

Term Deposit Origination User Guide

Oracle FLEXCUBE Onboarding

Release 14.5.0.0.0

Part Number F41347-01

May 2021

Term Deposit Origination 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	Term Deposit Origination Process	4
2.1	Introduction.....	4
2.2	Reference Workflow for Term Deposit Account Origination	5
3	Term Deposit Origination	6
3.1	Application Entry Stage	7
3.1.1	Customer Information Data Segment.....	8
3.1.2	Account Details Data Segment	16
3.1.3	Account Service Preferences.....	23
3.1.4	Nominee Details Data Segment.....	26
3.1.5	Mandate Details Data Segment	33
3.1.6	Summary	37
3.1.7	Action Tabs	44
3.1.8	Request Clarification	55
3.2	Application Enrichment Stage	58
3.2.1	Account Details Data Segment	58
3.2.2	Interest Details Data Segment	62
3.2.3	Summary	65
3.3	Account Funding Stage	71
3.3.1	Account Details Data Segment	71
3.3.2	Initial Funding Details	75
3.3.3	Summary	79
3.4	Supervisor Approval Stage	85
3.4.1	Application Information Data Segment	85
3.4.2	Summary	88
4	Instant Term Deposit Account Origination Process	94
5	Error Codes and Messages	96
6	Functional Activity Codes Glossary	107

1 Preface

1.1 Introduction

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

1.2 Audience

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

1.3 Document Accessibility

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

1.4 Acronyms and Abbreviations

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

Table 1: Acronyms Table

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

1.5 List of Topics

This user manual is organized as follows:

Table 2: List of Topics

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

1.6 Related Documents






The related documents are as follows:

1. Operations User Guide
2. Configuration User Guide
3. Savings Account Origination User Guide
4. Current Account Origination User Guide
5. Retail Loans Origination User Guide
6. 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
	Delete row
	Option list
	Represents Results

2 Term Deposit Origination Process

This chapter includes the following sections:

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

2.1 Introduction

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

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

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

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

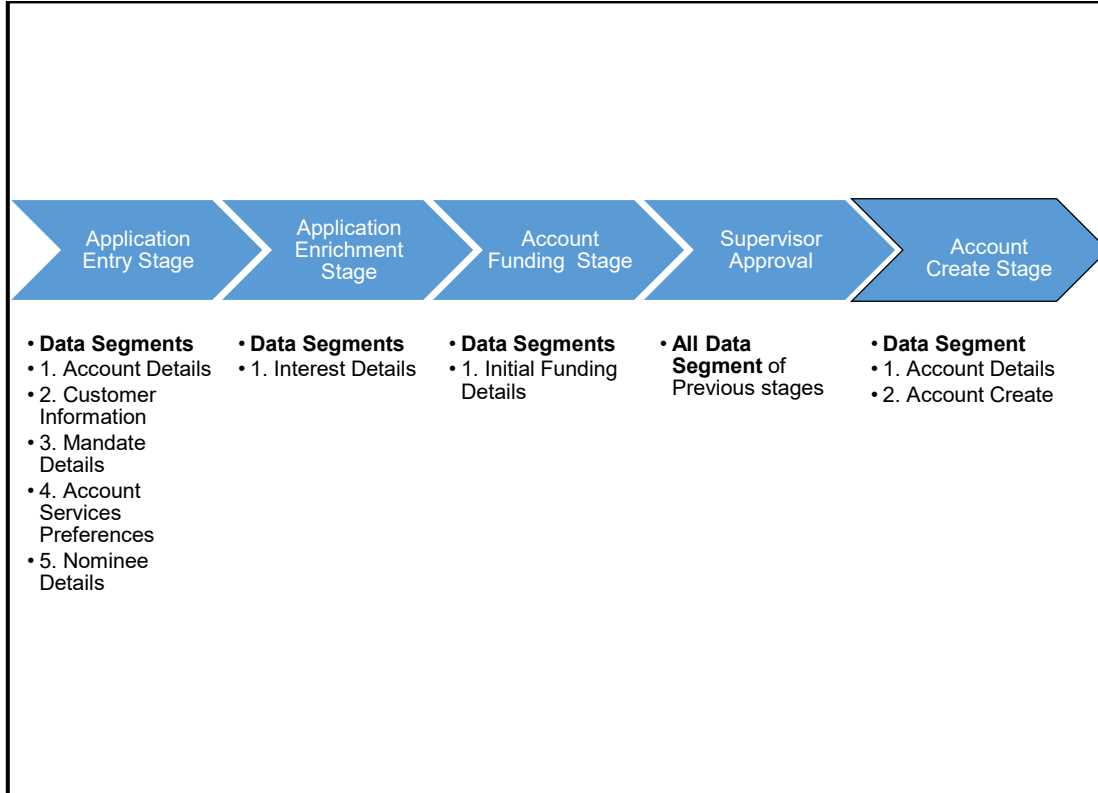
This user guide explains the reference workflow for the Term Deposit Account Origination process and further details the data that needs to be captured in the data segment linked to the specific stages.

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

2.2 Reference Workflow for Term Deposit Account Origination

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

Figure 1: Reference Flow Diagram



3 Term Deposit Origination

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

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

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

3.1 Application Entry Stage

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

The Application Entry Stage will be automatically submitted, in case the Bank level configuration for allowing full Application submission is set as 'Yes' and the User has updated all the Data Segment of Application Entry stage as part of the Application Initiation stage itself by clicking on the 'Application' button available in the Product Details Data Segment.

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

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

- [3.1.1 Customer Information Data Segment](#)
- [3.1.2 Account Details Data Segment](#)
- [3.1.3 Account Service Preferences](#)
- [3.1.4 Nominee Details Data Segment](#)
- [3.1.5 Mandate Details Data Segment](#)
- [3.1.6 Summary](#)
- [3.1.7 Action Tabs](#)
- [3.1.8 Request Clarification](#)

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

3.1.1 Customer Information Data Segment

The Customer Information data segment displays the details captured for the customer in the Application Initiate stage and allows updating further fields for supplementing the customer related information.

Prerequisites

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

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

Figure 2: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
<input checked="" type="checkbox"/> Acquire & E...	medium	Term Deposit Originatio...	000RPMTD10000138	000APP000019960	Application Entry	20-03-26	000	
<input type="checkbox"/> Acquire & E...					Application Entry			
<input type="checkbox"/> Acquire & E...					Application Initiation			
<input type="checkbox"/> Acquire & E...	medium	Current Account Origin...	000CURED0001478	000APP000019873	Application Enrichment	20-03-26	000	
<input type="checkbox"/> Acquire & E...	medium	Current Account Origin...	000CURED0001477	000APP000019872	Application Enrichment	20-03-26	000	
<input type="checkbox"/> Acquire & E...	medium	Current Account Origin...	000CURED0001476	000APP000019870	Application Enrichment	20-03-26	000	
<input type="checkbox"/> Acquire & E...	medium	Savings Account Origin...	000SAVEDG0007812	000APP000019864	Application Entry	20-03-26	000	
<input type="checkbox"/> Acquire & E...					Application Initiation			
<input type="checkbox"/> Acquire & E...					Application Initiation			
<input type="checkbox"/> Acquire & E...		Retail Loan Origination ...	000BBDUPL0009534	000APP000019520	Application Entry	20-03-26	000	
<input type="checkbox"/> Acquire & E...		Retail Loan Origination ...	000BBDXAL0009533	000APP000019520	Application Entry	20-03-26	000	
<input type="checkbox"/> Acquire & E...		Retail Loan Origination ...	000BBDXAL0009505	000APP000019484	Application Entry	20-03-26	000	
<input type="checkbox"/> Acquire & E...		Current Account Origin...	000BDCXA0001416	000APP000019280	Application Entry	20-03-26	000	
<input type="checkbox"/> Acquire & E...		Current Account Origin...	000BDCXA0001416	000APP000019280	Application Entry	20-03-26	000	

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

2. Click **Acquire and Edit** for the application for which Application Entry stage has to be acted upon. It will ensure that the task is acquired to your user ID, and will launch the Application Entry stage with the Customer Information data segment screen.

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

Figure 3: Customer Information

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


Table 4: Customer Information - Field Description

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

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

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.
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 resident of. This field is mandatory.
Birth Country	Search and select the country code where the applicant has born. This field is mandatory.
Nationality	Search and select the country code where the applicant has nationality. This field is mandatory.

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

Field	Description
Customer Sub Type	<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	<p>Select the preferred language.</p> <p>This field is mandatory.</p>
Preferred Currency	<p>Select the preferred currency.</p> <p>This field is mandatory.</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>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. Capturing Communication Address is mandatory.
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.
Request Clarification	Click Request Clarification to raise a new clarification request. System allows to place a request for clarification that is needed from the customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification .
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.
Save & Close	Click Save & Close to save the data captured. Save & Close will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to close the application without saving.

3.1.2 Account Details Data Segment

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

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

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

Figure 4: Account Details

The screenshot displays the 'Account Details' screen for a 'Term Deposit Account'. The interface includes a navigation menu on the left with options like 'Account Details', 'Account Service Preferences', 'Nominee Details', 'Mandate Details', and 'Summary'. The main content area is divided into several sections:

- Account Overview:** Shows 'Account Type: Term Deposit Account' and 'Business Product Name: Normal Simple Fixed Deposit'. It features a promotional image for 'Futura Bank Fixed Deposit (FD)' and a 'Create' button.
- Fund The Account:** Includes a radio button for 'Account Transfer', a 'Term Deposit Amount' field (GBP12,000.00), 'Value Date' (25 Mar 2020), 'Account Number' (000006940030), and 'Account Name' (John Barlistow).
- Interest and Payout Settings:** Contains dropdowns for 'Deposit Type' (Simple Term Deposit), 'Interest Payout' (Quarterly), 'Interest Payout Mode' (Demand Draft), 'Maturity Instruction' (Do Not Renew), and 'Maturity Payout Mode' (Transfer to Account).

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

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

Table 5: Account Details - Field Description

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

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

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

Field	Description
Bank Name	Specify the Bank name. This field is applicable only if the Fund By is selected as "Other Bank Cheque".
Branch Name	Specify the Branch name. This field is applicable only if the Fund By is selected as "Other Bank Cheque".
Cheque Routing Number	Specify the Cheque Routing Number. This field is applicable only if the Fund By is selected as "Other Bank Cheque".
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 description of selected GL Account. This field is applicable and mandatory only if the Fund mode is selected as Manual or Automatic.
Deposit Type	Displays deposit type as Simple or Reinvestment Term Deposit, based on the Business Product configurations.
Interest Payout	Specify if the Interest Payout is to be done Monthly or Quarterly. This field appears only for Simple Term Deposit.
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. NOTE: User can only accounts of the existing customer in the Account Search popup.

Field	Description
Account Name	Displays the account name for the selected account number.
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	If the Maturity Instruction selected is either Do Not Renew or Renew only Principal for Reinvestment Term Deposit, you need to specify the Maturity Payout Mode. Select if the Maturity Payout mode is by Transfer to Account or Demand Draft or External Account.
Account Number	<p>In case Account Transfer is selected as the Maturity Payout mode, you need to update the Account Number. You can also search the Account Number by clicking the search icon.</p> <p>NOTE: User can only accounts of the existing customer in the Account Search popup.</p>
Account Name	Displays the account name for the selected account number.

