

Current Account Origination User Guide

Oracle Banking Origination

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Current Account Origination User Guide

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1 Preface

1.1 Introduction

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

1.2 Audience

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

1.3 Document Accessibility

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

1.4 Acronyms and Abbreviations

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

Table 1: Acronyms Table

Abbreviation	Description
DS	Data Segment
System	Oracle Banking Origination Module

1.5 List of Topics

This user guide is organized as follows:

Table 2: List of Topics

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

1.6 Related Documents

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

1.7 Symbols

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

Table 3: Symbols

→	Represents Results
---	--------------------

2 Current Account Origination Process

This chapter includes following sections:

- [2.1 Introduction](#)
- [2.2 Reference Workflow for Current 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 the improved user experience for various bank personas such as Sales Officers, Relationship Manager, Account Opening Officers, Branch Supervisor/Managers, Loan Officers, and Credit Officers and so on, handling defined functions in the lifecycle of the various product origination.

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

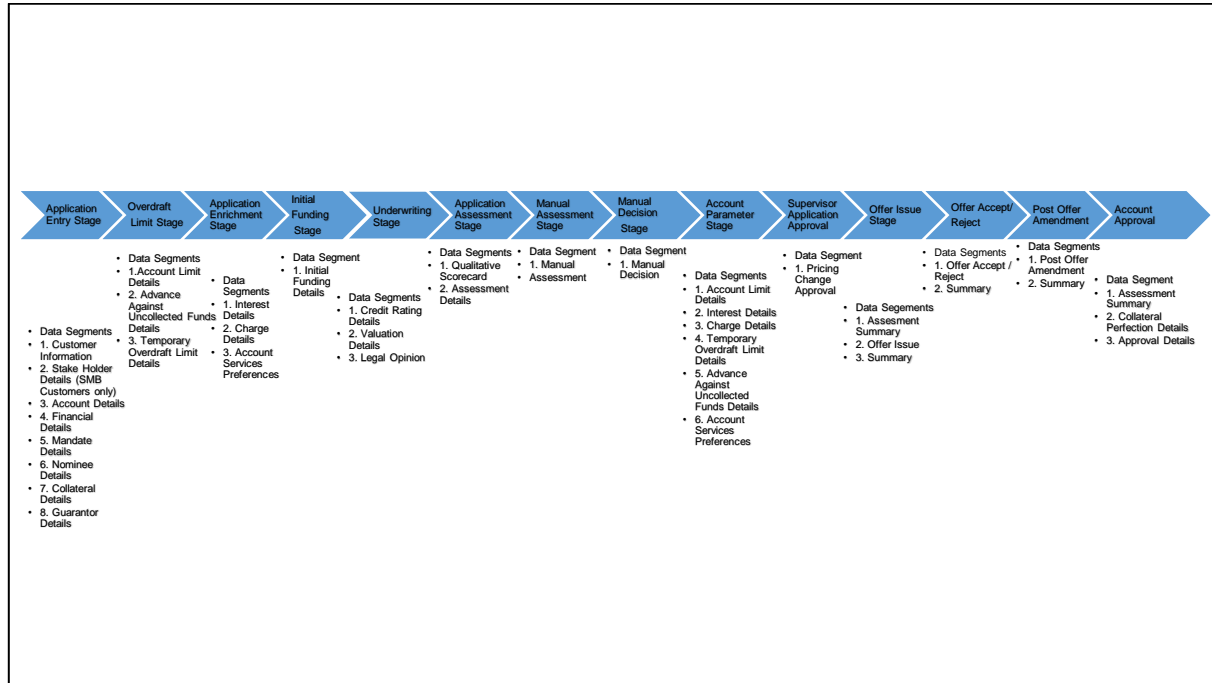
The initiation request for a Current Account can be originated by authorized branch users or relationship managers or by approved bank agents, either through the traditional branch channel or through dedicated protocol services made available on digital devices like tablets or mobiles. The initiation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

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

2.2 Reference Workflow for Current Account Origination

The following diagram describes the workflow for Current Account (with Overdraft) Origination process.

Figure 1: Reference Workflow Diagram



3 Current Account Origination

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

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

- [3.1 Application Entry Stage](#)
- [3.2 Overdraft Limit Stage](#)
- [3.3 Application Enrichment Stage](#)
- [3.4 Account Funding Stage](#)
- [3.5 Underwriting Stage](#)
- [3.6 Application Assessment Stage](#)
- [3.7 Manual Credit Assessment Stage](#)
- [3.8 Manual Credit Decision Stage](#)
- [3.9 Account Parameter Setup Stage](#)
- [3.10 Supervisor Application Approval Stage](#)
- [3.11 Offer Issue Stage](#)
- [3.12 Offer Accept / Reject Stage](#)
- [3.13 Post Offer Amendment Stage](#)
- [3.14 Account Approval Stage](#)
- [3.15 Manual Retry Stage](#)

Prerequisite

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

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

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

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

Figure 2: Free Tasks

Refresh Acquire Delegate Reassign Flow Diagram								
<input type="checkbox"/>	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
<input type="checkbox"/>	Acquire & Edit		Current Account Retail P...	000CURPRM0000108	000APP000004291	Application Entry	19-03-22	000
<input type="checkbox"/>	Acquire & Edit		Retail Process Manage...	000INIT000004095	000APP000004144	Application Initiation	19-03-22	000
<input type="checkbox"/>	Acquire & Edit		Retail Process Manage...	000INIT000004094	000APP000004143	Application Initiation	19-03-22	000
<input type="checkbox"/>	Acquire & Edit		Retail Process Manage...	000INIT000004093	000APP000004142	Application Initiation	19-03-22	000
<input type="checkbox"/>	Acquire & Edit		Retail Process Manage...	000INIT000004091	000APP000004140	Application Initiation	19-03-22	000
<input type="checkbox"/>	Acquire & Edit		Savings Retail Process ...			Application Entry		
<input type="checkbox"/>	Acquire & Edit		Retail Process Manage...			Application Initiation		
<input type="checkbox"/>	Acquire & Edit		Retail Process Manage...			Application Initiation		
<input type="checkbox"/>	Acquire & Edit		Retail Process Manage...	000INIT000004090	000APP000004139	Application Initiation	19-03-22	000
<input type="checkbox"/>	Acquire & Edit		Retail Process Manage...	000INIT000004089	000APP000004138	Application Initiation	19-03-22	000
<input type="checkbox"/>	Acquire & Edit		Retail Process Manage...	000INIT000004088	000APP000004137	Application Initiation	19-03-22	000
<input type="checkbox"/>	Acquire & Edit		Retail Process Manage...	000INIT000004087	000APP000004136	Application Initiation	19-03-22	000
<input type="checkbox"/>	Acquire & Edit		Retail Process Manage...	000INIT000004086	000APP000004135	Application Initiation	19-03-22	000
<input type="checkbox"/>	Acquire & Edit		Retail Process Manage...	000INIT000004085	000APP000004134	Application Initiation	19-03-22	000

Page 1 of 5 (1 - 20 of 90 items) K < 1 2 3 4 5 > X

3.1 Application Entry Stage

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

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

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

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

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

3.1.1 Customer Information

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

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

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. The form is organized into several sections:

- Header:** 'Customer Information' with a breadcrumb trail: 'Customer Information > Customer Type: Individual > Ownership: Single > Number of Applicants: 1'.
- Customer Identification:** Includes 'Existing Customer' (Yes), 'CIF Number', and 'Primary Customer' (Yes).
- Personal Details:** 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 Profile:** Fields for 'Customer Segment', 'Customer Category', 'Preferred Language', 'Preferred Currency', 'Customer Location', 'Details Of Special Need', 'Remarks For Special Need', and 'Relationship Manager ID'.
- Staff:** A toggle switch for 'Staff'.
- Address:** A section for 'Communication Address' with a dropdown menu.
- Signature:** An 'Upload Signature' area with a 'Drag and Drop' instruction and a 'Remarks' field. Below it is a table with columns for 'Signature ID', 'Signature', 'Remarks', and 'Action'.

The bottom of the form features a 'Page 1 of 1 (1 of 1 items)' indicator and a navigation bar with 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 4: Customer Information – Individual - Field Description

Field	Description
Customer Type*	Displays the customer type selected in the Application Initiate stage.
Ownership*	<p>Select the ownership from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Single • Joint <p>In case of Joint ownership selected, panel for updating details for 2nd applicant is populated. Add Applicant is also enabled to allow adding additional applicants to the account.</p> <p>By default, system displays the ownership selected in the Application Initiate stage.</p>
Number of Applicants*	Displays the number of applicants added for the account. It gets auto-calculated based on the number of applicants that are added by Add Applicant .
Existing Customer	Select to indicate if customer is existing customer.
CIF Number	Search and select the CIF number.
Primary Customer	Select to indicate if customer is primary customer.
Title*	Select the title of the applicant from the drop-down list.
First Name*	Specify the first name of the applicant.
Middle Name	Specify the middle name of the applicant.
Last Name*	Specify the last name of the applicant.
Name in Local Language	Specify the name in local language of the applicant.
Gender*	Specify the Gender of the applicant from the drop-down list.
Date of Birth*	Select the date of birth of the applicant.

Field	Description
Resident Status*	Select the residential status of the applicant from the drop-down list. Available options are: <ul style="list-style-type: none"> • Resident • Non-Resident
County of Residence*	Search and select the country code of which the applicant is resident.
Birth Country*	Search and select the country code where the applicant has born.
Nationality*	Search and select the country code where the applicant has nationality.
Citizenship By*	Search and select the country code for which applicant has citizenship.
Marital Status*	Select the marital status of the customer from the drop-down list. Available options are: <ul style="list-style-type: none"> • Married • Unmarried • Legally Separated • Widow
ID Type*	Select the identification document type for the applicant from the drop-down list.
Unique ID No*	Specify the number of the identification document provided.
Valid Till	Select the valid till date of the identification document provided.
Customer Segment	Select the segment of the customer. Available options are: <ul style="list-style-type: none"> • Emerging Affluent • High Net worth Individuals • Mass Affluent • Ultra HNI

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

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

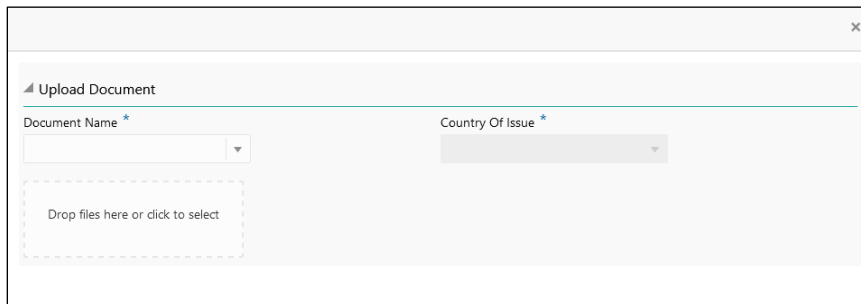
Field	Description
Signatures	<p>Click  icon to upload the signatures for the customer.</p> <p>Click Add button to add the additional signatures.</p> <p>Click Cancel button to discard the added details.</p> <p>On Submit, signature will be handed off to Oracle Banking Party.</p>
Upload Signature	<p>Drag and drop the signature file or click on Select or drop files here to browse and upload the signature from the local system.</p> <p>NOTE: PNG & JPEG file formats are supported.</p>
Uploaded Signature	Displays the uploaded signature.
Remarks	Specify the remarks related to the signature.
Signature ID	Displays the Signature ID for the added signature.
Signature	Displays the added signature.
Remarks	Displays the remarks for the added signature.
Action	<p>Click  to edit the added signatures</p> <p>Click  to delete the added signatures.</p>
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.

Field	Description
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
Save & Close	<p>Click Save & Close to save the data captured.</p> <p>Save & Close is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.</p>
Cancel	<p>Click Cancel 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
Document Name*	<p>Select the document name from the drop-down list.</p> <p>The available options are:</p> <ul style="list-style-type: none"> • Driving License • Passport

Field	Description
Country of Issue*	This field is defaulted for the document name is selected. NOTE: This fields is editable.
Upload Document	Drag and drop the document or click on Select or drop files here to browse and upload the document from the local system. NOTE: 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, the form is pre-populated with data. The fields are organized into two columns:

- Left Column:** First Name, Last Name, Gender (dropdown), Unique Id No, Address Type, Street, State, Zipcode, and an 'Update Address' section with 'Yes' (selected) and 'No' radio buttons.
- Right Column:** Middle Name, Date Of Birth (calendar icon), Unique Id Type (dropdown set to 'Driving License'), Unique Id (calendar icon), Expiry Date (calendar icon), Building, City, Country (search icon), and Issue Date (calendar icon).

At the bottom right of the form, there is a green 'Update & Save' button.

- 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

Field	Description
First Name	This field is pre-populated with the extracted data. Modify the first name of the applicant, if required.
Middle Name	This field is pre-populated with the extracted data. Modify the middle name of the applicant, if required.
Last Name	This field is pre-populated with the extracted data. Modify the last name of the applicant, if required.
Date of Birth	This field is pre-populated with the extracted data. Modify the date of birth of the applicant, if required.
Gender	This field is pre-populated with the extracted data. Modify the gender of the applicant, if required.
Unique Id Type	Displays the unique ID type of the applicant based on the document uploaded.
Unique Id No	This field is pre-populated with the extracted data. Modify the unique ID number of the uploaded document, if required.
Unique Id Expiry	This field is pre-populated with the extracted data. Modify the unique ID expiry date of the uploaded document, if required.
Birth Country	This field is pre-populated with the extracted data. Modify the birth country of the applicant, if required.
Nationality	This field is pre-populated with the extracted data. Modify the nationality of the applicant. NOTE: This field appears only if the Document Name is selected as Passport .

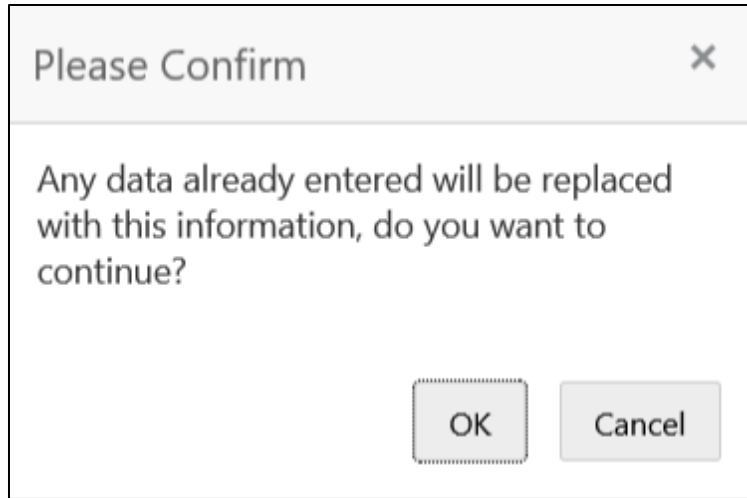
Field	Description
Address Type	<p>This field is pre-populated with the extracted data. Modify the address type of the applicant.</p> <p>The available options:</p> <ul style="list-style-type: none"> • Permanent address • Residential address • Communication address • Office address <p>NOTE: By default, the permanent address is selected, this field appears only if the Document Name is selected as Driving License.</p>
Building	<p>This field is pre-populated with the extracted data. Modify the building name of the applicant, if required.</p> <p>NOTE: This field appears only if the Document Name is selected as Driving license.</p>
Street	<p>This field is pre-populated with the extracted data. Modify the street name of the applicant, if required.</p> <p>NOTE: This field appears only if the Document Name is selected as Driving License.</p>
City	<p>This field is pre-populated with the extracted data. Modify the city name of the applicant, if required.</p> <p>NOTE: This field appears only if the Document Name is selected as Driving License.</p>
State	<p>This field is pre-populated with the extracted data. Modify the state of the applicant, if required.</p> <p>NOTE: This field appears only if the Document Name is selected as Driving License.</p>

Field	Description
Country	<p>This field is pre-populated with the extracted data. Modify the country name of the applicant, if required.</p> <p>NOTE: This field appears only if the Document Name is selected as Driving License.</p>
Zipcode	<p>This field is pre-populated with the extracted data. Modify the zip code of the applicant, if required.</p> <p>NOTE: This field appears only if the Document Name is selected as Driving License.</p>
Issue Date	<p>This field is pre-populated with the extracted data. Modify the issue date of the driving license, if required.</p> <p>NOTE: This field appears only if the Document Name is selected as Driving License.</p>
Update Address	<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"> • Yes • No

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

→ The **Confirmation** screen displays.

Figure 6: Confirmation

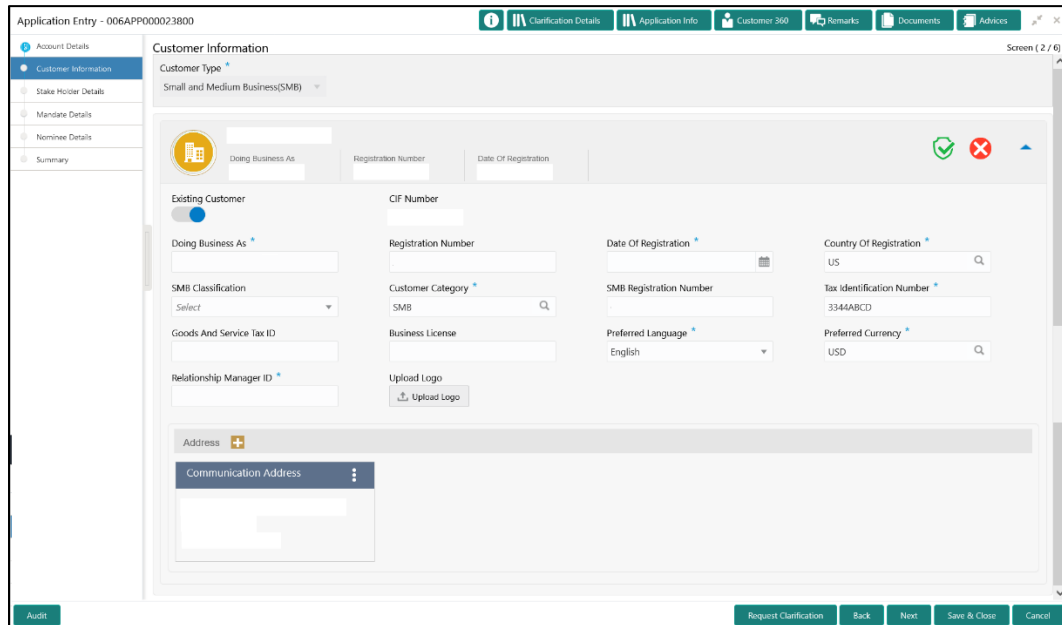


- a. Click **OK** to override the data fields with the extracted data.
- b. Click **Cancel** to cancel the override action and return to **Verify Information** screen.

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

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


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



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

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

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

Field	Description
Customer Category	Search and select the customer category.
SMB Registration Number	Specify the SMB registration number.
Tax Identification Number	Specify the tax identification number of the SMB customer.
Goods and Service Tax ID	Specify the goods and service tax ID.
Business License	Specify the business license.
Preferred Language	Select the preferred language.
Preferred Currency	Select the preferred currency.
Relationship Manager ID	Specify the relationship manager ID.
Upload Logo	Click Upload Logo button to upload the logo for the business.
Address	<p>Displays the address details.</p> <p>Click on the top right side of the Address Tile.</p> <p>View – Click View to view the address details of an existing customer.</p> <p>Edit - Click Edit to update the address details of an existing customer.</p> <p>Delete – Click Delete to delete the address of an existing customer.</p> <p>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 Address to add additional addresses.</p>
Address Type	<p>Select the address type for the applicant from the drop-down list.</p> <ul style="list-style-type: none"> • Permanent Address

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

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

Customer Dedupe Check:

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

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

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

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

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

Figure 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 starting with a name and a small triangle icon. The first section is for "Vikash Kumar" and the second is for "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
CIF Number	Displays the CIF Number.
PTY Number	Displays the PTY Number.
First Name	Displays the First Name.
Last Name	Displays the Last Name.
Customer Type	Displays the Customer Type.
DOB	Displays the Date of Birth.
Contact Number	Displays the Contact Number.
ID/Registration Number	Displays the Registration number.
Status	Displays the Status of the De-Dupe check.

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

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

3.1.2 Stake Holder Details

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




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

Figure 9: 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 9: Stake Holder Details – Field Description

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

Field	Description
Signatures	<p>Click  icon to upload the signatures for the new customer.</p> <p>Click Add button to add the signatures.</p> <p>Click Cancel button to discard the added details.</p> <p>On Submit, signature will be handed off to Oracle Banking Party.</p>
Upload Signature	<p>Drag and drop the signature file or click on Select or drop files here to browse and upload the signature from the local system.</p> <p>NOTE: PNG & JPEG file formats are supported.</p> <p>This field appears only for the new Customers.</p>
Uploaded Signature	<p>Displays the uploaded signature.</p> <p>This field appears only for the new Customers.</p>
Remarks	<p>Specify the remarks related to the signature.</p> <p>This field appears only for the new Customers.</p>
Signature ID	Displays the Signature ID for the added signature.
Signature	Displays the added signature.
Remarks	Displays the remarks for the added signature.
Action	<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
Guarantors	
Line of Business	Select the line of business for the guarantor/supplier. Available options are: <ul style="list-style-type: none"> • Facility • Supply Chain Finance • Trade • Lending • Cash Management • Liquidity Management • Virtual Account Management
Scope	Specify the scope of the guarantor in the business.
Guarantee Start date - Expiry date	Select the guarantee start and expiry date.
Guarantee amount	Specify the guarantee amount for the business.
Description	Specify the description for the guarantor.
Add New Guarantor	Click this button to add new guarantor.
Suppliers	
Line of Business	Select the line of business for the guarantor/supplier. Available options are: <ul style="list-style-type: none"> • Facility • Supply Chain Finance • Trade • Lending • Cash Management • Liquidity Management • Virtual Account Management
Item Name	Specify the item name of the supplier.

Field	Description
Quantity	Specify the quantity of the item.
Supply Frequency	Specify the supply frequency.
Start Date – End Date	Select the start and end date for the supplier.
Add Supply Details	Click this button to add new supply details.
	Click this icon to delete the row.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
Save & Close	<p>Click Save & Close to save the data captured. Save & Close 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>
Cancel	Click Cancel 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 10: Customer Onboarding



The screenshot shows a web application window titled "Customer Onboarding". Inside the window, there is a form with a label "Customer Category" followed by a blue asterisk. Below the label is a dropdown menu. In the bottom right corner of the window, there is a "Save" button.

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 displayed.


Figure 11: Customer Onboarding - Individual

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

Table 10: Customer Onboarding - Individual – Field Description

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

Field	Description
Gender*	Specify the Gender of the applicant from the drop-down list.
Date of Birth*	Select the date of birth of the applicant.
Resident Status*	Select the residential status of the applicant from the drop-down list. Available options are: <ul style="list-style-type: none"> • Resident • Non-Resident
County of Residence*	Click Search and select the country code of which the applicant is resident.
Birth Country*	Click Search and select the country code where the applicant has born.
Nationality*	Click Search and select the country code where the applicant has nationality.
Citizenship By*	Select the Citizenship By of the customer from the drop-down list. Available options are: <ul style="list-style-type: none"> • Birth • Residence • Acquire • Others
Marital Status*	Select the marital status of the customer from the drop-down list. Available options are: <ul style="list-style-type: none"> • Married • Unmarried • Legally Separated • Widow
ID Type*	Select the identification document type for the applicant from the drop-down list.
Unique ID No*	Specify the number of the identification document provided.
Valid Till	Select the valid till date of the identification document provided.

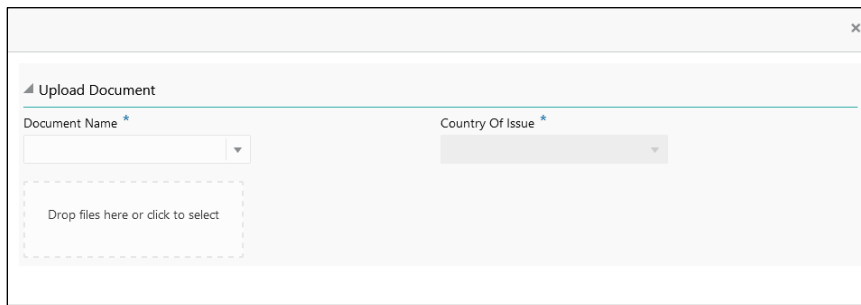
Field	Description
Customer Segment	Select the segment of the customer. Available options are: <ul style="list-style-type: none"> • Emerging Affluent • High Net worth Individuals • Mass Affluent • Ultra HNI
Customer Category*	By default, it is selected as Individual.
Preferred Language*	Select the preferred language from the drop-down list.
Preferred Currency*	Click Search and select the currency code from the list.
Customer Location*	Click Search and select the customer location from the list.
Address	Displays the address details. To add the addresses of the applicant, click  icon on the Address to add the addresses.
Address Type*	Select the address type for the applicant from the drop-down list. <ul style="list-style-type: none"> • Permanent Address • Residential Address • Communication Address • Office Address
Building*	Specify the house or office number, floor and building details.
Street*	Specify the street.
Locality	Specify the locality name of the address.
City*	Specify the city.
State*	Specify the state.
Country*	Click Search and specify the country code.
Zip Code	Specify the zip code of the address.
E-mail*	Specify the E-mail address of the applicant.

Field	Description
Mobile*	Specify the ISD code and the mobile number of the applicant.
Phone	Specify the ISD code and the phone number of the applicant.
Save	Click on Save to save the details.

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

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

Figure 12: Customer Information – Upload Document



Refer to the field description table in **Customer Information** data segment for the detailed explanation.

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


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

Figure 13: Customer Onboarding – Small and Medium Business

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

Table 11: Customer Onboarding - Small and Medium Business – Field Description

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

Field	Description
Tax Identification Number*	Specify the tax identification number of the SMB customer.
Goods and Services Tax Id	Specify the goods and services tax Id.
Business License	Specify the business license.
Preferred Language*	Select the preferred language from the drop down list.
Preferred Currency*	Click Search and select the currency code from the list.
Relationship Manager ID*	Specify the relationship manager id.
Upload Logo	Upload the logo of the customer.
Customer Location*	Click Search and select the customer location from the list.
Address	Displays the address details. To add the addresses of the applicant, click  icon on the Address to add the addresses.
Address Type*	Select the address type for the applicant from the drop-down list. <ul style="list-style-type: none"> • Permanent Address • Residential Address • Communication Address • Office Address
Building*	Specify the house or office number, floor and building details.
Street*	Specify the street.
Locality	Specify the locality name of the address.
City*	Specify the city.
State*	Specify the state.

Field	Description
Country*	Click Search and specify the country code.
Zip Code	Specify the zip code of the address.
E-mail*	Specify the E-mail address of the applicant.
Mobile*	Specify the ISD code and the mobile number of the applicant.
Phone	Specify the ISD code and the phone number of the applicant.
Save	Click on Save to save the details.

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

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

3.1.3 Account Details

The Account Details data segment displays the account details.

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

Figure 14: Account Details

The screenshot displays the 'Account Details' form. At the top, it shows 'Current Application Entry - 000APP00013902'. The form is divided into several sections:

- Account Information:** Includes 'Account Type' (Current Account) and 'Business Product Name' (Edge Checking Account).
- Product Image and Description:** Features an image of a person with a laptop and a short description: 'At Futura Bank, we understand that there are varying needs for different kinds of businesses.'
- Account Details:** Fields include 'Account Branch' (000), 'Account Currency' (GBP), and 'Application Date' (26/03/20). There is also a toggle for 'Overdraft Requested'.
- Fund the Account:** Includes a toggle for 'Fund the Account', 'Amount' (GBP £100.00), 'Fund By' (Account Transfer), 'Value Date' (26 Mar 2020), and 'Cheque Date'.
- GL Account Information:** Includes 'GL Account Number' (100000089) and 'GL Account Description' (PAY IN BY GL).

 The bottom of the form has navigation buttons: 'Request Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

Table 12: Account Details - Field Description

Field	Description
Account Type	Displays the account type based on the product selected in the Product Catalogue.
Business Product Name	Displays the business product name based on the product selected in the Product Catalogue.
Product Image	System displays the product image.
Product Description	Displays a short description of the business product.
Account Branch*	Search and select the account branch. By default, system displays the account branch as selected in Application Initiate stage.
Account Currency*	Search and select the account currency. By default, system displays the account currency as selected in Application Initiate stage.
Application Date	Select the date on which the application was initiated.

Field	Description
Overdraft Requested	Select to indicate if overdraft is required.
Fund the Account	Indicate that if initial funding is taken for the account opening. Initial funding through Cash, Account Transfer and Other Bank Cheque is allowed. Select the required option from the drop-down box. This field is conditional mandatory .
Fund By*	Select the fund mode from the drop-down list. Available options are: <ul style="list-style-type: none"> • Cash • Account Transfer • Other Bank Cheque
Amount*	Specify the fund amount.
Value Date	Displays the Current Business date.
Account Number*	Select the account number from the Account Search popup. This field is applicable only if the Fund By is selected as "Account Transfer" NOTE: In Account Search popup, user can view only the accounts of the existing customers who are part of the application.
Account Name*	Displays the account name for the selected account number.
Cheque Number	Specify the Cheque number. This field is non-mandatory for Account Transfer funding mode. This field is mandatory for Other Bank Cheque funding mode.
Cheque Date	Select the Cheque date. This field is non-mandatory for Account Transfer funding mode. This field is mandatory for Other Bank Cheque funding mode.
Bank Name*	Specify the Bank name.

Field	Description
	This field is applicable only if the Fund By is selected as “Other Bank Cheque”.
Branch Name*	Specify the Branch name. This field is applicable only if the Fund By is selected as “Other Bank Cheque”.
Cheque Routing Number	Specify the Cheque Routing Number. This field is applicable only if the Fund By is selected as “Other Bank Cheque”.
GL Account Number*	Specify the GL Account Number where the funding amount is to be credited. You can also search for GL Account Number. This field is applicable only if the Fund mode is selected as Manual or Automatic.
GL Account Description*	Displays the description of selected GL Account. This field is applicable, and mandatory only if the Fund mode is selected as Manual or Automatic.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification .
Back	Click Back to navigate to the previous data segment within a stage. NOTE: Since this is the first screen on the workflow, Back will be disabled.

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

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

Figure 16: Financial Details – SMB Customers

Current Application Entry - 006APP000038903

Financial Details

Screen (5 / 8)

Total Income USD 27,000.00 Total Expense USD 20,100.00

Applicant Name

Monthly Income (In USD)		Monthly Expense (In USD)		Liabilities (In USD)		Asset (In USD)	
Type	Amount	Type	Amount	Type	Amount	Type	Amount
Pension	\$0.00	Medical	\$0.00	Property Loan	\$0.00	House	\$500,000.00
Investment Income	\$0.00	Education	\$0.00	Vehicle Loan	\$0.00	Deposit	\$0.00
Agriculture	\$0.00	Rentals	\$7,000.00	Credit Card Outstanding	\$0.00	Vehicle	\$0.00
Salary	\$8,000.00	Household	\$7,000.00	Overdrafts	\$0.00	Other	\$0.00
Interest Amount	\$0.00	Vehicle	\$0.00	Personal Loan	\$0.00	USD	500,000.00
Rentals	\$0.00	Fuel	\$0.00	Other Liability	\$50,000.00		
Bonus	\$10,000.00	Other Expenses	\$6,100.00	Home Loan	\$0.00		
Cash Gifts	\$0.00	Loan Payments	\$0.00	Education Loan	\$0.00		
Other Income	\$9,000.00	Utility Payments	\$0.00				
Business	\$0.00	Insurance Payments	\$0.00				
	USD 27,000.00	Credit Card Payments	\$0.00				
			USD 20,100.00				

Net Income USD 6,900.00

Profit and Financial Ratios

+ Add Financial Ratios

2022

Balance Sheet Size: Operating Profit: Net Profit: 100920

Year Over Year Growth: Return On Investment: Return On Equity:

Return On Asset:

Audit Request Clarification Back Next Save & Close Cancel

2. Click **Add Financial Ratios** to update the profit and financial ratios of the business.

This option appears and applicable only if the **Customer Type** is selected as **Small and Medium Business (SMB)** in Application Initiation stage.

This screen has been added within the financial details data segment. The user will have the option to capture the relevant data for various financial years. This section is non-mandatory.

→ The **Profit and Financial Ratios** screen displays.

Figure 17: Profit and Financial Ratios

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

Table 13: Financial Details - Field Description

Field	Description
Applicant Name	Displays the applicant name as per the details captured in the Customer Information data segment.
Total Income	Displays the total income of the applicant.
Total Expenses	Displays the total expenses of the applicant.
Last Update On	Displays the date on which the financial details of an existing applicant were last updated. For a new applicant, it will remain blank.
Edit	Click Edit to modify the existing applicant details. Click Save to save the modified details and click Cancel to cancel the modifications. Edit will be visible only for existing applicant.

Field	Description
<p>Basic Details</p> <p>Click Add Basic Details to view and update the basic details of the applicant.</p> <p>This field appears only if the Customer Type is selected as Individuals.</p>	
Employment Type*	<p>Select the employment type from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Service • Professional • Business <p>Employment Type is reckoned as an attribute for Quantitative Score calculation for the given Applicant.</p>
Organization Name*	Specify the name of the organization.
Organization Category*	<p>Select the organization type from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Private Limited • Government • NGO
Demographics*	<p>Select the demographics from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Global • Domestic
Employee Type*	<p>Select the employee type from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Full Time • Part Time • Contract • Permanent
Employee ID	Specify the employee ID.
Employment Start Date*	Select the employment start date.
Employment End Date	Select the employment end date.

Field	Description
Grade	Specify the grade.
Designation	Specify the designation.
I currently work in this role*	Select whether the applicant works currently in this role. Available options are: <ul style="list-style-type: none"> • Yes • No
Industry Type	Select the Industry Type from the drop-down list. Available options are: <ul style="list-style-type: none"> • IT • Bank • Services • Manufacturing • Legal • Medical • Engineering • School/College • Others
Financial Details	
Monthly Income	Specify the amount for any of the applicable monthly expenses in the below fields. <ul style="list-style-type: none"> • Salary • Agriculture • Business • Investment Income • Interest Amount • Pension • Bonus • Rentals • Cash Gifts • Other Income Total gets calculated automatically.

