Credit Card Origination User Guide

Oracle Banking Origination

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Credit Card Origination User Guide

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1 Preface

1.1 Introduction

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

1.2 Audience

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

1.3 Document Accessibility

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

1.4 Acronyms and Abbreviations

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

Table 1: Acronyms table

Abbreviation	Description
DS	Data Segment
System	Oracle Banking Origination Module

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1.5 List of Topics

This user manual is organized as follows:

Table 2: List of Topics

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

1.6 Related Documents

The related documents are as follows:

1. Operations User Guide

2. Configuration User Guide

3. Savings Account Origination User Guide

4. Current Account Origination User Guide

5. Retail Loans Origination User Guide

6. Term Deposit Origination User Guide

7. Alerts and Dashboard User Guide

8. Oracle Banking Common Core User Guide

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1.7 Symbols

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

Table 3: Symbols

→	Represents Results

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2   Credit Card Origination Process Management

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

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

- Retail Credit Card

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3   Overview of Credit Card Origination Process

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

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

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

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

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

- 4.2 Credit Card Application Entry Stage
- 4.3 Credit Card Underwriting Stage
- 4.4 Credit Card Assessment Stage
- 4.5 Supervisor Approval Stage

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4 Credit Card Origination Process

This chapter includes following sections:

4.1 Credit Card Account

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

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

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

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4.2 Credit Card Application Entry Stage

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

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

Prerequisite

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

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

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

   Figure 1: Free Tasks

The Application Entry stage has the following reference data segments:

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

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

4.2.1 Customer Information

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

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

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

   Figure 2: Customer Information

2. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. User can add another customer (New or Existing) at this stage. Adding customer will enable the user to add additional customer or applicants. For more information on fields, refer to the field description table below.

Table 4: Customer Information – Field Description

Field	Description
Holding Pattern*	Displays the holding pattern selected in the Application Initiate stage.
Ownership*	Select the ownership from the drop-down list. Available options are: • **Single** • **Joint** By default, the system displays the ownership selected in the Application Initiate stage. For Credit Card product, Joint ownership is not supported.
Number of Applicant*	Displays the number applicants added for the account.
Applicant Name	Displays the name of the applicant.
Date of Birth	Displays the date of birth of the applicant.
E-mail	Displays the e-mail ID of the applicant.
Mobile Number	Displays the mobile number of the applicant.
Phone Number	Displays the phone number of the applicant.
Last Updated On	Displays the date on which the financial details of an existing applicant was last updated. For a new applicant, it will remain blank.

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Field	Description
Edit	Click **Edit** to modify the existing customer details and address details. Click **Save** to save the modified details and click **Cancel** to cancel the modifications. **Edit** will be visible only for existing customers.
Existing Customer	Select to indicate if customer is existing customer.
CIF Number	Search and select the CIF number. This field appears only if **Existing Customer** is selected.
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**
County of Residence*	Search and select the country code of which the applicant is a resident.
Birth Country	Search and select the country code where the applicant has born.
Citizenship By*	Search and select the country code for which applicant has citizenship.

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Field	Description
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**
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.

Field	Description
Address	Displays the address details. Click on the top right side of the Address Tile. **View** – Click **View** to view the address details of an existing customer. **Edit** - Click **Edit** to update the address details of an existing customer. **Delete** – Click **Delete** to delete the address of an existing customer. To add multiple addresses of the applicant, click + icon on the **Address** to add additional addresses.
Address Type*	Select the address type for the applicant from the drop-down list. • **Permanent Address** • **Residential Address** • **Communication Address** • **Office Address** One of the address type must be Communication Address.
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.
Country*	Specify the country code.
Zip Code	Specify the zip code of the address.
E-mail*	Specify the e-mail address of the applicant.

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Field	Description
Mobile*	Specify the ISD code and the mobile number of the applicant.
Phone	Specify the ISD code and the phone number of the applicant.
Signatures	Click ➕ icon to upload the signatures for the customer. Click **Add** button to add the additional signatures. Click **Cancel** button to discard the added details. On Submit, signature will be handed off to Oracle Banking Party.
Upload Signature	Drag and drop the signature file or click on **Select or drop files here** to browse and upload the signature from the local system. **NOTE:** PNG & JPEG file formats are supported.
Uploaded Signature	Displays the uploaded signature.
Remarks	Specify the remarks related to the signature.
Signature ID	Displays the Signature ID for the added signature.
Signature	Displays the added signature.
Remarks	Displays the remarks for the added signature.
Action	Click 🖊 to edit the added signatures Click 🗑 to delete the added signatures.

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 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.

Customer Dedupe Check:

Based on the configuration available at the Bank level / Properties Table, the Dedupe service call can be enabled or disabled for the product Origination.

If the **Customer Dedupe** service check is enabled, upon capturing the New Customer details, the system compares the same with the existing customer's records. If there are any matching hits, the list of Duplicate records which matches to the New Customer Details will be displayed.

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The customer details are compared based on a set of attributes configured. (Refer to Oracle Banking Party Documentation for Dedupe attributes configuration)

3. Click **Next** to perform the dedupe check and display the result.

   → The **De-Dupe Result** screen is displayed.

   Figure 3: De-Dupe Results

For more information on fields, refer to the field description table below.

Table 5: De-Dupe Results – Field Description

Field	Description
CIF Number	Displays the CIF Number.
PTY Number	Displays the PTY Number.
First Name	Displays the First Name.
Last Name	Displays the Last Name.
Customer Type	Displays the Customer Type.
DOB	Displays the Date of Birth.
Contact Number	Displays the Contact Number.
ID/Registration Number	Displays the Registration number.
Status	Displays the **Status** of the De-Dupe check.

The dedupe check result will be displayed within a grid and the user will have to select the relevant row with the following options:

- **OK** - If the user selects a row in the grid and click **OK**, the selected customer record data will be considered and it replaces the New Customer Details captured in the **Customer Information** data segment.

- **Ignore -** If the user does not want to select any row in the grid and click **Ignore**, the New Customer Details captured will be persisted and taken into the **Customer Information** data segment.

- **Submit –** If the user wants to submit the selected actions on the dedupe results, click **Submit**. This will take the user to the next data segment by performing the selected actions

- **Cancel -** If the user wants to cancel any action which needs to be taken on the Dedupe results, click **Cancel**. This will take the user back to the **Customer Information** data segment without any change in the data of the earlier captured New Customer details.

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4.2.2 Financial Details

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

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

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

    Figure 4: Financial Details

2. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on menus, refer to the field description table below.

Table 6: Financial Details – Field Description

Field	Description
Applicant Name	Displays the name of the applicant.
Total Income	Displays the total income of the applicant.
Total Expense	Displays the total expenses the applicant.
Currently Working	Displays the name of the organization where the applicant is currently working.
Last Update On	Displays the date on which the financial details of an existing applicant were last updated. For a new applicant, it will remain blank.
Edit	Click **Edit** to modify the existing applicant details. Click **Save** to save the modified details and click **Cancel** to cancel the modifications. **Edit** will be visible only for existing applicant.
Basic Details	Default values available as options in drop-down list can be used as attributes to configure the Quantitative Score which will be used during Assessment stage. Refer to **Configuration** user manual for the list of attributes available in this release.
Employment Type*	Select the employment type from the drop-down list. Available options are: • **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.

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Field	Description
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**
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**

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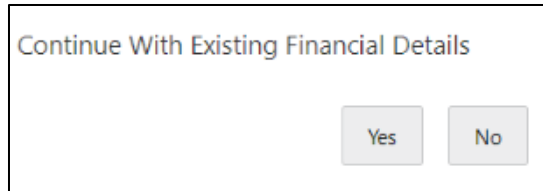
Field	Description

Industry Type	Select the Industry Type from the drop-down list.
	Available options are:
	
	   • **IT**
	   • **Bank**
	   • **Services**
	   • **Manufacturing**
	   • **Legal**
	   • **Medical**
	   • **Engineering**
	   • **School/College**
	   • **Others**

Monthly Income	Specify the monthly income details in the below fields.
	
