

Configurations User Guide

Oracle FLEXCUBE Onboarding

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Configurations User Guide

Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Gurgaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

<https://www.oracle.com/industries/financial-services/index.html>

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1 Preface

1.1 Introduction

Welcome to the **Configurations** user guide for Oracle FLEXCUBE Onboarding. It provides an overview of how to configure the Business Process and related workflows for origination of Savings Account, Current Account, Term Deposit, Credit Card and Loans comprising of Home Loan, Vehicle Loan, Personal Loan and Education Loan; Business Product Configuration and Dashboard related configurations.

1.2 Audience

This user guide is intended for back-office and front-end staff who setup and use Oracle FLEXCUBE Onboarding.

1.3 Document Accessibility

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

1.4 Acronyms and Abbreviations

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

Table 1: Acronyms Table

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

1.5 List of Topics

This user guide is organized as follows:

Table 2: List of Topics

Topics	Description
Configurations	This topic provides detailed information about configurations that needs to be performed Retail Origination processes.
Error Codes and Messages	This topic provides the error messages that you encounter while working with Oracle FLEXCUBE Onboarding.
List Of Glossary	List Of Glossary has the list of alphabetical list of functional activity codes of the dashboards.

1.6 Related Documents




The related documents are as follows:

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

1.7 Symbols

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

Table 3: Symbols

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2 Configurations

This section includes following subsections:

- [2.1 Introduction](#)
- [2.2 Business Product Configuration](#)
- [2.3 Business Process Configuration](#)
- [2.4 Qualitative Scorecard Configuration](#)
- [2.5 Quantitative Scorecard Configuration](#)
- [2.6 Dashboard Configuration](#)
- [2.7 Initial Funding Configurations](#)
- [2.8 Application Submission Configuration](#)

2.1 Introduction

Oracle FLEXCUBE Onboarding (OFLO) includes comprehensive coverage of Origination Processes for Savings Account, Current Account, Term Deposit, Credit Cards and Loans comprising of Home Loan, Personal Loan, Education Loan and Vehicle Loan. This document provides an overview of the configuration that are required for the various OFLO processes.

Oracle FLEXCUBE Onboarding is factory shipped with referenced workflows for the mentioned product origination. It is capable of configuring the workflows based on the bank's internal policy and requirements. Configuration such as Business Product, Business Process, Qualitative Scorecard, Quantitative Scorecard allows the bank to define their own workflows and banks can provide access to the various dashboard widgets based on the user roles. The brief summary of the configurations is described as below:

The Origination Processes in Oracle FLEXCUBE Onboarding are driven based on the below configurations:

- Business Product
- Business Process

For the Assessment of the Loan Applications and the Unsecured Overdraft Limit creation in Current Accounts, the below mentioned two configurations are required:

- Qualitative Scorecard
- Quantitative Scorecard

The Qualitative and the Quantitative Scorecard ID is linked to the Business Products to aide in the assessment purpose of the specific Business Product Origination.

The module also supports comprehensive dashboard widgets for bank person as such as Relationship Manager, Branch Manager, Loan Officer and Credit Head. The configuration for the same is supported by providing access to the Function ID of the dashboard widgets.

Detailed information on all these configurations are enumerated in the below sections.

- [2.2 Business Product Configuration](#)
- [2.3 Business Process Configuration](#)
- [2.4 Qualitative Scorecard Configuration](#)
- [2.5 Quantitative Scorecard Configuration](#)
- [2.6 Dashboard Configuration](#)
- [2.7 Initial Funding Configurations](#)
- [2.8 Application Submission Configuration](#)

2.2 Business Product Configuration

Business Product Configuration allows you to configure the various products for Retail Bank offerings. The details captured in the Business Products configuration are used for the display of the Product Suite that the bank is offering in the Product Catalogue and the Product Details view. The parameters configured are also relevant for the Origination Processes of the respective product origination.

The Business Product created in OFLO are linked with the Host Product. It is important to note that there is only one Golden Source for Product creation or configuration, which is in the HOST. The Business Product created in Oracle FLEXCUBE Onboarding allows to configure parameters that are more customer facing and how the products are sold in Banks. Unlike the Host Product definition that looks at Product Configuration more from processing and transaction aspect. This helps in the product comparison and gauge what benefit the customer wants to derive from the product. In addition to this, the Business Product configuration in OFLO, allows the flexibility to inherit other pertinent product features allowing to build a stronger and stringent origination process flow with added validations which are done during the defined stages in the origination workflow. Example: Allow Offer Amendment, Offer Acceptance Method, and Assessment Methods etc., are defined in the Business product and further are validated in the origination process of the specific Business Product.

The Business Product is linked to the Business Process, so that the origination process related to the selected Business Product will flow as per the Business Process Definition. This allows capability to configure two different Business Products within the same Product Type to have dissimilar origination workflows. **Example:** Current Account with or without Overdraft Limit Facility.

The Business Product process allows to create Business Product and view the existing Business Products; the details of that are explained in the further sections.

This section includes following subsections:

- [2.2.1 Create Business Product](#)
- [2.2.2 View Business Product](#)

2.2.1 Create Business Product

The Create Business Product configuration process comprises of the below mentioned data segments, allowing you to define the various elements for the products:

- [2.2.1.1 Business Product Details](#)
- [2.2.1.2 Business Product Attributes](#)
- [2.2.1.3 Business Product Host Mapping](#)
- [2.2.1.4 Business Product Preferences](#)

2.2.1.1 Business Product Details

The Business Product Details is the first data segment of Create Business Product application.

Prerequisite

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

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Business Product**.
3. Under **Business Product**, click **Create Business Product**.

→ The **Business Product Details** screen is displayed.

Figure 1: Business Product Details

The screenshot displays the 'Create Business Product' application interface. The main window is titled 'Create Business Product' and shows the 'Business Product Details' section. On the left, there is a navigation menu with options: 'Business Product Details' (selected), 'Business Product Attributes', 'Business Product Host Map', and 'Business Product Preference'. The main content area is divided into several sections:

- Business Product Details:** Includes 'Product Type' (dropdown menu), 'Savings Account' (dropdown menu), 'Business Product Start Date' (calendar icon, showing 26 Mar 2020), and 'Channel Allowed' (input field with 'RPM X').
- Product Sub Type:** Includes 'Product Sub Type' (dropdown menu), 'Resident' (input field), and 'Business Product Review Date' (calendar icon).
- Business Product Code:** Includes 'Business Product Code' (input field with 'MAX 6 CHARACTERS'), 'Business Product Expiry Date' (calendar icon), and 'Fintech Name' (input field).
- Business Product Name:** Includes 'Business Product Name' (input field).
- Application Submission is Mandatory:** A toggle switch that is currently turned on.
- Fintech Allowed:** A toggle switch that is currently turned on.

At the bottom right of the screen, there are four buttons: 'Back', 'Next', 'Save & Close', and 'Cancel'. The screen number 'Screen (1/4)' is visible in the top right corner.

4. Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 4: Business Product Details – Field Description](#).

Table 4: Business Product Details – Field Description

Field	Description
<p>Product Type</p>	<p>Select the product from the drop-down list.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • Savings Account • Current Account • Loan Account • Term Deposit Account • Credit Card <p>This field is mandatory.</p>
<p>Product Sub Type</p>	<p>Select the product sub-type from the drop-down list. Product sub-types supported are based on the Product Type selected.</p> <ol style="list-style-type: none"> 1. Savings Account <ul style="list-style-type: none"> • Resident Accounts • Non-Resident Ordinary • Non-Resident External 2. Current Account <ul style="list-style-type: none"> • Normal Current Account • Current Account with Overdraft Limit 3. Loan Account <ul style="list-style-type: none"> • Home Loan • Vehicle Loan • Education Loan • Personal Loan

Field	Description
	<p>4. Term Deposit</p> <ul style="list-style-type: none"> • Simple Term Deposit • Reinvestment Term Deposit <p>5. Credit Card</p> <ul style="list-style-type: none"> • Retail Credit Card <p>This field is mandatory.</p>
Business Product Code	<p>Specify the business product code.</p> <p>NOTE: Maximum length of business product code should not be more than 6 characters. Alphanumeric and alphabets should be in capital.</p> <p>This field is mandatory.</p>
Business Product Name	<p>Specify the business product name.</p> <p>This field is mandatory.</p>
Business Product Start Date	<p>System displays the logged in application date by default. System allows to change the start date to be a post-date or future-date.</p> <p>This field is mandatory.</p>
Business Product Review Date	<p>Select the review date as per the business requirement. Review date has to be ahead of the Business Product Start Date and earlier than the Business Product End Date.</p>
Business Product Expiry Date	<p>Select the end date as per the business requirement. The End date has to be ahead of the Business Product Start Date and the Business Product Review Date.</p>

Field	Description
Channel Allowed	Select the channels which are allowed for the business product from the drop-down list. Available options are: <ul style="list-style-type: none"> • OFLO • OBDX
Fintech Allowed	Select the toggle if the business product is supported for Origination from 'Fintech' Companies.
Fintech Name	Select the Fintech Company name from the drop-down list. System allows selection of multiple companies. This field is mandatory , if Fintech Allowed is selected.
IPA Applicable	This field is displayed, if Product Type is selected as Loan. By default, this will be disabled. Select the toggle to indicate if In-Principal Approval (IPA) is applicable for loan.
Application Submission is Mandatory	Select the toggle to make the Application Entry stage as mandatory in Product Details data segment for the business product. This configuration will be possible only if the Application submission configuration is set as 'Y'. Please refer section 2.8 Application Submission Configuration for more details.
Back	Click Back to navigate to the previous data segment within a stage. NOTE: Since this is the first screen on the workflow, Back will be disabled.

Field	Description
Next	<p>Click Next 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>
Save & Close	<p>Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.</p>
Cancel	<p>Click Cancel to close the Business Product screen, the status of this get updated as 'In-Progress'. The user can work on it later from picking it from the View Business Product screen.</p>

2.2.1.2 Business Product Attributes

In this data segment, the details such as business product summary, business product image, feature, eligibility so on are captured, and are ultimately used for displaying in the product catalogue process and the product details.

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

→ The **Business Product Attributes** screen is displayed.

Figure 2: Business Product Attributes

The screenshot displays the 'Create Business Product' interface, specifically the 'Business Product Attributes' section. The interface is organized into several sections, each with a 'Click to Add' button and a file upload area:

- Business Product Image:** Includes a 'Click to Add Product Image' button and a file upload area showing 'SATEST_1593543992622.pdf'.
- Business Product Summary:** A text input field containing 'Increase savings while availing special banking benefits.'
- Feature:** A table with columns for Feature Name, Feature Description, and Display On Catalogue.

Feature Name	Feature Description	Display On Catalogue
Average Quarterly Balance	AQB of just GBP 500	<input checked="" type="checkbox"/>
- Eligibility:** Includes an 'Eligibility Name' field with 'Age' and an 'Eligibility Description' field with 'Any resident individual above 18 Years can open this account.' The 'Display On Catalogue' checkbox is checked.
- Fees & Charges:** Includes a 'Fees & Charges Name' field with 'Debit Card Charges' and a 'Fees & Charges Description' field with 'Free for life International Debit Card.' The 'Display On Catalogue' checkbox is checked.
- Terms & Conditions:** Includes a 'Click to Add Terms & Conditions' button and a file upload area showing 'SATEST_1593543987218.pdf'.
- Product Brochure:** Includes a 'Click to Add Product Brochure' button and a file upload area showing 'SATEST_1593543999052.pdf'.
- Comments:** A text input field with a 'Max 300 characters' limit.

At the bottom right, there are four buttons: 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

Table 5: Business Product Attributes – Field Description

Field	Description
Business Product Image	Select the image that you want to display for the business product in the Product Catalogue. Click Upload to upload it. This field is mandatory.
Business Product Summary	Specify the content for the business product summary. This field is mandatory.
Feature	Specify the feature details.
Feature Name	Specify the feature name. This field is mandatory.
Feature Description	Specify the feature description of the business product. This field is mandatory.
Display On Catalogue	Select this checkbox, if the same information should be displayed in the Product Catalogue. This field is mandatory.
Add Feature/Remove Feature	Click Add Feature or Remove Feature to add or remove the rows respectively.
Eligibility	Specify the eligibility details.
Eligibility Name	Specify the eligibility name. This field is mandatory.
Eligibility Description	Specify the eligibility description of the business product. This field is mandatory.

Field	Description
Display On Catalogue	Select this checkbox, if the same information should be displayed in the product catalogue. This field is mandatory.
Add Eligibility /Remove Eligibility	Click Add Eligibility or Remove Eligibility to add or remove the rows respectively.
Fees & Charges	Specify the fees and charges details.
Fees & Charges Name	Specify the fees and charges name. This field is mandatory.
Fees & Charges Description	Specify the fees and charges description of the business product. This field is mandatory.
Display On Catalogue	Select this checkbox, if the same information should be displayed in the product catalogue. This field is mandatory.
Add Fees & Charges/Remove Fees & Charges	Click Add Fees & Charges or Remove Fees & Charges to add or remove the rows respectively.
Terms & Conditions	Select the Terms & Condition PDF file and click Upload to upload it.
Product Brochures	Select the Business Product Brochure PDF file and click Upload to upload it.
Comments	Specify the comments, if required.
Back	Click Back to navigate to the previous data segment within a stage.

Field	Description
Next	<p>Click Next 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>
Save & Close	<p>Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.</p>
Cancel	<p>Click Cancel to close the Business Product screen, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from the View Business Product screen.</p>

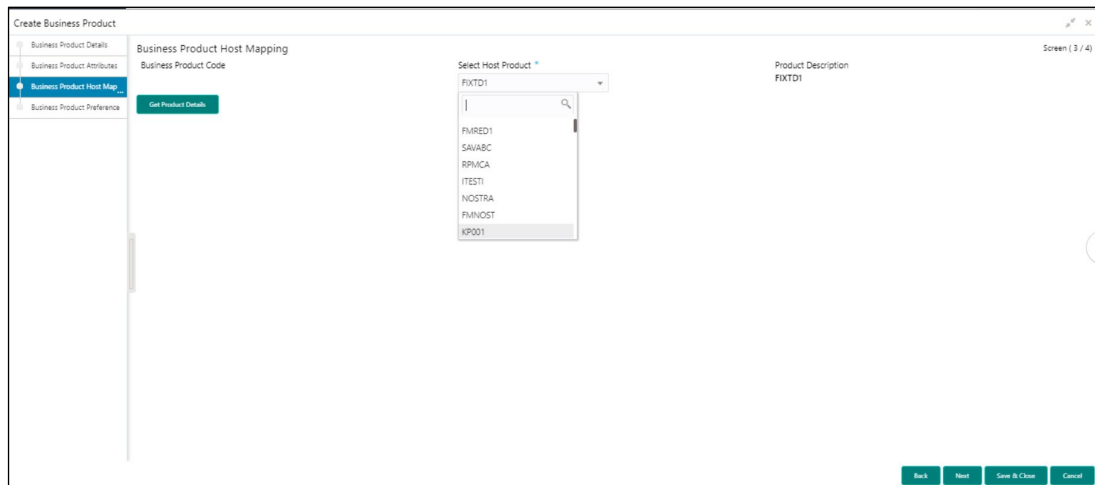
2.2.1.3 Business Product Host Mapping

In this data segment, the business product is mapped to the host product and parameters for Interest and Charges that are linked to the host product are defined.

1. Click **Next** in **Business Product Attributes** screen to proceed with next data segment, after successfully capturing the data.

→ The **Business Product Host Mapping** screen is displayed.

