

Credit Card Origination User Guide

Oracle Banking Origination

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Credit Card Origination User Guide

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1 Preface

1.1 Introduction

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

1.2 Audience

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

1.3 Document Accessibility

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

1.4 Acronyms and Abbreviations

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

Table 1: Acronyms table

Abbreviation	Description
DS	Data Segment
System	Oracle Banking Origination Module

1.5 List of Topics

This user manual is organized as follows:

Table 2: List of Topics

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

1.6 Related Documents

The related documents are as follows:

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

1.7 Symbols

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

Table 3: Symbols

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

2 Credit Card Origination Process Management

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

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

- Retail Credit Card

3 Overview of Credit Card Origination Process

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

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

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

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

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

- [4.2 Credit Card Application Entry Stage](#)
- [4.3 Credit Card Underwriting Stage](#)
- [4.4 Credit Card Assessment Stage](#)
- [4.5 Supervisor Approval Stage](#)

4 Credit Card Origination Process

This chapter includes following sections:

- [4.1 Credit Card Account](#)
- [4.2 Credit Card Application Entry Stage](#)
- [4.3 Credit Card Assessment Stage](#)
- [4.4 Supervisor Approval Stage](#)
- [4.5 Action Tabs](#)
- [4.6 Request Clarification](#)
- [4.7 Reference and Feedback](#)

4.1 Credit Card Account

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

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

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

4.2 Credit Card Application Entry Stage

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

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

Prerequisite

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

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

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

Figure 1: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
Acquire & E...		CcOriginationProcess	000MAXREW0000056	000APP000016705	Application Entry	20-03-26
Acquire & E...	high	Term Deposit Originatio...	000RPMTDA0001397	000APP000016781	Handoff Retry	20-03-26
Acquire & E...	high	Term Deposit Originatio...	000RPMTDA0001393	000APP000016762	Handoff Retry	20-03-26
Acquire & E...	medium	INSTANTACCOUNT	000INSTAS0007183	000APP000016726	Handoff Retry	20-03-26
Acquire & E...	Medium	Retail Party Amendment	000APP000016742	000APP000016742	Amendment Initiation	21-05-04
Acquire & E...		INSTANTACCOUNT	000INSTACD0002019	000APP000016752	Handoff Retry	20-03-26
Acquire & E...		Current Account Origin...	000CURPCA0001207	000APP000009357	Application Entry	20-03-26
Acquire & E...		Current Account Origin...	000CURPCA0001207	000APP000009357	Application Enrichment	20-03-26
Acquire & E...	high	Retail Loan Origination ...	000HMLN010007503	000APP000016730	Application Entry	20-03-26
Acquire & E...	Medium	Retail Party Amendment	000APP000016727	000APP000016727	Amendment Initiation	21-05-04
Acquire & E...	high	Current Account Origin...	000CURACC0002015	000APP000016724	Application Enrichment	20-03-26
Acquire & E...	Medium	Retail Onboarding	PTY2112410041	000APP000016721	KYC	21-05-04
Acquire & E...	Medium	Retail Onboarding	PTY2112410040	000APP000016721	KYC	21-05-04
Acquire & E...	high	INSTANTACCOUNT	000INSTAS0001399	000APP000016720	Handoff Retry	20-03-26

The Application Entry stage has the following reference data segments:

- [4.2.1 Customer Information](#)
- [4.2.2 Customer Consents and Information](#)
- [4.2.3 Relationships](#)
- [4.2.4 Financial Details](#)
- [4.2.5 Card Preference](#)
- [4.2.6 Add-On Card Holder](#)
- [4.2.7 Charge Details](#)
- [4.2.8 Interest Details](#)
- [4.2.9 Summary](#)

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

4.2.1 Customer Information

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

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

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

Figure 2: Customer Information

Credit Card Application Entry - 006APP000087885

Application info Customer 360 Remarks Documents Advises More

Customer Information

Customer Type * Individual Number of Applicants * 1

Add Customer

James Ridge (Primary Applicant)
Date of Birth: 1990-01-01

Existing Customer CF Number 00624058 Applicant Role * Primary Applicant Income Reliant

Upload Document to prepopulate Customer Information

Title * Mr. First Name * James Middle Name Last Name * Ridge
 Name In Local Language Gender * Male Date of Birth * Jan 1, 1990 Resident Status * Resident
 Country of Residence * US Birth Country * US Nationality * US Citizenship By * Birth
 Marital Status * Married Customer Segment * Select Customer Category * INDIVIDUAL Preferred Language * English Preferred Currency * GBP
 Details Of Special Need * Select Remarks For Special Need Relationship Manager ID *
 Staff Profession * Select
 Insider Politically Exposed Person (PEP)

Address

Communication Address Preferred
 67/G South Field Texas Texas US
 E-mail: Mobile: Phone Number: Fax: SWIFT BIC:

Page 1 of 1 (1 of 1 items)

Signature

ID Details

ID Type *	ID Status *	Unique ID	Place Of Issue	Issue Date	Expiration Date	Remarks	Action
Passport	Available	UK489948	Enfield	Jan 1, 2010	Jan 1, 2030	Valid	<input type="checkbox"/> <input type="checkbox"/>

Page 1 of 1 (1 of 1 items)

Supporting Document

Tax Declaration

Service Member Details

Audit Request Clarification Back Next Save & Close Cancel

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



Table 4: Customer Information – Field Description

Field	Description
Customer Type	Displays the customer type based on the product selected.





Number of Applicants*	Displays the number of applicants added for the account. It gets auto calculated based on the number of applicants that are added by Add applicant .
Applicant Name <applicant role>	Displays the name of the applicant. The applicant role is displayed adjacent to this field.
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.
Edit	Click Edit to modify the existing customer details and address details. Click Save to save the modified details and click Cancel to cancel the modifications.
Add Customer	Click Add Customer to add another customer other than primary applicant.
Existing Customer	Select to indicate if customer is existing customer.
Applicant Role	Displays the applicant role. The first customer which is added while initiating an application is considered as primary applicant. By default the Primary Applicant option appears in this field. This field is enabled if you add customer other than the primary customer. You can select role from the available options: <ul style="list-style-type: none"> • Joint • Guarantor
CIF Number	Search and select the CIF number. This field appears for only existing customers.






	Once the CIF number is selected, the system identify whether the entered CIF number matches the Office of Foreign Assets Control (OFAC) list. If response is positive then error appears stating Invalid Customer Status . The account opening process is not initiated with that customer.
Primary Customer	Select if you want to make this customer as primary customer. By default this field appears selected for the first added customer.
Income Reliant	Select to indicate whether the applicant is income reliant. The applicant's financial details are captured only if this indication is selected.
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*	Select the residential status of the applicant from the drop-down list. Available options are: <ul style="list-style-type: none"> • Resident • Non-Resident
County of Residence*	Search and select the country code of which the applicant is a resident.
Birth Country*	Search and select the country code where the applicant has born.
Nationality*	Search and select the country code where the applicant has nationality.




Citizenship By*	Search and select the country code for which applicant has citizenship.
Marital Status*	Select the marital status of the customer from the drop-down list. Available options are: <ul style="list-style-type: none"> • Married • Unmarried • Legally Separated • Widow
Customer Segment	Select the segment of the customer. Available options are: <ul style="list-style-type: none"> • Emerging Affluent • High Net worth Individuals • Mass Affluent • Ultra HNI
Customer category*	Select the category of the customer.
Preferred Language*	Select the preferred language.
Preferred Currency*	Select the preferred currency.
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 the special need selected.
Relationship Manager ID	Search and select the Relationship Manager ID for the applicant.


Staff	Select the toggle to indicate if the customer is employee of the bank.
Profession	Select the profession of the customer.
Insider	Select to indicate if you are insider of the bank.
Role	Select the role. This field appears if you select the Insider option.
Politically Exposed Person	Select to indicate if you are politically exposed person.
Address	<p>This section displays the added address of the applicant. It is mandatory to add communication address of the applicant.</p> <p>Click  to add address details.</p> <p>Click  to perform below actions on the added address details,</p> <ul style="list-style-type: none"> • To view the address details, click View. • To edit the address details, click Edit. <p>To delete the address details, click Delete.</p>
Address Type*	<p>Select the address type for the applicant from the drop-down list.</p> <ul style="list-style-type: none"> • Permanent Address • Residential Address • Communication Address • Office Address
Location	Select and search the location.
Preferred Address	Select to indicate if you want the selected address type as preferred address type.
Address From	Select the date from when you are connected with the given address.

Address To	Select the date till when you were connected with the given address.
Mark communication address as same	Select to indicate whether the given address is same as communication address. This field appears if you select the Permanent Address option from the Address Type list.
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
State / Country Sub Division	Specify the state or country sub division.
Country	Select and search the country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Addition Info	In this section you can provide addition information.
Sub Department	Specify the sub department.
Department	Specify the department.
Building Number	Specify the building number.
Post Box	Specify the post box code.
District Name	Specify the district name.
Floor	Specify the floor number.
Room	Specify the room number.
Locality	Specify the locality.
Landmark	Specify the landmark.
Contact Name / Narrative	Specify the name of the contact person.
Media	In this section you can provide digital contact details.

Mobile	Click  to add mobile details.
ISD code	Specify the international subscriber dialing code of the mobile number.
Mobile Number	Specify the mobile number.
Preferred	Select to indicate if the given mobile number is the preferred number.
Action	You can edit or delete the added mobile details.
Email	Click  to add email details.
Email Id	Specify the email ID.
Preferred	Select to indicate if the given email ID is the preferred ID.
Action	You can edit or delete the added email details.
Phone	Click  to add phone details.
ISD code	Specify the international subscriber dialing code of the phone number.
Area Code	Specify the area code of the phone number.
Preferred	Select to indicate if the given phone number is the preferred number.
Action	You can edit or delete the added phone details.
Swift	Click  to add swift details.
Business Identifier Code	Specify the business identifier code.
Address Line 1	Specify the address from line 1 to line 4.
Preferred	Select to indicate if the given swift details are the preferred details.
Action	You can edit or delete the added swift details.

FAX	Click  to add fax details.
ISD Code	Specify the international subscriber dialing code of the phone number.
Fax Number	Specify the fax number details.
Preferred	Select to indicate if the given fax number is the preferred number.
Signatures	<p>In this section you can add new signature and view the already added signature of the customer.</p> <p>Click  to add upload signature.</p> <p>Click Add button to add the additional signatures.</p> <p>Click Cancel button to discard the added details.</p> <p>On Submit, signature will be handed off to Oracle Banking Party.</p>
Upload Signature	<p>Drag and drop the signature file or click on Select or drop files here to browse and upload the signature from the local system.</p> <p>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>
ID Details	<p>You can add, view and edit the ID details in this section.</p> <p>Click  to add ID details.</p>

ID Type	<p>Specify the ID type.</p> <p>The available options are:</p> <ul style="list-style-type: none"> • ITIN • Driving License • ATIN • EIN • SIN • Passport <p>SSN</p>
ID Status	<p>Specify the status of the selected ID type.</p> <p>The available options are:</p> <ul style="list-style-type: none"> • Verification Pending • Applied For • Available <p>Notice Received</p>
Unique ID	<p>Specify the unique identification code of the selected type. You can enter the unique ID only if the ID Status is Available.</p>
Place Of Issue	<p>Specify the place where the ID is issued to the user.</p>
Issue Date	<p>Specify the date from which the ID is valid.</p>
Expiration Date	<p>Specify the date till which the ID is valid.</p>
Remark	<p>Specify the remark.</p>
Action	<p>Click  to add the entered ID details.</p> <p>Click  to edit the added ID details</p> <p>Click  to delete the added ID details.</p>