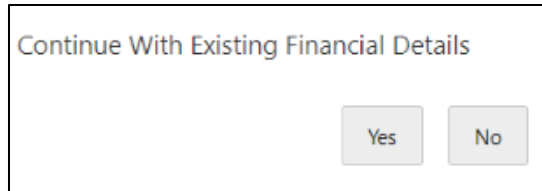
Field	Description
<p>Monthly Expenses</p>	<p>Specify the amount for any of the applicable monthly expenses in the below fields.</p> <ul style="list-style-type: none"> • Household • Medical • Education • Travel • Vehicle • Fuel • Rentals • Other Expenses • Loan Payments • Utility Payments • Insurance Payments • Credit Card Payments <p>Total gets calculated automatically.</p>
<p>Liabilities</p>	<p>Specify the amount for any of the applicable liabilities in the below fields.</p> <ul style="list-style-type: none"> • Property Loan • Vehicle Loans • Personal Loans • Credit Card outstanding • Overdrafts • Other Liability • Home Loan • Education Loan <p>Total gets calculated automatically.</p>

Field	Description
Asset	Specify the amount for any of the applicable asset type in the below fields. <ul style="list-style-type: none"> • House • Deposit • Vehicle • Other Total gets calculated automatically.
Net Income	System automatically displays the total income over expenses.
Profit and Financial Ratios	
This field appears only if the Customer Type is selected as Small and Medium Business (SMB) .	
Financial Year	Select the Financial Year from the dropdown list.
Currency	Click Search icon and select the currency from the available list.
Balance Sheet Size	Specify the balance sheet size.
Operating Profit	Specify the operating profit of the business.
Net Profit	Specify the net profit of the business.
Year Over Year Growth	Specify the growth of the business year on year.
Return On Investment	Specify the return on investments.
Return On Equity	Specify the return on equity.
Return On Asset	Specify the return on asset.

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

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

Figure 18: Error Message



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

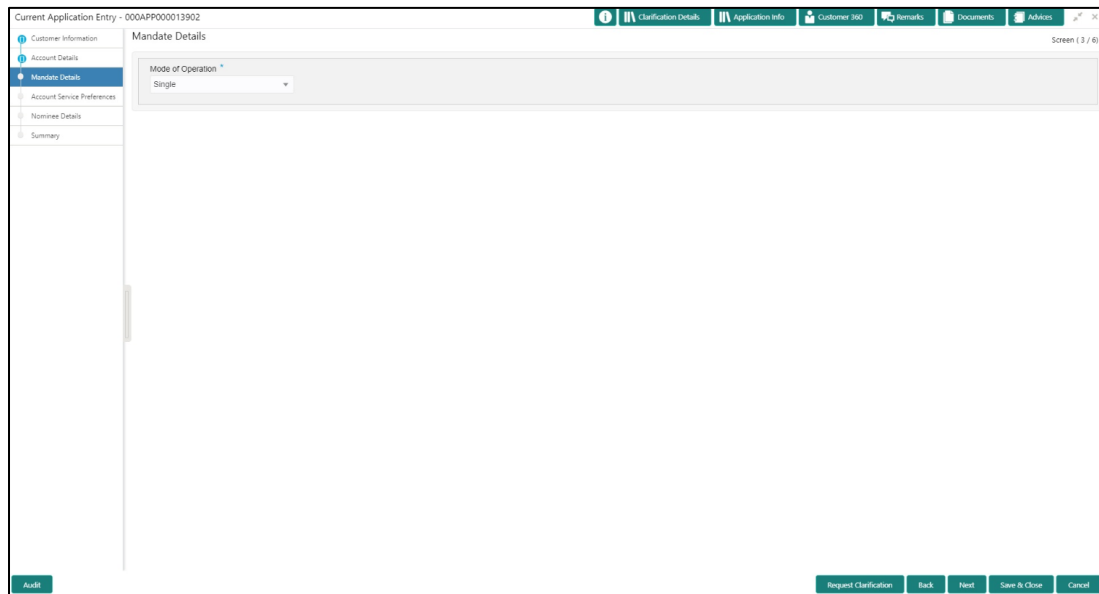
3.1.5 Mandate Details

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

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

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

Figure 19: Mandate Details - Individuals



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

Table 14: Mandate Details - Field Description

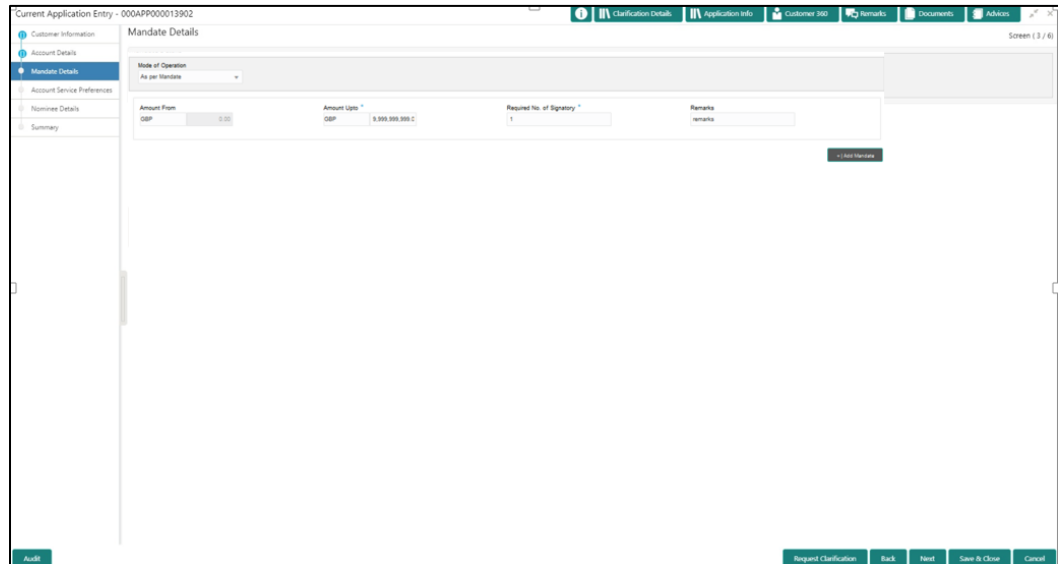
Field	Description
Mode of Operation*	<p>Select the mode of operation relevant for the account from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Single • Jointly • Anyone • Survivor • Either or Survivor • Former or Survivor • As per Mandate <p>This field is non-editable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

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

If the **Customer Type** is selected as **Small and Medium Business (SMB)**, the mode of operation will be defaulted to **As Per Mandate**.

→ The **Mandate Details – Small and Medium Business (SMB)** screen is displayed with additional fields.

Figure 20: Mandate Details – Small and Medium Business (SMB)



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

Table 15: Mandate Details - Field Description

Field	Description
Amount From	Specify the amount from which the mandate is to be considered. Auto-updated as '0' for the first row and for the next rows based on the entered amount.
Amount To*	Specify the amount up to which the mandate is to be considered.
Required No. of Signatories*	Specify the number of signatories for the mandate band.
Remarks	Specify remarks, if any.
Add Mandate	Click Add Mandate to add additional row of mandate.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification .
Back	Click Back to navigate to the previous data segment within a stage.

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

3.1.6 Nominee Details

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

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

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

Figure 21: Nominee Details

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

Table 16: Nominee Details - Field Description

Field	Description
Title*	Select the title of the nominee.
First Name*	Specify the first name of the nominee.
Middle Name	Specify the middle name of the nominee.
Last Name*	Specify the last name of the nominee.
Relationship Type*	Select the relationship type of the nominee with the applicant.
Date of Birth*	Select the nominee's date of birth.
Minor	Select to indicate if nominee is minor.
Guardian	Guardian is enabled if Minor is selected. Click Guardian to update guardian details. This field is conditional mandatory.
Percentage	Specify the percentage to be considered for distribution of the account balance in case of uneventful death of the applicant.

Field	Description
Address	Click Address to load the address screen for updating the address of the nominee.
Building*	Specify the house or office number, floor and building details.
Street	Specify the street.
Locality	Specify the Landmark of the address, if available.
City*	Specify the city.
State*	Specify the state.
Country*	Specify the Country Code.
Zip Code	Specify the Pin code/Zip code of the address.
E-mail*	Specify the E-mail Address of the Nominee.
Mobile*	Specify the ISD code and the mobile number of the Nominee.
Phone	Specify the ISD code and the phone number of the Nominee.
Save & Close	Click Save to save the nominee details and come back to the Nominee Details screen.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.

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

3.1.6.1 Guardian Details

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

1. Click Guardian on Nominee Details screen.

Prerequisite

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

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

Figure 22: Guardian Details

The screenshot shows a web form titled "Guardian Details". The form contains the following fields: Title (dropdown), First Name (text), Middle Name (text), Last Name (text), Date of Birth (calendar icon), Building (text), Street (text), Locality (text), City (text), State (text), Country (text with a search icon), Zip Code (text), Email (text), Mobile (text), and Phone (text). At the bottom right, there are "Save" and "Cancel" buttons.

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

Table 17: Guardian Details – Field Description

Field	Description
Title*	Select the title of the guardian.
First Name*	Specify the first name of the guardian.
Middle Name	Specify the middle name of the guardian.
Last Name*	Specify the last name of the guardian.
Date of Birth*	Specify the guardian's date of birth.
Address Details	Update the address details to capture the address of the guardian.
Building*	Specify the house or office number, floor and building details.
Street	Specify the street.

Field	Description
Locality*	Specify the locality name of the address.
City*	Specify the city.
State*	Specify the state.
Country*	Specify the country code.
Zip Code	Specify the pin code or zip code of the address.
Contact Details	Update the contact details to capture the contacts of the guardian.
E-mail*	Specify the e-mail address of the guardian.
Mobile*	Specify the ISD code and the mobile number of the guardian.
Phone	Specify the ISD code and the phone number of the guardian.
Save	Click Save to save the guardian details.
Close	Click Close to close the Guardian Details screen and come back to the Nominee Details screen.
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
Save & Close	<p>Click Save & Close to save the data captured.</p> <p>Save & Close is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.</p>
Cancel	Click Cancel to close the application without saving.

3.1.7 Collateral Details

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

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

The user can acquire the application from Free Tasks list.

1. Click **Next** in **Nominee Details** screen to proceed with next data segment, after successfully capturing the data.
2. Click **Add Collateral** to capture the collateral details.

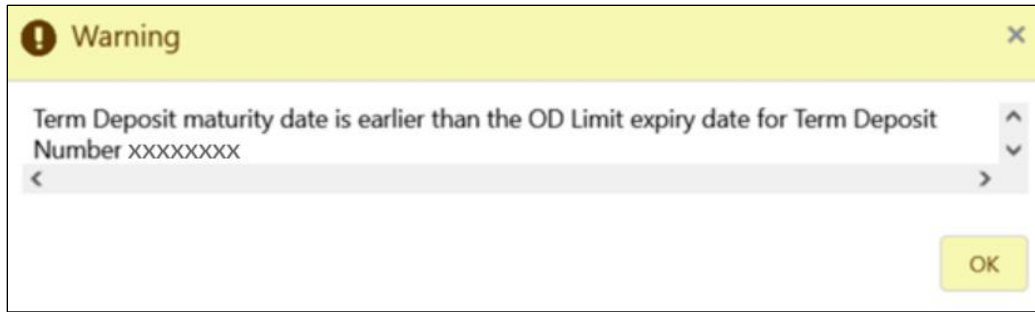
→ The **Collateral Details** screen is displayed.

Figure 23: Collateral Details

If the **Collateral Type** is selected as **Term Deposit**, the below **warning** message displays when the OD Limit expiry date is more than the Maturity Date of the term deposit.

→ The **Warning** screen is displayed

Figure 24: Warning



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

Table 18: Collateral Details - Field Description

Field	Description
Primary Collateral	Specify the primary collateral.
Collateral Type*	<p>Select the collateral type. Available options are:</p> <ul style="list-style-type: none"> • Property • Vehicle • Precious Metal • Deposits • Bonds • Stocks • Insurance • Accounts Receivable • Inventory (Stock of Material)
Category*	<p>Select the collateral category. Available options are:</p> <p>If Collateral type is selected as Property</p> <ul style="list-style-type: none"> • Residential Property • Vacant Land • Under Construction <p>If Collateral type is selected as Vehicle</p> <ul style="list-style-type: none"> • Passenger Vehicle • Commercial Vehicle <p>If Collateral type is selected as Precious Metal</p> <ul style="list-style-type: none"> • Precious Metal

Field	Description
	<p>If Collateral type is selected as Deposits</p> <ul style="list-style-type: none"> • Term Deposit • Recurring Deposit <p>If Collateral type is selected as Bonds</p> <ul style="list-style-type: none"> • Secured Bonds • Unsecured Bonds • Investment Bonds <p>If Collateral type is selected as Stocks</p> <ul style="list-style-type: none"> • Domestic Stock <p>If Collateral type is selected as Insurance</p> <ul style="list-style-type: none"> • Life Insurance <p>If Collateral type is selected as Accounts Receivable</p> <ul style="list-style-type: none"> • Bill Receivable • Trade Receivable <p>If Collateral type is selected as Inventory (Stock of Material)</p> <ul style="list-style-type: none"> • Stock of Raw Materials • Finished Goods • Packaging Materials
Collateral Branch	Displays the branch of the collateral.
Term Deposit Number	<p>Select the Term Deposit Number from the list.</p> <p>NOTE: The Term Deposit which has crossed the maturity date and the “Allow Collateral Linkage” disabled, will not appear in the list.</p>
Maturity Date	Select the Maturity Date of the term deposit.
Available Linkage Amount	Specify the available linkage amount.
Linked Amount	Specify the linked amount.
Linkage Currency	Displays the linkage currency.

Field	Description
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.
Collateral Available Date Range*	Select the date range from when the collateral is available.
Collateral Value*	Specify the value of the collateral.
Hair Cut %*	Specify the percentage of Hair Cut.
Collateral Amount To Be Considered	Displays the collateral amount to be considered. Collateral Amount = (Hair Cut % * Collateral Value)
Collateral Description*	Specify the collateral description.
Total Collateral Value	Displays the total value of collateral. This field will be auto updated based on the number of collaterals.
Cover Available	Displays the cover available. This field will be auto updated based on the number of collaterals.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification .
Back	Click Back to navigate to the previous data segment within a stage.

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

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

3.1.8 Guarantor Details

The **Guarantor Details** data segment enables the user to capture any number of guarantor details for the given application. This data segment is non-mandatory data segment and applicable only for SMB Customers.

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

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

Figure 25: Guarantor Details

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

Table 19: Guarantor Details – Field Description

Field	Description
Existing Customer	Select to indicate if customer is existing customer or not.
Relationship with Customer*	Select the relationship with customer from the drop-down list. <ul style="list-style-type: none"> • Father • Mother • Friend • Spouse • Brother
CIF Number	CIF number is visible, if you select Existing Customer . Search and select the existing customer CIF number.
Title*	Select the Title.
First Name*	Specify the first name.
Middle Name	Specify the middle name.
Last Name*	Specify the last name.

Field	Description
Date of Birth	Select the date of birth.
Address	Address is to capture the address details of guarantor.
Building*	Specify the building.
Street*	Specify the street.
Locality*	Specify the locality.
City*	Specify the city.
State*	Specify the state.
Country*	Specify the country.
Zip Code	Specify the country.
E-mail*	Specify the e-mail id of guarantor.
Mobile*	Specify the mobile number of guarantor.
Phone	Specify the phone number of guarantor.
Request Clarification	<p>Click Request Clarification 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 Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.

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

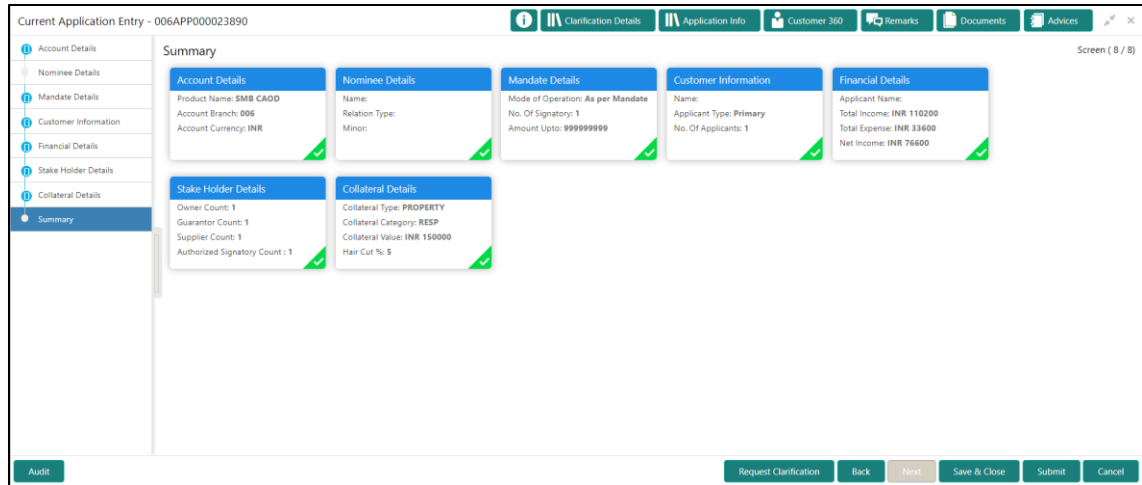
3.1.9 Summary

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 **Collateral Details (Individuals) / Guarantor Details (SMB)** screen to proceed with next data segment, after successfully capturing the data.

→ The **Summary** screen is displayed.

Figure 26: Summary



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

Table 20: Summary Application Entry - Field Description

Data Segment	Description
Customer Information	Displays the customer information details.
Stake Holder Details	Displays the stake holder details. This data segment appears only if the Customer Type selected as Small and Medium Business (SMB) .
Account Details	Displays the account details.
Financial Details	Displays the financial details.
Mandate Details	Displays the mandate details.
Nominee Details	Displays the nominee details.
Collateral Details	Displays the collateral details.
Guarantor Details	Displays the guarantor details. This data segment is non-mandatory and has been made applicable only for SMB Customers.

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

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

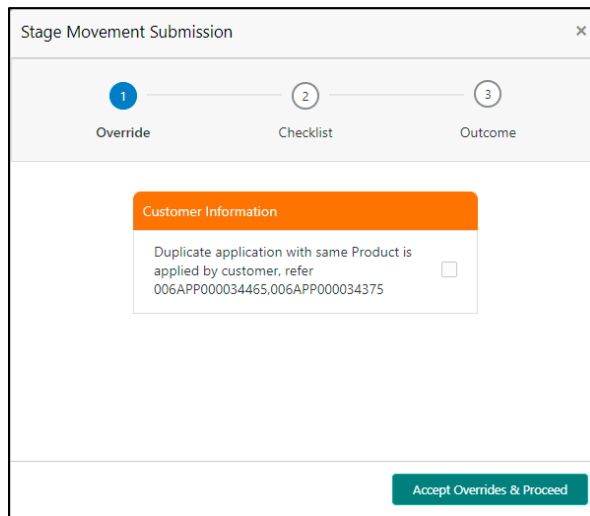
Application De-Dupe:

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 27: Overrides

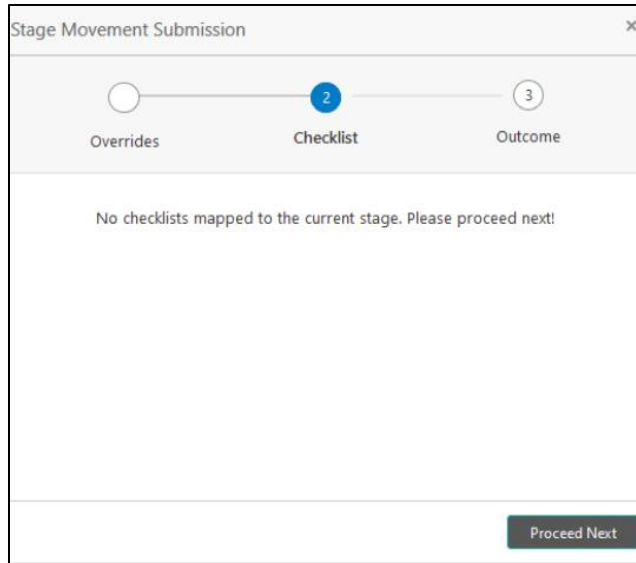


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

- Click Proceed Next.

→ The **Checklist** screen is displayed.

Figure 28: Checklist

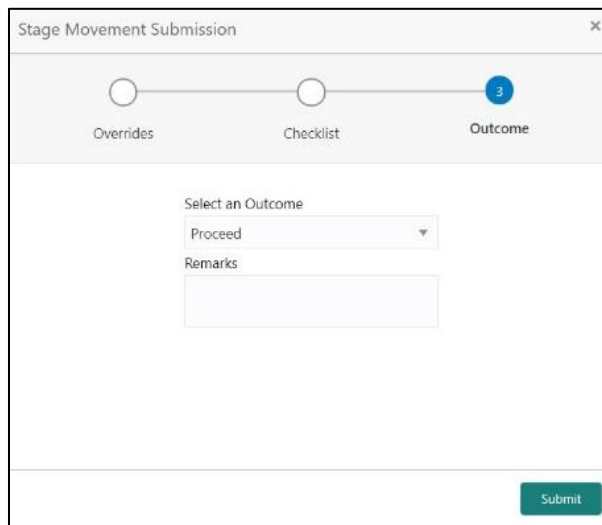


Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

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

→ The **Outcome** screen is displayed.

Figure 29: Outcome



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

- Reject By Bank

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

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

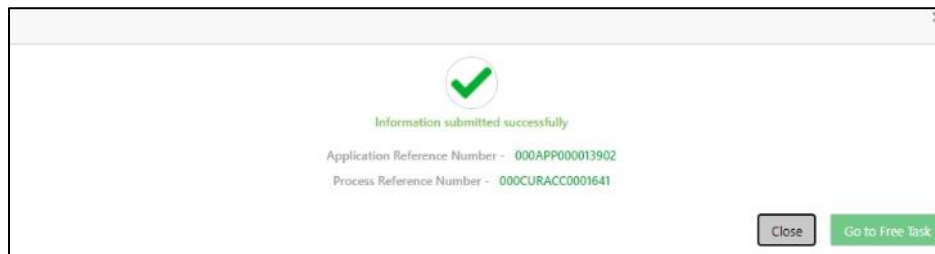
If the **Overdraft Requested** toggle is ON then, submit of this stage, will move the application into the **Overdraft Limit** Stage.

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

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

→ The **Confirmation** screen is displayed.

Figure 30: 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 31: Free Tasks

Refresh Release Escalate Delegate Flow Diagram									
Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	
<input type="checkbox"/> Edit	Medium	Current Account Origin...	000CURPCA0002563	000APP000019863	Supervisor Approval	21-03-27	000	000925	
<input type="checkbox"/> Edit	--	Current Account Origin...	000CURPCA0002534	000APP000019765	Application Enrichment	21-03-27	000		
<input type="checkbox"/> Edit	Medium	CcOriginationProcess	000MASTER0000543	000APP000019869	CC Underwriting	21-03-27		000925	
<input type="checkbox"/> Edit	--	Retail Application Initiat...	000INIT000019851	000APP000019866	Application Initiation	21-03-27			
<input type="checkbox"/> Edit	Medium	Savings Account Origin...	000SAVNEW00008240	000APP000019864	Application Enrichment	21-03-27	000	000925	
<input type="checkbox"/> Edit	--	Retail Application Initiat...	000INIT000019845	000APP000019860	Application Initiation	21-03-27			
<input type="checkbox"/> Edit	Medium	Current Account Origin...	000CURPCA0002542	000APP000019819	Supervisor Approval	21-03-27	000	000925	
<input type="checkbox"/> Edit	--	Current Account Origin...	000CURPCA0002534	000APP000019734	Supervisor Approval	21-03-27	000		
<input type="checkbox"/> Edit	Medium	Current Account Origin...	000CURPCA0002544	000APP000019830	Assessment	21-03-27	000	000925	
<input type="checkbox"/> Edit	--	Retail Application Initiat...	000INIT000019817	000APP000019832	Application Initiation	21-03-27			
<input type="checkbox"/> Edit	--	Retail Application Initiat...	000INIT000019805	000APP000019820	Application Initiation	21-03-27			
<input type="checkbox"/> Edit	--	Retail Application Initiat...	000INIT000019763	000APP000019778	Application Initiation	21-03-27			
<input type="checkbox"/> Edit	--	Retail Application Initiat...	000INIT000019762	000APP000019776	Application Initiation	21-03-27			
<input type="checkbox"/> Edit	--	Retail Application Initiat...	000INIT000019761	000APP000019776	Application Initiation	21-03-27			

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.

3.1.10 Action Tabs

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

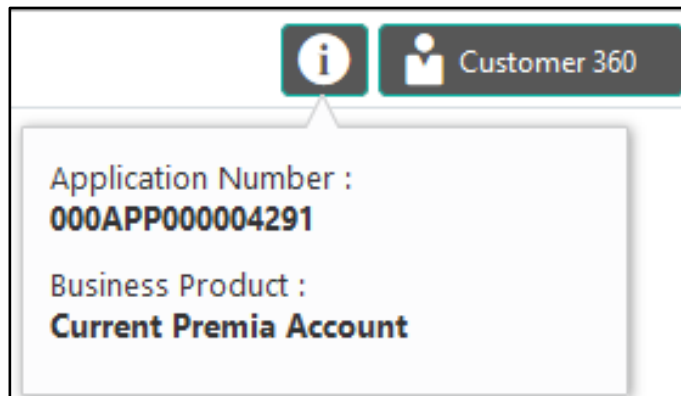
- [3.1.10.1 Icon](#)
- [3.1.10.2 Clarification Details](#)
- [3.1.10.3 Customer 360](#)
- [3.1.10.4 Application Information](#)
- [3.1.10.5 Remarks](#)
- [3.1.10.6 Documents](#)
- [3.1.10.7 Advices](#)

3.1.10.1 Icon

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

→ The **Icon** screen is displayed.

Figure 32: Icon Screen



3.1.10.2 Clarification Details

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

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

Figure 33: 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 21: Clarification Details

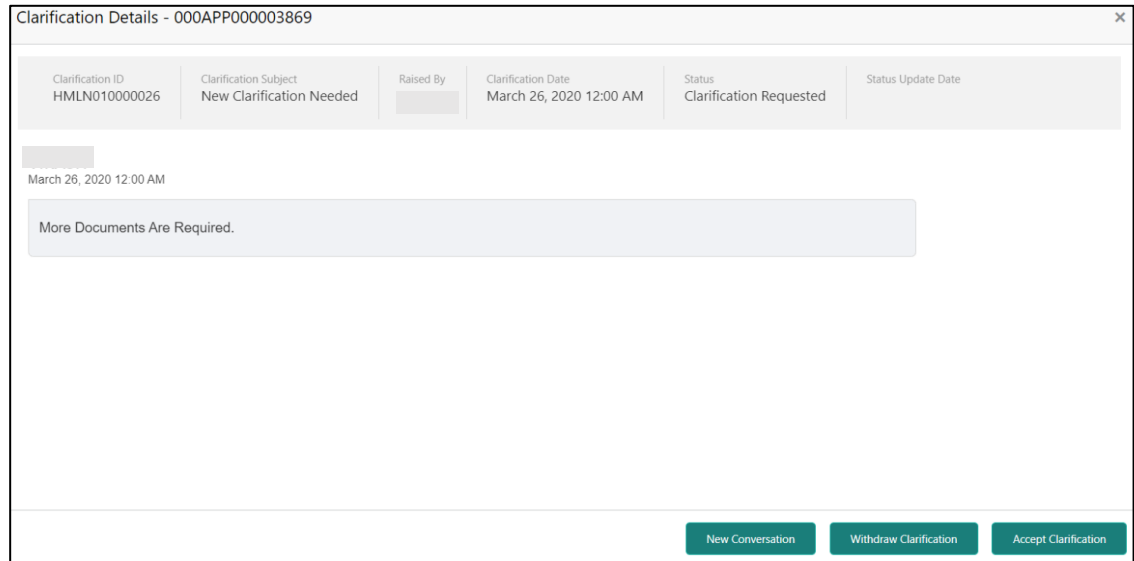
Field	Description
Clarification	Displays the subject of the requested clarification.
Raised By	Displays the user ID of the user who has raised the clarification request.
Clarification Date	Displays the clarification date on which the request was raised.
Response Type	Displays the response type.
Clarification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

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

2. Select any specific clarification request row.

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

Figure 34: Clarification Details



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

Table 22: Clarification Details

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

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

Field	Description
	<p>Once the clarification request is accepted, no further conversation can be raised on the Clarification ID. Also, the application status will change to My Task.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • Save & Close • Cancel <p>Click Save & Close to accept the clarification</p> <p>Click Cancel to cancel the withdraw 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.

3.1.10.3 Customer 360

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

→ The **Customer 360** is displayed.

Figure 35: Customer 360



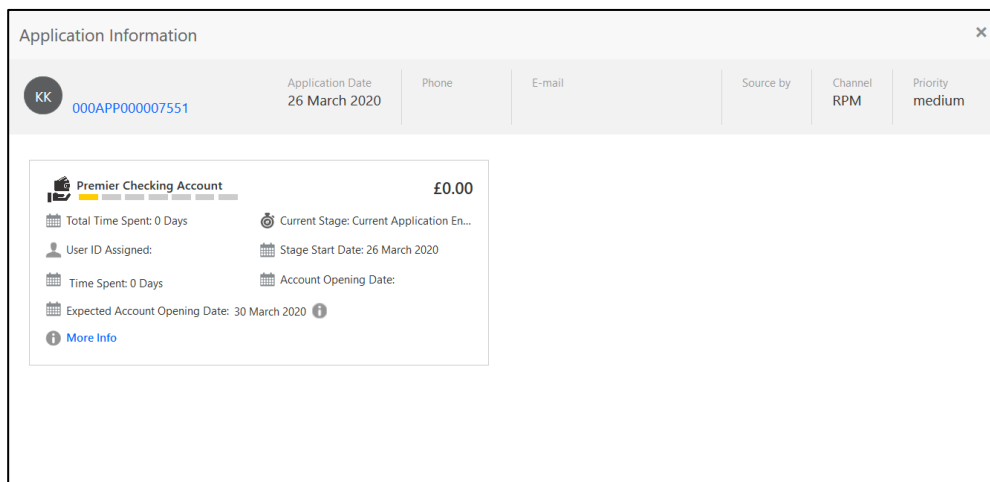
The screen shows the list of Customer IDs in case of Joint Accounts. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Customer Information data segment.


3.1.10.4 Application Information

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

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

Figure 36: Application Information



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

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

Figure 37: 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 23: Application Information – Field Description

Field	Description
Application Date	Displays the application date.
Phone	Displays the phone number.
E-mail	Displays the E-mail ID.
Source By	Displays the name of the user who has sourced the application.
Channel	Displays the channel name.
Priority	Displays the priority of the application. <ul style="list-style-type: none"> High Medium Low
Application Number	Displays the application number
Total time spent	Displays the time spent for the product process since initiation of the application.

Field	Description
User ID Assigned	Displays the User ID of the user currently working on the product process. NOTE: This is blank, in case the product process task is not acquired by any user.
Time spent	Displays the days spent in the current phase/stage.
Expected Account Opening Date	Displays the expected date when the account will be created.
	Displays the information on the features considered to predict the expected account opening date.
More Info	Click More Info hyperlink to view more details about the customer clarification raised. For more information, refer to Clarification Details .
Current Stage	Displays the stage in which the product process is currently in. NOTE: If the phase is configured for the product, the current stage will be displayed as current phase.
Stage Start Date	Displays the stage in which the product process is currently in. NOTE: If the phase is configured for the product, the stage start date will be displayed as phase start date.
Account Opening Date	Displays the account opening date.

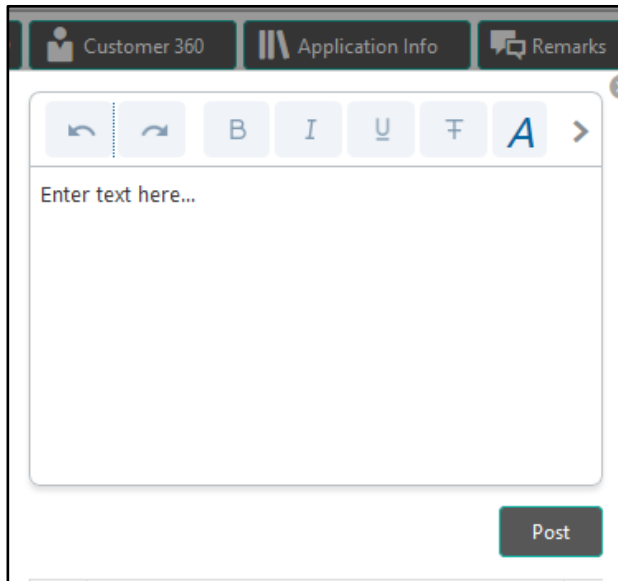
NOTE: Application Info tab will not be visible for Application Initiation stage.

3.1.10.5 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 38: Remarks



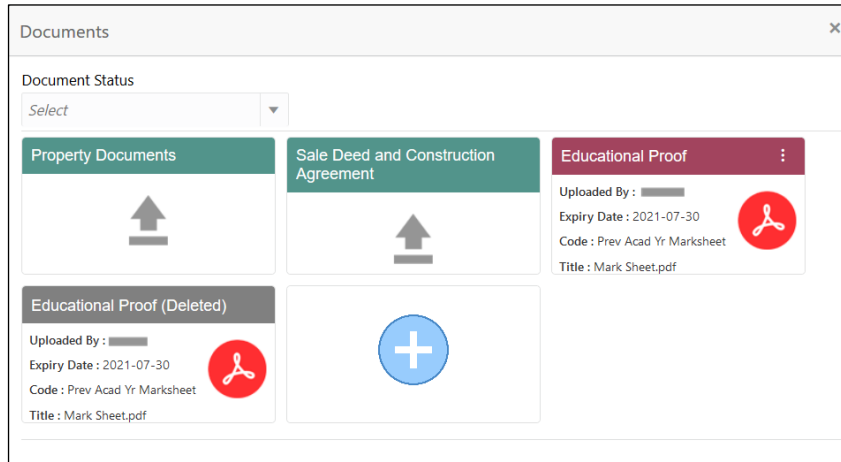
Remarks posted are updated with your User ID, Date, and are available for view in the next stages for the users working on that Application.

