Current Account Origination User Guide

Oracle FLEXCUBE Onboarding

Release 14.5.2.0.0

Part Number F46759-01

August 2021

Current Account Origination User Guide

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1 Preface

1.1 Introduction

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

1.2 Audience

This user guide is intended for the Relationship Managers (RMs) and Sales Officers in-charge of sourcing the Current Account Products from prospect and customer of the bank. This user guide 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 Current Account 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 this user guide are as follows:

Table 1: Acronyms Table

Abbreviation	Description
DS	Data Segment
System	Oracle FLEXCUBE Onboarding Module

1.5 List of Topics

This user guide is organized as follows:

Table 2: List of Topics

Topics	Description
Current Account Origination Process	Current Account Origination process and the Reference Process flow is updated in this chapter.
Current Account Origination	The defined stages through which the Current Account application has to flow before it is ready to be sent to the Host for Account Creation is described in detail in this chapter.
Error Codes and Messages	This topic provides the error codes and messages that you encounter while working with Oracle FLEXCUBE Onboarding.
Functional Activity Codes - Glossary	Functional Activity Codes - Glossary has the alphabetical list of Current Account stages with functional activity codes and page references for quick navigation.

1.6 Related Documents

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

1.7 Symbols

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

Table 3: Symbols

→	Represents Results

2 Current Account Origination Process

This chapter includes following sections:

2.1 Introduction

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

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

The convenience of configuring appropriate stages and the respective data segments within each of these stages, which can be business driven, is hosted and architectured 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 Current Account is created in the Host. The new workflow also supports capturing of relevant documents, stage wise, and generation of advices and notifications dynamically.

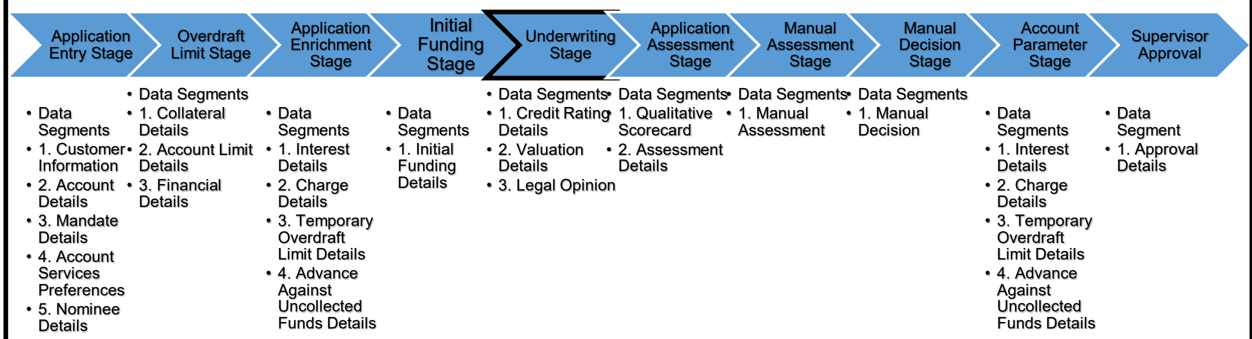
The initiation request for a Current Account can be originated by authorized branch users or relationship managers or by approved bank agents, either through the traditional branch channel or through dedicated protocol services made available on digital devices like tablets or mobiles. The initiation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

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

2.2 Reference Workflow for Current Account Origination

The following diagram describes the workflow for Current Account Origination process.

Figure 1: Reference Workflow Diagram



3 Current Account Origination

As detailed in the **Operations user guide**, all the Product Originations are initiated in the Application Initiation stage from the Product Catalogue. The Cart Operation in Product Catalogue allows to originate Single or Multiple Product initiation. Once the Current Account Product origination process is initiated either as a single product origination or as part of the multiple product selection, Process Orchestrator generates the Current 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 Current 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 Overdraft Limit Stage
- 3.3 Application Enrichment Stage
- 3.4 Account Funding Stage
- 3.5 Underwriting Stage
- 3.6 Application Assessment Stage
- 3.7 Manual Credit Assessment Stage
- 3.8 Manual Credit Decision Stage
- 3.9 Account Parameter Setup Stage
- 3.10 Supervisor Approval Stage
- 3.11 Manual Retry Stage

3.1 Application Entry Stage

Users having functional access to the Application Entry stage will be able to view the record in the Free Task process and can 'Acquire and Edit' or 'Acquire' the task from the Action column and the header Panel respectively.

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.

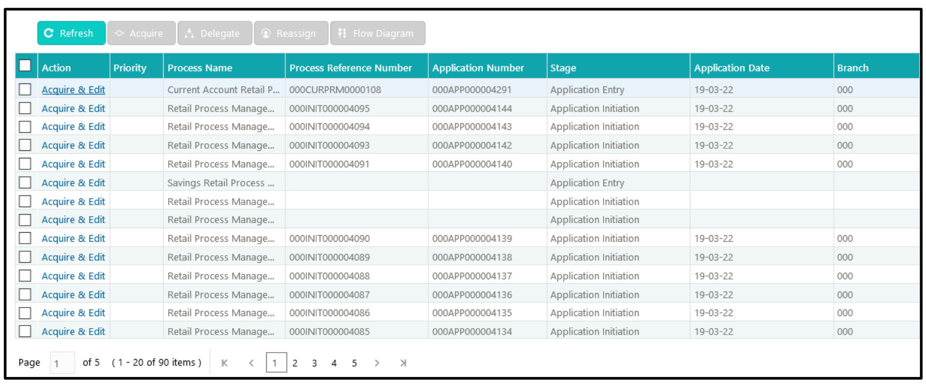
Prerequisite

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

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

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

Figure 2: Free Tasks



Refresh Acquire Delegate Reassign Flow Diagram

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
Acquire & Edit		Current Account Retail P...	000CURPRM0000108	000APP000004291	Application Entry	19-03-22	000
Acquire & Edit		Retail Process Manage...	000INIT000004095	000APP000004144	Application Initiation	19-03-22	000
Acquire & Edit		Retail Process Manage...	000INIT000004094	000APP000004143	Application Initiation	19-03-22	000
Acquire & Edit		Retail Process Manage...	000INIT000004093	000APP000004142	Application Initiation	19-03-22	000
Acquire & Edit		Retail Process Manage...	000INIT000004091	000APP000004140	Application Initiation	19-03-22	000
Acquire & Edit		Savings Retail Process ...			Application Entry		
Acquire & Edit		Retail Process Manage...			Application Initiation		
Acquire & Edit		Retail Process Manage...			Application Initiation		
Acquire & Edit		Retail Process Manage...	000INIT000004090	000APP000004139	Application Initiation	19-03-22	000
Acquire & Edit		Retail Process Manage...	000INIT000004089	000APP000004138	Application Initiation	19-03-22	000
Acquire & Edit		Retail Process Manage...	000INIT000004088	000APP000004137	Application Initiation	19-03-22	000
Acquire & Edit		Retail Process Manage...	000INIT000004087	000APP000004136	Application Initiation	19-03-22	000
Acquire & Edit		Retail Process Manage...	000INIT000004086	000APP000004135	Application Initiation	19-03-22	000
Acquire & Edit		Retail Process Manage...	000INIT000004085	000APP000004134	Application Initiation	19-03-22	000

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

- 3.1.1 Customer Information
- 3.1.2 Account Details
- 3.1.3 Mandate Details
- 3.1.4 Account Service Preferences
- 3.1.5 Nominee Details
- 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.

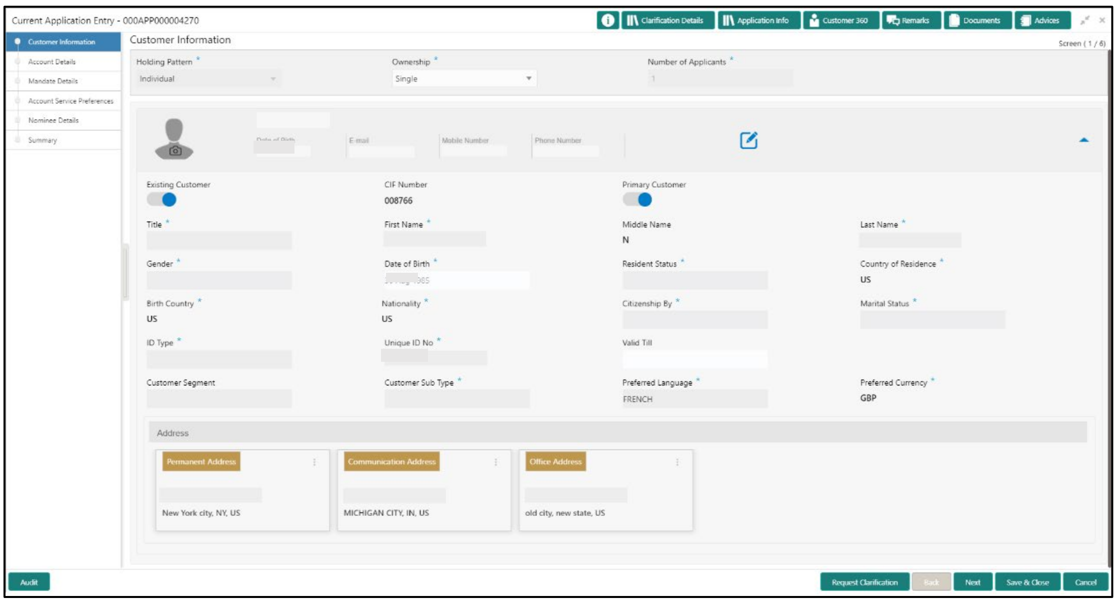
3.1.1 Customer Information

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

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

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

   Figure 3: Customer Information

2. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. 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.

Field	Description
Ownership*	Select the ownership from the drop-down list. Available options are: • Single • Joint In case of Joint ownership selected, panel for updating details for 2nd applicant is populated. **Add Applicant** is also enabled to allow adding additional applicants to the account. By default, system displays the ownership selected in the Application Initiate stage.
Number of Applicants*	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**.
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*	Select the title of the applicant from the drop-down list.
First Name*	Specify the first name of the applicant.
Middle Name	Specify the middle name of the applicant.
Last Name*	Specify the last name of the applicant.
Gender*	Specify the Gender of the applicant from the drop-down list.
Date of Birth*	Select the date of birth of the applicant.
Resident Status*	Select the residential status of the applicant from the drop-down list. Available options are: • Resident • Non-Resident

Field	Description
County of Residence*	Search and select the country code of which the applicant is resident.
Birth Country*	Search and select the country code where the applicant has born.
Nationality*	Search and select the country code where the applicant has nationality.
Citizenship By*	Search and select the country code for which applicant has citizenship.
Marital Status*	Select the marital status of the customer from the drop-down list. Available options are: • Married • Unmarried • Legally Separated • Widow
ID Type*	Select the identification document type for the applicant from the drop-down list.
Unique ID No*	Specify the number of the identification document provided.
Valid Till	Select the valid till date of the identification document provided.
Customer Segment	Select the segment of the customer. Available options are: • Emerging Affluent • High Net worth Individuals • Mass Affluent • Ultra NHI • Very NHI

Field	Description
Customer Sub Type*	Select the sub type of the customer. Available options are: • Individual • Minor • Student • Senior Citizen • Foreigner
Preferred Language*	Select the preferred language.
Preferred Currency*	Select the preferred currency.
Address	Displays the address details. Click on the top right side of the Address Tile. Click **Edit** to update the address details. You can also delete the address of an existing customer. To add multiple addresses of the applicant, click + icon on the **Address** to add additional addresses.
Address Type*	Select the address type for the applicant from the drop-down list. • Permanent Address • Residential Address • Communication Address • Office Address Communication address is mandatory.
Building*	Specify the house or office number, floor and building details.
Street	Specify the street.
Locality	Specify the locality name of the address.
City*	Specify the city.
State*	Specify the state.

Field	Description
Country*	Specify the country code.
Zip Code	Specify the zip code of the address.
E-mail*	Specify the E-mail address of the applicant.
Mobile*	Specify the ISD code and the mobile number of the applicant.
Phone	Specify the ISD code and the phone number of the applicant.
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.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate 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.

Field	Description
Save & Close	Click **Save & Close** to save the data captured. **Save & Close** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

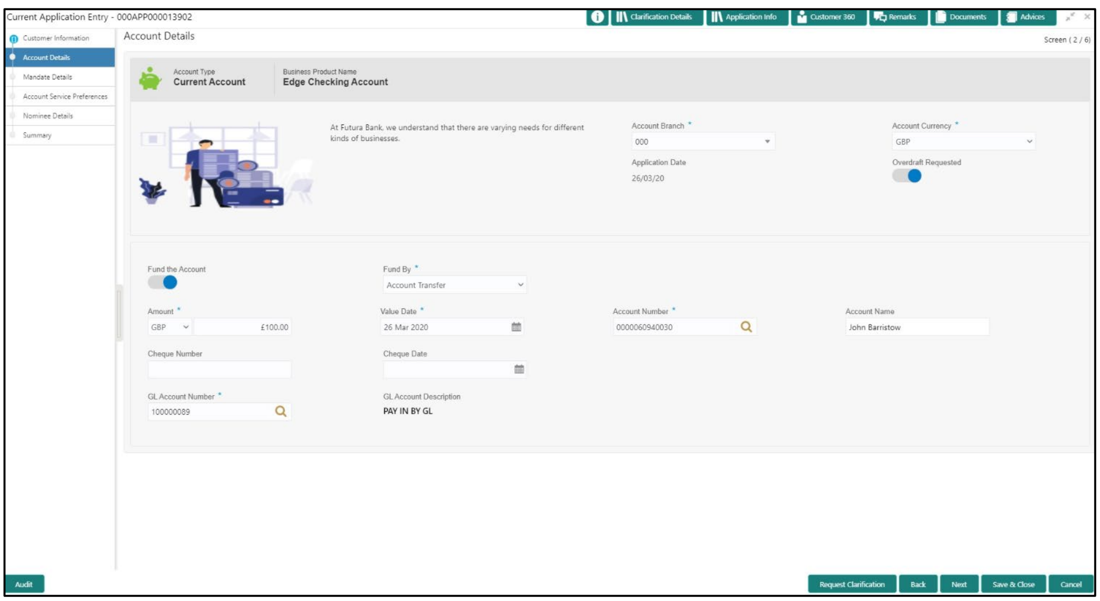
3.1.2 Account Details

The Account Details data segment displays the account details.

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

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

   Figure 4: Account Details



2. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. 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.
Business Product Name	Displays the business product name based on the product selected in the Product Catalogue.
Product Image	System displays the product image.
Product Description	Displays a short description of the business product.
Account Branch*	Search and select the account branch. By default, system displays the account branch as selected in Application Initiate stage.
Account Currency*	Search and select the account currency. By default, system displays the account currency as selected in Application Initiate stage.
Application Date	Select the date on which the application was initiated.
Overdraft Requested	Select to indicate if overdraft is required.
Fund the Account	Indicate that if initial funding is taken for the account opening. Initial funding through Cash, Account Transfer and Other Bank Cheque is allowed. Select the required option from the drop-down box. This field is conditional **mandatory**.
Fund By*	Select the fund mode from the drop-down list. Available options are: • Cash • Account Transfer • Other Bank Cheque
Amount*	Specify the fund amount.

Field	Description
Value Date	Displays 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, 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.
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”.

Field	Description
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. This field is applicable only if the **Fund mode** is selected as Manual or Automatic.
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.
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification**.
Back	Click **Back** to navigate to the previous data segment within a stage. **NOTE:** Since this is the first screen on the workflow, Back will be disabled.

Field	Description
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate 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** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

NOTE: For automated process of the Fund by Mode ‘Cash’, a request for the initial funding transaction is sent to Teller Module on submit of the Application Entry stage, if Initial Funding details are updated. The status of the teller transaction is then validated in the Initial Funding Details data segment of Account Funding stage.

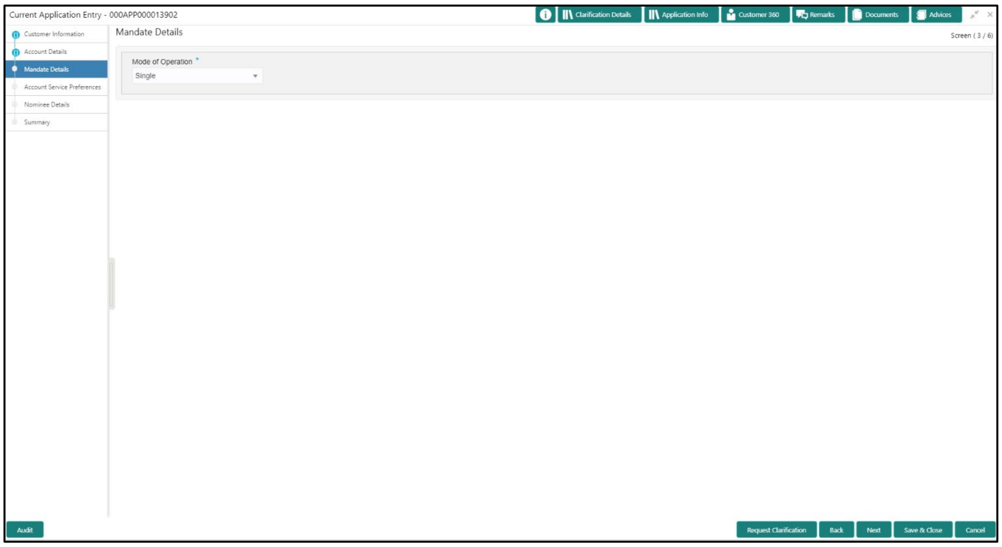
3.1.3 Mandate Details

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

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

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

Figure 5: Mandate Details



2. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 6: Mandate Details - Field Description.

Table 6: Mandate Details - Field Description

Field	Description
Mode of Operation*	Select the mode of operation relevant for the account from the drop-down list. Available options are: • Single • Jointly • Anyone • Survivor • Either or Survivor • Former or Survivor • As per Mandate

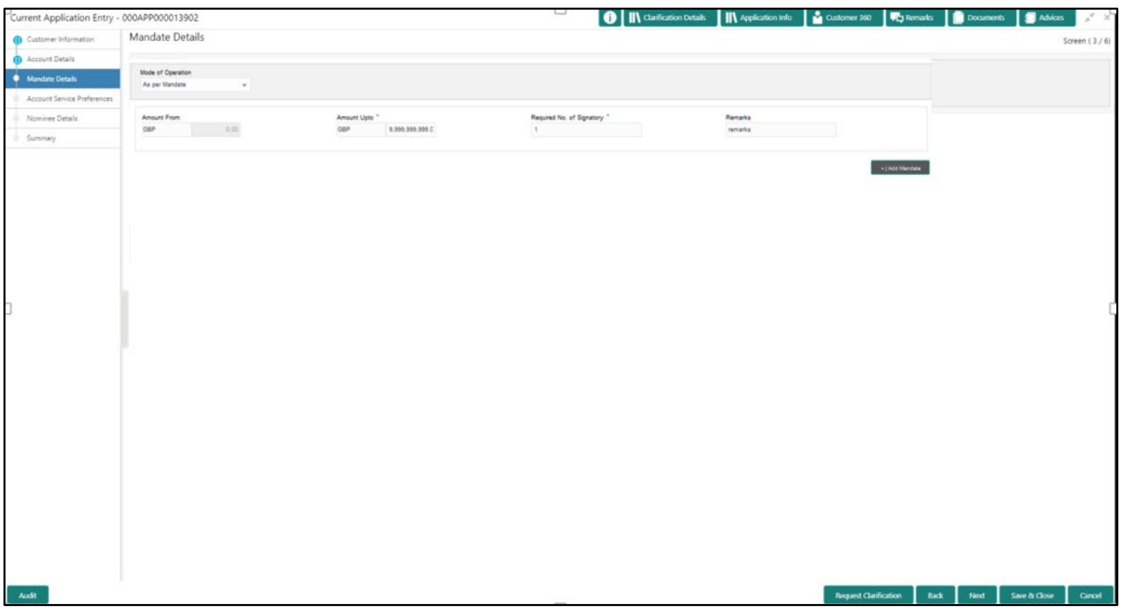
Field	Description
	If the option 'As per Mandate' is selected, then update the below mentioned fields: • Amount From • Amount To • Required No. of Signatories • Remarks
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for 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.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate 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.

Field	Description
Save & Close	Click **Save & Close** to save the data captured. **Save & Close** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

3. Select **Mode of Operation** as “As per Mandate”.

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

Figure 6: Mandate Details



4. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 7: Mandate Details - Field Description.

Table 7: Mandate Details - Field Description

Field	Description
Amount From	Specify the amount from which the mandate is to be considered. Auto-updated as ‘0’ for the first row and for the next rows based on the entered amount.
Amount To*	Specify the amount up to which the mandate is to be considered.
Required No. of Signatories*	Specify the number of signatories for the mandate band.
Remarks	Specify remarks, if any.
Add Mandate	Click **Add Mandate** to add additional row of mandate.
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	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** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

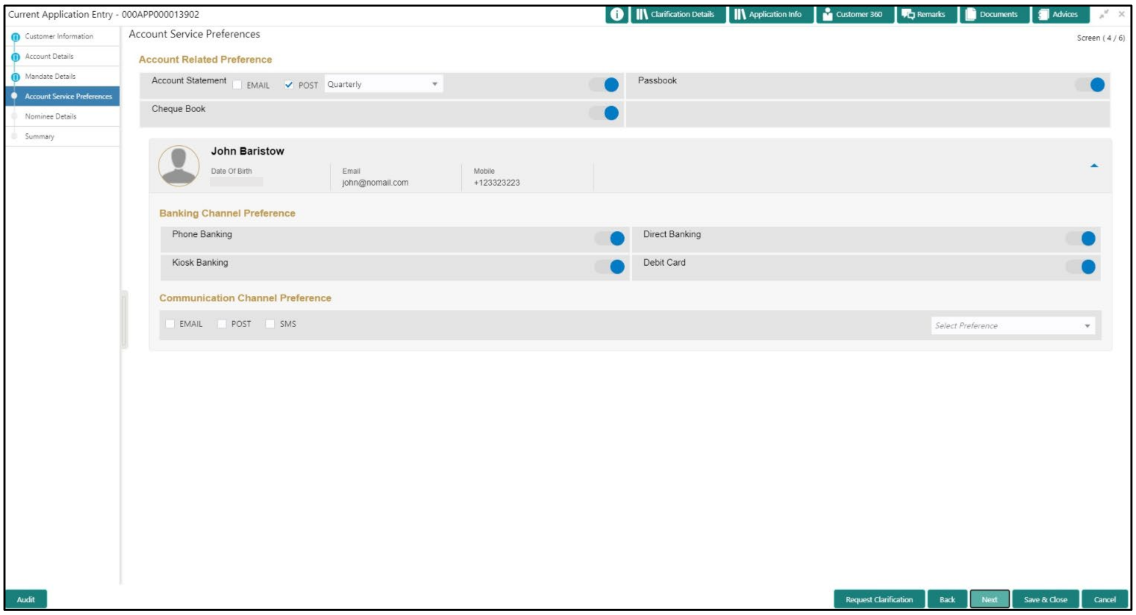
3.1.4 Account Service Preferences

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

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

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

   Figure 7: Account Service Preferences



2. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 8: Account Service Preferences - Field Description.

   Table 8: Account Service Preferences - Field Description

Field	Description
Account Related Preferences	**Select preferences for account statement.**
Account Statement	Select to indicate if account statement is the preference. Available options are: • E-mail • Post

Field	Description
	Select the frequency from the drop-down list. Available options are: • Monthly • Quarterly • Bi Annual • Annual
E-mail	Select to indicate if account statement mode is E-mail.
Post	Select to indicate if account statement mode is Post.
Cheque Book	Select to indicate if cheque book is required.
Passbook	Select to indicate if passbook is required.
Customer Name	Displays the customer name in the header.
Date of Birth	Displays the date of birth of the customer in the header.
E-mail	Displays the E-mail id of the customer in the header.
Mobile	Displays the mobile number of the customer in the header.
Banking Channel Preferences	**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 Preferences	**Select the specified preferences for Communication Channel.**
E-mail	Select to indicate if e-mail is the communication channel subscription.
Post	Select to indicate if post is the communication channel subscription.

Field	Description
SMS	Select to indicate if SMS is the communication channel subscription.
Select Preference	Select the Communication Channel from the drop-down to specify your preferred option among the selected options.
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.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate 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** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

The Banking Channel Preferences and Communication Channel Preferences are to be updated for all the applicants of the account.

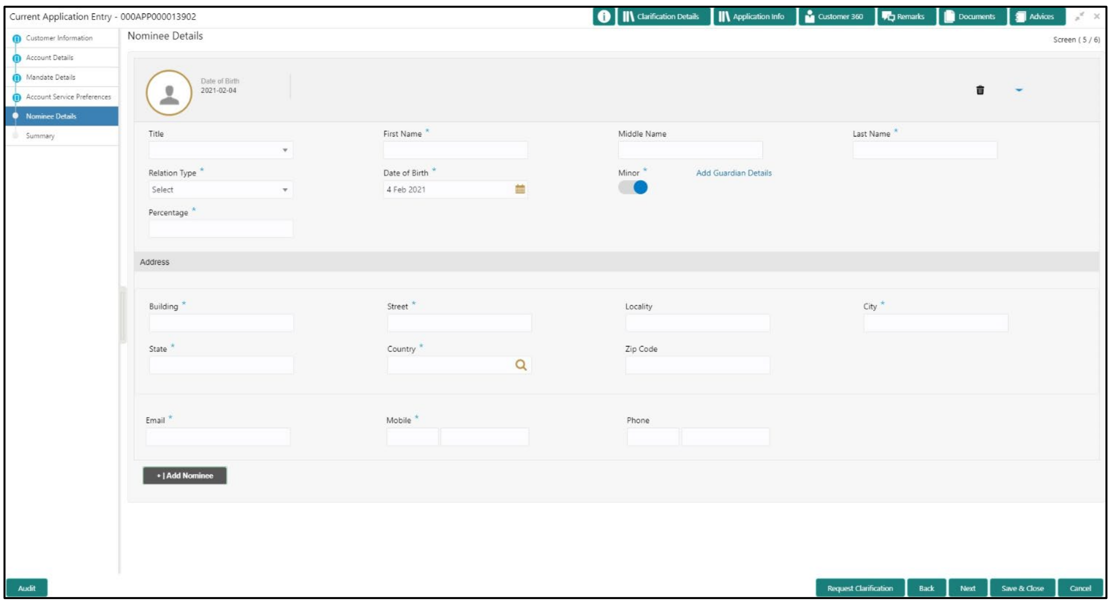
3.1.5 Nominee Details

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 8: Nominee Details



2. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 9: Nominee Details - Field Description.

Table 9: Nominee Details - Field Description

Field	Description
Title*	Select the title of the nominee.
First Name*	Specify the first name of the nominee.
Middle Name	Specify the middle name of the nominee.
Last Name*	Specify the last name of the nominee.

Field	Description
Relationship Type*	Select the relationship type of the nominee with the applicant.
Date of Birth*	Select the nominee's date of birth.
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 or office number, floor and building details.
Street	Specify the street.
Locality	Specify the Landmark of the address, if available.
City*	Specify the city.
State*	Specify the state.
Country*	Specify the Country Code.
Zip Code	Specify the Pin code/Zip code of the address.
E-mail*	Specify the E-mail Address of the Nominee.
Mobile*	Specify the ISD code and the mobile number of the Nominee.
Phone	Specify the ISD code and the phone number of the Nominee.
Save & Close	Click **Save** to save the nominee details and come back to the Nominee Details screen.

Field	Description
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.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate 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** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

3.1.5.1 Guardian Details

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

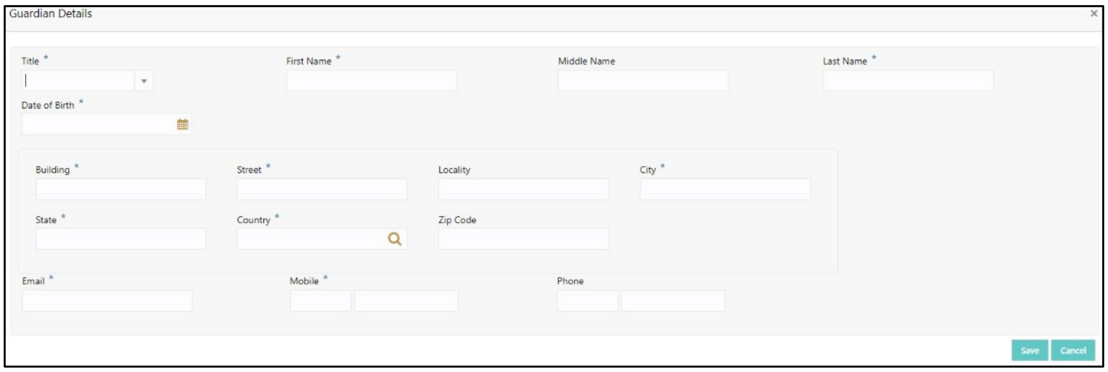
1. Click **Guardian** on **Nominee Details** screen.

