

Operations User Guide

Oracle FLEXCUBE Onboarding

Release 14.5.0.0.0

Part Number F41347-01

May 2021

Operations User Guide

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

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

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

Copyright © 2021, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are “commercial computer software” pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited. The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Contents

1	Preface	1
1.1	Introduction.....	1
1.2	Audience	1
1.3	Document Accessibility	1
1.4	Acronyms and Abbreviations	1
1.5	List of Topics	2
1.6	Related Documents.....	2
1.7	Symbols.....	3
2	Oracle FLEXCUBE Onboarding.....	4
2.1	Introduction.....	4
2.2	Product Catalogue	5
2.2.1	Product Catalogue – Home.....	6
2.2.2	Product List	7
2.2.3	Product Details	11
2.2.4	Compare Products	15
2.2.5	Cart Operations.....	18
2.3	Application Initiation	21
2.3.1	Customer Information.....	22
2.3.2	Product Details	29
2.3.3	Summary	40
2.4	In-Principle Approval	46
2.4.1	New Request.....	46
2.4.2	IPA Initiation	49
2.4.3	IPA Approval	76
2.4.4	Enquiry	86
2.5	Action Tabs	89
2.5.1	Icon.....	89
2.5.2	Clarification Details.....	90
2.5.3	Customer 360.....	94
2.5.4	Application Info.....	94
2.5.5	Remarks	97
2.5.6	Documents	98
2.5.7	Advices.....	98
2.6	Tasks.....	99
3	Error Codes and Messages	101
4	List of Glossary.....	114

1 Preface

1.1 Introduction

Welcome to the **Operations** user guide for Oracle FLEXCUBE Onboarding. This manual explains the common operations that you will follow while using the application.

1.2 Audience

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

1.3 Document Accessibility

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

1.4 Acronyms and Abbreviations

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

Table 1: Acronyms Table

Abbreviation	Description
OFLO	Oracle FLEXCUBE Onboarding
IPA	In-Principle Approval
DS	Data Segment

1.5 List of Topics

This user manual is organized as follows:

Table 2: List of Topics

Topics	Description
Oracle FLEXCUBE Onboarding	Operations lists the steps to be followed for Product Originations from the Product Catalogue and provides guidance on the Task Framework and the related configuration for accessing the stages, during the Origination Lifecycle of the Products viz. Savings Account, Current Account, Term Deposit and Retail Loans.
Error Codes and Messages	This topic provides the error codes and messages that you encounter while working with Oracle FLEXCUBE Onboarding.
List Of Glossary	List of Glossary has alphabetical listing of the Functions/Screen ID's used in the module with the page references for quick navigation.

1.6 Related Documents

The related documents are as follows:

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

1.7 Symbols

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

Table 3: Symbols

Icons	Function
	Exit
	Add row

2 Oracle FLEXCUBE Onboarding

2.1 Introduction

Oracle FLEXCUBE Onboarding (OFLO) is the middle office banking solution with a comprehensive coverage of retail banking origination processes for Savings Account, Current Account, Term Deposit, Credit Card and Loans comprising of home loan, personal loan, education loan and vehicle loan. It is a Host-Agnostic solution.

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

The initiation request for a product is originated from the Product Catalogue functionality by the authorized Branch Users / Relationship Managers or by approved bank agents. Oracle FLEXCUBE Onboarding allows single and multiple product origination and once the application is originated the lifecycle of the respective product starts from the defined stage called Application Entry as per the Referenced Process workflow.

This document describes how you can initiate the various product origination from Product Catalogue and once the product is originated how the bank user can pick the specific pre-defined stages referred as Tasks from the Task Framework to action on the same. The details are described in the below sections:

- [2.2 Product Catalogue](#)
- [2.3 Application Initiation](#)
- [2.4 In-Principle Approval](#)
- [2.5 Action Tabs](#)
- [2.6 Tasks](#)

2.2 Product Catalogue

The Product Catalogue displays the product suites for retail bank offerings. Product Catalogue is connected to the business product maintenance process. All the business products, which are authorized and active, are visible under the specified product types such as Savings Account, Loan Accounts, Current Accounts, Credit Card Accounts and Term Deposit accounts. The Business Product Maintenance process allows definition of the following parameters apart from the other parameters:

- Business Product Name
- Product Image
- Product Summary
- Features
- Eligibility Criteria
- Fees & Charges
- Terms & Condition
- Product Brochures

These parameters are displayed for the specific business product in the Product Catalogue – Product List and Product Details screen.

The Product catalogue are described in the below sections:

- [2.2.1 Product Catalogue – Home](#)
- [2.2.2 Product List](#)
- [2.2.3 Product Details](#)
- [2.2.4 Compare Products](#)
- [2.2.5 Cart Operations](#)

2.2.1 Product Catalogue – Home

The Product Catalogue - Home screen displays the various product types for which account origination is supported. The supported product types are as follows:

- Savings Account
- Loans
- Current Account
- Term Deposits
- Credit Card

Prerequisite

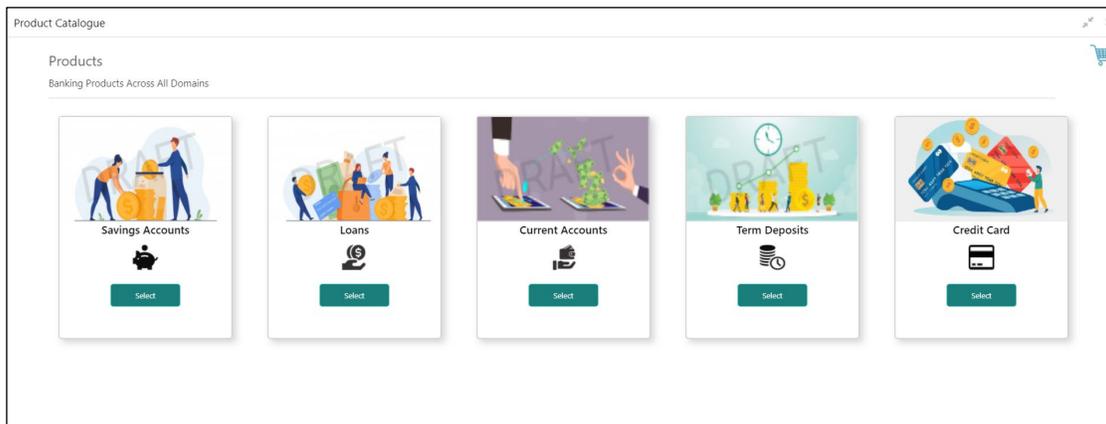
Specify **User Id** and **Password**, and login to **Home screen**.

From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Operations**.

Under **Operations**, click **Product Catalogue**.

→ The **Product Catalogue – Home** screen is displayed.

Figure 1: Product Catalogue – Home screen



2.2.2 Product List

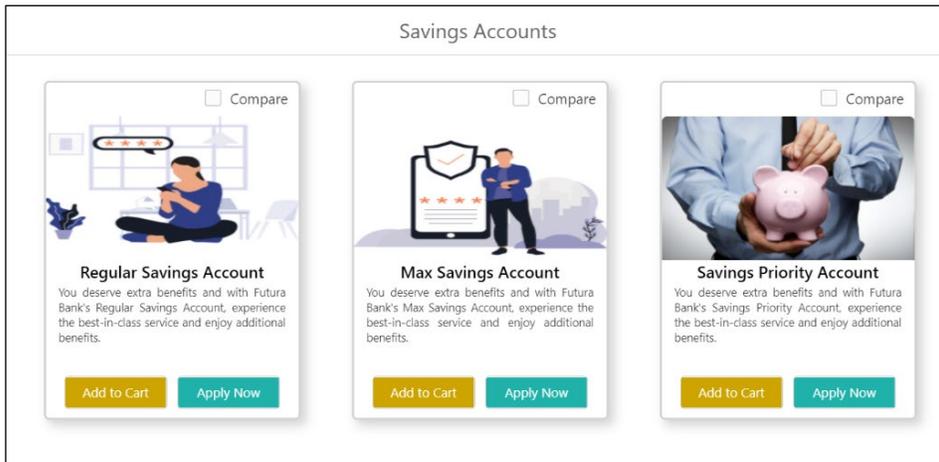
The Product List displays all the authorized and active business products for which the account origination is allowed for the selected product type.

Prerequisite

Only if **Product Type** is selected as Saving Account.

→ The **Savings Accounts** screen is displayed.

Figure 2: Savings Accounts

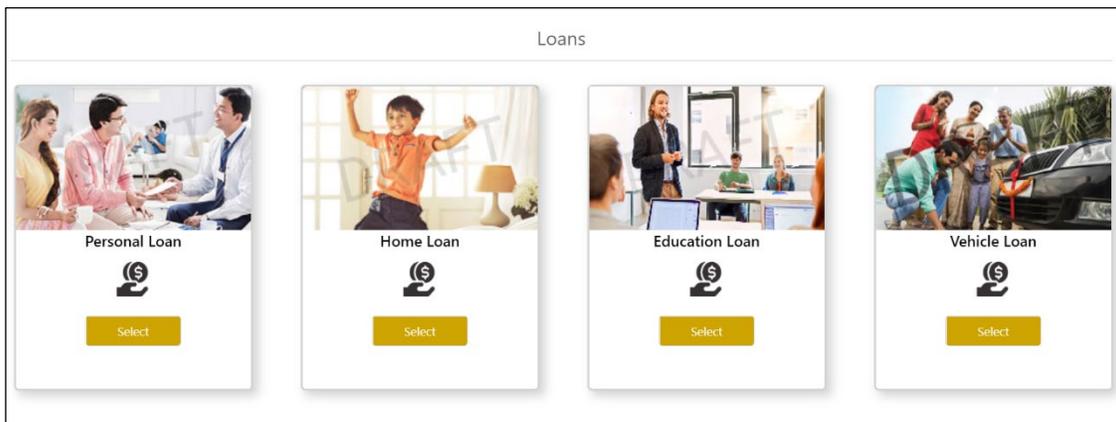


Prerequisite

Only if **Product Type** is selected as Loans.

→ The **Loans** screen is displayed.

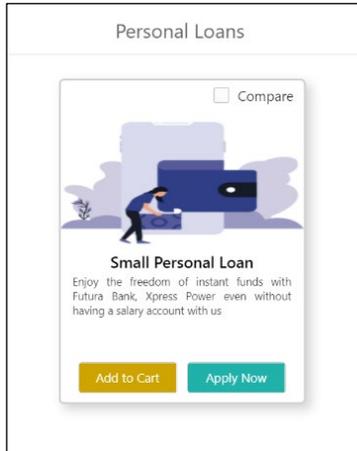
Figure 3: Loans



Only if **Loan Account Type** is selected as Personal Loans.

→ The **Personal Loans** screen is displayed.

Figure 4: Personal Loans

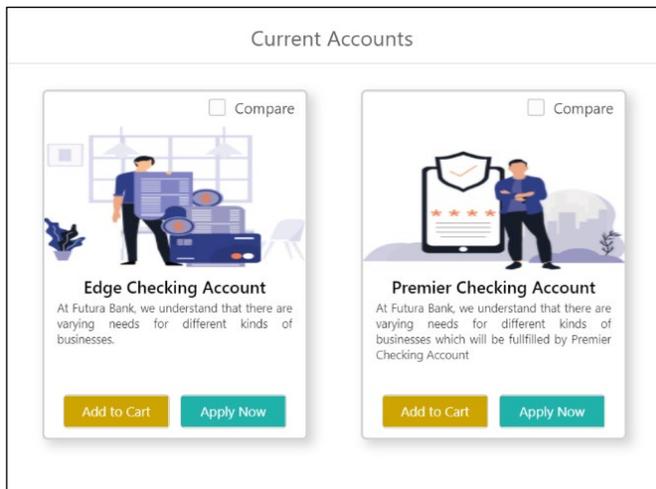


Prerequisite

Only if **Product Type** is selected as Current Accounts.

→ The **Current Accounts** screen is displayed.

Figure 5: Current Accounts

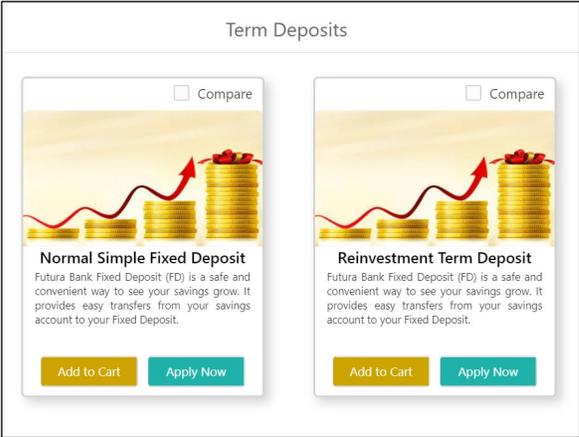


Prerequisite

Only if **Product Type** is selected as Term Deposits.

→ The **Term Deposits** screen is displayed.

Figure 6: Term Deposits

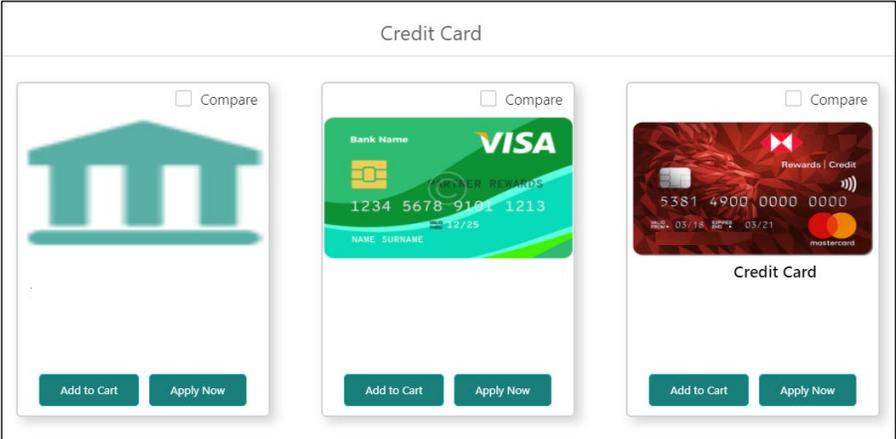


Prerequisite

Only if **Product Type** is selected as Credit Card.

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

Figure 7: Credit Card



Select the specific business product.

The system displays product images of the specific product. Product image will have the following details:

- Product Image
- Business Product Name
- Short description of the Product

Click **Add to Cart** to add the selected product to the cart. The system allows to add any one variant of the business product under a product type to be added.

Click **Apply Now** to initiate the application for the selected business product.

2.2.3 Product Details

The Product Details screen displays all the product attributes for the selected business product.

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

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Operations**.
2. Under **Operations**, click **Product Catalogue**.

→ The **Product Catalogue** screen is displayed.

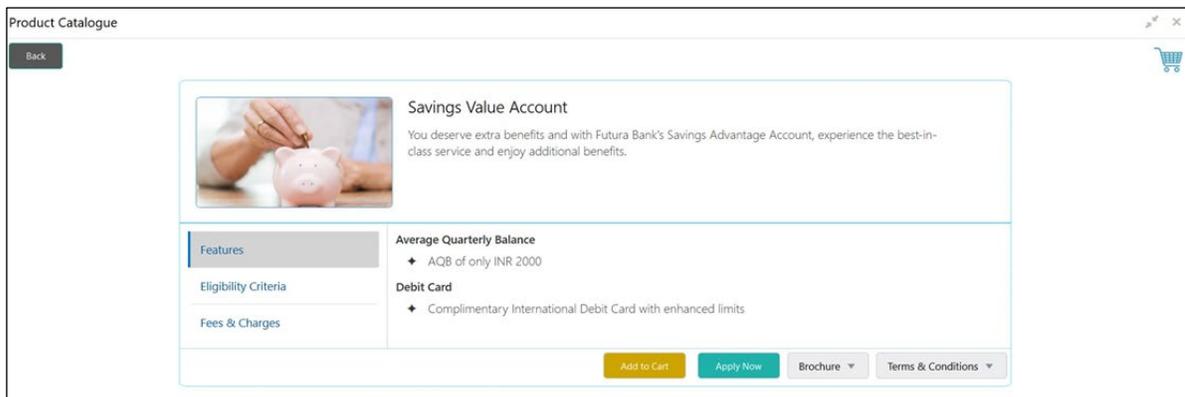
3. Select the product type and select the specific business product.

Prerequisite

Only if **Product Type** is selected as Saving Account.

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

Figure 8: Savings Account Product Details

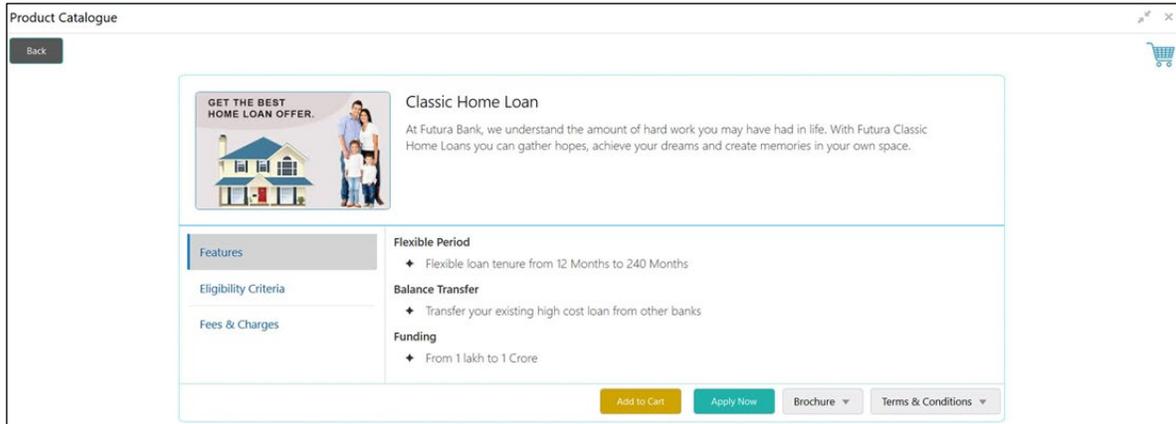


Prerequisite

Only if **Product Type** is selected as Loans.

