

**Term Deposit Origination User Guide**

# **Oracle Banking Origination**

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## Term Deposit Origination User Guide

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# 1 Preface

## 1.1 Introduction

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

## 1.2 Audience

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

## 1.3 Document Accessibility

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

## 1.4 Acronyms and Abbreviations

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

**Table 1: Acronyms Table**

Abbreviation	Description
DS	Data Segment
SMB	Small and Medium Business
System	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>Term Deposit Origination Process</b>	This topic provides a snapshot of the features of the entire module.
<b>Term Deposit Origination</b>	This topic provides detailed information on the defined stages through which the Term Deposit application has to flow before it is ready to be sent to the Host for Account Creation.
<b>Error Codes and Messages</b>	This topic provides the error 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 Term Deposits Account stages with functional activity codes and page references for quick navigation.

## 1.6 Related Documents






The related documents are as follows:

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

## 1.7 Symbols

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

**Table 3: Symbols**

Icons	Function
	Exit
	Add row
	Delete row
	Option list
	Represents Results

## 2 Term Deposit Origination Process

This chapter includes the following sections:

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

### 2.1 Introduction

Oracle 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 and Vehicle Loan for Individual customers, and Term Loan and Business Loan for Small and Medium Business customers. It is a Host-Agnostic solution.

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

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

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

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

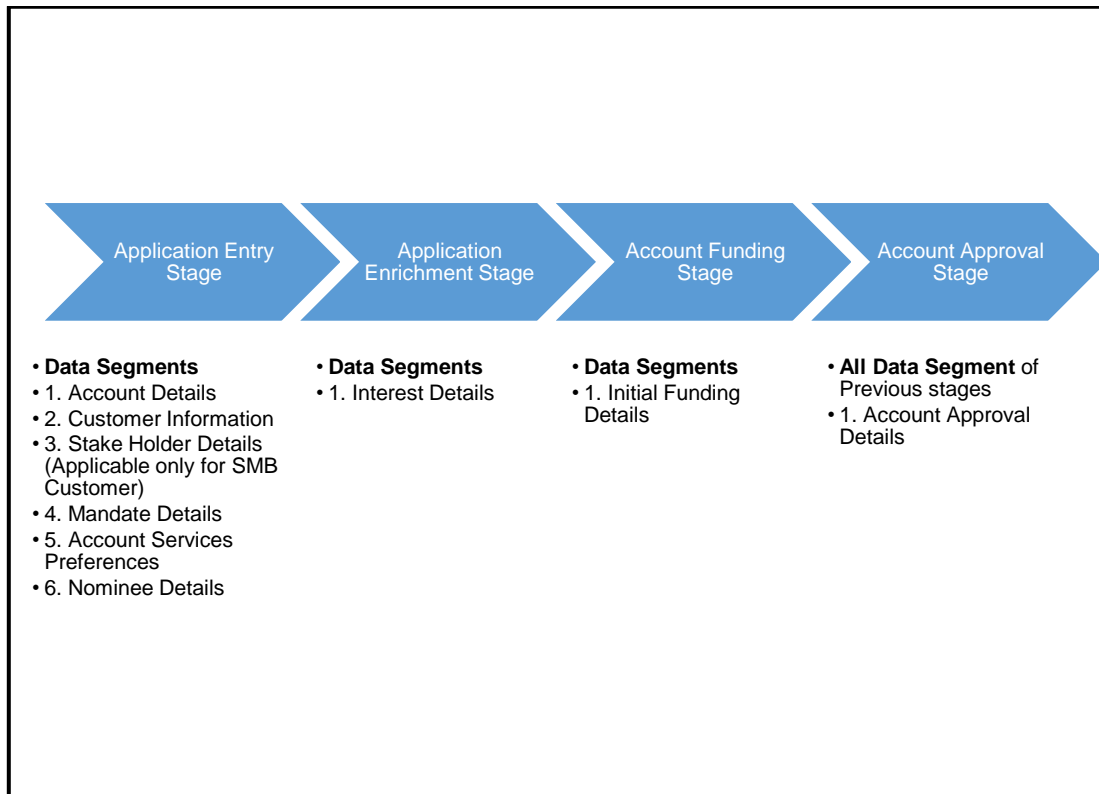


This process initiates with the receipt of Term Deposit opening form and related documents from a customer for opening of a Term Deposit. The bank verifies the details and documents submitted for opening of Term Deposit to ensure completeness and initiates the Term Deposit Origination process by selecting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

## 2.2 Reference Workflow for Term Deposit Account Origination

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

**Figure 1: Reference Flow Diagram**



### 3 Term Deposit Origination

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

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

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

#### Prerequisites

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	Branch	Customer Number
<input checked="" type="checkbox"/> Acquire & E...	medium	Term Deposit Origination...	000RPM1D10000138	000APP000019960	Application Entry	20-03-26	000	
<input type="checkbox"/> Acquire & E...					Application Entry			
<input type="checkbox"/> Acquire & E...					Application Initiation			
<input type="checkbox"/> Acquire & E...	medium	Current Account Origin...	000CUREDG0001478	000APP000019873	Application Enrichment	20-03-26	000	
<input type="checkbox"/> Acquire & E...	medium	Current Account Origin...	000CUREDG0001477	000APP000019872	Application Enrichment	20-03-26	000	
<input type="checkbox"/> Acquire & E...	medium	Current Account Origin...	000CUREDG0001476	000APP000019870	Application Enrichment	20-03-26	000	
<input type="checkbox"/> Acquire & E...	medium	Savings Account Origin...	000SAVEDG0007812	000APP000019864	Application Entry	20-03-26	000	
<input type="checkbox"/> Acquire & E...					Application Initiation			
<input type="checkbox"/> Acquire & E...					Application Initiation			
<input type="checkbox"/> Acquire & E...		Retail Loan Origination...	000REDUPL0009534	000APP000019530	Application Entry	20-03-26	000	
<input type="checkbox"/> Acquire & E...		Retail Loan Origination...	000REDXAL0009533	000APP000019530	Application Entry	20-03-26	000	
<input type="checkbox"/> Acquire & E...		Retail Loan Origination...	000REDXAL0009505	000APP000019484	Application Entry	20-03-26	000	
<input type="checkbox"/> Acquire & E...		Current Account Origin...	000BEDXCA0001416	000APP000019280	Application Entry	20-03-26	000	

## 3.1 Application Entry Stage

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

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

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

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

- [3.1.1 Customer Information](#)
- [3.1.2 Account Details](#)
- [3.1.3 Stake Holder Details](#)
- [3.1.4 Account Service Preferences](#)
- [3.1.5 Nominee Details](#)
- [3.1.6 Mandate 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 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 **Acquire and Edit** for the application for which Application Entry stage has to be acted upon. It will ensure that the task is acquired to your user ID and will launch the Application Entry stage with the Customer Information data segment screen.

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

→ The Customer Information - Individual screen is displayed.

**Figure 3: Customer Information - Individual**

The screenshot displays the 'Customer Information - Individual' form within the 'TD Application Entry - 006APP000011029' system. The form is organized into several sections:

- Header:** Shows 'Customer Type' as 'Individual' and 'Ownership' as 'Single'. There are also fields for 'Date of Birth', 'E-mail', and 'Mobile Number'.
- Customer Status:** Includes 'Existing Customer' (checked) and 'Primary Customer' (unchecked) radio buttons, along with a 'CIF Number' field.
- Personal Details:** A grid of fields for 'Title', 'First Name', 'Middle Name', 'Last Name', 'Name In Local Language', 'Gender', 'Date of Birth', 'Resident Status', 'Country of Residence', 'Birth Country', 'Nationality', 'Citizenship By', 'Marital Status', 'ID Type', 'Unique ID No.', and 'Valid Till'.
- Customer Information:** Fields for 'Customer Segment', 'Customer Category', 'Preferred Language', 'Preferred Currency', 'Customer Location', 'Details Of Special Need', 'Remarks For Special Need', and 'Relationship Manager ID'.
- Address:** A section for 'Communication Address' with a list icon.
- Signature:** An 'Upload Signature' area with a 'Drag and Drop' instruction and a 'Remarks' field.
- Signature Table:** A table with columns for 'Signature ID', 'Signature', 'Remarks', and 'Action'.
- Footer:** Includes a 'Page 1 of 1 (1 of 1 items)' indicator and a 'Request Clarification' button.


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

Table 4: Customer Information - Field Description


Field	Description
<b>Customer Type*</b>	Displays the customer type pattern 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, 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>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>
<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>Field</b>	<b>Description</b>
<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>	Select the residential status of the applicant from the drop-down list. Available options are: <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 resident of.
<b>Birth Country*</b>	Search and select the country code where the applicant has born.
<b>Nationality*</b>	Search and select the country code where the applicant has nationality.

<b>Field</b>	<b>Description</b>
<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.
<b>Preferred Currency*</b>	Select the preferred currency.
<b>Customer Location*</b>	Click <b>Search</b> icon and select the Customer Location.

Field	Description
<b>Details Of Special Need</b>	<p>Select the special need details. Available options are:</p> <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.
<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>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>	<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>Capturing <b>Communication Address</b> 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.
<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><b>NOTE:</b> On Submit, signature will be handed off to Oracle Banking Party.</p>

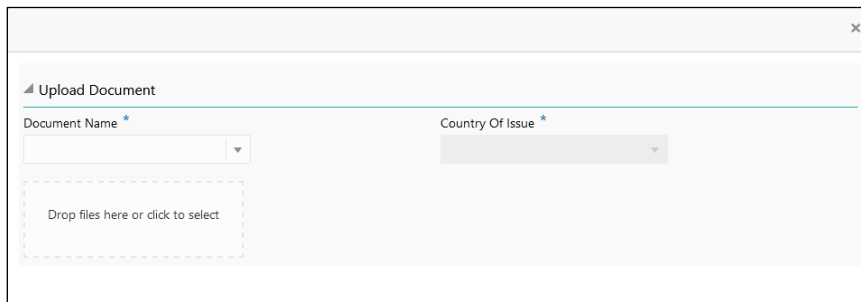
Field	Description
<b>Upload Signature</b>	Drag and drop the signature file or click on <b>Select or drop files here</b> to browse and upload the signature from the local system.  <b>NOTE:</b> PNG & JPEG file formats are supported
<b>Uploaded Signature</b>	Displays the uploaded signature.
<b>Remarks</b>	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>	Click  to edit the added signatures  Click  to delete the added signatures.
<b>Request Clarification</b>	Click <b>Request Clarification</b> to raise a new clarification request. System allows to place a request for clarification that is needed from the customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer.  For more information on <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.

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

→ The **Customer Information - Upload Document** screen is displayed

**Figure 4: Customer Information – Upload Document**



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

**Table 5: Customer Information - Upload Document – Field Description**

Field	Description
<b>Document Name*</b>	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>
<b>Country of Issue*</b>	This field is defaulted, for the document name is selected.  <b>NOTE:</b> This fields is editable.
<b>Upload Document</b>	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 5: Verify Information**

The screenshot shows a 'Verify Information' window. At the top, there is a preview of an Arizona Driver License. Below the preview is a form with the following fields:

- First Name: [Text Input]
- Middle Name: [Text Input]
- Last Name: [Text Input]
- Date Of Birth: [Date Picker]
- Gender: [Dropdown Menu]
- Unique Id Type: [Dropdown Menu, currently set to 'Driving License']
- Unique Id No: [Text Input]
- Unique Id Expiry Date: [Date Picker]
- Address Type: [Text Input]
- Building: [Text Input]
- Street: [Text Input]
- City: [Text Input]
- State: [Text Input]
- Country: [Text Input with Search Icon]
- Zipcode: [Text Input]
- Issue Date: [Date Picker]

At the bottom left, there is a section for 'Update Address' with radio buttons for 'Yes' (selected) and 'No'. 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 6: Verify Information – Field Description**

<b>Field</b>	<b>Description</b>
<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.