	   • **Salary**
	   • **Business**
	   • **Interest Income**
	   • **Pension**
	   • **Bonus**
	   • **Rentals**
	   • **Cash Gifts**
	   • **Others**
	
	Total gets calculated automatically.

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Field	Description
Monthly Expenses	Specify the monthly expenses in the below fields. • Household • Medical • Education • Travel • Vehicle Maintenance • Rentals • Others • Loan Payments • Utility Payments • Insurance Payments • Credit Card Payments Total gets calculated automatically.
Liabilities	Specify the amount for any of the applicable liabilities in the below fields. • Property Loans • Vehicle Loans • Personal Loans • Card outstandings • Overdrafts • Others Total gets calculated automatically.
Asset	Specify the asset value in the below fields. • Savings Deposits • Stocks/Funds • Properties • Automobiles • Fixed Deposits • Land • Others

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Field	Description
Net Income	The system automatically displays the net 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.**
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.

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

Figure 5: Error Message

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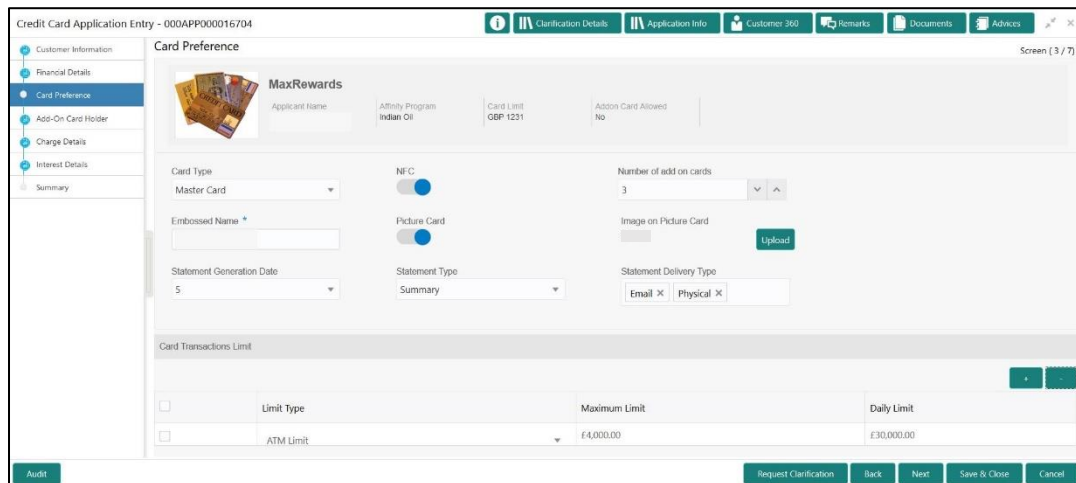
4.2.3 Card Preference

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

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

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

Figure 6: Card Preference

2. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on menus, refer to the field description table below.

Table 7: Card Preference – Field Description

Field	Description
Applicant Name	Displays the name of the applicant.
Affinity Program	Displays the affinity program.
Card Limit	Displays the card limit.
Addon Card Allowed	Displays whether the addon card is allowed.
Card Type	Select the type of the card.
NFC	Select the toggle to enable NFC.
Number of add on cards	Specify the number of cards required.
Embossed Name*	Specify the name to be embossed on the card.
Picture Card	Select the toggle to enable the picture card.
Image on Picture Card	Select the image file from the drive and click **Upload** to add the image to card.
Statement Generation Date	Select the date when the statement should be generated.
Statement Type	Select the type of statement. Available options are: • **Detailed** • **Summary**
Statement Delivery Type	Select the statement delivery type.
Card Transactions Limit	**Specify the card transaction limit details** Click **+ / -** Button to add/delete the rows.

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Field	Description
Limit Type	Select the limit type. Available options are: • **ATM Limit** • **POS Limit** • **International Limit** • **Internet Limit**
Maximum Limit	Specify the maximum limit allowed.
Daily Limit	Specify the daily limit allowed.
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.

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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.

4.2.4 Add-On Card Holder

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

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

   → The **Add-On Card Holder** screen is displayed.

2. Click **Add Card Holder** to add the details of the Add-on Applicants.

   Figure 7: Add-On Card Holder

3. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on menus, refer to the field description table below.

   Table 8: Add-On Card Holder – Field Description

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

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Field	Description
Last Updated On	Displays the date on which the Add-On Card Holder of an existing applicant was last updated. For a new applicant, it will remain blank.
Existing Customer	Select to indicate if customer is existing customer or not.
CIF Number	Search and select the CIF number. This field appears only if **Existing Customer** is selected.
Relationship with Applicant	Select the relationship with customer from the drop-down list. • **Father** • **Mother** • **Friend** • **Spouse** • **Brother**
Title*	Select the Title.
First Name*	Specify the first name.
Middle Name	Specify the middle name.
Last Name*	Specify the last name.
Date of Birth*	Select the date of birth.
ID Type*	Select the identification document type for the Add-on 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.

Field	Description
Address	Address is to capture the address details of the Add-on applicant.
Building*	Specify the building.
Street*	Specify the street.
Locality*	Specify the locality.
City*	Specify the city.
State*	Specify the state.
Country*	Specify the country.
Zip Code	Specify the country.
E-mail*	Specify the e-mail id of the Add-on applicant.
Mobile*	Specify the mobile number of the Add-on applicant.
Phone	Specify the phone number of the Add-on applicant.
Card Preference	Specify the card preference details for the Add-on applicant.
Embossed Name*	Specify the name embossed on the card.
Card Limit Allowed*	Displays the maximum card limit allowed.
Image on Picture Card	Select the image file from the drive and click **Upload** to add the image to card.

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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 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.

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4.2.5 Charge Details

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

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

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

Figure 8: Charge Details

2. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on menus, refer to the field description table below.

Table 9: Charge Details – Field Description

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

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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 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.

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4.2.6 Interest Details

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

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

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

Figure 9: Interest Details

2. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on menus, refer to the field description table below.

Table 10: Interest Rates – Field Description

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

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

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4.2.7 Summary

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

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

   → The **Summary** screen is displayed.

Figure 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 the field description table below.

Table 11: Summary Application Entry – Field Description

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

Data Segment	Description
Request Clarification	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.

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

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

  → The **Overrides** screen is displayed.

Figure 11: Overrides
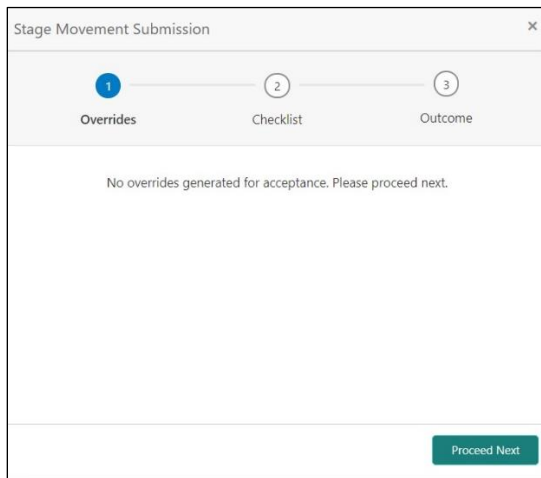
The system displays the following error message if overrides are not accepted.
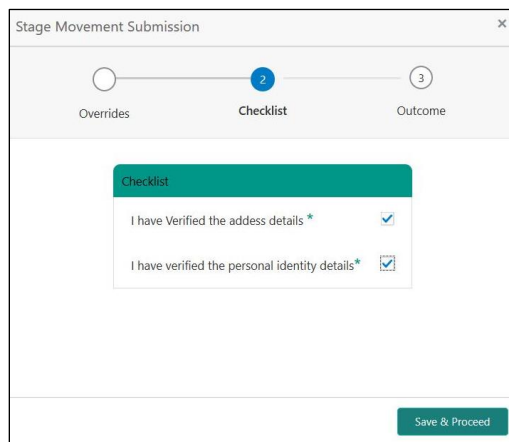
Figure 12: Error Message

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

    → The **Checklist** screen is displayed.