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

Figure 9: Loan Account Product Details

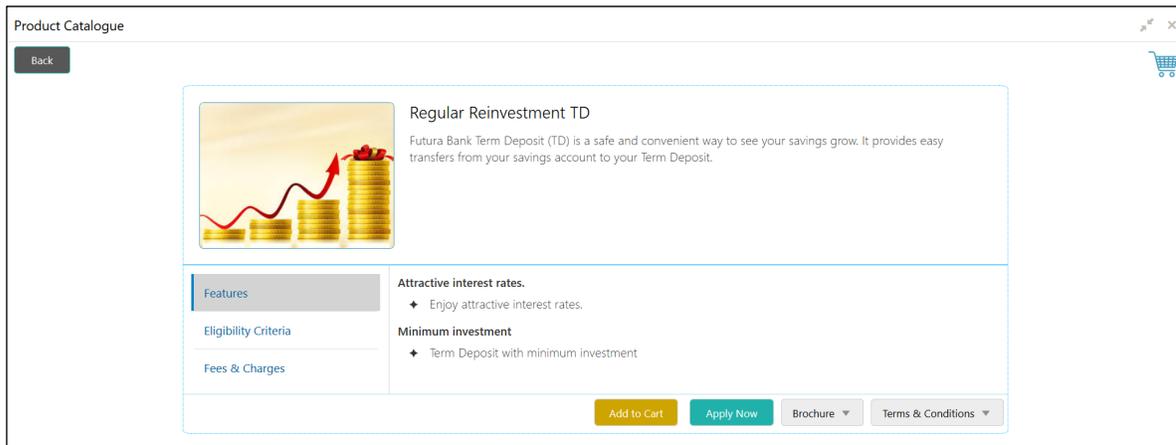


Prerequisite

Only if **Product Type** is selected as Term Deposit.

→ The **Term Deposit Product Details** screen is displayed.

Figure 10: Term Deposit Product Details

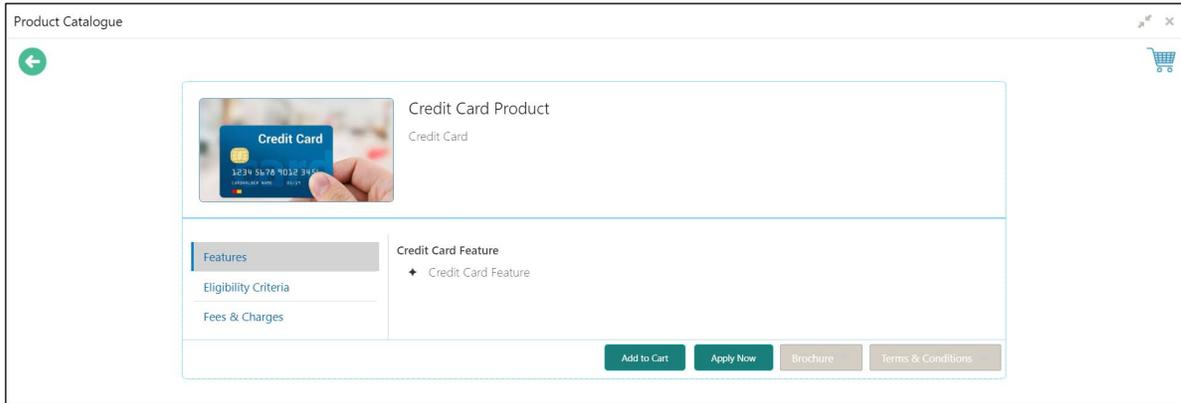


Prerequisite

Only if **Product Type** is selected as Credit Card.

→ The **Credit Card Product Details** screen is displayed.

Figure 11: Credit Card Product Details



For more information on fields displayed on the screens, refer to [Table 4: Product Details – Field Description](#).

Table 4: Product Details – Field Description

Field	Description
Product Image	Displays the product image.
Business Product Name	Displays the business product name.
Product Description	Displays a short description of the business product.
Features	The various features updated for the business product are displayed. The system can display multiple statements for a feature name.
Eligibility Criteria	The various eligibility criteria updated for the business product is displayed. The system can display multiple statements for eligibility name.
Fees & Charges	The various Fees & Charges updated for the business product is displayed. The system can display multiple statements for fee & charges name.

Field	Description
Add to Cart	It allows to add the selected product to the cart.
Apply Now	It allows to initiate the origination process for the selected product directly.
Brochure	It allows to view or download the product brochure.
Terms & Conditions	It allows to view or download the Terms & Condition document for the business product.

2.2.4 Compare Products

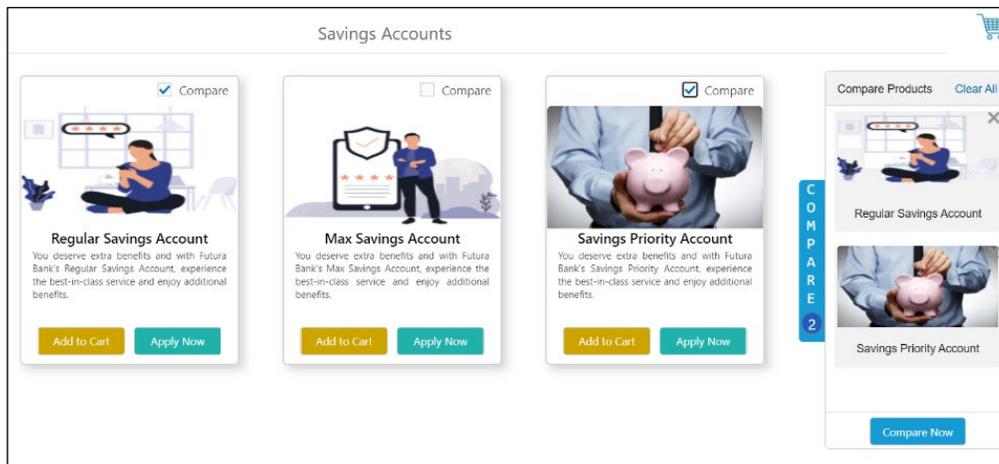
The Compare Products screen allows to compare the product attributes for the selected products. The system allows only three products to compare under the same product type.

Prerequisite

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

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Operations**.
2. Under **Operations**, click **Product Catalogue**.
 - The **Product Catalogue** screen is displayed.
3. Select the product type. Select **Compare** checkbox to select the business products.
 - The **Compare Products** Pop-up is displayed with the selected business products.

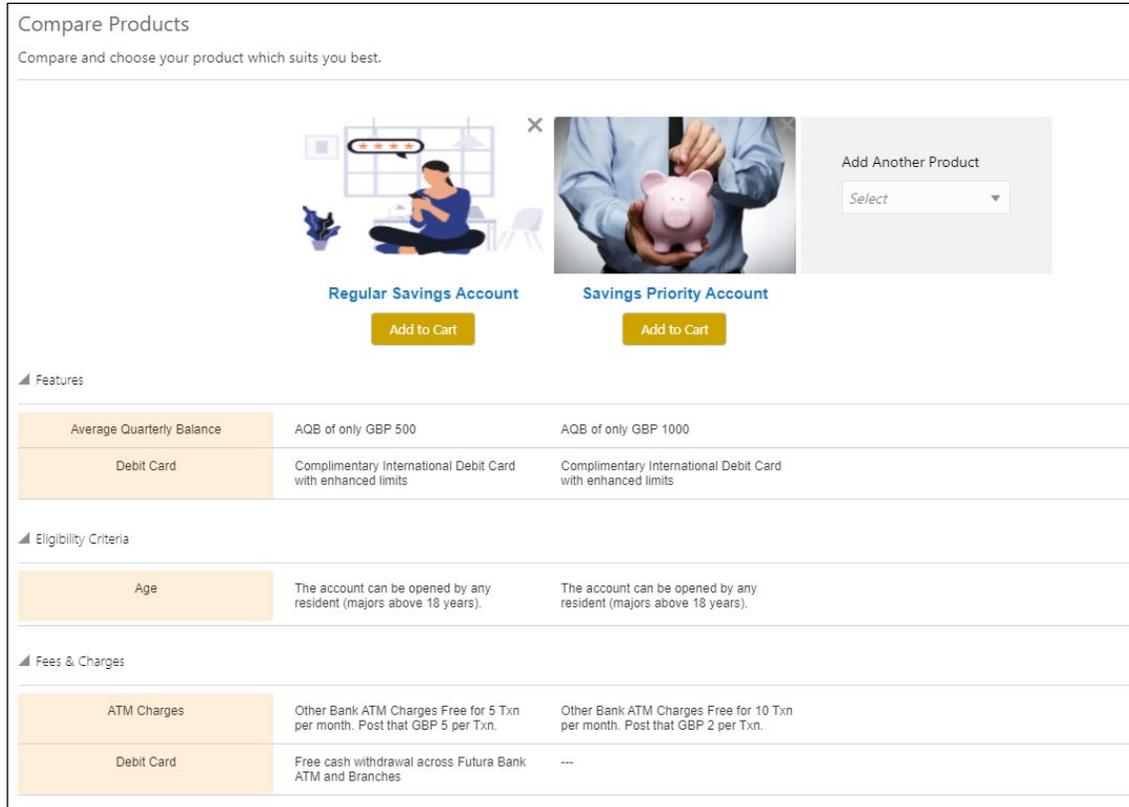
Figure 12: Compare Products Pop-up



4. Click **Compare Now**.

→ The **Compare Products** screen is displayed.

Figure 13: Compare Products



For more information on fields displayed on the screens, refer to [Table 5: Compare Products – Field Description](#).

Table 5: Compare Products – Field Description

Field	Description
Product Image	Displays the product image.
Business Product Name	Displays the business product name.
Add to Cart	It allows to add the selected product to the cart.
Features	The various features updated for the business product is displayed. The system can display multiple statements for a feature name.

Field	Description
Eligibility Criteria	The various eligibility criteria updated for the business product is displayed. The system can display multiple statements for eligibility name.
Fees & Charges	The various Fees & Charges updated for the business product is displayed. The system can display multiple statements for fee & charges name.
Add Another Product	Select the available product from the drop-down list to add another product to the compare products list.

2.2.5 Cart Operations

The cart allows to add single or multiple products and initiate origination process for the selected product or products respectively. The system allows to add only one product variant for the following product types:

- Savings Account
- Current Account
- Term Deposit
- Credit Card
- Home Loan
- Personal Loan
- Education Loan
- Vehicle Loan

You will not be able to select two different home loan products or two different savings account products in a single application.

Prerequisite

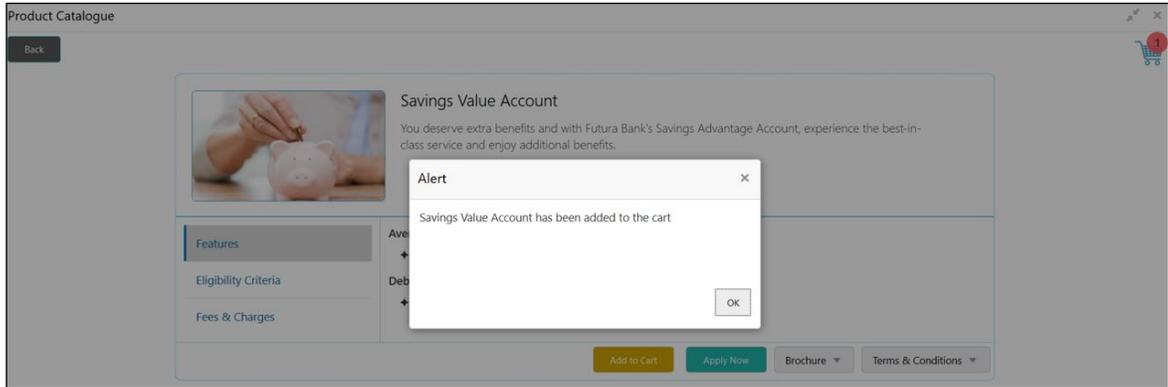
Specify **User Id** and **Password**, and login to **Home screen**.

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, Click **Operations**.
2. Under **Operations** click **Product Catalogue**.
→ The **Product Catalogue** screen is displayed.
3. Select the product type and select the specific business product.

4. Click **Add to Cart** for the selected business product.

→ The **Alert** Pop-up is displayed.

Figure 14: Alert Pop-up



The selected product has been added to the cart and the  icon displays the number of products available in the cart.

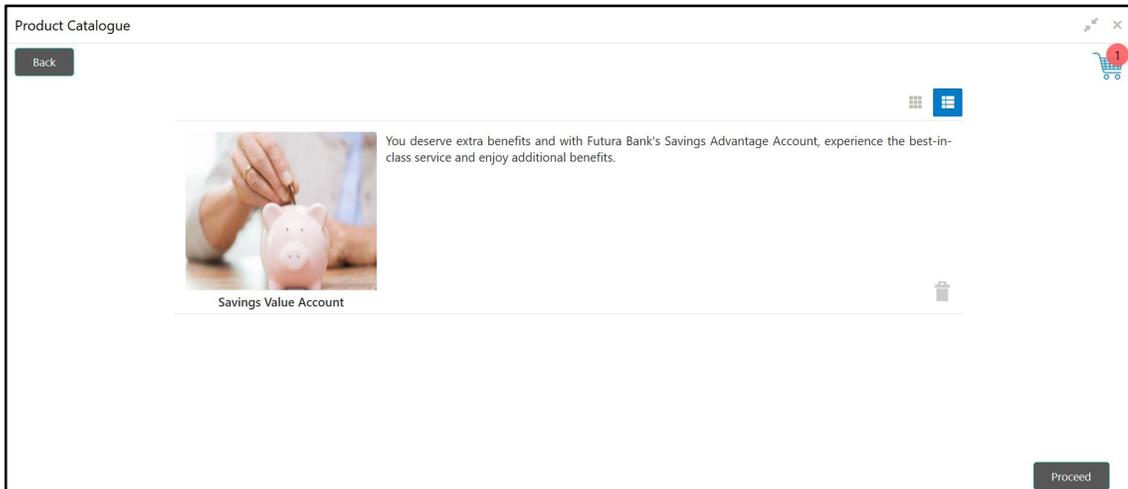
5. Click  icon on the top right side.

Prerequisite

The cart has single product.

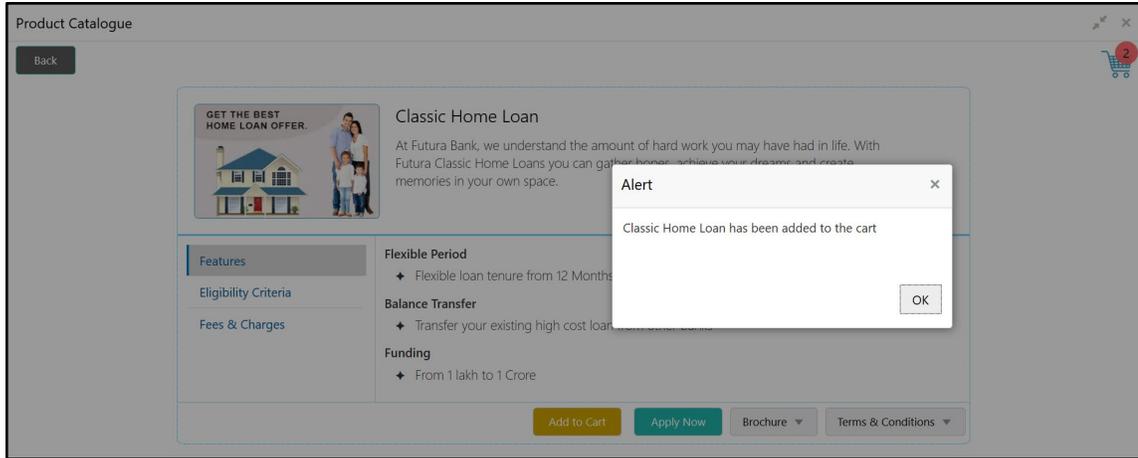
→ The **Cart** screen is displayed.

Figure 15: Cart Screen with Single Product



- In this example, we are going to originate a multiproduct application and will select a Home Loan Product also in the cart.

Figure 16: Add to Cart – Another Business Product



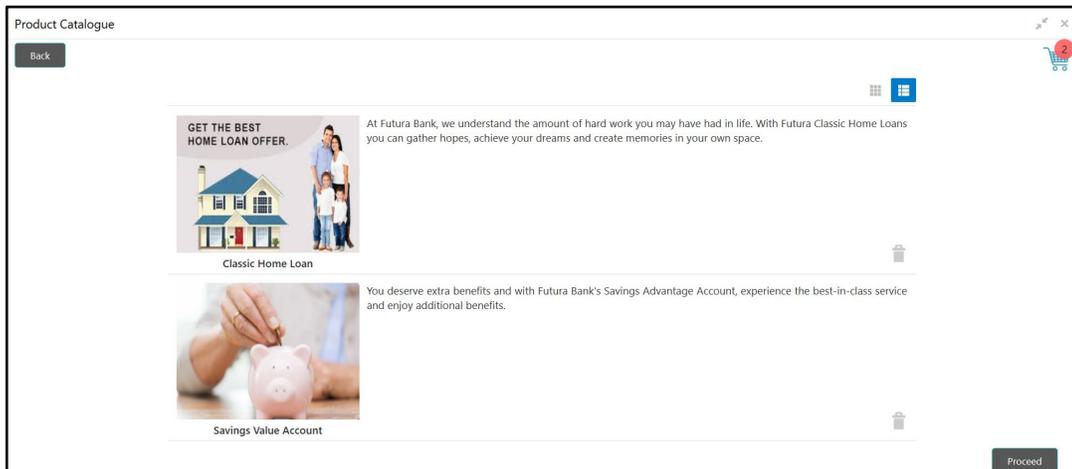
- Click **Add to Cart** and the system will provide an alert that the selected product has been added to the cart and the  icon will display the number of products available in the cart.
- Click  icon on the top right side.

