

Operations User Guide

Oracle Banking Origination

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Operations User Guide

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1 Preface

1.1 Introduction

Welcome to the **Operations** user guide for Oracle Banking Origination. This manual explains the common operations that you will follow while using the application.

1.2 Audience

This manual is intended for back-office and front-end staff who setup and use Oracle Banking Origination.

1.3 Document Accessibility

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

1.4 Acronyms and Abbreviations

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

Table 1: Acronyms Table

Abbreviation	Description
IPA	In-Principle Approval
DS	Data Segment
SMB	Small and Medium Business

1.5 List of Topics

This user manual is organized as follows:

Table 2: List of Topics

Topics	Description
Oracle Banking Origination	Operations lists the steps to be followed for Product Originations from the Product Catalogue and provides guidance on the Task Framework and the related configuration for accessing the stages, during the Origination Lifecycle of the Products viz. Savings Account, Current Account, Term Deposit, Credit Cards and Retail Loans.
Error Codes and Messages	This topic provides the error codes and messages that you encounter while working with Oracle Banking Origination.
List Of Glossary	List of Glossary has alphabetical listing of the Functions/Screen ID's used in the module with the page references for quick navigation.

1.6 Related Documents



The related documents are as follows:

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

1.7 Symbols

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

Table 3: Symbols

Icons	Function
	Exit
	Add row

2 Oracle Banking Origination

2.1 Introduction

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

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

The initiation request for a product is originated from the Product Catalogue functionality by the authorized Branch Users / Relationship Managers or by approved bank agents. Oracle Banking Origination allows single and multiple product origination and once the application is originated the lifecycle of the respective product starts from the defined stage called Application Entry as per the Referenced Process workflow.

This document describes how you can initiate the various product origination from Product Catalogue and once the product is originated how the bank user can pick the specific pre-defined stages referred as Tasks from the Task Framework to action on the same. The details are described in the below sections:

- [2.2 Product Catalogue](#)
- [2.3 Application Initiation](#)
- [2.4 In-Principle Approval](#)
- [2.5 Action Tabs](#)
- [2.6 Tasks](#)

2.2 Product Catalogue

The Product Catalogue displays the product suites for retail bank offerings. Product Catalogue is connected to the business product maintenance process. All the business products, which are authorized and active, are visible under the specified product types such as Savings Account, Loan Accounts, Current Accounts, Credit Card Accounts and Term Deposit accounts. The Business Product Maintenance process allows definition of the following parameters apart from the other parameters:

- Business Product Name
- Product Image
- Product Summary
- Features
- Eligibility Criteria
- Fees & Charges
- Terms & Condition
- Product Brochures

These parameters are displayed for the specific business product in the Product Catalogue – Product List and Product Details screen.

The Product catalogue are described in the below sections:

- [2.2.1 Product Catalogue – Home](#)
- [2.2.2 Product List](#)
- [2.2.3 Product Details](#)
- [2.2.4 Compare Products](#)
- [2.2.5 Cart Operations](#)

2.2.1 Product Catalogue – Home

The Product Catalogue - Home screen displays the various product types for which account origination is supported. The supported product types are as follows:

- Individual Products
 - Savings Account
 - Loans
 - Current Account
 - Term Deposits
 - Credit Card
- Small Medium Business Products
 - Savings Account
 - Loans
 - Current Account
 - Term Deposits

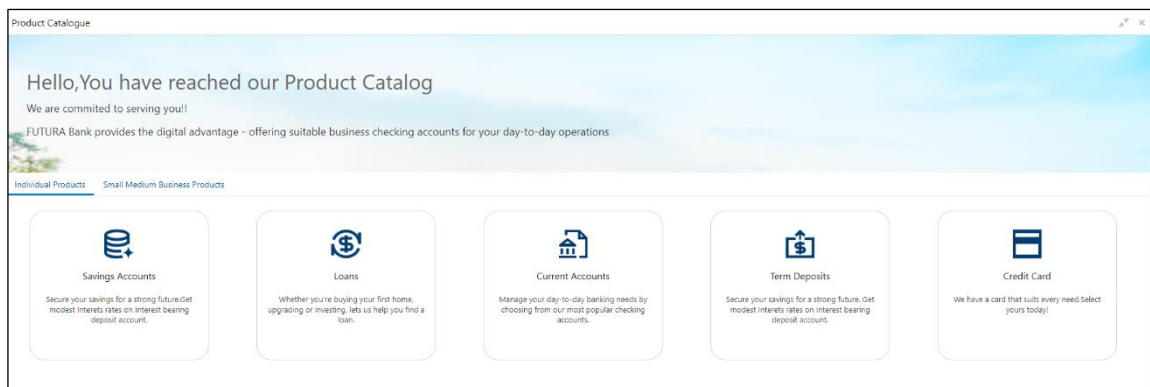
Prerequisite

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

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Operations**.
2. Under **Operations**, click **Product Catalogue**.

→ The **Product Catalogue – Individual Products** screen is displayed.

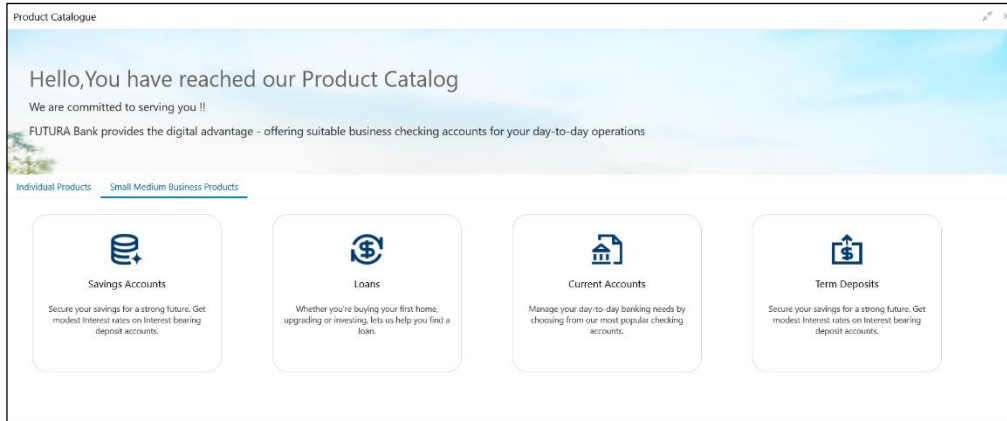
Figure 1: Product Catalogue – Individual Products



3. Click **Small Medium Business Products**.

→ The **Product Catalogue – Small Medium Business Products** screen is displayed.

Figure 2: Product Catalogue – Small Medium Business Products



2.2.2 Product List

The Product List displays all the authorized and active business products for which the account origination is allowed for the selected product type.

1. On **Product Catalogue – Individual Products** or **Small Medium Business Products** screens, click **Savings Account**.

→ The **Savings Accounts** screen is displayed.

Figure 3: Savings Accounts – Individual Products

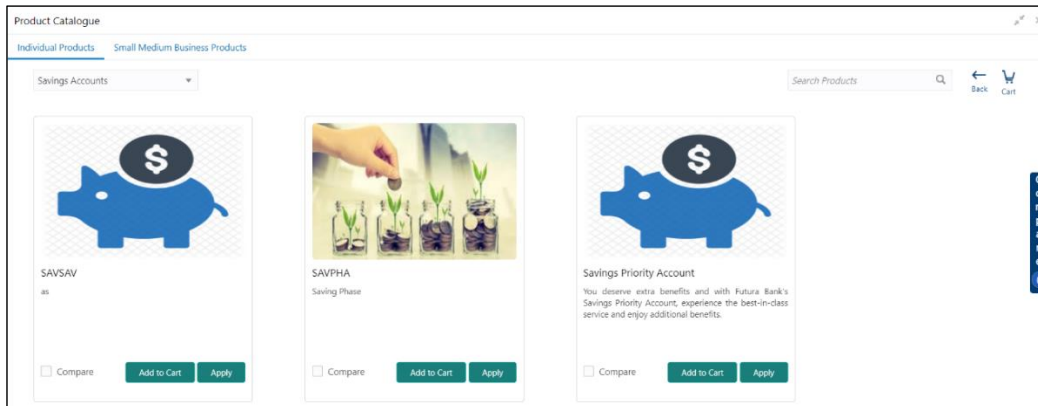
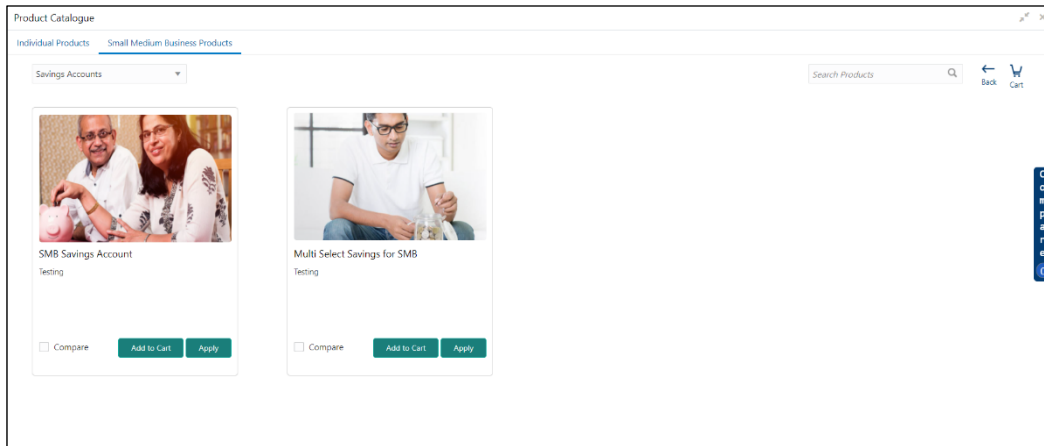


Figure 4: Savings Accounts – Small and Medium Business Products



2. On **Product Catalogue – Individual Products** or **Small Medium Business Products** screen, click **Loans**.

→ The **Loans** screen is displayed.

Figure 5: Loans – Individual Products

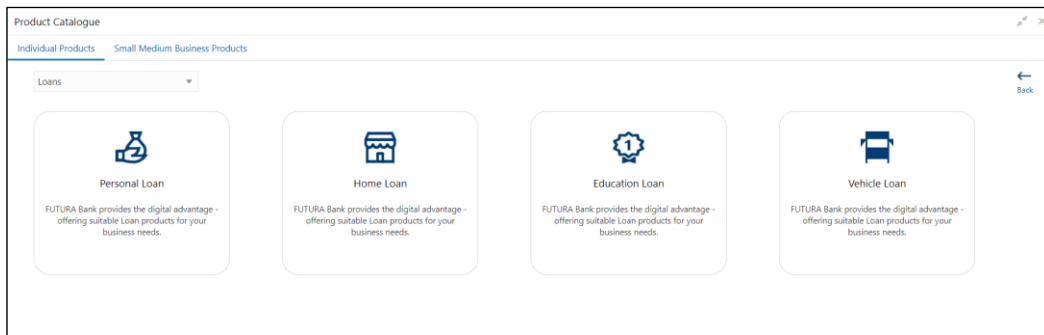
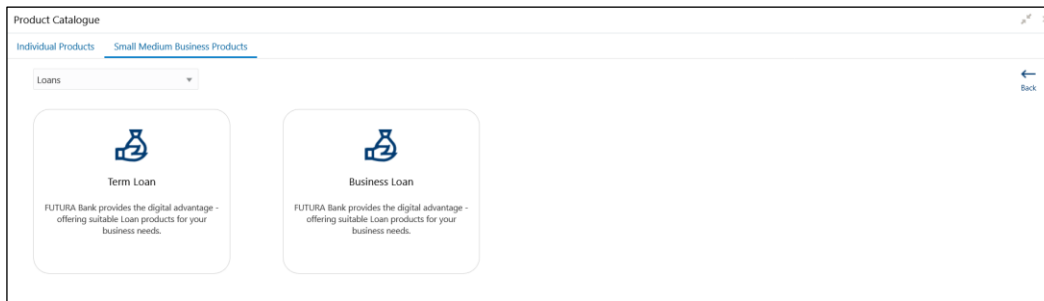


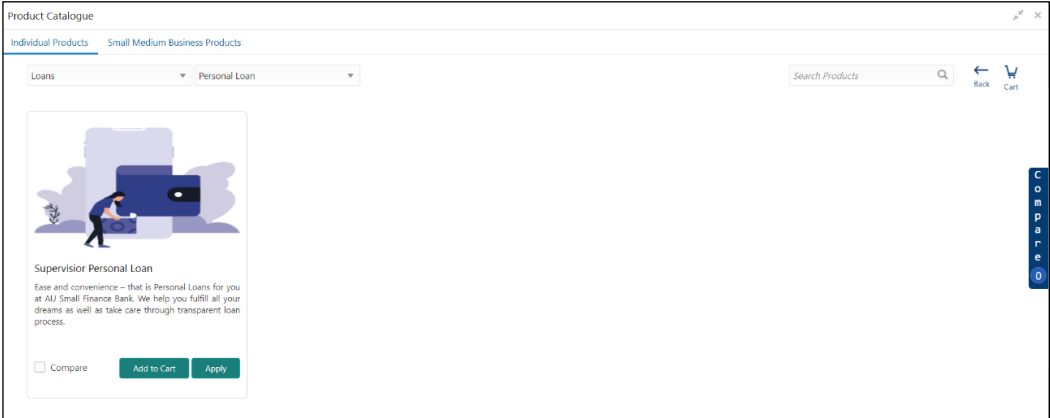
Figure 6: Loans - Small and Medium Business Products



3. On **Loans – Individual Products** screen, click **Personal Loan**.

→ The **Personal Loan** screen is displayed.

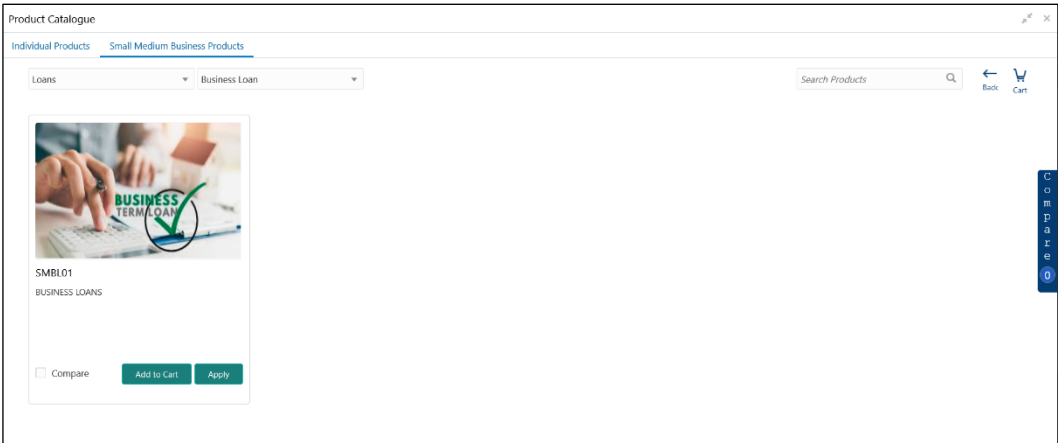
Figure 7: Personal Loan



4. On **Loans - Small Medium Business Products** screen, click **Business Loan**.

→ The **Business Loan** screen is displayed.

Figure 8: Business Loan



- On **Product Catalogue – Individual Products** or **Small Medium Business Products** screens, click **Current Accounts**.

→ The **Current Accounts** screen is displayed.

Figure 9: Current Accounts - Individuals

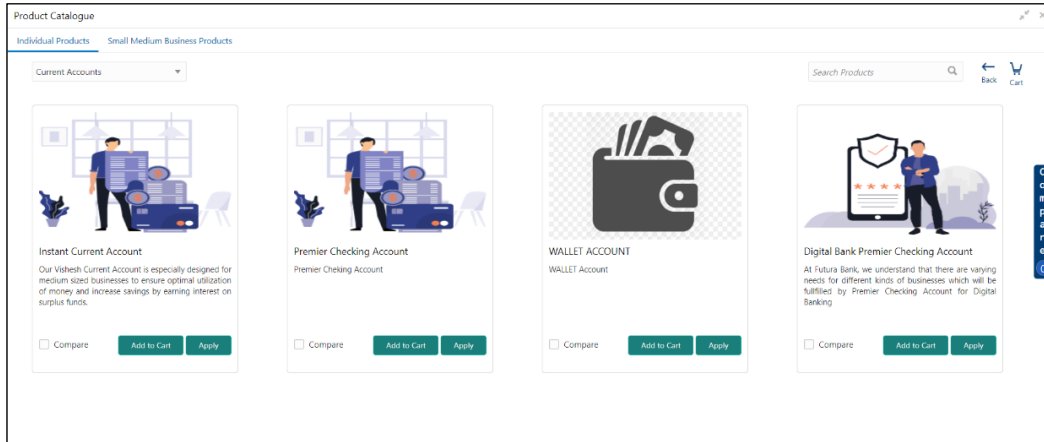
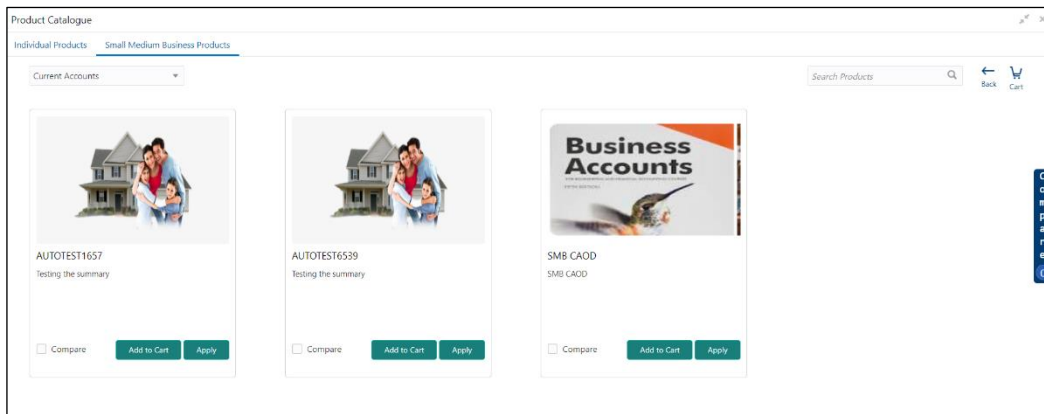


Figure 10: Current Accounts – Small and Medium Business (SMB)



6. On **Product Catalogue – Individual Products** or **Small Medium Business Products** screens, click **Term Deposits**.

→ The **Term Deposits** screen is displayed.

