Savings Account Origination User Guide

Oracle Banking Origination

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Savings Account Origination User Guide

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1 Preface

1.1 Introduction

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

1.2 Audience

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

1.3 Document Accessibility

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

1.4 Acronyms and Abbreviations

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

Table 1: Acronyms table

Abbreviation	Description
DS	Data Segment
SMB	Small and Medium Business
System	Oracle Banking Origination Module

1.5 List of Topics

This user manual is organized as follows:

Table 2: List of Topics

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

1.6 Related Documents

The related documents are as follows:

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

1.7 Symbols

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

Table 3: Symbols

Icons	Function
	Exit
	Add row
	Delete row
	Option list
→	Represents Results

2 Savings Account Origination Process

This chapter includes following sections:

2.1 Introduction

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

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

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

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

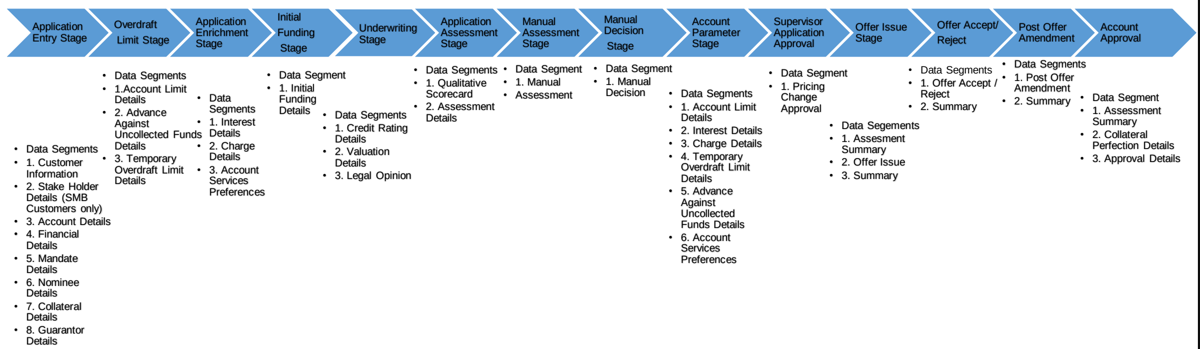
Please refer to the detailed setup and operation workflows for both asset and liability products initiation made available in the **Operations** user guide.

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

2.2 Reference Workflow for Savings Account Origination

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

Figure 1: Reference Workflow Diagram



3 Savings Account Origination

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

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

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

Prerequisite

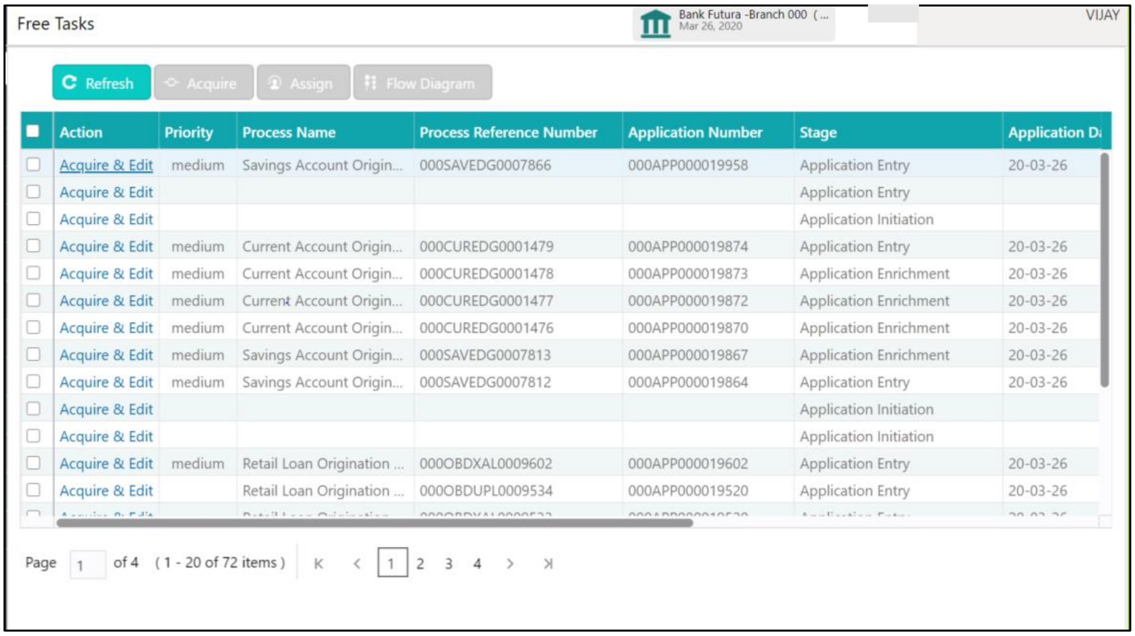
Specify **User Id** and **Password**, and login to **Home screen**.

NOTE: The fields which are marked with asterisk are mandatory

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

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

Figure 2: Free Tasks



3.1 Application Entry Stage

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

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

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

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

- 3.1.1 Account Details
- 3.1.2 Customer Information
- 3.1.3 Customer Consent and Preference
- 3.1.4 Relationships
- 3.1.5 Stake Holder Details– Only for SMB Customers
- 3.1.6 Mandate Details
- 3.1.7 Financial Details
- 3.1.8 Collateral Details
- 3.1.9 Account Service Preferences
- 3.1.10 Nominee Details
- 3.1.11 Summary
- **Error! Reference source not found. Error! Reference source not found.**

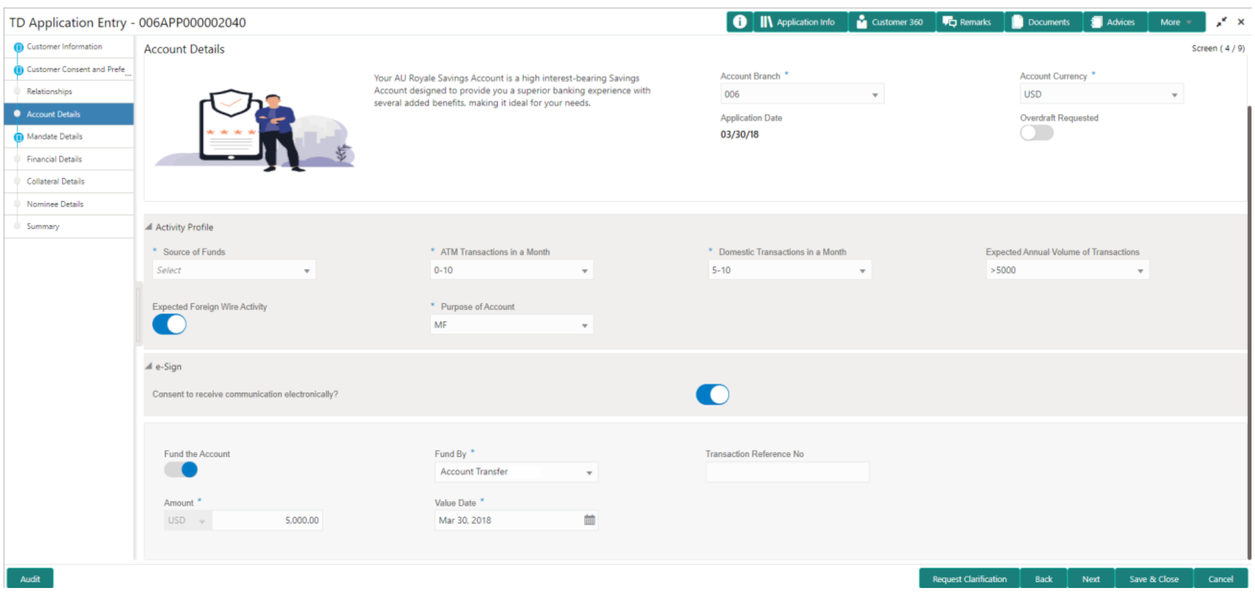
Please refer the below section for more details on these data segments.

3.1.1 Account Details

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

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

   Figure 3: Account Details



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

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

   Table 4: Account Details - Field Description

Field	Description
Account Type	Displays the account type based on the product selected in the product catalogue.
Business Product Name	Displays the business product name based on the product selected in the product catalogue.

Field	Description
Product Image	The system displays the product image.
Product Description	Displays a short description of the business product.
Account Branch*	Search and Select the account branch. By default, the system displays the account branch selected in the Application Initiate stage.
Account Currency*	Search and Select the account currency. Currency list is populated based on the currency allowed for the business product. By default, the system displays the account currency selected in the Application Initiate stage.
Application Date	Displays the date on which the application was initiated.
Overdraft Requested	Select to indicate if overdraft is required. **NOTE:** This toggle is not applicable for **SMB Customers**.
Activity Profile	Capture the activity profile of the saving accounts. This questionnaire appears based on the seed configuration set for the product type. Below are the list of sample questions, which are configured as part of activity profile questionnaire.
Source of Funds	Specify the source of funds. The available options are: • Rent • Income • Alimony • Pension • Investments These options appears are based on the questionnaire configuration.

Field	Description
ATM Transactions in a Month	Specify the number of ATM transactions you perform in a month. The available options are: • 0-10 • 10-20 • >20 These options appears are based on the questionnaire configuration.
Domestic Transaction in Month	Specify the number of domestic transaction you perform in a month. The available options are; • >10 • 5-10 • 0-5 These options appears are based on the questionnaire configuration.
Expected Annual Volume of Transactions	Specify the expected annual volume of transactions. The available options are: • >5000 • >2000 • >500 These options appears are based on the questionnaire configuration.
Expected Foreign Wire Activity	Specify whether you expect the foreign wire activity. These options appears are based on the questionnaire configuration.

Field	Description
Purpose of Account	Specify the purpose of account opening. The available options are: • Salary • Savings • MF These options appears are based on the questionnaire configuration.
Courtesy Overdraft	Specify whether you expect courtesy overdraft.
Choose which one you wish to opt in for Courtesy OD	Specify to indicate which option you prefer in courtesy OD account. The available options are • ATM • POS
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. This questionnaire appears based on the seed configuration set for the product type.
Fund the Account	Select to indicate if initial funding has been taken for the account opening. Currently, initial funding is allowed through Cash Account Transfer and Other Bank Cheque. Select the required option from the drop-down list. This field is conditional mandatory.
Fund By*	Select the fund by from the drop-down list. Available options are:

Field	Description
	• **Cash** • **Account Transfer** • **Other Bank Cheque**
Transaction Reference No	Specify the transaction reference number
Amount	Specify the amount.
Value Date*	Select the Current Business date.
Account Number*	Select the account number from the Account Search popup. This field appears only if the **Fund By** is selected as **Account Transfer** **NOTE:** In Account Search popup, the user can view only the accounts of the existing customers who are part of the application.
Account Name	Displays the account name for the selected account number. This field appears only if the **Fund By** is selected as **Account Transfer**
Cheque Number	Specify the Cheque number. This field is non-mandatory for **Account Transfer** funding mode. This field is mandatory for **Other Bank Cheque** funding mode.

Field	Description
Cheque Date	Select the Cheque date. This field is non-mandatory for **Account Transfer** funding mode. This field is mandatory for **Other Bank Cheque** funding mode.
Bank Name	Specify the Bank name. This field is applicable only if the **Fund By** is selected as “Other Bank Cheque”.
Branch Name	Specify the Branch name. This field is applicable only if the **Fund By** is selected as “Other Bank Cheque”.
Cheque Routing Number	Specify the Cheque Routing Number. This field is applicable only if the **Fund By** is selected as “Other Bank Cheque”.
GL Account Number*	Specify the GL Account Number where the funding amount is to be credited. You can also search for GL Account Number. This field is applicable only if the **Fund mode** is selected as Manual or Automatic.
GL Account Description	Displays the description of selected GL Account. This field is applicable and mandatory only if the **Fund mode** is selected as Manual or Automatic.

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

3.1.2 Customer Information

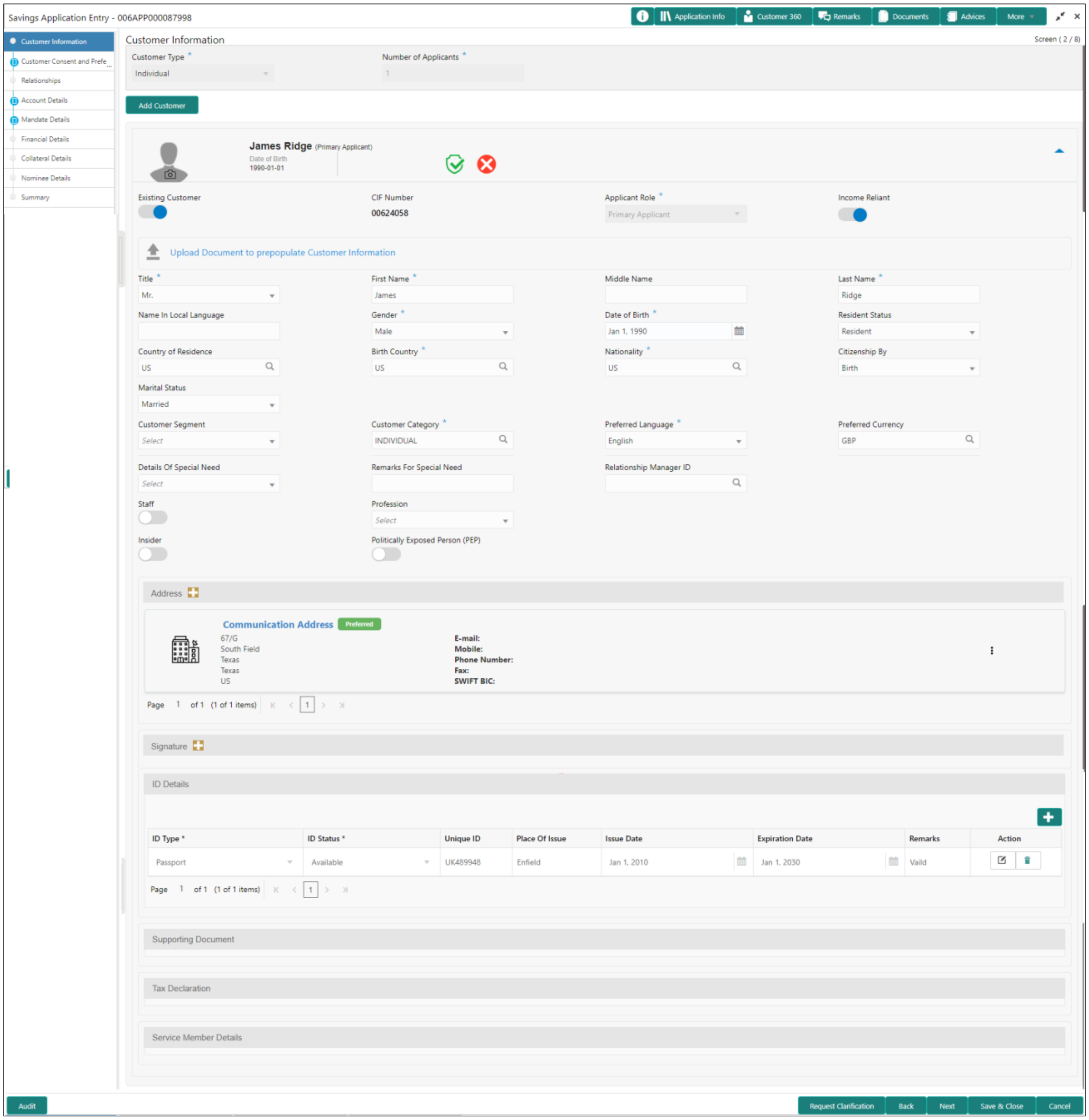
The Customer Information data segment displays the details captured for the customer in the Application Initiate stage and allows updating further fields for supplementing the customer related information.

