

Credit Card Origination User Guide

Oracle FLEXCUBE Onboarding

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Credit Card Origination User Guide

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1 Preface

1.1 Introduction

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

1.2 Audience

This user manual is intended for the Relationship Managers (RMs), other executive staff- member in-charge of maintenance for the credit card accounts in the bank, and sales officer in-charge of sourcing the Credit Card products from prospect and customer of the bank. This user manual is also intended for the other bank personas such as bank operations manager, account opening officers or branch managers who may handle the specific stages of the lifecycle of the Credit Card Origination process based on the bank's internal operation and policies.

1.3 Document Accessibility

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

1.4 Acronyms and Abbreviations

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

Table 1: Acronyms table

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

1.5 List of Topics

This user manual is organized as follows:

Table 2: List of Topics

Topics	Description
Oracle FLEXCUBE Onboarding Credit Card Origination Process Management	This topic describes the Credit Card Origination process and the Reference Process flow is updated in this chapter.
Overview of Oracle FLEXCUBE Onboarding Credit Card Account Open Process	This topic describes the defined stages through which the Credit Card Origination application has to flow before it is ready to be sent to the Host for Account Creation is detailed in this chapter.
Error Codes and Messages	This topic provides the error codes and messages that you encounter while working with Oracle FLEXCUBE Onboarding.
List Of Glossary	Glossary has the alphabetical list of data segments for Credit Card Account Open Process with page references for quick navigation.

1.6 Related Documents

The related documents are as follows:

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

1.7 Symbols

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

Table 3: Symbols

→	Represents Results
---	--------------------

2 Credit Card Origination Process Management

This document provides an overview of the credit card account open process and takes you through the various steps involved in handling all the necessary activities in the life cycle of a credit card origination process.

The document is designed to help you create following types of credit card:

- Retail Credit Card

3 Overview of Credit Card Origination Process

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

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

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

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

The pre-defined process flow for Credit Card origination process is as follows:

- [4.2 Credit Card Application Entry Stage](#)
- [4.3 Credit Card Underwriting Stage](#)
- [4.4 Credit Card Assessment Stage](#)
- [4.5 Supervisor Approval Stage](#)

4 Credit Card Origination Process

This chapter includes following sections:

- [4.1 Credit Card Account](#)
- [4.2 Credit Card Application Entry Stage](#)
- [4.3 Credit Card Underwriting Stage](#)
- [4.4 Credit Card Assessment Stage](#)
- [4.5 Supervisor Approval Stage](#)
- [4.6 Action Tabs](#)
- [4.7 Request Clarification](#)
- [4.8 Reference and Feedback](#)

4.1 Credit Card Account

The initiation request for a credit card can be originated by authorized branch users or relationship managers or by approved bank agents, either through the traditional branch channel or through dedicated protocol services made available on digital devices like tablets or mobiles. The initiation of credit card request can be made for both new and existing customer types. Also, the platform supports processing of the credit card request from the customer which are directly received from the Self-Service Banking Channel (OBDX) through the REST based service APIs.

The selection of the relevant credit card product on which the credit card is required can be initiated using this process, provided the user has the required access rights.

Please refer to the detailed setup and operation workflows for both asset and liability products initiation made available in the **Operations** user guide.

4.2 Credit Card Application Entry Stage

As detailed in the **Operations** user guide, all the product originations are initiated in the Application Initiation stage from the product catalogue. The cart operation in product catalogue allows to originate single or multiple product initiation. Once the Credit Card origination process is initiated either as a single product origination or as part of the multiple product selection, process orchestrator generates the credit card process reference number on submit of the Application Initiation stage. Process orchestrator also updates the record in the Free Task process for the 'Application Entry' stage also referred as 'Task' from orchestrator perspective.

The Application Entry stage is the first stage in the Credit Card Account Open process. After the initiate process is completed successfully, the application can be acquired by the user who has the access rights for the given stage and progress with the data capture.

Prerequisite

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

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

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

Figure 1: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & E...		CcOriginationProcess	000MAXREV0000056	000APP000016705	Application Entry	20-03-26
Acquire & E...	high	Term Deposit Originatio...	000RPMTDA0001397	000APP000016781	Handoff Retry	20-03-26
Acquire & E...	high	Term Deposit Originatio...	000RPMTDA0001393	000APP000016762	Handoff Retry	20-03-26
Acquire & E...	medium	INSTANTACCOUNT	000INSTAS0007183	000APP000016726	Handoff Retry	20-03-26
Acquire & E...	Medium	Retail Party Amendment	000APP000016742	000APP000016742	Amendment Initiation	21-05-04
Acquire & E...		INSTANTACCOUNT	000INSTAC0002019	000APP000016752	Handoff Retry	20-03-26
Acquire & E...		Current Account Origin...	000CURPCA0001207	000APP000009357	Application Entry	20-03-26
Acquire & E...		Current Account Origin...	000CURPCA0001207	000APP000009357	Application Enrichment	20-03-26
Acquire & E...	high	Retail Loan Origination ...	000HMLN010007503	000APP000016730	Application Entry	20-03-26
Acquire & E...	Medium	Retail Party Amendment	000APP000016727	000APP000016727	Amendment Initiation	21-05-04
Acquire & E...	high	Current Account Origin...	000CURACC0002015	000APP000016724	Application Enrichment	20-03-26
Acquire & E...	Medium	Retail Onboarding	PTY2112410041	000APP000016721	KYC	21-05-04
Acquire & E...	Medium	Retail Onboarding	PTY2112410040	000APP000016721	KYC	21-05-04
Acquire & E...	high	INSTANTACCOUNT	000INSTATA0001389	000APP000016720	Handoff Retry	20-03-26

The Application Entry stage has the following reference data segments:

- [4.2.1 Customer Information](#)
- [4.2.2 Financial Details](#)
- [4.2.3 Card Preference](#)
- [4.2.4 Add-On Card Holder](#)
- [4.2.5 Charge Details](#)
- [4.2.6 Interest Details](#)
- [4.2.7 Summary](#)

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

4.2.1 Customer Information

Customer Information is the first data segment of Application Entry stage, which allows to capture the customer-related information for the application.

1. Click **Acquire and Edit** for the application for which the Application Entry stage has to be acted upon.

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

Figure 2: Customer Information

The screenshot displays the 'Customer Information' form for application entry. The form is organized into several sections:

- Header:** 'Credit Card Application Entry - 000APP000016704' with navigation tabs for Clarification Details, Application Info, Customer 360, Remarks, Documents, and Advices.
- Left Sidebar:** A navigation menu with options: Customer Information (selected), Financial Details, Card Preference, Add-On Card Holder, Charge Details, Interest Details, and Summary.
- Main Form Fields:**
 - Holding Pattern:** Individual
 - Ownership:** Single
 - Number of Applicants:** 1
 - Personal Information:** Includes fields for Date of Birth (2000-11-08), E-mail, and Mobile Number.
 - Customer Status:** 'Existing Customer' (disabled) and 'Primary Customer' (enabled).
 - Identification:** Title (Mr.), Gender (Male), Date of Birth (Nov 8, 2000), Nationality (DZ), Birth Country (DZ), ID Type (Driving License), Unique ID No., Valid Till, and Citizenship By (Birth).
 - Residence & Marital Status:** Resident Status (Resident), Country of Residence (IN), and Marital Status (Unmarried).
 - Customer Segments:** Customer Segment (Emerging Affluent) and Customer Sub Type (Individual).
 - Preferences:** Preferred Language (FRENCH) and Preferred Currency (GBP).
 - Address:** Two address fields are shown: 'Permanent Address' and 'Communication Address', both containing the same address: '1, 2, 3' and '4, 5, IN'.
- Footer:** Action buttons including 'Audit', 'Request Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel'.


2. Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. User can add another customer (New or Existing) at this stage. Adding customer will enable the user to add additional customer or applicants. For more information on fields, refer to [Table 4: Customer Information – Field Description](#).

Table 4: Customer Information – Field Description

Field	Description
Holding Pattern	Displays the holding pattern selected in the Application Initiate stage.
Ownership	<p>Select the ownership from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Single • Joint <p>By default, the system displays the ownership selected in the Application Initiate stage.</p> <p>For Credit Card product, Joint ownership is not supported.</p> <p>This field is mandatory.</p>
Number of Applicant	Displays the number applicants added for the account.
Applicant Name	Displays the name of the applicant.
Date of Birth	Displays the date of birth of the applicant.
E-mail	Displays the e-mail ID of the applicant.
Mobile Number	Displays the mobile number of the applicant.
Phone Number	Displays the phone number of the applicant.
Last Updated On	<p>Displays the date on which the financial details of an existing applicant was last updated.</p> <p>For a new applicant, it will remain blank.</p>

Field	Description
Edit	<p>Click Edit to modify the existing customer details and address details.</p> <p>Click Save to save the modified details and click Cancel to cancel the modifications.</p> <p>Edit will be visible only for existing customers.</p>
Existing Customer	Select to indicate if customer is existing customer.
CIF Number	<p>Search and select the CIF number.</p> <p>This field appears only if Existing Customer is selected.</p>
Primary Customer	Select to indicate if customer is primary customer.
Title	<p>Select the title of the applicant from the drop-down list.</p> <p>This field is mandatory.</p>
First Name	<p>Specify the first name of the applicant.</p> <p>This field is mandatory.</p>
Middle Name	Specify the middle name of the applicant.
Last Name	<p>Specify the last name of the applicant.</p> <p>This field is mandatory.</p>
Gender	<p>Specify the Gender of the applicant from the drop-down list.</p> <p>This field is mandatory.</p>
Date of Birth	<p>Select the date of birth of the applicant.</p> <p>This field is mandatory.</p>
Resident Status	<p>Select the residential status of the applicant from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Resident • Non-Resident <p>This field is mandatory.</p>

Field	Description
County of Residence	<p>Search and select the country code of which the applicant is a resident.</p> <p>This field is mandatory.</p>
Birth Country	<p>Search and select the country code where the applicant has born.</p>
Citizenship By	<p>Search and select the country code for which applicant has citizenship.</p> <p>This field is mandatory.</p>
Marital Status	<p>Select the marital status of the customer from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Married • Unmarried • Legally Separated • Widow <p>This field is mandatory.</p>
ID Type	<p>Select the identification document type for the applicant from the drop-down list.</p> <p>This field is mandatory.</p>
Unique ID No.	<p>Specify the number of the identification document provided.</p> <p>This field is mandatory.</p>
Valid Till	<p>Select the valid till date of the identification document provided.</p>
Customer Segment	<p>Select the segment of the customer. Available options are:</p> <ul style="list-style-type: none"> • Emerging Affluent • High Net worth Individuals • Mass Affluent • Ultra NHI • Very NHI

Field	Description
Customer Sub Type	Select the sub type of the customer. Available options are: <ul style="list-style-type: none"> • Individual • Minor • Student • Senior Citizen • Foreigner
Preferred Language	Select the preferred language.
Preferred Currency	Select the preferred currency.
Address	Displays the address details. Click on the top right side of the Address Tile. View – Click View to view the address details of an existing customer. Edit - Click Edit to update the address details of an existing customer. Delete – Click Delete to delete the address of an existing customer. To add multiple addresses of the applicant, click  icon on the Address to add additional addresses.

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

Field	Description
Phone	Specify the ISD code and the phone number of the applicant.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</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, the 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 terminate the application and the status of the application. Such applications cannot be revived later by the user.

4.2.2 Financial Details

Financial details can be captured for a single applicant or a customer for the given credit card application as the case may be. Separate shutter panels are available applicant wise to capture the basic details and the income and expense details.

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

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

Figure 3: Financial Details

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

Table 5: Financial Details – Field Description

Field	Description
Applicant Name	Displays the name of the applicant.
Total Income	Displays the total income of the applicant.