Supporting Document	<p>This section displays the status of the supporting documents that customer provides to get onboard. You can view,</p> <ul style="list-style-type: none"> • Total Documents – Counts of total documents • Document Submitted – Count of the document that are submitted • Document Pending – Count of the document that are pending <p>Click  to add the document. The Document popup appears. Below fields appears in the popup.</p>
Document Name	Specify the name of the document.
Document Number	Specify the unique number of the selected document.
Document Issue Date	Specify the date from which the document is valid.
Document Expiry Date	Specify the date on which the document is expired.
Upload Documents	<p>Drag and drop the document file or click the Select or drop files here link to browse and upload the document.</p> <p>PNG & JPEG file formats are supported.</p>
Tax Declaration	You can update the tax declaration details in this section.
Form Type	Specify the form type for tax declaration.
Valid From	Specify the date from which the form is valid.
Valid Till	Specify the date on which the document is expired.
Remarks	Specify the remarks.
Service Member Details	You can capture the service member details in this section, if the customer is service member.
Unit Name	Specify the unit name of the customer.
Service Branch	<p>Specify the service branch of the customer.</p> <p>The available options are:</p>

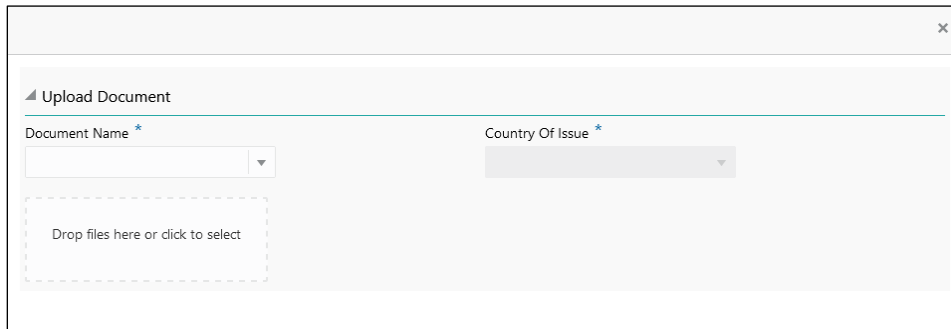
	<ul style="list-style-type: none"> • Army • Marine Corps • Navy <p>Air Force</p>
Remarks	Specify the remarks.
Order Number	Specify the order number of the service in which the customer is enrolled.
Notification Date	Specify the date on which the customer notified bank about the enrollment in service. This date cannot be future dated.
Employee ID	Specify the employee identification code.
Cover Under Armed Forces Benefits	Specify whether the customer is covered under the armed forces benefits.
Active Duty Start Date	Specify the date on which service is active.
Active Duty End Date	Specify the date on which the service is ending.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>NOTE: The system will validate for all mandatory data segments and data fields. If mandatory details are not</p>

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

3. Click **Upload Document** to fetch the customer information from the uploaded documents. The information is fetched using the OCR and NLP feature which supports the reading of text from uploaded documents such as Passport, Driving License

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

Figure 3: Customer Information – Upload Document



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

Table 5: 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.

→ The **Verify Information** section is displayed after the document is uploaded.

Figure 4: Verify Information

The screenshot displays a 'Verify Information' window. At the top, there is a preview of an Arizona Driver License. Below the preview, the form is organized into two columns of input fields:

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

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

4. On the **Verify Information** section, the fields are pre-populated with extracted data. For more information on fields, refer to the field description table below.

Table 6: Verify Information – Field Description

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

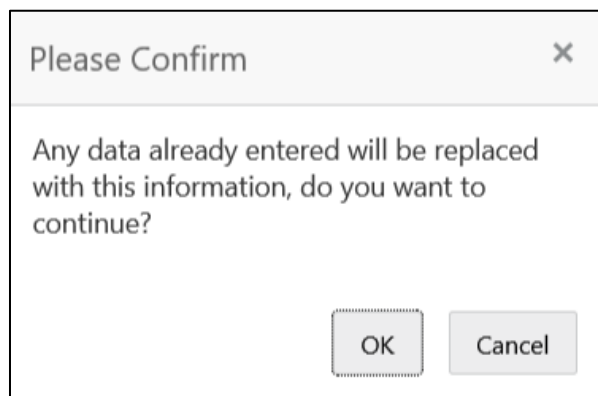
Field	Description
Address Type	<p>This field is pre-populated with the extracted data. Modify the address type of the applicant.</p> <p>The available options:</p> <ul style="list-style-type: none"> • Permanent address • Residential address • Communication address • Office address <p>NOTE: By default,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

Field	Description
Country	This field is pre-populated with the extracted data. Modify the country name of the applicant, if required. NOTE: This field appears only if the Document Name is selected as Driving License .
Zipcode	This field is pre-populated with the extracted data. Modify the zip code of the applicant, if required. NOTE: This field appears only if the Document Name is selected as Driving License .
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

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

→ The **Confirmation** screen displays.

Figure 5: 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.

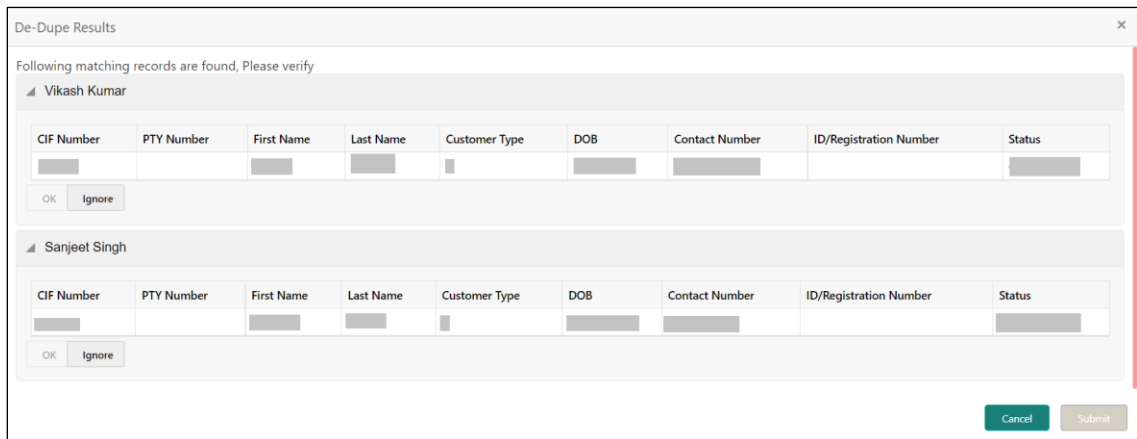
If the **Customer Dedupe** service check is enabled, upon capturing the New Customer details, the system compares the same with the existing customer’s records. If there are any matching hits, the list of Duplicate records which matches to the New Customer Details will be displayed.

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

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

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

Figure 6: De-Dupe Results



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

Table 7: 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.

Field	Description
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.

4.2.2 Customer Consents and Information

Consent and preference data segments captures, specific customer consent and preferences for communication and data sharing. Customer consent and preferences are used to comply with various regulatory and bank compliance policies and processes. Currently this is applicable for only **Individual** type of customer.

Prerequisite

- Questionnaire is created in the PDS and later mapped to the relevant regulations and product types are part of seed data configuration.
1. Click **Next** in **Customer Information** screen to proceed with the next data segment, after successfully capturing the data.

→ The **Customer Consent and Preference** screen appears.

Figure 7: Customer Consent and Preference

The screenshot displays the 'Customer Consent and Preferences' screen. It includes a sidebar with navigation options: Customer Information, Customer Consent and Preference (selected), Relationships, Product Details, and Summary. The main content area is divided into several sections:

- e-Sign:** A toggle switch for 'Consent to receive communication electronically?' is turned on.
- Marketing Communications:** A toggle switch for 'Consent to receive Marketing, Promotional and Sales' is turned on.
- Channel Table:** A table with columns for Channel, Contact Value, Preferred Time, and Actions.

Channel	Contact Value	Preferred Time	Actions
Email	alshay.jagtap@oracle.com	Weekday: 9:00 to 18:00	[Envelope icon] [Trash icon]
SMS	+18881114321	Weekend: 10:00 to 16:00	[Envelope icon] [Trash icon]
Postal Mail	Resident	Weekend: 10:00 to 16:00	[Envelope icon] [Trash icon]
FAX	+18881114321	Weekday: 9:00 to 18:00	[Envelope icon] [Trash icon]
Whatsapp	+18881114321	Anyday: 9:00 to 18:00	[Envelope icon] [Trash icon]
- Privacy Information:** A section with four questions, each followed by a checkbox:
 - Can we share your credit worthiness?
 - Can we share your personal information with our affiliates to market to you?
 - Can we share your personal information with our affiliates for everyday business purpose?
 - Can we share your credit report from a credit reporting agency?

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





2. The sections on the screen appears based on the configurations. This section displays a set of questions which vary based on the party type and the regulations of the bank's location. Click  to expand each section.
3. Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory. Below are the list of sample questions, which are configured for the different customer consents. For more information on fields, refer to the field description table below.

Table 8: Customer Consent and Preferences

Field	Description
E-Sign	Specify whether the customer needs electronic communication. If the answer is Yes then it is mandatory to capture the e-mail ID for communication in the application.
Marketing Communications	Specify whether the customer needs marketing, promotional and sales communication. If the answer is Yes then capture channel details.
Channel	Specify the channel through which you need marketing communication. The available options are: <ul style="list-style-type: none"> • Email • SMS • Postal Mail • Whatsapp • Phone • FAX
Contact Value	Specify the contact value related to the selected channel.
Preferred Time	Specify the preferred time to receive marketing communication.
Action	Click  to add the entered ID details. Click  to edit the added ID details Click  to delete the added ID details.
Privacy Information	Specify the appropriate answer for the questions that appears based on the configuration.

Field	Description
Consent of Minor	This section appear only in case the age of minor lies within the age limit of minor. The age is calculated from the date of birth captured in Customer Information data segment and validated by calling Validation model in PDS.
Consent Received from Guardian	Specify whether the consent is received from guardian.
Date of Receipt	Specify the date of receipt.
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.

4.2.3 Relationships

In this data segment you can add and view relationships of the customer. While onboarding a customer, adding the relationship details is beneficial to both customer and bank. Below are the available relationship types,

- Household – If related party has a household relation such as Father, Mother, Son, daughter, Spouse, or Guardian.
- Power of Attorney – If related party is who holds power attorney.
- Service Member - If related party is served in military services.
- Related to Insider – If related party is an insider
- Guardian – If related party is a guardian of minor customer who is getting onboarded.

Currently this is applicable for only Individual type of customer.

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

→ The **Relationship** screen appears.

Figure 8: Relationships

The screenshot displays the 'Relationships' screen for a loan application entry (ID: 006APP000087926). The interface includes a navigation menu on the left with options like 'Customer Information', 'Customer Consent and Preference', 'Relationships', 'Loan Details', 'Mandate Details', 'Financial Details', 'Collateral Details', and 'Summary'. The main area shows the 'Relationships' tab selected, with sub-tabs for 'Related to Insider', 'Guardian', and 'Service Members'. A dropdown menu shows 'Mr. John Doe'. Below this is a table with the following data:

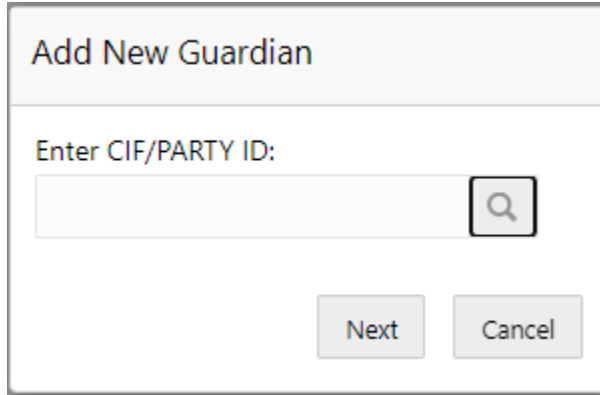
Party Type	CIF /Party ID	Name	ID /Registration Number	Is Customer	Action
INDIVIDUAL	00624271	Johnathan Rogers		Yes	[Add]

At the bottom of the screen, there are buttons for 'Audit', 'Request Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel'.

2. In the Relationships screen, select the appropriate relationship tab to add the details.
3. If the party is auto populated on the screen then click the party name to expand the section and add related party.

- Click  to add the party. The **Add New<Relationship Type>** popup appears for entering the CIF or Party ID.