Field	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	<p>Click Back to navigate to the previous data segment within a stage.</p> <p>NOTE: 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, 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. Save & Close will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.</p>
Cancel	<p>Click Cancel to close the application without saving.</p>

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

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

3.1.3 Account Service Preferences

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

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

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

Figure 5: Account Service Preferences

The screenshot displays the 'Account Service Preferences' screen for a customer named John Baristow. The interface includes a top navigation bar with options like 'Clarification Details', 'Application Info', 'Customer 360', 'Remarks', 'Documents', and 'Advices'. A left sidebar lists navigation options: 'Customer Information', 'Account Details', 'Account Service Preferences' (selected), 'Nominee Details', 'Mandate Details', and 'Summary'. The main content area shows the customer's name and contact information, followed by two preference sections: 'Banking Channel Preference' with toggle switches for 'Phone Banking', 'Kiosk Banking', and 'Direct Banking' (all active), and 'Communication Channel Preference' with radio buttons for 'EMAIL', 'POST', and 'SMS', and a 'Select Preference' dropdown menu. A bottom navigation bar contains buttons for 'Request Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

Table 6: Account Service Preferences – Field Description

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

Field	Description
Select Preference	Select the Communication Channel from the drop-down to specify your preferred option among the selected options.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
Save & Close	Click Save & Close to save the data captured. Save & Close will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to close the application without saving.

3.1.4 Nominee Details Data Segment

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

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

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

Figure 6: Nominee Details

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

Table 7: Nominee Details - Field Description

Field	Description
Title	Select the title of the nominee. This field is mandatory.
First Name	Specify the first name of the nominee. This field is mandatory.
Middle Name	Specify the middle name of the nominee.

Field	Description
Last Name	Specify the last name of the nominee. This field is mandatory.
Relationship Type	Select the relationship type of the nominee with the applicant. This field is mandatory.
Date of Birth	Select the date of birth of the nominee. This field is mandatory.
Minor	Select to indicate if nominee is minor.
Guardian	Guardian is enabled if Minor is selected. Click Guardian to update guardian details. This field is conditional mandatory.
Percentage	Specify the percentage to be considered for distribution of the account balance in case of uneventful death of the applicant.
Address	Click Address to load the address screen for updating the address of the nominee.
Building	Specify the House/Office Number, Floor and Building details. This field is mandatory.
Street	Specify the street. This field is mandatory.
Locality	Specify the landmark of the address, if available.
City	Specify the city. This field is mandatory.

Field	Description
State	Specify the state. This field is mandatory.
Country	Specify the Country Code. This field is mandatory.
Zip Code	Specify the Pin code/Zip code of the address.
Contact Details	Specify the contact details.
E-mail	Specify the e-mail address of the Nominee. This field is mandatory.
Mobile	Specify the Mobile Number of the Nominee. This field is mandatory.
Phone No	Specify the Phone No. of the Nominee.
Save & Close	Click Save to save the nominee details and come back to the Nominee Details screen. This field is mandatory.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification .
Back	Click Back to navigate to the previous data segment within a stage.

Field	Description
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, 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.</p> <p>Save & Close will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.</p>
Cancel	<p>Click Cancel to close the application without saving.</p>

3.1.4.1 Guardian Details

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

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

Prerequisite

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

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

Figure 7: Guardian Details

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

Table 8: Guardian Details - Field Description

Field	Description
Title	Select the title of the guardian.
First Name	Specify the first name of the guardian.
Middle Name	Specify the middle name of the guardian.
Last Name	Specify the last name of the guardian.
Date of Birth	Specify the date of birth of the guardian.
Building	Specify the house/office Number, floor and building details. This field is mandatory.

Field	Description
Street	Specify the street. This field is mandatory.
Locality	Specify the locality.
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 pin code or zip code of the address.
E-mail	Specify the e-mail address of the guardian. This field is mandatory.
Mobile	Specify the ISD code and the mobile number of the guardian. This field is mandatory.
Phone No.	Specify the ISD code and the phone number of the guardian.
Save	Click Save to save the guardian details.
Close	Click Close to close the Guardian Details screen and come back to the Nominee Details screen.
Back	To navigate back to the previous data segment within a stage, click Back .

Field	Description
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
Save & Close	<p>Click Save & Close to save the data captured.</p> <p>Save & Close will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.</p>
Cancel	<p>Click Cancel to close the application without saving.</p>

3.1.5 Mandate Details Data Segment

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

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

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

Figure 8: Mandate Details

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

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

Table 9: Mandate Details - Field Description

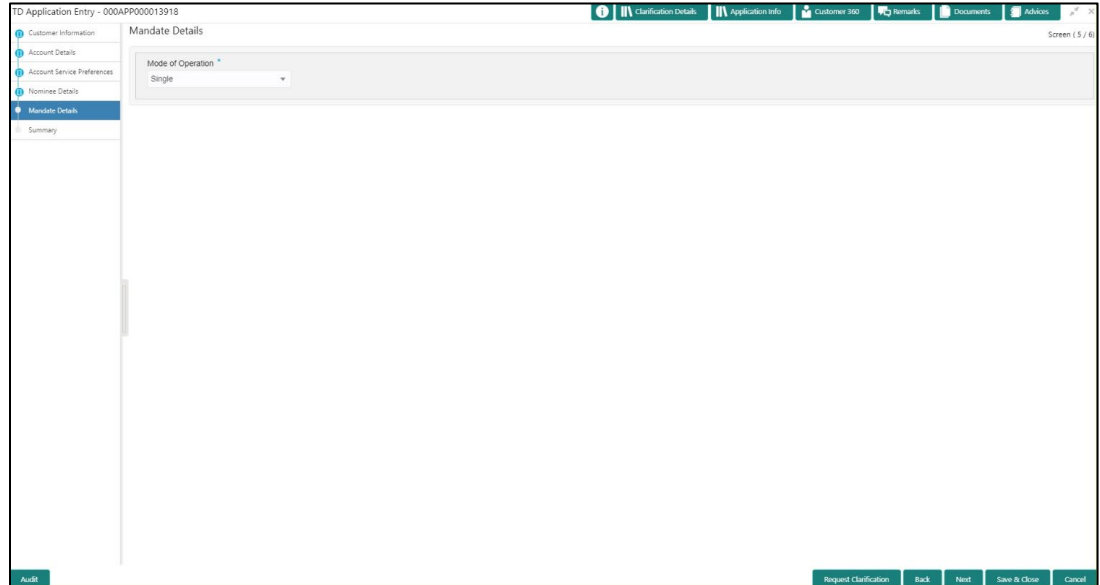
Field	Description
Mode of Operation	<p>Select the mode of operation relevant for the account from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Single • Jointly • Anyone • Survivor • Either or Survivor • Former or Survivor
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	<p>Click Back to navigate to the previous data segment within a stage.</p>

Field	Description
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
Save & Close	<p>Click Save & Close to save the data captured. Save & Close will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.</p>
Cancel	<p>Click Cancel to close the application without saving.</p>

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

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

Figure 9: Mandate Details



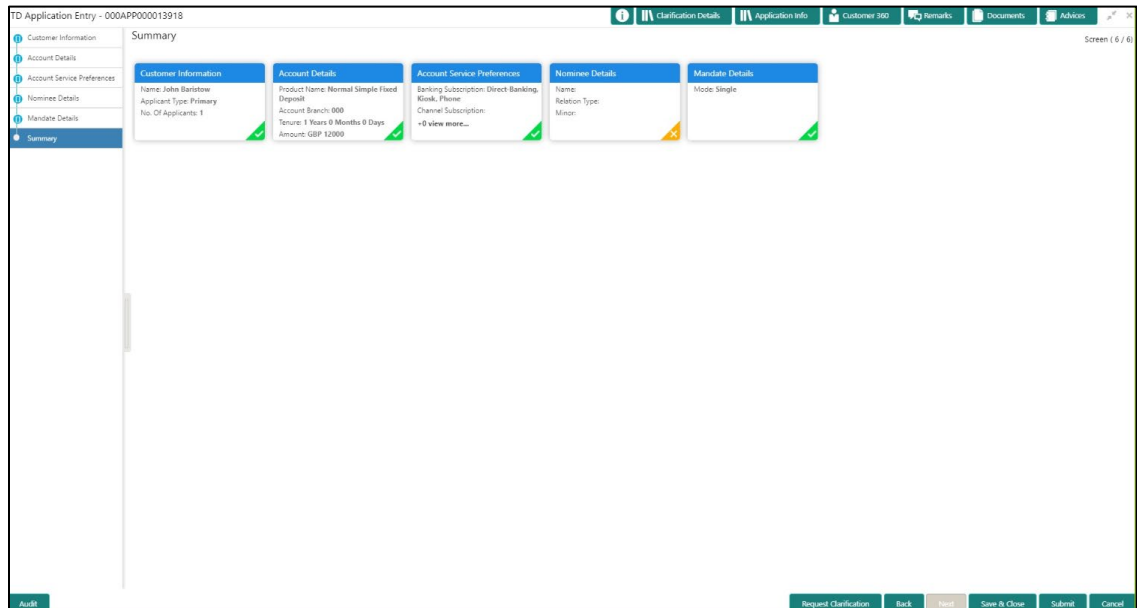
3.1.6 Summary

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

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

→ The **Summary** screen is displayed.

Figure 10: Summary



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

Table 10: Summary - Field Description

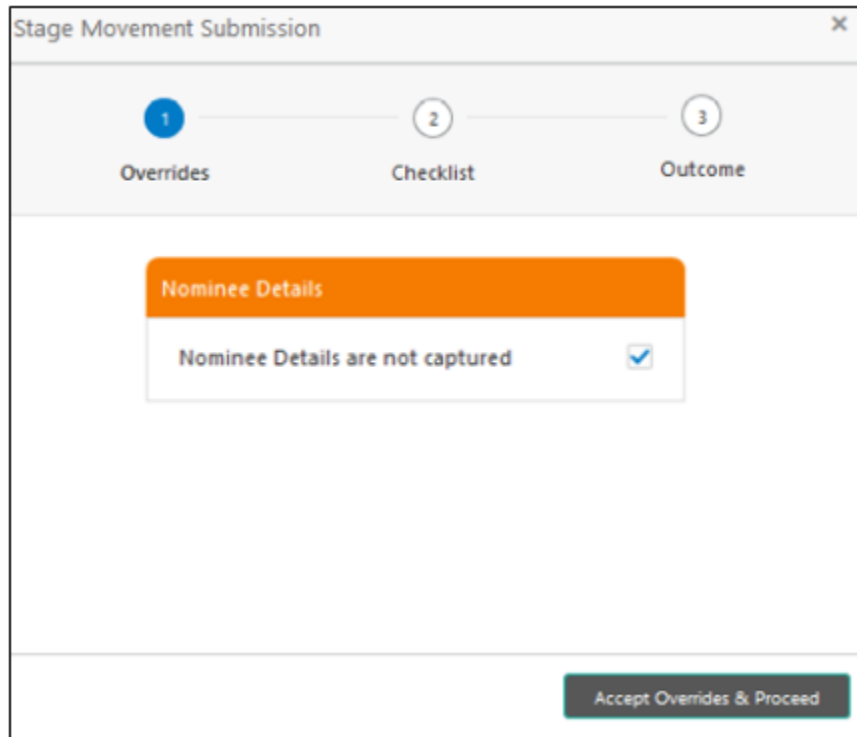
Data Segment	Description
Account Details	Displays the account details
Customer Information	Displays the customer information details.
Nominee Details	Displays the nominee details.
Account Service Preferences	Displays the account service preferences details.
Mandate Details	Displays the mandate details.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.

Data Segment	Description
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p> <p>NOTE: Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
Save & Close	<p>Click Save & Close to save the data captured. Save & Close will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.</p>
Submit	<p>Click Submit to submit the application. System triggers the business validation to ensure the application is entitled for submission to the next stage.</p>
Cancel	<p>Click Cancel to close the application without saving.</p>

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

→ The **Overrides** screen is displayed.