Field	Description
Total Expense	Displays the total expenses the applicant.
Currently Working	Displays the name of the organization where the applicant is currently working.
Last Update On	Displays the date on which the financial details of an existing applicant were last updated. For a new applicant, it will remain blank.
Edit	Click Edit to modify the existing applicant details. Click Save to save the modified details and click Cancel to cancel the modifications. Edit will be visible only for existing applicant.
Basic Details	Default values available as options in drop-down list can be used as attributes to configure the Quantitative Score which will be used during Assessment stage. Refer to Configuration user manual for the list of attributes available in this release.
Employment Type	Select the employment type from the drop-down list. Available options are: <ul style="list-style-type: none"> • Service • Professional • Business Employment Type is reckoned as an attribute for Quantitative Score calculation for the given Applicant. This field is mandatory.
Organization Name	Specify the name of the organization. This field is mandatory.

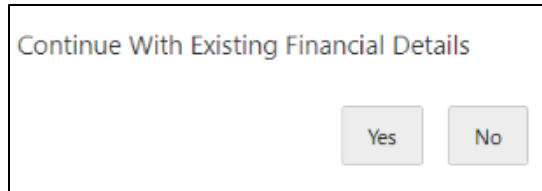
Field	Description
Organization Category	Select the organization type from the drop-down list. Available options are: <ul style="list-style-type: none"> • Private Limited • Government • NGO This field is mandatory.
Demographics	Select the demographics from the drop-down list. Available options are: <ul style="list-style-type: none"> • Global • Domestic This field is mandatory.
Employee Type	Select the employee type from the drop-down list. Available options are: <ul style="list-style-type: none"> • Full Time • Part Time • Contract • Permanent This field is mandatory.
Employee ID	Specify the employee ID.
Employment Start Date	Select the employment start date. This field is mandatory.
Employment End Date	Select the employment end date.
Grade	Specify the grade.
Designation	Specify the designation.

Field	Description
I currently work in this role	<p>Select whether the applicant works currently in this role.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • Yes • No <p>This field is mandatory.</p>
Industry Type	<p>Select the Industry Type from the drop-down list.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • IT • Bank • Services • Manufacturing • Legal • Medical • Engineering • School/College • Others
Monthly Income	<p>Select the income. Available options are:</p> <ul style="list-style-type: none"> • Salary • Business • Interest Income • Pension • Bonus • Rentals • Cash Gifts • Others <p>Total gets calculated automatically.</p>

Field	Description
Monthly Expenses	Select the expenses. Available options are: <ul style="list-style-type: none"> • Household • Medical • Education • Travel • Vehicle Maintenance • Rentals • Others • Total gets calculated automatically.
Liabilities	Specify the amount for any of the applicable liabilities. Available options are: <ul style="list-style-type: none"> • Property Loans • Vehicle Loans • Personal Loans • Card outstandings • Overdrafts • Others • Total gets calculated automatically.
Asset	Select the asset. Available options are: <ul style="list-style-type: none"> • Savings Deposits • Stocks/Funds • Properties • Automobiles • Fixed Deposits • Land • Others
Net Income	The system automatically displays the net income over expenses.

3. Click **Next**. The system validates the date specified in **Last Update On** with Financial Details Validity Period and, if date specified in **Last Update On** exceeds the date specified in Financial Details Validity Period at Business Product Preferences configurations, the system displays the following error message:

Figure 4: Error Message



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

4.2.3 Card Preference

Card Preference data segment is used to capture the card related information for the customer.

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

→ The **Card Preference** screen is displayed.

Figure 5: Card Preference

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

Table 6: Card Preference – Field Description

Field	Description
Applicant Name	Displays the name of the applicant.
Affinity Program	Displays the affinity program.
Card Limit	Displays the card limit.
Addon Card Allowed	Displays whether the addon card is allowed.
Card Type	Select the type of the card.
NFC	Select the toggle to enable NFC.
Number of add on cards	Specify the number of cards required.
Embossed Name	Specify the name to be embossed on the card.

Field	Description
Picture Card	Select the toggle to enable the picture card.
Image on Picture Card	Select the image file from the drive and click Upload to add the image to card.
Statement Generation Date	Select the date when the statement should be generated.
Statement Type	Select the type of statement. Available options are: <ul style="list-style-type: none"> • Detailed • Summary
Statement Delivery Type	Select the statement delivery type.
Card Transactions Limit	Specify the card transaction limit details Click + / - Button to add/delete the rows.
Limit Type	Select the limit type. Available options are: <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.

Field	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</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, the 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 terminate the application and the status of the application. Such applications cannot be revived later by the user.</p>

4.2.4 Add-On Card Holder

This data segment enables the user to capture any number of add-on card holder details for the given application.

1. Click **Next** in **Card Preference** screen to proceed with the next data segment, after successfully capturing the data.
→ The **Add-On Card Holder** screen is displayed.
2. Click **Add Card Holder** to add the details of the Add-on Applicants.

Figure 6: Add-On Card Holder

3. Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on menus, refer to [Table 7: Add-On Card Holder – Field Description](#).

Table 7: Add-On Card Holder – Field Description

Field	Description
Applicant Name	Displays the name of the Add-on applicant.
Date of Birth	Displays the date of birth of the Add-on applicant.
E-mail	Displays the e-mail ID of the Add-on applicant.
Mobile Number	Displays the mobile number of the Add-on applicant.
Phone Number	Displays the phone number of the Add-on applicant.

Field	Description
Last Updated On	<p>Displays the date on which the Add-On Card Holder of an existing applicant was last updated.</p> <p>For a new applicant, it will remain blank.</p>
Existing Customer	Select to indicate if customer is existing customer or not.
CIF Number	<p>Search and select the CIF number.</p> <p>This field appears only if Existing Customer is selected.</p>
Relationship with Applicant	<p>Select the relationship with customer from the drop-down list.</p> <ul style="list-style-type: none"> • Father • Mother • Friend • Spouse • Brother <p>This field is mandatory.</p>
Title	<p>Select the Title.</p> <p>This field is mandatory.</p>
First Name	<p>Specify the first name.</p> <p>This field is mandatory.</p>
Middle Name	Specify the middle name.
Last Name	<p>Specify the last name.</p> <p>This field is mandatory.</p>
Date of Birth	<p>Select the date of birth.</p> <p>This field is mandatory.</p>

Field	Description
ID Type	Select the identification document type for the Add-on applicant from the drop-down list. This field is mandatory.
Unique ID No.	Specify the number of the identification document provided. This field is mandatory.
Valid Till	Select the valid till date of the identification document provided. This field is mandatory.
Address	Address is to capture the address details of the Add-on applicant.
Building	Specify the building. This field is mandatory.
Street	Specify the street. This field is mandatory.
Locality	Specify the locality. This field is mandatory.
City	Specify the city. This field is mandatory.
State	Specify the state. This field is mandatory.
Country	Specify the country. This field is mandatory.
Zip Code	Specify the country.
E-mail	Specify the e-mail id of the Add-on applicant.

Field	Description
Mobile	Specify the mobile number of the Add-on applicant.
Phone	Specify the phone number of the Add-on applicant.
Card Preference	Specify the card preference details for the Add-on applicant.
Embossed Name	Specify the name embossed on the card. This field is mandatory.
Card Limit Allowed	Displays the maximum card limit allowed. This field is mandatory.
Image on Picture Card	Select the image file from the drive and click Upload to add the image to card.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification .
Back	Click Back to navigate to the previous data segment within a stage.

Field	Description
Next	<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, the 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 terminate the application and the status of the application. Such applications cannot be revived later by the user.</p>

4.2.5 Charge Details

The Charge Details data segment will enable the user to view the charges applicable / levied for this credit card application. These charge details are fetched from the Host (APIs – Pull).

1. Click **Next** in **Add-On Card Holder** screen to proceed with the next data segment, after successfully capturing the data.

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

Figure 7: Charge Details

Charge Types	Amount in GBP	Rate in %	Waive
Late Fee Charges	29	7	<input checked="" type="checkbox"/>
Annual Fee	0	7	<input checked="" type="checkbox"/>
Total	0	0	<input type="checkbox"/>

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

Table 8: Charge Details – Field Description

Field	Description
Charge	Displays the charge.
Amount	Displays the amount.
Rate	Displays the rate for the charge component.
Waive	The user will have the option to waive all charges or selectively waive a particular type of charge. For example – Late Fee charges or Annual Charges.

Field	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</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, the 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 terminate the application and the status of the application. Such applications cannot be revived later by the user.</p>

4.2.6 Interest Details

Interest Details data segment will enable the user to view the interest rates and margin (%) applicable / levied for this credit card application.

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

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

Figure 8: Interest Details

Interest Type	Interest Rate (In %)	Margin (In %)	Effective Rate (In %)
EMI	7	7.00	7.00
Purchase	5	5.00	5.00
Cash Advance	5	5.00	5.00

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

Table 9: Interest Rates – Field Description

Field	Description
Interest Type	Interest Type is fetched from host back end product to which this credit card account is mapped via the Business Product configuration.
Interest Rate (In %)	Interest Rate is fetched from host back end product to which this credit card account is mapped via the Business Product configuration.
Margin	Specify the customer margin.
Effective Rate (In %)	Specify the effective rate for the loan calculated as Interest Rate + or – Margin .

Field	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</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, the 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 terminate the application and the status of the application. Such applications cannot be revived later by the user.</p>

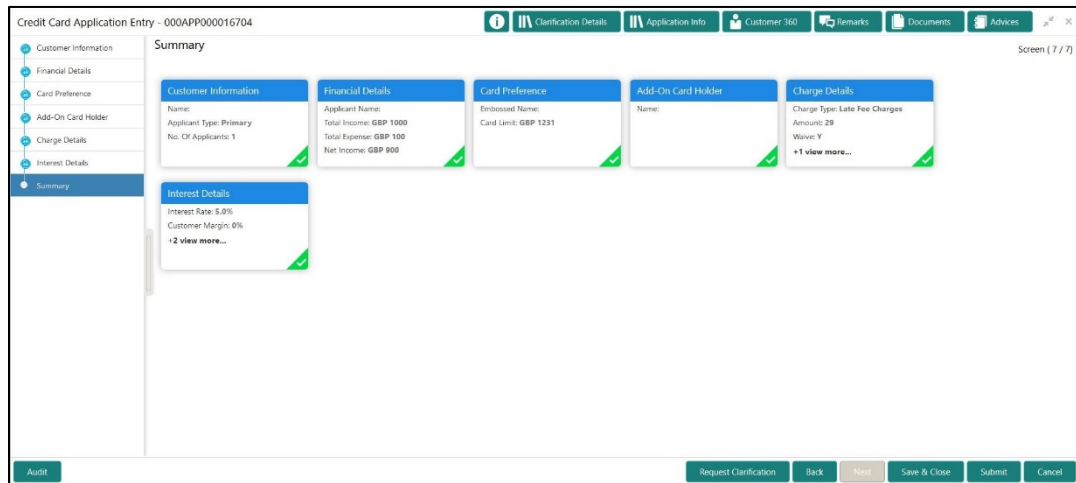
4.2.7 Summary

The system will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

→ The **Summary** screen is displayed.

Figure 9: Summary



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

Table 10: Summary Application Entry – Field Description

Data Segment	Description
Customer Information	Displays the Customer information.
Financial Details	Displays the Financial details.
Card Preference	Displays the card preference information.
Add-On Card Holder	Displays the Add-On Card Holder details.
Charge Details	Displays the charge details.
Interest Details	Displays the interest details.

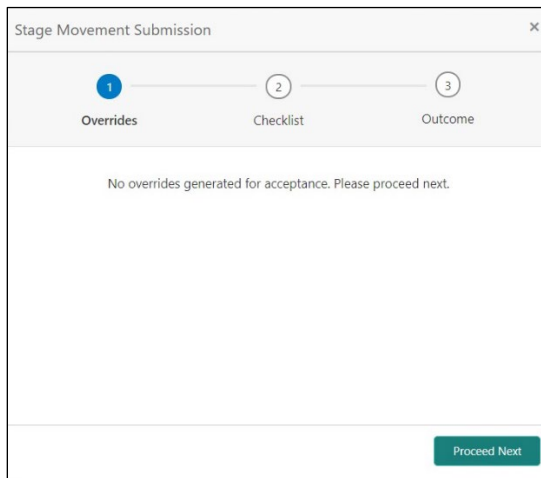
Data Segment	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</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, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p> <p>NOTE: Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</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>
Submit	<p>Click Submit to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.</p>

Data Segment	Description
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

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

→ The **Overrides** screen is displayed.