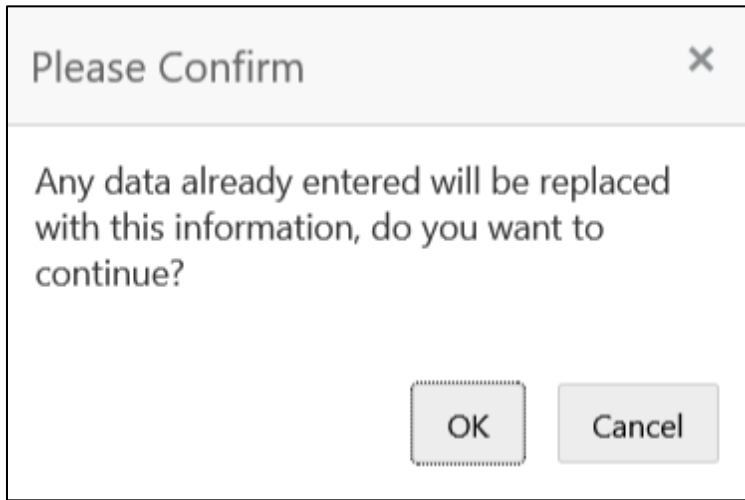
Field	Description
<b>Nationality</b>	<p>This field is pre-populated with the extracted data. Modify the nationality of the applicant.</p> <p><b>NOTE:</b> This field appears only if the <b>Document Name</b> is selected as <b>Passport</b>.</p>
<b>Address Type</b>	<p>This field is pre-populated with the extracted data. Modify the address type of the applicant, if required.</p> <p>The available options:</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><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>.</p>
<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>

Field	Description
<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 6: Confirmation**

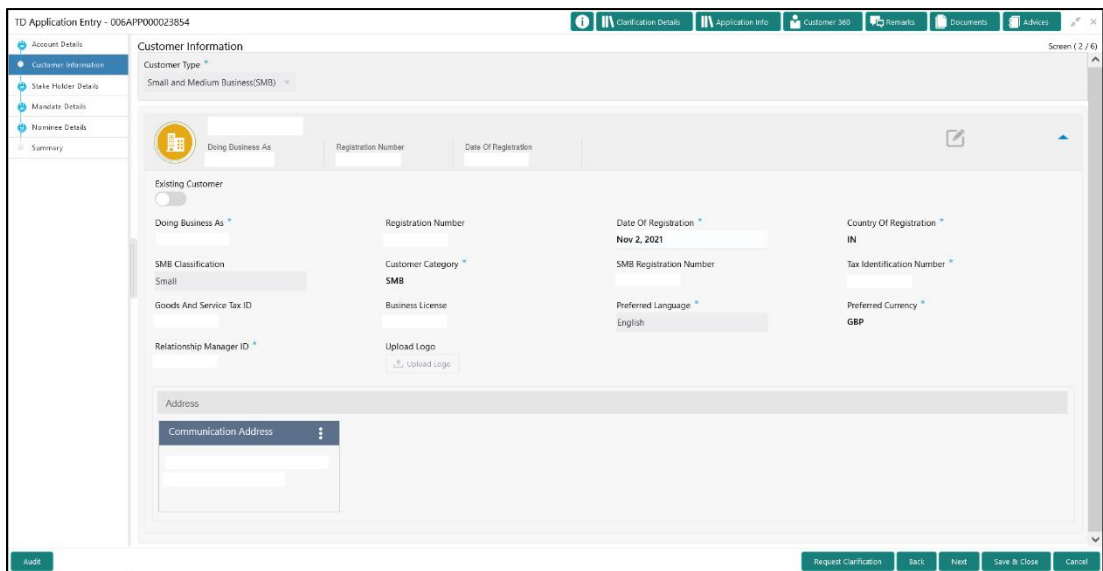


- Click **OK** to override the data fields with the extracted data.
- Click **Cancel** to cancel the override action and return to **Verify Information** screen.

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

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

**Figure 7: Customer Information – Small and Medium Business (SMB)**




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



**Table 7: Customer Information – Small and Medium Business (SMB) – Field Description**

<b>Field</b>	<b>Description</b>
<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>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>Field</b>	<b>Description</b>
<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.
<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.

Field	Description
<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>
<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>One of the address types must be Communication Address.</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.

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

#### 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)

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

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

**Figure 8: De-Dupe Results**

The screenshot shows a window titled "De-Dupe Results" with a close button (X) in the top right corner. Below the title bar, it says "Following matching records are found, Please verify". There are two expandable sections, each with a dropdown arrow and a name: "Vikash Kumar" and "Sanjeet Singh". Each section contains a table with the following columns: CIF Number, PTY Number, First Name, Last Name, Customer Type, DOB, Contact Number, ID/Registration Number, and Status. Below each table are "OK" and "Ignore" buttons. At the bottom right of the window are "Cancel" and "Submit" buttons.

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

**Table 8: 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 click **OK**, the selected customer record data will be considered and it replaces the New Customer Details captured in the **Customer Information** data segment.
- **Ignore** - If the user does not want to select any row in the grid and click **Ignore**, the New Customer Details captured will be persisted and taken into the **Customer Information** data segment.
- **Submit** – If the user wants to submit the selected actions on the dedupe results, click **Submit**. This will take the user to the next data segment by performing the selected actions.
- **Cancel** - If the user wants to cancel any action which needs to be taken on the Dedupe results, click **Cancel**. This will take the user back to the **Customer Information** data segment without any change in the data of the earlier captured New Customer details.

### 3.1.2 Account Details

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

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

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

**Figure 9: Account Details**

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

- Account Information:** Account Type (Term Deposit Account), Business Product Name (Normal Simple Fixed Deposit), Account Branch (000), Account Currency (GBP), Term Deposit Amount (£12,000.00), and Term Deposit Tenure (1 MM).
- Fund The Account:** Fund By (Account Transfer), Value Date (26 Mar 2020), Account Number (000006940030), and Account Name (John Barlistow).
- Deposit Details:** Deposit Type (Simple Term Deposit), Interest Payout (Quarterly), Interest Payout Mode (Demand Draft), Maturity Instruction (Do Not Renew), and Maturity Payout Mode (Transfer to Account).

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

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

**Table 9: 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>	Displays the business product image.

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



Field	Description
<b>Transaction Reference No</b>	Specify the transaction reference number.
<b>Term Deposit Amount*</b>	Displays the term deposit amount updated earlier.
<b>Value Date*</b>	Select the Current Business date.
<b>Account Number*</b>	<p>Select the account number from the Account Search popup.</p> <p>This field is applicable only if the <b>Fund By</b> is selected as "Account Transfer"</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>	Displays the account name for the selected account number.
<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>

Field	Description
<b>Bank Name</b>	Specify the Bank name.  This field is applicable only if the <b>Fund By</b> is selected as "Other Bank Cheque".
<b>Branch Name</b>	Specify the Branch name.  This field is applicable only if the <b>Fund By</b> is selected as "Other Bank Cheque".
<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.
<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>Deposit Type</b>	Displays deposit type as Simple or Reinvestment Term Deposit, based on the Business Product configurations.
<b>Interest Payout*</b>	Specify if the Interest Payout is to be done Monthly or Quarterly. This field appears only for Simple Term Deposit.
<b>Interest Payout Mode*</b>	Specify if the Interest Payout mode is by Transfer to Account or Demand Draft or External Account.
<b>Account Number</b>	Click Search icon and select the Account Number.  This field appears only if the <b>Interest Payout Mode</b> is selected as <b>Transfer to Account</b> .  <b>NOTE:</b> User can only accounts of the existing customer in the Account Search popup.

Field	Description
<b>Account Name</b>	Displays the account name for the selected account number.
<b>External Account Transfer Interest</b>	
<b>BIC Code*</b>	Click Search icon and select the BIC Code from the list.  This field appears only if the <b>Interest Payout Mode</b> is selected as <b>External Account</b> .
<b>Bank</b>	Displays the bank code and name based for the selected BIC Code.
<b>Branch</b>	Displays the branch code and name based for the selected BIC Code.
<b>Account Holder Name*</b>	Specify the Account Holder name.  This field appears only if the <b>Interest Payout Mode</b> is selected as <b>External Account</b> .
<b>External Account Number*</b>	Specify the external account number.  This field appears only if the <b>Interest Payout Mode</b> is selected as <b>External Account</b> .
<b>Maturity Instruction*</b>	Select the maturity type from the drop-down list. Available options are:  Available options for Simple Term Deposit are: <ul style="list-style-type: none"> <li>• <b>Renew Principal</b></li> <li>• <b>Do not Renew</b></li> </ul> Available options for Reinvestment Term Deposit are: <ul style="list-style-type: none"> <li>• <b>Renew Principal and Interest</b></li> <li>• <b>Renew Principal only</b></li> <li>• <b>Do not renew</b></li> </ul>

Field	Description
<b>Maturity Payout Mode*</b>	If the Maturity Instruction selected is either Do Not Renew or Renew only Principal for Reinvestment Term Deposit, you need to specify the Maturity Payout Mode. Select if the Maturity Payout mode is by Transfer to Account or Demand Draft or External Account.
<b>External Account Transfer Maturity</b>	
<b>BIC Code*</b>	Click Search icon and select the BIC Code from the list.
<b>Bank</b>	Displays the bank code and name based for the selected BIC Code.
<b>Branch</b>	Displays the branch code and name based for the selected BIC Code.
<b>Account Holder Name*</b>	Specify the Account Holder name.
<b>External Account Number*</b>	Specify the external account number to which the maturity amount has to be transferred.
<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>	<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>

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, 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>

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

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

### 3.1.3 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 **Account Details** 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

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>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**

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.

<b>Field</b>	<b>Description</b>
<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>	Select the residential status of the applicant from the drop-down list. Available options are: <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>	Select the Citizenship By of the customer from the drop-down list. Available options are: <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>	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.

Field	Description
<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> <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>Field</b>	<b>Description</b>
<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.**

The screenshot shows a web form titled "Customer Onboarding" with a close button (X) in the top right corner. The form is for a "Small and Medium Business" customer. It features a header with a building icon and a blue arrow. The main form area contains several sections:
 


- Customer Category:** A dropdown menu set to "Small and Medium Business(SMB)".
- Existing Customer:** A toggle switch currently turned off.
- Registration Information:** Fields for "Doing Business As", "Registration Number", "Date of Registration" (with a calendar icon), and "Country of Registration" (with a search icon).
- SMB Classification:** A dropdown menu set to "SMB".
- Identification Numbers:** Fields for "SMB Registration Number" and "Tax Identification Number", both with search icons.
- Tax and Language:** Fields for "Goods And Service Tax ID", "Business License", "Preferred Language" (with a dropdown menu), and "Preferred Currency" (with a search icon).
- Additional Fields:** Fields for "Relationship Manager ID", "Upload Logo" (with an "Upload Logo" button), and "Customer Location" (with a search icon).
- Address:** A field with a plus sign icon.

 A "Save" button is located at the bottom right of the form.

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, the 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.
<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>Field</b>	<b>Description</b>
<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.

### 3.1.4 Account Service Preferences

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

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

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

**Figure 14: Account Service Preferences**

TD Application Entry - 000APPO00013918

Clarification Details Application Info Customer 360 Remarks Documents Advices

Screen ( 3 / 6)

Customer Information  
Account Details  
**Account Service Preferences**  
Nominee Details  
Mandate Details  
Summary

**John Baristow**  
Date Of Birth: [ ] Email: [ ] Mobile: +123323223

**Banking Channel Preference**

Phone Banking  Direct Banking   
Kiosk Banking

**Communication Channel Preference**

EMAIL  POST  SMS Select Preference

Request Clarification Back Next Save & Close Cancel

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

**Table 13: Account Service Preferences – Field Description**

<b>Field</b>	<b>Description</b>
<b>Applicant / Business Name</b>	Displays the name of the applicant or business based on the customer type.
<b>Date of Birth</b>	Displays the date of birth of the customer.  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>E-mail</b>	Displays the e-mail id.
<b>Mobile</b>	Displays the mobile number.
<b>Banking Channel Preference</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 Preference</b>	<b>Select to indicate for the specified preferences for communication channel subscriptions.</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.