   Prerequisite

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

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

   Figure 9: Guardian Details



2. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 10: Guardian Details – Field Description.

Table 10: 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 guardian’s date of birth.
Address Details	**Update the address details to capture the address of the guardian.**
Building*	Specify the house or office number, floor and building details.

Field	Description
Street	Specify the street.
Locality*	Specify the locality name of the address.
City*	Specify the city.
State*	Specify the state.
Country*	Specify the country code.
Zip Code	Specify the pin code or zip code of the address.
Contact Details	Update the contact details to capture the contacts of the guardian.
E-mail*	Specify the e-mail address of the guardian.
Mobile*	Specify the ISD code and the mobile number of the guardian.
Phone	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	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 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.

Field	Description
Save & Close	Click **Save & Close** to save the data captured. **Save & Close** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

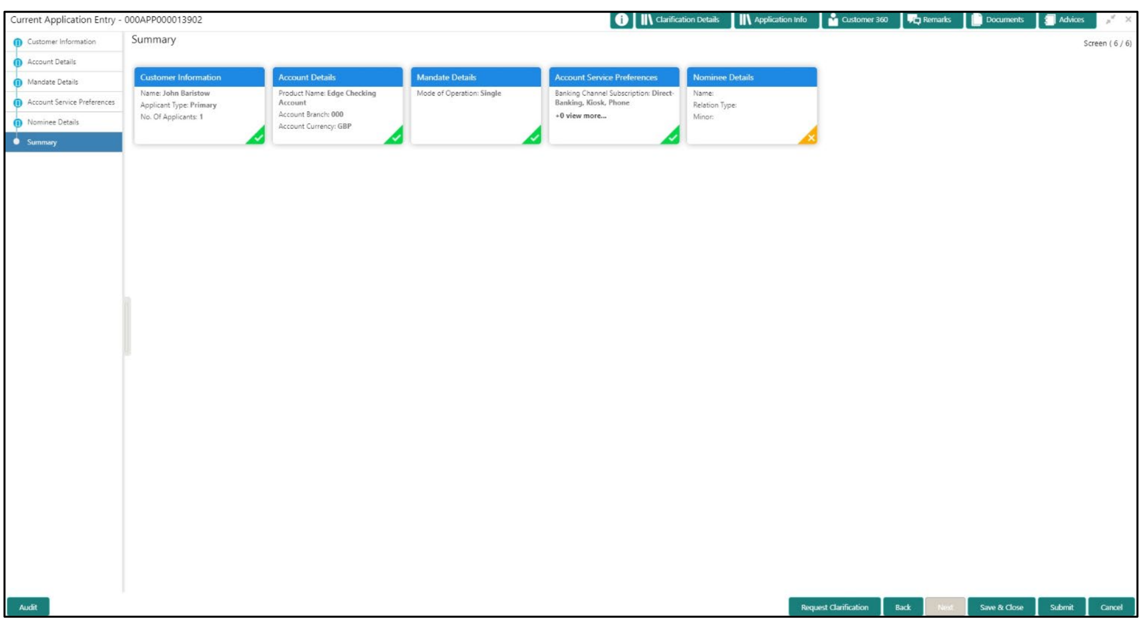
3.1.6 Summary

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

1. Click **Next** in **Nominee 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 11: Summary Application Entry - Field Description.

Table 11: Summary Application Entry - Field Description

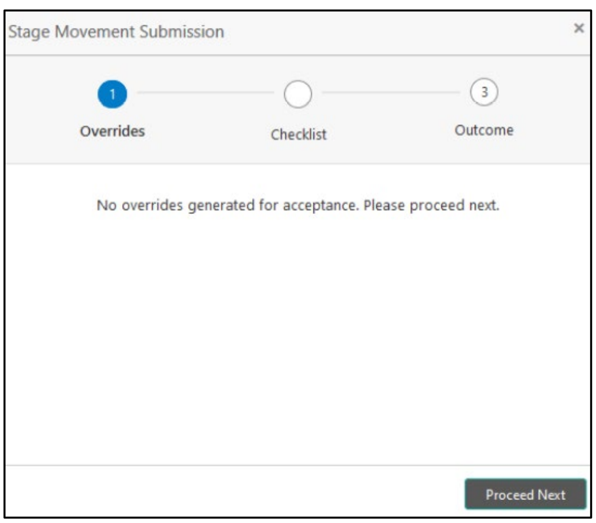
Data Segment	Description
Account Details	Displays the account details.
Customer Information Details	Displays the customer information details.
Mandate Details	Displays the mandate details.
Account Service Preferences	Displays the account service preferences details.
Nominee Details	Displays the nominee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

Data Segment	Description
Save & Close	Click **Save & Close** to save the data captured. **Save & Close** is possible only if all the mandatory fields are captured. This task is 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 11: Overrides



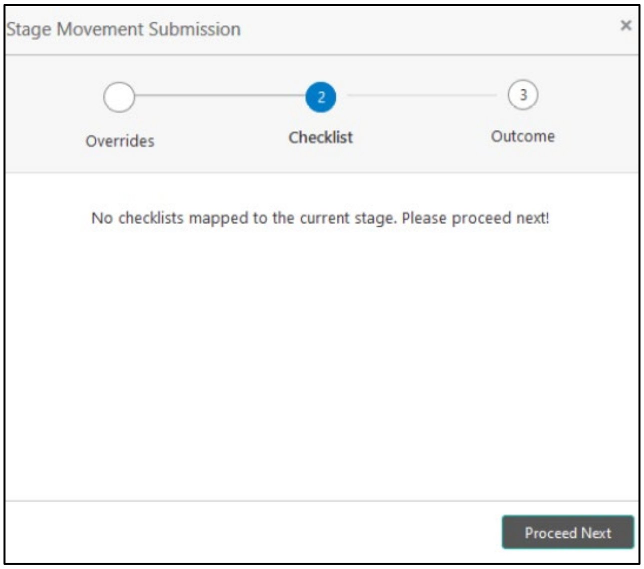
Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. Few examples of overrides are as follows:

- Nominee Details are not updated.
- Initial Funding amount updated is less than the amount specified by the Business Product and so on.

3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

Figure 12: Checklist



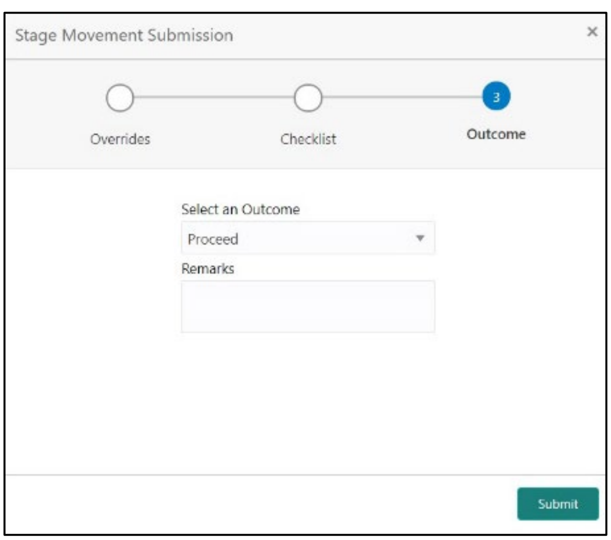
Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 13: Outcome



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

   Outcomes configured in the Workflow Orchestrator for the business process is available in the dropdown list.

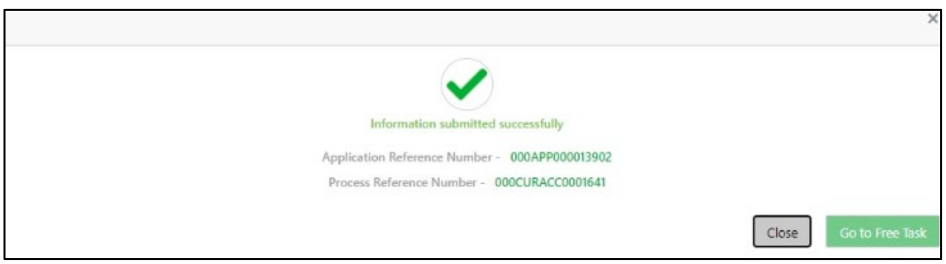
   If the **Overdraft Requested** toggle is OFF then, submit of this stage, will move the application into the Application Enrichment stage.

   If the **Overdraft Requested** toggle is ON then, submit of this stage, will move the application into the Overdraft Limit Stage.

   The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
7. Enter the remarks in **Remarks**.
8. Click **Submit**.

   → The **Confirmation** screen is displayed.

   Figure 14: Confirmation

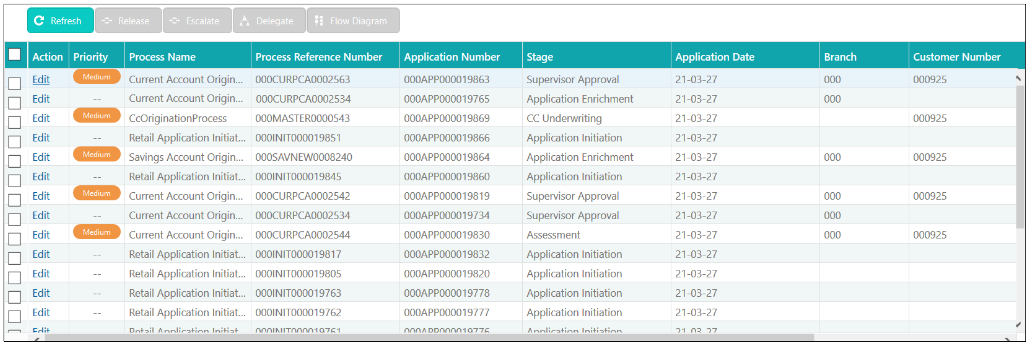


   On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is displayed. If you have access to the next stage, you would be able to view the Application number and take action on it.

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
Edit	Medium	Current Account Origin...	000CURPCA0002563	000APP000019863	Supervisor Approval	21-03-27	000	000925
Edit	--	Current Account Origin...	000CURPCA0002534	000APP000019765	Application Enrichment	21-03-27	000	
Edit	Medium	CcOriginationProcess	000MASTER0000543	000APP000019869	CC Underwriting	21-03-27		000925
Edit	--	Retail Application Initiat...	000INIT000019851	000APP000019866	Application Initiation	21-03-27		
Edit	Medium	Savings Account Origin...	000SAVNEW0008240	000APP000019864	Application Enrichment	21-03-27	000	000925
Edit	--	Retail Application Initiat...	000INIT000019845	000APP000019860	Application Initiation	21-03-27		
Edit	Medium	Current Account Origin...	000CURPCA0002542	000APP000019819	Supervisor Approval	21-03-27	000	000925
Edit	--	Current Account Origin...	000CURPCA0002534	000APP000019734	Supervisor Approval	21-03-27	000	
Edit	Medium	Current Account Origin...	000CURPCA0002544	000APP000019830	Assessment	21-03-27	000	000925
Edit	--	Retail Application Initiat...	000INIT000019817	000APP000019832	Application Initiation	21-03-27		
Edit	--	Retail Application Initiat...	000INIT000019805	000APP000019820	Application Initiation	21-03-27		
Edit	--	Retail Application Initiat...	000INIT000019763	000APP000019778	Application Initiation	21-03-27		
Edit	--	Retail Application Initiat...	000INIT000019762	000APP000019777	Application Initiation	21-03-27		

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

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

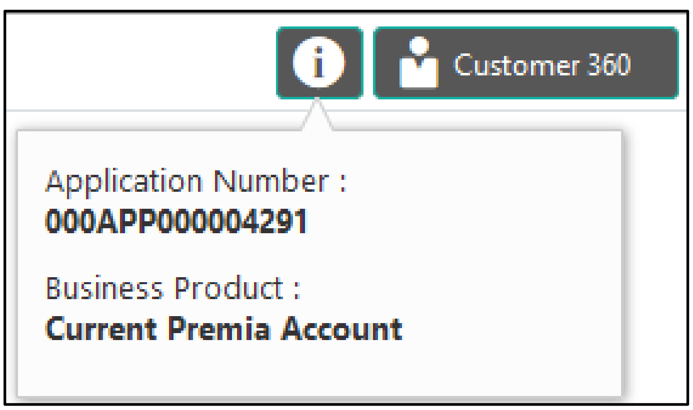
- 3.1.7.1 Icon
- 3.1.7.2 Clarification Details
- 3.1.7.3 Customer 360
- 3.1.7.4 Application Information
- 3.1.7.5 Remarks
- 3.1.7.6 Documents
- 3.1.7.7 Advices

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

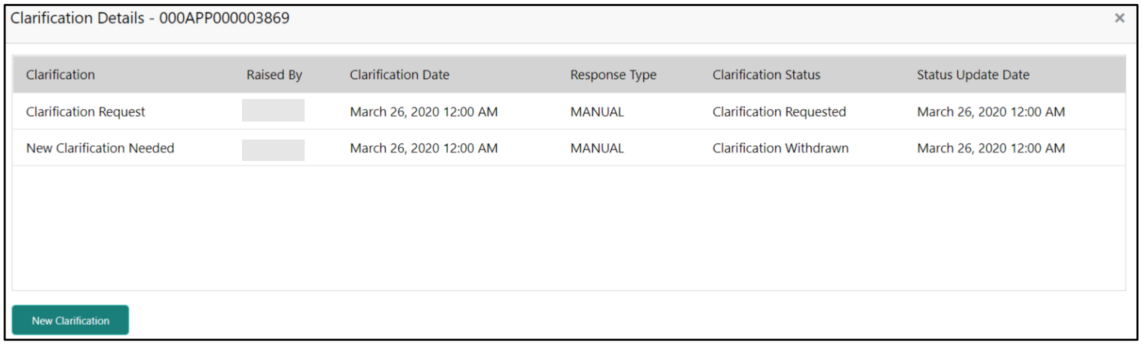


3.1.7.2 Clarification Details

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

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

Figure 17: Clarification Details



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

Table 12: Clarification Details

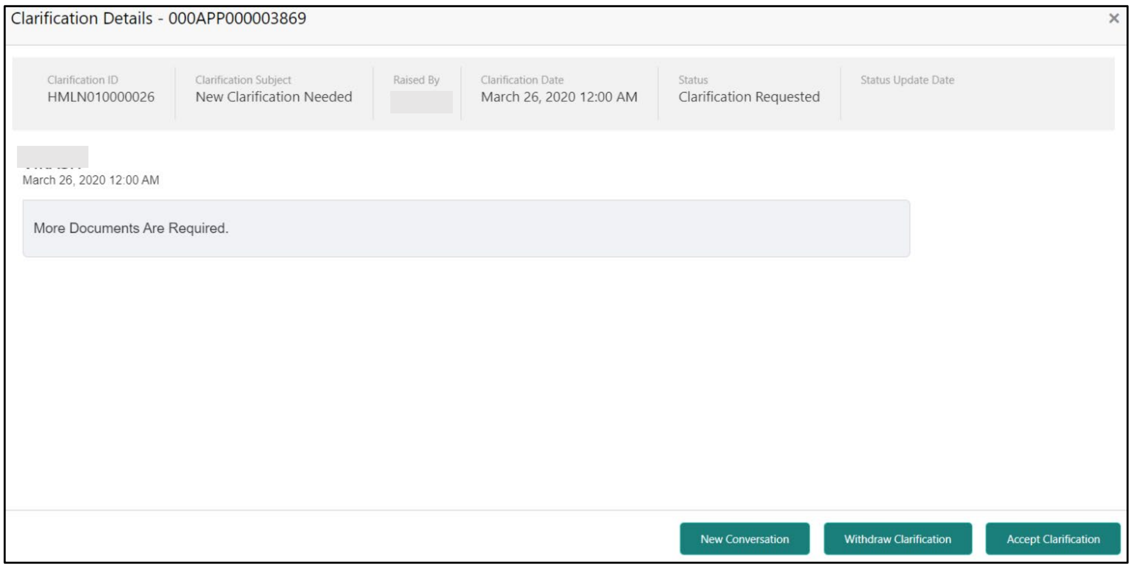
Field	Description
Clarification	Displays the subject of the requested clarification.
Raised By	Displays the user ID of the user who has raised the clarification request.
Clarification Date	Displays the clarification date on which the request was raised.
Response Type	Displays the response type.
Clarification Status	Displays the status of clarification. Available options are: • Clarification Requested • Clarification Withdrawn • Clarification Completed

Field	Description
Status Update Date	Displays the status update date.
New Clarification	Click **New Clarification** to raise a new clarification request.

2. Select any specific clarification request row.

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

Figure 18: Clarification Details



The **Clarification Details** screen displays details about the specific customer clarification request raised. For more information on fields, refer to Table 13: Clarification Details.

Table 13: 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.

Field	Description
Clarification Date	Displays the clarification date.
Status	Displays the status of clarification.
Status Update Date	Displays the status update date.
New Conversation	Click **New Conversation** to raise conversation for the selected clarification request. 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. Available options are: • Save & Close • Cancel Click **Save & Close** to save the conversation. Click **Cancel** to cancel the conversation update.
Withdraw Clarification	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. Available options are: • Save & Close • Cancel Click **Save & Close** to withdraw the clarification Click **Cancel** to cancel the withdrawl clarification action.

<table>
<tr><th>Field</th><th>Description</th></tr>
<tr><td>Accept Clarification</td><td>Click Accept Clarification to close the clarification raised. Updating the clarification details is mandatory to accept the clarification. User can update the detail of why the clarification is being accepted and can also upload any document if needed.

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.

Available options are:
Save & Close
Cancel
Click Save & Close to accept the clarification

Click Cancel to cancel the withdraw clarification action.</td></tr>
</table>

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** is displayed.

Figure 19: Customer 360

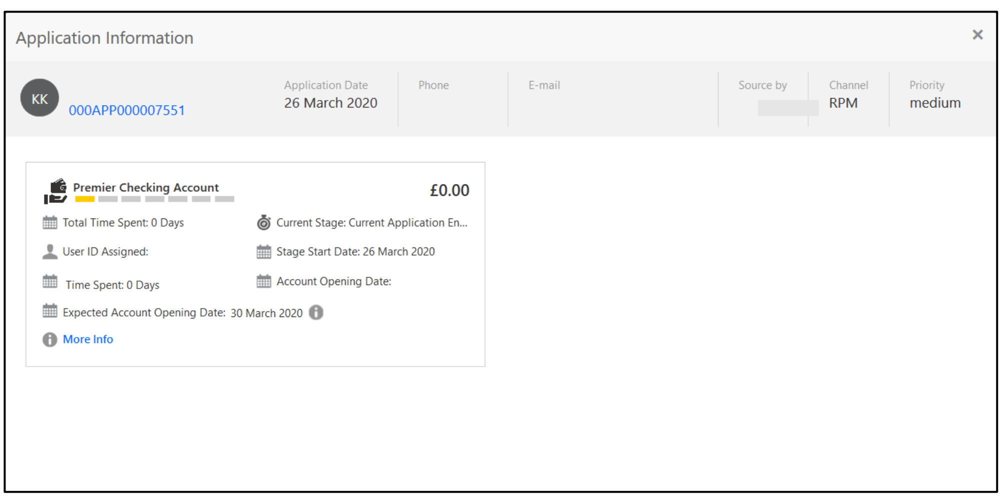
The screen shows the list of Customer IDs in case of Joint Accounts. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Customer Information data segment.

3.1.7.4 Application Information

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

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

Figure 20: Application Information



2. Click icon to launch the **Data Points** pop-up screen.

   → The **Date Points** pop-up is displayed.

   Figure 21: Data Points

Generalized Linear Model

Name	Actual Value	Weight	Rank
NO_OF_APPLICANTS	0	-.713	2

Name	Actual Value	Weight	Rank
NO_OF_APPLICANTS	0	-.713	2

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

3. For more information on fields, refer to Table 14: Application Information – Field Description.

   Table 14: Application Information – Field Description

Field	Description
Application Date	Displays the application date.
Phone	Displays the phone number.
E-mail	Displays the E-mail ID.
Source By	Displays the name of the user who has sourced the application.
Channel	Displays the channel name.
Priority	Displays the priority of the application. • High • Medium • Low
Application Number	Displays the application number

Field	Description
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.
	Displays the information on the features considered to predict the expected account opening date.
More Info	Click **More Info** hyperlink to view more details about the customer clarification raised. For more information, refer to Clarification Details.
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.

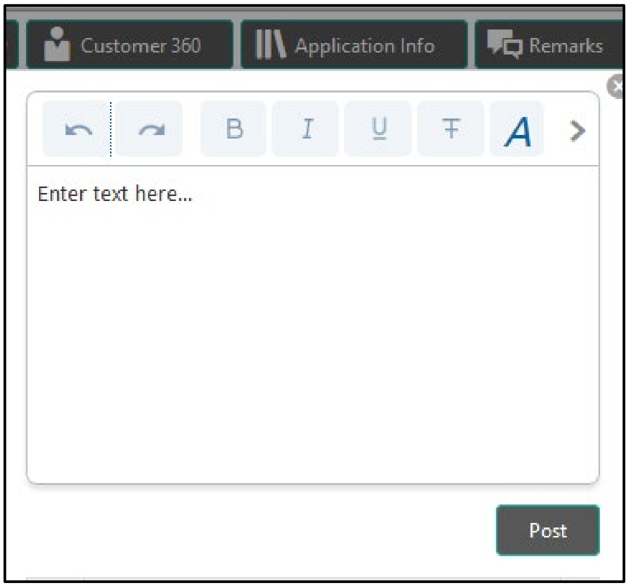
NOTE: Application Info tab will not be visible for Application Initiation stage.

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 22: Remarks

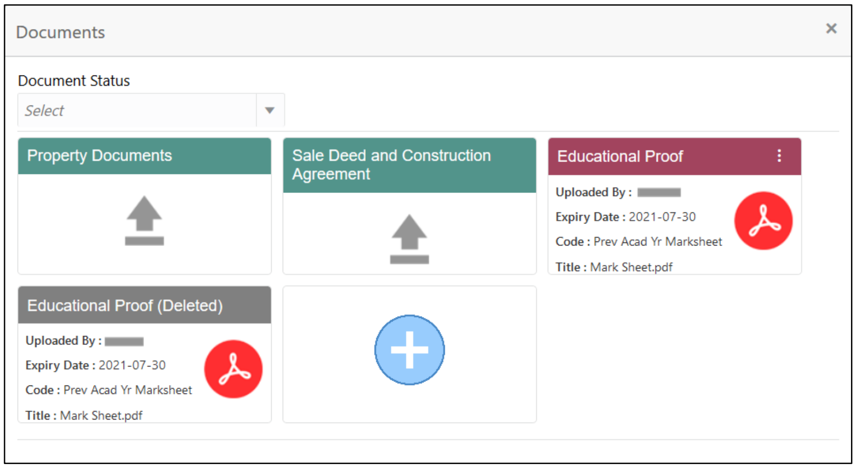
   Remarks posted are updated with your User ID, Date, and are available for view in the next stages for the users working on that Application.

3.1.7.6 Documents

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

→ The **Documents** screen is displayed.

Figure 23: Documents



2. Select the document status to filter the document based on the status.

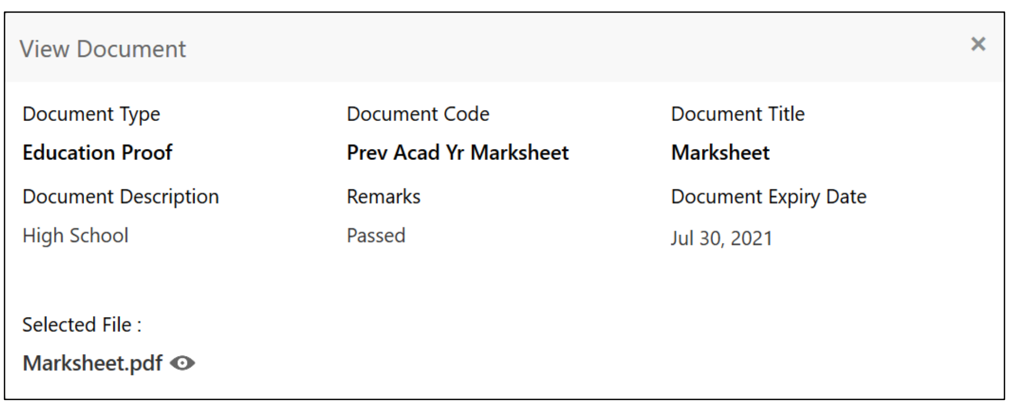
   Available options are All, Open and Deleted.

3. Click ⋮ on the Document tile to view, download and delete the document.

4. Click **View** to view the document.

→ The **View Document** is displayed.

Figure 24: View Document



5. Click **Download** to download the document.

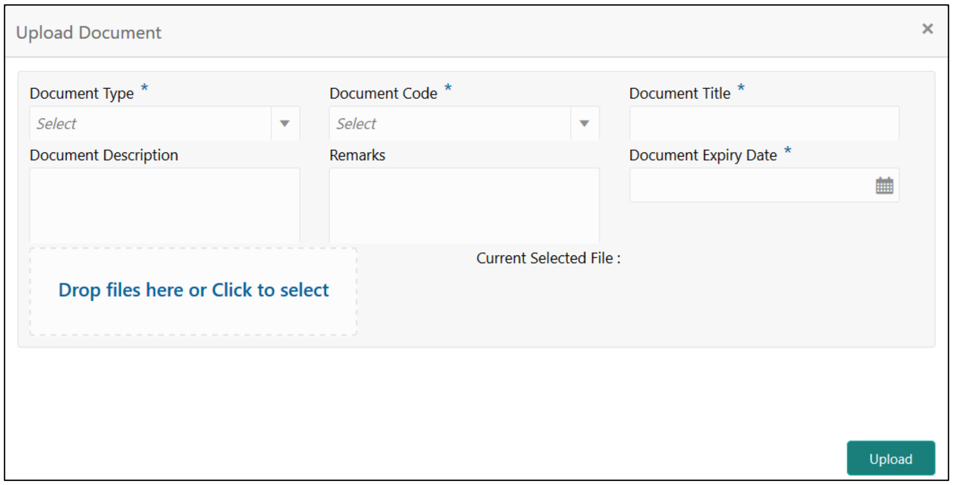
6. Click **Delete** to delete the document.

   NOTE: Deleted Documents is displayed as Icon, but the user cannot view the document.

7. Click to upload the new document to the application.

→ The **Upload Document** screen is displayed.

Figure 25: Upload Document



8. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to the Table 15: Upload Document – Field Description.

Table 15: Upload Document – Field Description

Field	Description
Document Type*	Select the document type.
Document Code*	Select the document code.
Document Title*	Specify the document title.
Document Description	Specify the description for the document.
Remarks	Specify the remarks for the document.
Document Expiry Date*	Select the document expiry date.
Drop files here or Click to select	Drag and drop the document or Select the document from the machine.
Upload	Click **Upload** to upload the document.

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

Mandatory documents can only be deleted in the same stage where it is uploaded.

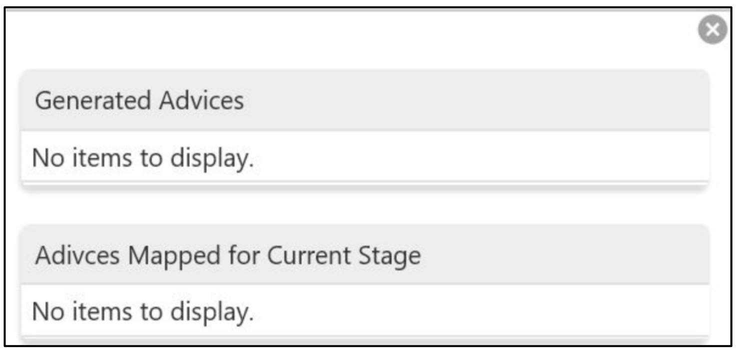
Non-mandatory documents can be deleted in any stage.

3.1.7.7 Advices

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

→ The **Advices** screen is displayed.

Figure 26: Advices



System will generate the advice on submission of the stage. For Application Entry stage of Current 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 27: New Clarification

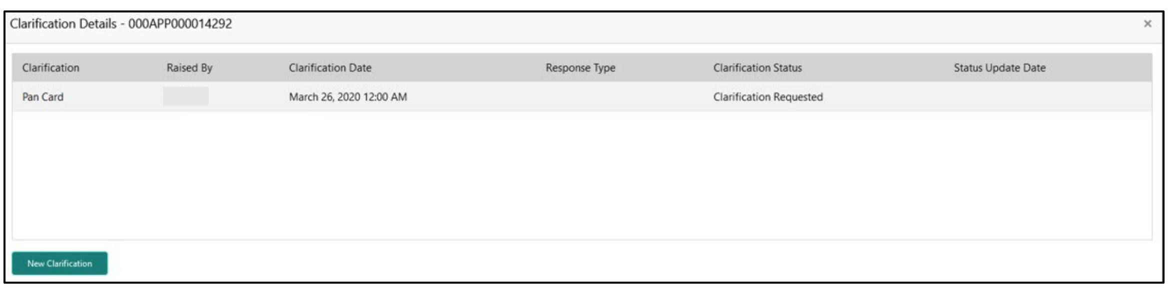
2. You need to update the Clarification subject and the clarification detail in the New Clarification Pop-up screen. The system also allows you to upload the document for the Clarification being raised.