Figure 10: Overrides



The system displays the following error message if overrides are not accepted.

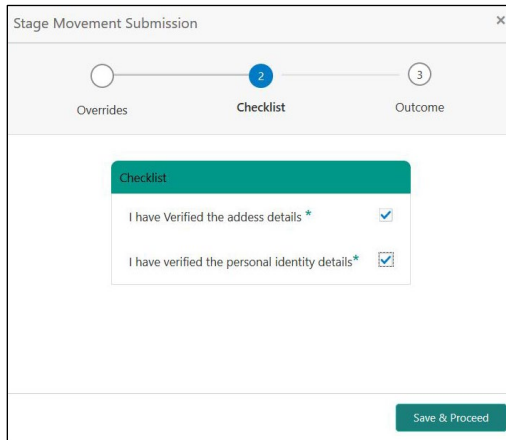
Figure 11: Error Message



3. Click **Accept Overrides & Proceed**.

→ The **Checklist** screen is displayed.

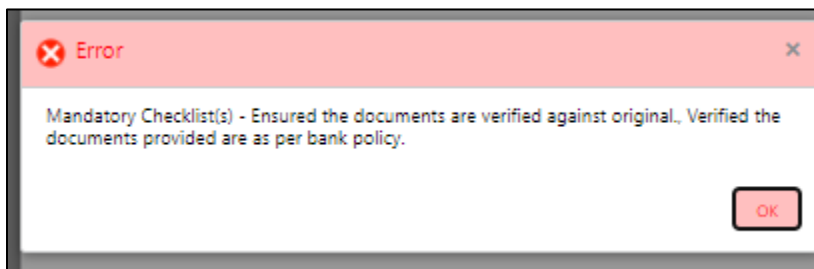
Figure 12: Checklist



The screenshot shows a window titled "Stage Movement Submission" with a close button (X) in the top right corner. At the top, there is a progress indicator with three steps: "Overrides", "Checklist", and "Outcome". The "Checklist" step is currently active and highlighted with a blue circle containing the number "2". Below the progress indicator, there is a "Checklist" section with a green header. It contains two items, each with a checked checkbox: "I have Verified the address details*" and "I have verified the personal identity details*". At the bottom right of the window, there is a green button labeled "Save & Proceed".

The system displays the following error message if checklist is not verified.

Figure 13: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 14: Outcome

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

- Proceed
- Reject By Bank

It will logically complete the **Application Entry** stage for the credit card application. The Plato / Conductor workflow will automatically move this application to the next processing stage, **Credit Card Application Underwriting** stage.

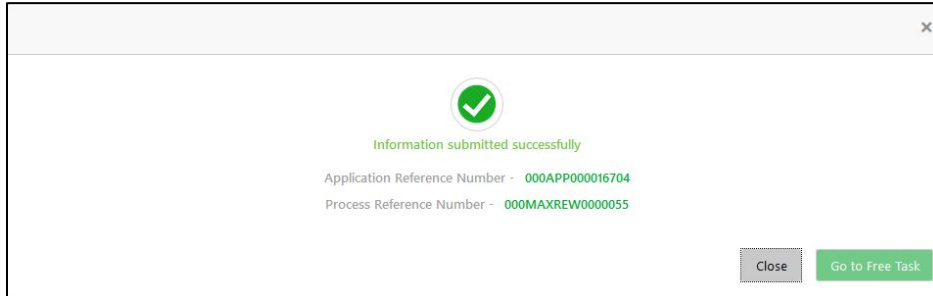
The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

6. Enter the remarks in **Remarks**.

7. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 15: Confirmation



8. Click **Go to Free Task**.

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

Figure 16: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Num
<input type="checkbox"/> Acquire & E...		CcOriginationProcess	000MAXREW0000056	000APP000016705	CC Assessment	20-03-26		PTY210539039
<input type="checkbox"/> Acquire & E...		CcOriginationProcess	000MAXREW0000055	000APP000016704	CC Underwriting	20-03-26		PTY210539039
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTY2112310032	000APP000016704	KYC	21-05-03	000	PTY211231003
<input type="checkbox"/> Acquire & E...	high	INSTANTACCOUNT	000INSTA0001388	000APP000016708	Handoff Retry	20-03-26	000	009236
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTY2112310029	000APP000016707	KYC	21-05-03	000	PTY211231002
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTY2112310028	000APP000016705	KYC	21-05-03	000	PTY211231002
<input type="checkbox"/> Acquire & E...		INSTANTACCOUNT	000INSTAS0007176	000APP000016701	Handoff Retry	20-03-26	000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Party Amendment	TESTEMPD15001	TESTEMPD15001	Amendment Initiation	21-05-03	000	PTY211231002
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTY2112310024	000APP000004897	KYC	21-05-03	000	PTY211231002
<input type="checkbox"/> Acquire & E...	high	INSTANTACCOUNT	000INSTA0001384	000APP000016699	Application Entry	20-03-26	000	009236
<input type="checkbox"/> Acquire & E...		INSTANTACCOUNT	000INSTAS0007173	000APP000016691	Handoff Retry	20-03-26	000	
<input type="checkbox"/> Acquire & E...	medium	Retail Loan Origination ...	000HMLND10007494	000APP000016680	Post Offer Amendment	20-03-26	000	008886
<input type="checkbox"/> Acquire & E...		INSTANTACCOUNT	000INSTAS0007171	000APP000016686	Handoff Retry	20-03-26	000	
<input type="checkbox"/> Acquire & E...		INSTANTACCOUNT	000INSTAS0007168	000APP000016679	Handoff Retry	20-03-26	000	

The system successfully moves the Application Reference Number along with the process reference numbers [Credit Card Account] to the Credit Card Application Underwriting stage. This application will be available in the FREE TASKS list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

NOTE:

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

4.3 Credit Card Underwriting Stage

The underwriting process of the lender bank or credit bureau is set to determine if an applicant's credit card application is an acceptable risk. It is a process to assess the applicant's ability to repay the credit card balance based on an analysis of their credit and financial capacity provided by the applicant.

The Credit Card Underwriting stage is the next representative stage in the Credit Card Account Open process. After the Credit Card Application Entry stage is completed successfully, the application can be acquired by the user who has to access rights for the given stage and progress with the data capture. The user can acquire the application from FREE TASK.

The Credit Card Underwriting stage has the following reference data segments:

- [4.3.1 Credit Rating Details](#)
- [4.3.2 Qualitative Scorecard](#)
- [4.3.3 Summary](#)

4.3.1 Credit Rating Details

Credit Rating Details is the first data segment of Credit Card Underwriting stage. The user can acquire the application from Free Tasks list. This data segment will provide the information on the External Rating Agencies Rating / Scores for the Credit Card Applicant. The interface with external rating agencies will be provided.

1. Click **Acquire & Edit** in the Free Tasks screen of the previous stage – Credit Card Application Entry stage.





→ The **Credit Rating Details** screen is displayed.

Figure 17: Credit Rating Details

The screenshot displays the 'Credit Rating Details' screen. The title bar shows 'Credit Card Underwriting - 000APP000016705'. The main content area has a left sidebar with 'Credit Rating Details', 'Qualitative Scorecard', and 'Summary'. The main panel shows a 'Rating' field with the value '0783' and a 'Remarks' field. A 'View More' link is visible below the Remarks field. The bottom of the screen features a navigation bar with buttons: 'Audit', 'Request Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel'. The top right corner indicates 'Screen (1 / 3)'.

2. Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on data elements, refer to [Table 11: Credit Rating Details – Field Description](#).

Table 11: Credit Rating Details – Field Description

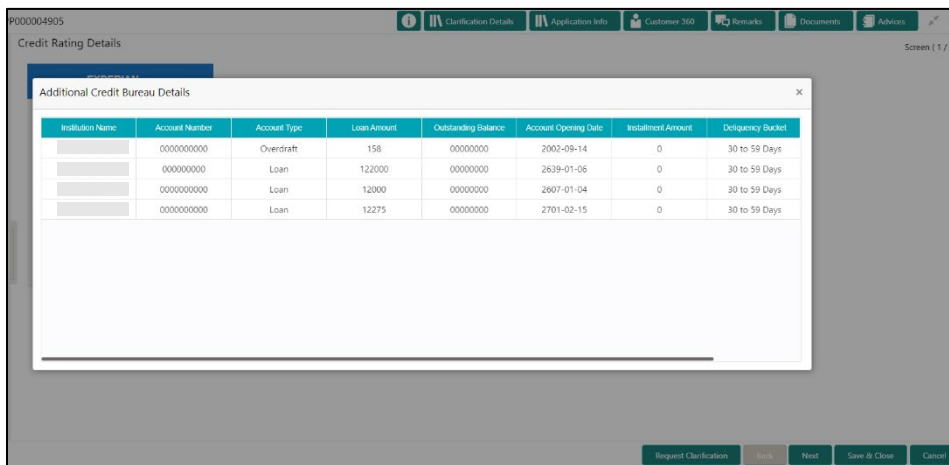
Field	Description
Customer Name	Displays the customer name.
Select Agency	Select the agency from the drop-down list.
Ratings	Specify the ratings. This field is mandatory.
Remarks	Specify the remarks.
	Click  to record the external rating for another agency for the applicant(s). User cannot record rating for same agency more than once.
	Click  to remove the agency.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification .
Back	Click Back to navigate to the previous data segment within a stage. NOTE: Since this is the first screen on the workflow, Back will be disabled.

Field	Description
Next	<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, the 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 terminate the application and the status of the application. Such applications cannot be revived later by the user.</p>

3. Click **View More** to view the additional Credit Bureau details.

→ The **Additional Credit Bureau Details** screen is displayed.

Figure 18: Additional Credit Bureau Details



4. For more information on data elements, refer to [Table 12: Additional Credit Bureau Details – Field Description](#).

Table 12: Additional Credit Bureau Details – Field Description

Field	Description
Institution Name	Displays the institution name.
Account Number	Displays the account number of the applicant.
Account Type	Displays the account type.
Loan Amount	Displays the loan amount.
Outstanding Balance	Displays the outstanding balance.
Account Opening Date	Displays the account opening date.
Installment Amount	Displays the installment amount.
Delinquency Bucket	Displays the delinquency bucket.
Delinquency Amount	Displays the delinquency amount.

NOTE: OFLO has been integrated with Oracle Bureau Services (OBS) which will make a call to the Credit Bureau to get Credit Rating Score and additional details.

4.3.2 Qualitative Scorecard

Qualitative Scorecard is the next data segment of Credit Card Underwriting stage. This segment enables the user to capture the relevant evaluation details for the applicant and the scores are automatically displayed based on the Question / Answer configuration provided for this type of score card. The relevant qualitative score card ID is attached to the Credit Card Business Product and thereby the Credit Card Account which uses this Business product inherits the score card attributes for evaluation.

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

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

Figure 19: Qualitative Scorecard

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

Table 13: Qualitative Scorecard – Field Description

Field	Description
Scorecard ID	Displays the Scorecard ID attached to the Credit Card Account.
Description	Displays the description attached to the Credit Card Account.
No. Of Applicants	Displays the number of applicants.

Field	Description
Applicant Name	Displays the name of the applicant.
Question and Answer	Displays applicant wise questions and answers.
Score	Displays the configured score value for the answer.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</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, the 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 terminate the application and the status of the application. Such applications cannot be revived later by the user.