Field	Description
<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, 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>
<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.

### 3.1.5 Nominee Details

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

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

**Figure 15: Nominee Details**

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

**Table 14: 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.
<b>Last Name*</b>	Specify the last name of the nominee.

Field	Description
<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 Guardian 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/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/Zip code of the address.
<b>Contact Details</b>	Specify the contact details.
<b>E-mail*</b>	Specify the e-mail address of the Nominee.
<b>Mobile*</b>	Specify the Mobile Number of the Nominee.



Field	Description
<b>Phone</b>	Specify the Phone Number of the Nominee.
<b>Save &amp; Close</b>	Click <b>Save</b> to save the nominee details and come back to the Nominee Details screen.
<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>
<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.

### 3.1.5.1 Guardian Details

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

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

#### Prerequisite

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

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

**Figure 16: 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 15: 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>Building*</b>	Specify the house/office Number, floor and building details.

Field	Description
Street*	Specify the street.
Locality	Specify the locality.
City*	Specify the city.
State*	Specify the state.
Country*	Specify the country code.
Zip Code	Specify the pin code or zip code of the address.
E-mail*	Specify the e-mail address of the guardian.
Mobile*	Specify the ISD code and the mobile number of the guardian.
Phone No.	Specify the ISD code and the phone number of the guardian.
Save	Click <b>Save</b> to save the guardian details.
Close	Click <b>Close</b> to close the Guardian Details screen and come back to the Nominee Details screen.
Back	To navigate back to the previous data segment within a stage, click <b>Back</b> .
Next	<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>
Save & Close	<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>Field</b>	<b>Description</b>
<b>Cancel</b>	Click <b>Cancel</b> to close the application without saving.

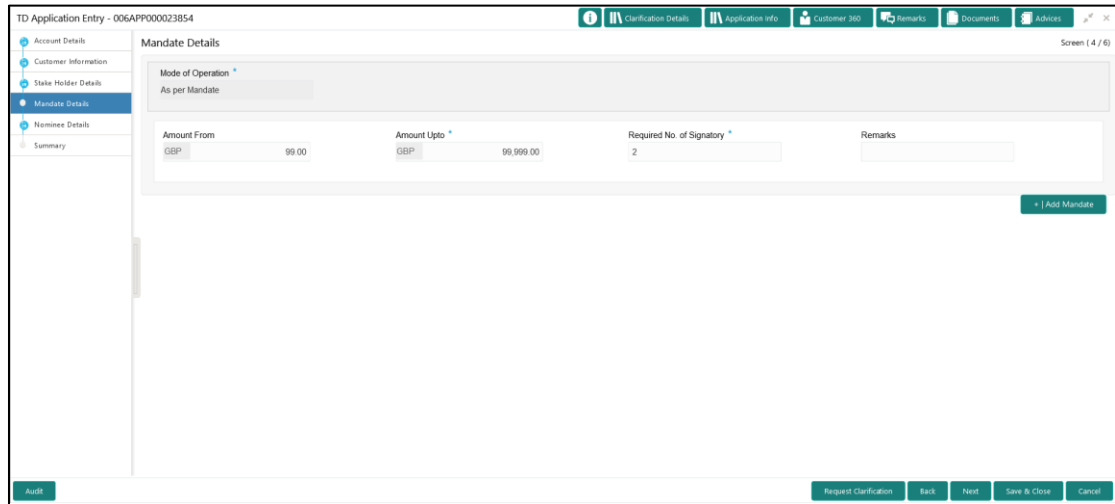
### 3.1.6 Mandate Details

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

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

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

**Figure 17: Mandate Details**



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

**Table 16: 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>

Field	Description
	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> .
<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.

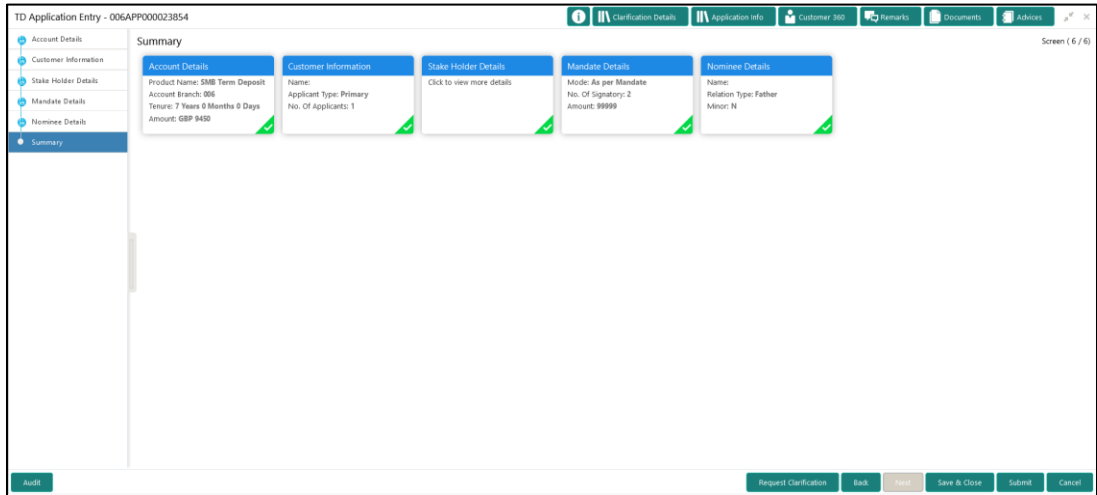
Field	Description
<b>Request Clarification</b>	<p>Click <b>Request Clarification</b> to raise a new clarification request.</p> <p>The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, 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>	<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 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>
<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>

### 3.1.7 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 **Mandate Details** screen to proceed with next data segment, after successfully capturing the data.  
→ The **Summary** screen is displayed.

**Figure 18: Summary**



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

**Table 17: Summary - 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>Nominee Details</b>	Displays the nominee details.



Data Segment	Description
<b>Account Service Preferences</b>	Displays the account service preferences details.
<b>Mandate Details</b>	Displays the mandate 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, 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> <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. System triggers the business validation to ensure the application is entitled for submission to the next stage.

Data Segment	Description
Cancel	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.

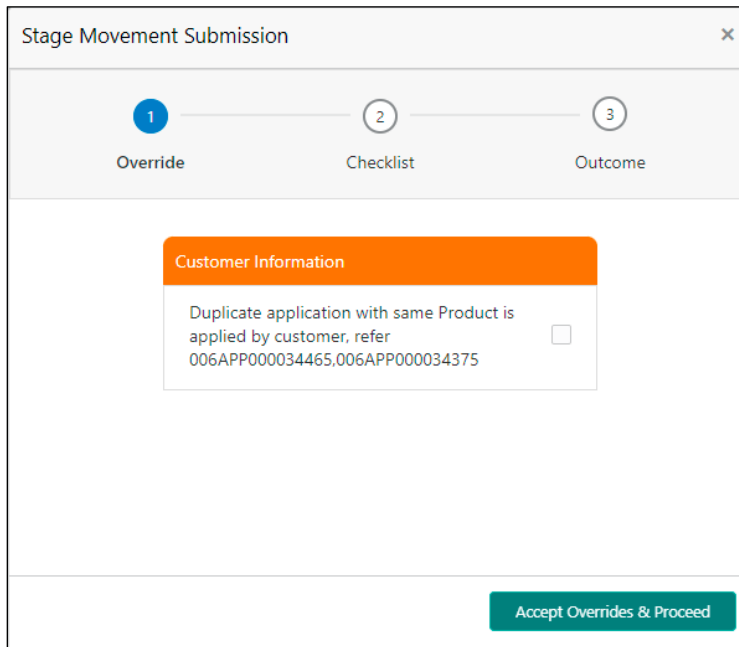
**Application De-Dupe:**

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 19: Overrides**

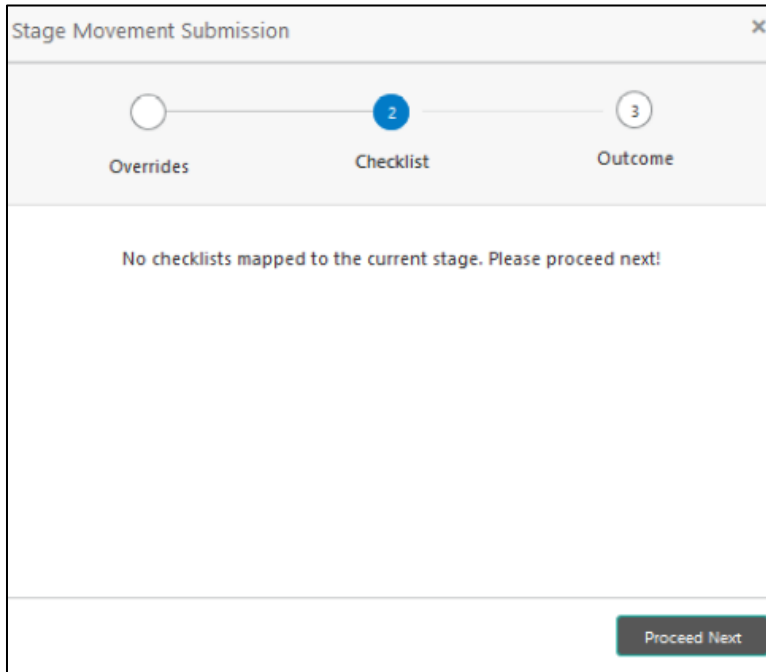


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

**Figure 20: Checklist**

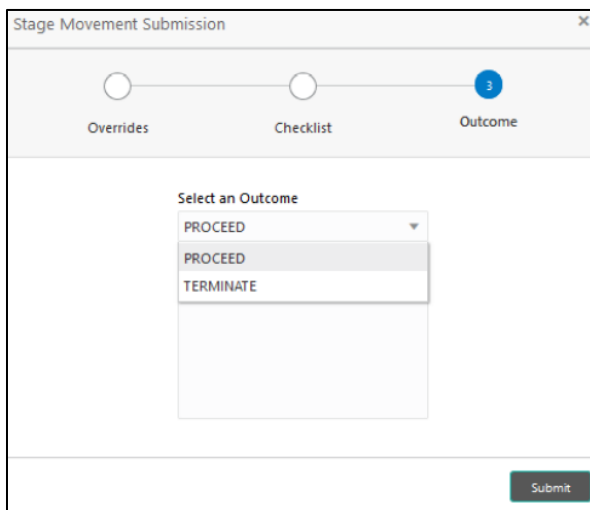


Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

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

→ The **Outcome** screen is displayed.