3.1.10.6 Documents

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

→ The **Documents** screen is displayed.

Figure 39: Documents



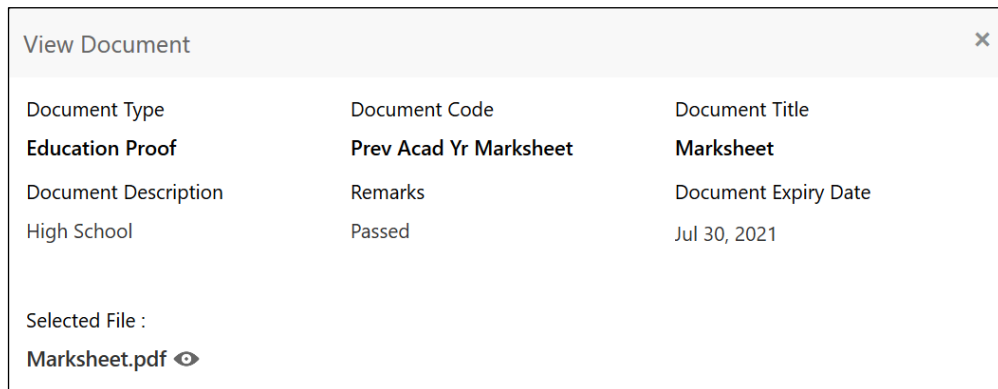
2. Select the document status to filter the document based on the status.
Available options are All, Open and Deleted.

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 40: View Document



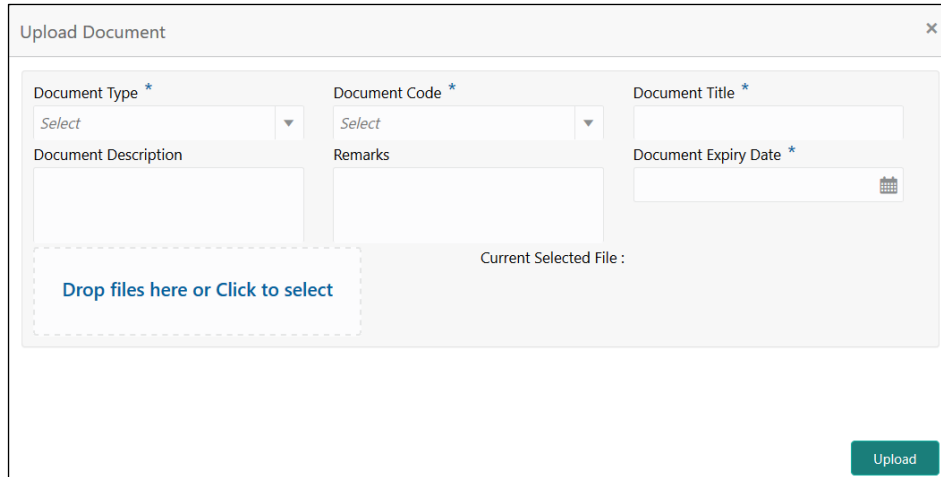
5. Click **Download** to download the document.
6. Click **Delete** to delete the document.

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 41: Upload Document



- Specify the details in the relevant data fields. For more information on fields, refer to the [Table 15: Upload Document – Field Description](#).

Table 24: Upload Document – Field Description

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

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

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

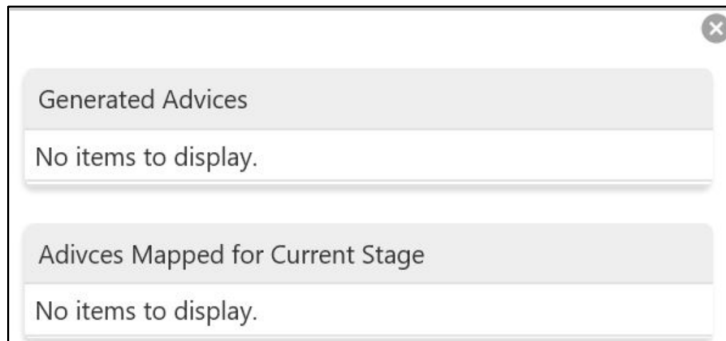
Non-mandatory documents can be deleted in any stage.

3.1.10.7 Advices

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

→ The **Advices** screen is displayed.

Figure 42: Advices

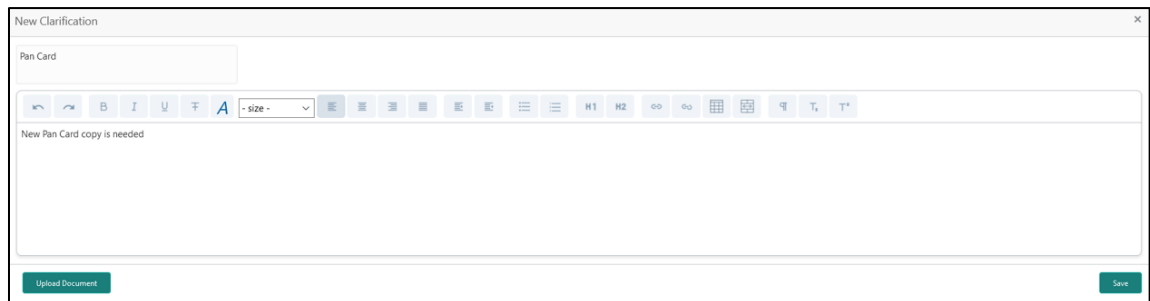


System will generate the advice on submission of the stage. For Application Entry stage of Current Product, no advice is configured.

3.1.11 Request Clarification

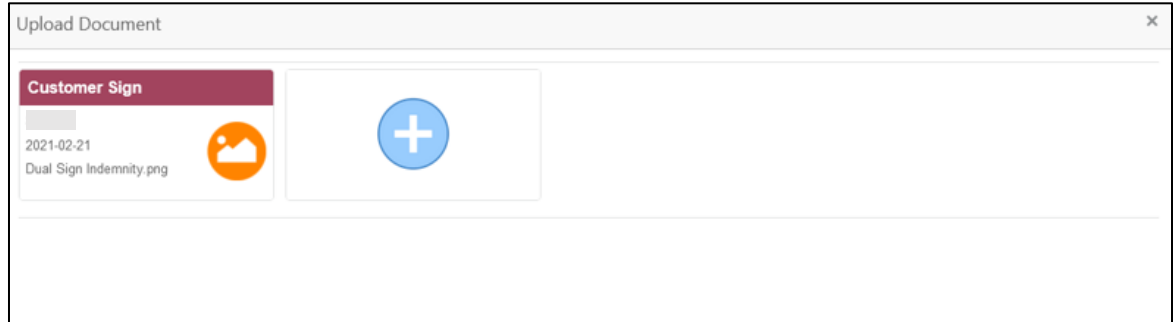
1. Click **Request Clarification** to raise a new customer clarification request. You need to update the Clarification subject and the clarification detail in the New Clarification Pop-up screen.

Figure 43: New Clarification



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

Figure 44: 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.

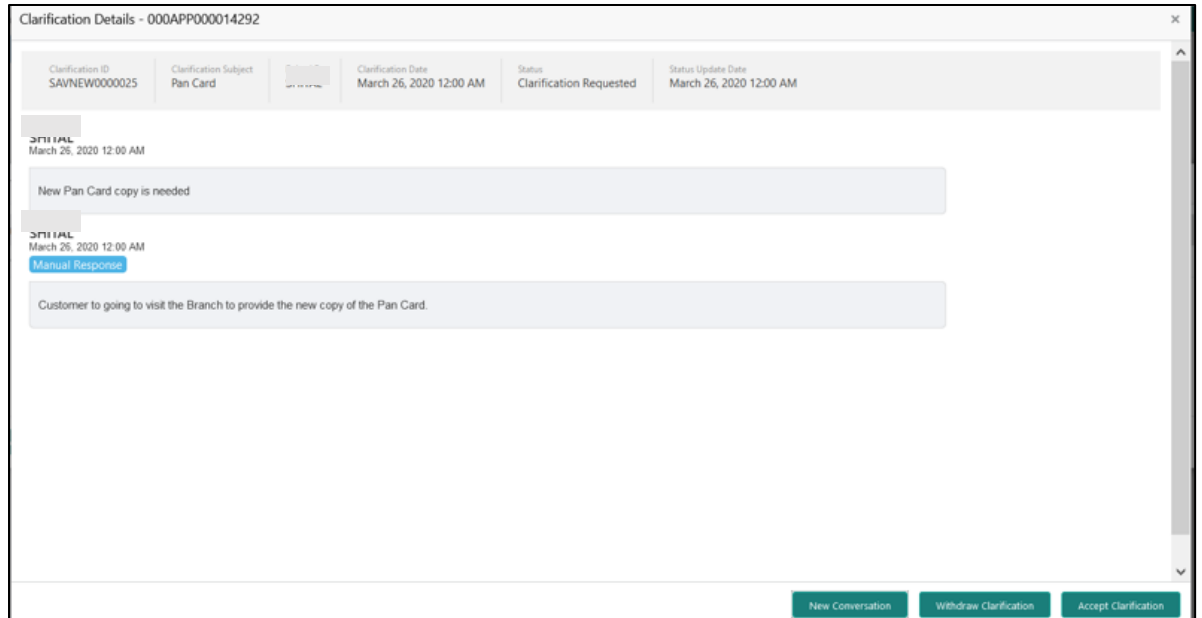
Select the Application from the **Awaiting Customer Clarification** sub-menu available under the **Task** menu. Click on the **Clarification Details** from the header.

Figure 45: Clarification Details



Select the specific Clarification to take action on it.

Figure 46: Clarification Details



Allowed actions are as following:

- Adding New Conversation
- Withdraw Clarification
- Accept Clarification

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

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

3.2 Overdraft Limit Stage

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

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

- [3.2.1 Account Limit Details](#)
- [3.2.2 Advance against Uncollected Funds](#)
- [3.2.3 Temporary Overdraft Limit](#)
- [3.2.4 Summary](#)

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

3.2.1 Account Limit Details

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

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

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

Figure 47: Account Limit Details

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

If the **Customer Type** is selected as **Individuals**

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

Figure 48: Account Limit Details - Individuals

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

→ The **Account Limit Details - Small and Medium Business (SMB)** screen is displayed.

Figure 49: Account Limit Details – Small and Medium Business (SMB)

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

Table 25: Account Limit Details – Field Description

Field	Description
Limit Type*	Select the limit type from the drop-down list. Note: System defaults the same limit type for the subsequent overdraft details added.

Field	Description
Branch*	Specify the branch code where the account limit is configured.
Linkage Reference*	Select the linkage reference number from the dropdown list.
OD Limit Amount*	Select the currency and specify the overdraft limit amount for the account.
Date Range*	Select the date range within when the account limit is valid.
Available Linkage Amount*	Specify the available linkage amount of the collateral.
Linked Amount*	Select the currency and specify the linked amount.
Linkage Currency	Displays the linkage currency.
Rate Type*	Displays the rate type as per the limit type is selected The available options are: <ul style="list-style-type: none"> • Fixed • Floating
Rate Code*	Displays the rate code. NOTE: This field appears only for Floating rate type.
Base Rate*	Displays the base rate. NOTE: This field appears only for Floating rate type.
Rate of Interest*	Displays the rate of interest. NOTE: This field appears only for Fixed rate type.
Variance*	Specify the variance. NOTE: This field appears only for Fixed rate type.
Margin*	Specify the margin. NOTE: This field appears only for Floating rate type.

Field	Description
Final Rate*	<p>Displays the effective rate calculated and based on the below parameters:</p> <ul style="list-style-type: none"> • Rate Value and the Margin for floating rate type. • Rate of Interest and the Variance for fixed rate type.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
Save & Close	<p>Click Save & Close to save the data captured.</p> <p>Save & Close is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.</p>
Cancel	Click Cancel to close the application without saving.

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

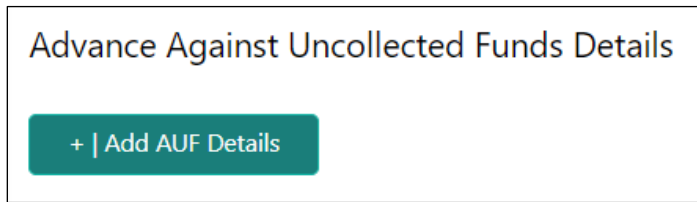
3.2.2 Advance against Uncollected Funds

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

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

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

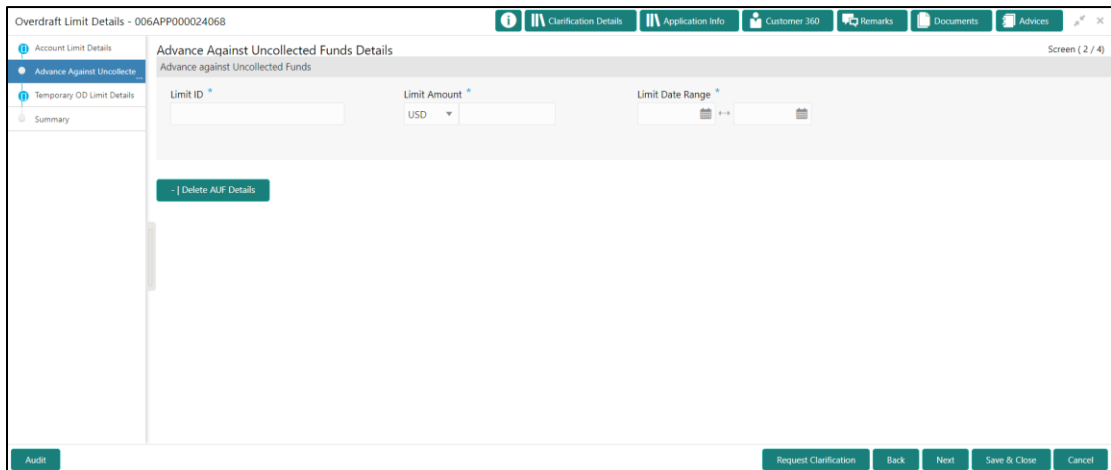
Figure 50: Advance Against Uncollected Funds Details



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

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

Figure 51: Advance against Uncollected Funds



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

Table 26: Advance against Uncollected Funds – Field Description

Field	Description
Add AUF Details	Select to capture the advanced against uncollected funds limit details.
Limit ID*	Specify the advance against uncollected funds limit ID.

Field	Description
Limit Amount*	Select the currency and specify the AUF limit amount.
Limit Date Range*	Select the limit date range.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment.</p> <p>If the user selects to add AUF details, System will validate all mandatory data segments and data fields, and if not provided for, will provide an appropriate error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
Save & Close	<p>Click Save & Close to save the data captured.</p> <p>Save & Close is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.</p>
Cancel	Click Cancel to close the application without saving.

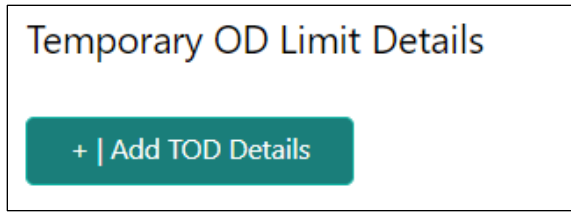
3.2.3 Temporary Overdraft Limit

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

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

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

Figure 52: Temporary Overdraft Limit Details

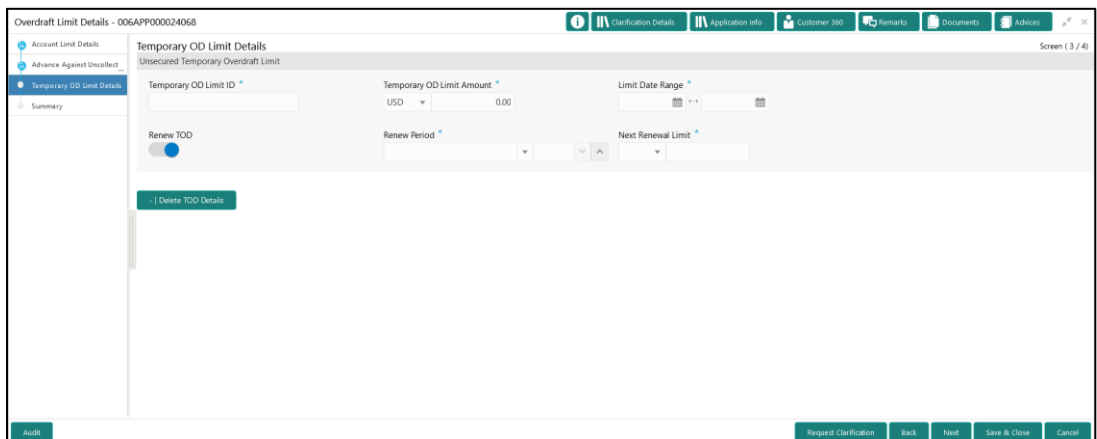


2. Click **Add TOD Details** to capture the Temporary Overdraft Limit Details.

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

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

Figure 53: Unsecured Temporary Overdraft Limit Details



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

Table 27: Temporary Overdraft Limit – Field Description

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

Field	Description
Renew TOD	Select to indicate if temporary overdraft limit is to be renewed.
Renew Period*	<p>In case of TOD renewal is allowed, select the period from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Days • Months • Year
Next Renewal Amount*	In case of TOD renewal is allowed, specify the renewal amount.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
Save & Close	Click Save & Close to save the data captured.

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

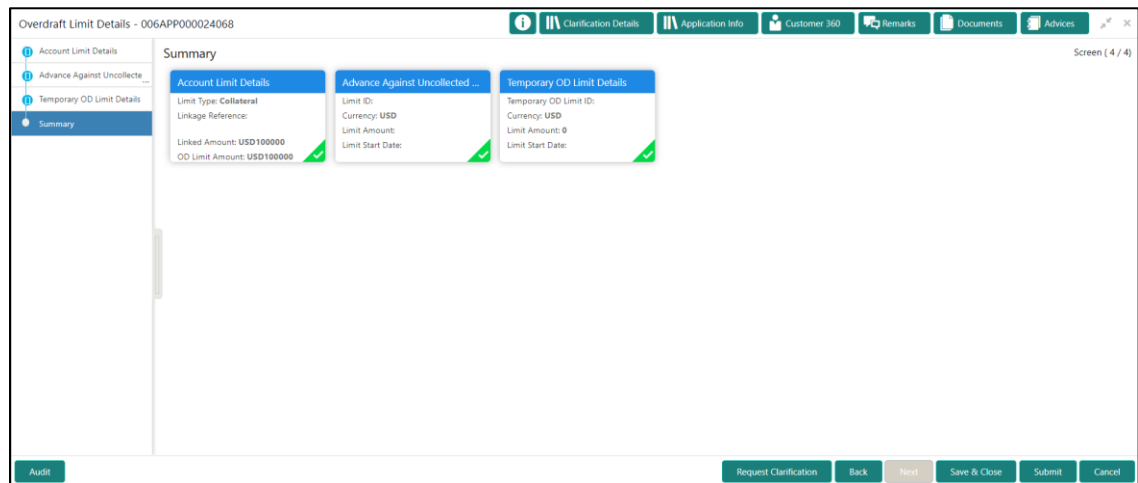
3.2.4 Summary

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

1. Click **Next** in **Temporary Overdraft Limit** 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 28: Summary Overdraft Limit- Field Description

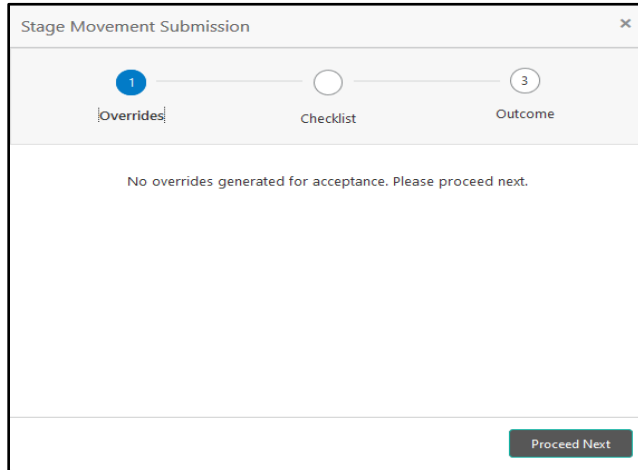
Data Segment	Description
Account Limit Details	Displays the account limit details.

Data Segment	Description
Advance against Uncollected Funds	Displays the advance against uncollected funds.
Temporary Overdraft Limit	Displays the temporary overdraft limit.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate 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>NOTE: User will not be able to proceed to the next data segment, without capturing the mandatory data. Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
Save & Close	<p>Click Save & Close to save the data captured.</p> <p>Save & Close is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.</p>
Submit	Click Submit to submit the application. System triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click Cancel to close the application without saving.

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

→ The **Overrides** screen is displayed.

Figure 55: Overrides

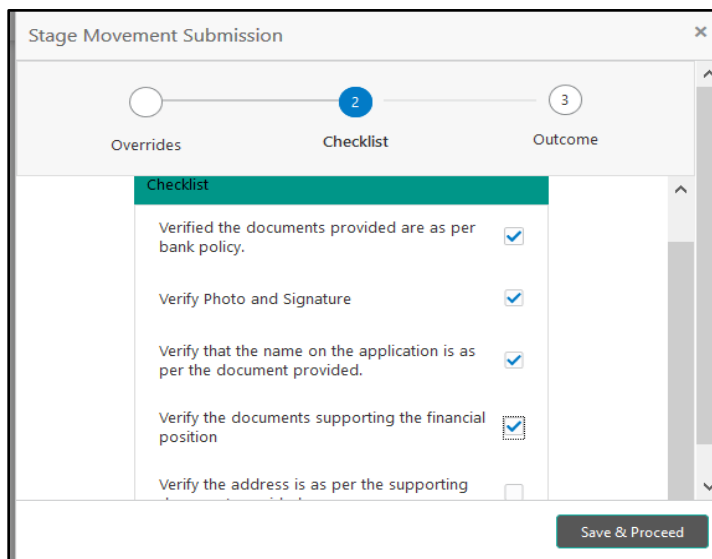


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

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. 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 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 form with the following elements:

- A label "Select an Outcome" above a dropdown menu.
- The dropdown menu currently displays "Proceed".
- A label "Remarks" above a text input field.
- A "Submit" button located at the bottom right of the form area.

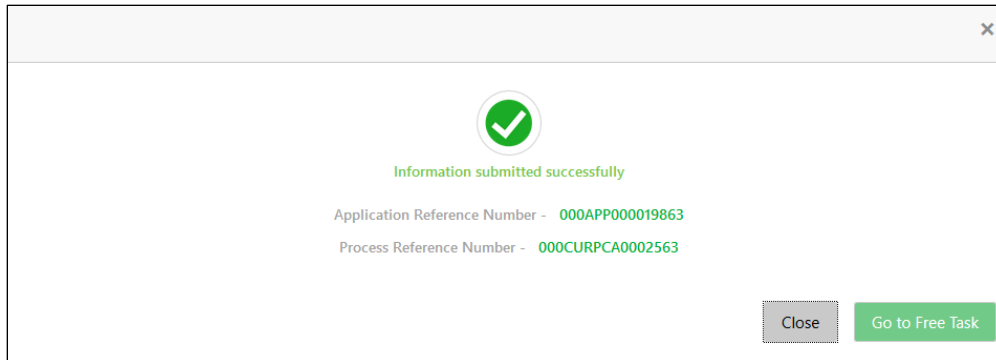
6. Select **Proceed** outcome from the drop-down list. The available options are:
 - Proceed
 - Return to Application Entry
 - Reject by Bank

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

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

→ The **Confirmation** screen is displayed.

Figure 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.

9. Click Go to Free Task.

→ The Free Tasks screen is displayed.

Figure 59: Free Tasks

Refresh Release Escalate Delegate Flow Diagram									
	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
<input type="checkbox"/>	Edit	Medium	Current Account Origin...	000CURPCA0002563	000APP000019863	Supervisor Approval	21-03-27	000	000925
<input type="checkbox"/>	Edit	--	Current Account Origin...	000CURPCA0002534	000APP000019765	Application Enrichment	21-03-27	000	
<input type="checkbox"/>	Edit	Medium	CcOriginationProcess	000MASTER000543	000APP000019869	CC Underwriting	21-03-27		000925
<input type="checkbox"/>	Edit	--	Retail Application Initiat...	000INIT000019851	000APP000019866	Application Initiation	21-03-27		
<input type="checkbox"/>	Edit	Medium	Savings Account Origin...	000SAVNEW0008240	000APP000019864	Application Enrichment	21-03-27	000	000925
<input type="checkbox"/>	Edit	--	Retail Application Initiat...	000INIT000019845	000APP000019860	Application Initiation	21-03-27		
<input type="checkbox"/>	Edit	Medium	Current Account Origin...	000CURPCA0002542	000APP000019819	Supervisor Approval	21-03-27	000	000925
<input type="checkbox"/>	Edit	--	Current Account Origin...	000CURPCA0002534	000APP000019734	Supervisor Approval	21-03-27	000	
<input type="checkbox"/>	Edit	Medium	Current Account Origin...	000CURPCA0002544	000APP000019830	Assessment	21-03-27	000	000925
<input type="checkbox"/>	Edit	--	Retail Application Initiat...	000INIT000019817	000APP000019832	Application Initiation	21-03-27		
<input type="checkbox"/>	Edit	--	Retail Application Initiat...	000INIT000019805	000APP000019820	Application Initiation	21-03-27		
<input type="checkbox"/>	Edit	--	Retail Application Initiat...	000INIT000019763	000APP000019778	Application Initiation	21-03-27		
<input type="checkbox"/>	Edit	--	Retail Application Initiat...	000INIT000019762	000APP000019777	Application Initiation	21-03-27		
<input type="checkbox"/>	Edit	--	Retail Application Initiat...	000INIT000019761	000APP000019776	Application Initiation	21-03-27		

3.3 Application Enrichment Stage

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

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

- [3.3.1 Interest Details](#)
- [3.3.2 Charge Details](#)
- [3.3.3 Account Service Preferences](#)
- [3.3.4 Summary](#)

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

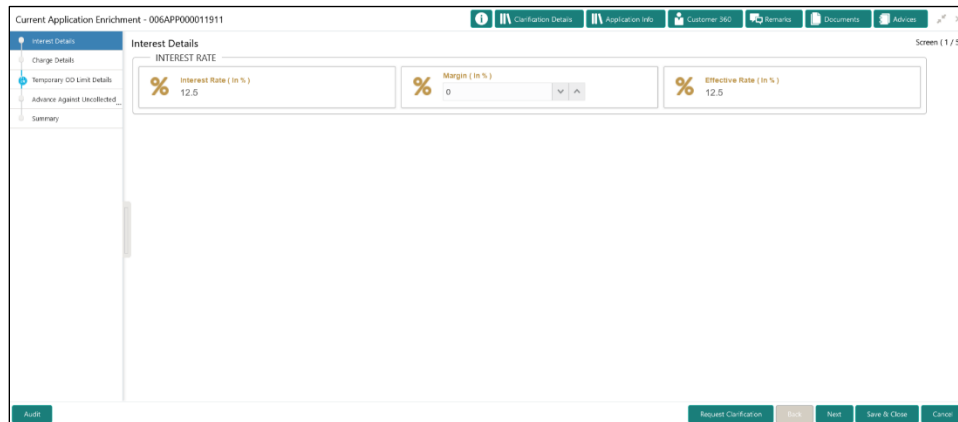
3.3.1 Interest Details

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

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

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

Figure 60: Interest Details



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

Table 29: Interest Details - Field Description

Field	Description
Interest Type	Displays the interest type.
Interest Rate	Displays the interest rate applicable for the account.
Margin (In %)	Specify the margin in percentage.
Effective Rate (In %)	Displays the final rate calculated based on the Interest Rate and the Margin specified.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate 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
Save & Close	Click Save & Close to save the data captured. Save & Close is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click Cancel to close the application without saving.

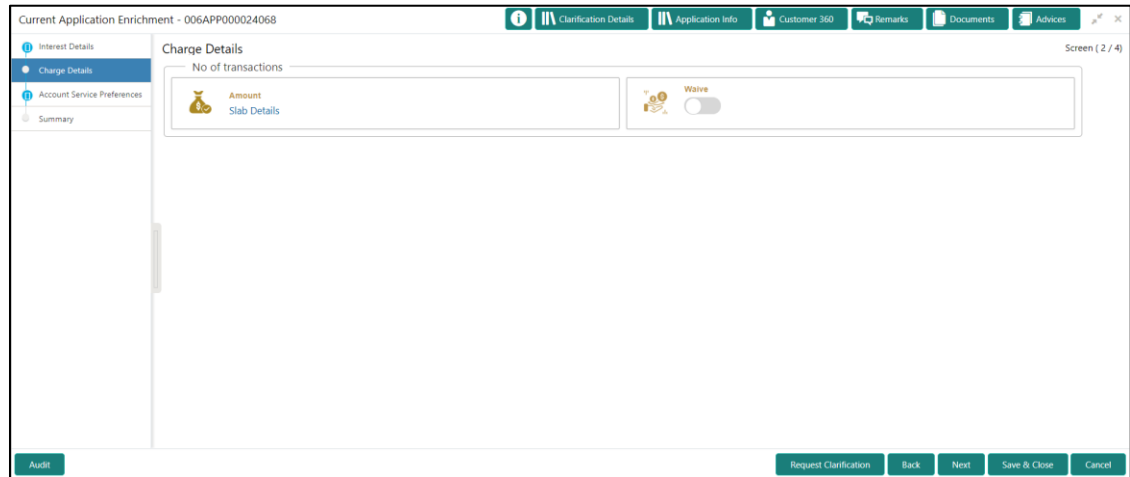
3.3.2 Charge Details

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

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

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

Figure 61: Charge Details



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

Table 30: Charge Details - Field Description

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

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

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

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

Figure 62: Slab Details

Count	Charge Amount	Charge Rate
50000	50	

Close Save

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

Table 31: Slab Details - Field Description

Field	Description
Count	Displays the slab count.
Charge Amount	Displays the charge amount.
Charge Rate	Displays the charge rate.

3.3.3 Account Service Preferences

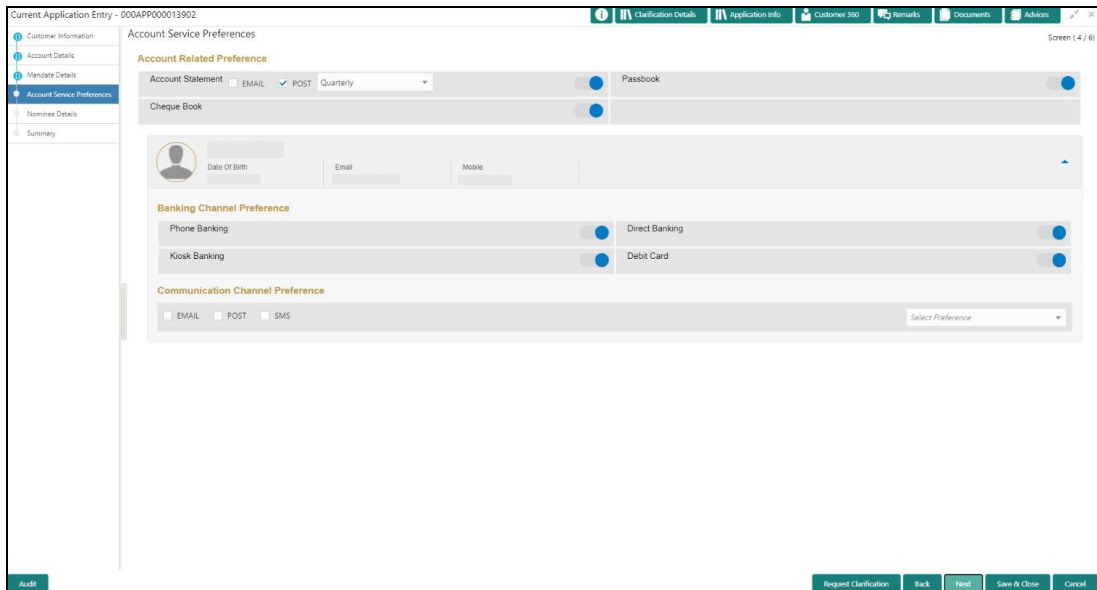
The **Account Service Preferences** data segment allows to capture account service preferences.

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

If the Customer Type is selected as Individuals.

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

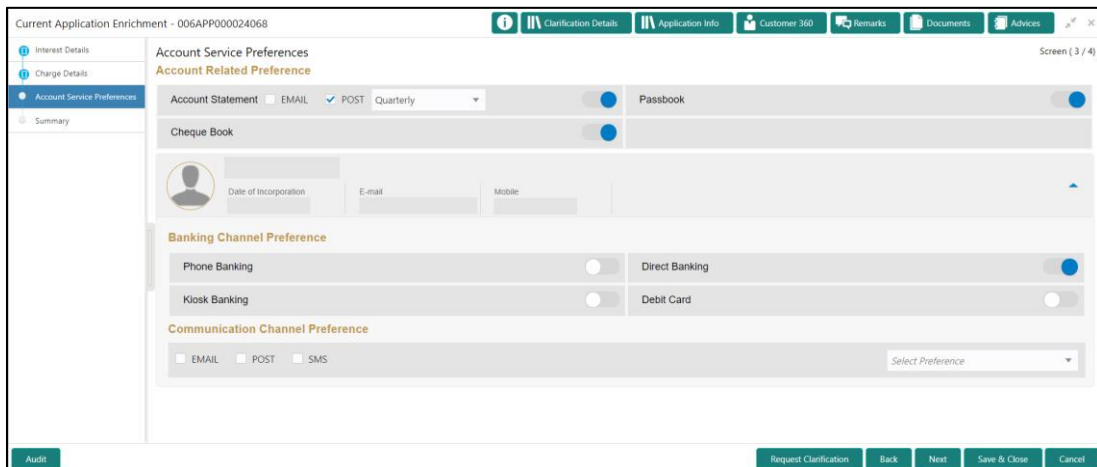
Figure 63: Account Service Preferences - Individuals



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

→ The **Account Service Preferences - Small and Medium Business (SMB)** screen is displayed.