    Figure 13: Checklist

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

Figure 14: Error Message

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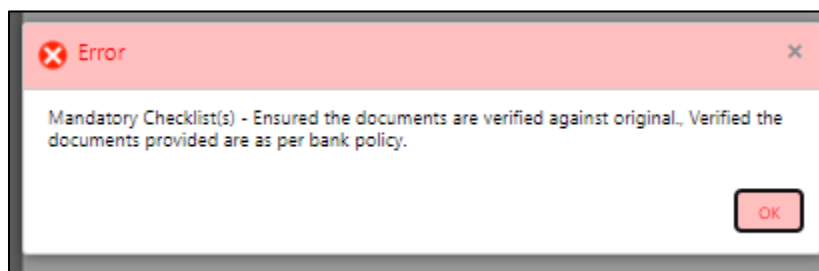
4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 15: Outcome

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

- Proceed
- Reject By Bank

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

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

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

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7. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 16: Confirmation
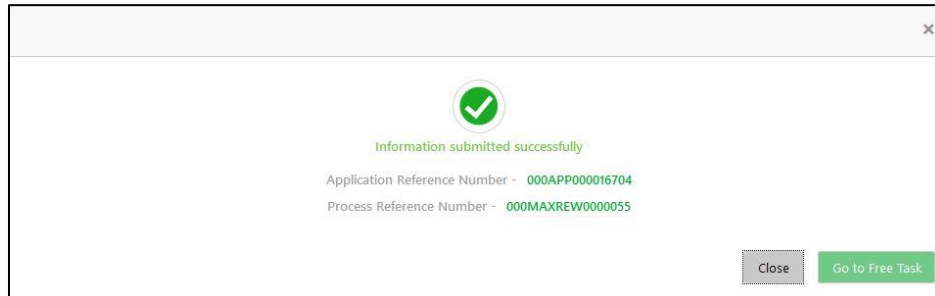
8. Click **Go to Free Task**.

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

Figure 17: Free Tasks

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

NOTE:

- If an application is returned to the Application Entry stage from any other subsequent stages, Oracle Banking Origination will not allow amending details in the Customer Information and Financial Details data segment, once a customer onboarding process has been triggered in the Application Entry Stage and CIF creation is still in progress.

- In case the party amendment request is rejected by Oracle Banking Party, the specified error message is shown to the user while submitting the Application Entry stage. The user has an option to go back and resolve the error or proceed with the stage submission by disregarding the amendment request.

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4.3 Credit Card Underwriting Stage

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

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

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

- 4.3.1 Credit Rating Details
- 4.3.2 Qualitative Scorecard
- 4.3.3 Summary

4.3.1 Credit Rating Details

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

Oracle Banking Origination is now integrated with Bureau Integration Service to fetch the details of the Rating for the given applicant(s).

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

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

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Figure 18: Credit Rating Details

2. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on data elements, refer to the field description table below.

Table 12: Credit Rating Details – Field Description

Field	Description
Customer Name	Displays the customer name.
Agency Name	Displays the configured agency.
Rating	Specify the ratings. System populates the credit rating score from the Bureau Integration Service.
Remarks	Specify the 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.**

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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 19: Additional Credit Bureau Details

Institution Name	Account Number	Account Type	Loan Amount	Outstanding Balance	Account Opening Date	Installment Amount	Delinquency Bucket	Delinquency Amount
		Loan	100000	86820	2020-01-07	2162	NIL	NIL
		Overdraft	22000	0	2019-06-07	0	NIL	NIL

4. For more information on data elements, refer to the field description table below.

Table 13: Additional Credit Bureau Details – Field Description

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

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

5. Click **View Bureau Report** to view and download the bureau report from the external agency.

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4.3.2 Qualitative Scorecard

Qualitative Scorecard is the next data segment of Credit Card Underwriting stage. This segment enables the user to capture the relevant evaluation details for each applicant based on the configured Questionnaire Code. The Questionnaire Code is configured to the Credit Card Business Product.

Oracle Banking Origination is now integrated with Decision Service to fetch the Qualitative Score for the given applicant(s) based on the Question and Answers provided.

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

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

Figure 20: Qualitative Scorecard

2. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.

Table 14: Qualitative Scorecard – Field Description

Field	Description
Applicant Name	Displays the name of the applicant.
Questionnaire Code	Displays the questionnaire code configured for the business product.
Questionnaire Description	Displays the description attached to the Credit Card Account.

| Field	Description
Question and Answer	Displays applicant wise questions and answers.
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.
Cancel	Click **Cancel** to terminate the application and the status of the application. Such applications cannot be revived later by the user.

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4.3.3 Summary

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

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

   → The **Summary** screen is displayed.

Figure 21: Summary
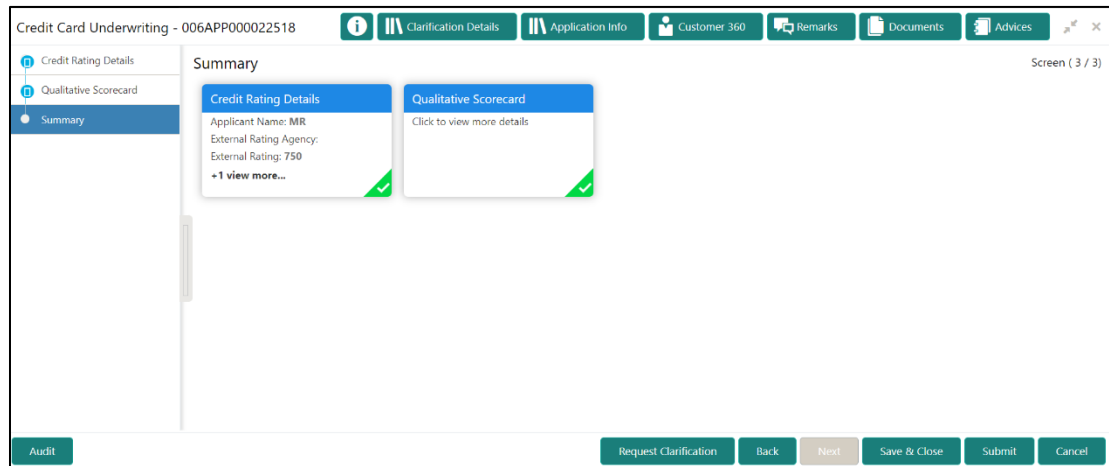
Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on tiles, refer to the field description table below.

Table 15: Summary – Field Description

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

Data Segment	Description
Request Clarification	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.