**Figure 21: Outcome**



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

- Proceed
- Reject by Bank

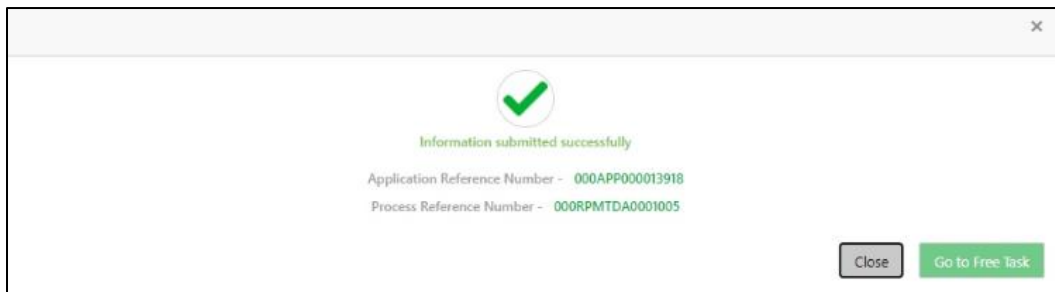
Outcomes configured in the Workflow Orchestrator for the business process is available in the dropdown list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

**Figure 22: Confirmation**



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

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

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

**Figure 23: 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 ...	000SVALACD001914	000APP000004201	Application Enrichment	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Loans Retail Process Ma...	000HMLN10000898	000APP000004201	Application Entry	19-03-22	000	000041	
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SVALACD001888	000APP000004178	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SVALACD001888	000APP000004167	Application Enrichment	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SVALACD001887	000APP000004166	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SVALACD001885	000APP000004159	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SVALACD001880	000APP000004148	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Loans Retail Process Ma...	000HMLN10000879	000APP000004141	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004097	000APP000004146	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004096	000APP000004145	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004095	000APP000004144	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004094	000APP000004143	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004093	000APP000004142	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004091	000APP000004140	Application Initiation	19-03-22	000		

**NOTE:**

- If an application is returned back to Application Entry stage from any other subsequent stages, Oracle 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

This section includes the following subsections:

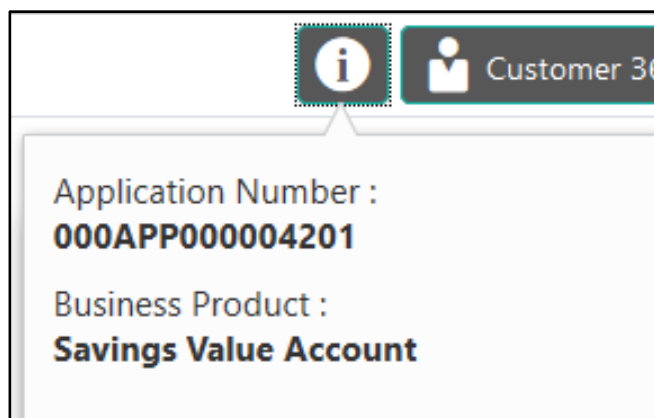
- [3.1.8.1 Icon](#)
- [3.1.8.2 Clarification Details](#)
- [3.1.8.3 Customer 360](#)
- [3.1.8.4 Application Info](#)
- [3.1.8.5 Remarks](#)
- [3.1.8.6 Documents](#)
- [3.1.8.7 Advices](#)

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

#### 3.1.8.1 Icon

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

**Figure 24: 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 25: 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 18: Clarification Details**

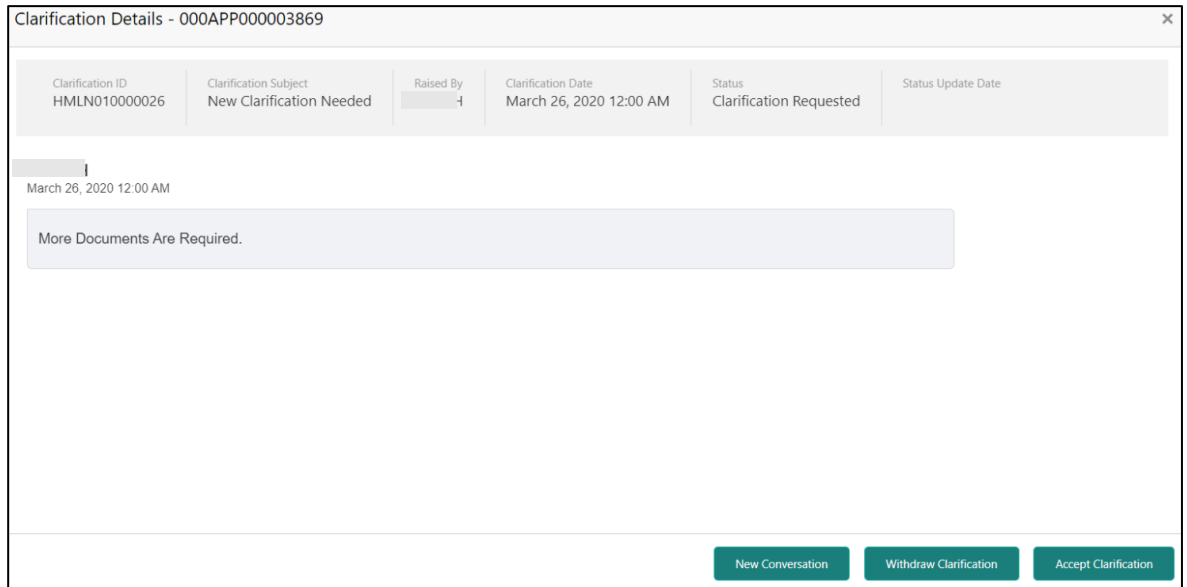
Field	Description
<b>Clarification</b>	Displays the subject of the requested clarification.
<b>Raised By</b>	Displays the user ID of the user who has raised the clarification request.
<b>Clarification Date</b>	Displays the clarification date on which the request was raised.
<b>Response Type</b>	Displays 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>
<b>Status Update Date</b>	Displays the status update date.

Field	Description
<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 26: Clarification Details**



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

**Table 19: 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.
<b>Clarification Date</b>	Displays the clarification date.



Field	Description
<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 withdrawl clarification action.</p>

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

**NOTE:**

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

### 3.1.8.3 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 27: Customer 360**



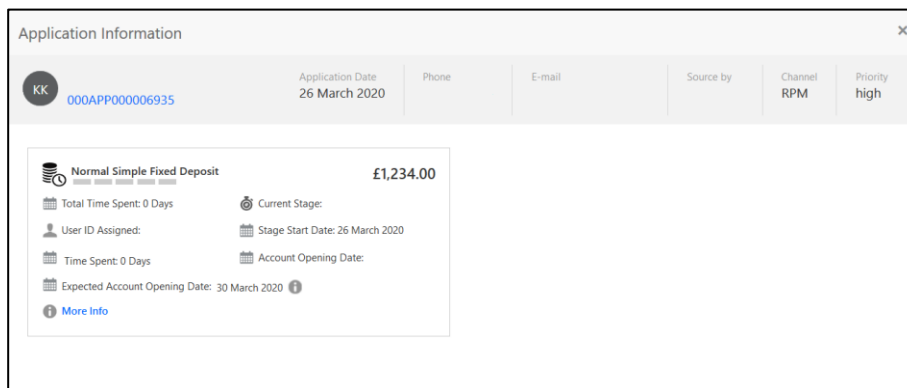
The screen shows the list of Customer IDs in case of Joint Accounts. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Customer Information data segment.


### 3.1.8.4 Application Info

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

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

**Figure 28: Application Information**



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

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

**Figure 29: Data Points**

Generalized Linear Model			
Name	Actual Value	Weight	Rank
NO_OF_APPLICANTS	0	-.713	2


  

Name	Actual Value	Weight	Rank
NO_OF_APPLICANTS	0	-.713	2

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

**Table 20: Application Information – Field Description**

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

Field	Description
<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> .
<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.

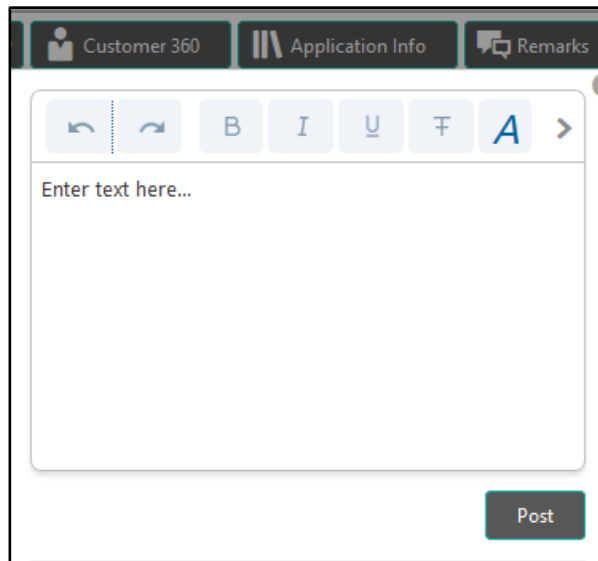
**NOTE:** Application Info tab will not be visible for Application Initiation stage.

### 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 30: Remarks**



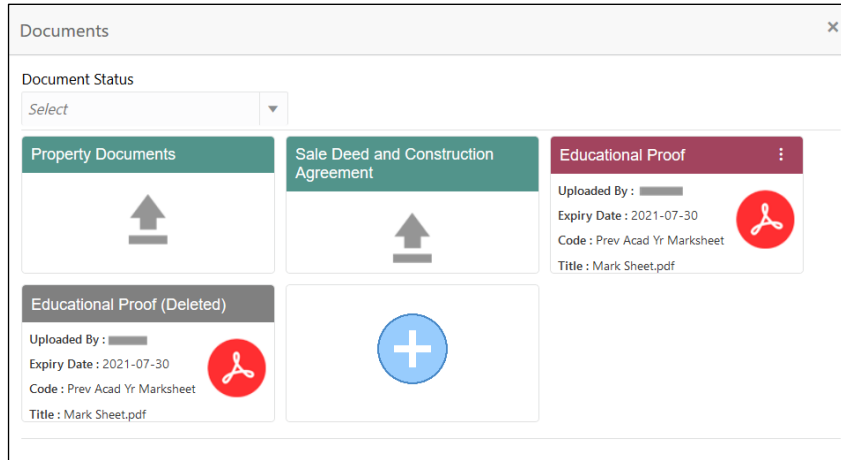
Remarks posted are updated with your User ID, Date, and are available for view in the next stages for the users working on that application.


### 3.1.8.6 Documents

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

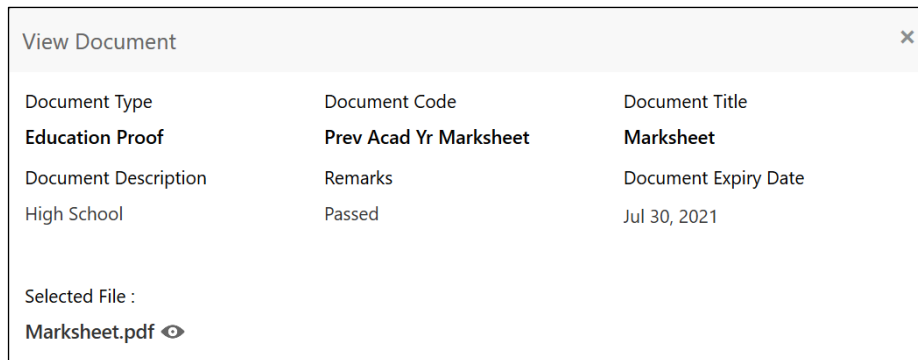
→ The **Documents** screen is displayed.

**Figure 31: Documents**




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

**Figure 32: View Document**



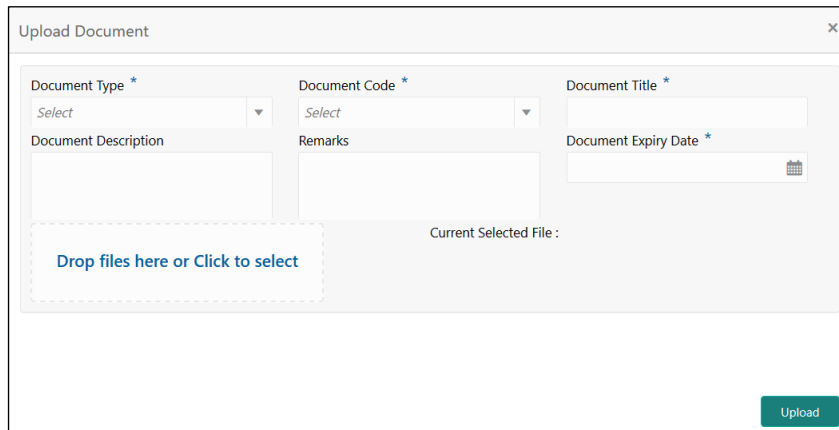
5. Click **Download** to download the document.
6. Click **Delete** to delete the document.

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

- Click  to upload the new document to the application.

