

**Savings Account Origination User Guide**

# **Oracle Banking Origination**

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## Savings Account Origination User Guide

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# 1 Preface

## 1.1 Introduction

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

## 1.2 Audience

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

## 1.3 Document Accessibility

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

## 1.4 Acronyms and Abbreviations

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

**Table 1: Acronyms table**

Abbreviation	Description
<b>DS</b>	Data Segment
<b>SMB</b>	Small and Medium Business
<b>System</b>	Oracle Banking Origination Module

## 1.5 List of Topics

This user manual is organized as follows:

**Table 2: List of Topics**

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

## 1.6 Related Documents

The related documents are as follows:

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

## 1.7 Symbols

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

**Table 3: Symbols**

Icons	Function
	Exit
	Add row
	Delete row
	Option list
	Represents Results

## 2 Savings Account Origination Process

This chapter includes following sections:

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

### 2.1 Introduction

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 Cards and Loans comprising of Home Loan, Personal Loan, Education Loan, Vehicle Loan, Term Loan and Business Loan. It is a Host-Agnostic solution.

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

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

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

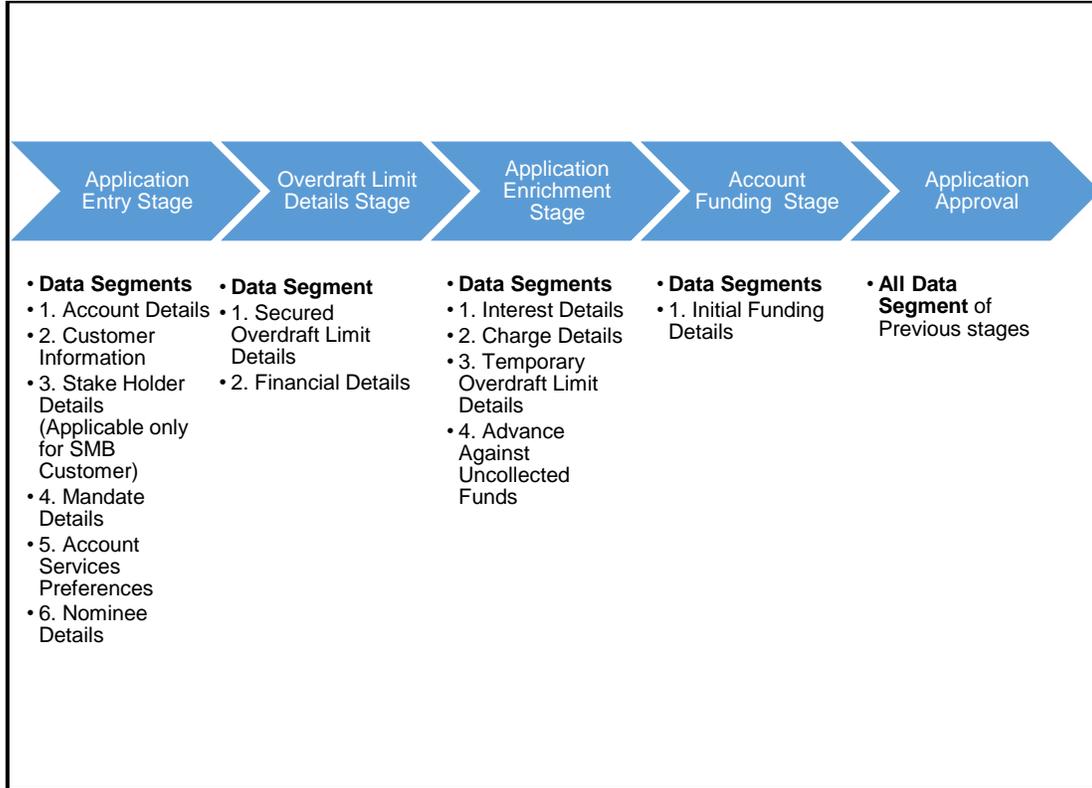
Please refer to the detailed setup and operation workflows for both asset and liability products initiation made available in the **Operations** user guide.

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

## 2.2 Reference Workflow for Savings Account Origination

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

**Figure 1: Reference Workflow Diagram**



### 3 Savings Account Origination

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

The Savings Account Origination Process flow comprises of the below stages and the detailed information of the same is available in the below sections:

- [3.1 Application Entry Stage](#)
- [3.2 Overdraft Limit Stage](#)
- [3.3 Application Enrichment Stage](#)
- [3.4 Account Funding Stage](#)
- [3.5 Application Approval Stage](#)
- [3.6 Manual Retry Stage](#)

**Prerequisite**

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

**NOTE:** The fields which are marked with asterisk are mandatory

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

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

**Figure 2: Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
<input type="checkbox"/> Acquire & Edit	medium	Savings Account Origin...	000SAVEDG0007866	000APP000019958	Application Entry	20-03-26
<input type="checkbox"/> Acquire & Edit					Application Entry	
<input type="checkbox"/> Acquire & Edit					Application Initiation	
<input type="checkbox"/> Acquire & Edit	medium	Current Account Origin...	000CUREDGE0001479	000APP000019874	Application Entry	20-03-26
<input type="checkbox"/> Acquire & Edit	medium	Current Account Origin...	000CUREDGE0001478	000APP000019873	Application Enrichment	20-03-26
<input type="checkbox"/> Acquire & Edit	medium	Current Account Origin...	000CUREDGE0001477	000APP000019872	Application Enrichment	20-03-26
<input type="checkbox"/> Acquire & Edit	medium	Current Account Origin...	000CUREDGE0001476	000APP000019870	Application Enrichment	20-03-26
<input type="checkbox"/> Acquire & Edit	medium	Savings Account Origin...	000SAVEDG0007813	000APP000019867	Application Enrichment	20-03-26
<input type="checkbox"/> Acquire & Edit	medium	Savings Account Origin...	000SAVEDG0007812	000APP000019864	Application Entry	20-03-26
<input type="checkbox"/> Acquire & Edit					Application Initiation	
<input type="checkbox"/> Acquire & Edit					Application Initiation	
<input type="checkbox"/> Acquire & Edit	medium	Retail Loan Origination ...	000OBDXAL0009602	000APP000019602	Application Entry	20-03-26
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination ...	000OBDUPL0009534	000APP000019520	Application Entry	20-03-26

## 3.1 Application Entry Stage

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

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

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

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

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

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

### 3.1.1 Account Details

1. The Account Details data segment displays the account details. Click **Acquire and Edit** for the application for which Application Entry stage has to be acted upon. It will ensure that the task is acquired to your user ID and will launch the Application Entry stage with the Account Details data segment screen.

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

**Figure 3: Account Details**

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

2. Specify the details in the relevant data fields.. For more information on fields, refer to the field description below.

**Table 4: Account Details - Field Description**

Field	Description
<b>Account Type</b>	Displays the account type based on the product selected in the product catalogue.
<b>Business Product Name</b>	Displays the business product name based on the product selected in the product catalogue.
<b>Product Image</b>	The system displays the product image.

Field	Description
<b>Product Description</b>	Displays a short description of the business product.
<b>Account Branch*</b>	Search and Select the account branch. By default, the system displays the account branch selected in the Application Initiate stage.
<b>Account Currency*</b>	Search and Select the account currency. Currency list is populated based on the currency allowed for the business product. By default, the system displays the account currency selected in the Application Initiate stage.
<b>Application Date</b>	Displays the date on which the application was initiated.
<b>Overdraft Requested</b>	Select to indicate if overdraft is required.
<b>Fund the Account</b>	Select to indicate if initial funding has been taken for the account opening. Currently, initial funding is allowed through Cash Account Transfer and Other Bank Cheque.  Select the required option from the drop-down list.  This field is conditional mandatory.
<b>Fund By*</b>	Select the fund by from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• <b>Cash</b></li> <li>• <b>Account Transfer</b></li> <li>• <b>Other Bank Cheque</b></li> </ul>
<b>Transaction Reference No</b>	Specify the transaction reference number.  This field appears only if the <b>Fund By</b> is selected as <b>Cash</b> or <b>Other Bank Cheque</b> .
<b>Amount</b>	Specify the amount.
<b>Value Date*</b>	Select the Current Business date.

Field	Description
<b>Account Number*</b>	<p>Select the account number from the Account Search popup.</p> <p>This field appears only if the <b>Fund By</b> is selected as <b>Account Transfer</b></p> <p><b>NOTE:</b> In Account Search popup, the user can view only the accounts of the existing customers who are part of the application.</p>
<b>Account Name</b>	<p>Displays the account name for the selected account number.</p> <p>This field appears only if the <b>Fund By</b> is selected as <b>Account Transfer</b></p>
<b>Cheque Number</b>	<p>Specify the Cheque number.</p> <p>This field is non-mandatory for <b>Account Transfer</b> funding mode.</p> <p>This field is mandatory for <b>Other Bank Cheque</b> funding mode.</p>
<b>Cheque Date</b>	<p>Select the Cheque date.</p> <p>This field is non-mandatory for <b>Account Transfer</b> funding mode.</p> <p>This field is mandatory for <b>Other Bank Cheque</b> funding mode.</p>
<b>Bank Name</b>	<p>Specify the Bank name.</p> <p>This field is applicable only if the <b>Fund By</b> is selected as "Other Bank Cheque".</p>
<b>Branch Name</b>	<p>Specify the Branch name.</p> <p>This field is applicable only if the <b>Fund By</b> is selected as "Other Bank Cheque".</p>

Field	Description
<b>Cheque Routing Number</b>	Specify the Cheque Routing Number.  This field is applicable only if the <b>Fund By</b> is selected as "Other Bank Cheque".
<b>GL Account Number*</b>	Specify the GL Account Number where the funding amount is to be credited. You can also search for GL Account Number.  This field is applicable only if the <b>Fund mode</b> is selected as Manual or Automatic.
<b>GL Account Description</b>	Displays the description of selected GL Account.  This field is applicable and mandatory only if the <b>Fund mode</b> is selected as Manual or Automatic.
<b>Request Clarification</b>	Click <b>Request Clarification</b> 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, requirement for any additional document and so on, from the customer.  For more information on <b>Request Clarification</b> , refer to the section <b>Request Clarification</b> .
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.  <b>NOTE:</b> Since this is the first screen on the workflow, Back will be disabled.

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

### 3.1.2 Customer Information

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

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

If the **Customer Type** is selected as **Individual**.

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

**Figure 4: Customer Information - Individual**

2. Specify the details in the relevant data fields. . For more information on fields, refer to the field description table below.

**Table 5: Customer Information - Individual - Field Description**

<b>Field</b>	<b>Description</b>
<b>Customer Type*</b>	Displays the customer type selected in the Application Initiate stage.
<b>Ownership*</b>	<p>Select the ownership from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Single</b></li> <li>• <b>Joint</b></li> </ul> <p>In case of Joint ownership selected, panel for updating details for 2nd applicant is populated. <b>Add Applicant</b> is also enabled to allow adding additional applicants to the account.</p> <p>By default, the system displays the ownership selected in the Application Initiate stage.</p>
<b>Number of Applicants*</b>	Displays the number of applicants added for the account. It gets auto-calculated based on the number of applicants that are added by <b>Add Applicant</b> .
<b>Applicant Name</b>	Displays the applicant's name.
<b>Date of Birth</b>	Displays the date of birth of the applicant.
<b>E-mail</b>	Displays the e-mail ID of the applicant.
<b>Mobile Number</b>	Displays the mobile number of the applicant.
<b>Phone Number</b>	Displays the phone number of the applicant.
<b>Last Updated On</b>	<p>Displays the date on which the financial details of an existing applicant was last updated.</p> <p>For a new applicant, it will remain blank.</p>

Field	Description
<b>Edit</b>	<p>Click <b>Edit</b> to modify the existing customer details and address details.</p> <p>Click <b>Save</b> to save the modified details and click <b>Cancel</b> to cancel the modifications.</p> <p><b>Edit</b> will be visible only for existing customers.</p>
<b>Existing Customer</b>	Select to indicate if customer is existing customer.
<b>CIF Number</b>	Search and select the CIF number.
<b>Primary Customer</b>	Select to indicate if customer is primary customer.
<b>Title*</b>	Select the title of the applicant from the drop-down list.
<b>First Name*</b>	Specify the first name of the applicant.
<b>Middle Name</b>	Specify the middle name of the applicant.
<b>Last Name*</b>	Specify the last name of the applicant.
<b>Name in Local Language</b>	Specify the name in local language of the applicant.
<b>Gender*</b>	Specify the Gender of the applicant from the drop-down list.
<b>Date of Birth*</b>	Select the date of birth of the applicant.
<b>Resident Status*</b>	<p>Select the residential status of the applicant from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Resident</b></li> <li>• <b>Non-Resident</b></li> </ul>
<b>County of Residence*</b>	Search and select the country code of which the applicant is a resident.
<b>Birth Country*</b>	Search and select the country code where the applicant has born.

<b>Field</b>	<b>Description</b>
<b>Nationality*</b>	Search and select the country code where the applicant has nationality.
<b>Citizenship By*</b>	Search and select the country code for which applicant has citizenship.
<b>Marital Status*</b>	Select the marital status of the customer from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• <b>Married</b></li> <li>• <b>Unmarried</b></li> <li>• <b>Legally Separated</b></li> <li>• <b>Widow</b></li> </ul>
<b>ID Type*</b>	Select the identification document type for the applicant from the drop-down list.
<b>Unique ID No*</b>	Specify the number of the identification document provided.
<b>Valid Till</b>	Select the valid till date of the identification document provided.
<b>Customer Segment</b>	Select the segment of the customer. Available options are: <ul style="list-style-type: none"> <li>• <b>Emerging Affluent</b></li> <li>• <b>High Net worth Individuals</b></li> <li>• <b>Mass Affluent</b></li> <li>• <b>Ultra HNI</b></li> </ul>
<b>Customer Sub Type*</b>	Select the sub type of the customer. Available options are: <ul style="list-style-type: none"> <li>• <b>Individual</b></li> <li>• <b>Minor</b></li> <li>• <b>Student</b></li> <li>• <b>Senior Citizen</b></li> <li>• <b>Foreigner</b></li> </ul>
<b>Preferred Language*</b>	Select the preferred language.

Field	Description
<b>Preferred Currency*</b>	Select the preferred currency.
<b>Customer Location*</b>	Click <b>Search</b> icon and select the Customer Location.
<b>Details Of Special Need</b>	Select the special need details. Available options are: <ul style="list-style-type: none"> <li>• <b>Blindness</b></li> <li>• <b>Cerebral Palsy</b></li> <li>• <b>Low vision</b></li> <li>• <b>Locomotor disability</b></li> <li>• <b>Leprosy-cured</b></li> <li>• <b>Mental retardation</b></li> <li>• <b>Mental illness</b></li> <li>• <b>Hearing Impairment</b></li> </ul>
<b>Remarks For Special Need</b>	Specify the remarks for special need selected.
<b>Relationship Manager ID</b>	Click <b>Search</b> icon and select the Relationship Manager ID.
<b>Staff</b>	Select to indicate if customer is staff of the bank.

Field	Description
<b>Address</b>	<p>Displays the address details.</p> <p>Click on the top right side of the Address Tile. Click <b>Edit</b> to update the address details. You can also delete the address of an existing customer.</p> <p>To add multiple addresses of the applicant, click  icon on the <b>Address</b> to add additional addresses.</p>
<b>Address Type*</b>	<p>Select the address type for the applicant from the drop-down list.</p> <ul style="list-style-type: none"> <li>• <b>Permanent Address</b></li> <li>• <b>Residential Address</b></li> <li>• <b>Communication Address</b></li> <li>• <b>Office Address</b></li> </ul> <p>Communication address is mandatory.</p>
<b>Building*</b>	Specify the house or office number, floor and building details.
<b>Street</b>	Specify the street.
<b>Locality</b>	Specify the locality name of the address.
<b>City*</b>	Specify the city.
<b>State*</b>	Specify the state.
<b>Country*</b>	Specify the country code.
<b>Zip Code</b>	Specify the zip code of the address.
<b>E-mail*</b>	Specify the e-mail address of the applicant.
<b>Mobile</b>	Specify the ISD code and the mobile number of the applicant.
<b>Phone</b>	Specify the ISD code and the phone number of the applicant.

Field	Description
<b>Signatures</b>	<p>Click  icon to upload the signatures for the customer.</p> <p>Click <b>Add</b> button to add the additional signatures.</p> <p>Click <b>Cancel</b> button to discard the added details.</p> <p>On Submit, signature will be handed off to Oracle Banking Party.</p>
<b>Upload Signature</b>	<p>Drag and drop the signature file or click on <b>Select or drop files here</b> to browse and upload the signature from the local system.</p> <p><b>NOTE:</b> PNG &amp; JPEG file formats are supported.</p>
<b>Uploaded Signature</b>	Displays the uploaded signature.
<b>Remarks</b>	Specify the remarks related to the signature.
<b>Signature ID</b>	Displays the Signature ID for the added signature.
<b>Signature</b>	Displays the added signature.
<b>Remarks</b>	Displays the remarks for the added signature.
<b>Action</b>	<p>Click  to edit the added signatures</p> <p>Click  to delete the added signatures.</p>

Field	Description
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> 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, requirement for any additional document and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
<b>Save &amp; Close</b>	<p>Click <b>Save &amp; Close</b> to save the data captured. <b>Save &amp; Close</b> will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.</p>
<b>Cancel</b>	Click <b>Cancel</b> to close the application without saving.

3. Click **Upload Document** to fetch the customer information from the uploaded documents.

→ The Customer Information - Upload Document screen is displayed

**Figure 5: Customer Information – Upload Document**

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

**Table 6: Customer Information - Upload Document – Field Description**

Field	Description
Document Name*	Select the document name from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Driving License</b></li> <li>• <b>Passport</b></li> </ul>
Country of Issue*	This field is defaulted, for the document name is selected. <b>NOTE:</b> This fields is editable.
Upload Document	Drag and drop the document or click on <b>Select or drop files here</b> to browse and upload the document from the local system. <b>NOTE:</b> PNG & JPEG file formats are supported.

After the document is uploaded,.

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

**Figure 6: Verify Information**

The screenshot displays the 'Verify Information' interface. At the top, there is a header 'Verify Information' with a close button. Below the header is a preview of an Arizona Driver License. The license includes the text 'Arizona DRIVER LICENSE USA' and various fields such as CLASS, END, REST, DLN, DOB, EXP, SEX, HGT, WGT, EYES, HAIR, ISS, and DD. A 'VETERAN' badge is also visible. Below the license preview is a form with the following fields:

- First Name: [Pre-populated]
- Middle Name: [Pre-populated]
- Last Name: [Pre-populated]
- Date Of Birth: [Pre-populated]
- Gender: [Pre-populated]
- Unique Id Type: Driving License
- Unique Id No: [Pre-populated]
- Unique Id Expiry Date: [Pre-populated]
- Address Type: [Pre-populated]
- Building: [Pre-populated]
- Street: [Pre-populated]
- City: [Pre-populated]
- State: [Pre-populated]
- Country: [Pre-populated]
- Zipcode: [Pre-populated]
- Issue Date: [Pre-populated]

At the bottom left, there is a radio button for 'Update Address' with 'Yes' selected. At the bottom right, there is a green button labeled 'Update & Save'.

4. On the **Verify Information** screen, the fields are pre-populated with extracted data. For more information on fields, refer to the field description table below Table 5: Customer Information - Individual - Field Description.

**Table 7: Verify Information – Field Description**

Field	Description
<b>First Name</b>	This field is pre-populated with the extracted data. Modify the first name of the applicant, if required.
<b>Middle Name</b>	This field is pre-populated with the extracted data. Modify the middle name of the applicant, if required.
<b>Last Name</b>	This field is pre-populated with the extracted data. Modify the last name of the applicant, if required.