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

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

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

Figure 4: Customer Information - Individual



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

Table 5: Customer Information - Individual - 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.
Last Updated On	Displays the date on which the financial details of an existing applicant was last updated. For a new applicant, it will remain blank.
Edit	Click **Edit** to modify the existing customer details and address details. Click **Save** to save the modified details and click **Cancel** to cancel the modifications.
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: • **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.
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: • **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: • **Married** • **Unmarried** • **Legally Separated** • **Widow**
Customer Segment	Select the segment of the customer. Available options are: • **Emerging Affluent** • **High Net worth Individuals** • **Mass Affluent** • **Ultra HNI**
Customer Category	Select the customer category.
Preferred Language*	Select the preferred language.
Preferred Currency*	Select the preferred currency.
Details Of Special Need	Select the special need details. Available options are: • **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	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click ➕ to add address details. Click ⋮ to perform below actions on the added address details, • To view the address details, click **View**. • To edit the address details, click **Edit**. To delete the address details, click **Delete**.
Address Type*	Select the address type for the applicant from the drop-down list. • **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.
Address To	Select the date till when you were connected with the given address.
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	In this section you can add new signature and view the already added signature of the customer. Click to add upload signature. Click **Add** button to add the additional signatures. Click **Cancel** button to discard the added details. On **Submit**, signature will be handed off to Oracle Banking Party.
Upload Signature	Drag and drop the signature file or click on **Select or drop files here** to browse and upload the signature from the local system. PNG & JPEG file formats are supported.
Uploaded Signature	**NOTE:** Displays the uploaded signature.
Remarks	Specify the remarks related to the signature.
Signature ID	Displays the Signature ID for the added signature.
Signature	Displays the added signature.
Remarks	Displays the remarks for the added signature.
Action	Click to edit the added signatures

	Click to delete the added signatures.
ID Details	You can add, view and edit the ID details in this section. Click to add ID details.
ID Type	Specify the ID type. The available options are: • ITIN • Driving License • ATIN • EIN • SIN • Passport • SSN
ID Status	Specify the status of the selected ID type. The available options are: • Verification Pending • Applied For • Available • Notice Received
Unique ID	Specify the unique identification code of the selected type. You can enter the unique ID only if the **ID Status** is **Available**.
Place Of Issue	Specify the place where the ID is issued to the user.
Issue Date	Specify the date from which the ID is valid.
Expiration Date	Specify the date till which the ID is valid.
Remark	Specify the remark.

Action	Click to add the entered ID details. Click to edit the added ID details Click to delete the added ID details.
Supporting Document	This section displays the status of the supporting documents that customer provides to get onboard. You can view, • Total Documents – Counts of total documents • Document Submitted – Count of the document that are submitted • Document Pending – Count of the document that are pending Click to add the document. The Document popup appears. Below fields appears in the popup.
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	Drag and drop the document file or click the **Select or drop files here** link to browse and upload the document. PNG & JPEG file formats are supported.
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.

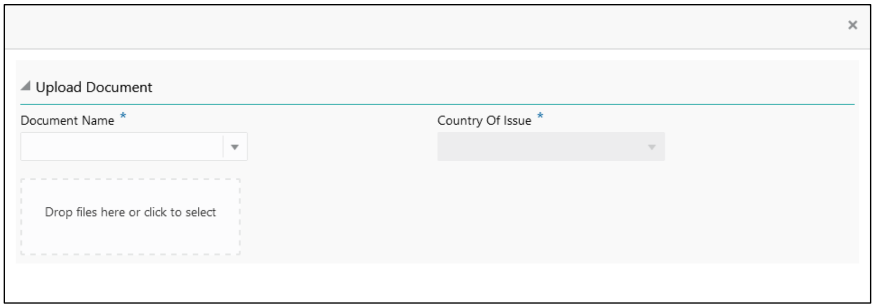
Remarks	Specify the remarks.
Service Member Details	You can capture the service member details in this section, if the customer is service member.
Unit Name	Specify the unit name of the customer.
Service Branch	Specify the service branch of the customer. The available options are: • Army • Marine Corps • Navy • Air Force
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	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification.**
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. **NOTE:** The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.
Save & Close	Click **Save & Close** to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to terminate the application and the status of the application. Such applications cannot be revived later by the user.

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

   → The Customer Information - Upload Document screen is displayed

Figure 5: Customer Information – Upload Document



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

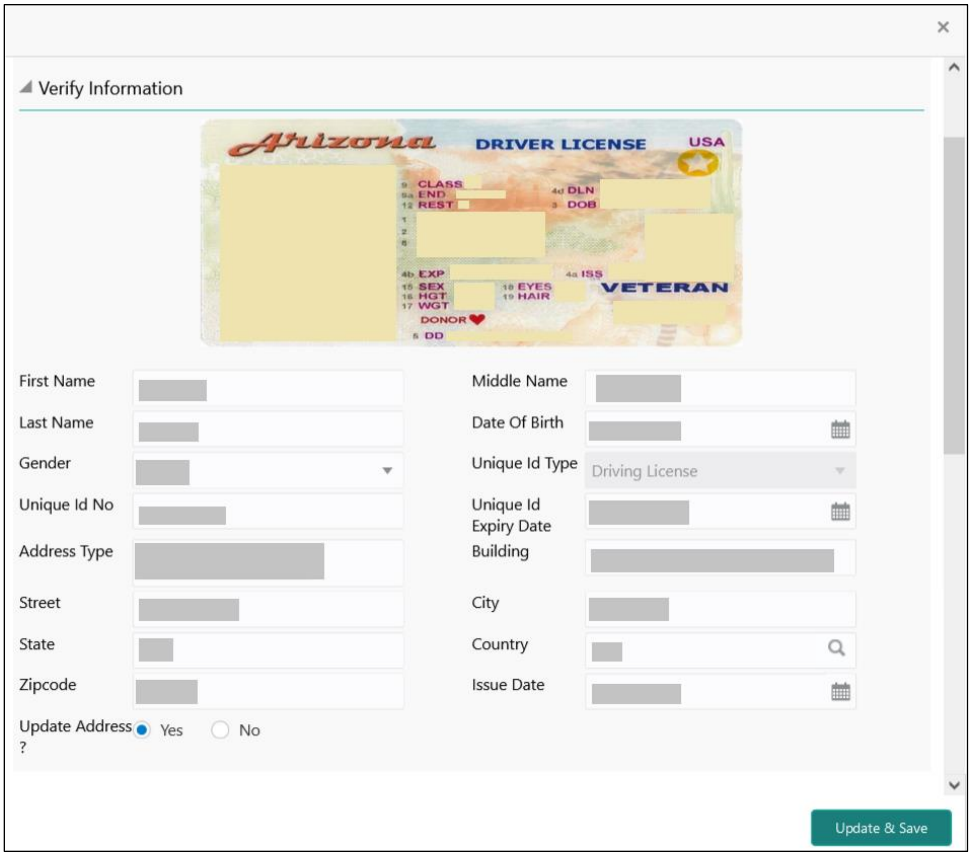
Table 6: Customer Information - Upload Document – Field Description

Field	Description
Document Name*	Select the document name from the drop-down list. The available options are: • **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.

After the document is uploaded,.

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

Figure 6: Verify Information



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

Table 7: Verify Information – Field Description

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

Field	Description
Date of Birth	This field is pre-populated with the extracted data. Modify the date of birth of the applicant, if required.
Gender	This field is pre-populated with the extracted data. Modify the gender of the applicant, if required.
Unique Id Type	Displays the unique ID type of the applicant based on the document uploaded.
Unique Id No	This field is pre-populated with the extracted data. Modify the unique ID number of the uploaded document, if required.
Unique Id Expiry Date	This field is pre-populated with the extracted data. Modify the unique ID expiry date of the uploaded document, if required.
Birth Country	This field is pre-populated with the extracted data. Modify the birth country of the applicant, if required.
Nationality	This field is pre-populated with the extracted data. Modify the nationality of the applicant. **NOTE:** This field appears only if the **Document Name** is selected as **Passport**.
Address Type	This field is pre-populated with the extracted data. Modify the address type of the applicant. The available options: • **Permanent address** • **Residential address** • **Communication address** • **Office address** **NOTE:** By default, the permanent address is selected, This field appears only if the **Document Name** is selected as **Driving License**.

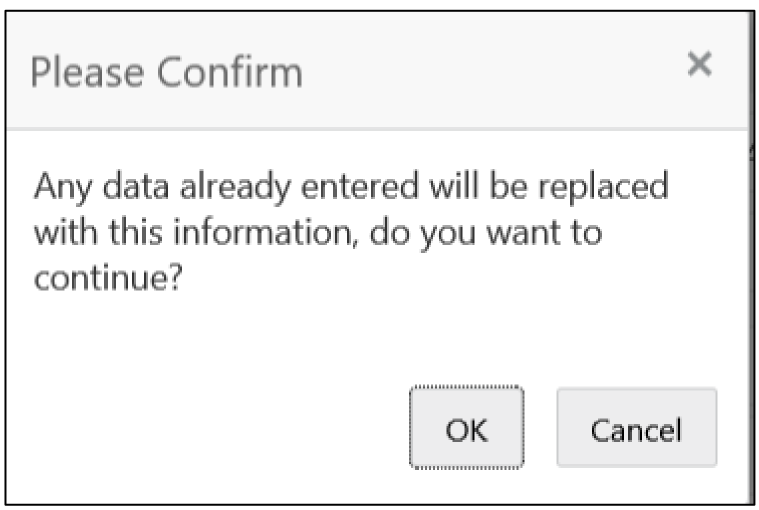
Field	Description
Building	This field is pre-populated with the extracted data. Modify the building name of the applicant, if required. **NOTE:** This field appears only if the **Document Name** is selected as **Driving license**.
Street	This field is pre-populated with the extracted data. Modify the street name of the applicant, if required. **NOTE:** This field appears only if the **Document Name** is selected as **Driving License**.
City	This field is pre-populated with the extracted data. Modify the city name of the applicant, if required. **NOTE:** This field appears only if the **Document Name** is selected as **Driving License**.
State	This field is pre-populated with the extracted data. Modify the state of the applicant, if required. **NOTE:** This field appears only if the **Document Name** is selected as **Driving License**.
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.

Field	Description
	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 • **Yes** • **No**

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

→ The **Confirmation** screen displays.

Figure 7: Confirmation



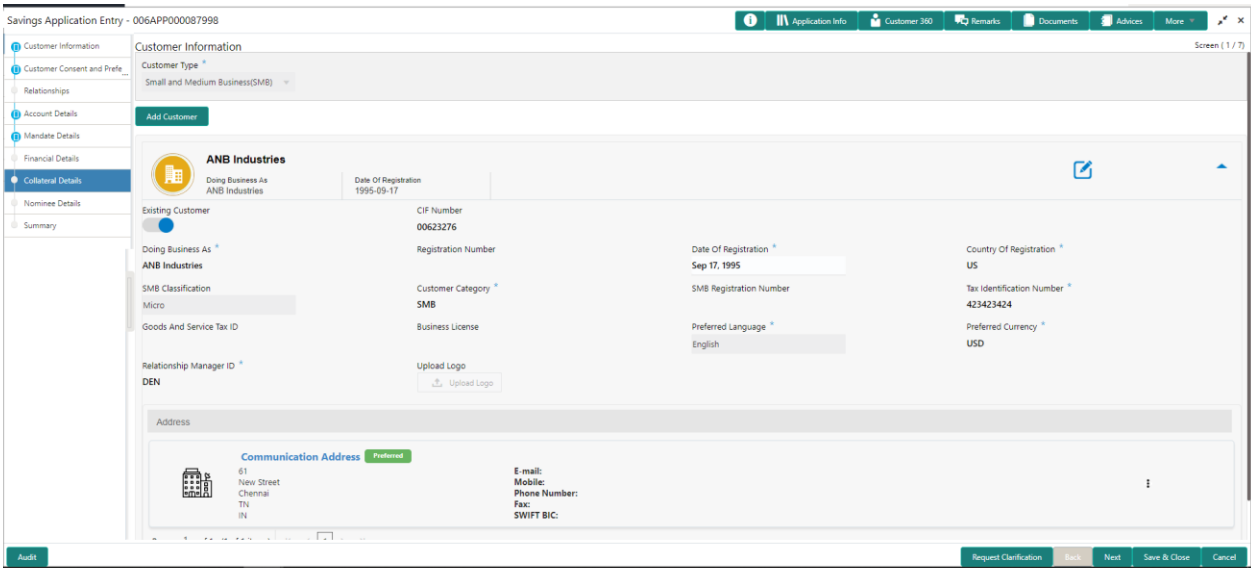
a. Click **OK** to override the data fields with the extracted data.

b. Click **Cancel** to cancel the override action and return to **Verify Information** screen.

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

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

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



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

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

Field	Description
Customer Type	Displays the customer type based on the product selected.
Doing Business As	Displays the business name of the SMB customer.
Registration Number	Displays the registration number of the business.
Date of Registration	Displays the registration date of the business.
Last Updated On	Displays the date on which the financial details of an existing applicant was last updated. For a new applicant, it will remain blank.
Edit	Click **Edit** to modify the existing customer details and address details. Click **Save** to save the modified details and click **Cancel** to cancel the modifications. **Edit** will be visible only for existing customers.
Existing Customer	Select to indicate if customer is existing customer.

Field	Description
CIF Number	Search and select the CIF number.
Doing Business As	Specify the name of the business.
Registration Number	Specify the registration number of the business.
Date of Registration	Select the registration date of the business.
Country of Registration	Search and select the country code where the business is registered.
SMB Classification	Select the SMB Classification from the dropdown list. Available options are: • **Micro** • **Small** • **Medium**
Customer Category	Search and select the customer category.
SMB Registration Number	Specify the SMB registration number.
Tax Identification Number	Specify the tax identification number of the SMB customer.
Goods and Service Tax ID	Specify the goods and service tax ID.
Business License	Specify the business license.
Preferred Language	Select the preferred language.
Preferred Currency	Select the preferred currency.
Relationship Manager ID	Specify the relationship manager ID.