Figure 28: Upload Documents

3. 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.

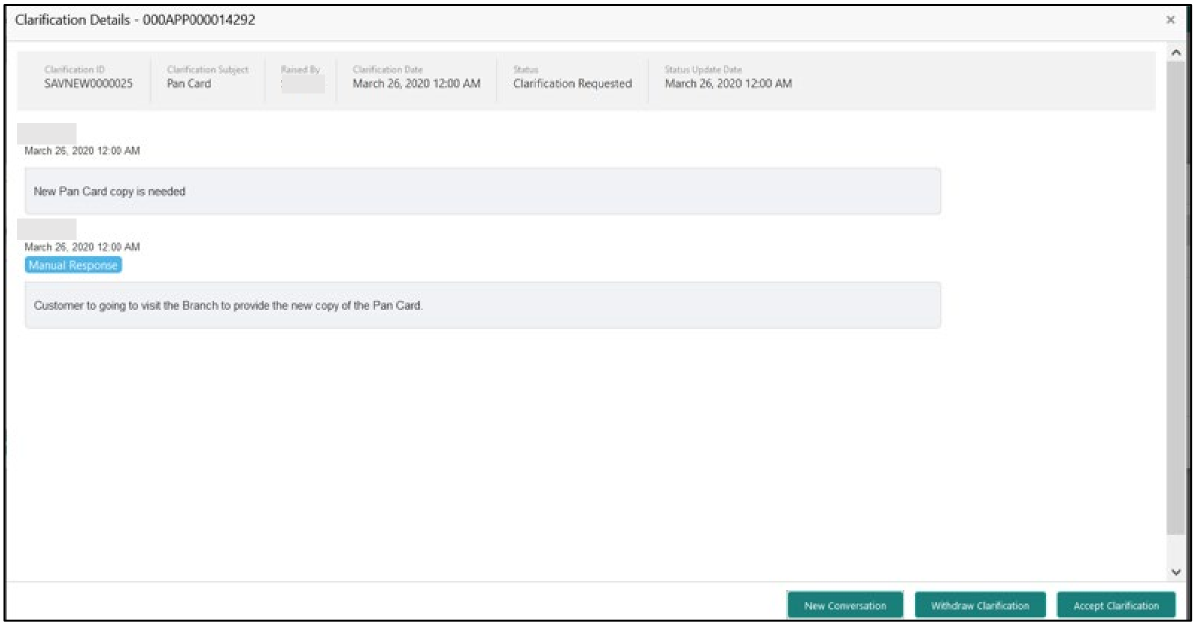
   Select the Application from the **Awaiting Customer Clarification** sub-menu available under the **Task** menu. Click on the **Clarification Details** from the header.

   Figure 29: Clarification Details



   Select the specific Clarification to take action on it.

Figure 30: 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 Overdraft Limit Stage

Users having functional access to the Overdraft Limit Details stage will be able to view the record in the Free Task process.

The Overdraft Limit Details stage comprises of the below mentioned data segments:

- 3.2.1 Collateral Details
- 3.2.2 Account Limit Details
- 3.2.3 Financial Details
- 3.2.4 Summary

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

3.2.1 Collateral Details

Collateral details is a data segment to capture the collateral which is offered by the customer as security for Overdraft limit. Collateral details will be sent to the host to be made available under local collateral. The relevant service APIs will be made available for both Push and Pull details of collaterals.

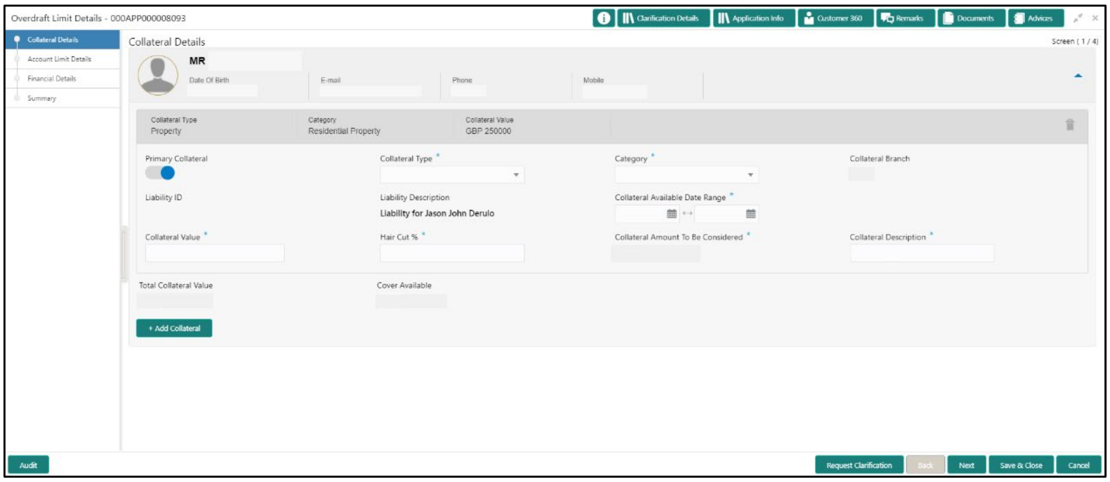
Capturing of Collateral details in Oracle FLEXCUBE Onboarding is also enabled with an option to onboard collateral using the Oracle Banking Credit Facility Process Management integration services. In such cases, the collateral details will be sent to the Collateral onboarding systems for performing the Valuation, obtaining the Legal opinion and recording the perfection details. These details will be made available on Oracle FLEXCUBE Onboarding in the respective Data segments in read only mode.

The user can acquire the application from Free Tasks list.

1. Click **Acquire & Edit** in the **Free Tasks** screen for the application for which Overdraft Limit Details stage has to be acted upon.
2. Click **Add Collateral** to capture the collateral details.

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

Figure 31: Collateral Details



3. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 16: Collateral Details - Field Description.

Table 16: Collateral Details - Field Description

Field	Description
Primary Collateral	Specify the primary collateral.
Collateral Type*	Select the collateral type. Available options are: • Property • Vehicle • Precious Metal • Deposits • Bonds • Stocks • Insurance
Category*	Select the collateral category. Available options are: If Collateral type is selected as **Property**

Field	Description
	• Residential Property • Vacant Land • Under Construction If Collateral type is selected as **Vehicle** • Passenger Vehicle • Commercial Vehicle If Collateral type is selected as **Precious Metal** • Precious Metal If Collateral type is selected as **Deposits** • Term Deposit • Recurring Deposit If Collateral type is selected as **Bonds** • Secured Bonds • Unsecured Bonds • Investment Bonds If Collateral type is selected as **Stocks** • Domestic Stock If Collateral type is selected as **Insurance** • Life Insurance
Collateral Branch	Displays the branch of the collateral.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.
Collateral Available Date Range*	Select the date range from when the collateral is available.
Collateral Value*	Specify the value of the collateral.
Hair Cut %*	Specify the percentage of Hair Cut.
Collateral Amount To Be Considered	Displays the collateral amount to be considered. Collateral Amount = (Hair Cut % * Collateral Value)

Field	Description
Collateral Description*	Specify the collateral description.
Total Collateral Value	Displays the total value of collateral. • This field will be auto updated based on the number of collaterals.
Cover Available	Displays the cover available. This field will be auto updated based on the number of collaterals.
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	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates 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** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

NOTE: All the fields will be fetched from Oracle Banking Credit Facilities Process Management in read only mode, if integrated with Oracle Banking Credit Facilities Process Management.

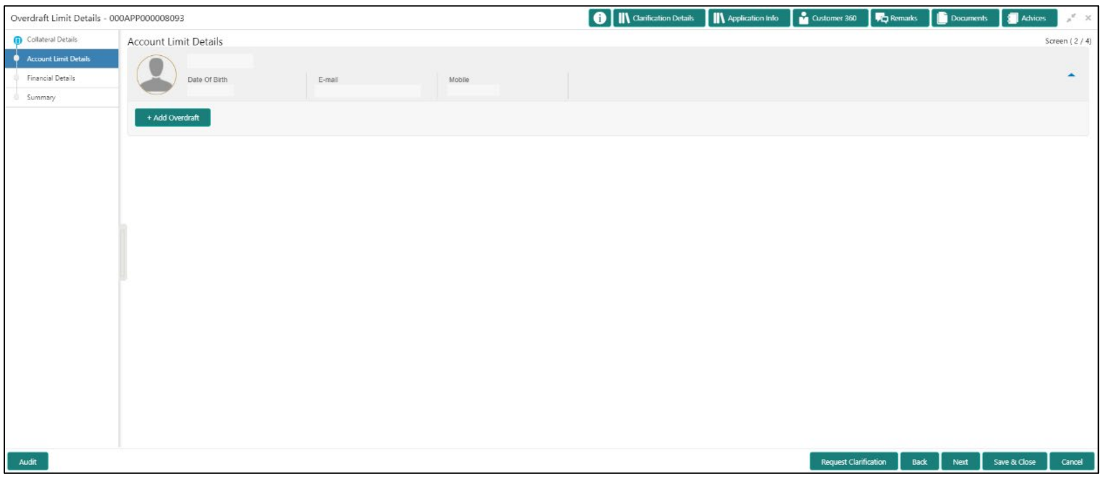
3.2.2 Account Limit Details

The Account Limit Details allows to update the overdraft limit requested by the customer.

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

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

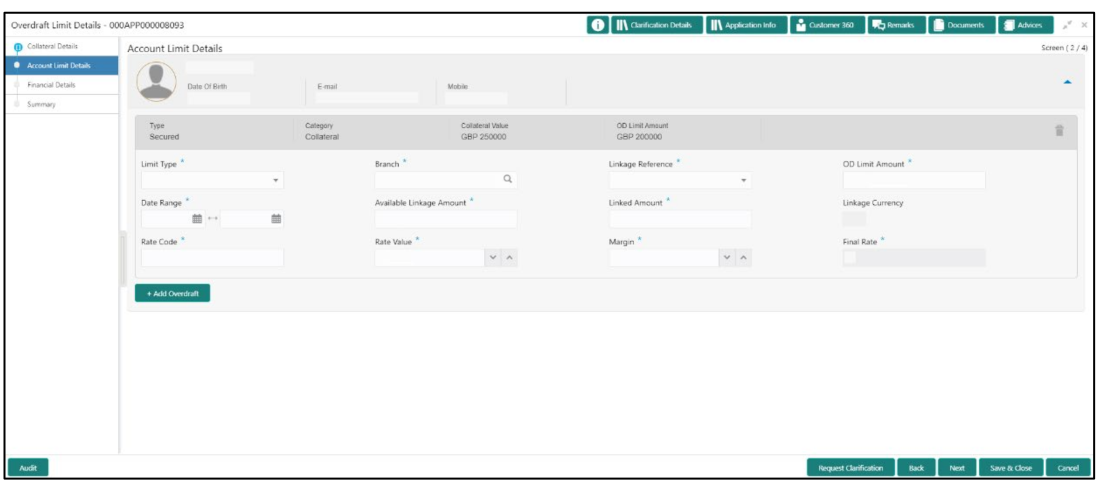
   Figure 32: Account Limit Details

2. Click **Add Overdraft** to capture the overdraft limits.

   → The **Account Limit Details - Add** screen is displayed.

   Figure 33: Account Limit Details

3. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 17: Account Limit Details – Field Description.

Table 17: Account Limit Details – Field Description

Field	Description
Limit Type*	Select the limit type from the drop-down list.
Branch*	Specify the branch code where the account limit is configured.
Linkage Reference*	Select the linkage reference number from the dropdown list.
OD Limit Amount*	Select the currency and specify the overdraft limit amount for the account.
Date Range*	Select the date range within when the account limit is valid.
Available Linkage Amount*	Specify the available linkage amount of the collateral.
Linked Amount*	Select the currency and specify the linked amount.
Linkage Currency	Displays the linkage currency.
Rate Code*	Displays the rate code.
Rate Value*	Displays the rate value.
Margin*	Specify the margin (applicable for floating rate type)
Final Rate*	Displays the effective rate calculated and based on the **Rate Value** and the **Margin** for floating rate type. For Fixed rate type, rate value is defaulted as final rate.

Field	Description
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.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate 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** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

4. Click **Add Overdraft** to capture the multiple overdraft limits.

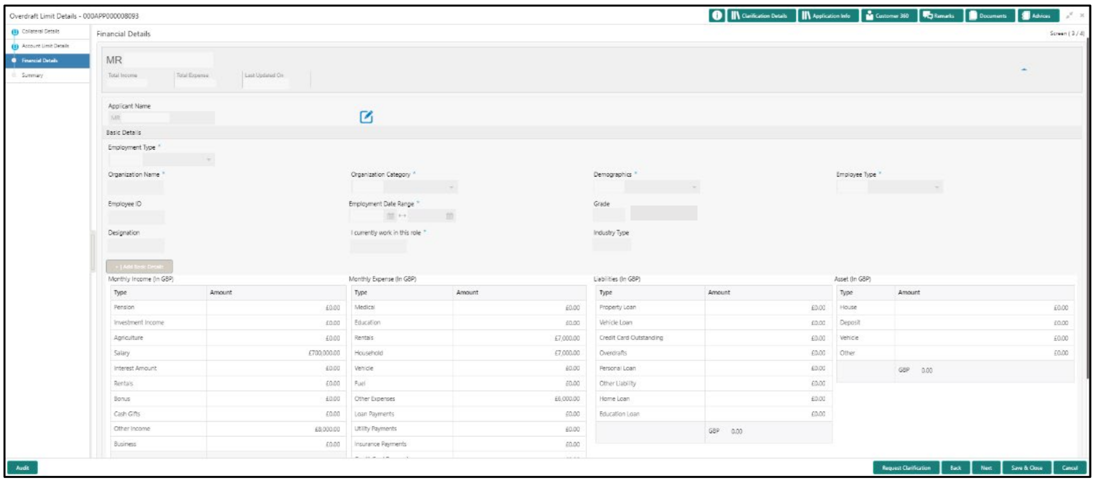
3.2.3 Financial Details

The Financial Details data segment allows to capture the financial details of a single customer or multiple customers in case of joint applicants. This is a non-mandatory Data Segment.

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

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

   Figure 34: Financial Details

2. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 18: Financial Details - Field Description.

Table 18: Financial Details - Field Description

Field	Description
Applicant Name	Displays the applicant name as per the details captured in the Customer Information data segment.
Total Income	Displays the total income of the applicant.
Total Expenses	Displays the total expenses of the applicant.

Field	Description
Last Update On	Displays the date on which the financial details of an existing applicant were last updated. For a new applicant, it will remain blank.
Edit	Click **Edit** to modify the existing applicant details. Click **Save** to save the modified details and click **Cancel** to cancel the modifications. **Edit** will be visible only for existing applicant.
Basic Details	Click **Add Basic Details** to view and update the basic details of the applicant.
Employment Type*	Select the employment type from the drop-down list. Available options are: • Service • Professional • Business **Employment Type** is reckoned as an attribute for Quantitative Score calculation for the given Applicant.
Organization Name*	Specify the name of the organization.
Organization Category*	Select the organization type from the drop-down list. Available options are: • Private Limited • Government • NGO
Demographics*	Select the demographics from the drop-down list. Available options are: • Global • Domestic

Field	**Description**
Employee Type*	Select the employee type from the drop-down list. Available options are: • Full Time • Part Time • Contract • Permanent
Employee ID	Specify the employee ID.
Employment Start Date*	Select the employment start date.
Employment End Date	Select the employment end date.
Grade	Specify the grade.
Designation	Specify the designation.
I currently work in this role*	Select whether the applicant works currently in this role. Available options are: • Yes • No
Industry Type	Select the Industry Type from the drop-down list. Available options are: • IT • Bank • Services • Manufacturing • Legal • Medical • Engineering • School/College • Others

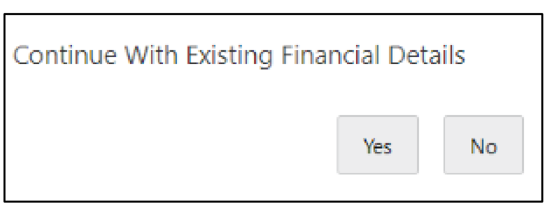
Field	Description
Monthly Income	Specify the amount for any of the applicable monthly expenses. Available options are: • Salary • Business • Interest Income • Pension • Bonus • Rentals • Cash Gifts • Others Total gets calculated automatically.
Monthly Expenses	Specify the amount for any of the applicable monthly expenses. Available options are: • Household • Medical • Education • Travel • Vehicle Maintenance • Rentals • Others • Loan Payments • Utility Payments • Insurance Payments • Credit Card Payments Total gets calculated automatically.

Field	Description
Liabilities	Specify the amount for any of the applicable liabilities. Available options are: • Property Loans • Vehicle Loans • Personal Loans • Cards outstanding • Overdrafts • Others Total gets calculated automatically.
Asset	Specify the amount for any of the applicable asset type. Available options are: • Savings Deposits • Stocks/Funds • Properties • Automobiles • Fixed Deposits • Lands • Others Total gets calculated automatically.
Total Income	System automatically displays the total income over expenses.
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**.

Field	Description
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 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** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

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

Figure 35: Error Message



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

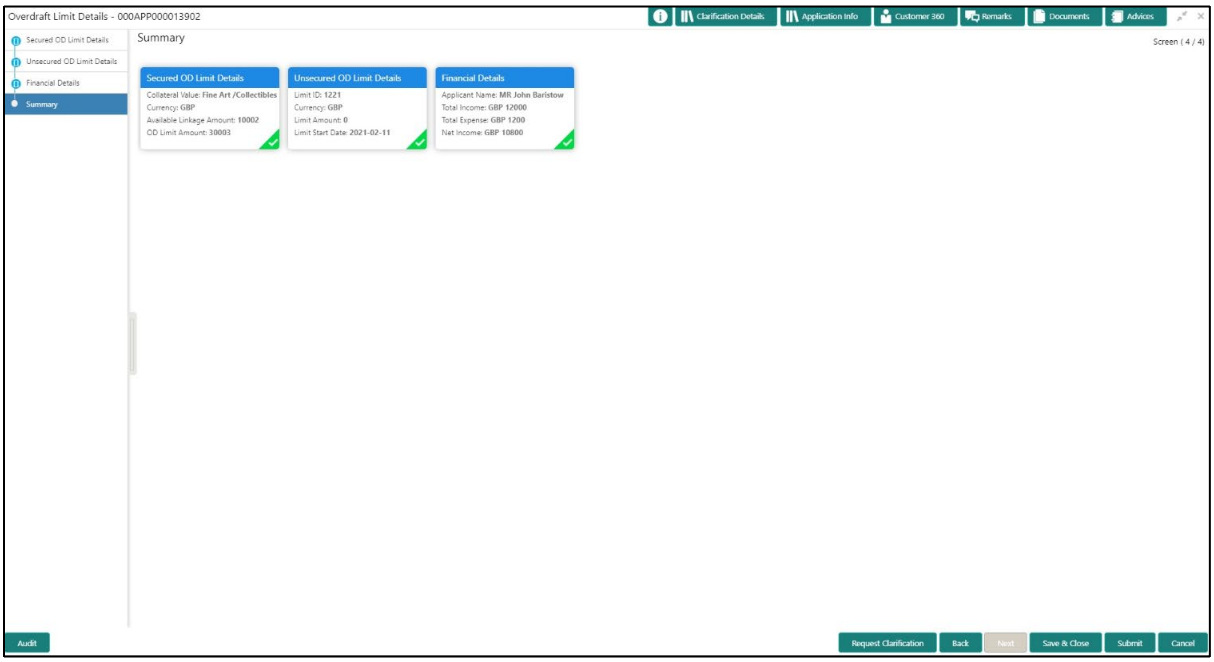
3.2.4 Summary

The Summary displays the tiles for all the data segments in the Overdraft Limit stage. The tiles display the important details captured in the specified data segment.

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

   → The **Summary** screen is displayed.

Figure 36: 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 Overdraft Limit- Field Description.

Table 19: Summary Overdraft Limit- Field Description

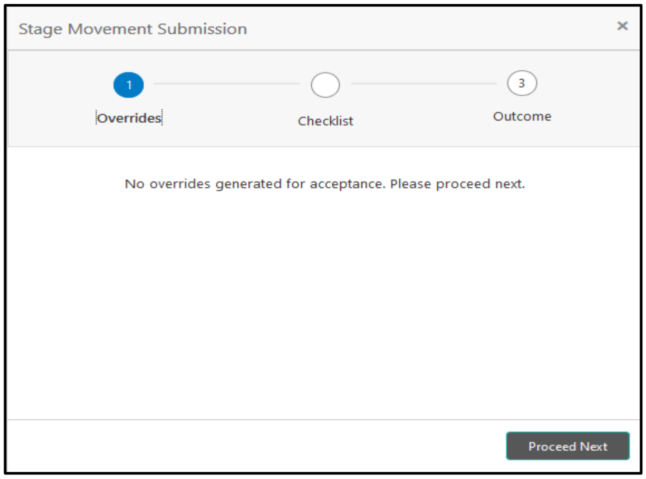
Data Segment	Description
Collateral Details	Displays the collateral details.
Account Limit Details	Displays the account limit details.
Financial Details	Displays the financial details.

Data Segment	Description
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.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action. **NOTE:** User will not be able to proceed to the next data segment, without capturing the mandatory data. Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.
Save & Close	Click **Save & Close** to save the data captured. **Save & Close** is possible only if all the mandatory fields are captured. This task is 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 37: Overrides

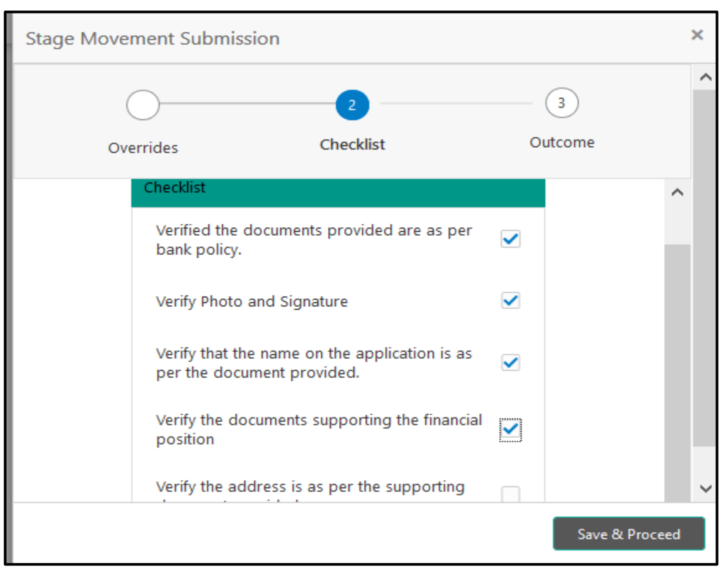


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next.**

→ The **Checklist** screen is displayed.

Figure 38: Checklist

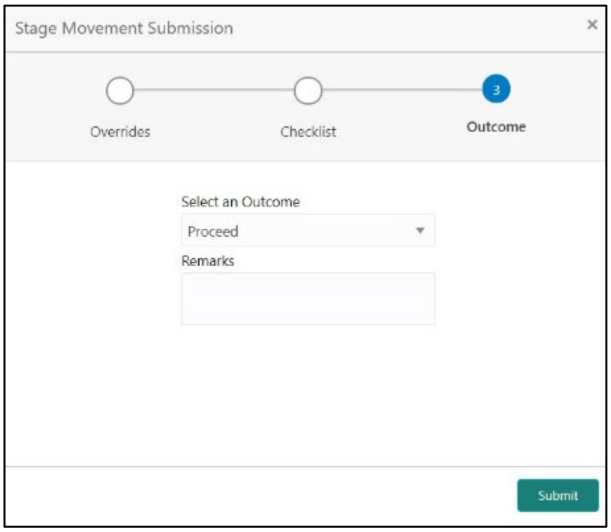


Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

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

   → The **Outcome** screen is displayed.

   Figure 39: Outcome



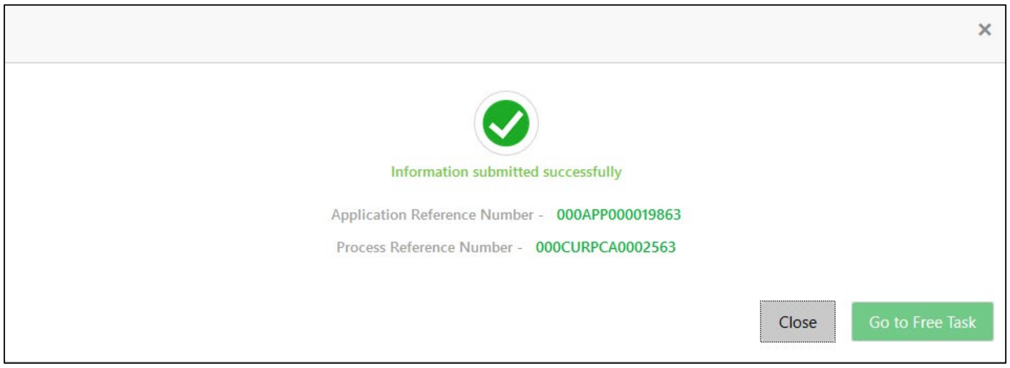
6. Select **Proceed** outcome from the drop-down list. The available options are:
   - Proceed
   - Return to Application Entry
   - Reject by Bank

   Outcomes configured in the Workflow Orchestrator 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 40: Confirmation

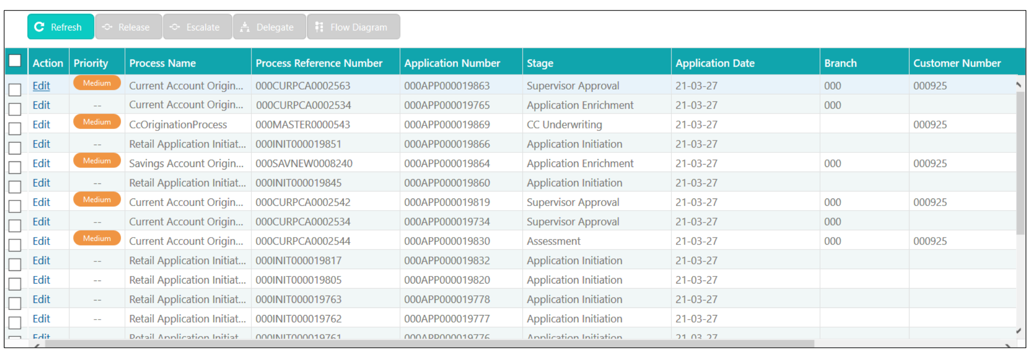


On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed. Click on '**Close**' to close the pop-up screen. Alternatively click on '**Go to Free Task**' to launch the **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 41: Free Tasks



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Edit	Medium	Current Account Origin...	000CURPCA0002563	000APP000019863	Supervisor Approval	21-03-27	000	000925
Edit	--	Current Account Origin...	000CURPCA0002534	000APP000019765	Application Enrichment	21-03-27	000	
Edit	Medium	CcOriginationProcess	000MASTER0000543	000APP000019869	CC Underwriting	21-03-27		000925
Edit	--	Retail Application Initiat...	000INIT000019851	000APP000019866	Application Initiation	21-03-27		
Edit	Medium	Savings Account Origin...	000SAVNEW0008240	000APP000019864	Application Enrichment	21-03-27	000	000925
Edit	--	Retail Application Initiat...	000INIT000019845	000APP000019860	Application Initiation	21-03-27		
Edit	Medium	Current Account Origin...	000CURPCA0002542	000APP000019819	Supervisor Approval	21-03-27	000	000925
Edit	--	Current Account Origin...	000CURPCA0002534	000APP000019734	Supervisor Approval	21-03-27	000	
Edit	Medium	Current Account Origin...	000CURPCA0002544	000APP000019830	Assessment	21-03-27	000	000925
Edit	--	Retail Application Initiat...	000INIT000019817	000APP000019832	Application Initiation	21-03-27		
Edit	--	Retail Application Initiat...	000INIT000019805	000APP000019820	Application Initiation	21-03-27		
Edit	--	Retail Application Initiat...	000INIT000019763	000APP000019778	Application Initiation	21-03-27		
Edit	--	Retail Application Initiat...	000INIT000019762	000APP000019777	Application Initiation	21-03-27		

3.3 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:

- 3.3.1 Interest Details
- 3.3.2 Charge Details
- 3.3.3 Temporary Overdraft Limit
- 3.3.4 Advance against Uncollected Funds
- 3.3.5 Summary

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

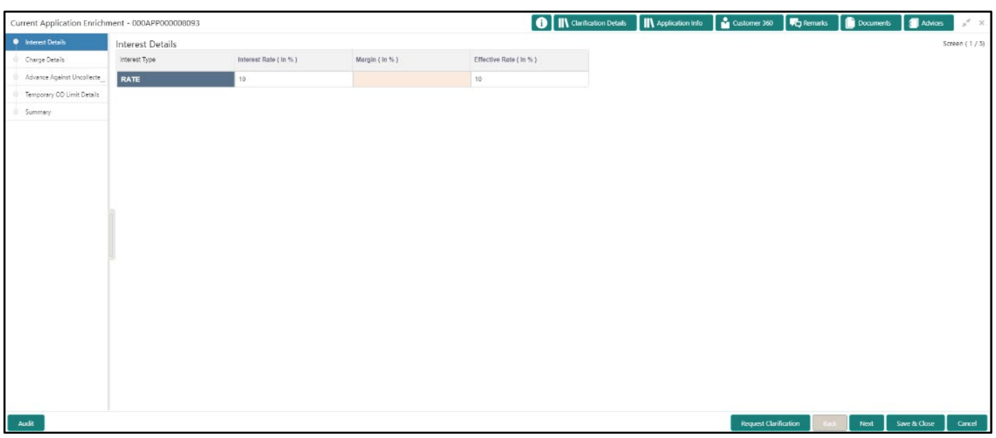
3.3.1 Interest Details

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

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

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

Figure 42: Interest Details



2. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 20: Interest Details - Field Description.