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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 22: Overrides
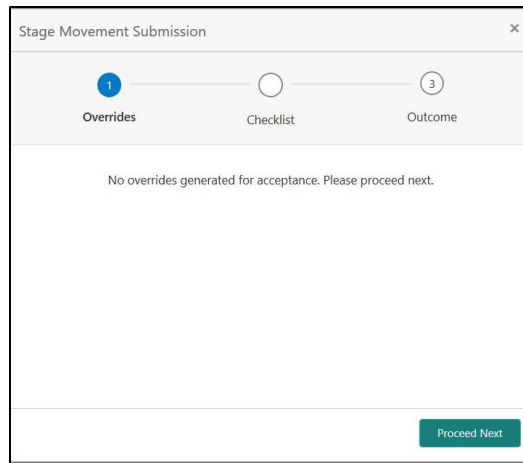
The system displays the following error message if overrides are not accepted.
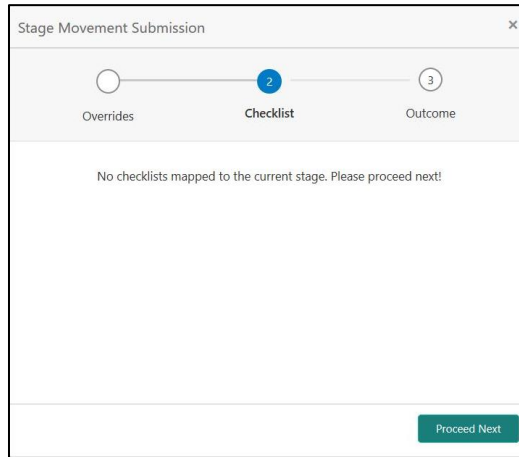
Figure 23: Error Message

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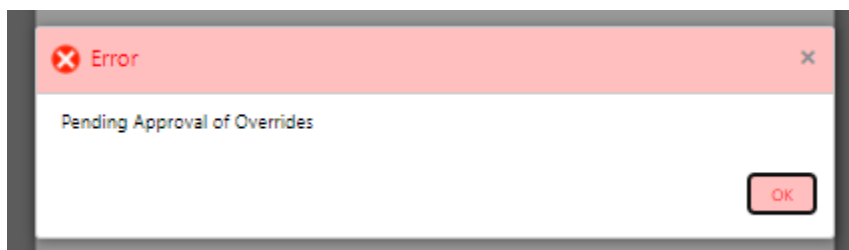
3. Click **Accept Overrides & Proceed**.

→ The **Checklist** screen is displayed.
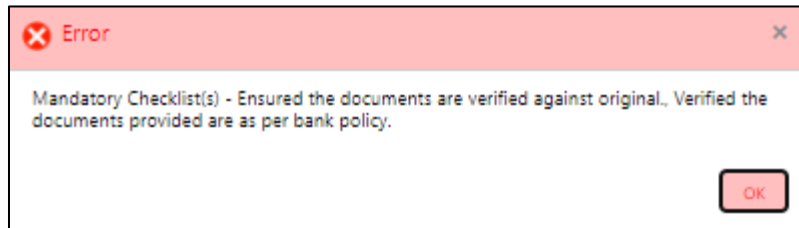
Figure 24: Checklist

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

Figure 25: Error Message
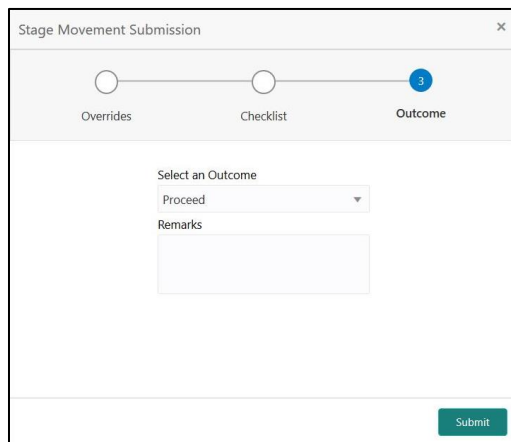
4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 26: Outcome

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

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

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

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

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

7. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 27: Confirmation
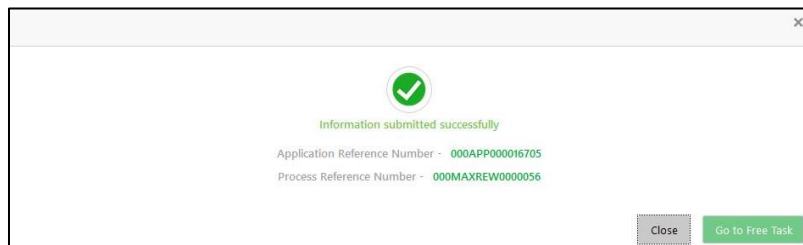
8. Click **Go to Free Task**.

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

Figure 28: Free Tasks

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

4.4 Credit Card Assessment Stage

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

Oracle Banking Origination is now integrated with Decision Service to fetch the assessment details and system recommendation for the given applicant(s) based on the details captured in the previous stages.

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

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

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4.4.1 Assessment Details

Assessment Details is the first data segment of Credit Card Assessment stage. The user can acquire the application from FREE TASK. **Assessment Details** screen enables the user to understand the evaluation and view the system recommendation based on the following parameters.

- Logical Model

- Borrowing Capacity

- Qualitative Score

- Quantitative Score

- Decision & Grade

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

   → The **Assessment Details – Logical Model** screen is displayed.

   Figure 29: Assessment Details – Logical Model

2. Click **Borrowing Capacity** tab under **Assessment Details** screen to view the borrowing capacity of the applicant.

→ The **Assessment Details – Borrowing Capacity** screen is displayed.

Figure 30: Assessment Details – Borrowing Capacity

3. Click **Qualitative Score** tab under **Assessment Details** screen to view the qualitative score for the applicant.

→ The **Assessment Details – Qualitative Score – Graph View** screen is displayed.

Figure 31: Assessment Details – Qualitative Score – Graph View
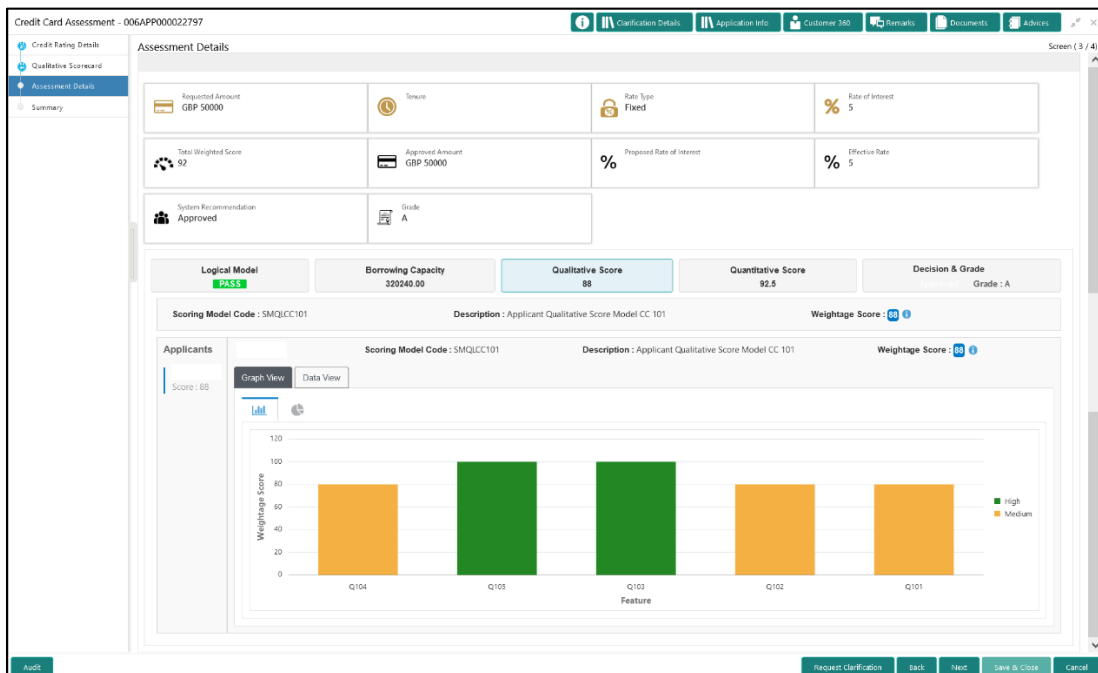
4. Click **Data View** tab under **Qualitative Score** screen to view the qualitative scoring data of the applicant.