Field	Description
Upload Logo	Click **Upload Logo** button to upload the logo for the business.
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click to add address details. Click to perform below actions on the added address details, • To view the address details, click **View**. • To edit the address details, click **Edit**. • To delete the address details, click **Delete**.
Address Type*	Select the address type for the applicant from the drop-down list. • **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.

Field	Description
	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.
Address To	Select the date till when you were connected with the given address.
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.

Field	Description
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.

Field	Description
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.
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.
Save & Close	Click **Save & Close** to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.

Field	Description
Cancel	Click Cancel to close the application without saving.

Customer Dedupe Check:

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

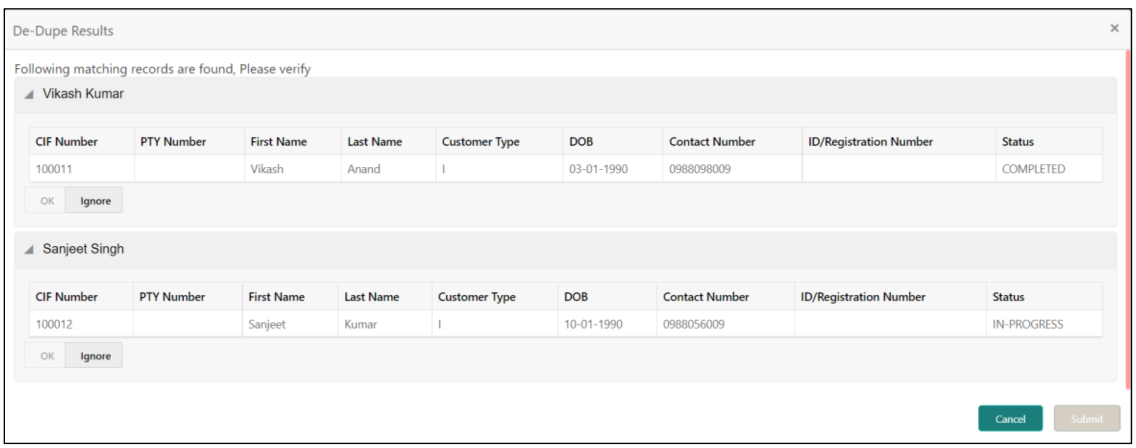
If the **Customer Dedupe** service check is enabled, upon capturing the New Customer details, the system compares the same with the existing customer's records. If there are any matching hits, the list of Duplicate records which matches to the New Customer Details will be displayed.

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

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

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

Figure 9: De-Dupe Results



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

Table 9: De-Dupe Results – Field Description

Field	Description
CIF Number	Displays the CIF Number.
PTY Number	Displays the PTY Number.
First Name	Displays the First Name.

Last Name	Displays the Last Name.
Customer Type	Displays the Customer Type.
DOB	Displays the Date of Birth.
Contact Number	Displays the Contact Number.
ID/Registration Number	Displays the Registration number.
Status	Displays the **Status** of the De-Dupe check.

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

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

3.1.3 Customer Consent and Preference

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.

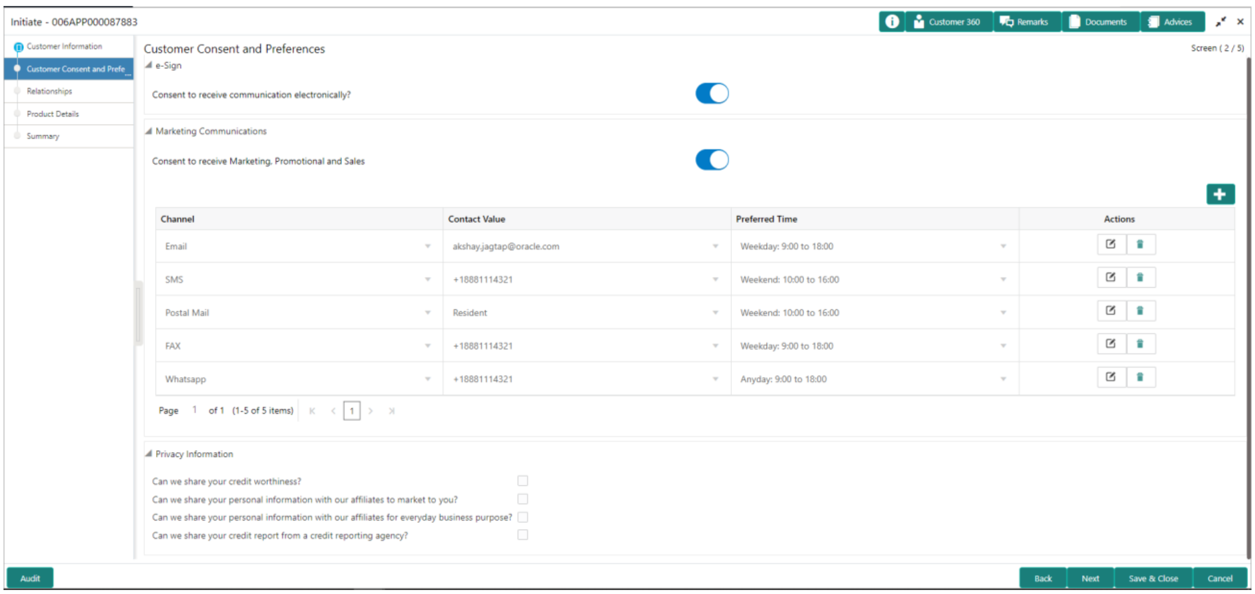
Prerequisite

- Questionnaire is created in the PDS and later mapped to the relevant regulations and product types are part of seed data configuration.

9. 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 10: Customer Consent and Preference



10. 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.

11. 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 10: Customer Consent and Preferences

Field	Description
E-Sign	Specify whether the customer needs electronic communication.

Field	Description
	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: • 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.
Consent of Minor	This section appear only in case the age of minor lies within the age limit of minor of the stage. The age is calculated from

Field	Description
	the date of birth captured in **Customer Information** data segment and validated with 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	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.

3.1.4 Relationships

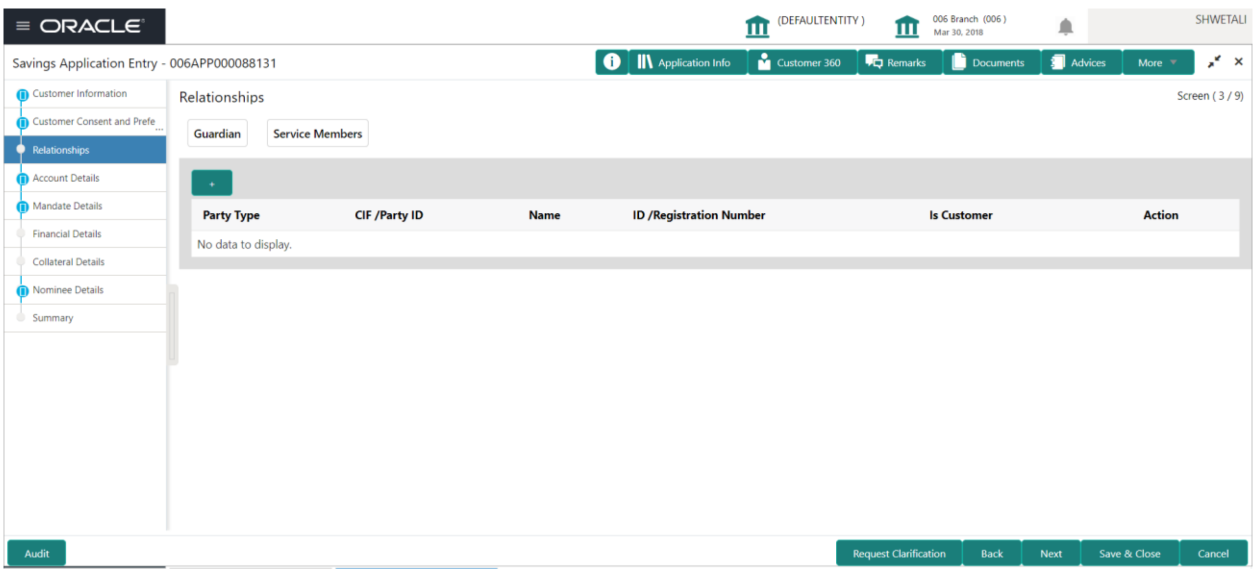
In this data segment you can add and view relationships of the customer. While onboarding a customer, adding the relationship details is benefical to both customer and bank. Below are the available relationship types,

- Service Member - If related party is served in military services.
- Guardian – If related party is a guardian of minor customer who is getting onboarded.

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 11: Relationships

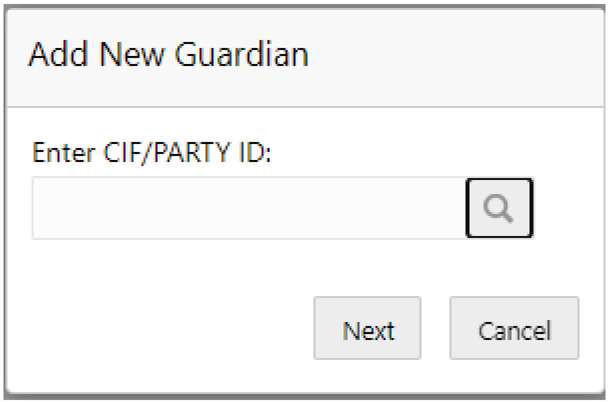


2. In the Relationships screen, select the appropriate relationship tab to add the details.

3. If the party is auto populated on the screen then click the party name to expand the section and add related party.

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

   Figure 12: 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**

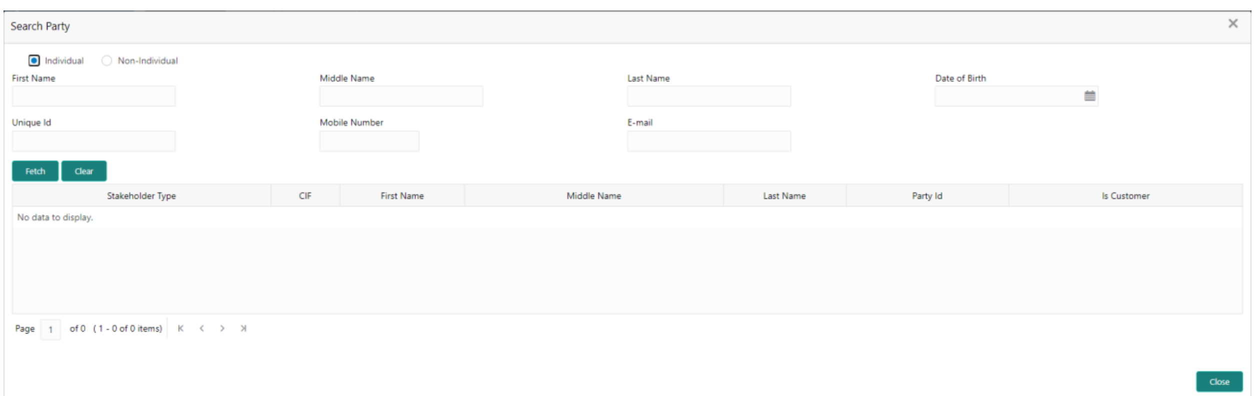
5. In the **CIF/Party ID** field, enter the CIF or party Id and click **Next** to add the party.

   OR

   Click to search party.

6. If you search for the party then **Search Party** screen appears.

Figure 13: Search Party



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

Table 11: 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 12: 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.

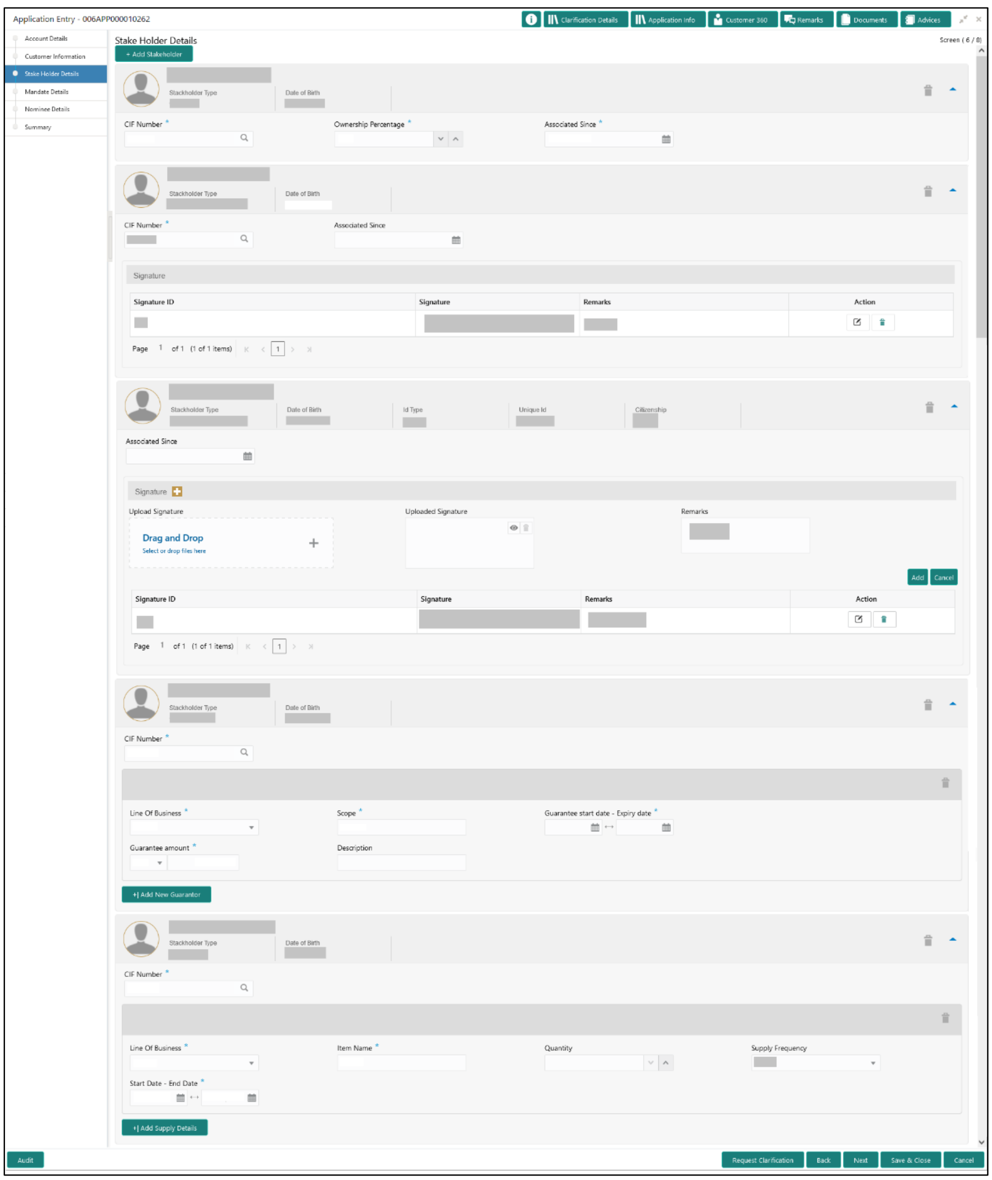
3.1.5 Stake Holder Details

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

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

→ The **Stake Holder Details** screen is displayed.