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

**Figure 33: Upload Document**



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

**Table 21: 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.

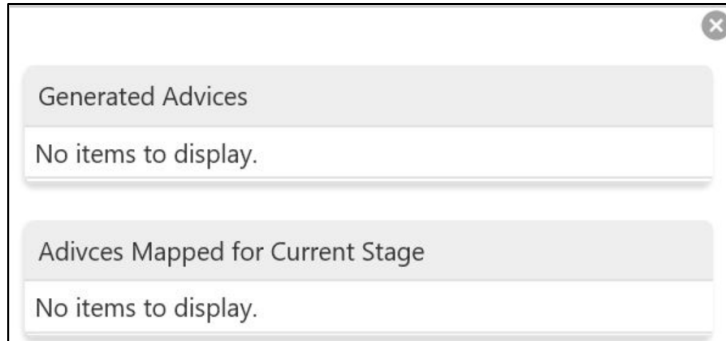


### 3.1.8.7 Advices

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

→ The **Advices** screen is displayed.

**Figure 34: Advices**

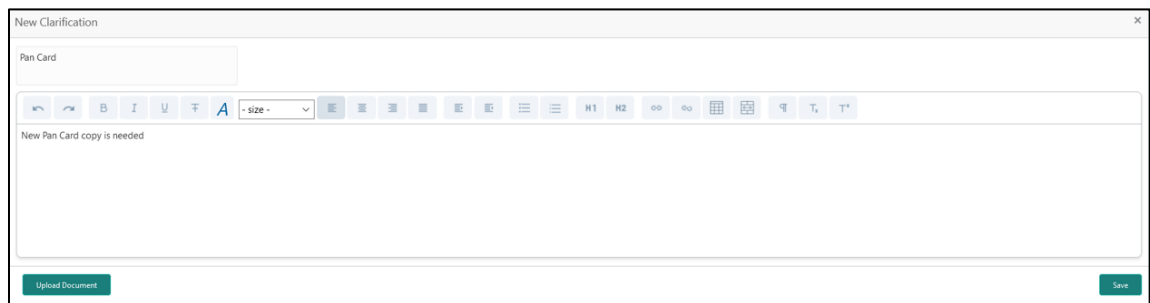


System will generate the advice on submission of the stage. For Application Entry stage of Term Deposit product, no advice is configured.

### 3.1.9 Request Clarification

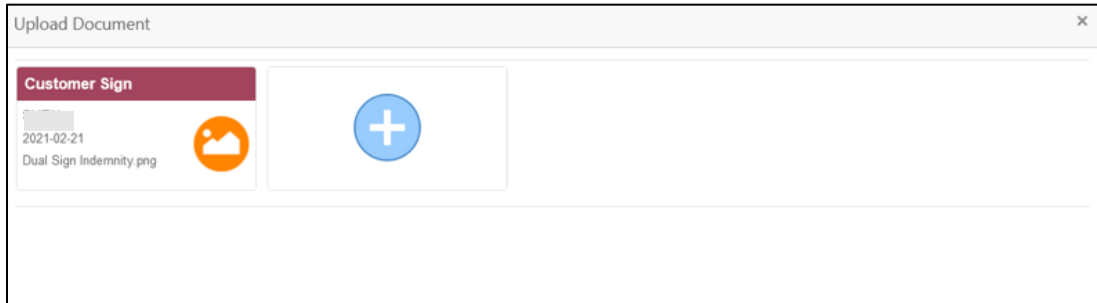
1. Click **Request Clarification** to raise a new customer clarification request. You need to update the Clarification subject and the clarification detail in the New Clarification Pop-up screen.

**Figure 35: New Clarification**



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

**Figure 36: Upload Documents**



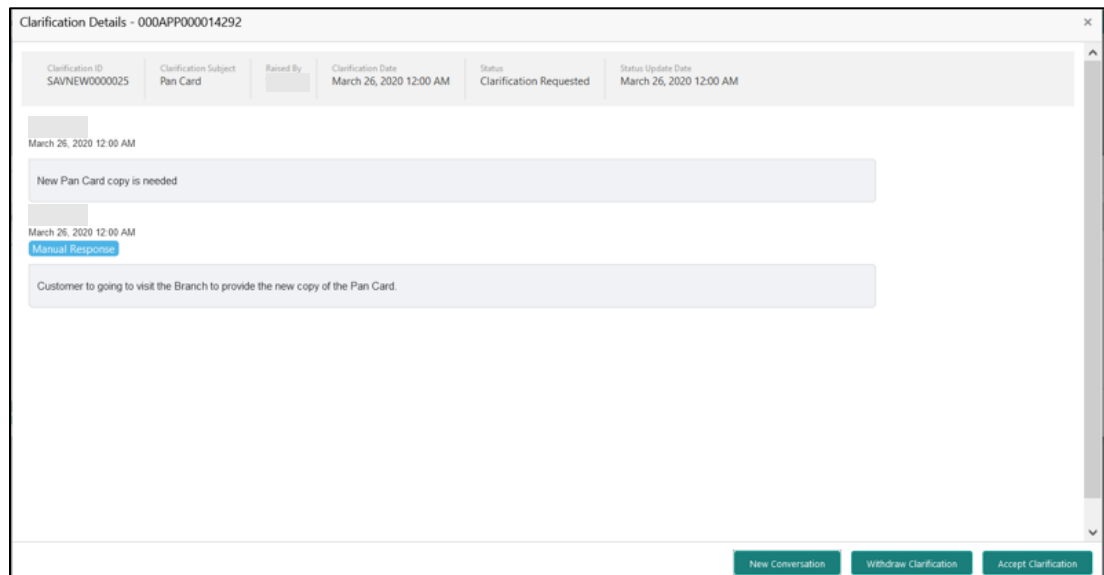
3. Once the details are updated, click **Save**. Clarification Request once raised moves the application to the 'Awaiting Customer Clarification' state. The application continues to be assigned to the user who had raised the request. All the applications for which the specified user has requested clarification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

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

**Figure 37: Clarification Details**



Select the specific Clarification to take action on it.

**Figure 38: Clarification Details**

Allowed actions are as following:

- Adding New Conversation
- Withdraw Clarification
- Accept Clarification

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

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

## 3.2 Application Enrichment Stage

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

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

- [3.1.2 Account Details](#) – View Only as available in Application Entry stage
- [3.2.1 Interest Details](#)
- [3.2.2 Summary](#)

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

### 3.2.1 Interest Details

The Interest Details data segment displays the interest applicable for the account. The user can acquire the application from Free Tasks list.

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

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

**Figure 39: Interest Details**

The screenshot shows the 'Interest Details' screen in the TD Application Enrichment system. The title bar indicates the application ID is 006APP000023854. The main content area displays three data fields: 'Interest Rate' (3.4), 'Margin' (0), and 'Effective Rate' (3.4). The interface includes a navigation pane on the left, a top navigation bar with icons for Clarification Details, Application Info, Customer 360, Remarks, Documents, and Advises, and a bottom navigation bar with buttons for Audit, 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 22: Interest Details - Field Description

Field	Description
<b>Interest Type</b>	Specify the interest type.
<b>Interest Rate</b>	Specify the interest rate applicable for the account.
<b>Margin In %</b>	Select the margin in percentage.
<b>Effective 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, 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>
<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.

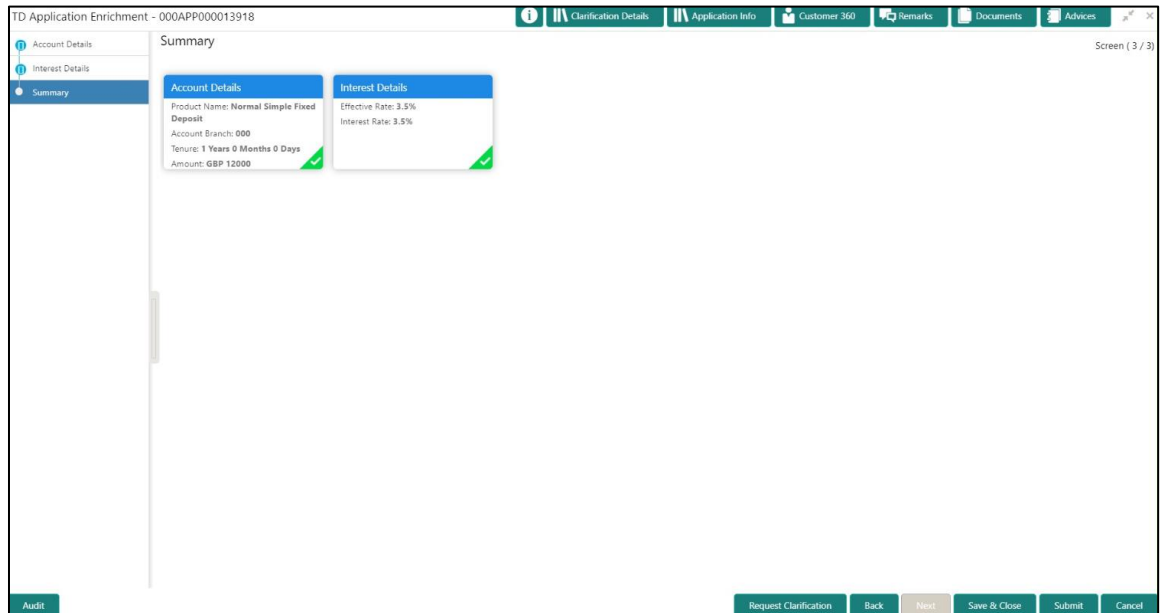
### 3.2.2 Summary

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

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

→ The **Summary** screen is displayed.

**Figure 40: Summary**



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

**Table 23: Summary - Field Description**

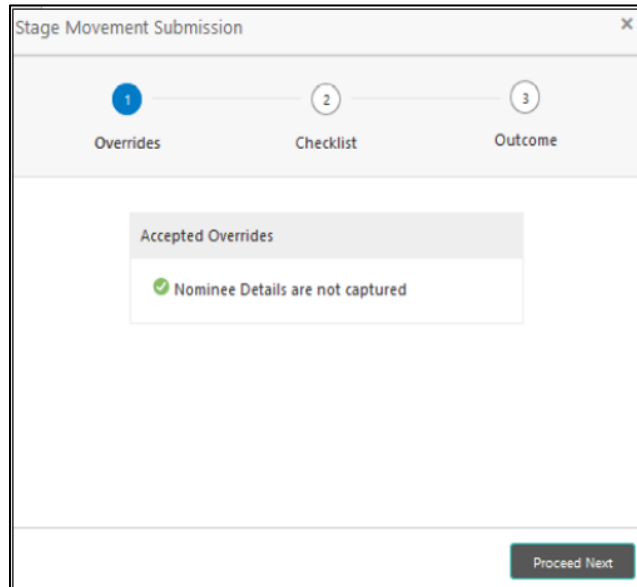
Data Segment	Description
Account Details	Displays the account details.
Interest Details	Displays the interest details

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, 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> <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>Cancel</b> to close the application without saving.
<b>Cancel</b>	Click <b>Cancel</b> to terminate the application and the status of the application. Such applications cannot be revived later by the user.

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

→ The **Overrides** screen is displayed.

**Figure 41: Overrides**



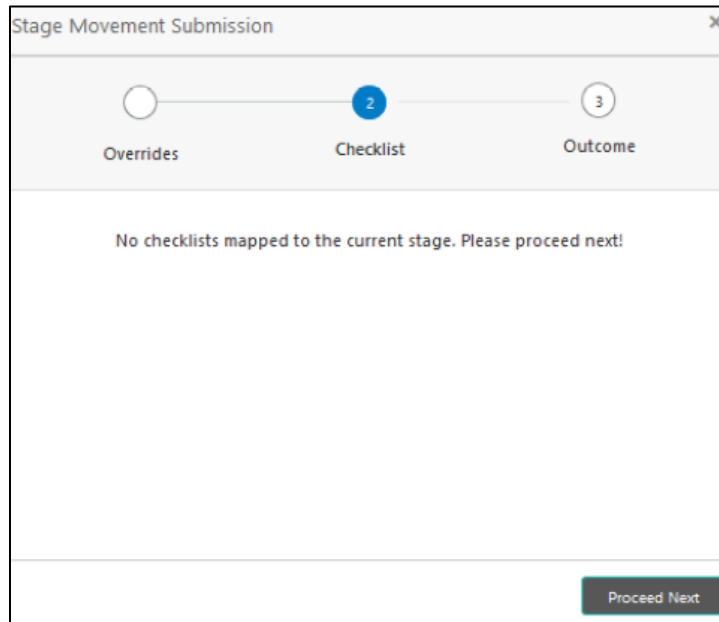
Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.