Figure 9: Add New <relationship type>



The party related to the customer can be either of the following:


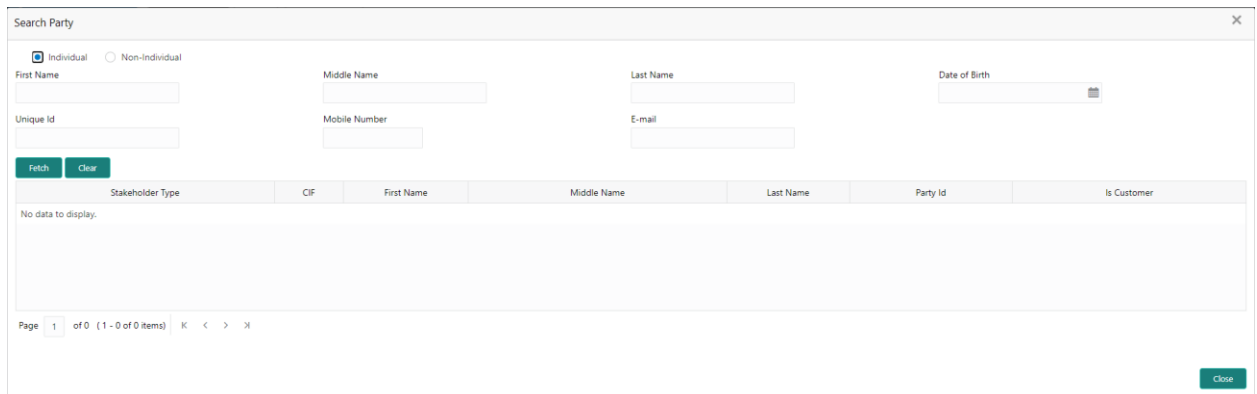
- An existing customer of the bank
 - An existing party who is non-customer to the bank but is a stakeholder to another customer
- In the **CIF/Party ID** field, enter the CIF or party Id and click **Next** to add the party.
OR
Click  to search party.
 - If you search for the party then **Search Party** screen appears.

Figure 10: Search Party




- 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: Search Party

Field	Description
Individual	Select if the party is individual.
Non- Individual	Select if the party is non-individual.
First Name	Specify the first name of the party.
Middle Name	Specify the middle name of the party.
Last Name	Specify the last name of the party.
Date of Birth	Specify the date of birth of the party.
Unique ID	Specify the unique identification number of the party.
Mobile Number	Specify mobile number of the party.
E-mail	Specify the email address of the party.
Fetch	Click the button to fetch the details based on the entered search criteria.
Clear	Click the button to clear the entered details.
Stakeholder Type	Displays the type of the stakeholder.
CIF	Displays the CIF ID of the existing customer.
First Name	Displays the first name of the stakeholder.
Middle Name	Displays the middle name of the stakeholder.
Last Name	Displays the last name of the stakeholder.
Party ID	Displays the party ID of the existing customer who is not onboarded.
Is Customer	Displays whether the customer exist within the bank.

8. Double click on the record which you want to select.
9. Click **Add** to add as a related customer. You can view the selected customer in the tabular format.

Table 10: Relationship

Field	Description
Party Type	Displays the party type.
CIF/ Party ID	Displays the unique identification number. For an existing customer, the CIF number is displayed. For an existing non customer, the Party ID is displayed.
Name	Displays the name of the customer.
ID/ Registration Number	Displays the ID or registration number of the added customer.
Is Customer	Displays whether the added party is an existing customer within the bank.
Action	Click  to delete the added ID details.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to close the application without saving.

4.2.4 Financial Details

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

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

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

Figure 11: Financial Details

The screenshot shows the 'Financial Details' screen for a credit card application. The top navigation bar includes 'Clarification Details', 'Application Info', 'Customer 360', 'Remarks', 'Documents', and 'Advice'. The left sidebar lists 'Customer Information', 'Financial Details', 'Card Preference', 'Add-On Card Holder', 'Charge Details', 'Interest Details', and 'Summary'. The main content area is titled 'Financial Details' and includes the following sections:

- Applicant Name:** MR
- Basic Details:**
 - Employment type: FTM
 - Organization Name: *
 - Organization Category: *
 - Demographics: *
 - Employee Type: *
 - Employee ID: *
 - Employment Start Date: *
 - Employment End Date: *
 - Grade: *
 - Designation: *
 - I currently work in this role: *
 - Industry Type: *
- Income and Expense Tables:**
 - Monthly Income (In GBP):**

Type	Amount
Pension	£0.00
Investment Income	£0.00
Agriculture	£0.00
Salary	£50,000.00
Interest Amount	£0.00
Rentals	£0.00
Bonus	£0.00
Cash Gifts	£0.00
Other Income	£0.00
Business	£0.00
GBP	50,000.00
 - Monthly Expense (In GBP):**

Type	Amount
Medical	£0.00
Education	£0.00
Rentals	£0.00
Household	£0.00
Vehicle	£0.00
Fuel	£0.00
Other Expenses	£10,000.00
Loan Payments	£0.00
Utility Payments	£0.00
Insurance Payments	£0.00
Credit Card Payments	£0.00
GBP	10,000.00
 - Liabilities (In GBP):**

Type	Amount
Property Loan	£0.00
Vehicle Loan	£0.00
Credit Card Outstanding	£0.00
Overdrafts	£0.00
Personal Loan	£0.00
Other Liability	£0.00
Home Loan	£0.00
Education Loan	£0.00
GBP	0.00
 - Asset (In GBP):**

Type	Amount
House	£0.00
Deposit	£0.00
Vehicle	£0.00
Other	£0.00
GBP	0.00

At the bottom of the screen, there are buttons for 'Audit', 'Request Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

Table 11: Financial Details – Field Description

Field	Description
Applicant Name	Displays the name of the applicant.
Total Income	Displays the total income of the applicant.
Total Expense	Displays the total expenses the applicant.
Currently Working	Displays the name of the organization where the applicant is currently working.
Last Update On	Displays the date on which the financial details of an existing applicant were last updated. For a new applicant, it will remain blank.
Edit	Click Edit to modify the existing applicant details. Click Save to save the modified details and click Cancel to cancel the modifications. Edit will be visible only for existing applicant.
Basic Details	Default values available as options in drop-down list can be used as attributes to configure the Quantitative Score which will be used during Assessment stage. Refer to Configuration user manual for the list of attributes available in this release.
Employment Type*	Select the employment type from the drop-down list. The available options are: <ul style="list-style-type: none"> • Salaried • Self – Employed / Professional Employment Type is reckoned as an attribute for Quantitative Score calculation for the given Applicant.
Organization Name*	Specify the name of the organization.

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

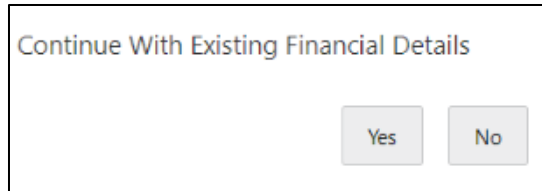
Field	Description
Industry Type	<p>Select the Industry Type from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • IT • Bank • Services • Manufacturing • Legal • Medical • Engineering • School/College • Others
Monthly Income	<p>Specify the monthly income details in the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

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

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

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

Figure 12: Error Message



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

4.2.5 Card Preference

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

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

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

Figure 13: Card Preference

Credit Card Application Entry - 000APP00016704

Card Preference

MaxRewards

Applicant Name: Indian Oil

Card Limit: GBP 1231

Add-on Card Allowed: No

Card Type: Master Card

NFC:

Picture Card:

Number of add on cards: 3

Image on Picture Card: Upload

Embossed Name: *

Statement Generation Date: 5

Statement Type: Summary

Statement Delivery Type: Email Physical

Limit Type	Maximum Limit	Daily Limit
<input type="checkbox"/> ATM Limit	£4,000.00	£30,000.00

Audit

Request Clarification Back Next Save & Close Cancel

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

Table 12: Card Preference – Field Description

Field	Description
Applicant Name	Displays the name of the applicant.
Affinity Program	Displays the affinity program.
Card Limit	Displays the card limit.
Addon Card Allowed	Displays whether the addon card is allowed.
Card Type	Select the type of the card.
NFC	Select the toggle to enable NFC.
Number of add on cards	Specify the number of cards required.
Embossed Name*	Specify the name to be embossed on the card.
Picture Card	Select the toggle to enable the picture card.
Image on Picture Card	Select the image file from the drive and click Upload to add the image to card.
Statement Generation Date	Select the date when the statement should be generated.
Statement Type	Select the type of statement. Available options are: <ul style="list-style-type: none"> • Detailed • Summary
Statement Delivery Type	Select the statement delivery type.
Card Transactions Limit	Specify the card transaction limit details Click + / - Button to add/delete the rows.

Field	Description
Limit Type	<p>Select the limit type.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • ATM Limit • POS Limit • International Limit • Internet Limit
Maximum Limit	Specify the maximum limit allowed.
Daily Limit	Specify the daily limit allowed.
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>

4.2.6 Add-On Card Holder

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

1. Click **Next** in **Card Preference** screen to proceed with the next data segment, after successfully capturing the data.
→ The **Add-On Card Holder** screen is displayed.
2. Click **Add Card Holder** to add the details of the Add-on Applicants.

Figure 14: Add-On Card Holder



The screenshot shows the 'Add-On Card Holder' screen in the Credit Card Application Entry system. The applicant's name is 'hindol smith' and their date of birth is '1990-09-13'. The form includes fields for Title, Date of Birth, First Name, ID Type, Relationship with Applicant, Middle Name, Last Name, Unique ID No., and Valid Till. There are also sections for Permanent Address and Communication Address, each with fields for E-mail, Mobile, Phone Number, Fax, and SWIFT BIC. The screen shows a list of 2 items, with the first item selected.


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





Table 13: Add-On Card Holder – Field Description

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

Field	Description
Phone	Displays the phone number of the Add-on applicant.
Existing Customer	Select to indicate if customer is existing customer or not.
CIF Number	Search and select the CIF number. This field appears only if Existing Customer is selected.
Relationship with Applicant	Select the relationship with customer from the drop-down list. <ul style="list-style-type: none"> • Father • Mother • Friend • Spouse • Brother
Title*	Select the Title.
First Name*	Specify the first name.
Middle Name	Specify the middle name.
Last Name*	Specify the last name.
Date of Birth*	Select the date of birth.
ID Type*	Select the identification document type for the Add-on applicant from the drop-down list.
Unique ID No*	Specify the number of the identification document provided.
Valid Till*	Select the valid till date of the identification document provided.
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant.

Field	Description
	<p>Click  to add address details.</p> <p>Click  to perform below actions on the added address details,</p> <ul style="list-style-type: none"> • To view the address details, click View. • To edit the address details, click Edit. <p>To delete the address details, click Delete.</p>
Address Type*	<p>Select the address type for the applicant from the drop-down list.</p> <ul style="list-style-type: none"> • Permanent Address • Residential Address • Communication Address • Office Address
Location	Select and search the location.
Preferred Address	Select to indicate if you want the selected address type as preferred address type.
Address From	Select the date from when you are connected with the given address.
Address To	Select the date till when you were connected with the given address.
Mark communication address as same	<p>Select to indicate whether the given address is same as communication address.</p> <p>This field appears if you select the Permanent Address option from the Address Type list.</p>
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.

Field	Description
Address Line 3	Specify the city or town name.
State / Country Sub Division	Specify the state or country sub division.
Country	Select and search the country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Addition Info	In this section you can provide addition information.
Sub Department	Specify the sub department.
Department	Specify the department.
Building Number	Specify the building number.
Post Box	Specify the post box code.
District Name	Specify the district name.
Floor	Specify the floor number.
Room	Specify the room number.
Locality	Specify the locality.
Landmark	Specify the landmark.
Contact Name / Narrative	Specify the name of the contact person.
Media	In this section you can provide digital contact details.
Mobile	Click  to add mobile details.
ISD code	Specify the international subscriber dialing code of the mobile number.
Mobile Number	Specify the mobile number.
Preferred	Select to indicate if the given mobile number is the preferred number.