Figure 14: Stake Holder Details



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

Table 13: Stake Holder Details – Field Description

Field	Description
Stake Holder Type	Select the Stakeholder type from the dropdown list. Available options are • **Owners** • **Authorized Signatories** • **Guarantors** • **Suppliers**
Existing Customer	Select the toggle to indicate if the customer is an existing customer or not.
CIF Number	Click **Search** icon and select the CIF number. This field appears only if the **Existing Customer** toggle is enabled.
Owners	
Ownership Percentage	Specify the ownership percentage.
Associated Since	Select the date from when the Stake Holder is associated with the business.
Authorized Signatories For the existing customers, the Signature details will be in read-only mode. For the new customers, the user will be able to add, edit and delete the Signature details.	
Associated Since	Select the date from when the Stake Holder is associated with the business.

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

Field	Description
Guarantors	
Line of Business	Select the line of business for the guarantor/supplier. Available options are: • **Facility** • **Supply Chain Finance** • **Trade** • **Lending** • **Cash Management** • **Liquidity Management** • **Virtual Account Management**
Scope	Specify the scope of the guarantor in the business.
Guarantee Start date - Expiry date	Select the guarantee start and expiry date.
Guarantee amount	Specify the guarantee amount for the business.
Description	Specify the description for the guarantor.
Add New Guarantor	Click this button to add new guarantor.
Suppliers	
Line of Business	Select the line of business for the guarantor/supplier. Available options are: • **Facility** • **Supply Chain Finance** • **Trade** • **Lending** • **Cash Management** • **Liquidity Management** • **Virtual Account Management**

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

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

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

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

   Figure 15: Customer Onboarding

5. Select the Customer Category.

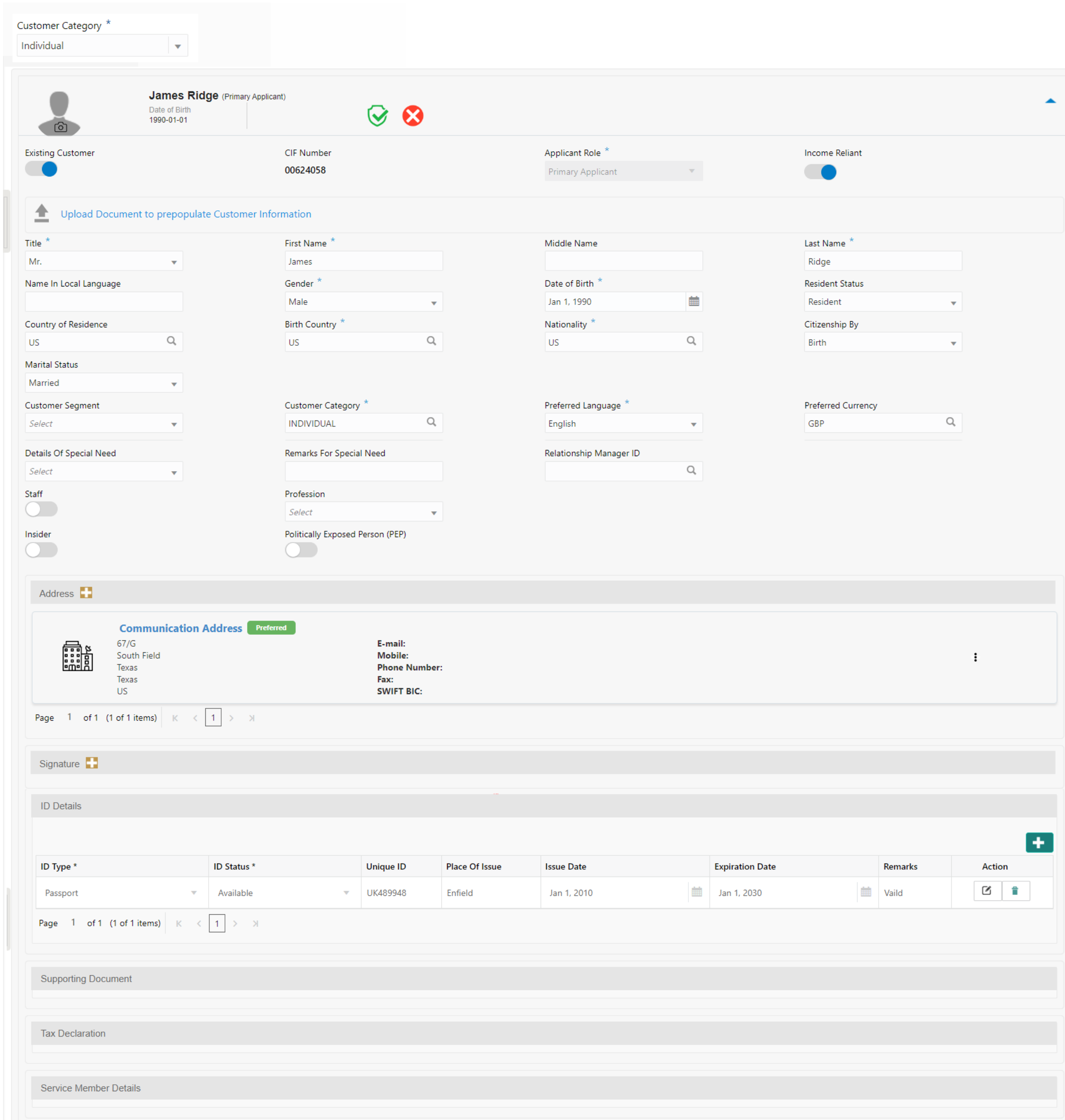
   The available options are:

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

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

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

   Figure 16: Customer Onboarding



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

Table 14: Customer Onboarding Individual – Field Description

Field	Description

Customer Category	Specify the customer category from the list. The available options are • **Individual** • **Small and Medium Business (SMB)**
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: • **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.
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: • **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: • **Married** • **Unmarried** • **Legally Separated** • **Widow**

Customer Segment	Select the segment of the customer. Available options are: • **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: • **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	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click  to add address details. Click  to perform below actions on the added address details, • To view the address details, click **View**. • To edit the address details, click **Edit**. To delete the address details, click **Delete**.
Address Type*	Select the address type for the applicant from the drop-down list. • **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.
Address To	Select the date till when you were connected with the given address.
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	In this section you can add new signature and view the already added signature of the customer. Click to add upload signature. Click **Add** button to add the additional signatures. Click **Cancel** button to discard the added details. On **Submit**, signature will be handed off to Oracle Banking Party.
Upload Signature	Drag and drop the signature file or click on **Select or drop files here** to browse and upload the signature from the local system. PNG & JPEG file formats are supported.
Uploaded Signature	**NOTE:** Displays the uploaded signature.
Remarks	Specify the remarks related to the signature.
Signature ID	Displays the Signature ID for the added signature.
Signature	Displays the added signature.
Remarks	Displays the remarks for the added signature.
Action	Click to edit the added signatures

	Click to delete the added signatures.
ID Details	You can add, view and edit the ID details in this section. Click to add ID details.
ID Type	Specify the ID type. The available options are: • ITIN • Driving License • ATIN • EIN • SIN • Passport • SSN
ID Status	Specify the status of the selected ID type. The available options are: • Verification Pending • Applied For • Available • Notice Received
Unique ID	Specify the unique identification code of the selected type. You can enter the unique ID only if the **ID Status** is **Available**.
Place Of Issue	Specify the place where the ID is issued to the user.
Issue Date	Specify the date from which the ID is valid.
Expiration Date	Specify the date till which the ID is valid.
Remark	Specify the remark.

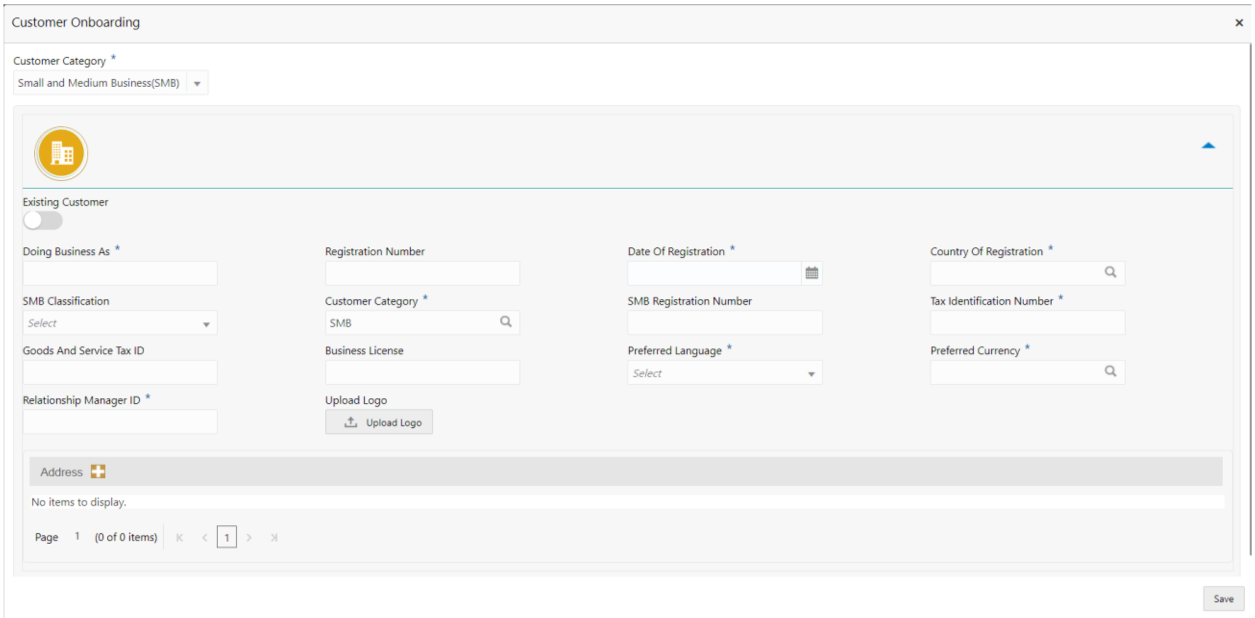
Action	Click ✓ to add the entered ID details. Click to edit the added ID details Click to delete the added ID details.
Supporting Document	This section displays the status of the supporting documents that customer provides to get onboard. You can view, • Total Documents – Counts of total documents • Document Submitted – Count of the document that are submitted • Document Pending – Count of the document that are pending Click to add the document. The Document popup appears. Below fields appears in the popup.
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	Drag and drop the document file or click the **Select or drop files here** link to browse and upload the document. PNG & JPEG file formats are supported.
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	Specify the service branch of the customer. The available options are: • Army • Marine Corps • Navy • Air Force
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.
Save	Click **Save** to save the details.

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

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

Figure 17: Customer Onboarding – Small and Medium Business.



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

Table 15: Customer Onboarding - Small and Medium Business – Field Description

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

Field	Description
SMB Registration Number	Specify the SMB registration number.
Tax Identification Number*	Specify the tax identification number of the SMB customer.
Goods and Services Tax Id	Specify the goods and services tax Id.
Business License	Specify the business license.
Preferred Language*	Select the preferred language from the drop down list.
Preferred Currency*	Click **Search** and select the currency code from the list.
Relationship Manager ID*	Specify the relationship manager id.
Upload Logo	Upload the logo of the customer.
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click to add address details. Click to perform below actions on the added address details, • To view the address details, click **View**. • To edit the address details, click **Edit**. To delete the address details, click **Delete**.

Field	Description
Address Type	Select the address type for the applicant from the drop-down list. • 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.

Field	Description
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.

Field	Description
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.
Action	You can edit or delete the added fax details.
Save	Click **Save** to save the details

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

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

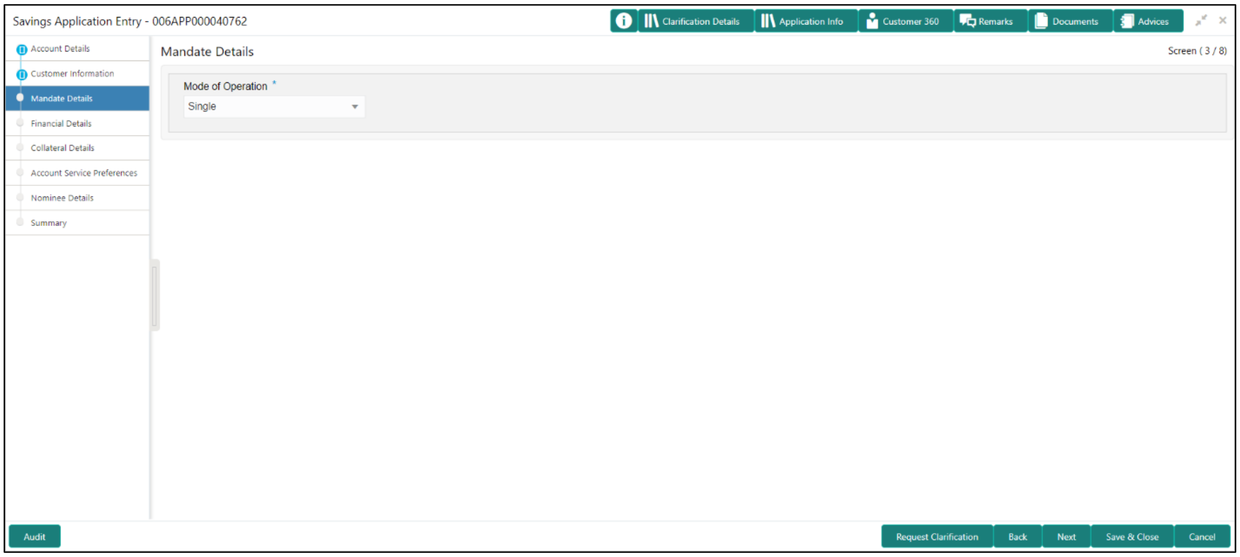
3.1.6 Mandate Details

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

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

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

   Figure 18: Mandate Details



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

Table 16: Mandate Details - Field Description

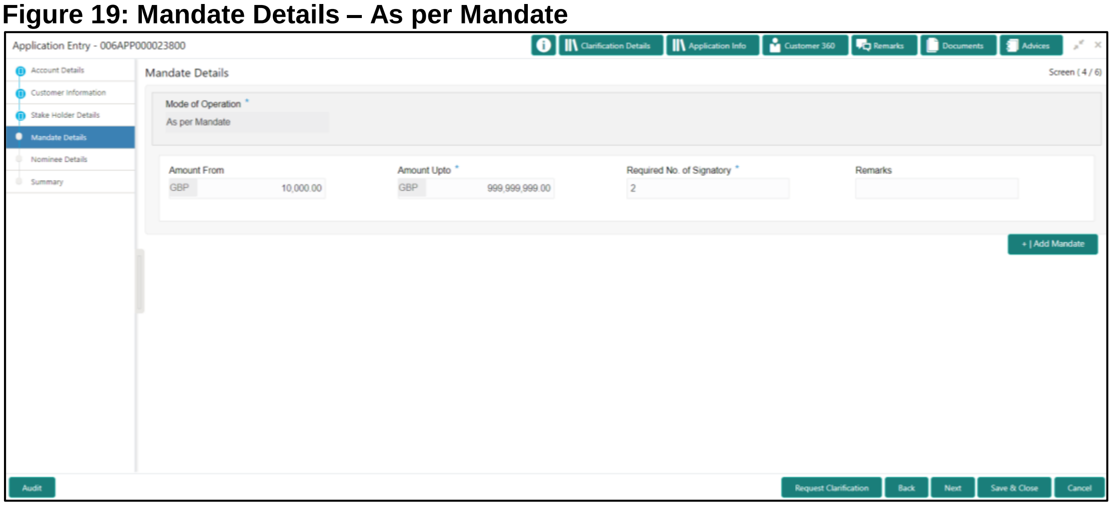
Field	Description
Mode of Operation*	Select the mode of operation relevant for the account from the drop-down list. Available options are: • **Single** • **Jointly** • **Anyone** • **Survivor** • **Either or Survivor** • **Former or Survivor** • **As per Mandate** This field is non-editable and displayed as **As per Mandate** if the **Customer Type** is selected as **Small and Medium Business (SMB)**.
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification.**
Back	Click **Back** to navigate to the previous data segment within a stage.