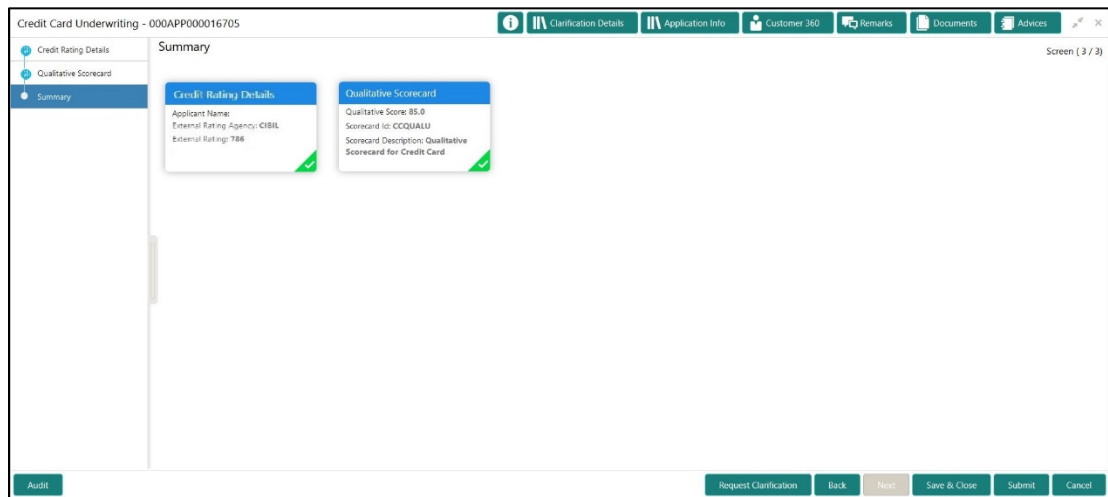
4.3.3 Summary

The system will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

→ The **Summary** screen is displayed.

Figure 20: Summary



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

Table 14: Summary – Field Description

Data Segment	Description
Credit Rating Details	Displays the credit rating details.
Qualitative Scorecard	Displays the qualitative scorecard details.

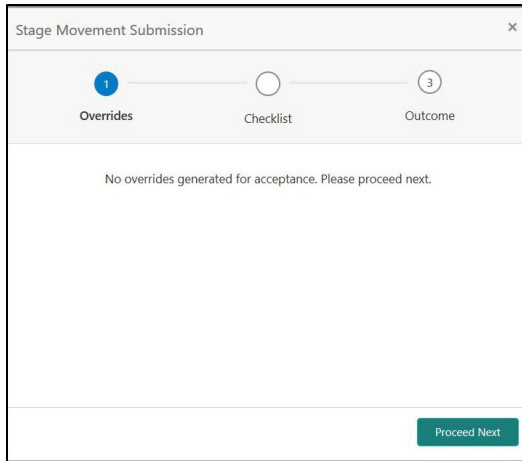
Data Segment	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</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, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p> <p>NOTE: Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</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>
Submit	<p>Click Submit to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.</p>

Data Segment	Description
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

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

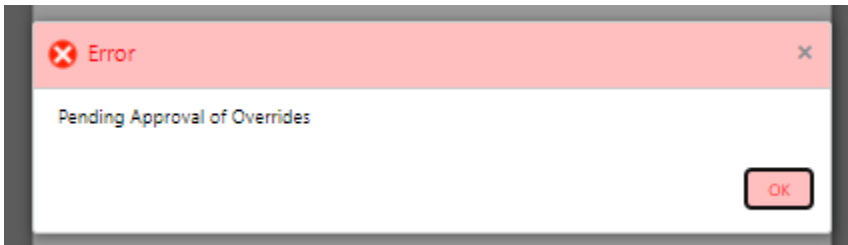
→ The **Overrides** screen is displayed.

Figure 21: Overrides



The system displays the following error message if overrides are not accepted.

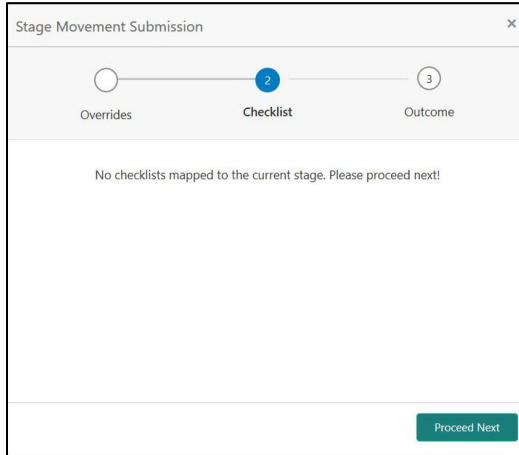
Figure 22: Error Message



3. Click **Accept Overrides & Proceed**.

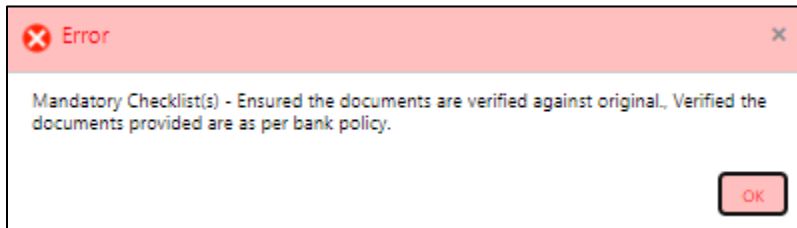
→ The **Checklist** screen is displayed.

Figure 23: Checklist



The system displays the following error message if checklist is not verified.

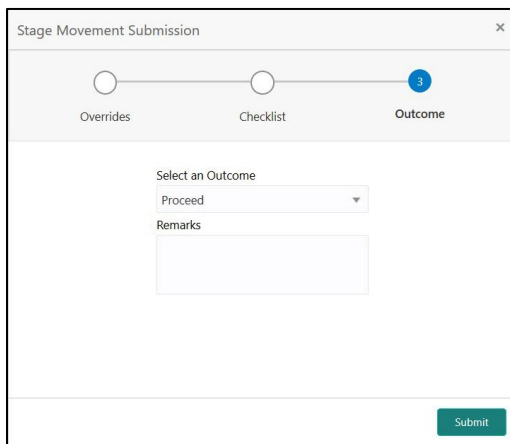
Figure 24: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 25: Outcome



Select an **Outcome** drop-down has the following options :

- Proceed
- Return to Application Entry stage
- Reject By Bank

5. Select **Proceed** outcome from the drop-down list. It will logically complete the **Credit Card Underwriting** stage for the Credit Card Application. The Plato / Conductor workflow will automatically move this application to the next processing stage, **Credit Card Assessment**.

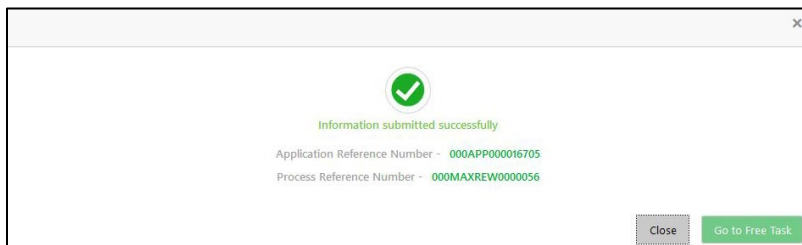
The stage movement is driven by the business configuration for a given combination of **Process Code, Life Cycle and Business Product Code**.

6. Enter the remarks in **Remarks**.

7. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 26: Confirmation



8. Click **Go to Free Task**.

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

Figure 27: Free Tasks

The image shows a screenshot of the 'Free Tasks' screen in a web application. The table below represents the data shown in the screenshot.

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Num
Acquire & E...	Medium	CcOriginationProcess	000MAXREW0000056	000APP000016705	CC Assessment	20-03-26		PTY210539039
Acquire & E...	Medium	Retail Onboarding	PTY2112310032	000APP000016704	KYC	21-05-03	000	PTY211231003
Acquire & E...	high	INSTANTACCOUNT	000INSTAT0001388	000APP000016708	Handoff Retry	20-03-26	000	009236
Acquire & E...	Medium	Retail Onboarding	PTY2112310029	000APP000016707	KYC	21-05-03	000	PTY211231002
Acquire & E...	Medium	Retail Onboarding	PTY2112310028	000APP000016705	KYC	21-05-03	000	PTY211231002
Acquire & E...	Medium	INSTANTACCOUNT	000INSTAS0007176	000APP000016701	Handoff Retry	20-03-26	000	
Acquire & E...	Medium	Retail Party Amendment	TESTEMPDITLS001	TESTEMPDITLS001	Amendment Initiation	21-05-03	000	PTY211231002
Acquire & E...	Medium	Retail Onboarding	PTY2112310024	000APP000004897	KYC	21-05-03	000	PTY211231002
Acquire & E...	high	INSTANTACCOUNT	000INSTAT0001384	000APP000016699	Application Entry	20-03-26	000	009236
Acquire & E...	high	INSTANTACCOUNT	000INSTAS0007173	000APP000016691	Handoff Retry	20-03-26	000	
Acquire & E...	medium	Retail Loan Origination ...	000HMLN010007494	000APP000016680	Post Offer Amendment	20-03-26	000	008886
Acquire & E...	Medium	INSTANTACCOUNT	000INSTAS0007171	000APP000016686	Handoff Retry	20-03-26	000	
Acquire & E...	Medium	INSTANTACCOUNT	000INSTAS0007168	000APP000016678	Handoff Retry	20-03-26	000	
Acquire & E...	Medium	Retail Onboarding	PTY2112310016	CTBA88000148111	Quick Initiation	21-05-03	000	PTY211231001

The system successfully moves the Application Reference Number along with the process reference numbers [Credit Card Account] to the Credit Card Assessment stage. This application will be available in the FREE TASK list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

4.4 Credit Card Assessment Stage

After the application entry and underwriting data segment details are captured and verified, the application is sent for assessment. The Credit Card Assessment stage of the Credit Card account open process work-flow will enable the Bank to analyze the details that have been captured in the Credit Card Application Entry / Credit Card Underwriting stages and decide whether the application met the acceptance criteria as specified by the Bank or Credit Bureau.

In the Credit Card Assessment screen, provide the required details under each Data segment. The Credit Card Assessment stage has the following reference data segments:

- [4.3.1 Credit Rating Details](#) – View only as available in Underwriting stage
- [4.3.2 Qualitative Scorecard](#) – View only as available in Underwriting stage
- [4.4.1 Assessment Details](#)
- [4.4.2 Summary](#)

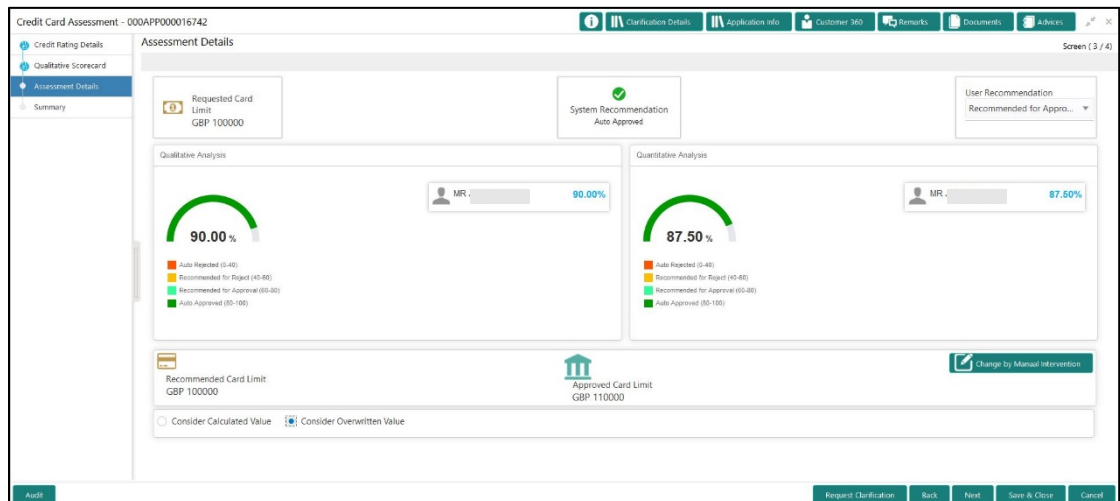
4.4.1 Assessment Details

Assessment Details is the first data segment of Credit Card Assessment stage. The user can acquire the application from FREE TASK.