Field	Description
Action	You can edit or delete the added mobile details.
Email	Click  to add email details.
Email Id	Specify the email ID.
Preferred	Select to indicate if the given email ID is the preferred ID.
Action	You can edit or delete the added email details.
Phone	Click  to add phone details.
ISD code	Specify the international subscriber dialing code of the phone number.
Area Code	Specify the area code of the phone number.
Preferred	Select to indicate if the given phone number is the preferred number.
Action	You can edit or delete the added phone details.
Swift	Click  to add swift details.
Business Identifier Code	Specify the business identifier code.
Address Line 1	Specify the address from line 1 to line 4.
Preferred	Select to indicate if the given swift details are the preferred details.
Action	You can edit or delete the added swift details.
FAX	Click  to add fax details.
ISD Code	Specify the international subscriber dialing code of the phone number.
Fax Number	Specify the fax number details.

Field	Description
Preferred	Select to indicate if the given fax number is the preferred number.
Card Preference	Specify the card preference details for the Add-on applicant.
Embossed Name*	Specify the name embossed on the card.
Card Limit Allowed*	Displays the maximum card limit allowed.
Image on Picture Card	Select the image file from the drive and click Upload to add the image to card.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be

Field	Description
	available in the My Task list for the user to continue later.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

4.2.7 Charge Details

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

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

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

Figure 15: Charge Details

The screenshot shows the 'Charge Details' screen for a credit card application. The title bar indicates 'Credit Card Application Entry - 006APP000023784'. The main content area displays a 'Handling Charge' section with a 'Total Amount: GBP29.00'. Below this, there are three fields: 'Amount' (GBP29.00), 'Rate' (0%), and a 'Waive' toggle switch. The interface includes a navigation menu on the left, a top toolbar with icons for Clarification Details, Application Info, Customer 360, Remarks, Documents, and Advises, and a bottom toolbar with buttons for Request Clarification, Back, Next, Save & Close, and Cancel.

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

Table 14: Charge Details – Field Description

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

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

4.2.8 Interest Details

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

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

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

Figure 16: Interest Details

The screenshot displays the 'Interest Details' screen for a credit card application. The title bar shows 'Credit Card Application Entry - 006APP000023784'. The left sidebar contains a navigation menu with options: Customer Information, Financial Details, Card Preference, Add-On Card Holder, Charge Details, Interest Details (selected), and Summary. The main content area is titled 'Interest Details' and is divided into two sections: 'Collection Interest' and 'Main Interest'. Each section contains three input fields: 'Interest Rate (In %)', 'Margin (In %)', and 'Effective Rate (In %)'. The values entered are 7, 0, and 7 for Collection Interest, and 5, 0, and 5 for Main Interest. The bottom of the screen features a toolbar with buttons for 'Request Classification', 'Back', 'Next', 'Save & Close', and 'Cancel'. The top right corner indicates 'Screen (6 / 7)'.

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

Table 15: Interest Rates – Field Description

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

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

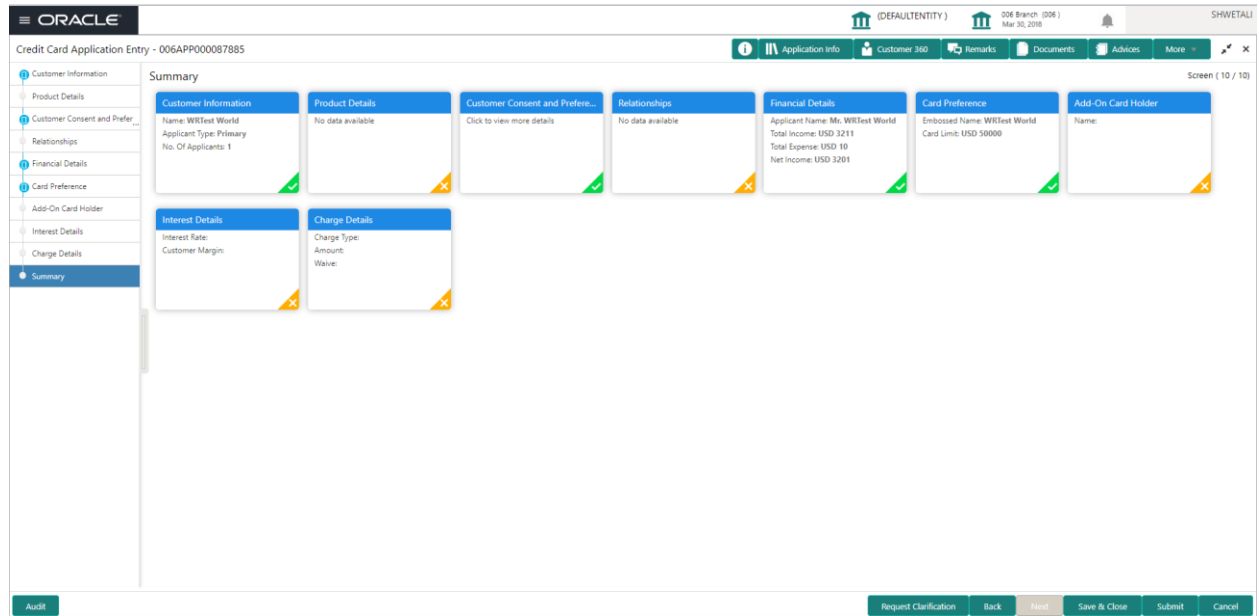
4.2.9 Summary

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

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

→ The **Summary** screen is displayed.

Figure 17: 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 16: Summary Application Entry – Field Description

Data Segment	Description
Customer Information	Displays the Customer information.
Customer Consents and Preferences	Displays the customer consents and preferences details.
Relationships	Displays the relationships details.

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

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

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

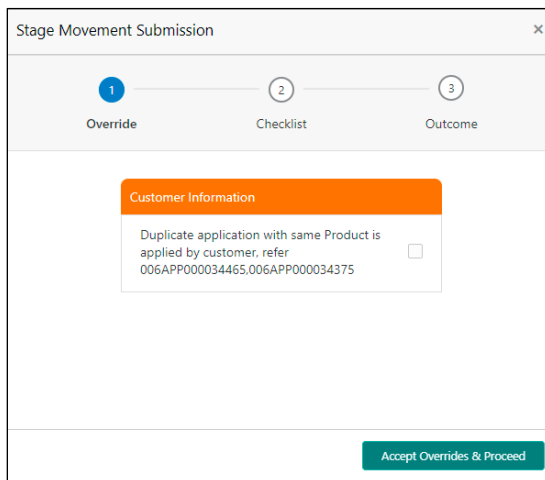
Application De-Dupe:

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.

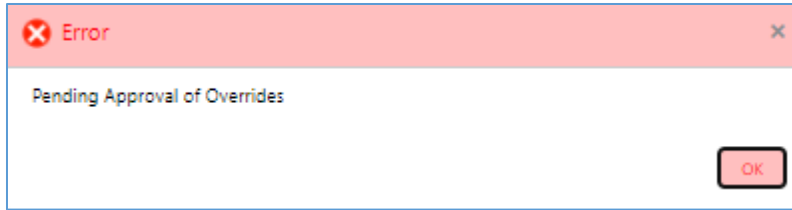
Figure 18: Overrides



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.

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

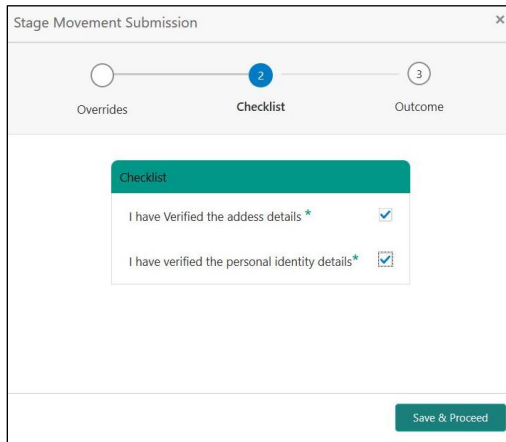
Figure 19: Error Message



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

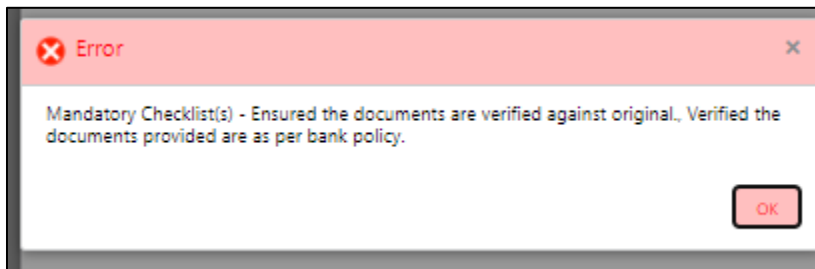
→ The **Checklist** screen is displayed.

Figure 20: Checklist



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

Figure 21: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 22: Outcome

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

- Proceed
- Reject By Bank

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

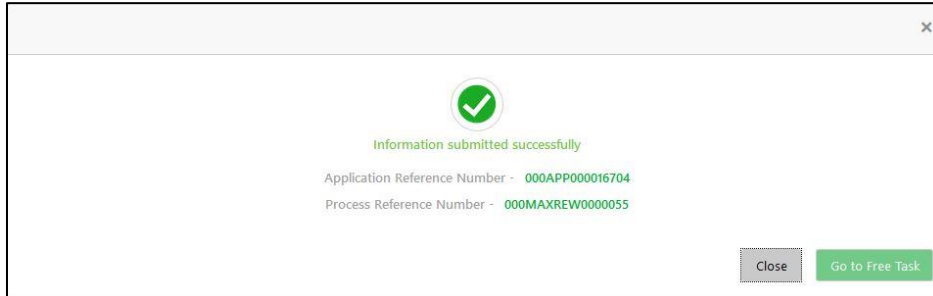
The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

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

7. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 23: Confirmation



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

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

Figure 24: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Num
<input type="checkbox"/> Acquire & E...		CcOriginationProcess	000MAXREW000056	000APP000016705	CC Assessment	20-03-26		PTY210539039
<input type="checkbox"/> Acquire & E...		CcOriginationProcess	000MAXREW000055	000APP000016704	CC Underwriting	20-03-26		PTY210539039
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTY2112310032	000APP000016704	KYC	21-05-03	000	PTY211231003
<input type="checkbox"/> Acquire & E...	high	INSTANTACCOUNT	000INSTA0001388	000APP000016708	Handoff Retry	20-03-26		009236
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTY2112310029	000APP000016707	KYC	21-05-03	000	PTY211231002
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTY2112310028	000APP000016705	KYC	21-05-03	000	PTY211231002
<input type="checkbox"/> Acquire & E...		INSTANTACCOUNT	000INSTAS0007176	000APP000016701	Handoff Retry	20-03-26	000	
<input type="checkbox"/> Acquire & E...	Medium	Retail Party Amendment	TESTEMPD115001	TESTEMPD115001	Amendment Initiation	21-05-03	000	PTY211231002
<input type="checkbox"/> Acquire & E...	Medium	Retail Onboarding	PTY2112310024	000APP000004897	KYC	21-05-03	000	PTY211231002
<input type="checkbox"/> Acquire & E...	high	INSTANTACCOUNT	000INSTA0001384	000APP000016699	Application Entry	20-03-26	000	009236
<input type="checkbox"/> Acquire & E...		INSTANTACCOUNT	000INSTAS0007173	000APP000016691	Handoff Retry	20-03-26	000	
<input type="checkbox"/> Acquire & E...	medium	Retail Loan Origination ...	000HMLND10007494	000APP000016680	Post Offer Amendment	20-03-26	000	008886
<input type="checkbox"/> Acquire & E...		INSTANTACCOUNT	000INSTAS0007171	000APP000016686	Handoff Retry	20-03-26	000	
<input type="checkbox"/> Acquire & E...		INSTANTACCOUNT	000INSTAS0007168	000APP000016679	Handoff Retry	20-03-26	000	

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

NOTE:

- If an application is returned to the Application Entry stage from any other subsequent stages, Oracle Banking Origination will not allow amending details in the Customer Information and Financial Details data segment, once a customer onboarding process has been triggered in the Application Entry Stage and CIF creation is still in progress.
- In case the party amendment request is rejected by Oracle Banking Party, the specified error message is shown to the user while submitting the Application Entry stage. The user has an option to go back and resolve the error or proceed with the stage submission by disregarding the amendment request.