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

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

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

Figure 19: Mandate Details – As per Mandate



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

Table 17: Mandate Details – As per Mandate - Field Description

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

Field	Description
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. 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.

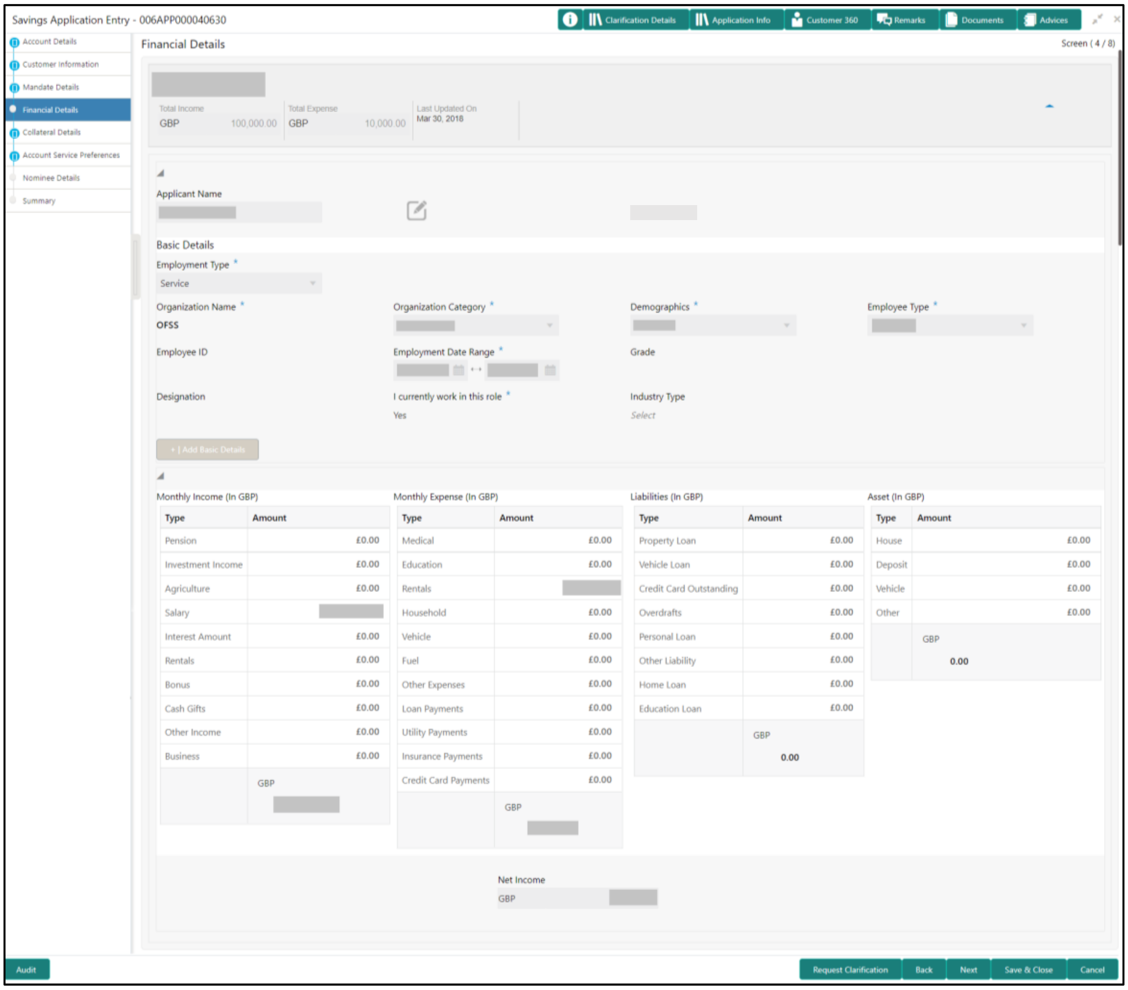
3.1.7 Financial Details

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

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

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

   Figure 20: Financial Details



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

Table 18: Financial Details - Field Description

Field	Description
Applicant Name	Displays the applicant name as per the details captured in the Customer Information data segment.
Total Income	Displays the total income of the applicant.
Total Expenses	Displays the total expenses of the applicant.
Last Update On	Displays the date on which the financial details of an existing applicant were last updated. For a new applicant, it will remain blank.
Edit	Click **Edit** to modify the existing applicant details. Click **Save** to save the modified details and click **Cancel** to cancel the modifications. **Edit** will be visible only for existing applicant.
Basic Details Click **Add Basic Details** to view and update the basic details of the applicant.	
Employment Type*	Select the employment type from the drop-down list. Available options are: • **Salaried** • **Self – Employment /Professional** **Employment Type** is reckoned as an attribute for Quantitative Score calculation for the given Applicant.
Organization Name*	Specify the name of the organization.
Organization Category*	Select the organization type from the drop-down list. Available options are: • **Private Limited** • **Government** • **NGO**
Demographics*	Select the demographics from the drop-down list. Available options are:

Field	Description
	• **Global** • **Domestic**
Employee Type*	Select the employee type from the drop-down list. Available options are: • **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: • **Yes** • **No**

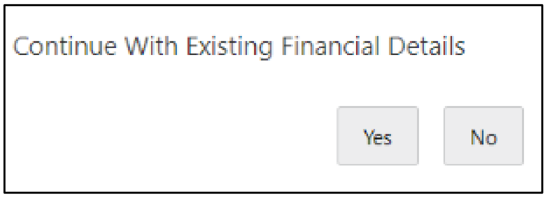
<table>
<tr><th>Field</th><th>Description</th></tr>
<tr><td>Industry Type</td><td>Select the Industry Type from the drop-down list. Available options are:
IT
Bank
Services
Manufacturing
Legal
Medical
Engineering
School/College
Others</td></tr>
<tr><td colspan="2">Financial Details</td></tr>
<tr><td>Monthly Income</td><td>Specify the amount for any of the applicable monthly expenses in the below fields.
Salary
Agriculture
Business
Investment Income
Interest Amount
Pension
Bonus
Rentals
Cash Gifts
Other Income
Total gets calculated automatically.</td></tr>
</table>

Field	Description
Monthly Expenses	Specify the amount for any of the applicable monthly expenses in the below fields. • **Household** • **Medical** • **Education** • **Travel** • **Vehicle** • **Fuel** • **Rentals** • **Other Expenses** • **Loan Payments** • **Utility Payments** • **Insurance Payments** • **Credit Card Payments** Total gets calculated automatically.
Liabilities	Specify the amount for any of the applicable liabilities in the below fields. • **Property Loan** • **Vehicle Loans** • **Personal Loans** • **Credit Card outstanding** • **Overdrafts** • **Other Liability** • **Home Loan** • **Education Loan** Total gets calculated automatically.

Field	Description
Asset	Specify the amount for any of the applicable asset type in the below fields. • **House** • **Deposit** • **Vehicle** • **Other** Total gets calculated automatically.
Net Income	System automatically displays the total income over expenses.
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification**.
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, 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. **Save & Close** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

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

Figure 21: Error Message



.

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

3.1.8 Collateral Details

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

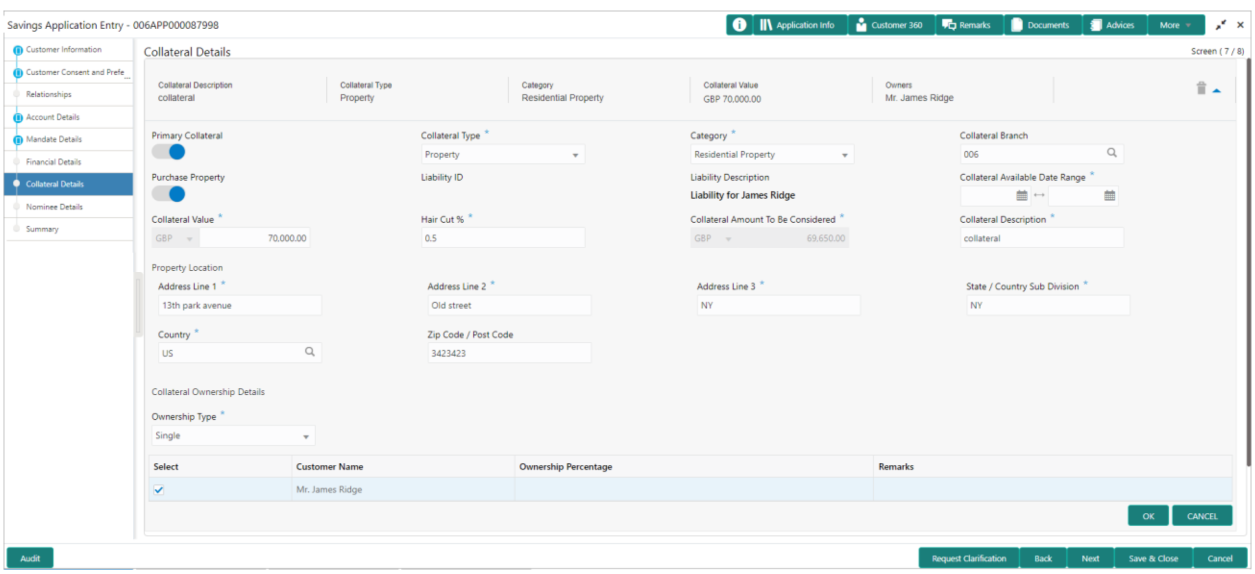
Capturing of Collateral details in Oracle Banking Origination is also enabled with an option to onboard collateral using the Oracle Banking Credit Facility Process Management integration services. In such cases, the collateral details will be sent to the Collateral onboarding systems for performing the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

The user can acquire the application from Free Tasks list.

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

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

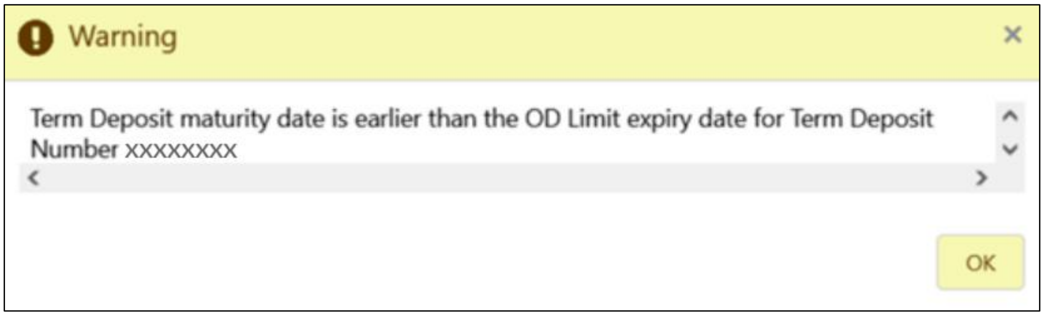
Figure 22: Collateral Details



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

→ The **Warning** screen is displayed

Figure 23: Warning



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

Table 19: Collateral Details - Field Description

Field	Description
Primary Collateral	Specify the primary collateral.
Collateral Type*	Select the collateral type. Available options are: • **Property** • **Guarantee** • **Vehicle** • **Precious Metal** • **Deposits** • **Bonds** • **Stocks** • **Insurance** • **Accounts Receivable** • **Inventory (Stock of Material)**
Category*	Select the collateral category. Available options are: If Collateral type is selected as **Property** • **Residential Property** • **Vacant Land** • **Under Construction** If Collateral type is selected as **Guarantee**

Field	Description
	• **Personal Guarantee** • **Guarantee and Indemnity** • **Government Guarantee** • **Family Guarantee** If Collateral type is selected as **Vehicle** • **Passenger Vehicle** • **Commercial Vehicle** If Collateral type is selected as **Precious Metal** • **Precious Metal** If Collateral type is selected as **Deposits** • **Term Deposit** • **Recurring Deposit** If Collateral type is selected as **Bonds** • **Secured Bonds** • **Unsecured Bonds** • **Investment Bonds** If Collateral type is selected as **Stocks** • **Domestic Stock** If Collateral type is selected as **Insurance** • **Life Insurance** If Collateral type is selected as **Accounts Receivable** • **Bill Receivable** • **Trade Receivable** If Collateral type is selected as **Inventory (Stock of Material)** • **Stock of Raw Materials** • **Finished Goods** • **Packaging Materials**
Collateral Branch	Displays the branch of the collateral.

Field	Description
Term Deposit Number	Select the Term Deposit Number from the list. **NOTE:** The Term Deposit which has crossed the maturity date and the “Allow Collateral Linkage” disabled, will not appear in the list.
Maturity Date	Select the Maturity Date of the term deposit.
Available Linkage Amount	Specify the available linkage amount.
Linked Amount	Specify the linked amount.
Linkage Currency	Displays the linkage currency.
Guarantee Type	Specify the type of guarantee. This field appears only if the collateral type is **Guarantee**.
Currency	Specify the currency of the collateral value.
Collateral Value	Specify the collateral value.
Collateral Description	Specify the collateral description.
Applicants	This section displays the applicants name and remarks that are involved in the loan application. These applicants are also related to the added collateral.
Guarantor	This section displays the guarantor name.
Purchase Property	Specify whether the collateral property being added is being purchased. This field appears if the **Property** option is selected from the **Collateral Type** list.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.