Figure 3: Business Product Host Mapping



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

Table 6: Business Product Host Mapping – Field Description

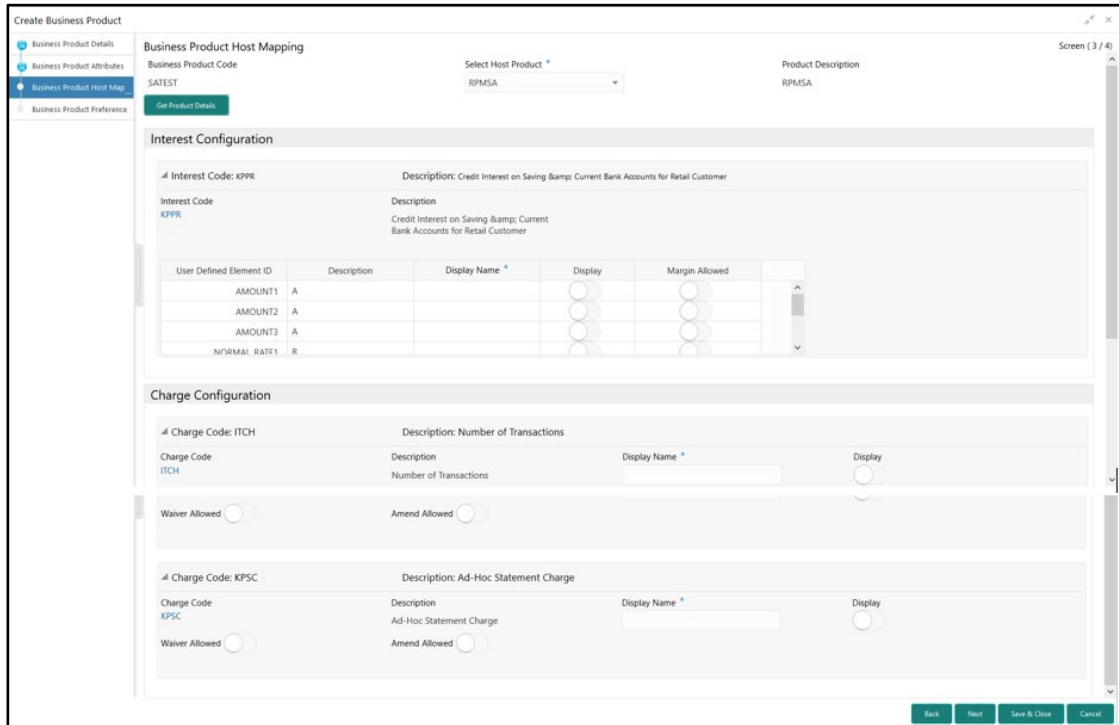
Field	Description
Business Product Code	Displays the business product code defaulted from Business Product Code entered in the Business Product Details data segment.
Select Host Product	Select the host product from the drop-down list. This field is mandatory. Note: Without OBRH Configuration, Host products will not be displayed. Refer to FCUBS-OFLO Integration Guide .

Field	Description
	<p>Without CMS Integration, the Credit card product cannot be configured.</p> <p>Refer to CMS-OFLO Integration Guide.</p>
Product Description	<p>Displays the product description once the host product is selected in Select Host Product.</p>
Get Products Details	<p>Click Get Product Details, and the system will display various interest codes and the charge codes linked to the host product in the Interest Details and Charge Details panel.</p>
Back	<p>Click Back to navigate to the previous data segment within a stage.</p>
Next	<p>Click Next 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>
Save & Close	<p>Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.</p>
Cancel	<p>Click Cancel to close the Business Product screen, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from the View Business Product screen.</p>

3. Click **Get Product Details**.

→ The **Business Product Host Mapping – Interest Details and Charge Details** screen is displayed.

Figure 4: Business Product Host Mapping – Interest Details and Charge Details



4. Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 7: Business Product Host Mapping with Interest Details and Charge Details – Field Description](#).

Table 7: Business Product Host Mapping with Interest Details and Charge Details – Field Description

Field	Description
Interest Configuration	Specify the required interest details.
Interest Code	Displays the interest code linked to the host product.
Description	Displays the description of the interest code linked to the host product.
User Defined Element ID	Displays the user defined element ID linked to the Interest Code .
Description	Displays the description of the user defined element ID linked to the Interest Code .
Display Name	Specify the display name of the interest user defined element. This is the interest name that would be displayed in the Oracle FLEXCUBE Onboarding screens such as Interest details data segment for Current and Savings account origination process and Loan Interest Details data segment for loan origination process.
Display	Select to display the specified interest user defined element in the Interest Details data segment.
Margin Allowed	Select if margin can be provided to the Business Product in the Interest Details data segment of product origination process. NOTE: Currently, margin is not supported for Savings and Current Account, hence this switch should be off for Savings Account and Current Account.

Field	Description
Charge Configuration	Specify the required charge details.
Charge Code	Displays the charge code linked to the Host Product.
Description	Displays the description of the charge code linked to the Host Product.
User Defined Element ID	Displays the user defined element ID linked to the charge code.
Description	Displays the description of the user defined element ID linked to the charge code.
Display Name	Enter the display name of the interest user defined element This is the interest name that would be displayed in the Oracle FLEXCUBE Onboarding screens such as Interest Data Segment.
Display	Select to display the specified charge code or charge user defined element in the Charge Details data segment.
Waiver Allowed	Select if specified charges can be waived during Product Origination.
Amend Allowed	Select if specified charges can be amended during Product Origination.
Back	To navigate back to the previous data segment within a stage, click Back . Being a maintenance Screen, the data segment will populate in Read only mode.
Next	Click Next 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.

Field	Description
	User will not be able to proceed to the next data segment, without capturing the mandatory data.
Save & Close	On click of Save & Close , to save the captured details. If mandatory fields have not been captured, system will display error until the mandatory fields have been captured.
Cancel	Click Cancel to close the Business Product window, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from the View Business Product process.

The number of panels for interest details and charges details will depend on the number of interest codes and charge codes linked to the Host Product.

2.2.1.4 Business Product Preferences

The Business Product Preference data segment allows to define preferences based on whether the product is Savings Account, Current Account or Loans.

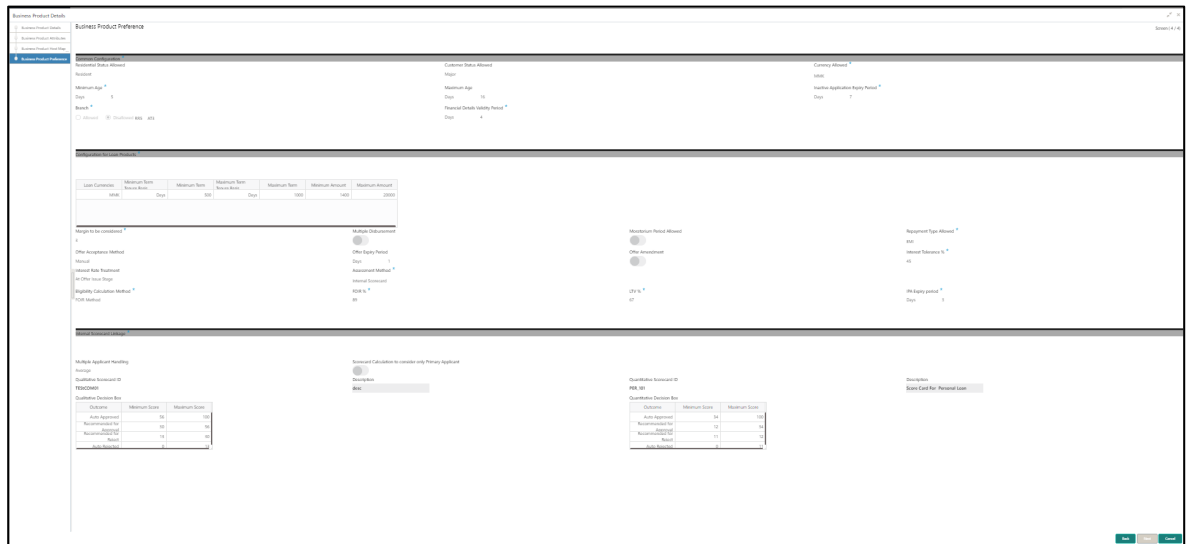
1. Click **Next** in **Business Product Host Mapping** screen to proceed with next data segment, after successfully capturing the data.

Prerequisite

Only if **Product Type** is selected as Loan Account in Business Product Details data segment

→ The **Business Product Preference – Loan Product** screen is displayed.

Figure 5: Business Product Preference – Loan Product



Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 8: Business Product Preference \(Loan Product\) – Field Description](#).

Table 8: Business Product Preference (Loan Product) – Field Description

Field	Description
Common Configuration	Specify the common configurations for the business product.
Residential Status Allowed	<p>Select the option for which the business product is applicable for. Available options are:</p> <ul style="list-style-type: none"> • Resident, • Non-Resident <p>This field is mandatory.</p>
Customer Status Allowed	<p>Select the option for which the business product is applicable for. Available options are:</p> <ul style="list-style-type: none"> • Major • Minor <p>This field is mandatory.</p>
Currency Allowed	<p>Select the currency that are allowed for the business product. System allows to select multiple currencies, if applicable.</p> <p>This field is mandatory.</p>
Minimum Age	<p>Specify the minimum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. Available options are:</p> <ul style="list-style-type: none"> • Days • Month • Year

Field	Description
<p>Maximum Age</p>	<p>Specify the maximum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. Available options are:</p> <ul style="list-style-type: none"> • Days • Month • Year
<p>Inactive Application Expiry Period</p>	<p>Specify the period after which the application has to be marked as 'Expired'. Once the application has expired, no further lifecycle activity can happen for that application.</p> <p>This field is mandatory.</p>
<p>Branch</p>	<p>Select one of the following options:</p> <ul style="list-style-type: none"> • Allowed – Select it to indicate and specify the branches where the account under the specified Business Product are allowed to be opened. • Disallowed – Select it to indicate and specify the branches where the account under the specified Business Product are not allowed to be opened. <p>System allows to select Disallowed and keep it blank so that the Business Product is allowed for all the branches.</p> <p>This field is mandatory.</p>
<p>Financial Details Validity Period</p>	<p>Specify the validity period for financial details of the applicant. Select the period from the first drop-down box. Available options are:</p> <ul style="list-style-type: none"> • Days • Month • Year <p>Select the numeric period from the second drop-down box.</p> <p>This field is mandatory.</p>

Field	Description
Configurations for Loan Products	Specify the configurations for the loan products.
Loan Currencies	Displays the currency based on the Currency Allowed configured in the Common Configuration tab above. This field is mandatory .
Minimum Term Tenure Basis	Select the minimum term tenure. Available options are: <ul style="list-style-type: none"> • Days • Month • Year
Minimum Term	Specify the minimum tenure of the loan for the selected currency. This field is mandatory .
Maximum Term Tenure Basis	Select the maximum term tenure. Available options are: <ul style="list-style-type: none"> • Days • Month • Year
Maximum Term	Displays the maximum tenure of the loan for the selected currency. This field is mandatory .
Minimum Amount	Displays the minimum amount of the loan for the selected currency. This field is mandatory .
Maximum Amount	Displays the maximum amount of the Loan for the selected Currency. This field is mandatory .
Margin to be considered	Specify the margin percentage to be considered. This field is mandatory .

Field	Description
Multiple Disbursement	<p>Select if multiple disbursement is allowed for the loan accounts.</p> <p>This field is mandatory.</p>
Moratorium Period Allowed	<p>Select if moratorium period is allowed for the loan accounts.</p> <p>This field is mandatory.</p>
Repayment Type Allowed	<p>Displays the repayment type allowed for the loan product based on the host product mapped with the business product. Available options are:</p> <ul style="list-style-type: none"> • EMI • IOPM • POIM • FPI
Offer Acceptance Method	<p>Select the offer acceptance method. Available options are:</p> <ul style="list-style-type: none"> • Manual • Automatic <p>This field is mandatory.</p>
Offer Expiry Period	<p>Specify the offer expiry period. Available options are:</p> <ul style="list-style-type: none"> • Days • Month • Year <p>This field is mandatory.</p>
Offer Amendment	<p>Select if offer amendment is allowed for the loan accounts.</p> <p>This field is mandatory.</p>

Field	Description
Interest Tolerance %	<p>Specify the maximum interest margin, the user can provide for the loan account. You can specify the maximum value as 100.00%.</p> <p>Tolerance Percentage = Interest Rate * Interest Tolerance Percentage.</p> <p>This field is mandatory.</p>
Interest Rate Treatment	<p>Select interest rate treatment from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • At Offer Issue Stage • At the Time of Loan Account Creation • Pegged Period <p>If, Pegged Period is selected, you need to additionally select the period from Month or Year and enter the numeric value for the Pegged Period definition.</p> <p>This field is mandatory.</p>
Assessment Method	<p>Select multiple assessment method/s from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Internal Scorecard • External Scorecard • Manual <p>This field is mandatory.</p>
Internal Score Card Linkage	Specify internal score card linkage details.

Field	Description
Multiple Applicant Handling	Select multiple applicant handling method from the drop-down list. Available options are: <ul style="list-style-type: none"> • Average • Best of • Worst of This field is mandatory .
Scorecard Calculation to consider only Primary Applicant	Select if scorecard calculation should only consider the primary applicant. This field is mandatory .
Qualitative Scorecard ID	Specify or select the qualitative score card ID to be linked with the business product. This field is mandatory .
Description	On tab off from the Qualitative Score Card ID field, system will display the Description of the Qualitative Score Card ID.
Qualitative Decision Box	Specify the ranges for minimum and maximum score for the below mentioned decisions: <ul style="list-style-type: none"> • Auto Approved • Recommended for Approval • Recommended for Reject • Auto Reject This field is mandatory .
Quantitative Scorecard ID	Specify or select the qualitative score card ID to be linked with the business product. This field is mandatory .
Description	Displays the description of the quantitative score card ID, once the Quantitative Scorecard ID is specified.

Field	Description
Quantitative Decision Box	Specify the ranges for minimum score and maximum score for the below mentioned decisions options: <ul style="list-style-type: none"> • Auto Approved • Recommended for Approval • Recommended for Reject • Auto Reject
LTV%	Specify the percentage for Loan to Value (LTV). $\text{LTV} = \text{LTV\%} * \text{Collateral Value}$ This field is displayed, if Product Sub Type is selected as Home Loan in Business Product Details segment.
Eligibility Calculation Method	Select the required option for the eligibility calculation method from the drop-down list. Available options are: <ul style="list-style-type: none"> • Net Income Method $\text{Eligibility Amount} = (\text{Net Savings} / \text{EMI per Lakh}) * 100000$ <ul style="list-style-type: none"> • FOIR Method $\text{Eligibility Amount} = (\text{Gross Income} * \text{FOIR\%} - \text{Financial Liability}) / \text{EMI per Lakh} * 100000$ <p>Note: Banks will compare the eligible amount as per FOIR and LTV, and the lowest eligible amount will be considered.</p> This field is mandatory. This field is displayed, if IPA Applicable is selected in Business Product Details segment.
FOIR%	Specify the FOIR percentage. This field is displayed, if Eligibility Calculation Method is selected as FOIR Method.