1. Click **Acquire & Edit** in the Free Tasks screen of the previous stage – Credit Card Underwriting Stage.

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

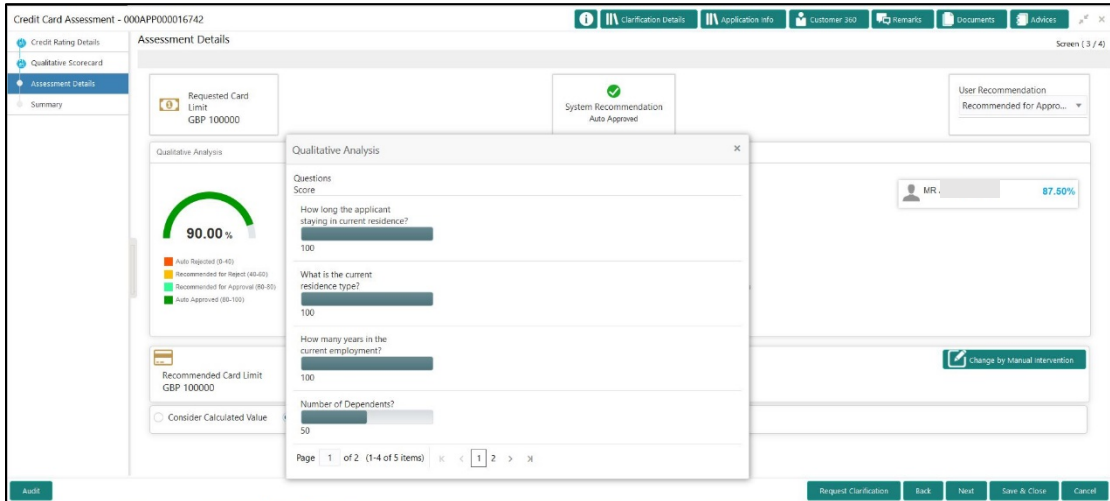
Figure 28: Assessment Details



2. Click the score displayed under Qualitative Analysis (90.00 % as shown in the Assessment Details screen).

→ The **Qualitative Analysis** window with detailed scoring is displayed.

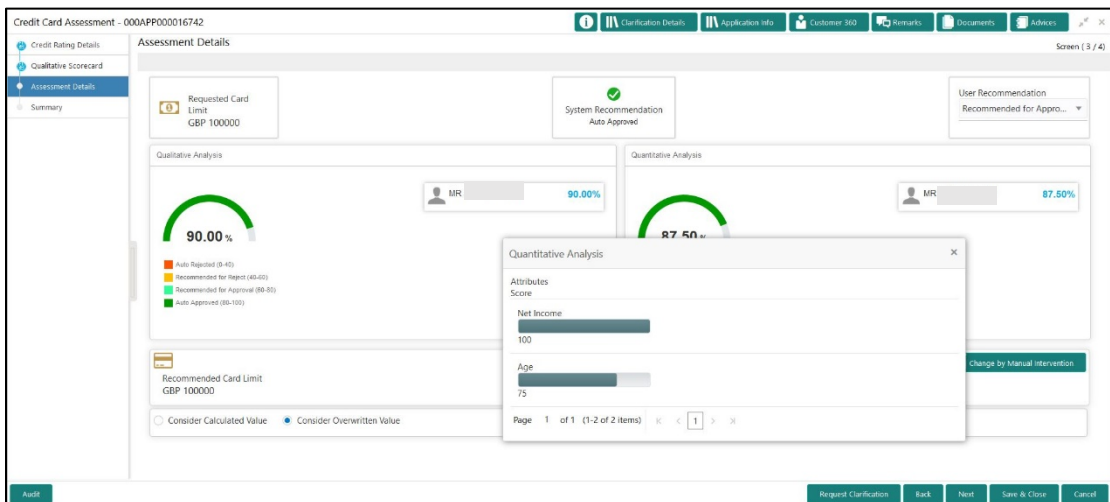
Figure 29: Qualitative Analysis



3. Click the score displayed under Quantitative Analysis (87.50 % as shown in the Assessment Details screen).

→ The **Quantitative Analysis** window with detailed scoring is displayed.

Figure 30: Quantitative Analysis



Assessment Details screen enables the user to understand the evaluation in terms of the qualitative and quantitative scores and the basis of arriving at the system recommended decision.

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

Table 15: Assessment Details – Field Description

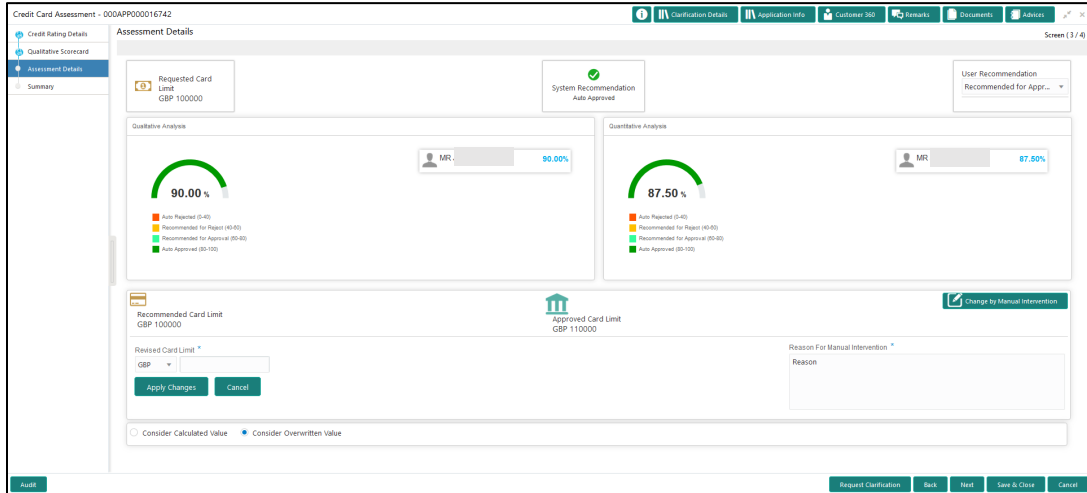
Field	Description
Requested Card Limit	Specify the requested card limit.
System Recommendation	Specify the system recommendations. Available options are: <ul style="list-style-type: none"> • Auto Approved • Recommended for Approval • Recommended for Reject • Auto Rejected
User recommendation – Approve / Reject	Specify the User recommendation. Available options are: <ul style="list-style-type: none"> • Recommended for Approval • Recommended for Reject
Recommended Card Limit	Specify the recommended card limit.
Approved Card Limit	Specify the approved card limit.

Based on the range of scores, the system provides a suggestive recommendation and the Card Limit which can be sanctioned.

5. Click **Change by Manual Intervention**.

→ The **Change by Manual Intervention** window is displayed.

Figure 31: Change by Manual Intervention



6. Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer [Table 16: Change by Manual Intervention – Field Description](#).

Table 16: Change by Manual Intervention – Field Description

Field	Description
Revised Card Limit	The credit card officer / approval authority can override the recommended card limit to be sanctioned and put his recommendations on the Approved card limit using the “Change” option. This field is mandatory.
Reason for Manual Intervention	Specify the reason for manual intervention. This field is mandatory.

Field	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</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, the 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 terminate the application and the status of the application. Such applications cannot be revived later by the user.</p>

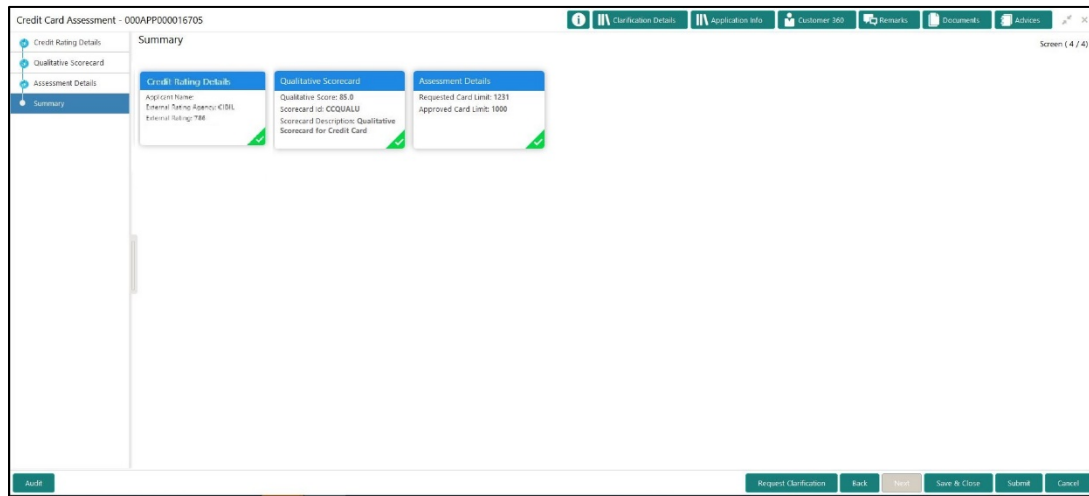
4.4.2 Summary

The system will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

→ The **Summary** screen is displayed.

Figure 32: Summary



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

Table 17: Summary Assessment – Field Description

Data Segment	Description
Credit Rating Details	Displays the credit rating details.
Qualitative Scorecard Details	Displays the qualitative scorecard details.
Assessment Details	Displays the assessment details.

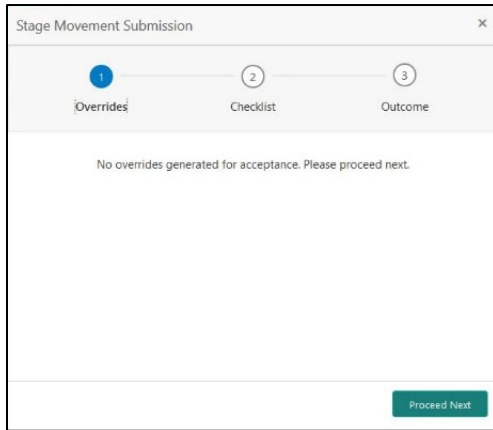
Data Segment	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</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, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p> <p>NOTE: Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</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>
Submit	<p>Click Submit to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.</p>

Data Segment	Description
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

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

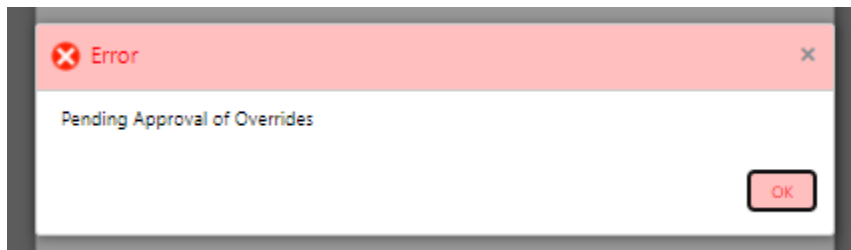
→ The **Overrides** screen is displayed.

Figure 33: Overrides



The system displays the following error message if overrides are not accepted.

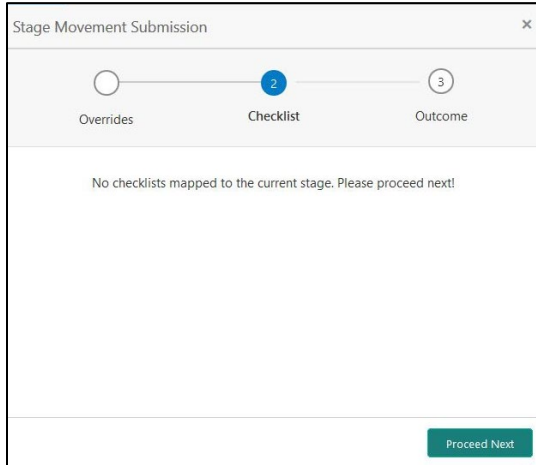
Figure 34: Error Message



3. Click **Accept Overrides & Proceed**.

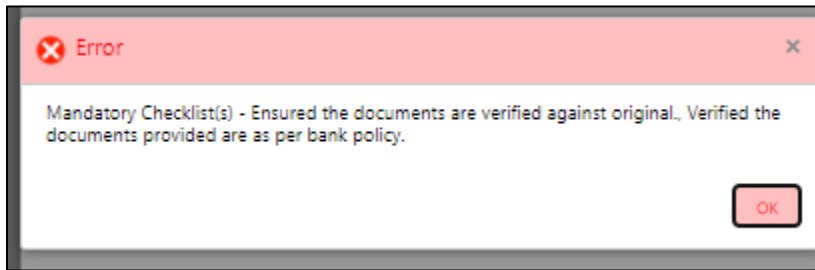
→ The **Checklist** screen is displayed.