Field	Description
Collateral Available Date Range*	Select the date range of the collateral. The range indicates the date from and date up to, which the collateral is available.
Collateral Value*	Specify the value of the collateral.
Hair Cut %*	Specify the percentage of Hair Cut.
Collateral Amount To Be Considered	Displays the collateral amount to be considered. Collateral Amount = (Hair Cut % * Collateral Value)
Collateral Description*	Specify the collateral description.
Market LTV	**Displays the market LTV.**
Bank LTV	**Displays the bank LTV.**
Collateral Description	**Displays the description of the collateral.**
Collateral Type	**Displays the collateral type.**
Category	**Displays the category of the collateral.**
Collateral Value	**Displays the collateral value.**
Owners	**Displays the owner names of the collateral.**
<Actions>	**Displays the actions that you can perform on the added collateral.** • **- Click delete to delete the added collateral.** • **- Click down arrow to view the collateral details.**
Total Collateral Value	Displays the total value of collateral. **NOTE:** This field will be auto updated based on the number of collaterals.
Cover Available	Displays the cover available.

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

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

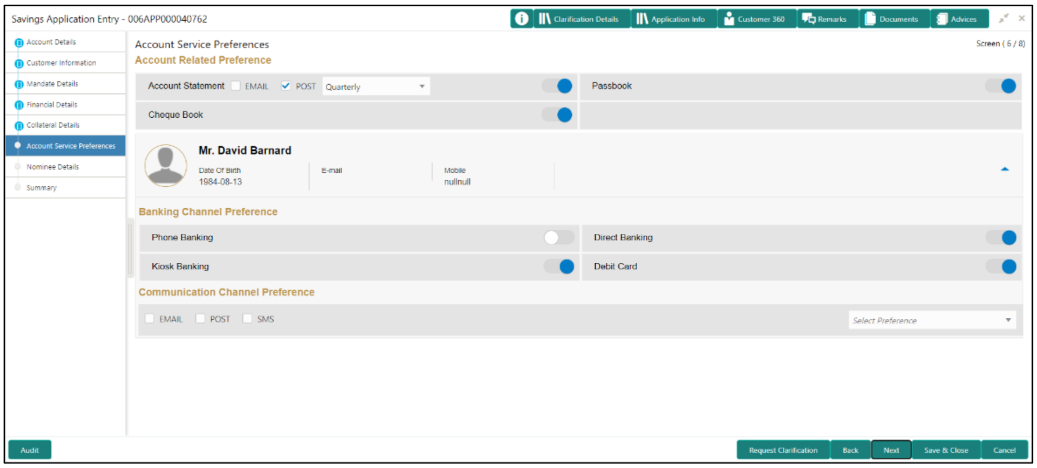
3.1.9 Account Service Preferences

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

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

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

Figure 24: Account Service Preferences



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

Table 20: Account Service Preferences - Field Description

Field	Description
Account Related Preferences	**Select preferences for account statement.**
Account Statement	Select to indicate if account statement is the preference. Available options are: • **E-mail** • **Post** Select the frequency from the drop-down list. Available options are: • **Monthly** • **Quarterly** • **Bi-Annual** • **Annual**
E-mail	Select to indicate if account statement mode is E-mail.
Post	Select to indicate if account statement mode is Post.
Cheque Book	Select to indicate if cheque book is required.
Passbook	Select to indicate if passbook is required.
Customer / Business Name	Displays the name of the customer or business in the header.
Date Of Birth	Displays the date of birth of the customer in the header. This field appears only if the **Customer Type** is selected as **Individual.**
Date of Incorporation	Displays the date of incorporation of the business. This field appears only if the **Customer Type** is selected as **Small and Medium Business (SMB).**

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

Field	Description
	For more information on **Request Clarification**, refer to the section **Request Clarification.**
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate 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. **Save & Close** will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

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

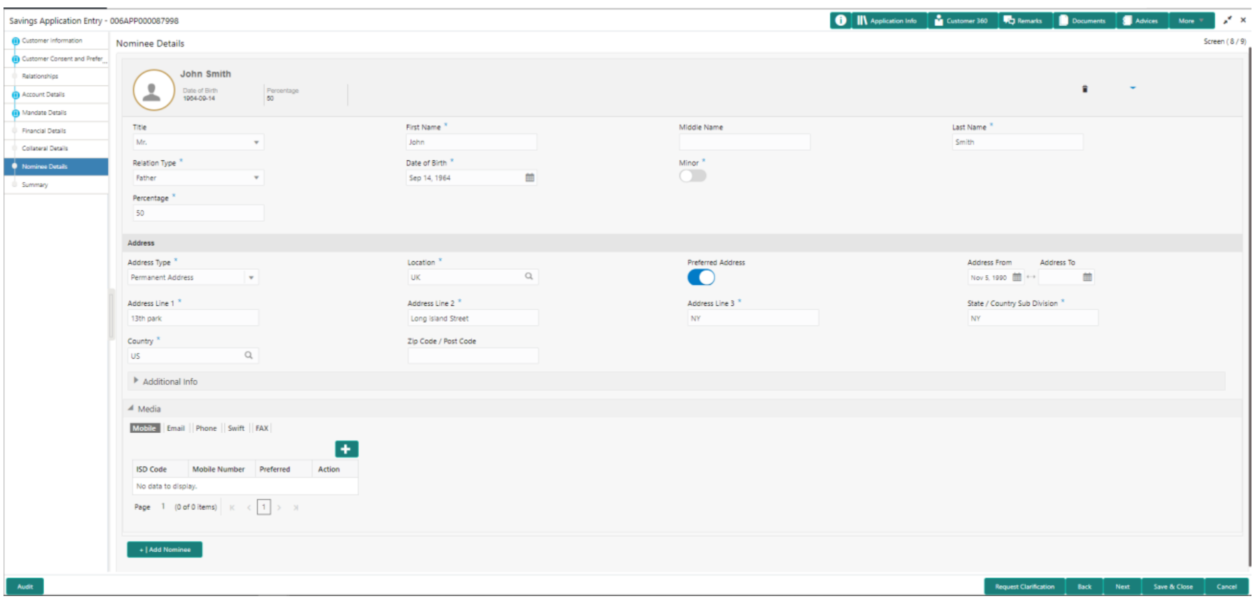
3.1.10 Nominee Details

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

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

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

   Figure 25: Nominee Details

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

   Table 21: Nominee Details - Field Description

Field	Description
Title	Select the title of the nominee.
First Name*	Specify the first name of the nominee.

Field	Description
Middle Name	Specify the middle name of the nominee.
Last Name*	Specify the last name of the nominee.
Relationship Type*	Select the relationship type of the nominee with the applicant.
Date of Birth*	Select the date of birth of the nominee.
Minor	Select to indicate if nominee is minor. The system calculates based on Date of Birth and enables this field.
Add Guardian	**Click the Add Guardian link to add the guardian details.** The link appears if the **Minor** field is enabled. This field is conditional mandatory.
Percentage	Specify the percentage to be considered for distribution of the account balance in case of uneventful death of the applicant.
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant.
Address Type*	Select the address type for the applicant from the drop-down list. • **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.

Field	Description
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.
Address To	Select the date till when you were connected with the given address.
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.

Field	Description
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.

Field	Description
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.
Add Nominee	Click to add additional nominee for the account.
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification.**

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

3.1.10.1 Guardian Details

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

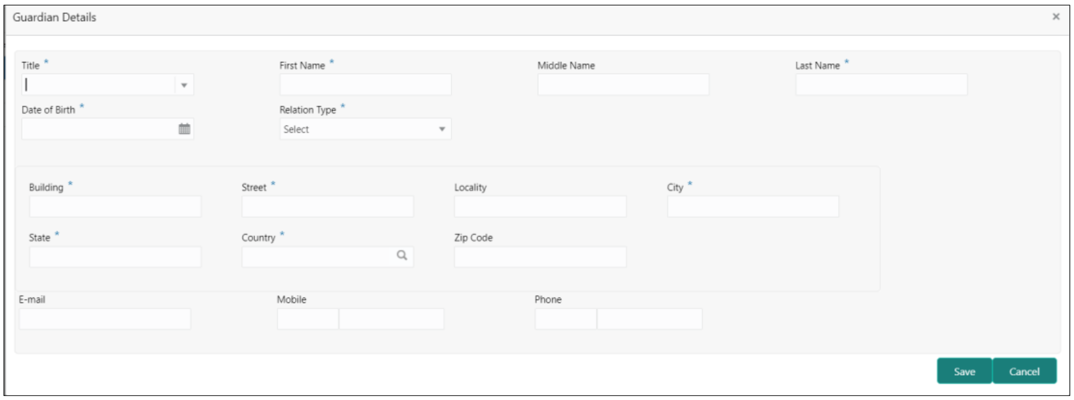
1. Click **Guardian** on **Nominee Details** screen.

   Prerequisite

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

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

   Figure 26: Guardian Details



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

   Table 22: Guardian Details - Field Description

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

Field	Description
Address Details	Update the address details to capture the address of the guardian.
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant.
Address Type*	Select the address type for the applicant from the drop-down list. • **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.

Field	Description
Address To	Select the date till when you were connected with the given address.
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.

Field	Description
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.

Field	Description
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.
Save	Click **Save** to save the guardian details.
Close	Click **Close** to close the Guardian Details screen and come back to the Nominee Details screen.

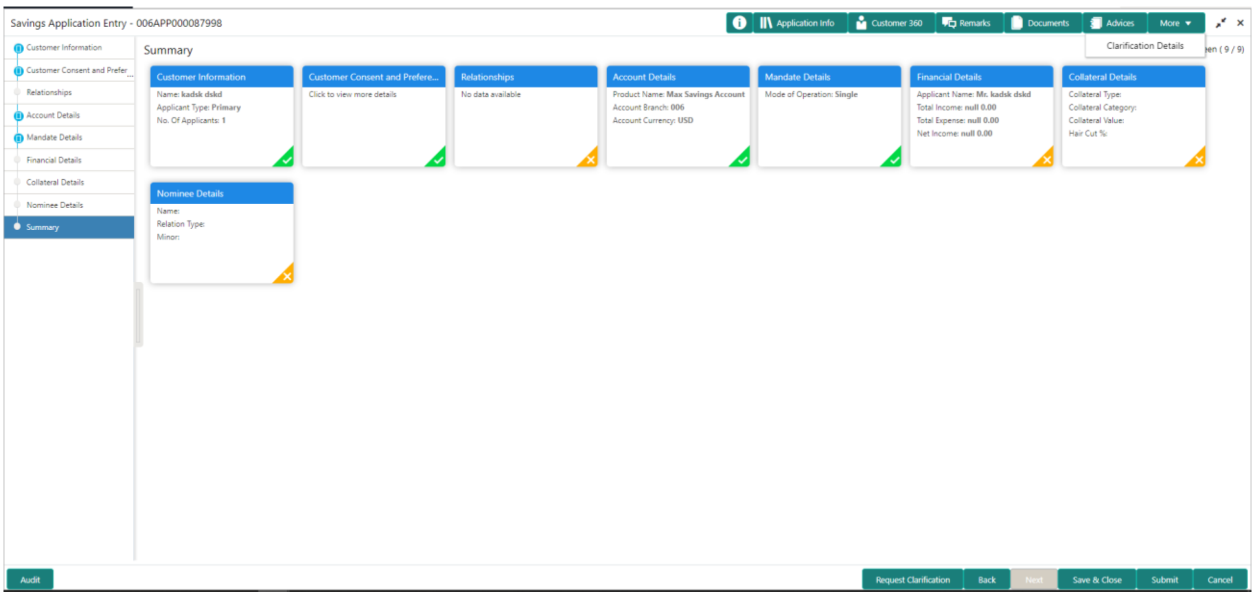
3.1.11 Summary

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

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

   → The **Summary** screen is displayed.

Figure 27: Summary



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

Table 23: Summary - Field Description

Data Segment	Description
Account Details	Displays the account details.
Customer Information	Displays the customer information details
Customer Consents and Preference	Displays the customer consents and preferences.

Data Segment	Description
Relationship	Displays the relationships.
Stake Holder Details	Displays the Stake Holder details This data segment appears only if the **Customer Type** is selected as **Small and Medium Business (SMB)**.
Mandate Details	Displays the mandate details.
Financial Details	Displays the financial details.
Collateral Details	Displays the collateral details.
Account Service Preferences	Displays the account service preferences details.
Nominee Details	Displays the nominee details.
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification.**
Back	Click **Back** to navigate to the previous data segment within a stage.

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

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

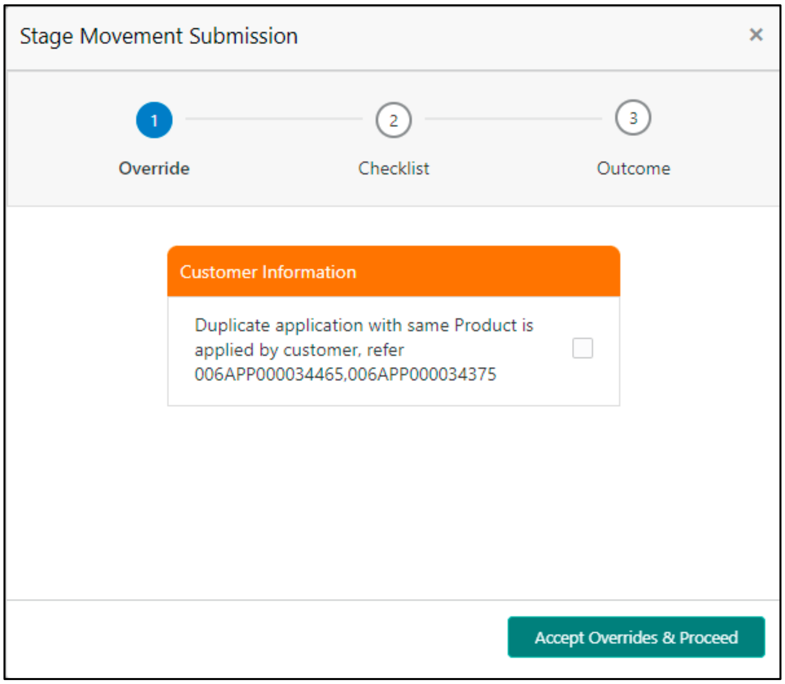
   Application De-Dupe:

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

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

   → The **Overrides** screen is displayed.

Figure 28: Overrides

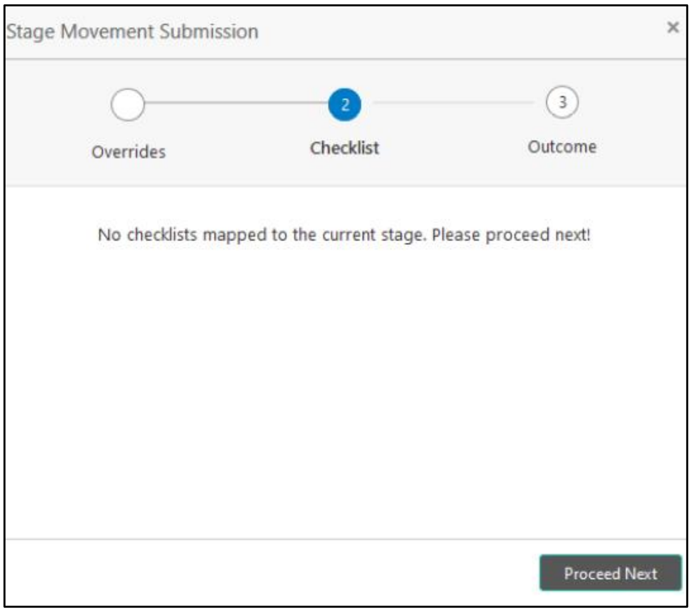


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next.**

→ The **Checklist** screen is displayed.