Prerequisite

The cart has multiple products.

→ The **Cart** screen is displayed.

Figure 17: Cart Screen with Multiple Products



- Click **Proceed** to initiate origination for the selected product or click **Back** on the top left side to go back to the Product Details screen and then to the Product Catalogue screen to select another business product.

2.3 Application Initiation

Application Initiation is the first step in the origination process. The process allows swift origination of single product or multiple Products with minimum and apt data capture.

The system automatically triggers the Initiate Application process and generates an Application Reference number. The three-panel screen displays the Application Numbers in the header, while the data segments for this stage is made available on the left-hand side widget. The central panel is where the user will be able to view or capture the details for the specific data segment.

1. Click **Apply Now** from **Product Details** screen or click **Proceed** from **Cart** screen.

The Application Initiation process has only one stage called Initiation and has the following reference data segments:

- [2.3.1 Customer Information](#)
- [2.3.2 Product Details](#)
- [2.3.3 Summary](#)

2.3.1 Customer Information

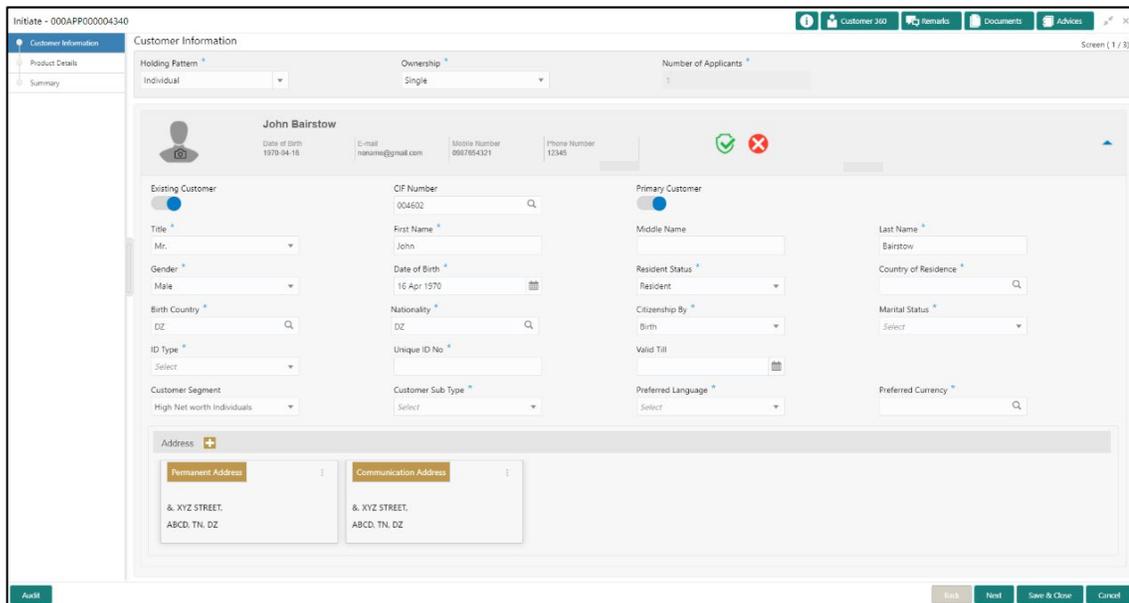
The Application Initiation process starts with the Customer Information data segment, which allows capturing the customer-related information for the application.

Prerequisite

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

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Operations**.
2. Under **Operations**, click **Product Catalogue**.
 - The **Product Catalogue** screen is displayed.
3. Click the product type and select the product and click **Proceed**.
 - The **Customer Information** screen is displayed.

Figure 18: Customer Information



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

Table 6: Customer Information – Field Description

Field	Description
Holding Pattern	Displays the holding pattern selected in the Application Initiate stage.

Field	Description
Ownership	<p>Select the ownership from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Single • Joint <p>In case of Joint ownership selected, panel for updating details for 2nd applicant is populated. Add Applicant is also enabled to allow adding additional applicants to the account.</p> <p>For Credit Card product, Joint ownership is not supported.</p> <p>By default, the system displays the ownership selected in the Application Initiate stage.</p> <p>This field is mandatory.</p>
Number of Applicant	<p>Displays the number of applicants added for the account. It gets auto calculated based on the number of applicants that are added by Add applicant.</p>
Date of Birth	<p>Displays the date of birth of the applicant.</p>
E-mail	<p>Displays the E-mail ID of the applicant.</p>
Mobile Number	<p>Displays the mobile number of the applicant.</p>
Phone Number	<p>Displays the phone number of the applicant.</p>
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>
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>

Field	Description
Existing Customer	Select to indicate if customer is existing customer.
CIF Number	Search and select the CIF number.
Primary Customer	Switch for primary customer is always on for First Applicant.
Title	Select the title of the applicant from the drop-down list. This field is mandatory.
First Name	Specify the first name of the applicant. This field is mandatory.
Middle Name	Specify the middle name of the applicant.
Last Name	Specify the last name of the applicant. This field is mandatory.
Gender	Specify the Gender of the applicant from the drop-down list. This field is mandatory.
Date of Birth	Select the date of birth of the applicant. This field is mandatory.
Resident Status	Select the residential status of the applicant from the drop-down list. Available options are: <ul style="list-style-type: none"> • Resident • Non-Resident This field is mandatory.
County of Residence	Search and select the country code of which the applicant is a resident. This field is mandatory.

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

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

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

Field	Description
Mobile	Specify the ISD code and the mobile number of the applicant. This field is mandatory.
Phone	Specify the ISD code and the phone number of the applicant.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to close the application without saving.

2.3.2 Product Details

The Product Details data segment allows capturing the product or products related information for the application.

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

Prerequisite

Only If **Product Type** is selected as Savings or Loan or Current Account or Term Deposit.

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

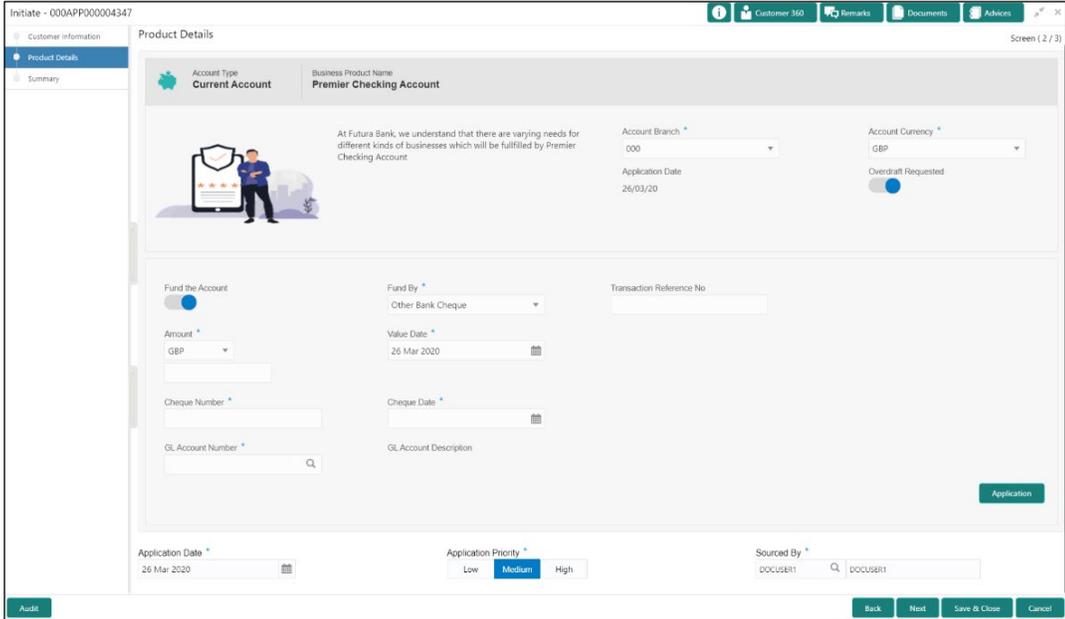
Figure 19: Product Details (Savings Account)

The screenshot displays the 'Product Details' form for a 'Savings Account'. The form is organized into several sections:

- Account Information:** Account Type (Savings Account), Business Product Name (Max Savings Account), Account Branch (000), Account Currency (GBP), Application Date (26/03/20), and Overdraft Requested (checked).
- Fund the Account:** A toggle switch is turned on. Fields include Amount (GBP), Cheque Number, and GL Account Number.
- Fund By:** Other Bank Cheque, Value Date (26 Mar 2020), and Cheque Date.
- Transaction Reference No:** A text input field.
- Application Details:** Application Date (26 Mar 2020), Application Priority (Medium), and Sourced By (DOUSER1).

Navigation buttons at the bottom include 'Add', 'Back', 'Next', 'Save & Close', and 'Cancel'. The top right corner shows 'Screen (2 / 3)'.

Figure 20: Product Details (Current Account)



Initiate - 000APP00004347

Customer Information | Product Details | Summary

Account Type: **Current Account** | Business Product Name: **Premier Checking Account**

At Futura Bank, we understand that there are varying needs for different kinds of businesses which will be fulfilled by Premier Checking Account.

Account Branch: 000 | Account Currency: GBP | Application Date: 26/03/20 | Overdraft Requested:

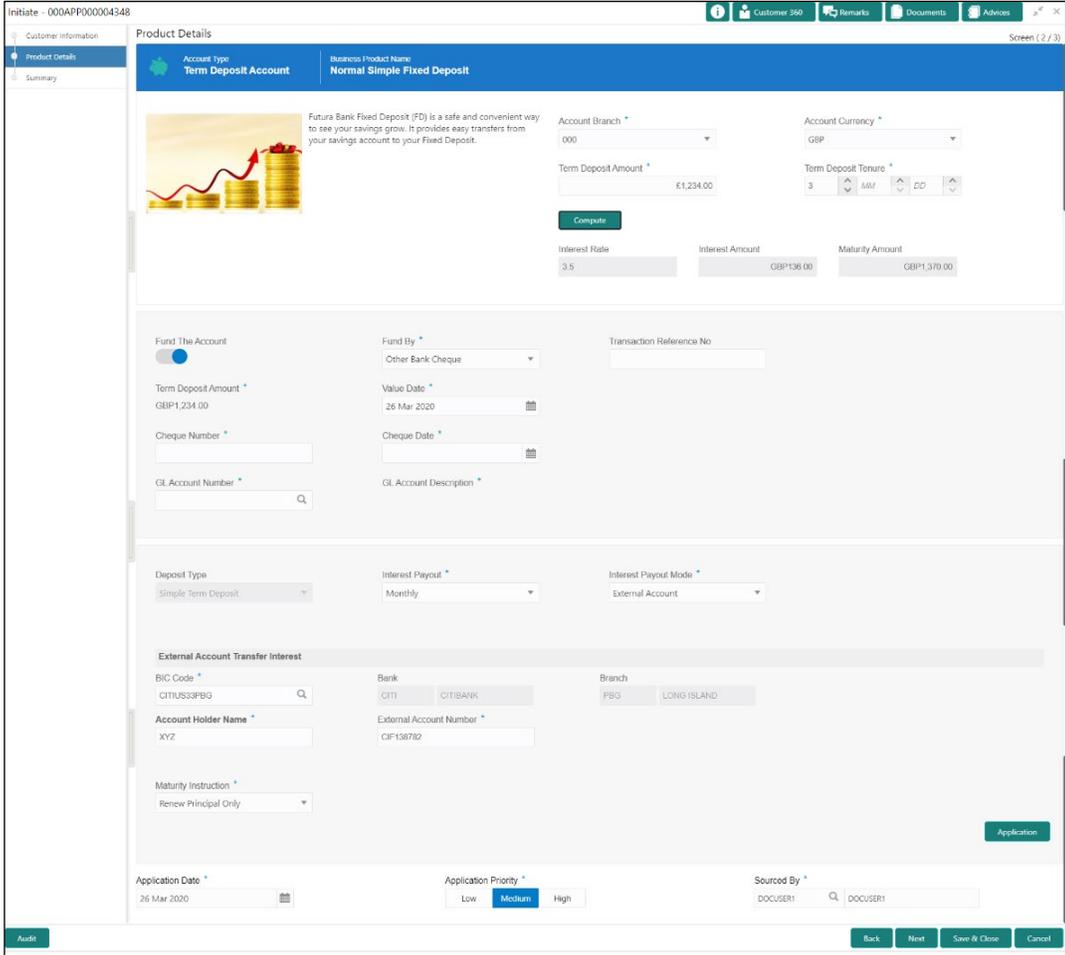
Fund The Account: | Fund By: Other Bank Cheque | Transaction Reference No: []

Amount: GBP | Value Date: 26 Mar 2020 | Cheque Number: [] | Cheque Date: [] | GL Account Number: [] | GL Account Description: []

Application Date: 26 Mar 2020 | Application Priority: Low Medium High | Sourced By: DOCUSER1

Audit | Back | Next | Save & Close | Cancel

Figure 21: Product Details (Term Deposit)



Initiate - 000APP00004348

Customer Information | Product Details | Summary

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

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

Account Branch: 000 | Account Currency: GBP | Term Deposit Amount: £1,234.00 | Term Deposit Tenure: 3 | Interest Rate: 3.5 | Interest Amount: GBP136.00 | Maturity Amount: GBP1,370.00

Fund The Account: | Fund By: Other Bank Cheque | Transaction Reference No: []

Term Deposit Amount: GBP1,234.00 | Value Date: 26 Mar 2020 | Cheque Number: [] | Cheque Date: [] | GL Account Number: [] | GL Account Description: []

Deposit Type: Simple Term Deposit | Interest Payout: Monthly | Interest Payout Mode: External Account

External Account Transfer Interest

BIC Code: CITIUS33PBG | Bank: CITI | OTIBANK | Branch: PBS | LONG ISLAND | Account Holder Name: XYZ | External Account Number: CIF138762 | Maturity Instruction: Renew Principal Only

Application Date: 26 Mar 2020 | Application Priority: Low Medium High | Sourced By: DOCUSER1

Audit | Back | Next | Save & Close | Cancel

Figure 22: Product Details (Loan Product)

The screenshot displays the 'Product Details' form for a loan product. The interface includes a top navigation bar with 'Customer 360', 'Remarks', 'Documents', and 'Advices'. The main content area is divided into sections for 'Account Type' (Personal Loan) and 'Business Product Name' (Small Personal Loan). A central message reads: 'Enjoy the freedom of instant funds with Futura Bank, Xpress Power even without having a salary account with us'. Below this, there are several input fields: 'Account Branch' (000), 'Account Currency' (GBP), 'Purpose of Loan', 'Loan Tenure' (YY, MM, DD), 'Estimated Cost', 'Customer Contribution', and 'Loan Amount' (GBP0.00). At the bottom, there are fields for 'Application Date' (26 Mar 2020), 'Application Priority' (Low, Medium, High), and 'Sourced By' (DOCCSER1). The form is navigable with 'Back', 'Next', 'Save & Close', and 'Cancel' buttons.

Figure 23: Product Details (Credit Card)

The screenshot displays the 'Product Details' form for a credit card. The interface includes a top navigation bar with 'Customer 360', 'Remarks', 'Documents', and 'Advices'. The main content area is divided into sections for 'Card Type' (Retail Credit Card) and 'Business Product Name' (SBI Credit Card). A central image shows a blue credit card with the text 'SBI Credit Card'. Below this, there are several input fields: 'Card Currency' (GBP), 'Credit Card Limit', 'Maximum Card Limit' (GBP100,000,000.00), 'Application Date' (26 Mar 2020), 'Application Priority' (Low, Medium, High), and 'Sourced By' (BHARAT2). The form is navigable with 'Back', 'Next', 'Save & Close', and 'Cancel' buttons.

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

Table 7: Product Details – Field Description

Field	Description
Savings & Current Account Products	Displays the details about savings and current account product.
Account Type	Displays the account type based on the product selected in the Product Catalogue.
Business Product Name	Displays the business product name based on the product selected in the Product Catalogue.

Field	Description
Product Image	Displays the business product image.
Product Description	Displays the short description captured for the product in Business Product configuration.
Account Branch	Specify the account branch. By default, user logged-in branch is displayed. This field is mandatory.
Account Currency	Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory.
Application Date	Displays the application date.
Overdraft Requested	Select to indicate if overdraft is required.
Fund the Account	Select to indicate if Initial Funding has been taken for the Account Opening. Currently Initial Funding through Cash is only allowed. Select Cash from the drop-down. This field is conditional mandatory.
Application	Click Application to capture the required details and automate the Application Entry stage. Note: This button will not appear if the bank has disabled at the Property table.
Loan Products	Displays the details about loan products.
Account Type	Displays the account type based on the product selected in the Product Catalogue.