<b>Date of Birth</b>	This field is pre-populated with the extracted data. Modify the date of birth of the applicant, if required.
<b>Gender</b>	This field is pre-populated with the extracted data. Modify the gender of the applicant, if required.
<b>Unique Id Type</b>	Displays the unique ID type of the applicant based on the document uploaded.
<b>Unique Id No</b>	This field is pre-populated with the extracted data. Modify the unique ID number of the uploaded document, if required.
<b>Unique Id Expiry</b>	This field is pre-populated with the extracted data. Modify the unique ID expiry date of the uploaded document, if required.
<b>Birth Country</b>	This field is pre-populated with the extracted data. Modify the birth country of the applicant, if required.
<b>Nationality</b>	This field is pre-populated with the extracted data. Modify the nationality of the applicant.  <b>NOTE:</b> This field appears only if the <b>Document Name</b> is selected as <b>Passport</b> .
<b>Address Type</b>	This field is pre-populated with the extracted data. Modify the address type of the applicant.  The available options: <ul style="list-style-type: none"> <li>• <b>Permanent address</b></li> <li>• <b>Residential address</b></li> <li>• <b>Communication address</b></li> <li>• <b>Office address</b></li> </ul> <b>NOTE:</b> By default, the permanent address is selected, This field appears only if the <b>Document Name</b> is selected as <b>Driving License</b> .

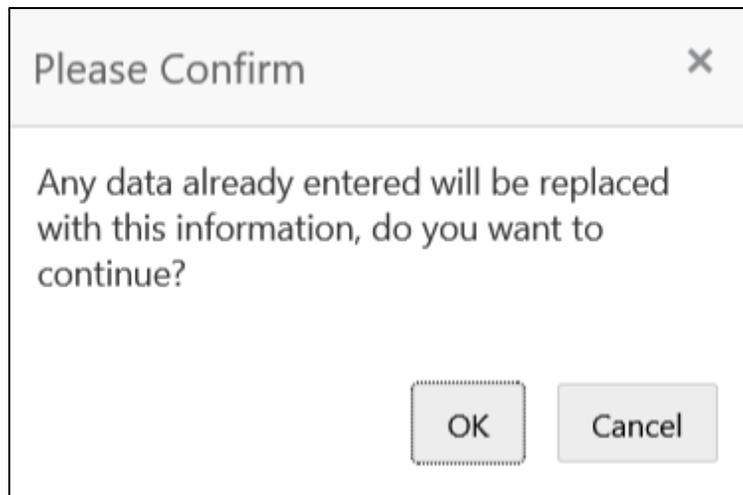
<b>Building</b>	<p>This field is pre-populated with the extracted data. Modify the building name of the applicant, if required.</p> <p><b>NOTE:</b> This field appears only if the <b>Document Name</b> is selected as <b>Driving license</b>.</p>
<b>Street</b>	<p>This field is pre-populated with the extracted data. Modify the street name of the applicant, if required.</p> <p><b>NOTE:</b> This field appears only if the <b>Document Name</b> is selected as <b>Driving License</b>.</p>
<b>City</b>	<p>This field is pre-populated with the extracted data. Modify the city name of the applicant, if required.</p> <p><b>NOTE:</b> This field appears only if the <b>Document Name</b> is selected as <b>Driving License</b>.</p>
<b>State</b>	<p>This field is pre-populated with the extracted data. Modify the state of the applicant, if required.</p> <p><b>NOTE:</b> This field appears only if the <b>Document Name</b> is selected as <b>Driving License</b>.</p>
<b>Country</b>	<p>This field is pre-populated with the extracted data. Modify the country name of the applicant, if required.</p> <p><b>NOTE:</b> This field appears only if the <b>Document Name</b> is selected as <b>Driving License</b>.</p>
<b>Zipcode</b>	<p>This field is pre-populated with the extracted data. Modify the zip code of the applicant, if required.</p> <p><b>NOTE:</b> This field appears only if the <b>Document Name</b> is selected as <b>Driving License</b>.</p>
<b>Issue Date</b>	<p>This field is pre-populated with the extracted data. Modify the issue date of the driving license, if required.</p> <p><b>NOTE:</b> This field appears only if the <b>Document Name</b> is selected as <b>Driving License</b>.</p>

<b>Update Address</b>	<p>Select the option whether the address has to be updated with the extracted data.</p> <p>The available options are</p> <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>
-----------------------	--

5. Click **Update and Save** to pre-populated the data fields in the **Customer Information** screen.

→ The **Confirmation** screen displays.

**Figure 7: Confirmation**



- a. Click **OK** to override the data fields with the extracted data.
- b. Click **Cancel** to cancel the override action and return to **Verify Information** screen.

If the **Customer Type** is selected as **Small and Medium Business (SMB)**.

→ The **Customer Information - Small and Medium Business (SMB)** screen is displayed.

**Figure 8: Customer Information – Small and Medium Business (SMB)**

The screenshot shows a web application interface for entering customer information. The main title is 'Customer Information' and the customer type is 'Small and Medium Business(SMB)'. The form contains several input fields and dropdown menus. At the top, there are navigation tabs: 'Account Details', 'Customer Information', 'Stake Holder Details', 'Mandate Details', 'Nominee Details', and 'Summary'. The 'Customer Information' tab is active. The form fields include: 'Doing Business As', 'Registration Number', 'Date Of Registration', 'Existing Customer' (a toggle switch that is turned on), 'CIF Number', 'SMB Classification' (a dropdown menu), 'Goods And Service Tax ID', 'Relationship Manager ID', 'Business License', 'Upload Logo' (with an 'Upload Logo' button), 'SMB Registration Number', 'Preferred Language' (a dropdown menu set to 'English'), 'Country Of Registration' (a dropdown menu set to 'US'), 'Tax Identification Number' (with the value '3344ABCD'), and 'Preferred Currency' (a dropdown menu set to 'USD'). At the bottom of the form, there are buttons for 'Audit', 'Request Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel'.

- Specify the details in the relevant data fields. . For more information on fields, refer to the field description table below.

**Table 8: Customer Information – Small and Medium Business (SMB) – Field Description**

Field	Description
<b>Customer Type</b>	Displays the customer type based on the product selected.
<b>Doing Business As</b>	Displays the business name of the SMB customer.
<b>Registration Number</b>	Displays the registration number of the business.
<b>Date of Registration</b>	Displays the registration date of the business.

<b>Field</b>	<b>Description</b>
<b>Last Updated On</b>	Displays the date on which the financial details of an existing applicant was last updated.  For a new applicant, it will remain blank.
<b>Edit</b>	Click <b>Edit</b> to modify the existing customer details and address details.  Click <b>Save</b> to save the modified details and click <b>Cancel</b> to cancel the modifications.  <b>Edit</b> will be visible only for existing customers.
<b>Existing Customer</b>	Select to indicate if customer is existing customer.
<b>CIF Number</b>	Search and select the CIF number.
<b>Doing Business As</b>	Specify the name of the business.
<b>Registration Number</b>	Specify the registration number of the business.
<b>Date of Registration</b>	Select the registration date of the business.
<b>Country of Registration</b>	Search and select the country code where the business is registered.
<b>SMB Classification</b>	Select the SMB Classification from the dropdown list.  Available options are: <ul style="list-style-type: none"> <li>• <b>Micro</b></li> <li>• <b>Small</b></li> <li>• <b>Medium</b></li> </ul>
<b>Customer Category</b>	Search and select the customer category.
<b>SMB Registration Number</b>	Specify the SMB registration number.
<b>Tax Identification Number</b>	Specify the tax identification number of the SMB customer.

Field	Description
<b>Goods and Service Tax ID</b>	Specify the goods and service tax ID.
<b>Business License</b>	Specify the business license.
<b>Preferred Language</b>	Select the preferred language.
<b>Preferred Currency</b>	Select the preferred currency.
<b>Relationship Manager ID</b>	Specify the relationship manager ID.
<b>Upload Logo</b>	Click <b>Upload Logo</b> button to upload the logo for the business.
<b>Address</b>	<p>Displays the address details.</p> <p>Click on the top right side of the Address Tile.</p> <p><b>View</b> – Click <b>View</b> to view the address details of an existing customer.</p> <p><b>Edit</b> - Click <b>Edit</b> to update the address details of an existing customer.</p> <p><b>Delete</b> – Click <b>Delete</b> to delete the address of an existing customer.</p> <p>Edit and Delete option are enabled for existing customer post click of Edit from the header.</p> <p>To add multiple addresses of the applicant, click  icon on the <b>Address</b> to add additional addresses.</p>

Field	Description
<b>Address Type</b>	Select the address type for the applicant from the drop-down list. <ul style="list-style-type: none"> <li>• Permanent Address</li> <li>• Residential Address</li> <li>• Communication Address</li> <li>• Office Address</li> </ul> One of the address types must be Communication Address.
<b>Building</b>	Specify the house or office number, floor and building details.
<b>Street</b>	Specify the street.
<b>Locality</b>	Specify the locality name of the address.
<b>City</b>	Specify the city.
<b>State</b>	Specify the state.
<b>Country</b>	Specify the country code.
<b>Zip Code</b>	Specify the zip code of the address.
<b>E-mail</b>	Specify the E-mail address of the applicant.
<b>Mobile</b>	Specify the ISD code and the mobile number of the applicant.
<b>Phone</b>	Specify the ISD code and the phone number of the applicant.
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.

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

**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.

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

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

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

**Figure 9: De-Dupe Results**

De-Dupe Results

Following matching records are found, Please verify

▲ Vikash Kumar

CIF Number	PTY Number	First Name	Last Name	Customer Type	DOB	Contact Number	ID/Registration Number	Status
100011		Vikash	Anand	I	03-01-1990	0988098009		COMPLETED

OK Ignore

▲ Sanjeet Singh

CIF Number	PTY Number	First Name	Last Name	Customer Type	DOB	Contact Number	ID/Registration Number	Status
100012		Sanjeet	Kumar	I	10-01-1990	0988056009		IN-PROGRESS

OK Ignore

Cancel Submit

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

**Table 9: De-Dupe Results – Field Description**

Field	Description
<b>CIF Number</b>	Displays the CIF Number.
<b>PTY Number</b>	Displays the PTY Number.
<b>First Name</b>	Displays the First Name.
<b>Last Name</b>	Displays the Last Name.
<b>Customer Type</b>	Displays the Customer Type.
<b>DOB</b>	Displays the Date of Birth.
<b>Contact Number</b>	Displays the Contact Number.
<b>ID/Registration Number</b>	Displays the Registration number.
<b>Status</b>	Displays the <b>Status</b> 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 clicks **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 clicks **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, clicks **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.

### 3.1.3 Stake Holder Details

The **Stake Holder Details** data segment allows to capture the Stake Holder details for the business. This data segment is applicable only if the **Customer Type** is selected as **Small and Medium Business (SMB)**.

1. Click **Next** in **Customer Information** screen to proceed with next data segment, after successfully capturing the data.
2. Select **+ Add Stakeholder** to add the Stake Holders for the business.  
→ The **Stake Holder Details** screen is displayed.

**Figure 10: Stake Holder Details**

The screenshot displays the 'Stakeholder Details' form in the Oracle Savings Account Origination system. The form is organized into several sections:

- Stakeholder Header:** Includes fields for Stakeholder Type, Date of Birth, and CIF Number.
- Ownership and Association:** Fields for Ownership Percentage and Associated Since.
- Signature Section:** A table with columns for Signature ID, Signature, Remarks, and Action. It includes a 'Drag and Drop' area for uploading signatures.
- Guarantee Section:** Fields for Line Of Business, Scope, Guarantee amount, Description, and Guarantee start date - Expiry date. An '+ Add New Guarantee' button is present.
- Supply Section:** Fields for Line Of Business, Item Name, Quantity, Start Date - End Date, and Supply Frequency. An '+ Add Supply Details' button is present.

The form also features a navigation menu on the left with options like 'Account Details', 'Customer Information', 'Mandate Details', 'Nominee Details', and 'Summary'. At the bottom, there are buttons for 'Audit', 'Request Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel'.

3. Specify the details in the relevant data fields. . For more information on fields, refer to the field description table below.

Table 10: Stake Holder Details – Field Description

Field	Description
<b>Stake Holder Type</b>	Select the Stakeholder type from the dropdown list. Available options are <ul style="list-style-type: none"> <li>• <b>Owners</b></li> <li>• <b>Authorized Signatories</b></li> <li>• <b>Guarantors</b></li> <li>• <b>Suppliers</b></li> </ul>
<b>Existing Customer</b>	Select the toggle to indicate if the customer is an existing customer or not.
<b>CIF Number</b>	Click <b>Search</b> icon and select the CIF number. This field appears only if the <b>Existing Customer</b> toggle is enabled.
<b>Owners</b>	
<b>Ownership Percentage</b>	Specify the ownership percentage.
<b>Associated Since</b>	Select the date from when the Stake Holder is associated with the business.
<b>Authorized Signatories</b> For the existing customers, the Signature details will be in read-only mode. For the new customers, the user will be able to add, edit and delete the Signature details.	
<b>Associated Since</b>	Select the date from when the Stake Holder is associated with the business.

Field	Description
<b>Signatures</b>	<p>Click  icon to upload the signatures for the new customer.</p> <p>Click <b>Add</b> button to add the signatures.</p> <p>Click <b>Cancel</b> button to discard the added details.</p> <p>On Submit, signature will be handed off to Oracle Banking Party.</p>
<b>Upload Signature</b>	<p>Drag and drop the signature file or click on <b>Select or drop files here</b> to browse and upload the signature from the local system.</p> <p><b>NOTE:</b> PNG &amp; JPEG file formats are supported.</p> <p>This field appears only for the new Customers.</p>
<b>Uploaded Signature</b>	<p>Displays the uploaded signature.</p> <p>This field appears only for the new Customers.</p>
<b>Remarks</b>	<p>Specify the remarks related to the signature.</p> <p>This field appears only for the new Customers.</p>
<b>Signature ID</b>	Displays the Signature ID for the added signature.
<b>Signature</b>	Displays the added signature.
<b>Remarks</b>	Displays the remarks for the added signature.
<b>Action</b>	<p>Click  to edit the added signatures</p> <p>Click  to delete the added signatures.</p> <p>This field is enabled only for new customers.</p>

Field	Description
<b>Guarantors</b>	
<b>Line of Business</b>	Select the line of business for the guarantor/supplier.  Available options are: <ul style="list-style-type: none"> <li>• <b>Facility</b></li> <li>• <b>Supply Chain Finance</b></li> <li>• <b>Trade</b></li> <li>• <b>Lending</b></li> <li>• <b>Cash Management</b></li> <li>• <b>Liquidity Management</b></li> <li>• <b>Virtual Account Management</b></li> </ul>
<b>Scope</b>	Specify the scope of the guarantor in the business.
<b>Guarantee Start date - Expiry date</b>	Select the guarantee start and expiry date.
<b>Guarantee amount</b>	Specify the guarantee amount for the business.
<b>Description</b>	Specify the description for the guarantor.
<b>Add New Guarantor</b>	Click this button to add new guarantor.
<b>Suppliers</b>	
<b>Line of Business</b>	Select the line of business for the guarantor/supplier.  Available options are: <ul style="list-style-type: none"> <li>• <b>Facility</b></li> <li>• <b>Supply Chain Finance</b></li> <li>• <b>Trade</b></li> <li>• <b>Lending</b></li> <li>• <b>Cash Management</b></li> <li>• <b>Liquidity Management</b></li> <li>• <b>Virtual Account Management</b></li> </ul>

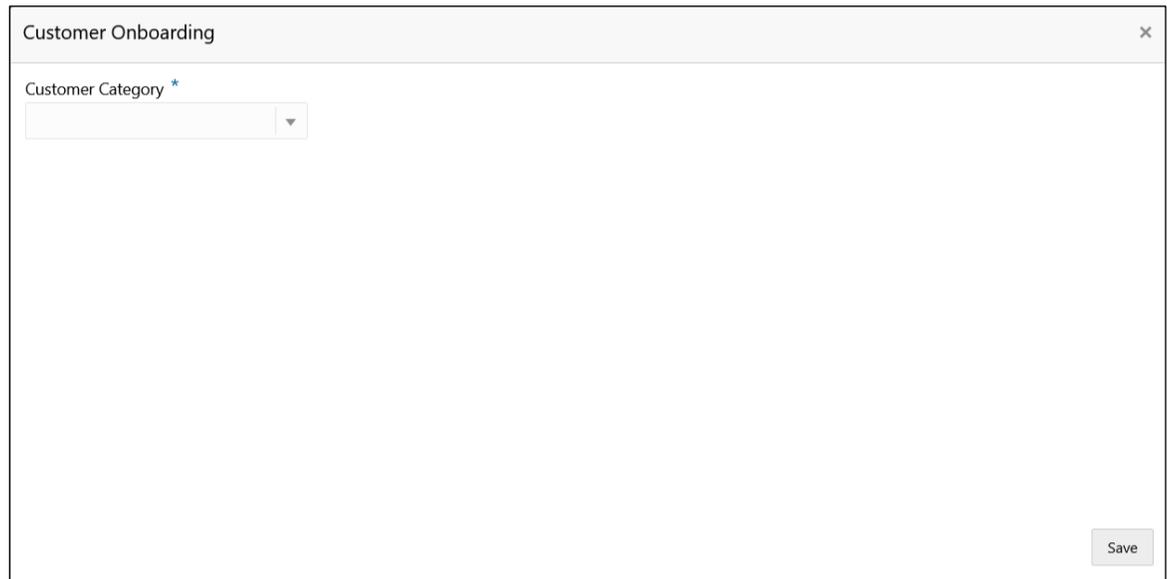
Field	Description
<b>Item Name</b>	Specify the item name of the supplier.
<b>Quantity</b>	Specify the quantity of the item.
<b>Supply Frequency</b>	Specify the supply frequency.
<b>Start Date – End Date</b>	Select the start and end date for the supplier.
<b>Add Supply Details</b>	Click this button to add new supply details.
	Click this icon to delete the row.
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>

Field	Description
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> to save the data captured. <b>Save &amp; Close</b> will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.
<b>Cancel</b>	Click <b>Cancel</b> to close the application without saving.

4. Disable the Existing Customer toggle to onboard the New Customers. By Default, the Existing Customer is enabled.

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

**Figure 11: Customer Onboarding**



5. Select the Customer Category.

The available options are:

- **Individual**
- **Small and Medium Business (SMB)**

If the Customer Category is selected as **Individual**.

→ The **Customer Onboarding – Individual** screen is displays.

**Figure 12: Customer Onboarding**

The screenshot shows a 'Customer Onboarding' window with a close button (X) in the top right. Below the title bar, there is a 'Customer Category' dropdown menu set to 'Individual'. A profile picture placeholder with a camera icon is visible. Below that are two toggle switches: 'Existing Customer' (disabled) and 'Primary Customer' (enabled). The form contains several rows of fields:
 

- Row 1: Title\* (dropdown), First Name\* (text), Middle Name (text), Last Name\* (text).
- Row 2: Gender\* (dropdown), Date of Birth\* (calendar), Resident Status\* (dropdown), Country of Residence\* (text with search icon).
- Row 3: Birth Country\* (text with search icon), Nationality\* (text with search icon), Citizenship By\* (dropdown), Marital Status\* (dropdown).
- Row 4: ID Type\* (dropdown), Unique ID No\* (text), Valid Till (calendar), Customer Segment (dropdown).
- Row 5: Customer Category\* (dropdown, showing INDIVIDUAL), Preferred Language\* (dropdown), Preferred Currency\* (text with search icon), Customer Location\* (text with search icon).

 At the bottom, there is an 'Address' field with a plus icon. A 'Save' button is located in the bottom right corner of the form area.

Specify the details in the relevant data fields. . For more information on fields, refer to the field description table below.

**Table 11: Customer Onboarding Individual – Field Description**

Field	Description
<b>Primary Customer</b>	By default, the Primary Customer toggle is enabled and non-editable.
<b>Title*</b>	Select the title of the applicant from the drop-down list.
<b>First Name*</b>	Specify the first name of the applicant.
<b>Middle Name</b>	Specify the middle name of the applicant.
<b>Last Name*</b>	Specify the last name of the applicant.