Table 20: Interest Details - Field Description

Field	Description
Interest Type	Specify the interest type.
Interest Rate	Specify the interest rate applicable for the account.
Interest Rate	Displays the interest rate applicable for the account.
Margin In %	Select the margin in percentage.
Effective Rate %	Displays the final rate calculated based on the **Interest Rate** and the **Margin** specified.
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	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate 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** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

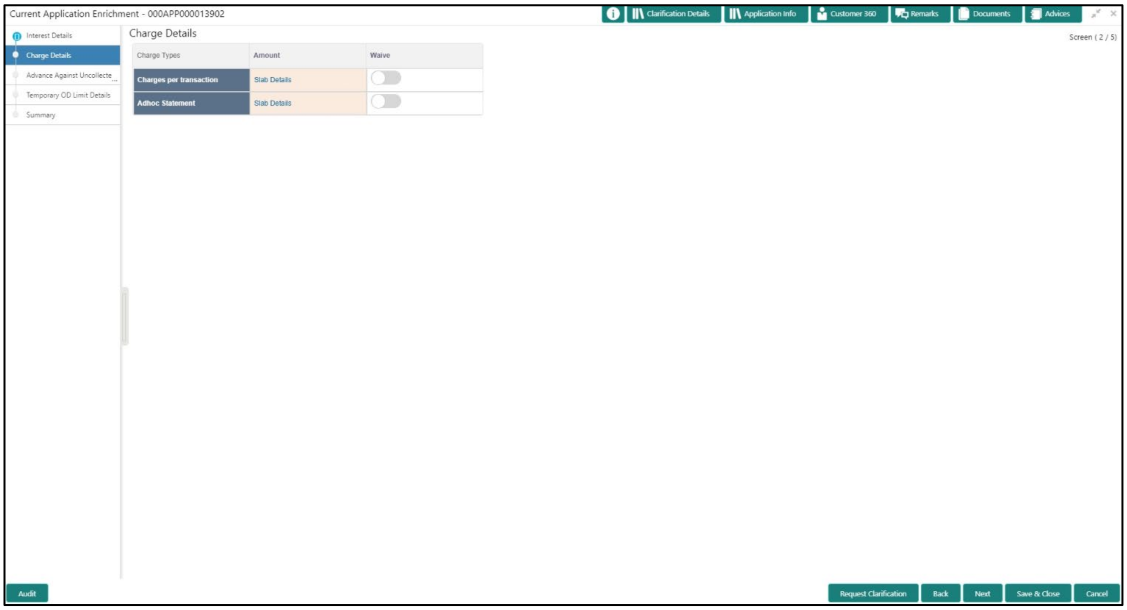
3.3.2 Charge Details

The Charge Details data segment displays the details of the charges applicable for the account.

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

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

Figure 43: Charge Details



2. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 21: Charge Details - Field Description.

Table 21: Charge Details - Field Description

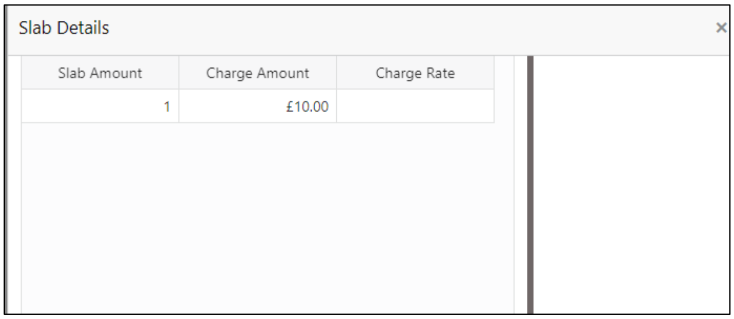
Field	Description
Charge Types	Displays the charge types.
Amount	Displays the charge amount.
Waive	Select the toggle to enable the waiving charges.

Field	Description
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.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate 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** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

3. Click **Slab Details** to view the slab details.

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

Figure 44: Slab Details



4. For more information on fields, refer to Table 22: Slab Details - Field Description.

Table 22: Slab Details - Field Description

Field	**Description**
Slab Amount	Displays the slab amount.
Charge Amount	Displays the charge amount.
Charge Rate	Displays the charge rate.

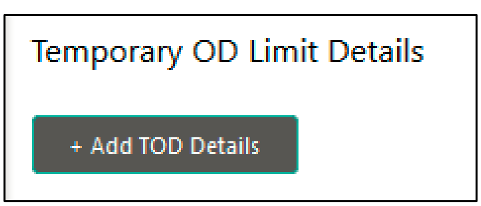
3.3.3 Temporary Overdraft Limit

The Temporary Overdraft Limit data segment displays the configuration required for temporary overdraft limit to be provided to the account.

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

→ The **Temporary Overdraft Limit Details** screen is displayed.

Figure 45: Temporary Overdraft Limit Details

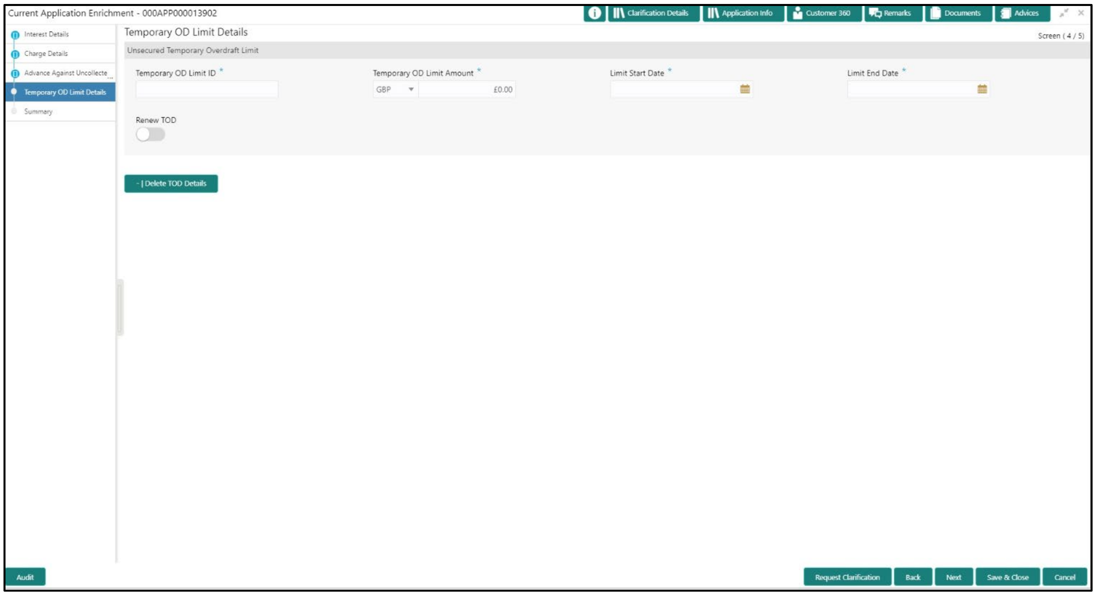


2. Click **Add TOD Details** to capture the Temporary Overdraft Limit Details.

   → The **Unsecured Temporary Overdraft Limit Details** screen is displayed.

   NOTE: User can move to the next data segment without capturing the Temporary Overdraft Limit Details.

   Figure 46: Unsecured Temporary Overdraft Limit Details



3. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 23: Temporary Overdraft Limit – Field Description.

Table 23: Temporary Overdraft Limit – Field Description

Field	Description
Add TOD Details	Select to capture the temporary overdraft limit details.
Temporary OD Limit ID*	Specify the temporary overdraft limit ID.
Temporary Overdraft Limit Amount*	Select the currency and specify the temporary overdraft limit amount.
Limit Start Date*	Select the limit start date.
Limit End Date*	Select the limit expiry date.

Field	Description
Renew TOD	Select to indicate if temporary overdraft limit is to be renewed.
Renew Period*	In case of TOD renewal is allowed, select the period from the drop-down list. Available options are: • Days • Months • Year
Next Renewal Amount*	In case of TOD renewal is allowed, specify the renewal amount.
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	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate 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** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

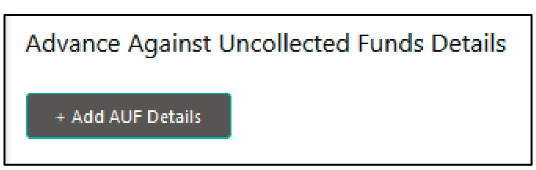
3.3.4 Advance against Uncollected Funds

The Advance against Uncollected Funds data segment displays the configuration required for advance against uncollected fund to be provided to the account.

1. Click **Next** in **Temporary Overdraft Limit** screen to proceed with next data segment, after successfully capturing the data.

→ The **Advance Against Uncollected Funds Details** screen is displayed.

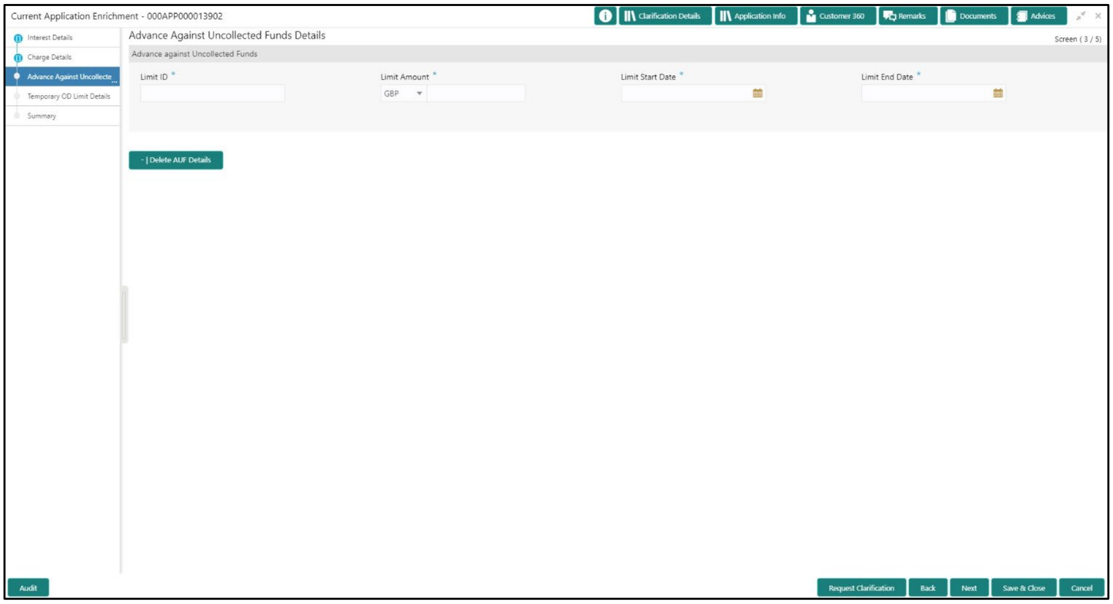
Figure 47: Advance Against Uncollected Funds Details



2. Click **Add AUF Details** to capture the Advance Against Uncollected Funds.

→ The **Advance against Uncollected Funds** screen is displayed.

Figure 48: Advance against Uncollected Funds



3. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 24: Advance against Uncollected Funds – Field Description.

Table 24: Advance against Uncollected Funds – Field Description

Field	Description
Add AUF Details	Select to capture the advanced against uncollected funds limit details.
Limit ID*	Specify the advance against uncollected funds limit ID.
Limit Amount*	Select the currency and specify the AUF limit amount.
Limit Start Date*	Select the limit start date.
Limit End Date*	Select the limit expiry date.

Field	Description
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.
Next	Click **Next** to navigate to the next data segment. If the user selects to add AUF details, System will validate all mandatory data segments and data fields, and if not provided for, will provide an appropriate 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** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

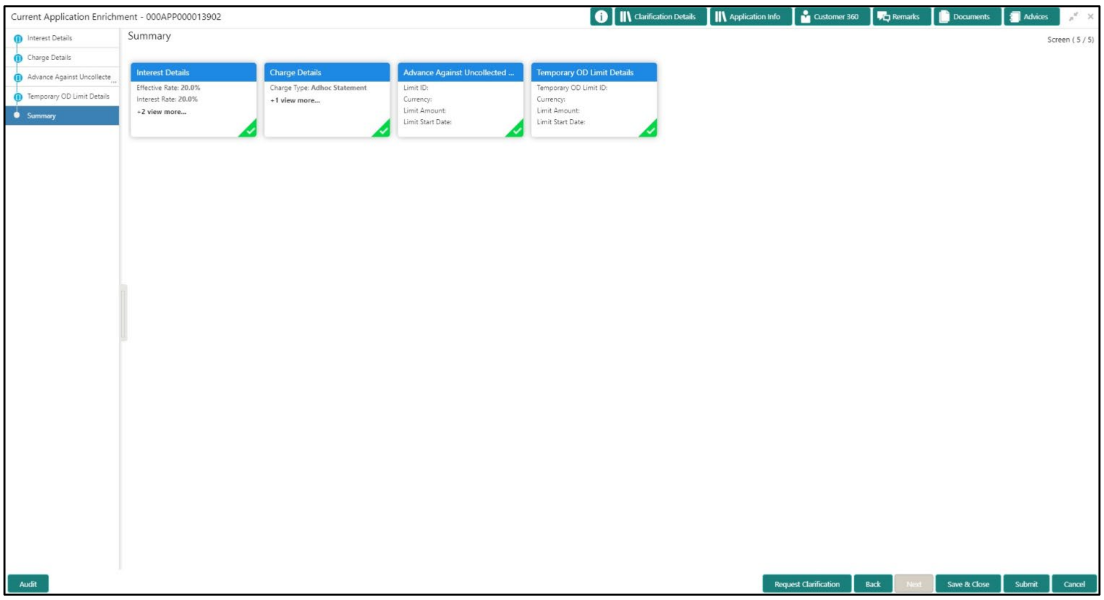
3.3.5 Summary

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

1. Click **Next** in **Advance against Uncollected Funds** screen to proceed with next data segment, after successfully capturing the data.

   → The **Summary** screen is displayed.

Figure 49: Summary Details



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 25: Summary Application Enrichment - Field Description.

Table 25: Summary Application Enrichment - Field Description

Data Segment	Description
Interest Details	Displays the interest details
Charge Details	Displays the charge details.
Temporary Overdraft Limit Details	Displays the Temporary Overdraft Limit details.

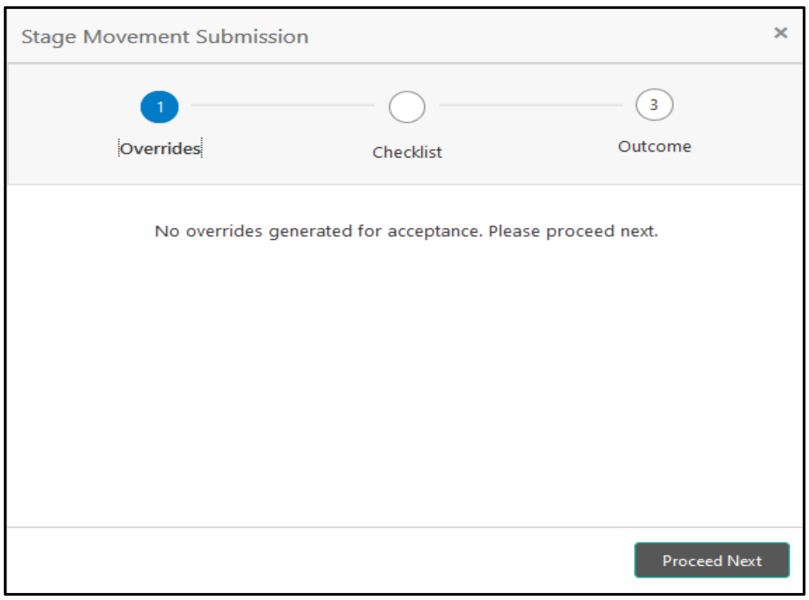
Data Segment	Description
Advance against Uncollected Funds Details	Displays the Advance against Uncollected Funds details.
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. 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 all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action. **NOTE:** User will not be able to proceed to the next data segment, without capturing the mandatory data. Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.
Save & Close	Click **Save & Close** to save the data captured. **Save & Close** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.

Data Segment	Description
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 50: Overrides

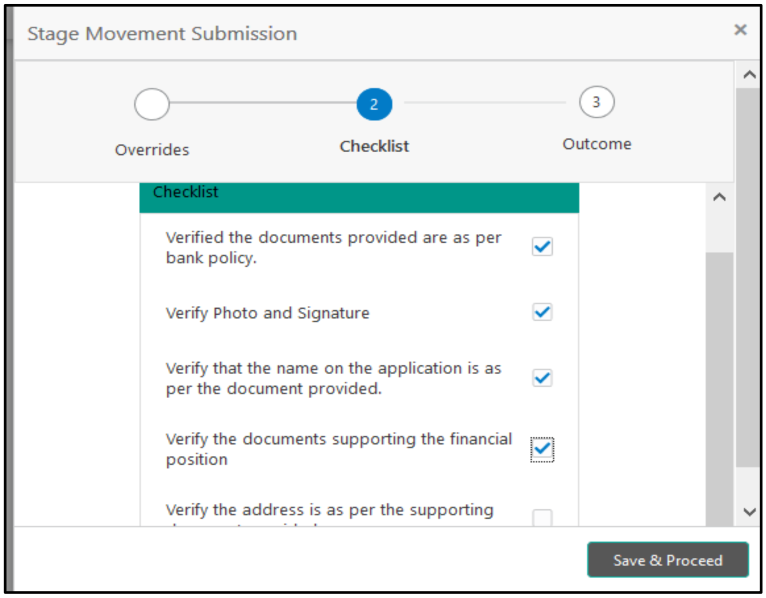


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next.**

→ The **Checklist** screen is displayed.

Figure 51: Checklist

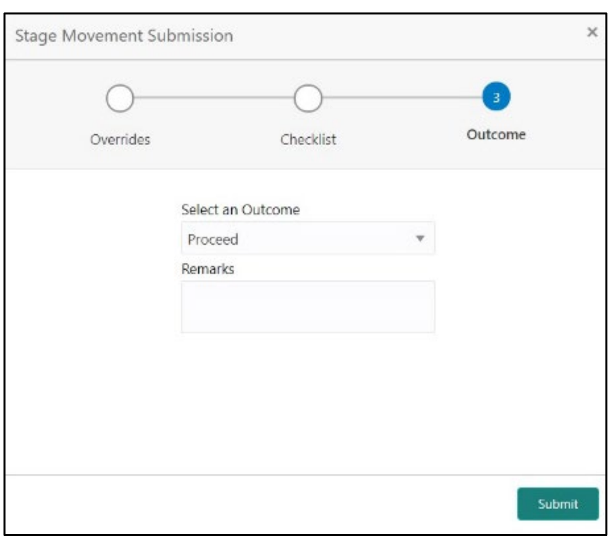


Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

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

→ The **Outcome** screen is displayed.

Figure 52: Outcome



6. Select **Proceed** outcome from the drop-down list. Available options are:
   - Proceed
   - Return to Application Entry
   - Return to Overdraft Limit Details
   - Reject By Bank

   Outcomes configured in the Workflow Orchestrator for the business process is available in the drop-down list.

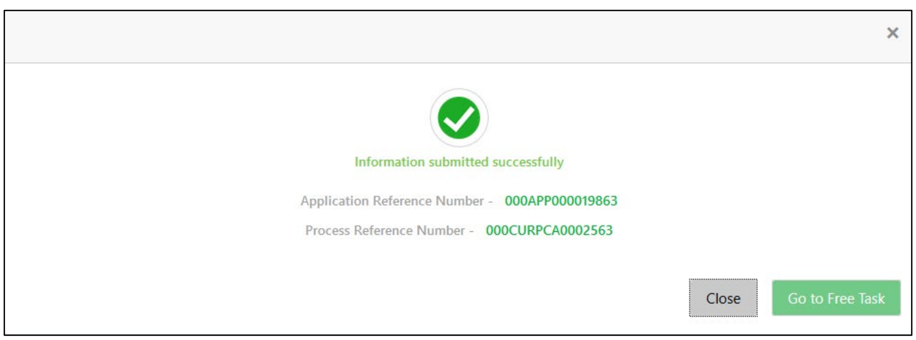
   If the **Fund the account** toggle is OFF in Application Entry stage then, submit of this stage, will move the application into the Underwriting stage.

   If the **Fund the account** toggle is ON in Application Entry stage then, submit of this stage, will move the application into the Account Funding Stage.

7. Enter the remarks in **Remarks**.
8. Click **Submit**.

   → The **Confirmation** screen is displayed.

   Figure 53: Confirmation

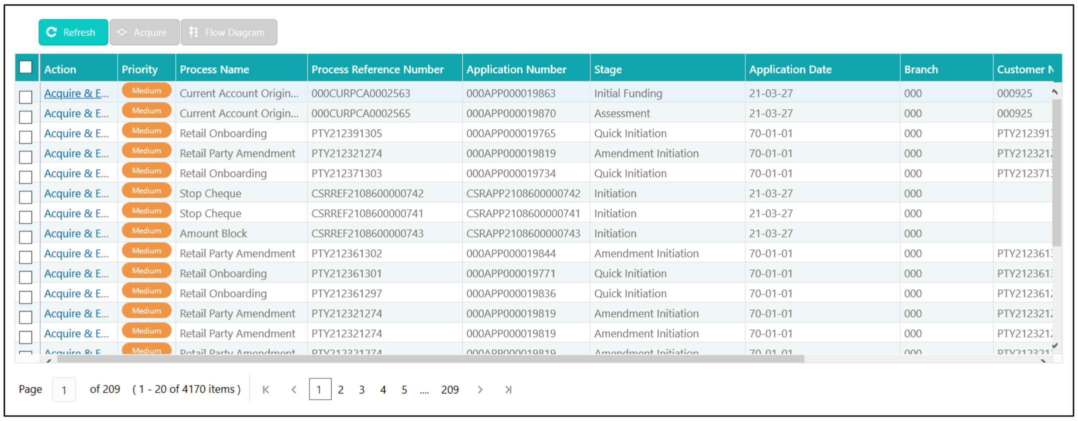


On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed. Click on '**Close**' to close the pop-up screen. Alternatively click on '**Go to Free Task**' to launch the **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 54: Free Tasks



3.4 Account Funding Stage

Users having functional access to the Account Funding Stage will be able to view the record in the Free Task process and can '**Acquire and Edit**' or '**Acquire'** the Task from the Action column and the header Panel respectively.

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

- 3.4.1 Initial Funding Details
- 3.4.2 Summary

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

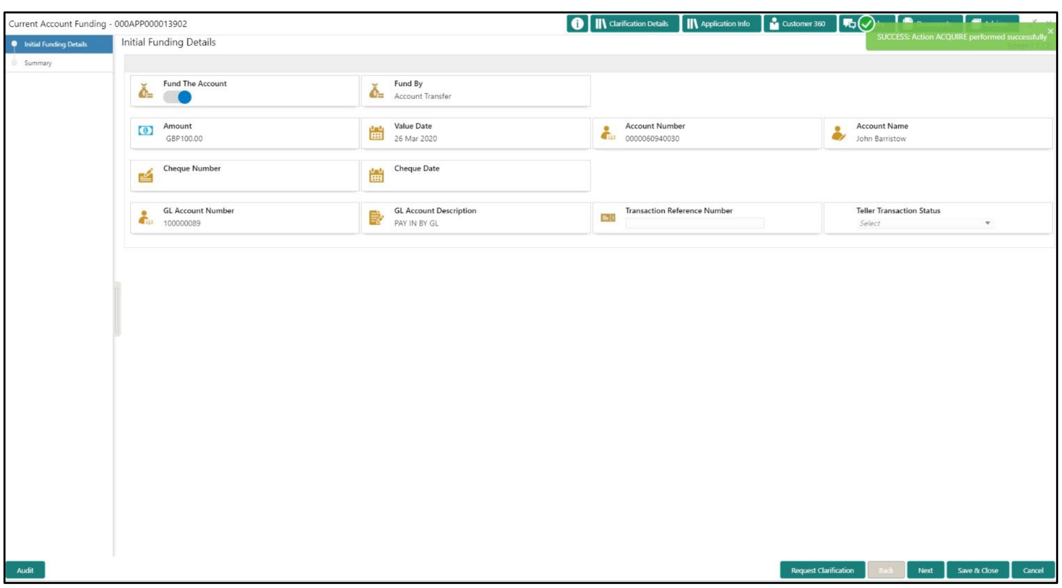
3.4.1 Initial Funding Details

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 the Configurations User Guide.

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

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

Figure 55: Initial Funding Details



2. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 26: Initial Funding Details – Field Description.

Table 26: Initial Funding Details – Field Description

Field	Description
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.
Teller Transaction Reference Number	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	Displays the status of the teller transaction. **NOTE:** The status of the teller transaction should be ‘Success’ for the submission of the Account Funding stage.
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	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate 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** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

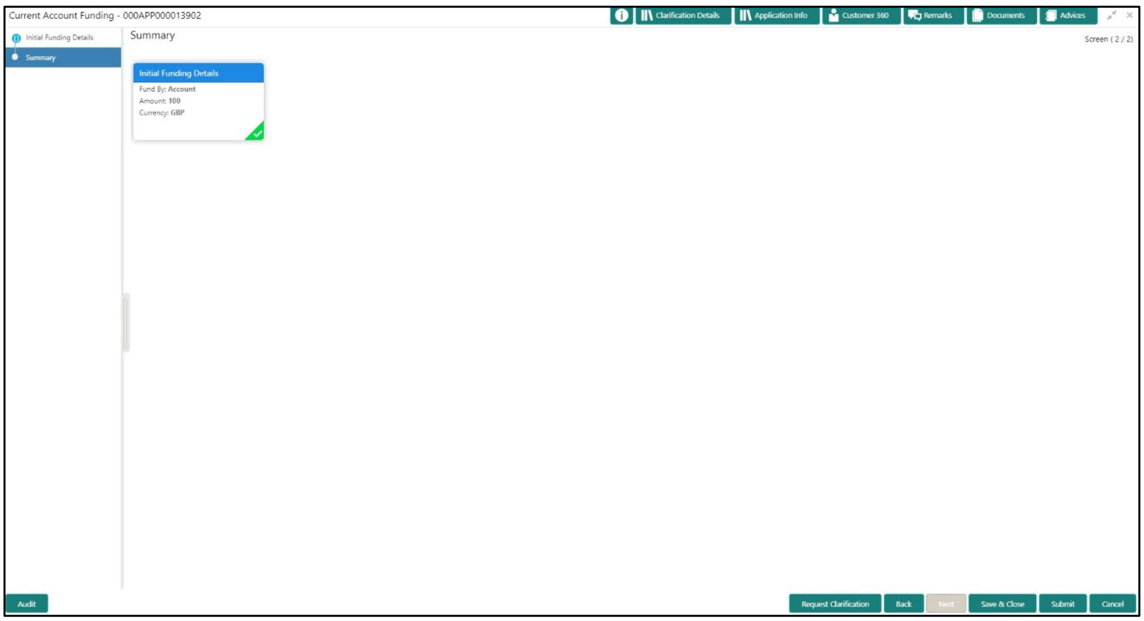
3.4.2 Summary

The Summary displays the tiles for all the data segments in the Account Funding stage. The tiles display 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 56: 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 27: Summary Account Funding - Field Description.