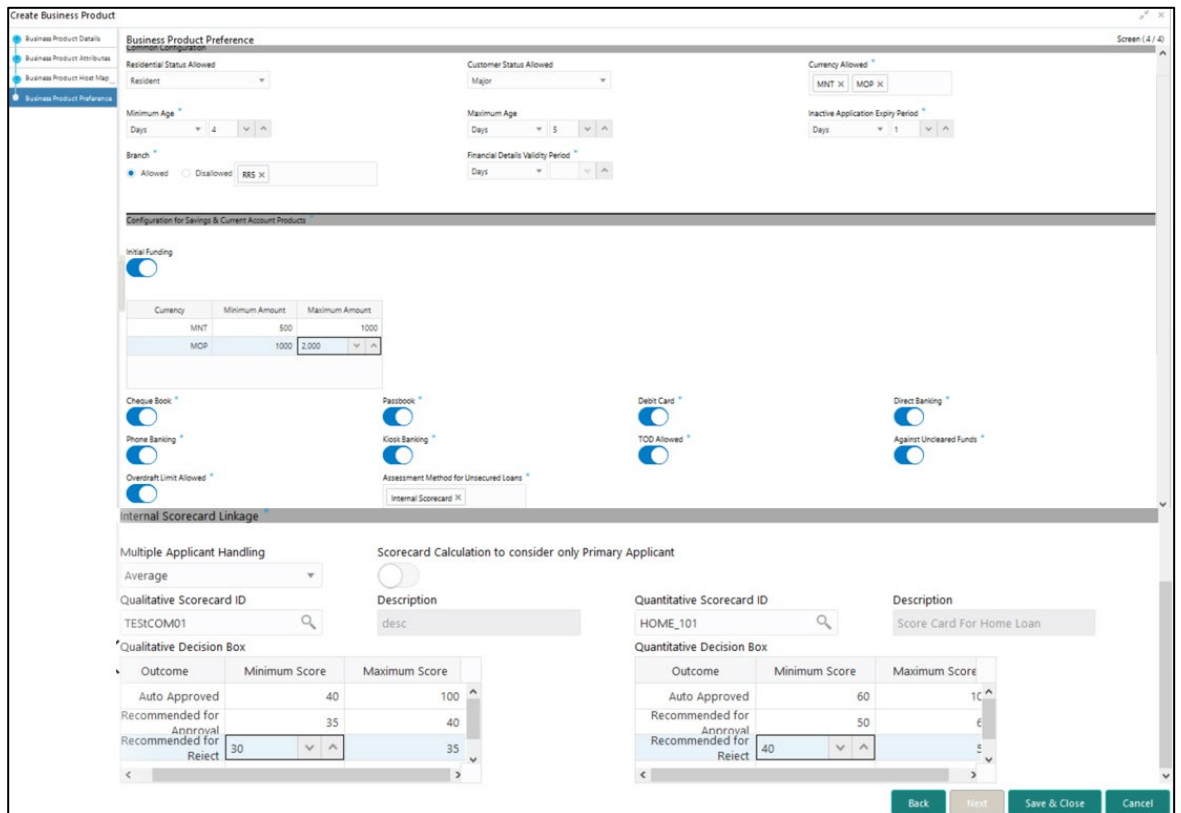
Field	Description
IPA Expiry Period	<p>Select the IPA expiry period. Available options are:</p> <ul style="list-style-type: none"> • Days • Months <p>This field is mandatory. This field is displayed, if IPA Applicable is selected in Business Product Details segment.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next 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>
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to close the Business Product screen, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from the View Business Product screen.

Prerequisite

Only if **Product Type** is selected as Savings Account in Business Product Details data segment

→ The **Business Product Preference – Savings Account Product** screen is displayed.

Figure 6: Business Product Preference – Savings and Current Account Product



Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 9: Business Product Preference \(Savings and Current Account Product\) – Field Description](#).

Table 9: Business Product Preference (Savings and Current Account Product) – Field Description

Field	Description
Common Configuration	Specify the common configurations for the business product.
Residential Status Allowed	<p>Select the option for which the business product is applicable for. Available options are:</p> <ul style="list-style-type: none"> • Resident, • Non-Resident <p>This field is mandatory.</p>
Customer Status Allowed	<p>Select the option for which the business product is applicable for. Available options are:</p> <ul style="list-style-type: none"> • Major • Minor <p>This field is mandatory.</p>
Currency Allowed	<p>Select the currency or currencies that are allowed for the business product. System allows to select multiple currencies, if applicable.</p> <p>This field is mandatory.</p>
Minimum Age	<p>Specify the minimum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. Available options are:</p> <ul style="list-style-type: none"> • Days • Month • Year

Field	Description
<p>Maximum Age</p>	<p>Specify the maximum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. Available options are:</p> <ul style="list-style-type: none"> • Days • Month • Year
<p>Inactive Application Expiry Period</p>	<p>Specify the period after which the application has to be marked as 'Expired'. Once the application has expired, no further lifecycle activity can happen for that application.</p> <p>This field is mandatory.</p>
<p>Branch</p>	<p>Select one of the following options:</p> <ul style="list-style-type: none"> • Allowed – Select it to indicate and specify the branches where the account under the specified Business Product are allowed to be opened. • Disallowed – Select it to indicate and specify the branches where the account under the specified Business Product are not allowed to be opened. <p>This field is mandatory.</p>
<p>Financial Details Validity Period</p>	<p>Specify the validity period for financial details of the applicant. Select the period from the first drop-down box. Available options are:</p> <ul style="list-style-type: none"> • Days • Month • Year <p>Select the numeric period from the second drop-down box.</p> <p>This field is mandatory for Current Product and non-mandatory for Savings Product.</p>

Field	Description
Configuration for Savings & Current Account Products	Specify the configurations for Savings and Account product.
Initial Funding	Select if Initial Funding is mandatory for the Account Origination. This field is mandatory .
Minimum Amount	Specify the minimum funding amount, if Initial Funding is mandatory for the Account Origination
Maximum Amount	Specify the maximum funding amount, if Initial Funding is mandatory for the Account Origination
Currency	Displays the currency based on the Currency Allowed configured in the Common Configuration panel above.
Cheque Book	Select to indicate if cheque book is to be allowed for the account.
Passbook	Select to indicate if passbook is to be allowed for the account.
Debit Card	Select to indicate if debit card is to be allowed for the account.
Direct Banking	Select to indicate if direct banking is to be allowed for the account.
Phone Banking	Select to indicate if phone banking is to be allowed for the account.
Kiosk Banking	Select to indicate if Kiosk banking is to be allowed for the account.
TOD Allowed	Select to indicate if TOD is allowed for the account.

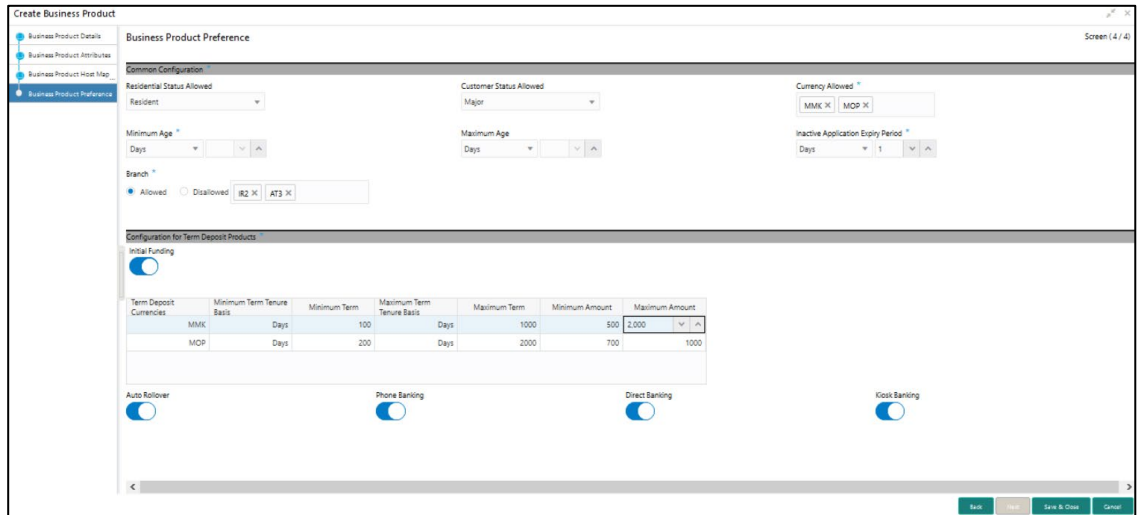
Field	Description
Against Uncleared Funds	Select to indicate if against uncleared funds is allowed for the account.
Overdraft Limit Allowed	Select to indicate if overdraft limit is allowed for the account.
Assessment Method for Unsecured Loans	<p>Select to indicate if the assessment method is Internal Scorecard.</p> <p>NOTE: This field is mandatory, if Overdraft Limit Allowed is selected.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next 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>
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to close the Business Product window, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from the View Business Product process.

Prerequisite

Only if **Product Type** is selected as Term Deposit in Business Product Details data segment.

→ The **Business Product Preference – Term Deposit Product** screen is displayed.

Figure 7: Business Product Preference – Term Deposit Product



Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 10: Business Product Preference \(Term Deposit Product\) – Field Description](#).

Table 10: Business Product Preference (Term Deposit Product) – Field Description

Field	Description
Common Configuration	Specify the common configurations for the business product.
Residential Status Allowed	<p>Select the option for which the business product is applicable for. Available options are:</p> <ul style="list-style-type: none"> Resident, Non-Resident <p>This field is mandatory.</p>

Field	Description
Customer Status Allowed	<p>Select the option for which the business product is applicable for. Available options are:</p> <ul style="list-style-type: none"> • Major • Minor <p>This field is mandatory.</p>
Currency Allowed	<p>Select the currency or currencies that are allowed for the business product. System allows to select multiple currencies, if applicable.</p> <p>This field is mandatory.</p>
Minimum Age	<p>Specify the minimum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. Available options are:</p> <ul style="list-style-type: none"> • Days • Month • Year
Maximum Age	<p>Specify the maximum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. Available options are:</p> <ul style="list-style-type: none"> • Days • Month • Year
Inactive Application Expiry Period	<p>Specify the period after which the application has to be marked as 'Expired'. Once the application has expired, no further lifecycle activity can happen for that application.</p> <p>This field is mandatory.</p>

Field	Description
Branch	<p>Select one of the following options:</p> <ul style="list-style-type: none"> • Allowed – Select it to indicate and specify the branches where the account under the specified Business Product are allowed to be opened. • Disallowed – Select it to indicate and specify the branches where the account under the specified Business Product are not allowed to be opened. <p>This field is mandatory.</p>
Configuration for Term Deposit	<p>Specify the configurations for the term deposit.</p>
Initial Funding	<p>Select if Initial Funding is mandatory for the Account Origination.</p> <p>This field is mandatory.</p>
Term Deposit Currencies	<p>Displays the currency based on the Currency Allowed configured in the Common Configuration tab above.</p> <p>This field is mandatory.</p>
Minimum Term Tenure Basis	<p>Select the minimum term tenure. Available options are:</p> <ul style="list-style-type: none"> • Days • Month • Year
Minimum Term	<p>Specify the minimum tenure of the term deposit for the selected currency. This field is mandatory.</p>
Maximum Term Tenure Basis	<p>Select the maximum term tenure. Available options are:</p> <ul style="list-style-type: none"> • Days • Month • Year

Field	Description
Maximum Term	Displays the maximum tenure of the term deposit for the selected currency. This field is mandatory .
Minimum Amount	Displays the minimum amount of the term deposit for selected currency. This field is mandatory .
Maximum Amount	Displays the maximum amount of the term deposit for the selected currency. This field is mandatory .
Auto Rollover	Select to indicate if auto rollover is allowed for the account.
Phone Banking	Select to indicate if phone banking is allowed for the account.
Direct Banking	Select to indicate if direct banking is allowed for the account.
Kiosk Banking	Select to indicate if Kiosk banking is allowed for the account.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. 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.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.

Field	Description
Cancel	Click Cancel to close the Business Process window, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from the View Business Process.

Prerequisite

Only if **Product Type** is selected as Credit Card Account in Business Product Details data segment.

→ The **Business Product Preference – Credit Card Product** screen is displayed.

Figure 8: Business Product Preference – Credit Card Product

Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 11: Business Product Preference \(Credit Card Product\) – Field Description](#).

Table 11: Business Product Preference (Credit Card Product) – Field Description

Field	Description
Common Configuration	Specify the common configurations for the business product.
Residential Status Allowed	Select the option for which the business product is applicable for. Available options are: <ul style="list-style-type: none"> • Resident, • Non-Resident This field is mandatory .
Customer Status Allowed	Select the option for which the business product is applicable for. Available options are: <ul style="list-style-type: none"> • Major • Minor This field is mandatory .
Currency Allowed	Select the currency or currencies that are allowed for the business product. System allows to select multiple currencies, if applicable. This field is mandatory .
Minimum Age	Specify the minimum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. Available options are: <ul style="list-style-type: none"> • Days • Month • Year

Field	Description
Maximum Age	<p>Specify the maximum age of the applicant who are eligible to open the account for the business product being created. Select the period from the drop-down box. Available options are:</p> <ul style="list-style-type: none"> • Days • Month • Year
Inactive Application Expiry Period	<p>Specify the period after which the application has to be marked as 'Expired'. Once the application has expired, no further lifecycle activity can happen for that application.</p> <p>This field is mandatory.</p>
Branch	<p>Select one of the following options:</p> <ul style="list-style-type: none"> • Allowed – Select it to indicate and specify the branches where the account under the specified Business Product are allowed to be opened. • Disallowed – Select it to indicate and specify the branches where the account under the specified Business Product are not allowed to be opened. <p>This field is mandatory.</p>
Financial Details Validity Period	<p>Specify the validity period for financial details of the applicant. Select the period from the first drop-down box. Available options are:</p> <ul style="list-style-type: none"> • Days • Month • Year <p>Select the numeric period from the second drop-down box.</p> <p>This field is mandatory for Current Product and non-mandatory for Savings Product.</p>

Field	Description
Configuration for Credit Card Product	Specify the configurations for Credit Card products.
Card Type	Select the Card Type applicable for the Account Origination.
Affinity Program Name	Select the affinity program name.
Picture Card	Select the toggle to enable the picture card for the business product.
Minimum Card Limit	Specify the minimum card limit for the business product. This field is mandatory .
Maximum Card Limit	Specify the maximum card limit for the business product.
NFC	Select the toggle to enable NFC.
Addon Card Allowed	Select the toggle to allow the addon cards for the business product.
Maximum Number of Add-on Cards	Specify the maximum number of Add-on cards allowed for the business product.
Define Addon Card Limit	Select the toggle to define the limit for the add on cards.
International Usage allowed	Select the toggle to indicate whether the international usage allowed for the business product. This field is mandatory .
Currency Disallowed Usage	Select the currency which are not allowed for the business product.

Field	Description
Assessment Method	<p>Select the multiple assessment method/s from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Internal Scorecard • External Scorecard • Manual <p>This field is mandatory.</p>
Card Transactions Limit	<p>Specify the card transaction limit details</p> <p>Click + / - Button to add/delete the rows.</p> <p>This field is mandatory.</p>
Limit Type	<p>Select the limit type.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • ATM Limit • POS Limit • International Limit • Internet Limit
Maximum Limit	Specify the maximum limit allowed.
Daily Limit	Specify the daily limit allowed.
Internal Score Card Linkage	Specify internal score card linkage details.
Multiple Applicant Handling	<p>Select multiple applicant handling method from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Average • Best of • Worst of <p>This field is mandatory.</p>

Field	Description
Scorecard Calculation to consider only Primary Applicant	Select the toggle if scorecard calculation should only consider the primary applicant.
Qualitative Scorecard ID	Specify or select the qualitative score card ID to be linked with the business product. This field is mandatory .
Description	On tab off from the Qualitative Score Card ID field, system will display the Description of the Qualitative Score Card ID.
Qualitative Decision Box	Specify the ranges for minimum and maximum score for the below mentioned decisions: <ul style="list-style-type: none"> • Auto Approved • Recommended for Approval • Recommended for Reject • Auto Reject This field is mandatory .
Quantitative Scorecard ID	Specify or select the qualitative score card ID to be linked with the business product. This field is mandatory .
Description	Displays the description of the quantitative score card ID, once the Quantitative Scorecard ID is specified.
Quantitative Decision Box	Specify the ranges for minimum score and maximum score for the below mentioned decisions options: <ul style="list-style-type: none"> • Auto Approved • Recommended for Approval • Recommended for Reject • Auto Reject

Field	Description
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next 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>
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to close the Business Product window, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from the View Business Product process.