→ The **Assessment Details – Qualitative Score – Data View** screen is displayed.

Figure 32: Assessment Details – Qualitative Score – Data View

NOTE: For multi borrower applications, the user can view the Qualitative details of individual borrowers by clicking on each borrower's name.

5. Click **Quantitative Score** tab under **Assessment Details** screen to view the quantitative score for the application.

→ The **Assessment Details – Quantitative Score – Graph View** screen is displayed.

Figure 33: Assessment Details – Quantitative Score – Graph View
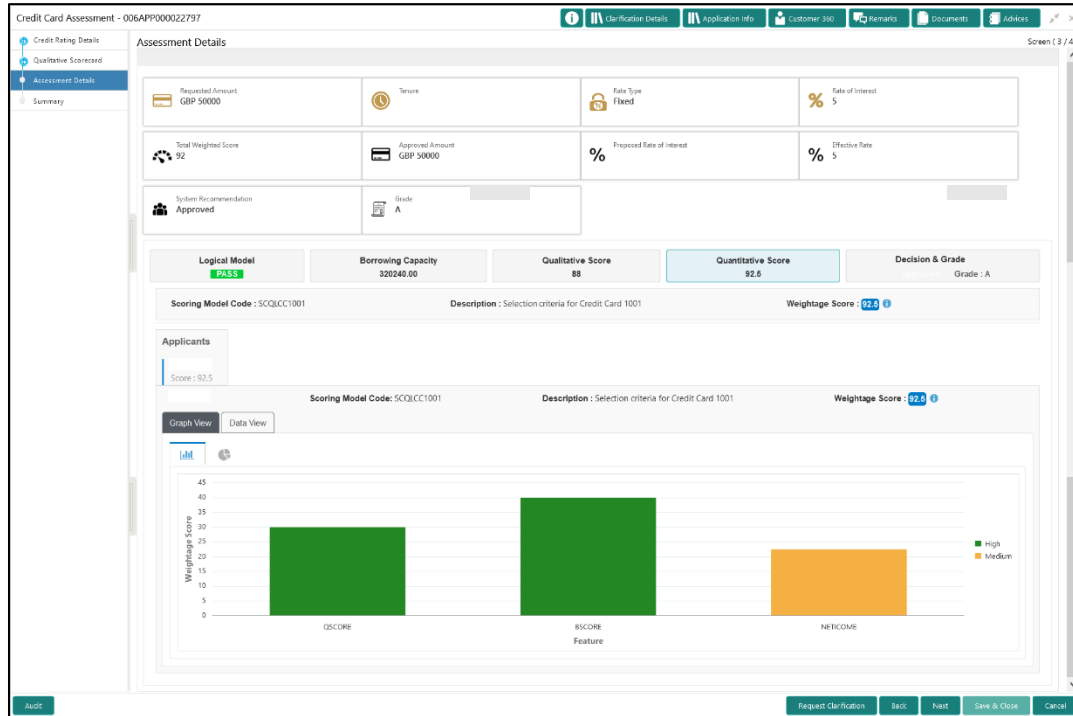
6. Click **Data View** tab under **Quantitative Score** screen to view the quantitative scoring data of the applicant.

→ The **Assessment Details – Quantitative Score – Data View** screen is displayed.

Figure 34: Assessment Details – Quantitative Score – Data View

NOTE: For multi borrower applications, the user can view the Qualitative details of individual borrowers by clicking on each borrower's name.

7. Click **Decision & Grade** tab under **Assessment Details** screen to view the decision and grade for the application.

→ The **Assessment Details – Decision & Grade** screen is displayed.

Figure 35: Assessment Details – Decision & Grade

For more information on fields, refer to the field description table below.

Table 16: Assessment Details – Field Description

Field	Description
Requested Amount	Specify the requested card limit.
Tenure	Displays the tenure.
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 card limit.
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** • **Rejected**
Grade	Displays the grade of the applicant.
Logical Model	
Logical Model Code	Displays the logical model code configured for the product.
Description	Displays the description of the configured logical model.
Status	Displays the overall status of the logical model.
Rule ID	Displays the Rule ID configured in the logical model.
Sequence	Displays the sequence of the configured rules.
Status	Displays the status of the configured rule.

Field	Description
Borrowing Capacity	
Eligibility Code	Displays the unique eligibility code configured for the product.
Eligibility Description	Displays the description of the configured eligibility.
Requested Amount	Displays the requested card limit. If the calculated Borrowing Capacity is more than the Requested Amount, then Approved Amount is stamped to Requested Amount.
Borrowing Capacity	Displays the calculated borrowing capacity of the applicant.
Fact	Displays the fact configured in the eligibility code.
Rule ID	Displays the rule configured in the eligibility code.
Qualitative Score	
Scoring Model Code	Displays the scoring model code configured for the product.
Description	Displays the description of the scoring model.
Weightage Score	Displays the overall weightage score for the applicant(s). The weightage score also appears in the respective applicant's tab in case of the multiple applicants.
Qualitative Score - Scoring Details	
Question Code	Displays the question code configured for Qualitative Scoring Model
Question	Displays the question configured in question code.
Value	Displays the answers provided by the applicant.
Score	Displays the calculated score based on the answers.
Quantitative Score	
Scoring Model Code	Displays the scoring model code configured for the product.

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Field	Description
Description	Displays the description of the scoring model.
Weightage Score	Displays the overall weightage score for the applicant(s). The weightage score also appears in the respective applicant's tab in case of the multiple applicants.
Quantitative Score - Scoring Details	
Feature	Displays the feature configured in the Quantitative Scoring Model.
Value	Displays the value of the application for the configured feature.
Range Type	Displays the range type configured in the Quantitative Scoring Model.
Range	Displays the range for the value of the application.
Weightage %	Displays the weightage percentage configured for the feature.
Score	Displays the score configured for the range.
Weightage Score	Displays the calculated weightage for each feature.
Decision & Grade	
Model Code	Displays the model code configured for the product.
Model Description	Displays the description of the model code.
Decision	Displays the recommended decision for the application.
Grade	Displays the recommended grade for the application
Decision & Grade – Decision	
Quantitative Score	Displays the overall quantitative score of the application.
Quantitative Score Range	Displays the range for the quantitative score.
Decision	Displays the decision configured for the quantitative score.

Field	Description
Decision & Grade – Grade	
Quantitative Score	Displays the overall quantitative score of the application.
Quantitative Score Range	Displays the range for the quantitative score.
Grade	Displays the grade configured for the quantitative score.
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. 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.

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

4.4.2 Summary

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

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

   → The **Summary** screen is displayed.