Table 27: Summary Account Funding - Field Description

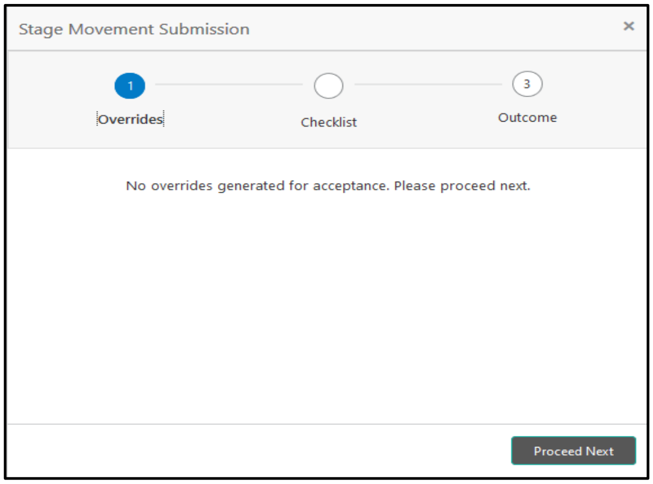
Data Segment	Description
Initial Funding Details	Displays the initial funding details
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific

Data Segment	Description
	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.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The System will validate all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action. **NOTE:** User will not be able to proceed to the next data segment, without capturing the mandatory data. Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.
Save & Close	Click **Save & Close** to save the data captured. **Save & Close** is possible only if all the mandatory fields are captured. This task is 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 57: Overrides

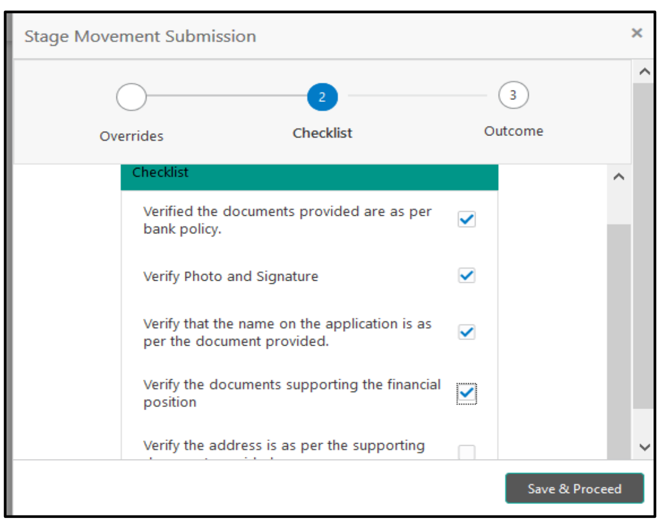


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to make ensure overrides do not arise.

3. Click **Proceed Next.**

   → The **Checklist** screen is displayed.

Figure 58: Checklist

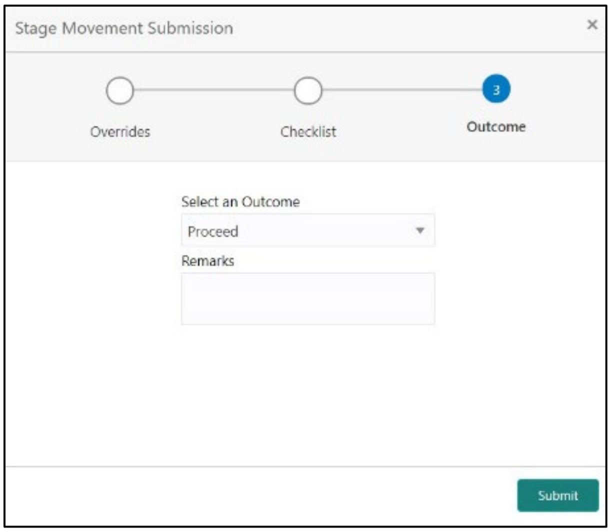


Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

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

   → The **Outcome** screen is displayed.

Figure 59: Outcome



6. Select **Proceed** outcome from the drop-down list. Available options are:
   - Proceed
   - Return to Application Enrichment
   - Return to Application Entry
   - Return to Overdraft Limit Details
   - Reject By Bank

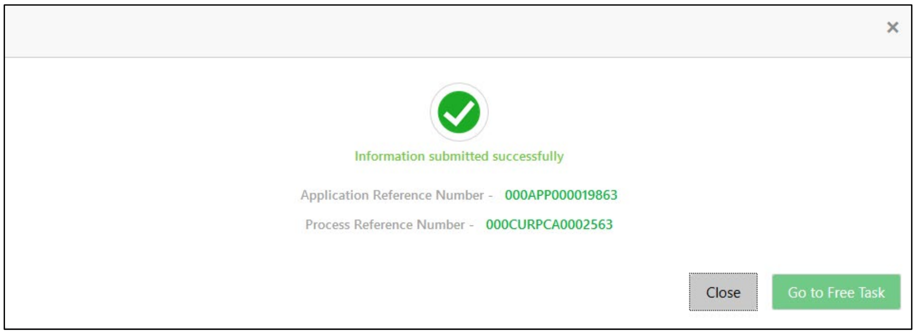
   Outcomes configured in the Workflow Orchestrator for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 60: Confirmation

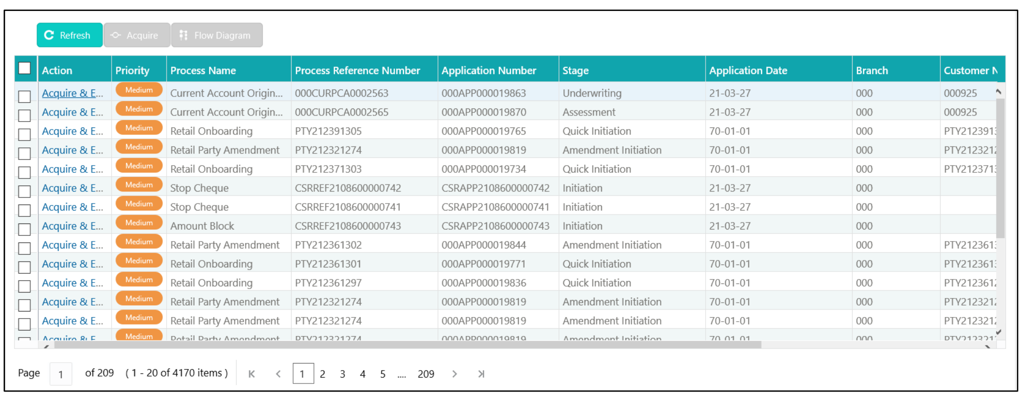


On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed. Click **Close** to close the pop-up screen.

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

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

Figure 61: Free Tasks



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer N
Acquire & E...	Medium	Current Account Origin...	000CURPCA0002563	000APP000019863	Underwriting	21-03-27	000	000925
Acquire & E...	Medium	Current Account Origin...	000CURPCA0002565	000APP000019870	Assessment	21-03-27	000	000925
Acquire & E...	Medium	Retail Onboarding	PTY212391305	000APP000019765	Quick Initiation	70-01-01	000	PTY212391
Acquire & E...	Medium	Retail Party Amendment	PTY212321274	000APP000019819	Amendment Initiation	70-01-01	000	PTY212321
Acquire & E...	Medium	Retail Onboarding	PTY212371303	000APP000019734	Quick Initiation	70-01-01	000	PTY212371
Acquire & E...	Medium	Stop Cheque	CSRREF2108600000742	CSRAPP2108600000742	Initiation	21-03-27	000	
Acquire & E...	Medium	Stop Cheque	CSRREF2108600000741	CSRAPP2108600000741	Initiation	21-03-27	000	
Acquire & E...	Medium	Amount Block	CSRREF2108600000743	CSRAPP2108600000743	Initiation	21-03-27	000	
Acquire & E...	Medium	Retail Party Amendment	PTY212361302	000APP000019844	Amendment Initiation	70-01-01	000	PTY212361
Acquire & E...	Medium	Retail Onboarding	PTY212361301	000APP000019771	Quick Initiation	70-01-01	000	PTY212361
Acquire & E...	Medium	Retail Onboarding	PTY212361297	000APP000019836	Quick Initiation	70-01-01	000	PTY212361
Acquire & E...	Medium	Retail Party Amendment	PTY212321274	000APP000019819	Amendment Initiation	70-01-01	000	PTY212321
Acquire & E...	Medium	Retail Party Amendment	PTY212321274	000APP000019819	Amendment Initiation	70-01-01	000	PTY212321

3.5 Underwriting Stage

The underwriting process of the lender bank is set to determine if the overdraft application is an acceptable risk. It is a process to assess the borrower's ability to repay the overdraft based on an analysis of their credit, financial capacity, and collateral provided by the borrower.

The Underwriting stage is the next representative stage in the Current Account Open process. After the Application Enrichment / Account Funding stage is completed successfully, the application can be acquired by the user who has the access rights for the given stage and progress with the data capture.

The Underwriting stage has the following reference data segments:

- 3.5.1 Credit Rating Details
- 3.5.2 Valuation Details
- 3.5.3 Legal Opinion
- 3.5.4 Summary

3.5.1 Credit Rating Details

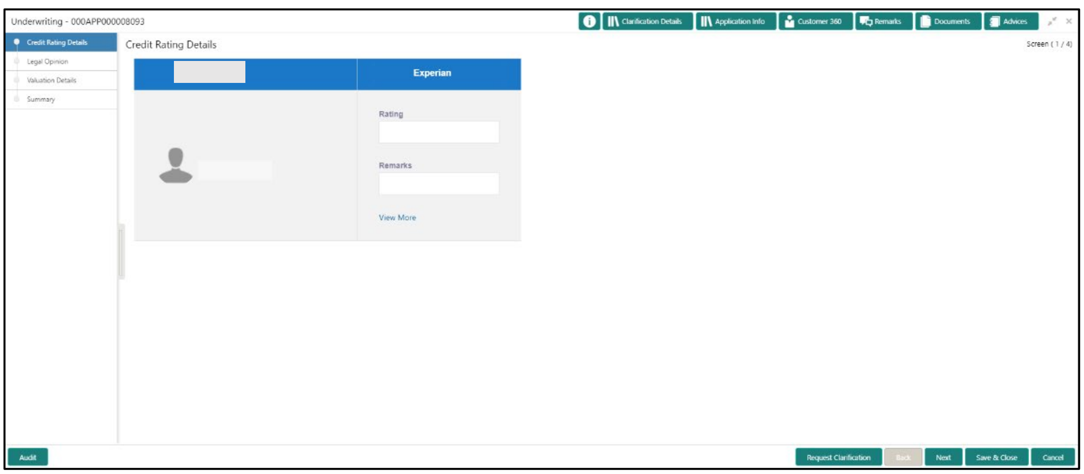
Credit Rating Details is the first data segment of **Underwriting** stage. The user can acquire the application from Free Tasks list. This data segment will provide the information on the External Rating Agencies Rating / Scores for the Applicant. If the applicants are more than one, accordingly the information against each applicant / borrower will be provided. The interface with external rating agencies will be provided.

Oracle FLEXCUBE Onboarding is now integrated with Bureau Integration Service to fetch the details of the Rating for the given applicant(s). The Bank will have an option to use this integration service or use the manual process of entering the Bureau score in the Credit Rating DS.

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

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

Figure 62: Credit Rating Details



2. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 28: Credit Rating Details – Field Description.

Table 28: Credit Rating Details – Field Description

Field	Description
Customer Name	Displays the customer name.

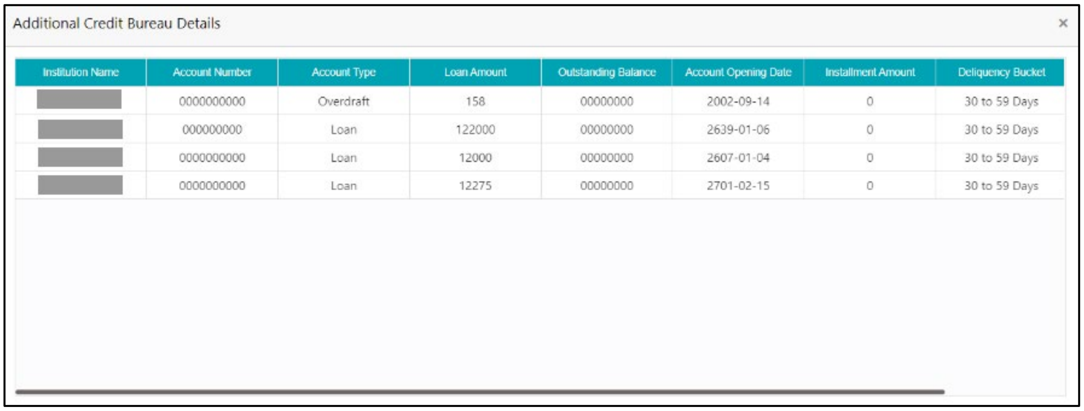
Field	Description
Select Agency	Select the agency from the drop-down list if the Bureau Integration Service is not integrated. If the Bureau Integration Service is integrated, the bureau (agency) already configured will be displayed automatically.
Ratings*	Specify the Ratings if the Bureau Integration Service is not integrated. If the Bureau Integration Service is integrated, the Ratings will be fetched and displayed from the service. This will be non-editable field in such cases.
Remarks	Specify the remarks.
	Click to record the external rating for another agency for the borrowers(s). User cannot record rating for same agency more than once.
	Click to remove the agency.
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details. For example, 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.**

Field	Description
Back	Click **Back** to navigate to the previous data segment within a stage. **NOTE:** Since this is the first screen on the workflow, Back will be disabled.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.
Save & Close	Click **Save & Close** to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to terminate the application and the status of the application. Such applications cannot be revived later by the user.

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

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

Figure 63: Additional Credit Bureau Details


Additional Credit Bureau Details

Institution Name	Account Number	Account Type	Loan Amount	Outstanding Balance	Account Opening Date	Installment Amount	Deliquency Bucket
[redacted]	0000000000	Overdraft	158	00000000	2002-09-14	0	30 to 59 Days
[redacted]	000000000	Loan	122000	00000000	2639-01-06	0	30 to 59 Days
[redacted]	0000000000	Loan	12000	00000000	2607-01-04	0	30 to 59 Days
[redacted]	0000000000	Loan	12275	00000000	2701-02-15	0	30 to 59 Days

4. For more information on fields, refer to Table 29: Additional Credit Bureau Details – Field Description.

Table 29: Additional Credit Bureau Details – Field Description

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

NOTE: Oracle FLEXCUBE Onboarding has been integrated with Bureau Integration Service which will make a call to the Credit Bureau to get Credit Rating Score and additional details.

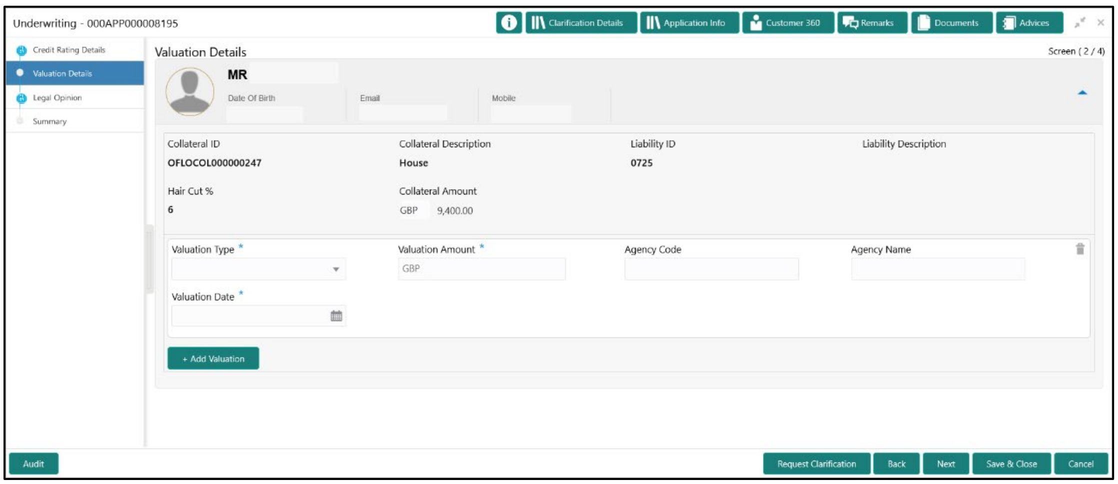
3.5.2 Valuation Details

Valuation Details is the next data segment of **Underwriting** stage. This segment enables the user to capture the information on the asset valuation done by the bank approved valuator.

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

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

   Figure 64: Valuation Details



2. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 30: Valuation Details – Field Description.

   If Oracle FLEXCUBE Onboarding is integrated with Oracle Banking Credit Facilities Process Management, the valuation details will be fetched from integration service and the values will be displayed in the respective fields as read only data. In the absence of Oracle Banking Credit Facilities Process Management integration, the user has to capture the valuation details manually in this data segment.

Table 30: Valuation Details – Field Description

Field	Description
Applicant Name	Displays the applicant name.
Date of Birth	Displays the applicant’s date of birth.
E-mail	Displays the e-mail id of the applicant.

Field	Description
Mobile	Displays the mobile number of the applicant.
Collateral ID	Displays the Collateral ID.
Collateral Description	Displays the description of the collateral.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.
Hair Cut %	Displays the Hair cut percentage.
Collateral Amount	Displays the collateral amount.
Valuation Type*	Select the type of valuation. Available options are • External • Internal
Valuation Amount*	Specify the valuation amount of the collateral.
Agency Code	Specify the agency code.
Agency Name	Specify the name of agency.
Valuation Date*	Select the valuation date. Date should not be earlier than the **Application Date**.
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.**

Field	Description
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.
Save & Close	Click **Save & Close** to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to terminate the application and the status of the application. Such applications cannot be revived later by the user.

NOTE: All the fields will be fetched from Oracle Banking Credit Facilities Process Management in read only mode if integrated with Oracle Banking Credit Facilities Process Management.

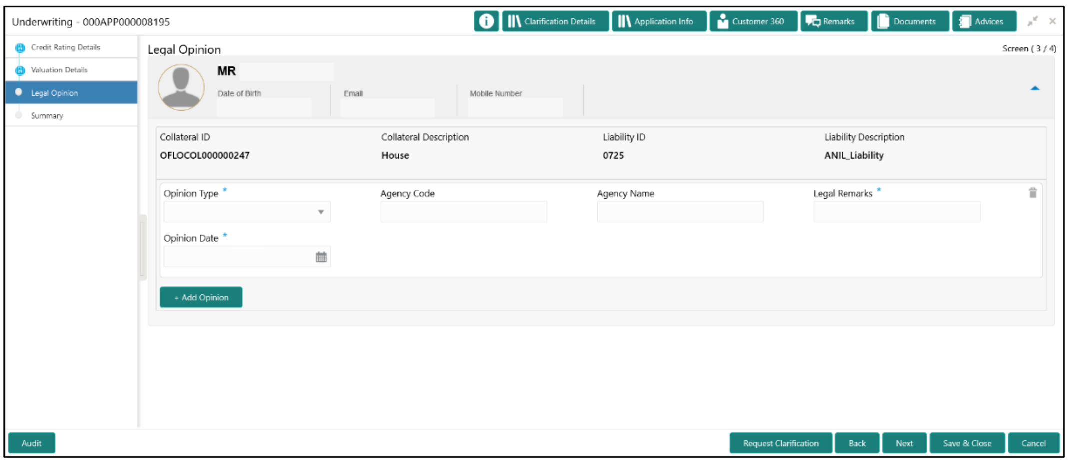
3.5.3 Legal Opinion

Legal Opinion is the next data segment of **Underwriting** stage. This segment allows the user to capture the legal opinion provided by the bank approved lawyer and decision provided thereon.

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

   → The **Legal Opinion** screen is displayed.

   Figure 65: Legal Opinion

2. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 31: Legal Opinion – Field Description.

   If Oracle FLEXCUBE Onboarding is integrated with Oracle Banking Credit Facilities Process Management, the Legal Opinion details will be fetched from integration service and the values will be displayed in the respective fields as read only data. In the absence of Oracle Banking Credit Facilities Process Management integration, the user has to capture the Legal Opinion details manually in this data segment.

Table 31: Legal Opinion – Field Description

Field	Description
Applicant Name	Displays the applicant name.
Date of Birth	Displays the applicant's date of birth.
E-mail	Displays the e-mail id of the applicant.
Mobile	Displays the mobile number of the applicant.

Field	Description
Collateral ID	Displays the Collateral ID.
Collateral Description	Displays the description of the collateral.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.
Opinion Type*	Select the opinion type. Available options are: • External • Internal
Agency Code	Specify the agency code.
Agency Name	Specify the agency name.
Legal Remarks*	Specify the legal remarks.
Opinion Date*	Select the opinion date. Date should not be earlier than the **Collateral Valuation Date**.
Add Opinion	Click **Add Opinion** to add the legal opinion received from multiple agencies (both internal and external).
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	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.
Save & Close	Click **Save & Close** to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to terminate the application and the status of the application. Such applications cannot be revived later by the user.

NOTE: All the fields will be fetched from Oracle Banking Credit Facilities Process Management in read only mode if integrated with Oracle Banking Credit Facilities Process Management.

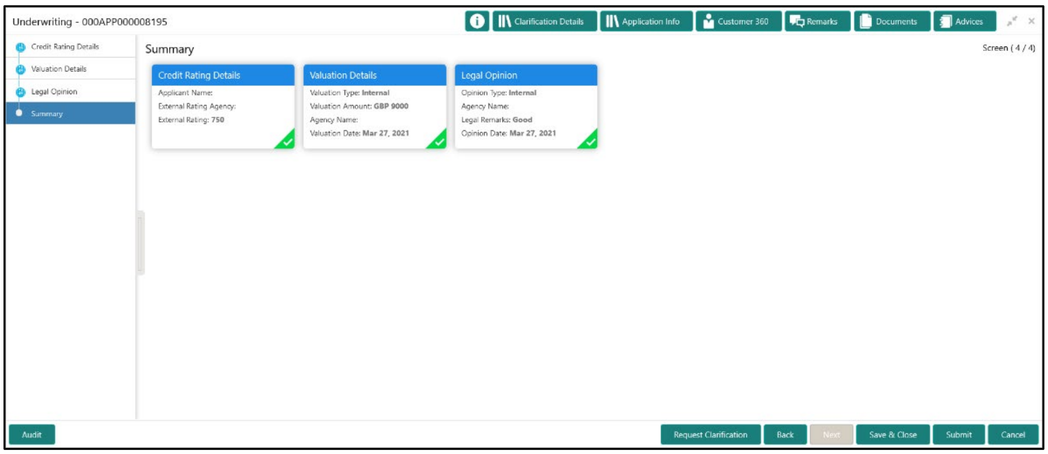
3.5.4 Summary

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

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

   → The **Summary** screen is displayed.

Figure 66: Summary



Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on tiles, refer to Table 32: Summary Underwriting – Field Description.

Table 32: Summary Underwriting – Field Description

Data Segment	Description
Credit Rating Details	Displays the credit rating details.
Valuation Details	Displays the valuation details.
Legal Opinion	Displays the legal opinion details.

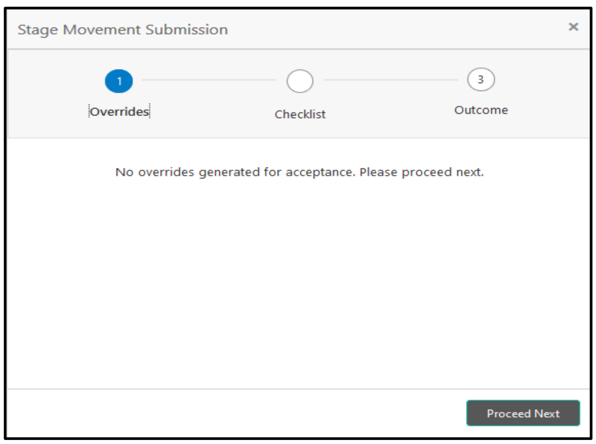
Data Segment	Description
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming 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.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data. **NOTE: Next** is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.
Save & Close	Click **Save & Close** to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Submit	Click **Submit** to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.

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

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

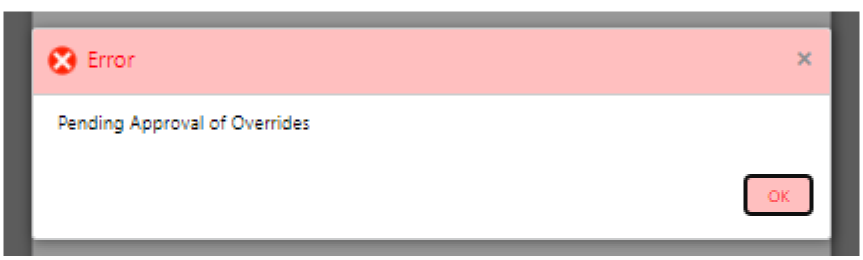
→ The **Overrides** screen is displayed.

Figure 67: Overrides



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

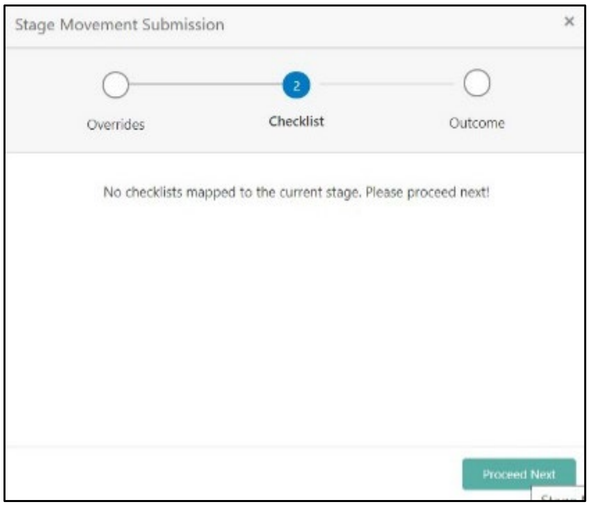
Figure 68: Error Message



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

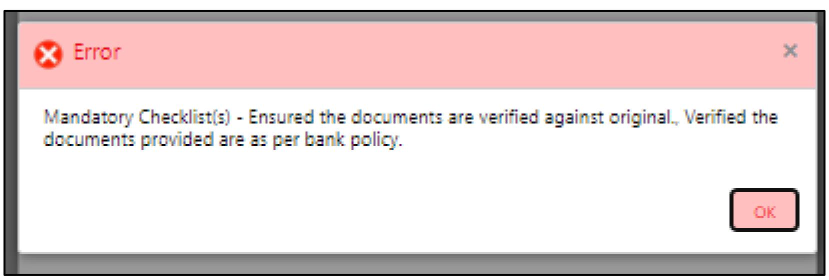
→ The **Checklist** screen is displayed.

Figure 69: Checklist



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

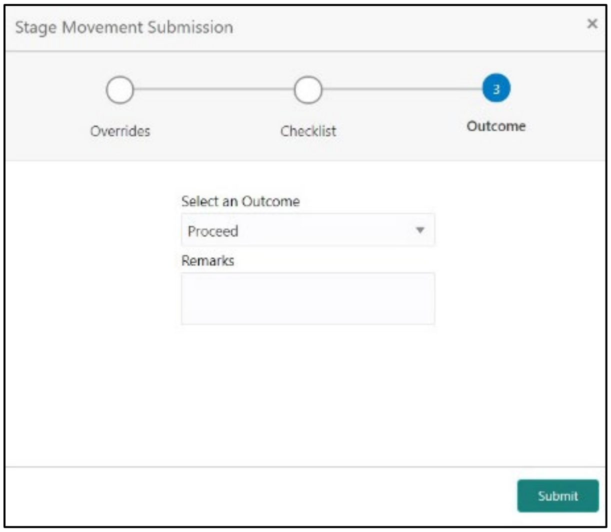
Figure 70: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 71: Outcome



The **Select an Outcome** has following options for this stage:

- Proceed
- Return to Application Entry
- Return to Application Enrichment
- Return to Overdraft Limit Details
- Return to Initial Funding
- Reject by Bank

5. Select **Proceed** outcome from the drop-down list. It will logically complete the **Underwriting** stage for the Application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Application Assessment**.

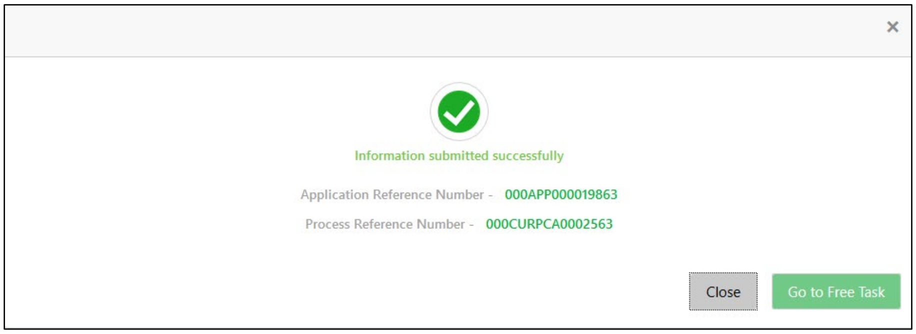
   The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

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

7. Click **Submit**.

→ The **Confirmation** screen is displayed.