Field	Description
<b>Gender*</b>	Specify the Gender of the applicant from the drop-down list.
<b>Date of Birth*</b>	Select the date of birth of the applicant.
<b>Resident Status*</b>	<p>Select the residential status of the applicant from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Resident</b></li> <li>• <b>Non-Resident</b></li> </ul>
<b>County of Residence*</b>	Click <b>Search</b> and select the country code of which the applicant is resident.
<b>Birth Country*</b>	Click <b>Search</b> and select the country code where the applicant has born.
<b>Nationality*</b>	Click <b>Search</b> and select the country code where the applicant has nationality.
<b>Citizenship By*</b>	<p>Select the Citizenship By of the customer from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Birth</b></li> <li>• <b>Residence</b></li> <li>• <b>Acquire</b></li> <li>• <b>Others</b></li> </ul>
<b>Marital Status*</b>	<p>Select the marital status of the customer from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Married</b></li> <li>• <b>Unmarried</b></li> <li>• <b>Legally Separated</b></li> <li>• <b>Widow</b></li> </ul>

Field	Description
<b>ID Type*</b>	Select the identification document type for the applicant from the drop-down list.
<b>Unique ID No*</b>	Specify the number of the identification document provided.
<b>Valid Till</b>	Select the valid till date of the identification document provided.
<b>Customer Segment</b>	Select the segment of the customer. Available options are: <ul style="list-style-type: none"> <li>• <b>Emerging Affluent</b></li> <li>• <b>High Net worth Individuals</b></li> <li>• <b>Mass Affluent</b></li> <li>• <b>Ultra HNI</b></li> </ul>
<b>Customer Category*</b>	By default it is selected as Individual.
<b>Preferred Language*</b>	Select the preferred language from the drop down list.
<b>Preferred Currency*</b>	Click <b>Search</b> and select the currency code from the list.
<b>Customer Location*</b>	Click <b>Search</b> and select the customer location from the list.
<b>Address</b>	Displays the address details.  To add the addresses of the applicant, click  icon on the Address to add the addresses.
<b>Address Type*</b>	Select the address type for the applicant from the drop-down list. <ul style="list-style-type: none"> <li>• <b>Permanent Address</b></li> <li>• <b>Residential Address</b></li> </ul>

Field	Description
	<ul style="list-style-type: none"> <li>• <b>Communication Address</b></li> <li>• <b>Office Address</b></li> </ul>
<b>Building*</b>	Specify the house or office number, floor and building details.
<b>Street*</b>	Specify the street.
<b>Locality</b>	Specify the locality name of the address.
<b>City*</b>	Specify the city.
<b>State*</b>	Specify the state.
<b>Country*</b>	Click <b>Search</b> and specify the country code.
<b>Zip Code</b>	Specify the zip code of the address.
<b>E-mail*</b>	Specify the E-mail address of the applicant.
<b>Mobile*</b>	Specify the ISD code and the mobile number of the applicant.
<b>Phone</b>	Specify the ISD code and the phone number of the applicant.
<b>Save</b>	Click on <b>Save</b> to save the details.

If the Customer Category is selected as **Small and Medium Business**.

→ The **Customer Onboarding – Small and Medium Business** screen is displays.

**Figure 13: Customer Onboarding – Small and Medium Business.**

Specify the details in the relevant data fields. . For more information on fields, refer to the field description table below.

**Table 12: Customer Onboarding Individual – Field Description**

Field	Description
<b>Existing Customer</b>	By default toggle is disabled.
<b>Doing Business As*</b>	Specify the business of the SMB customer.
<b>Registration Number</b>	Specify the registration number.
<b>Date of Registration*</b>	Specify the date of registration.
<b>Country of Registration*</b>	Click <b>Search</b> and select the country code from the list.
<b>SMB Classification</b>	Select the SMB classification from the drop-down values.

Field	Description
<b>Customer Category*</b>	By default it is selected as SMB.
<b>SMB Registration Number</b>	Specify the SMB registration number.
<b>Tax Identification Number*</b>	Specify the tax identification number of the SMB customer.
<b>Goods and Services Tax Id</b>	Specify the goods and services tax Id.
<b>Business License</b>	Specify the business license.
<b>Preferred Language*</b>	Select the preferred language from the drop down list.
<b>Preferred Currency*</b>	Click <b>Search</b> and select the currency code from the list.
<b>Relationship Manager ID*</b>	Specify the relationship manager id.
<b>Upload Logo</b>	Upload the logo of the customer.
<b>Customer Location*</b>	Click <b>Search</b> and select the customer location from the list.
<b>Address</b>	Displays the address details.  To add the addresses of the applicant, click  icon on the Address to add the addresses.

Field	Description
<b>Address Type*</b>	Select the address type for the applicant from the drop-down list. <ul style="list-style-type: none"> <li>• <b>Permanent Address</b></li> <li>• <b>Residential Address</b></li> <li>• <b>Communication Address</b></li> <li>• <b>Office Address</b></li> </ul>
<b>Building*</b>	Specify the house or office number, floor and building details.
<b>Street*</b>	Specify the street.
<b>Locality</b>	Specify the locality name of the address.
<b>City*</b>	Specify the city.
<b>State*</b>	Specify the state.
<b>Country*</b>	Click <b>Search</b> and specify the country code.
<b>Zip Code</b>	Specify the zip code of the address.
<b>E-mail*</b>	Specify the E-mail address of the applicant.
<b>Mobile*</b>	Specify the ISD code and the mobile number of the applicant.
<b>Phone</b>	Specify the ISD code and the phone number of the applicant.
<b>Save</b>	Click on <b>Save</b> to save the details.

On submission of Application Entry stage, Stakeholder Onboarding request gets initiated for the new customers.

The request for New Stakeholder Onboarding is addressed by the underlying API call, which also generates the New Party reference number, thereby circumventing the usual process of generating a unique reference number / Task.

### 3.1.4 Mandate Details

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

1. Click **Next** in **Customer Information (Individuals) / Stake Holder Details (SMB Customers)** screen to proceed with the next data segment, after successfully capturing the data.

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

**Figure 14: Mandate Details**

2. Specify the details in the relevant data fields. . For more information on fields, refer the field description table below.

Table 13: Mandate Details - Field Description

Field	Description
<b>Mode of Operation*</b>	<p>Select the mode of operation relevant for the account from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Single</b></li> <li>• <b>Jointly</b></li> <li>• <b>Anyone</b></li> <li>• <b>Survivor</b></li> <li>• <b>Either or Survivor</b></li> <li>• <b>Former or Survivor</b></li> <li>• <b>As per Mandate</b></li> </ul> <p>This field is non-editable and displayed as <b>As per Mandate</b> if the <b>Customer Type</b> is selected as <b>Small and Medium Business (SMB)</b>.</p>
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> 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, requirement for any additional document and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	<p>Click <b>Back</b> to navigate to the previous data segment within a stage.</p>

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

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

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

**Figure 15: Mandate Details – As per Mandate**

4. Specify the details in the relevant data fields. . For more information on fields, refer to the field description table below.

Table 14: Mandate Details – As per Mandate - Field Description

Field	Description
<b>Amount From</b>	Specify the amount from to which the mandate is to be considered.  Auto-updated as '0' for the first row and for the next rows based on the entered amount.  This field appears only if the <b>Mode of Operation</b> is selected as <b>As per Mandate</b> .
<b>Amount To*</b>	Specify the amount up to which the mandate is to be considered.  This field appears only if the <b>Mode of Operation</b> is selected as <b>As per Mandate</b> .
<b>Required No. of Signatories*</b>	Specify the number of signatories for the mandate band.  This field appears only if the <b>Mode of Operation</b> is selected as <b>As per Mandate</b> .
<b>Remarks</b>	Specify remarks, if any.  This field appears only if the <b>Mode of Operation</b> is selected as <b>As per Mandate</b> .
<b>Add Mandate</b>	Click <b>Add Mandate</b> to add additional row of mandate.
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.

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

### 3.1.5 Account Service Preferences

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

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

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

**Figure 16: Account Service Preferences**

The screenshot displays the 'Account Service Preferences' screen. On the left is a navigation menu with options: Account Details, Customer Information, Mandate Details, Account Service Preferences (selected), Nominee Details, and Summary. The main content area is titled 'Account Service Preferences' and includes the following sections:

- Account Related Preference:** Account Statement (radio buttons for EMAIL, POST, Quarterly), Passbook (toggle switch).
- Cheque Book:** (toggle switch).
- Customer Information:** Profile icon, Date Of Birth (1988-07-05), Email, Mobile.
- Banking Channel Preference:** Phone Banking (toggle switch), Direct Banking (toggle switch), Kiosk Banking (toggle switch), Debit Card (toggle switch).
- Communication Channel Preference:** EMAIL, POST, SMS (radio buttons), Select Preference (dropdown menu).

At the bottom, there is a toolbar with buttons: Request Clarification, Back, Next, Save & Close, and Cancel.

2. Specify the details in the relevant data fields. . For more information on fields, refer to the field description table below.

Table 15: Account Service Preferences - Field Description

Field	Description
<b>Account Related Preferences</b>	Select preferences for account statement.
<b>Account Statement</b>	Select to indicate if account statement is the preference. Available options are: <ul style="list-style-type: none"> <li>• <b>E-mail</b></li> <li>• <b>Post</b></li> </ul> Select the frequency from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• <b>Monthly</b></li> <li>• <b>Quarterly</b></li> <li>• <b>Bi Annual</b></li> <li>• <b>Annual</b></li> </ul>
<b>E-mail</b>	Select to indicate if account statement mode is E-mail.
<b>Post</b>	Select to indicate if account statement mode is Post.
<b>Cheque Book</b>	Select to indicate if cheque book is required.
<b>Passbook</b>	Select to indicate if passbook is required.
<b>Customer / Business Name</b>	Displays the name of the customer or business in the header.
<b>Date Of Birth</b>	Displays the date of birth of the customer in the header. This field appears only if the <b>Customer Type</b> is selected as <b>Individual</b> .
<b>Date of Incorporation</b>	Displays the date of incorporation of the business. This field appears only if the <b>Customer Type</b> is selected as <b>Small and Medium Business (SMB)</b> .

<b>Field</b>	<b>Description</b>
<b>E-mail</b>	Displays the e-mail id of the customer in the header.
<b>Mobile</b>	Displays the mobile number of the customer in the header.
<b>Banking Channel Preferences</b>	<b>Select the specified preferences for Banking Channel.</b>
<b>Phone Banking</b>	Select to indicate if phone banking subscription is required.
<b>Direct Banking</b>	Select to indicate if direct banking subscription is required.
<b>Kiosk Banking</b>	Select to indicate if Kiosk banking subscription is required.
<b>Communication Channel Preferences</b>	<b>Select the specified preferences for Communication Channel.</b>
<b>E-mail</b>	Select to indicate if e-mail is the communication channel subscription.
<b>Post</b>	Select to indicate if post is the communication channel subscription.
<b>SMS</b>	Select to indicate if SMS is the communication channel subscription.
<b>Select Preference</b>	Select the communication channel from the drop-down to specify your preferred option among the selected options.
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> 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, requirement for any additional document and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>

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

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

### 3.1.6 Nominee Details

The Nominee Details data segment allows capturing details of the nominee for the account. This is a non-mandatory data segment. It allows capturing multiple nominees also for the account, if required. Nominee can also be minor, in which case, it is mandatory to provide details of the guardian. For SMB Customer, Nominee Details are allowed only for Proprietary type of Business Accounts.

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

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

**Figure 17: Nominee Details**

2. Specify the details in the relevant data fields. . For more information on fields, refer to the field description table below.

**Table 16: Nominee Details - Field Description**

Field	Description
<b>Title</b>	Select the title of the nominee.
<b>First Name*</b>	Specify the first name of the nominee.
<b>Middle Name</b>	Specify the middle name of the nominee.

Field	Description
<b>Last Name*</b>	Specify the last name of the nominee.
<b>Relationship Type*</b>	Select the relationship type of the nominee with the applicant.
<b>Date of Birth*</b>	Select the date of birth of the nominee.
<b>Minor</b>	Select to indicate if nominee is minor.
<b>Guardian</b>	<b>Guardian</b> is enabled if <b>Minor</b> is selected. Click <b>Guardian</b> to update guardian details.  This field is conditional mandatory.
<b>Percentage</b>	Specify the percentage to be considered for distribution of the account balance in case of uneventful death of the applicant.
<b>Address</b>	Click <b>Address</b> to load the address screen for updating the address of the nominee.
<b>Building*</b>	Specify the house or office number, floor and building details.
<b>Street</b>	Specify the street.
<b>Locality</b>	Specify the landmark of the address, if available.
<b>City</b>	Specify the city.
<b>State</b>	Specify the state.
<b>Country*</b>	Specify the country code.
<b>Zip Code</b>	Specify the Pin code or Zip code of the address.
<b>E-mail*</b>	Specify the e-mail address of the nominee.
<b>Mobile*</b>	Specify the ISD code and the mobile number of the nominee.
<b>Phone No</b>	Specify the ISD code and the phone number of the nominee.
<b>Add Nominee</b>	Click to add additional nominee for the account.

Field	Description
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> 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, requirement for any additional document and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
<b>Save &amp; Close</b>	<p>Click <b>Save &amp; Close</b> to save the data captured. <b>Save &amp; Close</b> will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.</p>
<b>Cancel</b>	Click <b>Cancel</b> to close the application without saving.

### 3.1.6.1 Guardian Details

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

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

#### Prerequisite

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

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

**Figure 18: Guardian Details**

The screenshot shows a 'Guardian Details' form with the following fields:

- Title \*
- First Name \*
- Middle Name
- Last Name \*
- Date of Birth \*
- Relation Type \*
- Building \*
- Street \*
- Locality
- City \*
- State \*
- Country \*
- Zip Code
- E-mail
- Mobile
- Phone

Buttons: Save, Cancel

2. Specify the details in the relevant data fields. . For more information on fields, refer to the field description table below.

**Table 17: Guardian Details - Field Description**

Field	Description
<b>Title*</b>	Select the title of the guardian.
<b>First Name*</b>	Specify the first name of the guardian.
<b>Middle Name</b>	Specify the middle name of the guardian.
<b>Last Name*</b>	Specify the last name of the guardian.
<b>Date of Birth*</b>	Specify the date of birth of the guardian.
<b>Relationship Type</b>	Specify the type of relationship with added customer.

<b>Field</b>	<b>Description</b>
<b>Address Details</b>	Update the address details to capture the address of the guardian.
<b>Building*</b>	Specify the house or office number, floor and building details.
<b>Street*</b>	Specify the street.
<b>Locality</b>	Specify the landmark of the address, if available.
<b>City*</b>	Specify the city.
<b>State*</b>	Specify the state.
<b>Country*</b>	Specify the country code.
<b>E-mail*</b>	Specify the e-mail address of the guardian.
<b>Mobile*</b>	Specify the ISD code and the mobile number of the guardian.
<b>Phone</b>	Specify the ISD code and the phone number of the guardian.
<b>Save</b>	Click <b>Save</b> to save the guardian details.
<b>Close</b>	Click <b>Close</b> to close the Guardian Details screen and come back to the Nominee Details screen.

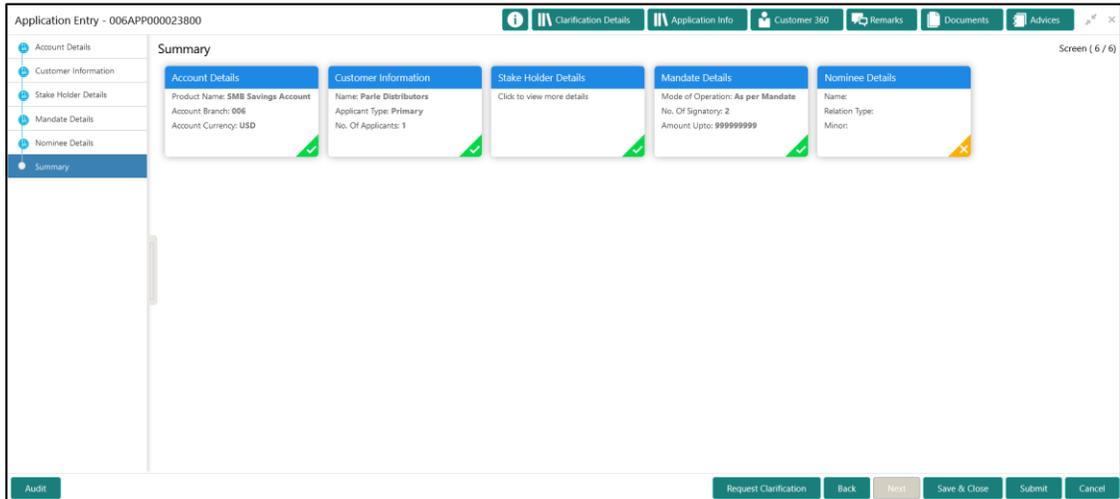
### 3.1.7 Summary

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

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

→ The **Summary** screen is displayed.

**Figure 19: 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 18: Summary - Field Description**

Data Segment	Description
<b>Account Details</b>	Displays the account details.
<b>Customer Information</b>	Displays the customer information details
<b>Stake Holder Details</b>	Displays the Stake Holder details  This data segment appears only if the <b>Customer Type</b> is selected as <b>Small and Medium Business (SMB)</b> .
<b>Mandate Details</b>	Displays the mandate details.

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

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

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

#### Application De-Dupe:

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 application dedupe service is enabled, System will check that any application is in progress for same product and customer combination. On Submit, if any duplicate application exists, override will show a message with other in progress application numbers. User can select the override check box and proceed or take appropriate action.

→ The **Overrides** screen is displayed.

**Figure 20: Overrides**

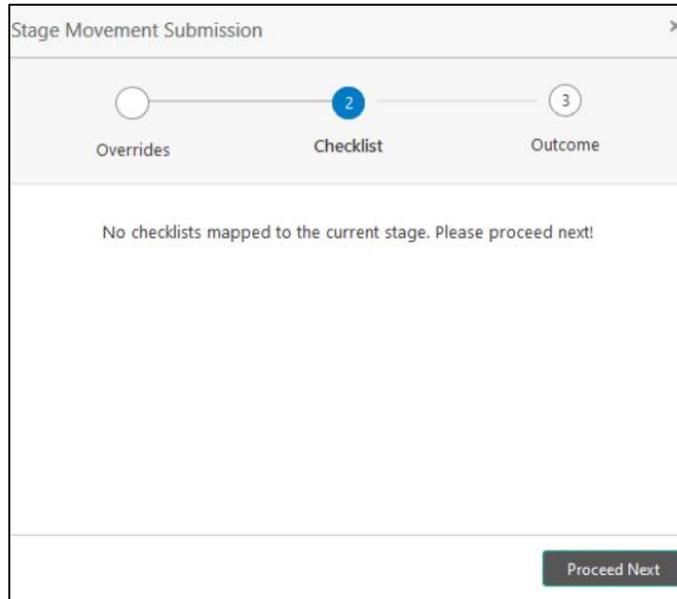
The screenshot shows a window titled "Stage Movement Submission" with a close button (X) in the top right corner. At the top, there is a progress bar with three steps: 1. Override (highlighted in blue), 2. Checklist, and 3. Outcome. Below the progress bar, there is a message box with an orange header "Customer Information". The message text reads: "Duplicate application with same Product is applied by customer, refer 006APP000034465,006APP000034375". To the right of the message is a checkbox. At the bottom right of the window, there is a green button labeled "Accept Overrides & Proceed".

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

3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

**Figure 21: Checklist**



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

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

**Figure 22: Outcome**

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

- Proceed
- Reject By Bank

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

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

**Figure 23: Confirmation Screen**

On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference

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

For **Individuals**, the application would move to **Overdraft Limit** stage only if the **Overdraft Requested** toggle is ON.

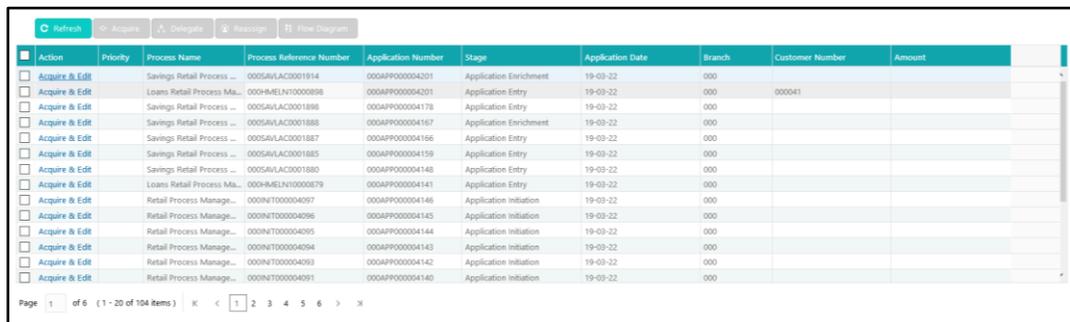
Else, the application will move directly to **Application Enrichment** stage.

For **SMB Customers**, the application will move directly to **Application Enrichment** stage.