Figure 11: Term Deposits - Individuals

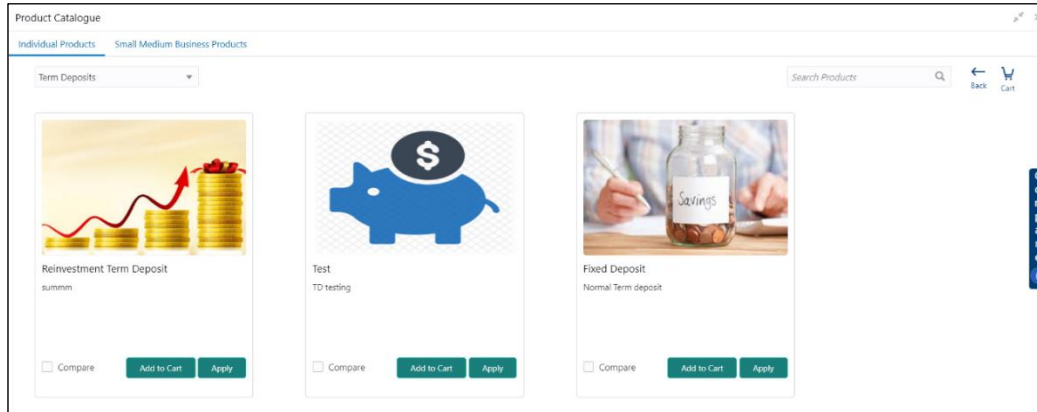


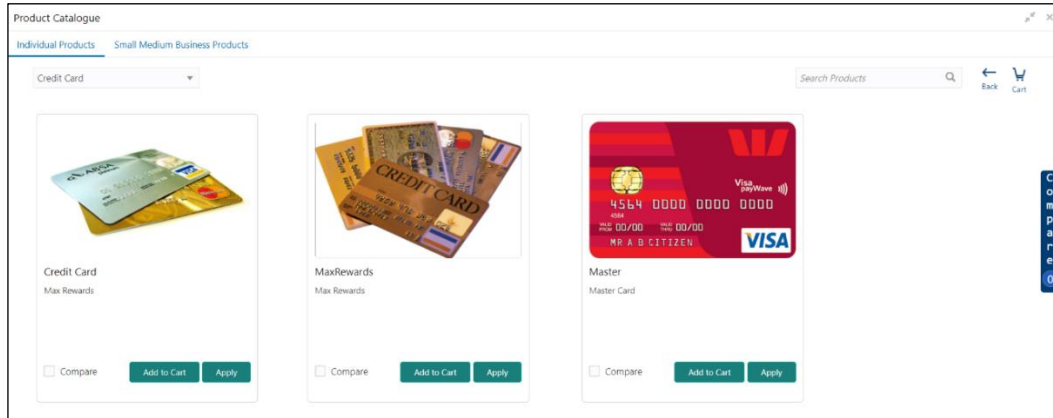
Figure 12: Term Deposits – Small and Medium Business (SMB)



7. On **Product Catalogue – Individual Products** screen, click **Credit Card**.

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

Figure 13: Credit Card



8. Select the specific business product.

The system displays product images of the specific product. Product image will have the following details:

- Product Image
 - Business Product Name
 - Short description of the Product
9. Click **Add to Cart** to add the selected product to the cart. The system allows to add any one variant of the business product under a product type to be added.
10. Click **Apply Now** to initiate the application for the selected business product.

2.2.3 Product Details

The Product Details screen displays all the product attributes for the selected business product.

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

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Operations**.

2. Under **Operations**, click **Product Catalogue**.

→ The **Product Catalogue** screen is displayed.

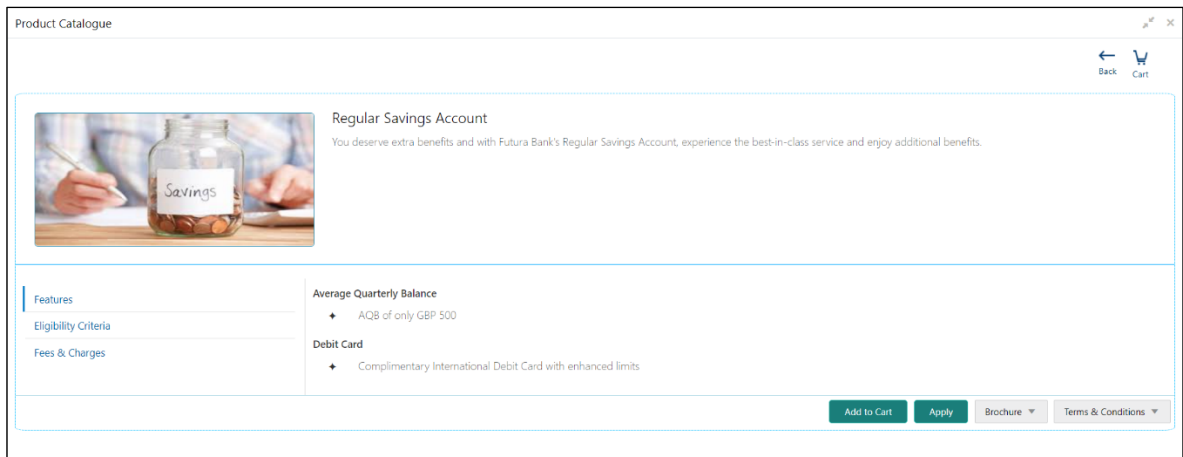
3. Select the product type and select the specific business product.

Prerequisite

Only if **Product Type** is selected as Savings Accounts.

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

Figure 14: Savings Account Product Details

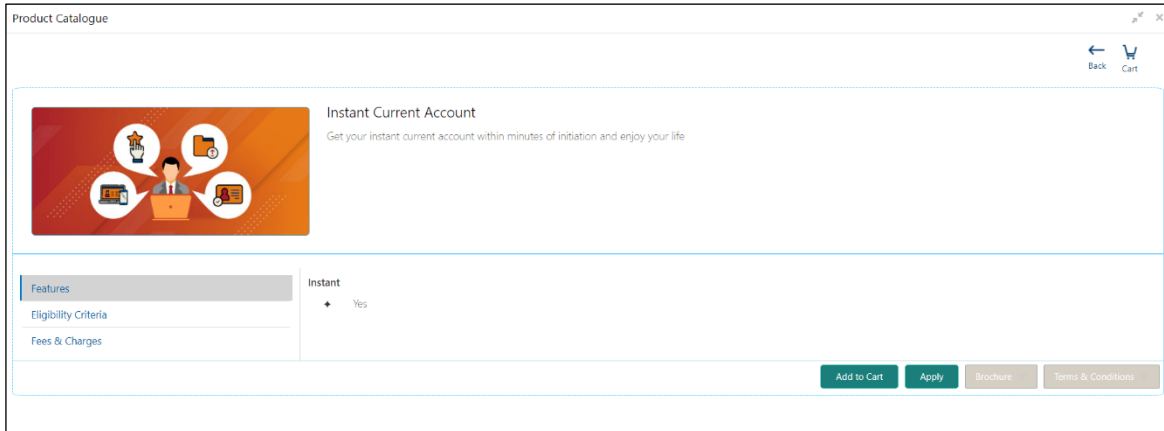


Prerequisite

Only if **Product Type** is selected as Current Accounts.

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

Figure 15: Current Account Product Details

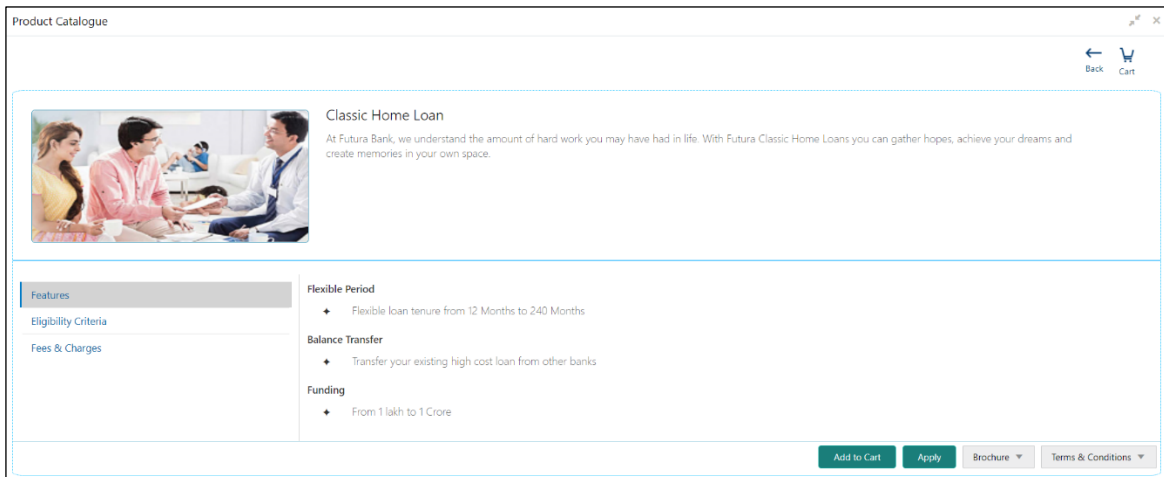


Prerequisite

Only if **Product Type** is selected as Loans.

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

Figure 16: Loan Account Product Details

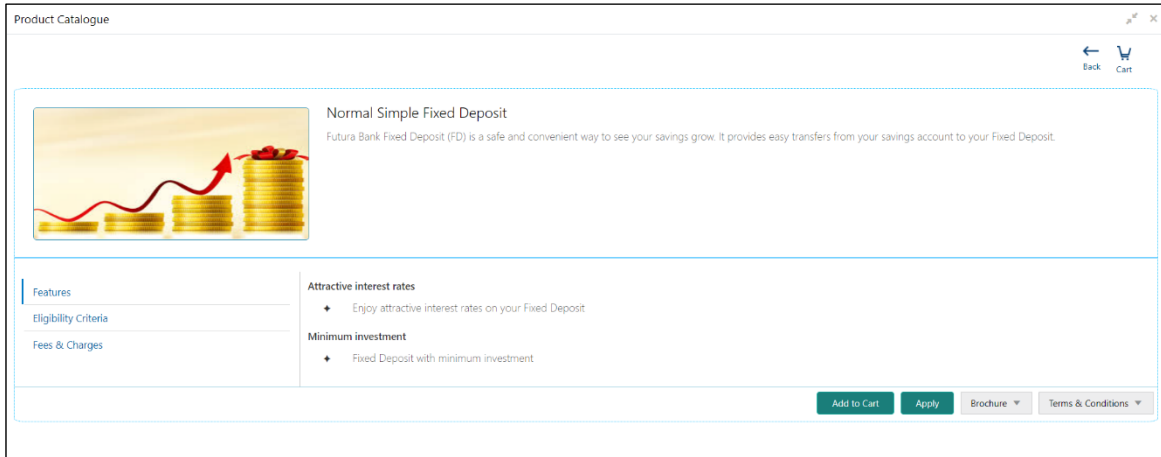


Prerequisite

Only if **Product Type** is selected as Term Deposit.

→ The **Term Deposit Product Details** screen is displayed.

Figure 17: Term Deposit Product Details

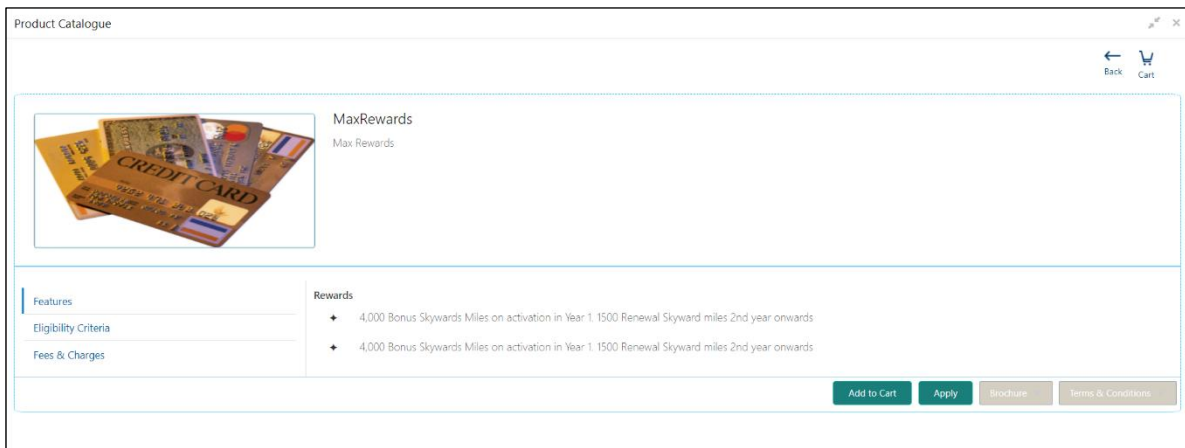


Prerequisite

Only if **Product Type** is selected as Credit Card.

→ The **Credit Card Product Details** screen is displayed.

Figure 18: Credit Card Product Details



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

Table 4: Product Details – Field Description

Field	Description
Product Image	Displays the product image.
Business Product Name	Displays the business product name.
Product Description	Displays a short description of the business product.
Features	The various features updated for the business product are displayed. The system can display multiple statements for a feature name.
Eligibility Criteria	The various eligibility criteria updated for the business product is displayed. The system can display multiple statements for eligibility name.
Fees & Charges	The various Fees & Charges updated for the business product is displayed. The system can display multiple statements for fee & charges name.
Add to Cart	It allows to add the selected product to the cart.
Apply Now	It allows to initiate the origination process for the selected product directly.
Brochure	It allows to view or download the product brochure.
Terms & Conditions	It allows to view or download the Terms & Condition document for the business product.

2.2.4 Compare Products

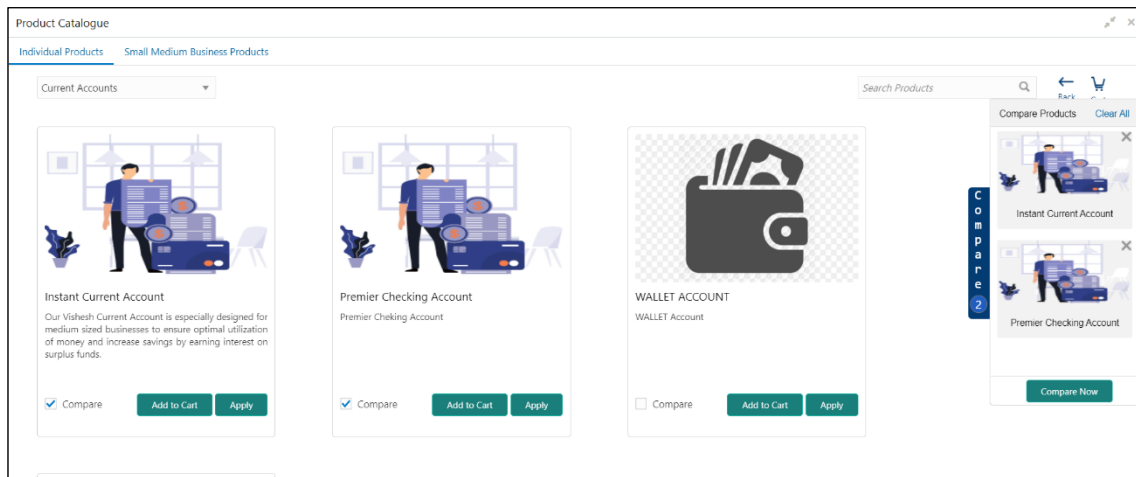
The **Compare Products** screen allows to compare the product attributes for the selected products. The system allows only three products to compare under the same product type. This feature is available for both the customer types where the relevant business products can be compared.

Prerequisite

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

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Operations**.
2. Under **Operations**, click **Product Catalogue**.
 - The **Product Catalogue** screen is displayed.
3. Select the product type. Select **Compare** checkbox to select the business products.
 - The **Compare Products** Pop-up is displayed with the selected business products.

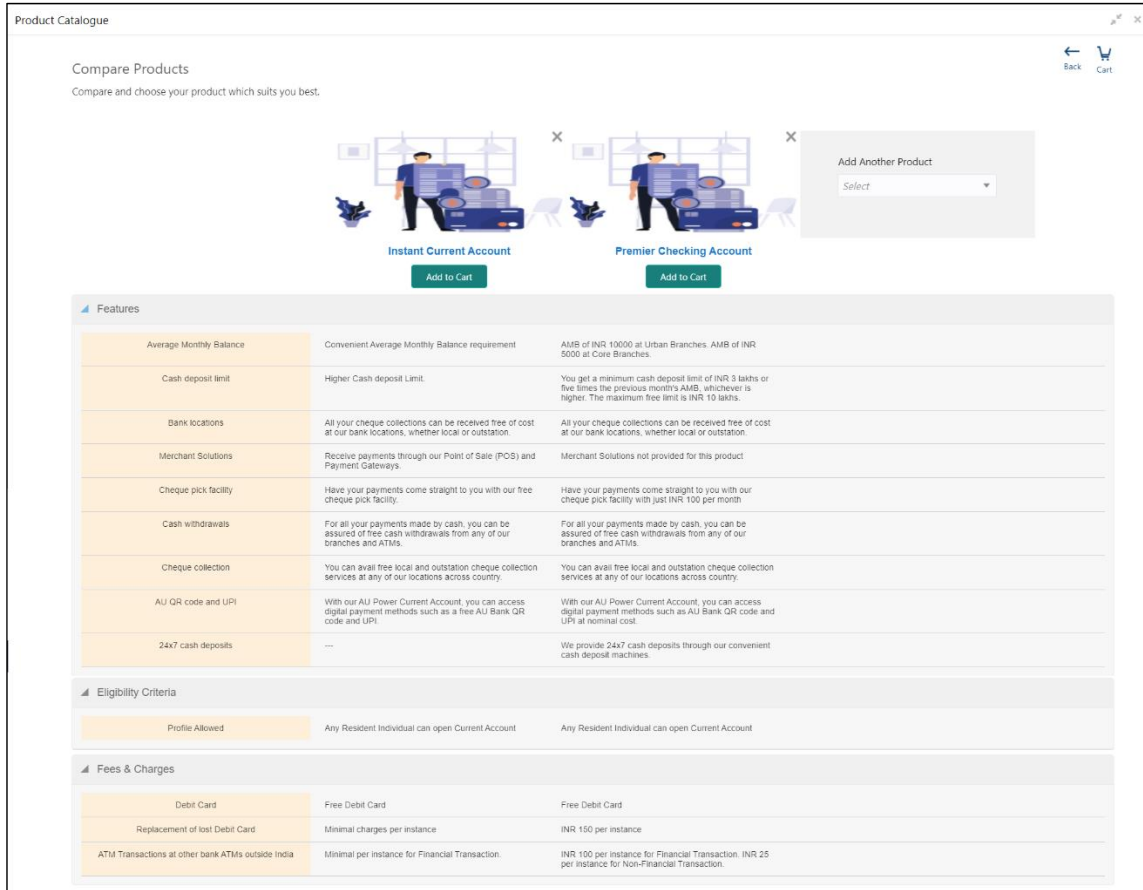
Figure 19: Compare Products Pop-up



4. Click **Compare Now**.

→ The **Compare Products** screen is displayed.

Figure 20: Compare Products



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

Table 5: Compare Products – Field Description

Field	Description
Product Image	Displays the product image.
Business Product Name	Displays the business product name.
Add to Cart	It allows to add the selected product to the cart.
Features	The various features updated for the business product is displayed. The system can display multiple statements for a feature name.

Field	Description
Eligibility Criteria	The various eligibility criteria updated for the business product is displayed. The system can display multiple statements for eligibility name.
Fees & Charges	The various Fees & Charges updated for the business product is displayed. The system can display multiple statements for fee & charges name.
Add Another Product	Select the available product from the drop-down list to add another product to the compare products list.

2.2.5 Cart Operations

The cart allows to add single or multiple products and initiate origination process for the selected product or products respectively. The system allows to add only one product variant for the following product types:


- Savings Account
- Current Account
- Term Deposit
- Credit Card
- Home Loan
- Personal Loan
- Education Loan
- Vehicle Loan


The user will not be able to select two different home loan products or two different savings account products in a single application.

Prerequisite

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

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, Click **Operations**.
2. Under **Operations** click **Product Catalogue**.
→ The **Product Catalogue** screen is displayed.
3. Select the product type and select the specific business product.
4. Click **Add to Cart** for the selected business product.

The selected product has been added to the cart and the  icon displays the number of products available in the cart.

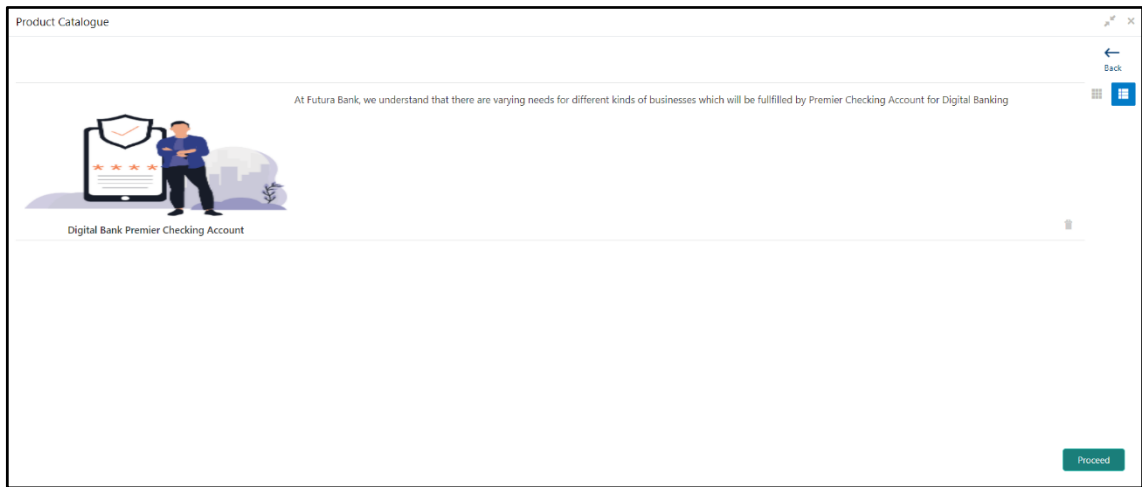
5. Click  icon on the top right side.