Figure 35: Checklist



The system displays the following error message if checklist is not verified.

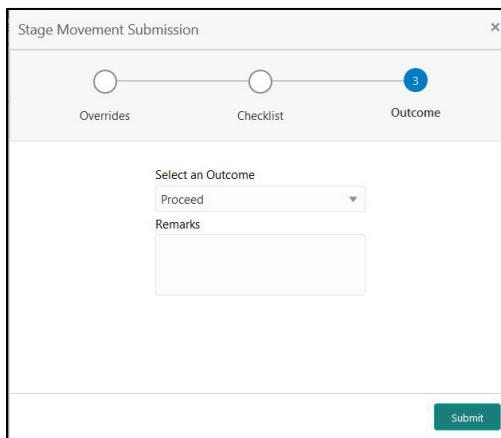
Figure 36: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 37: Outcome



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

- Proceed
- Return to Application Underwriting stage
- Return to Application Entry stage
- Reject By Bank

It will logically complete the **Credit Card Assessment** stage for the Credit Card Application. The Plato / Conductor workflow will automatically move this application to the next processing stage, **Supervisor Approval** stage.

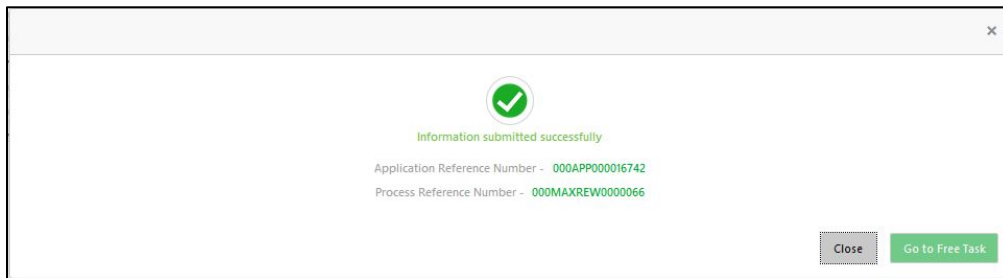
The stage movement is driven by the business configuration for a given combination of **Process Code, Life Cycle and Business Product Code**.

6. Enter the remarks in **Remarks**.

7. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 38: Confirmation



8. Click **Go to Free Task**.

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

Figure 39: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<input type="checkbox"/> Acquire & E...	medium	CcOriginationProcess	000MAXREW0000066	000APP000016742	CC Approval	20-03-26		009393	
<input type="checkbox"/> Acquire & E...	medium	INSTANTACCOUNT	000INSTAS0007183	000APP000016726	Handoff Retry	20-03-26	000		
<input type="checkbox"/> Acquire & E...	high	Retail Loan Origination...	000PERLN70007500	000APP000016721	Loan Underwriting	20-03-26	000		
<input type="checkbox"/> Acquire & E...	Medium	Retail Party Amendment	000APP000016742	000APP000016742	Amendment Initiation	21-05-04	000	PTY2112310030	
<input type="checkbox"/> Acquire & E...		INSTANTACCOUNT	000INSTACC0002019	000APP000016752	Handoff Retry	20-03-26	000		
<input type="checkbox"/> Acquire & E...		Current Account Origin...	000CURPCA0001207	000APP000009357	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & E...		Current Account Origin...	000CURPCA0001207	000APP000009357	Application Enrichment	20-03-26	000		
<input type="checkbox"/> Acquire & E...	high	Retail Loan Origination...	000HMLN010007503	000APP000016730	Application Entry	20-03-26	000	008886	
<input type="checkbox"/> Acquire & E...	Medium	Retail Party Amendment	000APP000016727	000APP000016727	Amendment Initiation	21-05-04	000	PTY2112410043	
<input type="checkbox"/> Acquire & E...	high	Current Account Origin...	000CURACC0002015	000APP000016724	Application Enrichment	20-03-26	000	009169	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTY2112410041	000APP000016721	KYC	21-05-04	000	PTY2112410041	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTY2112410040	000APP000016721	KYC	21-05-04	000	PTY2112410040	
<input type="checkbox"/> Acquire & E...	high	INSTANTACCOUNT	000INSTAT0001389	000APP000016720	Handoff Retry	20-03-26	000	009236	
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTY2112410026	000APP000016311	Approval	21-05-04	000	PTY2112410026	

Page 1 of 174 (1 - 20 of 3468 items) K < 1 2 3 4 5 ... 174 > X

Auto Approved Credit Card application will be moved to Supervisor Approval stage, if configured, else will be straight away passed on to the host application to open the Credit Card Account

Recommended for Approval and Recommend for Reject – these recommendations will reckon the user intervention in the Assessment stage and therefore will be moved to Supervisor Approval stage, wherein the approver will review the assessment and approve/reject the Credit Card Application.

Auto Rejected – Such applications will be rejected by the system and the approver can manually approve these applications. Alternatively, it is possible to configure such applications to get rejected and terminate the process. The rejected applications can also be routed to the relevant previous stages and do the Assessment all over again to consider the application.

The system successfully moves the Application Reference Number along with the process reference numbers [Credit Card Account] to the Supervisor Approval stage. This application will be available in the FREE TASK list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

4.5 Supervisor Approval Stage

The Supervisor Approval stage has the following reference data segments:

- [4.5.1 Approval Details](#)
- [4.5.2 Summary](#)

4.5.1 Approval Details

Approval Details is the first data segment of Supervisor Approval stage. The user can acquire the application from FREE TASK.

1. Click **Acquire & Edit** in the Free Tasks screen of the previous stage – Credit Card Assessment Stage.

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

Figure 40: Approval Details

The screenshot shows the 'Approval Details' screen for a credit card application. The interface includes a top navigation bar with icons for Clarification Details, Application Info, Customer Info, Remarks, Documents, and Actions. The main content area is divided into several sections:

- Card Type:** Retail Credit Card
- Product Code:** MAXREW
- Product Name:** MaxRewards
- Limit Currency:** GBP
- Approved Card Limit:** 100000
- User Recommendation:** A dropdown menu with 'Approved' and 'Rejected' options.
- User Action:** APPROVED

 At the bottom, there are buttons for 'Request Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel'. The screen title is 'Supervisor Approval - 000APP00016742' and it is labeled as 'Screen (1 / 2)'.

2. For more information on menus, refer to [Table 18: Approval Details – Field Description](#).

Table 18: Approval Details – Field Description

Field	Description
Card Type	Displays the card type.
Product Code	Displays the product code selected for this credit card account.
Product Name	Displays the product name selected or this credit card account.

Field	Description
Limit Currency	Displays the currency.
Approved Credit Limit	Displays the final credit limit.
Revised Values	<p>Displays the revised values against the existing values.</p> <p>NOTE: If there is no change in the existing values, the revised values will not be displayed.</p>
Approved Credit Limit	Displays the final credit limit.
Component Considered	Displays the component considered.
User Recommendation	<p>Select the User recommendation. Available options are:</p> <ul style="list-style-type: none"> • Recommended for Approval • Recommended for Reject
User Action	Displays the user action based on user recommendation.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
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, the 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 terminate the application and the status of the application. Such applications cannot be revived later by the user.</p>

4.5.2 Summary

The system will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

→ The **Summary** screen is displayed.

Figure 41: Summary



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

Table 19: Summary– Field Description

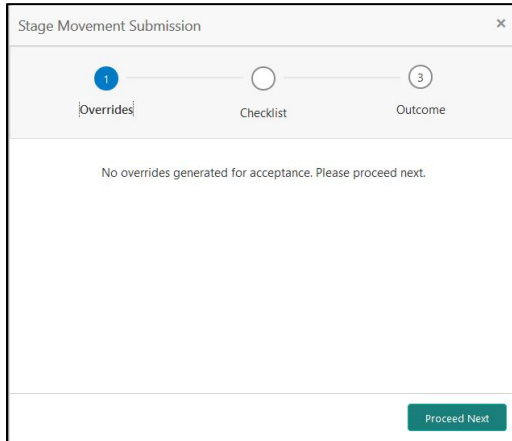
Data Segment	Description
Approval Details	Displays the approval details.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.

Data Segment	Description
	For more information on Request Clarification , refer to the section Request Clarification .
Back	Click Back to navigate to the previous data segment within a stage.
Next	<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, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p> <p>NOTE: Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</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.
Submit	Click Submit to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

2. Click **Submit** to reach the **OUTCOME**, where the Overrides, Checklist and the Documents for this stage can be validated or verified.

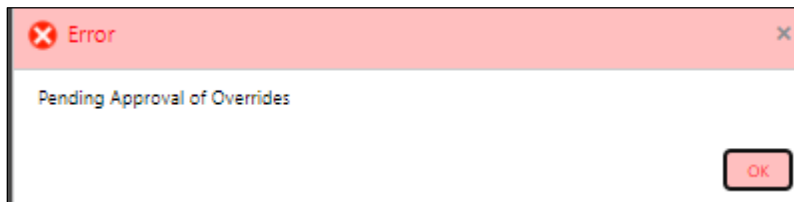
→ The **Overrides** screen is displayed.

Figure 42: Overrides



The system displays the following error message if overrides are not accepted.

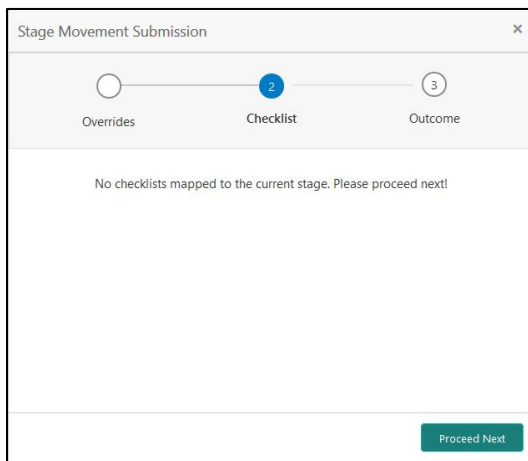
Figure 43: Error Message



3. Click **Accept Overrides & Proceed**.

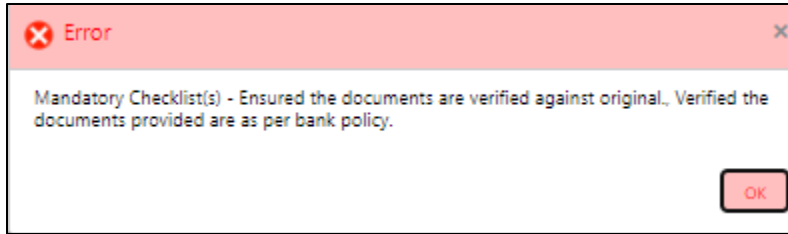
→ The **Checklist** screen is displayed.

Figure 44: Checklist



The system displays the following error message if checklist is not verified.