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

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

**Figure 24: Free Tasks**



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SAVLAC0001914	000APP000004201	Application Enrichment	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Loans Retail Process Ma...	000HMELN10000898	000APP000004201	Application Entry	19-03-22	000	000041	
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SAVLAC0001898	000APP000004178	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SAVLAC0001888	000APP000004167	Application Enrichment	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SAVLAC0001887	000APP000004166	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SAVLAC0001885	000APP000004159	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SAVLAC0001880	000APP000004148	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Loans Retail Process Ma...	000HMELN10000879	000APP000004141	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INJT000004097	000APP000004146	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INJT000004096	000APP000004145	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INJT000004095	000APP000004144	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INJT000004094	000APP000004143	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INJT000004093	000APP000004142	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INJT000004091	000APP000004140	Application Initiation	19-03-22	000		

## NOTE:

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

### 3.1.8 Action Tabs

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

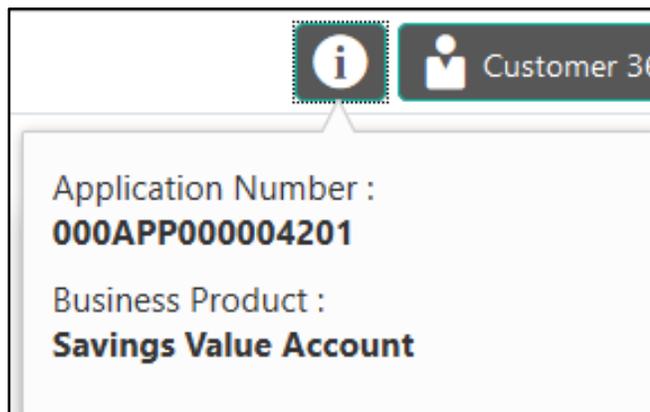
- [3.1.8.1 Icon](#)
- [3.1.8.2 Clarification Details](#)
- [3.1.8.3 Customer 360](#)
- [3.1.8.4 Application Info](#)
- [3.1.8.5 Remarks](#)
- [3.1.8.6 Documents](#)
- [3.1.8.7 Advices](#)

#### 3.1.8.1 Icon

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

→ The **Icon** screen is displayed.

**Figure 25: Icon Screen**



### 3.1.8.2 Clarification Details

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

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

**Figure 26: Clarification Details**

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

New Clarification

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

**Table 19: Clarification Details**

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

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

2. Select any specific clarification request row.

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

**Figure 27: Clarification Details**

The screenshot shows a window titled "Clarification Details - 000APP00003869". It contains a table with the following data:

Clarification ID	Clarification Subject	Raised By	Clarification Date	Status	Status Update Date
HMLN010000026	New Clarification Needed	[Redacted]	March 26, 2020 12:00 AM	Clarification Requested	

Below the table, there is a date "March 26, 2020 12:00 AM" and a message box that says "More Documents Are Required." At the bottom right, there are three buttons: "New Conversation", "Withdraw Clarification", and "Accept Clarification".

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 20: Clarification Details**

Field	Description
<b>Clarification ID</b>	Displays the unique clarification ID.
<b>Clarification Subject</b>	Displays the subject of clarification request.
<b>Raised By</b>	Displays the user id of the user who has raised the clarification request.

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

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

### 3.1.8.3 Customer 360

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

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

**Figure 28: Customer 360**



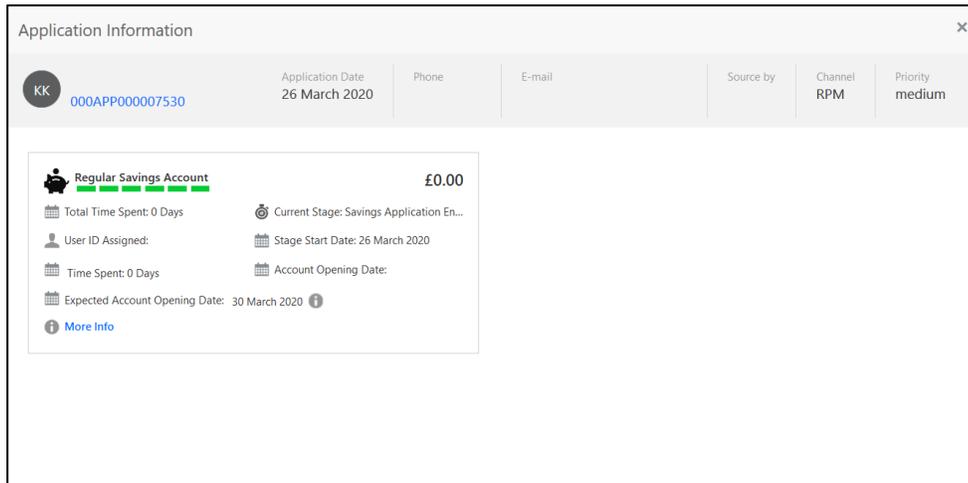
The screen shows the list of Customer IDs in case of Joint Accounts. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Customer Information data segment.

### 3.1.8.4 Application Info

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

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

**Figure 29: Application Information**



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

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

**Figure 30: Data Points**

Neural Network			
Name	Actual Value	Weight	Rank
TOT_NUM_STAGES	6	1	1

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 21: Application Information – Field Description**

Field	Description
<b>Application Date</b>	Displays the application date.
<b>Phone</b>	Displays the phone number.

Field	Description
<b>E-mail</b>	Displays the E-mail ID.
<b>Source By</b>	Displays the name of the user who has sourced the application.
<b>Channel</b>	Displays the channel name.
<b>Priority</b>	Displays the priority of the application. <ul style="list-style-type: none"> <li>• High</li> <li>• Medium</li> <li>• Low</li> </ul>
<b>Application Number</b>	Displays the application number
<b>Total time spent</b>	Displays the time spent for the product process since initiation of the application.
<b>User ID Assigned</b>	Displays the <b>User ID</b> of the user currently working on the product process.  <b>NOTE:</b> This is blank, in case the product process task is not acquired by any user.
<b>Time spent</b>	Displays the days spent in the current phase/stage.
<b>Expected Account Opening Date</b>	Displays the expected date when the account will be created.
	Displays the information on the features considered to predict the expected account opening date.
<b>More Info</b>	Click <b>More Info</b> hyperlink to view more details about the customer clarification raised. For more information, refer to <a href="#">Clarification Details</a> .

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

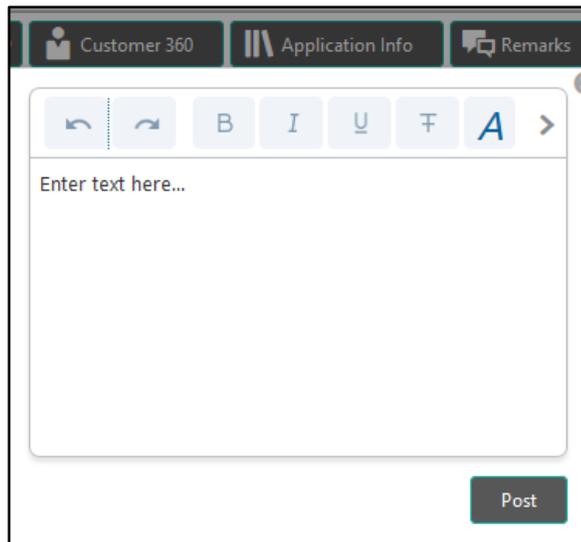
**NOTE:** Application Info tab will not be visible for Application Initiation stage.

### 3.1.8.5 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 31: Remarks**



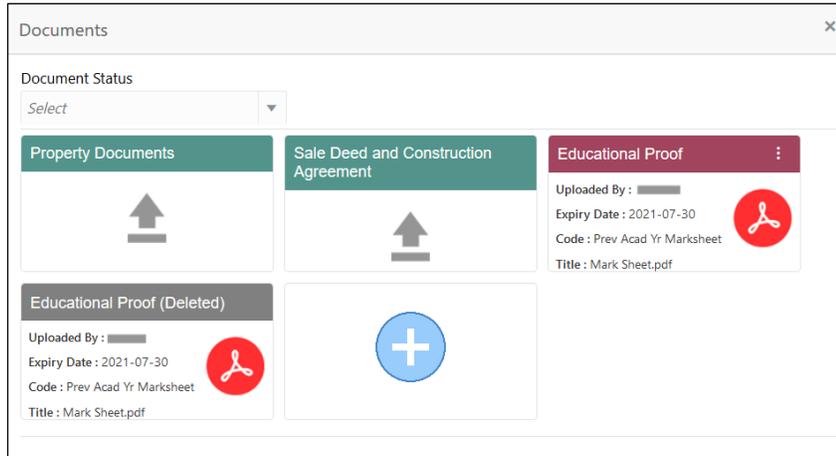
Remarks posted are updated with your User ID, Date, and are available for view in the next stages for the Users working on that Application.

### 3.1.8.6 Documents

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

→ The **Documents** screen is displayed.

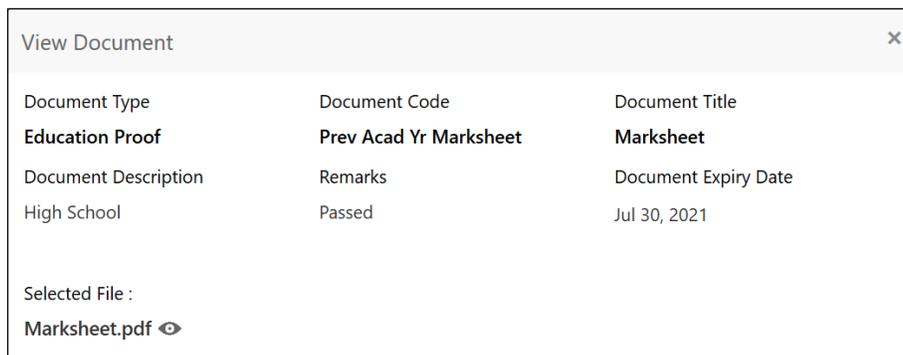
**Figure 32: Documents**



2. Select the document status to filter the document based on the status.
3. Available options are All, Open and Deleted.
4. Click  on the Document tile to view, download and delete the document.
5. Click **View** to view the document.

→ The **View Document** is displayed.

**Figure 33: View Document**



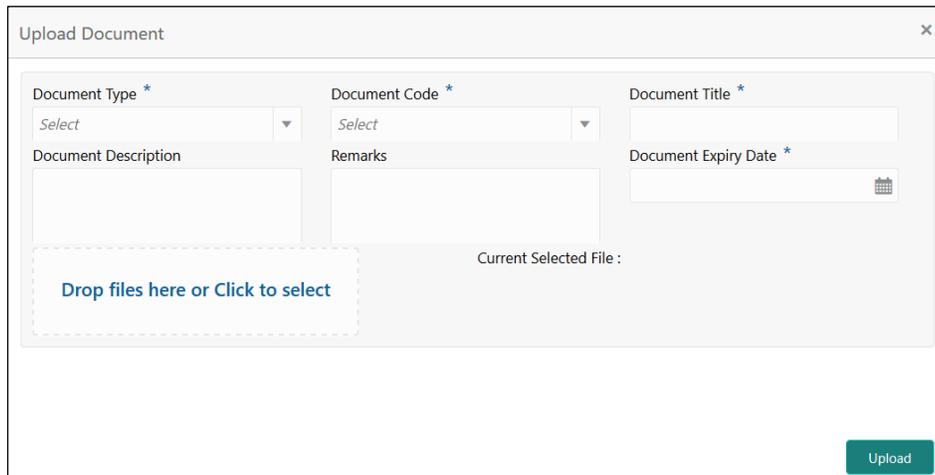
6. Click **Download** to download the document.
7. Click **Delete** to delete the document.

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

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

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

**Figure 34: Upload Document**



9. Specify the details in the relevant data fields. . For more information on fields, refer to the [Table 19: Upload Document – Field Description](#).

**Table 22: Upload Document – Field Description**

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

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

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

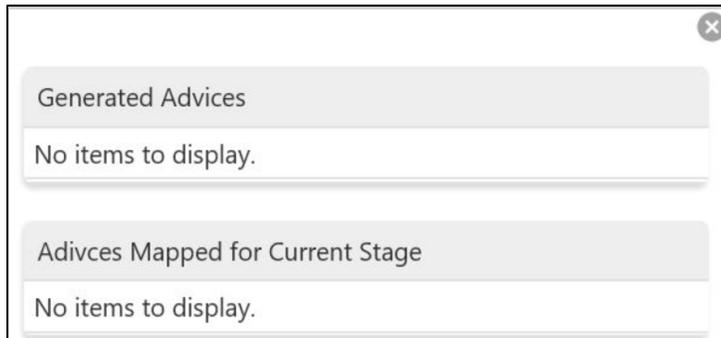
Non-mandatory documents can be deleted in any stage.

### 3.1.8.7 Advices

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

→ The **Advices** screen is displayed.

**Figure 35: Advices**

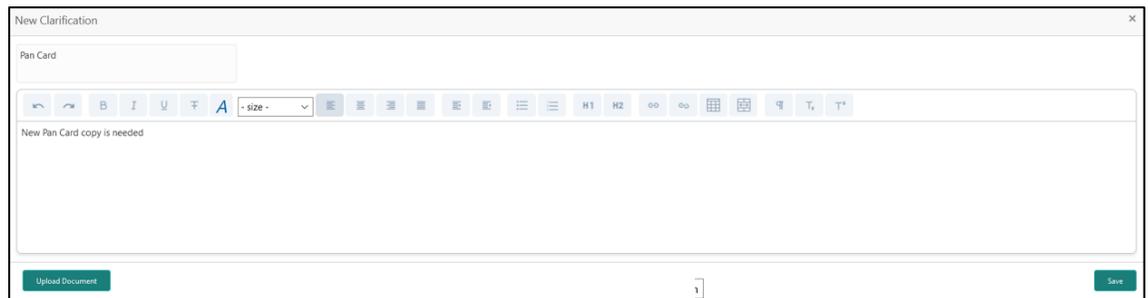


The system will generate the advice on submission of the stage. For Application Entry stage of Savings Product, no advice is configured.

### 3.1.9 Request Clarification

10. 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 36: New Clarification**



11. 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 37: Upload Documents**



12. 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 the **Task** menu.

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

**Figure 38: Clarification Details**

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

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

**Figure 39: Clarification Details**

The screenshot displays a window titled "Clarification Details - 000APP000014292". At the top, there is a table with the following data:

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

Below the table, there are two message entries:

- Message 1: "New Pan Card copy is needed" (Timestamp: March 26, 2020 12:00 AM)
- Message 2: "Customer to going to visit the Branch to provide the new copy of the Pan Card." (Timestamp: March 26, 2020 12:00 AM). This message has a "Manual Response" button next to it.

At the bottom right of the window, there are three buttons: "New Conversation", "Withdraw Clarification", and "Accept Clarification".

Allowed actions are as following:

- Adding New Conversation
- Withdraw Clarification
- Accept Clarification

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

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

## 3.2 Overdraft Limit Stage

Users having functional access to the Overdraft Limit Details stage will be able to view the record in the Free Task process. This stage is applicable for **Individuals** customer only if the **Overdraft Requested** toggle is ON.

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

- [3.2.1 Financial Details](#)
- [3.2.2 Secured Overdraft Limit Details](#)
- [3.2.3 Summary](#)

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

### 3.2.1 Financial Details

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

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

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

**Figure 40: Financial Details**

The screenshot shows the 'Financial Details' screen for an application 'MR'. The interface includes a navigation menu on the left with options like 'Customer Data', 'Account (MR) Details', and 'Financial Details'. The main content area is divided into several sections:

- Applicant Name:** A field for the applicant's name.
- Basic Details:** Fields for Employment Type, Organization Name, Organization Category, Demographics, Employee Type, Employee ID, Employment Date Range, Grade, and Industry Type.
- Financial Summary:** A table with four columns: Monthly Income (in GBP), Monthly Expense (in GBP), Liabilities (in GBP), and Assets (in GBP). Each column has a sub-table with 'Type' and 'Amount' columns.

The 'Monthly Income (in GBP)' table lists items like Pension, Investment Income, Agriculture, Salary, Interest Amount, Bonus, Cash Gifts, Other Income, and Business. The 'Monthly Expense (in GBP)' table lists items like Medical, Education, Rentals, Household, Vehicle, Fuel, Other Expenses, and Utility Payments. The 'Liabilities (in GBP)' table lists items like Property Loan, Vehicle Loan, Credit Card Outstanding, Overdrafts, Personal Loan, Other Liability, and Education Loan. The 'Assets (in GBP)' table lists items like House, Deposit, Vehicle, and Other.

2. Specify the details in the relevant data fields. . For more information on fields, refer to the field description table below.

**Table 23: Financial Details - Field Description**

<b>Field</b>	<b>Description</b>
<b>Applicant Name</b>	Displays the applicant name as per the details captured in the Customer Information data segment.
<b>Total Income</b>	Displays the total income of the applicant.
<b>Total Expenses</b>	Displays the total expenses of the applicant.
<b>Last Update On</b>	Displays the date on which the financial details of an existing applicant were last updated.  For a new applicant, it will remain blank.
<b>Edit</b>	Click <b>Edit</b> to modify the existing applicant details.  Click <b>Save</b> to save the modified details and click <b>Cancel</b> to cancel the modifications.  <b>Edit</b> will be visible only for existing applicant.
<b>Basic Details</b>	Click <b>Add Basic Details</b> to view and update the basic details of the applicant.
<b>Employment Type*</b>	Select the employment type from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• <b>Service</b></li> <li>• <b>Professional</b></li> <li>• <b>Business</b></li> </ul> <b>Employment Type</b> is reckoned as an attribute for Quantitative Score calculation for the given Applicant.

<b>Field</b>	<b>Description</b>
<b>Organization Name*</b>	Specify the name of the organization.
<b>Organization Category*</b>	Select the organization type from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• <b>Private Limited</b></li> <li>• <b>Government</b></li> <li>• <b>NGO</b></li> </ul>
<b>Demographics*</b>	Select the demographics from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• <b>Global</b></li> <li>• <b>Domestic</b></li> </ul>
<b>Employee Type*</b>	Select the employee type from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• <b>Full Time</b></li> <li>• <b>Part Time</b></li> <li>• <b>Contract</b></li> <li>• <b>Permanent</b></li> </ul>
<b>Employee ID</b>	Specify the employee ID.
<b>Employment Start Date*</b>	Select the employment start date.
<b>Employment End Date</b>	Select the employment end date.
<b>Grade</b>	Specify the grade.
<b>Designation</b>	Specify the designation.
<b>I currently work in this role*</b>	Select whether the applicant works currently in this role. Available options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>

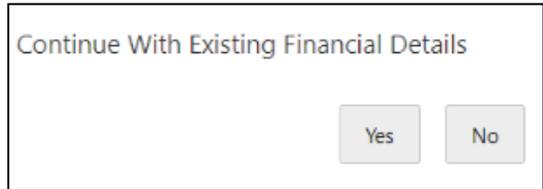
Field	Description
<b>Industry Type</b>	<p>Select the Industry Type from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> <li>• IT</li> <li>• Bank</li> <li>• Services</li> <li>• Manufacturing</li> <li>• Legal</li> <li>• Medical</li> <li>• Engineering</li> <li>• School/College</li> <li>• Others</li> </ul>
<b>Monthly Income</b>	<p>Specify the amount for any of the applicable monthly expenses in the below fields.</p> <ul style="list-style-type: none"> <li>• Salary</li> <li>• Business</li> <li>• Interest Income</li> <li>• Pension</li> <li>• Bonus</li> <li>• Rentals</li> <li>• Cash Gifts</li> <li>• Others</li> </ul> <p>Total gets calculated automatically.</p>

Field	Description
<b>Monthly Expenses</b>	<p>Specify the amount for any of the applicable monthly expenses in the below fields.</p> <ul style="list-style-type: none"> <li>• <b>Household</b></li> <li>• <b>Medical</b></li> <li>• <b>Education</b></li> <li>• <b>Travel</b></li> <li>• <b>Vehicle Maintenance</b></li> <li>• <b>Rentals</b></li> <li>• <b>Others</b></li> <li>• <b>Loan Payments</b></li> <li>• <b>Utility Payments</b></li> <li>• <b>Insurance Payments</b></li> <li>• <b>Credit Card Payments</b></li> </ul> <p>Total gets calculated automatically.</p>
<b>Liabilities</b>	<p>Specify the amount for any of the applicable liabilities in the below fields.</p> <ul style="list-style-type: none"> <li>• <b>Property Loans</b></li> <li>• <b>Vehicle Loans</b></li> <li>• <b>Personal Loans</b></li> <li>• <b>Cards outstandings</b></li> <li>• <b>Overdrafts</b></li> <li>• <b>Others</b></li> </ul> <p>Total gets calculated automatically.</p>
<b>Asset</b>	<p>Specify the amount for any of the applicable asset in the below fields.</p> <ul style="list-style-type: none"> <li>• <b>Savings Deposits</b></li> <li>• <b>Stocks/Funds</b></li> <li>• <b>Properties</b></li> <li>• <b>Automobiles</b></li> <li>• <b>Fixed Deposits</b></li> <li>• <b>Land</b></li> </ul>

Field	Description
	<ul style="list-style-type: none"> <li>• <b>Others</b></li> </ul> <p>Total gets calculated automatically.</p>
<b>Total Income</b>	The system automatically displays the total income over expenses.
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> 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, requirement for any additional document and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> to save the data captured. <b>Save &amp; Close</b> will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.
<b>Cancel</b>	Click <b>Cancel</b> to close the application without saving.