3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

**Figure 42: Checklist**



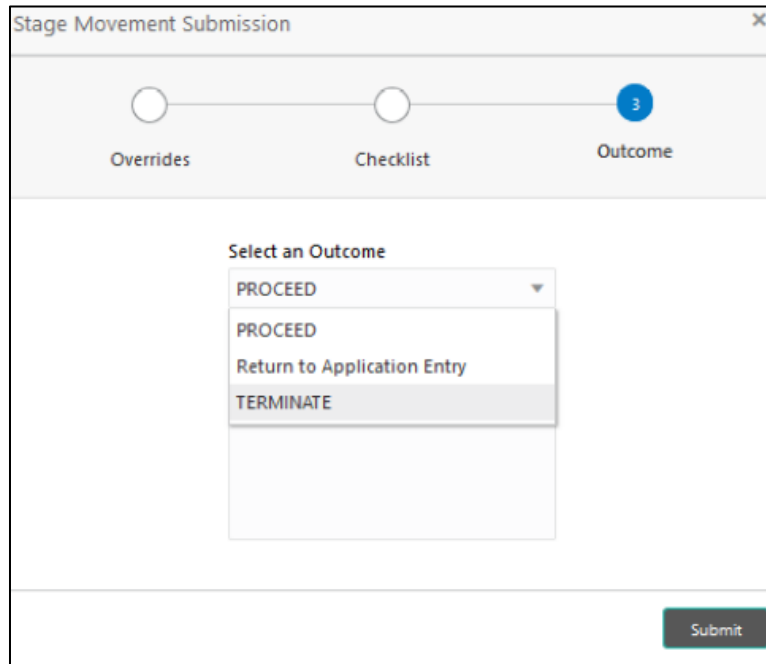
Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

**Figure 43: Outcome**



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

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

- Proceed
- Return to Application Entry
- Reject by Bank

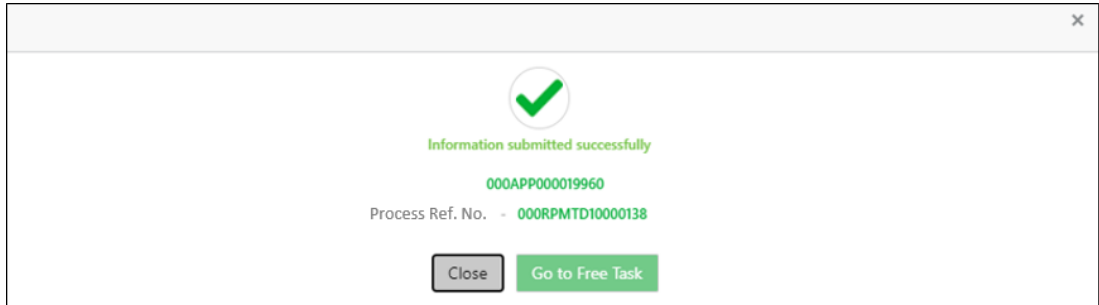
Outcomes configured in the Workflow Orchestrator for the business process is available in the drop-down list.

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

- Click **Submit**.

→ The **Confirmation** screen is displayed.

**Figure 44: Confirmation**



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

- Click **Go to Free Task**.

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

**Figure 45: Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<input checked="" type="checkbox"/> Acquire & L...	medium	Term Deposit Origination...	000RPMTD10000138	000APP000019960	Account Funding	20-03-26	000		
<input type="checkbox"/> Acquire & Edit	medium	Current Account Origin...	000CURED0001492	000APP000019962	Overdraft Limit Details	20-03-26	000		
<input type="checkbox"/> Acquire & Edit					Application Entry				
<input type="checkbox"/> Acquire & Edit	medium	Current Account Origin...	000CURED0001478	000APP000019873	Application Initiation	20-03-26	000		
<input type="checkbox"/> Acquire & Edit	medium	Current Account Origin...	000CURED0001477	000APP000019872	Application Enrichment	20-03-26	000		
<input type="checkbox"/> Acquire & Edit	medium	Current Account Origin...	000CURED0001476	000APP000019870	Application Enrichment	20-03-26	000		
<input type="checkbox"/> Acquire & Edit	medium	Savings Account Origin...	000SAVED00007812	000APP000019864	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit					Application Initiation				
<input type="checkbox"/> Acquire & Edit					Application Initiation				
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination ...	0000BDUPL0009534	000APP000019520	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination ...	0000BDKAL0009533	000APP000019520	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination ...	0000BDKAL0009505	000APP000019484	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Current Account Origin...	0000BDKCA0001416	000APP000019280	Application Entry	20-03-26	000		

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

### 3.3 Account Funding Stage

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

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

- [3.1.2 Account Details](#) – View Only as available in Application Entry stage
- [3.3.1 Initial Funding Details](#)
- [3.3.2 Summary](#)

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

#### 3.3.1 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 Transfer by Account, Other Bank Cheque and Cash mode of initial funding.

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

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

**Figure 46: Initial Funding Details**

The screenshot shows a web application interface for 'Initial Funding Details'. The top navigation bar includes 'Account Details', 'Initial Funding Details', 'Summary', 'Fund The Account', 'Fund By', 'Amount', 'Value Date', 'Account Number', 'Account Name', 'Cheque Number', 'Cheque Date', 'GL Account Number', 'GL Account Description', 'Transaction Reference Number', and 'Teller Transaction Status'. The 'Fund The Account' field is set to 'Fund The Account' and 'Fund By' is set to 'Account Transfer'. The 'Amount' is 'GSP 12,000.00' and 'Value Date' is '26 Mar 2020'. The 'GL Account Number' is '100000089' and 'GL Account Description' is 'PAY IN BY GL'. The 'Teller Transaction Status' is set to 'Select'. The bottom of the screen has buttons for '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 24: Initial Funding Details - Field Description**

Field	Description
<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>Account Number</b>	Displays the Account Number. This field appears only if Account Transfer is selected as the funding by mode.
<b>Account Name</b>	Displays the Account Name. This field appears only if Account Transfer is selected as the funding by mode.

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

Field	Description
	<p>For Automated processing of the Cash funding mode, system displays the status of the teller transaction.</p> <p><b>NOTE:</b> The status of the teller transaction should be 'Success' for the submission of the Account Funding stage.</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, 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>	<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 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>
<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>

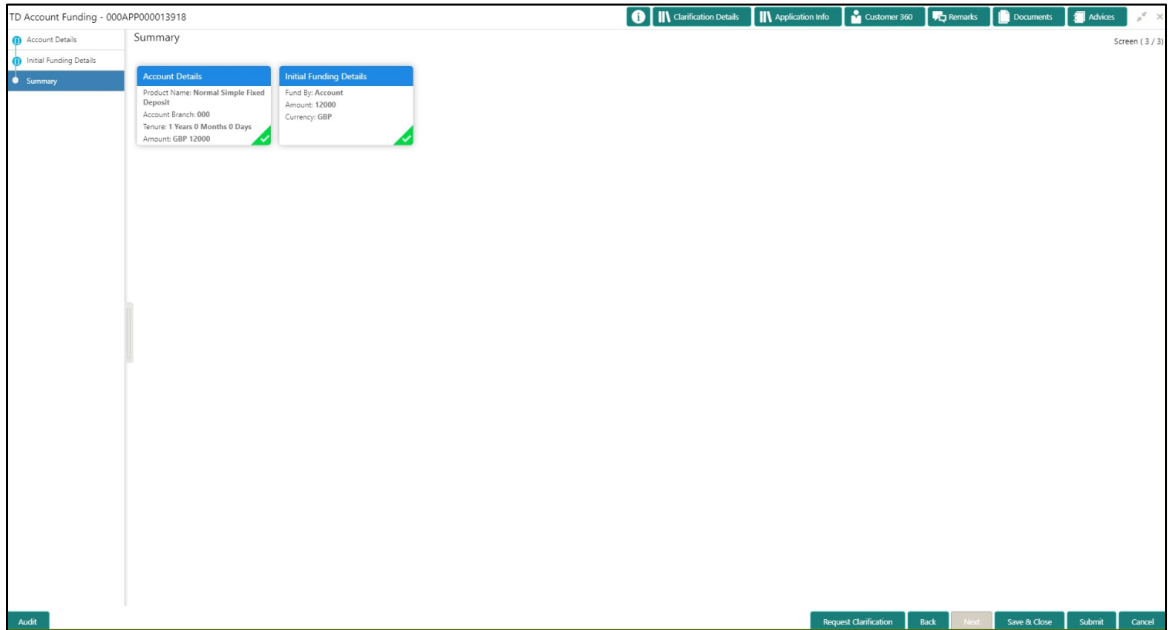
### 3.3.2 Summary

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

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

→ The **Summary** screen is displayed.

**Figure 47: Summary**



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

**Table 25: Summary - Field Description**

Data Segment	Description
<b>Account Details</b>	Displays the account details.
<b>Initial Funding Details</b>	Displays the initial funding 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

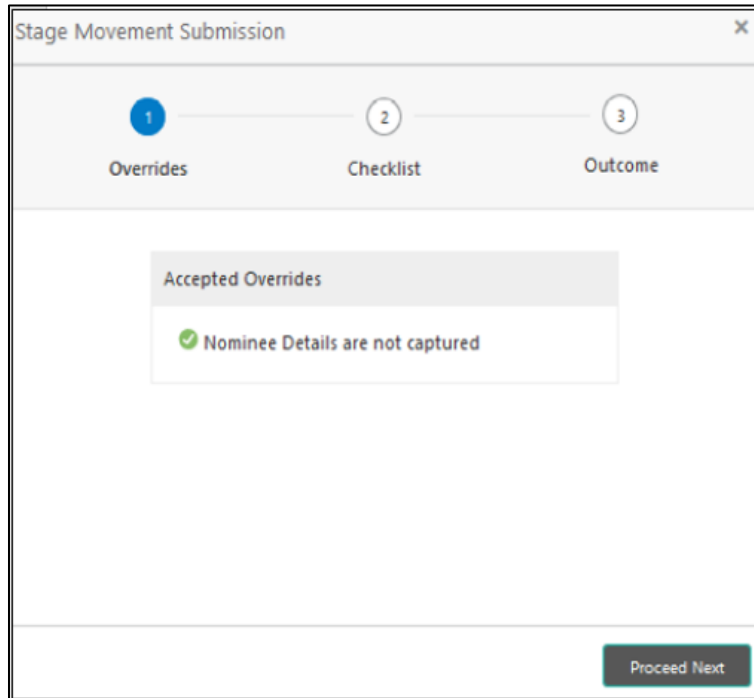


Data Segment	Description
	<p>Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on <b>Request Clarification</b>, refer 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> <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. 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 48: Overrides**

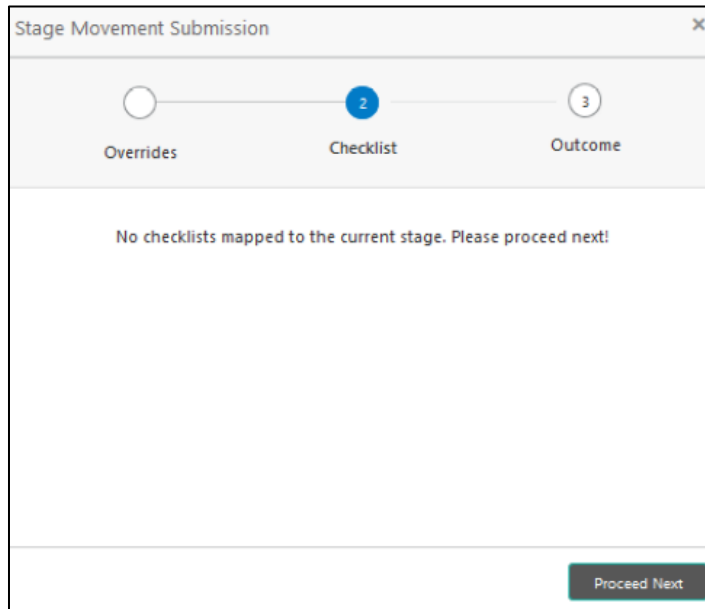


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to make ensure overrides do not arise.