4.3 Credit Card Assessment Stage

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

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

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

- [4.3.1 Credit Rating Details](#)
- [4.3.2 Qualitative Scorecard](#)
- [4.3.3 Assessment Details](#)
- [4.3.4 Summary](#)

4.3.1 Credit Rating Details

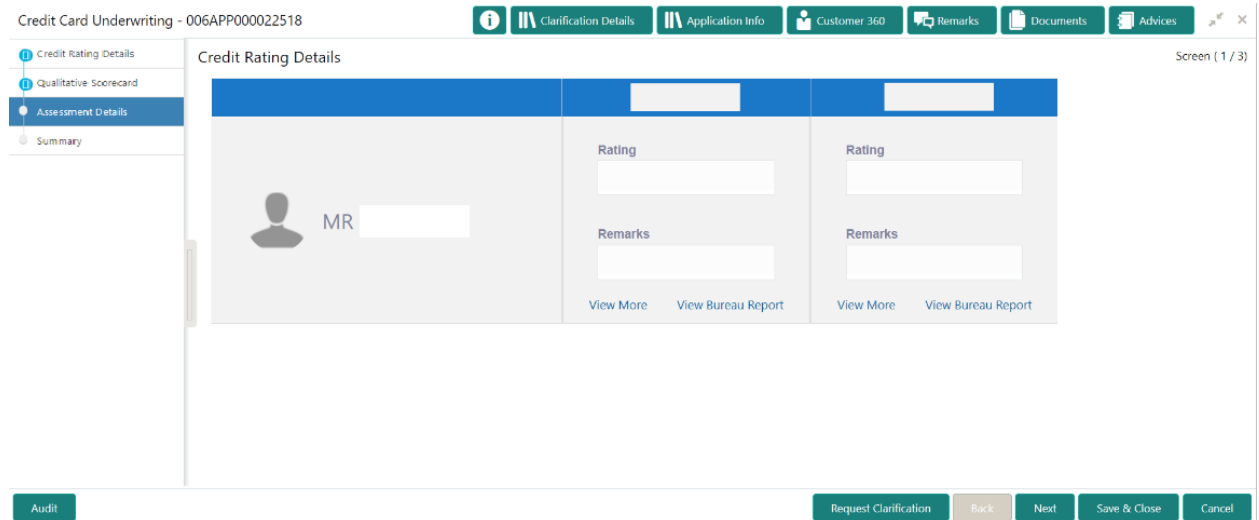
Credit Rating Details is the first data segment of Credit Card Assessment stage. The user can acquire the application from Free Tasks list. This data segment will provide the information on the External Rating Agencies Rating / Scores for the Credit Card Applicant. The interface with external rating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

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

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

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

Figure 25: Credit Rating Details



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

Table 17: Credit Rating Details – Field Description

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

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

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

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

Figure 26: Additional Credit Bureau Details

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

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

Table 18: Additional Credit Bureau Details – Field Description

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

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

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

4.3.2 Qualitative Scorecard

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

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

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

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

Figure 27: 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 19: Qualitative Scorecard – Field Description

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

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

4.3.3 Assessment Details

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

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

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

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

Figure 28: Assessment Details – Validation Model

The screenshot shows the 'Assessment Details' screen for a credit card application. The interface includes a navigation menu on the left with options like 'Credit Rating Details', 'Qualitative Scorecard', 'Assessment Details', and 'Summary'. The main content area is titled 'Assessment Details' and contains several key metrics:

- Requested Amount:** 50,000.00 GBP
- Tenure:** (represented by a clock icon)
- Rate of Interest:** 5.00%
- Variance:** 0%
- Total Weighted Score:** 88
- Approved Amount:** 50,000.00 GBP
- Proposed Variance:** (represented by a percentage icon)
- Effective Rate:** 5.00%
- System Recommendation:** Approved
- Grade:** A

Below these metrics, there are five summary boxes:

- Validation Model:** PASS
- Borrowing Capacity:** 113200.00
- Qualitative Score:** 80
- Quantitative Score:** 88
- Decision & Grade:** Approved Grade : A

A section for the 'Validation Model Code : LMCC1001' provides a description: 'Logic Model for Credit Card' and a status of 'PASS'. Below this is a table of rules:

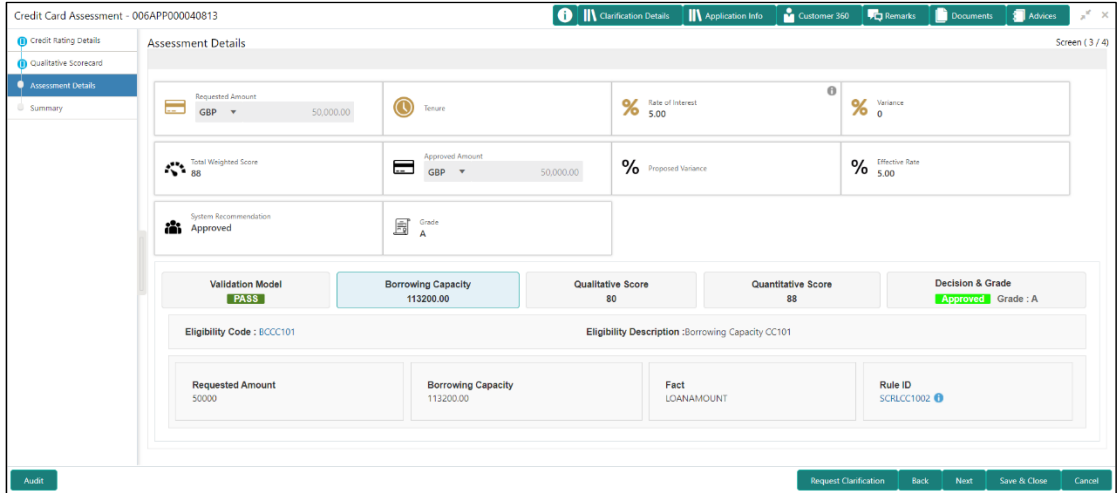
Rule ID	Sequence	Status	Severity
Rule1001	1	PASS	-
CRSCR	2	PASS	-
NI001	3	PASS	-

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

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.

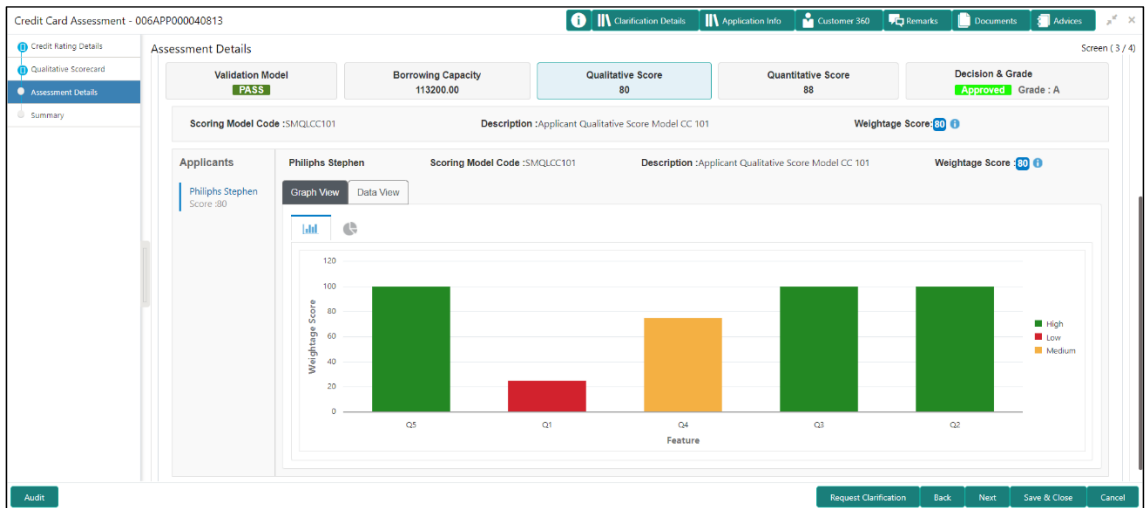
Figure 29: Assessment Details – Borrowing Capacity



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 30: Assessment Details – Qualitative Score – Graph View



- 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 31: Assessment Details – Qualitative Score – Data View

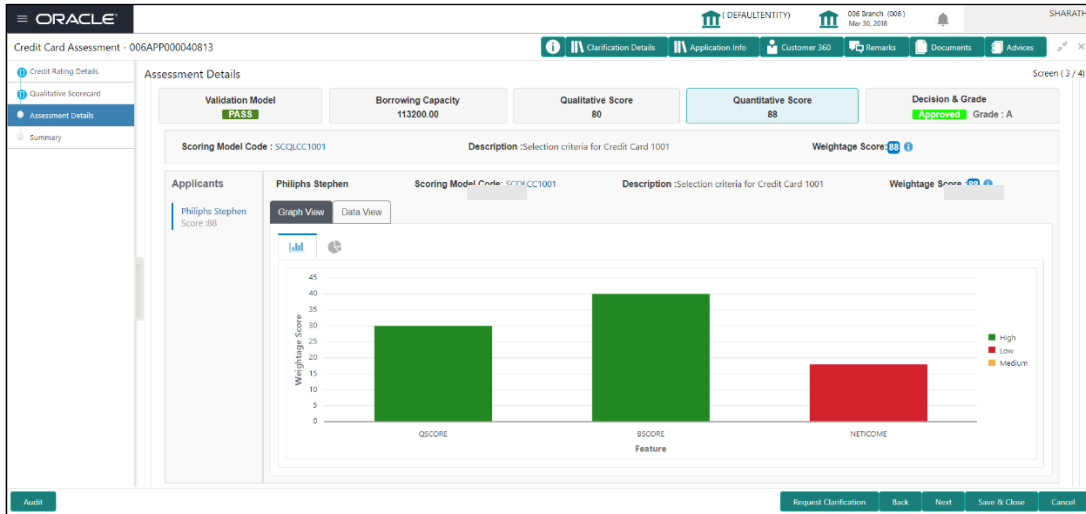
Question Code	Question	Value	Score
Q5	Is the applicant undergoing any medical treatment?	None	100
Q1	How many years in the current employment?	Less than 1 year	25
Q4	How long applicant staying in the current residence?	More than 5 years	75
Q3	How many members are dependent on the applicant?	0	100
Q2	What is the current residence type?	Own house	100

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

- 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.

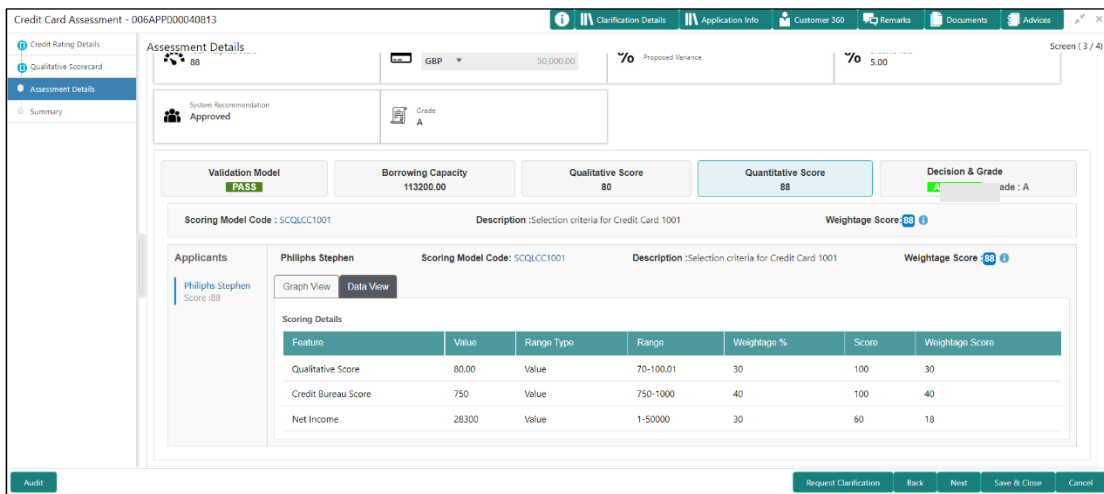
Figure 32: Assessment Details – Quantitative Score – Graph View



- 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 33: Assessment Details – Quantitative Score – Data View

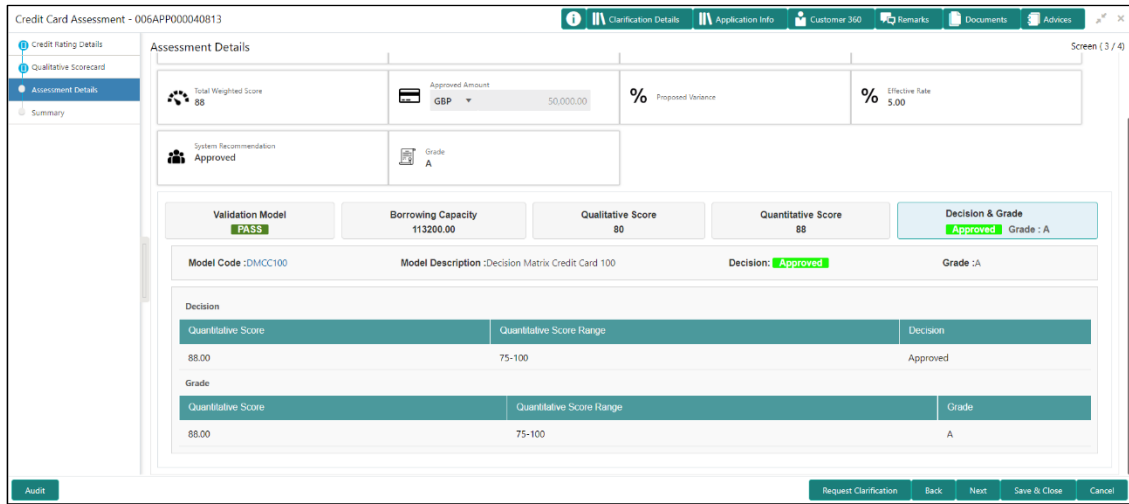


NOTE: For multi borrower applications, the user can view the Qualitative details of individual borrowers by clicking on each borrower’s name.