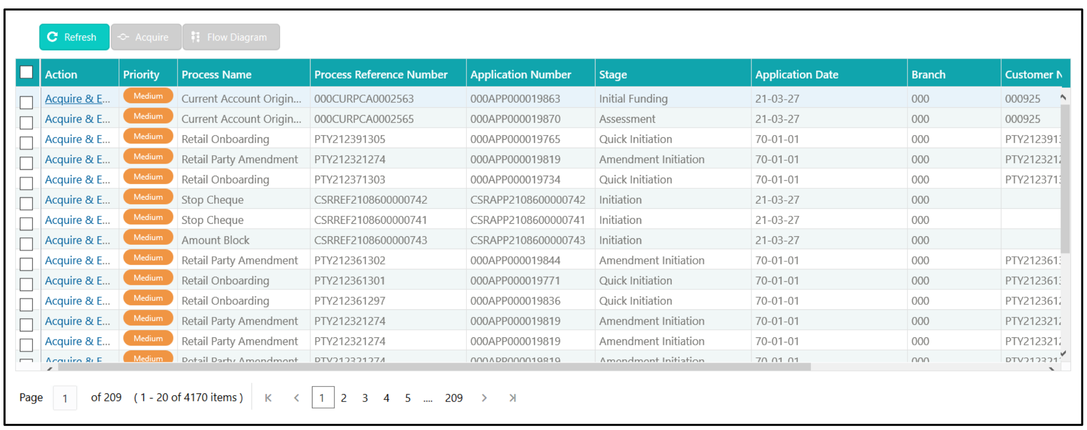
Figure 72: Confirmation



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

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

Figure 73: Free Tasks



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

3.6 Application Assessment Stage

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

The Assessment stage enables the bank to assess the Overdraft Limit request of the customer and based on the Assessment Score the User can decide on granting the Overdraft Limit for the Current Account being originated. System derives the recommendation based on the total weightage score. The total weightage score is calculated based on the parameters configured in the Scorecard Model.

Similarly, the Qualitative Score is calculated based on the answers provided to the questionnaire configured in the Qualitative Scorecard ID.

The Application Assessment Stage comprises of the below mentioned data segments:

- 3.6.1 Qualitative Scorecard
- 3.6.2 Assessment Details
- 3.6.3 Summary

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

3.6.1 Qualitative Scorecard

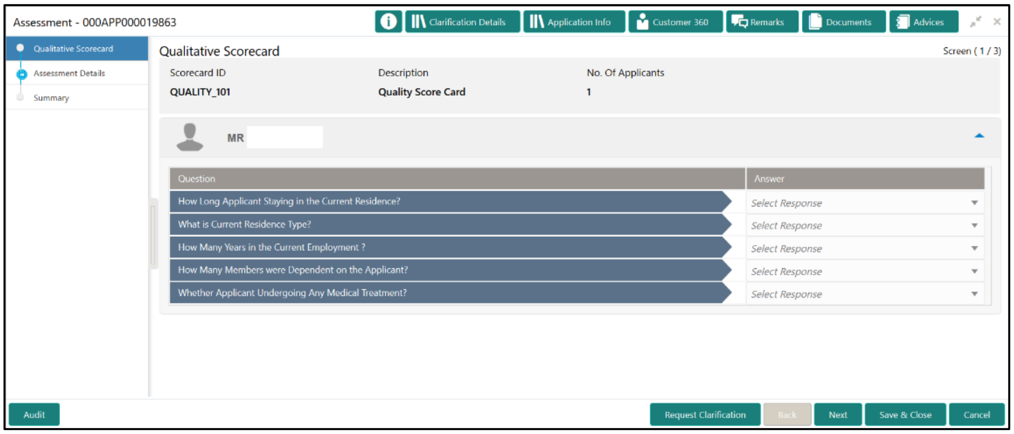
The Qualitative score card screen enables the user to capture the relevant evaluation details Applicant wise (if more than one applicant) and the scores are automatically displayed based on the Question / Answer configuration provided for this type of score card.

The relevant qualitative score card ID is attached to the Current Account Business Product and thereby the Current Account inherits the score card attributes for evaluation.

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

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

Figure 74: Qualitative Scorecard



2. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 33: Qualitative Scorecard – Field Description.

Table 33: Qualitative Scorecard – Field Description

Field	Description
Scorecard ID	System displays the Qualitative Scorecard ID linked to the Business Product.
Description	System displays the description of the Qualitative Scorecard ID.
No. of Applicants	System displays the Account Branch selected.
Questions	System displays the question configured for the Qualitative Scorecard ID.
Answer*	Select the answer from the drop-down values available. The answers are populated based on the Answers configured in the Qualitative Scorecard ID.
Score	System displays the score based on the answer selected by the User.

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

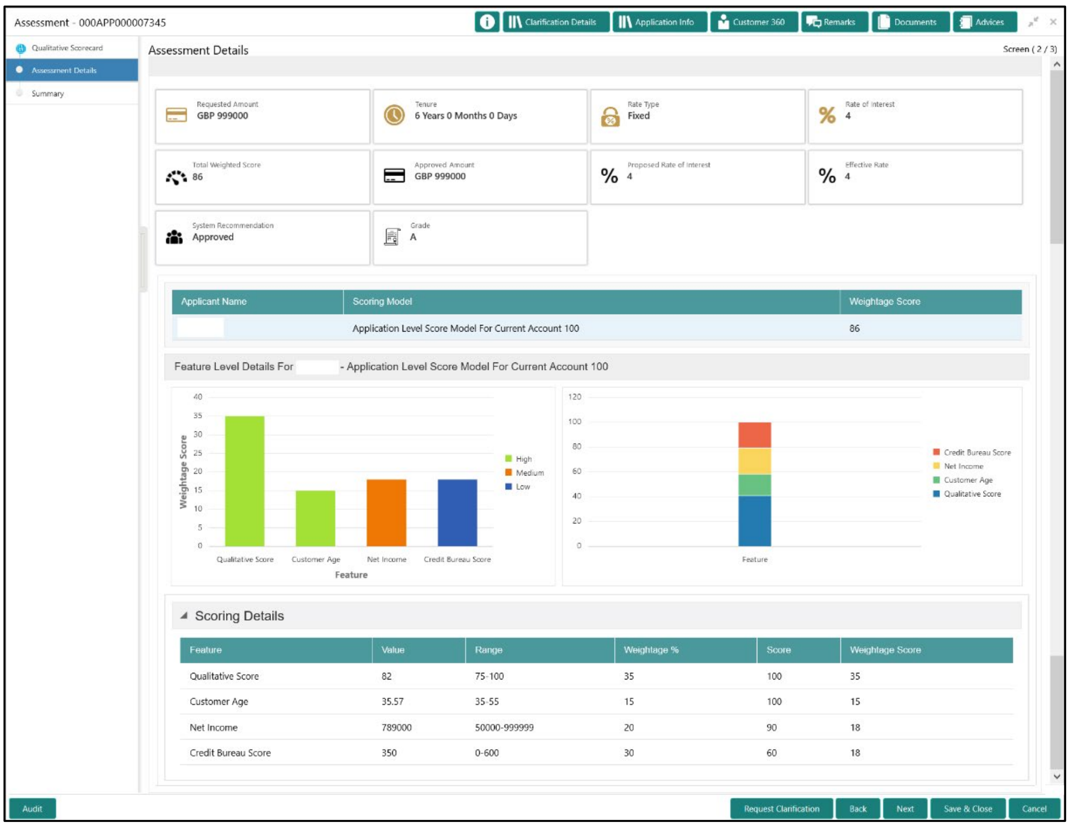
3.6.2 Assessment Details

The Assessment Details Data Segment displays the total weightage score of the Applicant or Applicants, in case of multiple Applicants in the Current Account with Overdraft.

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

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

Figure 75: Assessment Details



2. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 34: Assessment Details – Field Description.

Table 34: Assessment Details – Field Description

Field	Description
Requested Amount	Displays the requested overdraft amount.
Tenure	Displays the overdraft tenure.

Field	Description
Rate Type	Displays the rate type.
Rate of Interest	Displays the interest rate.
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the approved overdraft amount.
Proposed Rate of Interest	Displays the proposed rate of interest.
Effective Rate	Displays the effective rate of interest.
System Recommendation	Displays the system recommendations. Available options are: • Approved • Manual • Rejected
Grade	Displays the grade of the applicant.
Applicant Name	Displays the applicant name.
Scoring Model	Displays the scoring model for weightage score calculation.
Weightage Score	Displays the weightage score of the applicant.
Feature Level Details	Displays the graphs representing the weightage score against each feature.
Scoring Details	Displays the scoring details for applicant.
Feature	Displays the name of the feature.
Value	Displays the value for the feature.
Range	Displays the range for the feature.
Weightage %	Displays the weightage percentage in scoring model.
Score	Displays the score calculated for the feature.

Field	Description
Weightage Score	Displays the weightage score contributed from the feature.
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.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate 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** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

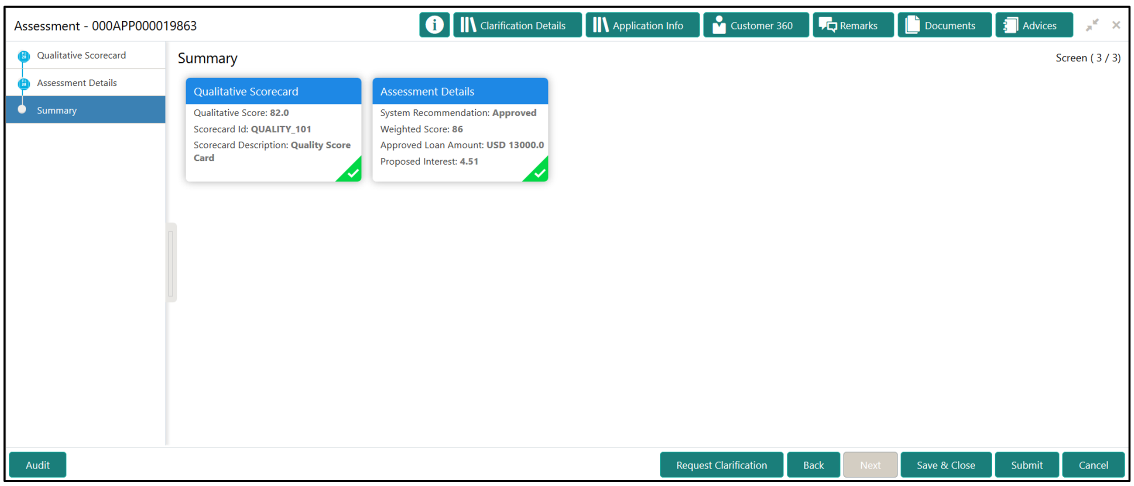
3.6.3 Summary

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

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

→ The **Summary** screen is displayed.

Figure 76: 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 35: Summary Assessment – Field Description.

Table 35: Summary Assessment – Field Description

Data Segment	Description
Qualitative Scorecard Details	Displays the qualitative scorecard details.
Assessment Details	Displays the assessment details.

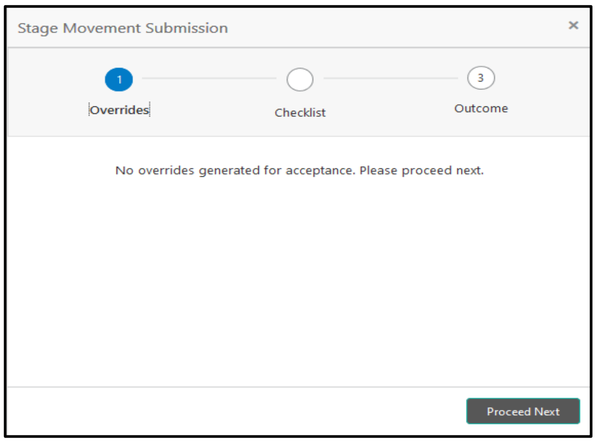
Data Segment	Description
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming 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.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The System will validate all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action. **NOTE:** User will not be able to proceed to the next data segment, without capturing the mandatory data. Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.
Save & Close	Click **Save & Close** to save the data captured. **Save & Close** is possible only if all the mandatory fields are captured. This task is 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.

Data Segment	Description
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 77: Overrides

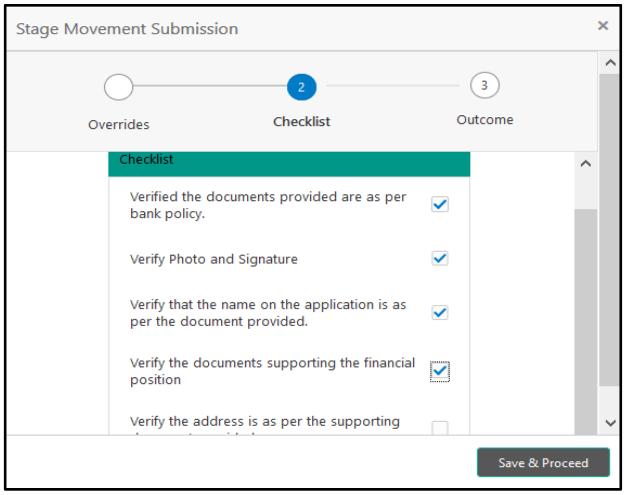


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next.**

→ The **Checklist** screen is displayed.

Figure 78: Checklist

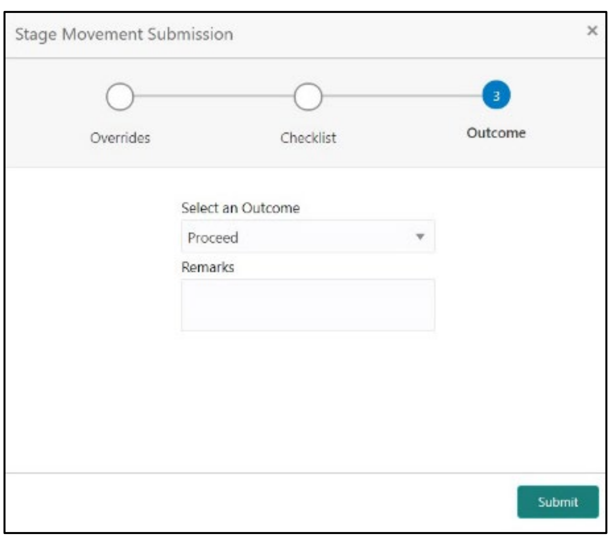


Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

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

→ The **Outcome** screen is displayed.

Figure 79: Outcome



6. Select **Proceed** outcome from the drop-down list. Available options are:
   - Proceed
   - Return to Application Entry
   - Return to Application Enrichment
   - Return to Initial Funding
   - Return to Overdraft Limit Details
   - Return to Underwriting

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

   It will logically complete the Application Assessment stage for the Application where the System recommendation is “Approved”. The workflow will automatically move this application to the **Account Parameter Setup** stage.

   If the System recommendation is “Manual” then, submit of this stage, will move the application into the **Manual Credit Assessment** stage.

   If the System recommendation is “Rejected” then, submit of this stage, will terminate the application.

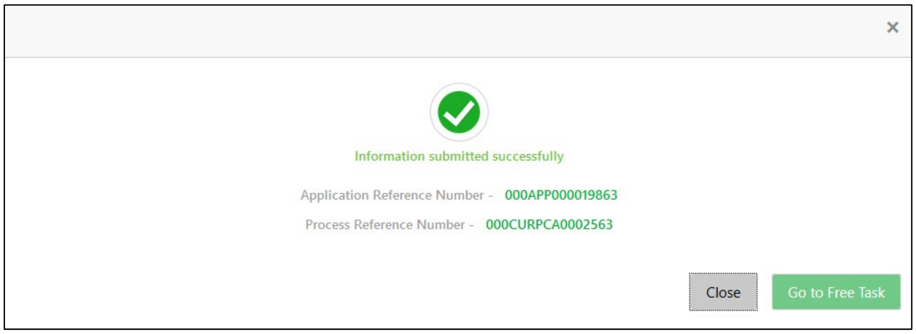
   The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 80: Confirmation

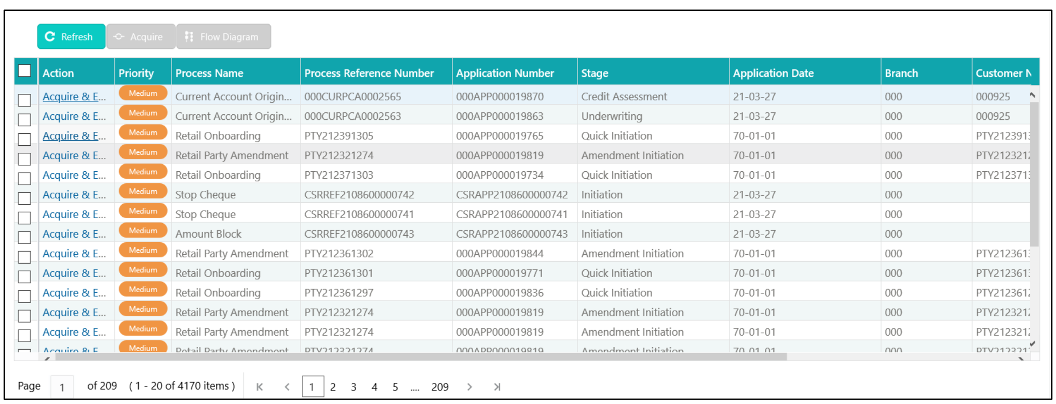


On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed. Click on '**Close**' to close the pop-up screen. Alternatively click on '**Go to Free Task**' to launch the **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 81: Free Tasks



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer N
Acquire & E...	Medium	Current Account Origin...	000CURPCA0002565	000APP000019870	Credit Assessment	21-03-27	000	000925
Acquire & E...	Medium	Current Account Origin...	000CURPCA0002563	000APP000019863	Underwriting	21-03-27	000	000925
Acquire & E...	Medium	Retail Onboarding	PTY212391305	000APP000019765	Quick Initiation	70-01-01	000	PTY212391
Acquire & E...	Medium	Retail Party Amendment	PTY212321274	000APP000019819	Amendment Initiation	70-01-01	000	PTY212321
Acquire & E...	Medium	Retail Onboarding	PTY212371303	000APP000019734	Quick Initiation	70-01-01	000	PTY212371
Acquire & E...	Medium	Stop Cheque	CSRREF2108600000742	CSRAPP2108600000742	Initiation	21-03-27	000	
Acquire & E...	Medium	Stop Cheque	CSRREF2108600000741	CSRAPP2108600000741	Initiation	21-03-27	000	
Acquire & E...	Medium	Amount Block	CSRREF2108600000743	CSRAPP2108600000743	Initiation	21-03-27	000	
Acquire & E...	Medium	Retail Party Amendment	PTY212361302	000APP000019844	Amendment Initiation	70-01-01	000	PTY212361
Acquire & E...	Medium	Retail Onboarding	PTY212361301	000APP000019771	Quick Initiation	70-01-01	000	PTY212361
Acquire & E...	Medium	Retail Onboarding	PTY212361297	000APP000019836	Quick Initiation	70-01-01	000	PTY212361
Acquire & E...	Medium	Retail Party Amendment	PTY212321274	000APP000019819	Amendment Initiation	70-01-01	000	PTY212321
Acquire & E...	Medium	Retail Party Amendment	PTY212321274	000APP000019819	Amendment Initiation	70-01-01	000	PTY212321

3.7 Manual Credit Assessment Stage

The Manual Credit Assessment stage of the current account (with overdraft) opening process workflow will enable the bank to manually assess the application and provide the recommendation for the approval / rejection of the application. As a reference, the relevant completed data segments will be made available to the Approver before the application can be moved to the next stage. These completed data segments are from Underwriting Stage. The data segments are displayed in view only mode for the Credit Officer to analyze.

The Manual Credit Assessment stage has the following reference data segments:

- 3.5.1 Credit Rating Details – View Only as available in Underwriting stage
- 3.5.2 Valuation Details – View Only as available in Underwriting stage
- 3.5.3 Legal Opinion – View Only as available in Underwriting stage
- 3.7.1 Manual Assessment
- 3.7.2 Summary

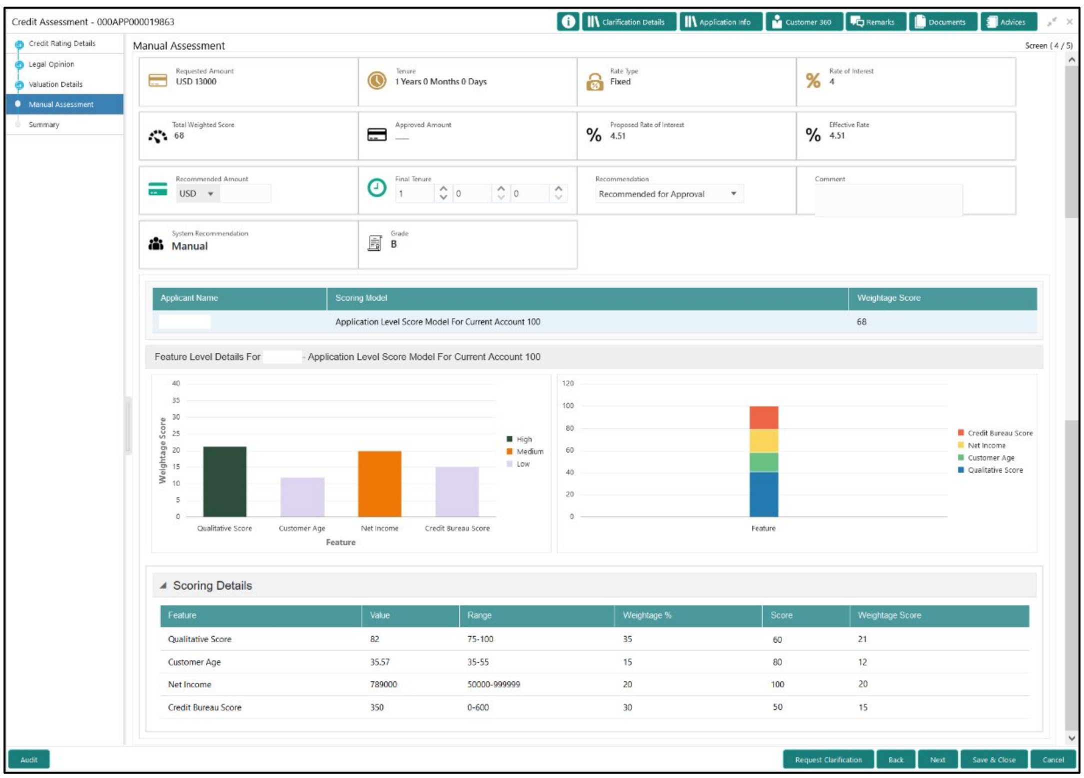
3.7.1 Manual Assessment

Manual Assessment is the data segment which enables the bank user to modify the account details and recommend for the approval / reject the current account application. The user can acquire the application from Free Tasks list and assess all the View Only data segments.

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

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

   Figure 82: Manual Assessment

2. Specify the details in the relevant data fields. For more information on fields, refer to Table 36: Manual Assessment – Field Description.

   Table 36: Manual Assessment – Field Description

Field	Description
Requested Amount	Displays the requested overdraft amount.
Tenure	Displays the overdraft tenure.

Field	Description
Rate Type	Displays the rate type.
Rate of Interest	Displays the interest rate.
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the approved overdraft amount. This field will be blank for Manual Assessment.
Proposed Rate of Interest	Displays the proposed rate of interest.
Effective Rate	Displays the effective rate of interest.
Recommended Amount	Specify the recommended overdraft amount.
Final Tenure	Specify the final overdraft tenure.
Recommendation	Select the recommendations. Available options are: • Recommended for Approval • Reject
Comments	Specify the comment for the recommendation.
System Recommendation	Displays the system recommendations.
Grade	Displays the grade of the applicant.
Applicant Name	Displays the applicant name.
Scoring Model	Displays the scoring model for weightage score calculation.
Weightage Score	Displays the weightage score of the applicant.
Feature Level Details	Displays the graphs representing the weightage score against each feature.
Scoring Details	Displays the scoring details for applicant.
Feature	Displays the name of the feature.

Field	Description
Value	Displays the value for the feature.
Range	Displays the range for the feature.
Weightage %	Displays the weightage percentage in scoring model.
Score	Displays the score calculated for the feature.
Weightage Score	Displays the weightage score contributed from the feature.
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.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.
Save & Close	Click **Save & Close** to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.

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

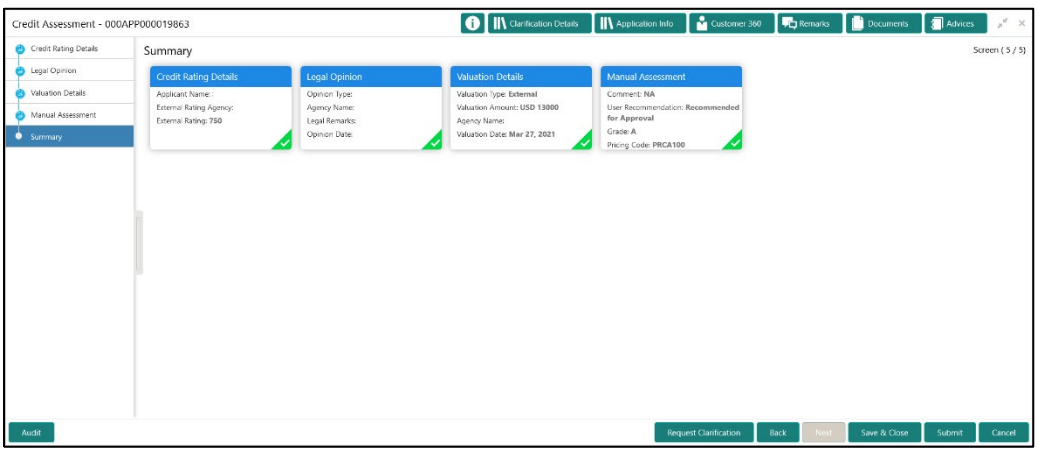
3.7.2 Summary

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

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

   → The **Summary Manual Credit Assessment** screen is displayed.

Figure 83: Summary Manual Credit Assessment



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 37: Summary Manual Credit Assessment – Field Description.

Table 37: Summary Manual Credit Assessment – Field Description

Data Segment	Description
Credit Rating Details	Displays the credit rating details.
Valuation Details	Displays the valuation details.
Legal Opinion	Displays the legal opinion.

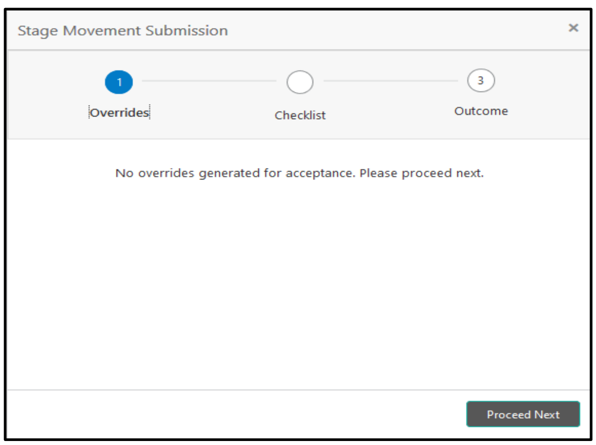
Data Segment	Description
Assessment Details	Displays the assessment details.
Manual Assessment Details	Displays the Manual assessment details.
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. 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, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data. **NOTE:** Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.
Save & Close	Click **Save & Close** to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.

Data Segment	Description
Submit	Click **Submit** to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click **Cancel** to 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.

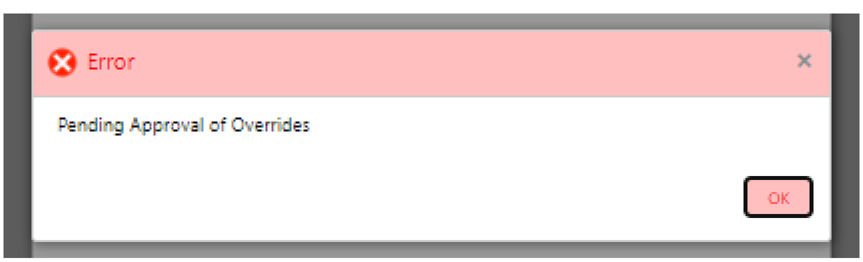
→ The **Overrides** screen is displayed.

Figure 84: Overrides



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

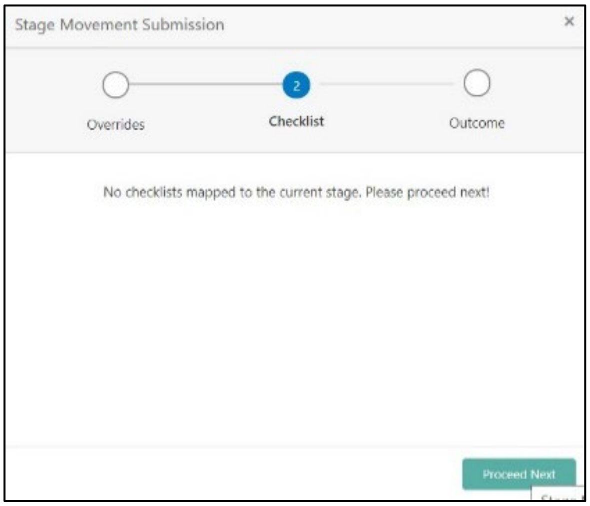
Figure 85: Error Message



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

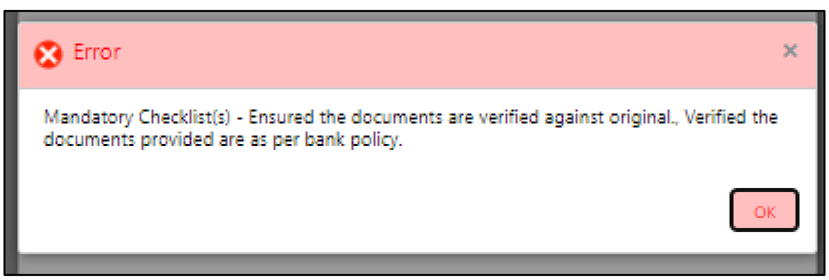
→ The **Checklist** screen is displayed.