Figure 64: Account Service Preferences - Small and Medium Business (SMB)



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

Table 32: Account Service Preferences - Field Description

Field	Description
Account Related Preferences	Select preferences for account statement.

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

Field	Description
Phone Banking	Select to indicate if phone banking subscription is required.
Direct Banking	Select to indicate if direct banking subscription is required.
Kiosk Banking	Select to indicate if Kiosk banking subscription is required.
Communication Channel Preferences	Select the specified preferences for Communication Channel.
E-mail	Select to indicate if e-mail is the communication channel subscription.
Post	Select to indicate if post is the communication channel subscription.
SMS	Select to indicate if SMS is the communication channel subscription.
Select Preference	Select the Communication Channel from the drop-down to specify your preferred option among the selected options.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.

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

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

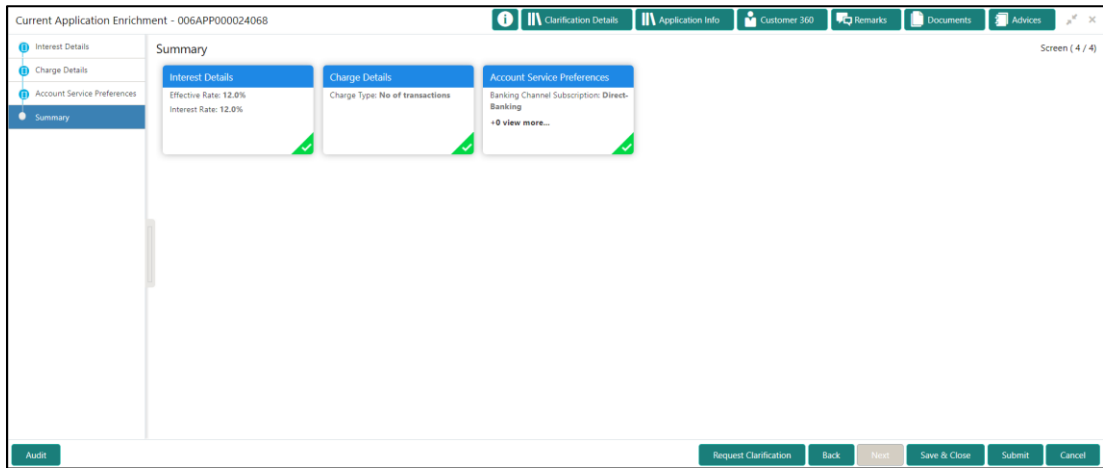
3.3.4 Summary

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

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

→ The **Summary** screen is displayed.

Figure 65: Summary Details



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

Table 33: Summary Application Enrichment - Field Description

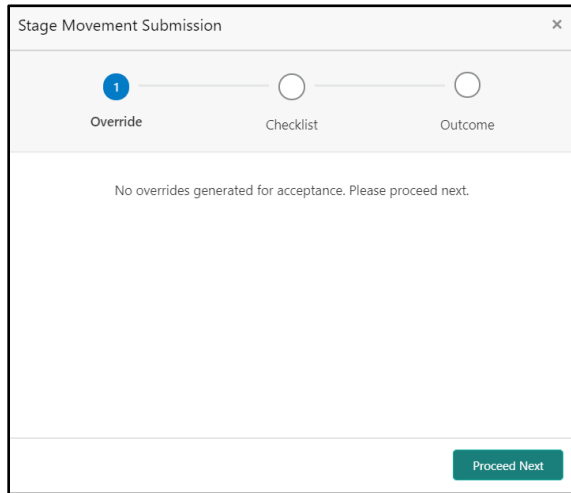
Data Segment	Description
Interest Details	Displays the interest details
Charge Details	Displays the charge details.
Account Service Preferences	Displays the Account Service Preferences details.

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

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

→ The **Overrides** screen is displayed.

Figure 66: Overrides

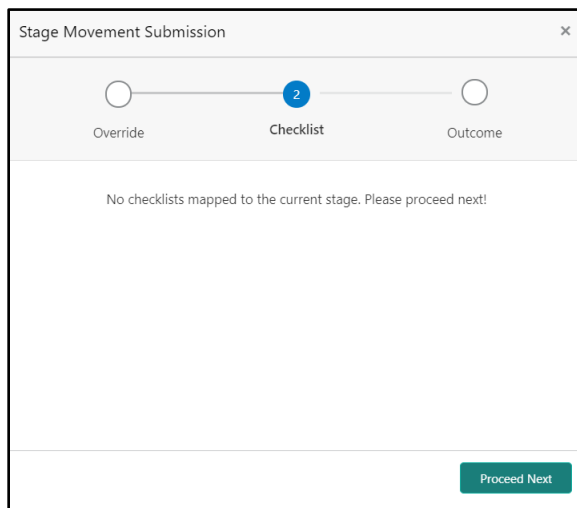


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click Proceed Next.

→ The **Checklist** screen is displayed.

Figure 67: 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 68: Outcome

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

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

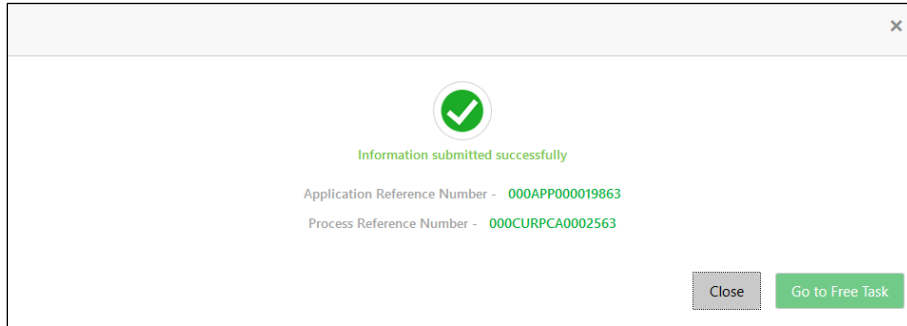
If the **Collateral Type** is selected as **Term Deposit** in **Collateral Details** data segment and the **Fund the account** toggle is OFF in the **Product Details** data segment, the submit of the Application Enrichment stage will move the application into the **Account Parameter Setup** stage.

If the selected **Collateral Type** is other than Term Deposit in **Collateral Details** data segment, and the **Fund the account** toggle is OFF in the **Product Details** data segment, the submit of the Application Enrichment stage will move the application into the **Underwriting** stage.

If the **Fund the Account** toggle is ON in the **Product Details** data segment, the submit of the Application Enrichment stage, will move the application to **Account Funding** stage.

7. Enter the remarks in **Remarks** field.
 8. Click **Submit**.
- The **Confirmation** screen is displayed.

Figure 69: Confirmation



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

9. Click Go to Free Task.
- The **Free Tasks** screen is displayed.

Figure 70: Free Tasks

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

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3.4 Account Funding Stage

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

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

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

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

3.4.1 Initial Funding Details

The Initial Funding Details data segment displays the Initial Funding details captured in the Application Entry Stage. The Transaction Reference Number and the Transaction status is either auto-populated or has to be manually captured based on the configuration. Automatic Option is supported only for the Initial Funding with 'Cash' Mode. Manual process is supported for Account Transfer, Other Bank Cheque and Cash mode of initial funding. For more details on the Modes and the Manual/Automatic Process configuration, please refer the Configurations User Guide.

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

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

Figure 71: Initial Funding Details

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

Table 34: Initial Funding Details – Field Description

Field	Description
Fund By	Displays the Fund by option selected in the Account Details Data Segment in Application Entry stage.
Amount	Displays the amount of the initial funding updated in the Account Details data segment in Application Entry stage.
Teller Transaction Reference Number	Displays the transaction reference number for the initial funding transaction that was triggered off in the Application Entry stage for the Teller module.
Teller Transaction Status	Displays the status of the teller transaction. NOTE: The status of the teller transaction should be 'Success' for the submission of the Account Funding stage.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification .
Back	Click Back to navigate to the previous data segment within a stage.

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

3.4.2 Summary

The Summary displays the tiles for all the data segments 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 72: 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 35: Summary Account Funding - Field Description

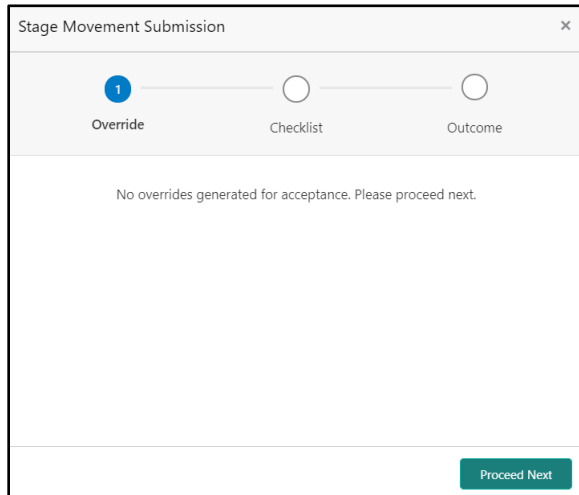
Data Segment	Description
Initial Funding Details	Displays the initial funding details
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The System will validate 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>

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

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

→ The **Override** screen is displayed.

Figure 73: Override

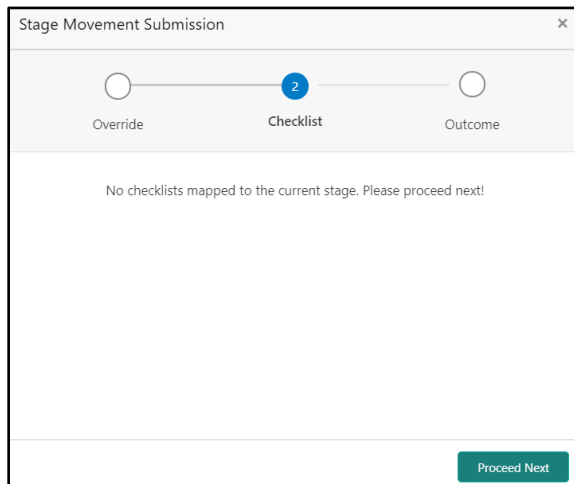


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to make ensure overrides do not arise.

3. Click Proceed Next.

→ The **Checklist** screen is displayed.

Figure 74: 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 75: Outcome

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

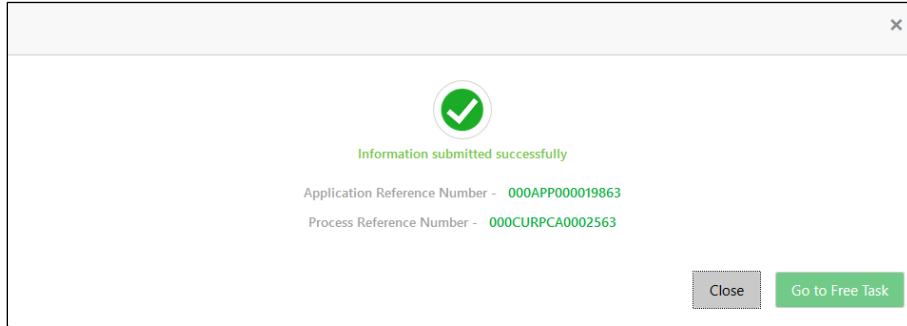
Outcomes configured in the Workflow Orchestrator for the business process is available in the drop-down list.

8. Enter the remarks in **Remarks**.

9. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 76: Confirmation



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

10. Click **Go to Free Task**.

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

Figure 77: Free Tasks

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

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3.5 Underwriting Stage

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

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

The Underwriting stage has the following reference data segments:

- [3.5.1 Credit Rating Details](#)
- [3.5.2 Valuation Details](#)
- [3.5.3 Legal Opinion](#)
- [3.5.4 Summary](#)

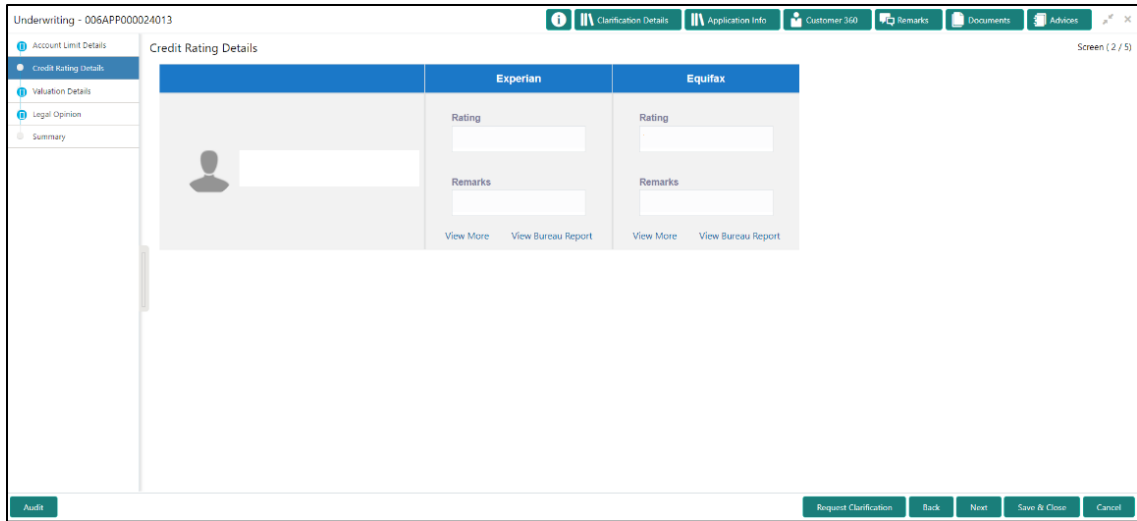
3.5.1 Credit Rating Details

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

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

1. Click **Acquire & Edit** in the **Free Tasks** screen for the application for which Underwriting stage has to be acted upon.
→ The **Credit Rating Details** screen is displayed.

Figure 78: Credit Rating Details



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

Table 36: Credit Rating Details – Field Description

Field	Description
Customer Name	Displays the customer name.
Agency Name	Displays the configured agency.
Rating	Displays the ratings. System populates the credit rating score from the Bureau Integration Service.
Remarks	Specify the remarks.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details. For example, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification .

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

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

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

Figure 79: Additional Credit Bureau Details

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

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

Table 37: Additional Credit Bureau Details – Field Description

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

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

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

3.5.2 Valuation Details

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

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

If the Customer Type is selected as Individuals.

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

Figure 80: Valuation Details - Individuals

Underwriting - 000APP000008195

Valuation Details

MR

Date Of Birth: [] Email: [] Mobile: []

Collateral ID	Collateral Description	Liability ID	Liability Description
OFLOCOL000000247	House	0725	

Hair Cut %: 6

Collateral Amount: GBP 9,400.00

Valuation Type: []

Valuation Amount: GBP []

Agency Code: []

Agency Name: []

Valuation Date: []

+ Add Valuation

Audit

Request Clarification Back Next Save & Close Cancel

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

→ The **Valuation Details - Small and Medium Business (SMB)** screen is displayed.

Figure 81: Valuation Details - Small and Medium Business (SMB)

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

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

Table 38: Valuation Details – Field Description

Field	Description
Applicant Name	Displays the applicant name.
Name of Business	Displays the name of the business in the header. This field appears only if the Customer Type is selected as Small and Medium Business (SMB) .
Date of Birth	Displays the date of birth of the customer in the header. This field appears only if the Customer Type is selected as Individuals .
Date of Incorporation	Displays the date of incorporation of the business in the header. This field appears only if the Customer Type is selected as Small and Medium Business (SMB) .
E-mail	Displays the e-mail id of the applicant.

Field	Description
Mobile	Displays the mobile number of the applicant.
Collateral ID	Displays the Collateral ID.
Collateral Description	Displays the description of the collateral.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.
Hair Cut %	Displays the Hair cut percentage.
Collateral Amount	Displays the collateral amount.
Valuation Type*	Select the type of valuation. Available options are <ul style="list-style-type: none"> • External • Internal
Valuation Amount*	Specify the valuation amount of the collateral.
Agency Code	Specify the agency code.
Agency Name	Specify the name of agency.
Valuation Date*	Select the valuation date. Date should not be earlier than the Application Date .
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.

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

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

3.5.3 Legal Opinion

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

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

If the Customer Type is selected as Individuals.

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

Figure 82: Legal Opinion - Individuals

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

→ The **Legal Opinion - Small and Medium Business (SMB)** screen is displayed.

Figure 83: Legal Opinion - Small and Medium Business (SMB)

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

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

Table 39: Legal Opinion – Field Description

Field	Description
Applicant Name	Displays the applicant name.

Field	Description
Name of Business	Displays the name of the business in the header. This field appears only if the Customer Type is selected as Small and Medium Business (SMB) .
Date of Birth	Displays the date of birth of the customer in the header. This field appears only if the Customer Type is selected as Individuals .
Date of Incorporation	Displays the date of incorporation of the business in the header. This field appears only if the Customer Type is selected as Small and Medium Business (SMB) .
E-mail	Displays the e-mail id of the applicant.
Mobile	Displays the mobile number of the applicant.
Collateral ID	Displays the Collateral ID.
Collateral Description	Displays the description of the collateral.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.
Opinion Type*	Select the opinion type. Available options are: <ul style="list-style-type: none"> • External • Internal
Agency Code	Specify the agency code.
Agency Name	Specify the agency name.
Legal Remarks*	Specify the legal remarks.
Opinion Date*	Select the opinion date. Date should not be earlier than the Collateral Valuation Date .
Add Opinion	Click Add Opinion to add the legal opinion received from multiple agencies (both internal and external).
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific

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

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

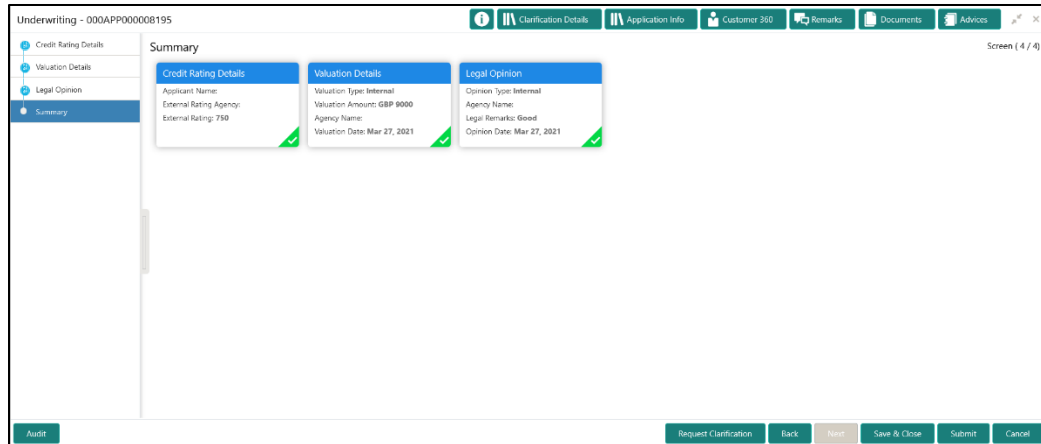
3.5.4 Summary

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

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

→ The **Summary** screen is displayed.

Figure 84: Summary



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

Table 40: Summary Underwriting – Field Description

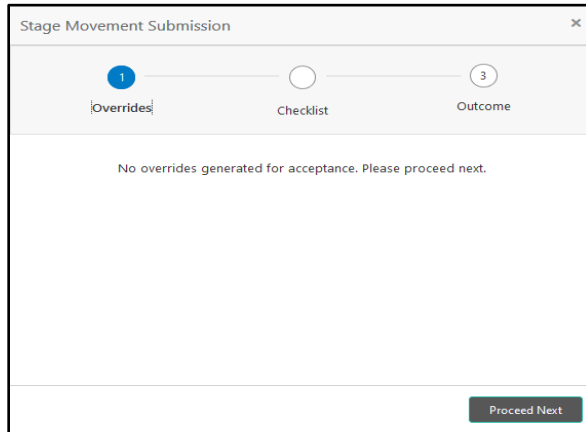
Data Segment	Description
Credit Rating Details	Displays the credit rating details.
Valuation Details	Displays the valuation details.
Legal Opinion	Displays the legal opinion details.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification .
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data.

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

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

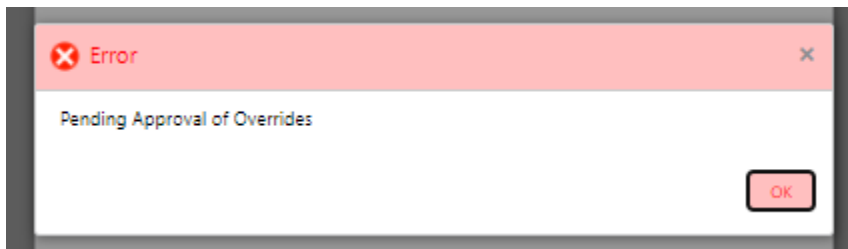
→ The **Overrides** screen is displayed.

Figure 85: Overrides



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

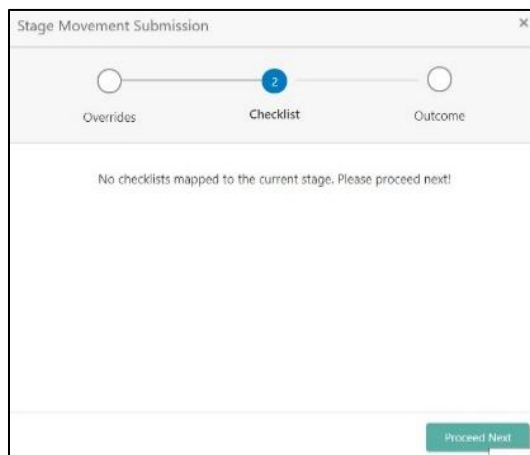
Figure 86: Error Message



3. Click Accept Overrides & Proceed.

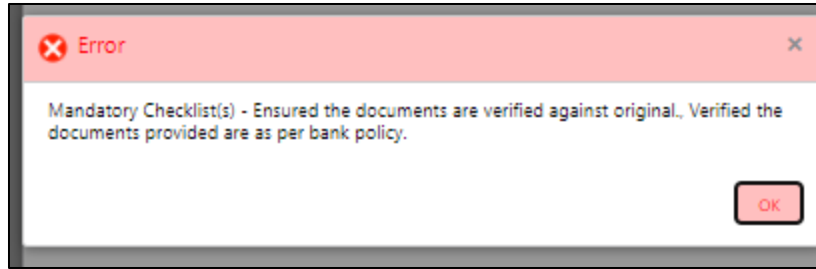
→ The **Checklist** screen is displayed.

Figure 87: Checklist



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

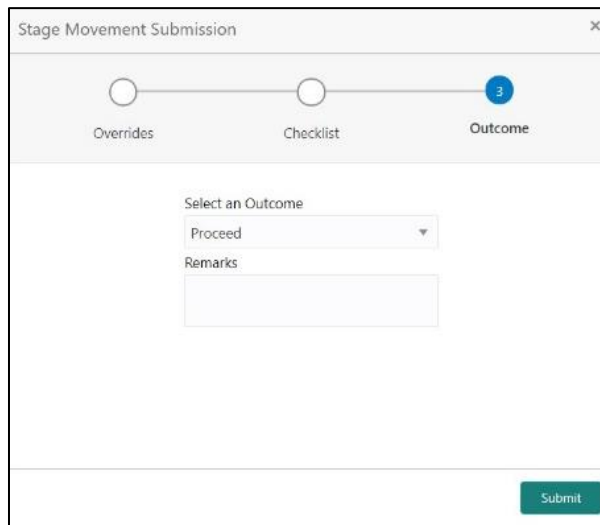
Figure 88: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 89: Outcome



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

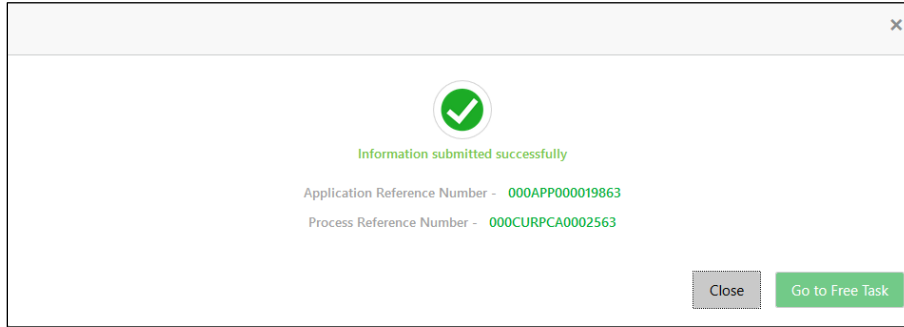
- Proceed
 - Return to Application Entry
 - Return to Application Enrichment
 - Return to Overdraft Limit Details
 - Return to Initial Funding
 - Reject by Bank
5. Select **Proceed** outcome from the drop-down list. It will logically complete the **Underwriting** stage for the Application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Application Assessment**.

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

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

→ The **Confirmation** screen is displayed.

Figure 90: Confirmation



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

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

Figure 91: Free Tasks

The image shows a screenshot of the 'Free Tasks' screen. It features a table with columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, Application Date, Branch, and Customer Name. The table contains multiple rows of tasks, including 'Current Account Origination', 'Retail Onboarding', and 'Retail Party Amendment'. The first row is highlighted, showing 'Initial Funding' as the stage. At the bottom, there is a pagination control showing 'Page 1 of 209 (1 - 20 of 4170 items)'.

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Name
<input type="checkbox"/>	Medium	Current Account Origin...	000CURPCA0002563	000APP000019863	Initial Funding	21-03-27	000	000925
<input type="checkbox"/>	Medium	Current Account Origin...	000CURPCA0002565	000APP000019870	Assessment	21-03-27	000	000925
<input type="checkbox"/>	Medium	Retail Onboarding	PTY212391305	000APP000019765	Quick Initiation	70-01-01	000	PTY212391
<input type="checkbox"/>	Medium	Retail Party Amendment	PTY212321274	000APP000019819	Amendment Initiation	70-01-01	000	PTY212321
<input type="checkbox"/>	Medium	Retail Onboarding	PTY212371303	000APP000019734	Quick Initiation	70-01-01	000	PTY212371
<input type="checkbox"/>	Medium	Stop Cheque	CSRREF210860000742	CSRAPP210860000742	Initiation	21-03-27	000	
<input type="checkbox"/>	Medium	Stop Cheque	CSRREF210860000741	CSRAPP210860000741	Initiation	21-03-27	000	
<input type="checkbox"/>	Medium	Amount Block	CSRREF210860000743	CSRAPP210860000743	Initiation	21-03-27	000	
<input type="checkbox"/>	Medium	Retail Party Amendment	PTY212361302	000APP000019844	Amendment Initiation	70-01-01	000	PTY212361
<input type="checkbox"/>	Medium	Retail Onboarding	PTY212361301	000APP000019771	Quick Initiation	70-01-01	000	PTY212361
<input type="checkbox"/>	Medium	Retail Onboarding	PTY212361297	000APP000019836	Quick Initiation	70-01-01	000	PTY212361
<input type="checkbox"/>	Medium	Retail Party Amendment	PTY212321274	000APP000019819	Amendment Initiation	70-01-01	000	PTY212321
<input type="checkbox"/>	Medium	Retail Party Amendment	PTY212321274	000APP000019819	Amendment Initiation	70-01-01	000	PTY212321

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

3.6 Application Assessment Stage

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

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

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

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

- [3.6.1 Qualitative Scorecard](#)
- [3.6.2 Assessment Details](#)
- [3.6.3 Summary](#)

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

3.6.1 Qualitative Scorecard

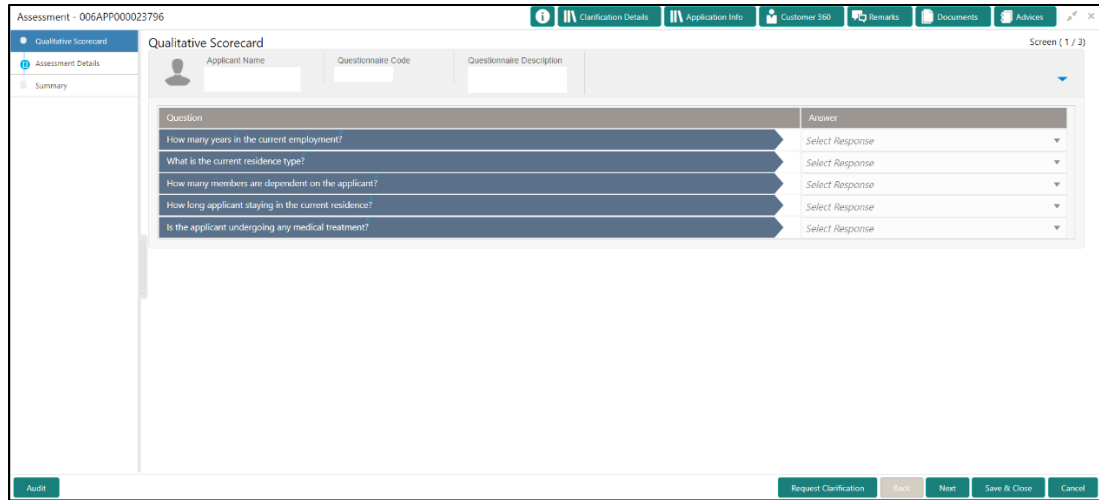
The **Qualitative Scorecard** screen enables the user to capture the relevant evaluation details Applicant wise (if more than one applicant) and the scores are automatically displayed based on the Question / Answer configuration provided for this type of score card.

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

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

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

Figure 92: Qualitative Scorecard



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

Table 41: Qualitative Scorecard – Field Description

Field	Description
Applicant Name	Displays the name of the applicant.
Questionnaire Code	Displays the Questionnaire code.
Questionnaire Description	Displays the description of the Questionnaire code.
Question	Displays the question configured for the Questionnaire code.
Answer*	Select the answer from the drop-down values available. The answers are populated based on the Answers configured in the Questionnaire code.

Field	Description
Request Clarification	<p>Click Request Clarification 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 Request Clarification, refer to the section Request Clarification.</p>
Back	<p>Click Back to navigate to the previous data segment within a stage.</p> <p>NOTE: Since this is the first screen on the workflow, Back will be disabled.</p>
Save & Close	<p>Click Save & Close to save the data captured.</p> <p>Save & Close is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.</p>
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate all mandatory data segments and data fields. If mandatory details are not provided, 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>
Cancel	<p>Click Cancel to close the application without saving.</p>

3.6.2 Assessment Details

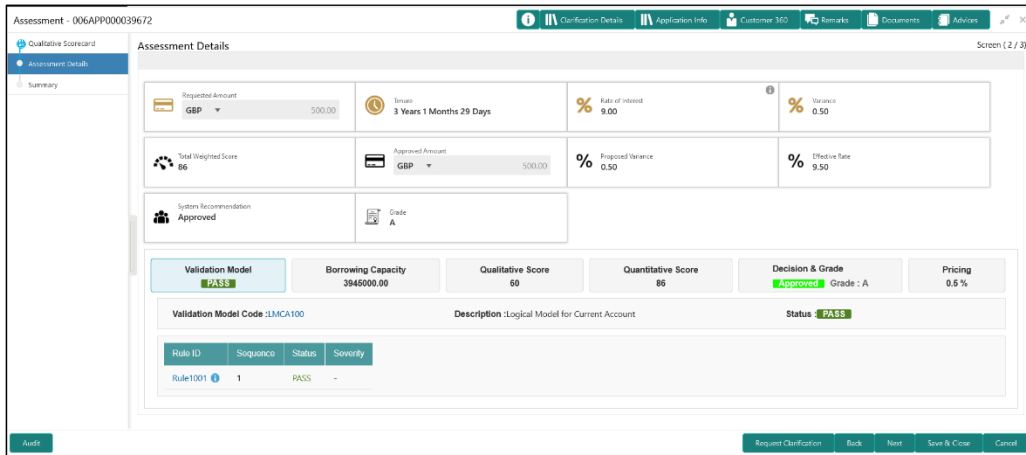
The **Assessment Details** Data Segment displays the total weightage score of the Applicant or Applicants, in case of multiple Applicants in the Current Account with Overdraft. **Assessment Details** screen enables the user to understand the evaluation and provide the system recommendation based on the following parameters.