Prerequisite


The cart has single product.

→ The **Cart** screen is displayed.

Figure 21: Cart Screen with Single Product



6. In this example, we are going to originate a multiproduct application and will select a Home Loan Product also in the cart.
7. Click **Add to Cart** and the system will provide an alert that the selected product has been added to the cart and the  icon will display the number of products available in the cart.

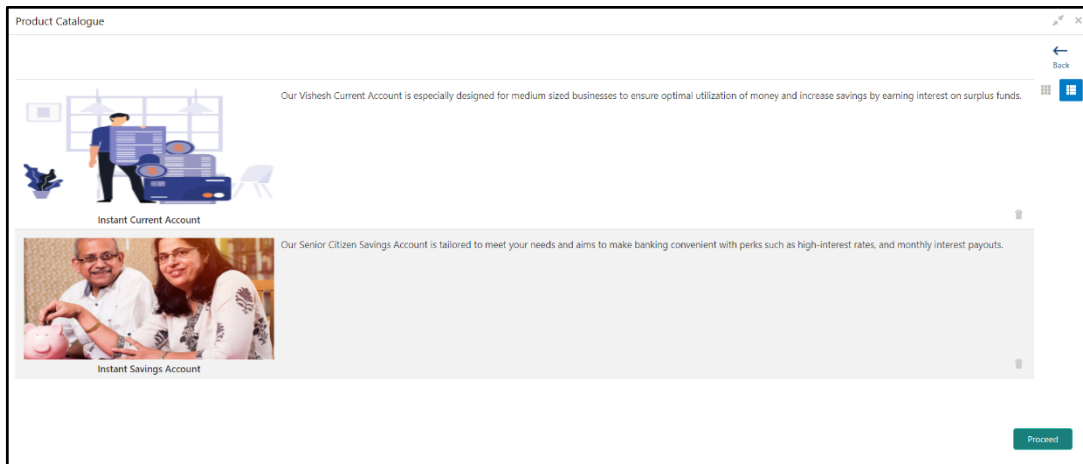
- Click  icon on the top right side.

Prerequisite

The cart has multiple products.

→ The **Cart** screen is displayed.

Figure 22: Cart Screen with Multiple Products



- Click **Proceed** to initiate origination for the selected product or click **Back** on the top left side to go back to the **Product Details** screen and then back to the **Product Catalogue** screen to select another business product.

2.3 Application Initiation

Application Initiation is the first step in the origination process. The process allows swift origination of single product or multiple Products with minimum and apt data capture.

The system automatically triggers the Initiate Application process and generates an Application Reference number. The three-panel screen displays the Application Numbers in the header, while the data segments for this stage is made available on the left-hand side widget. The central panel is where the user will be able to view or capture the details for the specific data segment.

1. Click **Apply Now** from **Product Details** screen or click **Proceed** from **Cart** screen.

The Application Initiation process has only one stage called Initiation and has the following reference data segments:

- [2.3.1 Customer Information](#)
- [2.3.2 Product Details](#)
- [2.3.3 Summary](#)

2.3.1 Customer Information

The Application Initiation process starts with the Customer Information data segment, which allows capturing the customer-related information for the application.

Prerequisite

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

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Operations**.
2. Under **Operations**, click **Product Catalogue**.

→ The **Product Catalogue** screen is displayed.

3. Click the product type and select the product and click **Proceed**.

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

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

Figure 23: Customer Information - Individual


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


Table 6: Customer Information - Individual – Field Description



Field	Description
Customer Type	Displays the customer type based on the product selected.
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>For Credit Card product, Joint ownership is not supported.</p> <p>By default, the system displays the ownership selected in the Application Initiate stage.</p>
Number of Applicant	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 .
Applicant Name	Displays the name of the applicant.
Date of Birth	Displays the date of birth of the applicant.
E-mail	Displays the E-mail ID of the applicant.
Mobile Number	Displays the mobile number of the applicant.
Phone Number	Displays the phone number of the applicant.
Last Updated On	<p>Displays the date on which the financial details of an existing applicant was last updated.</p> <p>For a new applicant, it will remain blank.</p>

Field	Description
Edit	<p>Click Edit icon to modify the existing customer details and address details.</p> <p>Click Save icon to save the modified details and click Cancel to cancel the modifications.</p> <p>Edit will be visible only for existing customers.</p>
Existing Customer	Select to indicate if customer is existing customer.
CIF Number	Search and select the CIF number.
Primary Customer	Switch for primary customer is always on for First Applicant.
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.
Resident Status	<p>Select the residential status of the applicant from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Resident • Non-Resident
County of Residence	Search and select the country code of which the applicant is a resident.
Birth Country	Search and select the country code where the applicant has born.

Field	Description
Nationality	Search and select the country code where the applicant has nationality.
Citizenship By	Search and select the country code for which the 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
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.

Field	Description
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.
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>

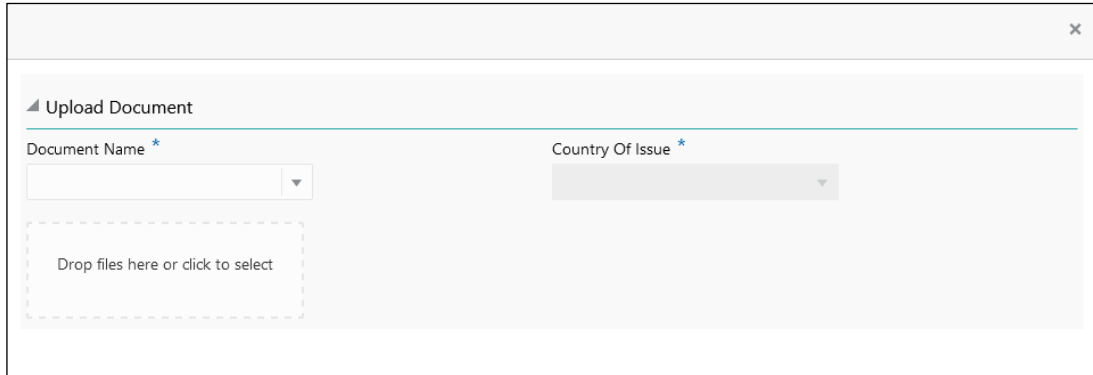
Field	Description
Address Type	<p>Select the address type for the applicant from the drop-down list.</p> <ul style="list-style-type: none"> • Permanent Address • Residential Address • Communication Address • Office Address <p>One of the address types must be Communication Address.</p>
Building	Specify 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.
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>

Field	Description
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>
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 close the application without saving.

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

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

Figure 24: Customer Information – Upload Document



The fields which are marked with asterisk are mandatory.

Table 7: Customer Information - Upload Document – Field Description

Field	Description
Document Name*	Select the document name from the drop-down list. The available options are: <ul style="list-style-type: none"> • Driving License • Passport
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.

6. After the document is uploaded,
 - The **Verify Information** section is displayed.

Figure 25: Verify Information

The screenshot shows a window titled 'Verify Information'. At the top, there is a header 'Verify Information' with a collapse icon. Below the header is an image of an Arizona Driver License. The license image includes the text 'Arizona DRIVER LICENSE USA' and various fields like 'CLASS', 'END', 'REST', 'DLN', 'DOB', 'EXP', 'SEX', 'HGT', 'WGT', 'EYES', 'HAIR', 'ISS', 'DONOR', and 'DD'. Below the license image is a form with the following fields:

- First Name: [Text input]
- Middle Name: [Text input]
- Last Name: [Text input]
- Date Of Birth: [Date picker]
- Gender: [Dropdown menu]
- Unique Id Type: [Dropdown menu, value: Driving License]
- Unique Id No: [Text input]
- Unique Id Expiry Date: [Date picker]
- Address Type: [Text input]
- Building: [Text input]
- Street: [Text input]
- City: [Text input]
- State: [Text input]
- Country: [Text input with search icon]
- Zipcode: [Text input]
- Issue Date: [Date picker]

At the bottom left of the form, there is a section for 'Update Address' with radio buttons for 'Yes' (selected) and 'No'. At the bottom right, there is a green button labeled 'Update & Save'.

7. 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 8: 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.

Field	Description
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 Date	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 .
Address Type	This field is pre-populated with the extracted data. Modify the address type of the applicant. The available options: <ul style="list-style-type: none"> • Permanent address • Residential address • Communication address • Office address NOTE: By default, the permanent address is selected, This field appears only if the Document Name is selected as Driving License .

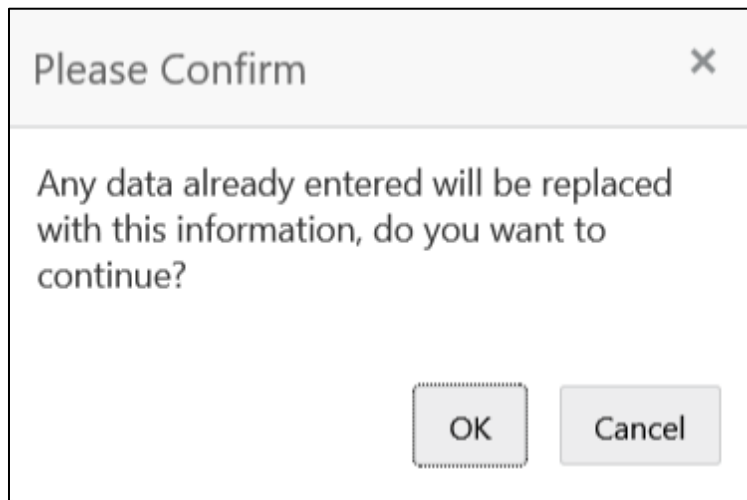
Field	Description
Building	<p>This field is pre-populated with the extracted data. Modify the building name of the applicant, if required.</p> <p>NOTE: This field appears only if the Document Name is selected as Driving license.</p>
Street	<p>This field is pre-populated with the extracted data. Modify 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>
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>

Field	Description
Issue Date	This field is pre-populated with the extracted data. Modify the issue date of the driving license, if required. NOTE: This field appears only if the Document Name is selected as Driving License .
Update Address	Select the option whether the address has to be updated with the extracted data. The available options are <ul style="list-style-type: none"> • Yes • No

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

→ The **Confirmation** screen displays.

Figure 26: 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 27: Customer Information – Small and Medium Business (SMB)

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

Table 9: 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.

Field	Description
Edit	<p>Click Edit to modify the existing customer details and address details.</p> <p>Click Save to save the modified details and click Cancel to cancel the modifications.</p> <p>Edit will be visible only for existing customers.</p>
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	<p>Select the SMB Classification from the dropdown list.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • Micro • Small • Medium
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.

Field	Description
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>

Field	Description
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 One of the address types must be Communication Address.
Building	Specify the house or office number, floor and building details.
Street	Specify the street.
Locality	Specify the locality name of the address.
City	Specify the city.
State	Specify the state.
Country	Specify the country code.
Zip Code	Specify the zip code of the address.
E-mail	Specify the E-mail address of the applicant.
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>
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 customer's records. If there are any matching hits, the list of Duplicate records which matches to the New Customer Details will be displayed.

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

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

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

Figure 28: 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, a message reads: "Following matching records are found, Please verify". There are two expandable sections, each with a dropdown arrow and a name:

- Vikash Kumar:** A table with columns: CIF Number (100011), PTY Number (empty), First Name (Vikash), Last Name (Anand), Customer Type (I), DOB (03-01-1990), Contact Number (0988098009), ID/Registration Number (empty), and Status (COMPLETED). Below the table are "OK" and "Ignore" buttons.
- Sanjeet Singh:** A table with columns: CIF Number (100012), PTY Number (empty), First Name (Sanjeet), Last Name (Kumar), Customer Type (I), DOB (10-01-1990), Contact Number (0988056009), ID/Registration Number (empty), and Status (IN-PROGRESS). Below the table are "OK" and "Ignore" buttons.

At the bottom right of the window, there are "Cancel" and "Submit" buttons.

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

Table 10: 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.

2.3.2 Product Details

The Product Details data segment allows capturing the product or products related information for the application.

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

Prerequisite

Only If **Product Type** is selected as Savings or Loan or Current Account or Term Deposit.

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

Figure 29: Product Details (Savings Account)

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

- Account Information:** Includes 'Account Type' (Savings Account), 'Business Product Name' (Max Savings Account), 'Account Branch' (000), 'Account Currency' (GBP), 'Application Date' (26/03/20), and 'Overdraft Requested' (checked).
- Fund the Account:** Includes a 'Fund the Account' toggle (checked), 'Amount' (GBP), 'Cheque Number', 'GL Account Number', 'Fund By' (Other Bank Cheque), 'Value Date' (26 Mar 2020), 'Cheque Date', and 'Transaction Reference No'.
- Application Details:** Includes 'Application Date' (26 Mar 2020), 'Application Priority' (Low, Medium, High), and 'Sourced By' (DOUSER1).

The form includes an 'Application' button and navigation buttons: 'Back', 'Next', 'Save & Close', and 'Cancel'.

Figure 30: Product Details (Current Account)

The screenshot shows the 'Product Details' form for a 'Current Account'. The 'Business Product Name' is 'Premier Checking Account'. The form includes a description: 'At Futura Bank, we understand that there are varying needs for different kinds of businesses which will be fulfilled by Premier Checking Account.' Key fields include: Account Branch (000), Account Currency (GBP), Application Date (26/03/20), and Overdraft Requested (checked). The 'Fund The Account' section has 'Fund By' set to 'Other Bank Cheque', 'Amount' in GBP, and 'Value Date' of 26 Mar 2020. At the bottom, 'Application Date' is 26 Mar 2020, 'Application Priority' is Medium, and 'Sourced By' is DOCUSER1. Navigation buttons include Audit, Back, Next, Save & Close, and Cancel.

Figure 31: Product Details (Term Deposit)

The screenshot shows the 'Product Details' form for a 'Term Deposit Account'. The 'Business Product Name' is 'Normal Simple Fixed Deposit'. A description states: 'Futura Bank Fixed Deposit (FD) is a safe and convenient way to see your savings grow. It provides easy transfers from your savings account to your Fixed Deposit.' Key fields include: Account Branch (000), Account Currency (GBP), Term Deposit Amount (£1,234.00), and Term Deposit Tenure (3 months). A 'Compute' button is present. Below, 'Interest Rate' is 3.5, 'Interest Amount' is GBP136.00, and 'Maturity Amount' is GBP1,370.00. The 'Fund The Account' section is similar to Figure 30. The 'Deposit Type' is 'Simple Term Deposit', 'Interest Payout' is 'Monthly', and 'Interest Payout Mode' is 'External Account'. The 'External Account Transfer Interest' section includes BIC Code (CITIUS33PBG), Bank (CITI), Branch (PBS), Account Holder Name (XYZ), and External Account Number (CF138782). 'Maturity Instruction' is 'Renew Principal Only'. At the bottom, 'Application Date' is 26 Mar 2020, 'Application Priority' is Medium, and 'Sourced By' is DOCUSER1. Navigation buttons include Audit, Back, Next, Save & Close, and Cancel.

Figure 32: Product Details (Loan Product)

The screenshot shows a web application interface for 'Product Details' of a 'Business Loan'. The header includes 'Initiate - 006APP00034374' and navigation icons for 'Customer 360', 'Remarks', 'Documents', and 'Advices'. The main content area is divided into sections: 'Account Type' (Business Loan), 'Business Product Name' (SMBL01), and 'BUSINESS LOANS' with an image of hands holding a document. Below this are several form fields: 'Account Branch' (006), 'Account Currency' (GBP), 'Purpose of Loan' (text area), 'Loan Tenure' (YY, MM, DD), 'Estimated Cost' (GBP), 'Customer Contribution' (GBP), and 'Requested Loan Amount' (GBP). At the bottom, there are fields for 'Application Date' (Mar 30, 2018), 'Application Priority' (Low, Medium, High), and 'Sourced By' (SMBAD451). A green 'Application' button is located at the bottom right. The footer contains 'Audit', 'Back', 'Next', 'Save & Close', and 'Cancel' buttons.

Figure 33: Product Details (Credit Card)

The screenshot shows a web application interface for 'Product Details' of a 'Retail Credit Card'. The header includes 'Initiate - 000APP00001320' and navigation icons for 'Customer 360', 'Remarks', 'Documents', and 'Advices'. The main content area is divided into sections: 'Card Type' (Retail Credit Card), 'Business Product Name' (SBI Credit Card), and 'SBI Credit Card' with an image of a credit card. Below this are several form fields: 'Card Currency' (GBP), 'Credit Card Limit', 'Maximum Card Limit' (GBP100,000,000.00), 'Application Date' (26 Mar 2020), 'Application Priority' (Low, Medium, High), and 'Sourced By' (BHARAT2). A green 'Application' button is located at the bottom right. The footer contains 'Audit', 'Back', 'Next', 'Save & Close', and 'Cancel' buttons.

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

Table 11: Product Details – Field Description

Field	Description
Savings & Current Account Products	Displays the details about savings and current account product.
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.

Field	Description
Product Image	Displays the business product image.
Product Description	Displays the short description captured for the product in Business Product configuration.
Account Branch	Specify the account branch. By default, user logged-in branch is displayed. This field is mandatory.
Account Currency	Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory.
Application Date	Displays the application date.
Overdraft Requested	Select to indicate if overdraft is required.
Fund the Account	Select to indicate if Initial Funding has been taken for the Account Opening. Currently Initial Funding through Cash is only allowed. Select Cash from the drop-down. This field is conditional mandatory.
Application	Click Application to capture the required details and automate the Application Entry stage. Note: This button will not appear if the bank has disabled at the Property table.
Loan Products	Displays the details about loan products.
Account Type	Displays the account type based on the product selected in the Product Catalogue.

Field	Description
Business Product Name	Displays the business product name based on the product selected in the Product Catalogue.
Image	Displays the business product image.
Product Description	Displays the short description captured for the product in the Business Product configuration.
Account Branch	By default, the logged-in user's home branch is displayed. Search and select the account branch from the branch list.
Loan Tenure	<p>Select the loan tenure in year, months and days.</p> <p>The system will validate the minimum and maximum tenure for the selected currency.</p> <p>This field is mandatory.</p>
Account Currency	<p>Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory.</p>
Estimated Cost	Specify the estimated cost for the Home Project/Education or Vehicle.
Customer Contribution	<p>Specify the margin amount contributed by the customer.</p> <p>NOTE: Customer Contribution can be zero also.</p>
Requested Loan Amount	<p>Displays the calculated loan amount.</p> <p>Loan Amount = Estimated Cost – Customer Contribution</p> <p>The system will validate the minimum and maximum loan amount.</p>

Field	Description
Purpose of Loan	Specify the loan purpose. This field is mandatory.
Term Deposit	Displays the details about Term Deposit product.
Business Product Name	Displays the business product name based on the product selected in the Product Catalogue.
Product Image	Displays the business product image.
Product Description	Displays the short description captured for the product in the Business Product configuration.
Account Branch	By default, the logged-in user's home branch is displayed. Search and select the account branch from the branch list.
Account Currency	Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory.
Term Deposit Amount	Select the currency and specify the loan amount. Select the currency from the drop-down list. This field is mandatory.
Term Deposit Tenure	Select the loan tenure in year, months and days. This field is mandatory.
Compute	Click Compute to populate the following fields: <ul style="list-style-type: none"> • Interest • Interest Amount • Maturity Amount

Field	Description
Fund the Account	The Fund the Account will always be 'On' for Term Deposit.
Fund By	<p>Select the option from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Cash • Account Transfer • Other Bank Cheque <p>This field is mandatory.</p>
Account Number	In case Account Transfer is selected as the Fund By mode, you need to update the Account Number . You can also search the account number by clicking the search icon.
Account Name	Displays the account name for the selected account number.
Cheque Number	<p>Specify the Cheque number.</p> <p>This field is non-mandatory for Account Transfer funding mode.</p> <p>This field is mandatory for Other Bank Cheque funding mode.</p>
Cheque Date	<p>Select the Cheque date.</p> <p>This field is non-mandatory for Account Transfer funding mode.</p> <p>This field is mandatory for Other Bank Cheque funding mode.</p>
GL Account Number	Specify the GL Account Number where the funding amount is to be credited. You can also search for GL Account Number.
GL Account Description	Displays the GL Account Description for the GL selected.
Deposit Type	Displays the deposit type Simple or Reinvestment Term Deposit, based on the business product configurations.