Figure 36: Summary
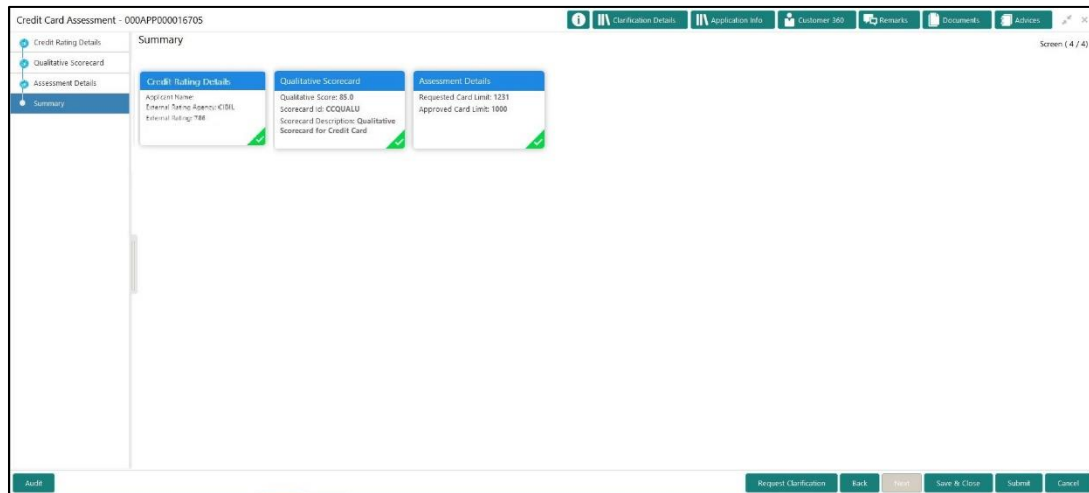
Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment. For more information on summary tiles, refer to the field description table below.

Table 17: Summary Assessment – Field Description

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

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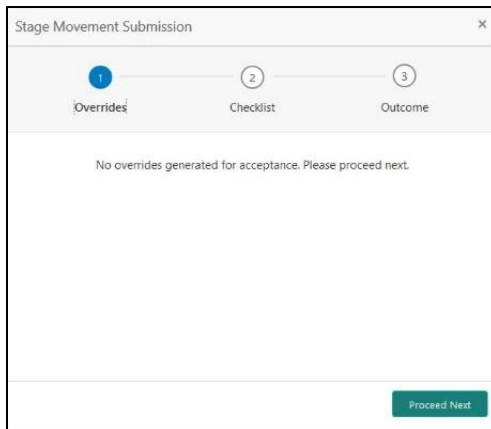| Data Segment	Description
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming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

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

→ The **Checklist** screen is displayed.

Figure 39: Checklist

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

Figure 40: Error Message
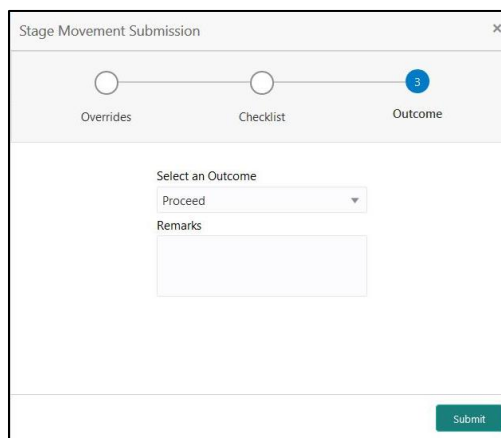
4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 41: Outcome

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

    •   Proceed

    •   Return to Application Underwriting stage

    •   Return to Application Entry stage

    •   Reject By Bank

    It will logically complete the **Credit Card Assessment** stage for the Credit Card Application. The 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 42: Confirmation
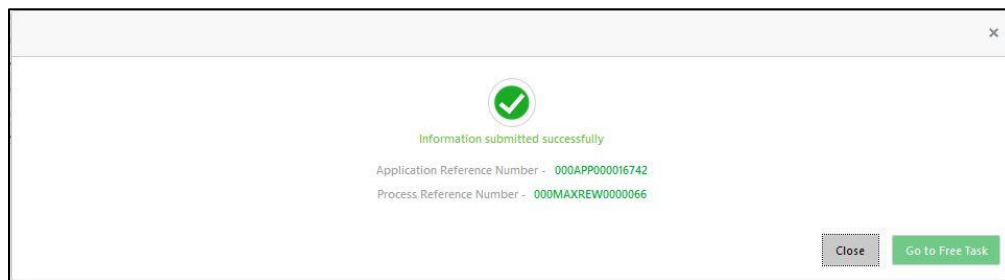
8. Click **Go to Free Task**.

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

    Figure 43: Free Tasks

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

Auto Rejected – Such applications get rejected and will result in termination of the process. The rejected applications can also be routed to the relevant previous stages and do the Assessment all over again to consider the application.

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

4.5 Supervisor Approval Stage

The Supervisor Approval stage has the following reference data segments:

- 4.2.1 Customer Information -– View only as available in Application Entry stage
- 4.2.2 Financial Details – View only as available in Application Entry stage
- 4.2.4 Add-On Card Holder – View only as available in Application Entry stage
- 4.2.3 Card Preference – View only as available in Application Entry stage
- 4.5.1 Assessment Summary
- 4.5.2 Approval Details
- 4.5.3 Summary

4.5.1 Assessment Summary

Assessment Summary is the first and read-only data segment of Supervisor Approval stage. The user can acquire the application from FREE TASK.

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

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

    Figure 44: Assessment Summary

2. For more information on menus, refer to the field description table belowTable 19: Approval Details – Field Description.

    Table 18: Assessment Summary – Field Description

Field	Description
Requested Amount	Displays the requested card limit.

Field	Description
Tenure	Displays the tenure.
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 card limit.
Proposed Rate of Interest	Displays the proposed rate of interest.
Effective Rate	Displays the effective rate of interest.
System Recommendation	Displays the system recommendation. Available options are: • **Approved** • **Rejected**
Grade	Displays the grade for the application.
Manual Decision	Displays the manual decision. By default, this field is left blank.
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.

4.5.2 Approval Details

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

1. Click **Next** in **Assessment Summary** screen to proceed with the next data segment.

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

Figure 45: Approval Details

2. For more information on menus, refer to the field description table below.

Table 19: Approval Details – Field Description

Field	Description
Card Type	Displays the card type.
Product Code	Displays the product code selected for this credit card account.
Product Name	Displays the product name selected or this credit card account.
Limit Currency	Displays the currency.
Approved Card Limit	Displays the final credit limit.
User Recommendation	Select the User recommendation. Available options are: • **Approved** • **Rejected**

Field	Description
User Action	Displays the user action based on user recommendation.
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.
Cancel	Click **Cancel** to terminate the application and the status of the application. Such applications cannot be revived later by the user.

4.5.3 Summary

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

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

   → The **Summary** screen is displayed.

Figure 46: 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 the field description table below.

Table 20: Summary– Field Description

Data Segment	Description
Customer Information	Displays the customer information.
Financial Details	Displays the financial details.
Add-On Card Holder	Displays the add-on card holder details.
Card Preference	Displays the card preference details.
Assessment Summary	Displays the assessment summary.
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 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.

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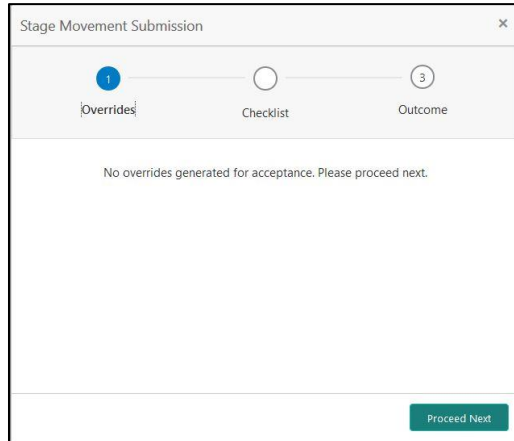
The system displays the following error message if overrides are not accepted.