3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

**Figure 49: Checklist**



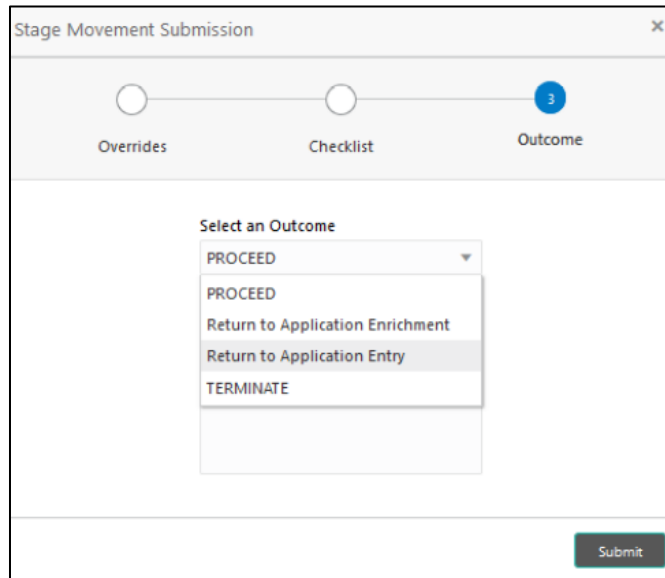
Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

**Figure 50: Outcome**



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 stages: "Overrides", "Checklist", and "Outcome". The "Outcome" stage is currently active, indicated by a blue circle with the number "3" above it. Below the progress bar, there is a dropdown menu titled "Select an Outcome". The dropdown is open, showing the following options: "PROCEED", "Return to Application Enrichment", "Return to Application Entry", and "TERMINATE". The "Return to Application Entry" option is currently selected. 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
- Return to Application Enrichment
- Reject by Bank

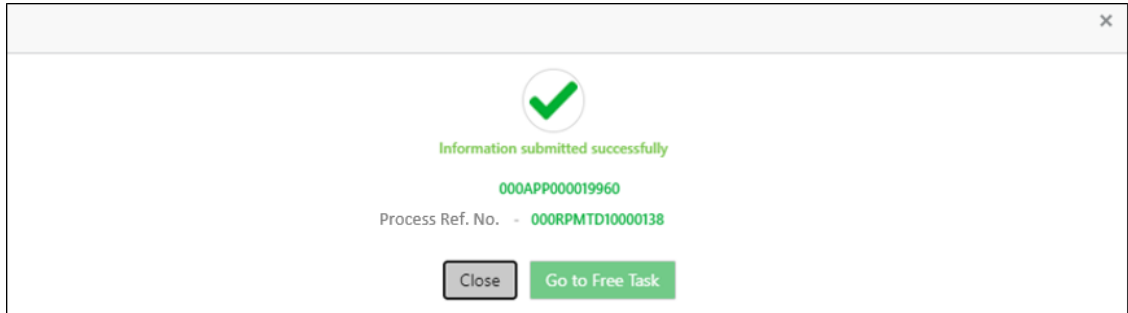
Outcomes configured in the Workflow Orchestrator for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

**Figure 51: Confirmation**



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

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

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

**Figure 52: Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<input type="checkbox"/> Acquire & E...	medium	Term Deposit Origination...	000RPMTD10000138	000APP000019960	Supervisor Approval	20-03-26	000		
<input type="checkbox"/> Acquire & Edit	medium	Current Account Origin...	000CURED0001477	000APP000019872	Application Enrichment	20-03-26	000		
<input type="checkbox"/> Acquire & Edit	medium	Current Account Origin...	000CURED0001476	000APP000019870	Application Enrichment	20-03-26	000		
<input type="checkbox"/> Acquire & Edit	medium	Savings Account Origin...	000SAVED00007812	000APP000019864	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit					Application Initiation				
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination...	000BDLPL0009534	000APP000019530	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination...	000BDXAL0009532	000APP000019520	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination...	000BDXAL0009505	000APP000019484	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Current Account Origin...	000BDXCAC0001416	000APP000019280	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination...	000BDLPL0009396	000APP000019275	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination...	000BDXAL0009394	000APP000019272	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination...	000BDXAL0009390	000APP000019269	Application Entry	20-03-26	000		
<input type="checkbox"/> Acquire & Edit		Retail Loan Origination...	000BDLPL0009388	000APP000019267	Application Entry	20-03-26	000		

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

### 3.4 Account Approval Stage

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

- [3.1.1 Customer Information](#) – View Only as available in Application Entry stage
- [3.1.2 Account Details](#) – View Only as available in Application Entry stage
- [3.1.4 Nominee Details](#) – View Only as available in Application Entry stage
- [3.1.5 Mandate Details](#) – View Only as available in Application Entry stage
- [3.2.2 Interest Details](#) – View Only as available in Application Enrichment stage
- [3.3.2 Initial Funding Details](#) – View Only as available in Account Funding stage
- [3.4.1 Application Information](#)
- [3.4.2 Summary](#)

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

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

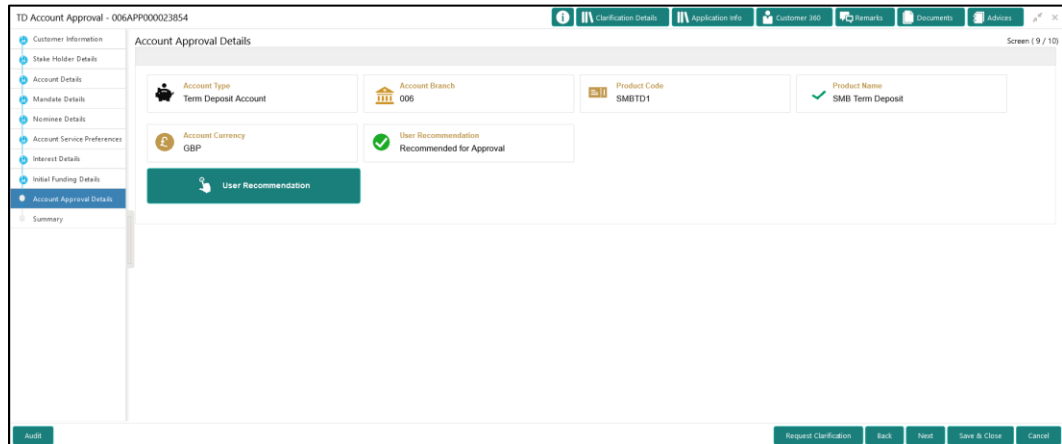
### 3.4.1 Account Approval Details

The **Account Approval Details** data segment displays the application entries details.

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

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

**Figure 53: Account Approval Details**



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

**Table 26: Account Approval Details – Field Description**

Field	Description
<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.
<b>User Recommendation</b>	Select the user recommendation. Available options are: <ul style="list-style-type: none"> <li>• <b>Recommended for Approval</b></li> <li>• <b>Recommended for Reject</b></li> </ul>

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, 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>	<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 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>
<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>



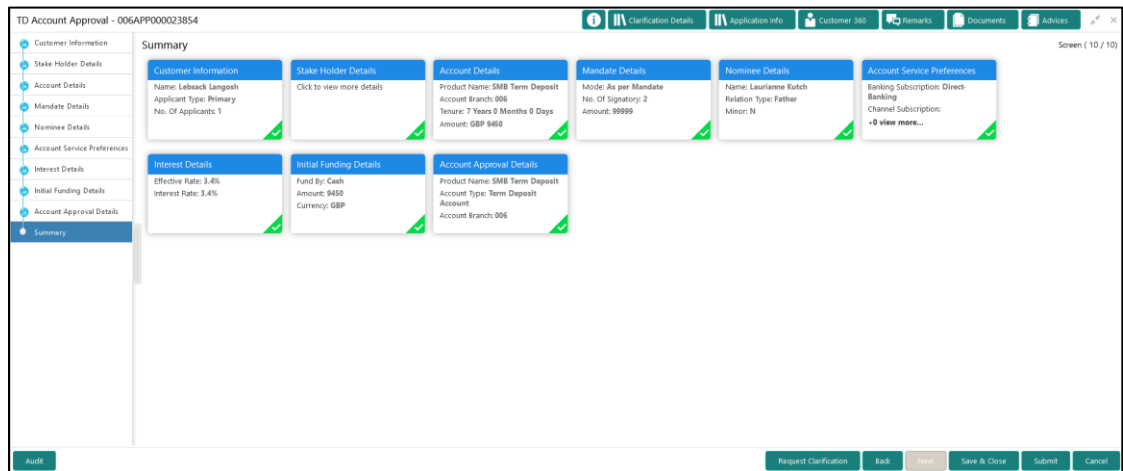
### 3.4.2 Summary

The Summary displays the tiles for all the data segments of the Term Deposit Origination Process. The tiles display 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 **Account Approval Details** screen to proceed with next data segment, after successfully capturing the data.

→ The **Summary** screen is displayed.

**Figure 54: 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 27: Summary – Field Description**

Data Segment	Description
<b>Customer Information</b>	Displays the 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>Account Details</b>	Displays the account details.

Data Segment	Description
<b>Account Service Preferences</b>	Displays the account service preferences details.
<b>Nominee Details</b>	Displays the nominee details.
<b>Mandate Details</b>	Displays the mandate details.
<b>Interest Details</b>	Displays the interest details.
<b>Initial Funding Details</b>	Displays the initial funding details.
<b>Account Approval Details</b>	Displays the account approval 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, 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.

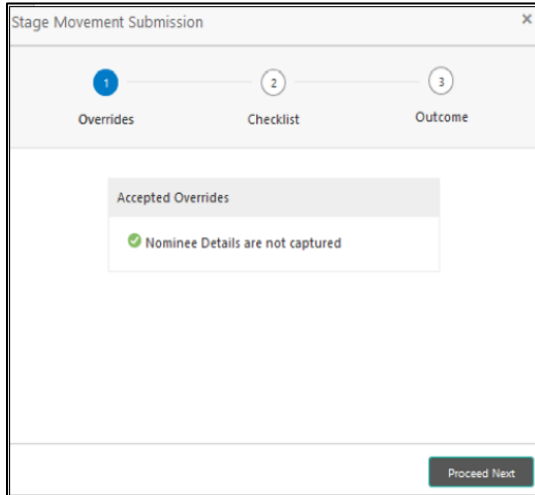
Data Segment	Description
<b>Next</b>	<p>Click <b>Next</b> to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user 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. <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>Submit</b>	<p>Click <b>Submit</b> to submit the application. System triggers the business validation to ensure the application is entitled for submission to the next stage.</p>
<b>Cancel</b>	<p>Click <b>Cancel</b> to close the application without saving.</p>

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 Account 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 55: Overrides**

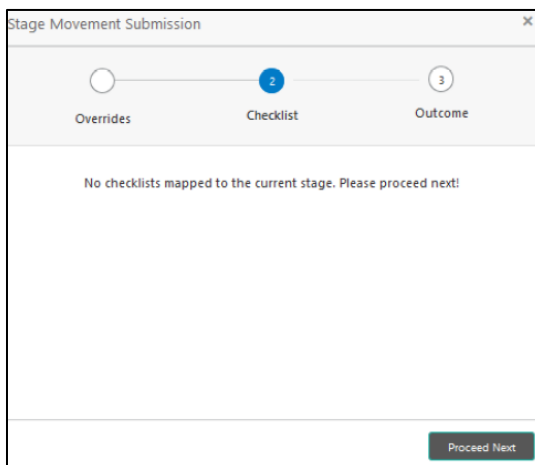


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

**Figure 56: Checklist**



Checklist configured in the business process for the business product is displayed here. Checklists 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 57: Outcome**

The screenshot shows a window titled "Stage Movement Submission" with a close button (X) in the top right corner. At the top, there is a progress bar with three 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 Initial Funding", "Return to Application Enrichment", "Return to Application Entry", and "TERMINATE". The "Return to Application Entry" option is currently selected and highlighted. At the bottom right of the window, there is a "Submit" button.