Field	Description
Interest Payout	Specify if the Interest Payout is to be done Monthly or Quarterly
Interest Payout Mode	Specify if the Interest Payout mode is by Transfer to Account or Demand Draft or External Account.
Account Number	In case Account Transfer is selected as the Interest Payout mode, you need to update the Account Number. You can also search the Account Number by clicking the search icon. This field is mandatory.
Account Name	Displays the account name for the selected account number.
BIC Code	In case External Account is selected as the Maturity Payout Mode, you need to update the Account Number. You can also search the Account Number by clicking the search icon. This field is mandatory.
Bank	Displays the Bank name.
Branch	Displays the branch name.
Account Holder Name	Specify the account holder name for the external account. This field is mandatory.
External Account Number	Specify the external account number. This field is mandatory.

Field	Description
Maturity Instruction	<p>Select the maturity type from the drop-down list. Available options are:</p> <p>Available options for Simple Term Deposit are:</p> <ul style="list-style-type: none"> • Renew Principal • Do not Renew <p>Available options for Reinvestment Term Deposit are:</p> <ul style="list-style-type: none"> • Renew Principal and Interest • Renew Principal Only • Do not Renew
Maturity Payout Mode	<p>If the Maturity Instruction is selected either Do Not Renew or Renew Principal only for Reinvestment Term Deposit, you need to specify the Maturity Payout Mode. Select if the Maturity Payout Mode is Account Transfer or Demand Draft.</p>
Priority	<p>Specify the priority of the application.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • Low • Medium • High
Source By	<p>Displays the logged-in user's user ID and name. You can modify the user ID.</p>
Credit Card Products	<p>Displays the details about credit card product.</p>
Account Type	<p>Displays the account type based on the product selected in the Product Catalogue.</p>
Business Product Name	<p>Displays the business product name based on the product selected in the Product Catalogue.</p>
Product Image	<p>Displays the business product image.</p>

Field	Description
Product Description	Displays the short description captured for the product in Business Product configuration.
Card Currency	Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory.
Credit Card Limit	Select the credit card limit. Available options are: <ul style="list-style-type: none"> • Maximum Card Limit • Requested Card Limit
Maximum Card Limit	Displays the maximum card limit applicable for the selected product. This field appears only if the Credit Card Limit is selected as Maximum Card Limit.
Requested Card Limit	Specify the requested card limit. This field appears only if the Credit Card Limit is selected as Requested Card Limit.
Application	Click Application to capture the required details and automate the Application Entry stage. Note: This button will not appear if the bank has disabled at the Property table.
Application Date	Select the current business date.
Application Priority	Select the priority of the application. Available options are: <ul style="list-style-type: none"> • Low • Medium • High

Field	Description
Sourced By	Select the logged-in user's user ID and name.
Audit	Displays the date and time when the specific data segment was acted upon and user information.
Back	Click Back to navigate to the previous data segment within a stage.
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.
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	Click Cancel to close the application without saving.

2.3.3 Summary

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

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

→ The **Summary** screen is displayed.

Figure 34: 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 12: Summary – Field Description

Data Segment	Description
Customer Information	Displays the customer information details.
Account Details	Displays the account details.
Loan Details	Displays the loan details.
Term Deposit Account Details	Displays the term deposit details.

Data Segment	Description
Credit Card Details	Displays the credit card details.
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>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	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 close the application without saving.

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

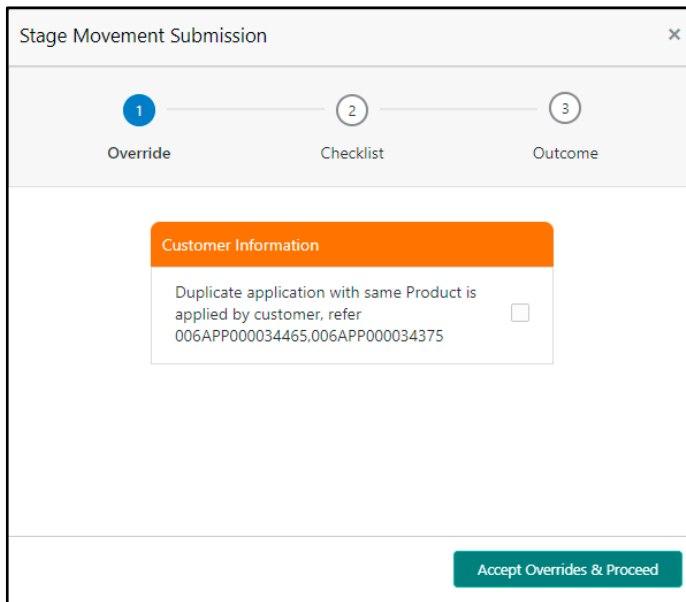
Application De-Dupe:

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

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

→ The **Overrides** screen is displayed.

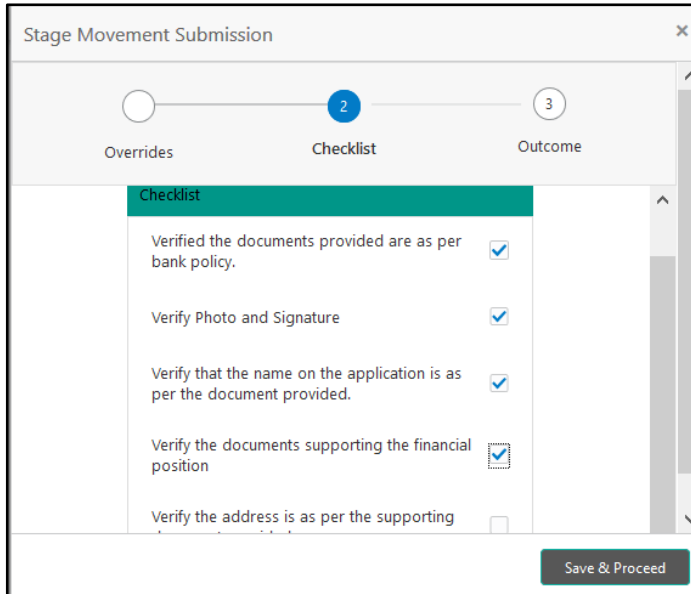
Figure 35: Overrides



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.

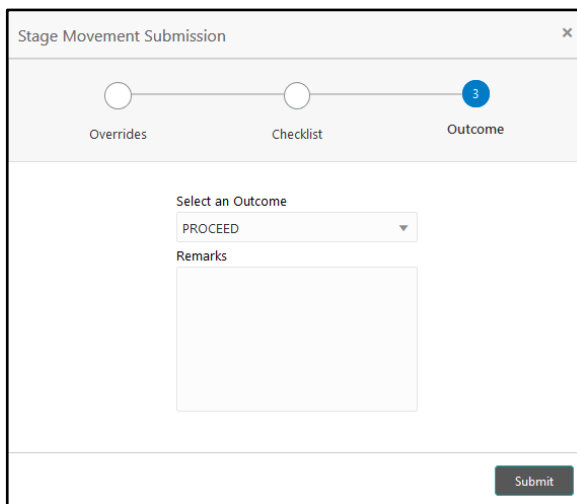
Figure 36: Checklist



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 37: Outcome



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

- Proceed
- Reject By Bank

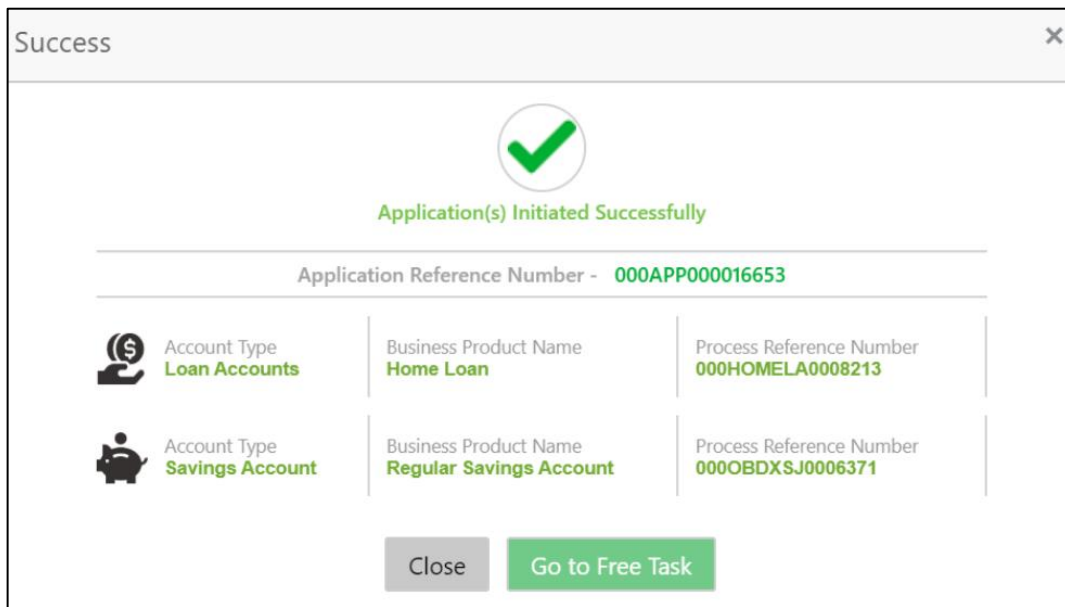
Outcomes configured in the conductor workflow for the business process is available in the dropdown list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 38: 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.

Post this the origination of the lifecycle of the individual product is triggered. All the child Process Reference Number are linked to the Parent Application Reference Number and can be queried by the Application Reference Number itself.

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

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

Figure 39: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SAVLAC0001914	000APPO00004201	Application Enrichment	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Loans Retail Process Ma...	000HMELN10000898	000APPO00004201	Application Entry	19-03-22	000	000041	
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SAVLAC0001898	000APPO00004178	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SAVLAC0001888	000APPO00004167	Application Enrichment	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SAVLAC0001887	000APPO00004166	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SAVLAC0001885	000APPO00004159	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SAVLAC0001880	000APPO00004148	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Loans Retail Process Ma...	000HMELN10000879	000APPO00004141	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004097	000APPO00004146	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004096	000APPO00004145	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004095	000APPO00004144	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004094	000APPO00004143	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004093	000APPO00004142	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000INT000004091	000APPO00004140	Application Initiation	19-03-22	000		

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

2.4 In-Principle Approval

In-Principle Approval enables the bank user to check the eligibility of the loan by assessing the financial status and personal details of the applicant. In-Principle Approval comprised in below sections

- [2.4.1 New Request](#)
- [2.4.2 IPA Initiation](#)
- [2.4.3 IPA Approval](#)
- [2.4.4 Enquiry](#)

2.4.1 New Request

New Request displays the loan product types for which the IPA is supported. The supported loan product types are as follows:

- Home Loan
- Vehicle Loan

Prerequisite

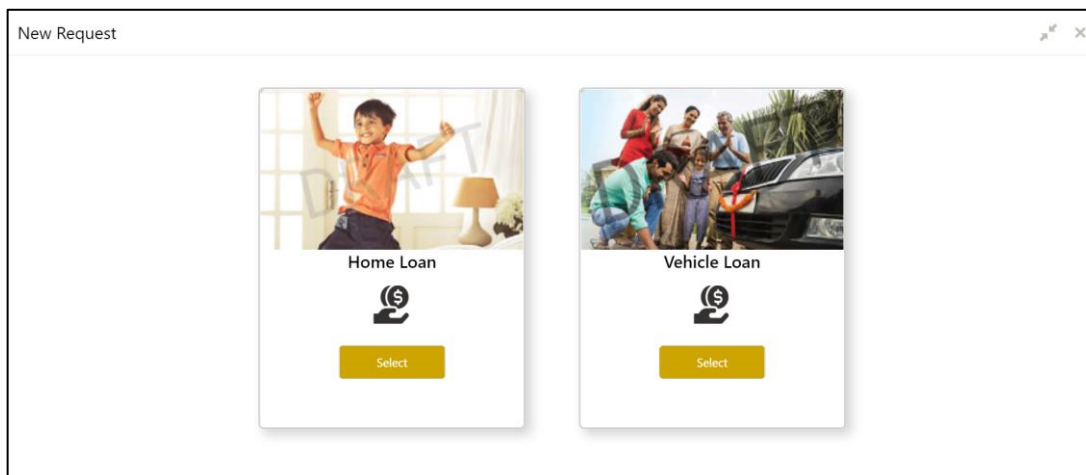
Specify **User Id** and **Password**, and login to **Home screen**.

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Operations**.

Under **Operations**, click **In-Principle Approval**. Under **In-Principle Approval**, click **New Request**.

→ The **New Request** screen is displayed.

Figure 40: New Request

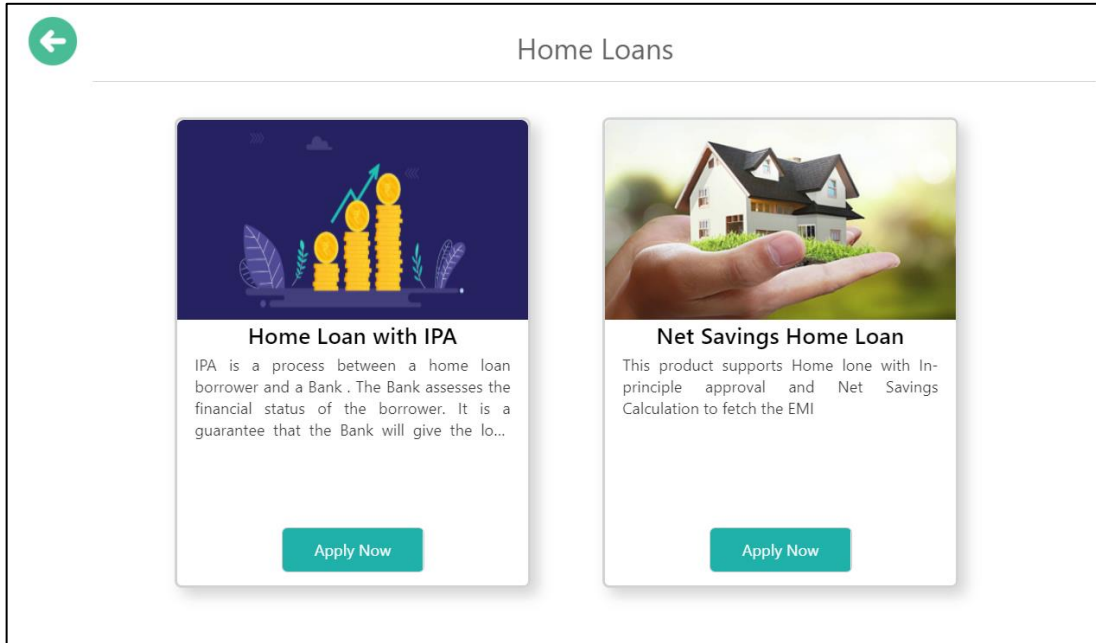


Prerequisite

Only if **Loan Type** is selected as Home Loans.

→ The **Home Loans** screen is displayed.

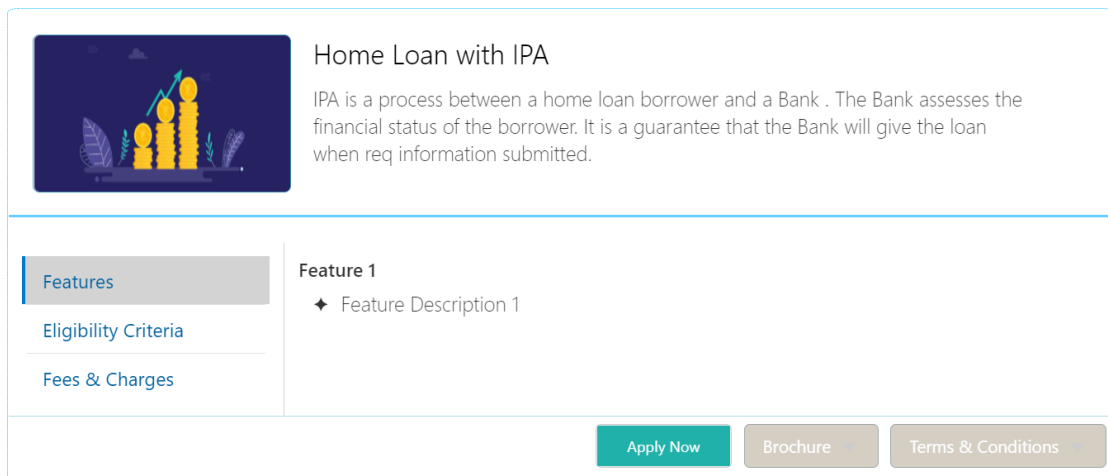
Figure 41: Home Loans



2. Select the product type and select the specific business product.

→ The **Home Loan with IPA Product Details** screen is displayed.

Figure 42: Home Loans with IPA Product Details



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

Table 13: Home Loans with IPA Product Details – Field Description

Field	Description
Product Image	Displays the product image.
Business Product Name	Displays the business product name.
Product Description	Displays a short description of the business product.
Features	The various features updated for the business product are displayed. The system can display multiple statements for a feature name.
Eligibility Criteria	The various eligibility criteria updated for the business product is displayed. The system can display multiple statements for eligibility name.
Fees & Charges	The various Fees & Charges updated for the business product is displayed. The system can display multiple statements for fee & charges name.
Apply Now	It allows to initiate the origination process for the selected product with IPA.
Brochure	It allows to view or download the product brochure.
Terms & Conditions	It allows to view or download the Terms & Condition document for the business product.

3. Click **Apply Now** to initiate the IPA application for the selected product with IPA.

2.4.2 IPA Initiation

IPA Initiation allows the bank user to initiate IPA request by capturing the required details.

The system automatically triggers the Initiate IPA request and generates an IPA Reference number. The three-panel screen displays the Application Numbers in the header, while the data segments for this stage are made available on the left-hand side widget. The central panel is where the user will be able to view or capture the details for the specific data segment.

Click **Apply Now** from Product Details screen to initiate the new IPA Request.

The IPA Initiation process has the following reference data segments:

- [2.4.2.1 Customer Information](#)
- [2.4.2.2 IPA Details](#)
- [2.4.2.3 Financial Details](#)
- [2.4.2.4 Credit Rating Details](#)
- [2.4.2.5 Qualitative Scorecard](#)
- [2.4.2.6 Assessment Details](#)
- [2.4.2.7 Summary](#)

2.4.2.1 Customer Information

The IPA Initiation process starts with the Customer Information data segment, which allows capturing the customer-related information for the application.

Prerequisite

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

1. From **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Operations**.
2. Under **Operations**, click **In-Principle Approval**. Under **In-Principle Approval**, click **New Request**.

→ The **New Request** screen is displayed.

3. Select the product type and select the product and click **Proceed**.

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

Figure 43: Customer Information

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

Table 14: Customer Information – Field Description

Field	Description
Holding Pattern	Displays the holding pattern selected in the Application Initiate stage.