Figure 48: Error Message
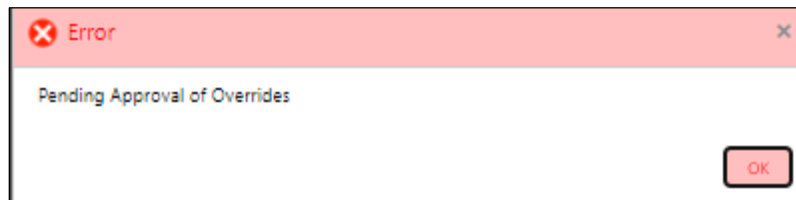
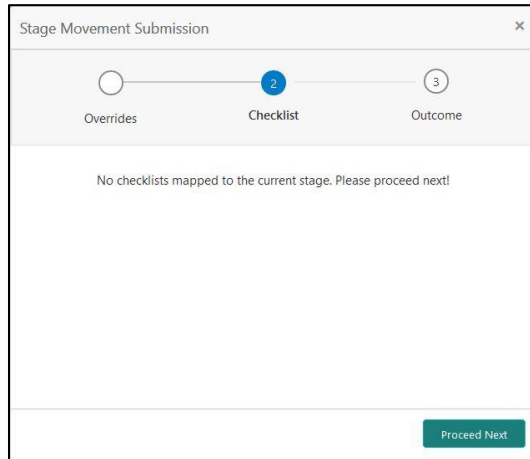3. Click **Accept Overrides & Proceed**.

→ The **Checklist** screen is displayed.
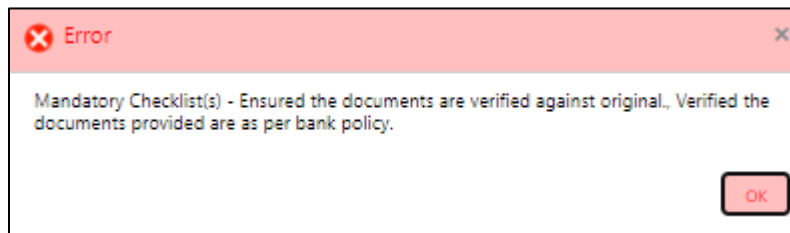
Figure 49: Checklist

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

Figure 50: Error Message
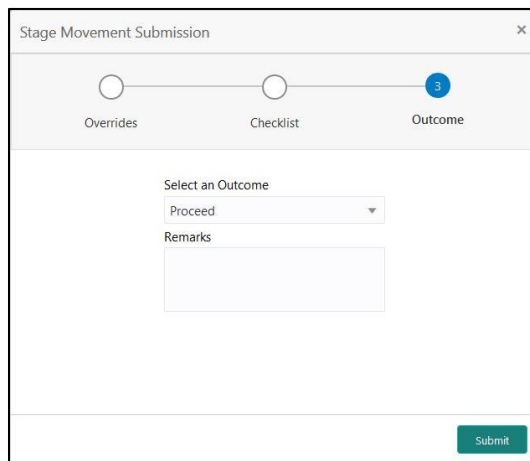
4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 51: Outcome

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

   - Proceed
   - Reject By Bank

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

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

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

8. Click **Submit**.

   → The **Confirmation** screen is displayed.

   Figure 52: Confirmation
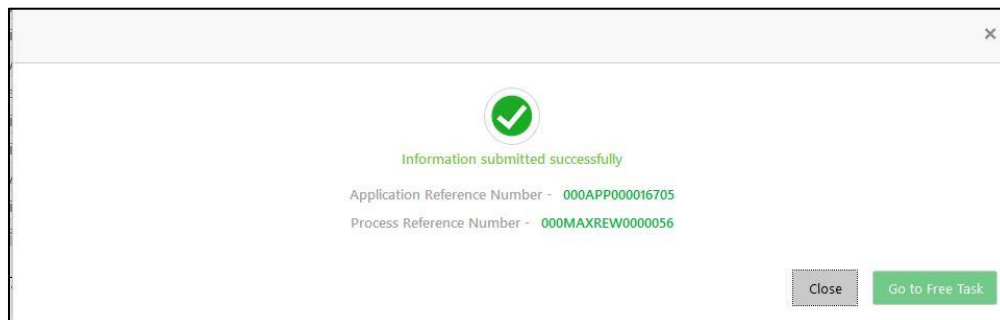
The following notification will be sent to the user, if application is initiated from assisted channel, and to the Oracle Banking Digital Experience customer, if application is initiated from self-service.

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

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

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

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

4.6 Action Tabs

This section includes the following subsections:

- 4.6.1 Icon
- 4.6.2 Clarification Details
- 4.6.3 Customer 360
- 4.6.4 Application Info
- 4.6.5 Remarks
- 4.6.6 Documents
- 4.6.7 Advices

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

4.6.1 Icon

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

    → The **Icon** screen is displayed.

    Figure 53: Icon Screen
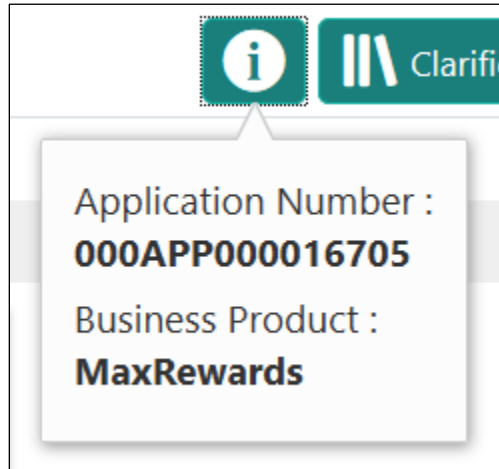
4.6.2 Clarification Details

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

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

Figure 54: Clarification Details

Clarification Details - 000APP000003869					×
Clarification	Raised By	Clarification Date	Response Type	Clarification Status	Status Update Date
Clarification Request		March 26, 2020 12:00 AM	MANUAL	Clarification Requested	March 26, 2020 12:00 AM
New Clarification Needed		March 26, 2020 12:00 AM	MANUAL	Clarification Withdrawn	March 26, 2020 12:00 AM

New Clarification

The **Clarification Details** screen displays the details about customer clarification request raised. For more information on fields, refer to the field description table below.

Table 21: 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**
Status Update Date	Displays the status update date.

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

2. Select any specific clarification request row.

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

Figure 55: Clarification Details

The **Clarification Details** screen displays details about the specific customer clarification request raised. For more information on fields, refer to the field description table below.

Table 22: Clarification Details

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

Field	Description
Status Update Date	Displays the status update date.
New Conversation	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 the 'More Info' hyperlink from the Product card. If the new conversation is updated by any other user, instead of the user who initially raised the clarification request; a bell notification will be sent to the user who has raised the request.
	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. Users 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 withdraw clarification action.

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Field	Description
Accept Clarification	Click **Accept Clarification** to close the clarification raised. Updating the clarification details is mandatory to accept the clarification. Users can update the detail of why the clarification is being accepted and can also upload any document, if needed.
	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.

4.6.3 Customer 360

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

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

Figure 56: 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.

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4.6.4 Application Info

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

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

Figure 57: Application Information

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

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

Figure 58: Data Points

The **Application Information** screen displays separate cards for various products initiated as part of the application. For more information on fields, refer to the field description table below.

Table 23: Application Information – Field Description

Field	Description
Application Date	Displays the application date.

Field	Description
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
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.

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

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

4.6.5 Remarks

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

    → The **Remarks** screen is displayed.

Figure 59: Remarks

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

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4.6.6 Documents

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

   → The **Documents** screen is displayed.