2. Click **Submit** to create business product.

At this point, the status of business product is unauthorized. User with supervisor access has to approve the business product. Once approved, status of the business product changes from unauthorized to authorized and is available for linking in the business process.

2.2.2 View Business Product

Oracle FLEXCUBE Onboarding supports to view the business product created. The View Business Product allows the user to view all of the authorized, un-authorized and closed business product. Authorize option is also available for supervisor users for approving unauthorized business product.

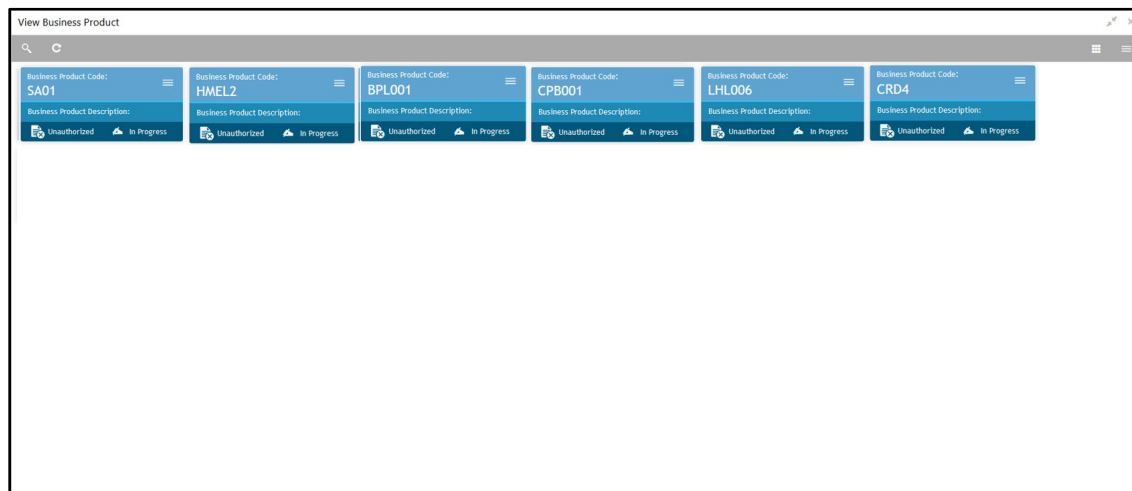
Prerequisite


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

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Business Product**.
3. Under **Business Product**, click **View Business Product**.

→ The **View Business Product** screen is displayed.

Figure 9: View Business Product



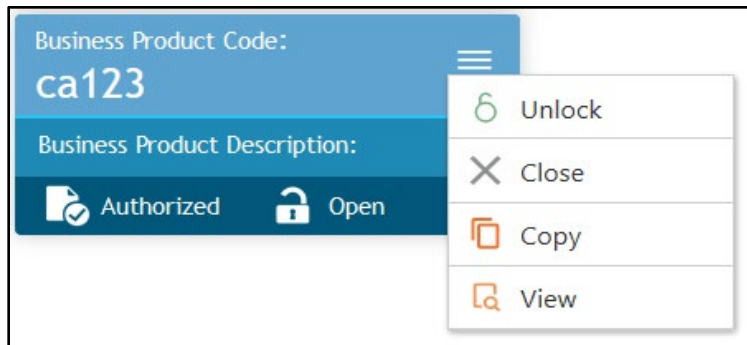
4. Click  icon on the top right-hand side of the business product tile.

Prerequisite

Only if business product is authorized.

→ The following **View Business Product Pop-up** is displayed.

Figure 10: View Business Product Pop-Up

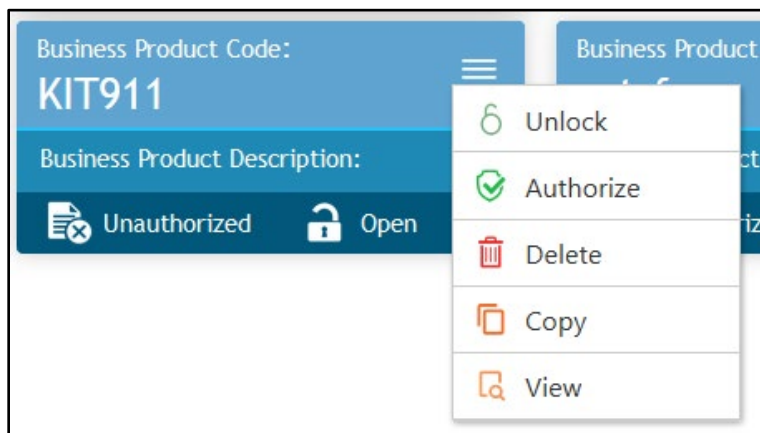


Prerequisite

Only if business product is un-authorized.

→ The following **View Business Product Pop-up** is displayed.

Figure 11: View Business Product Pop-Up



For more information on options, refer to [Table 12: View Business Product – Option Description](#).

Table 12: View Business Product – Option Description

Field	Description
Unlock	<p>As specified in Figure 9 and Figure 10, this option is common for authorized and unauthorized business product. Click Unlock to edit the business product information in Create Business Product data segment.</p> <p>System will not allow to edit the following fields:</p> <ul style="list-style-type: none"> • Product Type • Product Sub-Type • Business Product Code. <p>Make the required changes in the other relevant data segment and submit the business product.</p>
Close	<p>Click Close to close the business products that are no more relevant for banking product offering. User can close only authorized business products.</p>
Copy	<p>Click Copy to copy the authorized or unauthorized business products to quickly create new business product.</p>
View	<p>Click View to view the authorized or unauthorized business products.</p>
Authorize	<p>User with supervisor access will be able to authorize the unauthorized business product. Once approved, the business product status changes to 'Authorized' and is available for linking in the Business Process.</p>
Delete	<p>Click Delete to delete the business products that are unauthorized and no more required.</p>

2.3 Business Process Configuration

Oracle FLEXCUBE Onboarding (OFLO) is equipped with Business Process configuration helping banks to build desired workflow for origination by defining the stages for the product origination and defining the respective data segments, checklists, documents required and advice generation for the stages.

A business process can be defined as a set of activities and tasks that, once completed, will accomplish the distinct origination processes. The business process must involve clearly defined inputs and a single output.

The business process definition will determine the different stages which are required for a given combination of the process code, life cycle and business product code. The workflow management of these stages and the relevant stage movements are defined in Plato / Conductor to help us orchestrate the micro-services based process-flow and ensure seamless transition of the Account Origination process across various stages in that given order. The Plato / Conductor process will drive the workflow from one stage to another based on the process outcomes at the respective stages and subject to fulfilling of the mandatory data capture, confirmation on the mandatory checklist items and submission of mandatory documents at the respective stages. The stages defined in the business process can be dynamically assigned to different user profiles or roles.

During product origination, the system picks the business process run-time and initiates the workflow based on the configuration.

The Prerequisites for configuring the Business Process are enumerated below:

- **Lifecycle**

Lifecycle represents the lifecycle of the process for which the Business Process is created.

These are factory shipped codes and currently support 'Origination' lifecycle for products types such as Savings Account, Current Account, Loans and Credit Card.

The list of lifecycle codes is available in Lifecycle Codes.

- **Process Code**

Process Code defines the various stages relevant for the origination workflow. Process Code configuration allows you to define the business process flow that needs to be mapped for the business product and lifecycle code combination in the Business Process configuration.

A set of default process codes are factory-shipped for the reference workflow. User can also create process codes in "CMC_TM_PROCESS_CODE" and "CMC_TM_PROCESS_STAGE" tables.

The list of shipped process codes is available in Process Codes.

- **Business Product**

Business Product maintenance allows configuring the various business products in accordance with the product offerings that the bank deals in. Each business product has a unique business process defined for a specific lifecycle code selected.

This section includes following subsections:

- [2.3.1 Create Business Process](#)
- [2.3.2 View Business Process](#)

2.3.1 Create Business Process

The Create Business Process aids in configuring the workflow for product originations. As mentioned earlier, this process will allow to define the data segments, checklists, documents and advices for the stages defined in the process code selected for the lifecycle code and business product combination.

Prerequisite

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

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Business Process**.
3. Under **Business Process**, click **Create Business Process**.

→ The **Create Business Process** screen is displayed.

Figure 12: Create Business Process

4. Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 13: Create Business Process – Field Description](#).

Table 13: Create Business Process – Field Description

Field	Description
Business Process Code	Specify an alphanumeric business process code. Maximum Length allowed is 16. This field is mandatory .
Business Process Description	Specify the description of the business process code. Maximum Length allowed is 60. This field is mandatory .
Lifecycle	Search and select the lifecycle code. This field is mandatory .
Lifecycle Description	Displays the description of the lifecycle selected.

Field	Description
Process Code	Search and select the process code of the business process flow that needs to be mapped for the lifecycle code and business process code combination. This field is mandatory .
Process Description	Displays the description of the selected process code.
Business Product Code	Specify the business product code for which the business process is being created. Alternatively, system allows to select 'All', in which case the business process will be applicable to all the business products that are associated with the Lifecycle and Process Code. This field is mandatory .
Save	To save the captured details, click Save .
Cancel	Click Cancel to close the Business Process window, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from the View Business Process.

NOTE: System will allow you to configure only one business process for a combination of **Lifecycle** and **Business Product Code**.

5. Search and select the **Process Code**.

→ The **Create Business Process** screen with stages is displayed.

Figure 13: Create Business Process screen with stages

The Create Business Process configuration allows to configure the below elements for each of the stages of the Product Origination workflow:

- [2.3.1.1 Data Segment](#)
- [2.3.1.2 Document](#)
- [2.3.1.3 Checklist](#)
- [2.3.1.4 Advices](#)

2.3.1.1 Data Segment

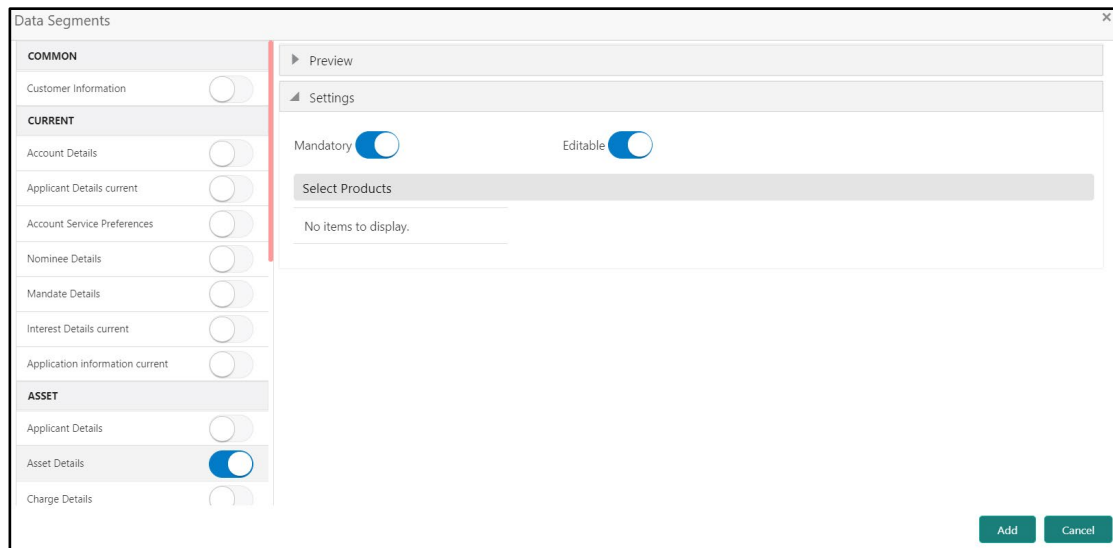
A data segment, as the name suggests is an individual block of data. Bringing in data segments allows to break down a huge process into smaller units, which will be easier to update, maintain and process. Business Process will consist of such several data segments that makes up the stage.

Business Process Definition enables the user to perform the following:

1. Add n number of data segments to each stage.
2. Set the data segment as mandatory or non-mandatory.
3. Set the data segment as editable or non-editable.
4. Control the sequence order of the data segments.
5. Select the stage.
6. Click **Data Segments** tab and then click **+** icon on the header panel.

→ The **Data Segments** screen is displayed.

Figure 14: Data Segments



- Select the required data segment or data segments for the selected stage and specify the details in the relevant data fields. For more information on fields, refer to [Table 14: Data Segments – Field Description](#).

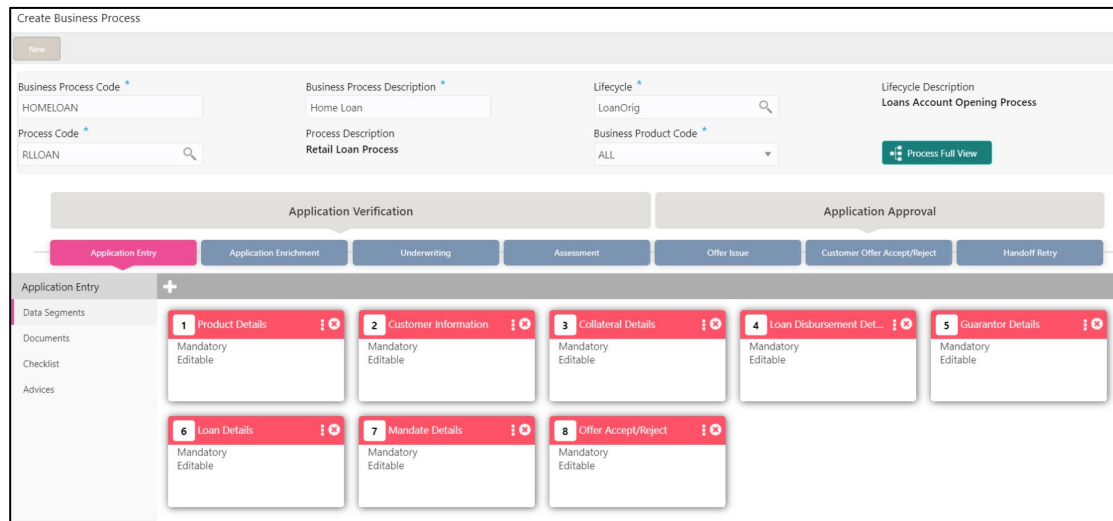
Table 14: Data Segments – Field Description

Field	Description
Preview	User can click on Preview tab to view the data segment.
Settings	Specify the settings.
Mandatory	Select if data segment is mandatory.
Editable	Select if data segment is editable.
Select Products	Select the Products for which the data segment is relevant.

- Click **Add**.

→ The **Business Process Definition** screen is displayed with data segment added.

Figure 15: Business Process Definition



System allows to re-sequence the data segment by dragging and dropping over the specific data segment.