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 41: Error Message**



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

### 3.2.2 Secured Overdraft Limit Details

The Secured Overdraft Limit Details data segment allows to capture parameters for secured overdraft to be provided to the Savings Account being originated. This is a non-mandatory data segment.

The user can acquire the application from Free Tasks list.

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

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

**Figure 42: Secured Overdraft Limit Details**

2. Specify the details in the relevant data fields. . For more information on fields, refer to the field description table below.

**Table 24: Secured Overdraft Limit Details - Field Description**

Field	Description
<b>Collateral Type*</b>	<p>Select the collateral type from the drop-down list.</p> <p>Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Independent House</b></li> <li>• <b>Independent Land</b></li> <li>• <b>Precious Metals</b></li> <li>• <b>Personal Vehicle</b></li> <li>• <b>Paper Investment</b></li> <li>• <b>Term Deposits</b></li> <li>• <b>Fine Arts/Collectibles</b></li> </ul> <p>Based on the selected Collateral Type, additional parameters will have to be updated.</p>

<b>Field</b>	<b>Description</b>
<b>Independent House</b>	In case Independent House is selected the below details are to be updated.
<b>Collateral Value*</b>	Select the currency and specify the value of the collateral.
<b>Attributes*</b>	Select the attribute from the drop-down list. Available option is: <ul style="list-style-type: none"> <li>• Area</li> </ul>
<b>Dimensions*</b>	Select the dimension parameter from the drop-down list and specify the dimension. Available options are: <ul style="list-style-type: none"> <li>• <b>Sq ft</b></li> <li>• <b>Sq Meter</b></li> <li>• <b>Sq Yard</b></li> <li>• <b>Acre</b></li> <li>• <b>Hectre</b></li> </ul>
<b>Independent Land</b>	In case Independent Land is selected the below details are to be updated.
<b>Collateral Value*</b>	Select the currency and specify the value of the collateral.
<b>Attributes*</b>	Select the attribute from the drop-down list. Available option is: <ul style="list-style-type: none"> <li>• <b>Area</b></li> </ul>
<b>Dimensions*</b>	Select the dimension parameter from the drop-down list and specify the dimension. Available options are: <ul style="list-style-type: none"> <li>• <b>Sq ft</b></li> <li>• <b>Sq Meter</b></li> <li>• <b>Sq Yard</b></li> </ul>

Field	Description
	<ul style="list-style-type: none"> <li>• <b>Acre</b></li> <li>• <b>Hectre</b></li> </ul>
<b>Precious Metals</b>	In case Precious Metals is selected the below details are to be updated.
<b>Collateral Value*</b>	Select the currency and specify the value of the collateral
<b>Attributes*</b>	Select the attribute from the drop-down list. Available option is: <ul style="list-style-type: none"> <li>• <b>Weight</b></li> </ul>
<b>Dimensions*</b>	Select the dimension parameter from the drop-down list and specify the dimension. Available options are: <ul style="list-style-type: none"> <li>• <b>Gram</b></li> <li>• <b>Kilogram</b></li> <li>• <b>Ton</b></li> </ul>
<b>Personal Vehicle</b>	In case Personal Vehicle is selected the below details are to be updated.
<b>Collateral Value*</b>	Select the currency and specify the value of the collateral.
<b>Make*</b>	Specify the Make of the vehicle.
<b>Model*</b>	Specify the model of the vehicle.
<b>Paper Investment</b>	In case Paper Investment is selected the below details are to be updated.
<b>Collateral Value*</b>	Select the currency and specify the value of the collateral.
<b>Investment Type*</b>	Specify the investment type.
<b>Term Deposit</b>	In case Term Deposit is selected below details are to be updated.

<b>Field</b>	<b>Description</b>
<b>Collateral Value*</b>	Select the currency and specify the value of the collateral.
<b>Branch*</b>	Select the branch.
<b>Bank*</b>	Specify the bank.
<b>Maturity Date*</b>	Select the maturity date.
<b>Fine Arts/Collectibles</b>	In case Fine Arts/Collectibles is selected the below details are to be updated.
<b>Collateral Value*</b>	Select the currency and specify the value of the collateral.
<b>Third Party Collateral*</b>	Select to indicate if the collateral is from third party. Also, update the name of the third party.
<b>Security Ref Number*</b>	Specify the security reference number such as <b>TD Account Number</b> in case of Term Deposit provided as collateral or the <b>Insurance Policy Number</b> in case of insurance policy is provided as collateral.
<b>Branch Code*</b>	Specify the branch code of the collateral.
<b>Available Linkage Amount*</b>	Specify the available linkage amount of the collateral.
<b>Overdraft Limit Amount*</b>	Select the currency and specify the overdraft limit amount of the collateral. You can specify either the overdraft limit amount or the linkage percentage.
<b>Linkage Percentage*</b>	Specify the linkage percentage of the collateral. You can specify either the overdraft limit amount or the linkage percentage.
<b>Limit Start Date*</b>	Select the limit start date.
<b>Limit End Date*</b>	Select the limit expiry date.
<b>Rate Value*</b>	Select the rate value from the drop-down list.

<b>Field</b>	<b>Description</b>
<b>Rate</b>	Specify the rate.
<b>Spread</b>	Specify the spread, if applicable.
<b>Final Rate</b>	Displays the final rate calculated and based on the <b>Rate Value</b> and the <b>Spread</b> .
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> 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, requirement for any additional document and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> to save the data captured. <b>Save &amp; Close</b> will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.
<b>Cancel</b>	Click <b>Cancel</b> to close the application without saving.

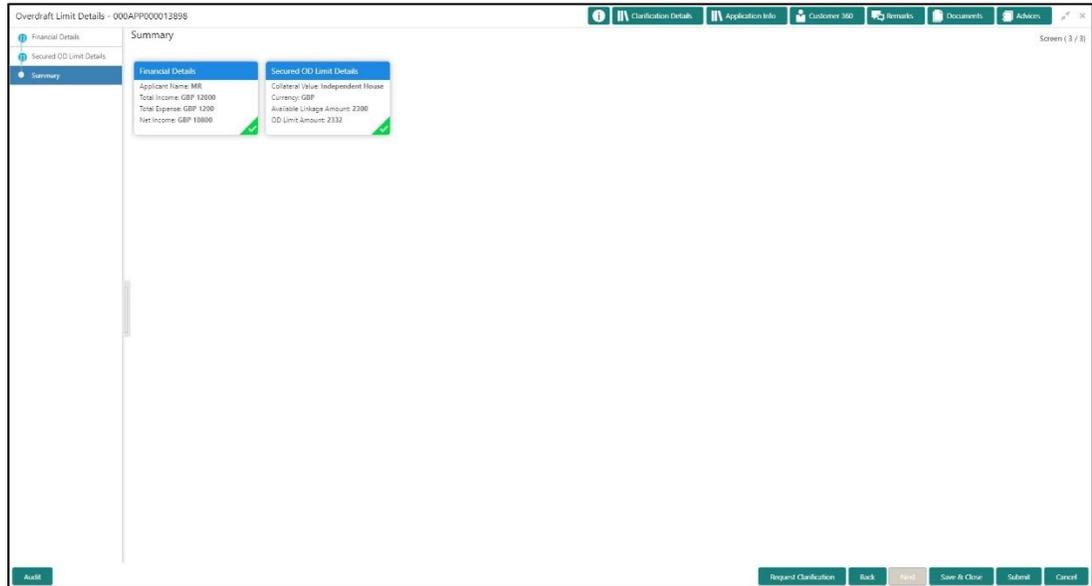
### 3.2.3 Summary

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

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

→ The **Summary** screen is displayed.

**Figure 43: 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 25: Summary - Field Description**

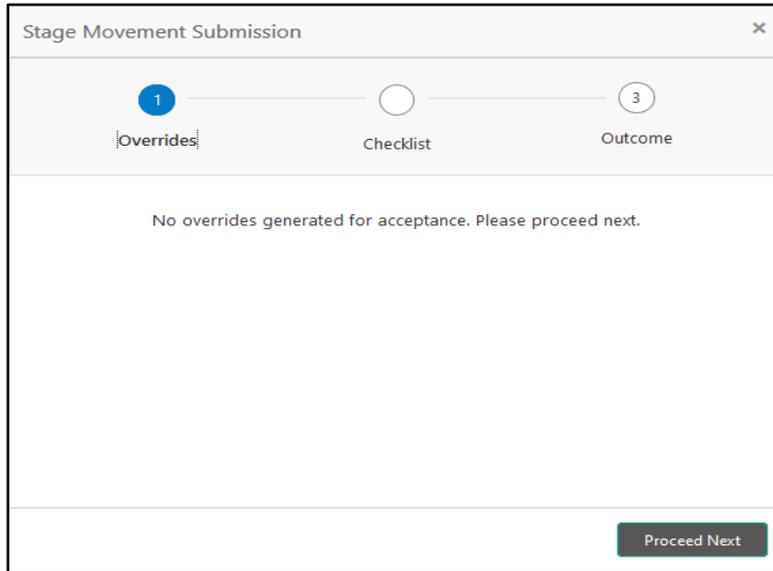
Data Segment	Description
<b>Secured Overdraft Limits Details</b>	Displays the secured overdraft limit details.
<b>Financial Details</b>	Displays the financial details.
<b>Request Clarification</b>	Click <b>Request Clarification</b> to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to

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

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

→ The **Overrides** screen is displayed.

**Figure 44: Overrides**

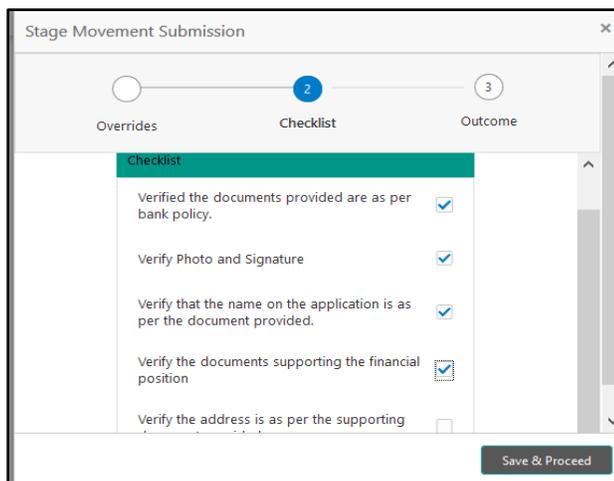


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, the user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

**Figure 45: Checklist**



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

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

→ The **Outcome** screen is displayed.

**Figure 46: Outcome**

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

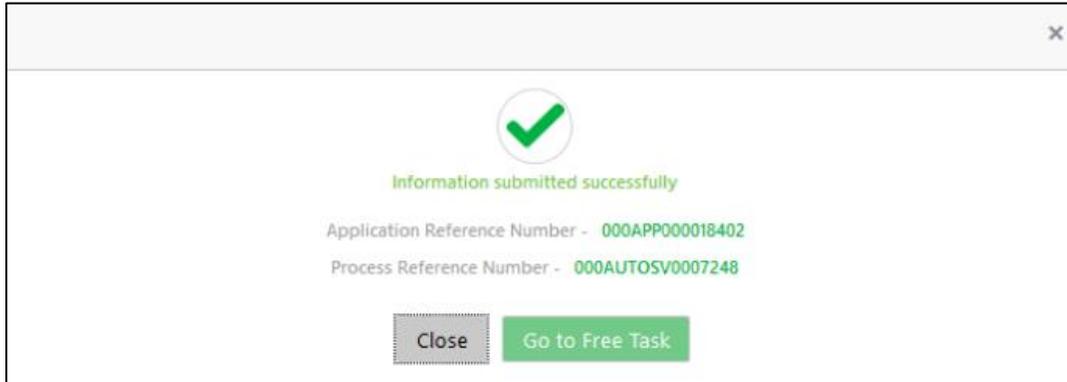
Outcomes configured in the Workflow Orchestrator for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

**Figure 47: Confirmation**



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

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

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

**Figure 48: Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & Edit		Savings Retail Process ...	0005AVLAC001914	000APP000004201	Application Enrichment	19-03-22	000		
Acquire & Edit		Loans Retail Process Ma...	000HMLN10000898	000APP000004201	Application Entry	19-03-22	000	000041	
Acquire & Edit		Savings Retail Process ...	0005AVLAC001898	000APP000004178	Application Entry	19-03-22	000		
Acquire & Edit		Savings Retail Process ...	0005AVLAC001888	000APP000004167	Application Enrichment	19-03-22	000		
Acquire & Edit		Savings Retail Process ...	0005AVLAC001887	000APP000004166	Application Entry	19-03-22	000		
Acquire & Edit		Savings Retail Process ...	0005AVLAC001885	000APP000004159	Application Entry	19-03-22	000		
Acquire & Edit		Savings Retail Process ...	0005AVLAC001880	000APP000004148	Application Entry	19-03-22	000		
Acquire & Edit		Loans Retail Process Ma...	000HMLN10000879	000APP000004141	Application Entry	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INT00004097	000APP000004146	Application initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INT00004096	000APP000004145	Application initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INT00004095	000APP000004144	Application initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INT00004094	000APP000004143	Application initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INT00004093	000APP000004142	Application initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INT00004091	000APP000004140	Application initiation	19-03-22	000		

### 3.3 Application Enrichment Stage

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

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

- [3.3.1 Interest Details](#)
- [3.3.2 Charge Details](#)
- [3.3.3 Temporary Overdraft Limit Details](#)
- [3.3.4 Advance Against Uncollected Funds Details](#)
- [3.3.5 Summary](#)

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

#### 3.3.1 Interest Details

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

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

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

**Figure 49: Interest Details**

The screenshot displays the 'Interest Details' screen for application 006APP000023800. The main content area is titled 'Interest Rate' and contains three input fields:

- Interest Rate (In %):** 3.2
- Margin (In %):** 0
- Effective Rate (In %):** 3.2

The interface includes a navigation menu on the left with options: Interest Details (selected), Charge Details, Account Service Preferences, and Summary. The top toolbar contains icons for Certification Details, Application Info, Customer 360, Remarks, Documents, and Advises. The bottom toolbar contains buttons for Audit, Request Certification, Back, Next, Save & Close, and Cancel. The screen is labeled 'Screen (1 / 4)' in the top right corner.

2. Specify the details in the relevant data fields. . For more information on fields, refer to the field description table below.

**Table 26: Interest Details - Field Description**

<b>Field</b>	<b>Description</b>
<b>Interest Product Name</b>	Displays the interest product name attached to the host product linked with the business product.
<b>Payout Frequency</b>	Displays the payout frequency of the interest product name attached to the host product linked with the business product.
<b>Interest Rate</b>	Displays the interest rate applicable for the account.
<b>Margin (%)</b>	Select the margin in percentage.
<b>Final Rate</b>	Displays the final rate calculated based on the <b>Interest Rate</b> and the <b>Margin</b> specified.
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> 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, requirement for any additional document and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.

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

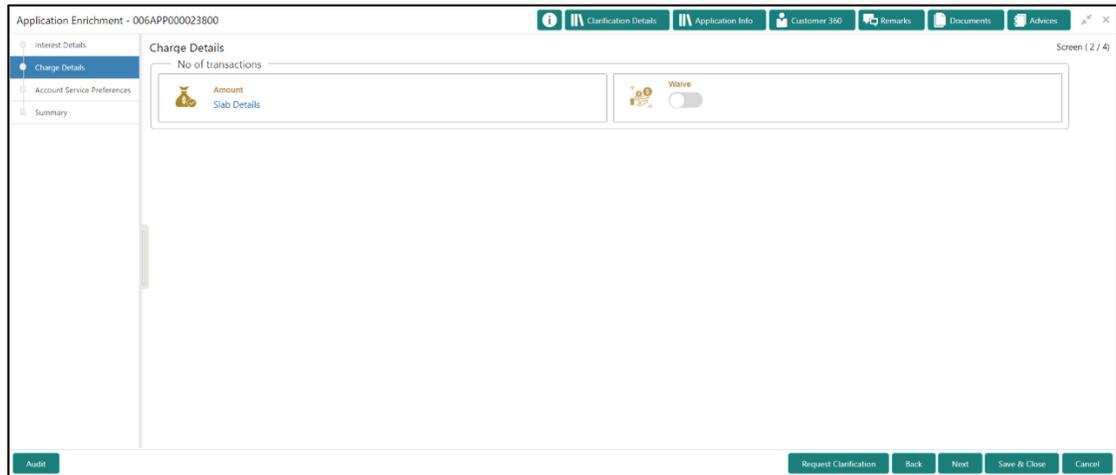
### 3.3.2 Charge Details

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

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

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

**Figure 50: Charge Details**



2. Specify the details in the relevant data fields. . For more information on fields, refer to the field description table below.

**Table 27: Charge Details - Field Description**

Field	Description
<b>Charge Type</b>	Displays the charge type of the charge name.
<b>Amount</b>	Displays the charge amount.
<b>Waive</b>	Select the toggle to enable the waiving charges.

Field	Description
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> 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, requirement for any additional document and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> to save the data captured. <b>Save &amp; Close</b> will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.
<b>Cancel</b>	Click <b>Cancel</b> to close the application without saving.

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

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

**Figure 51: Slab Details**

Count	Charge Amount	Charge Rate
50000	5	

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

**Table 28: Slab Details - Field Description**

Field	Description
<b>Slab Amount</b>	Displays the slab amount.
<b>Charge Amount</b>	Displays the charge amount.
<b>Charge Rate</b>	Displays the charge rate.

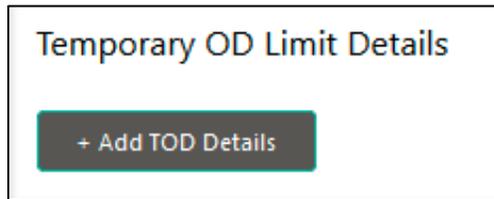
### 3.3.3 Temporary Overdraft Limit Details

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

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

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

**Figure 52: Temporary Overdraft Limit Details**



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

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

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

**Figure 53: Unsecured Temporary Overdraft Limit Details**

 A screenshot of a software application window titled "Savings Application Enrichment - 000APP000019958". The main content area is titled "Temporary OD Limit Details" and "Unsecured Temporary Overdraft Limit". It contains a table with the following data:
 

Temporary OD Limit ID *	Temporary OD Limit Amount *	Limit Start Date *	Limit End Date *
10001	GBP £50,000.00	03/26/20	08/31/20

 Below the table is a "Renew TOD" toggle switch which is currently turned off. At the bottom of the screen, there are several navigation buttons: "Request Clarification", "Back", "Next", "Save & Close", and "Cancel".

3. Specify the details in the relevant data fields. . For more information on fields, refer to the field description table below.