Field	Description
Business Product Name	Displays the business product name based on the product selected in the Product Catalogue.
Image	Displays the business product image.
Product Description	Displays the short description captured for the product in the Business Product configuration.
Account Branch	By default, the logged-in user's home branch is displayed. Search and select the account branch from the branch list.
Loan Tenure	<p>Select the loan tenure in year, months and days.</p> <p>The system will validate the minimum and maximum tenure for the selected currency.</p> <p>This field is mandatory.</p>
Account Currency	<p>Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory.</p>
Estimated Cost	Specify the estimated cost for the Home Project/Education or Vehicle.
Customer Contribution	<p>Specify the margin amount contributed by the customer.</p> <p>NOTE: Customer Contribution can be zero also.</p>
Loan Amount	<p>Displays the calculated loan amount.</p> <p>Loan Amount = Estimated Cost – Customer Contribution</p> <p>The system will validate the minimum and maximum loan amount.</p>

Field	Description
Purpose of Loan	Specify the loan purpose. This field is mandatory.
Term Deposit	Displays the details about Term Deposit product.
Business Product Name	Displays the business product name based on the product selected in the Product Catalogue.
Product Image	Displays the business product image.
Product Description	Displays the short description captured for the product in the Business Product configuration.
Account Branch	By default, the logged-in user's home branch is displayed. Search and select the account branch from the branch list.
Account Currency	Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory.
Term Deposit Amount	Select the currency and specify the loan amount. Select the currency from the drop-down list. This field is mandatory.
Term Deposit Tenure	Select the loan tenure in year, months and days. This field is mandatory.
Compute	Click Compute to populate the following fields: <ul style="list-style-type: none"> • Interest • Interest Amount • Maturity Amount

Field	Description
Fund the Account	The Fund the Account will always be 'On' for Term Deposit.
Fund By	<p>Select the option from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Cash • Account Transfer • Other Bank Cheque <p>This field is mandatory.</p>
Account Number	In case Account Transfer is selected as the Fund By mode, you need to update the Account Number . You can also search the account number by clicking the search icon.
Account Name	Displays the account name for the selected account number.
Cheque Number	<p>Specify the Cheque number.</p> <p>This field is non-mandatory for Account Transfer funding mode.</p> <p>This field is mandatory for Other Bank Cheque funding mode.</p>
Cheque Date	<p>Select the Cheque date.</p> <p>This field is non-mandatory for Account Transfer funding mode.</p> <p>This field is mandatory for Other Bank Cheque funding mode.</p>
GL Account Number	Specify the GL Account Number where the funding amount is to be credited. You can also search for GL Account Number.
GL Account Description	Displays the GL Account Description for the GL selected.
Deposit Type	Displays the deposit type Simple or Reinvestment Term Deposit, based on the business product configurations.

Field	Description
Interest Payout	Specify if the Interest Payout is to be done Monthly or Quarterly
Interest Payout Mode	Specify if the Interest Payout mode is by Transfer to Account or Demand Draft or External Account.
Account Number	In case Account Transfer is selected as the Interest Payout mode, you need to update the Account Number. You can also search the Account Number by clicking the search icon. This field is mandatory.
Account Name	Displays the account name for the selected account number.
BIC Code	In case External Account is selected as the Maturity Payout Mode, you need to update the Account Number. You can also search the Account Number by clicking the search icon. This field is mandatory.
Bank	Displays the Bank name.
Branch	Displays the branch name.
Account Holder Name	Specify the account holder name for the external account. This field is mandatory.
External Account Number	Specify the external account number. This field is mandatory.

Field	Description
Maturity Instruction	<p>Select the maturity type from the drop-down list. Available options are:</p> <p>Available options for Simple Term Deposit are:</p> <ul style="list-style-type: none"> • Renew Principal • Do not Renew <p>Available options for Reinvestment Term Deposit are:</p> <ul style="list-style-type: none"> • Renew Principal and Interest • Renew Principal Only • Do not Renew
Maturity Payout Mode	<p>If the Maturity Instruction is selected either Do Not Renew or Renew Principal only for Reinvestment Term Deposit, you need to specify the Maturity Payout Mode. Select if the Maturity Payout Mode is Account Transfer or Demand Draft.</p>
Priority	<p>Specify the priority of the application.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • Low • Medium • High
Source By	<p>Displays the logged-in user's user ID and name. You can modify the user ID.</p>
Credit Card Products	<p>Displays the details about credit card product.</p>
Account Type	<p>Displays the account type based on the product selected in the Product Catalogue.</p>
Business Product Name	<p>Displays the business product name based on the product selected in the Product Catalogue.</p>
Product Image	<p>Displays the business product image.</p>

Field	Description
Product Description	Displays the short description captured for the product in Business Product configuration.
Card Currency	Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory.
Credit Card Limit	Select the credit card limit. Available options are: <ul style="list-style-type: none"> • Maximum Card Limit • Requested Card Limit
Maximum Card Limit	Displays the maximum card limit applicable for the selected product. This field appears only if the Credit Card Limit is selected as Maximum Card Limit.
Requested Card Limit	Specify the requested card limit. This field appears only if the Credit Card Limit is selected as Requested Card Limit.
Application	Click Application to capture the required details and automate the Application Entry stage. Note: This button will not appear if the bank has disabled at the Property table.
Application Date	Select the current business date.
Application Priority	Select the priority of the application. Available options are: <ul style="list-style-type: none"> • Low • Medium • High

Field	Description
Sourced By	Select the logged-in user's user ID and name.
Audit	Displays the date and time when the specific data segment was acted upon and user information.
Back	Click Back to navigate to the previous data segment within a stage.
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.
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>
Cancel	Click Cancel to close the application without saving.

2.3.3 Summary

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

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

→ The **Summary** screen is displayed.

Figure 24: 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 8: Summary – Field Description](#).

Table 8: Summary – Field Description

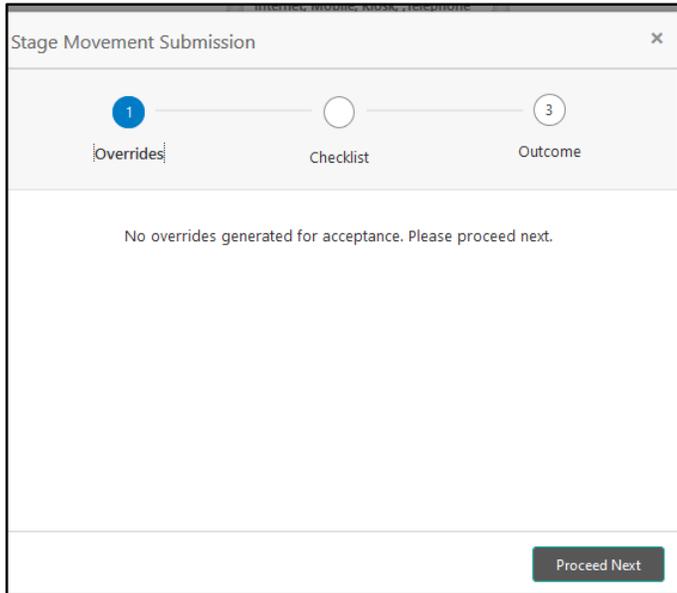
Data Segment	Description
Customer Information	Displays the customer information details.
Account Details	Displays the account details.
Loan Details	Displays the loan details.
Term Deposit Account Details	Displays the term deposit details.
Credit Card Details	Displays the credit card details.

Data Segment	Description
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>NOTE: User will not be able to proceed to the next data segment, without capturing the mandatory data. Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</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 close the application without saving.

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

→ The **Overrides** screen is displayed.

Figure 25: Overrides

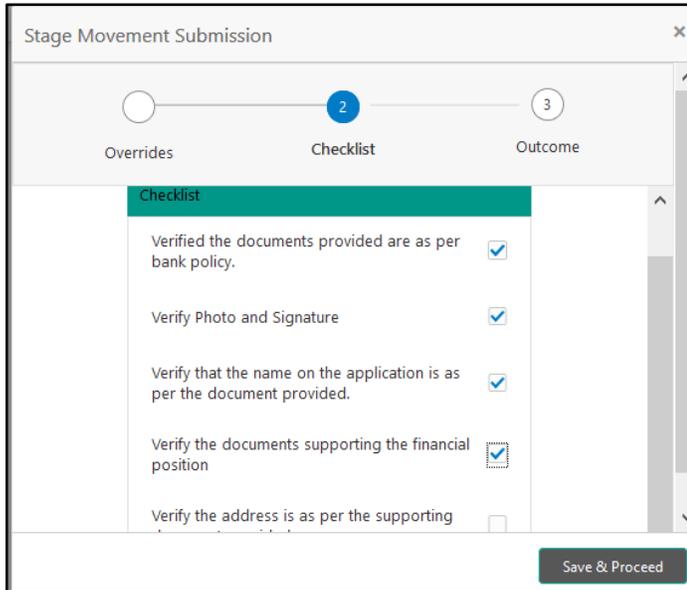


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

Figure 26: Checklist

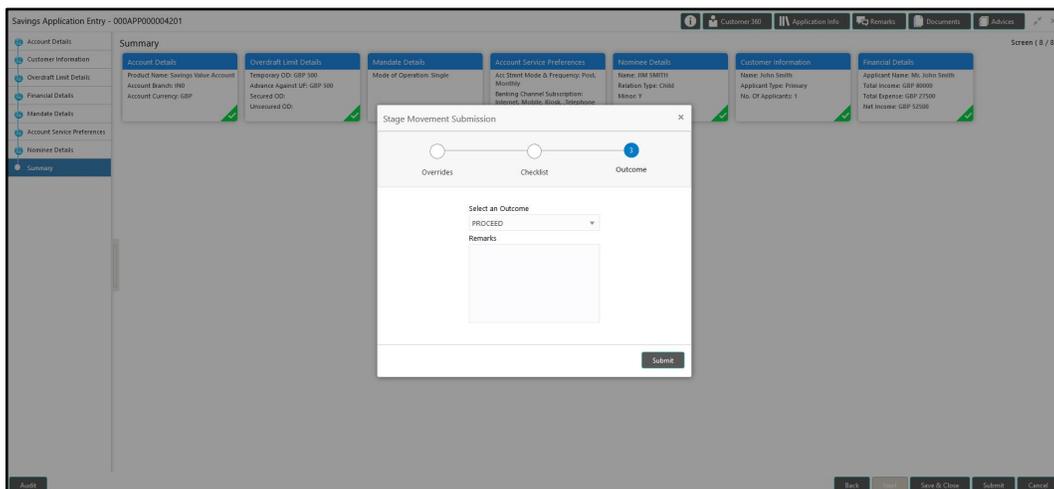


Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

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

→ The **Outcome** screen is displayed.

Figure 27: Outcome



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

- Proceed
- Reject By Bank

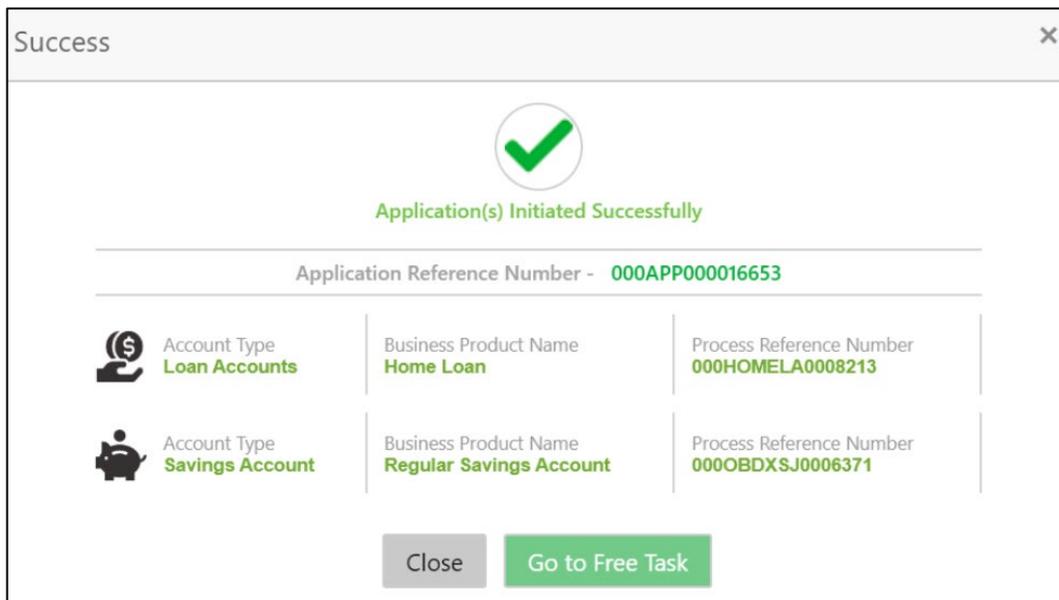
Outcomes configured in the conductor workflow for the business process is available in the dropdown list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 28: Confirmation



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

Post this the origination of the lifecycle of the individual product is triggered. All the child Process Reference Number are linked to the Parent Application Reference Number and can be queried by the Application Reference Number itself.

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

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

Figure 29: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & Edit		Savings Retail Process ...	0005AVLAC0001914	000APP000004201	Application Enrichment	19-03-22	000		
Acquire & Edit		Loans Retail Process MA...	000HVELN10000898	000APP000004201	Application Entry	19-03-22	000	000041	
Acquire & Edit		Savings Retail Process ...	0005AVLAC0001888	000APP000004178	Application Enrichment	19-03-22	000		
Acquire & Edit		Savings Retail Process ...	0005AVLAC0001888	000APP000004167	Application Enrichment	19-03-22	000		
Acquire & Edit		Savings Retail Process ...	0005AVLAC0001887	000APP000004166	Application Entry	19-03-22	000		
Acquire & Edit		Savings Retail Process ...	0005AVLAC0001885	000APP000004159	Application Entry	19-03-22	000		
Acquire & Edit		Savings Retail Process ...	0005AVLAC0001880	000APP000004148	Application Entry	19-03-22	000		
Acquire & Edit		Loans Retail Process MA...	000HVELN10000879	000APP000004141	Application Entry	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INF000004097	000APP000004146	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INF000004096	000APP000004145	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INF000004095	000APP000004144	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INF000004094	000APP000004143	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INF000004093	000APP000004142	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INF000004091	000APP000004140	Application Initiation	19-03-22	000		

If you have access to the next stage, you would be able to view the Application number and take action on it.

2.4 In-Principle Approval

In-Principle Approval enables the bank user to check the eligibility of the loan by assessing the financial status and personal details of the applicant. In-Principle Approval comprised in below sections

- [2.4.1 New Request](#)
- [2.4.2 IPA Initiation](#)
- [2.4.3 IPA Approval](#)
- [2.4.4 Enquiry](#)

2.4.1 New Request

New Request displays the loan product types for which the IPA is supported. The supported loan product types are as follows:

- Home Loan
- Vehicle Loan

Prerequisite

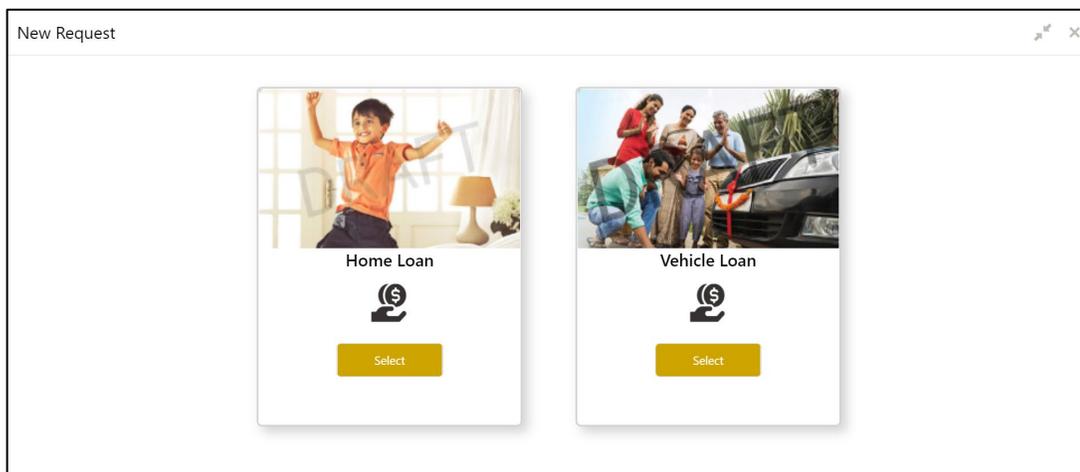
Specify **User Id** and **Password**, and login to **Home screen**.

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Operations**.

Under **Operations**, click **In-Principle Approval**. Under **In-Principle Approval**, click **New Request**.

→ The **New Request** screen is displayed.