Figure 29: Checklist

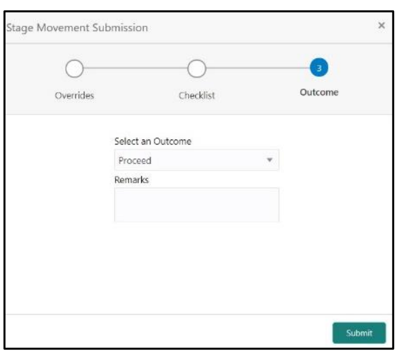


Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

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

→ The **Outcome** screen is displayed.

Figure 30: Outcome

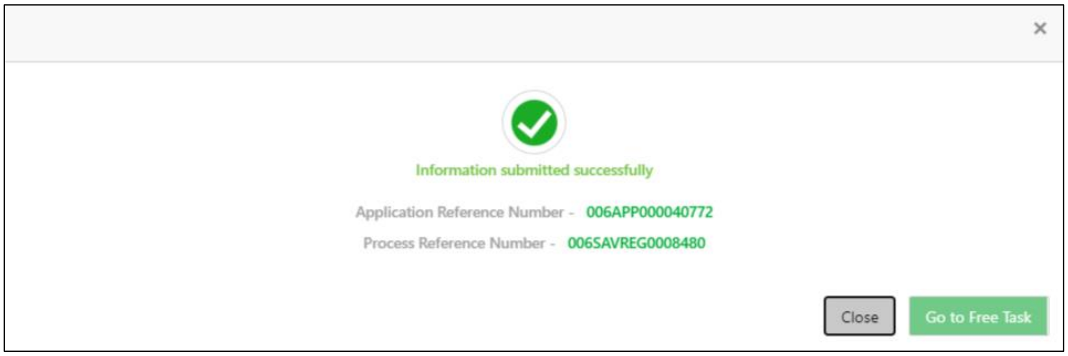


6. Select **Proceed** outcome from the **Select an Outcome** drop-down list. Available options:
   - Proceed
   - Reject By Bank

   Outcomes configured in the Workflow Orchestrator for the business process is available in the drop-down list.
7. Enter the remarks in **Remarks**.
8. Click **Submit**.

   → The **Confirmation** screen is displayed.

   Figure 31: Confirmation Screen



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

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

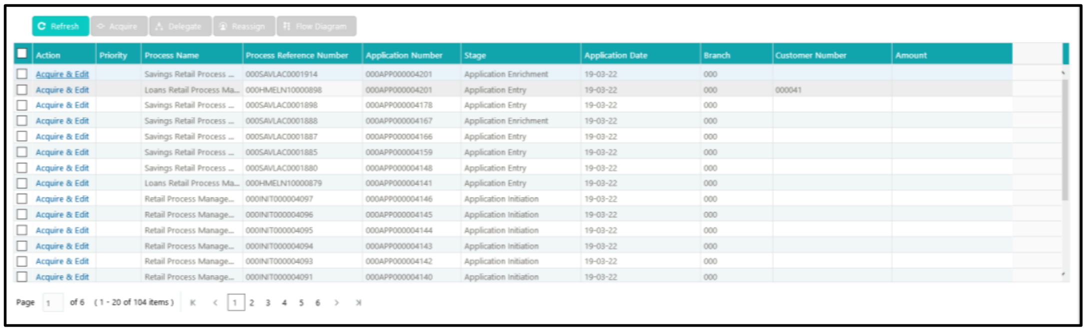
   For **Individuals Customers**, If the **Overdraft Requested** toggle is ON then, submit of this stage, will move the application into the **Overdraft Limit** Stage.

   For **SMB Customers**, submit of this stage, will move the application into the **Application Enrichment** stage.

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

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

Figure 32: Free Tasks



Refresh | Acquire | Delegate | Reassign | Flow Diagram

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
Acquire & Edit		Savings Retail Process ...	000SAVLAC0001914	000APP000004201	Application Enrichment	19-03-22	000		
Acquire & Edit		Loans Retail Process Ma...	000HMELN10000898	000APP000004201	Application Entry	19-03-22	000	000041	
Acquire & Edit		Savings Retail Process ...	000SAVLAC0001898	000APP000004178	Application Entry	19-03-22	000		
Acquire & Edit		Savings Retail Process ...	000SAVLAC0001888	000APP000004167	Application Enrichment	19-03-22	000		
Acquire & Edit		Savings Retail Process ...	000SAVLAC0001887	000APP000004166	Application Entry	19-03-22	000		
Acquire & Edit		Savings Retail Process ...	000SAVLAC0001885	000APP000004159	Application Entry	19-03-22	000		
Acquire & Edit		Savings Retail Process ...	000SAVLAC0001880	000APP000004148	Application Entry	19-03-22	000		
Acquire & Edit		Loans Retail Process Ma...	000HMELN10000879	000APP000004141	Application Entry	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INIT000004097	000APP000004146	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INIT000004096	000APP000004145	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INIT000004095	000APP000004144	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INIT000004094	000APP000004143	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INIT000004093	000APP000004142	Application Initiation	19-03-22	000		
Acquire & Edit		Retail Process Manage...	000INIT000004091	000APP000004140	Application Initiation	19-03-22	000		

Page 1 of 6 (1 - 20 of 104 items) 1 2 3 4 5 6

NOTE:

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

3.2 Overdraft Limit Details

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

NOTE: This stage is not applicable for **SMB Customers**.

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

- 3.2.1 Account Limit Details
- 3.2.2 Advance against Uncollected Funds
- 3.2.3 Temporary Overdraft Limit
- 3.2.4 Summary

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

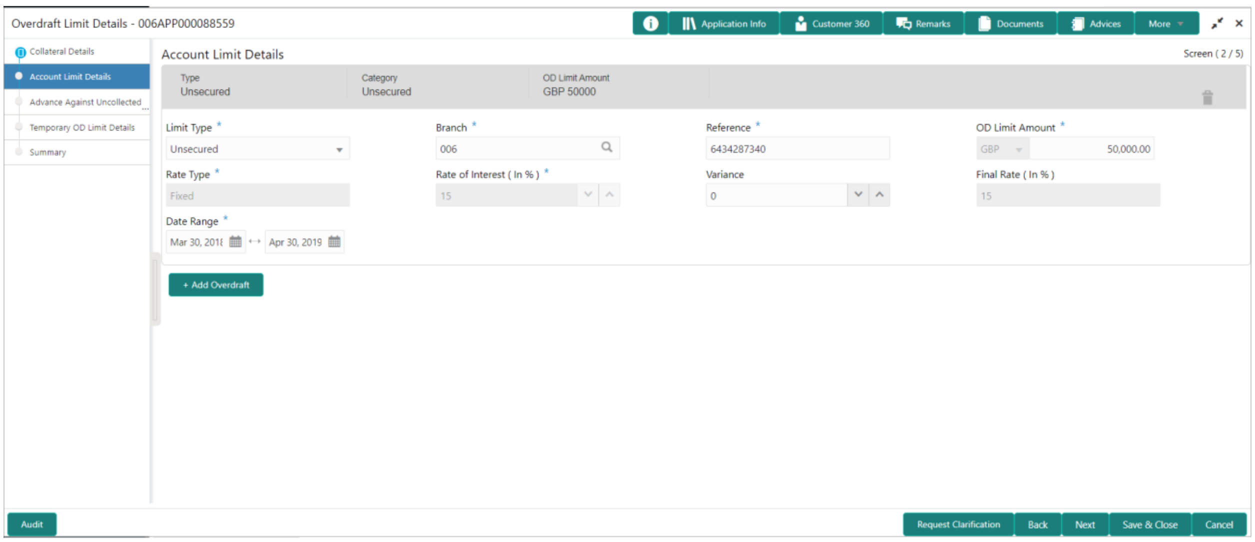
3.2.1 Account Limit Details

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

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

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

Figure 33: Account Limit Details



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

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

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

Table 24: Account Limit Details – Field Description

Field	Description
Limit Type*	Select the limit type from the drop-down list. **NOTE:** System defaults the same limit type for the subsequent overdraft details added.
Branch*	Specify the branch code where the account limit is configured.

Field	Description
Linkage Reference*	Select the linkage reference number from the dropdown list.
OD Limit Amount*	Select the currency and specify the overdraft limit amount for the account.
Date Range*	Select the date range within when the account limit is valid.
Available Linkage Amount*	Specify the available linkage amount of the collateral.
Linked Amount*	Select the currency and specify the linked amount.
Linkage Currency	Displays the linkage currency.
Rate Type*	Displays the rate type as per the limit type is selected The available options are: • **Fixed** • **Floating**
Rate Code*	Displays the rate code. **NOTE:** This field appears only for Floating rate type.
Base Rate*	Displays the base rate. **NOTE:** This field appears only for Floating rate type.
Rate of Interest*	Displays the rate of interest. **NOTE:** This field appears only for Fixed rate type.
Variance*	Specify the variance. **NOTE:** This field appears only for Fixed rate type.
Margin*	Specify the margin. **NOTE:** This field appears only for Floating rate type.

Field	Description
Final Rate*	Displays the effective rate calculated and based on the below parameters: • **Rate Value** and the **Margin** for floating rate type. • **Rate of Interest** and the **Variance** for fixed rate type.
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification**.
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, 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. **Save & Close** is possible only if all the mandatory fields are captured. This task is available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

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

3.2.2 Collateral Details

Collateral details is a data segment to capture the collateral which is offered by the customer as security for Overdraft limit

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

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

Figure 34: Collateral Details

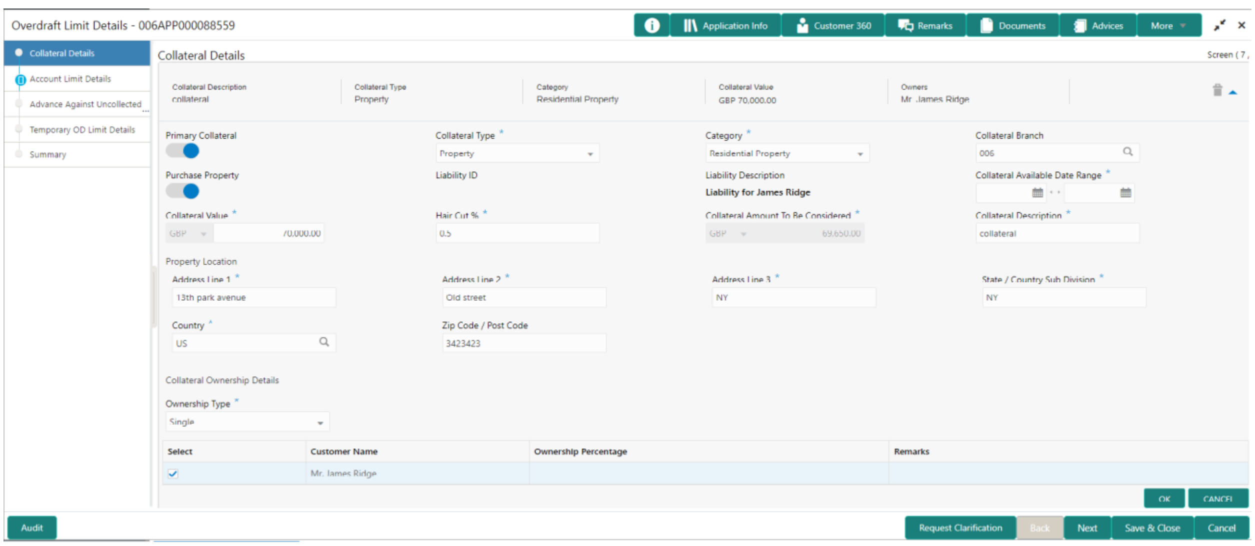


Table 25 : Collateral Details

Field	Description
Primary Collateral	Specify the primary collateral.
Collateral Type*	Select the collateral type. Available options are: • **Property** • **Guarantee** • **Vehicle** • **Precious Metal** • **Deposits** • **Bonds**

Field	Description
	• **Stocks** • **Insurance** • **Accounts Receivable** • **Inventory (Stock of Material)**
Category*	Select the collateral category. Available options are: If Collateral type is selected as **Property** • **Residential Property** • **Vacant Land** • **Under Construction** If Collateral type is selected as **Guarantee** • **Personal Guarantee** • **Guarantee and Indemnity** • **Government Guarantee** • **Family Guarantee** If Collateral type is selected as **Vehicle** • **Passenger Vehicle** • **Commercial Vehicle** If Collateral type is selected as **Precious Metal** • **Precious Metal** If Collateral type is selected as **Deposits** • **Term Deposit** • **Recurring Deposit** If Collateral type is selected as **Bonds** • **Secured Bonds** • **Unsecured Bonds** • **Investment Bonds** If Collateral type is selected as **Stocks** • **Domestic Stock** If Collateral type is selected as **Insurance**

Field	Description
	• **Life Insurance** If Collateral type is selected as **Accounts Receivable** • **Bill Receivable** • **Trade Receivable** If Collateral type is selected as **Inventory (Stock of Material)** • **Stock of Raw Materials** • **Finished Goods** • **Packaging Materials**
Collateral Branch	Displays the branch of the collateral.
Term Deposit Number	Select the Term Deposit Number from the list. **NOTE:** The Term Deposit which has crossed the maturity date and the “Allow Collateral Linkage” disabled, will not appear in the list.
Maturity Date	Select the Maturity Date of the term deposit.
Available Linkage Amount	Specify the available linkage amount.
Linked Amount	Specify the linked amount.
Linkage Currency	Displays the linkage currency.
Guarantee Type	Specify the type of guarantee. This field appears only if the collateral type is **Guarantee**.
Currency	Specify the currency of the collateral value.
Collateral Value	Specify the collateral value.
Collateral Description	Specify the collateral description.

Field	Description
Applicants	This section displays the applicants name and remarks that are involved in the loan application. These applicants are also related to the added collateral.
Guarantor	This section displays the guarantor name.
Purchase Property	Specify whether the collateral property being added is being purchased. This field appears if the **Property** option is selected from the **Collateral Type** list.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.
Collateral Available Date Range*	Select the date range of the collateral. The range indicates the date from and date up to, which the collateral is available.
Collateral Value*	Specify the value of the collateral.
Hair Cut %*	Specify the percentage of Hair Cut.
Collateral Amount To Be Considered	Displays the collateral amount to be considered. Collateral Amount = (Hair Cut % * Collateral Value)

Field	Description
Collateral Description*	Specify the collateral description.
Market LTV	Displays the market LTV.
Bank LTV	Displays the bank LTV.
Collateral Description	Displays the description of the collateral.
Collateral Type	Displays the collateral type.
Category	Displays the category of the collateral.
Collateral Value	Displays the collateral value.
Owners	Displays the owner names of the collateral.
<Actions>	Displays the actions that you can perform on the added collateral. • - Click delete to delete the added collateral. • - Click down arrow to view the collateral details.
Total Collateral Value	Displays the total value of collateral. **NOTE:** This field will be auto updated based on the number of collaterals.
Cover Available	Displays the cover available. **NOTE:** This field will be auto updated based on the number of collaterals.