- 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 34: Assessment Details – Decision & Grade



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

Table 20: Assessment Details – Field Description

Field	Description
Requested Amount	Specify the requested card limit.
Tenure	Displays the tenure.
Rate Type	Displays the rate type.
Rate of Interest	Displays the interest rate.
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the approved card limit.
Proposed Rate of Interest	Displays the proposed rate of interest.
Effective Rate	Displays the effective rate of interest.

Field	Description
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 logical model code configured for the product.
Description	Displays the description of the configured validation model.
Status	Displays the overall status of the validation model.
Rule ID	Displays the Rule ID configured in the validation model.
Sequence	Displays the sequence of the configured rules.
Status	Displays the status of the configured rule.
Borrowing Capacity	
Eligibility Code	Displays the unique eligibility code configured for the product.
Eligibility Description	Displays the description of the configured eligibility.
Requested Amount	Displays the requested card limit. If the calculated Borrowing Capacity is more than the Requested Amount, then Approved Amount is stamped to Requested Amount.
Borrowing Capacity	Displays the calculated borrowing capacity of the applicant.
Fact	Displays the fact configured in the eligibility code.
Rule ID	Displays the rule configured in the eligibility code.
Qualitative Score	

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

Field	Description
Score	Displays the score configured for the range.
Weightage Score	Displays the calculated weightage for each feature.
Decision & Grade	
Model Code	Displays the model code configured for the product.
Model Description	Displays the description of the model code.
Decision	Displays the recommended decision for the application.
Grade	Displays the recommended grade for the application
Decision & Grade – Decision	
Quantitative Score	Displays the overall quantitative score of the application.
Quantitative Score Range	Displays the range for the quantitative score.
Decision	Displays the decision configured for the quantitative score.
Decision & Grade – Grade	
Quantitative Score	Displays the overall quantitative score of the application.
Quantitative Score Range	Displays the range for the quantitative score.
Grade	Displays the grade configured for the quantitative score.
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>

Field	Description
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	<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>

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

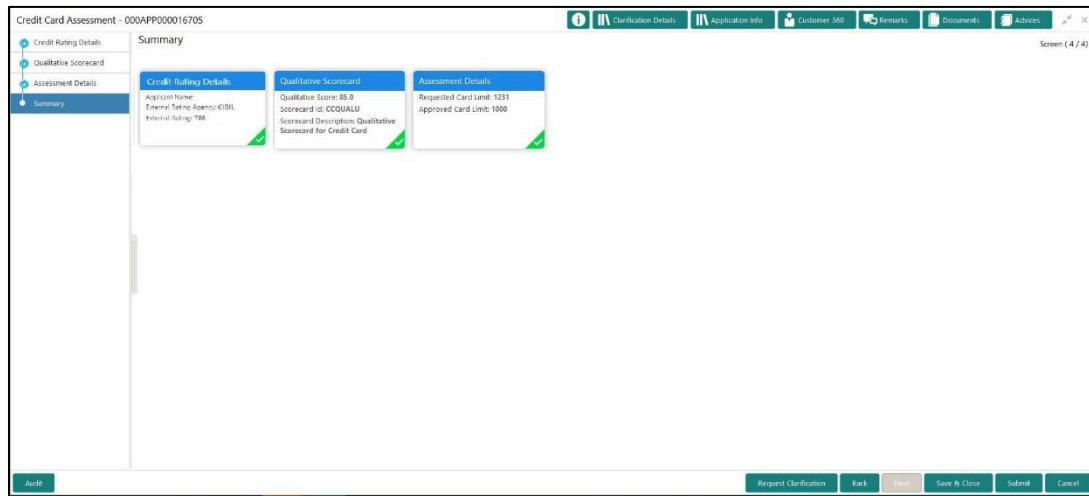
4.3.4 Summary

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

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

→ The **Summary** screen is displayed.

Figure 35: 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 21: Summary Assessment – Field Description

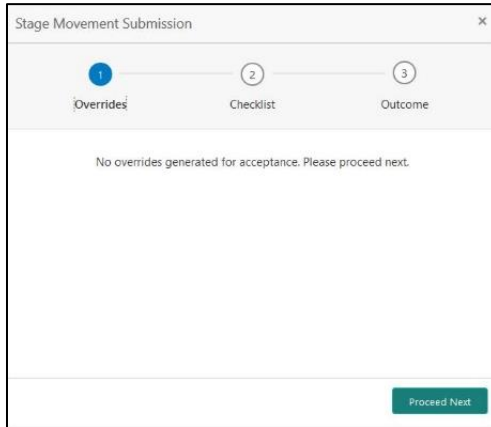
Data Segment	Description
Credit Rating Details	Displays the credit rating details.
Qualitative Scorecard Details	Displays the qualitative scorecard details.
Assessment Details	Displays the assessment details.

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

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

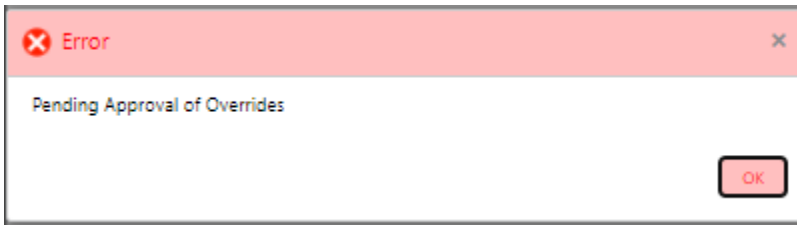
→ The **Overrides** screen is displayed.

Figure 36: Overrides



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

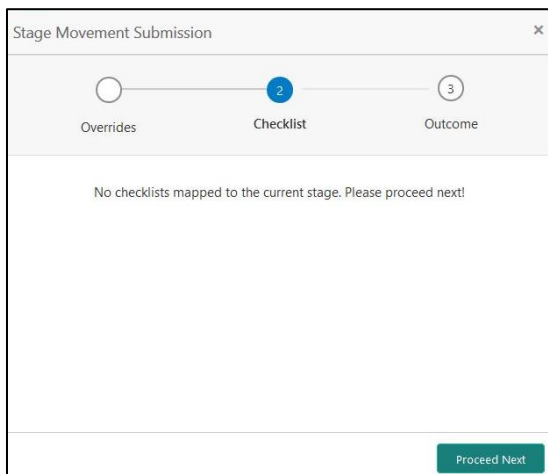
Figure 37: Error Message



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

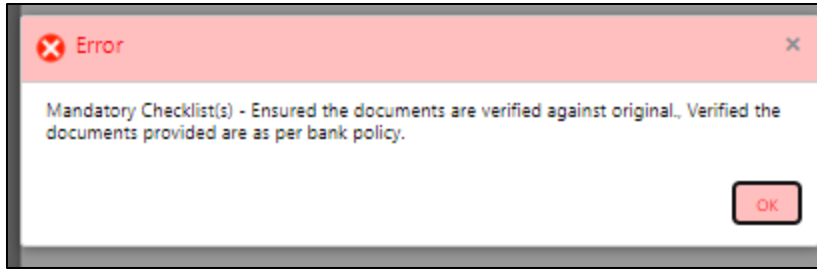
→ The **Checklist** screen is displayed.

Figure 38: Checklist



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

Figure 39: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 40: Outcome

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

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

It will logically complete the **Credit Card Assessment** stage for the Credit Card Application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Supervisor Approval** stage.

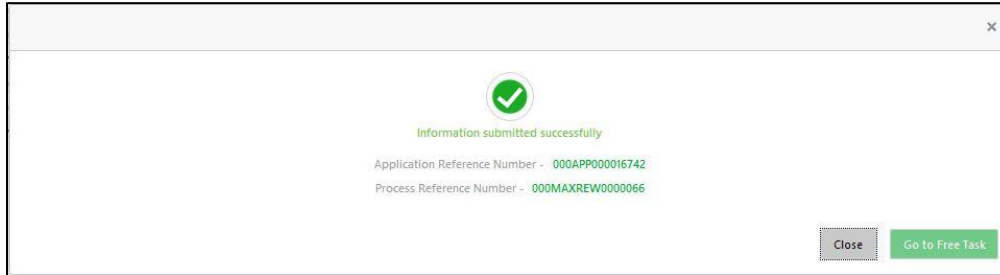
The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

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

7. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 41: Confirmation



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

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

Figure 42: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & E...	medium	CcOriginationProcess	000MAXREW0000066	000APP000016742	CC Approval	20-03-26		009393	
Acquire & E...	medium	INSTANTACCOUNT	000INSTAS0007183	000APP000016726	Handoff Retry	20-03-26	000		
Acquire & E...	high	Retail Loan Origination...	000PERLN70007500	000APP000016721	Loan Underwriting	20-03-26	000		
Acquire & E...	Medium	Retail Party Amendment	000APP000016742	000APP000016742	Amendment Initiation	21-05-04	000	PTY2112310030	
Acquire & E...		INSTANTACCOUNT	000INSTAC0002019	000APP000016752	Handoff Retry	20-03-26	000		
Acquire & E...		Current Account Origin...	000CURPCA0001207	000APP000009357	Application Entry	20-03-26	000		
Acquire & E...		Current Account Origin...	000CURPCA0001207	000APP000009357	Application Enrichment	20-03-26	000		
Acquire & E...	high	Retail Loan Origination...	000HMLN010007503	000APP000016730	Application Entry	20-03-26	000	008886	
Acquire & E...	Medium	Retail Party Amendment	000APP000016727	000APP000016727	Amendment Initiation	21-05-04	000	PTY2112410043	
Acquire & E...	high	Current Account Origin...	000CURACC0002015	000APP000016724	Application Enrichment	20-03-26	000	009169	
Acquire & E...	Medium	Retail Onboarding	PTY2112410041	000APP000016721	KYC	21-05-04	000	PTY2112410041	
Acquire & E...	Medium	Retail Onboarding	PTY2112410040	000APP000016721	KYC	21-05-04	000	PTY2112410040	
Acquire & E...	high	INSTANTACCOUNT	000INSTAT0001389	000APP000016720	Handoff Retry	20-03-26	000	009236	
Acquire & E...	Medium	Retail Onboarding	PTY2112410036	000APP000016711	Approval	21-05-04	000	PTY2112410036	

Page 1 of 174 (1 - 20 of 3468 items) | 1 2 3 4 5 ... 174

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

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

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

4.4 Supervisor Approval Stage

The Supervisor Approval stage has the following reference data segments:

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

4.4.1 Assessment Summary

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

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

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

Figure 43: Assessment Summary

2. For more information on menus, refer to the field description table below Table 23: Approval Details – Field Description.