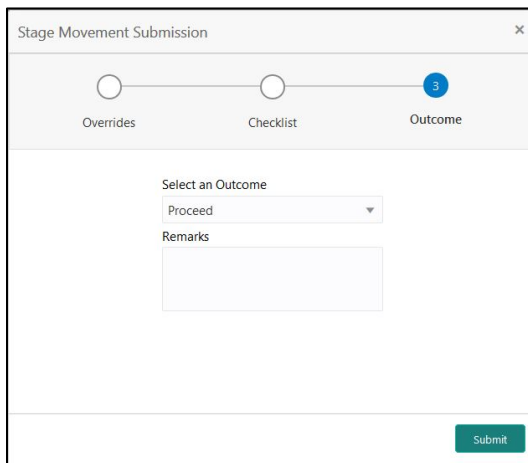
Figure 45: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 46: Outcome

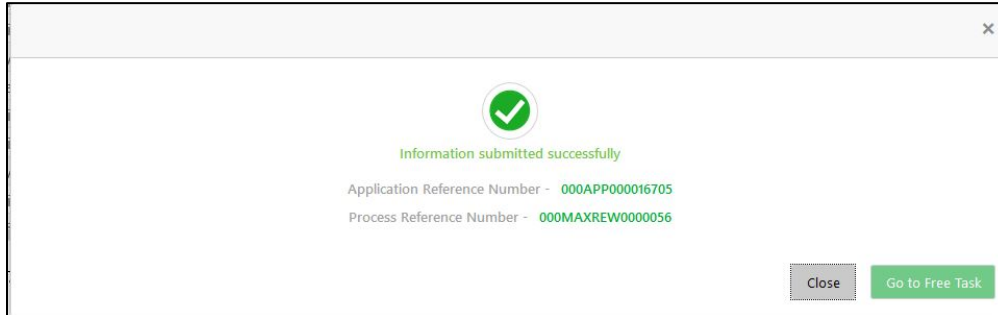


5. Select **Proceed** outcome from the drop-down list. Available options are:
 - Proceed
 - Reject By Bank
6. Select **Proceed** outcome from the drop-down list. It will logically complete the **Supervisor Approval** stage for the Credit Card Application. The Plato / Conductor workflow will automatically move this application to the next processing stage, **Account Creation**.
 The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
7. Enter the remarks in **Remarks**.

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 47: Confirmation



The following notification will be sent to the user, if application is initiated from assisted channel, and to the OBDX customer, if application is initiated from self-service.

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

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

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

Refer to **Alerts and Dashboard User Guide** for the Dashboard details.

4.6 Action Tabs

This section includes the following subsections:

- [4.6.1 Icon](#)
- [4.6.2 Clarification Details](#)
- [4.6.3 Customer 360](#)
- [4.6.4 Application Info](#)
- [4.6.5 Remarks](#)
- [4.6.6 Documents](#)
- [4.6.7 Advices](#)

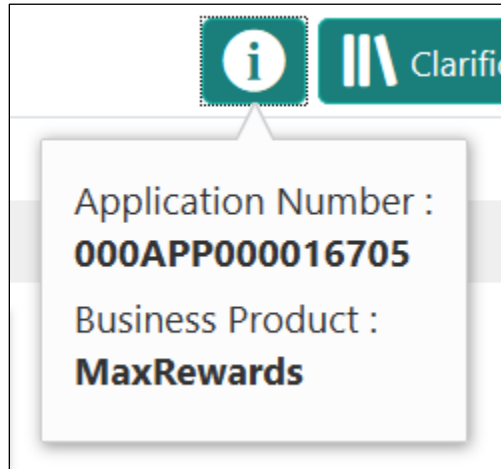
The functions available in the various tabs can be accessed during any point in the Application Entry stage. Details about the tabs are as follows:

4.6.1 Icon

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

→ The **Icon** screen is displayed.

Figure 48: Icon Screen



4.6.2 Clarification Details

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

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

Figure 49: Clarification Details

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

New Clarification

The **Clarification Details** screen displays the details about customer clarification request raised. For more information on fields, refer to [Table 20: Clarification Details](#).

Table 20: Clarification Details

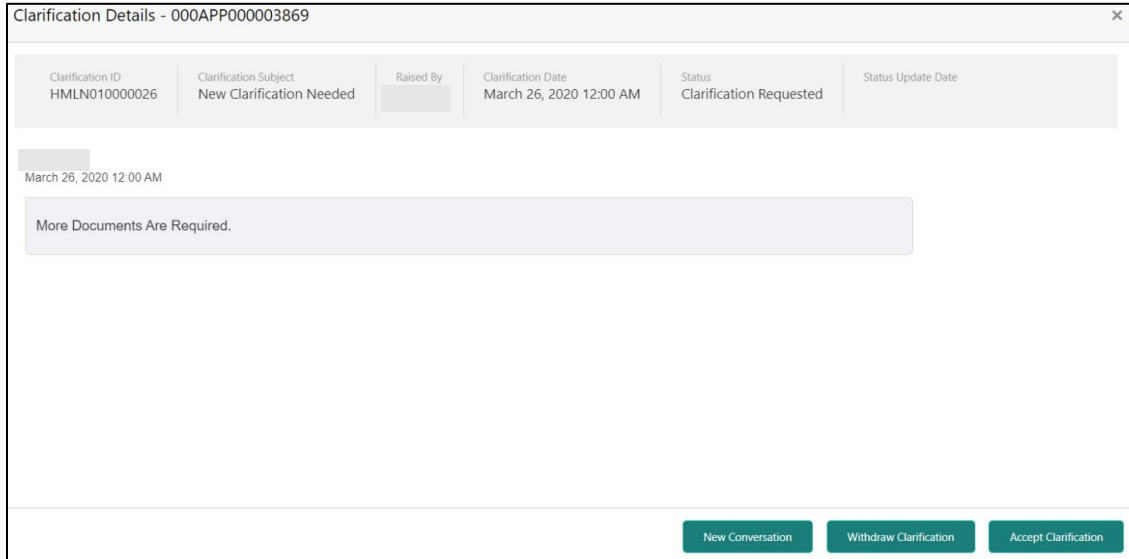
Field	Description
Clarification	Displays the subject of the requested clarification.
Raised By	Displays the user id of the user who has raised the clarification request.
Clarification Date	Displays the clarification date on which the request was raised.
Response Type	Displays the response type.
Clarification Status	Displays the status of clarification. Available options are: <ul style="list-style-type: none"> • Clarification Requested • Clarification Withdrawn • Clarification Completed
Status Update Date	Displays the status update date.

Field	Description
New Clarification	Click New Clarification to raise a new clarification request.

2. Select any specific clarification request row.

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

Figure 50: Clarification Details



The **Clarification Details** screen displays details about the specific customer clarification request raised. For more information on fields, refer to [Table 21: Clarification Details](#).

Table 21: Clarification Details

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

Field	Description
Status Update Date	Displays the status update date.
New Conversation	<p>Click New Conversation to raise conversation for the selected clarification request.</p> <p>The system also allows to view and update the conversation from the My Application and Application Search dashboard by clicking the 'More Info' hyperlink from the Product card. If the new conversation is updated by any other user, instead of the user who initially raised the clarification request; a bell notification will be sent to the user who has raised the request.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • Save & Close • Cancel <p>Click Save & Close to save the conversation.</p> <p>Click Cancel to cancel the conversation update.</p>
Withdraw Clarification	<p>Click Withdraw Clarification to withdraw and close the selected clarification request. Updating the clarification details is mandatory to withdraw the clarification. Users can update the reason why the clarification is being withdrawn and can also upload any document, if needed.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • Save & Close • Cancel <p>Click Save & Close to withdraw the clarification</p> <p>Click Cancel to cancel the withdraw clarification action.</p>

Field	Description
Accept Clarification	<p>Click Accept Clarification to close the clarification raised.</p> <p>Updating the clarification details is mandatory to accept the clarification. Users can update the detail of why the clarification is being accepted and can also upload any document, if needed.</p> <p>Once the clarification request is accepted, no further conversation can be raised on the Clarification ID. Also, the application status will change to My Task.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • Save & Close • Cancel <p>Click Save & Close to accept the clarification</p> <p>Click Cancel to cancel the withdraw clarification action.</p>

4.6.3 Customer 360

1. Click it to select the **Customer ID** of existing customer, and then view the Mini Customer 360.

→ The **Customer 360** screen is displayed.

Figure 51: Customer 360



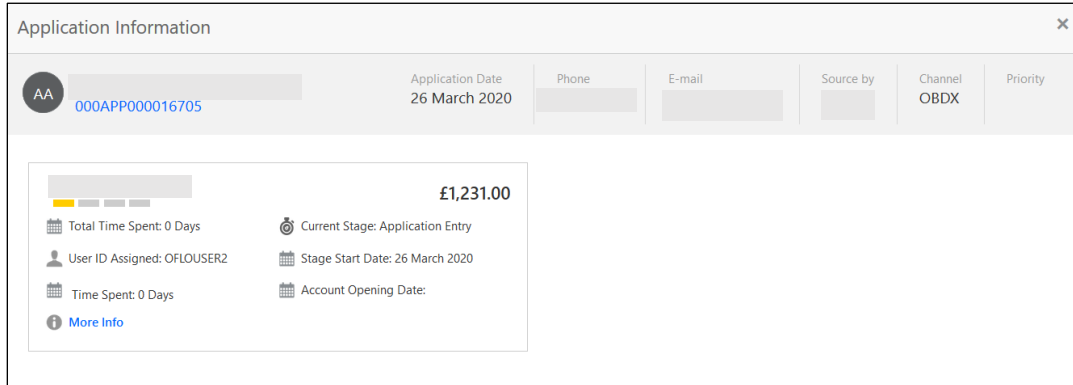
The screen shows the list of Customer IDs in case of Joint Accounts. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Customer Information data segment.

4.6.4 Application Info

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

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

Figure 52: Application Information



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

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

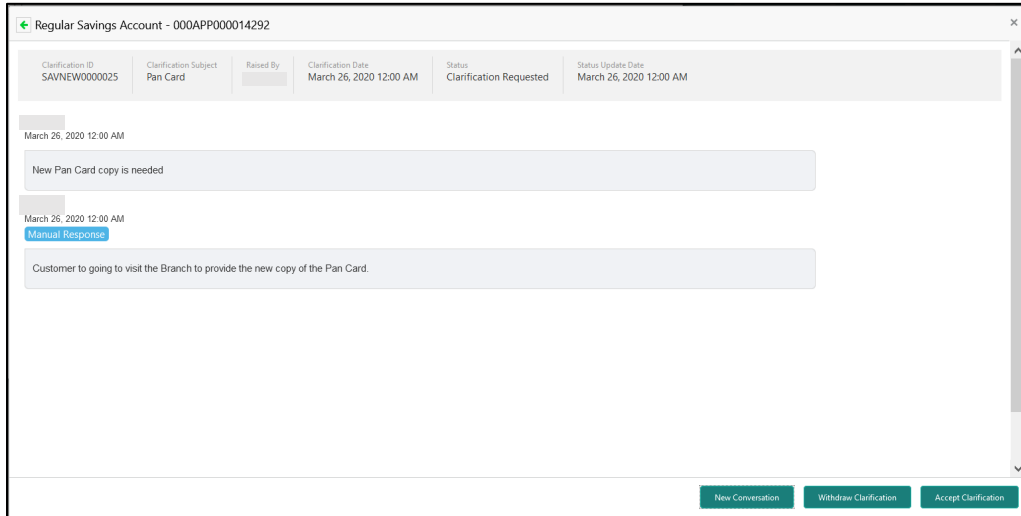
Figure 53: Clarification Details

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

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

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

Figure 54: Clarification Details



The **Application Information** screen displays separate cards for various products initiated as part of the application. For more information on fields, refer to [Table 22: Application Information – Field Description](#).

Table 22: Application Information – Field Description

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

Field	Description
Application Number	Displays the application number
Total time spent	Displays the time spent for the product process since initiation of the application.
User ID Assigned	Displays the User ID of the user currently working on the product process. NOTE: This is blank, in case the product process task is not acquired by any user.
Time spent	Displays the days spent in the current phase/stage.
Expected Account Opening Date	Displays the expected date when the account will be created.
Current Stage	Displays the stage in which the product process is currently in. NOTE: If the phase is configured for the product, the current stage will be displayed as current phase.
Stage Start Date	Displays the stage in which the product process is currently in. NOTE: If the phase is configured for the product, the stage start date will be displayed as phase start date.
Account Opening Date	Displays the account opening date.

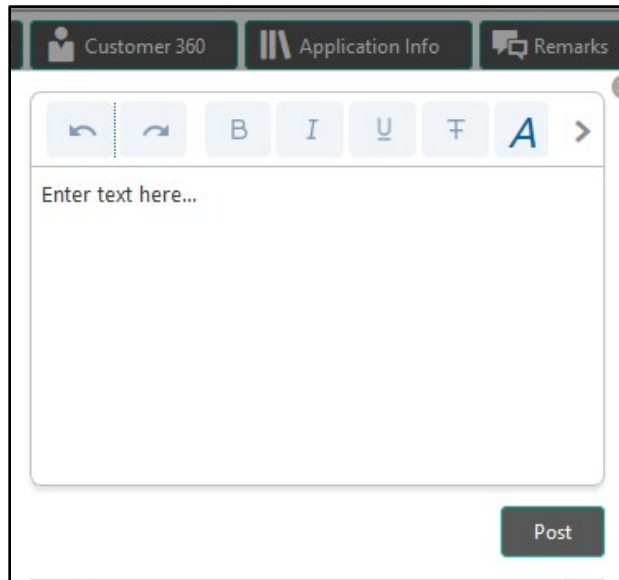
NOTE: Application Info tab will not be visible in Application Initiation stage.