Figure 11: Overrides



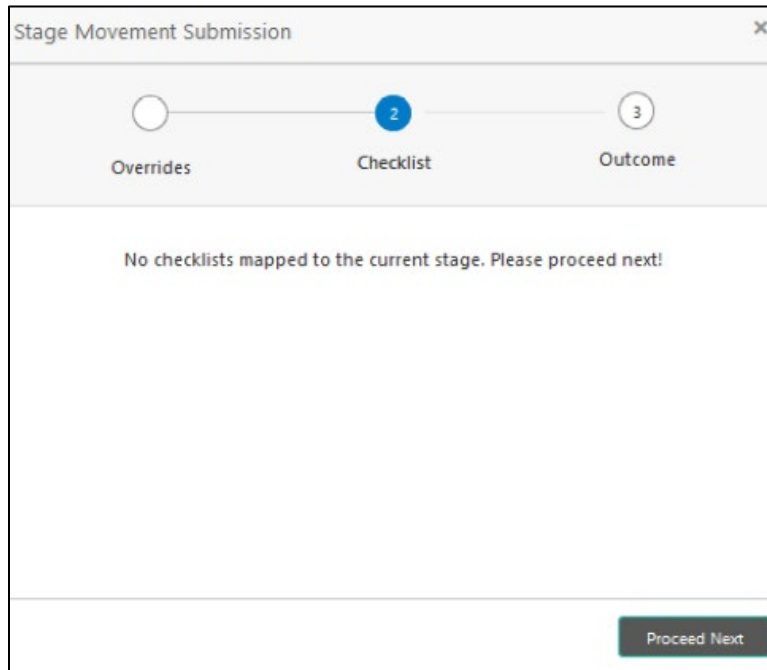
Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. Few example of overrides are as following:

- Nominee Details are not updated.

3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

Figure 12: Checklist



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

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 13: Outcome

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

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

- Proceed
- Terminate

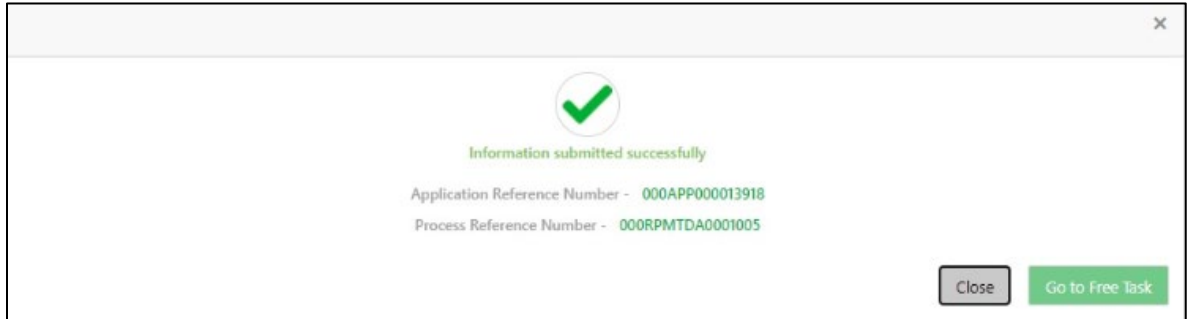
Outcomes configured in the conductor workflow for the business process is available in the dropdown list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 14: Confirmation



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

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

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

Figure 15: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SAVLACD001914	000APP00004201	Application Enrichment	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Loans Retail Process Ma...	000HMELELN10000898	000APP000004201	Application Entry	19-03-22	000	000041	
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SAVLACD001888	000APP000004178	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SAVLACD001888	000APP000004167	Application Enrichment	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SAVLACD001887	000APP000004166	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SAVLACD001885	000APP000004159	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SAVLACD001880	000APP000004148	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Loans Retail Process Ma...	000HMELELN10000879	000APP000004141	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004097	000APP000004146	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004096	000APP000004145	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004095	000APP000004144	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004094	000APP000004143	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004093	000APP000004142	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004091	000APP000004140	Application Initiation	19-03-22	000		

NOTE:

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

3.1.7 Action Tabs

This section includes the following subsections:

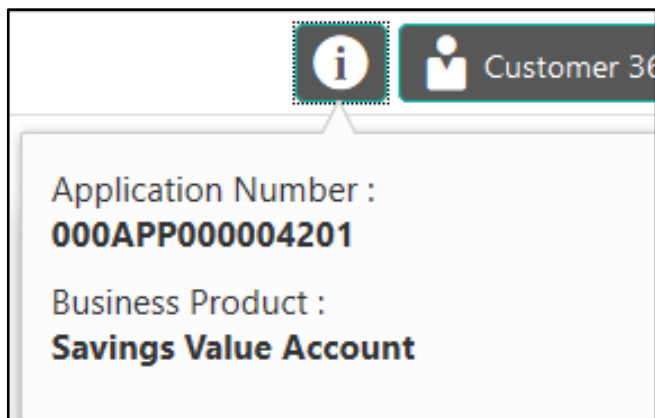
- [3.1.7.1 Icon](#)
- [3.1.7.2 Clarification Details](#)
- [3.1.7.3 Customer 360](#)
- [3.1.7.4 Application Info](#)
- [3.1.7.5 Remarks](#)
- [3.1.7.6 Documents](#)
- [3.1.7.7 Advices](#)

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

3.1.7.1 Icon

1. Click it to view the **Application Number** and the **Business Product** detail.
→ The **Icon** screen is displayed.

Figure 16: Icon Screen



3.1.7.2 Clarification Details

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

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

Figure 17: Clarification Details

Clarification	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 11: Clarification Details](#).

Table 11: Clarification Details

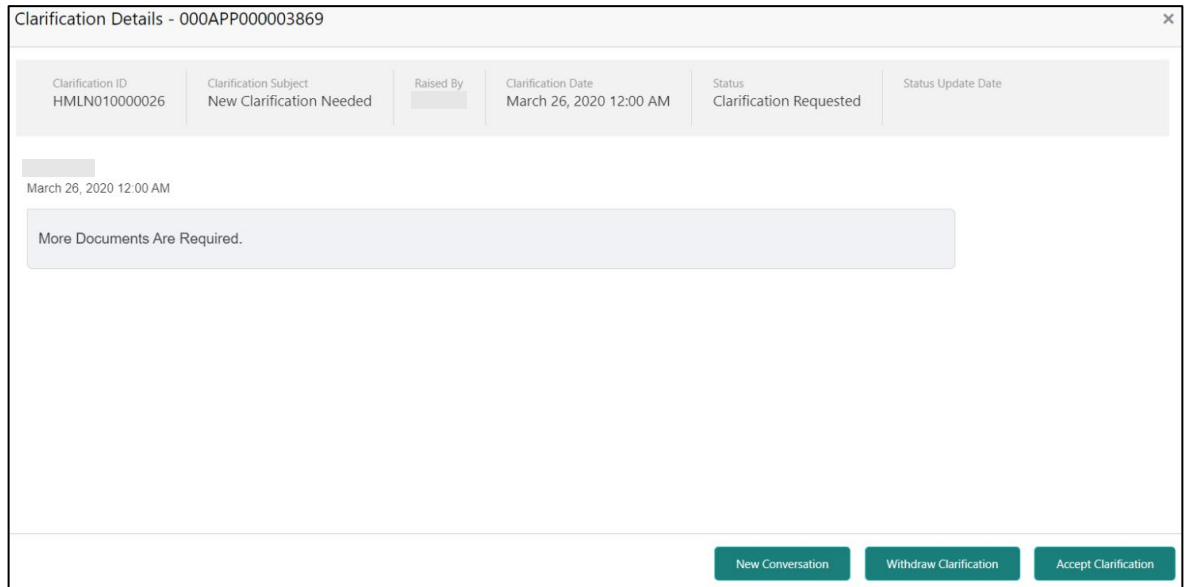
Field	Description
Clarification	Displays the subject of the requested clarification.
Raised By	Displays the user ID of the user who has raised the clarification request.
Clarification Date	Displays the clarification date on which the request was raised.
Response Type	Displays the response type.
Clarification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

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

2. Select any specific clarification request row.

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

Figure 18: Clarification Details



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

Table 12: Clarification Details

Field	Description
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.

Field	Description
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>
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 withdrawl clarification action.</p>

Field	Description
Accept Clarification	<p>Click Accept Clarification to close the clarification raised.</p> <p>Updating the clarification details is mandatory to accept the clarification. 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 withdrawal clarification action.</p>

NOTE:

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

3.1.7.3 Customer 360

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

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

Figure 19: Customer 360



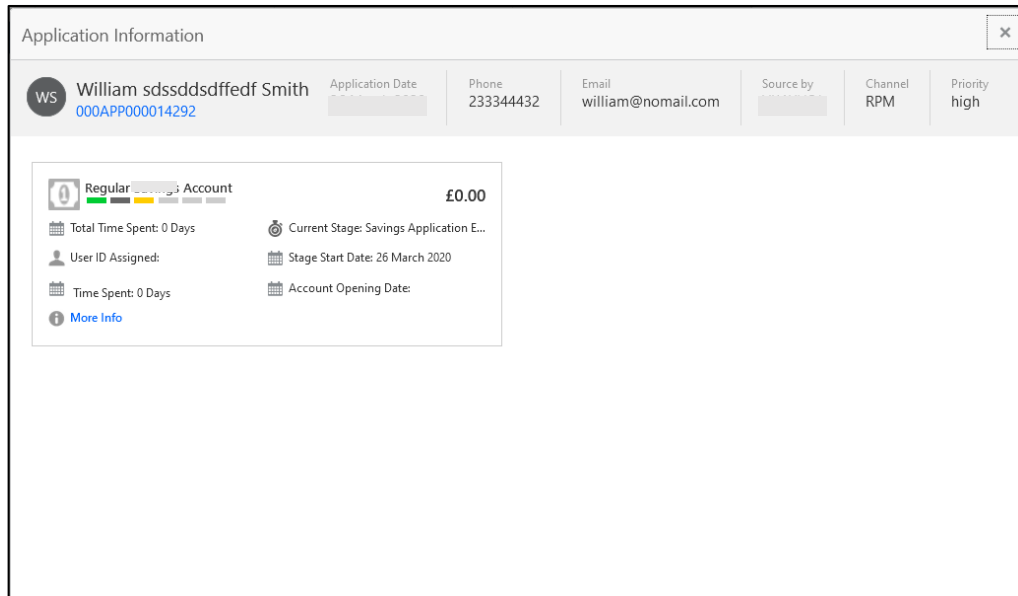
The screen shows the list of Customer IDs in case of Joint Accounts. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Customer Information data segment.

3.1.7.4 Application Info

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

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

Figure 20: Application Information



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

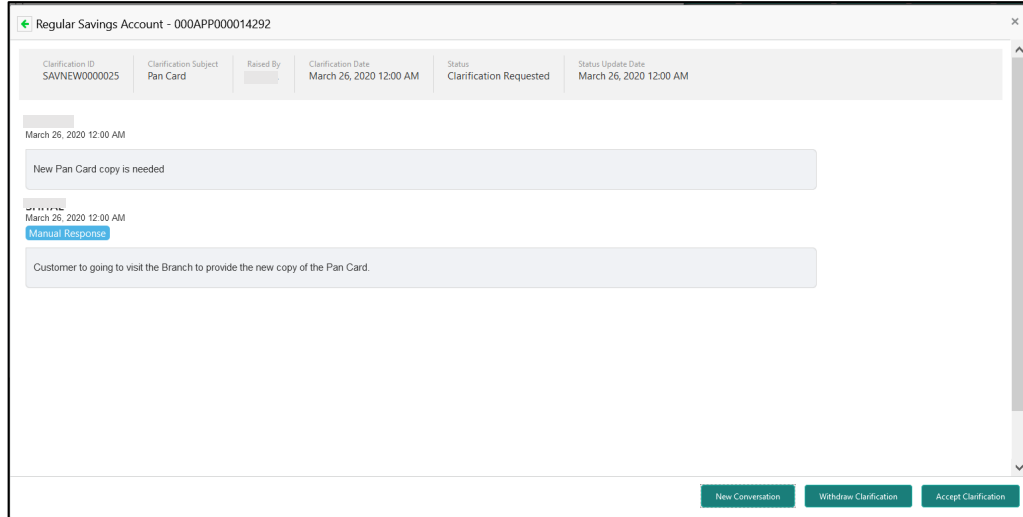
→ The **Clarification Details** pop-up is displayed.