- Validation Model
- Borrowing Capacity
- Qualitative Score
- Quantitative Score
- Decision & Grade
- Pricing

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

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

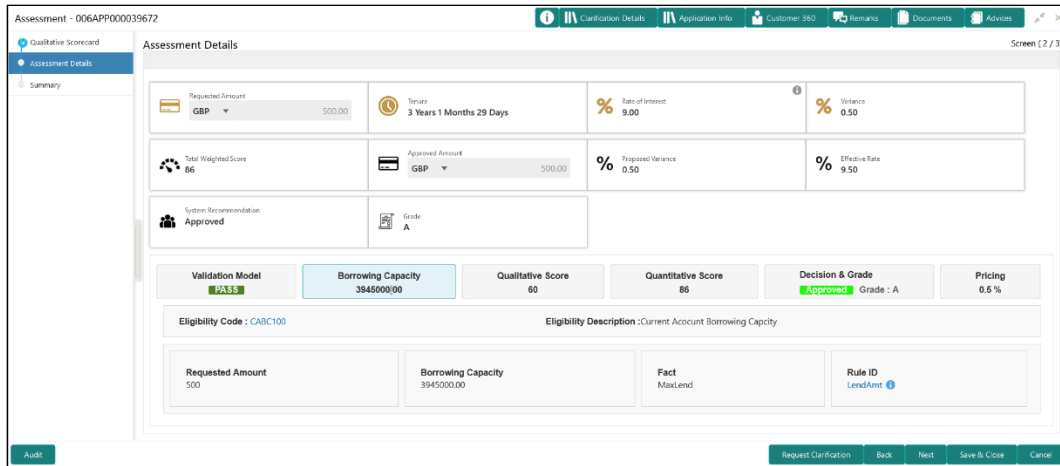
Figure 93: Assessment Details – Validation Model



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

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

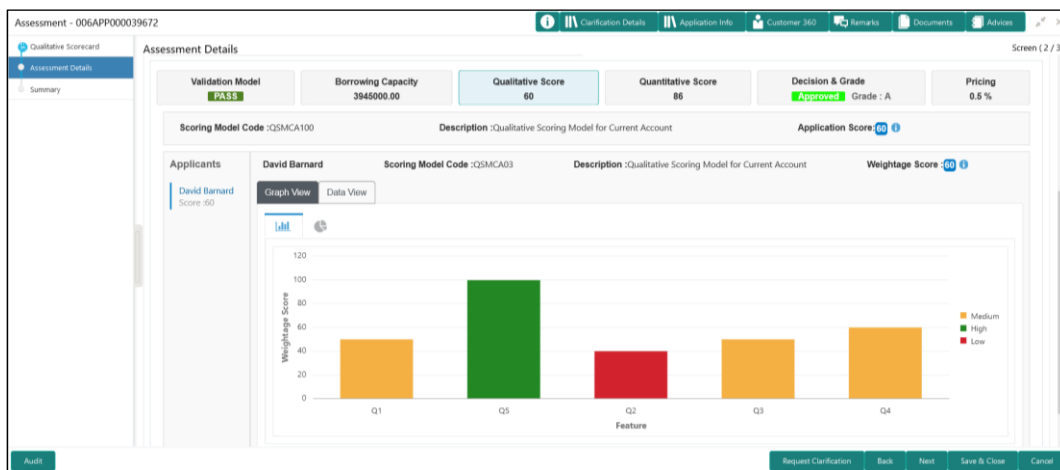
Figure 94: Assessment Details – Borrowing Capacity



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

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

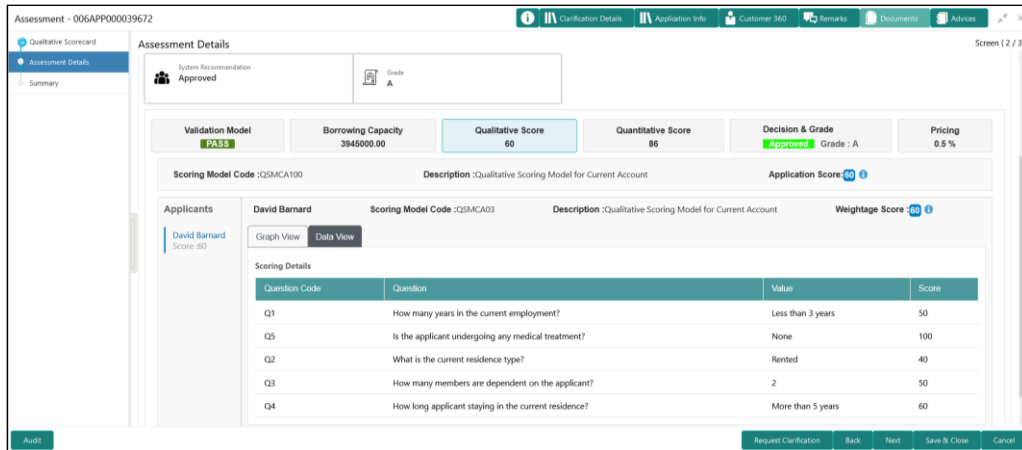
Figure 95: Assessment Details – Qualitative Score – Graph View



4. Click **Data View** tab under **Qualitative Score** screen to view the qualitative scoring data of the applicant.

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

Figure 96: Assessment Details – Qualitative Score – Data View

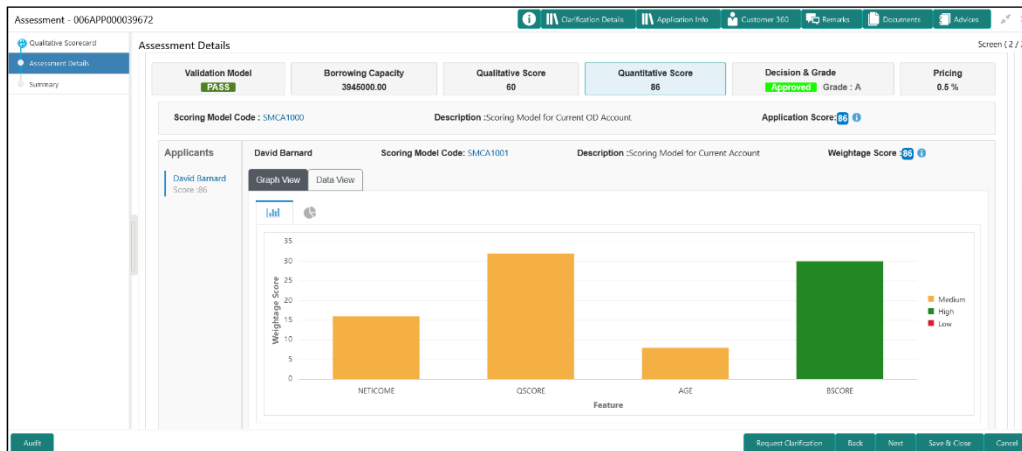


NOTE: For multi borrower applications, the user can view the Qualitative details of individual borrowers by clicking on each borrower’s name.

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

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

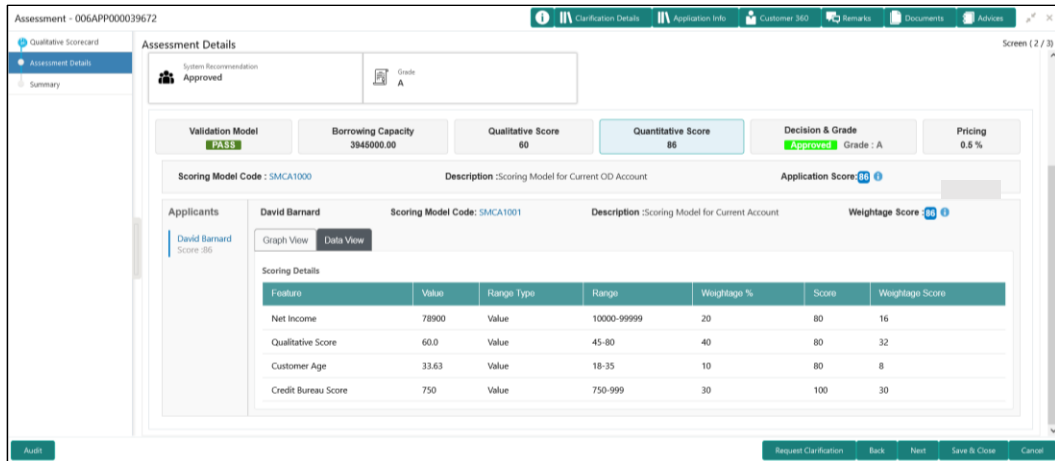
Figure 97: Assessment Details – Quantitative Score – Graph View



6. Click **Data View** tab under **Quantitative Score** screen to view the quantitative scoring data of the applicant.

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

Figure 98: Assessment Details – Quantitative Score – Data View

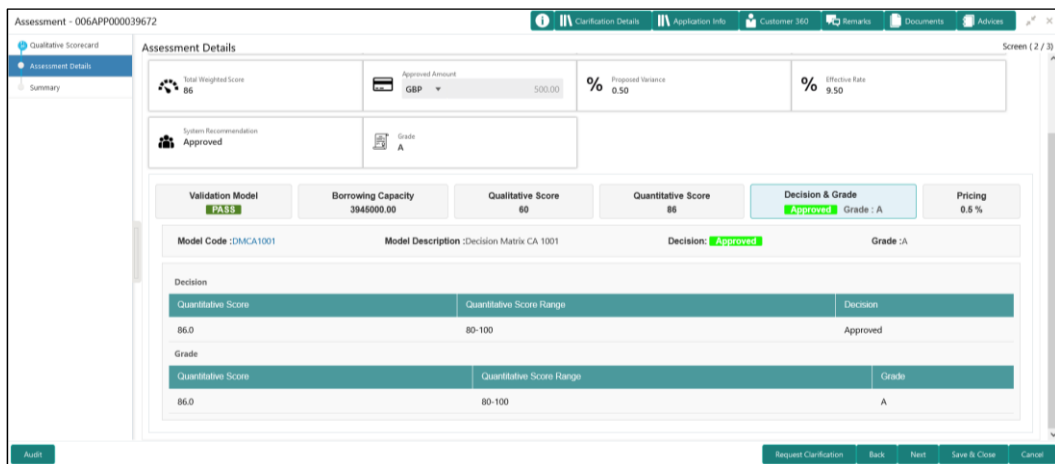


NOTE: For multi borrower applications, the user can view the Quantitative details of individual borrowers by clicking on each borrower’s name.

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

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

Figure 99: Assessment Details – Decision & Grade



11. Click **Pricing** tab under **Assessment Details** screen to view the pricing for the application.

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

Figure 100: Assessment Details – Pricing

The screenshot displays the 'Assessment Details' window for a current account. The interface is organized into several sections:

- Requested Amount:** GBP 500.00
- Tenure:** 3 Years 1 Months 29 Days
- Rate of Interest:** 9.00%
- Balance:** 0.50%
- Total Weighted Score:** 86
- Approved Amount:** GBP 500.00
- Proposed Variance:** 0.50%
- Effective Rate:** 9.50%
- System Recommendation:** Approved
- Grade:** A

A summary bar at the bottom provides additional metrics:

- Validation Model:** PRC100
- Borrowing Capacity:** 3945000.00
- Qualitative Score:** 60
- Quantitative Score:** 86
- Decision & Grade:** Approved Grade: A
- Pricing:** 0.5%

At the bottom, there are navigation buttons: 'Audit', 'Request Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

Table 42: Assessment Details – Field Description

Field	Description
Requested Amount	Specify the requested overdraft amount.
Tenure	Displays the tenure.
Base Rate	Displays the base type. NOTE: This field appears only for Floating rate type.
Margin	Displays the margin. NOTE: This field appears only for Floating rate type.
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the approved overdraft amount.
Proposed Margin	Displays the proposed margin. NOTE: This field appears only for Floating rate type.
Effective Rate	Displays the effective rate of interest.

Field	Description
System Recommendation	Displays the system recommendations. Available options are: <ul style="list-style-type: none"> • Approved • Manual • Rejected
Grade	Displays the grade of the applicant.
Validation Model	
Validation Model Code	Displays the validation model code configured for the product.
Description	Displays the description of the configured validation model.
Status	Displays the overall status of the validation model.
Rule ID	Displays the Rule ID configured in the validation model.
Sequence	Displays the sequence of the configured rules.
Status	Displays the status of the configured rule.
Borrowing Capacity	
Eligibility Code	Displays the unique eligibility code configured for the product.
Eligibility Description	Displays the description of the configured eligibility.
Requested Amount	Displays the requested card limit. If the calculated Borrowing Capacity is more than the Requested Amount, then Approved Amount is stamped to Requested Amount.
Borrowing Capacity	Displays the calculated borrowing capacity of the applicant.
Fact	Displays the fact configured in the eligibility code.
Rule ID	Displays the rule configured in the eligibility code.

Field	Description
Qualitative Score	
Scoring Model Code	Displays the scoring model code configured for the product.
Description	Displays the description of the scoring model.
Weightage Score	Displays the overall weightage score for the applicant(s). The weightage score also appears in the respective applicant's tab in case of the multiple applicants.
Qualitative Score - Scoring Details	
Question Code	Displays the question code configured for Qualitative Scoring Model
Question	Displays the question configured in question code.
Value	Displays the answers provided by the applicant.
Score	Displays the calculated score based on the answers.
Quantitative Score	
Scoring Model Code	Displays the scoring model code configured for the product.
Description	Displays the description of the scoring model.
Weightage Score	Displays the overall weightage score for the applicant(s). The weightage score also appears in the respective applicant's tab in case of the multiple applicants.
Quantitative Score - Scoring Details	
Feature	Displays the feature configured in the Quantitative Scoring Model.
Value	Displays the value of the application for the configured feature.
Range Type	Displays the range type configured in the Quantitative Scoring Model.

Field	Description
Range	Displays the range for the value of the application.
Weightage %	Displays the weightage percentage configured for the feature.
Score	Displays the score configured for the range.
Weightage Score	Displays the calculated weightage for each feature.
Decision & Grade	
Model Code	Displays the model code configured for the product.
Model Description	Displays the description of the model code.
Decision	Displays the recommended decision for the application.
Grade	Displays the recommended grade for the application
Decision & Grade – Decision	
Quantitative Score	Displays the overall quantitative score of the application.
Quantitative Score Range	Displays the range for the quantitative score.
Decision	Displays the decision configured for the quantitative score.
Decision & Grade – Grade	
Quantitative Score	Displays the overall quantitative score of the application.
Quantitative Score Range	Displays the range for the quantitative score.
Grade	Displays the grade configured for the quantitative score.
Pricing	
Pricing Model Code	Displays the pricing model code configured for the product.
Model Description	Displays the description of the pricing model code.
Rate Type	Displays the rate type.

Field	Description
Rate Percentage	Displays the rate percentage.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

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

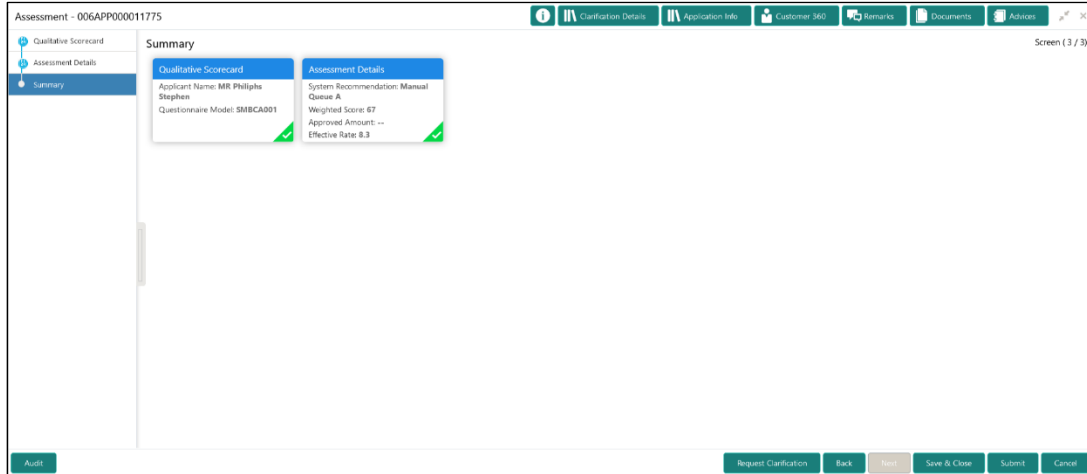
3.6.3 Summary

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

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

→ The **Summary** screen is displayed.

Figure 101: 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 43: Summary Assessment – Field Description

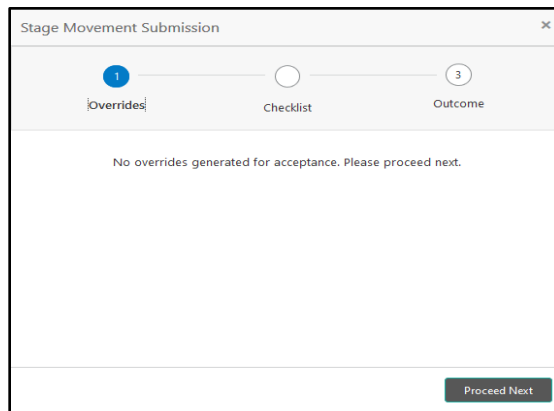
Data Segment	Description
Qualitative Scorecard Details	Displays the qualitative scorecard details.
Assessment Details	Displays the assessment details.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification .
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data.

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

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

→ The **Overrides** screen is displayed.

Figure 102: Overrides

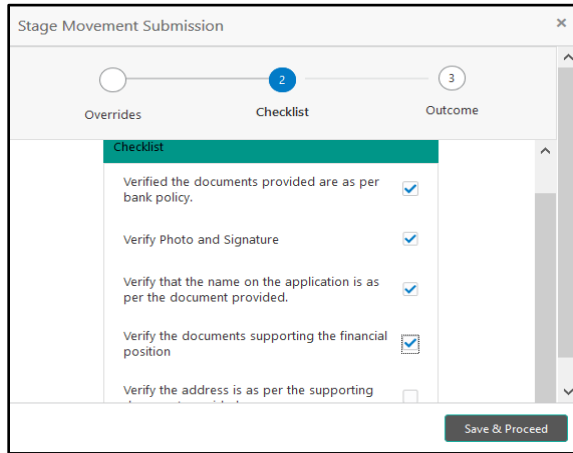


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click Proceed Next.

→ The **Checklist** screen is displayed.

Figure 103: Checklist

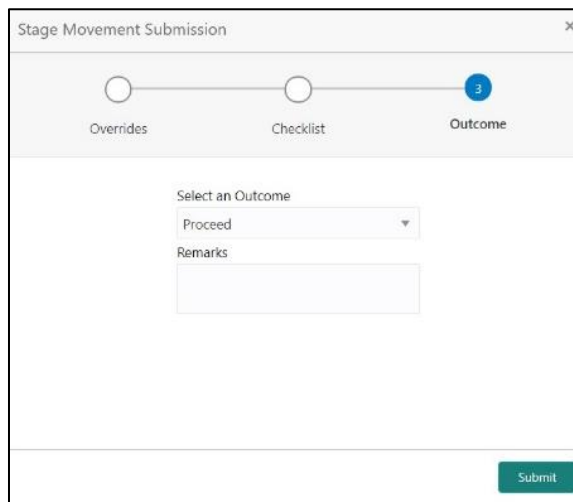


Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

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

→ The **Outcome** screen is displayed.

Figure 104: Outcome



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

- Proceed
- Return to Application Entry
- Return to Application Enrichment
- Return to Initial Funding
- Return to Overdraft Limit Details
- Return to Underwriting

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

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

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

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

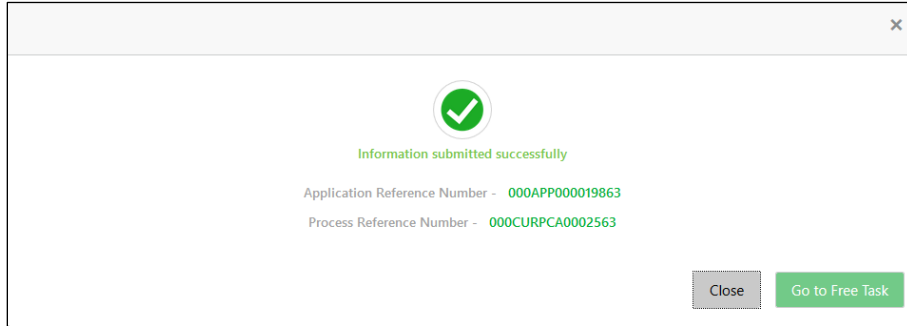
The stage movement is driven by the business configuration for a given combination of **Process Code, Life Cycle** and **Business Product Code**.

13. Enter the remarks in **Remarks**.

14. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 105: 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.

15. Click **Go to Free Task**.

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

Figure 106: Free Tasks

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

Page 1 of 209 (1 - 20 of 4170 Items) | 1 2 3 4 5 ... 209 >

3.7 Manual Credit Assessment Stage

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

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

- [3.5.1 Credit Rating Details](#) – View Only as available in Underwriting stage
- [3.5.2 Valuation Details](#) – View Only as available in Underwriting stage
- [3.5.3 Legal Opinion](#) – View Only as available in Underwriting stage
- [3.7.1 Manual Assessment](#)
- [3.2.1 Account Limit Details](#) – Editable as available in Overdraft Limit stage
- [3.7.2 Summary](#)

3.7.1 Manual Assessment

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

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

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

Figure 107: Manual Assessment

- Specify the details in the relevant data fields. For more information on fields, refer to the field description table below. Refer to **Assessment Details** screen for the detailed explanation of Validation Model, Borrowing Capacity, Qualitative Score, Quantitative Score, Decision & Grade and Pricing tabs.

Table 44: Manual Assessment – Field Description

Field	Description
Requested Amount	Displays the requested overdraft amount.
Tenure	Displays the overdraft tenure.
Rate of Interest	Displays the rate of interest. NOTE: This field appears only for Fixed rate type.
Variance	Displays the variance. NOTE: This field appears only for Fixed rate type.
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the approved overdraft amount. NOTE: This field will be blank for Manual Assessment.
Proposed Variance	Displays the proposed variance. NOTE: This field appears only for Fixed rate type.

Field	Description
Effective Rate	Displays the effective rate of interest.
Recommended Amount	Specify the recommended loan amount.
Final Tenure	Specify the final loan tenure.
Recommendation	Select the recommendations. Available options are: <ul style="list-style-type: none"> • Recommended for Approval • Reject
Comments	Specify the comment for the recommendation.
System Recommendation	Displays the system recommendations.
Grade	Displays the grade of the applicant.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>

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

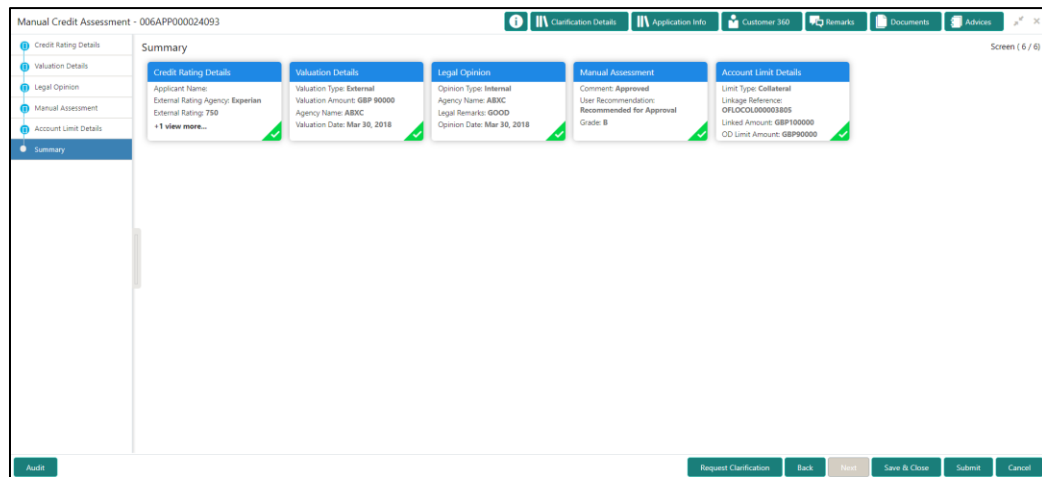
3.7.2 Summary

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

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

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

Figure 108: Summary Manual Credit Assessment



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

Table 45: Summary Manual Credit Assessment – Field Description

Data Segment	Description
Credit Rating Details	Displays the credit rating details.
Valuation Details	Displays the valuation details.

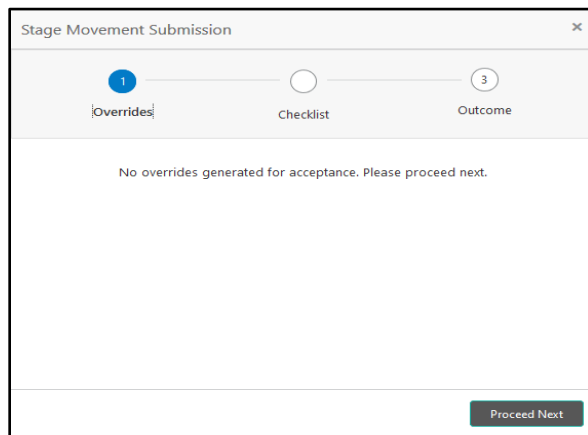
Data Segment	Description
Legal Opinion	Displays the legal opinion.
Manual Assessment	Displays the Manual assessment details.
Account Limit Details	Displays the Account Limit details.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a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

Data Segment	Description
Submit	Click Submit to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

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

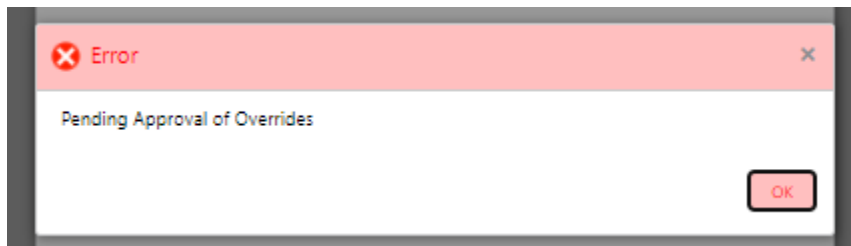
→ The **Overrides** screen is displayed.

Figure 109: Overrides



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

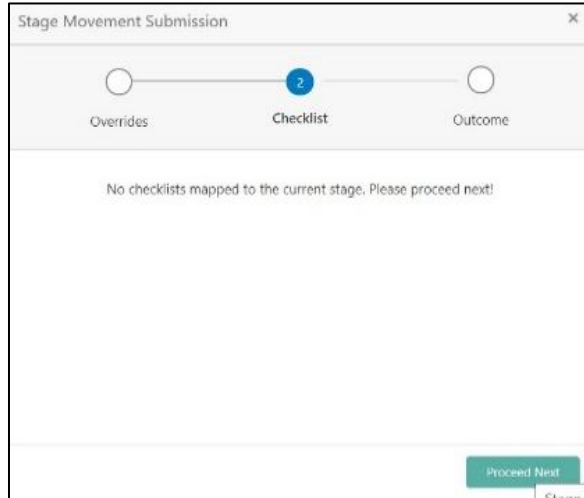
Figure 110: Error Message



3. Click Accept Overrides & Proceed.

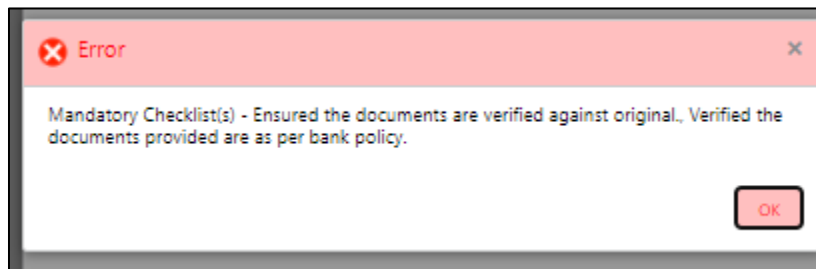
→ The **Checklist** screen is displayed.

Figure 111: Checklist



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

Figure 112: Error Message



- Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 113: Outcome

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

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

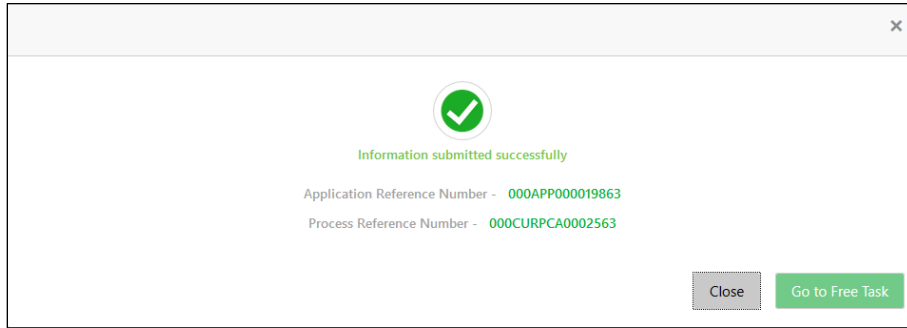
It will logically complete the **Manual Credit Assessment** stage for the Current Account (with overdraft) Application. The workflow will automatically move this application to the next processing stage, **Manual Credit Decision** stage.

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

- Enter the remarks in **Remarks**.
- Click **Submit**.

→ The **Confirmation** screen is displayed.

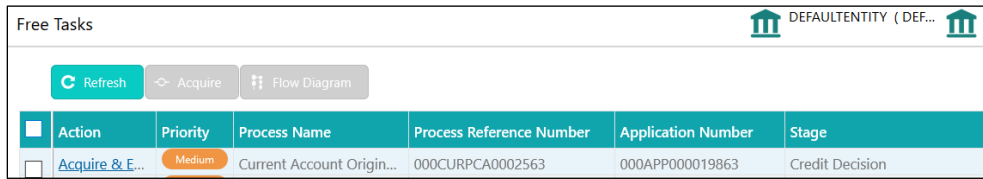
Figure 114: Confirmation



8. Click Go to Free Task.

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

Figure 115: Free Tasks



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

3.8 Manual Credit Decision Stage

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

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

- [3.1.3 Account Details](#) - View Only as available in Application Entry stage
- [3.1.1 Customer Information](#) - View Only as available in Application Entry stage
- [3.1.2 Stake Holder Details](#) - View Only as available in Application Entry stage (for SMB Customers only)
- [3.1.4 Financial Details](#) - View Only as available in Application Entry stage
- [3.5.1 Credit Rating Details](#) – View Only as available in Underwriting stage
- [3.5.2 Valuation Details](#) – View Only as available in Underwriting stage
- [3.5.3 Legal Opinion](#) – View Only as available in Underwriting stage
- [3.7.1 Manual Assessment](#) – View Only as available in Manual Credit Assessment stage
- [3.2.1 Account Limit Details](#) – View only as available in Overdraft Limit stage
- [3.8.2 Manual Decision](#)
- [3.8.3 Summary](#)

3.8.1 Manual Decision

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

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

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

Figure 116: Manual Decision

2. Specify the details in the relevant data fields. For more information on fields, refer to the field description table below. Refer to **Assessment Details** screen for the detailed explanation of Validation Model, Borrowing Capacity, Qualitative Score, Quantitative Score, Decision & Grade and Pricing tabs.

Table 46: Manual Decision – Field Description

Field	Description
Requested Amount	Displays the requested overdraft amount.
Tenure	Displays the overdraft tenure.
Rate of Interest	Displays the rate of interest NOTE: This field appears only for Fixed rate type.
Variance	Displays the variance. NOTE: This field appears only for Fixed rate type.
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the approved overdraft amount. This field appears blank by default. If the approver selects the recommendation as Approve , then the recommended amount gets defaulted as approved amount.
Proposed Variance	Displays the proposed variance.

Field	Description
	NOTE: This field appears only for Fixed rate type.
Effective Rate	Displays the effective rate of interest.
Recommended Amount	Displays the recommended overdraft amount.
Final Tenure	Displays the final overdraft tenure.
Manual Recommendation	Displays the manual recommendation.
Comments	Displays the comments.
System Recommendation	Displays the system recommendations.
Recommendation	<p>Select the recommendation. Available options are</p> <ul style="list-style-type: none"> • Approve • Decline <p>If the approver selects the recommendation as Approve, then the recommended amount gets defaulted as approved amount.</p>
Action	Displays the user action based on user recommendation.
Comments	Specify the comment on the user action.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data.

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

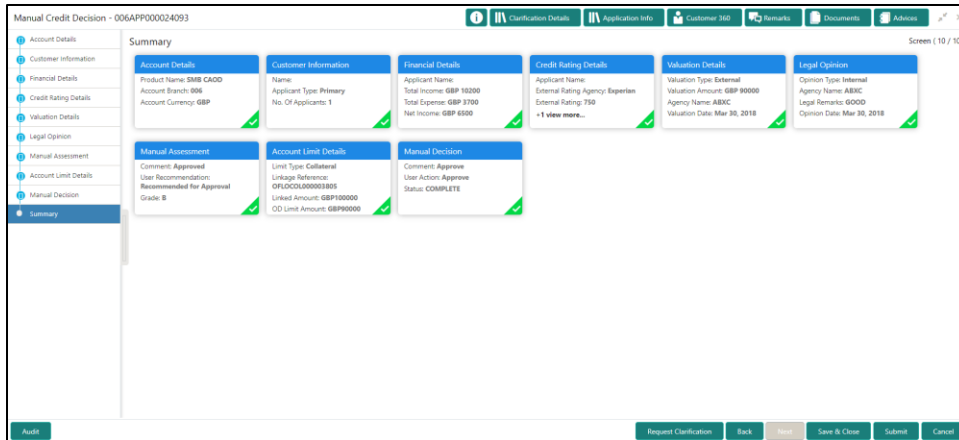
3.8.2 Summary

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

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

→ The **Summary** screen is displayed.

Figure 117: 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 47: Summary Manual Credit Decision – Field Description

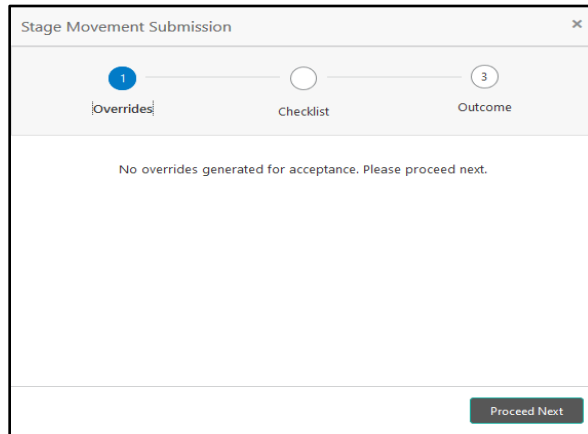
Data Segment	Description
Customer Information	Displays the customer information.
Account Details	Displays the account details.
Financial Details	Displays the financial details.
Credit Rating Details	Displays the credit rating details.
Valuation Details	Displays the valuation details.
Legal Opinion	Displays the legal opinion.
Manual Assessment	Displays the manual assessment.
Account Limit Details	Displays the Account Limit details.
Manual Decision	Displays the manual decision.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific

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

- 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 118: Overrides



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

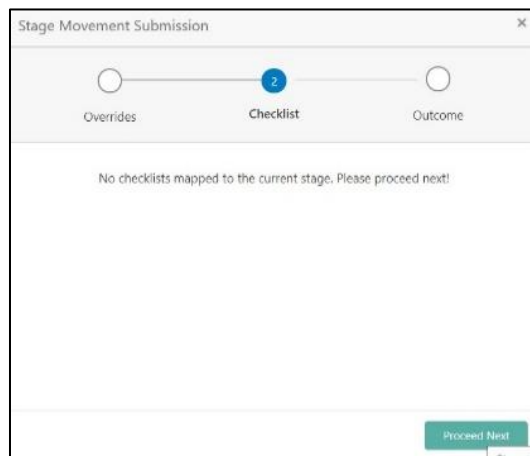
Figure 119: Error Message



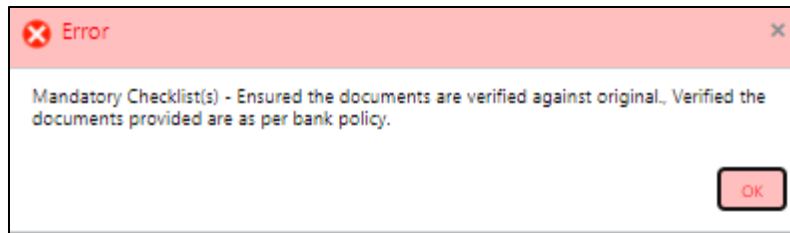
3. Click Accept Overrides & Proceed.