Figure 30: New Request

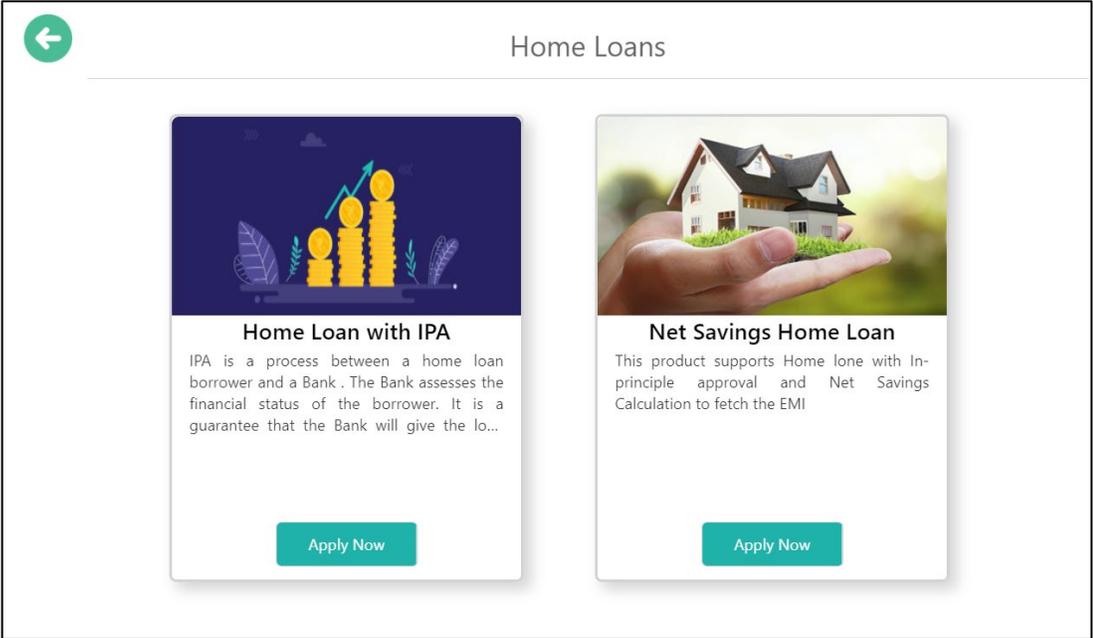


Prerequisite

Only if **Loan Type** is selected as Home Loans.

→ The **Home Loans** screen is displayed.

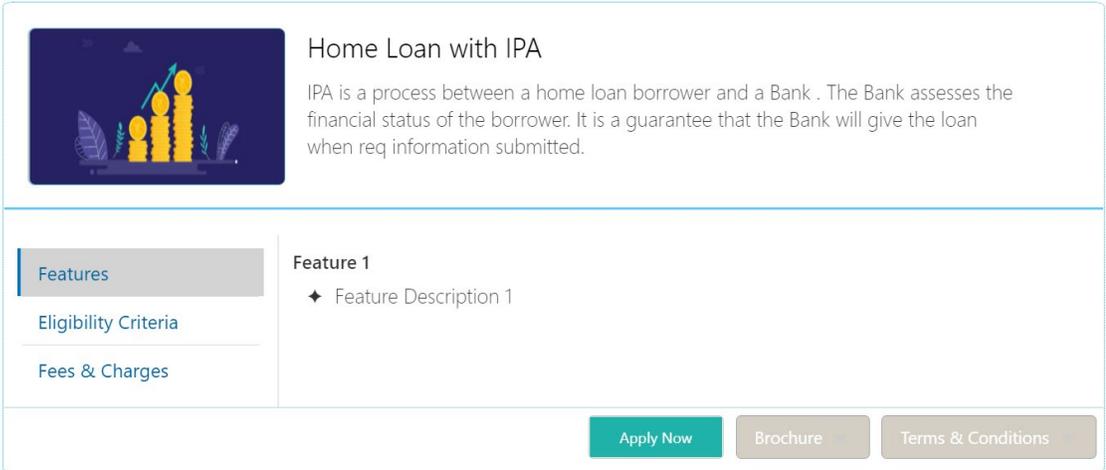
Figure 31: Home Loans



2. Select the product type and select the specific business product.

→ The **Home Loan with IPA Product Details** screen is displayed.

Figure 32: Home Loans with IPA Product Details



For more information on fields displayed on the screens, refer to [Table 9: Home Loans with IPA Product Details – Field Description](#).

Table 9: Home Loans with IPA Product Details – Field Description

Field	Description
Product Image	Displays the product image.
Business Product Name	Displays the business product name.
Product Description	Displays a short description of the business product.
Features	The various features updated for the business product are displayed. The system can display multiple statements for a feature name.
Eligibility Criteria	The various eligibility criteria updated for the business product is displayed. The system can display multiple statements for eligibility name.
Fees & Charges	The various Fees & Charges updated for the business product is displayed. The system can display multiple statements for fee & charges name.
Apply Now	It allows to initiate the origination process for the selected product with IPA.
Brochure	It allows to view or download the product brochure.
Terms & Conditions	It allows to view or download the Terms & Condition document for the business product.

3. Click **Apply Now** to initiate the IPA application for the selected product with IPA.

2.4.2 IPA Initiation

IPA Initiation allows the bank user to initiate IPA request by capturing the required details.

The system automatically triggers the Initiate IPA request and generates an IPA Reference number. The three-panel screen displays the Application Numbers in the header, while the data segments for this stage are made available on the left-hand side widget. The central panel is where the user will be able to view or capture the details for the specific data segment.

Click **Apply Now** from Product Details screen to initiate the new IPA Request.

The IPA Initiation process has the following reference data segments:

- [2.4.2.1 Customer Information](#)
- [2.4.2.2 IPA Details](#)
- [2.4.2.3 Financial Details](#)
- [2.4.2.4 Generate IPA](#)
- [2.4.2.5 Summary](#)

2.4.2.1 Customer Information

The IPA Initiation process starts with the Customer Information data segment, which allows capturing the customer-related information for the application.

Prerequisite

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

1. From Home screen, click Retail Banking. Under Retail Banking, click Operations.
2. Under **Operations**, click **In-Principle Approval**. Under **In-Principle Approval**, click **New Request**.

→ The **New Request** screen is displayed.

3. Select the product type and select the product and click **Proceed**.

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

Figure 33: Customer Information

4. Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 10: Customer Information – Field Description](#).

Table 10: 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>In case of Joint ownership selected, panel for updating details for 2nd applicant is populated. Add Applicant is also enabled to allow adding additional applicants to the account.</p>

Field	Description
	<p>By default, the system displays the ownership selected in the Application Initiate stage.</p> <p>This field is mandatory.</p>
Number of Applicant	<p>Displays the number of applicants added for the account. It gets auto calculated based on the number of applicants that are added by Add applicant.</p>
Date of Birth	<p>Displays the date of birth of the applicant.</p>
E-mail	<p>Displays the E-mail ID of the applicant.</p>
Mobile Number	<p>Displays the mobile number of the applicant.</p>
Phone Number	<p>Displays the phone number of the applicant.</p>
Last Updated On	<p>Displays the date on which the financial details of an existing applicant were last updated.</p> <p>For a new applicant, it will remain blank.</p>
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	<p>Select to indicate if customer is existing customer.</p>
CIF Number	<p>Search and select the CIF number.</p>
Primary Customer	<p>Switch for primary customer is always on for First Applicant.</p>
Title	<p>Select the title of the applicant from the drop-down list.</p> <p>This field is mandatory.</p>

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

Field	Description
Occupation Type	<p>Select the occupation type of the applicant from the drop-down list.</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>
Address	<p>Displays the address details.</p> <p>Click on the top right side of the Address Tile.</p> <p>View – Click View to view the address details of an existing customer.</p> <p>Edit - Click Edit to update the address details of an existing customer.</p> <p>Delete – Click Delete to delete the address of an existing customer.</p> <p>Edit and Delete option are enabled for existing customer post click of Edit from the header.</p>

Field	Description
	To add multiple addresses of the applicant, click  icon on the Address to add additional addresses.
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	Specify the locality name of the address.
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	Specify the zip code of the address.

Field	Description
E-mail	Specify the E-mail address of the applicant. This field is mandatory.
Mobile	Specify the ISD code and the mobile number of the applicant. This field is mandatory.
Phone	Specify the ISD code and the phone number of the applicant.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to close the application without saving.

2.4.2.2 IPA Details

The IPA Details data segment allows capturing the product and property-related information for the IPA application.

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

Prerequisite

Only If **Product Type** is selected as Loan Product with IPA.

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

Figure 34: IPA Details (Home Loan)

Figure 35: IPA Details (Vehicle Loan)

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

Table 11: IPA Details – Field Description

Field	Description
IPA Details (Home Loan)	Displays the IPA details for Home Loan.
Account Type	Displays the account type based on the product selected in the In-Principle Approval.
Business Product Name	Displays the business product name based on the product selected in the In-Principle Approval.
Product Image	Displays the business product image.
Product Description	Displays the short description captured for the product in the Business Product configuration.
Property Location State	Specify the state where the property is located. This field is mandatory.
Property Location City	Specify the city where the property is located. This field is mandatory.
Have you shortlisted the property?	Select whether the property have been shortlisted or not. The options are <ul style="list-style-type: none"> • Yes • No This field is mandatory.
Builder Name	Specify the name of the Builder

Field	Description
Property Type	<p>Select the type of property from the drop-down list.</p> <p>The options are</p> <ul style="list-style-type: none"> • Independent • Villa • Apartment • Others <p>This field is mandatory.</p>
Loan Tenure	<p>Select the loan tenure in year, months and days.</p> <p>The system will validate the minimum and maximum tenure for the selected currency.</p> <p>This field is mandatory.</p>
Currency	<p>Select the currency from the drop-down list, if required.</p> <p>Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory.</p>
Estimated Cost	<p>Specify the estimated cost for the Home Project or Vehicle.</p> <p>This field is mandatory.</p>
Customer Contribution	<p>Specify the margin amount contributed by the customer.</p> <p>NOTE: Customer Contribution can be zero also.</p>
Purpose of Loan	<p>Specify the loan purpose.</p> <p>This field is mandatory.</p>
IPA Details (Vehicle Loan)	Displays the IPA details for Vehicle Loan.
Account Type	<p>Displays the account type based on the product selected in the In-Principle Approval.</p>

Field	Description
Business Product Name	Displays the business product name based on the product selected in the In-Principle Approval.
Product Image	Displays the business product image.
Product Description	Displays the short description captured for the product in the Business Product configuration.
Vehicle Category	<p>Select the category of the Vehicle. The options are</p> <ul style="list-style-type: none"> • Two-Wheeler • Three-Wheeler • Four-Wheeler <p>This field is mandatory.</p>
Make	<p>Select the manufacturer name.</p> <p>This field is mandatory.</p>
Model	<p>Specify the Vehicle model.</p> <p>This field is mandatory.</p>
Loan Tenure	<p>Select the loan tenure in year, months and days.</p> <p>The system will validate the minimum and maximum tenure for the selected currency.</p> <p>This field is mandatory.</p>

Field	Description
Currency	Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory.
Estimated Cost	Specify the estimated cost for the Home Project or Vehicle. This field is mandatory.
Customer Contribution	Specify the margin amount contributed by the customer. NOTE: Customer Contribution can be zero also.
Purpose of Loan	Specify the loan purpose. This field is mandatory.
Back	Click Back to navigate to the previous data segment within a stage.
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.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.
Cancel	Click Cancel to close the application without saving.

2.4.2.3 Financial Details

The Financial Details data segment allows to capture the financial details of the applicant for IPA application.

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

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

Figure 36: Financial Details

The screenshot displays the 'Financial Details' screen for an applicant named 'MR'. At the top, it shows 'Total Income GBP 12000' and 'Total Expense GBP 1200', with a note 'Last Updated On Feb 5, 2021'. The 'Applicant Name' field is filled with 'MR'. Under 'Basic Details', 'Employment Type' is 'Full Time', 'Employment Category' is 'Professional', and 'Employee Number' is empty. Below this are four tables:

Monthly Income (in GBP)		Monthly Expense (in GBP)		Liabilities (in GBP)		Asset (in GBP)	
Type	Amount	Type	Amount	Type	Amount	Type	Amount
Business	£0.00	Rentals	£1,200.00	Home Loan	£1,200,000.00	House	£12,000,000.00
Salary	£12,000.00	Household	£0.00	Education Loan	£0.00	Deposit	£0.00
Interest Amount	£0.00	Vehicle	£0.00	Deposit	£0.00	Vehicle	£0.00
Rentals	£0.00	Fuel	£0.00	Property Loan	£0.00	Other	£0.00
Bonus	£0.00	Other Expenses	£0.00	Vehicle Loan	£0.00		
Cash Gifts	£0.00	Medical	£0.00	Credit Card Outstanding	£0.00		
Other Income	£0.00	Education	£0.00	Overdrafts	£0.00		
Dividend	£0.00			Barrowal Loan	£0.00		
Total	£12,000.00	Total	£1,200.00	Total	£1,200,000.00	Total	£12,000,000.00

At the bottom, the 'Net Income' is calculated as 'GBP 10,300.00'. The interface includes navigation buttons: 'Back', 'Next', 'Save & Close', and 'Cancel'.

Specify the details in the relevant data fields. Mandatory data fields are indicated accordingly. For more information on fields, refer to [Table 12: Financial Details – Field Description](#).

Table 12: Financial Details – Field Description

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

Field	Description
Last Update 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>
Applicant Name	<p>Displays the name of the applicant.</p>
Edit	<p>Click Edit to modify the existing applicant 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 applicant.</p>
Basic Details	<p>Default values available as options in the drop-down list can be used as attributes to configure the Quantitative Score which will be used during the Assessment stage.</p> <p>Refer to the Configuration user guide for the list of attributes available in this release.</p>
Employment Type	<p>Select the employment type from the drop-down list.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • Full Time • Part Time • Permanent <p>Employment Type is reckoned as an attribute for Quantitative Score calculation for the given Applicant.</p> <p>This field is mandatory.</p>

Field	Description
Employment Category	<p>Select the employment type from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Service • Professional • Business <p>Employment Category is reckoned as an attribute for Quantitative Score calculation for the given Applicant.</p> <p>This field is mandatory.</p>
Employee Number	Specify the employee number.
Office Name	Specify the office name.
Designation	Specify the designation.
Employment Start Date	Select the employment start date.
Employment End Date	Select the employment end date.
Monthly Income	<p>Select the income. Available options are:</p> <ul style="list-style-type: none"> • Salary • Business • Interest Income • Pension • Other
Monthly Expenses	<p>Select the expenses. Available options are:</p> <ul style="list-style-type: none"> • Household • Medical • Education • Travel • Others

Field	Description
Liabilities	Select the liabilities. Available options are: <ul style="list-style-type: none"> • Property Loans • Vehicle Loans • Personal Loans • Card outstandings • Overdrafts • Others • Total
Asset	Select the asset. Available options are: <ul style="list-style-type: none"> • Savings Deposits • Stocks/Funds • Properties • Automobiles • Fixed Deposits • Land • Others
Total Income	The system automatically displays the total income over expenses.
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>NOTE: User will not be able to proceed to the next data segment, without capturing the mandatory data. Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
Save & Close	<p>Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.</p>
Cancel	<p>Click Cancel to close the application without saving.</p>

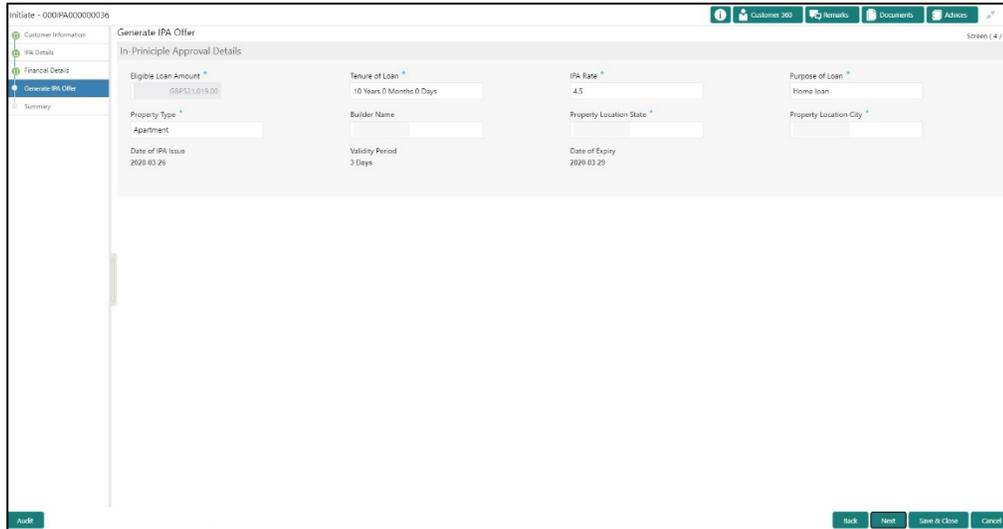
2.4.2.4 Generate IPA

The Generate IPA data segment generate and displays the In-Principle Approval details for IPA application.

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

→ The **Generate IPA** screen is displayed.

Figure 37: Generate IPA



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

Table 13: Generate IPA Details – Field Description

Field	Description
Home Loan with IPA	Displays the details about Home Loan with IPA.
Eligible Loan Amount	Displays the eligible loan amount.
Tenure of Loan	Specify the tenure of the loan. This field is mandatory.

Field	Description
Property Type	Specify the type of the property. This field is mandatory.
Builder Name	Specify the name of the builder.
Property Location State	Specify the state where the property is located. This field is mandatory.
Property Location City	Specify the city where the property is located. This field is mandatory.
Purpose of Loan	Specify the purpose of Loan. This field is mandatory.
IPA Rate	Displays the interest rate at which the IPA is calculated.
Date of IPA Issue	Displays the IPA Issue date.
Validity Period	Displays the validity date.
Date of Expiry	Displays the expiry date. NOTE: IPA application will be expired after the expiry date. The user cannot convert this IPA into a normal loan.
Vehicle Loan with IPA	Displays the details about Vehicle Loan with IPA.
Eligible Loan Amount	Displays the eligible loan amount.