Figure 21: Clarification Details

Regular Savings Account - 000APP000014292						
Clarification	Raised By	Clarification Date	Response Type	Clarification Status	Status Update Date	
Pan Card		March 26, 2020 12:00 AM	MANUAL	Clarification Requested	March 26, 2020 12:00 AM	

3. Select any specific Clarification request row to view details of the Clarification Request.
 → The **Clarification Details** for the selected clarification request is displayed.

Figure 22: Clarification Details



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

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

Table 13: Application Information – Field Description

Field	Description
Application Date	Displays the application date.
Phone	Displays the phone number.
E-mail	Displays the E-mail ID.
Source By	Displays the name of the user who has sourced the application.
Channel	Displays the channel name.

Field	Description
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.
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.

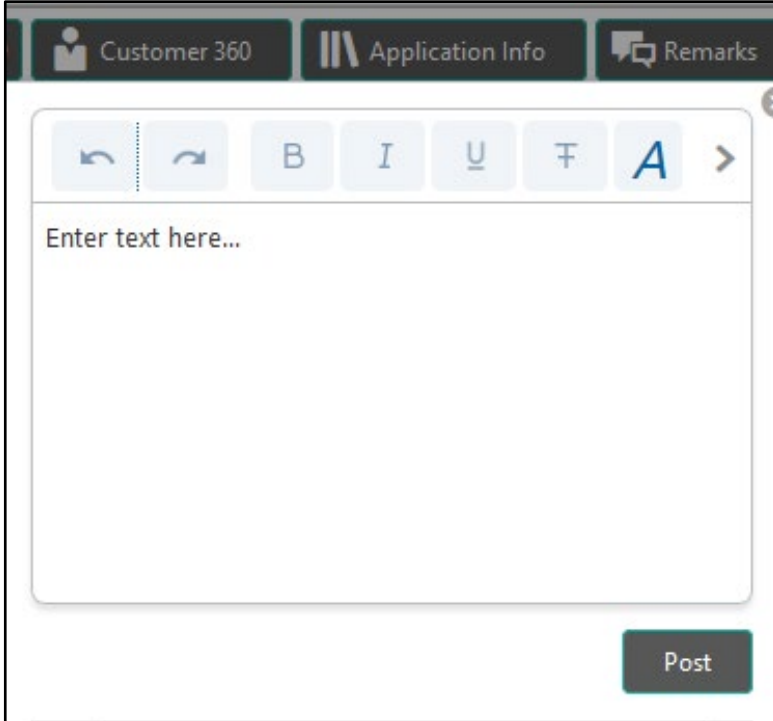
NOTE: Application Info tab will not be visible for Application Initiation stage.

3.1.7.5 Remarks

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

→ The **Remarks** screen is displayed.

Figure 23: Remarks



The screenshot displays the 'Remarks' screen within a mobile application. At the top, there is a dark navigation bar with three tabs: 'Customer 360', 'Application Info', and 'Remarks'. Below the navigation bar is a text input area with a placeholder text 'Enter text here...'. Above the input area is a rich text editor toolbar with icons for undo, redo, bold (B), italic (I), underline (U), strikethrough (T), and text color (A). A 'Post' button is located at the bottom right of the input area.

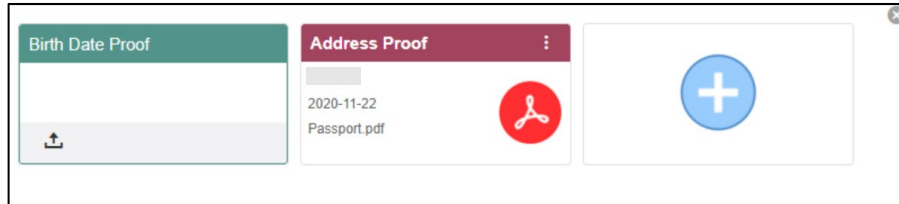
Remarks posted are updated with your User ID, Date, and are available for view in the next stages for the users working on that application.

3.1.7.6 Documents

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

→ The **Documents** screen is displayed.

Figure 24: Documents



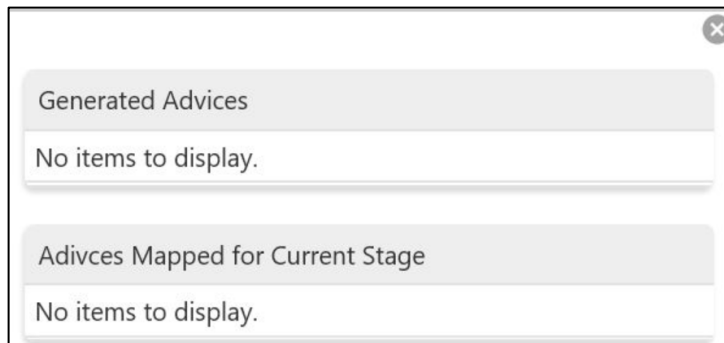
Ensure that mandatory documents are uploaded, as system will validate the same during the stage submission.

3.1.7.7 Advices

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

→ The **Advices** screen is displayed.

Figure 25: Advices

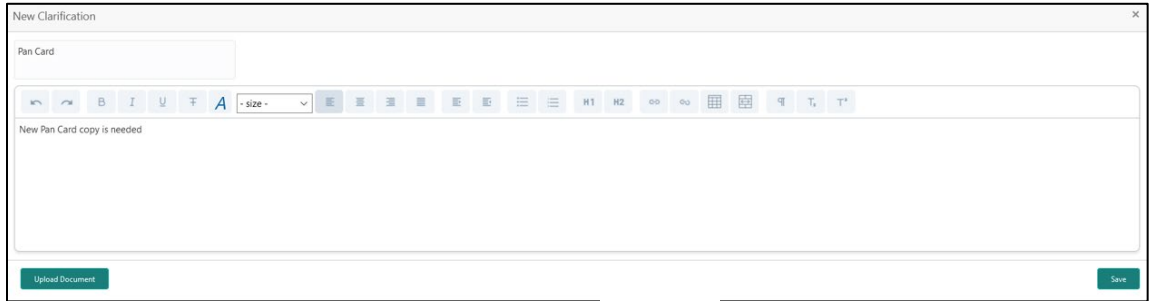


System will generate the advice on submission of the stage. For Application Entry stage of Term Deposit product, no advice is configured.

3.1.8 Request Clarification

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

Figure 26: New Clarification



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

Figure 27: Upload Documents



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

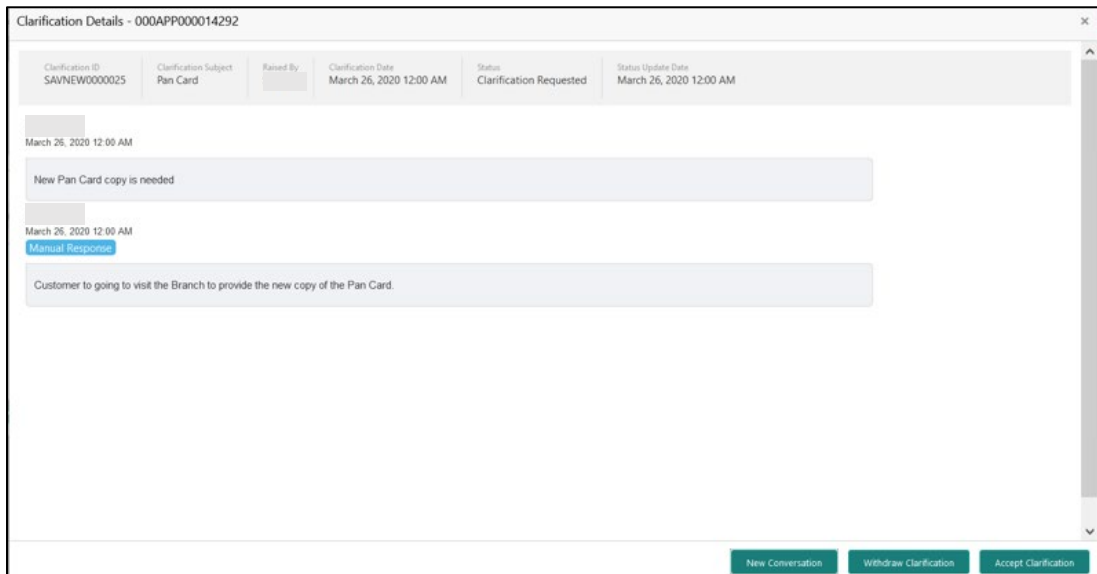
Select the Application from the **Awaiting Customer Clarification** sub-menu available under the **Task** menu. Click on the **Clarification Details** from the header.

Figure 28: Clarification Details



Select the specific Clarification to take action on it.

Figure 29: 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 the **Task** menu, post which the user can edit the application and submit the specified stage.

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

3.2 Application Enrichment Stage

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

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

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

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

3.2.1 Account Details Data Segment

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

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

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

Figure 30: Account Details

The screenshot shows the 'Account Details' screen for a 'Term Deposit Account'. The interface includes a navigation menu on the left with options for 'Interest Details' and 'Summary'. The main content area is divided into several sections:

- Account Type:** Term Deposit Account
- Business Product Name:** Normal Simple Fixed Deposit
- Account Branch:** 000
- Account Currency:** GBP
- Term Deposit Amount:** GBP12,000.00
- Term Deposit Tenure:** 1 (with dropdowns for MM, DD)
- Fund By:** Account Transfer
- Value Date:** 26 Mar 2020
- Account Number:** 000060940030
- Account Name:** John Barilaw
- Cheque Date:** (empty field)
- GL Account Number:** 10000089
- GL Account Description:** PAY IN BY GL
- Deposit Type:** Simple Term Deposit
- Interest Payout:** Quarterly
- Interest Payout Mode:** Demand Draft
- Maturity Instruction:** Do Not Renew
- Maturity Payout Mode:** Transfer to Account

The screen also features a 'Compose' button and a 'Request Clarification' button at the bottom right. The top navigation bar includes 'Clarification Details', 'Application Info', 'Customer 360', 'Remarks', 'Documents', and 'Advices'.

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

Table 14: Account Details - Field Description

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

Field	Description
Term Deposit Amount	Displays the term deposit amount updated earlier.
Value Date	Displays the Current Business date.
Account Number	Displays the account number.
Account Name	Displays the account name for the selected account number.
Cheque Number	Displays the cheque number.
Cheque Date	Displays the Cheque date.
GL Account Number	Displays the GL Account Number where the funding amount is to be credited.
GL Account Description	Displays the GL Account Description for the GL selected.
Deposit Type	Displays deposit type as Simple or Reinvestment Term Deposit, based on the Business Product configurations.
Interest Payout	Displays the Interest Payout.
Interest Payout Mode	Displays the Interest Payout mode.
Account Number	Displays the account number.
Account Name	Displays the account name for the selected account number.
Maturity Instruction	Displays the maturity amount.
Maturity Payout Mode	Displays the maturity payout mode.
Account Number	Displays the account number.
Account Name	Displays the account name for the selected account number.

Field	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	<p>Click Back to navigate to the previous data segment within a stage.</p> <p>NOTE: 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, 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. Save & Close will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.</p>
Cancel	<p>Click Cancel to close the application without saving.</p>

3.2.2 Interest Details Data Segment

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

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

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

Figure 31: Interest Details

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

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

Table 15: Interest Details - Field Description

Field	Description
Interest Type	Specify the interest type.
Interest Rate	Specify the interest rate applicable for the account.
Margin In %	Select the margin in percentage. Currently, system does not allow to specify the margin for the interest rate for Term Deposit account. This field is mandatory.
Effective Rate	Displays the final rate calculated based on the Interest Rate and the Margin specified. Since Margin is not allowed currently, the Final Rate will be equal to the Interest Rate .
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification .
Back	Click Back to navigate to the previous data segment within a stage.