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

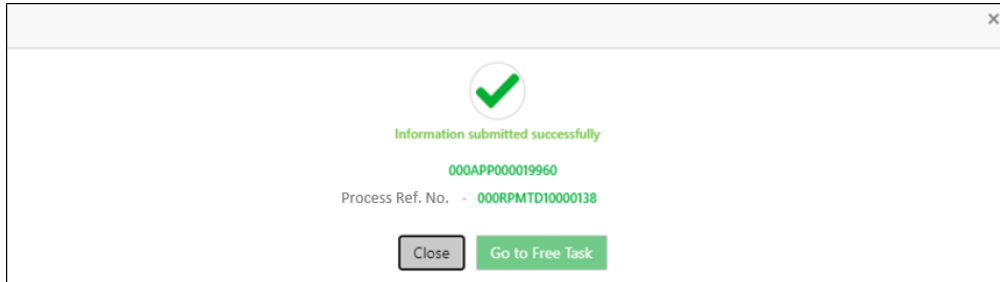
Outcomes configured in the Workflow Orchestrator for the business process is available in the drop-down list.

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

- Click **Submit**.

→ The **Confirmation** screen is displayed.

**Figure 58: Confirmation**



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

- Click **Go to Free Task**.

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

**Figure 59: Free Tasks**

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<input checked="" type="checkbox"/> <b>Rollback &amp; E</b>	medium	Term Deposit Origination...	000RPMTD10000138	000APP000019960	Account Credit	20-03-20	000		
<input type="checkbox"/> <b>Acquire &amp; Edit</b>	medium	Current Account Origina...	000CUREDD0001477	000APP000019872	Application Enrichment	20-03-20	000		
<input type="checkbox"/> <b>Acquire &amp; Edit</b>	medium	Current Account Origina...	000CUREDD0001476	000APP000019870	Application Enrichment	20-03-20	000		
<input type="checkbox"/> <b>Acquire &amp; Edit</b>	medium	Savings Account Origina...	000SAVED0007812	000APP000019864	Application Entry	20-03-20	000		
<input type="checkbox"/> <b>Acquire &amp; Edit</b>					Application Initiation				
<input type="checkbox"/> <b>Acquire &amp; Edit</b>		Retail Loan Origination ...	000RBDLPL00009334	000APP000019830	Application Entry	20-03-20	000		
<input type="checkbox"/> <b>Acquire &amp; Edit</b>		Retail Loan Origination ...	000RBDLAL00009333	000APP000019820	Application Entry	20-03-20	000		
<input type="checkbox"/> <b>Acquire &amp; Edit</b>		Retail Loan Origination ...	000RBDLAL00009305	000APP000019484	Application Entry	20-03-20	000		
<input type="checkbox"/> <b>Acquire &amp; Edit</b>		Current Account Origina...	000CBNCAD001416	000APP000019290	Application Entry	20-03-20	000		
<input type="checkbox"/> <b>Acquire &amp; Edit</b>		Retail Loan Origination ...	000RBDLPL00009396	000APP000019275	Application Entry	20-03-20	000		
<input type="checkbox"/> <b>Acquire &amp; Edit</b>		Retail Loan Origination ...	000RBDLAL00009384	000APP000019232	Application Entry	20-03-20	000		
<input type="checkbox"/> <b>Acquire &amp; Edit</b>		Retail Loan Origination ...	000RBDLAL00009390	000APP000019209	Application Entry	20-03-20	000		
<input type="checkbox"/> <b>Acquire &amp; Edit</b>		Retail Loan Origination ...	000RBDLPL00009388	000APP000019207	Application Entry	20-03-20	000		

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

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

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

## 4 Instant Term Deposit Account Origination Process

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

This allows Instantaneous Account origination from Self-Service Channel such as Oracle 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 taken as Account Transfer for which the mode configured has to be 'H' which represents that the selected Account will be debited by the Host as part of the Account Opening Process (Allowed for both Self-Service Channel and Branch Initiated Applications) or Initial Funding is taken via External Bank Account Transfer on self-service channel (This mode is not allowed for Branch Initiated Applications). For more details refer **Section 2.7 Initial Funding Configuration** in the **Configurations User Guide**.

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

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

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

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

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

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



## 5 Error Codes and Messages

This topic contains error codes and messages.

**Table 28: Error Codes and Messages**

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

<b>Error Code</b>	<b>Messages</b>
RPM-CMN-APL-027	Please provide valid value for Holding Pattern
RPM-CMN-APL-028	Please provide valid value for Ownership
RPM-CMN-APL-029	Please provide valid value for Salutation of \$1
RPM-CMN-APL-030	Please provide valid value for First Name
RPM-CMN-APL-031	Please provide valid value for Last Name
RPM-CMN-APL-032	Please provide valid value for Gender of \$1
RPM-CMN-APL-033	Please provide valid value for Date Of Birth of \$1
RPM-CMN-APL-034	Please provide valid value for Resident Status of \$1
RPM-CMN-APL-035	Please provide valid value for Citizenship By of \$1
RPM-CMN-APL-036	Please provide valid value for Unique Id Type of \$1
RPM-CMN-APL-037	Please provide valid value for Unique Id Number of \$1
RPM-CMN-APL-038	Customer age should be more than \$1 for \$2 Product.
RPM-CMN-APL-039	Customer age should be less than \$1 for \$2 Product.
RPM-CMN-APL-040	Same Customer cannot be added multiple times as Applicant.
RPM-CMN-APL-041	Please provide valid value for Party Id for \$1
RPM-CMN-APL-042	Please provide valid value for Short Name for \$1
RPM-CMN-APL-043	Please provide valid value for Birth Country for \$1
RPM-CMN-APL-044	\$1
RPM-CMN-APL-045	\$1

<b>Error Code</b>	<b>Messages</b>
RPM-CMN-APL-046	Click on 'Cancel' and correct the error or wait for the in-progress party amendment request to be complete to reinitiate the party amendment again. Alternately click on 'Proceed' to submit this stage without the amendment.
RPM-CMN-APL-047	Please provide valid value for Birth Country of \$1
RPM-CMN-APL-048	Please provide valid value for Nationality of \$1
RPM-CMN-APL-049	Please provide valid value for Preferred Language of \$1
RPM-CMN-APL-050	Please provide valid value for Preferred Currency of \$1
RPM-CMN-APL-051	Please provide valid value for Customer SubType for \$1
RPM-CMN-APL-052	Please provide valid value for Customer Segment for \$1 .
RPM-CMN-APL-053	Please provide valid value for Marital Status of \$1 .
RPM-CMN-000	Illegal State Exception
RPM-CMN-001	Exception Occurred while Executing Query
RPM-CMN-002	number format exception
RPM-CMN-003	Server Error Occurred during API call
RPM-CMN-004	Illegal State Exception
RPM-CMN-005	JTA Transaction unexpectedly rolled back
RPM-CMN-006	Exception Occurred while creating Bean
RPM-CMN-007	Internal server error occurred
RPM-COM-001	JSONException Occured
RPM-COM-003	Net interest Rate is incorrect.

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

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

<b>Error Code</b>	<b>Messages</b>
RPM-PD-004	Error while fetching Business Process
RPM-PD-005	Error while Fetching the Business Products
RPM-PD-006	Error occured while creating ATM Entity Model
RPM-PD-007	Unable to acquire task
RPM-PD-008	Error occurred while initiating workflow
RPM-PD-009	ApplicationNumber cannot be null
RPM-PD-010	Unable to save application in Transaction Controller
RPM-PD-011	Failed to persist comments
RPM-PD-012	Unable to update task to complete
RPM-PD-013	Process Code cannot be null for the lifecycle
RPM-PD-014	Error occured while submitting details to domain
RPM-PD-015	Unable to update stages
RPM-PD-016	Application Number, Process Code and Stagecode are mandatory
RPM-PD-017	Unable to update task to complete
RPM-PD-018	Error occured while fetching Summary details
RPM-PD-019	Datasegment is Mandatory
RPM-PD-020	Error occured while fetching Summary details
RPM-PD-021	Error while getting datasegments from TC
RPM-PD-022	Error occured while acquiring the task
RPM-PD-023	ProcessRefNo cannot be null

<b>Error Code</b>	<b>Messages</b>
RPM-PD-024	Failed in domain save
RPM-PD-025	Error occurred while releasing the task
RPM-PD-026	Application submit/save failed for External System
RPM-PD-027	Application fetch failed for External System
RPM-PD-028	No Business Process maintained for the given Business Product
RPM-PD-029	\$1 is not valid
RPM-PD-030	The product \$1 cannot be selected multiple times
RPM-PD-031	Multiple products of the product type \$1 cannot be selected
RPM-PD-032	Cannot cancel the application as one or more process has crossed irrevocable stages
RPM-PD-033	Mandatory Datasgments \$1 are missing for the reference number \$2
RPM-PD-034	Datasgment Code(s) is missing for \$1 for the reference number \$2
RPM-PD-035	Loan offer accept/reject is not applicable for the given application
RPM-PD-036	Unable to proceed as the application is already being processed by the bank
RPM-PR-001	Error occurred while getting the cart details
RPM-SA-INIT-01	Failed to Initialize
RPM-SAV-001	Transaction status is not completed
RPM-SAV-AST-001	No OD Limit details found for this process Ref no

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



<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
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

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

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

## 6 Annexure – Advices

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

- [6.1 Account Creation](#)
- [6.2 Application Form](#)

### 6.1 Account Creation

To,	Bank Name
Customer Name	Branch
Address Line1	Date:
Address Line2	
State	
City	
Pin code	

Sub: Term Deposit Account Creation

Dear Sir/Madam,

We are happy to inform you that your Term Deposit Account Creation has been completed. Your Term Deposit account number is <XXXXXXXXXXXXXXXX> and the Deposit Amount is <XXXXXXXX>.

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

Yours faithfully,

<Manager Name>

<Bank Name>

## 6.2 Application Form

Application Number : <XXXXXXXXXX>

Application Branch : <XXX> <Branch>

Date: YYYY-MM-DD

Applicants:

Applicant 1

Applicant 2

### Product Details

Interest Payout	Product	Deposit Amount GBP	Term	Maturity Instruction	Maturity Amount GBP	Maturity Date	Maturity Payout mode
XYZ	XYZ	XXXX	<XX> Years <XX> Month <XX> Days	XYZ	<XXXXX>	YYYY-MM-DD	<XXXXX>

### Personal Details

Applicant Name	Gender	Date Of Birth	Resident Status	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>

### Preferences

Phone Banking	Direct Banking	Email	Post	SMS	Kiosk Banking
<Yes> or <No>	<Yes> or <No>		<Yes> or <No>	<Yes> or <No>	<Yes> or <No>

## Nominee Details

<b>Name</b>	<b>Relationship</b>	<b>Date Of Birth</b>	<b>Percentage</b>	<b>Guardian</b>	<b>Address</b>
<Nominee Name>	<Nominee 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 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 programmer's 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 authorized 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:

Disclose 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 Name>	YYYY-MM-DD	
<Applicant 2 Name>	YYYY-MM-DD	



## 7 Functional Activity Codes Glossary

1. [Account Funding Stage](#) (pg. 87) - RPM\_FA\_TDORG\_FUND
2. [Application Enrichment Stage](#) (pg. 79) - RPM\_FA\_TDORG\_ENRCH
3. [Application Entry Stage](#) (pg. 7) - RPM\_FA\_TDORG\_APPEN
4. [Account Approval Stage](#) (pg. 97) - RPM\_FA\_TDORG\_APPRV