Table 22: Assessment Summary – Field Description

Field	Description
Requested Amount	Displays the requested card limit.

Field	Description
Tenure	Displays the tenure.
Rate Type	Displays the rate type.
Rate of Interest	Displays the interest rate.
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the approved card limit.
Proposed Rate of Interest	Displays the proposed rate of interest.
Effective Rate	Displays the effective rate of interest.
System Recommendation	<p>Displays the system recommendation.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • Approved • Rejected
Grade	Displays the grade for the application.
Manual Decision	<p>Displays the manual decision.</p> <p>By default, this field is left blank.</p>
Request Clarification	<p>Click Request Clarification to raise a new clarification request.</p> <p>The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.

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

4.4.2 Approval Details

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

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

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

Figure 44: Approval Details

The screenshot shows the 'Approval Details' screen for Supervisor Approval - 006APP00023261. The interface includes a top navigation bar with icons for Clarification Details, Application Info, Customer 360, Remarks, Documents, and Advices. A left sidebar lists navigation options: Customer Information, Financial Details, Add-On Card Holder, Card Preference, Assessment Summary, Approval Details (selected), and Summary. The main content area displays the following fields:

- Card Type:** Retail Credit Card
- Product Code:** CCREWA
- Product Name:** MaxRewards
- Limit Currency:** GBP
- Approved Card Limit:** 50000
- User Recommendation:** User Action: APPROVED

At the bottom of the screen, there are buttons for 'Audit', 'Request Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel'.

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

Table 23: Approval Details – Field Description

Field	Description
Card Type	Displays the card type.
Product Code	Displays the product code selected for this credit card account.
Product Name	Displays the product name selected or this credit card account.
Limit Currency	Displays the currency.
Approved Card Limit	Displays the final credit limit.
User Recommendation	Select the User recommendation. Available options are: <ul style="list-style-type: none"> • Approved • Rejected

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

4.4.3 Summary

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

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

→ The **Summary** screen is displayed.

Figure 45: 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

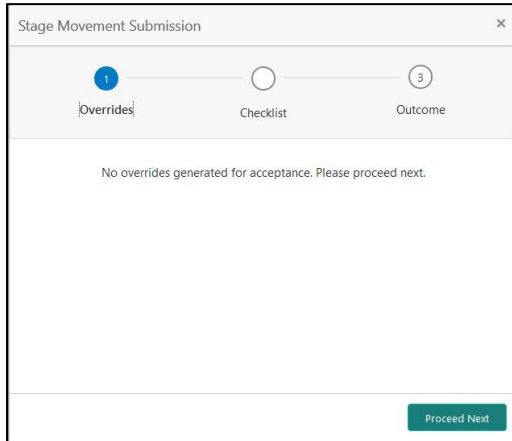
Data Segment	Description
Customer Information	Displays the customer information.
Financial Details	Displays the financial details.
Add-On Card Holder	Displays the add-on card holder details.
Card Preference	Displays the card preference details.
Assessment Summary	Displays the assessment summary.
Approval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

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

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

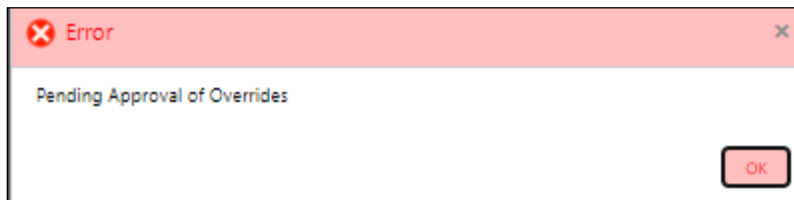
→ The **Overrides** screen is displayed.

Figure 46: Overrides



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

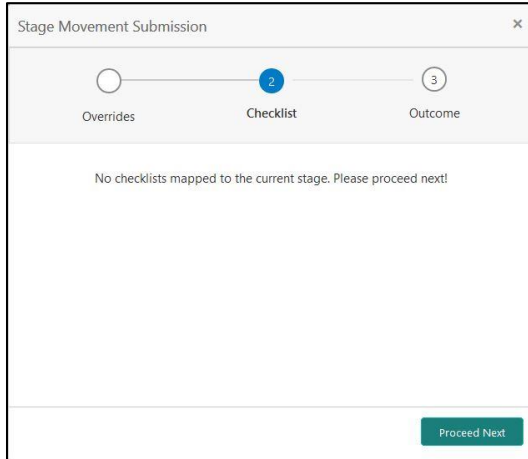
Figure 47: Error Message



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

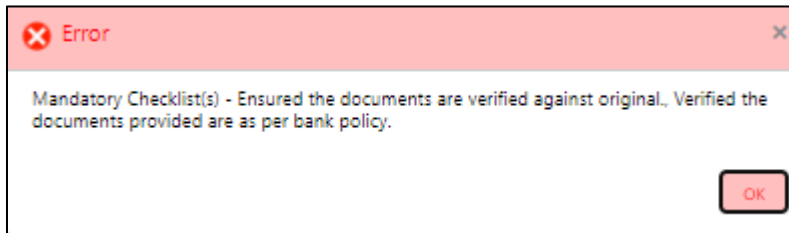
→ The **Checklist** screen is displayed.

Figure 48: Checklist



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

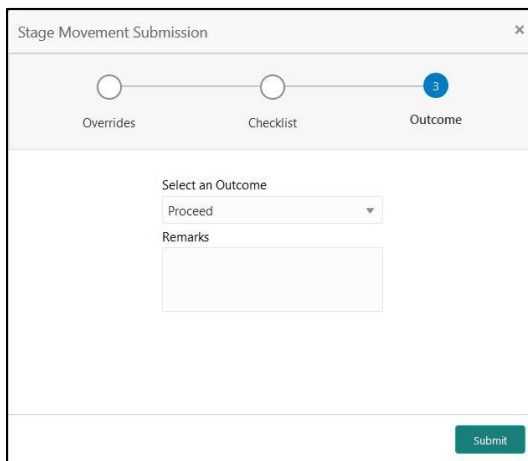
Figure 49: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 50: Outcome



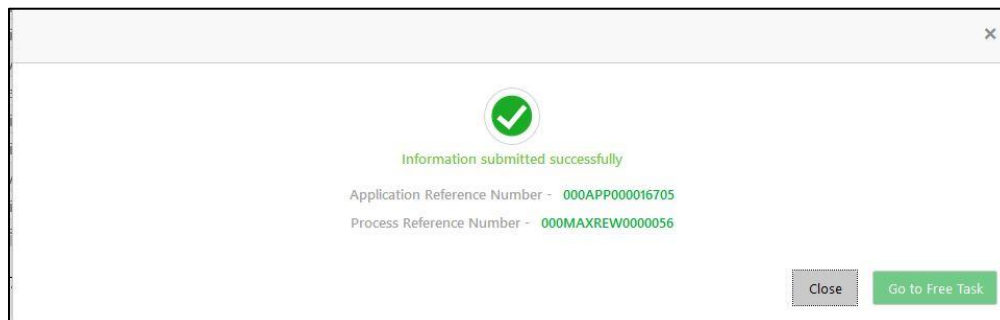
5. Select **Proceed** outcome from the drop-down list. Available options are:
 - Proceed
 - Reject By Bank
6. Select **Proceed** outcome from the drop-down list. It will logically complete the **Supervisor Approval** stage for the Credit Card Application. The Workflow Orchestrator will automatically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

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

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

→ The **Confirmation** screen is displayed.

Figure 51: Confirmation



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

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

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

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

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

4.5 Action Tabs

This section includes the following subsections:

- [4.6.1 Icon](#)
- [4.6.2 Clarification Details](#)
- [4.6.3 Customer 360](#)
- [4.6.4 Application Info](#)
- [4.6.5 Remarks](#)
- [4.6.6 Documents](#)
- [4.6.7 Advices](#)

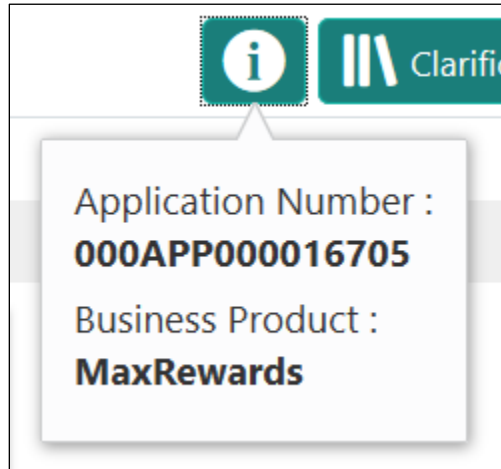
The functions available in the various tabs can be accessed during any point in the Application Entry stage. Details about the tabs are as follows:

4.5.1 Icon

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

→ The **Icon** screen is displayed.

Figure 52: Icon Screen



4.5.2 Clarification Details

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

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

Figure 53: 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 25: Clarification Details

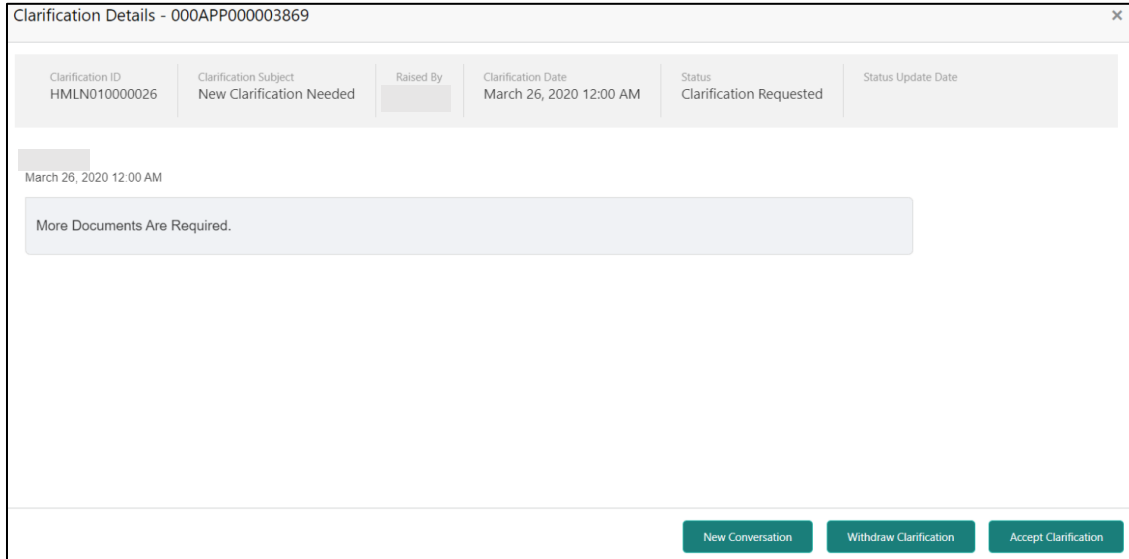
Field	Description
Clarification	Displays the subject of the requested clarification.
Raised By	Displays the user id of the user who has raised the clarification request.
Clarification Date	Displays the clarification date on which the request was raised.
Response Type	Displays the response type.
Clarification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

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

2. Select any specific clarification request row.

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

Figure 54: 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 26: Clarification Details

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

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

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

4.5.3 Customer 360

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

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

Figure 55: Customer 360



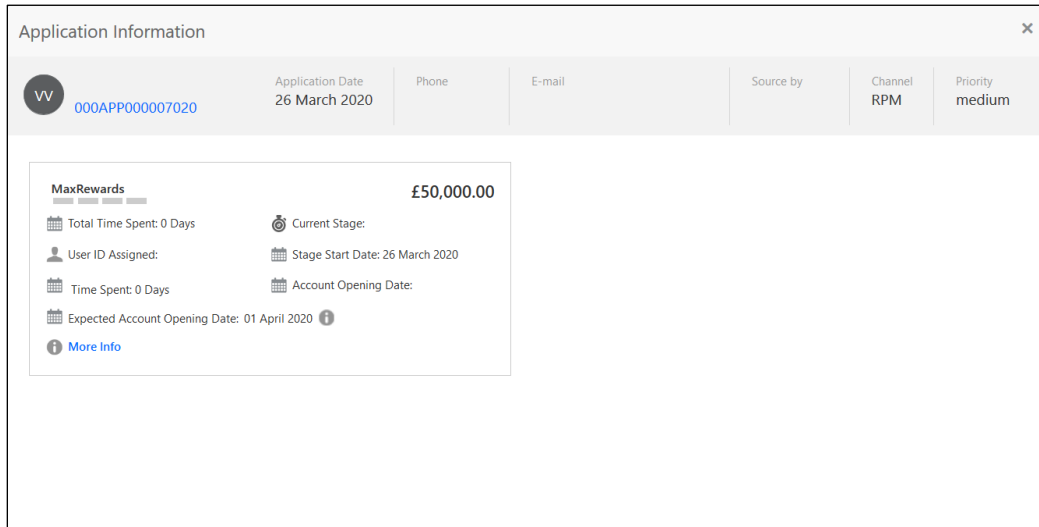
The screen shows the list of Customer IDs in case of Joint Accounts. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Customer Information data segment.