Field	Description
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, 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.</p> <p>Save & Close will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.</p>
Cancel	<p>Click Cancel to close the application without saving.</p>

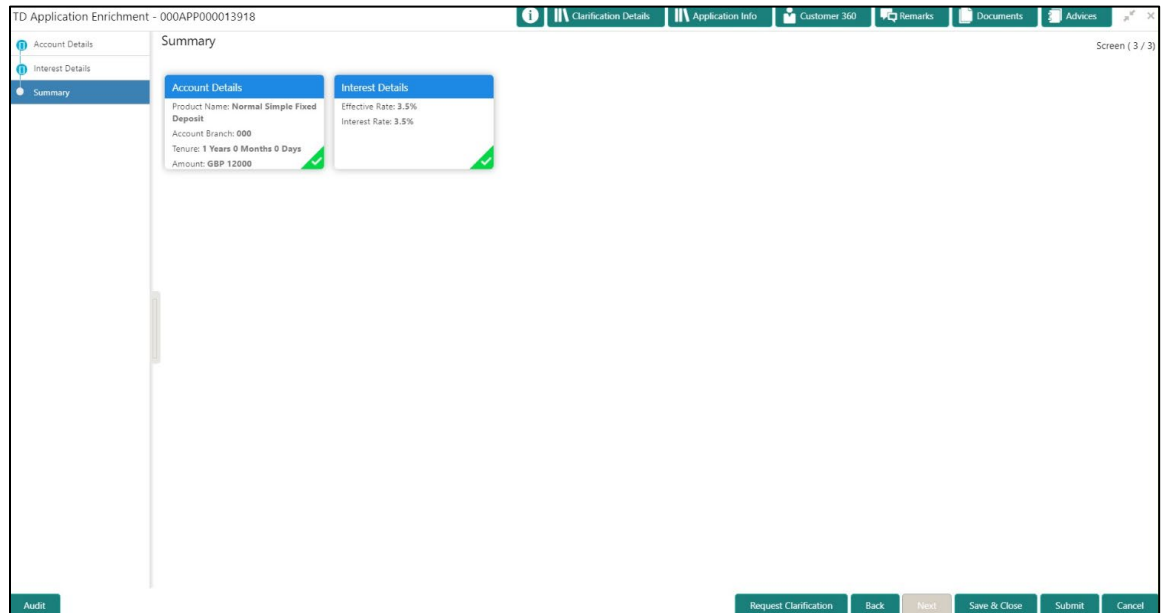
3.2.3 Summary

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

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

→ The **Summary** screen is displayed.

Figure 32: Summary



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

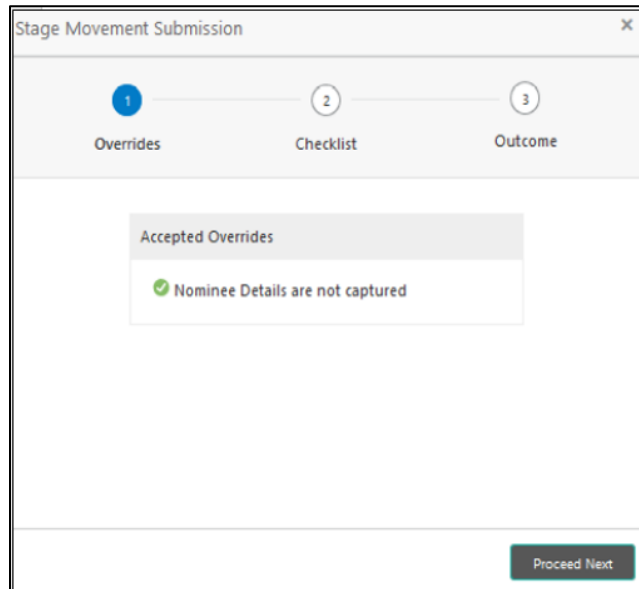
Data Segment	Description
Account Details	Displays the account details.
Interest Details	Displays the interest details
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed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

Data Segment	Description
Save & Close	Click Save & Close to save the data captured. Save & Close will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.
Submit	Click Cancel to close the application without saving.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

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

→ The **Overrides** screen is displayed.

Figure 33: Overrides

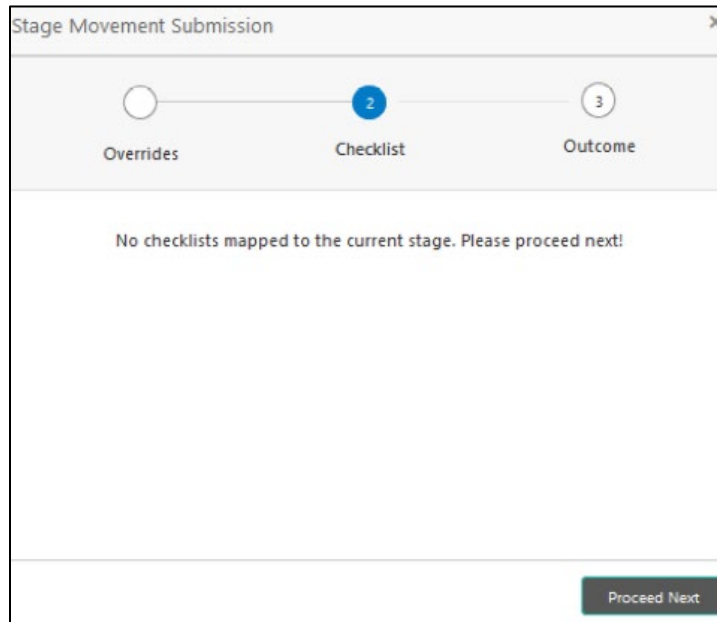


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

Figure 34: Checklist



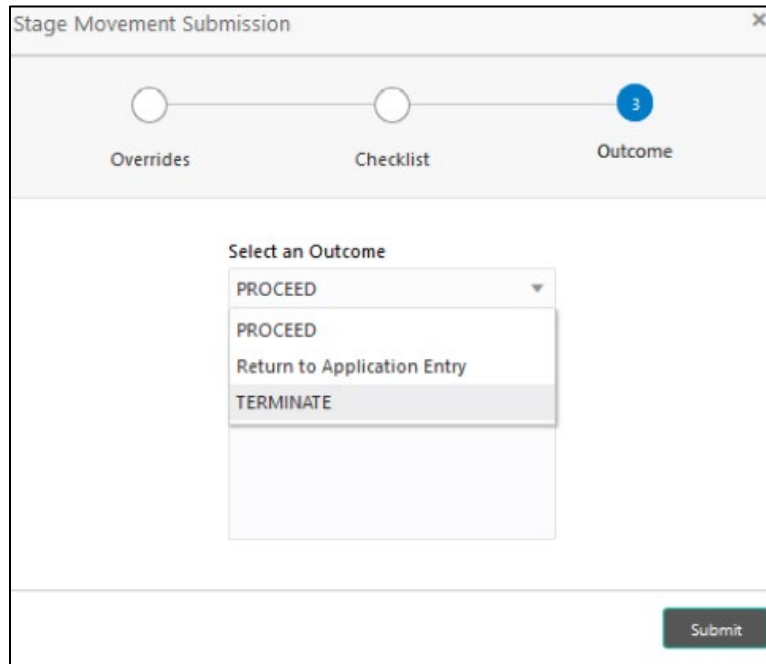
Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 35: Outcome



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

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

- Proceed
- Return to Application Entry
- Terminate

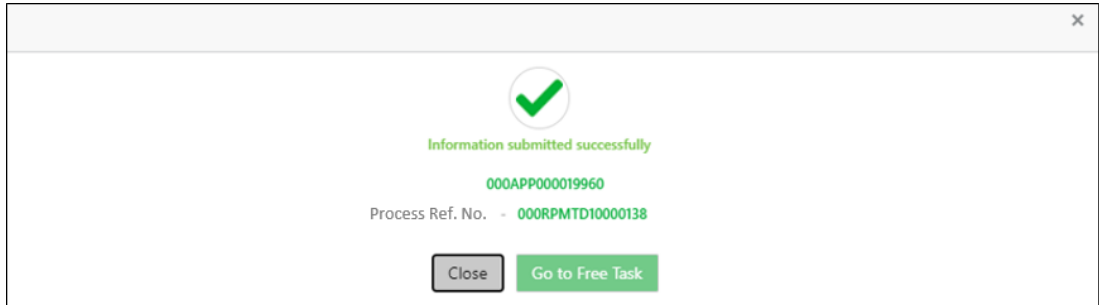
Outcomes configured in the conductor workflow for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 36: Confirmation



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

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

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

Figure 37: Free Tasks

C Refresh ← Acquire Assign TI Flow Diagram									
Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<input checked="" type="checkbox"/> Acquire & E...	medium	Term Deposit Origination...	000RPMTD10000138	000APP000019960	Account Funding	20-03-26	000		
<input type="checkbox"/> Acquire & Edit	medium	Current Account Origin...	000CURED0001492	000APP000019962	Overdraft Limit Details	20-03-26	000		
<input type="checkbox"/> Acquire & Edit					Application Entry				
<input type="checkbox"/> Acquire & Edit					Application Initiation				
<input type="checkbox"/> Acquire & Edit	medium	Current Account Origin...	000CURED0001470	000APP000019873	Application Enrichment	20-03-26	000		
<input type="checkbox"/> Acquire & Edit	medium	Current Account Origin...	000CURED0001477	000APP000019872	Application Enrichment	20-03-26	000		
<input type="checkbox"/> Acquire & Edit	medium	Current Account Origin...	000CURED0001476	000APP000019870	Application Enrichment	20-03-26	000		
<input type="checkbox"/> Acquire & Edit	medium	Savings Account Origin...	000SAVED0007812	000APP000019864	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit					Application Initiation				
<input type="checkbox"/> Acquire & Edit					Application Initiation				
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination ...	000CBDUPL0009534	000APP000019520	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination ...	000CBDXAL0009533	000APP000019520	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination ...	000CBDXAL0009505	000APP000019484	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Current Account Origin...	000BDCXA0001416	000APP000019280	Application Entry	20-03-26	000		

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

3.3 Account Funding Stage

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

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

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

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

3.3.1 Account Details Data Segment

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

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

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

Figure 38: Account Details

The screenshot shows the 'Account Details' screen for a 'Term Deposit Account'. The interface includes a navigation menu on the left with options like 'Initial Funding Details' and 'Summary'. The main content area is divided into several sections:

- Account Overview:** Shows 'Account Type: Term Deposit Account' and 'Business Product Name: Normal Simple Fixed Deposit'. It includes a 'Generate' button.
- Account Information:** Fields for 'Account Branch' (000), 'Account Currency' (GBP), 'Term Deposit Amount' (GBP12,000.00), and 'Term Deposit Tenure' (1 year).
- Funding Information:** A 'Fund The Account' toggle is set to 'On'. Fields include 'Fund By' (Account Transfer), 'Term Deposit Amount' (GBP12,000.00), 'Value Date' (26-Mar-2020), 'Account Number' (000006940030), and 'Account Name' (John Baristow).
- GL Account Information:** Fields for 'GL Account Number' (100000089) and 'GL Account Description' (PAY IN BY GL).
- Deposit and Payout Settings:** Fields for 'Deposit Type' (Simple Term Deposit), 'Interest Payout' (Quarterly), 'Interest Payout Mode' (Demand Draft), 'Maturity Instruction' (Do Not Renew), and 'Maturity Payout Mode' (Transfer to Account).

The bottom of the screen features a navigation bar with buttons for 'Audit', 'Reprint Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

Table 17: Account Details: Field Description

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

Field	Description
Term Deposit Amount	Displays the term deposit amount updated earlier.
Value Date	Displays the Current Business date.
Account Number	Displays the account number.
Account Name	Displays the account name for the selected account number.
Cheque Number	Displays the cheque number.
Cheque Date	Displays the Cheque date.
GL Account Number	Displays the GL Account Number where the funding amount is to be credited.
GL Account Description	Displays the GL Account Description for the GL selected.
Deposit Type	Displays deposit type as Simple or Reinvestment Term Deposit, based on the Business Product configurations.
Interest Payout	Displays the Interest Payout.
Interest Payout Mode	Displays the Interest Payout mode.
Account Number	Displays the account number.
Account Name	Displays the account name for the selected account number.
Maturity Instruction	Displays the maturity amount.
Maturity Payout Mode	Displays the maturity payout mode.
Account Number	Displays the account number.
Account Name	Displays the account name for the selected account number.