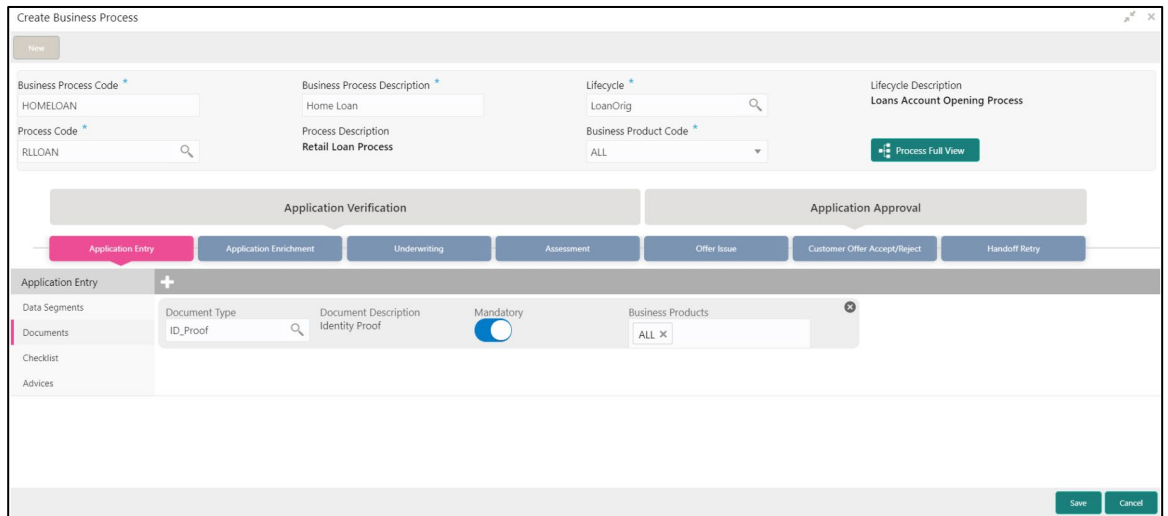
2.3.1.2 Document

This section describes about the documents that are to be submitted by the customer for the Product Origination process.

1. Select the stage and click **Document** tab to define the specific documentation requirement for different stage.

→ The **Create Business Process – Documents** screen is displayed.

Figure 16: Create Business Process - Documents



2. Specify details in the relevant data fields. For more information on fields, refer to [Table 15: Create Business Process - Documents](#).

Table 15: Create Business Process - Documents

Field	Description
Document Type	Search and select the document type.
Document Description	Displays the corresponding description of the document.
Mandatory	Select if the document submission for the stage is mandatory.

Field	Description
Business Products	Select the required option for the document submission requirement. Available options are: <ul style="list-style-type: none"> • Single Product • List of Products • All
Save	To save the captured details, click Save .
Cancel	Click Cancel to close the Business Process screen, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from the View Business Process screen.

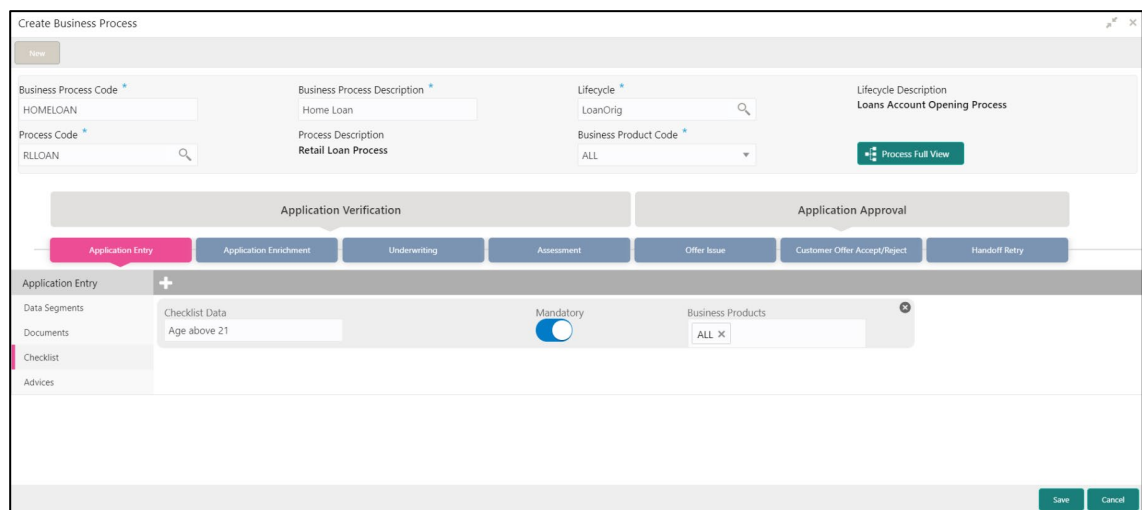
2.3.1.3 Checklist

Checklist are the distinct and this section describes list of mandatory checkpoints by the bank to its users to adhere to during the Product Origination processes.

1. Select the stage and click **Checklist** tab.

→ The **Create Business Process – Checklist** screen is displayed.

Figure 17: Create Business Process – Checklist



2. Specify details in the relevant data fields. For more information on fields, refer [Table 16: Create Business Process](#).

Table 16: Create Business Process

Field	Description
Checklist Data	It is a free-text field that allows to user to enter the checklists that must be validated as part of selected stage.
Mandatory	Select if the document submission for the stage is mandatory.
Business Products	Select the required option to restrict the checklist. Available options are: <ul style="list-style-type: none"> • Single Product • List of Products • All
Save	Click Save to save the captured details.
Cancel	Click Cancel to close the Business Process screen, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from the View Business Process screen.

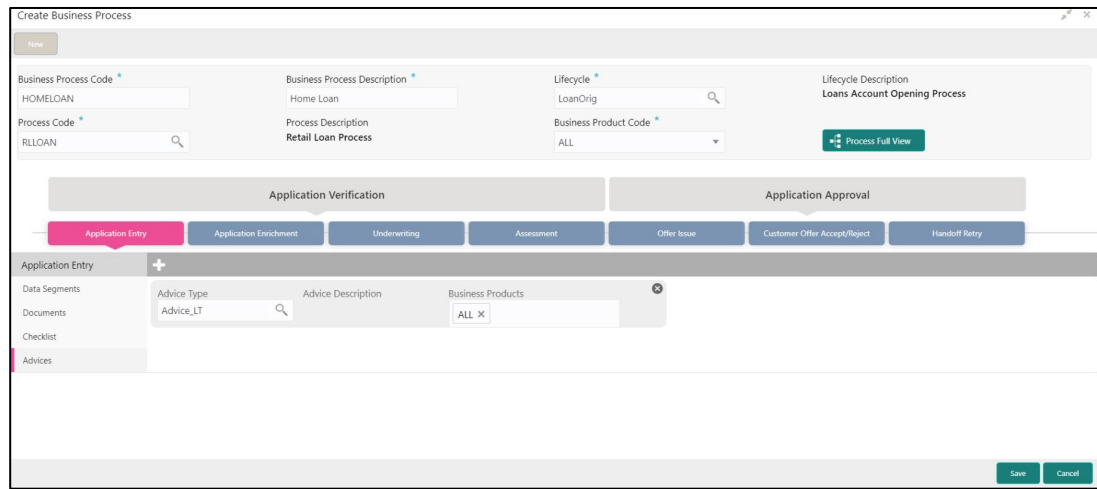
2.3.1.4 Advices

Advices are official letter of notices detailing an action taken or to be taken on a stated date by the bank. This is the final configuration for the Business Process creation.

1. Select the stage and click **Advices** tab.

→ The **Create Business Process – Advices** screen is displayed.

Figure 18: Create Business Process – Advices



2. Specify details in the relevant data fields. For more information on fields, refer [Table 17: Create Business Process – Advices](#).

Table 17: Create Business Process – Advices

Field	Description
Advice Type	Search and select the required advice type from the displayed list of all the valid advices maintained, and that must be mapped to this stage.
Advice Description	Displays the corresponding description of the advice.
Business Products	Select the required option to restrict the advices. Available options are: <ul style="list-style-type: none"> • Single Product • List of Products • All
Save	Click Save to save the captured details.
Cancel	Click Cancel to close the Business Process screen, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from the View Business Process screen.

3. Click **Save** to create business process.

At this point, the status of business process is unauthorized. User with supervisor access has to approve the business process. Once approved, status of the business process changes from unauthorized to authorized and is activated for usage in the Product Origination Process.

2.3.2 View Business Process

Oracle FLEXCUBE Onboarding supports to view the business process created. The View Business Process allows the user to view all of the authorized, un-authorized and closed business process. Authorize option is also available for supervisor users for approving un-authorized business process.

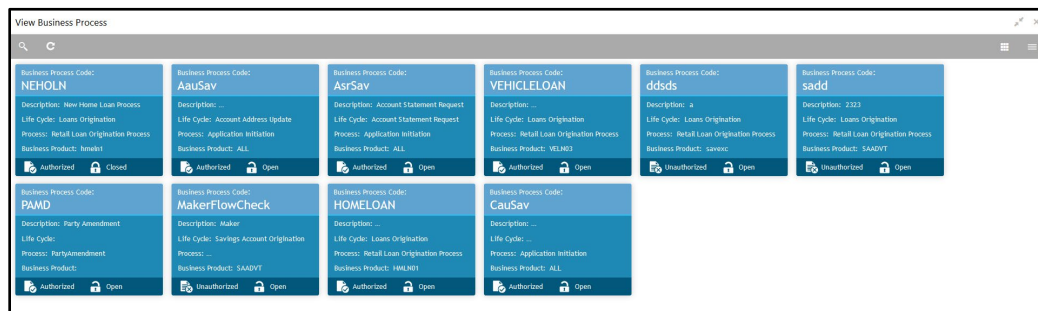
Prerequisite

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

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Business Process**.
3. Under **Business Process**, click **View Business Product**.

→ The **View Business Process** screen is displayed.

Figure 19: View Business Process



Tiles representing the various Business Process in different state such as Open, In-Progress, Closed and in Authorized and Unauthorized status are visible in this process.

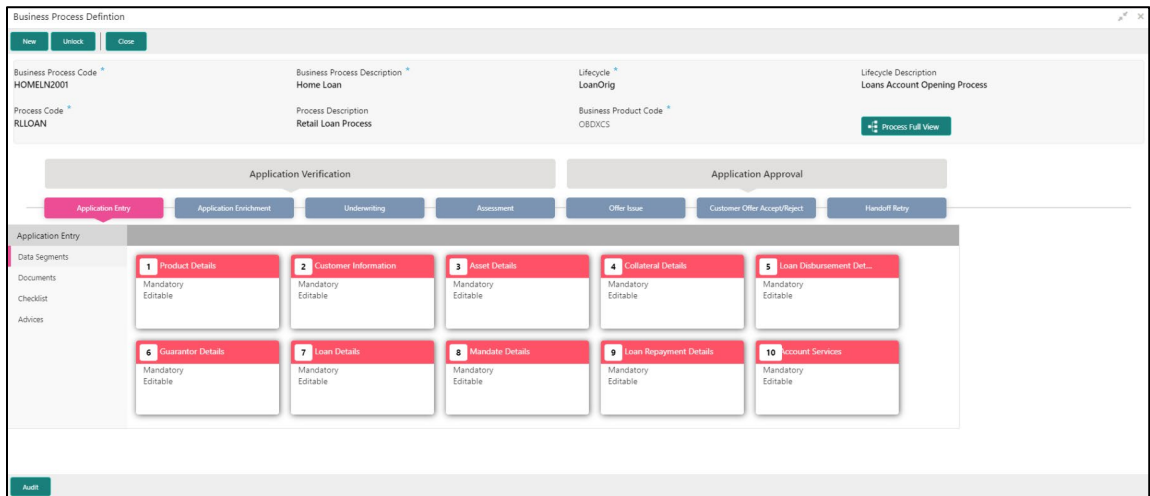
- Click on the **Business Process Tile** to select the specific business process.

Prerequisite

Only if business process is authorized.

→ The **Business Process Definition – Authorized** screen is displayed.

Figure 20: Business Process Definition - Authorized Business Process



For Authorized business process, available options are:

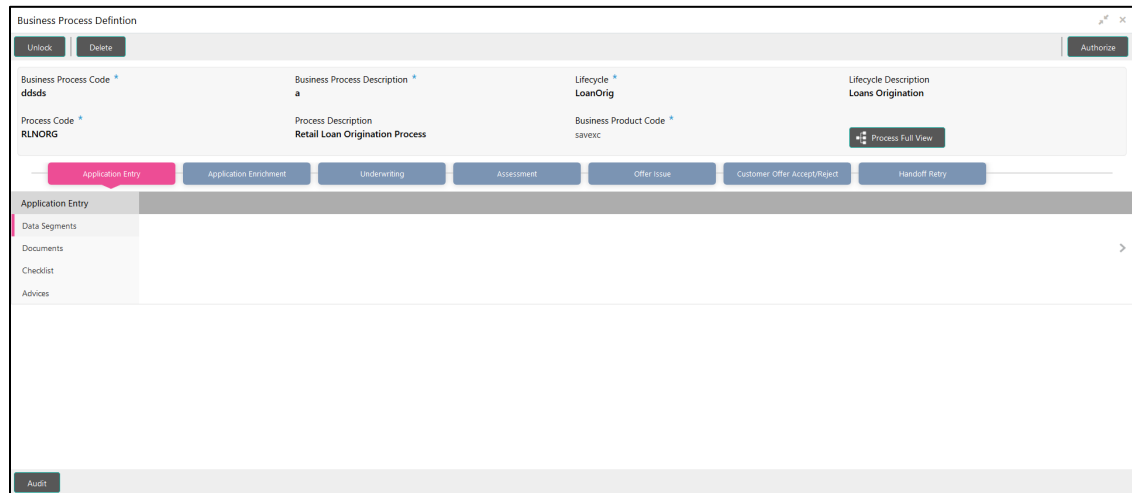
- **New** – Click **New** to create new business process.
- **Unlock** – Click **Unlock** to edit the business process.
- **Close** – Click **Close** to permanently deactivate the Business Process. Once closed, the Business Process cannot be used for Origination Process.

Prerequisite

Only if business process is un-authorized.

→ The **Business Process Definition – Un-Authorized** screen is displayed.

Figure 21: Business Process Definition – Un-authorized Business Process



For un-authorized business process, available options are:

- **Unlock** - Click **Unlock** to edit the business process.
- **Delete** - Click **Delete** to delete the business process.
- **Authorize** - User with authorization access will be able to view this button and will be able to authorize the record.

For more information on options, refer to [Table 18: View Business Product – Option Description](#).

Table 18: View Business Product – Option Description

Field	Description
Unlock	<p>As specified in Figure 9 and Figure 10, this option is common for authorized and unauthorized business product. Click Unlock to edit the business product information in Create Business Product data segment.</p> <p>System will not allow to edit the following fields:</p> <ul style="list-style-type: none"> • Product Type • Product Sub-Type • Business Product Code <p>Make the required changes in the other relevant data segment and submit the business product.</p>
Close	<p>Click Close to close the business products that are no more relevant for banking product offering. User can close only authorized business products.</p>
Authorize	<p>User with supervisor access will be able to authorize the unauthorized business product. Once approved, the business product status changes to 'Authorized' and is available for linking in the Business Process.</p>
Delete	<p>Click Delete to delete the business products that are unauthorized and no more required.</p>

2.4 Qualitative Scorecard Configuration

Scorecards are used to access the applicants by the bank during Loan Application Assessment. Oracle FLEXCUBE Onboarding allows defining Qualitative and Quantitative scorecards which are then linked to the Business Products. During Retail Loan Origination process and Current Account Opening with Unsecured Overdraft Limit, system evaluates the applicants and generate the scores based on the scorecards linked to the Business Product.