Field	Description
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, the system displays the ownership selected in the Application Initiate stage.</p> <p>This field is mandatory.</p>
Number of Applicant	<p>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.</p>
Date of Birth	<p>Displays the date of birth of the applicant.</p>
E-mail	<p>Displays the E-mail ID of the applicant.</p>
Mobile Number	<p>Displays the mobile number of the applicant.</p>
Phone Number	<p>Displays the phone number of the applicant.</p>
Last Updated On	<p>Displays the date on which the financial details of an existing applicant were last updated.</p> <p>For a new applicant, it will remain blank.</p>
Edit	<p>Click Edit to modify the existing customer details and address details.</p> <p>Click Save to save the modified details and click Cancel to cancel the modifications.</p> <p>Edit will be visible only for existing customers.</p>
Existing Customer	<p>Select to indicate if customer is existing customer.</p>

Field	Description
CIF Number	Search and select the CIF number.
Primary Customer	Switch for primary customer is always on for First Applicant.
Title	Select the title of the applicant from the drop-down list. This field is mandatory.
First Name	Specify the first name of the applicant. This field is mandatory.
Middle Name	Specify the middle name of the applicant.
Last Name	Specify the last name of the applicant. This field is mandatory.
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. This field is mandatory.
Date of Birth	Select the date of birth of the applicant. This field is mandatory.
Birth Place	Specify the birthplace 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 This field is mandatory.

Field	Description
County of Residence	Search and select the country code of which the applicant is a resident. This field is mandatory.
Birth Country	Search and select the country code where the applicant has born.
Citizenship By	Search and select the country code for which the applicant has citizenship. This field is mandatory.
Occupation Type	Select the occupation type of the applicant from the drop-down list. This field is mandatory.
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 This field is mandatory.
ID Type	Select the identification document type for the applicant from the drop-down list. This field is mandatory.
Unique ID No.	Specify the number of the identification document provided. This field is mandatory.
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 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.

Field	Description
Relationship Manager ID	Click Search icon and select the Relationship Manager ID.
Staff	Select to indicate if customer is staff of the bank.
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 <p>This field is mandatory. One of the address type must be Communication Address.</p>
Building	Specify the house or office number, floor and building details. This field is mandatory.
Street	Specify the street. This field is mandatory.
Locality	Specify the locality name of the address.
City	Specify the city. This field is mandatory.
State	Specify the state. This field is mandatory.
Country	Specify the country code. This field is mandatory.
Zip Code	Specify the zip code of the address.

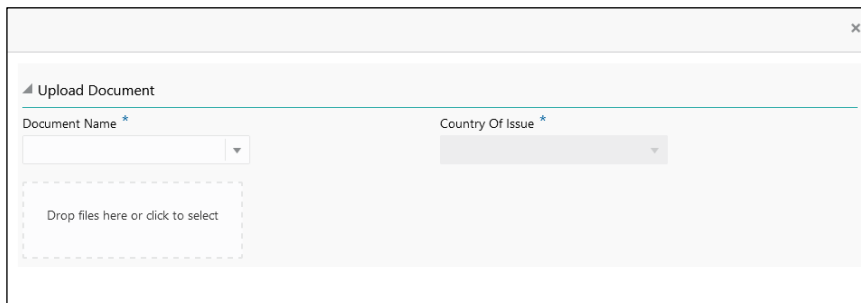
Field	Description
E-mail	Specify the E-mail address of the applicant. This field is mandatory.
Mobile	Specify the ISD code and the mobile number of the applicant. This field is mandatory.
Phone	Specify the ISD code and the phone number of the applicant.
Signatures	Click  icon to upload the signatures for the customer. Click Add button to add the additional signatures. Click Cancel button to discard the added details. On Submit, signature will be handed off to Oracle Banking Party.
Upload Signature	Drag and drop the signature file or click on Select or drop files here to browse and upload the signature from the local system. NOTE: PNG & JPEG file formats are supported
Uploaded Signature	Displays the uploaded signature.
Remarks	Specify the remarks related to the signature.
Signature ID	Displays the Signature ID for the added signature.
Signature	Displays the added signature.
Remarks	Displays the remarks for the added signature.
Action	Click  to edit the added signatures Click  to delete the added signatures.
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 close the application without saving.</p>

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

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

Figure 44: Customer Information – Upload Document



The fields which are marked with asterisk are mandatory.

Table 15: 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, once 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 45: Verify Information

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

- First Name: [Pre-populated]
- Middle Name: [Pre-populated]
- Last Name: [Pre-populated]
- Date Of Birth: [Pre-populated]
- Gender: [Pre-populated]
- Unique Id Type: Driving License
- Unique Id: [Pre-populated]
- Expiry Date: [Pre-populated]
- Address Type: [Pre-populated]
- Building: [Pre-populated]
- Street: [Pre-populated]
- City: [Pre-populated]
- State: [Pre-populated]
- Country: [Pre-populated]
- Zipcode: [Pre-populated]
- Issue Date: [Pre-populated]

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

- 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 16: 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.

Field	Description
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 Date	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 .

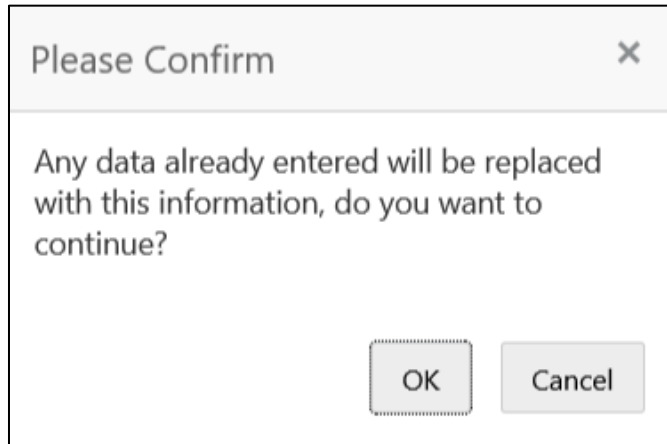
Field	Description
Address Type	<p>This field is pre-populated with the extracted data. Modify the address type of the applicant.</p> <p>The available options:</p> <ul style="list-style-type: none"> • Permanent address • Residential address • Communication address • Office address <p>NOTE: By default, 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

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

→ The **Confirmation** screen displays.

Figure 46: 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.

Customer Dedupe Check:

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

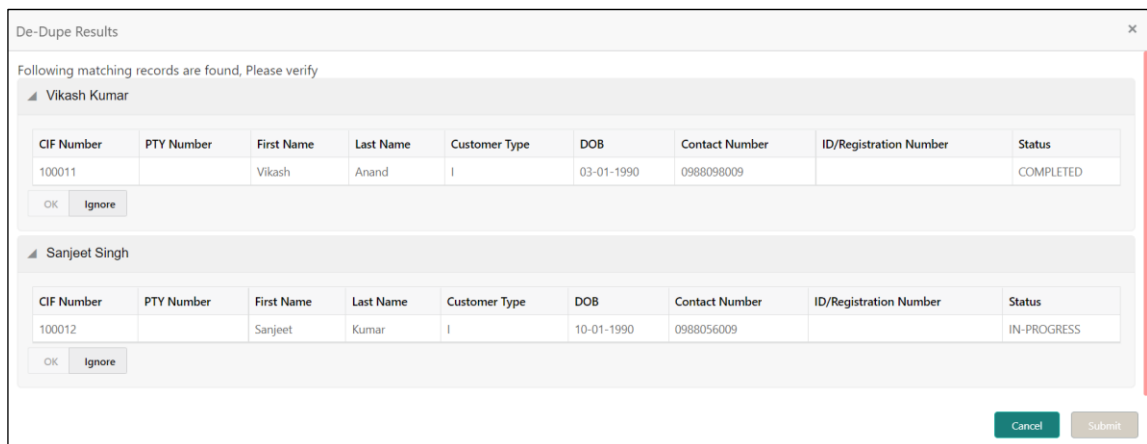
If the **Customer Dedupe** service check is enabled, upon capturing the New Customer details, the system compares the same with the existing customer’s records. If there are any matching hits, the list of Duplicate records which matches to the New Customer Details will be displayed.

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

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

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

Figure 47: De-Dupe Results



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

Table 17: 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.

2.4.2.2 IPA Details

The IPA Details data segment allows capturing the product and property-related information for the IPA application.

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

Prerequisite

Only If **Product Type** is selected as Loan Product with IPA.

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

Figure 48: IPA Details (Home Loan)

Figure 49: IPA Details (Vehicle Loan)

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

Table 18: IPA Details – Field Description

Field	Description
IPA Details (Home Loan)	Displays the IPA details for Home Loan.
Account Type	Displays the account type based on the product selected in the In-Principle Approval.
Business Product Name	Displays the business product name based on the product selected in the In-Principle Approval.
Product Image	Displays the business product image.
Product Description	Displays the short description captured for the product in the Business Product configuration.
Account Branch	Select the Account Branch from the drop-down list.
Property Type	Select the type of property from the drop-down list. The options are <ul style="list-style-type: none"> • Independent • Villa • Apartment • Others This field is mandatory.
Property Location State	Specify the state where the property is located. This field is mandatory.
Property Location City	Specify the city where the property is located. This field is mandatory.
Have you shortlisted the property?	Select whether the property have been shortlisted or not. The options are <ul style="list-style-type: none"> • Yes • No

Field	Description
	This field is mandatory.
Builder Name	Specify the name of the Builder
Loan Tenure	Select the loan tenure in year, months and days. The system will validate the minimum and maximum tenure for the selected currency. This field is mandatory.
Currency	Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory.
Purpose of Loan	Specify the loan purpose. This field is mandatory.
Estimated Cost	Specify the estimated cost for the Home Project or Vehicle. This field is mandatory.
Customer Contribution	Specify the margin amount contributed by the customer. NOTE: Customer Contribution can be zero also.
Requested Loan Amount	Displays the requested loan amount. Request Loan Amount = Estimated Cost - Customer Contribution
Application Date	Select the application date from the calendar list.
IPA Details (Vehicle Loan)	Displays the IPA details for Vehicle Loan.
Account Type	Displays the account type based on the product selected in the In-Principle Approval.
Business Product Name	Displays the business product name based on the product selected in the In-Principle Approval.

Field	Description
Product Image	Displays the business product image.
Product Description	Displays the short description captured for the product in the Business Product configuration.
Account Branch	Select the Account Branch from the drop-down list.
Vehicle Category	Select the category of the Vehicle. The options are <ul style="list-style-type: none"> • Two-Wheeler • Three-Wheeler • Four-Wheeler This field is mandatory.
Make	Select the manufacturer name.
Model	Specify the Vehicle model.
Loan Tenure	Select the loan tenure in year, months, and days. The system will validate the minimum and maximum tenure for the selected currency. This field is mandatory.
Currency	Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory.
Purpose of Loan	Specify the loan purpose. This field is mandatory.
Estimated Cost	Specify the estimated cost for the Home Project or Vehicle. This field is mandatory.
Customer Contribution	Specify the margin amount contributed by the customer. NOTE: Customer Contribution can be zero also.

Field	Description
Requested Loan Amount	<p>Displays the requested loan amount.</p> <p>Request Loan Amount = Estimated Cost - Customer Contribution</p>
Application Date	Select the application date from the calendar list.
Back	Click Back to navigate to the previous data segment within a stage.
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.
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	Click Cancel to close the application without saving.

2.4.2.3 Financial Details

The Financial Details data segment allows to capture the financial details of the applicant for IPA application.

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

Figure 50: Financial Details

The screenshot displays the 'Financial Details' screen for an IPA application. The interface includes a sidebar with navigation options such as 'Customer Information', 'IPA Details', 'Financial Details', 'Credit Rating Details', 'Qualitative Scorecard', 'Assessment Details', and 'Summary'. The main content area is titled 'Financial Details' and contains the following sections:

- Applicant Information:** Fields for Total Income (GBP), Total Expense (GBP), and Last Updated On.
- Applicant Name:** A field for the applicant's name, currently showing 'Mr.'.
- Basic Details:** A section with several mandatory fields (marked with an asterisk):
 - Employment Type: Service
 - Organization Name
 - Organization Category: Private Limited
 - Demographics: Global
 - Employee Type: Full Time
 - Employee ID
 - Employment Date Range: Aug 1, 2020
 - Grade: VP
 - Designation: VP
 - I currently work in this role: Yes
 - Industry Type: Select
- Financial Tables:**
 - Monthly Income (In GBP):** A table with columns for Type and Amount. Rows include Pension, Investment Income, Agriculture, Salary, Interest Amount, Rentals, Bonus, Cash Gifts, Other Income, and Business.
 - Monthly Expense (In GBP):** A table with columns for Type and Amount. Rows include Medical, Education, Rentals, Household, Vehicle, Fuel, Other Expenses, Loan Payments, Utility Payments, Insurance Payments, and Credit Card Payments.
 - Liabilities (In GBP):** A table with columns for Type and Amount. Rows include Property Loan, Vehicle Loan, Credit Card Outstanding, Overdrafts, Personal Loan, Other Liability, Home Loan, and Education Loan.
 - Asset (In GBP):** A table with columns for Type and Amount. Rows include House, Deposit, Vehicle, and Other.
- Net Income:** A field at the bottom showing the calculated net income in GBP.

The bottom of the screen features navigation buttons: Audit, Back, Next, Save & Close, and Cancel.

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

Table 19: Financial Details – Field Description

Field	Description
Applicant Name	Displays the name of the applicant.
Total Income	Displays the total income of the applicant.
Total Expense	Displays the total expenses the applicant.
Last Update On	Displays the date on which the financial details of an existing applicant was last updated. For a new applicant, it will remain blank.
Applicant Name	Displays the name of the applicant.
Edit	Click Edit to modify the existing applicant details. Click Save to save the modified details and click Cancel to cancel the modifications. Edit will be visible only for existing applicant.
Basic Details	Default values available as options in the drop-down list can be used as attributes to configure the Quantitative Score which will be used during the Assessment stage. Refer to the Configuration user guide for the list of attributes available in this release.
Employment Type	Select the employment type from the drop-down list. Available options are: <ul style="list-style-type: none"> • Full Time • Part Time • Permanent <p>Employment Type is reckoned as an attribute for Quantitative Score calculation for the given Applicant.</p> <p>This field is mandatory.</p>

Field	Description
Employment Category	<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 Category is reckoned as an attribute for Quantitative Score calculation for the given Applicant.</p> <p>This field is mandatory.</p>
Employee Number	Specify the employee number.
Office Name	Specify the office name.
Designation	Specify the designation.
Employment Start Date	Select the employment start date.
Employment End Date	Select the employment end date.
Monthly Income	<p>Specify the monthly income in the below fields.</p> <ul style="list-style-type: none"> • Salary • Business • Interest Income • Rentals • Bonus • Cash Gifts • Pension • Other Income • Investment Income • Agriculture • Total

Field	Description
Monthly Expenses	Specify the monthly expenses in the below fields. <ul style="list-style-type: none"> • Loan Payments • Utility Payments • Insurance Payments • Credit Card Payments • Rentals • Household • Vehicle • Fuel • Medical • Education • Travel • Other Expenses • Total
Liabilities	Specify the liabilities in the below fields. <ul style="list-style-type: none"> • Property Loan • Vehicle Loan • Personal Loan • Credit Card Outstanding • Overdrafts • Other Liability • Home Loan • Education Loan • Total
Asset	Specify the asset in the below fields. <ul style="list-style-type: none"> • House • Deposit • Vehicle • Others • Total

Field	Description
Net Income	The system automatically displays the total income over expenses.
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>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	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 close the application without saving.

2.4.2.4 Credit Rating Details

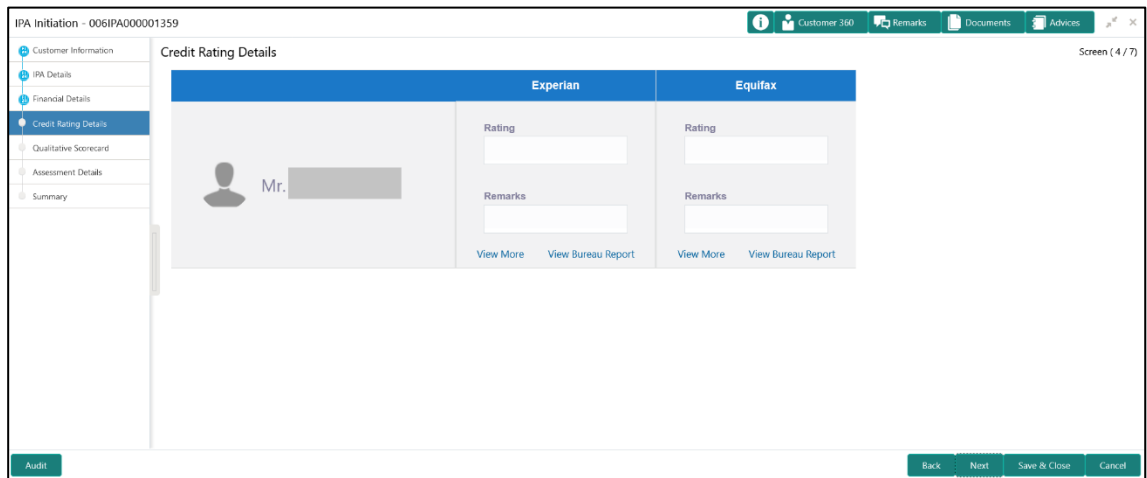
Credit Rating Details data segment will provide the information on the External Rating Agencies Rating / Scores for the Applicant. If the applicants are more than one, accordingly the information against each applicant / borrower will be provided. The interface with external rating agencies will be provided.

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

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

Figure 51: Credit Rating Details



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

Table 20: Credit Rating Details – Field Description

Field	Description
Customer Name	Displays the customer name.
Agency Name	Displays the configured agency.

Field	Description
Rating	<p>Displays the ratings.</p> <p>System populates the credit rating score from the Bureau Integration Service.</p>
Remarks	Specify the remarks.
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. For example, 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>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	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.

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

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

Figure 52: Additional Credit Bureau Details

Institution Name	Account Number	Account Type	Loan Amount	Outstanding Balance	Account Opening Date	Installment Amount	Delinquency Bucket	Delinquency Amount

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

Table 21: Additional Credit Bureau Details – Field Description

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

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.

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

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

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

Figure 53: Qualitative Scorecard

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

Table 22: 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.

Field	Description
Answer	Select the answer from the drop-down values available. The answers are populated based on the Answers configured in the Questionnaire code.
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. Since this is the first screen on the workflow, Back will be disabled.
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.

2.4.2.6 Assessment Details

The **Assessment Details** Data Segment displays the total weightage score of the Applicant or Applicants, in case of multiple Applicants in the IPA Initiation. The **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 54: Assessment Details – Validation Model

The screenshot shows the 'Assessment Details' screen for 'IPA Initiation - 006IPA000001358'. The interface includes a navigation menu on the left with options like 'Customer Information', 'IPA Details', 'Financial Details', 'Credit Rating Details', 'Qualitative Scorecard', 'Assessment Details', and 'Summary'. The main content area displays the following information:

- Requested Amount:** GBP
- Term:** 2 Years 0 Months 0 Days
- Rate of interest:** 4.50
- Variance:** 0
- Total Weighted Score:** 100
- Approved Amount:** GBP
- Proposed Variance:** 0.50
- Effective Rate:** 5.00
- System Recommendation:** Approved
- Grade:** A

A summary table is displayed below, showing the following values:

Validation Model	Borrowing Capacity	Qualitative Score	Quantitative Score	Decision & Grade	Pricing
PASS	6519633.94	82	100	Approved Grade : A	0.5 %

Below the summary table, the 'Validation Model Code' is :LGHLIPA and the 'Description' is :Logical Model for HL and VL IPA. The 'Status' is PASS.