Field	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	<p>Click Back to navigate to the previous data segment within a stage.</p> <p>NOTE: 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, 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. Save & Close will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.</p>
Cancel	<p>Click Cancel to close the application without saving.</p>

3.3.2 Initial Funding Details

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

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

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

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

Figure 39: Initial Funding Details

The screenshot displays the 'Initial Funding Details' screen within a software application. The title bar at the top indicates 'TD Account Funding - 000APP000013918'. The main content area is divided into several sections:

- Summary:** A sidebar on the left.
- Fund The Account:** A toggle switch set to 'On'.
- Fund By:** A dropdown menu currently showing 'Account Transfer'.
- Amount:** A text field containing 'GBP12,000.00'.
- Value Date:** A date picker showing '26 Mar 2020'.
- Account Number:** A text field.
- Account Name:** A text field.
- Cheque Number:** A text field.
- Cheque Date:** A date picker.
- GL Account Number:** A text field containing '100000009'.
- GL Account Description:** A text field containing 'PAY IN BY GL'.
- Transaction Reference Number:** A text field.
- Teller Transaction Status:** A dropdown menu with 'Select' as the current value.

The bottom of the screen features a navigation bar with the following buttons: 'Request Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

Table 18: Initial Funding Details - Field Description

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

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

Field	Description
	<p>NOTE: The status of the teller transaction should be 'Success' for the submission of the Account Funding stage.</p>
<p>Request Clarification</p>	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
<p>Back</p>	<p>Click Back to navigate to the previous data segment within a stage.</p>
<p>Next</p>	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
<p>Save & Close</p>	<p>Click Save & Close to save the data captured. Save & Close will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.</p>
<p>Cancel</p>	<p>Click Cancel to close the application without saving.</p>

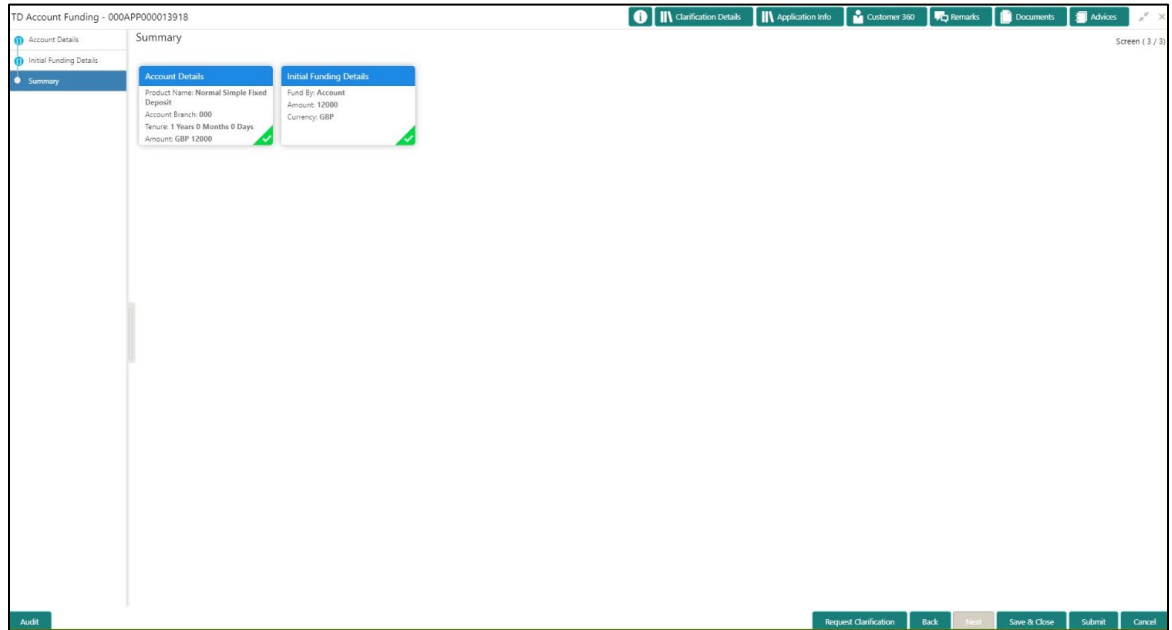
3.3.3 Summary

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

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

→ The **Summary** screen is displayed.

Figure 40: Summary



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

Table 19: Summary - Field Description

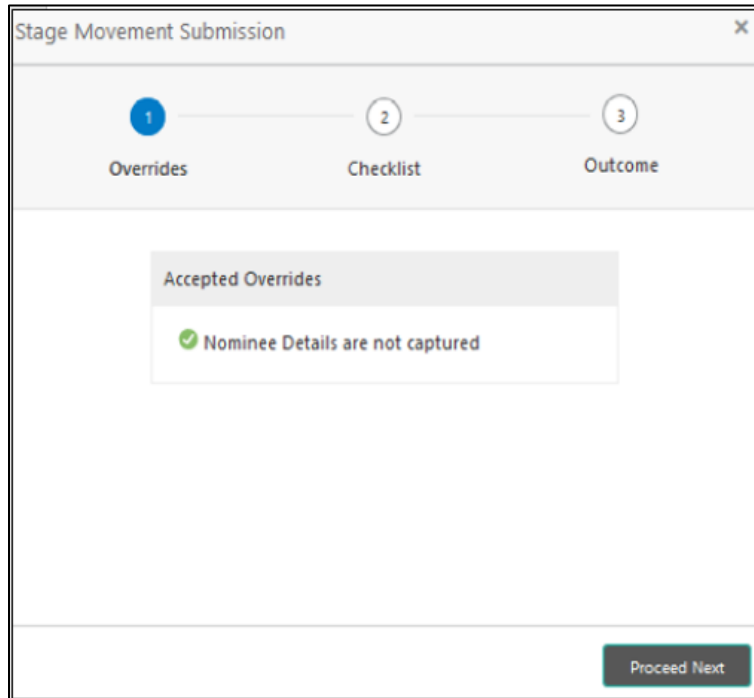
Data Segment	Description
Account Details	Displays the account details.
Initial Funding Details	Displays the initial funding details
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to

Data Segment	Description
	<p>proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p> <p>NOTE: Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
Save & Close	Click Save & Close to save the data captured. Save & Close will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.
Submit	Click Submit to submit the application. 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 41: Overrides

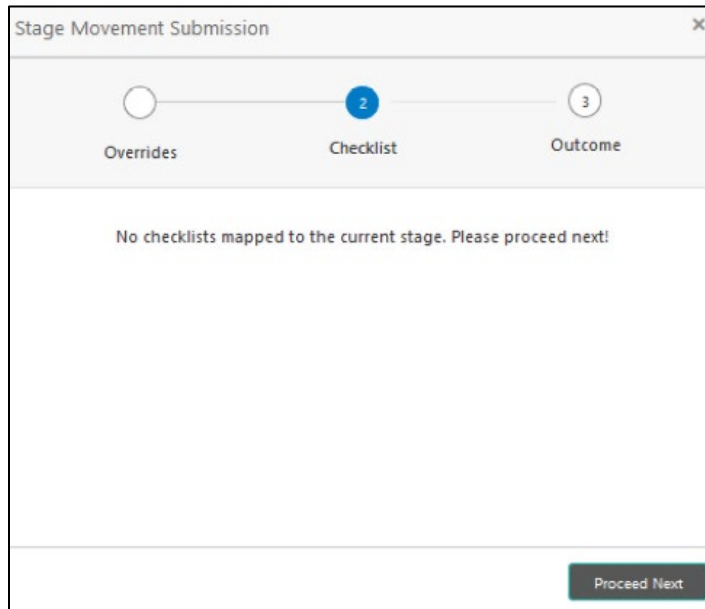


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to make ensure overrides do not arise.

3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

Figure 42: Checklist



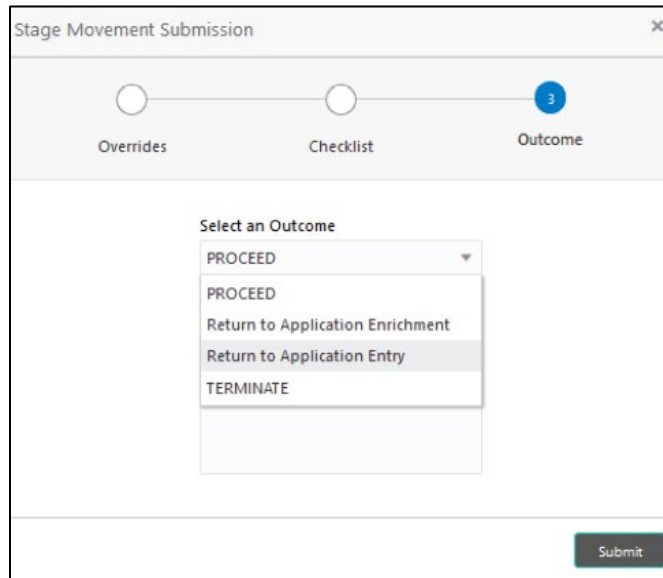
Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 43: Outcome



The screenshot shows a window titled "Stage Movement Submission" with a close button (X) in the top right corner. Below the title bar is a progress indicator with three steps: "Overrides", "Checklist", and "Outcome". The "Outcome" step is currently active, indicated by a blue circle with the number "3" above it. Below the progress indicator is a dropdown menu titled "Select an Outcome". The dropdown menu is open, showing the following options: "PROCEED", "Return to Application Enrichment", "Return to Application Entry", and "TERMINATE". The "Return to Application Entry" option is currently selected and highlighted. At the bottom right of the window is a "Submit" button.

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

- Proceed
- Return to Application Entry
- Return to Application Enrichment
- Terminate

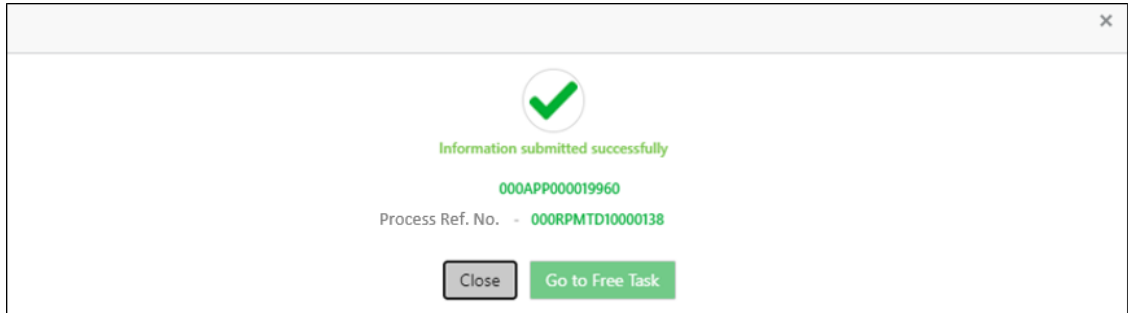
Outcomes configured in the conductor workflow for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 44: Confirmation



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

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

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

Figure 45: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<input type="checkbox"/> Acquire & E...	medium	Term Deposit Origination...	000RPMTD10000138	000APP000019960	Supervisor Approval	20-03-26	000		
<input type="checkbox"/> Acquire & Edit	medium	Current Account Origin...	000CUREDG0001477	000APP000019872	Application Enrichment	20-03-26	000		
<input type="checkbox"/> Acquire & Edit	medium	Current Account Origin...	000CUREDG0001476	000APP000019870	Application Enrichment	20-03-26	000		
<input type="checkbox"/> Acquire & Edit	medium	Savings Account Origin...	000SAVEDG0007812	000APP000019864	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit					Application Initiation				
<input type="checkbox"/> Acquire & Edit					Application Initiation				
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination ...	0000BDUPL0009534	000APP000019930	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination ...	0000BDXAL0009533	000APP000019930	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination ...	0000BDXAL0009505	000APP000019484	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Current Account Origin...	0000BDXCA0001416	000APP000019280	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination ...	0000BDUPL0009396	000APP000019275	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination ...	0000BDXAL0009394	000APP000019272	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination ...	0000BDXAL0009390	000APP000019269	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination ...	0000BDUPL0009388	000APP000019267	Application Entry	20-03-26	000		

Page 1 of 4 (1 - 20 of 66 items) | K < 1 2 3 4 > X

3.4 Supervisor Approval Stage

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

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

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

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

3.4.1 Application Information Data Segment

The Application Information data segment displays the application entries details.