→ The **Checklist** screen is displayed.

Figure 120: Checklist

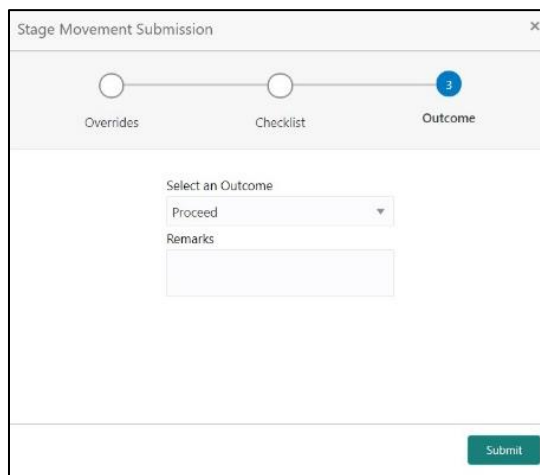


The system displays the following error message if checklist is not verified.

Figure 121: Error Message

4. Click Save & Proceed.

→ The **Outcome** screen is displayed.

Figure 122: Outcome

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

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

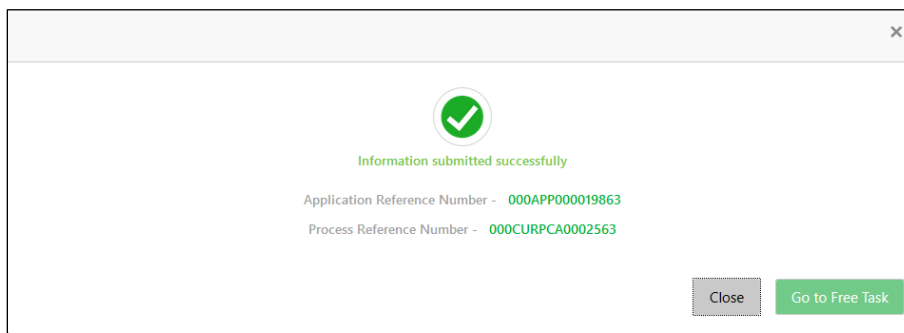
It will logically complete the **Manual Credit Decision** stage for the Current Account (with overdraft) Application. Upon submit, a Pricing call will be made by Oracle Banking Origination

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

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

5. Enter the remarks in **Remarks**.
 6. Click **Submit**.
- The **Confirmation** screen is displayed.

Figure 123: Confirmation



7. Click **Go to Free Task**.
- The **Free Tasks** screen is displayed.

Figure 124: Free Tasks

The image shows the "Free Tasks" screen in a web application. At the top, there are navigation buttons: "Refresh", "Acquire", and "Flow Diagram". Below is a table with the following columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, Application Date, Branch, and Customer ID. The table contains multiple rows of tasks, with the first row being: "Acquire & E...", "Medium", "Current Account Origin...", "000CURPCA0002563", "000APP000019863", "Account Paramter Setup", "21-03-27", "000", "000925".

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer ID
<input type="checkbox"/> Acquire & E...	Medium	Current Account Origin...	000CURPCA0002563	000APP000019863	Account Paramter Setup	21-03-27	000	000925
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTY212321274	000APP000019765	Quick Initiation	70-01-01	000	PTY212391
<input type="checkbox"/> Acquire & E...	Medium	Retail Party Amendment	PTY212321274	000APP000019819	Amendment Initiation	70-01-01	000	PTY212321
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTY212371303	000APP000019734	Quick Initiation	70-01-01	000	PTY212371
<input type="checkbox"/> Acquire & E...	Medium	Stop Cheque	CSRREF2108600000742	CSRAPP2108600000742	Initiation	21-03-27	000	
<input type="checkbox"/> Acquire & E...	Medium	Stop Cheque	CSRREF2108600000741	CSRAPP2108600000741	Initiation	21-03-27	000	
<input type="checkbox"/> Acquire & E...	Medium	Amount block	CSRREF2108600000743	CSRAPP2108600000743	Initiation	21-03-27	000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Party Amendment	PTY212361302	000APP000019844	Amendment Initiation	70-01-01	000	PTY212361
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTY212361301	000APP000019771	Quick Initiation	70-01-01	000	PTY212361
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTY212361297	000APP000019836	Quick Initiation	70-01-01	000	PTY212361
<input type="checkbox"/> Acquire & E...	Medium	Retail Party Amendment	PTY212321274	000APP000019819	Amendment Initiation	70-01-01	000	PTY212321
<input type="checkbox"/> Acquire & E...	Medium	Retail Party Amendment	PTY212321274	000APP000019819	Amendment Initiation	70-01-01	000	PTY212321
<input type="checkbox"/> Acquire & E...	Medium	Retail Party Amendment	PTY212321274	000APP000019819	Amendment Initiation	70-01-01	000	PTY212321

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

3.9 Account Parameter Setup Stage

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

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

- [3.2.1 Account Limit Details](#) – View only as available in Overdraft Limit stage
- [3.3.1 Interest Details](#) – Editable as available in Application Enrichment Stage
- [3.3.2 Charge Details](#) – Editable as available in Application Enrichment Stage
- [3.2.2 Advance against Uncollected Funds](#) – Editable as available in Overdraft Limit Stage
- [3.2.3 Temporary Overdraft Limit](#) – Editable as available in Overdraft Limit Stage
- [3.3.3 Account Service Preferences](#) – Editable as available in Overdraft Limit Stage
- [3.9.1 Summary](#)

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

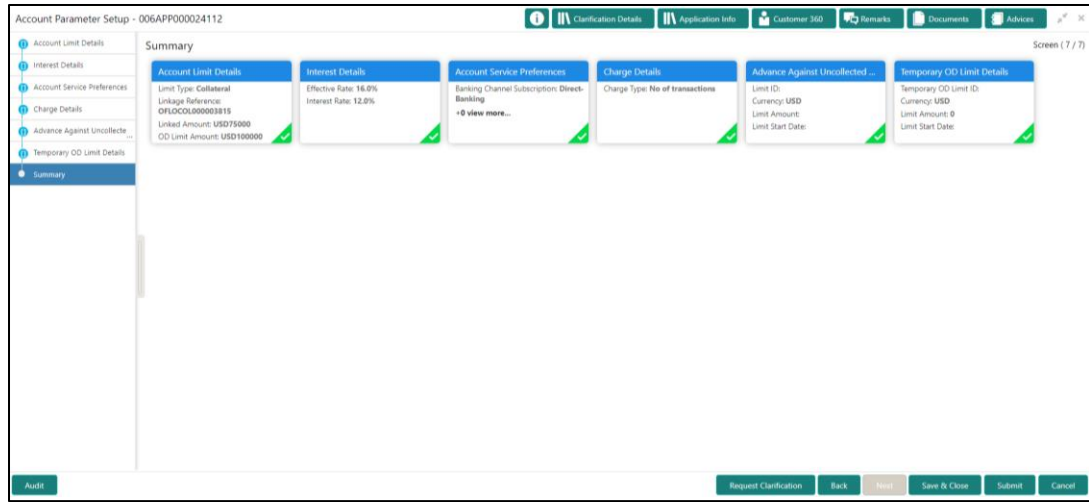
Please refer to the [Overdraft Limit Stage](#) and [Application Enrichment Stage](#) for the detailed explanation.

3.9.1 Summary

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

1. Click **Next** in **Account Services Preferences** screen to proceed with the next data segment, after successfully capturing the data.
 - The **Summary Account Parameter Setup** screen is displayed.

Figure 125: Summary Account Parameter Setup



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

Table 48: Summary Account Parameter Setup – Field Description

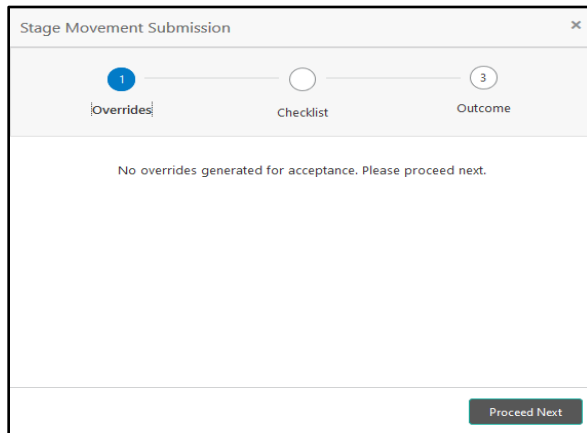
Data Segment	Description
Account Limit Details	Displays the account limit details.
Interest Details	Displays the interest details.
Account Service Preferences	Displays the account service preferences.
Charge Details	Displays the charge details.
Advance against Uncollected Funds Details	Displays the Advance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

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

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

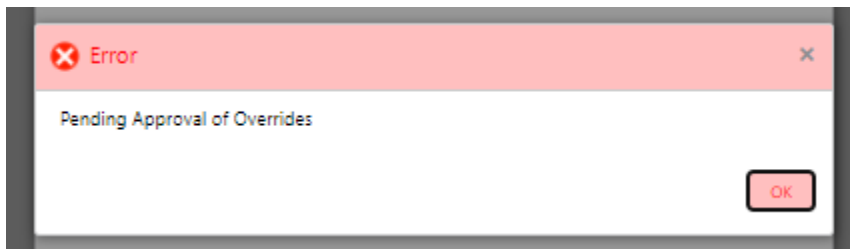
→ The **Overrides** screen is displayed.

Figure 126: Overrides



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

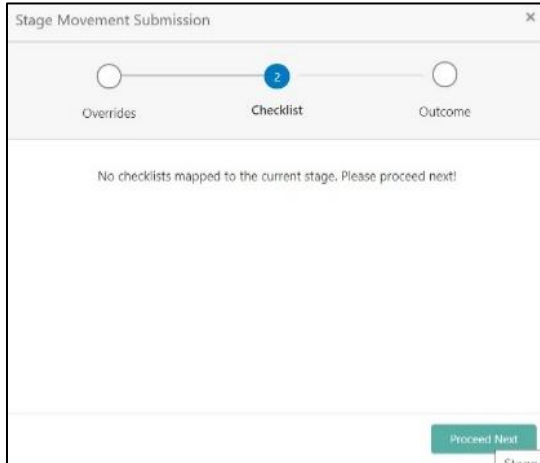
Figure 127: Error Message



3. Click Accept Overrides & Proceed.

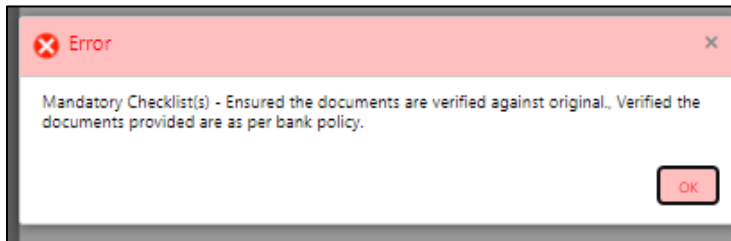
→ The **Checklist** screen is displayed.

Figure 128: Checklist



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

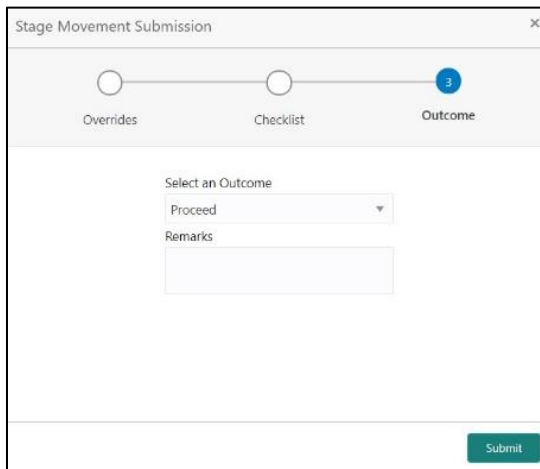
Figure 129: Error Message



4. Click Save & Proceed.

→ The **Outcome** screen is displayed.

Figure 130: Outcome



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

- Proceed
 - Return to Application Entry
 - Return to Application Enrichment
 - Return to Assessment
 - Return to Credit Assessment
 - Return to Credit Decision
 - Return to Initial Funding
 - Return to Overdraft Limit Details
 - Return to Underwriting
 - Reject By Bank
5. Select **Proceed** outcome from the drop-down list. It will logically complete the next stage for the Current Account Application. The Workflow Orchestrator will automatically move this application to the next processing stage.

If there is no change in Interest or Charges details, the workflow will automatically move this application to the **Offer Issue** stage.

If there is any change in Interest or Charges details, submit of this stage, will move the application into the **Supervisor Application Approval** stage.

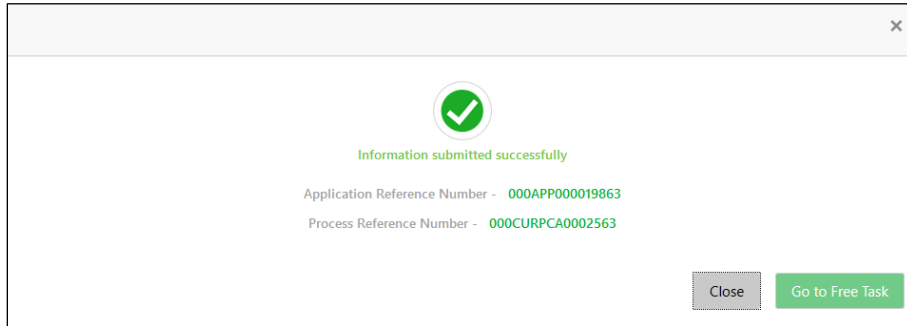
The stage movement is driven by the business configuration for a given combination of **Process Code, Life Cycle** and **Business Product Code**.

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

7. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 131: Confirmation



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

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

Figure 132: Free Tasks

The image shows a screenshot of the "Free Tasks" screen. At the top, there are navigation buttons: "Refresh", "Acquire", and "Flow Diagram". Below these is a table with the following columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, Application Date, Branch, and Customer Number. The table contains several rows of application tasks with various priorities (Medium, High) and stages (Supervisor Approval, Account Parameter Setup, Application Initiation, Application Entry, Handoff Retry, In-Principle Approval Pr..., Amendment Initiation). At the bottom, there is a pagination bar showing "Page 1 of 113 (1 - 20 of 2245 Items)".

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & E...	Medium	Small and Medium Busi...	006SMBCA10003699	006APP000024112	Supervisor Approval	18-03-30	006	
Acquire & E...	Medium	Retail Loan Origination ...	006HMLN010013648	006APP000024111	Account Parameter Setup	18-03-30	000	004678
Acquire & E...	Medium	Retail Application Initiat...	006INIT000024107	006APP000024109	Application Initiation	18-03-30		
Acquire & E...	Medium	Current Account Origin...	006CLRPC10003698	006APP000024105	Application Entry	18-03-30	006	
Acquire & E...	High	Retail Loan Origination ...	006HMLN010013637	006APP000024094	Handoff Retry	18-03-30	006	004678
Acquire & E...	Medium	In-Principle Approval Pr...	006IPA000000790	006IPA000000790	IPA Approval	18-03-30		
Acquire & E...	Medium	Retail Party Amendment	PTY213415469	006APP000024081	Amendment Initiation	18-03-30	006	PTY213415469
Acquire & E...	Medium	Retail Party Amendment	PTY213415469	006APP000024081	Amendment Initiation	18-03-30	006	PTY213415469
Acquire & E...	High	Retail Loan Origination ...	006BBXCLU0013634	006APP000024087	Application Entry	18-03-30		004678
Acquire & E...	Medium	Retail Party Amendment	PTY213415469	006APP000024081	Amendment Initiation	18-03-30	006	PTY213415469
Acquire & E...	Medium	Retail Party Amendment	PTY213415469	006APP000024081	Amendment Initiation	18-03-30	006	PTY213415469
Acquire & E...	Medium	Retail Application Initiat...	006INIT000024071	006APP000024073	Application Initiation	18-03-30		
Acquire & E...	Medium	Retail Application Initiat...	006INIT000024070	006APP000024072	Application Initiation	18-03-30		

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

3.10 Supervisor Application Approval Stage

The Supervisor Approval stage has the following reference data segments:

- [3.10.1 Pricing Change Approval](#)
- [3.10.2 Summary](#)

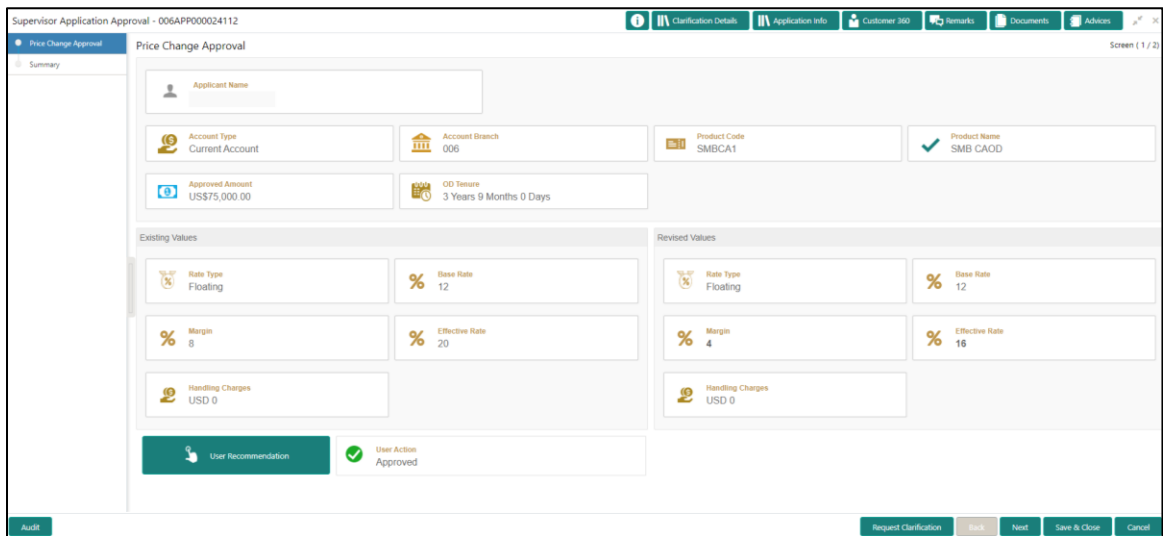
3.10.1 Pricing Change Approval

Pricing Change Approval is the first data segment of Supervisor Application Approval stage. The user can acquire the application from Free Tasks list.

1. Click Acquire & Edit in the Free Tasks screen of the previous stage – Account Parameter Setup stage.

→ The **Pricing Change Approval** screen is displayed.

Figure 133: Pricing Change Approval



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

Table 49: Pricing Change Approval – Field Description

Field	Description
Applicant Name	Displays the applicant name.
Account Type	Displays the account type.
Account Branch	Displays the account branch name.
Product Code	Displays the product code selected for this current account.

Field	Description
Product Name	Displays the product name selected or this current account.
Approved Amount	Displays the final approved overdraft amount.
OD Tenure	Displays the final OD tenure for the approved amount.
Existing Values	
Displays the existing values.	
Rate Type	Displays the rate type.
Base Rate	Displays the base rate for the approved overdraft amount.
Margin	Displays the margin.
Effective Rate	Displays the effective rate.
Handling Charges	Displays the handling charges.
Revised Values	
Displays the revised values against the existing values.	
Rate Type	Displays the rate type.
Base Rate	Displays the rate of interest for the approved overdraft amount.
Margin	Displays the margin.
Effective Rate	Displays the effective rate.
Handling Charges	Displays the handling charges.
User Recommendation	Select the User recommendation. Available options are: <ul style="list-style-type: none"> • Approved • Rejected
User Action	Displays the user action based on user recommendation.

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

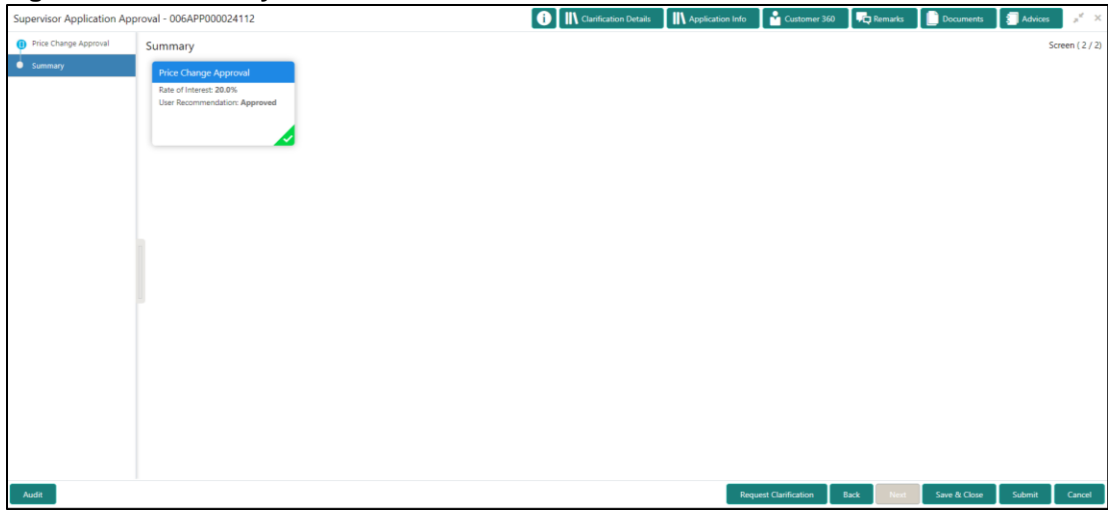
3.10.2 Summary

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

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

→ The **Summary** screen is displayed.

Figure 134: 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 50: Summary – Field Description

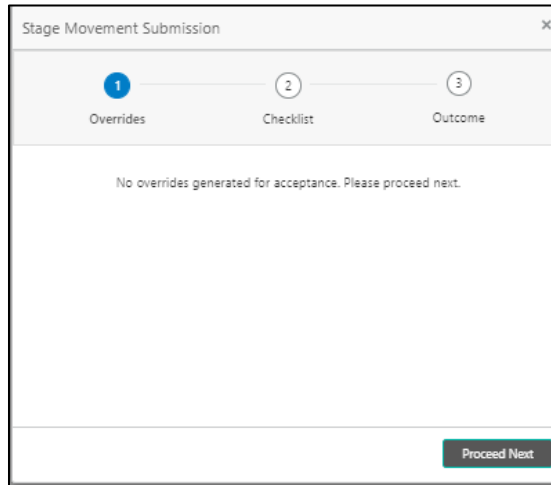
Data Segment	Description
Pricing Change Approval	Displays the pricing change approval details.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p>

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

2. Click **Submit** to reach the **OUTCOME**, where the Overrides, Checklist and the Documents for this stage can be validated or verified.

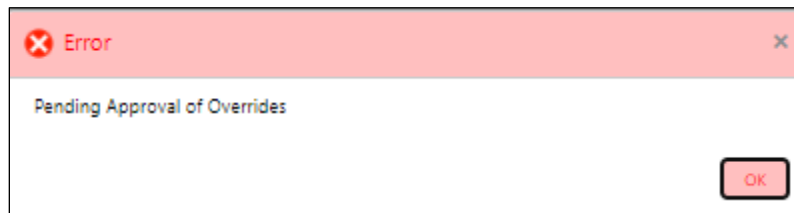
→ The **Overrides** screen is displayed.

Figure 135: Overrides



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

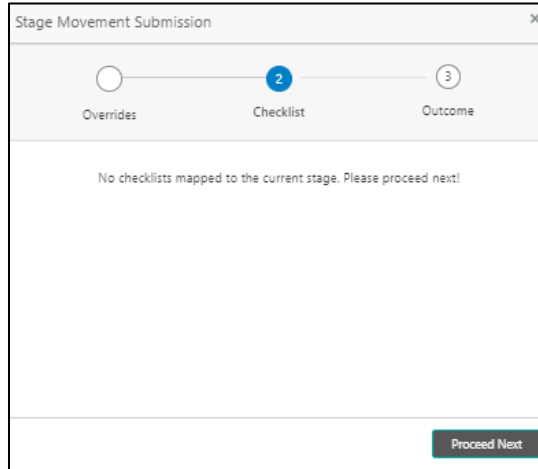
Figure 136: Error Message



3. Click Accept Overrides & Proceed.

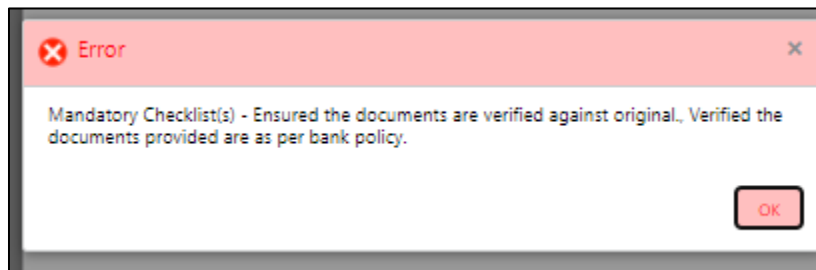
→ The **Checklist** screen is displayed.

Figure 137: Checklist



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

Figure 138: Error Message



4. Click Save & Proceed.

→ The **Outcome** screen is displayed.

Figure 139: Outcome

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

- Proceed

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

If the Supervisor has approved the price change, submit of this stage, will move the application to **Offer Issue** stage.

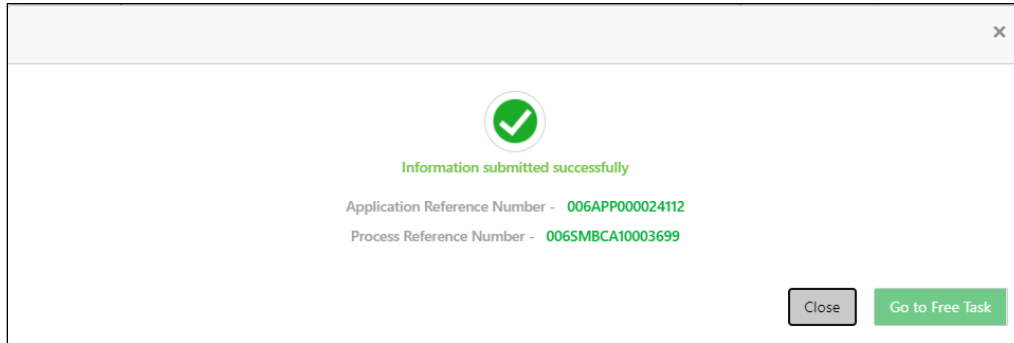
If the Supervisor has rejected the price change, the application will be routed back to **Account Parameter Setup** stage.

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

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

→ The **Confirmation** screen is displayed.

Figure 140: Confirmation



9. Click Go to Free Task.

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

Figure 141: Free Tasks

The screenshot shows the "Free Tasks" screen with a table of application tasks. The table has columns for Action, Priority, Process Name, Process Reference Number, Application Number, Stage, Application Date, Branch, and Customer Number. The first row is highlighted, showing an "Acquire & E..." action with a priority of "Medium", process name "Small and Medium Bus...", process reference number "006SMBCA10003699", application number "006APP000024112", stage "Account Approval", application date "18-03-30", branch "006", and customer number "004678".

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & E...	Medium	Small and Medium Bus...	006SMBCA10003699	006APP000024112	Account Approval	18-03-30	006	
Acquire & E...	Medium	Retail Loan Origination ...	006HMLN010013648	006APP000024111	Account Parameter Setup	18-03-30	000	004678
Acquire & E...	--	Retail Application Initiat...	006NIT000024107	006APP000024109	Application Initiation	18-03-30		
Acquire & E...	--	Current Account Origin...	006CURPC10003698	006APP000024105	Application Entry	18-03-30	006	
Acquire & E...	High	Retail Loan Origination ...	006HMLN010013637	006APP000024094	Handoff Retry	18-03-30	006	004678
Acquire & E...	--	In-Principle Approval Pr...	006IPA000000790	006IPA000000790	IPA Approval	18-03-30		
Acquire & E...	Medium	Retail Party Amendment	PTY213415469	006APP000024081	Amendment Initiation	18-03-30	006	PTY213415469
Acquire & E...	Medium	Retail Party Amendment	PTY213415469	006APP000024081	Amendment Initiation	18-03-30	006	PTY213415469
Acquire & E...	High	Retail Loan Origination ...	006BXC110013634	006APP000024087	Application Entry	18-03-30		004678
Acquire & E...	Medium	Retail Party Amendment	PTY213415469	006APP000024081	Amendment Initiation	18-03-30	006	PTY213415469
Acquire & E...	Medium	Retail Party Amendment	PTY213415469	006APP000024081	Amendment Initiation	18-03-30	006	PTY213415469
Acquire & E...	--	Retail Application Initiat...	006NIT000024071	006APP000024073	Application Initiation	18-03-30		
Acquire & E...	--	Retail Application Initiat...	006NIT000024070	006APP000024072	Application Initiation	18-03-30		

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

3.11 Offer Issue Stage

After due diligence and Account Parameter setup, the Application will move to the Offer issue stage where the user will generate the offer letter. As a reference, the relevant completed data segments will be made available to the user before the application can be moved to the next stage. These completed data segments are from the Application Underwrite Stage and Application Assessment Stage. The data segments are displayed in view only mode for the user to browse.

In the Offer Issue stage, provide the required details under each data segment. The Offer issue stage has the following reference data segments:

- [3.5.1 Credit Rating Details](#) – View only as available in Underwriting stage
- [3.5.2 Valuation Details](#)- View only as available in Underwriting stage
- [3.5.3 Legal Opinion](#) - View Only as available in Underwriting stage
- [3.11.1 Assessment Summary](#)
- [3.11.2 Offer Issue](#)
- [3.11.3 Summary](#)

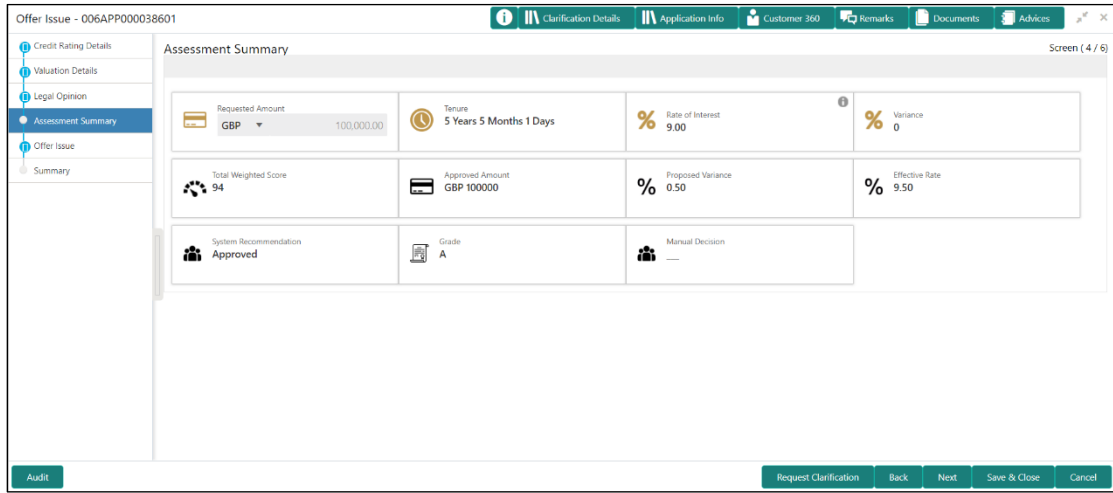
3.11.1 Assessment Summary

Assessment Summary is view only data segment of Offer Issue stage.

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

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

Figure 142: Assessment Summary



2. The user can view the details in the relevant data fields. For more information on fields, refer to the field description table below.

Table 51: Assessment Summary – Field Description

Field	Description
Requested Amount	Displays the requested overdraft amount.
Tenure	Displays the tenure.
Rate of Interest	Displays the interest rate.
Variance	Displays the variance rate. NOTE: This field appears only for Fixed rate type.
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the final approved overdraft amount.

Field	Description
Proposed Variance	Displays the proposed variance. NOTE: This field appears only for Fixed rate type.
Effective Rate	Displays the effective rate of interest.
System Recommendation	Displays the system recommendations.
Grade	Displays the grade of the applicant.
Manual Decision	Displays the manual decision.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification .
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.

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

3.11.2 Offer Issue

Offer Issue is the next data segment of Offer Issue stage. **Offer Issue** screen enables the user to capture the Offer Issue date.

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

If the **Customer Type** is selected as Individuals

→ The **Offer Issue - Individuals** screen is displayed.

Figure 143: Offer Issue - Individuals

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

→ The **Offer Issue – Small and Medium Business (SMB)** screen is displayed.

Figure 33: Offer Issue – Small and Medium Business

All the fields in this screen are prepopulated and not editable. For more information on fields, refer to the field description table below.

Table 52: Offer Issue – Field Description

Field	Description
Applicant Name	Displays the applicant name.
Account Type	Displays the account type.
Account Branch	Displays the account branch name.
Business Product Code	Displays the business product code.
Business Product Name	Displays the business product name.
Approved Amount	Displays the approved amount.
Limit Type	Displays the limit type.
Start Date	Displays the start date.
End Date	Displays the end date.
Limit Currency	Displays the limit currency.
Rate Type	Displays the rate type.
Rate of Interest	Displays the interest rate.
Variance	Displays the variance rate. NOTE: This field appears only for Fixed rate type.
Effective Rate	Displays the effective rate of interest.
Offer Issue Date	Displays the offer issue date.
Generate Offer	Click the checkbox to generate the offer letter. A PDF file will be generated with the offer content. Default template for the offer issue is used in this reference workflow.