A table of rules is also shown:

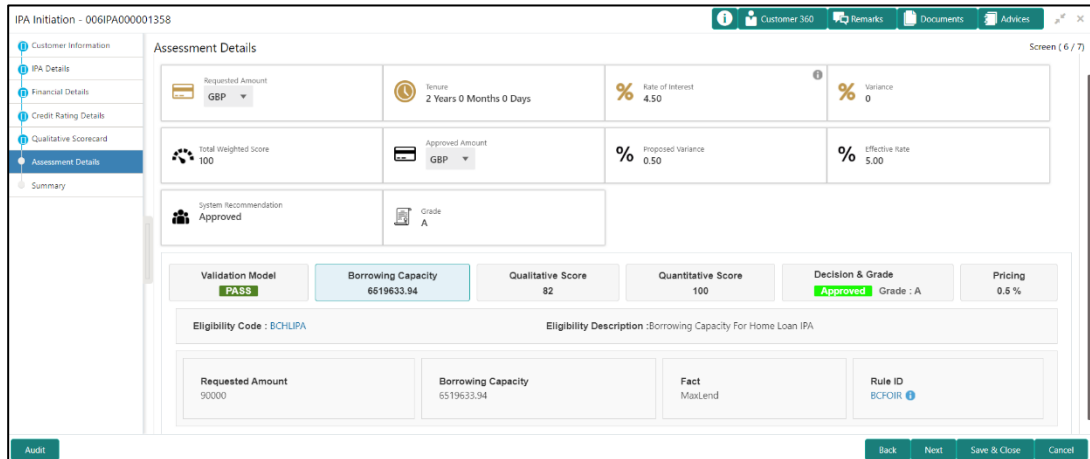
Rule ID	Sequence	Status	Severity
Rule1001	1	PASS	-

The bottom of the screen features an 'Audit' button on the left and 'Back', 'Next', 'Save & Close', and 'Cancel' buttons on the right.

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 55: 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.

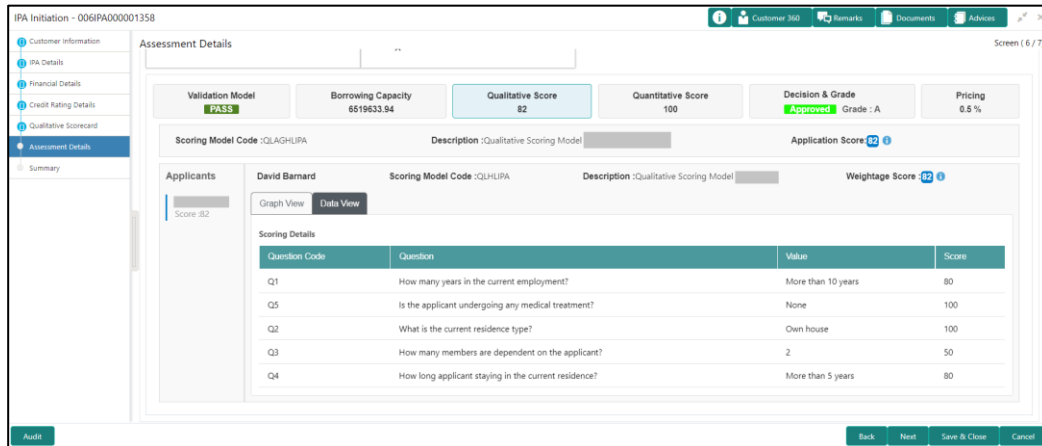
Figure 56: Assessment Details – Qualitative Score – Graph View



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 57: Assessment Details – Qualitative Score – Data View

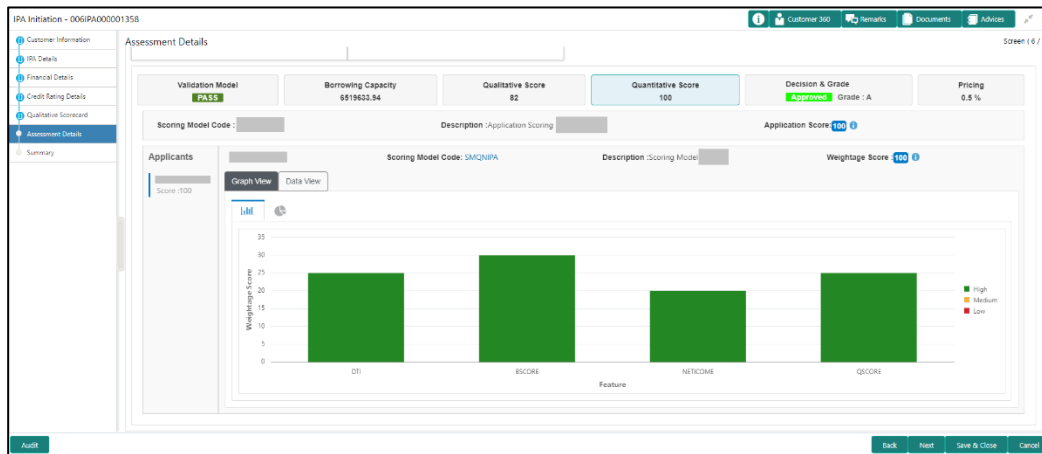


For multi borrower applications, the user can view the Qualitative details of individual borrowers by clicking on each borrower’s name.

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.

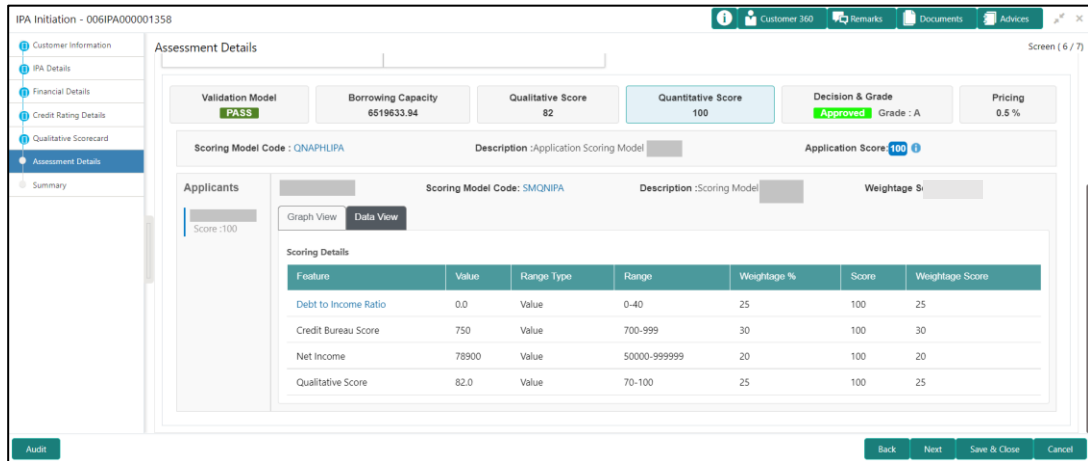
Figure 58: Assessment Details – Quantitative Score – Graph View



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 59: Assessment Details – Quantitative Score – Data View

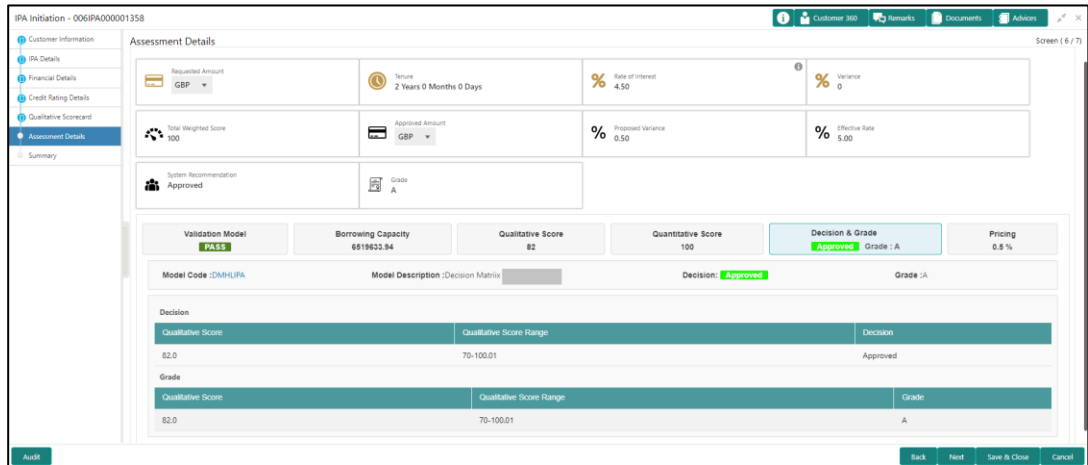


For multi borrower applications, the user can view the Quantitative details of individual borrowers by clicking on each borrower’s name.

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 60: Assessment Details – Decision & Grade




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

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

Figure 61: Assessment Details – Pricing

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

Table 23: Assessment Details – Field Description

Field	Description
Requested Amount	Specify the requested loan amount.
Tenure	Displays the tenure.
Base Rate	Displays the interest rate without including margin/variance.
	Displays the rate type.
Margin	Displays the customer margin in percentage. This field displays if the Rate Type is selected as Floating .
Variance	Displays the variance in percentage. This field displays if the Rate Type is selected as Fixed .
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the approved loan amount.

Field	Description
Proposed Margin	Displays the margin proposed by Decision service in percentage. This field displays if the Rate Type is selected as Floating .
Proposed Variance	Displays the variance proposed by Decision service in percentage. This field displays if the Rate Type is selected as Fixed .
Effective Rate	Displays the effective rate of interest.
System Recommendation	Displays the system recommendations. Available options are: <ul style="list-style-type: none"> • Approved • 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.

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

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

Field	Description
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.
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.

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>

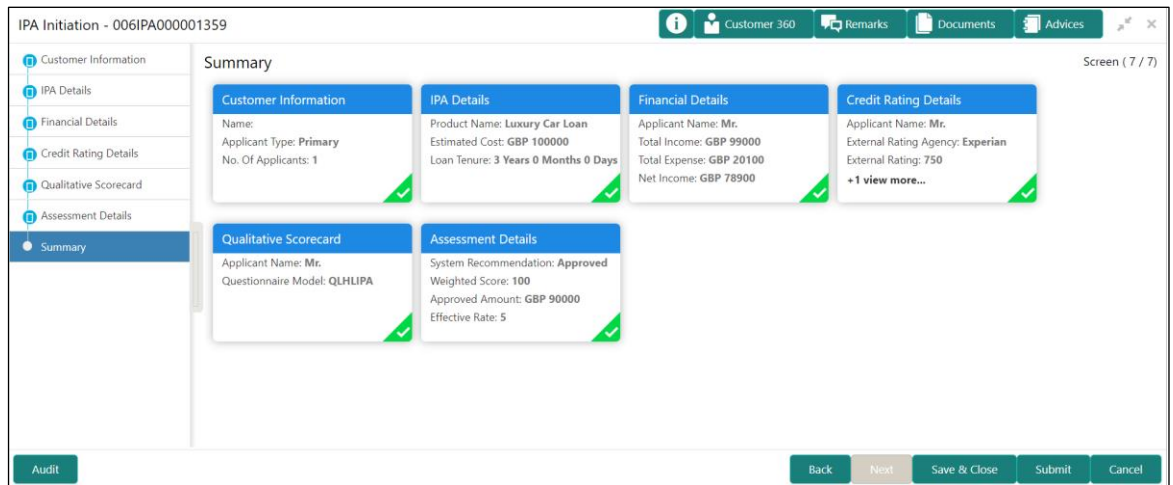
NOTE: Based on the range of qualitative and quantitative scores, the system provides a suggestive recommendation and the loan amount which can be sanctioned.

2.4.2.7 Summary

The Summary displays the tiles for all the data segments in the IPA Initiation Process. The tiles display the important details captured in the specified data segment.

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

Figure 62: 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 24: Summary – Field Description

Data Segment	Description
Customer Information	Displays the customer information details.
IPA Details	Displays the IPA details.
Financial Details	Displays the financial details.
Credit Rating Details	Displays the credit rating details
Qualitative Scorecard	Displays the qualitative scorecard details.
Assessment Details	Displays the assessment details.

Data Segment	Description
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>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	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 close the application without saving.

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

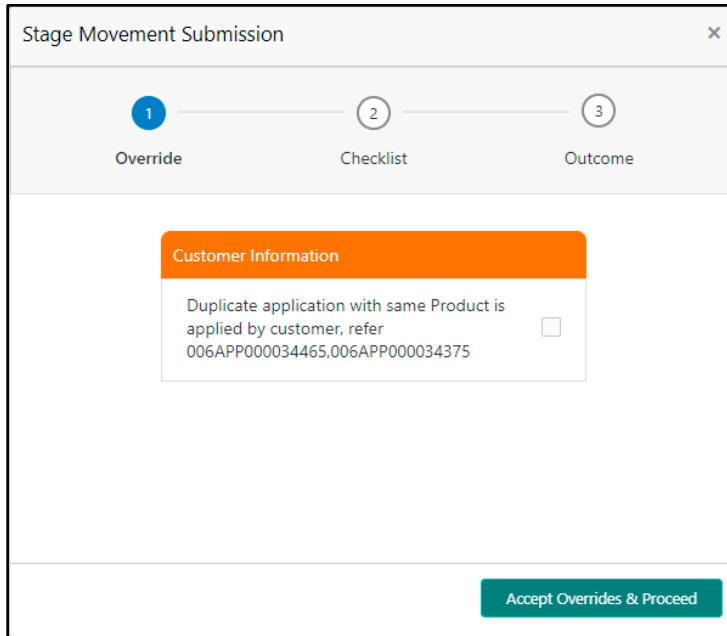
Application De-Dupe:

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

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

→ The **Override** screen is displayed.

Figure 63: Override

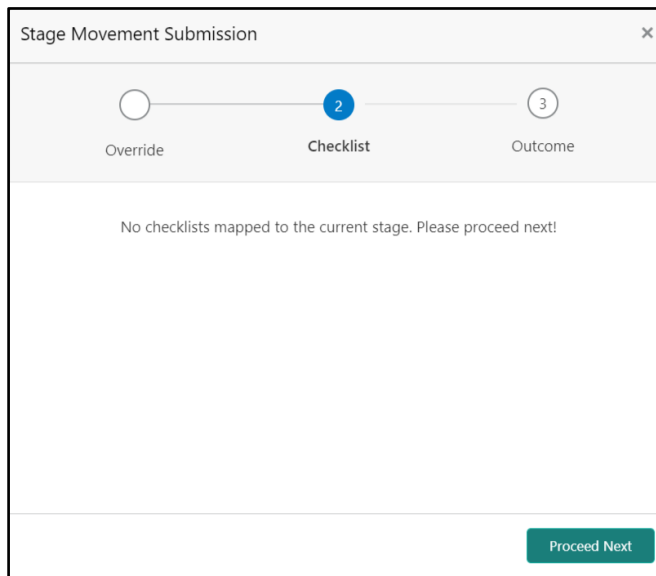


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

Figure 64: 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 65: Outcome

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

- Proceed

Outcomes configured in the conductor workflow for the business process is available in the dropdown list.

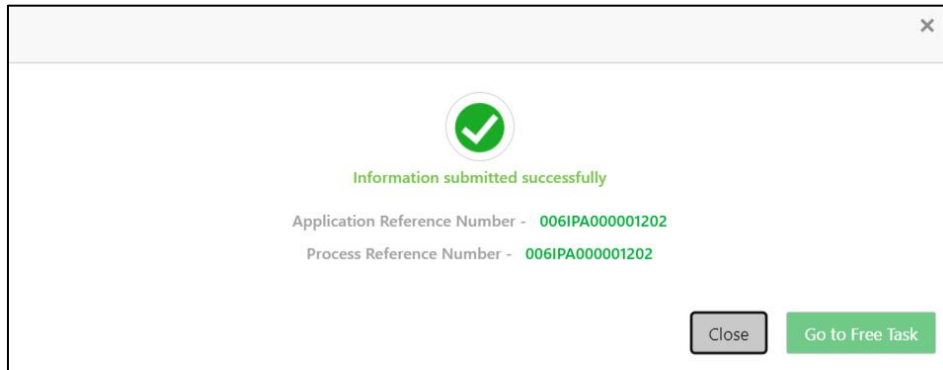
If the System recommendation is “Approved” then, submit of this stage, will move the IPA application into the IPA Approval stage, and generate the IPA initiation advice.

If the System recommendation is “Rejected” then, submit of this stage, will terminate the application, and generate the IPA Rejection letter. Rejected applications can be viewed under IPA Enquiry screen with the “Rejected” status.

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

→ The **Confirmation** screen is displayed.

Figure 66: 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.

The system will generate the advice on submission of the IPA initiation stage.

Post this the origination of the lifecycle of the individual product is triggered. All the child Process Reference Number are linked to the Parent Application Reference Number and can be queried by the Application Reference Number itself.

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

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

Figure 67: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
<input type="checkbox"/> Acquire & E...	---	In-Principle Approval Pr...	006IPA000001202	006IPA000001202	IPA Approval	22-02-25	006
<input type="checkbox"/> Acquire & E...	Medium	Retail Loan Origination	006HMLN010003894	006APP000011089	Account Parameter Setup	22-03-07	006
<input type="checkbox"/> Acquire & E...	Low	Savings Account Origin...	006SAVPRA0004195	006APP000011064	Application Enrichment	22-03-07	006
<input type="checkbox"/> Acquire & E...	Low	Savings Account Origin...	006SAVNEW0004191	006APP000011045	Application Entry	22-03-03	000
<input type="checkbox"/> Acquire & E...	Low	Savings Account Origin...	006SAVNEW0004190	006APP000011044	Application Entry	22-03-03	000
<input type="checkbox"/> Acquire & E...	High	Small and Medium Busi...	006SMBCA10001584	006APP000011038	Application Entry	22-02-25	006
<input type="checkbox"/> Acquire & E...	Medium	Retail Loan Origination	006PRLN020003844	006APP000010967	Application Enrichment	22-02-25	006
<input type="checkbox"/> Acquire & E...	Medium	Retail Loan Origination	006HMLN010003876	006APP000011036	Application Entry	22-02-25	006
<input type="checkbox"/> Acquire & E...	High	Current Account Origin...	006CLURPCA0001580	006APP000011030	Application Enrichment	22-02-25	006
<input type="checkbox"/> Acquire & E...	High	CcOriginationProcess	006CCREWA0000172	006APP000011026	CC Assessment	22-02-25	006
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTY220604744	006APP000011015	KYC	22-02-25	006
<input type="checkbox"/> Acquire & E...	Medium	Retail Loan Origination	006VLOAN10003853	006APP000010979	Account Configuration	22-02-25	006
<input type="checkbox"/> Acquire & E...	Medium	Small and Medium Busi...	006SMB5B10004185	006APP000010960	Supervisor Approval	22-02-25	006

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

2.4.3 IPA Approval

IPA Approval stage has the following reference data segments.

- [2.4.2.1 Customer Information](#) – View Only as available in IPA Initiation stage
- [2.4.2.2 IPA Details](#) – View Only as available in IPA Initiation stage
- [2.4.2.3 Financial Details](#) – View Only as available in IPA Initiation stage
- [2.4.2.4 Credit Rating Details](#) – View Only as available in IPA Initiation stage
- [2.4.3.1 Assessment Summary](#)
- [2.4.3.2 IPA Approval Details](#)
- [2.4.3.3 Summary](#)
- [2.4.3.4 Request Clarification](#)

2.4.3.1 Assessment Summary

Assessment Summary is the first data segment of IPA Approval stage. The user can acquire the application from FREE TASK.

1. Click **Acquire & Edit** in the Free task screen of the previous stage – IPA Initiation to proceed with the next data segment.