Table 29: Temporary Overdraft Limit Details – Field Description

Field	Description
<b>Add TOD Details</b>	Select to capture the temporary overdraft limit details.
<b>Temporary OD Limit ID*</b>	Specify the temporary overdraft limit ID.
<b>Temporary Overdraft Limit Amount*</b>	Select the currency and specify the temporary overdraft limit amount.
<b>Limit Start Date*</b>	Select the limit start date.
<b>Limit End Date*</b>	Select the limit expiry date.
<b>Renew TOD*</b>	Select to indicate if temporary overdraft limit is to be renewed.
<b>Renew Period</b>	<p>In case of TOD renewal is allowed, select the period from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Months</b></li> <li>• <b>Year</b></li> </ul> <p>This field is conditional mandatory.</p>
<b>Next Renewal Amount</b>	<p>In case of TOD renewal is allowed, specify the renewal amount.</p> <p>This field is conditional mandatory.</p>

Field	Description
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> 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, requirement for any additional document and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	<p>Click <b>Back</b> to navigate to the previous data segment within a stage.</p>
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
<b>Save &amp; Close</b>	<p>Click <b>Save &amp; Close</b> to save the data captured. <b>Save &amp; Close</b> will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.</p>
<b>Cancel</b>	<p>Click <b>Cancel</b> to close the application without saving.</p>

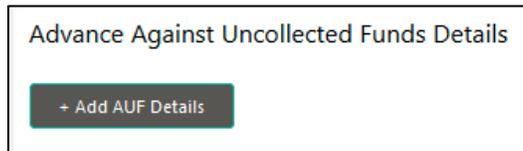
### 3.3.4 Advance Against Uncollected Funds Details

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

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

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

**Figure 54: Advance Against Uncollected Funds Details**



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

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

**NOTE:** User can move to the next data segment without capturing the Advance Against Uncollected Funds Details.

**Figure 55: Advance Against Uncollected Funds**

 A screenshot of a software interface titled "Savings Application Enrichment - 000APP000019958". The main content area is titled "Advance Against Uncollected Funds Details" and "Advance against Uncollected Funds". It displays a table with the following data:
 

Limit ID *	Limit Amount *	Limit Start Date *	Limit End Date *
10001	GBP	£5,000.00	03/26/20
			08/31/20

 The interface includes a left sidebar with navigation options: Interest Details, Charge Details, Temporary OD Limit Details, Advance Against Uncollected Funds (selected), and Summary. At the bottom, there are buttons for "Audit", "Request Clarification", "Back", "Next", "Save & Close", and "Cancel".

3. Specify the details in the relevant data fields. . For more information on fields, refer to the field description table below.

**Table 30: Advanced Against Uncollected Funds Details – Field Description**

<b>Field</b>	<b>Description</b>
<b>Add AUF Details</b>	Select to capture the advanced against uncollected funds limit details.
<b>Limit ID*</b>	Specify the advance against uncollected funds limit ID.
<b>Limit Amount*</b>	Select the currency and specify the AUF limit amount.
<b>Limit Start Date*</b>	Select the limit start date.
<b>Limit End Date*</b>	Select the limit expiry date.
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> 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, requirement for any additional document and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	Click <b>Back</b> to navigate to the previous data segment within a stage.

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

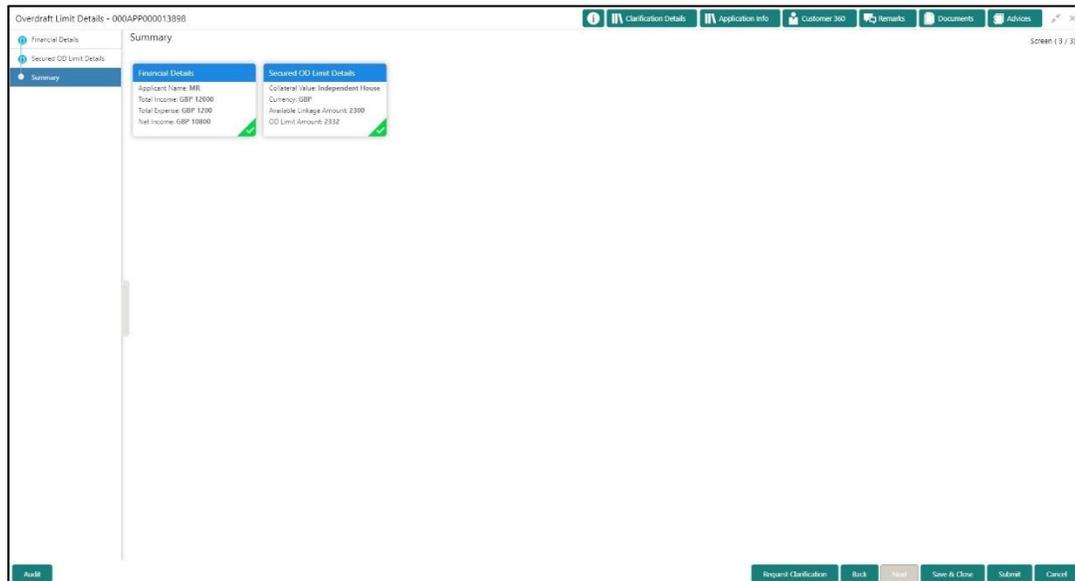
### 3.3.5 Summary

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

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

→ The **Summary** screen is displayed.

**Figure 56: Summary**



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

**Table 31: Summary - Field Description**

Data Segment	Description
<b>Interest Details</b>	Displays the interest details
<b>Charge Details</b>	Displays the charge details.
<b>Temporary Overdraft Limit Details</b>	Displays the temporary overdraft limit Details

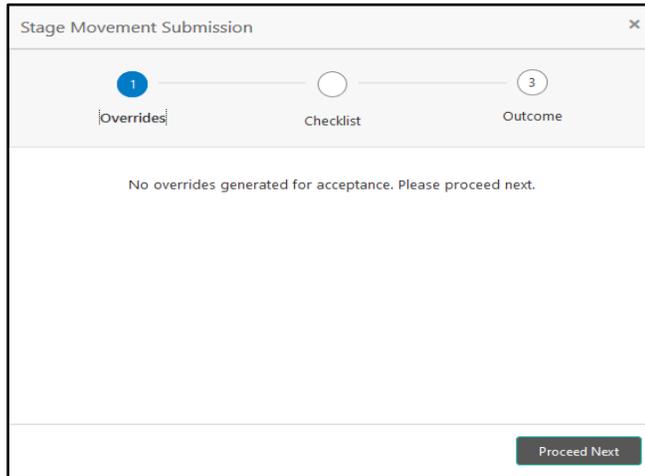
Data Segment	Description
<b>Advance Against Uncollected Funds Details</b>	Displays the advance against uncollected funds Details
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> to raise a new clarification request. The system allows placing a request for clarification that is needed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

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

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

→ The **Overrides** screen is displayed.

**Figure 57: Overrides**

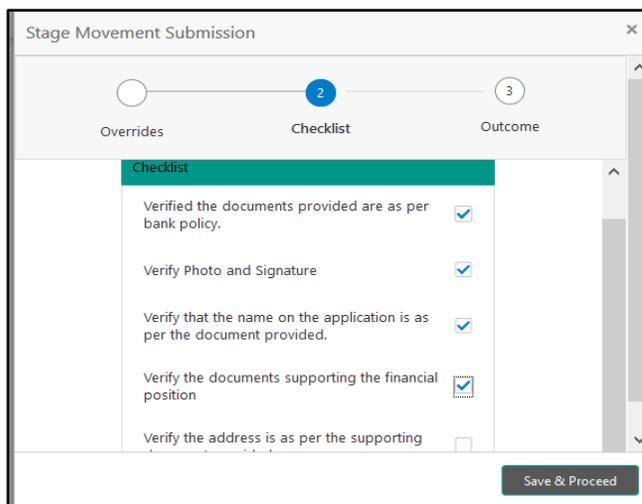


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, the user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

**Figure 58: Checklist**



Checklist configured in the business process for the business product is displayed here.

Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.
  5. Click **Save & Proceed**.
- The **Outcome** screen is displayed.

**Figure 59: Outcome**

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

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

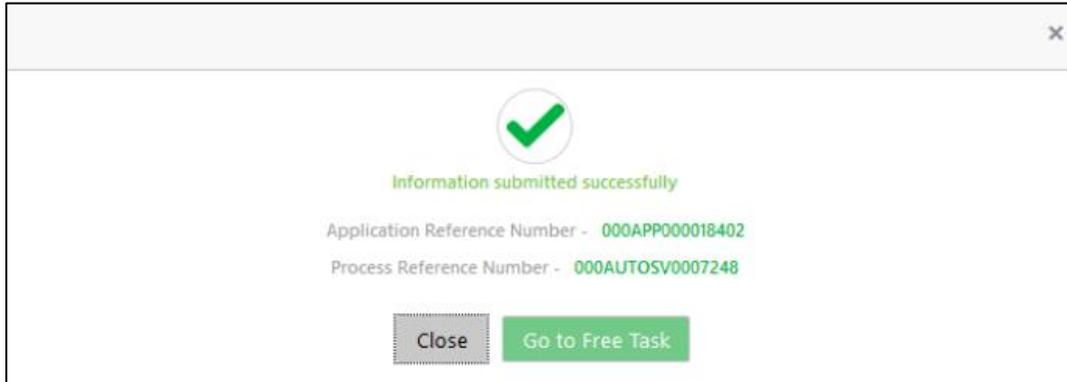
Outcomes configured in the Workflow Orchestrator for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

**Figure 60: Confirmation**



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

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

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

**Figure 61: Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005AVLACD001914	000APP00004201	Account Funding	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Loans Retail Process Ma...	000HMEIN1000898	000APP00004201	Application Entry	19-03-22	000	000041	
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005AVLACD001898	000APP00004178	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005AVLACD001888	000APP00004167	Application Enrichment	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005AVLACD001887	000APP00004166	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005AVLACD001885	000APP00004159	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005AVLACD001880	000APP00004148	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Loans Retail Process Ma...	000HMEIN1000879	000APP00004141	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	0000NT00004097	000APP00004146	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	0000NT00004096	000APP00004145	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	0000NT00004095	000APP00004144	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	0000NT00004094	000APP00004143	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	0000NT00004093	000APP00004142	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	0000NT00004091	000APP00004140	Application Initiation	19-03-22	000		

### 3.4 Account Funding Stage

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

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

- [3.4.1 Initial Funding Details](#)
- [3.4.2 Summary](#)

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

#### 3.4.1 Initial Funding Details

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

For more details on the Modes and the Manual/Automatic Process configuration, please refer to the Configurations Guide.

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

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

**Figure 62: Initial Funding Details**

Initial Funding Details			
Fund The Account	Account Transfer		
Fund By	Account Transfer		
Amount	GBP2,000.00	Value Date	30 Mar 2020
Account Number	0000000940010	Account Name	John Tarristov
Cheque Number		Cheque Date	
GL Account Number	100000009	GL Account Description	PAY IN BY GL
Transaction Reference Number		Teller Transaction Status	Select

2. Specify the details in the relevant data fields. . For more information on fields, refer to the field description table below.

**Table 32: Initial Funding Details - Field Description**

<b>Field</b>	<b>Description</b>
<b>Fund the Account</b>	Displays the Fund the Account selected in the Account Details Data Segment in Application Entry stage.
<b>Fund By</b>	Displays the Fund by option selected in the Account Details Data Segment in Application Entry stage.
<b>Amount</b>	Displays the amount of the initial funding updated in the Account Details data segment in Application Entry stage.
<b>Value Date</b>	Displays the value date of the initial funding updated in the Account Details data segment in Application Entry stage.
<b>GL Account Number</b>	Displays the GL account number for the initial funding transaction that was triggered off in the Application Entry stage for the Teller module.
<b>GL Account Description</b>	Displays the GL account description for the initial funding transaction that was triggered off in the Application Entry stage for the Teller module.
<b>Teller Transaction Reference Number</b>	Displays the transaction reference number for the initial funding transaction that was triggered off in the Application Entry stage for the Teller module.
<b>Teller Transaction Status</b>	Displays the status of the teller transaction.  <b>NOTE:</b> The status of the teller transaction should be 'Success' for the submission of the Account Funding stage.

Field	Description
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> 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, requirement for any additional document and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	<p>Click <b>Back</b> to navigate to the previous data segment within a stage.</p>
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
<b>Save &amp; Close</b>	<p>Click <b>Save &amp; Close</b> to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.</p>
<b>Cancel</b>	<p>Click <b>Cancel</b> to close the application without saving.</p>

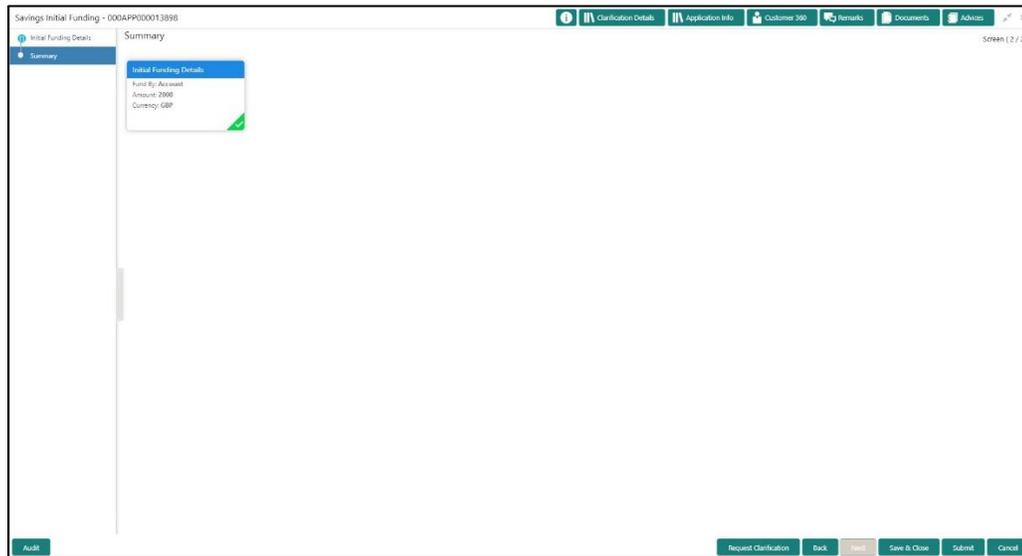
### 3.4.2 Summary

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

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

→ The **Summary** screen is displayed.

**Figure 63: 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 33: Summary - Field Description

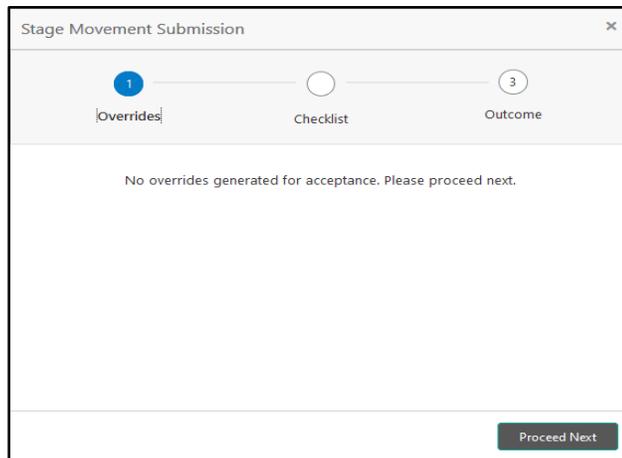
Data Segment	Description
<b>Initial Funding Details</b>	Displays the initial funding details
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead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

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

- 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 64: Overrides**



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

3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

**Figure 65: Checklist**

Stage Movement Submission

Progress: 1 — 2 — 3

Overrides Checklist Outcome

**Checklist**

- Verified the documents provided are as per bank policy.
- Verify Photo and Signature
- Verify that the name on the application is as per the document provided.
- Verify the documents supporting the financial position
- Verify the address is as per the supporting

Save & Proceed

Checklist configured in the business process for the business product is displayed here.

Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

**Figure 66: Outcome**

Stage Movement Submission

Progress: 1 — 2 — 3

Overrides Checklist Outcome

Select an Outcome

- PROCEED
- Return to Application Enrichment
- Return to Application Entry
- TERMINATE

Submit

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

- Proceed
- Return to Application Entry
- Return to Application Enrichment
- Reject by Bank

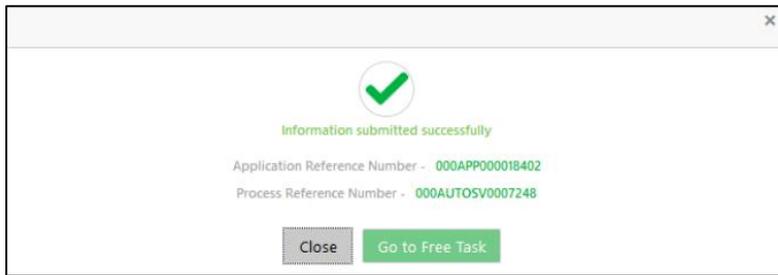
Outcomes configured in the Workflow Orchestrator for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

**Figure 67: Confirmation**



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

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

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

**Figure 68: Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & E...		Savings Retail Process...	0005AVLAC0001914	000APP000004201	Supervisor Approval	19-03-22	000		
Acquire & E...		Loans Retail Process Ma...	000HMLN100008096	000APP000004201	Application Entry	19-03-22	000	000041	
Acquire & E...		Savings Retail Process...	0005AVLAC0001898	000APP000004178	Application Entry	19-03-22	000		
Acquire & E...		Savings Retail Process...	0005AVLAC0001887	000APP000004166	Application Entry	19-03-22	000		
Acquire & E...		Savings Retail Process...	0005AVLAC0001885	000APP000004159	Application Entry	19-03-22	000		
Acquire & E...		Savings Retail Process...	0005AVLAC0001880	000APP000004148	Application Entry	19-03-22	000		
Acquire & E...		Loans Retail Process Ma...	000HMLN100008079	000APP000004141	Application Entry	19-03-22	000		
Acquire & E...		Retail Process Manage...	000INT000004097	000APP000004146	Application Initiation	19-03-22	000		
Acquire & E...		Retail Process Manage...	000INT000004096	000APP000004145	Application Initiation	19-03-22	000		
Acquire & E...		Retail Process Manage...	000INT000004095	000APP000004144	Application Initiation	19-03-22	000		
Acquire & E...		Retail Process Manage...	000INT000004094	000APP000004143	Application Initiation	19-03-22	000		
Acquire & E...		Retail Process Manage...	000INT000004093	000APP000004142	Application Initiation	19-03-22	000		
Acquire & E...		Retail Process Manage...	000INT000004091	000APP000004140	Application Initiation	19-03-22	000		

### 3.5 Application Approval Stage

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

- [3.1.1 Account Details](#) - View Only as available in Application Entry stage
- [3.1.2 Customer Information](#) - View Only as available in Application Entry stage
- [3.1.3 Stake Holder Details](#) - View Only as available in Application Entry stage
- [3.1.4 Mandate Details](#) - View Only as available in Application Entry stage
- [3.1.5 Account Service Preferences](#) - View Only as available in Application Entry stage
- [3.1.6 Nominee Details](#) - View Only as available in Application Entry stage
- [3.2.1 Financial Details](#) - View Only as available in Overdraft Limit stage
- [3.2.2 Secured Overdraft Limit Details](#) - View Only as available in Overdraft Limit stage
- [3.3.1 Interest Details](#) - View Only as available in Application Enrichment stage
- [3.3.2 Charge Details](#) - View Only as available in Application Enrichment stage
- [3.3.3 Temporary Overdraft Limit Details](#) - View Only as available in Application Enrichment stage
- [3.3.4 Advance Against Uncollected Funds Details](#) - View Only as available in Application Enrichment stage
- [3.4.1 Initial Funding Details](#) - View Only as available in Account Funding stage
- [3.5.1 Approval Details](#)
- [3.5.2 Summary](#)

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

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

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

### 3.5.1 Approval Details

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

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

**Figure 69: Approval Details**

2. Specify the details in the relevant data fields. . For more information on fields, refer to the field description table below.

**Table 34: Approval Details - Field Description**

Field	Description
<b>Applicant Name</b>	Displays the name of the applicant.
<b>Account Type</b>	Displays the account type.
<b>Account Branch</b>	Displays the account branch.
<b>Product Code</b>	Displays the product code.
<b>Product Name</b>	Displays the product name.
<b>Account Currency</b>	Displays the account currency.