Field	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	<p>Click Back to navigate to the previous data segment within a stage. Since this is the first screen on the workflow, Back will be disabled.</p>
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
Save & Close	<p>Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.</p>
Cancel	<p>Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.</p>

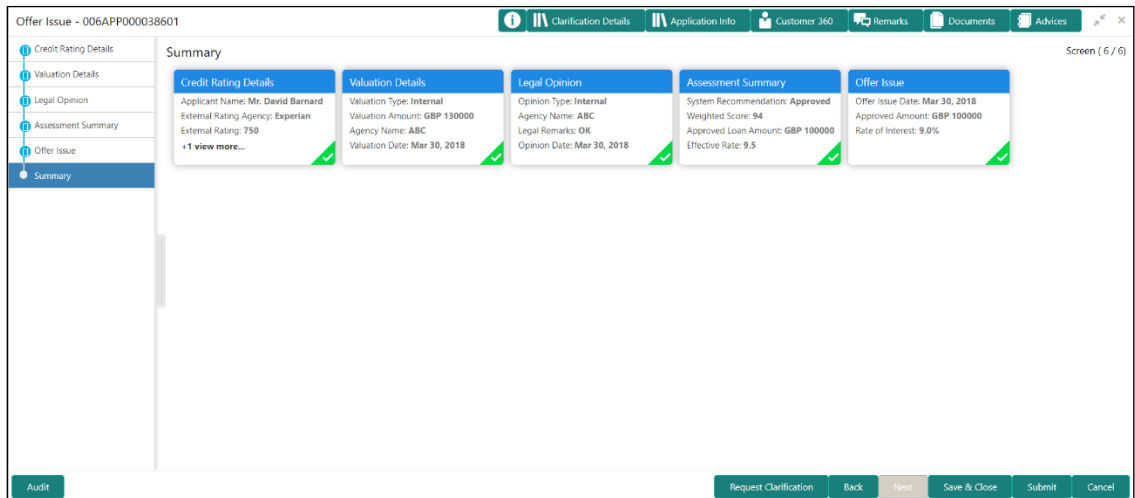
3.11.3 Summary

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

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

→ The **Summary** screen is displayed.

Figure 144: 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 53: Summary Offer Issue– Field Description

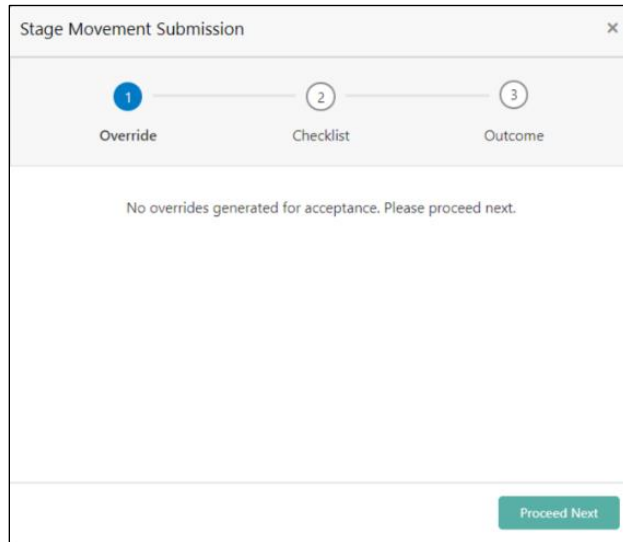
Data Segment	Description
Credit Rating Details	Displays the credit rating details.
Valuation Details	Displays the valuation of asset details.
Legal Opinion	Displays the legal opinion details.
Assessment Summary	Displays the assessment summary.

Data Segment	Description
Offer Issue	Displays the offer issue details.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p> <p>NOTE: Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Submit	Click Submit to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

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

→ The **Override** screen is displayed.

Figure 145: Overrides



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

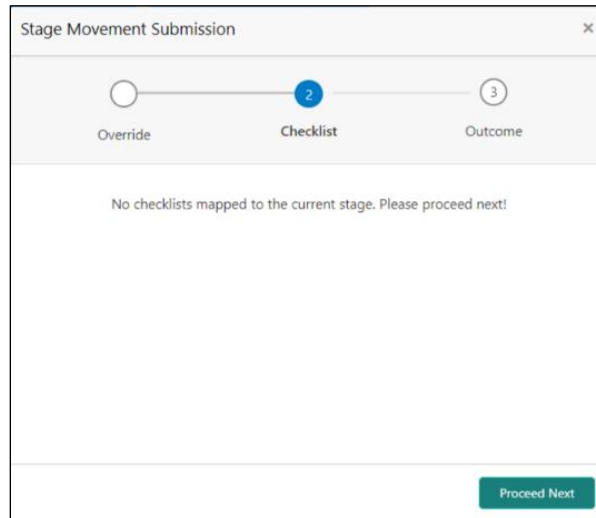
Figure 146: Error Message



3. Accept the overrides and click **Proceed Next**.

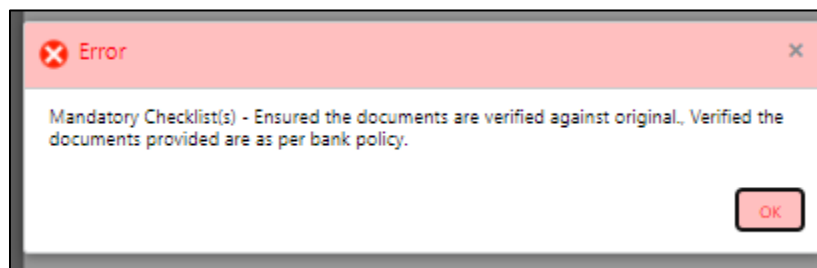
→ The **Checklist** screen is displayed.

Figure 147: Checklist



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

Figure 148: Error Message



- Click **Proceed Next**.

→ The Outcome screen is displayed.

Figure 149: Outcome

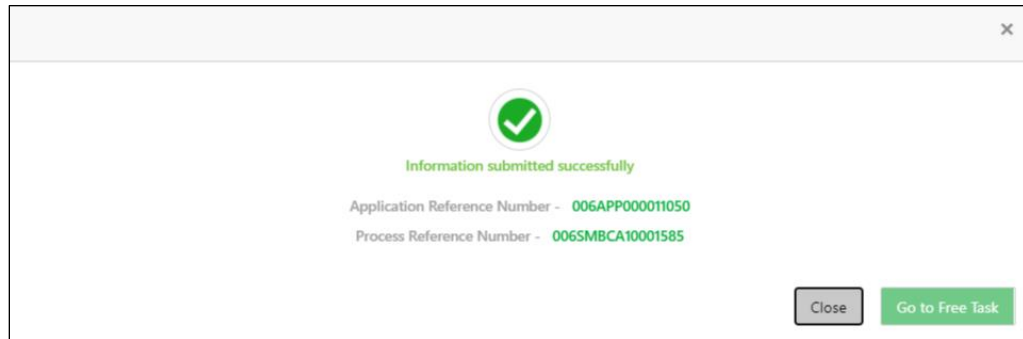
- Select **Proceed** outcome from the drop-down list. Available options are:
 - Proceed**
 - Reject by Bank**
- Select **Proceed** outcome from the drop-down list. It will logically complete the **Offer Issue** stage for the Overdraft Application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Offer Accept/Reject**.

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

- Enter the remarks in **Remarks**.
- Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 150: Confirmation



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

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

Figure 151: Free Tasks

The screenshot shows the 'Free Tasks' interface. At the top, there are navigation options: 'Refresh', 'Acquire', and 'Flow Diagram'. The main area contains a table with the following data:

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & E...	High	Small and Medium Busi...	006SMBCA10001585	006APP000011050	Offer Accept/Reject	18-03-30	006	

The system successfully moves the Application Reference Number along with the sub process reference numbers [Overdraft] to the Application **Offer Accept / Reject** stage.

3.12 Offer Accept / Reject Stage

After the Offer Issue stage, the offer letter will be sent or communicated to the borrower or applicant. The **Offer Accept / Reject** stage will enable the user to record the customer response – Accept or Reject as the case may be. Also, the offer made can be amended based on Customer request – viz., change in Principal Amount, Interest Rate or Tenure. The post offer amend can be routed back to the relevant previous completed stages like Application Enrichment stage. If the business wants the Underwriting stage or the Application Assessment stage to be redone, they can be configured accordingly, post which the new offer with the revised terms will be issued to the borrower or applicant for acceptance.

In the Offer Accept / Reject stage, provide the required details under each data segment. The Offer Accept / Reject stage has the following reference data segments:

- [3.11.1 Assessment Summary](#) – View only as available in Offer Issue stage
- [3.11.2 Offer Issue](#) - View only as available in Offer Issue stage
- [3.12.1 Offer Accept / Reject](#)
- [3.12.2 Summary](#)

3.12.1 Offer Accept / Reject

Offer Accept/Reject data segment is the first data segment of Offer Accept/Reject stage. The user can acquire the application from **Free Tasks** list.

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

If the **Customer Type** is selected as Individuals

→ The **Offer Accept / Reject - Individuals** screen is displayed.

Figure 152: Offer Accept / Reject - Individuals

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

→ The **Offer Accept / Reject - Small and Medium Business (SMB)** screen is displayed.

Figure 22: Offer Accept / Reject – Small and Medium Business

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

Table 54: Offer Accept/Reject – Field Description

Field	Description
Customer Response	Select the customer response from the drop-down list. Available options are: <ul style="list-style-type: none"> Accept

Field	Description
	<ul style="list-style-type: none"> • Reject • Amend
Date Of Offer Accept/Reject	Select the date of offer accept or offer reject.
Offer Amend	Offer Amend option will be at the instance of the customer request. This will be taken as a Post Offer amendment and based on the change requested, the application will be routed as part of the OUTCOME to the respective earlier stages to incorporate the changes.
Offer Amend Reason	<p>The offer amend will be supported for the following data elements:</p> <ul style="list-style-type: none"> • Overdraft Principal • Overdraft Interest/ Margin • Tenure of the Overdraft
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	To navigate back to the previous data segment within a stage, click Back .
Save & Close	To save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later, click Save & Close .

Field	Description
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
Cancel	<p>To terminate the application and the status of the application click Cancel. Such applications cannot be revived later by the user.</p>

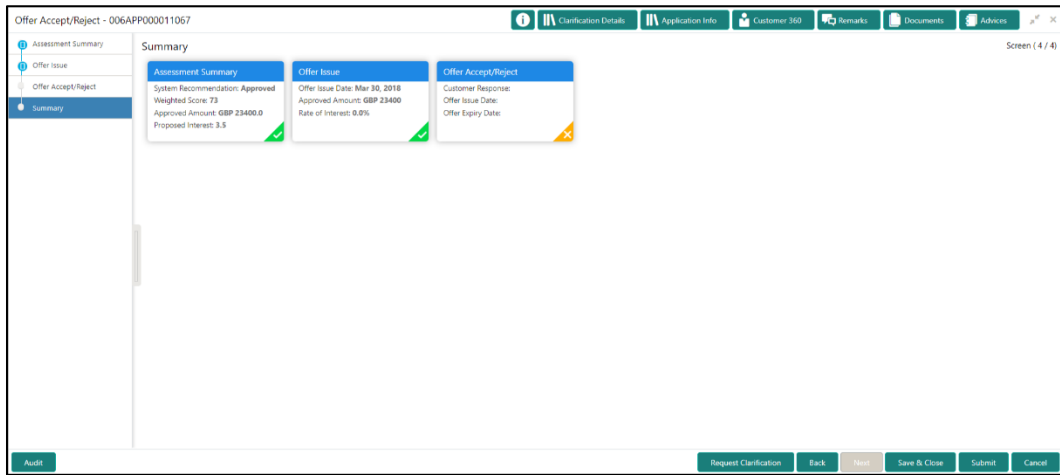
3.12.2 Summary

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

1. Click **Next** in **Offer Accept/Reject** screen to proceed with the next data segment, after successfully capturing the data.

→ The **Summary** screen is displayed.

Figure 153: 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 55: Summary Offer Accept/Reject – Field Description

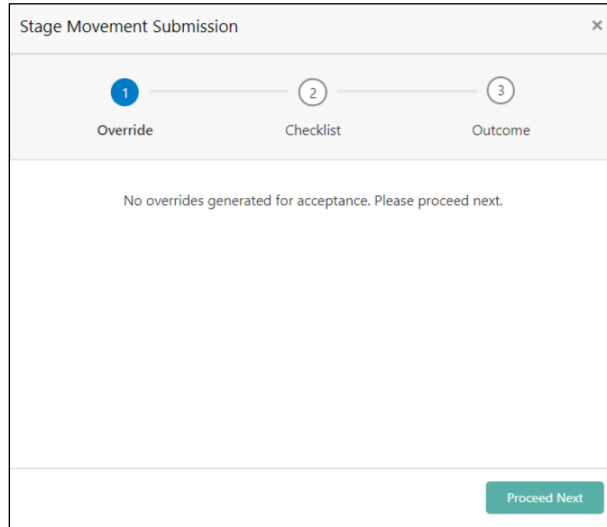
Data Segment	Description
Assessment Summary	Displays the assessment summary.
Offer Issue	Displays the offer issue details.
Offer Accept / Reject	Displays the offer accept / reject details.

Data Segment	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p> <p>Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Submit	Click Submit to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

2. Click **Submit** to reach the **OUTCOME**, where the Overrides, Checklist and the Documents for this stage can be validated or verified.

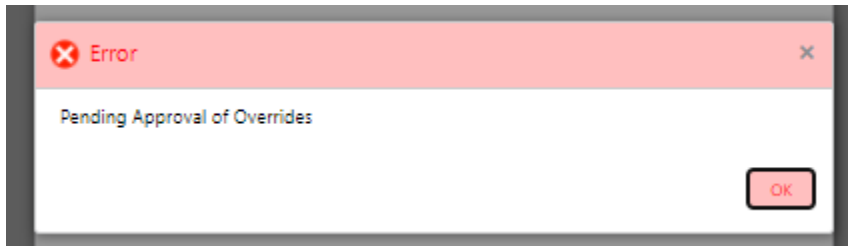
→ The **Override** screen is displayed.

Figure 154: Override



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

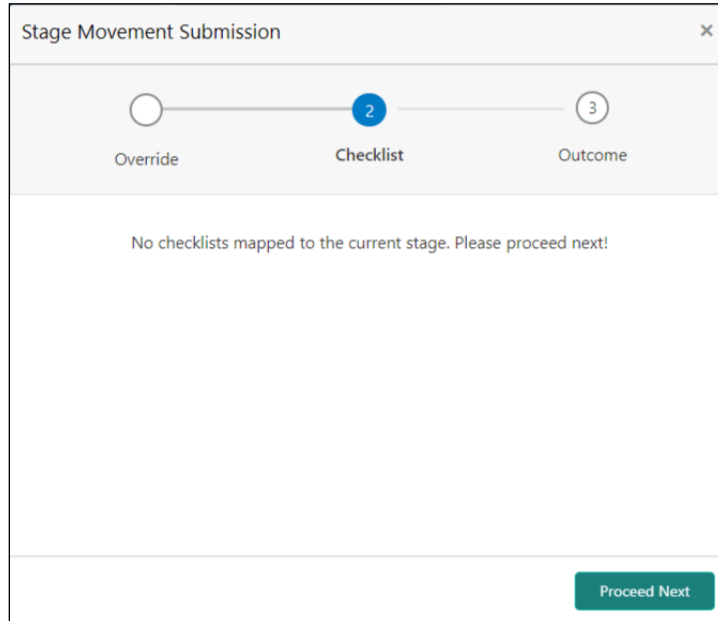
Figure 155: Error Message



3. Accept Overrides and Click **Proceed Next**.

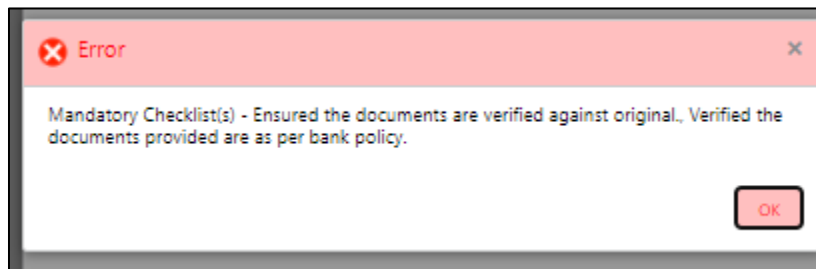
→ The **Checklist** screen is displayed.

Figure 156: Checklist



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

Figure 157: Error Message



4. Click **Save & Proceed Next**.

→ The **Outcome** screen is displayed.

Figure 158: Outcome

5. Select **Proceed** outcome from the drop-down list. Available options are:
 - Proceed
 - Reject by Bank
6. Select **Proceed** outcome from the drop-down list. It will logically complete the **Offer Accept/Reject** stage for the Overdraft Application. The Workflow Orchestrator will automatically move this application to the next processing stage on Host.

If the **Customer Response** is selected as **Accept** in Offer Accept/Reject screen, then submit of this stage, will move the application into the **Account Approval** stage.

If the **Customer Response** is selected as **Reject** in Offer Accept/Reject screen, then submit of this stage, will terminate the application.

If the **Customer Response** is selected as **Amend** in Offer Accept/Reject screen, then submit of this stage, will move the application into the **Post Offer Amendment** stage.

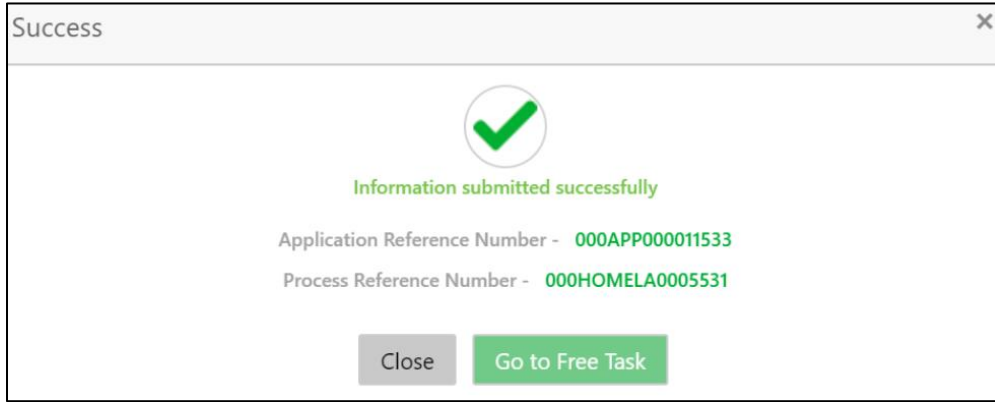
The stage movement is driven by the business configuration for a given combination of **Process Code, Life Cycle and Business Product Code**.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 159: Confirmation



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

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

Figure 160: Free Tasks

The image shows a screenshot of the "Free Tasks" screen. At the top, there is a navigation bar with "Free Tasks" on the left, and user information "(DEFAULTENTITY)" and "006 Branch | 0006 Mar 30, 2018" on the right. Below the navigation bar, there are three buttons: "Refresh", "Acquire", and "New Diagram". The main content is a table with the following columns: Action, Priority, Process Name, Process Reference Number, Application Number, Stage, Application Date, Branch, Customer Number, and Amount. The first row of data is: [checkbox], [Acquire & Edit], [High], [Small and Medium Bus...], [006SMBCA10001572], [006APP000011012], [Post Offer Amendment], [22-02-25], [006], [Customer Number], [Amount].

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<input type="checkbox"/>	Acquire & Edit	Small and Medium Bus...	006SMBCA10001572	006APP000011012	Post Offer Amendment	22-02-25	006		

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

3.13 Post Offer Amendment Stage

Post Offer Amendment stage enables the user to request for amendment of Overdraft components after the Offer is Issued by the bank. This stage will appear only if the **Customer Response** is selected as **Amend in Offer Accept/Reject** data segment.

The Post Offer Amendment stage has the following reference data segments:

- [3.2.1 Account Limit Details](#) - Editable
- [3.11.2 Offer Issue](#) – View Only as available in Offer Issue stage
- [3.12.1 Offer Accept / Reject](#) – View only as available in Offer Accept / Reject stage
- [3.13.1 Post Offer Amendment](#)
- [3.13.2 Summary](#)

3.13.1 Post Offer Amendment

Post Offer Amendment data segment is the first data segment of Post Offer Amendment stage. The user can acquire the application from Free Tasks list.

1. Click **Acquire & Edit** in the Free Tasks screen of the previous stage – Offer Accept/Reject stage.

If the **Customer Type** is selected as Individuals

→ The **Post Offer Amendment - Individuals** screen is displayed.

Figure 161: Post Offer Amendment - Individuals

The screenshot shows the 'Post Offer Amendment - Individuals' screen. The title bar includes 'Post Offer Amendment - 006APPO00039672' and navigation tabs for 'Clarification Details', 'Application Info', 'Customer 360', 'Remarks', 'Documents', and 'Advices'. The main content area is divided into a left sidebar with a navigation menu and a main form area. The sidebar menu includes 'Account Limit Details', 'Offer Issue', 'Offer Accept/Reject', 'Assessment Summary', 'Post Offer Amendment' (selected), and 'Summary'. The main form area contains the following fields:

Applicant Name			
Account Type Current Account	Account Branch 006	Business Product Code CURPCA	Business Product Name Premier Checking Account
Offer Issue Date Mar 30, 2018	Offer Expiry Date Apr 3, 2018	Offer Amend Date Mar 30, 2018	Limit Currency GBP
Approved Amount GBP 500.00	Limit Type Collateral	Start Date Mar 30, 2018	End Date May 29, 2021
Rate Type Fixed	Rate Of Interest 9	Variance 0.5	Effective Rate 9.50

At the bottom of the screen, there are buttons for 'Audit', 'Request Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel'. The screen is labeled 'Screen (5 / 6)' in the top right corner.

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

→ The **Post Offer Amendment – Small and Medium Business (SMB)** screen is displayed.

Figure 22: Post Offer Amendment - Small and Medium Business (SMB)

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

Table 56: Post Offer Amendment - Field Description

Field	Description
Applicant Name	Displays the applicant's name.
Account Type	Displays the account type.
Account Branch	Displays the account branch name.
Business Product Code	Displays the business product code selected for this current account.
Business Product Name	Displays the business product name selected for this current account.
Offer Issue Date	Displays the date of offer issued.
Offer Expiry Date	Displays the date based on the expiry period configuration done at the Business Product level which is used for this Overdraft.
Offer Amend Date	Displays the date of offer amend.
Limit Currency	Displays the limit currency.

Field	Description
Approved Amount	Specify the revised Overdraft amount for approval.
Limit Type	Displays the limit type.
Start Date	Select the start date.
End Date	Select the end date.
Rate Type	Displays the rate type.
Rate of Interest	Displays the rate of interest.
Variance	Specify the amended Variance. NOTE: This field appears only for Fixed rate type.
Effective Rate	Displays the amended effective rate. Effective Rate = Rate of Interest + Variance.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification .
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

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

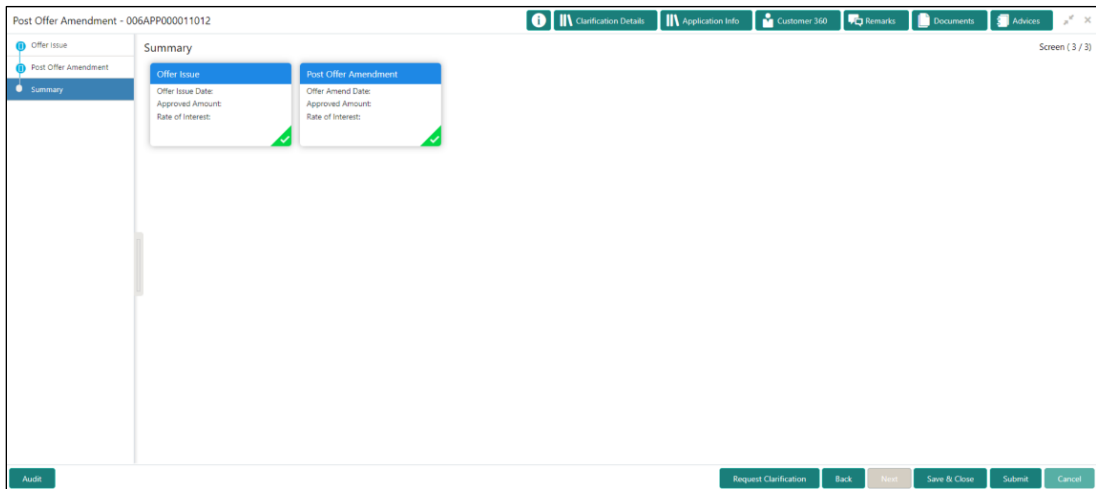
3.13.2 Summary

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

1. Click **Next** in **Post Offer Amendment** screen to proceed with the next data segment, after successfully capturing the data.

→ The **Summary** screen is displayed.

Figure 162: 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 57: Summary Post Offer Amendment – Field Description

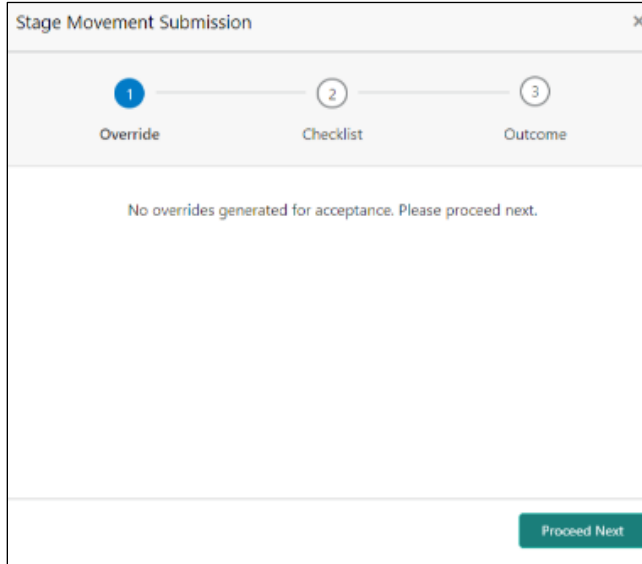
Field	Description
Offer Issue	Displays the offer issue details
Post Offer Amendment	Displays the post offer amendment details.

Field	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	<p>Click Back to navigate to the previous data segment within a stage.</p>
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p> <p>Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
Save & Close	<p>Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.</p>
Submit	<p>Click Submit to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.</p>
Cancel	<p>Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.</p>

2. Click **Submit** to reach the **OUTCOME**, where the Overrides, Checklist and the Documents for this stage can be validated or verified.

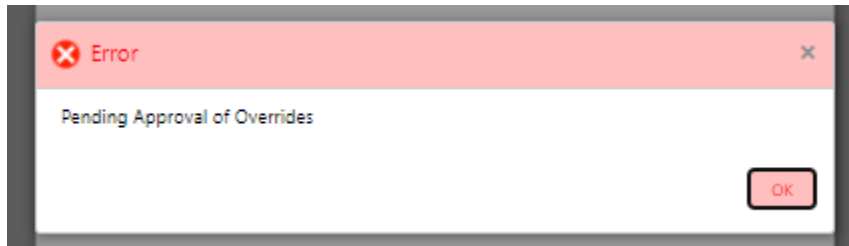
→ The **Override** screen is displayed.

Figure 163: Override



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

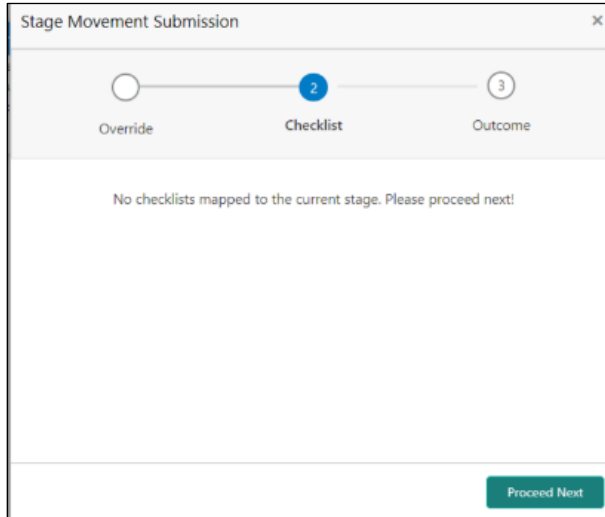
Figure 164: Error Message



3. Accept Overrides and click **Proceed Next**.

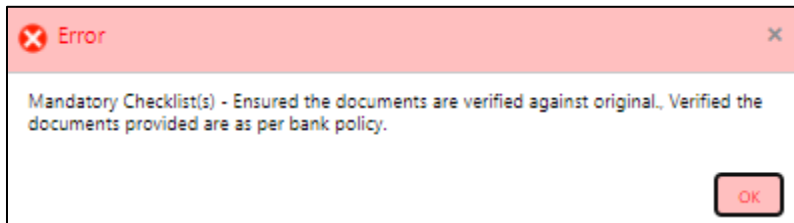
→ The **Checklist** screen is displayed.

Figure 165: Checklist



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

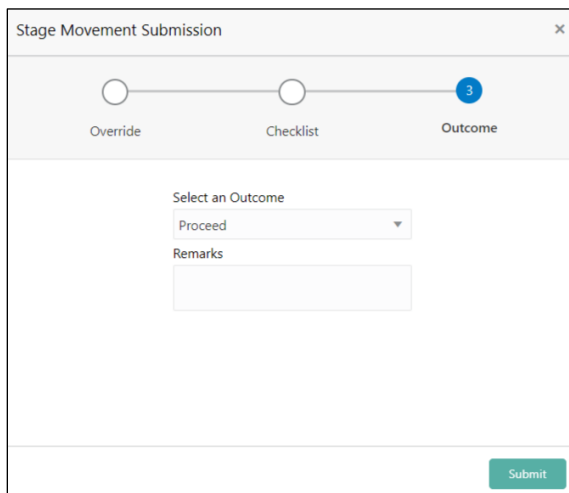
Figure 166: Error Message



4. Click **Proceed Next**.

→ The **Outcome** screen is displayed.

Figure 167: Outcome



5. Select **Proceed** outcome from the drop-down list. Available options are:
 - Proceed
 - Reject By Bank
6. Select **Proceed** outcome from the drop-down list. It will logically complete the **Post Offer Amend** stage for the Overdraft Application. The Workflow Orchestrator will automatically move this application to the next processing stage.

If there is any change in **Approved Amount** and/or in **Limit Date Range**, then submit of this stage, will move the application to the **Application Assessment** stage.

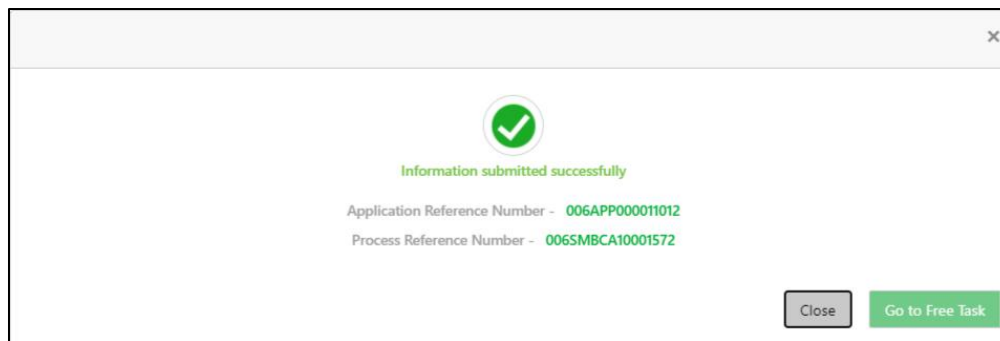
If the changes are only in the **Rate of Interest** (Pricing), then submit of this stage, will move the application to the **Supervisor Application Approval** stage.

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

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

→ The **Confirmation** screen is displayed.

Figure 168: Confirmation



3.14 Account Approval Stage

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

The Account Approval Stage comprises of the below mentioned sections:

- [3.1.1 Customer Information](#) - View Only as available in Application Entry stage
- [3.1.2 Stake Holder Details](#) - View Only as available in Application Entry stage (for SMB Customers only)
- [3.1.3 Account Details](#) - View Only as available in Application Entry stage
- [3.1.4 Financial Details](#)- View Only as available in Application Entry stage
- [3.1.5 Mandate Details](#) - View Only as available in Application Entry stage
- [3.1.6 Nominee Details](#) - View Only as available in Application Entry stage
- [3.1.7 Collateral Details](#) – View Only as available in Application Entry stage
- [3.2.1 Account Limit Details](#) - View Only as available in Overdraft Limit stage
- [3.2.2 Advance against Uncollected Funds](#) - View Only as available in Overdraft Limit stage
- [3.2.3 Temporary Overdraft Limit](#) - View Only as available in Overdraft Limit stage
- [3.3.1 Interest Details](#) - View Only as available in Application Enrichment stage
- [3.3.2 Charge Details](#) - View Only as available in Application Enrichment stage
- [3.3.3 Account Service Preferences](#) - View Only as available in Application Enrichment stage
- [3.4.1 Initial Funding Details](#) – View Only as available in Account Funding stage
- [3.5.1 Credit Rating Details](#) - View Only as available in Underwriting stage
- [3.5.2 Valuation Details](#) - View Only as available in Underwriting stage
- [3.5.3 Legal Opinion](#) - View Only as available in Underwriting stage
- [3.11.1 Assessment Summary](#) – View only as available in Offer Issue stage
- [3.14.1 Collateral Perfection Details](#)
- [3.14.2 Approval Details](#)
- [3.14.3 Summary](#)

3.14.1 Collateral Perfection Details

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

1. Click **Next** in the **Assessment Summary** screen for the application for which Account Approval stage has to be acted upon.

If the **Customer Type** is selected as **Individuals**,

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

Figure 169: Collateral Perfection Details - Individuals

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

→ The **Collateral Perfection Details – Small and Medium Business (SMB)** screen is displayed.

Figure 170: Collateral Perfection Details – Small and Medium Business (SMB)

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

Table 58: Collateral Perfection Details – Field Description

Field	Description
Applicant Name	Displays the applicant name. The field appears only if the Customer Type is selected as Individuals .
Name of Business	Displays the name of the business. The field appears only if the Customer Type is selected as Small and Medium Business (SMB) .
Date of Birth	Displays the applicant's date of birth. The field appears only if the Customer Type is selected as Individuals .
Date of Incorporation	Displays the date of incorporation for the business. The field appears only if the Customer Type is selected as Small and Medium Business (SMB) .
E-mail	Displays the e-mail id of the applicant.
Mobile	Displays the mobile number of the applicant.
Collateral ID	Displays the Collateral ID.
Collateral Description	Displays the description of the collateral.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.
Registration Authority*	Specify the name of the registration authority.
Registration Request Date*	Select the date when the registration is requested.
Registration Date*	Select the date when the registration is completed.
Confirmation Date*	Select the date when the registration is confirmed.
Registration Status*	Specify the status of registration.