Figure 86: Checklist



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

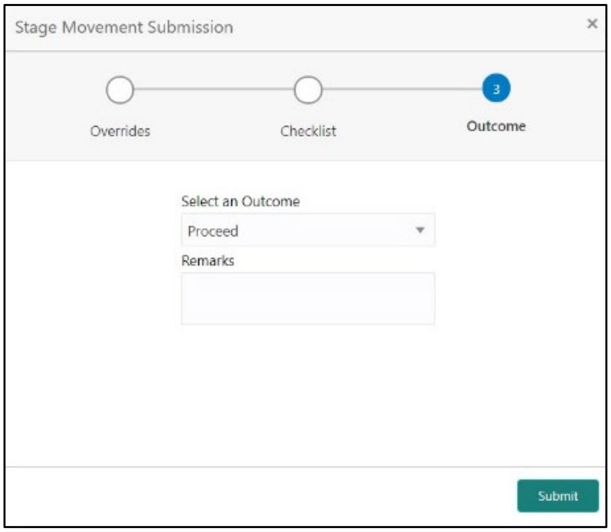
Figure 87: Error Message



4. Click **Save & Proceed**.

   → The **Outcome** screen is displayed.

   Figure 88: Outcome



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

   - Proceed
   - Return to Application Entry
   - Return to Application Enrichment
   - Return to Assessment
   - Return to Initial Funding
   - Return to Overdraft Limit Details
   - Return to Underwriting
   - Reject By Bank

   It will logically complete the **Manual Credit Assessment** stage for the Current Account (with overdraft) Application. The workflow will automatically move this application to the next processing stage, **Manual Credit Decision** stage.

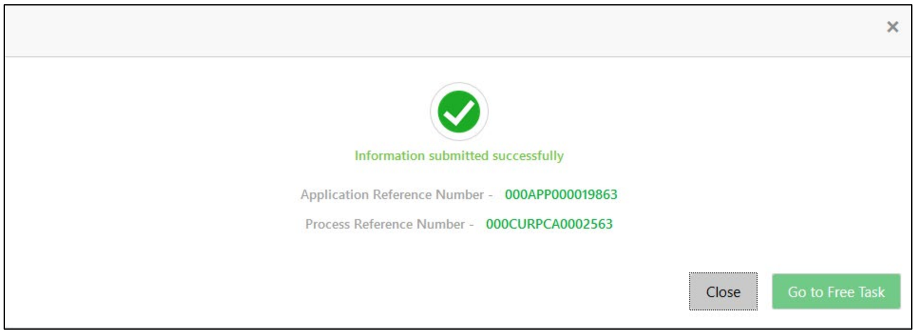
   The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

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

7. Click **Submit**.

→ The **Confirmation** screen is displayed.

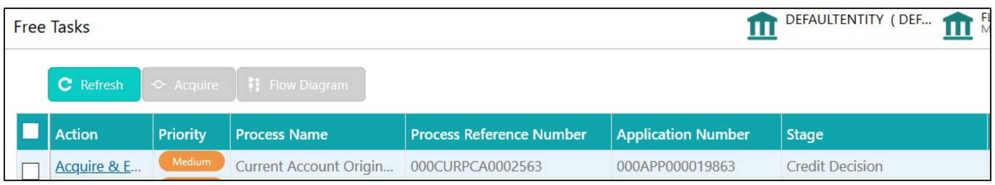
Figure 89: Confirmation



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

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

Figure 90: Free Tasks



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

3.8 Manual Credit Decision Stage

Manual Credit Decision stage of the current account (with overdraft) opening process workflow will enable the bank to make the decision on whether the recommended overdraft limit can be approved to the applicant.

The Manual Credit Decision stage has the following reference data segments:

- 3.1.2 Account Details - View Only as available in Application Entry stage
- 3.1.1 Customer Information - View Only as available in Application Entry stage
- 3.2.3 Financial Details - View Only as available in Overdraft Limit stage
- 3.5.1 Credit Rating Details – View Only as available in Underwriting stage
- 3.5.2 Valuation Details – View Only as available in Underwriting stage
- 3.5.3 Legal Opinion – View Only as available in Underwriting stage
- 3.7.1 Manual Assessment – View Only as available in Manual Credit Assessment stage
- 3.8.1 Manual Decision
- 3.8.2 Summary

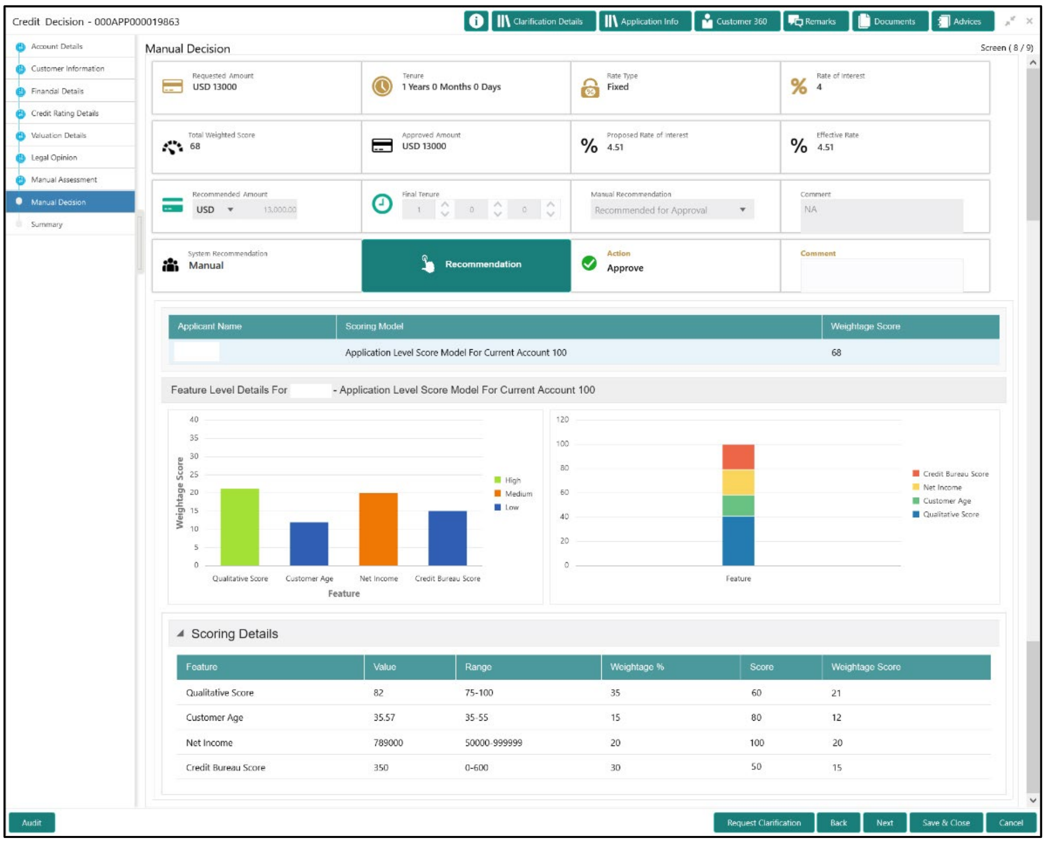
3.8.1 Manual Decision

Manual Decision is the first data segment of Manual Credit Decision stage. The user can acquire the application from Free Tasks list.

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

   → The **Manual Decision** screen is displayed.

   Figure 91: Manual Decision



2. For more information on fields, refer to Table 38: Manual Decision – Field Description.

   Table 38: Manual Decision – Field Description

Field	Description
Requested Amount	Displays the requested overdraft amount.
Tenure	Displays the overdraft tenure.
Rate Type	Displays the rate type.

Field	Description
Rate of Interest	Displays the interest rate.
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the approved overdraft amount.
Proposed Rate of Interest	Displays the proposed rate of interest.
Effective Rate	Displays the effective rate of interest.
Recommended Amount	Displays the recommended overdraft amount.
Final Tenure	Displays the final overdraft tenure.
Manual Recommendation	Displays the manual recommendation.
Comments	Displays the comments.
System Recommendation	Displays the system recommendations.
Recommendation	Select the recommendation. Available options are • Approve • Decline If the recommendation is selected as **Approve**, the recommended amount gets defaulted as Approved amount.
Action	Displays the user action based on user recommendation.
Comments	Specify the comment on the user action.
Applicant Name	Displays the applicant name.
Scoring Model	Displays the scoring model for weightage score calculation.
Weightage Score	Displays the weightage score of the applicant.

Field	Description
Feature Level Details	Displays the graphs representing the weightage score against each feature.
Scoring Details	Displays the scoring details for applicant.
Feature	Displays the name of the feature.
Value	Displays the value for the feature.
Range	Displays the range for the feature.
Weightage %	Displays the weightage percentage in scoring model.
Score	Displays the score calculated for the feature.
Weightage Score	Displays the weightage score contributed from the feature.
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.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.

Field	Description
	User will not be able to proceed to the next data segment, without capturing the mandatory data.
Save & Close	Click **Save & Close** to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to terminate the application and the status of the application. Such applications cannot be revived later by the user.

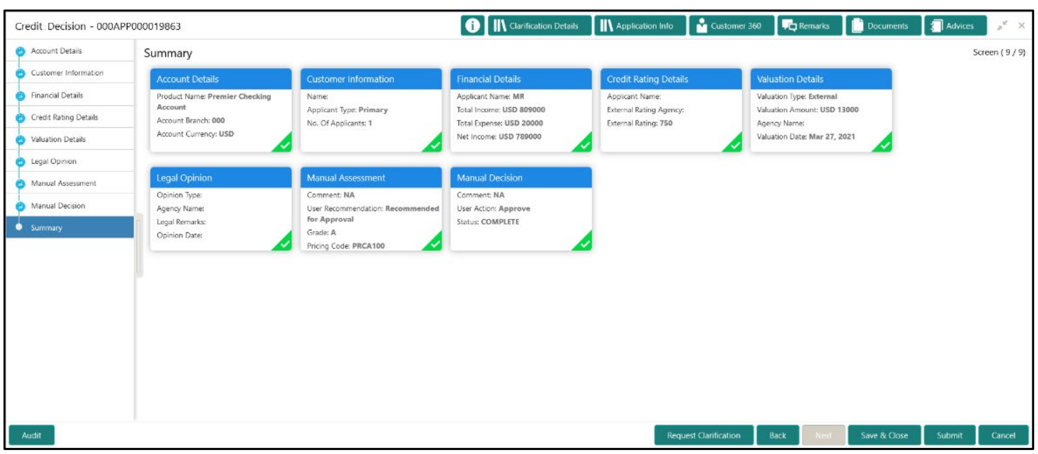
3.8.2 Summary

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

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

   → The **Summary** screen is displayed.

Figure 92: 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 39: Summary Manual Credit Decision – Field Description.

Table 39: Summary Manual Credit Decision – Field Description

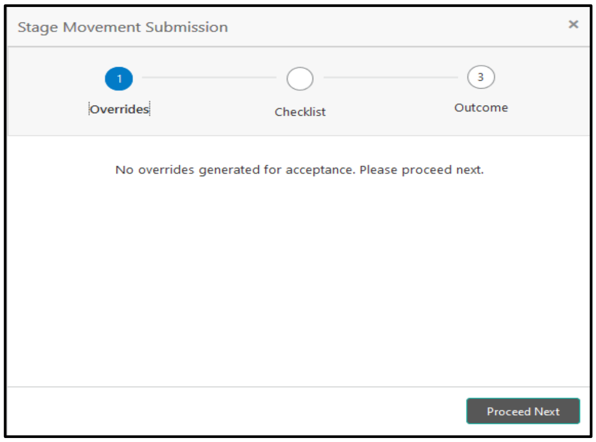
Data Segment	Description
Customer Information	Displays the customer information.
Account Details	Displays the account details.
Financial Details	Displays the financial details.
Credit Rating Details	Displays the credit rating details.
Valuation Details	Displays the valuation details.
Legal Opinion	Displays the legal opinion.
Manual Assessment	Displays the manual assessment.
Manual Decision	Displays the manual decision.
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.

Data Segment	Description
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data. **NOTE:** Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.
Save & Close	Click **Save & Close** to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Submit	Click **Submit** to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click **Cancel** to terminate the application and the status of the application. Such applications cannot be revived later by the user.

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

→ The **Overrides** screen is displayed.

Figure 93: Overrides



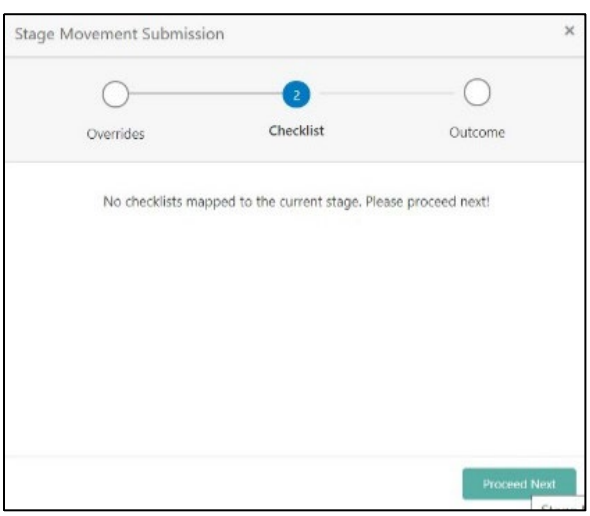
The system displays the following error message if overrides are not accepted.

Figure 94: Error Message

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

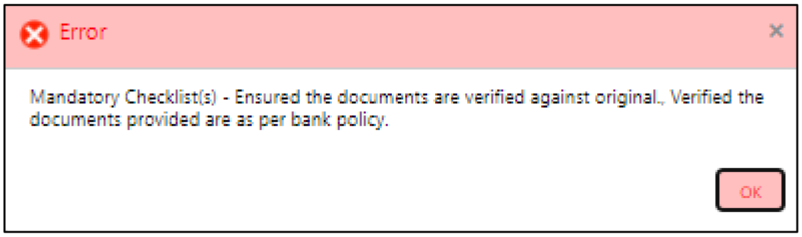
→ The **Checklist** screen is displayed.

Figure 95: Checklist



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

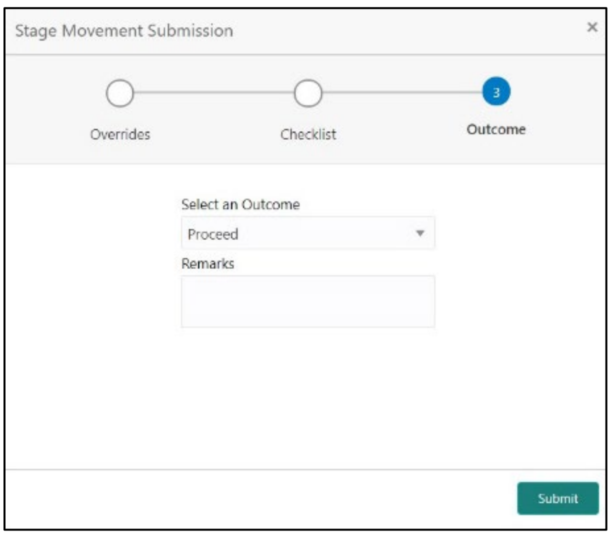
Figure 96: Error Message



4. Click **Save & Proceed**.

   → The **Outcome** screen is displayed.

Figure 97: Outcome



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

   - Proceed
   - Return to Application Entry
   - Return to Application Enrichment
   - Return to Assessment
   - Return to Credit Assessment
   - Return to Initial Funding
   - Return to Overdraft Limit Details
   - Return to Underwriting
   - Reject By Bank

   It will logically complete the **Manual Credit Decision** stage for the Current Account (with overdraft) Application. Upon submit, a Pricing call will be made by Oracle FLEXCUBE

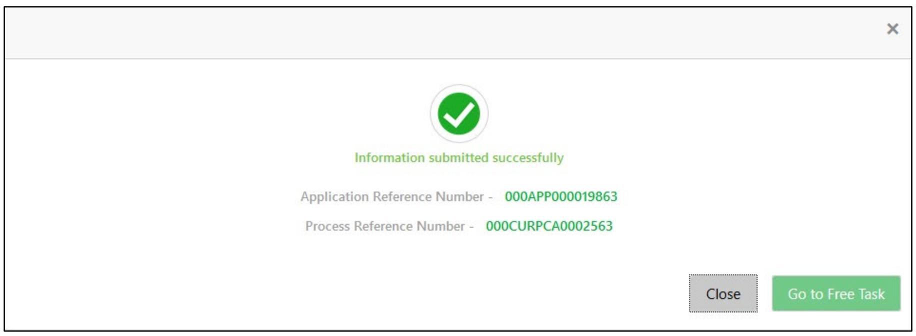
Onboarding to Decision Service to get the Interest rate. The Workflow Orchestrator will automatically move this application to the next processing stage, **Account Parameter Setup** stage.

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

6. Enter the remarks in **Remarks**.
7. Click **Submit**.

→ The **Confirmation** screen is displayed.

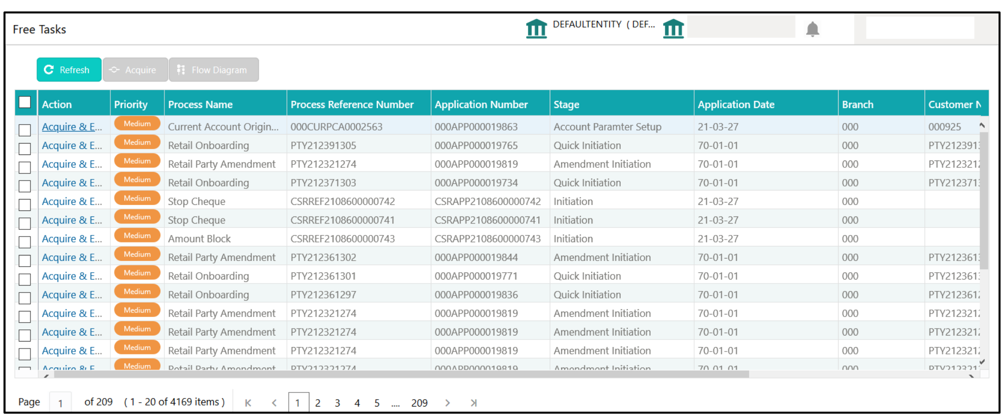
Figure 98: Confirmation



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

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

Figure 99: Free Tasks



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

3.9 Account Parameter Setup Stage

The Account Parameter Setup stage is the next representative stage in the Current Account Open process. After the Application Assessment / Manual Credit Decision stage is completed successfully, the user who has the access rights for the given stage, can acquire the application and progress with the data capture. The user can acquire the application from Free Tasks list.

The Account Parameter Setup stage has the following reference data segments:

- 3.3.1 Interest Details – Editable as available in Application Enrichment Stage
- 3.3.2 Charge Details – Editable as available in Application Enrichment Stage
- 3.3.4 Advance against Uncollected Funds – Editable as available in Application Enrichment Stage
- 3.3.3 Temporary Overdraft Limit – Editable as available in Application Enrichment Stage
- 3.1.4 Account Service Preferences – Editable as available in Application Entry Stage
- 4.8.1 Summary

All the data segments are carried forward from Application Enrichment stage. If the details are captured in Application Enrichment stage, the same will be fetched automatically. The user can modify the captured details and all the data segments are mandatory to capture the details to move the application to the next stage.

Please refer to the Application Entry Stage and Application Enrichment Stage for the detailed explanation.

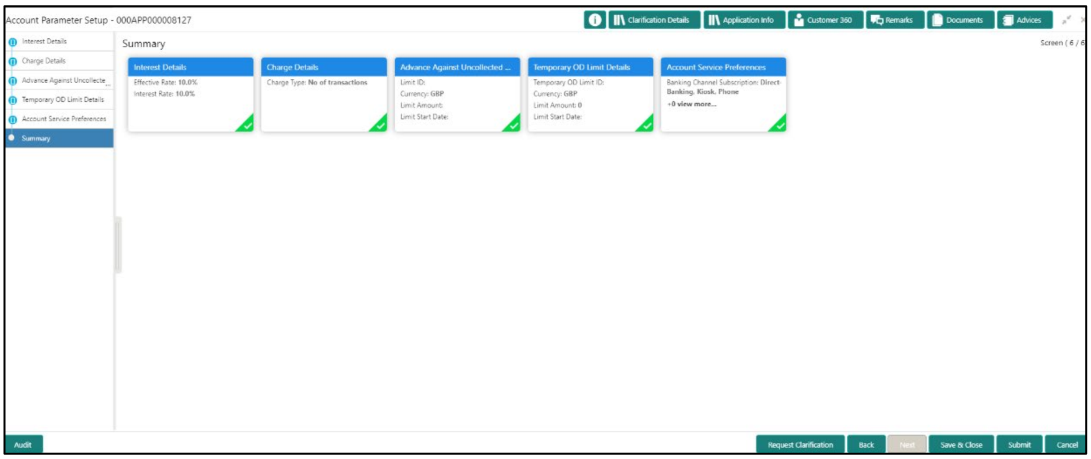
3.9.1 Summary

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

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

→ The **Summary Account Parameter Setup** screen is displayed.

Figure 100: Summary Account Parameter Setup



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 data segments, refer to Table 40: Summary Account Parameter Setup – Field Description.

Table 40: Summary Account Parameter Setup – Field Description

Data Segment	Description
Interest Details	Displays the interest details.
Charge Details	Displays the charge details.
Advance against Uncollected Funds Details	Displays the Advance against Uncollected Funds details.
Temporary Overdraft Limit Details	Displays the Temporary Overdraft Limit details.
Account Services Preferences	Displays the account services preferences.

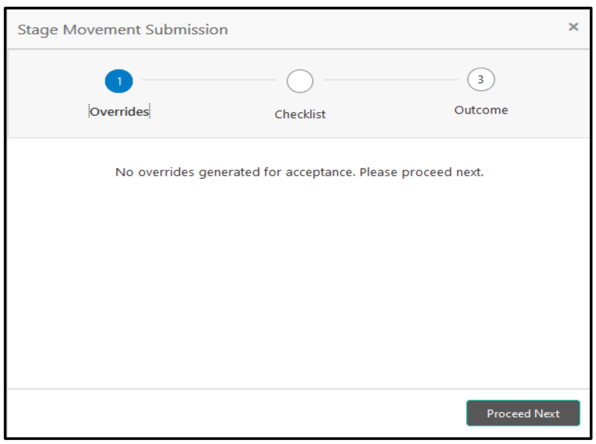
Data Segment	Description
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming 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.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data. **NOTE:** **Next** is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.
Save & Close	Click **Save & Close** to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Submit	Click **Submit** to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.

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

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

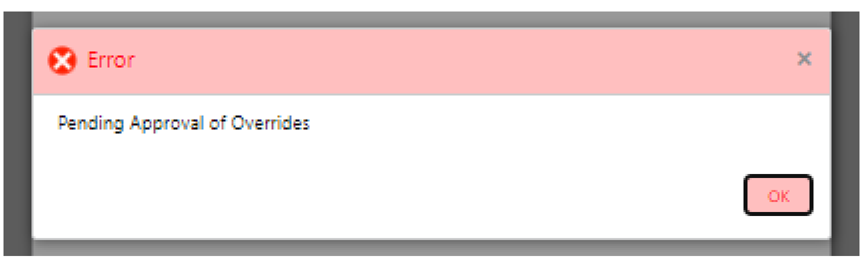
→ The **Overrides** screen is displayed.

Figure 101: Overrides



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

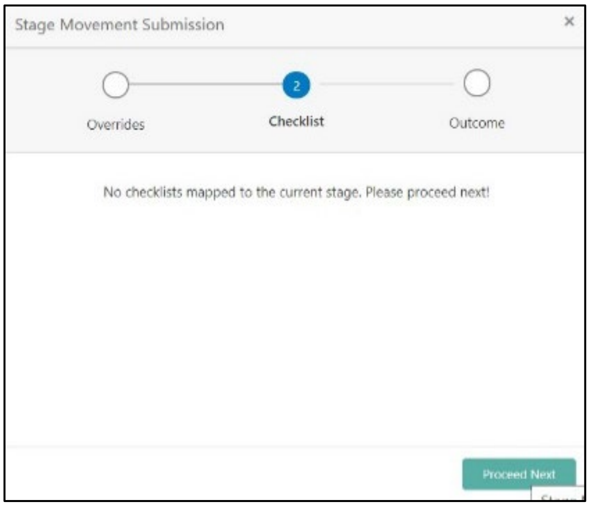
Figure 102: Error Message



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

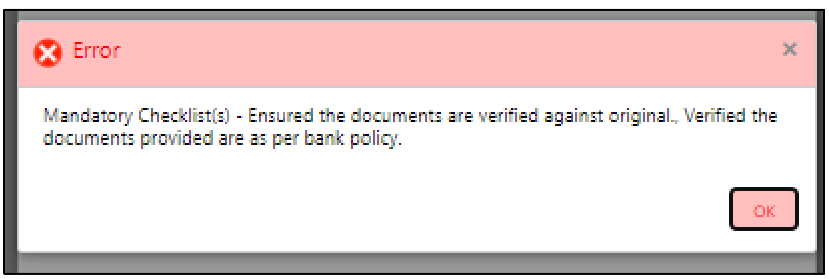
→ The **Checklist** screen is displayed.

Figure 103: Checklist



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

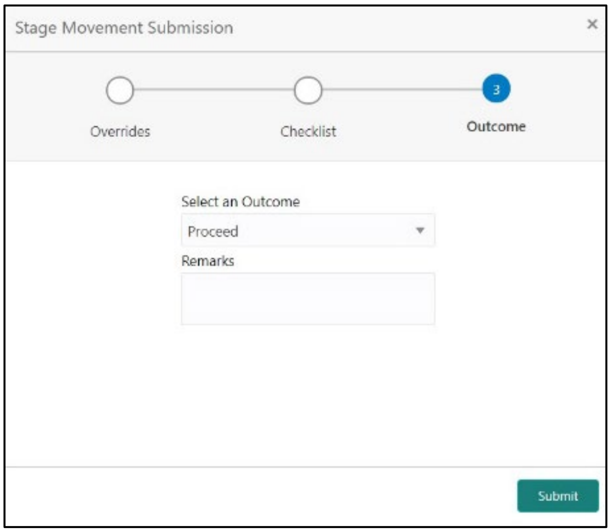
Figure 104: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 105: Outcome



The **Select an Outcome** has following options for this stage:

- Proceed
- Return to Application Entry
- Return to Application Enrichment
- Return to Assessment
- Return to Credit Assessment
- Return to Credit Decision
- Return to Initial Funding
- Return to Overdraft Limit Details
- Return to Underwriting
- Reject By Bank

5. Select **Proceed** outcome from the drop-down list. It will logically complete the **Account Parameter Setup** stage for the Current Account Application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Supervisor Approval** stage.

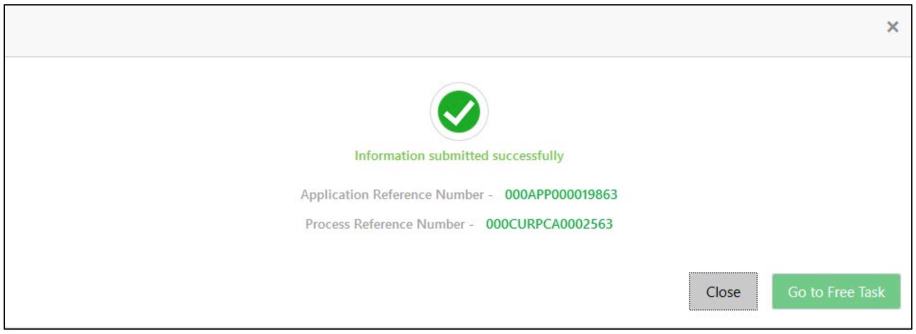
   The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

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

7. Click **Submit**.

→ The **Confirmation** screen is displayed.