   Figure 60: Documents
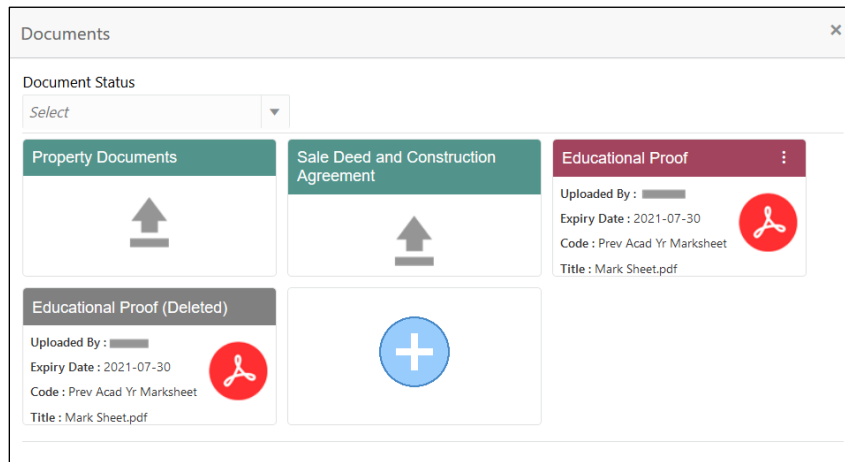
2. Select the document status to filter the document based on the status.

   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 61: View Document
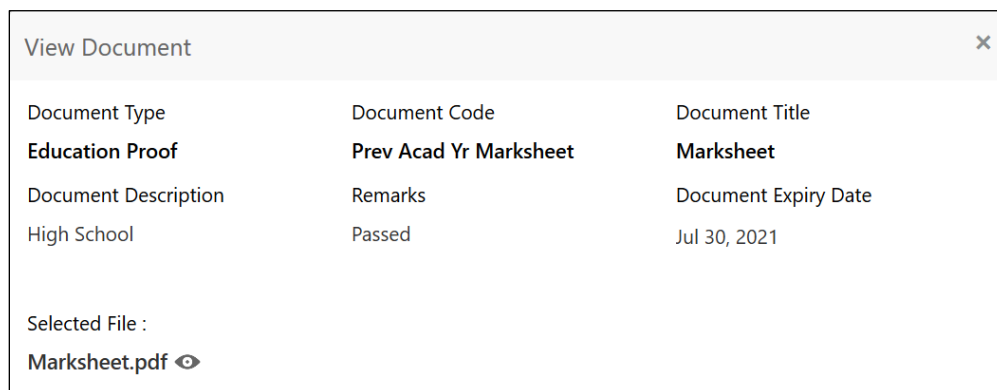
5. Click **Download** to download the document.

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

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

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

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

Figure 62: Upload Document

8. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below.

Table 24: 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.

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4.6.7 Advices

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

   → The **Advices** screen is displayed.

   Figure 63: Advices

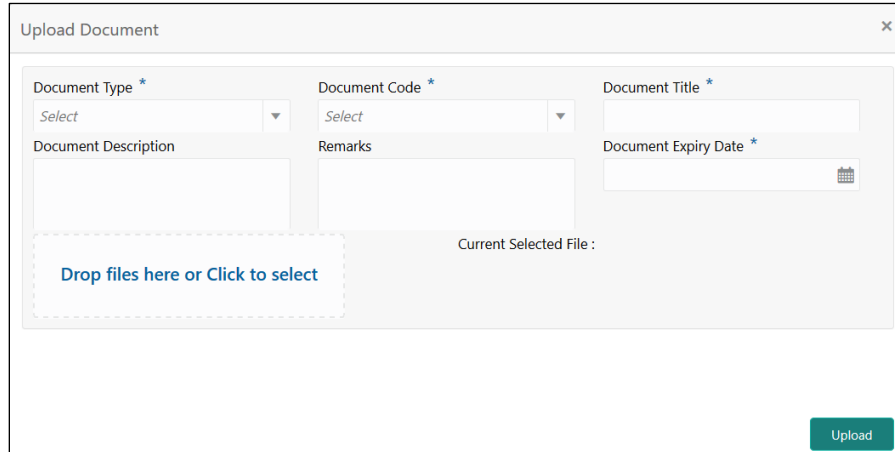 | Generated Advices |
   |---|
   | No items to display. |

Adivces Mapped for Current Stage
No items to display.
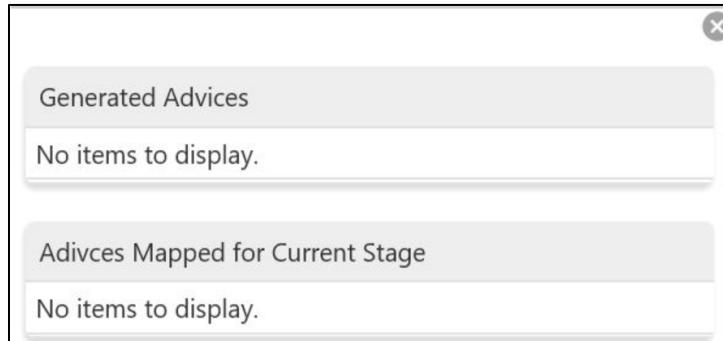
   The system will generate the advice on submission of the stage. For Application Entry stage of Current Product, no advice is configured.

4.7 Request Clarification

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

   Figure 64: 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 65: Upload Documents

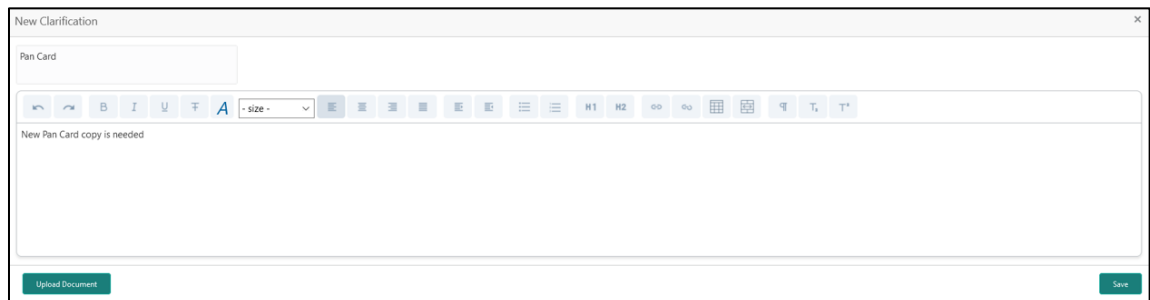3. Once the details are updated, click **Save**. Clarification Request once raised moves the application to 'Awaiting Customer Clarification' state. The application continues to be assigned to the user who had raised the request. All the applications for which the specified user has requested clarification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

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

Figure 66: Clarification Details

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

Figure 67: Clarification Details

Allowed actions are as following:

- Adding New Conversation

- Withdraw Clarification

- Accept Clarification

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

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

4.8 Reference and Feedback

4.8.1 References

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

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

Documentation Accessibility

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

4.8.2 Feedback and Support

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

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5   Error Codes and Messages

This topic contains the error codes and messages.

Table 25: Error Codes and Messages

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

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

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

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

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6   Annexure – Advices

This Annexure describes the advices that are available for the Credit Card Origination. These advice templates are the representative format and banks can configure their own templates. The formats of the advices are given in the following sections:

- 6.1 Credit Card Approval
- 6.2 Credit Card Rejection

6.1 Credit Card Approval

Bank Name

Branch

To,   Date:

Customer Name

Address Line1

Address Line2

State

City

Pin code

Sub: Approval of Credit Card Application

Dear Sir/Madam,

We are happy to inform you that your Credit Card Application – <Application Number> has been approved. Your card will be processed and delivered at the earliest.

Please feel free to contact us if you need further clarifications.

Yours faithfully,

<Manager Name>

<Bank Name>

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6.2 Credit Card Rejection

Bank Name

Branch

To,   Date:

Customer Name

Address Line1

Address Line2

State

City

Pin code

Sub: Rejection of Credit Card Application

Dear Sir/Madam,

We regret to inform you that your request for a Credit Card Application with Application Number – <Application Number> has been declined. The reason for this decision is that you do not meet the required criteria.

Please feel free to contact us if you need further clarifications.

Yours faithfully,

<Manager Name>

<Bank Name>

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7 List Of Glossary

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