Field	Description
<b>Host Product Code</b>	Displays the host product code.
<b>Host Product Description</b>	Displays the host product description.
<b>User Recommendation</b>	<p>Select the user recommendation. Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Approved</b></li> <li>• <b>Rejected</b></li> </ul>
<b>User Action</b>	Displays the user action based on the selection.
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> 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, requirement for any additional document and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer to the section <b>Request Clarification</b>.</p>
<b>Back</b>	<p>Click <b>Back</b> to navigate to the previous data segment within a stage.</p> <p><b>NOTE:</b> Since this is the first screen on the workflow, Back will be disabled.</p>
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>

Field	Description
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> to save the data captured. <b>Save &amp; Close</b> will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.
<b>Cancel</b>	Click <b>Cancel</b> to close the application without saving.

### 3.5.2 Summary

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

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

→ The **Summary** screen is displayed.

**Figure 70: Summary Details**

The screenshot shows the 'Summary' screen for a Savings Account Approval. The title bar reads 'Savings Account Approval - 000APP000017509'. The main content area is titled 'Summary' and contains several data tiles, each with a green checkmark in the bottom right corner, indicating that the data has been successfully captured. The tiles are arranged in a grid and include the following details:

- Approval Details:** Product Name: Max Savings Account, Account Type: Savings Account, Account Branch: 000.
- Customer Information:** Name, Applicant Type: Primary, No. Of Applicants: 1.
- Account Details:** Product Name: Max Savings Account, Account Branch: 000, Account Currency: GBP.
- Mandate Details:** Mode of Operation: Single.
- Nominee Details:** Name, Relation Type: Father, Minor: N.
- Secured OD Details:** Collateral Value: Independent Land, Currency: GBP, Available Linkage Amount: 14000, OD Limit Amount: 1400.
- Financial Details:** Applicant Name: MR, Total Income: GBP 809000, Total Expense: GBP 20000, Net Income: GBP 789000.
- Interest Details:** Effective Rate: 3.5%, Interest Rate: 3.5%.
- Charge Details:** Charge Type: No of transactions.
- Temporary Overdraft Details:** Temporary OD Limit ID: OD12, Currency: GBP, Limit Amount: 0, Limit Start Date: 2021-03-27.
- Advance Against Uncleared Debits:** Limit ID: OD12, Currency: GBP, Limit Amount: 1200, Limit Start Date: 2021-03-27.
- Initial Funding Details:** Currency: GBP.

The bottom of the screen features a navigation bar with buttons: 'Audit', 'Request Clarification', 'Back', 'Next', 'Save & Close', 'Submit', and 'Cancel'. The top right corner shows 'Screen ( 13 / 13)'.

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 35: Summary - Field Description

<b>Data Segment</b>	<b>Description</b>
<b>Account Details</b>	Displays the account details.
<b>Customer Information</b>	Displays customer information details.
<b>Stake Holder Details</b>	Displays the stake holder details.  This field appears only if the <b>Customer Type</b> is selected as <b>Small and Medium Business (SMB)</b> .
<b>Mandate Details</b>	Displays the mandate details.
<b>Nominee Details</b>	Displays the nominee details.
<b>Secured Overdraft Limits Details</b>	Displays the secured overdraft limit details.
<b>Financial Details</b>	Displays the financial details.
<b>Interest Details</b>	Displays the interest details.
<b>Charge Details</b>	Displays the charge details.
<b>Temporary Overdraft Limit Details</b>	Displays the temporary overdraft limit Details
<b>Advance Against Uncollected Funds Details</b>	Displays the advance against uncollected funds Details
<b>Initial Funding Details</b>	Displays the initial funding details
<b>Approval Details</b>	Displays the approval details.

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

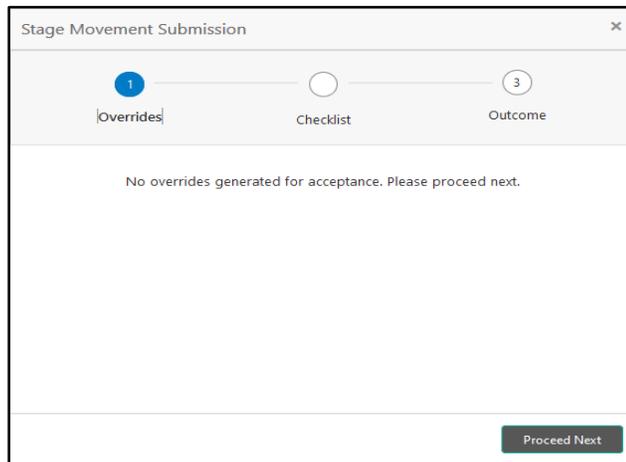
Data Segment	Description
<b>Submit</b>	Click <b>Submit</b> to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.
<b>Cancel</b>	Click <b>Cancel</b> to close the application without saving.

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

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

→ The **Overrides** screen is displayed.

**Figure 71: Overrides**



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

3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

**Figure 72: Checklist**

Stage Movement Submission

Progress: 1 — 2 (active) — 3

Overrides Checklist Outcome

Checklist

- Verified the documents provided are as per bank policy.
- Verify Photo and Signature
- Verify that the name on the application is as per the document provided.
- Verify the documents supporting the financial position
- Verify the address is as per the supporting

Save & Proceed

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

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

**Figure 73: Outcome**

Stage Movement Submission

Progress: 1 — 2 — 3 (active)

Overrides Checklist Outcome

Select an Outcome

- PROCEED
- PROCEED
- Return to Initial Funding
- Return to Application Enrichment
- Return to Application Entry
- TERMINATE

Submit

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

- Proceed
- Return to Application Entry
- Return to Application Enrichment
- Return to Account Funding
- Reject by Bank

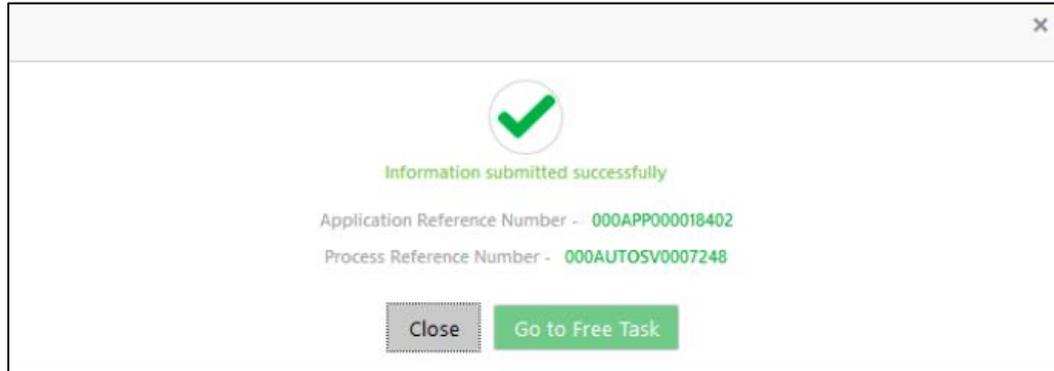
Outcomes configured in the Workflow Orchestrator for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

**Figure 74: Confirmation**



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

In case due to any error the account creation is rejected on Product Processor side, the application moves to the [3.6 Manual Retry Stage](#).

## 3.6 Manual Retry Stage

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

The Manual Retry Stage comprises of the below data segment:

- [3.6.1 Manual Retry Data Segment](#)

### 3.6.1 Manual Retry Data Segment

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

## 4 Instant Savings Account Origination Process

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

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

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

This process is not applicable for Small and Medium Business customers.

### Prerequisite:

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

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

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

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

- **Account Funding Stage:** On successful submission of the Application Entry Stage, system checks if Initial Funding has been updated for the Account Opening or not.
  - The initial funding mode allowed for self-service initiated applications are External Bank Account Transfer and Account Transfer.
  - In case Initial Funding has been taken for the Account via the External Bank Account Transfer in the self-service channel, system starts the Application Funding Stage and validates the Initial Funding Details Data Segment and submits the Application Funding Stage automatically.
  - For Application where the Initial Funding is updated as Account Transfer or where no funding has been taken for the Account, this stage is skipped completely by the system for Application initiated from Self-Service Channel and Branch Initiated Applications.
  - For the Branch Initiated Applications wherein the Initial Funding has been taken in Cash or Other Bank Cheque, this stage has to be manually actioned by the Branch User having access permission for this stage.
- **Application Approval Stage:** System skips this stage for self-service initiated application and submits the application directly to the Product Processor for Account Creation.

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

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

## 5 Error Codes and Messages

This topic contains the error codes and messages.

**Table 36: Error Codes and Messages**

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

<b>Error Code</b>	<b>Messages</b>
RPM_CMN_APL_015	Please provide a valid value for Country of residence
RPM_CMN_APL_016	Please provide a valid value for Citizenship
RPM_CMN_APL_017	Empty Request Cannot be Send to Party
RPM_CMN_APL_018	Exception Occured while parsing Json Response
RPM_CMN_APL_019	Exception Occured while Producing even for Kafka
RPM_CMN_APL_020	Please select one communication address for \$1
RPM_CMN_APL_021	Please provide valid value for Address Type of \$1
RPM_CMN_APL_022	Please provide valid value for Building Name of \$1
RPM_CMN_APL_023	Please provide valid value for State of \$1
RPM_CMN_APL_024	Please provide valid value for City of \$1
RPM_CMN_APL_025	Please provide valid value for Street Name of \$1
RPM_CMN_APL_026	Exception occured while fetching applicant count
RPM_ODADV_001	Please provide a value for LimitId
RPM_ODADV_002	Please provide a value for limitAmountCcy
RPM_ODADV_003	Please provide a value for limit Amount
RPM_ODADV_004	Please provide a value for StartDate
RPM_ODADV_005	Please provide a value for EndDate

<b>Error Code</b>	<b>Messages</b>
RPM_ODADV_006	Please provide a value for CollateralType
RPM_ODSEC_001	Please provide a valid value for Make
RPM_ODSEC_002	Please provide a valid value for Model
RPM_ODSEC_003	Please provide a valid value for InvestmentType
RPM_ODSEC_004	Please provide a valid value for BankName
RPM_ODSEC_005	Please provide a valid value for MaturityDate
RPM_ODSEC_006	Please provide a valid value for BranchName
RPM_ODSEC_007	Please provide a valid value for Attributes
RPM_ODSEC_008	Please provide a valid value for Dimension
RPM_ODSEC_009	Please provide a valid value for Dimension Type
RPM_ODSEC_010	Please provide a valid value for SecurityReferenceNo
RPM_ODSEC_011	Please provide a valid value for BranchCode
RPM_ODSEC_012	Please provide a valid value for AvalLinkageAmountCcy
RPM_ODSEC_013	Please provide a valid value for AvalLinkageAmount
RPM_ODSEC_014	Please provide a value for CollateralType
RPM_ODSEC_015	Please provide a value for CollateralValue
RPM_ODUN_001	Please provide a value for Renew Tod

<b>Error Code</b>	<b>Messages</b>
RPM_ODUN_002	Please provide a value for Renew Period Type
RPM_ODUN_003	Please provide a value for Renew Period
RPM_ODUN_004	Please provide a value for Next Renewal Limit CCY
RPM_ODUN_005	Please provide a value for Next Renewal Limit
RPM_TC_011	Error occured while getting uploaded Doc
RPM-ACC-DET-001	Initial funding is allowed but are not captured
RPM-ACC-DET-002	Captured initial funding amount is less than minimum amount
RPM-ACC-DET-003	Initial Funding is not allowed but still captured
RPM-ACC-DET-004	Please provide valid value for currency
RPM-ACC-DET-005	Please provide valid value for branch code
RPM-ACC-DET-006	Currency \$1 is not allowed for this product
RPM-ACC-DET-007	Product code can not be null
RPM-AT-001	Failed in Updating Transaction Log
RPM-AT-002	Record not found
RPM-AT-005	Mandatory Datasegment(s) - \$1
RPM-AT-015	Pending Approval of Overrides

<b>Error Code</b>	<b>Messages</b>
RPM-ATR-001	Invalid Date Format. Expected yyyy-MM-dd.
RPM-CA-001	Error occurred while parsing from Model to Entity
RPM-CM-FLDT-034	Total Income should not be negative
RPM-CM-FLDT-035	Total Expense should not be negative
RPM-CMN-001	Exception Occurred while Executing Query
RPM-CMN-002	Number format exception
RPM-CMN-003	Server Error Occurred during API call
RPM-CMN-004	Illegal State Exception
RPM-CMN-005	JTA Transaction unexpectedly rolled back
RPM-CMN-006	Exception Occurred while creating Bean
RPM-CMN-007	Internal server error occurred
RPM-CMN-APL-027	Please provide valid value for Holding Pattern
RPM-CMN-APL-028	Please provide valid value for Ownership
RPM-CMN-APL-029	Please provide valid value for Salutation of \$1
RPM-CMN-APL-030	Please provide valid value for First Name
RPM-CMN-APL-031	Please provide valid value for Last Name
RPM-CMN-APL-032	Please provide valid value for Gender of \$1

<b>Error Code</b>	<b>Messages</b>
RPM-CMN-APL-033	Please provide valid value for Date Of Birth of \$1
RPM-CMN-APL-034	Please provide valid value for Resident Status of \$1
RPM-CMN-APL-035	Please provide valid value for Citizenship By of \$1
RPM-CMN-APL-036	Please provide valid value for Unique Id Type of \$1
RPM-CMN-APL-037	Please provide valid value for Unique Id Number of \$1
RPM-CMN-APL-038	Customer age should be more than \$1 for \$2 Product.
RPM-CMN-APL-039	Customer age should be less than \$1 for \$2 Product.
RPM-CMN-APL-040	Same Customer cannot be added multiple times as Applicant.
RPM-CMN-APL-041	Please provide valid value for Party Id for \$1
RPM-CMN-APL-042	Please provide valid value for Short Name for \$1
RPM-CMN-APL-043	Please provide valid value for Birth Country for \$1
RPM-CMN-APL-044	\$1
RPM-CMN-APL-045	\$1
RPM-CMN-APL-046	Click on 'Cancel' and correct the error or wait for the in-progress party amendment request to be complete to reinstantiate the party amendment again. Alternately click on 'Proceed' to submit this stage without the amendment.
RPM-CMN-APL-047	Please provide valid value for Birth Country of \$1

<b>Error Code</b>	<b>Messages</b>
RPM-CMN-APL-048	Please provide valid value for Nationality of \$1
RPM-CMN-APL-049	Please provide valid value for Preferred Language of \$1
RPM-CMN-APL-050	Please provide valid value for Preferred Currency of \$1
RPM-CMN-APL-051	Please provide valid value for Customer SubType for \$1
RPM-CMN-APL-052	Please provide valid value for Customer Segment for \$1 .
RPM-CMN-APL-053	Please provide valid value for Marital Status of \$1 .
RPM-CR-003	Error occurred while getting the cart details
RPM-INTR-001	Net Interest Rate is invalid
RPM-INTRST-001	Overall percentage should be equal to 100%
RPM-INTRST-002	Guardian details is required for minor \$1
RPM-LO-CMDT-001	Date Of Birth cannot be future date
RPM-LO-CMDT-002	Enter a valid email
RPM-LO-CMDT-003	Please provide a valid value for Address Line 1
RPM-LO-CMDT-004	Please provide a valid value for Country
RPM-LO-CMDT-005	Please provide a valid value for Pin Code
RPM-LO-CMDT-006	Please provide a valid value for Mobile Isd
RPM-LO-CMDT-007	Please provide a valid value for Mobile No

<b>Error Code</b>	<b>Messages</b>
RPM-LO-CMDT-008	Please provide a valid value for Income Type
RPM-LO-CMDT-009	Please provide a valid value for Employment Type
RPM-LO-CMDT-010	Please provide a valid value for Industry
RPM-LO-CMDT-011	Please provide a valid value for Address Type
RPM-LO-CMDT-012	Please provide a valid value for Process Reference Number
RPM-LO-CMDT-013	Please provide a valid value for Application Number
RPM-LO-CMDT-014	Please provide a valid value for Stage Code
RPM-LO-CMDT-015	Please provide a valid value for Title
RPM-LO-CMDT-016	Please provide a valid value for First Name
RPM-LO-CMDT-017	Please provide a valid value for Last Name
RPM-LO-CMDT-018	Please provide a valid value for Marital Status
RPM-LO-CMDT-019	Please provide a valid value for Date Of Birth
RPM-LO-CMDT-020	Please provide a valid value for Gender
RPM-LO-CMDT-021	Please provide a valid value for Unique Id No
RPM-LO-CMDT-022	Please provide a valid value for Seq No
RPM-LO-CMDT-023	Please provide a valid value for Email
RPM-LO-CMDT-024	Please provide a valid value for CIF Number

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

<b>Error Code</b>	<b>Messages</b>
RPM-LO-CMN-007	Charge Details not found for this Process Reference number
RPM-LO-CMN-008	Repayment Details not found for this Process Reference number
RPM-LO-CMN-009	Assessment Details not found for this Process Reference number
RPM-LO-CMN-010	Asset Details not found for this Process Reference number
RPM-LO-CMN-011	Mortgage Valuation Details not found for this Process Reference number
RPM-LO-CMN-012	Disbursement Details not found for this Process Reference number
RPM-LO-CMN-013	Vehicle Details not found for this Process Reference number
RPM-LO-CMN-014	Collateral Details not found for this Process Reference number
RPM-LO-CMN-015	Interest Details not found for this Process Reference number
RPM-LO-FLDT-001	Income Amount should not be negative
RPM-LO-FLDT-002	Expense Amount should not be negative
RPM-LO-FLDT-003	Total Income Amount is not equal to Individual Incomes
RPM-LO-FLDT-004	Total Expense Amount is not equal to Individual Expenses

<b>Error Code</b>	<b>Messages</b>
RPM-LO-FLDT-005	Net Amount is not equal to Total Income Amount minus Total Expense Amount
RPM-LO-FLDT-006	Income should be greater than zero
RPM-LO-FLDT-007	Expense should be greater than zero
RPM-LO-FLDT-008	Asset Amount should be greater than zero
RPM-LO-FLDT-009	Liability Amount should be greater than zero
RPM-LO-FLDT-010	Total Asset Amount is not equal to Individual Assets
RPM-LO-FLDT-011	Total Liability Amount is not equal to Individual Liabilities
RPM-LO-FLDT-012	Please provide a valid value for Parent Or Guardian Details
RPM-LO-FLDT-013	Please provide a valid value for Basic Details
RPM-LO-FLDT-014	Please provide a valid value for Income Details
RPM-LO-FLDT-016	Please provide a valid value for Expense Details
RPM-LO-FLDT-018	Please provide a valid value for Income Type
RPM-LO-FLDT-019	Please provide a valid value for Total Income Amount
RPM-LO-FLDT-020	Please provide a valid value for Expense Type
RPM-LO-FLDT-021	Please provide a valid value for Total Expense Amount
RPM-LO-FLDT-022	Please provide a valid value for Asset Type

<b>Error Code</b>	<b>Messages</b>
RPM-LO-FLDT-023	Please provide a valid value for Net Amount
RPM-LO-FLDT-024	Please provide a valid value for Liability Type
RPM-LO-FLDT-026	Please provide a valid value for Seq Income No
RPM-LO-FLDT-027	Please provide a valid value for Seq Expense No
RPM-LO-FLDT-028	Please provide a valid value for Seq Asset No
RPM-LO-FLDT-029	Please provide a valid value for Seq Liability No
RPM-LO-FLDT-030	Please provide a valid value for Seq Basic Details No
RPM-LO-FLDT-031	Please provide a valid value for Seq Parent Details No
RPM-LO-FLDT-036	Net Amount should be greater than zero
RPM-MNDT-001	Amount_To should not be null if Amount_From is given
RPM-MNDT-002	Amount_From should not be null if Amount_To is given
RPM-MNDT-003	Amount_To should be greater than Amount_From
RPM-MNDT-004	Invalid Mode of operation value
RPM-MNDT-005	Amount From and Amount to both are required
RPM-MNDT-006	Mandate Details list can not be empty for as per mandate
RPM-MNDT-007	Required number of signatory should be greater than 0
RPM-MNDT-008	Mode of operation can not be null

<b>Error Code</b>	<b>Messages</b>
RPM-PD-001	generateSequenceNumber : Entity cannot be null
RPM-PD-002	Sequence Generator failed to generate the reference number
RPM-PD-003	businessProductCode cannot be null
RPM-PD-004	Error while fetching Business Process
RPM-PD-005	Error while Fetching the Business Products
RPM-PD-006	Error occured while creating ATM Entity Model
RPM-PD-007	Unable to acquire task
RPM-PD-008	Error occurred while initiating workflow
RPM-PD-009	ApplicationNumber cannot be null
RPM-PD-010	Unable to save application in Transaction Controller
RPM-PD-011	Failed to persist comments
RPM-PD-012	Unable to update task to complete
RPM-PD-013	Process Code cannot be null for the lifecycle
RPM-PD-014	Error occured while submitting details to domain
RPM-PD-015	Unable to update stages
RPM-PD-016	Application Number, Process Code and Stagecode are mandatory