Field	Description
Vehicle Category	Select the category of the Vehicle. The options are <ul style="list-style-type: none"> • Two-Wheeler • Three-Wheeler • Four-Wheeler This field is mandatory.
Make	Select the manufacturer name. This field is mandatory.
Model	Specify the Vehicle model. This field is mandatory.
Loan Tenure	Select the loan tenure in year, months and days. The system will validate the minimum and maximum tenure for the selected currency. This field is mandatory.
Purpose of Loan	Specify the loan purpose. This field is mandatory.
IPA Rate	Displays the interest rate at which the IPA is calculated.
Date of IPA Issue	Displays the IPA Issue date.
Validity Period	Displays the validity date.
Date of Expiry	Displays the expiry date.
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>NOTE: User will not be able to proceed to the next data segment, without capturing the mandatory data. Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
Save & Close	<p>Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.</p>
Cancel	<p>Click Cancel to close the application without saving.</p>

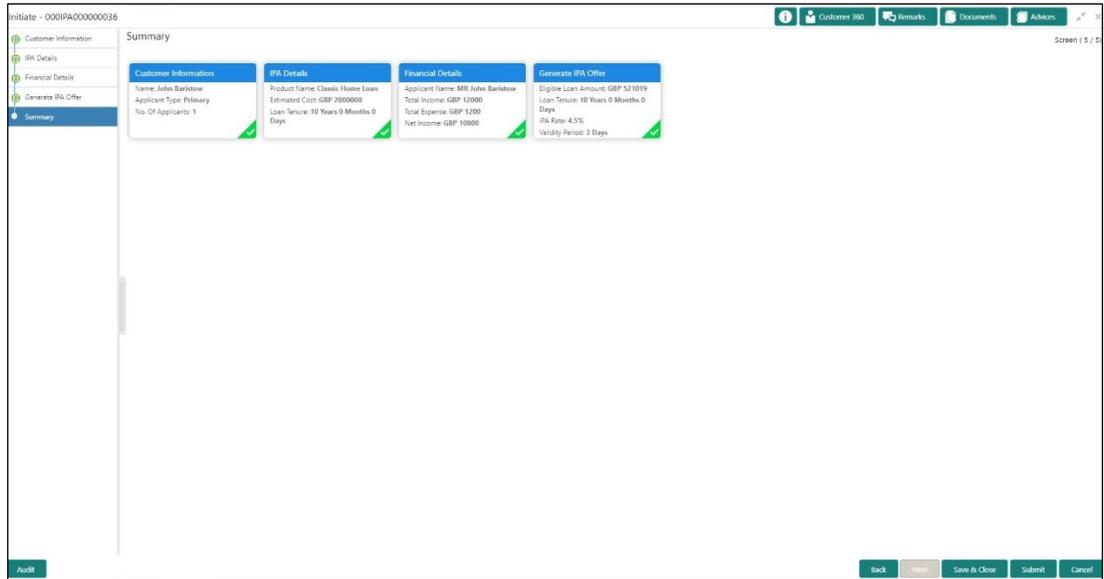
2.4.2.5 Summary

The Summary displays the tiles for all the data segments in the IPA Initiation Process. The tiles display the important details captured in the specified data segment.

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

→ The **Summary** screen is displayed.

Figure 38: 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 14: Summary – Field Description](#).

Table 14: Summary – Field Description

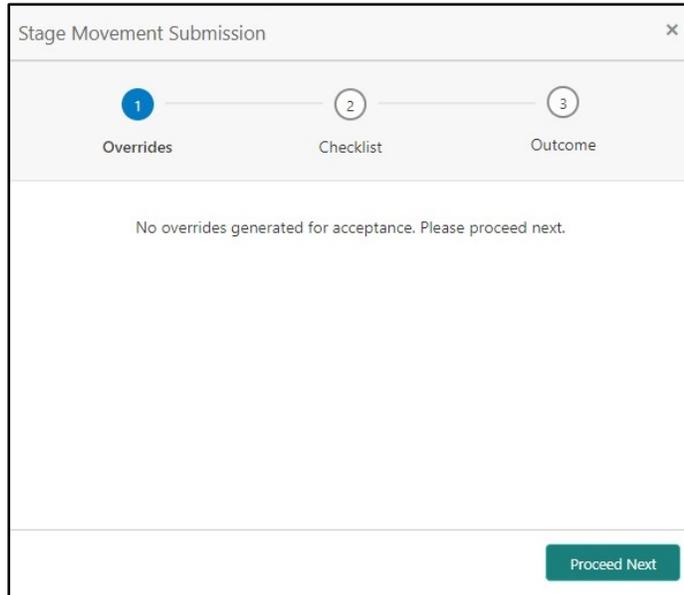
Data Segment	Description
Customer Information	Displays the customer information details.
IPA Details	Displays the IPA details.
Financial Details	Displays the financial details.
Generate IPA Offer Details	Displays the generate IPA offer details.

Data Segment	Description
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>NOTE: User will not be able to proceed to the next data segment, without capturing the mandatory data. Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</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 close the application without saving.

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

→ The **Overrides** screen is displayed.

Figure 39: Overrides

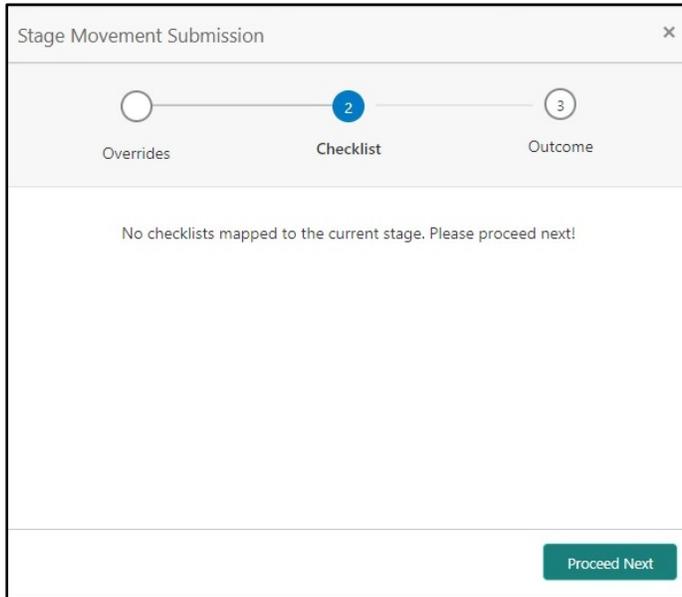


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click Proceed Next.

→ The **Checklist** screen is displayed.

Figure 40: Checklist

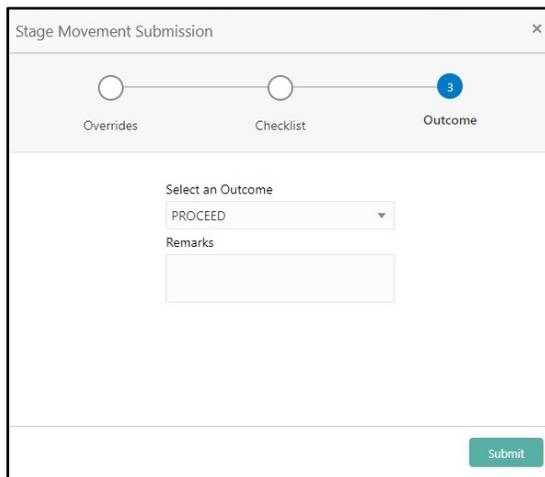


Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

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

→ The **Outcome** screen is displayed.

Figure 41: Outcome



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

- Proceed
- Return to Customer Information
- Return to IPA Details
- Return to Generate IPA
- Reject

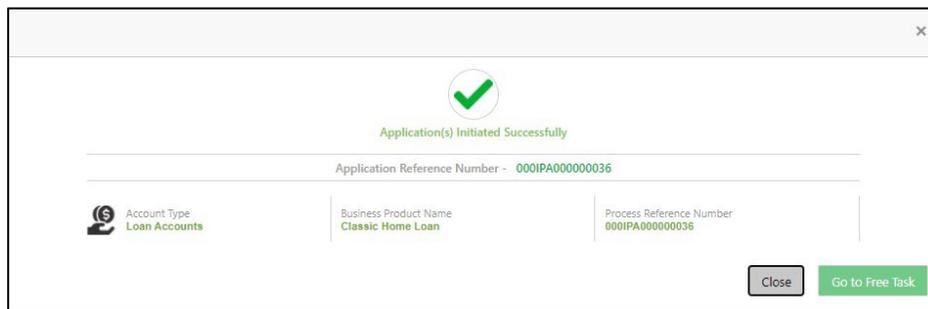
Outcomes configured in the conductor workflow for the business process is available in the dropdown list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 42: Confirmation



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

The system will generate the advice on submission of the IPA initiation stage.

Post this the origination of the lifecycle of the individual product is triggered. All the child Process Reference Number are linked to the Parent Application Reference Number and can be queried by the Application Reference Number itself.

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

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

Figure 43: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<input type="checkbox"/> Acquire & Edit		In-Principle Approval Pr...	000IPAG000000036	000IPAG000000036	IPA Approval	20-03-26			
<input type="checkbox"/> Acquire & Edit		Savings Account Origin...	0005AADVT0005972	000APP000014005	Application Entry	20-03-26			
<input type="checkbox"/> Acquire & Edit		Savings Account Origin...	0005AADVT0005971	000APP000014003	Application Entry	20-03-26			
<input type="checkbox"/> Acquire & Edit		Savings Account Origin...	0005AADVT0005969	000APP000013993	Application Entry	20-03-26			
<input type="checkbox"/> Acquire & Edit	medium	Savings Account Origin...	0005AVNEW0005964	000APP000013984	Application Enrichment	20-03-26	000	006094	
<input type="checkbox"/> Acquire & Edit		In-Principle Approval Pr...	000IPAG000000029	000IPAG000000029	IPA Approval	20-03-26			
<input type="checkbox"/> Acquire & Edit		Current Account Origin...	000CURPCA0001644	000APP000013976	Application Entry	20-03-26			
<input type="checkbox"/> Acquire & Edit		Savings Account Origin...	0005AADVT0005958	000APP000013976	Application Entry	20-03-26			
<input type="checkbox"/> Acquire & Edit		Savings Account Origin...	0005AADVT0005957	000APP000013975	Application Entry	20-03-26			
<input type="checkbox"/> Acquire & Edit		Savings Account Origin...	0005AADVT0005931	000APP000013943	Application Entry	20-03-26			
<input type="checkbox"/> Acquire & Edit		Current Account Origin...	000CURPCA0001643	000APP000013938	Application Entry	20-03-26			
<input type="checkbox"/> Acquire & Edit		Savings Account Origin...	0005AADVT0005929	000APP000013938	Application Entry	20-03-26			
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination ...	000HMLN010005577	000APP000013931	Application Entry	20-03-26			
<input type="checkbox"/> Acquire & Edit		Current Account Origin...	000CURPCA0001640	000APP000013901	Application Entry	20-03-26			

If you have access to the next stage, you would be able to view the Application number and take action on it.

2.4.3 IPA Approval

IPA Approval stage has the following reference data segments.

- [2.4.3.1 IPA Approval Details](#)
- [2.4.3.2 Summary](#)
- [2.4.3.3 Request Clarification](#)

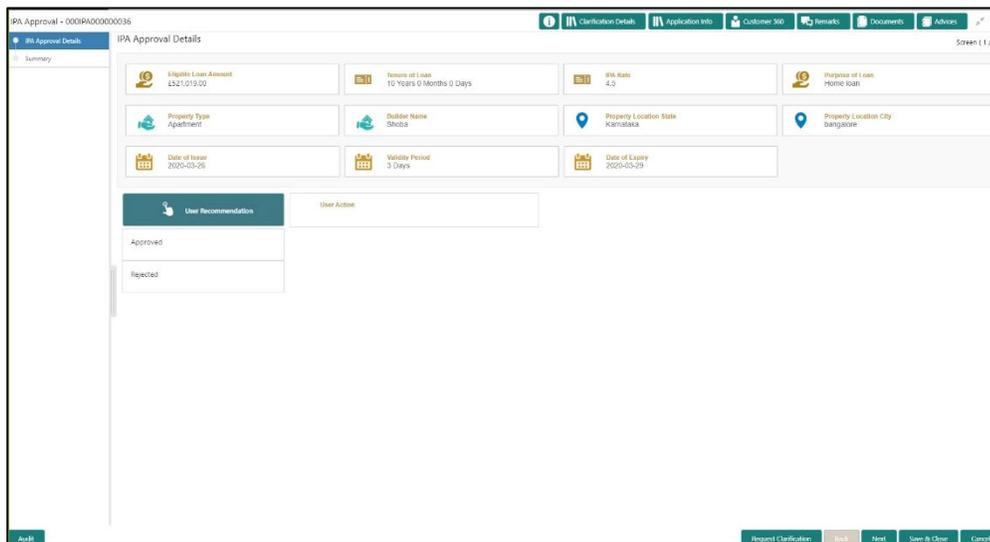
2.4.3.1 IPA Approval Details

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

1. Click **Acquire & Edit** in the Free task screen of the previous stage – IPA Initiation to proceed with the next data segment.

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

Figure 44: IPA Approval Details



For more information on fields, refer to [Table 15: IPA Approval Details – Field Description](#).

Table 15: IPA Approval Details – Field Description

Field	Description
Eligible Loan Amount	Displays the eligible loan amount.
Tenure of Loan	Displays the loan tenure.

Field	Description
IPA Rate	Displays the IPA rate.
Purpose of Loan	Displays the purpose of loan.
Property Type	Displays the property type.
Builder Name	Displays the name of the building.
Property Location State	Displays the state where the property is located.
Property Location City	Displays the city where the property is located.
Date of Issue	Displays the date of issue.
Validity Period	Displays the validity period.
Date of Expiry	Displays the expiry date.
User Recommendation	<p>Specify the User recommendation.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • Approved • Rejected
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 to place a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>

Field	Description
Back	<p>Click Back to navigate to the previous data segment within a stage.</p> <p>Since this is the first screen on the workflow, Back will be disabled.</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>

2.4.3.2 Summary

The Summary displays the tiles for all the data segments in the IPA Approval Process. The tiles display the important details captured in the specified data segment.

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

→ The **Summary** screen is displayed.

Figure 45: Summary



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

Table 16: Summary – Field Description

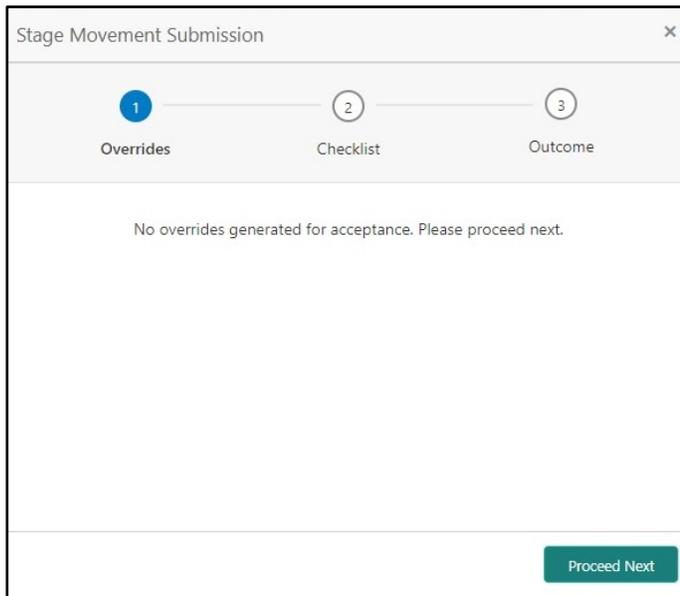
Data Segment	Description
IPA Approval Details	Displays the IPA Approval details.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows to place a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer.</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>NOTE: User will not be able to proceed to the next data segment, without capturing the mandatory data. Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</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.

Data Segment	Description
Submit	Click Submit to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click Cancel to close the application without saving.

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

→ The **Overrides** screen is displayed.

Figure 46: Overrides

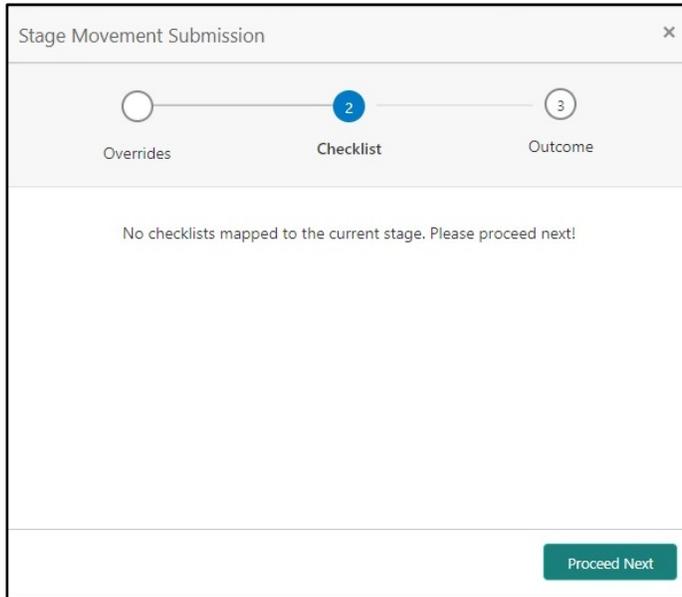


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

Figure 47: Checklist

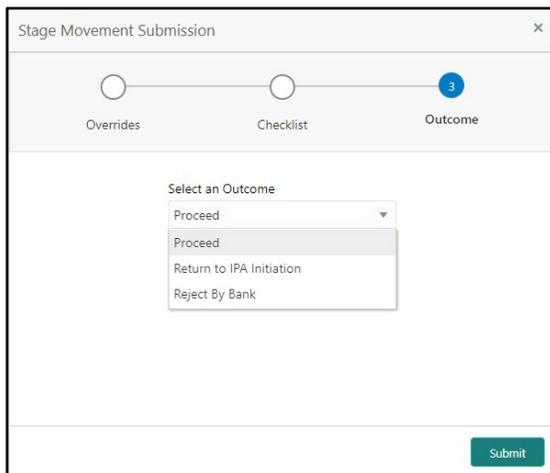


Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

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

→ The **Outcome** screen is displayed.