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

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

Figure 46: Application Information

The screenshot displays the 'Application Information' screen. The top navigation bar includes 'Clarification Details', 'Application Info', 'Customer 360', 'Remarks', 'Documents', and 'Advices'. The left sidebar lists various information segments, with 'Application Information' currently selected. The main content area shows the following details:

- Account Type:** Term Deposit Account
- Account Branch:** 000
- Product Code:** RPMPTDA
- Product Name:** Normal Simple Fixed Deposit
- Account Currency:** GBP
- User Recommendation:** Recommended for Approval

A 'User Recommendation' button is located below the User Recommendation field. At the bottom of the screen, there is an 'Audit' button on the left and a row of buttons: 'Request Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

Table 20: Application Information – Field Description

Field	Description
Account Type	Displays the account type.
Account Branch	Displays the account branch.
Product Code	Displays the product code.
Product Name	Displays the product name.
Account Currency	Displays the account currency.
User Recommendation	<p>Select the user recommendation. Available options are:</p> <ul style="list-style-type: none"> • Recommended for Approval • Recommended for Reject
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.

Field	Description
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, 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.</p> <p>Save & Close will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.</p>
Cancel	<p>Click Cancel to close the application without saving.</p>

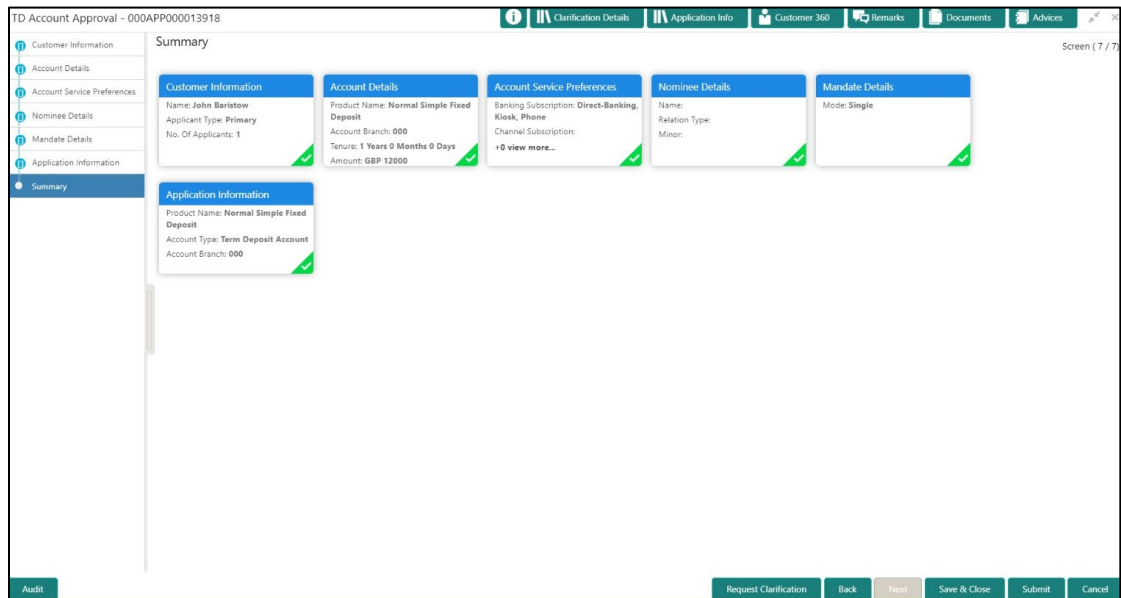
3.4.2 Summary

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

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

→ The **Summary** screen is displayed.

Figure 47: Summary



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

Table 21: Summary – Field Description

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

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

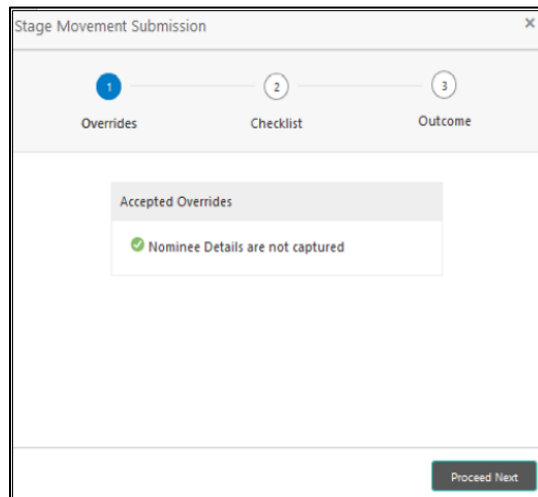
Data Segment	Description
Save & Close	Click Save & Close to save the data captured. Save & Close will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.
Submit	Click Submit to submit the application. System triggers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

Supervisor can verify the KYC Verification status of the Customer from the **Customer 360** in the Header. Only if the KYC Status is 'Success' will the application be allowed to proceed further. Click '**Submit**' to submit the Supervisor Approval stage and proceed to submit the Account Opening request to Host.

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 48: Overrides

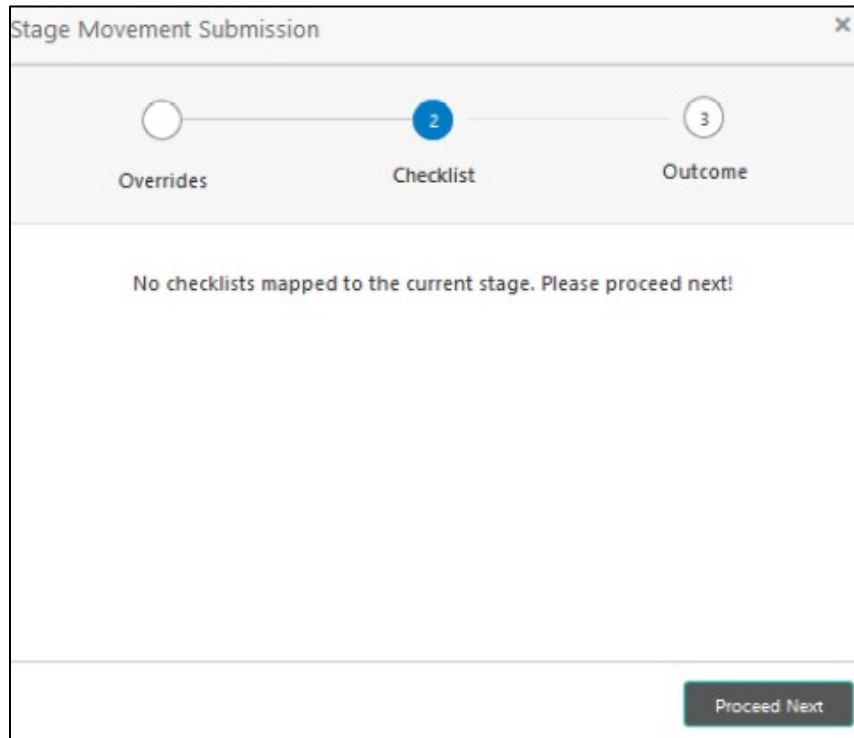


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

Figure 49: Checklist



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

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 50: Outcome

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

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

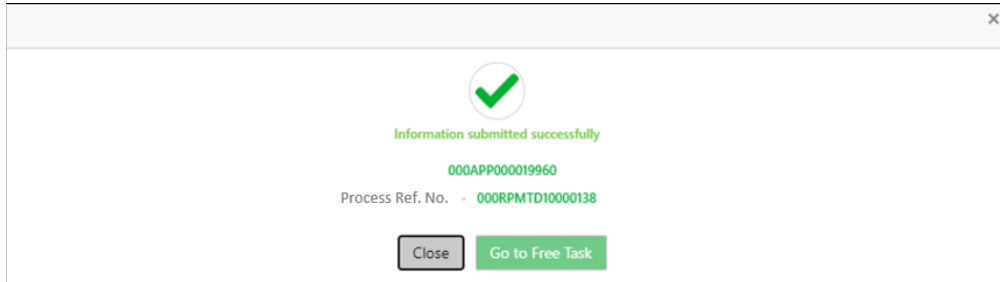
Outcomes configured in the conductor workflow for the business process is available in the drop-down list.

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

- Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 51: Confirmation



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

- Click **Go to Free Task**.

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

Figure 52: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<input checked="" type="checkbox"/> Acquire & Edit	medium	Term Deposit Origination...	000RPMTD10000138	000APP000019960	Account create	20-03-26	000		
<input type="checkbox"/> Acquire & Edit	medium	Current Account Origin...	000CURED0001477	000APP000019872	Application Enrichment	20-03-26	000		
<input type="checkbox"/> Acquire & Edit	medium	Current Account Origin...	000CURED0001476	000APP000019870	Application Enrichment	20-03-26	000		
<input type="checkbox"/> Acquire & Edit	medium	Savings Account Origin...	000SAVED0007912	000APP000019864	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit					Application Initiation				
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination...	0000RDXAL0009533	000APP000019520	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination...	0000RDXAL0009505	000APP000019484	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Current Account Origin...	0000RDXCA0001416	000APP000019280	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination...	0000RDXAL0009396	000APP000019275	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination...	0000RDXAL0009394	000APP000019272	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination...	0000RDXAL0009390	000APP000019269	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination...	0000RDXAL0009388	000APP000019267	Application Entry	20-03-26	000		

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

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

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

4 Instant Term Deposit Account Origination Process

Additional Instant Business Process is available wherein various stages in the Reference Flow for Term Deposit Account have been automated.

This allows Instantaneous Account origination from Self-Service Channel such as Oracle FLEXCUBE Digital Experience for existing Customer who are KYC Compliant and New Customers for whom KYC is completed in Oracle FLEXCUBE Digital Experience (OBDX). KYC Type supported for the STP is Identification and Address only and the same has to be configured in Oracle Banking Party Module. Please refer the **Retail Onboarding User Guide** for more details.

Based on whether the Application has been initiated by self-service channel or by a Branch personnel the automatic submission of the stages or skipping of the stages are done by the system.

Prerequisite:

- For the automatic submission to work, it is expected that document and checklist are not configured in any of the stages.
- Initial Funding is taken as Account Transfer for which the mode configured has to be 'H' which represents that the selected Account will be debited by the Host as part of the Account Opening Process (Allowed for both Self-Service Channel and Branch Initiated Applications) or Initial Funding is taken via External Bank Account Transfer on self-service channel (This mode is not allowed for Branch Initiated Applications). For more details refer **Section 2.7 Initial Funding Configuration** in the **Configurations User Guide**.

In the Instant Term Deposit Account Origination Reference Business Process the stages that have been configured are mentioned below.

- **Application Entry Stage:** On successful submission of the Current Account Application from self-service channel, the system starts the Application Entry stage without any manual intervention and completes the Data Segment level validation. On successful completion of the validation, the system automatically submits the Application Entry Stage.

Similarly, for the Branch initiated Application also this stage is automatically submitted, if the data segment configured for Application Entry stage are updated in the Application Initiate Stage itself by clicking the 'Application' button in the Product Details Data Segment.

- **Account Funding Stage:** On successful submission of the Application Entry Stage, system checks if Initial Funding mode updated for the Account Opening.
 - The initial funding mode allowed for self-service initiated applications are External Bank Account Transfer and Account Transfer.