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

Figure 68: Assessment Summary

Assessment Summary			
Requested Amount GBP	Tenure 3 Years 0 Months 0 Days	Rate of Interest 4.50	Variance 0
Total Weighted Score 100	Approved Amount GBP 90000	Proposed Variance 0.50	Effective Rate 5.00
System Recommendation Approved	Grade A	Manual Decision —	

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

Table 25: Assessment Summary – Field Description

Field	Description
Requested Amount	Displays the requested loan amount.
Tenure	Displays the loan tenure.
Rate of Interest	Displays the IPA rate of interest.
Margin	Displays the approved margin. This field displays if the Rate Type is selected as Floating .
Variance	Displays the approved variance. This field displays if the Rate Type is selected as Fixed .
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the approved loan amount.
Proposed Margin	Displays the proposed margin from Decision Service. This field displays if the Rate Type is selected as Floating .
Proposed Variance	Displays the proposed variance from Decision Service. This field displays if the Rate Type is selected as Fixed .
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 to place a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details,

Field	Description
	<p>confirming specific information, 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>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 and Close	<p>Click Save and 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>

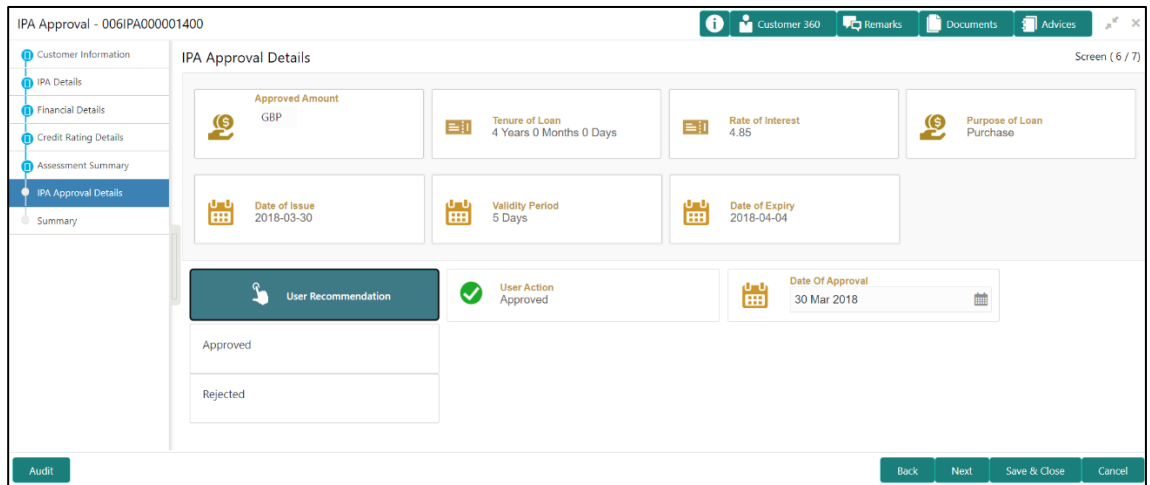
2.4.3.2 IPA Approval Details

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

1. Click **Acquire & Edit** in the Free task screen of the previous stage – IPA Initiation to proceed with the next data segment.

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

Figure 69: IPA Approval Details



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

Table 26: IPA Approval Details – Field Description

Field	Description
Approved Amount	Displays the approved IPA loan amount.
Tenure of Loan	Displays the loan tenure.
Rate of Interest	Displays the IPA rate of interest.
Purpose of Loan	Displays the purpose of loan.
Date of Issue	Displays the date of issue.
Validity Period	Displays the validity period.
Date of Expiry	Displays the expiry date.

Field	Description
User Recommendation	Specify the User recommendation. Available options are: <ul style="list-style-type: none"> • Approved • Rejected
User Action	Displays the user action based on user recommendation.
Date of Approval	Displays the IPA approval date.
Request Clarification	Click Request Clarification to raise a new clarification request. The system allows to place a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer. For more information on Request Clarification , refer to the section Request Clarification .
Back	Click Back to navigate to the previous data segment within a stage. Since this is the first screen on the workflow, Back will be disabled.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.
Save and Close	Click Save and 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.

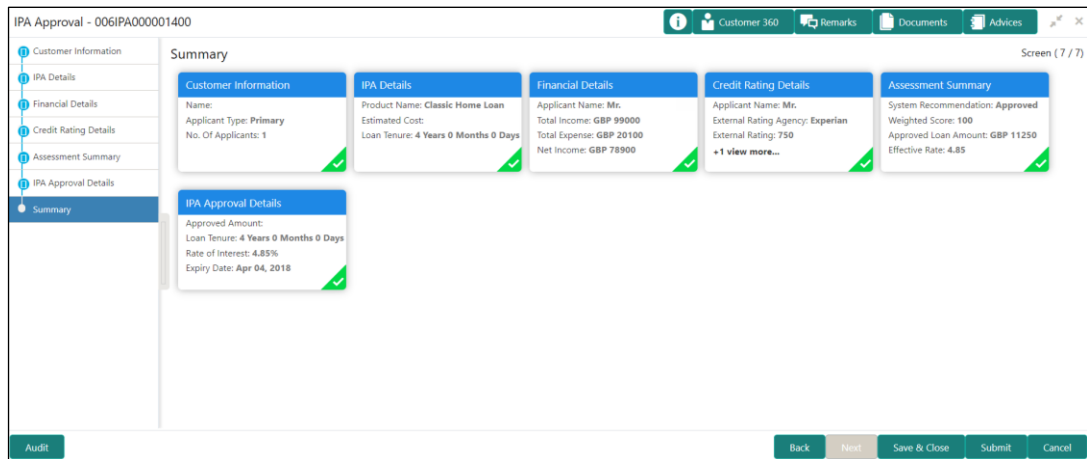
2.4.3.3 Summary

The Summary displays the tiles for all the data segments in the IPA Approval Process. The tiles display the important details captured in the specified data segment.

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

→ The **Summary** screen is displayed.

Figure 70: Summary



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

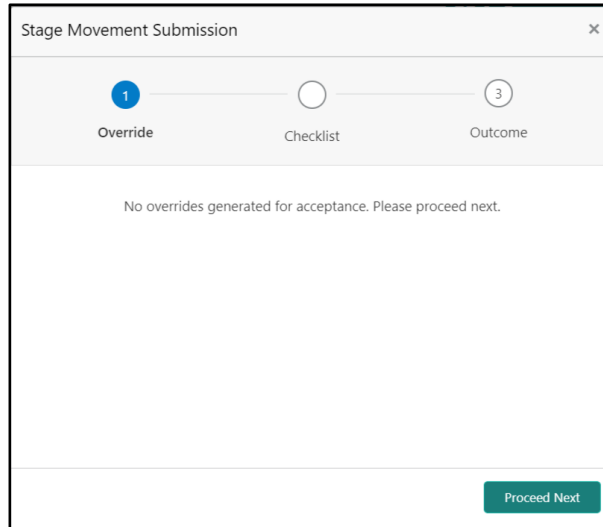
Table 27: Summary – Field Description

Data Segment	Description
Assessment Summary	Displays the assessment summary details.
IPA Approval Details	Displays the IPA Approval details.

Data Segment	Description
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows to place a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer.</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>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	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 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 **Override** screen is displayed.

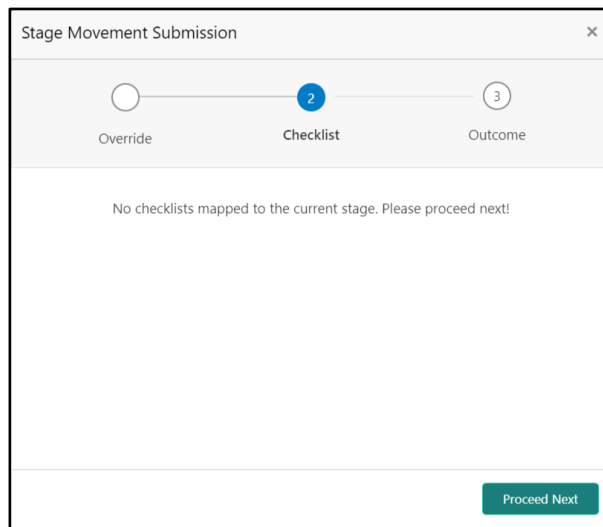
Figure 71: Override



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 ensure overrides do not arise.

3. Click **Proceed Next**.
 - The **Checklist** screen is displayed.

Figure 72: 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 73: Outcome

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

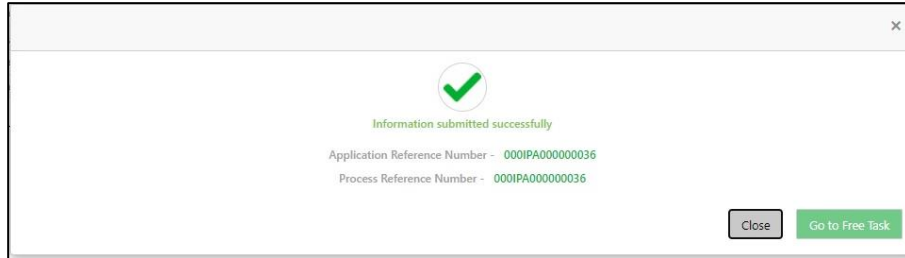
Outcomes configured in the conductor workflow for the business process is available in the dropdown list.

If the **User Recommendation** is “Approved” then, submit of this stage, will move forward the IPA application and should be available for conversion into full application. The system generates the IPA Offer Letter and provides an option to view it.

If the **User Recommendation** is “Rejected” then, submit of this stage, will terminate the application, and generate the IPA Rejection letter. Rejected application can be viewed under IPA Enquiry screen with the “Rejected” status.
7. Enter the remarks in **Remarks**.

8. Click **Submit**.
→ The **Confirmation** screen is displayed.

Figure 74: Confirmation



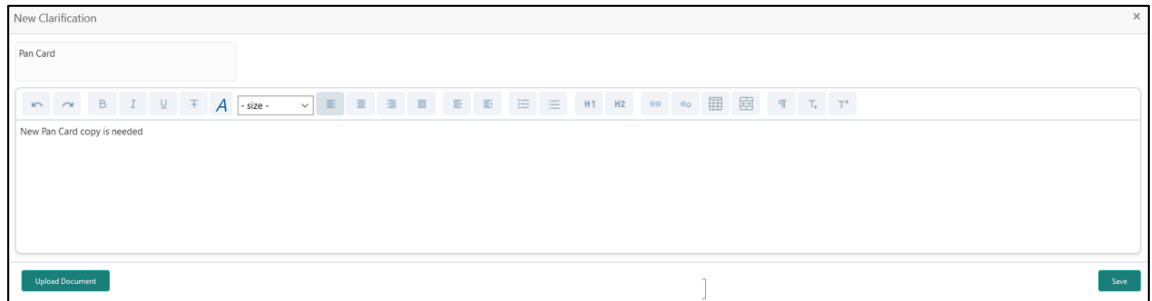
On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is displayed. If you have access to the next stage, you would be able to view the Application number and take action on it.

Post this the origination of the lifecycle of the individual product is triggered. All the child Process Reference Number are linked to the Parent Application Reference Number and can be queried by the Application Reference Number itself.

2.4.3.4 Request Clarification

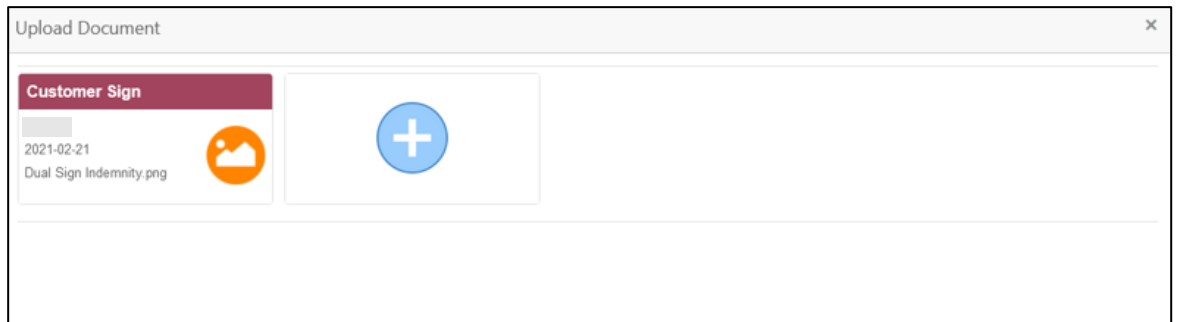
1. Click **Request Clarification** to raise a new customer clarification request. You need to update the Clarification subject and the clarification detail in the New Clarification Pop-up screen.

Figure 75: 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.

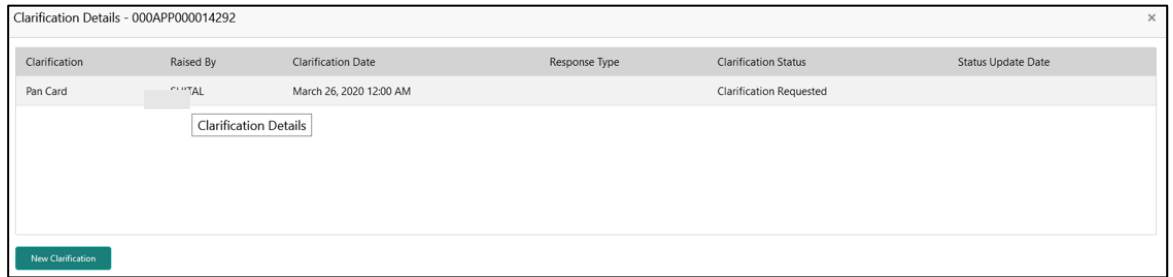
Figure 76: Upload Documents



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

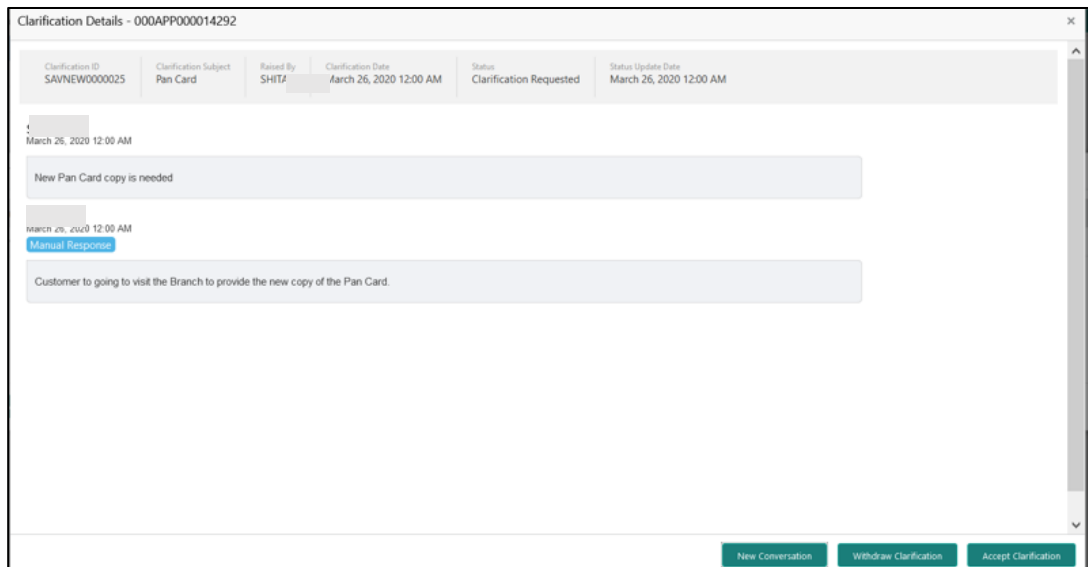
Select the Application from the **Awaiting Customer Clarification** sub-menu available under **Task** menu. Click **Clarification Details** from the header.

Figure 77: Clarification Details



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

Figure 78: Clarification Details



Allowed actions are as following:

- Adding New Conversation
- Withdraw Clarification
- Accept Clarification

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

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

2.4.4 Enquiry

Enquiry allows the user to enquire the loan products with IPA through the various search criteria and convert IPA to normal loan.

Prerequisite

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

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Operations**.
Under **Operations**, click **In-Principle Approval**. Under **In-Principle Approval**, click **Enquiry**.
→ The **Enquiry** screen is displayed.

Figure 79: Enquiry

IPA Reference No.	Customer Name	IPA Request Date	IPA Offered Date	IPA Expiry Date	Mobile Number	Email ID	ID Number	Status
000IPA000000036	[blurred]	26 March 2020	26 March 2020	29 March 2020	23923223	[blurred]	[blurred]	Active

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

Table 28: Enquiry – Field Description

Field	Description
IPA Reference No.	Displays the IPA Reference Number.
Customer Name	Displays the name of the customer.
IPA Request Date	Displays the IPA Request Date.
IPA Offer Date	Displays the IPA Offer Date.
Mobile Number	Displays the mobile number of the applicant.
E-mail ID	Displays the E-mail ID of the applicant.

Field	Description
ID Number	Displays the ID Number of the applicant.
Status	Displays the status of the IPA Application. Available options are: <ul style="list-style-type: none"> • Active • Closed • Expired
Add to Cart	It allows to add the selected product to the cart.
Apply Now	It allows to initiate the origination process for the selected product directly.

2. Click  icon to search the IPA based on the following criteria.


- IPA Reference Number
- Customer Name
- IPA Request Date
- IPA Offered Date
- Mobile Number
- ID Number
- Status

3. Click **Apply** to initiate the origination process for the selected product.

The system will default all the available data into the respective data segments of the Application Initiation stage from IPA Data segments.

OR

4. Click **Add to Cart** and the system will provide an alert that the selected product has been added to the cart.

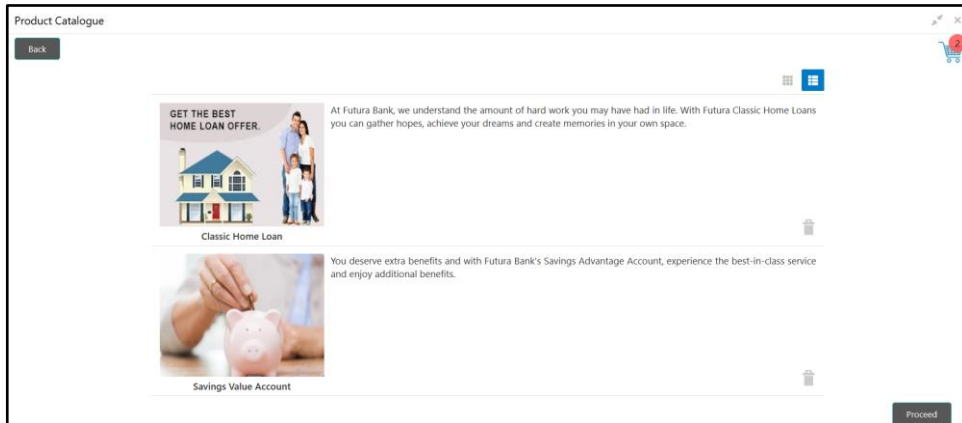
5. Click  icon on the top right side.

Prerequisite

The cart has multiple products.

→ The **Cart** screen is displayed.

Figure 80: Cart Screen with Multiple Products



6. Click **Proceed** to initiate origination for the selected product or click **Back** on the top left side to go back to the Product Details screen.

The system will default all the available data into the respective data segments of the Application Initiation stage from IPA Data segments.

2.5 Action Tabs

The functions available in the various tabs can be accessed during any point in the Application Initiation, IPA Initiation and IPA Approval stages. The details about the tabs are as follows.

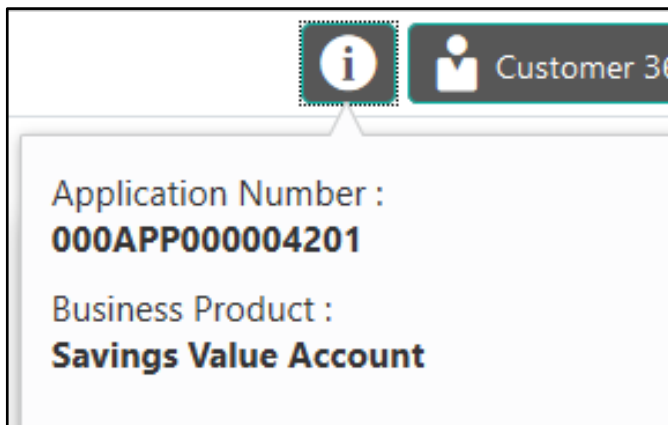
- [2.5.1 Icon](#)
- [2.5.2 Clarification Details](#)
- [2.5.3 Customer 360](#)
- [2.5.4 Application Info](#)
- [2.5.5 Remarks](#)
- [2.5.6 Documents](#)
- [2.5.7 Advices](#)

2.5.1 Icon

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

→ The **Icon screen** is displayed.