Figure 48: Outcome



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

- Proceed
- Return to IPA Initiation
- Reject by Bank

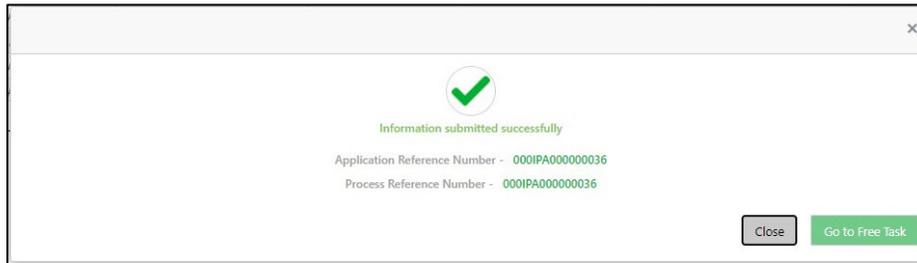
Outcomes configured in the conductor workflow for the business process is available in the dropdown list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 49: Confirmation



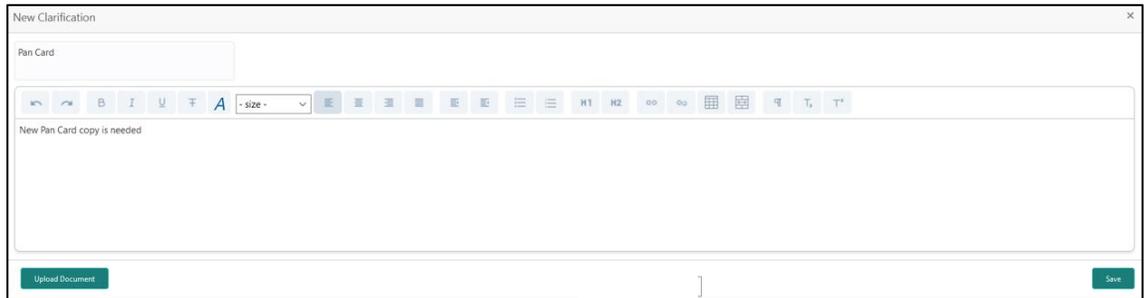
On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is displayed. If you have access to the next stage, you would be able to view the Application number and take action on it.

Post this the origination of the lifecycle of the individual product is triggered. All the child Process Reference Number are linked to the Parent Application Reference Number and can be queried by the Application Reference Number itself.

2.4.3.3 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 50: 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 51: Upload Documents



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

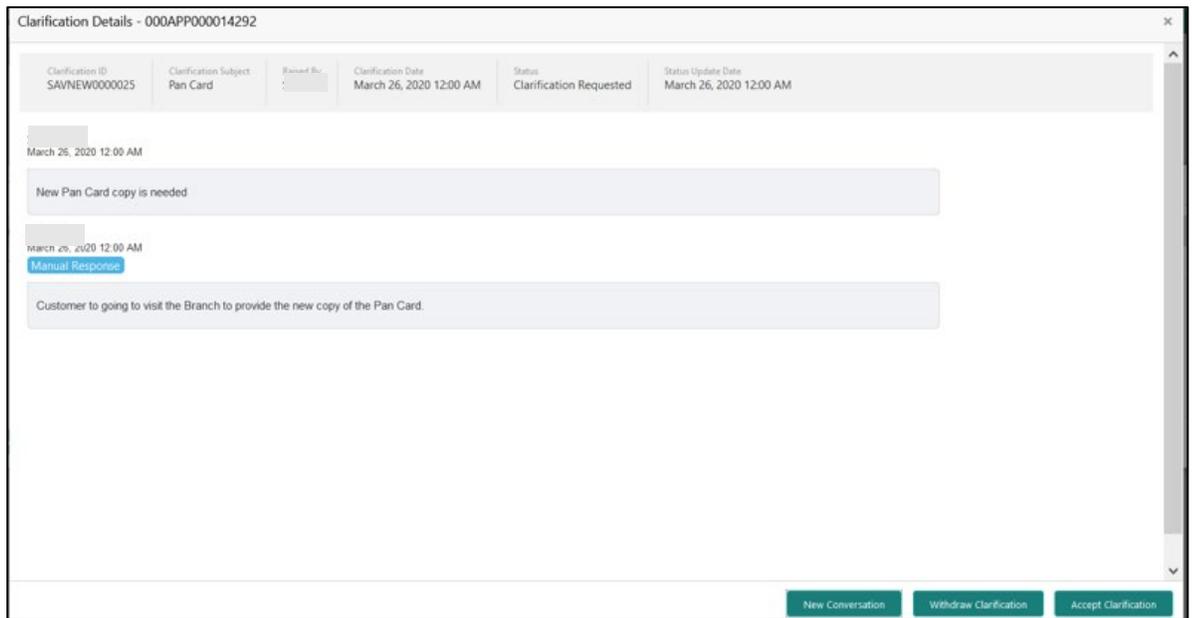
Select the Application from the **Awaiting Customer Clarification** sub-menu available under **Task** menu. Click **Clarification Details** from the header.

Figure 52: Clarification Details



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

Figure 53: Clarification Details



Allowed actions are as following:

- Adding New Conversation
- Withdraw Clarification
- Accept Clarification

Once the Clarification is either withdrawn or accepted, the application moves back to the **My Task** sub-menu available under **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.

2.4.4 Enquiry

Enquiry allows the user to enquire the loan products with IPA through the various search criteria and convert IPA to normal loan.

Prerequisite

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

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Operations**.
Under **Operations**, click **In-Principle Approval**. Under **In-Principle Approval**, click **Enquiry**.
→ The **Enquiry** screen is displayed.

Figure 54: Enquiry

IPA Reference No.	Customer Name	IPA Request Date	IPA Offered Date	IPA Expiry Date	Mobile Number	Email ID	ID Number	Status
000IPA000000036	[blurred]	26 March 2020	26 March 2020	29 March 2020	23923223	[blurred]	[blurred]	Active

For more information on fields displayed on the screens, refer to [Table 17: Enquiry – Field Description](#).

Table 17: Enquiry – Field Description

Field	Description
IPA Reference No.	Displays the IPA Reference Number.
Customer Name	Displays the name of the customer.
IPA Request Date	Displays the IPA Request Date.
IPA Offer Date	Displays the IPA Offer Date.
Mobile Number	Displays the mobile number of the applicant.

Field	Description
E-mail ID	Displays the E-mail ID of the applicant.
ID Number	Displays the ID Number of the applicant.
Status	<p>Displays the status of the IPA Application.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • Active • Closed • Expired
Add to Cart	It allows to add the selected product to the cart.
Apply Now	It allows to initiate the origination process for the selected product directly.

2. Click  icon to search the IPA based on the following criteria.

- IPA Reference Number
- Customer Name
- IPA Request Date
- IPA Offered Date
- Mobile Number
- ID Number
- Status

3. Click **Apply** to initiate the origination process for the selected product.

The system will default all the available data into the respective data segments of the Application Initiation stage from IPA Data segments.

OR

4. Click **Add to Cart** and the system will provide an alert that the selected product has been added to the cart.

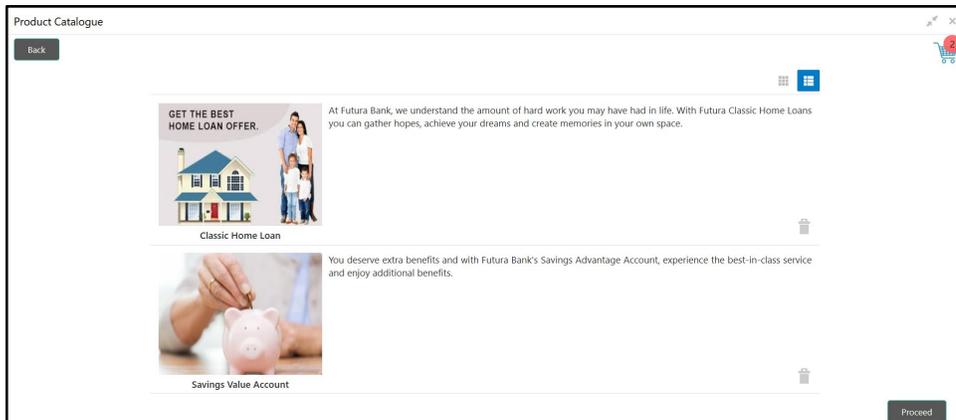
- Click  icon on the top right side.

Prerequisite

The cart has multiple products.

→ The **Cart** screen is displayed.

Figure 55: Cart Screen with Multiple Products



- Click **Proceed** to initiate origination for the selected product or click **Back** on the top left side to go back to the Product Details screen.

The system will default all the available data into the respective data segments of the Application Initiation stage from IPA Data segments.

2.5 Action Tabs

The functions available in the various tabs can be accessed during any point in the Application Initiation, IPA Initiation and IPA Approval stages. The details about the tabs are as follows.

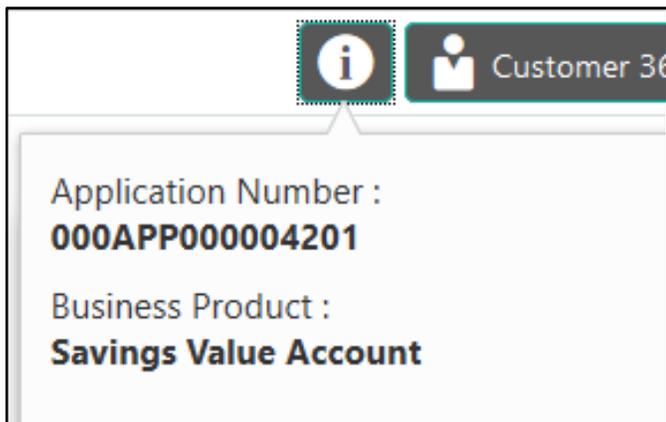
- [2.5.1 Icon](#)
- [2.5.2 Clarification Details](#)
- [2.5.3 Customer 360](#)
- [2.5.4 Application Info](#)
- [2.5.5 Remarks](#)
- [2.5.6 Documents](#)
- [2.5.7 Advices](#)

2.5.1 Icon

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

→ The **Icon screen** is displayed.

Figure 56: Icon Screen



2.5.2 Clarification Details

NOTE: **Clarification Details** tab is applicable and available only for IPA Approval stage.

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

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

Figure 57: 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 18: Clarification Details](#)**Error! Reference source not found..**

Table 18: Clarification Details

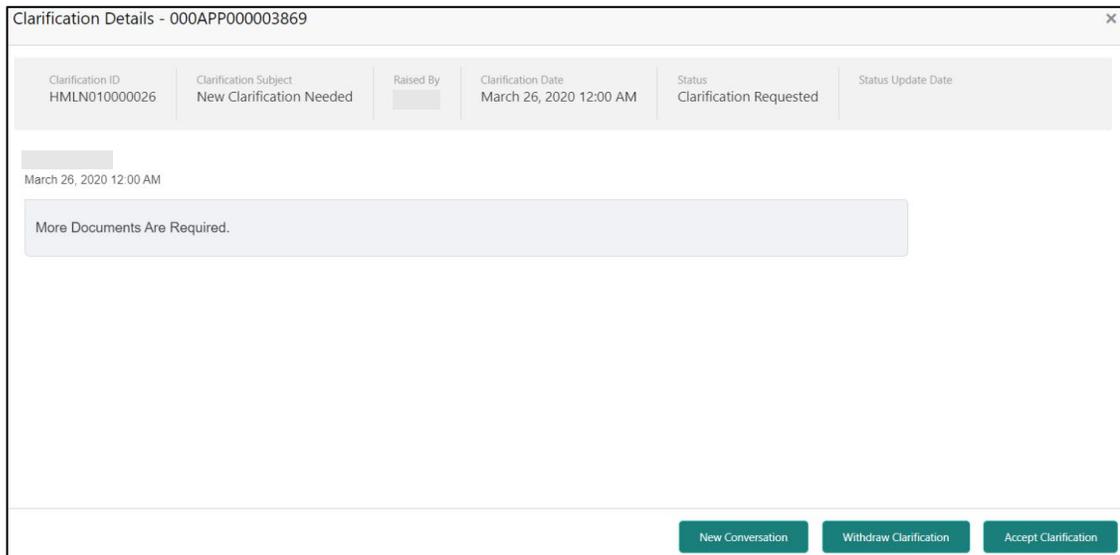
Field	Description
Clarification	Displays the subject of the requested clarification.
Raised By	Displays the user id of the user who has raised the clarification request.
Clarification Date	Displays the clarification date on which the request was raised.
Response Type	Displays the response type.

Field	Description
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.
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 58: Clarification Details



The **Clarification Details** screen displays details about the specific customer clarification request raised. For more information on fields, refer to [Table 19: Clarification Details](#)**Error! Reference source not found.**

Table 19: Clarification Details

Field	Description
Clarification ID	Displays the unique clarification ID.
Clarification Subject	Displays the subject of clarification request.
Raised By	Displays the user id of the user who has raised the clarification request.
Clarification Date	Displays the clarification date.
Status	Displays the status of clarification.
Status Update Date	Displays the 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 'More Info' hyperlink from the Product card. If the new conversation is updated by any other user, instead of the user who initially raised the clarification request; bell notification will be sent to the user who has raised the request.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • Save & Close • Cancel <p>Click Save & Close to save the conversation.</p> <p>Click Cancel to cancel the conversation update.</p>

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

NOTE:

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

2.5.3 Customer 360

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

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

Figure 59: Customer 360



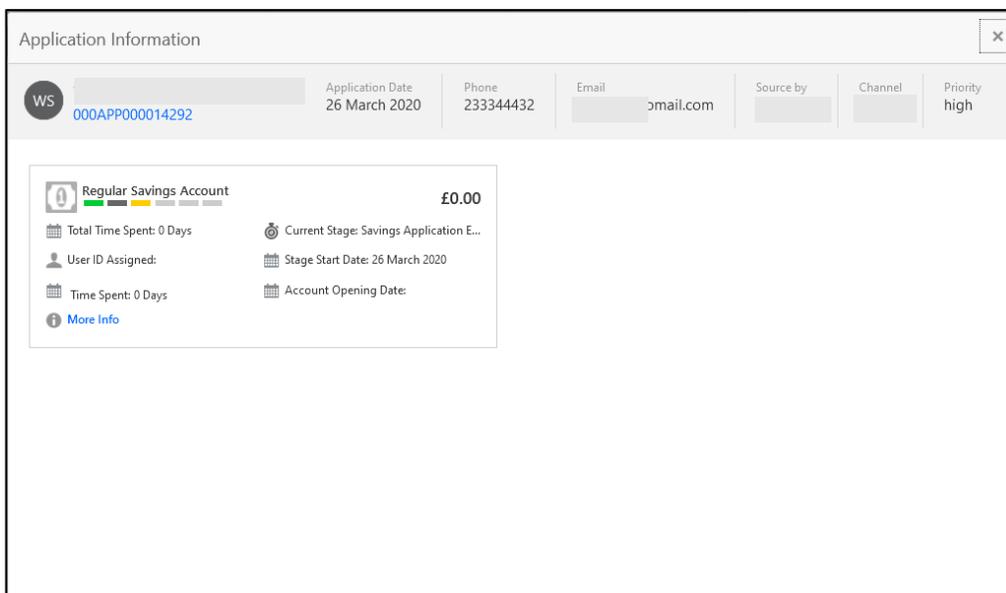
The screen shows the list of Customer IDs in case of Joint Accounts. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Customer Information data segment.

2.5.4 Application Info

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

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

Figure 60: Application Information



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

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

Figure 61: 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 62: Clarification Details

Regular Savings Account - 000APP000014292

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

March 26, 2020 12:00 AM

New Pan Card copy is needed

March 26, 2020 12:00 AM

[Manual Response](#)

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

Buttons: New Conversation, Withdraw Clarification, Accept Clarification

The **Application Information** screen displays separate cards for various products initiated as part of the application. For more information on fields, refer to [Table 20: Application Information – Field Description](#)[Error! Reference source not found.](#)

Table 20: 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
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.

Field	Description
Current Stage	Displays the stage in which the product process is currently in. NOTE: If the phase is configured for the product, the current stage will be displayed as current phase.
Stage Start Date	Displays the stage in which the product process is currently in. NOTE: If the phase is configured for the product, the stage start date will be displayed as phase start date.
Account Opening Date	Displays the account opening date.

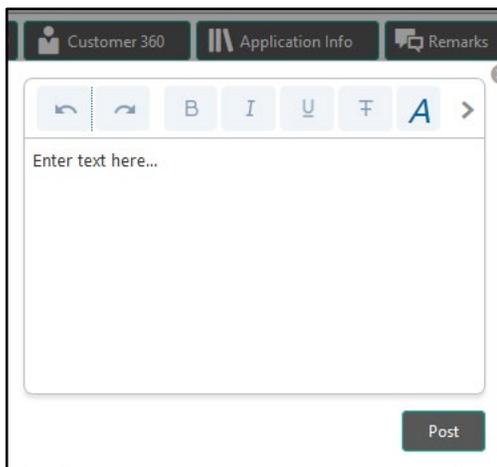
NOTE: Application Info tab will not be visible for Application Initiation stage.