- In case Initial Funding has been taken for the Account via the External Bank Account Transfer in the self-service channel, system starts the Application Funding Stage and validates the Initial Funding Details Data Segment and submits the Application Funding Stage automatically.
- For Application where the Initial Funding is updated as Account Transfer, this stage is skipped completely by the system for Application initiated from Self-Service Channel and Branch Initiated Applications.
- For the Branch Initiated Applications wherein the Initial Funding has been taken in Cash or Other Bank Cheque, this stage has to be manually actioned by the Branch User having access permission for this stage.
- **Supervisor Approval Stage:** System skips this stage for self-service initiated application and submits the application directly to the Product Processor for Account Creation.

However, for Branch initiated Application considering the 4-eye principle, system expects the application to be approved by a Supervisor. Hence this stage, will have to be picked and actioned by the Supervisor User. Supervisor User can either approve or reject the Application. On submission of this stage by selecting 'approve' outcome, system submits the Application to the Product Processor for Account Creation.

- **Handoff Retry:** Application moves to this stage and appears in the Free Task only if the Term Deposit Account creation has been rejected by Product Processor. User having the required access rights can pick such task and can retry submission to Host after taking required actions on the Failure reason.

5 Error Codes and Messages

This topic contains error codes and messages.

Table 22: Error Codes and Messages

Error Code	Messages
RPM_CMN_APL_017	Empty Request Cannot be Send to Party
RPM_CMN_APL_018	Exception Occured while parsing Json Response
RPM_CMN_APL_019	Exception Occured while Producing even for Kafka
RPM_TC_011	Error occured while getting uploaded Doc
RPM_ACC_DET_001	Initial funding is allowed but are not captured
RPM-ACC-DET-002	Captured initial funding amount is less than minimum amount
RPM-ACC-DET-003	Initial Funding is not allowed but still captured
RPM-ACC-DET-004	Please provide valid value for currency
RPM-ACC-DET-005	Please provide valid value for branch code
RPM-ACC-DET-006	Currency \$1 is not allowed for this product
RPM-ACC-DET-007	Product code can not be null
RPM-AT-001	Failed in Updating Transaction Log
RPM-AT-002	Record not found
RPM-AT-005	Mandatory Datasegment(s) - \$1
RPM-AT-015	Pending Approval of Overrides
RPM-ATR-001	Invalid Date Format. Expected yyyy-MM-dd.
RPM-CA-001	Error occurred while parsing from Model to Entity

Error Code	Messages
RPM-CMN-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
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

Error Code	Messages
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
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-CMN-000	Illegal State Exception
RPM-CMN-001	Exception Occurred while Executing Query
RPM-CMN-002	number format exception
RPM-CMN-003	Server Error Occurred during API call
RPM-CMN-004	Illegal State Exception
RPM-CMN-005	JTA Transaction unexpectedly rolled back
RPM-CMN-006	Exception Occurred while creating Bean
RPM-CMN-007	Internal server error occurred
RPM-COM-001	JSONException Occured
RPM-COM-003	Net interest Rate is incorrect.

Error Code	Messages
RPM-COM-004	Application Number cannot be null
RPM-COM-005	\$1 is not valid.
RPM-COM-006	Currency cannot be null
RPM-COM-007	Branch cannot be null
RPM-COM-009	Currency \$1 is invalid
RPM-COM-012	Term Deposit Amount can not be null
RPM-COM-013	Please provide valid value for Fund By
RPM-COM-014	Routing Number cannot be Null
RPM-COM-015	Cheque Date cannot be Null
RPM-COM-016	Cheque Number cannot be Null
RPM-COM-017	Cheque Bank Name cannot be Null
RPM-COM-018	Cheque Branch Name cannot be Null
RPM-COM-019	Either Account Or Cheque Detail is Mandatory for Fund By Account Transfer
RPM-COM-020	Routing Number cannot be more than 9 digit
RPM-COM-021	Routing Number consist of Non Numeric values
RPM-COM-022	Please enter a valid General Ledger code
RPM-COM-023	Please provide a valid value for fund by Cheque flag
RPM-COM-024	Please select a valid value for interest payout
RPM-COM-025	Please select a valid value for interest payout mode
RPM-COM-026	Please select a valid value for maturity instruction

Error Code	Messages
RPM-COM-027	Please select a valid value for maturity payout mode
RPM-COM-028	Please provide valid value for fund the account
RPM-COM-029	Please provide valid value for value Date
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-INTR-001	Net Interest Rate is invalid
RPM-INTRST-001	Overall percentage should be equal to 100%
RPM-INTRST-002	Guardian details is required for minor \$1
RPM-MNDT-001	Amount_To should not be null if Amount_From is given
RPM-MNDT-002	Amount_From should not be null if Amount_To is given
RPM-MNDT-003	Amount_To should be greater than Amount_From
RPM-MNDT-004	Invalid Mode of operation value
RPM-MNDT-005	Amount From and Amount to both are required
RPM-MNDT-006	Mandate Details list can not be empty for as per mandate
RPM-MNDT-007	Required number of signatory should be greater than 0
RPM-MNDT-008	Mode of operation can not be null
RPM-PD-001	generateSequenceNumber : Entity cannot be null
RPM-PD-002	Sequence Generator failed to generate the reference number
RPM-PD-003	businessProductCode cannot be null

Error Code	Messages
RPM-PD-004	Error while fetching Business Process
RPM-PD-005	Error while Fetching the Business Products
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
RPM-PD-022	Error occured while acquiring the task
RPM-PD-023	ProcessRefNo cannot be null

Error Code	Messages
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-029	\$1 is not valid
RPM-PD-030	The product \$1 cannot be selected multiple times
RPM-PD-031	Multiple products of the product type \$1 cannot be selected
RPM-PD-032	Cannot cancel the application as one or more process has crossed irrevocable stages
RPM-PD-033	Mandatory Datasgments \$1 are missing for the reference number \$2
RPM-PD-034	Datasgment Code(s) is missing for \$1 for the reference number \$2
RPM-PD-035	Loan offer accept/reject is not applicable for the given application
RPM-PD-036	Unable to proceed as the application is already being processed by the bank
RPM-PR-001	Error occurred while getting the cart details
RPM-SA-INIT-01	Failed to Initialize
RPM-SAV-001	Transaction status is not completed
RPM-SAV-AST-001	No OD Limit details found for this process Ref no

Error Code	Messages
RPM-SAV-AST-002	System recommended decision in invalid
RPM-SAV-BP-001	businessProductCode cannot be null
RPM-SAV-BP-002	No Currency mapped to this business product
RPM-SAV-BP-003	No Product preference mapped to business product \$1
RPM-SAV-BP-004	No Product preference component DTO found for business product \$1
RPM-SAV-BP-005	No Configuration found for given Business Product Code
RPM-SAV-BP-006	No Branch mapped to this business product.
RPM-SAV-CMN-001	No Account details found for this process Ref no
RPM-SAV-CMN-002	Product Details is empty
RPM-SAV-CMN-003	UDE is not found for this component
RPM-SAV-CMN-004	The flags are null from business product
RPM-SAV-CMN-005	No resolved values received from Host
RPM-SAV-CMN-006	Hand off host status or KYC status are invalid
RPM-SAV-CMN-007	handoff failed with customer module
RPM-SAV-CMN-008	CasaComponent list is empty
RPM-SAV-CMN-009	Casa UdeList is empty
RPM-SAV-CMN-010	No Interest in CasaComponent List
RPM-SAV-CMN-011	No Charge in CasaComponent List
RPM-SAV-CMN-012	No Data in charge slab
RPM-SAV-CMN-013	One or more applicants KYC status is not completed

Error Code	Messages
RPM-SAV-CMN-014	One or more applicants Handoff status is not completed
RPM-SAV-CMN-015	Branch Code \$1 is invalid
RPM-SAV-CMN-016	Please provide a valid value for Process Reference Number
RPM-SAV-CMN-017	Please provide a valid value for Application Number
RPM-SAV-CMN-018	Please provide a valid value for Stage Code
RPM-SAV-CMN-019	Date of birth can not be future date
RPM-SAV-CMN-020	Please provide valid value for date of birth
RPM-SAV-CMN-021	Invalid Date Format. Expected yyyy-MM-dd
RPM-SAV-CMN-022	Code can not be null or empty while calling maintenance
RPM-SAV-CMN-023	Key can not be null or empty while calling maintenance
RPM-SAV-CMN-024	Json Parse Exception
RPM-SAV-COM-001	Process ref no can not be null
RPM-SAV-INI-001	MiscGICreditData cannot be null
RPM-SAV-INI-002	Error while fetching status from Teller module
RPM-SAV-INI-003	Error while fetching MiscGICreditData from Teller module
RPM-SAV-INI-004	Teller transaction status is incomplete
RPM-SAV-NOM-001	Overall percentage should be equal to 100%
RPM-SAV-NOM-002	Guardian details is required for \$1
RPM-SAV-NOM-003	Nominee Details are not captured
RPM-SAV-NOM-004	Please provide valid value for isMinor

Error Code	Messages
RPM-SAV-NOM-005	Age of nominee is more than configured minor age, Can not set isMinor flag as Y
RPM-SAV-NOM-006	Age of nominee is less than configured minor age, Can not set isMinor flag as N
RPM-SAV-NOM-007	Please provide valid value of first name
RPM-SAV-NOM-008	Please provide valid value of last name
RPM-SAV-NOM-009	Please provide valid value of title
RPM-SAV-NOM-010	Please provide valid value of relation type
RPM-SAV-NOM-011	Address can not be null
RPM-SAV-NOM-012	Please provide valid value for country
RPM-SAV-NOM-013	Please provide valid value for Pin code
RPM-SAV-NOM-014	Please provide valid value for Address Line 1
RPM-SAV-NOM-015	A Minor can not be a guardian
RPM-SAV-ODL-001	Temporary OD Limit information is not allowed for this product
RPM-SAV-ODL-002	Uncollected fund information is not allowed for this product
RPM-SAV-ODL-003	Unsecured OD Limit information is not allowed for this product
RPM-SAV-ODL-004	Please provide valid value for Limit Type
RPM-SAV-PRF-001	Card is not allowed for this business product
RPM-SAV-PRF-002	Cheque Book is not allowed for this product
RPM-SAV-PRF-003	Passbook is not allowed for this product

Error Code	Messages
RPM-SAV-PRF-004	Internet banking is not allowed for this business product
RPM-SAV-PRF-005	Mobile Banking is not allowed for this business product
RPM-SAV-PRF-006	Kiosk is not allowed for this business product
RPM-SAV-PRF-007	Phone banking is not allowed for this business product
RPM-TD-ACC-001	Please provide a valid value for Term Deposit Tenure
RPM-TD-ACC-002	Term Deposit Amount Should be in Configured Range of \$1.
RPM-TD-ACC-003	Branch \$1 is not allowed in product configuration.
RPM-TD-ACC-004	Max Tenure is not configured in Product for Currency \$1.
RPM-TD-ACC-005	Min Tenure is not configured in Product for Currency \$1.
RPM-TD-ACC-006	Tenure should be in between \$2 \$3 and \$4 \$5 for Currency \$1.
RPM-TD-AVL-001	Please provide a valid value for USer-Recommendation/Action
RPM-TD-CMN-001	Account creation failed in Backoffice
RPM-TD-INI-005	Please provide a valid value for transaction reference number.
RPM-TD-INI-006	Please provide a valid value for transaction status.
RPM-TO-001	Mandatory Checklist(s) - \$1
RPM-TO-020	Mandatory Document(s) - \$1

6 Functional Activity Codes Glossary

1. [Account Funding Stage](#) (pg. 71) - RPM_FA_TDORG_ACCRT
2. [Account Funding Stage](#) (pg. 71) - RPM_FA_TDORG_FUND
3. [Application Enrichment Stage](#) (pg. 58) - RPM_FA_TDORG_ENRCH
4. [Application Entry Stage](#) (pg. 7) - RPM_FA_TDORG_APPEN
5. [Supervisor Approval Stage](#) (pg. 85) - RPM_FA_TDORG_APPRV