The supported functionality for Qualitative Scorecard is:

- [2.4.1 Create Qualitative Scorecard](#)
- [2.4.2 View Qualitative Scorecard](#)

2.4.1 Create Qualitative Scorecard

The Create Qualitative Scorecard screen allows the user to create all of the authorized, un-authorized qualitative scorecards.

Prerequisite

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

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Qualitative Scorecard**.
3. Under **Qualitative Scorecard**, click **Create Qualitative Scorecard**.

→ The **Create Qualitative Scorecard** screen is displayed.



Figure 22: Create Qualitative Scorecard

The screenshot shows the 'Create Qualitative Scorecard' interface. At the top, there is a title bar with the text 'Create Qualitative Scorecard' and a 'New' button. Below the title bar, there are two input fields: 'Score Card ID *' and 'Score Card Description *'. Underneath these fields, there are two expandable sections: 'Questions' and 'Answers'. Both sections currently display the message 'There is no data to display. Please click on + icon to add'. At the bottom right of the screen, there are 'Save' and 'Cancel' buttons.

4. Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 19: Create Qualitative Scorecard – Field Description](#).

Table 19: Create Qualitative Scorecard – Field Description

Field	Description
Score Card ID	Specify an alphanumeric score card ID. This field is mandatory .
Score Card Description	Specify the description of the score card. This field is mandatory .
Save	To save the captured details, click Save .
Cancel	Click Cancel to close the Create Qualitative Scorecard screen, the status of this gets updated as 'In-Progress'. The user can work on it later from picking it from the View Qualitative Scorecard screen.

5. Click  icon in the Questions section to add qualitative questions. System allows to add as many questions needed for the assessment purpose. Click  icon in the Answers section to add the answers with respective scores, for all the defined questions. An answer can have multiple options and scores.

NOTE: Ensure that the Individual score for each answer provided for Qualitative Attributes cannot exceed 100.

Figure 23: Create Qualitative Scorecard

Score Card ID *
SCORE1001

Score Card Description *
Score Card For Vehicle Loan

Questions

Question ID	Questions
Q1	How Many Members Are Dependent On The Applicant?

Answers

Sequence No.	Possible Answers	Score
1	0	9
2	1	6
3	2	6
4	3	0

Save Cancel

6. Click **Save** to submit the qualitative scorecard once all questions and answers with scores are defined.

At this point, the status of qualitative scorecard is unauthorized. User with supervisor access has to approve the qualitative scorecard. Once approved, status of the qualitative scorecard changes to Authorized, and is activated for usage in the business product creation.

2.4.2 View Qualitative Scorecard

Oracle FLEXCUBE Onboarding supports to view existing qualitative scorecard. The View Qualitative Scorecard screen allows the user to view all of the authorized, un-authorized and closed qualitative scorecards. Authorize option is also available for supervisor users for approving unauthorized qualitative scorecard.

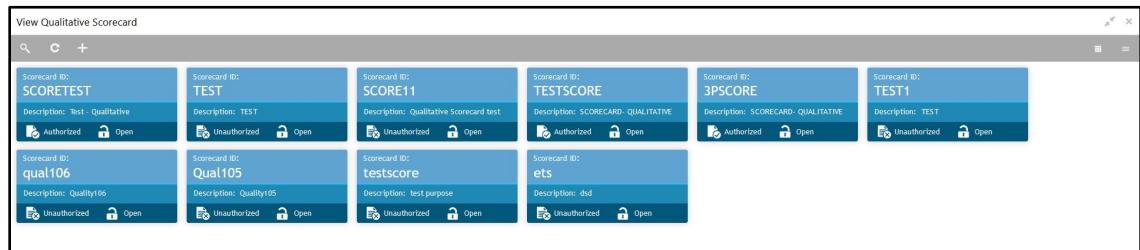
Prerequisite

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


1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Qualitative Scorecard**.
3. Under **Qualitative Scorecard**, click > **View Qualitative Scorecard**.

→ The **View Qualitative Scorecard** screen is displayed.

Figure 24: View Qualitative Scorecard



4. Click on the qualitative scorecard tile to select the specific qualitative scorecard.

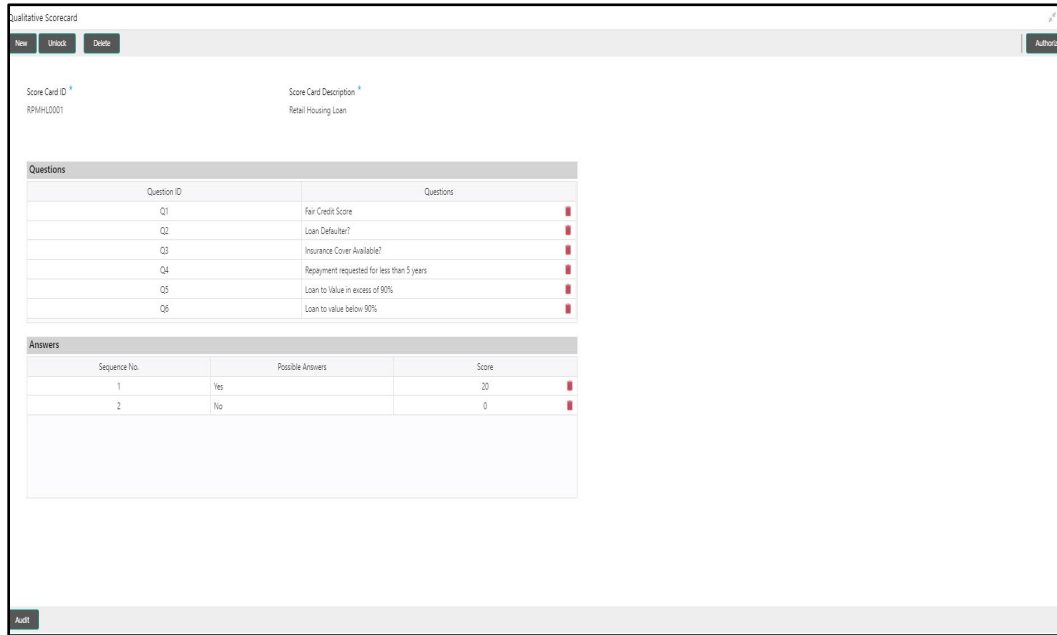
- Click  icon on the top right-hand side of the business product tile.

Prerequisite

Only if qualitative scorecard is authorized.

→ The **Qualitative Scorecard – Authorized** screen is displayed.

Figure 25: Qualitative Scorecard - Authorized

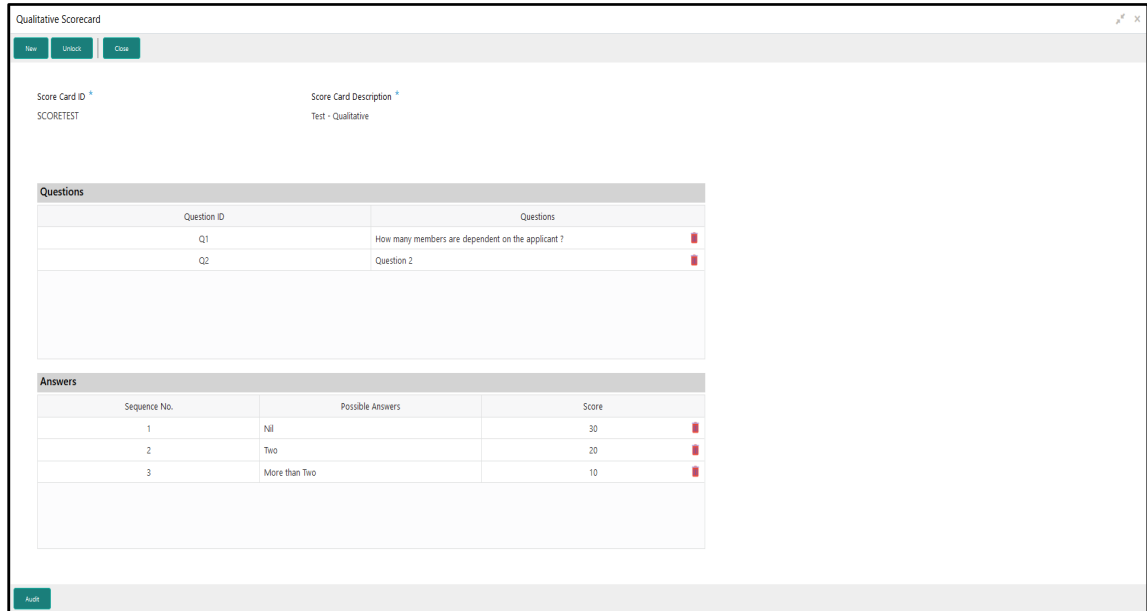


Prerequisite

Only if qualitative scorecard is un-authorized.

→ The **Qualitative Scorecard – Un-Authorized** screen is displayed.

Figure 26: Qualitative Scorecard – Un-authorized



For more information on options, refer to [Table 20: View Business Product – Option Description](#).

Table 20: View Business Product – Option Description

Field	Description
<p>Unlock</p>	<p>As specified in Figure 9 and Figure 10, this option is common for authorized and unauthorized business product. Click Unlock to edit the business product information in Create Business Product data segment.</p> <p>System will not allow to edit the following fields:</p> <ul style="list-style-type: none"> • Product Type • Product Sub-Type • Business Product Code <p>Make the required changes in the other relevant data segment and submit the business product.</p>

Field	Description
Close	Click Close to close the business products that are no more relevant for banking product offering. User can close only authorized business products.
Copy	Click Copy to copy the authorized or unauthorized business products to quickly create new business product.
View	Click View to view the authorized or unauthorized business products.
Authorize	User with supervisor access will be able to authorize the unauthorized business product. Once approved, the business product status changes to 'Authorized' and is available for linking in the Business Process.
Delete	Click Delete to delete the business products that are unauthorized and no more required.

2.5 Quantitative Scorecard Configuration

The supported functionality for Qualitative Scorecard is:

- [2.5.1 Create Quantitative Scorecard](#)
- [2.5.2 View Quantitative Scorecard](#)

2.5.1 Create Quantitative Scorecard

Oracle FLEXCUBE Onboarding supports to create quantitative scorecards.

Prerequisite

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

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Quantitative Scorecard**.
3. Under **Business Process**, click **Create Quantitative Scorecard**.

→ The **Create Quantitative Scorecard** screen is displayed.



Figure 27: Create Quantitative Scorecard

The screenshot shows the 'Create Quantitative Scorecard' interface. At the top, there is a 'New' button. Below it are two input fields: 'Score Card ID' and 'Score Card Description'. Underneath these are two sections: 'Attributes' and 'Answers'. Both sections are currently empty and display the message 'There is no data to display. Please click on + icon to add'. At the bottom right of the interface, there are 'Save' and 'Cancel' buttons.

4. Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 21: Create Quantitative Scorecard – Field Description](#).

Table 21: Create Quantitative Scorecard – Field Description

Field	Description
Score Card ID	Specify an alphanumeric score card ID. This field is mandatory .
Score Card Description	Specify the description of the score card. This field is mandatory .
Save	To save the captured details, click Save .
Cancel	Click Cancel to close the Create Quantitative Scorecard screen, the status of this updates as 'In-Progress'. The user can work on it at later point from picking it from the View Quantitative Scorecard screen.

5. Click  icon in the Questions section to add quantitative questions. System allows to add as many questions needed for the assessment purpose. Only factory shipped attributes are available for capture, select each attribute from the drop-down available in the question. System displays the Attribute Type such as Numeric or Text. Click  icon in the Answers section to add the answers with respective scores, for all the defined questions. An answer can have multiple options and scores.

NOTE: Ensure that the Individual score for each answer provided for Qualitative Attributes cannot exceed 100.

Refer to [Section 4.4 List of Attributes for Quantitative Scorecard](#) for the list of factory shipped Quantitative Scorecard Attributes.

Figure 28: Create Quantitative Scorecard

Score Card ID *
QNTSC001

Score Card Description *
QUANTITATIVE SCORECARD

Attribute ID	Attribute Name	Attribute Type
1	Education Qualification	Text

Sequence No.	Attribute List	Score
1	Post Graduate	100
2	Graduate	80
3	Diploma Holder	60
4	Twelft Grader	40
5	Others	0

Save Cancel

- Click **Save** to submit the quantitative scorecard once all questions and answers with scores are defined.

At this point, the status of quantitative scorecard is unauthorized. User with supervisor access has to approve the quantitative scorecard. Once approved, status of the quantitative scorecard changes to Authorized, and is activated for usage in the business product creation.

2.5.2 View Quantitative Scorecard

Oracle FLEXCUBE Onboarding supports to view existing quantitative scorecard. The **View Quantitative Scorecard** screen allows the user to view all of the authorized, un-authorized and closed quantitative scorecards. Authorize option is also available for supervisor users for approving unauthorized qualitative scorecard

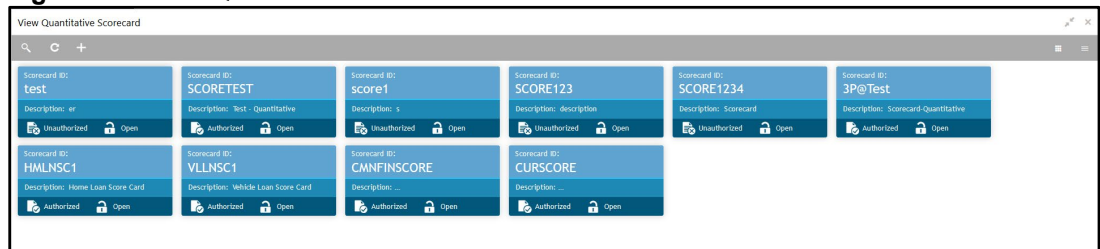
Prerequisite

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


1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Configuration**.
2. Under **Configuration**, click **Quantitative Scorecard**.
3. Under **Quantitative Scorecard**, click > **View Quantitative Scorecard**.

→ The **View Quantitative Scorecard** screen is displayed.

Figure 29: View Quantitative Scorecard



4. Click on the quantitative scorecard tile to select the specific quantitative scorecard.

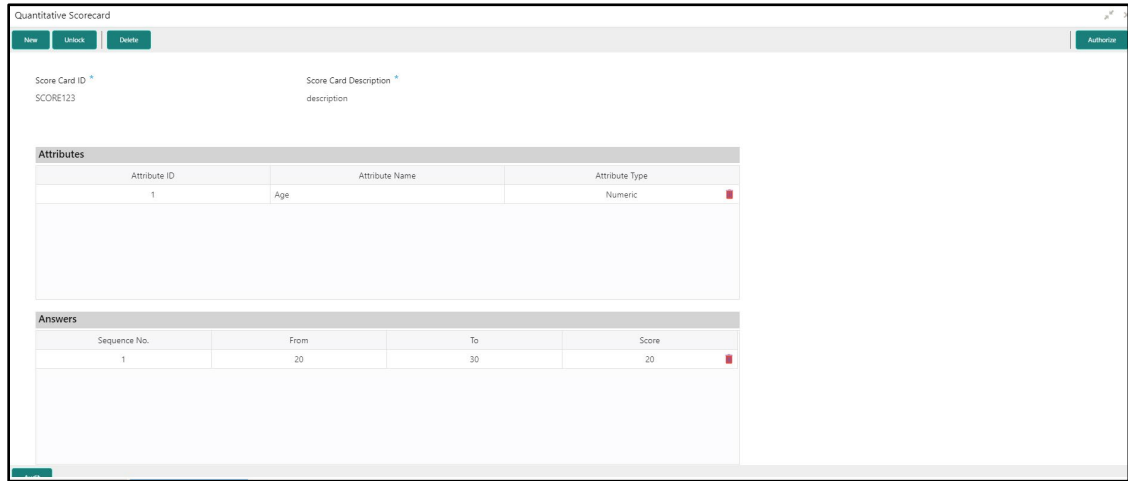
- Click  icon on the top right-hand side of the business product tile.