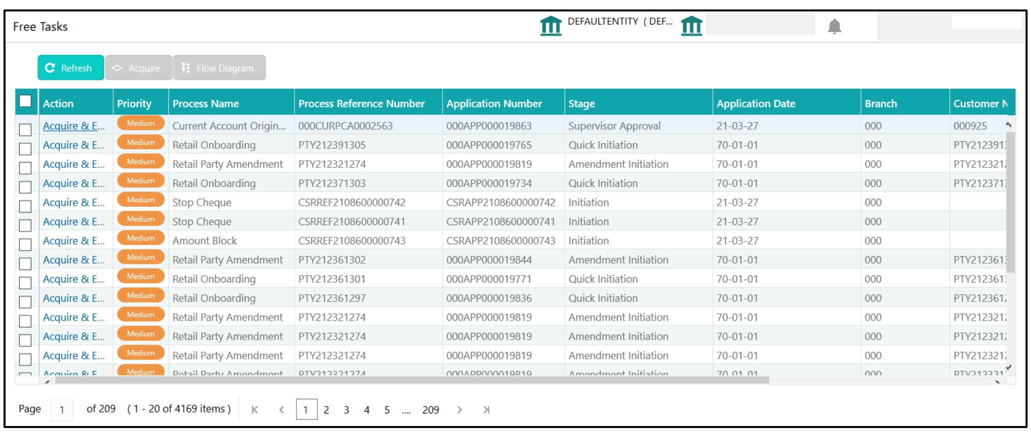
Figure 106: Confirmation



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

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

Figure 107: Free Tasks



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

3.10 Supervisor Approval Stage

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

The Supervisor Approval Stage comprises of all the data segment of the previous stages. Since the data segment are in view only mode and have been completed in the previous stages, the Supervisor Approval stage is launched with Collateral Perfection Details data segment.

The Supervisor Approval Stage comprises of the below mentioned sections:

- 3.1.1 Customer Information - View Only as available in Application Entry stage
- 3.1.2 Account Details - View Only as available in Application Entry stage
- 3.1.3 Mandate Details - View Only as available in Application Entry stage
- 3.1.4 Account Service Preferences - View Only as available in Application Entry stage
- 3.1.5 Nominee Details - View Only as available in Application Entry stage
- 3.2.2 Account Limit Details - View Only as available in Overdraft Limit stage
- 3.2.3 Financial Details - View Only as available in Overdraft Limit stage
- 3.3.1 Interest Details - View Only as available in Application Enrichment stage
- 3.3.2 Charge Details - View Only as available in Application Enrichment stage
- 3.3.3 Temporary Overdraft Limit - View Only as available in Application Enrichment stage
- 3.3.4 Advance against Uncollected Funds - View Only as available in Application Enrichment stage
- 3.5.1 Credit Rating Details - View Only as available in Underwriting stage
- 3.5.2 Valuation Details - View Only as available in Underwriting stage
- 3.5.3 Legal Opinion - View Only as available in Underwriting stage
- 3.6.2 Assessment Details - View Only as available in Application Assessment stage
- 3.7.1 Manual Assessment – View Only as available in Manual Credit Assessment stage
- 3.8.1 Manual Decision – View Only as available in Manual Credit Decision stage
- 3.10.1 Collateral Perfection Details
- 3.10.2 Approval Details
- 3.10.3 Summary

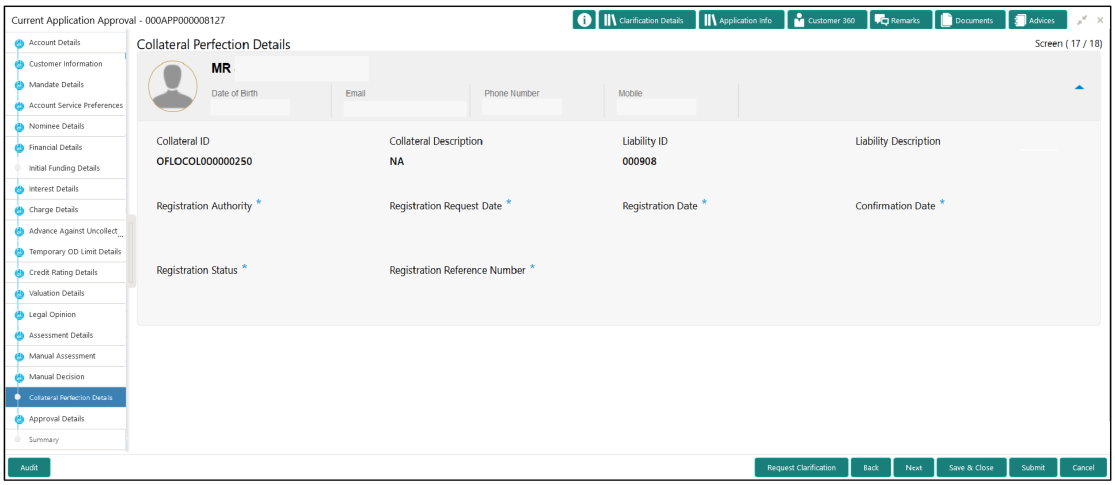
3.10.1 Collateral Perfection Details

Collateral Perfection Details is the first data segment of Supervisor Approval stage.

1. Click **Acquire & Edit** in the **Free Tasks** screen for the application for which Supervisor Approval stage has to be acted upon.

   → The **Collateral Perfection Details** screen is displayed.

Figure 108: Collateral Perfection Details



2. Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 41: Collateral Perfection Details – Field Description.

Table 41: Collateral Perfection Details – Field Description

Field	Description
Applicant Name	Displays the applicant name.
Date of Birth	Displays the applicant's date of birth.
E-mail	Displays the e-mail id of the applicant.
Mobile	Displays the mobile number of the applicant.
Collateral ID	Displays the Collateral ID.
Collateral Description	Displays the description of the collateral.
Liability ID	Displays the Liability ID

Field	Description
Liability Description	Displays the Liability description.
Registration Authority*	Specify the name of the registration authority.
Registration Request Date*	Select the date when the registration is requested.
Registration Date*	Select the date when the registration is completed.
Confirmation Date*	Select the date when the registration is confirmed.
Registration Status*	Specify the status of registration.
Registration Reference Number*	Specify the registration reference number.
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.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

Field	Description
Save & Close	Click **Save & Close** to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to terminate the application and the status of the application. Such applications cannot be revived later by the user.

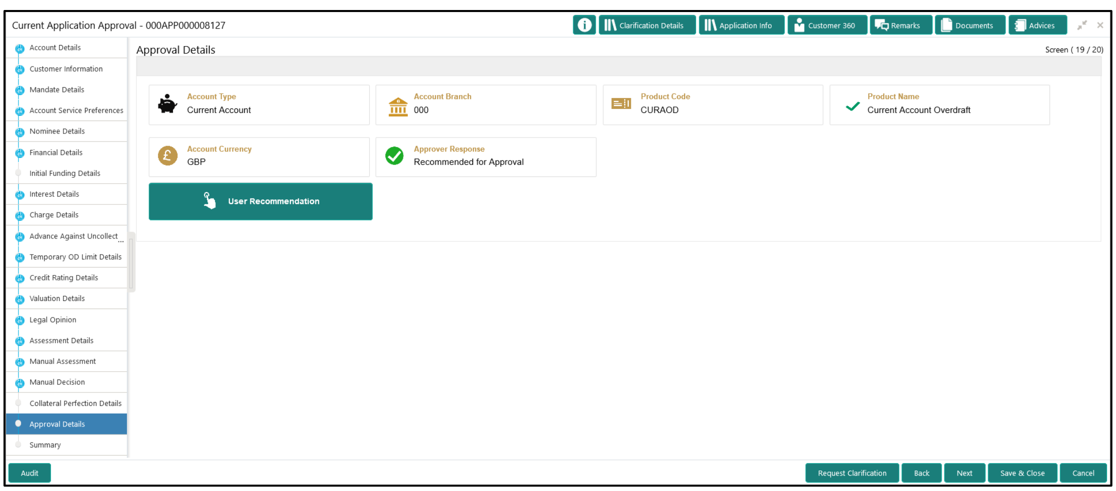
NOTE: All the fields will be fetched from Oracle Banking Credit Facilities Process Management in read only mode if integrated with Oracle Banking Credit Facilities Process Management.

3.10.2 Approval Details

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

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

Figure 109: Approval Details



Specify the details in the relevant data fields. Mandatory data fields are indicated with asterisk. For more information on fields, refer to Table 42: Approval Details - Field Description.

Table 42: Approval Details - 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	Select the user recommendation. Available options are: • Recommended for Approval • Recommended for Reject
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
Save & Close	Click **Save & Close** to save the data captured. **Save & Close** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate 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.
Cancel	Click **Cancel** to close the application without saving.

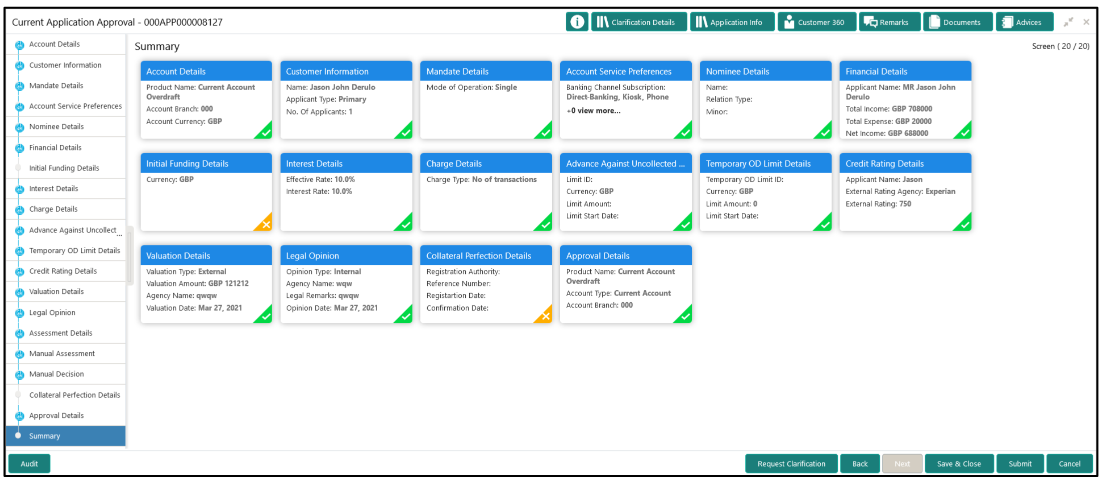
3.10.3 Summary

The Summary displays the tiles for various data segments of the Current Account 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 **Approval Details** screen to proceed with the next data segment, after successfully capturing the data.

   → The **Summary Application Approval** screen is displayed.

Figure 110: Summary Application Approval



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 43: Summary Supervisor Approval- Field Description.

Table 43: Summary Supervisor Approval- Field Description

Data Segment	Description
Account Details	Displays the account details.
Customer Information	Displays the customer information.
Mandate Details	Displays the mandate details.
Account Service Preferences	Displays the account service preferences.
Nominee Details	Displays the nominee details.
Financial Details	Displays the financial details.
Initial Funding Details	Displays the initial funding details.
Interest Details	Displays the interest details.
Charge Details	Displays the charge details.
Temporary Overdraft Limit Details	Displays the Temporary Overdraft Limit details.
Advance against Uncollected Funds Details	Displays the Advance against Uncollected Funds details.
Credit Rating Details	Displays the credit rating details.
Valuation of Asset	Displays the valuation of asset details.
Legal Opinion	Displays the legal opinion details.
Assessment Details	Displays the assessment details.
Manual Assessment	Displays the manual assessment.
Manual Decision	Displays the manual decision.
Collateral Perfection Details	Displays the collateral perfection details.
Approval Details	Displays the approval details.

Data Segment	Description
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.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action. **NOTE:** User will not be able to proceed to the next data segment, without capturing the mandatory data. Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.
Save & Close	Click **Save & Close** to save the data captured. **Save & Close** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.

Data Segment	Description
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.

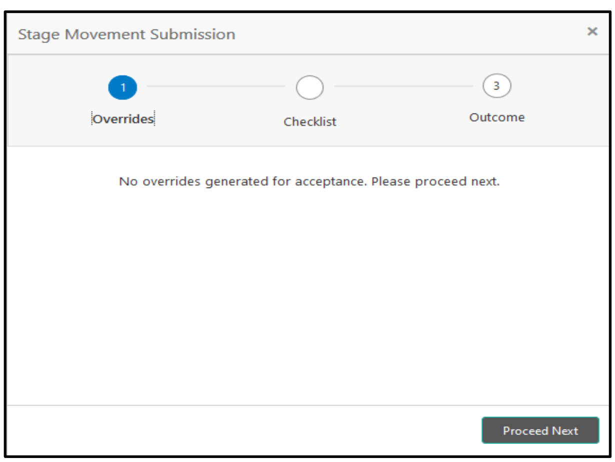
Supervisor can verify the KYC Verification status of the Customer from the **Customer 360** in the Header. Only if the KYC Status is 'Success' will the application be allowed to proceed further. Click **Submit** to submit the Supervisor Approval stage and proceed to submit the Account Opening request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

If there is any change in the Price (Interest), the same needs to be approved by the Supervisor. Else the application can be routed back to **Account Parameter Setup** stage.

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 111: Overrides

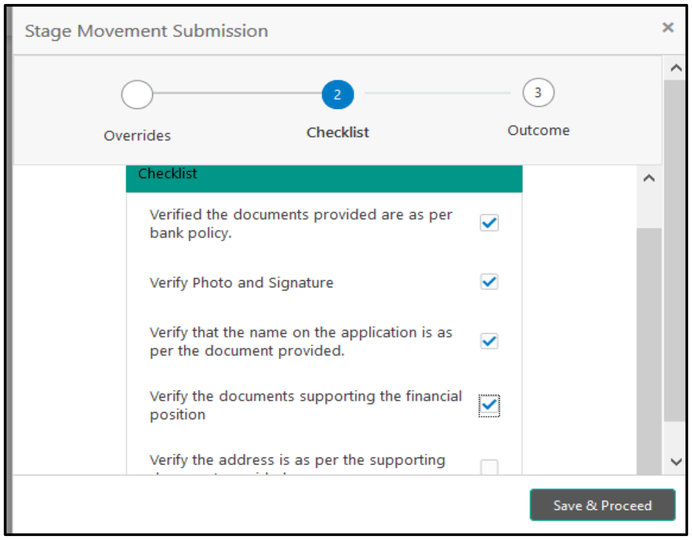


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next.**

→ The **Checklist** screen is displayed.

Figure 112: Checklist



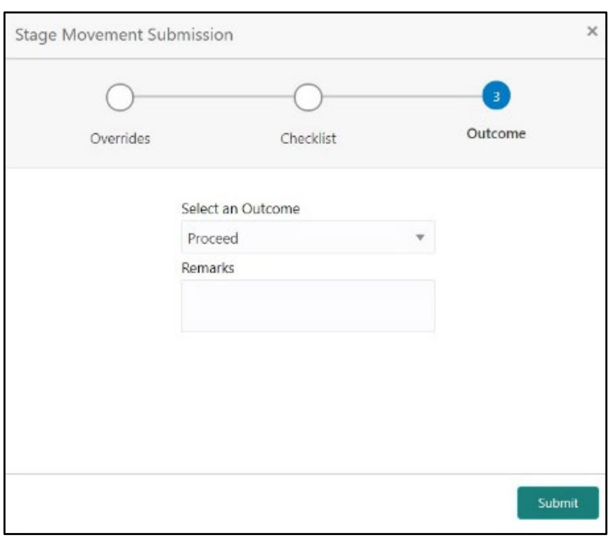
Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 113: Outcome

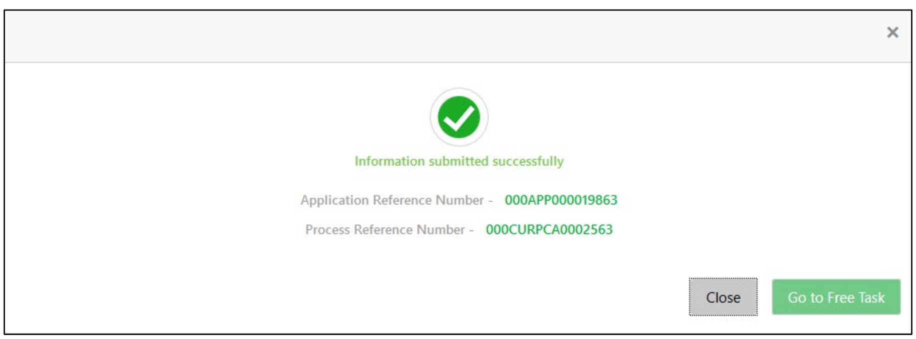


6. Select **Proceed** outcome from the drop-down list. Available options are:
    - Proceed
    - Return to Application Entry
    - Return to Application Enrichment
    - Return to Initial Funding
    - Return to Overdraft Limit Details
    - Reject by Bank

    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 114: Confirmation



On submission of this stage, the Workflow Orchestrator will automatically move this application to the next processing stage, **Account Create on Host** which has been automated. The account will be successfully created in Product Processer, if all the required validation is successful.

In case due to any error the account creation is rejected on Product Processer side, the application moves to the 3.11 Manual Retry Stage.

3.11 Manual Retry Stage

As mentioned earlier, this stage appears in the Free Task only if the Current Account creation has been rejected by Product Processer and the User has the required access rights for the same.

The Manual Retry Stage comprises of the below data segment:

- 3.11.1 Manual Retry Data Segment

3.11.1 Manual Retry Data Segment

Click **Acquire & Edit** in the **Free Tasks** screen for the application for which Manual Retry stage has to be acted upon.

4 Instant Current Account Origination Process

Additional Instant Business Process is available wherein various stages in the Reference Flow for Current 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. 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 either not taken for the Account or 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 Current 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 has been updated for the Account Opening or not.
    - 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 or where no funding has been taken for the Account, 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 Current Account creation has been rejected by Product Processer. 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 the error codes and messages.

Table 44: Error Codes and Messages

Error Code	Messages
RPM_CMN_APL_001	Please provide valid value for Application Number
RPM_CMN_APL_002	Please provide valid value for Process Reference number
RPM_CMN_APL_003	Address list can not be null or empty
RPM_CMN_APL_004	Applicant details model list can not be null or empty
RPM_CMN_APL_005	Please provide valid value for Country
RPM_CMN_APL_006	Please provide a valid value for AddressLine1
RPM_CMN_APL_007	Please provide a valid value for PinCode
RPM_CMN_APL_008	Please provide a valid value for Email
RPM_CMN_APL_009	Please provide a valid value for MobileIsd
RPM_CMN_APL_010	Please provide a valid value for MobileNo
RPM_CMN_APL_011	Please provide a valid value for FirstName
RPM_CMN_APL_012	Please provide a valid value for LastName
RPM_CMN_APL_013	Please provide a valid value for DateOfBirth
RPM_CMN_APL_014	Please provide a valid value for Gender

Error Code	Messages
RPM_CMN_APL_015	Please provide a valid value for Country of residence
RPM_CMN_APL_016	Please provide a valid value for Citizenship
RPM_CMN_APL_017	Empty Request Cannot be Send to Party
RPM_CMN_APL_018	Exception Occured while parsing Json Response
RPM_CMN_APL_019	Exception Occured while Producing even for Kafka
RPM_CMN_APL_020	Please select one communication address for $1
RPM_CMN_APL_021	Please provide valid value for Address Type of $1
RPM_CMN_APL_022	Please provide valid value for Building Name of $1
RPM_CMN_APL_023	Please provide valid value for State of $1
RPM_CMN_APL_024	Please provide valid value for City of $1
RPM_CMN_APL_025	Please provide valid value for Street Name of $1
RPM_CMN_APL_026	Exception occured while fetching applicant count
RPM_ODADV_001	Please provide a value for LimitId
RPM_ODADV_002	Please provide a value for limitAmountCcy
RPM_ODADV_003	Please provide a value for limit Amount
RPM_ODADV_004	Please provide a value for StartDate

Error Code	Messages
RPM_ODADV_005	Please provide a value for EndDate
RPM_ODADV_006	Please provide a value for CollateralType
RPM_ODSEC_001	Please provide a valid value for Make
RPM_ODSEC_002	Please provide a valid value for Model
RPM_ODSEC_003	Please provide a valid value for InvestmentType
RPM_ODSEC_004	Please provide a valid value for BankName
RPM_ODSEC_005	Please provide a valid value for MaturityDate
RPM_ODSEC_006	Please provide a valid value for BranchName
RPM_ODSEC_007	Please provide a valid value for Attributes
RPM_ODSEC_008	Please provide a valid value for Dimension
RPM_ODSEC_009	Please provide a valid value for Dimension Type
RPM_ODSEC_010	Please provide a valid value for SecurityReferenceNo
RPM_ODSEC_011	Please provide a valid value for BranchCode
RPM_ODSEC_012	Please provide a valid value for AvalLinkageAmountCcy
RPM_ODSEC_013	Please provide a valid value for AvalLinkageAmount
RPM_ODSEC_014	Please provide a value for CollateralType

Error Code	Messages
RPM_ODSEC_015	Please provide a value for CollateralValue
RPM_ODUN_001	Please provide a value for Renew Tod
RPM_ODUN_002	Please provide a value for Renew Period Type
RPM_ODUN_003	Please provide a value for Renew Period
RPM_ODUN_004	Please provide a value for Next Renewal Limit CCY
RPM_ODUN_005	Please provide a value for Next Renewal Limit
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

Error Code	Messages
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
RPM-CM-FLDT-034	Total Income should not be negative
RPM-CM-FLDT-035	Total Expense should not be negative
RPM-CMN-001	Exception Occurred while Executing Query
RPM-CMN-002	Number format exception
RPM-CMN-003	Server Error Occurred during API call
RPM-CMN-004	Illegal State Exception
RPM-CMN-005	JTA Transaction unexpectedly rolled back
RPM-CMN-006	Exception Occurred while creating Bean
RPM-CMN-007	Internal server error occurred
RPM-CMN-APL-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

Error Code	Messages
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 Prefered Language of $1
RPM-CMN-APL-050	Please provide valid value for Prefered 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-COM-001	JSONException Occured
RPM-COM-003	Net interest Rate is incorrect.
RPM-COM-004	Application Number cannot be null
RPM-COM-005	$1 is not valid.
RPM-COM-006	Currency cannot be null
RPM-COM-007	Branch cannot be null
RPM-COM-009	Currency $1 is invalid

Error Code	Messages
RPM-COM-012	Fund By Amount can not be null
RPM-COM-013	Please provide valid value for Fund By
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-LO-CMDT-001	Date Of Birth cannot be future date
RPM-LO-CMDT-002	Enter a valid email
RPM-LO-CMDT-003	Please provide a valid value for Address Line 1
RPM-LO-CMDT-004	Please provide a valid value for Country
RPM-LO-CMDT-005	Please provide a valid value for Pin Code
RPM-LO-CMDT-006	Please provide a valid value for Mobile Isd
RPM-LO-CMDT-007	Please provide a valid value for Mobile No
RPM-LO-CMDT-008	Please provide a valid value for Income Type

Error Code	Messages
RPM-LO-CMDT-009	Please provide a valid value for Employment Type
RPM-LO-CMDT-010	Please provide a valid value for Industry
RPM-LO-CMDT-011	Please provide a valid value for Address Type
RPM-LO-CMDT-012	Please provide a valid value for Process Reference Number
RPM-LO-CMDT-013	Please provide a valid value for Application Number
RPM-LO-CMDT-014	Please provide a valid value for Stage Code
RPM-LO-CMDT-015	Please provide a valid value for Title
RPM-LO-CMDT-016	Please provide a valid value for First Name
RPM-LO-CMDT-017	Please provide a valid value for Last Name
RPM-LO-CMDT-018	Please provide a valid value for Marital Status
RPM-LO-CMDT-019	Please provide a valid value for Date Of Birth
RPM-LO-CMDT-020	Please provide a valid value for Gender
RPM-LO-CMDT-021	Please provide a valid value for Unique Id No
RPM-LO-CMDT-022	Please provide a valid value for Seq No
RPM-LO-CMDT-023	Please provide a valid value for Email
RPM-LO-CMDT-024	Please provide a valid value for CIF Number

Error Code	**Messages**
RPM-LO-CMDT-025	Single Installment is supported only for Bullet repayment
RPM-LO-CMDT-026	No Business Product found this Process Reference Number
RPM-LO-CMDT-027	Please provide valid value for Employee Agreement
RPM-LO-CMDT-028	Please provide valid value for Organization Category
RPM-LO-CMDT-029	Please provide valid value for Demographics
RPM-LO-CMDT-030	Please provide valid value for Employment Start Date.
RPM-LO-CMDT-031	Please provide valid value for Industry Type .
RPM-LO-CMDT-032	Please provide valid value for Organization Name .
RPM-LO-CMDT-033	Please provide valid value for Employee Type .
RPM-LO-CMN-001	Process Reference Number cannot be null
RPM-LO-CMN-002	Error in parsing date
RPM-LO-CMN-003	Offer Issue Details not found for this Process Reference number
RPM-LO-CMN-004	Offer Accept/Reject Details not found for this Process Reference number
RPM-LO-CMN-005	Loan Details not found for this Process Reference number
RPM-LO-CMN-006	Applicant Details not found for this Application number

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

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

Error Code	Messages
RPM-LO-FLDT-022	Please provide a valid value for Asset Type
RPM-LO-FLDT-023	Please provide a valid value for Net Amount
RPM-LO-FLDT-024	Please provide a valid value for Liability Type
RPM-LO-FLDT-026	Please provide a valid value for Seq Income No
RPM-LO-FLDT-027	Please provide a valid value for Seq Expense No
RPM-LO-FLDT-028	Please provide a valid value for Seq Asset No
RPM-LO-FLDT-029	Please provide a valid value for Seq Liability No
RPM-LO-FLDT-030	Please provide a valid value for Seq Basic Details No
RPM-LO-FLDT-031	Please provide a valid value for Seq Parent Details No
RPM-LO-FLDT-036	Net Amount should be greater than zero
RPM-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

Error Code	Messages
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
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

Error Code	Messages
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
RPM-PD-024	Failed in domain save
RPM-PD-025	Error occured 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

Error Code	Messages
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 Datasegments $1 are missing for the reference number $2
RPM-PD-034	Datasegment 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 occured while getting the cart details
RPM-SA-AVL-001	Please provide a valid value for USer-Recommendation/Action
RPM-SA-INIT-01	Failed to Initialize
RPM-SAV-001	Transaction status is not completed
RPM-SAV-ACC-001	No Branch mapped to this business product.
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-AUD-001	Advance Against Uncollected Funds Details are not captured
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-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

Error Code	**Messages**
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
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

Error Code	Messages
RPM-SAV-COM-001	Process ref no can not be null
RPM-SAV-INI-001	MiscGlCreditData cannot be null
RPM-SAV-INI-002	Error while fetching status from Teller module
RPM-SAV-INI-003	Error while fetching MiscGlCreditData from Teller module
RPM-SAV-INI-004	Teller transaction status is incomplete
RPM-SAV-INI-005	Please provide a valid value for transaction reference number.
RPM-SAV-INI-006	Please provide a valid value for transaction status.
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
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 is Minor 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

Error Code	Messages
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
RPM-SAV-PRF-004	Internet banking is not allowed for this business product

Error Code	Messages
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-SAV-TOD-001	Temporary OD Limit Details are not captured
RPM-TO-001	Mandatory Checklist(s) - $1
RPM-TO-020	Mandatory Document(s) - $1
RPM-SAV-ACC-001	No Branch mapped to this business product.
RPM-SAV-ACC-002	Please provide a valid value for Cheque Number
RPM-SAV-ACC-003	Please provide a valid value for Cheque Date
RPM-SAV-ACC-004	Please provide a valid value for Cheque Routing Number
RPM-SAV-ACC-005	Please provide a valid value for General Ledger code.
RPM-SAV-ACC-008	Missing Configuration : CASA_FundBy_OtherBankCheque
RPM-SAV-ACC-009	Incorrect Configuration : CASA_FundBy_Cash
RPM-SAV-ACC-010	Missing Configuration : CASA_FundBy_Cash
RPM-SAV-ACC-011	Incorrect Configuration : CASA_FundBy_Account
RPM-SAV-ACC-012	Missing Configuration : CASA_FundBy_Account

Error Code	Messages
RPM-SAV-ACC-013	Incorrect Configuration : CASA_FundBy_OtherBankCheque

6 Functional Activity Codes Glossary

1. Account Funding Stage (pg. 125) - RPM_FA_ CA_APP_FUND
2. Account Parameter Setup Stage (pg.145) - RPM_FA_CA_APP_ACC_PARAM
3. Application Assessment Stage (pg. 88) - RPM_FA_ CA_APP_ASSMT
4. Application Enrichment Stage (pg. 71) - RPM_FA_ CA_APP_ENRCH
5. Application Entry Stage (pg. 7) - RPM_FA_CA_APP_ENTRY
6. Manual Credit Assessment Stage (pg. 125) - RPM_FA_CA_APP_CREDIT_ASSMT
7. Manual Credit Decision Stage (pg. 135) - RPM_FA_CA_APP_CREDIT_DECN
8. Manual Retry Stage (pg. 164) - RPM_FA_ CA_MAN_RETRY
9. Overdraft Limit Stage (pg. 52) - RPM_FA_ CA_OD_LIMT
10. Supervisor Approval Stage (pg. 152) - RPM_FA_ CA_APP_APPRV
11. Underwriting Stage (pg. 96)- RPM_FA_CA_APP_UNDWT