Figure 81: Icon Screen



2.5.2 Clarification Details

NOTE: **Clarification Details** tab is applicable and available only for IPA Approval stage.

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

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

Figure 82: 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 29: Clarification Details

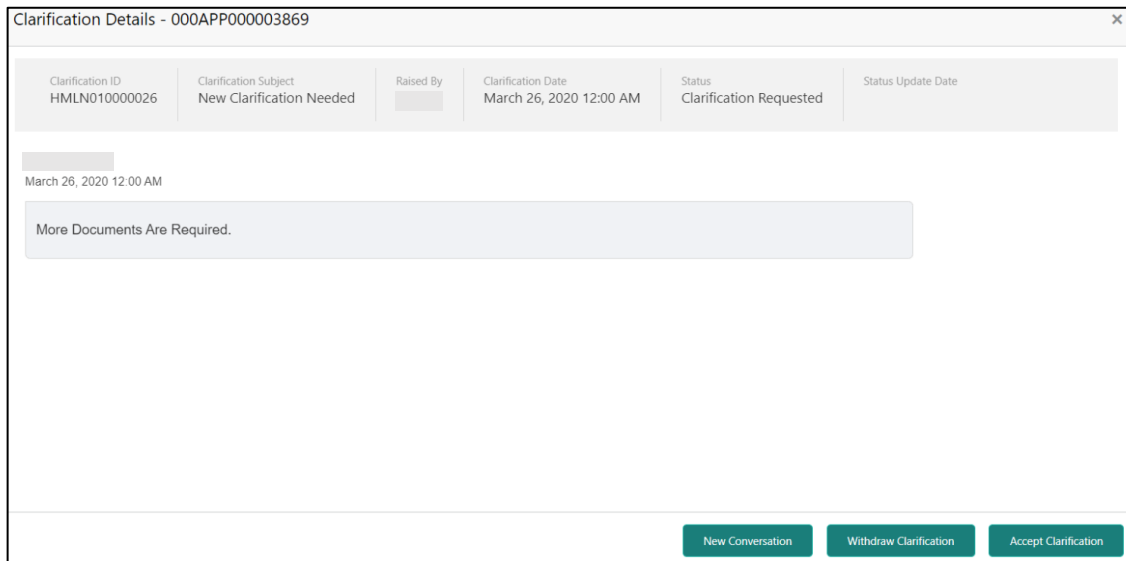
Field	Description
Clarification	Displays the subject of the requested clarification.
Raised By	Displays the user id of the user who has raised the clarification request.
Clarification Date	Displays the clarification date on which the request was raised.
Response Type	Displays the response type.

Field	Description
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.
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 83: 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 30: 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.
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>

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

NOTE:

- The system sends e-mail notification to the customer for clarification request 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.

2.5.3 Customer 360

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

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

Figure 84: Customer 360



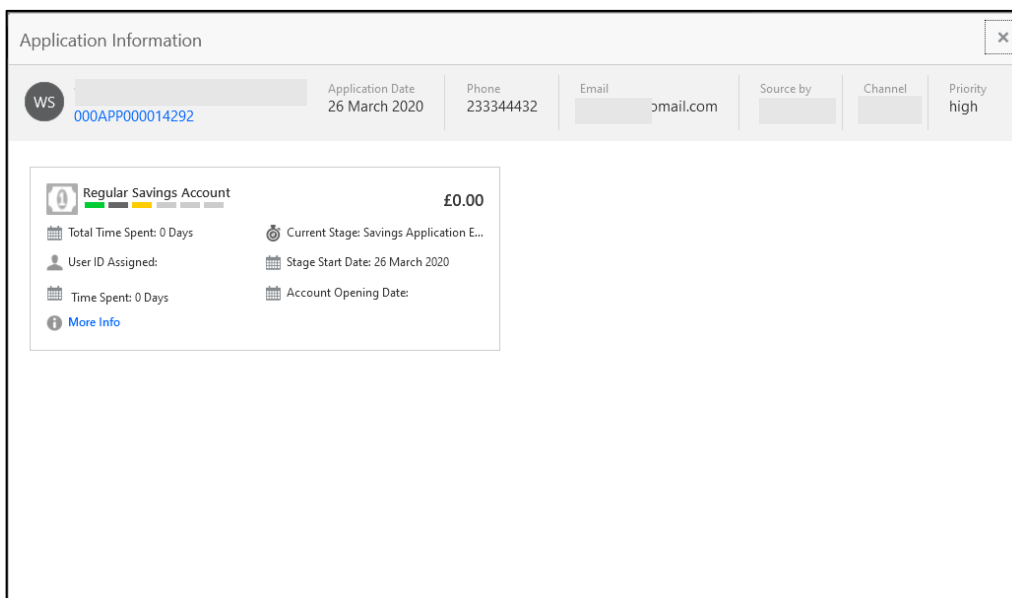
The screen shows the list of Customer IDs in case of Joint Accounts. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Customer Information data segment.

2.5.4 Application Info

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

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

Figure 85: Application Information



2. Click **More Info** hyperlink to launch the pop-up screen where the Clarification Request, if raised are shown.

→ The **Clarification Details** pop-up is displayed.

Figure 86: Clarification Details

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

3. Select any specific Clarification request row to view details of the Clarification Request.

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

Figure 87: Clarification Details

Regular Savings Account - 000APP000014292

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

March 26, 2020 12:00 AM

New Pan Card copy is needed

March 26, 2020 12:00 AM

[Manual Response](#)

Customer to going to visit the Branch to provide the new copy of the Pan Card.

New Conversation Withdraw Clarification Accept Clarification

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 31: 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.
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.

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

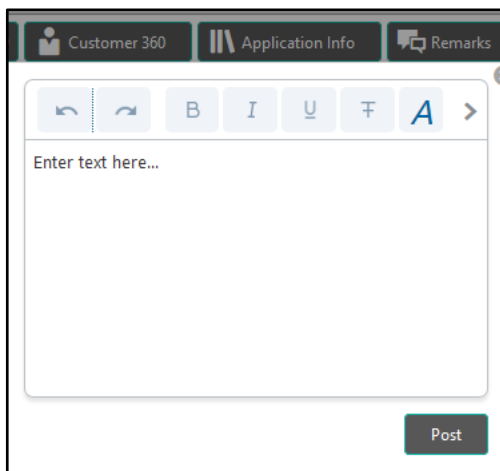
NOTE: Application Info tab will not be visible for Application Initiation stage.

2.5.5 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 88: Remarks

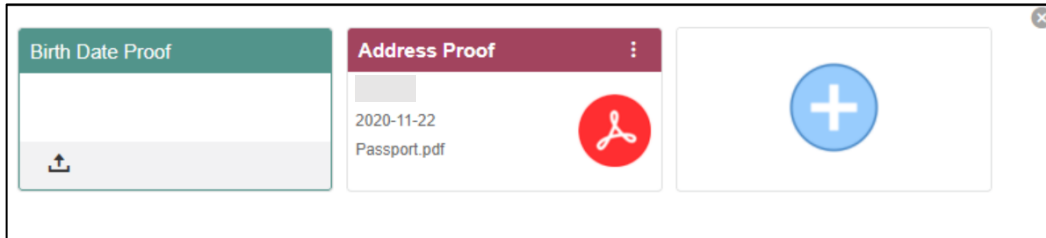


Remarks posted are updated with your user ID, date, and are available to view in the next stages for the users working on that application.

2.5.6 Documents

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

Figure 89: Documents

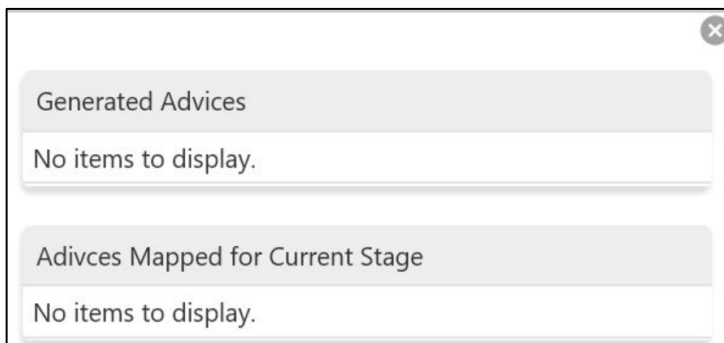


Ensure that mandatory documents are uploaded, as the system will validate the same during the stage submission.

2.5.7 Advices

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

Figure 90: Advices



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

2.6 Tasks

Each stage in Oracle Banking Origination is represented by a functional activity code (List of Glossary). The access to the Stages or stages is cascaded to the users either through the roles or by providing the access for the stage at their user ID level. Stages represents Tasks that the specified user is supposed to work on.

The Task Framework supports the various functions as follows:

- Completed Task
- Free Task
- Hold Task
- My Task Hold Task
- Search and
- Supervisor Task

Once the Application Initiation Process is submitted, the various stages defined in the reference workflow of the individual product is accessed through the Task screens. As mentioned earlier all the child Process Reference Numbers are linked to the Parent Application Reference Number and can be queried by the Application Reference Number itself.

Free Tasks menu displays the tasks which are not acquired by any user and for which the current user is entitled to access. The below mentioned figure shows the Multi-Product Application Originated with Savings and Home Loan Product with the same Application Number. User with entitlement for the process can click **Acquire & Edit** action to work on that stage.

Figure 91: Free Task

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & Edit		Savings Retail Process ...	000SAVLAC0001855	000APP000004106	Application Entry	19-03-22
Acquire & Edit		Loans Retail Process Ma...	000HMELN10000866	000APP000004106	Application Entry	19-03-22
Acquire & Edit		Retail Process Manage...	000INIT000004056	000APP000004105	Application Initiation	19-03-22
Acquire & Edit		Current Account Retail ...	000CURPRM0000094	000APP000004100	Application Enrichment	19-03-22
Acquire & Edit		Current Account Retail ...	000savval0000419	000APP000001856	Application Entry	19-03-22
Acquire & Edit		Current Account Retail ...	000savval0000419	000APP000001856	Application Entry	19-03-22
Acquire & Edit		Loans Retail Process Ma...	000HMELN10000862	000APP000004084	Application Entry	19-03-22
Acquire & Edit		Loans Retail Process Ma...	000PERLN30000858	000APP000004073	Application Entry	19-03-22
Acquire & Edit		Loans Retail Process Ma...	000PERLN30000857	000APP000004072	Application Entry	19-03-22

For more details on the Origination Process of the specific product, please refer the below user manuals:

- Savings Account Origination User Guide
- Current Account Origination User Guide
- Term Deposit Origination User Guide
- Retail Loans Origination User Guide
- Credit Card Origination User Guide

For more details on the Task framework, please refer the **Tasks User Guide**.

For more details on providing access for the stages to User ID or Roles, please refer the **Oracle Banking Security Management System User Guide**.

3 Error Codes and Messages

This topic contains the error codes and messages.

Table 32: Error Codes and Messages

Error Code	Messages
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-CA-001	Error occurred while parsing from Model to Entity
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_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

Error Code	Messages
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
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

Error Code	Messages
RPM-CMN-APL-027	Please provide valid value for Holding Pattern
RPM-CMN-APL-028	Please provide valid value for Ownership
RPM-CMN-APL-029	Please provide valid value for Salutation of \$1
RPM-CMN-APL-030	Please provide valid value for First Name
RPM-CMN-APL-031	Please provide valid value for Last Name
RPM-CMN-APL-032	Please provide valid value for Gender of \$1
RPM-CMN-APL-033	Please provide valid value for Date Of Birth of \$1
RPM-CMN-APL-034	Please provide valid value for Resident Status of \$1
RPM-CMN-APL-035	Please provide valid value for Citizenship By of \$1
RPM-CMN-APL-036	Please provide valid value for Unique Id Type of \$1
RPM-CMN-APL-037	Please provide valid value for Unique Id Number of \$1
RPM-CMN-APL-038	Customer age should be more than \$1 for \$2 Product.
RPM-CMN-APL-039	Customer age should be less than \$1 for \$2 Product.
RPM-CMN-APL-040	Same Customer cannot be added multiple times as Applicant.
RPM-CMN-APL-041	Please provide valid value for Party Id for \$1
RPM-CMN-APL-042	Please provide valid value for Short Name for \$1
RPM-CMN-APL-043	Please provide valid value for Birth Country for \$1
RPM-CMN-APL-044	\$1
RPM-CMN-APL-045	\$1
RPM-CMN-APL-046	Click on 'Cancel' and correct the error or wait for the in-progress party amendment request to be complete to

Error Code	Messages
	reinitiate the party amendment again. Alternately click on 'Proceed' to submit this stage without the amendment.
RPM-CMN-APL-047	Please provide valid value for Birth Country of \$1
RPM-CMN-APL-048	Please provide valid value for Nationality of \$1
RPM-CMN-APL-049	Please provide valid value for Preferred Language of \$1
RPM-CMN-APL-050	Please provide valid value for Preferred Currency of \$1
RPM-CMN-APL-051	Please provide valid value for Customer SubType for \$1
RPM-CMN-APL-052	Please provide valid value for Customer Segment for \$1 .
RPM-CMN-APL-053	Please provide valid value for Marital Status of \$1 .
RPM-CM-FLDT-034	Total Income should not be negative
RPM-CM-FLDT-035	Total Expense should not be negative
RPM-COM-001	JSONException Occured
RPM-CR-001	Error occured while adding the product to cart
RPM-CR-002	Error occured while deleting the product from cart
RPM-CR-003	Error occured while getting the cart details
RPM-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

Error Code	Messages
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
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

Error Code	Messages
RPM-LO-CMDT-027	Please provide valid value for Employee Agreement
RPM-LO-CMDT-028	Please provide valid value for Organization Category
RPM-LO-CMDT-029	Please provide valid value for Demographics
RPM-LO-CMDT-030	Please provide valid value for Employment Start Date.
RPM-LO-CMDT-031	Please provide valid value for Industry Type.
RPM-LO-CMDT-032	Please provide valid value for Organization Name.
RPM-LO-CMDT-033	Please provide valid value for Employee Type.
RPM-LO-CMN-001	Process Reference Number cannot be null
RPM-LO-CMN-002	Error in parsing date
RPM-LO-CMN-003	Offer Issue Details not found for this Process Reference number
RPM-LO-CMN-004	Offer Accept/Reject Details not found for this Process Reference number
RPM-LO-CMN-005	Loan Details not found for this Process Reference number
RPM-LO-CMN-006	Applicant Details not found for this Application number
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

Error Code	Messages
RPM-LO-CMN-011	Mortgage Valuation Details not found for this Process Reference number
RPM-LO-CMN-012	Disbursement Details not found for this Process Reference number
RPM-LO-CMN-013	Vehicle Details not found for this Process Reference number
RPM-LO-CMN-014	Collateral Details not found for this Process Reference number
RPM-LO-CMN-015	Interest Details not found for this Process Reference number
RPM-LO-FLDT-001	Income Amount should not be negative
RPM-LO-FLDT-002	Expense Amount should not be negative
RPM-LO-FLDT-003	Total Income Amount is not equal to Individual Incomes
RPM-LO-FLDT-004	Total Expense Amount is not equal to Individual Expenses
RPM-LO-FLDT-005	Net Amount is not equal to Total Income Amount minus Total Expense Amount
RPM-LO-FLDT-006	Income should be greater than zero
RPM-LO-FLDT-007	Expense should be greater than zero
RPM-LO-FLDT-008	Asset Amount should be greater than zero
RPM-LO-FLDT-009	Liability Amount should be greater than zero
RPM-LO-FLDT-010	Total Asset Amount is not equal to Individual Assets
RPM-LO-FLDT-011	Total Liability Amount is not equal to Individual Liabilities
RPM-LO-FLDT-012	Please provide a valid value for Parent Or Guardian Details
RPM-LO-FLDT-013	Please provide a valid value for Basic Details

Error Code	Messages
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
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-PD-032	Cannot cancel the application as one or more process has crossed irrevocable stages
RPM-PD-001	generateSequenceNumber : Entity cannot be null
RPM-PD-002	Sequence Generator failed to generate the reference number

Error Code	Messages
RPM-PD-003	businessProductCode cannot be null
RPM-PD-004	Error while fetching Business Process
RPM-PD-005	Error while Fetching the Business Products
RPM-PD-006	Error occured while creating ATM Entity Model
RPM-PD-007	Unable to acquire task
RPM-PD-008	Error occurred while initiating workflow
RPM-PD-009	ApplicationNumber cannot be null
RPM-PD-010	Unable to save application in Transaction Controller
RPM-PD-011	Failed to persist comments
RPM-PD-012	Unable to update task to complete
RPM-PD-013	Process Code cannot be null for the lifecycle
RPM-PD-014	Error occured while submitting details to domain
RPM-PD-015	Unable to update stages
RPM-PD-016	Application Number, Process Code and Stagecode are mandatory
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-035	Loan offer accept/reject is not applicable for the given application
RPM-PD-036	Unable to proceed as the application is already being processed by the bank
RPM-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-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-PR-001	Error occurred while getting the cart details
RPM_TC_011	Error occurred while getting uploaded Doc
RPM-TO-001	Mandatory Checklist(s) - \$1
RPM-TO-020	Mandatory Document(s) - \$1

4 Annexure - Advices

4.1 IPA Initiate - Approval

Bank Name
Branch Name
Date:

Customer Name
Address Line1
Address Line2
State
City
Pin code

Dear Sir/Madam,
Sub: Your In-Principle Approval Request

Your request for an 'In Principle Approval' is being processed at our end. We will shortly inform you the status of the application.

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

Yours faithfully,
<Manager Name>
<Bank Name>

4.2 IPA Initiate - Rejection

Bank Name
Branch Name
Date:

Customer Name
Address Line1
Address Line2
State
City
Pin code

Dear Sir/Madam,
Sub: Rejection of In-Principle Approval Request

We regret to inform you that your request for an 'In Principle Approval' has been declined. The reason for this decision is that you do not meet the required criteria.

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

Yours faithfully,

<Manager Name>

<Bank Name>

4.3 IPA Offer Letter

Bank Name

Branch Name

Date:

Customer Name

Address Line1

Address Line2

State

City

Pin code

Dear Sir/Madam,

Sub: Your In-Principle Approval Request

Congratulations. We are pleased to confirm that Futura Bank has assessed your financial position and determined that you qualify for the following loan.

Proposed Borrower/s:	<Applicants>
Business Product:	<Product Code> - <Product Name>
Approved In Principle Amount:	<Currency Code> <Eligible Loan Amount>
Interest Rate on which IPA is offered:	<IPA Rate> %
Loan Tenure:	<Loan Tenure>
IPA Expiry Date:	<IPA Expiry Date>

Although we have indicated that you qualify for the above loan, this letter is not an offer of finance. Before we formally offer you finance and provide a loan agreement the following conditions will need to be met to the satisfaction of the Bank.

- Mortgage of the property /house located at an address to be determined.
- If deemed necessary, <Bank Name> may require security assessment and inspection of the above mentioned property offered as security.
- The secured loan amount (including fee/charges) should not exceed our assessed value.
- You provide the Bank with confirmation of your income details.

- There is no change in the financial position from the date of this letter until you receive the loan agreement.
- Confirmation of all details provided upon making this application.
- You comply with KYC
- Acceptance of this offer on or before the IPA expiry date stated in this letter.

Yours faithfully,
<Manager Name>
<Bank Name>

4.4 IPA Rejection

Bank Name
Branch Name
Date:

Customer Name
Address Line1
Address Line2
State
City
Pin code

Dear Sir/Madam,
Sub: Rejection of In Principle Approval Request

We regret to inform you that your request for an 'In Principle Approval' has been declined. The reason for this decision is that you do not meet the required criteria.

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

Yours faithfully,
<Manager Name>
<Bank Name>

5 List of Glossary

Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
1	INIT	Retail Application Initiation	RPM_INITIATION	Initiation