Field	Description
Registration Reference Number*	Specify the registration reference number.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, 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.</p>
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

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

3.14.2 Approval Details

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

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

Figure 171: Approval Details

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

Table 59: Approval Details - Field Description

Field	Description
Applicant Name	Displays the applicant name.
Account Type	Displays the account type.
Account Branch	Displays the account branch.
Product Code	Displays the product code.
Product Name	Displays the product name.
Host Product Code	Displays the host product code mapped to the business product for this loan account.
Host Product Description	Displays the host product name mapped to the business product for this loan account.
Application Details	Displays the applicant details.

Field	Description
OD Amount	Displays the final approved overdraft amount.
OD Tenure	Displays the final tenure for the approved overdraft amount.
Limit Type	Displays the limit type.
Rate Type	Displays the rate type for the approved overdraft amount.
Margin	Displays the margin percentage.
Effective Rate	Displays the effective rate for the approved overdraft amount.
Application Life Cycle Details	Displays the application life cycle details.
Application Date	Displays the application date.
Assessment Approval Method	Displays the assessment approval method.
Offer Approved Date	Displays the offer approved date.
Offer Accepted Date	Displays the offer accepted date.
Approval Details	Displays the approval details.
User Recommendation	Select the user recommendation. Available options are: <ul style="list-style-type: none"> • Approved • Rejected
User Action	Displays the user action based on user recommendation.

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

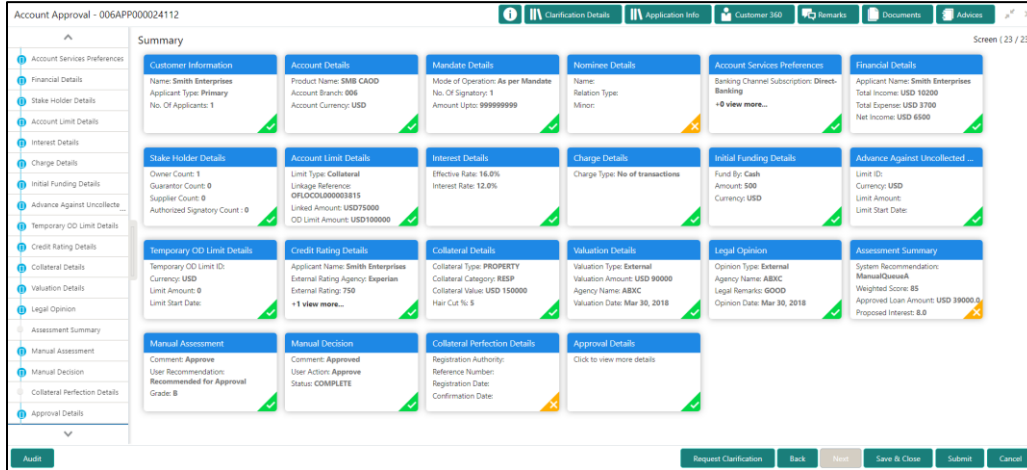
3.14.3 Summary

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

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

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

Figure 172: Summary Account Approval



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

Table 60: Summary Account Approval- Field Description

Data Segment	Description
Account Details	Displays the account details.
Customer Information	Displays the customer information.
Stake Holder Details	Displays the stake holder details. This data segment appears only if the Customer Type selected as Small and Medium Business (SMB) .
Mandate Details	Displays the mandate details.
Account Service Preferences	Displays the account service preferences.
Nominee Details	Displays the nominee details.

Data Segment	Description
Financial Details	Displays the financial details.
Initial Funding Details	Displays the initial funding details.
Interest Details	Displays the interest details.
Charge Details	Displays the charge details.
Temporary Overdraft Limit Details	Displays the Temporary Overdraft Limit details.
Advance against Uncollected Funds Details	Displays the Advance against Uncollected Funds details.
Credit Rating Details	Displays the credit rating details.
Valuation of Asset	Displays the valuation of asset details.
Legal Opinion	Displays the legal opinion details.
Assessment Summary	Displays the assessment details.
Collateral Perfection Details	Displays the collateral perfection details.
Approval Details	Displays the approval details.

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

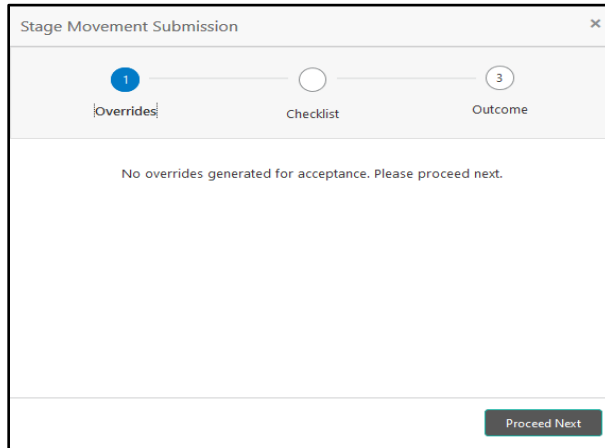
Supervisor can verify the KYC Verification status of the Customer from the **Customer 360** in the Header. Only if the KYC Status is 'Success' will the application be allowed to proceed

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 173: Overrides

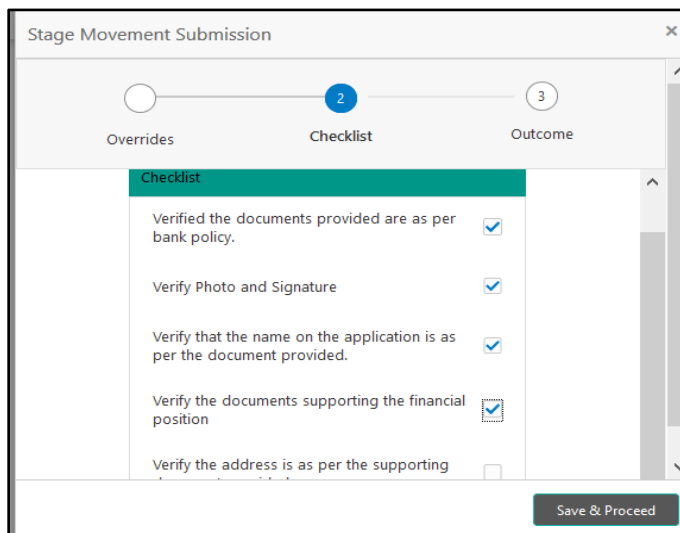


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click Proceed Next.

→ The **Checklist** screen is displayed.

Figure 174: 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.

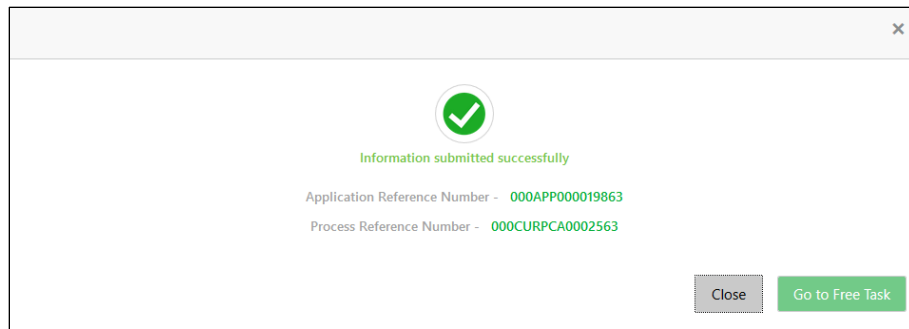
Figure 175: Outcome

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

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

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

→ The **Confirmation** screen is displayed.

Figure 176: Confirmation

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

In case due to any error the account creation is rejected on Product Processor side, the application moves to the [3.11 Manual Retry Stage](#).

3.15 Manual Retry Stage

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

The Manual Retry Stage comprises of the below data segment:

- [3.15.1 Manual Retry Data Segment](#)

3.15.1 Manual Retry Data Segment

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

4 Instant Current Account Origination Process

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

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

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

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

Prerequisite:

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

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

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

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

- **Account Funding Stage:** On successful submission of the Application Entry Stage, system checks if Initial Funding has been updated for the Account Opening or not.
 - The initial funding mode allowed for self-service initiated applications are External Bank Account Transfer and Account Transfer.
 - In case Initial Funding has been taken for the Account via the External Bank Account Transfer in the self-service channel, system starts the Application Funding Stage and validates the Initial Funding Details Data Segment and submits the Application Funding Stage automatically.
 - For Application where the Initial Funding is updated as Account Transfer or where no funding has been taken for the Account, this stage is skipped completely by the system for Application initiated from Self-Service Channel and Branch Initiated Applications.
 - For the Branch Initiated Applications wherein the Initial Funding has been taken in Cash or Other Bank Cheque, this stage has to be manually actioned by the Branch User having access permission for this stage.
- **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 Current Account creation has been rejected by Product Processor. User having the required access rights can pick such task and can retry submission to Host after taking required actions on the Failure reason.

5 Error Codes and Messages

This topic contains the error codes and messages.

Table 61: Error Codes and Messages

Error Code	Messages
RPM_CMN_APL_001	Please provide valid value for Application Number
RPM_CMN_APL_002	Please provide valid value for Process Reference number
RPM_CMN_APL_003	Address list can not be null or empty
RPM_CMN_APL_004	Applicant details model list can not be null or empty
RPM_CMN_APL_005	Please provide valid value for Country
RPM_CMN_APL_006	Please provide a valid value for AddressLine1
RPM_CMN_APL_007	Please provide a valid value for PinCode
RPM_CMN_APL_008	Please provide a valid value for Email
RPM_CMN_APL_009	Please provide a valid value for MobileIsd
RPM_CMN_APL_010	Please provide a valid value for MobileNo
RPM_CMN_APL_011	Please provide a valid value for FirstName
RPM_CMN_APL_012	Please provide a valid value for LastName
RPM_CMN_APL_013	Please provide a valid value for DateOfBirth
RPM_CMN_APL_014	Please provide a valid value for Gender
RPM_CMN_APL_015	Please provide a valid value for Country of residence

Error Code	Messages
RPM_CMN_APL_016	Please provide a valid value for Citizenship
RPM_CMN_APL_017	Empty Request Cannot be Send to Party
RPM_CMN_APL_018	Exception Occured while parsing Json Response
RPM_CMN_APL_019	Exception Occured while Producing even for Kafka
RPM_CMN_APL_020	Please select one communication address for \$1
RPM_CMN_APL_021	Please provide valid value for Address Type of \$1
RPM_CMN_APL_022	Please provide valid value for Building Name of \$1
RPM_CMN_APL_023	Please provide valid value for State of \$1
RPM_CMN_APL_024	Please provide valid value for City of \$1
RPM_CMN_APL_025	Please provide valid value for Street Name of \$1
RPM_CMN_APL_026	Exception occured while fetching applicant count
RPM_ODADV_001	Please provide a value for LimitId
RPM_ODADV_002	Please provide a value for limitAmountCcy
RPM_ODADV_003	Please provide a value for limit Amount
RPM_ODADV_004	Please provide a value for StartDate
RPM_ODADV_005	Please provide a value for EndDate
RPM_ODADV_006	Please provide a value for CollateralType

Error Code	Messages
RPM_ODSEC_001	Please provide a valid value for Make
RPM_ODSEC_002	Please provide a valid value for Model
RPM_ODSEC_003	Please provide a valid value for InvestmentType
RPM_ODSEC_004	Please provide a valid value for BankName
RPM_ODSEC_005	Please provide a valid value for MaturityDate
RPM_ODSEC_006	Please provide a valid value for BranchName
RPM_ODSEC_007	Please provide a valid value for Attributes
RPM_ODSEC_008	Please provide a valid value for Dimension
RPM_ODSEC_009	Please provide a valid value for Dimension Type
RPM_ODSEC_010	Please provide a valid value for SecurityReferenceNo
RPM_ODSEC_011	Please provide a valid value for BranchCode
RPM_ODSEC_012	Please provide a valid value for AvailLinkageAmountCcy
RPM_ODSEC_013	Please provide a valid value for AvailLinkageAmount
RPM_ODSEC_014	Please provide a value for CollateralType
RPM_ODSEC_015	Please provide a value for CollateralValue
RPM_ODUN_001	Please provide a value for Renew Tod
RPM_ODUN_002	Please provide a value for Renew Period Type

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

Error Code	Messages
RPM-CA-001	Error occurred while parsing from Model to Entity
RPM-CM-FLDT-034	Total Income should not be negative
RPM-CM-FLDT-035	Total Expense should not be negative
RPM-CMN-001	Exception Occurred while Executing Query
RPM-CMN-002	Number format exception
RPM-CMN-003	Server Error Occurred during API call
RPM-CMN-004	Illegal State Exception
RPM-CMN-005	JTA Transaction unexpectedly rolled back
RPM-CMN-006	Exception Occurred while creating Bean
RPM-CMN-007	Internal server error occurred
RPM-CMN-APL-027	Please provide valid value for Holding Pattern
RPM-CMN-APL-028	Please provide valid value for Ownership
RPM-CMN-APL-029	Please provide valid value for Salutation of \$1
RPM-CMN-APL-030	Please provide valid value for First Name
RPM-CMN-APL-031	Please provide valid value for Last Name
RPM-CMN-APL-032	Please provide valid value for Gender of \$1
RPM-CMN-APL-033	Please provide valid value for Date Of Birth of \$1

Error Code	Messages
RPM-CMN-APL-034	Please provide valid value for Resident Status of \$1
RPM-CMN-APL-035	Please provide valid value for Citizenship By of \$1
RPM-CMN-APL-036	Please provide valid value for Unique Id Type of \$1
RPM-CMN-APL-037	Please provide valid value for Unique Id Number of \$1
RPM-CMN-APL-038	Customer age should be more than \$1 for \$2 Product.
RPM-CMN-APL-039	Customer age should be less than \$1 for \$2 Product.
RPM-CMN-APL-040	Same Customer cannot be added multiple times as Applicant.
RPM-CMN-APL-041	Please provide valid value for Party Id for \$1
RPM-CMN-APL-042	Please provide valid value for Short Name for \$1
RPM-CMN-APL-043	Please provide valid value for Birth Country for \$1
RPM-CMN-APL-044	\$1
RPM-CMN-APL-045	\$1
RPM-CMN-APL-046	Click on 'Cancel' and correct the error or wait for the in-progress party amendment request to be complete to 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

Error Code	Messages
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-COM-001	JSONException Occured
RPM-COM-003	Net interest Rate is incorrect.
RPM-COM-004	Application Number cannot be null
RPM-COM-005	\$1 is not valid.
RPM-COM-006	Currency cannot be null
RPM-COM-007	Branch cannot be null
RPM-COM-009	Currency \$1 is invalid
RPM-COM-012	Fund By Amount can not be null
RPM-COM-013	Please provide valid value for Fund By
RPM-CR-001	Error occured while adding the product to cart
RPM-CR-002	Error occured while deleting the product from cart
RPM-CR-003	Error occured while getting the cart details

Error Code	Messages
RPM-INTR-001	Net Interest Rate is invalid
RPM-INTRST-001	Overall percentage should be equal to 100%
RPM-INTRST-002	Guardian details is required for minor \$1
RPM-LO-CMDT-001	Date Of Birth cannot be future date
RPM-LO-CMDT-002	Enter a valid email
RPM-LO-CMDT-003	Please provide a valid value for Address Line 1
RPM-LO-CMDT-004	Please provide a valid value for Country
RPM-LO-CMDT-005	Please provide a valid value for Pin Code
RPM-LO-CMDT-006	Please provide a valid value for Mobile Isd
RPM-LO-CMDT-007	Please provide a valid value for Mobile No
RPM-LO-CMDT-008	Please provide a valid value for Income Type
RPM-LO-CMDT-009	Please provide a valid value for Employment Type
RPM-LO-CMDT-010	Please provide a valid value for Industry
RPM-LO-CMDT-011	Please provide a valid value for Address Type
RPM-LO-CMDT-012	Please provide a valid value for Process Reference Number
RPM-LO-CMDT-013	Please provide a valid value for Application Number
RPM-LO-CMDT-014	Please provide a valid value for Stage Code

Error Code	Messages
RPM-LO-CMDT-015	Please provide a valid value for Title
RPM-LO-CMDT-016	Please provide a valid value for First Name
RPM-LO-CMDT-017	Please provide a valid value for Last Name
RPM-LO-CMDT-018	Please provide a valid value for Marital Status
RPM-LO-CMDT-019	Please provide a valid value for Date Of Birth
RPM-LO-CMDT-020	Please provide a valid value for Gender
RPM-LO-CMDT-021	Please provide a valid value for Unique Id No
RPM-LO-CMDT-022	Please provide a valid value for Seq No
RPM-LO-CMDT-023	Please provide a valid value for Email
RPM-LO-CMDT-024	Please provide a valid value for CIF Number
RPM-LO-CMDT-025	Single Installment is supported only for Bullet repayment
RPM-LO-CMDT-026	No Business Product found this Process Reference Number
RPM-LO-CMDT-027	Please provide valid value for Employee Agreement
RPM-LO-CMDT-028	Please provide valid value for Organization Category
RPM-LO-CMDT-029	Please provide valid value for Demographics
RPM-LO-CMDT-030	Please provide valid value for Employment Start Date.
RPM-LO-CMDT-031	Please provide valid value for Industry Type .

Error Code	Messages
RPM-LO-CMDT-032	Please provide valid value for Organization Name .
RPM-LO-CMDT-033	Please provide valid value for Employee Type .
RPM-LO-CMN-001	Process Reference Number cannot be null
RPM-LO-CMN-002	Error in parsing date
RPM-LO-CMN-003	Offer Issue Details not found for this Process Reference number
RPM-LO-CMN-004	Offer Accept/Reject Details not found for this Process Reference number
RPM-LO-CMN-005	Loan Details not found for this Process Reference number
RPM-LO-CMN-006	Applicant Details not found for this Application number
RPM-LO-CMN-007	Charge Details not found for this Process Reference number
RPM-LO-CMN-008	Repayment Details not found for this Process Reference number
RPM-LO-CMN-009	Assessment Details not found for this Process Reference number
RPM-LO-CMN-010	Asset Details not found for this Process Reference number
RPM-LO-CMN-011	Mortgage Valuation Details not found for this Process Reference number

Error Code	Messages
RPM-LO-CMN-012	Disbursement Details not found for this Process Reference number
RPM-LO-CMN-013	Vehicle Details not found for this Process Reference number
RPM-LO-CMN-014	Collateral Details not found for this Process Reference number
RPM-LO-CMN-015	Interest Details not found for this Process Reference number
RPM-LO-FLDT-001	Income Amount should not be negative
RPM-LO-FLDT-002	Expense Amount should not be negative
RPM-LO-FLDT-003	Total Income Amount is not equal to Individual Incomes
RPM-LO-FLDT-004	Total Expense Amount is not equal to Individual Expenses
RPM-LO-FLDT-005	Net Amount is not equal to Total Income Amount minus Total Expense Amount
RPM-LO-FLDT-006	Income should be greater than zero
RPM-LO-FLDT-007	Expense should be greater than zero
RPM-LO-FLDT-008	Asset Amount should be greater than zero
RPM-LO-FLDT-009	Liability Amount should be greater than zero
RPM-LO-FLDT-010	Total Asset Amount is not equal to Individual Assets

Error Code	Messages
RPM-LO-FLDT-011	Total Liability Amount is not equal to Individual Liabilities
RPM-LO-FLDT-012	Please provide a valid value for Parent Or Guardian Details
RPM-LO-FLDT-013	Please provide a valid value for Basic Details
RPM-LO-FLDT-014	Please provide a valid value for Income Details
RPM-LO-FLDT-016	Please provide a valid value for Expense Details
RPM-LO-FLDT-018	Please provide a valid value for Income Type
RPM-LO-FLDT-019	Please provide a valid value for Total Income Amount
RPM-LO-FLDT-020	Please provide a valid value for Expense Type
RPM-LO-FLDT-021	Please provide a valid value for Total Expense Amount
RPM-LO-FLDT-022	Please provide a valid value for Asset Type
RPM-LO-FLDT-023	Please provide a valid value for Net Amount
RPM-LO-FLDT-024	Please provide a valid value for Liability Type
RPM-LO-FLDT-026	Please provide a valid value for Seq Income No
RPM-LO-FLDT-027	Please provide a valid value for Seq Expense No
RPM-LO-FLDT-028	Please provide a valid value for Seq Asset No
RPM-LO-FLDT-029	Please provide a valid value for Seq Liability No
RPM-LO-FLDT-030	Please provide a valid value for Seq Basic Details No

Error Code	Messages
RPM-LO-FLDT-031	Please provide a valid value for Seq Parent Details No
RPM-LO-FLDT-036	Net Amount should be greater than zero
RPM-MNDT-001	Amount_To should not be null if Amount_From is given
RPM-MNDT-002	Amount_From should not be null if Amount_To is given
RPM-MNDT-003	Amount_To should be greater than Amount_From
RPM-MNDT-004	Invalid Mode of operation value
RPM-MNDT-005	Amount From and Amount to both are required
RPM-MNDT-006	Mandate Details list can not be empty for as per mandate
RPM-MNDT-007	Required number of signatory should be greater than 0
RPM-MNDT-008	Mode of operation can not be null
RPM-PD-001	generateSequenceNumber : Entity cannot be null
RPM-PD-002	Sequence Generator failed to generate the reference number
RPM-PD-003	businessProductCode cannot be null
RPM-PD-004	Error while fetching Business Process
RPM-PD-005	Error while Fetching the Business Products
RPM-PD-006	Error occured while creating ATM Entity Model

Error Code	Messages
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

Error Code	Messages
RPM-PD-023	ProcessRefNo cannot be null
RPM-PD-024	Failed in domain save
RPM-PD-025	Error occurred while releasing the task
RPM-PD-026	Application submit/save failed for External System
RPM-PD-027	Application fetch failed for External System
RPM-PD-028	No Business Process maintained for the given Business Product
RPM-PD-029	\$1 is not valid
RPM-PD-030	The product \$1 cannot be selected multiple times
RPM-PD-031	Multiple products of the product type \$1 cannot be selected
RPM-PD-032	Cannot cancel the application as one or more process has crossed irrevocable stages
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

Error Code	Messages
RPM-PR-001	Error occurred while getting the cart details
RPM-SA-AVL-001	Please provide a valid value for User-Recommendation/Action
RPM-SA-INIT-01	Failed to Initialize
RPM-SAV-001	Transaction status is not completed
RPM-SAV-ACC-001	No Branch mapped to this business product.
RPM-SAV-AST-001	No OD Limit details found for this process Ref no
RPM-SAV-AST-002	System recommended decision is invalid
RPM-SAV-AUD-001	Advance Against Uncollected Funds Details are not captured
RPM-SAV-BP-001	businessProductCode cannot be null
RPM-SAV-BP-002	No Currency mapped to this business product
RPM-SAV-BP-003	No Product preference mapped to business product \$1
RPM-SAV-BP-004	No Product preference component DTO found for business product \$1
RPM-SAV-BP-005	No Configuration found for given Business Product Code
RPM-SAV-CMN-001	No Account details found for this process Ref no
RPM-SAV-CMN-002	Product Details is empty

Error Code	Messages
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
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

Error Code	Messages
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-INI-005	Please provide a valid value for transaction reference number.
RPM-SAV-INI-006	Please provide a valid value for transaction status.
RPM-SAV-NOM-001	Overall percentage should be equal to 100%
RPM-SAV-NOM-002	Guardian details is required for \$1
RPM-SAV-NOM-003	Nominee Details are not captured
RPM-SAV-NOM-004	Please provide valid value for isMinor

Error Code	Messages
RPM-SAV-NOM-005	Age of nominee is more than configured minor age, Can not set isMinor flag as Y
RPM-SAV-NOM-006	Age of nominee is less than configured minor age, Can not set is Minor flag as N
RPM-SAV-NOM-007	Please provide valid value of first name
RPM-SAV-NOM-008	Please provide valid value of last name
RPM-SAV-NOM-009	Please provide valid value of title
RPM-SAV-NOM-010	Please provide valid value of relation type
RPM-SAV-NOM-011	Address can not be null
RPM-SAV-NOM-012	Please provide valid value for country
RPM-SAV-NOM-013	Please provide valid value for Pin code
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

Error Code	Messages
RPM-SAV-PRF-001	Card is not allowed for this business product
RPM-SAV-PRF-002	Cheque Book is not allowed for this product
RPM-SAV-PRF-003	Passbook is not allowed for this product
RPM-SAV-PRF-004	Internet banking is not allowed for this business product
RPM-SAV-PRF-005	Mobile Banking is not allowed for this business product
RPM-SAV-PRF-006	Kiosk is not allowed for this business product
RPM-SAV-PRF-007	Phone banking is not allowed for this business product
RPM-SAV-TOD-001	Temporary OD Limit Details are not captured
RPM-TO-001	Mandatory Checklist(s) - \$1
RPM-TO-020	Mandatory Document(s) - \$1
RPM-SAV-ACC-001	No Branch mapped to this business product.
RPM-SAV-ACC-002	Please provide a valid value for Cheque Number
RPM-SAV-ACC-003	Please provide a valid value for Cheque Date
RPM-SAV-ACC-004	Please provide a valid value for Cheque Routing Number
RPM-SAV-ACC-005	Please provide a valid value for General Ledger code.
RPM-SAV-ACC-008	Missing Configuration : CASA_FundBy_OtherBankCheque
RPM-SAV-ACC-009	Incorrect Configuration : CASA_FundBy_Cash

Error Code	Messages
RPM-SAV-ACC-010	Missing Configuration : CASA_FundBy_Cash
RPM-SAV-ACC-011	Incorrect Configuration : CASA_FundBy_Account
RPM-SAV-ACC-012	Missing Configuration : CASA_FundBy_Account
RPM-SAV-ACC-013	Incorrect Configuration : CASA_FundBy_OtherBankCheque

6 Annexure – Advices

This Annexure describes the advices that are available for the Current Account 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 Offer Issue](#)
- [6.2 Application Form with OD](#)
- [6.3 Application Form without OD](#)

6.1 Account Creation

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

Sub: Account Creation

Dear Sir/Madam,

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

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

Yours faithfully,

<Manager Name>

<Bank Name>

6.2 Offer Issue

Bank Name
Branch Name
Date

To,
Customer Name
Address Line1
Address Line2
State
City
Pincode

Atten: Mr/Mrs. Customer Name(s)

Re: Offer Approval – Current Account with overdraft limit

Dear Sir/Madam

We are pleased to inform you that your request dated <Application Date> (YYYY-MM-DD) vide application number <xxxxxx> for <Product Name> has been approved with the following parameters detailed below.

Approved Amount : <Currency + Approved Amount>
Approved Date : <Offer Issue Date> (DD-MM-YYYY)
Overdraft Tenor : <Tenure> Months
Offer Valid Period : <Offer Expiry Period> <Offer Expiry Term>
Interest Rate : <Latest Effective Interest Rate> %
Fee Amount : <Total Charges>

Collateral Details

Type	Amount	Currency Code
<Collateral Type>	<Collateral Amount>	<Collateral Value Currency Code>

Please return this offer letter with your acceptance. If not returned on aforesaid date, this letter will be null and void. Acceptance of this letter will be at Banks sole discretion.

In case of any clarification please do not hesitate to contact Relationship Manager <Source Emp Name>.

Yours faithfully,
<Branch Name>

We <Customer Name>, hereby accept the offer with the above terms and Condition.

Name:

Signature:

Date:

Place:

6.3 Application Form with OD

Application Number: <XXXXXXXXXXXX>

Application Branch: <XXX> <Branch>

Date: YYYY-MM-DD

Applicants:

Applicant 1

Applicant 2

Product Details

Application Type: <New>

Product: <Product Name>

Fund Account: <Y> or <N>

Overdraft Requested: <Y> or <N>

Amount: <XXXXXX>

Personal Details

Primary Applicant Name/Joint Applicant Name/Guarantor Name: Applicant 1 Name

Date of Birth: YYYY-MM-DD

Gender: <Male> / <Female>

Resident Status: <XXXXX>

Birth Country: <XXXXXX>

Nationality: <XXXXXXX>

Citizenship By: <XXXXXXX>

ID Type: <XXXXXXX>

Unique ID No: <XXXXXXX>

Valid Till:

Address:

Address Line1

Address Line2

State

City

Pin code

Employment Details

Employee Name: Mr. <XXXXXX>

Employer Name: <XYZ>

Organization Category: <XYZ>

Current Employment: <XYZ>

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

Employment Start Date: YYYY-MM-DD

Employment End Date: YYYY-MM-DD

Employer's Address:

Address Line1

Address Line2

State

City

Pin code

Financial Position Details

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

Asset Type	Asset Amount
Deposit	XXX
Vehicle	XXX
Other	XXX

Liabilities Type	Liabilities Amount
Property Loan	XXX
Vehicle Loan	XXX
Credit Card Outstanding	XXX
Overdrafts	XXX
Personal Loan	XXX
Other	XXX
Home Loan	XXX
Education Loan	XXX
Property Loan	XXX
Vehicle Loan	XXX
Credit Card Outstanding	XXX
Overdrafts	XXX
Personal Loan	XXX
Other	XXX
Home Loan	XXX
Education Loan	XXX

Income Type	Income Amount
Salary	XXX
Interest Amount	XXX
Rentals	XXX
Business	XXX
Cash Gifts	XXX
Other	XXX
Business	XXX
Pension	XXX
Investment Income	XXX
Agriculture	XXX
Salary	XXX
Interest Amount	XXX
Rentals	XXX
Business	XXX
Cash Gifts	XXX
Other	XXX
Business	XXX
Pension	XXX
Investment Income	XXX
Agriculture	XXX

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

Nominee Details

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

Unsecured OD Details

Requested Limit

<XXX>

Mandate Details

Mode of Operation

<XYZ>

SIGNIFICANT CHANGES

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

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

Privacy Statement

We would like to inform you that:

Purpose of collection

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

We collect personal information for the purposes of:

identifying and protecting you when you do business with us establishing your requirements and providing the appropriate product or service setting up, administering and managing our products and services assessing and investigating and if accepted, managing a claim made by you under one or more of our product and training and developing our staff and representatives. We may be required

by law to collect your personal information. These include, but are not limited to, anti-money laundering and taxation laws.

Consequences if personal information is not provided

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

Disclosure

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

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

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

Disclosure overseas

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

Access

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

Marketing

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

Contact

Please contact us to:

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

Authority to obtain credit information

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

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

credit standing, credit history, credit capacity for the purpose of assessing an application for credit, notifying any default by me/us.

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

Acknowledgments & Declarations

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

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

6.4 Application Form without OD

Application Number: <XXXXXXXXXXXX>

Application Branch: <XXX> <Branch>

Date: YYYY-MM-DD

Applicants:

Applicant 1

Applicant 2

Product Details

Application Type: <New>

Product: <Product Name>

Fund Account: <Y> or <N>

Overdraft Requested: <Y> or <N>

Amount: <XXXXXX>

Personal Details

Primary Applicant Name/Joint Applicant Name/Guarantor Name: Applicant 1 Name

Date of Birth: YYYY-MM-DD

Gender: <Male> / <Female>

Resident Status: <XXXXX>

Birth Country: <XXXXXX>

Nationality: <XXXXXXX>

Citizenship By: <XXXXXXX>

ID Type: <XXXXXXX>

Unique ID No: <XXXXXXX>

Valid Till:

Address:

Address Line1

Address Line2

State

City

Pin code

Nominee Details

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

Mandate Details

Mode of Operation

<XYZ>

Privacy Statement

We would like to inform you that:

Purpose of collection

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

We collect personal information for the purposes of:

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

Consequences if personal information is not provided

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

Disclosure

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

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

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

Disclosure overseas

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

Access

You can request access to the personal information we hold about you by contacting us. In some circumstances, we are able to deny your request for access to personal information. If we deny your request for access, we will tell you why. If accessing your personal information will take an extended period of time, we will inform you of the likely delay. For more detailed requests for access to personal

information, for example, access to information held in archives, a fee may be charged to cover the associated cost of retrieval and supplying this information.

Marketing

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

Contact

Please contact us to:

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

Authority to obtain credit information

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

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

Confirm my employment details from my employer, accountant or tax agent named in this application.

Confirm my income received on an investment property from any nominated real estate agent.

Acknowledgments & Declarations

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

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

7 Functional Activity Codes Glossary

1. [Account Approval Stage](#) (pg. 224) - RPM_FA_CA_APP_APPRV
2. [Account Funding Stage](#) (pg. 117) - RPM_FA_CA_APP_FUND
3. [Account Parameter Setup Stage](#) (pg.176) - RPM_FA_CA_APP_ACC_PARAM
4. [Application Assessment Stage](#) (pg. 141) - RPM_FA_CA_APP_ASSMT
5. [Application Enrichment Stage](#) (pg. 103) - RPM_FA_CA_APP_ENRCH
6. [Application Entry Stage](#) (pg. 8) - RPM_FA_CA_APP_ENTRY
7. [Manual Credit Assessment Stage](#) (pg. 158) - RPM_FA_CA_APP_CREDIT_ASSMT
8. [Manual Credit Decision Stage](#) (pg. 167) - RPM_FA_CA_APP_CREDIT_DECN
9. [Manual Retry Stage](#) (pg. 237) - RPM_FA_CA_MAN_RETRY
10. [Overdraft Limit Stage](#) (pg. 90) - RPM_FA_CA_OD_LIMT
11. [Supervisor Application Approval Stage](#) (pg. 183) - RPM_FA_CA_APP_APPRV
12. [Underwriting Stage](#) (pg. 125) - RPM_FA_CA_APP_UNDWT
13. [Offer Issue Stage](#) (pg. 192) - SMB_FA_CA_OFFER_ISSUE
14. [Offer Accept / Reject Stage](#) (pg. 205) - SMB_FA_CUR_OFFACCEPT
15. [Post Offer Amendment Stage](#) (pg. 215) - RPM_FA_SMB_CUR_POSTAMEND