Prerequisite

Only if quantitative scorecard is authorized.

→ The **Quantitative Scorecard – Authorized** screen is displayed.

Figure 30: Quantitative Scorecard – Authorized

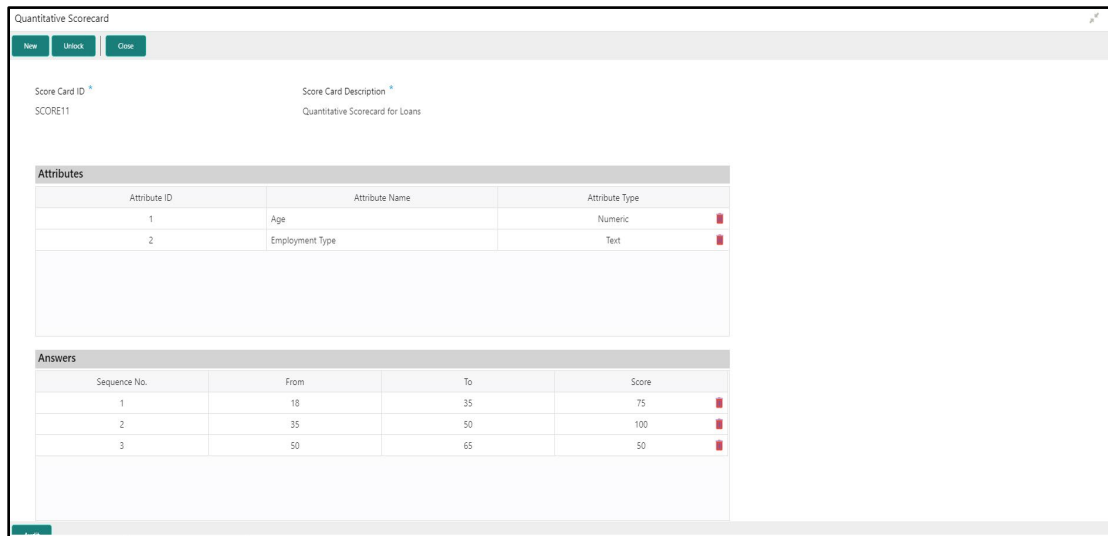


Prerequisite

Only if quantitative scorecard is un-authorized.

→ The **Quantitative Scorecard – Un-Authorized** screen is displayed.

Figure 31: Quantitative Scorecard – Un-authorized



For more information on options, refer to [Table 22: View Business Product – Option Description](#).

Table 22: View Business Product – Option Description

Field	Description
Unlock	<p>As specified in Figure 10 and Figure 11, this option is common for authorized and unauthorized business product. Click Unlock to edit the business product information in Create Business Product data segment.</p> <p>System will not allow to edit the following fields:</p> <ul style="list-style-type: none"> • Product Type • Product Sub-Type • Business Product Code <p>Make the required changes in the other relevant data segment and submit the business product.</p>
Close	<p>Click Close to close the business products that are no more relevant for banking product offering. User can close only authorized business products.</p>
Copy	<p>Click Copy to copy the authorized or unauthorized business products to quickly create new business product.</p>
View	<p>Click View to view the authorized or unauthorized business products.</p>
Authorize	<p>User with supervisor access will be able to authorize the unauthorized business product. Once approved, the business product status changes to 'Authorized' and is available for linking in the Business Process.</p>
Delete	<p>Click Delete to delete the business products that are unauthorized and no more required.</p>

2.6 Dashboard Configuration

Information from multiple sub-domain viz., Savings Account, Current Account and Loan is integrated and displayed as dashboard on the home page of the Oracle FLEXCUBE Onboarding application.

The pre-configured dashboards available in the system are as follows:

- My Applications
- Application Search
- Conversion Analysis
- Account Opening Trends
 - New Savings Account
 - New Current Account
 - New Loan Account
 - New Term Deposits
 - New Credit Cards
- Loan Pipeline
- Loan Offer Status
- Loan Exposure to Collateral
- Product Application Near Expiry
- Loan Offers Near Expiry

The below mentioned sections will provide information on how to map dashboards to a specific 'User Role' or a 'User'.

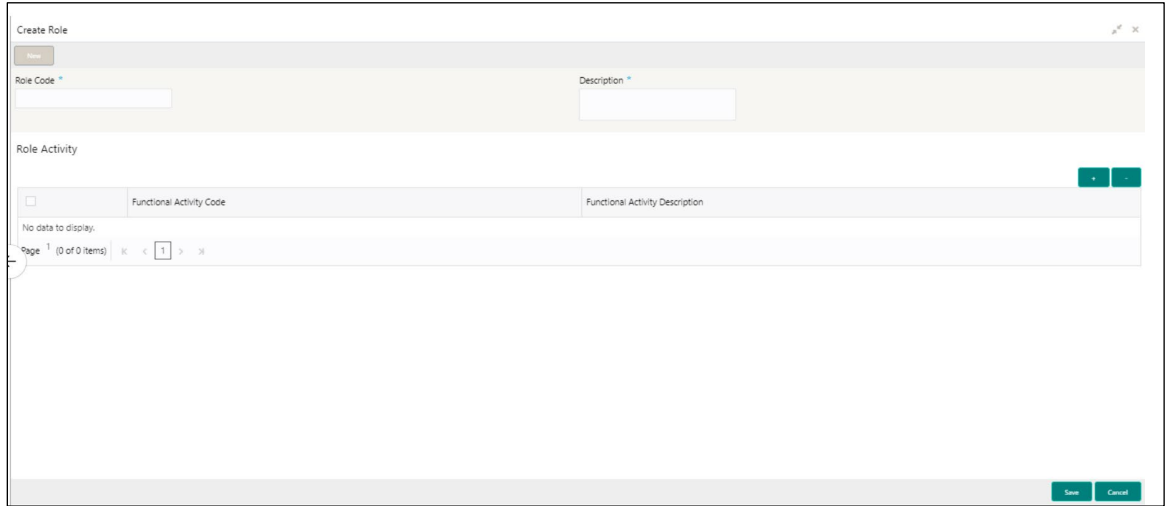
Prerequisite

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

1. From **Home screen**, click **Security Management**. Under **Security Management**, click **Role**.
2. Under **Role**, click **Create User Role**.

→ The **Create Role** screen is displayed.

Figure 32: Create Role




3. Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 23: Create Role – Field Description](#).

Table 23: Create Role – Field Description

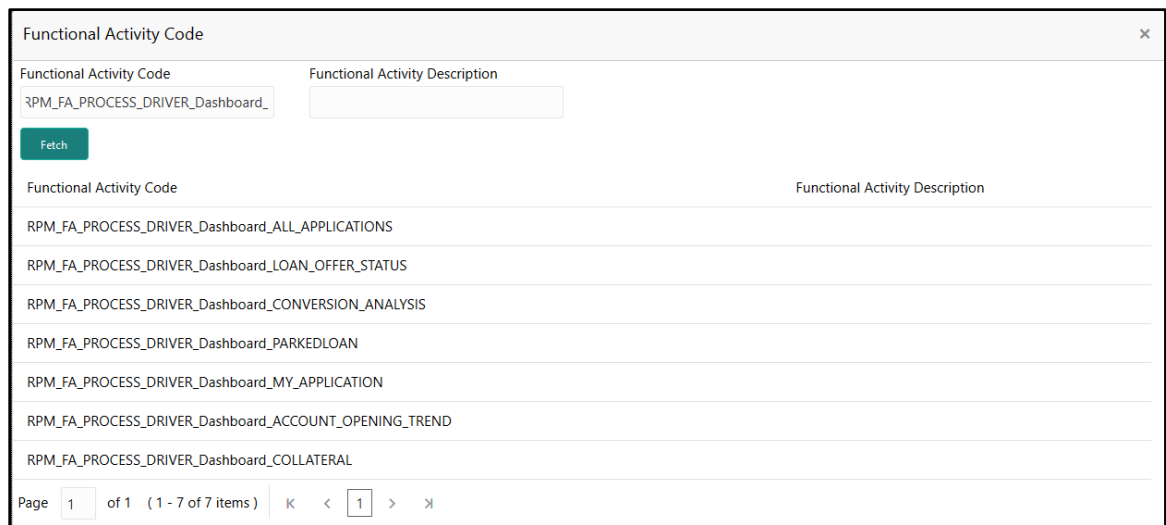
Field	Description
Role Code	Specify the role code as “Relationship Manager”. You can also specify role as Loan Officer or Credit Manager. This field is mandatory .
Description	Specify the role description. This field is mandatory .
Functional Activity Code	Displays the functional activity code.
Functional Activity Description	Displays the functional activity description.

Field	Description
Save	To save the captured details, click Save .
Cancel	To terminate the application, click Cancel .

4. Click  icon to add row in the Role Activity table.
5. Double click on specific functional activity code.

→ The **Functional Activity Code** screen is displayed.

Figure 33: Functional Activity Code



6. Search and select the functional activity code or alternatively you can directly enter the functional activity code, if available. (Refer to [Section 4.5 Functional Activity Codes of Dashboards](#))
7. Click **Save** to save the record once all the required functional activity codes are selected and assigned.

For more details on Create Role, View Role, Create User, View User, refer **Security Management System** User Guide.

By default, the dashboard widgets get placed based on the selection/addition of the dashboard to the User Role. System allows User to drag and drop the dashboard widgets to change its position. The changes in the order of the widgets are stored as User Preferences automatically, so that in the next User login the dashboard is loaded as per the last saved user preference. Further usage and the addition/deletion of the Dashboards are available in the Alerts and Dashboard User Guide.

2.7 Initial Funding Configurations

The different configuration scenarios for initial funding are as follows:

1. **Fund By Cash** – If **Fund By** is specified as **Cash**, user can proceed with configurations, either automatic or manually.
 - Automatic – In automatic process, during submit of the Application Entry stage of the Savings Account, Current Account and Term Deposit Account, an automatic request for Teller Transaction is triggered. The Initial Funding data segment makes a call to the external Teller Module to check the **Transaction Reference Number** and **Teller Transaction Status** auto-populates the screen. The details are not allowed to be modified. More details on the integration can be referred in the RT-OFLO-Integration Guide.
 - Manual – In Manual Process, it is expected that the Teller Transactions are being handled separately, and the details of the **Transaction Reference Number** and **Teller Transaction Status** are thereby manually updated in the Initial Funding data segment.
2. **Fund By Account Transfer** - If **Fund By** is specified as **Account Transfer**, user can proceed with configurations, either manually or via Host.
 - Manual - In Manual Process, it is expected that the Teller Transactions are being handled separately, and the details of the **Transaction Reference Number** and **Teller Transaction Status** are thereby manually updated in the Initial Funding data segment.
 - Host – In 'Host' configuration, it is expected that the Transaction for debit of the customer Account will be handled on the host side. Since the transaction are done as part of the Account Creation in Host, Initial Funding stage will be skipped, and required transaction details will be passed to the Host for funding.
3. **Fund by Other Bank Cheque** - If **Fund By** is specified as **Other Bank Cheque**, user can proceed with Manual configurations.
 - Manual - In Manual Process, it is expected that the Teller Transaction are being handled separately, and the details of the **Transaction Reference Number** and **Teller Transaction Status** are thereby manually updated in the Initial Funding data segment.

The list of configurations to be done in the Property Table for the three flags are as follows:

- casa.fundByCash – Specify A for Automatic and M for Manual
- casa.fundByAcc - Specify M for Manual and H for Host
- casa.fundByCheque - Specify M for Manual

2.8 Application Submission Configuration

Bank level configuration is possible to specify if Application Entry completion is allowed or not as part of the Application Initiation Stage. This configuration is to be done in the Property Table by updating the flag 'applicationEntryInitiationRequired' as **true**.

3 Error Codes and Messages

This topic contains error codes and messages.

Table 24: Error Codes and Messages

Error Code	Messages
GCS-AUTH-02	Valid modifications for approval were not sent. Failed to match
GCS-AUTH-03	Maker cannot authorize
GCS-AUTH-04	No Valid unauthroized modifications found for approval.
GCS-CLOS-01	Record Already Closed
GCS-CLOS-03	Unauthorized record cannot be closed, it can be deleted before first authorization
GCS-COM-001	Record does not exist
GCS-COM-002	Invalid version sent, operation can be performed only on latest version
GCS-COM-003	Please Send Proper Modification Number
GCS-COM-004	Please send Maker Id in the request
GCS-COM-005	Request is Null. Please Resend with Proper Values
GCS-COM-006	Unable to parse JSON
GCS-COM-008	Modifications should be consecutive.
GCS-COM-009	Resource ID cannot be blank or "null".
GCS-COM-011	Argghhh, \$1 failed to update.
GCS-DEL-003	Modifications didnt match valid unauthorized modifications that can be deleted for this record

Error Code	Messages
GCS-DEL-004	Send all unauthorized modifications to be deleted for record that is not authorized even once.
GCS-DEL-005	Only Maker of first version of record can delete modifications of record that is not once authorized.
GCS-DEL-006	No valid unauthroized modifications found for deleting
GCS-DEL-007	Failed to delete. Only maker of the modification(s) can delete.
GCS-MOD-001	Closed Record cannot be modified
GCS-MOD-003	Record marked for close, cannot modify.
GCS-MOD-004	Only maker of the record can modify before once auth
GCS-MOD-005	Not amendable field, cannot modify
GCS-MOD-006	Scorecard Id cannot be modified (Natural Key)
GCS-MOD-007	Psssttt, only the maker can modify the pending records.
GCS-REOP-01	Unauthorized Record cannot be Reopened
GCS-REOP-02	Failed to Reopen the Record, cannot reopen Open records
GCS-REOP-04	Unauthorized record cannot be reopened, record should be closed and authorized
GCS-SAV-001	Record already exists
RPM_BP_001	Source stage value should be either Y/N not valid
RPM-ATR-001	Invalid Date Format. Expected yyyy-MM-dd.
RPM-BP-002	Cannot have more than one source stage

Error Code	Messages
RPM-BP-003	DatasegmentCode not valid
RPM-BP-004	DocumentType Code not valid
RPM-BP-005	Life cycle not valid
RPM-BP-006	Unable to \$1 Business Process as \$2 datasegment has the following dependencies \$3 in lifecycle \$4 ,which have not been mapped prior to it!
RPM-BP-007	Unable to \$1 Business Process as the mandatory data segments \$2 for the \$3 lifecycle have not been mapped!
RPM-BP-008	In \$1 stage of \$2 Business Process,duplicate datasegements - \$3 are not allowed
RPM-BP-009	Record already exist with same Lifecycle and Business Product
RPM-BP-010	At \$1 in \$2 stage of \$3 Business Process,duplicate record for - \$4 exist
RPM-BP-011	At \$1 in \$2 stage of \$3 Business Process,Business Product List is invalid.
RPM-BP-012	Business Product Code is Invalid
RPM-BP-013	Stage \$1 should have atleast one datasegment attached
RPM-BPA-001	Business Product Image Cannot be Null
RPM-BP-CMN-001	Exception Occurred while Parsing Date
RPM-BPD-001	Expiry date should be greater than Start date
RPM-CMN-000	Illegal State Exception