4.6.5 Remarks

1. Click **Remarks** to update any remarks that you want to post for the application that you are working on.

→ The **Remarks** screen is displayed.

Figure 55: Remarks



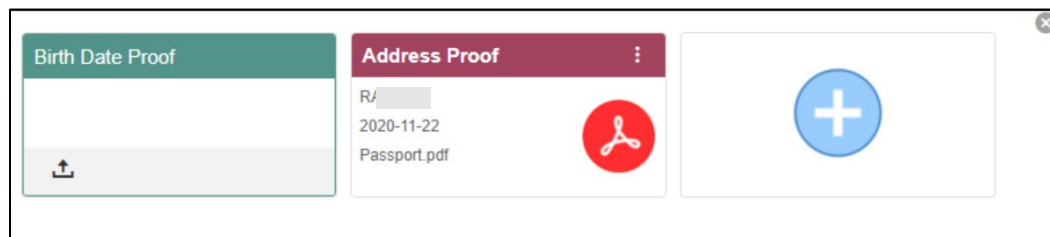
Remarks posted are updated with your User ID, Date, and are available to view in the next stages for the users working on that application.

4.6.6 Documents

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

→ The **Documents** screen is displayed.

Figure 56: Documents



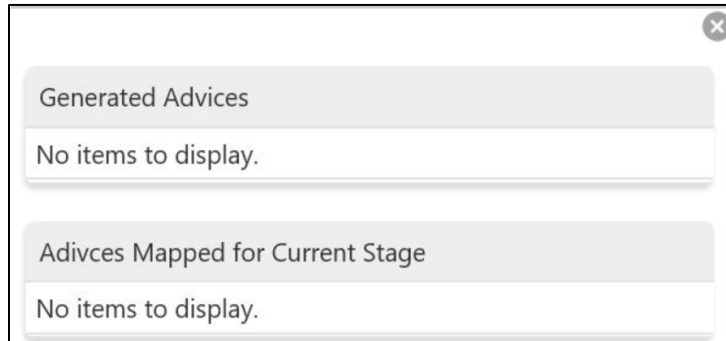
Ensure that mandatory documents are uploaded, as the system will validate the same during the stage submission.

4.6.7 Advices

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

→ The **Advices** screen is displayed.

Figure 57: Advices

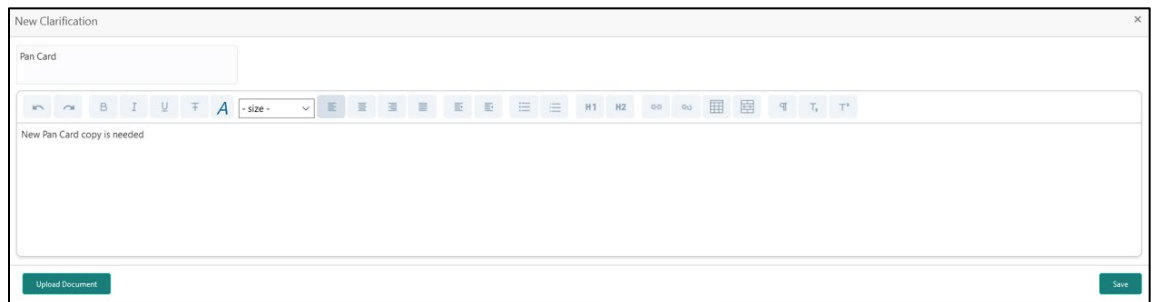


The system will generate the advice on submission of the stage. For Application Entry stage of Current Product, no advice is configured.

4.7 Request Clarification

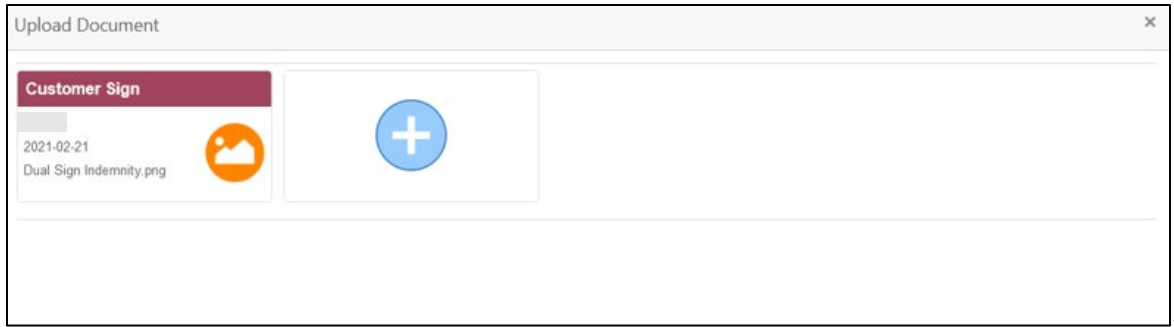
1. Click **Request Clarification** to raise a new customer clarification request. You need to update the Clarification subject and the clarification detail in the New Clarification Pop-up screen.

Figure 58: New Clarification



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

Figure 59: Upload Documents



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

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

Figure 60: Clarification Details

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

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

Figure 61: Clarification Details

The screenshot displays a 'Clarification Details' window for ID 000APP000014292. The header includes fields for Clarification ID (SAVNEW0000025), Clarification Subject (Pan Card), Raised By (redacted), Clarification Date (March 26, 2020 12:00 AM), Status (Clarification Requested), and Status Update Date (March 26, 2020 12:00 AM). The main content area shows a message: 'New Pan Card copy is needed' with a timestamp of March 26, 2020 12:00 AM. Below this is a 'Manual Response' section with the text: 'Customer is going to visit the Branch to provide the new copy of the Pan Card.' At the bottom right, there are three buttons: 'New Conversation', 'Withdraw Clarification', and 'Accept Clarification'.

Allowed actions are as following:

- Adding New Conversation
- Withdraw Clarification
- Accept Clarification

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

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

4.8 Reference and Feedback

4.8.1 References

For more information on any related features, you can refer to the following documents:

- Getting Started User Guide
- Oracle Banking Security Management System User Guide
- Oracle Banking Common Core User Guide
- Process Maintenance Worklist User Guide
- Process Management Installation Guides

Documentation Accessibility

For information on Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <https://www.oracle.com/corporate/accessibility/>

4.8.2 Feedback and Support

Oracle welcomes customer's comments and suggestions on the quality and usefulness of the document. Your feedback is important to us. If you have a query that is not covered in this user guide or if you still need assistance, please contact documentation team.

5 Error Codes and Messages

This topic contains the error codes and messages.

Table 23: Error Codes and Messages

Error Code	Messages
RPM-CC-PREF-001	Please provide a valid value for Embossed Name
RPM-CC-PREF-002	Number of Add On Cards is greater than the limit
RPM-CC-PREF-003	Please provide a valid value for Statement Generation Date
RPM-CC-PREF-004	Please provide a valid value for Statement Type
RPM-CC-PREF-005	Please provide value for Maximum Limit or Daily Limit amount
RPM-CC-PREF-006	Maximum Limit amount cannot be greater than Maximum Allowed Limit
RPM-CC-PREF-007	Daily Limit amount cannot be greater than Daily allowed limit
RPM-CC-PREF-008	Duplicate Transaction Limit Types are not allowed
RPM-CC-ADD-001	Same Customer cannot be added multiple times
RPM-CC-ADD-002	Please provide valid value for Title
RPM-CC-ADD-003	Please provide valid value for First Name
RPM-CC-ADD-004	Please provide valid value for Last Name
RPM-CC-ADD-005	Please provide valid value for Date Of Birth
RPM-CC-ADD-006	Please provide valid value for Relationship with Applicant

Error Code	Messages
RPM-CC-ADD-007	Please provide valid value for ID Type
RPM-CC-ADD-008	Please provide valid value for Unique Id Number
RPM-CC-ADD-009	Please provide valid value for Address Type
RPM-CC-ADD-010	Please provide valid value for Building
RPM-CC-ADD-011	Please provide valid value for State
RPM-CC-ADD-012	Please provide valid value for City
RPM-CC-ADD-013	Please provide valid value for Street
RPM-CC-ADD-014	Please provide valid value for Country
RPM-CC-ADD-015	Please provide valid value for Zip Code
RPM-CC-ADD-016	Please provide valid value for Email
RPM-CC-ADD-017	Please provide valid value for MobileIsd
RPM-CC-ADD-018	Please provide valid value for MobileNo
RPM-CC-ADD-019	Please select one Communication Address Type
RPM-CC-ADD-020	Address list can not be null or empty
RPM-CC-CHDT-001	Charges waived
RPM-CC-INDT-001	Effective Rate cannot be negative

Error Code	Messages
RPM-CC-INDT-002	Margin exceeds the tolerance limit allowed (+/-) toleranceMargin for Interest Type
RPM-CC-INDT-003	Min and Max values are not configured for Interest Type in Product
RPM-CC-INDT-004	Effective Rate should be in between minValue and maxValue for Interest Type as per Min and Max values in Product
RPM-CC-INDT-005	Effective Rate should be same as Interest Rate as Tolerance Margin is 0
RPM-CC-INDT-006	Margin exceeds the tolerance limit allowed (+) tolerance Margin for Interest Type
RPM-CC-ASST-001	Please provide a valid value for User Recommendation
RPM-CC-ASST-002	Please select a valid dropdown value for User Recommendation
RPM-CC-ASST-003	Please provide a valid value for ApprovedCardLimitCurrency
RPM-CC-ASST-004	Please select a valid dropdown value for ApprovedCardLimitCurrency
RPM-CC-ASST-005	Either Calculated or Overwritten value must be selected to Continue
RPM-CC-ASST-006	Please provide a valid value for ReasonForChange
RPM-CC-ASST-007	Please provide a valid value for RevisedApprovedLimit

Error Code	Messages
RPM-CC-ASST-008	Please provide a valid value for RevisedApprovedLimitCurrency
RPM-CC-ASST-009	Please select a valid dropdown value for RevisedApprovedLimitCurrency
RPM-CC-ASST-010	RevisedApprovedLimit should not be greater than RequestedCardLimit
RPM-CC-APDS-001	Please provide a valid value for User Recommendation
RPM-CC-APDS-002	Please select a valid dropdown value for User Recommendation
RPM-CC-APDS-003	User Recommendation not found in Approval Details for this Process Reference number

6 List Of Glossary

1. Add-On Card Holder Screen - [4.2.4 Add-On Card Holder](#) (p.25)
2. Approval Details Screen - [4.5.1 Approval Details](#) (p. 63)
3. Assessment Details Screen – [4.4.1 Assessment Details](#) (p.51)
4. Card Preference Screen - [4.2.3 Card Preference](#) (p.22)
5. Charge Details Screen – [4.2.5 Charge Details](#) (p.30)
6. Credit Rating Details Screen – [4.3.1 Credit Rating Details](#) (p.40)
7. Customer Information Screen - [4.2.1 Customer Information](#) (p.9)
8. Financial Details Screen - [4.2.2 Financial Details](#) (p.16)
9. Interest Details Screen - [4.2.6 Interest Details](#) (p.32)
10. Qualitative Scorecard Details Screen – [4.3.2 Qualitative Scorecard](#) (p.44)
11. Summary Underwriting Screen – [4.3.3 Summary](#) (p.46)
12. Summary Assessment Screen – [4.5.3 Summary](#) (p.114)
13. Summary Application Entry Screen – [4.2.7 Summary](#) (p.34)
14. Summary Supervisor Approval Stage - [4.5.2 Summary](#) (p.65)