4.5.4 Application Info

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

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

Figure 56: Application Information



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

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


Figure 57: Data Points

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

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

Table 27: Application Information – Field Description

Field	Description
Application Date	Displays the application date.

Field	Description
Phone	Displays the phone number.
E-mail	Displays the E-mail ID.
Source By	Displays the name of the user who has sourced the application.
Channel	Displays the channel name.
Priority	Displays the priority of the application. <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.
	Displays the information on the features considered to predict the expected account opening date.
More Info	Click More Info hyperlink to view more details about the customer clarification raised. For more information, refer to Clarification Details .

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

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

4.5.5 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 58: Remarks

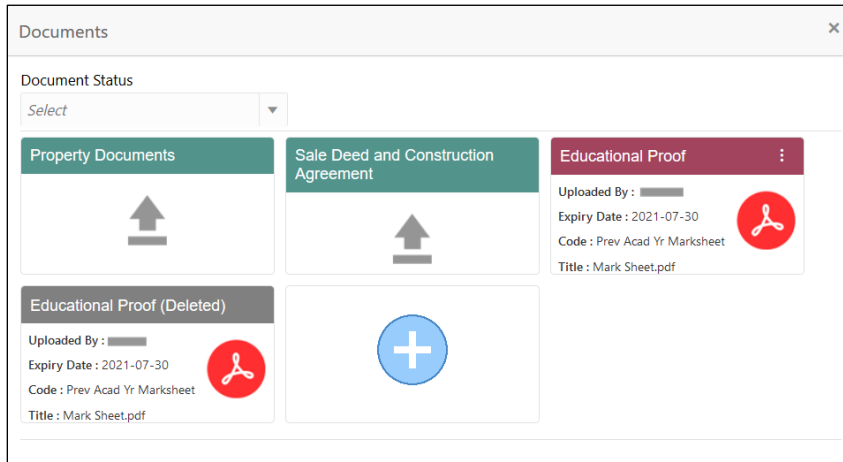
Remarks posted are updated with your User ID, Date, and are available to view in the next stages for the users working on that application.

4.5.6 Documents

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


→ The **Documents** screen is displayed.

Figure 59: Documents



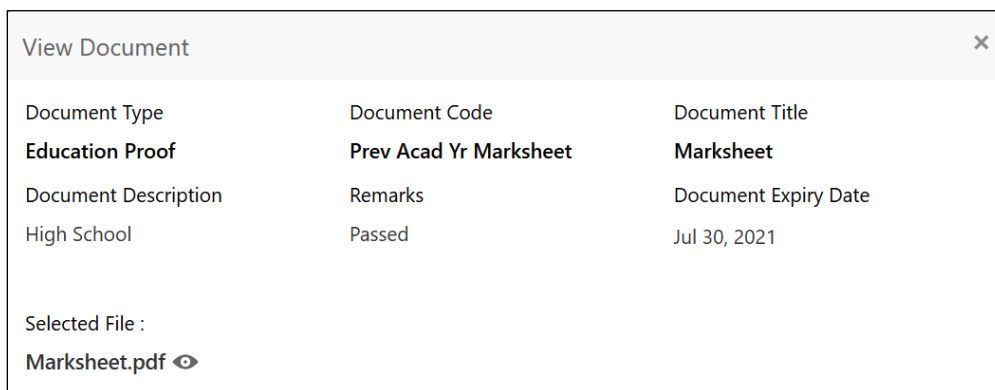
2. Select the document status to filter the document based on the status.

Available options are All, Open and Deleted.

3. Click  on the Document tile to view, download and delete the document.
4. Click **View** to view the document.

→ The **View Document** is displayed.

Figure 60: View Document



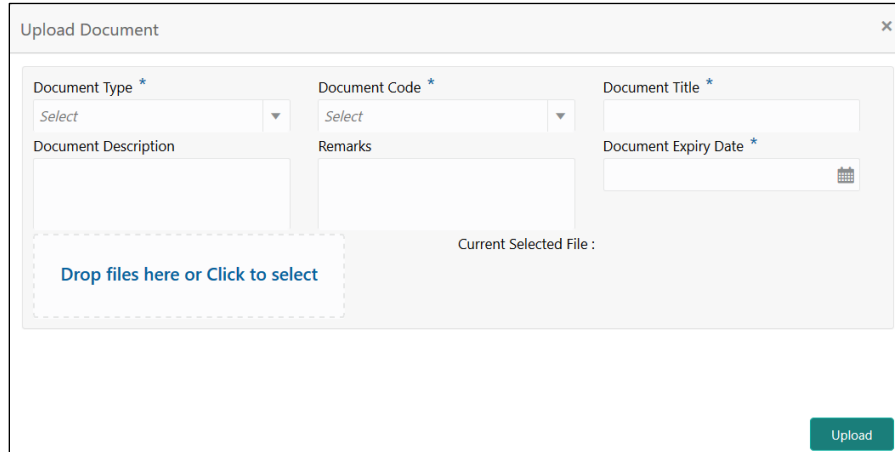
5. Click **Download** to download the document.
6. Click **Delete** to delete the document.

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

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

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

Figure 61: Upload Document



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

Table 28: Upload Document – Field Description

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

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

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

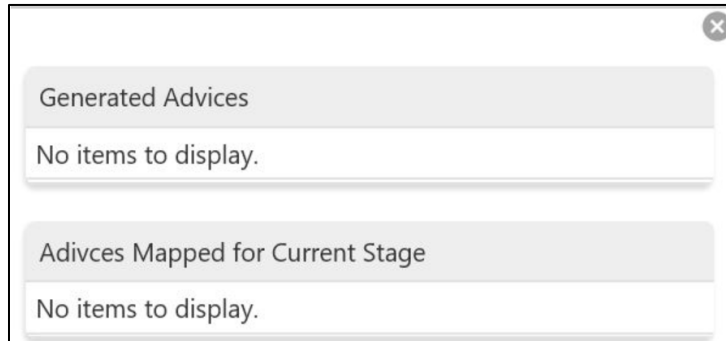
Non-mandatory documents can be deleted in any stage.

4.5.7 Advices

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

→ The **Advices** screen is displayed.

Figure 62: Advices

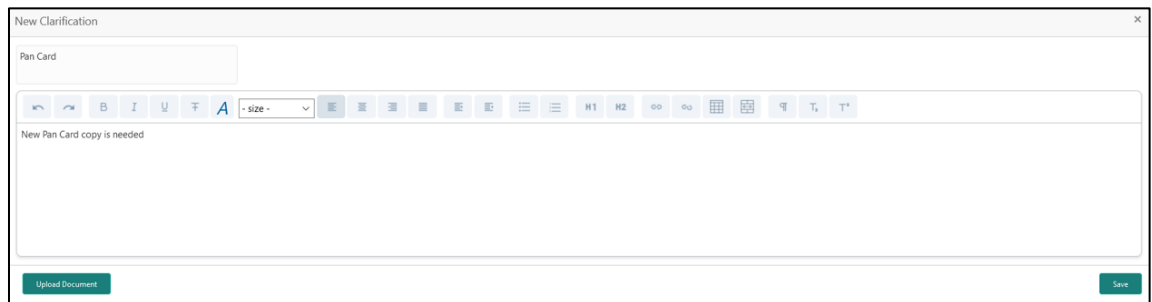


The system will generate the advice on submission of the stage. For Application Entry stage of Current Product, no advice is configured.

4.6 Request Clarification

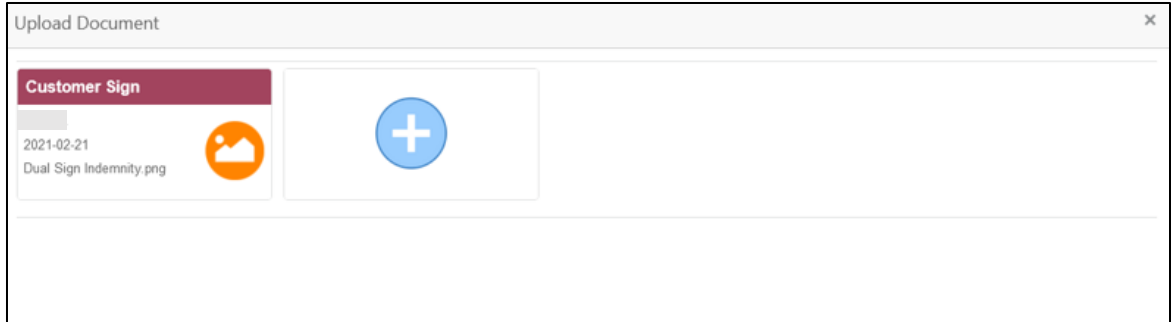
1. Click **Request Clarification** to raise a new customer clarification request. You need to update the Clarification subject and the clarification detail in the New Clarification Pop-up screen.

Figure 63: 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 64: Upload Documents



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

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

Figure 65: Clarification Details

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

New Clarification

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

Figure 66: Clarification Details

Clarification Details - 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 is going to visit the Branch to provide the new copy of the Pan Card.

New Conversation Withdraw Clarification Accept Clarification

Allowed actions are as following:

- Adding New Conversation
- Withdraw Clarification
- Accept Clarification

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

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

4.7 Reference and Feedback

4.7.1 References

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

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

Documentation Accessibility

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

4.7.2 Feedback and Support

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

5 Error Codes and Messages

This topic contains the error codes and messages.

Table 29: Error Codes and Messages

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

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

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

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

6 Annexure – Advices

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

- [6.1 Credit Card Approval](#)
- [6.2 Credit Card Rejection](#)

6.1 Credit Card Approval

Bank Name
Branch
Date:

To,
Customer Name
Address Line1
Address Line2
State
City
Pin code

Sub: Approval of Credit Card Application

Dear Sir/Madam,

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

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

Yours faithfully,

<Manager Name>

<Bank Name>

6.2 Credit Card Rejection

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

Sub: Rejection of Credit Card Application

Dear Sir/Madam,

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

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

Yours faithfully,

<Manager Name>

<Bank Name>

7 List Of Glossary

10. Add-On Card Holder Screen - [4.2.4 Add-On Card Holder](#) (p.33)
11. Approval Details Screen - [4.5.1 Assessment Summary](#) (p.73)
12. Assessment Details Screen – [4.4.1 Assessment Details](#) (p.59)
13. Card Preference Screen - [4.2.3 Card Preference](#) (p.29)
14. Charge Details Screen – [4.2.5 Charge Details](#) (p.37)
15. Credit Rating Details Screen – [4.3.1 Credit Rating Details](#) (p.47)
16. Customer Information Screen - [4.2.1 Customer Information](#) (p.9)
17. Financial Details Screen - [4.2.2 Financial Details](#) (p.23)
18. Interest Details Screen - [4.2.6 Interest Details](#) (p.39)
19. Qualitative Scorecard Details Screen – [4.3.2 Qualitative Scorecard](#) (p.51)
20. Summary Underwriting Screen – [4.3.3 Summary](#) (p.53)
21. Summary Assessment Screen – [4.5.3 Summary](#) (p.78)
22. Summary Application Entry Screen – [4.2.7 Summary](#) (p.41)
23. Summary Supervisor Approval Stage - [4.5.3 Summary](#) (p.78)