<b>Error Code</b>	<b>Messages</b>
RPM-PD-017	Unable to update task to complete
RPM-PD-018	Error occurred while fetching Summary details
RPM-PD-019	Datasegment is Mandatory
RPM-PD-020	Error occurred while fetching Summary details
RPM-PD-021	Error while getting datasegments from TC
RPM-PD-022	Error occurred while acquiring the task
RPM-PD-023	ProcessRefNo cannot be null
RPM-PD-024	Failed in domain save
RPM-PD-025	Error occurred while releasing the task
RPM-PD-026	Application submit/save failed for External System
RPM-PD-027	Application fetch failed for External System
RPM-PD-028	No Business Process maintained for the given Business Product
RPM-PD-029	\$1 is not valid
RPM-PD-030	The product \$1 cannot be selected multiple times
RPM-PD-031	Multiple products of the product type \$1 cannot be selected
RPM-PD-032	Cannot cancel the application as one or more process has crossed irrevocable stages

<b>Error Code</b>	<b>Messages</b>
RPM-PD-033	Mandatory Datasgments \$1 are missing for the reference number \$2
RPM-PD-034	Datasgment Code(s) is missing for \$1 for the reference number \$2
RPM-PD-035	Loan offer accept/reject is not applicable for the given application
RPM-PD-036	Unable to proceed as the application is already being processed by the bank
RPM-PR-001	Error ocured while getting the cart details
RPM-SA-AVL-001	Please provide a valid value for USer-Recommendation/Action
RPM-SA-INIT-01	Failed to Initialize
RPM-SAV-001	Transaction status is not completed
RPM-SAV-ACC-001	No Branch mapped to this business product.
RPM-SAV-AST-001	No OD Limit details found for this process Ref no
RPM-SAV-AST-002	The system recommended decision in invalid
RPM-SAV-AUD-001	Advance Against Uncollected Funds Details are not captured
RPM-SAV-BP-001	businessProductCode cannot be null
RPM-SAV-BP-002	No Currency mapped to this business product

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

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

<b>Error Code</b>	<b>Messages</b>
RPM-SAV-INI-005	Please provide a valid value for transaction reference number.
RPM-SAV-INI-006	Please provide a valid value for transaction status.
RPM-SAV-NOM-001	Overall percentage should be equal to 100%
RPM-SAV-NOM-002	Guardian details is required for \$1
RPM-SAV-NOM-003	Nominee Details are not captured
RPM-SAV-NOM-004	Please provide valid value for isMinor
RPM-SAV-NOM-005	Age of nominee is more than configured minor age, Can not set isMinor flag as Y
RPM-SAV-NOM-006	Age of nominee is less than configured minor age, Can not set is Minor flag as N
RPM-SAV-NOM-007	Please provide valid value of first name
RPM-SAV-NOM-008	Please provide valid value of last name
RPM-SAV-NOM-009	Please provide valid value of title
RPM-SAV-NOM-010	Please provide valid value of relation type
RPM-SAV-NOM-011	Address can not be null
RPM-SAV-NOM-012	Please provide valid value for country
RPM-SAV-NOM-013	Please provide valid value for Pin code

<b>Error Code</b>	<b>Messages</b>
RPM-SAV-NOM-014	Please provide valid value for Address Line 1
RPM-SAV-NOM-015	A Minor can not be a guardian
RPM-SAV-ODL-001	Temporary OD Limit information is not allowed for this product
RPM-SAV-ODL-002	Uncollected fund information is not allowed for this product
RPM-SAV-ODL-003	Unsecured OD Limit information is not allowed for this product
RPM-SAV-ODL-004	Please provide valid value for Limit Type
RPM-SAV-PRF-001	Card is not allowed for this business product
RPM-SAV-PRF-002	Cheque Book is not allowed for this product
RPM-SAV-PRF-003	Passbook is not allowed for this product
RPM-SAV-PRF-004	Internet banking is not allowed for this business product
RPM-SAV-PRF-005	Mobile Banking is not allowed for this business product
RPM-SAV-PRF-006	Kiosk is not allowed for this business product
RPM-SAV-PRF-007	Phone banking is not allowed for this business product
RPM-SAV-TOD-001	Temporary OD Limit Details are not captured
RPM-TO-001	Mandatory Checklist(s) - \$1
RPM-TO-020	Mandatory Document(s) - \$1

<b>Error Code</b>	<b>Messages</b>
RPM-SAV-ACC-001	No Branch mapped to this business product.
RPM-SAV-ACC-002	Please provide a valid value for Cheque Number
RPM-SAV-ACC-003	Please provide a valid value for Cheque Date
RPM-SAV-ACC-004	Please provide a valid value for Cheque Routing Number
RPM-SAV-ACC-005	Please provide a valid value for General Ledger code.
RPM-SAV-ACC-008	Missing Configuration :: CASA_FundBy_OtherBankCheque
RPM-SAV-ACC-009	Incorrect Configuration :: CASA_FundBy_Cash
RPM-SAV-ACC-010	Missing Configuration :: CASA_FundBy_Cash
RPM-SAV-ACC-011	Incorrect Configuration :: CASA_FundBy_Account
RPM-SAV-ACC-012	Missing Configuration :: CASA_FundBy_Account
RPM-SAV-ACC-013	Incorrect Configuration :: CASA_FundBy_OtherBankCheque

## 6 Annexure – Advices

### 6.1 Account Creation

To,

Customer Name

Address Line1

Address Line2

State

City

Pin code

Bank Name

Branch

Date:

Sub: Account Creation

Dear Sir/Madam,

We are happy to inform you that your Savings Account Creation has been completed. Your Savings account number is <XXXXXXXXXXXXXXXX>.

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

Yours faithfully,

<Manager Name>

<Bank Name>

## 6.2 Application Form with OD

Application Number: <XXXXXXXXXXXX>

Application Branch: <XXX> <Branch>

Date: YYYY-MM-DD

Applicants:

Applicant 1

Applicant 2

### Product Details

Application Type: <New>

Product: <Product Name>

Fund Account: <Y> or <N>

Overdraft Requested: <Y> or <N>

Amount: <XXXXXX>

### Personal Details

Applicant	Gender	Date of Birth	Resident	Nationality	Birth Country	ID Type
Applicant 1	<Male> / <Female>	YYYY- MM-DD	<XXXXX>	<XXXXX>	<XXXXX>	<XXXXX>
Applicant 2	<Male> / <Female>	YYYY- MM-DD	<XXXXX>	<XXXXX>	<XXXXX>	<XXXXX>

### Employment Details

Employee Name: Mr. < Applicant 1 Name>

Employer Name: <XYZ>

Organization Category: <XYZ>

Current Employment: <XYZ>

Employment Type :< Full Time> or <Part Time>

Employment Start Date: YYYY-MM-DD

Employment End Date: YYYY-MM-DD

Employer's Address:

Address Line1

Address Line2

State

City

Pin code

Employee Name: Mr. <Applicant 2 Name>

Employer Name: <XYZ>

Organization Category: <XYZ>

Current Employment: <XYZ>

Employment Type :< Full Time> or <Part Time>

Employment Start Date: YYYY-MM-DD

Employment End Date: YYYY-MM-DD

Employer's Address:

Address Line1

Address Line2

State

City

Pin code

Financial Position Details (Currency: GBP)

Asset Type	Asset Amount
House	XXX
Deposit	XXX
Vehicle	XXX
Other	XXX

<b>Asset Type</b>	<b>Asset Amount</b>
House	XXX
Deposit	XXX
Vehicle	XXX
Other	XXX

<b>Liabilities Type</b>	<b>Liabilities Amount</b>
Property Loan	XXX
Vehicle Loan	XXX
Credit Card Outstanding	XXX
Overdrafts	XXX
Personal Loan	XXX
Other	XXX
Home Loan	XXX
Education Loan	XXX
Property Loan	XXX
Vehicle Loan	XXX
Credit Card Outstanding	XXX
Overdrafts	XXX
Personal Loan	XXX
Other	XXX

Home Loan	XXX
Education Loan	XXX

<b>Income Type</b>	<b>Income Amount</b>
Salary	XXX
Interest Amount	XXX
Rentals	XXX
Business	XXX
Cash Gifts	XXX
Other	XXX
Business	XXX
Pension	XXX
Investment Income	XXX
Agriculture	XXX
Salary	XXX
Interest Amount	XXX
Rentals	XXX
Business	XXX
Cash Gifts	XXX
Other	XXX
Business	XXX

Pension	XXX
Investment Income	XXX
Agriculture	XXX

Expense Type	Expense Amount
Loan Payments	XXX
Utility Payments	XXX
Insurance Payments	XXX
Credit Card Payments	XXX
Rentals	XXX
House	XXX
Vehicle	XXX
Fuel	XXX
Other	XXX
Medical	XXX
Education	XXX
Loan Payments	XXX
Utility Payments	XXX
Insurance Payments	XXX
Credit Card Payments	XXX
Rentals	XXX

House	XXX
Vehicle	XXX
Fuel	XXX
Other	XXX
Medical	XXX
Education	XXX

## Nominee Details

Name	Relationship	Dateofbirth	Percentage	Guaradian	Address
<Nominee Name>	<Nomine Relationship>	YYYY-MM-DD	<Shared Percentage>	<Yes> or <No>	<Nominee Address>

## Unsecured OD Details

Requested Limit

&lt;XXX&gt;

## Mandate Details

Mode of Operation

&lt;XYZ&gt;

## SIGNIFICANT CHANGES

You have advised us that there are no foreseeable significant changes to your circumstances that will affect your ability to meet your contracted repayments.

You have advised us that significant changes to your circumstances may occur that could adversely affect your ability to meet your contracted repayments and you have plans in place to ensure that you will be able to continue to make repayments if these circumstances occur.

## Privacy Statement

We would like to inform you that:

Purpose of collection

Personal information is information about an identifiable individual and includes facts or an opinion about you which identifies you or by which your identity can be reasonably determined. The collection of your personal information is essential to enable us to conduct our business of offering and you with our range of financial products and services.

We collect personal information for the purposes of:

identifying and protecting you when you do business with us establishing your requirements and providing the appropriate product or service setting up, administering and managing our products and services assessing and investigating and if accepted, managing a claim made by you under one or more of our product and training and developing our staff and representatives. We may be required by law to collect your personal information. These include, but are not limited to, anti-money laundering and taxation laws.

Consequences if personal information is not provided

If we request personal information about you and you do not provide it, we may not be able to provide you with the financial product or service that you request, or provide you with the full range of services we offer.

Disclosure

We use and disclose your personal information for the purposes we collected it. we may also use and disclose your personal information for a secondary purpose that is related to the purpose for which we collected it. This would happen in cases where you would reasonably expect us to use or disclose your personal information for that secondary purpose. In the case of sensitive information, any secondary purpose, use or disclosure will be directly related to the purpose collection.

When necessary and in connection with purposes of collection, we may disclose your personal information to and/or collect your personal information from:

Other companies within the. Where required or authorized under our relationship with our joint venture companies. Information technology providers, including hardware and software vendors and consultants such as programmers research and development service providers your advisers, agents or representatives our advisers, agents or representatives if required or authorized to do so, regulatory bodies and government agencies financial advisers lenders' mortgage insurers and values credit reporting agencies legal and other professional advisers printers and mail house service providers manufacturers for plastic card production (e.g. debit and credit cards) external dispute resolution schemes.

Disclosure overseas

There are also instances where we may have to send your personal information overseas or collect personal information from overseas. These instances include: sending your personal information to companies in the group. When you have asked us to do so when we are authorised or required by law to do so when we have outsourced a business activity or function to an overseas service provider with whom we have a contractual arrangement certain electronic transactions or when it is necessary in order to facilitate a transaction on your behalf. We will only send your personal information overseas or collect personal information about you from overseas for the purposes in this statement.

#### Access

You can request access to the personal information we hold about you by contacting us. In some circumstances, we are able to deny your request for access to personal information. If we deny your request for access, we will tell you why. If accessing your personal information will take an extended period of time, we will inform you of the likely delay. For more detailed requests for access to personal information, for example, access to information held in archives, a fee may be charged to cover the associated cost of retrieval and supplying this information.

#### Marketing

We would like to use and disclose your personal information to keep you up to date with the range of products and services available from. Generally, our companies in the group will use and disclose your personal information for marketing purposes. If you do not want us to use and disclose your personal information for the purpose of marketing products and services to you, you should contact us and tell us.

#### Contact

Please contact us to:

change your mind at any time about receiving marketing material request access to the personal information we hold about you or obtain more information about our privacy practices by asking for a copy of our Privacy Policy You can contact us by calling 13 \*\* 75 or contacting us at .com.au or by visiting any of our branches. Our Privacy Policy can also be found on our website at .com.au at the bottom of the page by clicking on Privacy.

#### Authority to obtain credit information

I/We understand that by signing this application, consent is given to:

close to a credit reporting agency certain personal information about me/us including: identity particulars, amount of credit applied for in this application, payments which may become more than 60 days overdue any serious credit infringement which believes I/we have committed, advice that

payments are no longer overdue and/or that credit provided to me/us has been discharged. Obtain from a credit reporting agency a report containing personal credit information about me/us and, a report containing information about my/our commercial activities or commercial credit worthiness, to enable to assess this application for credit. I/We further consent to and acknowledge that may at its discretion obtain second and/or subsequent credit reports prior to funding (settlement) or withdrawal of this application, in order to reassess my/our application for credit. Give and obtain from any credit provider(s) that may be named in this application or in a report held by a credit reporting agency information about my/our credit arrangements, including information about my/our credit worthiness, credit standing, credit history, credit capacity for the purpose of assessing an application for credit, notifying any default by me/us.

Confirm my employment details from my employer, accountant or tax agent named in this application. Confirm my income received on an investment property from any nominated real estate agent.

**Acknowledgments & Declarations**

By signing below, I/we agree that I/we, have read and understood this application declare that all information provided in this application is true and correct authorize to make any enquiries it considers necessary to verify the information provided in this application and in support of this application agree to , in accordance with the Privacy Statement included in this application and the Privacy Policy consent to the disclosures set out in the Authority to Obtain Credit Information consent to disclosing information about my/our application, credit report, loan balance from time to time and associated information relevant to the calculation of commission to the agent nominated in this application and to any organization under which the agent may operate or by whom the agent is employed agree to transmitting my/our personal information by electronic means

Applicant	Date	Signature
<Applicant 1>	YYYY-MM-DD	
<Applicant 2>	YYYY-MM-DD	

### 6.3 Application Form without OD

Application Number: &lt;XXXXXXXXXXXX&gt;

Application Branch: &lt;XXX&gt; &lt;Branch&gt;

Date: YYYY-MM-DD

Applicants:

Applicant 1

Applicant 2

#### Product Details

Application Type: &lt;New&gt;

Product: &lt;Product Name&gt;

Fund Account: &lt;Y&gt; or &lt;N&gt;

Overdraft Requested: &lt;Y&gt; or &lt;N&gt;

Amount: &lt;XXXXXX&gt;

#### Personal Details

Applicant	Gender	Date of Birth	Resident	Nationality	Birth Country	ID Type
Applicant 1	<Male> / <Female>	YYYY- MM-DD	<XXXXX>	<XXXXX>	<XXXXX>	<XXXXX>
Applicant 2	<Male> / <Female>	YYYY- MM-DD	<XXXXX>	<XXXXX>	<XXXXX>	<XXXXX>

#### Nominee Details

Name	Relationship	Dateofbirth	Percentage	Guaradian	Address
<Nominee Name>	<Nomine Relationship>	YYYY-MM- DD	<Shared Percentage>	<Yes> or <No>	<Nominee Address>

## Mandate Details

### Mode of Operation

<XYZ>

## Privacy Statement

We would like to inform you that:

### Purpose of collection

Personal information is information about an identifiable individual and includes facts or an opinion about you which identifies you or by which your identity can be reasonably determined. The collection of your personal information is essential to enable us to conduct our business of offering and you with our range of financial products and services.

We collect personal information for the purposes of:

identifying and protecting you when you do business with us establishing your requirements and providing the appropriate product or service setting up, administering and managing our products and services assessing and investigating and if accepted, managing a claim made by you under one or more of our product and training and developing our staff and representatives. We may be required by law to collect your personal information. These include, but are not limited to, anti-money laundering and taxation laws.

### Consequences if personal information is not provided

If we request personal information about you and you do not provide it, we may not be able to provide you with the financial product or service that you request, or provide you with the full range of services we offer.

### Disclosure

We use and disclose your personal information for the purposes we collected i.e. may also use and disclose your personal information for a secondary purpose that is related to the purpose for which we collected it. This would happen in cases where you would reasonably expect us to use or disclose your personal information for that secondary purpose. In the case of sensitive information, any secondary purpose, use or disclosure will be directly related to the purpose collection.

When necessary and in connection with purposes of collection, we may disclose your personal information to and/or collect your personal information from:

Other companies within the. Where required or authorized under our relationship with our joint venture companies. Information technology providers, including hardware and software vendors and consultants such as programmers research and development service providers your advisers, agents or representatives our advisers, agents or representatives if required or authorized to do so, regulatory bodies and government agencies financial advisers lenders' mortgage insurers and values credit reporting agencies legal and other professional advisers printers and mail house service providers manufacturers for plastic card production (e.g. debit and credit cards) external dispute resolution schemes.

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change your mind at any time about receiving marketing material request access to the personal information we hold about you or obtain more information about our privacy practices by asking for

a copy of our Privacy Policy You can contact us by calling 13 \*\* 75 or contacting us at .com.au or by visiting any of our branches. Our Privacy Policy can also be found on our website at .com.au at the bottom of the page by clicking on Privacy.

Authority to obtain credit information

I/We understand that by signing this application, consent is given to:

close to a credit reporting agency certain personal information about me/us including: identity particulars, amount of credit applied for in this application, payments which may become more than 60 days overdue any serious credit infringement which believes I/we have committed, advice that payments are no longer overdue and/or that credit provided to me/us has been discharged. Obtain from a credit reporting agency a report containing personal credit information about me/us and, a report containing information about my/our commercial activities or commercial credit worthiness, to enable to assess this application for credit. I/We further consent to and acknowledge that may at its discretion obtain second and/or subsequent credit reports prior to funding (settlement) or withdrawal of this application, in order to reassess my/our application for credit. Give and obtain from any credit provider(s) that may be named in this application or in a report held by a credit reporting agency information about my/our credit arrangements, including information about my/our credit worthiness, credit standing, credit history, credit capacity for the purpose of assessing an application for credit, notifying any default by me/us.

Confirm my employment details from my employer, accountant or tax agent named in this application. Confirm my income received on an investment property from any nominated real estate agent.

Acknowledgments & Declarations

By signing below, I/we agree that I/we, have read and understood this application declare that all information provided in this application is true and correct authorize to make any enquiries it considers necessary to verify the information provided in this application and in support of this application agree to , in accordance with the Privacy Statement included in this application and the Privacy Policy consent to the disclosures set out in the Authority to Obtain Credit Information consent to disclosing information about my/our application, credit report, loan balance from time to time and associated information relevant to the calculation of commission to the agent nominated in this application and to any organization under which the agent may operate or by whom the agent is employed agree to transmitting my/our personal information by electronic means

Applicant	Date	Signature
<Applicant 1>	YYYY-MM-DD	

<Applicant 2>	YYYY-MM-DD	
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## 7 Functional Activity Codes Glossary

1. [Account Funding Stage](#) (pg. 116) - RPM\_FA\_SAVORG\_FUND
2. [Application Enrichment Stage](#) (pg. 98) - RPM\_FA\_SAVORG\_ENRCH
3. [Application Entry Stage](#) (pg. 8) - RPM\_FA\_SAVORG\_APPEN
4. [Overdraft Limit Stage](#) (pg. 81) - RPM\_FA\_OVERDRAFT\_LIMIT
5. [Application Approval Stage](#) (pg. 124) - RPM\_FA\_SAVORG\_APPRV