | Displays the application reference number. |
| Application Date | Displays the application date. |
| Product Sub-Type | Displays the product sub-type. |
| Product Name | Displays the product name. |
| Customer Name | Displays the customer name. |

| Field | Description |
|-------------------------|---|
| CIF | Displays the CIF. |
| Status | Displays the status of the application. |
| App. Expiry Date | Displays the application expiry date |
| Days to Expire | Displays the total days to |
| Mobile | Displays the mobile number. |
| E-mail | Displays the E-mail ID. |

User can further search a specific application by entering one of the following:

- **Application Number**
- **CIF**
- **Customer Name**
- **Mobile Number**
- **E-mail ID**

3 Alerts

3.1 Introduction

Oracle FLEXCUBE Onboarding supports alert to the external customers, and to the internal users for specified actions. The bank customers may require critical information on their applications to help them take appropriate actions. The bank staff may also require certain information on the customer applications that they may have initiated or have been working on. A business alert is a message that conveys such information by e-mail to the external customer or by bell notification to the internal application users.

Oracle FLEXCUBE Onboarding generates business alerts for the bank staff as well as bank customers. The alerts are generated to the customers and staff at specified events.

This chapter contains the following sections:

- [3.2 Events triggering E-mail Notifications to the customer](#)
- [3.3 Events triggering Bell Notification to the internal application user](#)

3.2 Events triggering E-mail Notifications to the customer

Below mentioned events in the Application Processing, triggers e-mail notification to the customer:

- Offer Issue
On submit of the Offer Issue stage, system triggers an e-mail notification with the Offer Document to the e-mail IDs of the customers.
- Clarification Request
If Clarification request is raised for an application, system triggers an e-mail notification with the clarification details to the e-mail IDs of the customers.

E-mail notification are sent to the customer's e-mail id from the configured bank user ID in the Property table. The e-mail template can include the login link to the Digital Banking website maintained in the Property table so that customer is re-directed to the Bank's Digital Banking login page and take required action on the notification raised.

3.3 Events triggering Bell Notification to the internal application user

Below mentioned events in the Application Processing, triggers bell notification to the internal users:

- Action on Offer Issued from digital channel by the customer

The possible actions that the customer can take on the offer issued to them from Digital channel are Accept, Reject or Amend. Once the customer takes an action from the digital channel, system raises bell notification to user who has initiated the application.

- Manual Conversation updated for Clarification Request

If any conversation is updated manually by internal application user on the clarification request raised, system triggers a bell notification to the user who has raised the request. This allows the user to take immediate action on the response received for the clarification request.

4 Error Code and Messages

This topic contains the error codes and messages.

Table 14: Error Codes and Messages

| Error Code | Messages |
|--------------------|---|
| RPM-AT-003 | Failed to fetch user hierarchy information from sms-core-services |
| RPM-CMN-001 | Exception Occurred while Executing Query |
| RPM-CMN-002 | Number format exception |
| RPM-CMN-003 | Server Error Occurred during API call |
| RPM-CMN-004 | Illegal State Exception |
| RPM-CMN-005 | JTA Transaction unexpectedly rolled back |
| RPM-CMN-006 | Exception Occurred while creating Bean |
| RPM-CMN-007 | Internal server error occurred |
| RPM-CMN-009 | InValid date format |
| RPM-CMN-010 | toDate is greater than fromDate |
| RPM-COM-001 | JSONException Occured |
| RPM-DB-001 | Error occured in Dashboard Util |
| RPM-DB-002 | Error while getting reportees |
| RPM-DB-003 | Error occured while getting current Half year |
| RPM-DB-004 | Error occured while getting current Quarter |
| RPM-DB-005 | Error occured while fetching Dashboard data from DB |
| RPM-DS-030 | Could not resolve the filter criteria |

| Error Code | Messages |
|-------------------|---|
| RPM-MN-001 | Error while fetching \$1 from maintenance table |

5 Functional Activity Code - Glossary

1. [Account Opening Trends](#) (p.20) -
RPM_FA_PROCESS_DRIVER_Dashboard_ACCOUNT_OPENING_TREND
2. [Application Search](#) (p.14) - RPM_FA_WD_MY_SEARCH
3. [Conversion Analysis](#) (p.15) -
RPM_FA_PROCESS_DRIVER_Dashboard_CONVERSION_ANALYSIS
4. [Loan Exposure to Collateral](#) (p.32) -
RPM_FA_PROCESS_DRIVER_Dashboard_COLLATERAL
5. [Loan Offers Near Expiry](#) (p.36) - RPM_FA_WD_MY_LOAN_EXPIRY
6. [Loan Offer Status](#) (p.27) -
RPM_FA_PROCESS_DRIVER_Dashboard_LOAN_OFFER_STATUS
7. [Loan Pipeline](#) (p.26) - RPM_FA_PROCESS_DRIVER_Dashboard_PARKEDLOAN
8. [My Applications](#) (p.5) - RPM_FA_DASHBOARD_MY_APPLICATIONS /
RPM_FA_PROCESS_DRIVER_Dashboard_MY_APPLICATION
9. [Product Application Near Expiry](#) (p.33) - RPM_FA_WD_MY_PRODUCT_EXPIRY