2.5.5 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 63: Remarks

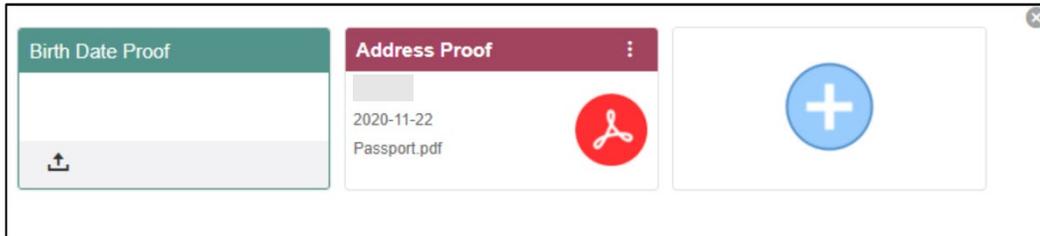


Remarks posted are updated with your user ID, date, and are available to view in the next stages for the users working on that application.

2.5.6 Documents

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

Figure 64: Documents

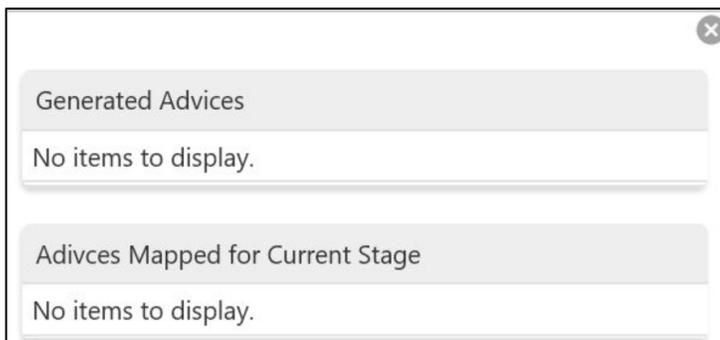


Ensure that mandatory documents are uploaded, as the system will validate the same during the stage submission.

2.5.7 Advices

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

Figure 65: Advices



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

2.6 Tasks

Each stage in Oracle FLEXCUBE Onboarding is represented by a functional activity code (List of Glossary). The access to the Stages or stages is cascaded to the users either through the roles or by providing the access for the stage at their user ID level. Stages represents Tasks that the specified user is supposed to work on.

The Task Framework supports the various functions as follows:

- Completed Task
- Free Task
- Hold Task
- My Task Hold Task
- Search and
- Supervisor Task

Once the Application Initiation Process is submitted, the various stages defined in the reference workflow of the individual product is accessed through the Task screens. As mentioned earlier all the child Process Reference Numbers are linked to the Parent Application Reference Number and can be queried by the Application Reference Number itself.

Free Tasks menu displays the tasks which are not acquired by any user and for which the current user is entitled to access. The below mentioned figure shows the Multi-Product Application Originated with Savings and Home Loan Product with the same Application Number. User with entitlement for the process can click **Acquire & Edit** action to work on that stage.

Figure 66: Free Task

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit		Savings Retail Process ...	000SAVLAC0001855	000APP000004106	Application Entry	19-03-22
Acquire & Edit		Loans Retail Process Ma...	000HMELN10000866	000APP000004106	Application Entry	19-03-22
Acquire & Edit		Retail Process Manage...	000INIT000004056	000APP000004105	Application Initiation	19-03-22
Acquire & Edit		Current Account Retail ...	000CURPRM0000094	000APP000004100	Application Enrichment	19-03-22
Acquire & Edit		Current Account Retail ...	000savval0000419	000APP000001856	Application Entry	19-03-22
Acquire & Edit		Current Account Retail ...	000savval0000419	000APP000001856	Application Entry	19-03-22
Acquire & Edit		Loans Retail Process Ma...	000HMELN10000862	000APP000004084	Application Entry	19-03-22
Acquire & Edit		Loans Retail Process Ma...	000PERLN30000858	000APP000004073	Application Entry	19-03-22
Acquire & Edit		Loans Retail Process Ma...	000PERLN30000857	000APP000004072	Application Entry	19-03-22

For more details on the Origination Process of the specific product, please refer the below user manuals:

- Savings Account Origination User Guide
- Current Account Origination User Guide
- Term Deposit Origination User Guide
- Retail Loans Origination User Guide
- Credit Card Origination User Guide

For more details on the Task framework, please refer the **Tasks** User Guide.

For more details on providing access for the stages to User ID or Roles, please refer the **Oracle Banking Security Management System** User Guide.

3 Error Codes and Messages

This topic contains the error codes and messages.

Table 21: Error Codes and Messages

Error Code	Messages
RPM-AT-001	Failed in Updating Transaction Log
RPM-AT-002	Record not found
RPM-AT-005	Mandatory Datasegment(s) - \$1
RPM-AT-015	Pending Approval of Overrides
RPM-CA-001	Error occurred while parsing from Model to Entity
RPM-CMN-001	Exception Occurred while Executing Query
RPM-CMN-002	Number format exception
RPM-CMN-003	Server Error Occurred during API call
RPM-CMN-004	Illegal State Exception
RPM-CMN-005	JTA Transaction unexpectedly rolled back
RPM-CMN-006	Exception Occurred while creating Bean
RPM-CMN-007	Internal server error occurred
RPM_CMN_APL_001	Please provide valid value for Application Number
RPM_CMN_APL_002	Please provide valid value for Process Reference number

Error Code	Messages
RPM_CMN_APL_003	Address list can not be null or empty
RPM_CMN_APL_004	Applicant details model list can not be null or empty
RPM_CMN_APL_005	Please provide valid value for Country
RPM_CMN_APL_006	Please provide a valid value for AddressLine1
RPM_CMN_APL_007	Please provide a valid value for PinCode
RPM_CMN_APL_008	Please provide a valid value for Email
RPM_CMN_APL_009	Please provide a valid value for MobileIsd
RPM_CMN_APL_010	Please provide a valid value for MobileNo
RPM_CMN_APL_011	Please provide a valid value for FirstName
RPM_CMN_APL_012	Please provide a valid value for LastName
RPM_CMN_APL_013	Please provide a valid value for DateOfBirth
RPM_CMN_APL_014	Please provide a valid value for Gender
RPM_CMN_APL_015	Please provide a valid value for Country of residence
RPM_CMN_APL_016	Please provide a valid value for Citizenship
RPM_CMN_APL_017	Empty Request Cannot be Send to Party
RPM_CMN_APL_018	Exception Occured while parsing Json Response

Error Code	Messages
RPM_CMN_APL_019	Exception Occured while Producing even for Kafka
RPM_CMN_APL_020	Please select one communication address for \$1
RPM_CMN_APL_021	Please provide valid value for Address Type of \$1
RPM_CMN_APL_022	Please provide valid value for Building Name of \$1
RPM_CMN_APL_023	Please provide valid value for State of \$1
RPM_CMN_APL_024	Please provide valid value for City of \$1
RPM_CMN_APL_025	Please provide valid value for Street Name of \$1
RPM_CMN_APL_026	Exception occured while fetching applicant count
RPM-CMN-APL-027	Please provide valid value for Holding Pattern
RPM-CMN-APL-028	Please provide valid value for Ownership
RPM-CMN-APL-029	Please provide valid value for Salutation of \$1
RPM-CMN-APL-030	Please provide valid value for First Name
RPM-CMN-APL-031	Please provide valid value for Last Name
RPM-CMN-APL-032	Please provide valid value for Gender of \$1
RPM-CMN-APL-033	Please provide valid value for Date Of Birth of \$1
RPM-CMN-APL-034	Please provide valid value for Resident Status of \$1

Error Code	Messages
RPM-CMN-APL-035	Please provide valid value for Citizenship By of \$1
RPM-CMN-APL-036	Please provide valid value for Unique Id Type of \$1
RPM-CMN-APL-037	Please provide valid value for Unique Id Number of \$1
RPM-CMN-APL-038	Customer age should be more than \$1 for \$2 Product.
RPM-CMN-APL-039	Customer age should be less than \$1 for \$2 Product.
RPM-CMN-APL-040	Same Customer cannot be added multiple times as Applicant.
RPM-CMN-APL-041	Please provide valid value for Party Id for \$1
RPM-CMN-APL-042	Please provide valid value for Short Name for \$1
RPM-CMN-APL-043	Please provide valid value for Birth Country for \$1
RPM-CMN-APL-044	\$1
RPM-CMN-APL-045	\$1
RPM-CMN-APL-046	Click on 'Cancel' and correct the error or wait for the in-progress party amendment request to be complete to reinitiate the party amendment again. Alternately click on 'Proceed' to submit this stage without the amendment.
RPM-CMN-APL-047	Please provide valid value for Birth Country of \$1
RPM-CMN-APL-048	Please provide valid value for Nationality of \$1
RPM-CMN-APL-049	Please provide valid value for Preferred Language of \$1

Error Code	Messages
RPM-CMN-APL-050	Please provide valid value for Preferred Currency of \$1
RPM-CMN-APL-051	Please provide valid value for Customer SubType for \$1
RPM-CMN-APL-052	Please provide valid value for Customer Segment for \$1 .
RPM-CMN-APL-053	Please provide valid value for Marital Status of \$1 .
RPM-CM-FLDT-034	Total Income should not be negative
RPM-CM-FLDT-035	Total Expense should not be negative
RPM-COM-001	JSONException Occured
RPM-CR-001	Error occured while adding the product to cart
RPM-CR-002	Error occured while deleting the product from cart
RPM-CR-003	Error occured while getting the cart details
RPM-LO-CMDT-001	Date Of Birth cannot be future date
RPM-LO-CMDT-002	Enter a valid email
RPM-LO-CMDT-003	Please provide a valid value for Address Line 1
RPM-LO-CMDT-004	Please provide a valid value for Country
RPM-LO-CMDT-005	Please provide a valid value for Pin Code
RPM-LO-CMDT-006	Please provide a valid value for Mobile Isd

Error Code	Messages
RPM-LO-CMDT-007	Please provide a valid value for Mobile No
RPM-LO-CMDT-008	Please provide a valid value for Income Type
RPM-LO-CMDT-009	Please provide a valid value for Employment Type
RPM-LO-CMDT-010	Please provide a valid value for Industry
RPM-LO-CMDT-011	Please provide a valid value for Address Type
RPM-LO-CMDT-012	Please provide a valid value for Process Reference Number
RPM-LO-CMDT-013	Please provide a valid value for Application Number
RPM-LO-CMDT-014	Please provide a valid value for Stage Code
RPM-LO-CMDT-015	Please provide a valid value for Title
RPM-LO-CMDT-016	Please provide a valid value for First Name
RPM-LO-CMDT-017	Please provide a valid value for Last Name
RPM-LO-CMDT-018	Please provide a valid value for Marital Status
RPM-LO-CMDT-019	Please provide a valid value for Date Of Birth
RPM-LO-CMDT-020	Please provide a valid value for Gender
RPM-LO-CMDT-021	Please provide a valid value for Unique Id No
RPM-LO-CMDT-022	Please provide a valid value for Seq No

Error Code	Messages
RPM-LO-CMDT-023	Please provide a valid value for Email
RPM-LO-CMDT-024	Please provide a valid value for CIF Number
RPM-LO-CMDT-025	Single Installment is supported only for Bullet repayment
RPM-LO-CMDT-026	No Business Product found this Process Reference Number
RPM-LO-CMDT-027	Please provide valid value for Employee Agreement
RPM-LO-CMDT-028	Please provide valid value for Organization Category
RPM-LO-CMDT-029	Please provide valid value for Demographics
RPM-LO-CMDT-030	Please provide valid value for Employment Start Date.
RPM-LO-CMDT-031	Please provide valid value for Industry Type.
RPM-LO-CMDT-032	Please provide valid value for Organization Name.
RPM-LO-CMDT-033	Please provide valid value for Employee Type.
RPM-LO-CMN-001	Process Reference Number cannot be null
RPM-LO-CMN-002	Error in parsing date
RPM-LO-CMN-003	Offer Issue Details not found for this Process Reference number
RPM-LO-CMN-004	Offer Accept/Reject Details not found for this Process Reference number

Error Code	Messages
RPM-LO-CMN-005	Loan Details not found for this Process Reference number
RPM-LO-CMN-006	Applicant Details not found for this Application number
RPM-LO-CMN-007	Charge Details not found for this Process Reference number
RPM-LO-CMN-008	Repayment Details not found for this Process Reference number
RPM-LO-CMN-009	Assessment Details not found for this Process Reference number
RPM-LO-CMN-010	Asset Details not found for this Process Reference number
RPM-LO-CMN-011	Mortgage Valuation Details not found for this Process Reference number
RPM-LO-CMN-012	Disbursement Details not found for this Process Reference number
RPM-LO-CMN-013	Vehicle Details not found for this Process Reference number
RPM-LO-CMN-014	Collateral Details not found for this Process Reference number
RPM-LO-CMN-015	Interest Details not found for this Process Reference number
RPM-LO-FLDT-001	Income Amount should not be negative
RPM-LO-FLDT-002	Expense Amount should not be negative
RPM-LO-FLDT-003	Total Income Amount is not equal to Individual Incomes

Error Code	Messages
RPM-LO-FLDT-004	Total Expense Amount is not equal to Individual Expenses
RPM-LO-FLDT-005	Net Amount is not equal to Total Income Amount minus Total Expense Amount
RPM-LO-FLDT-006	Income should be greater than zero
RPM-LO-FLDT-007	Expense should be greater than zero
RPM-LO-FLDT-008	Asset Amount should be greater than zero
RPM-LO-FLDT-009	Liability Amount should be greater than zero
RPM-LO-FLDT-010	Total Asset Amount is not equal to Individual Assets
RPM-LO-FLDT-011	Total Liability Amount is not equal to Individual Liabilities
RPM-LO-FLDT-012	Please provide a valid value for Parent Or Guardian Details
RPM-LO-FLDT-013	Please provide a valid value for Basic Details
RPM-LO-FLDT-014	Please provide a valid value for Income Details
RPM-LO-FLDT-016	Please provide a valid value for Expense Details
RPM-LO-FLDT-018	Please provide a valid value for Income Type
RPM-LO-FLDT-019	Please provide a valid value for Total Income Amount
RPM-LO-FLDT-020	Please provide a valid value for Expense Type
RPM-LO-FLDT-021	Please provide a valid value for Total Expense Amount

Error Code	Messages
RPM-LO-FLDT-022	Please provide a valid value for Asset Type
RPM-LO-FLDT-023	Please provide a valid value for Net Amount
RPM-LO-FLDT-024	Please provide a valid value for Liability Type
RPM-LO-FLDT-026	Please provide a valid value for Seq Income No
RPM-LO-FLDT-027	Please provide a valid value for Seq Expense No
RPM-LO-FLDT-028	Please provide a valid value for Seq Asset No
RPM-LO-FLDT-029	Please provide a valid value for Seq Liability No
RPM-LO-FLDT-030	Please provide a valid value for Seq Basic Details No
RPM-LO-FLDT-031	Please provide a valid value for Seq Parent Details No
RPM-LO-FLDT-036	Net Amount should be greater than zero
RPM-PD-032	Cannot cancel the application as one or more process has crossed irrevocable stages
RPM-PD-001	generateSequenceNumber : Entity cannot be null
RPM-PD-002	Sequence Generator failed to generate the reference number
RPM-PD-003	businessProductCode cannot be null
RPM-PD-004	Error while fetching Business Process
RPM-PD-005	Error while Fetching the Business Products

Error Code	Messages
RPM-PD-006	Error occured while creating ATM Entity Model
RPM-PD-007	Unable to acquire task
RPM-PD-008	Error occurred while initiating workflow
RPM-PD-009	ApplicationNumber cannot be null
RPM-PD-010	Unable to save application in Transaction Controller
RPM-PD-011	Failed to persist comments
RPM-PD-012	Unable to update task to complete
RPM-PD-013	Process Code cannot be null for the lifecycle
RPM-PD-014	Error occured while submitting details to domain
RPM-PD-015	Unable to update stages
RPM-PD-016	Application Number, Process Code and Stagecode are mandatory
RPM-PD-017	Unable to update task to complete
RPM-PD-018	Error occured while fetching Summary details
RPM-PD-019	Datasegment is Mandatory
RPM-PD-020	Error occured while fetching Summary details
RPM-PD-021	Error while getting datasegments from TC

Error Code	Messages
RPM-PD-022	Error occurred while acquiring the task
RPM-PD-023	ProcessRefNo cannot be null
RPM-PD-024	Failed in domain save
RPM-PD-025	Error occurred while releasing the task
RPM-PD-026	Application submit/save failed for External System
RPM-PD-027	Application fetch failed for External System
RPM-PD-028	No Business Process maintained for the given Business Product
RPM-PD-035	Loan offer accept/reject is not applicable for the given application
RPM-PD-036	Unable to proceed as the application is already being processed by the bank
RPM-PD-029	\$1 is not valid
RPM-PD-030	The product \$1 cannot be selected multiple times
RPM-PD-031	Multiple products of the product type \$1 cannot be selected
RPM-PD-033	Mandatory Datasgments \$1 are missing for the reference number \$2
RPM-PD-034	Datasgment Code(s) is missing for \$1 for the reference number \$2
RPM-PR-001	Error occurred while getting the cart details

Error Code	Messages
RPM_TC_011	Error occurred while getting uploaded Doc
RPM-TO-001	Mandatory Checklist(s) - \$1
RPM-TO-020	Mandatory Document(s) - \$1

4 List of Glossary

Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
1	INIT	Retail Application Initiation	RPM_INITIATION	Initiation