Error Code	Messages
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-CM-QUSC-001	Individual Score cannot be greater than 100
RPM-CM-QUSC-002	Please provide a valid value for Score Card Id
RPM-CM-QUSC-003	Please provide a valid value for Score Card Description
RPM-CM-QUSC-004	Atleast one Question is mandatory to save
RPM-CM-QUSC-005	Atleast one Answer is mandatory for each Question
RPM-CM-QUSC-006	Please provide a valid value for Question Id
RPM-CM-QUSC-007	Please provide a valid value for Questions
RPM-CM-QUSC-008	Please provide a valid value for Sequence Question Number
RPM-CM-QUSC-009	Please provide a valid value for Sequence Number
RPM-CM-QUSC-010	Please provide a valid value for Possible Answers
RPM-CM-QUSC-011	Please provide a valid value for Score
RPM-CM-QUSC-012	Please provide a valid value for Sequence Answer Number

Error Code	Messages
RPM-CM-QUSC-013	Atleast one Attribute is mandatory to save
RPM-CM-QUSC-014	Please provide a valid value for Attribute Id
RPM-CM-QUSC-015	Please provide a valid value for Attribute Name
RPM-CM-QUSC-016	The Max length of Attribute Name is exceeded (Max: 50 characters)
RPM-CM-QUSC-017	Please provide a valid value for Sequence Attribute Number
RPM-CM-QUSC-018	Please provide a valid value for Attribute Type
RPM-CM-QUSC-019	Atleast one Answer is mandatory for each Attribute
RPM-CM-QUSC-020	Please provide a valid value for Attribute List
RPM-CM-QUSC-021	The Max length of Attribute List is exceeded (Max: 100 characters)
RPM-CM-QUSC-022	Please provide a valid value for Range From
RPM-CM-QUSC-023	Please provide a valid value for Range To
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-012	Fund By Amount can not be null
RPM-INTR-001	Net Interest Rate is invalid

Error Code	Messages
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-SA-INIT-01	Failed to Initialize
RPM-SAV-001	Transaction status is not completed
RPM-SC-CMN-001	Please provide a valid value for Process Reference Number
RPM-SC-CMN-002	Please provide a valid value for Business Product Code
RPM-SC-CMN-003	No Business Product found this Process Reference Number
RPM-SC-CMN-004	No Applicants are found for this Application Number
RPM-SC-CMN-005	Qualitative Scorecard Configuration from Business Product is empty
RPM-SC-CMN-006	No Scorecard details found from the Scorecard Configuration
RPM-SC-CMN-007	Quantitative Scorecard Configuration from Business Product is empty
RPM-SC-CMN-008	The Max length of Score Card Id is exceeded (Max: 15 characters)
RPM-SC-CMN-009	The Max length of Score Card Description is exceeded (Max: 50 characters)

Error Code	Messages
RPM-SC-CMN-010	The Max length of Questions is exceeded (Max: 300 characters)
RPM-SC-CMN-011	The Max length of Possible Answers is exceeded (Max: 100 characters)
RPM-SC-CMN-012	The Scorecard - (\$1) configured in Qualitative Configuration is Closed. Please modify the Configuration to Proceed
RPM-SC-CMN-013	The Scorecard - (\$1) configured in Quantitative Configuration is Closed. Please modify the Configuration to Proceed
RPM-SC-QCDS-001	Please select a valid dropdown value for Answer
RPM-CC-CMN-001	Process Reference Number cannot be blank
RPM-CC-CMN-002	Error in parsing date
RPM-CC-CMN-003	Business Product Code cannot be null
RPM-CC-CMN-004	Business Product Details is Empty
RPM-CC-CMN-005	UDE is not found for this component
RPM-CC-CMN-006	The flags are null from business product
RPM-CC-CMN-007	Branch Code cannot be null
RPM-CC-CMN-008	The data from Common Core is null
RPM-CC-CMN-009	Initiation Number or Business Product Code is null
RPM-CC-CMN-010	The data from Process Driver is null
RPM-CC-CMN-011	Currency Code cannot be null
RPM-CC-CMN-012	Country Code cannot be null

Error Code	Messages
RPM-CC-CMN-013	JSON parser exception
RPM-CC-CMN-014	Applicant Details not found for this application Number
RPM-CC-CMN-015	CreditCard Details not found for this Process Reference number
RPM-CC-CMN-016	Assessment Details not found for this Process Reference number
RPM-CC-CMN-017	Approval Details not found for this Process Reference Number
RPM-CC-CMN-018	Customer number cannot be null
RPM-CC-CMDT-001	Please provide a valid value for Process Reference Number
RPM-CC-CMDT-002	Please provide a valid value for Application Number
RPM-CC-CMDT-003	Please provide a valid value for Stage Code
RPM-CC-CMDT-004	KYC status update Pending
RPM-CC-CMDT-005	KYC Not Compliant - cannot proceed with Application
RPM-CC-CCDT-001	Please select a valid dropdown value for Card Limit Type
RPM-CC-CCDT-002	Please provide a valid value for CreditCard Currency Code
RPM-CC-CCDT-003	Please provide a valid value for Card Type
RPM-CC-CCDT-004	Please provide a valid value for ApplicationDate
RPM-CC-CCDT-005	ApplicationDate cannot be past date
RPM-CC-CCDT-006	ApplicationDate cannot be future date
RPM-CC-CCDT-007	Please provide a valid value for CreditCard Limit Amount

Error Code	Messages
RPM-CC-CCDT-008	Please provide a valid value for ProductName
RPM-CC-CCDT-009	CreditCard Limit Amount should be greater than zero
RPM-CC-CCDT-010	CreditCard amount should be between minimum and maximum Card Limit
RPM-CC-PROD-001	Host Product Code is not configured as part of Business Product
RPM-CC-PROD-002	Host Product Description is not configured as part of Business Product
RPM-CC-PROD-003	Interest and Charge components are not configured as part of Business Product
RPM-CC-PROD-004	Component Type is not configured for components as part of Business Product
RPM-CC-PROD-005	Display Name is not configured for Udeld as part of Business Product
RPM-CC-PROD-006	Ude Type is not configured for Udeld as part of Business Product
RPM-CC-PROD-007	Atleast one Charge component as to be configured as part of Business Product
RPM-CC-PROD-008	Atleast one Interest component as to be configured as part of Business Product
RPM-CC-PROD-009	Main Interest Component is not configured as part of Business Product
RPM-CC-PROD-010	Ude list for Main Interest Component is not configured as part of Business Product

Error Code	Messages
RPM-CC-PROD-011	Margin to be Considered as to be configured as part of Business Product
RPM-CC-PROD-012	Currency Configuration as to be configured as part of Business Product
RPM-CC-PROD-013	Max Amount is not configured for Currency Currency as part of Business Product
RPM-CC-PROD-014	Max Term is not configured for Currency as part of Business Product
RPM-CC-PROD-015	Max Term Tenor Basis is not configured for Currency as part of Business Product
RPM-CC-PROD-016	Min Amount is not configured for Currency as part of Business Product
RPM-CC-PROD-017	Min Term is not configured for Currency as part of Business Product
RPM-CC-PROD-018	Min Term Tenor Basis is not configured for Currency as part of Business Product
RPM-CC-PROD-019	Branch Allowed as to be configured as part of Business Product
RPM-CC-PROD-020	Atleast one branch should be configured if Branch Allowed is selected in Business Product

4 List Of Glossary

This section includes following subsections:

- [4.1 Lifecycle Codes](#)
- [4.2 Process Codes](#)
- [4.3 Data Segment List](#)
- [4.4 List of Attributes for Quantitative Scorecard](#)
- [4.5 Functional Activity Codes of Dashboards](#)

4.1 Lifecycle Codes

Table 25: Lifecycle Codes

Lifecycle Code	Description
INIT	Application Initiation Lifecycle
LoanOrig	Loans Account Opening Process
CurOrig	Current Account Opening Process
SavOrig	Savings Account Opening Process
CCORIG	Credit Card Opening Process

4.2 Process Codes

Table 26: Process Codes

Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
1	INIT	Retail Application Initiation	RPM_INITIATION	Initiation
1	RLNORG	Retail Loan Origination	RPM_RLNORG_APPEN	Application Entry
2	RLNORG	Retail Loan Origination	RPM_RLNORG_ENRCH	Application Enrichment
3	RLNORG	Retail Loan Origination	RPM_RLNORG_UNDWT	Underwriting
4	RLNORG	Retail Loan Origination	RPM_RLNORG_ASSMT	Assessment
5	RLNORG	Retail Loan Origination	RPM_RLNORG_OFFISSUE	Offer Issue
6	RLNORG	Retail Loan Origination	RPM_RLNORG_OFFACCEPT	Customer Offer Accept/Reject
7	RLNORG	Retail Loan Origination	RPM_RLNORG_ACCCREATE	Account Create
1	SAVORG	Savings Account Origination	RPM_SAVORG_APPEN	Application Entry
2	SAVORG	Savings Account Origination	RPM_SAVORG_ENRCH	Application Enrichment

Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
3	SAVORG	Savings Account Origination	RPM_SAVORG_FUND	Account Funding
4	SAVORG	Savings Account Origination	RPM_SAVORG_APPRV	Supervisor Approval
1	CURORG	Current Account Origination	RPM_CURACC_APPEN	Application Entry
2	CURORG	Current Account Origination	RPM_CURACC_APPEN	Application Entry
2	CURORG	Current Account Origination	RPM_CURACC_ENRCH	Application Enrichment
3	CURORG	Current Account Origination	RPM_CURACC_ASSMT	Application Assessment
4	CURORG	Current Account Origination	RPM_CURACC_FUND	Account Funding
5	CURORG	Current Account Origination	RPM_CURACC_APPRV	Application Approval

Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
1	CCORG	Credit Card Account Origination	RPM_RCCORG_APPEN	Application Entry
2	CCORG	Credit Card Account Origination	RPM_RCCORG_UNDWT	Underwriting
3	CCORG	Credit Card Account Origination	RPM_RCCORG_ASSMT	Assessment
4	CCORG	Credit Card Account Origination	RPM_RCCORG_SUPAPP	Supervisor Approval

4.3 Data Segment List

Table 27: Data Segments

Subdomain	Data Segment Code	Data Segment Name
RpmInitiation	fsgbu-ob-remo-rpm-ds-cd-productdetails	Product Details
CmnApplicant	fsgbu-ob-remo-cmn-ds-applicant-details	Customer Information
CmnApplicant	fsgbu-ob-remo-rpm-ds-lo-financialdetails	Financial Details
Scorecard	fsgbu-ob-remo-cmn-ds-scorecard	Qualitative Scorecard
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-mandatedetails	Mandate Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-repaymentdetails	Loan Repayment Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-accountservices	Account Services
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-loandetails	Loan Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-interestdetails	Loan Interest Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-guarantordetails	Guarantor Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-disbursementdetails	Loan Disbursement Details

Subdomain	Data Segment Code	Data Segment Name
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-collateraldetails	Collateral Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-chargedetails	Charge Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-assetdetails	Asset Details
LoanAccOpenProcess	fsgbu-ob-remo-cmn-ds-assessment	Assessment Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-edu-financialdetails	Education Loan Financial Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-admissiondetails	Admission Details for Education Loan
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-valuationofusedvehicle	Valuation of Used Vehicle
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-legalopiniondetails	Legal Opinion
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-mortgagevaluationdetails	Valuation of Asset
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-creditratingdetails	Credit Rating Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-accountcreate	Account Create
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-offeracceptance	Offer Accept/Reject

Subdomain	Data Segment Code	Data Segment Name
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-vehicledetails	Vehicle Details
LoanAccOpenProcess	fsgbu-ob-remo-rpm-ds-lo-offerissue	Offer Issue
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-account-details	Account Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-mandate-details	Mandate Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-account-services-preferences	Account Service Preferences
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-nominee-details	Nominee Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-curr-od-limit-details	Overdraft Limit Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-interest-details	Interest Details
SavingAccOpenProcess	fsgbu-ob-remo-rpm-ds-sav-charge-details	Charge Details
CCAccOpenProcess	fsgbu-ob-remo-rpm-ds-cc-creditcarddetails	Credit Card Details
CCAccOpenProcess	fsgbu-ob-remo-rpm-ds-cc-creditcardpreference	Card Preference
CCAccOpenProcess	fsgbu-ob-remo-rpm-ds-cc-addoncard-details	Add-On Card Holder

Subdomain	Data Segment Code	Data Segment Name
CCAccOpenProcess	fsgbu-ob-remo-rpm-ds-cc-chargedetails	Charge Details
CCAccOpenProcess	fsgbu-ob-remo-rpm-ds-cc-interestdetails	Interest Details
CCAccOpenProcess	fsgbu-ob-remo-rpm-ds-cc-creditcarddetails	Credit Rating Details
CCAccOpenProcess	fsgbu-ob-remo-rpm-ds-cc-creditcarddetails	Credit Rating Details
CCAccOpenProcess	fsgbu-ob-remo-rpm-ds-cc-creditcardassessment	Assessment Details
CCAccOpenProcess	fsgbu-ob-remo-rpm-ds-cc-approvaldetails	Approval Details

4.4 List of Attributes for Quantitative Scorecard

Table 28: Attributes for Quantitative Scorecard

Attribute	Applicable for	Data Type	Max Length
Age	All Products	Numeric	
Collateral Type	All Products	Text	50
Designation	All Products	Text	50
Education Qualification	All Products	Text	50
Employment Type	All Products	Text	50
External Rating	All Products	Numeric	
Gender	All Products	Text	50
Industry	All Products	Text	50
Interest Income	All Products	Numeric	
Marital Status	All Products	Text	50
Market Value of Asset	Home Loan Sub-Product Type	Numeric	
Mode of Study	Education Loan Sub-Product Type	Text	50
Net Income	All Products	Numeric	
Parental Designation	Education Loan Sub-Product Type	Text	50
Parental Education Qualification	Education Loan Sub-Product Type	Text	50

Attribute	Applicable for	Data Type	Max Length
Parental Employment Type	Education Loan Sub-Product Type	Text	50
Parental Interest Income	Education Loan Sub-Product Type	Numeric	
Parental Net Income	Education Loan Sub-Product Type	Numeric	
Parental Total Expense	Education Loan Sub-Product Type	Numeric	
Parental Total Income	Education Loan Sub-Product Type	Numeric	
Price As Per Valuation	Vehicle Loan Sub-Product Type	Numeric	
Projected Earning	Education Loan Sub-Product Type	Numeric	
Status	Home Loan Sub-Product Type	Text	50
Total Expense	All Products	Numeric	
Total Income	All Products	Numeric	
Vehicle Class	Vehicle Loan Sub-Product Type	Text	50

4.5 Functional Activity Codes of Dashboards

Table 29: Functional Activity Codes

Dashboard Name	Functional Activity Code
My Applications	RPM_FA_DASHBOARD_MY_APPLICATIONS / RPM_FA_PROCESS_DRIVER_Dashboard_MY_APPLICATION
Application Search	RPM_FA_WD_MY_SEARCH
Conversion Analysis	RPM_FA_PROCESS_DRIVER_Dashboard_CONVERSION_ANALYSIS
Account Opening Trends	RPM_FA_PROCESS_DRIVER_Dashboard_ACCOUNT_OPENING_TREND
Loan Pipeline	RPM_FA_PROCESS_DRIVER_Dashboard_PARKEDLOAN
Loan Offer Status	RPM_FA_PROCESS_DRIVER_Dashboard_LOAN_OFFER_STATUS
Loan Exposure to Collateral	RPM_FA_PROCESS_DRIVER_Dashboard_COLLATERAL