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

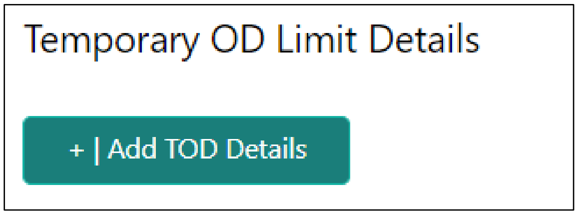
3.2.3 Temporary Overdraft Limit

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

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

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

Figure 35: Temporary Overdraft Limit Details

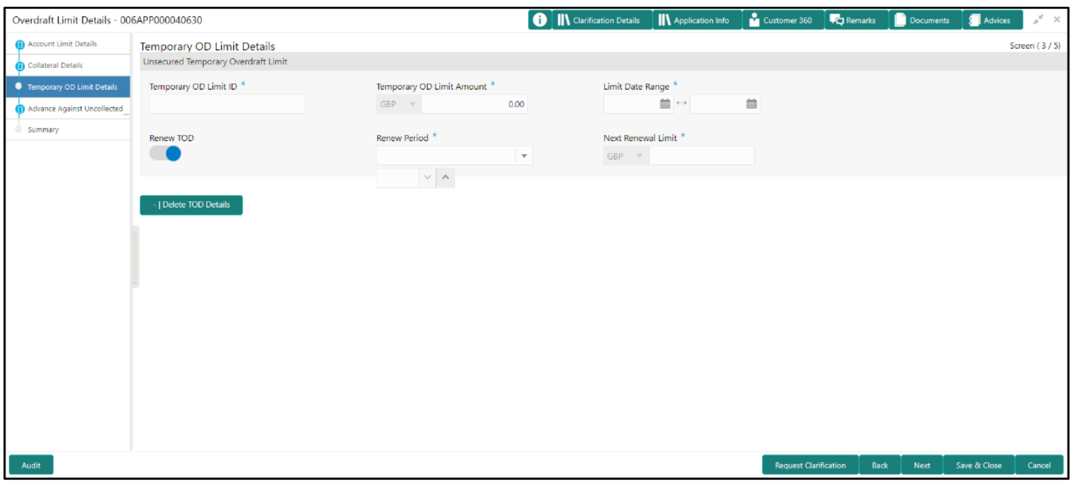


2. Click **Add TOD Details** to capture the Temporary Overdraft Limit Details.

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

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

Figure 36: Unsecured Temporary Overdraft Limit Details



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

Table 26: Temporary Overdraft Limit – Field Description

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

Field	Description
Renew TOD	Select to indicate if temporary overdraft limit is to be renewed.
Renew Period*	In case of TOD renewal is allowed, select the period from the drop-down list. Available options are: • **Days** • **Months** • **Year**
Next Renewal Amount*	In case of TOD renewal is allowed, specify the renewal amount.
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification**.
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, 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.

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

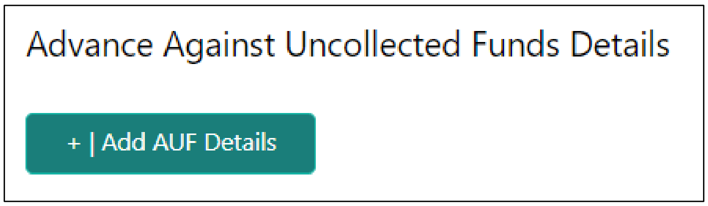
3.2.4 Advance against Uncollected Funds

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

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

→ The Advance Against Uncollected Funds Details screen is displayed.

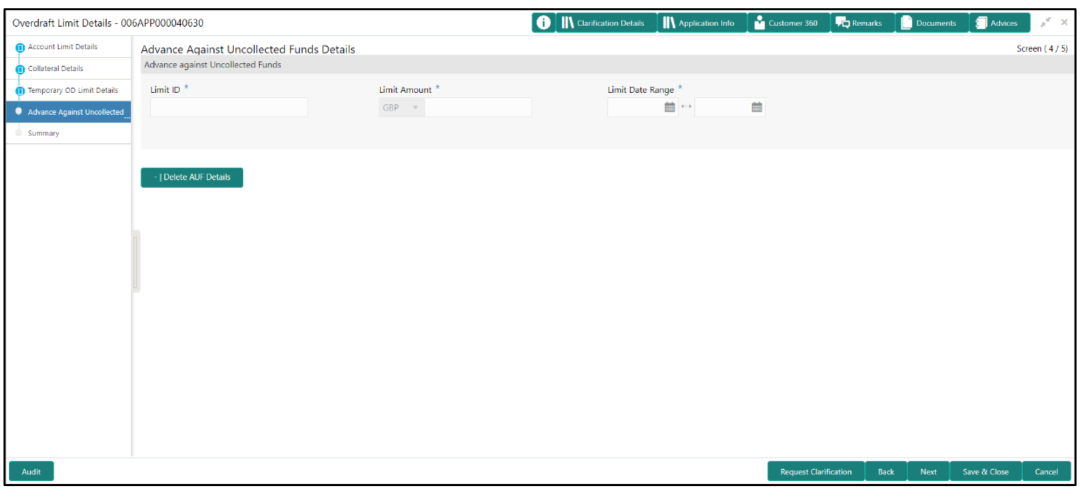
Figure 37: Advance Against Uncollected Funds Details



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

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

Figure 38: Advance against Uncollected Funds



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

Table 27: Advance against Uncollected Funds – Field Description

Field	Description
Limit ID*	Specify the advance against uncollected funds limit ID.

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

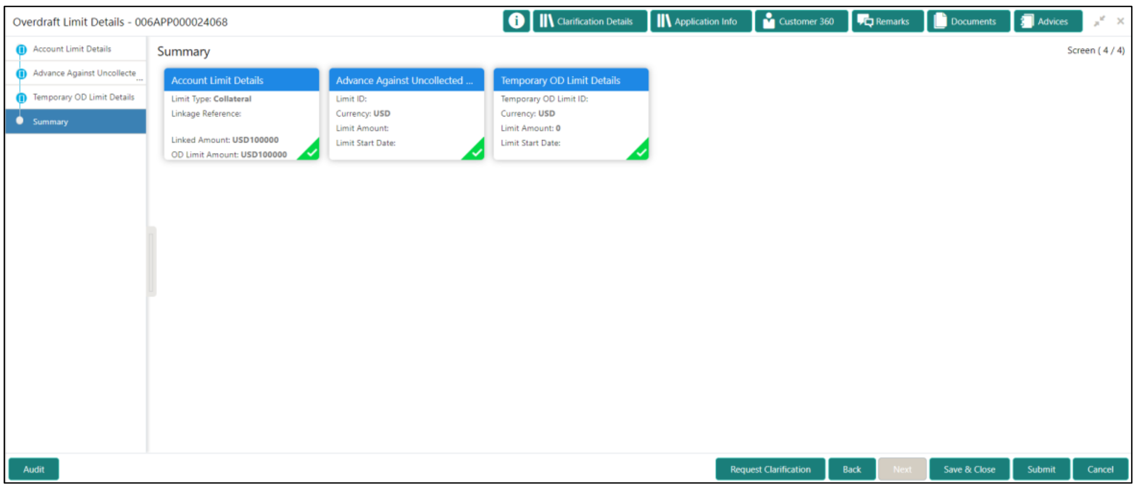
3.2.5 Summary

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

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

→ The **Summary** screen is displayed.

Figure 39: Summary



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

Table 28: Summary Overdraft Limit- Field Description

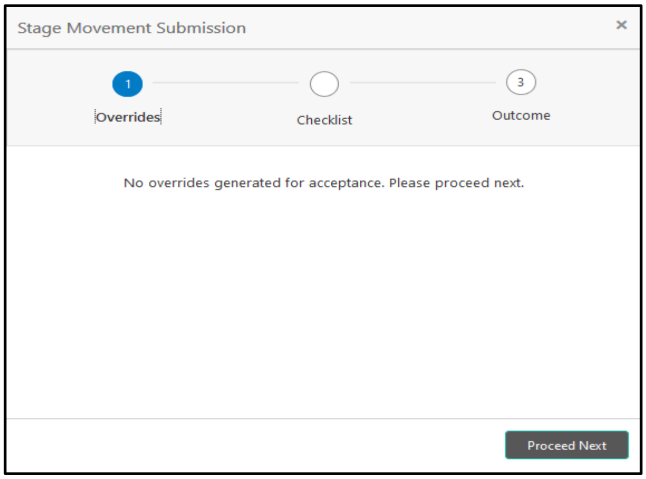
Data Segment	Description
Account Limit Details	Displays the account limit details.
Collateral Details	Displays the collateral details.
Temporary Overdraft Limit	Displays the temporary overdraft limit.
Advance against Uncollected Funds	Displays the advance against uncollected funds.

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

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

→ The **Overrides** screen is displayed.

Figure 40: Overrides

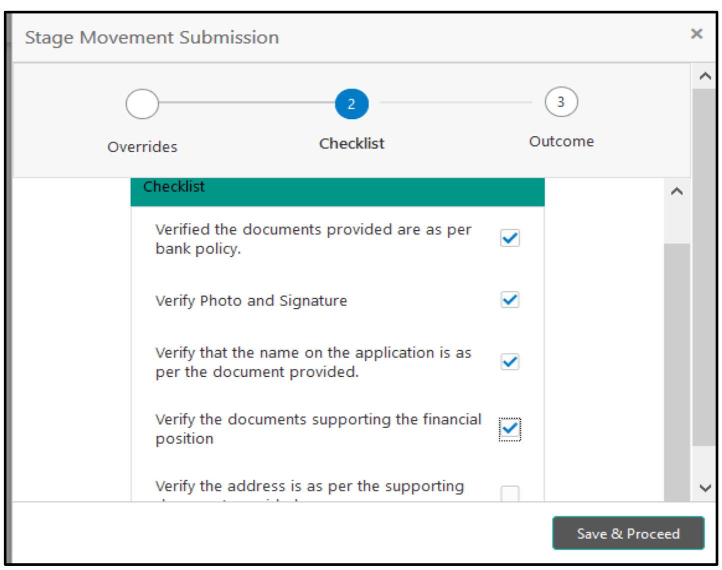


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click Proceed Next.

→ The **Checklist** screen is displayed.

Figure 41: Checklist

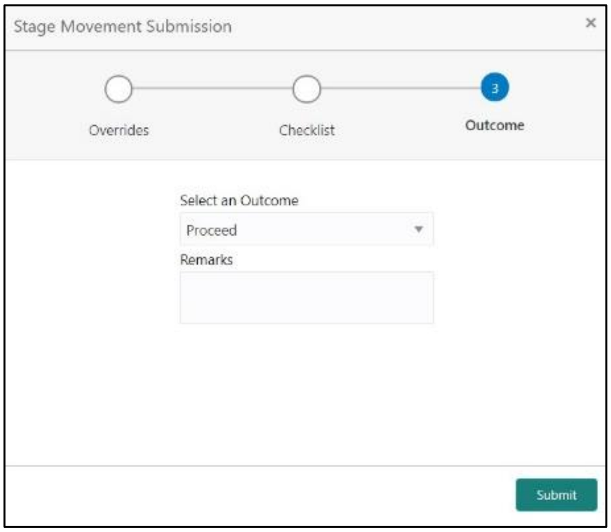


Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

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

→ The **Outcome** screen is displayed.

Figure 42: Outcome



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

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

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

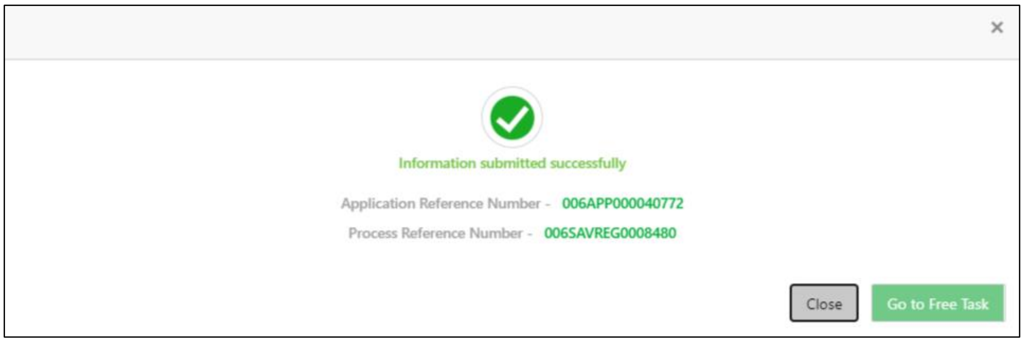
If the selected **Collateral Type** is other than Term Deposit in **Collateral Details** data segment, and the **Fund the account** toggle is OFF in the **Product Details** data segment, the submit of the Application Enrichment stage will move the application into the **Underwriting** stage.

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

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

→ The **Confirmation** screen is displayed.

Figure 43: Confirmation

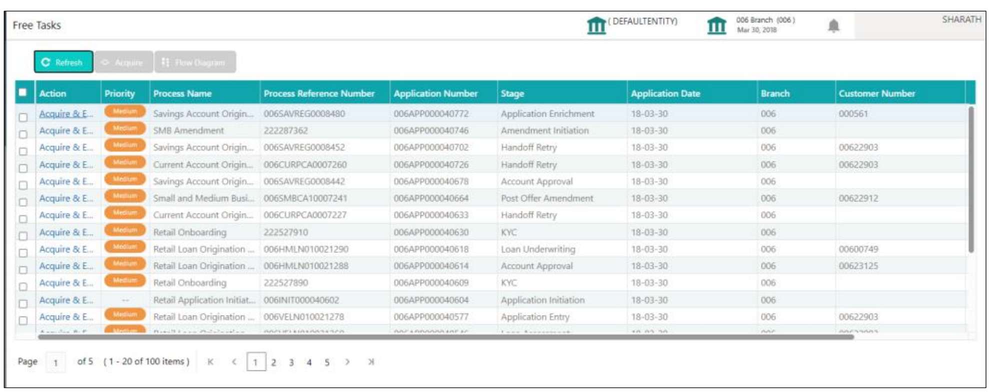


On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed. Click on ‘**Close**’ to close the pop-up screen. Alternatively click on ‘**Go to Free Task**’ to launch the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

9. Click Go to Free Task.

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

Figure 44: Free Tasks



3.3 Application Enrichment Stage

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

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

- 3.3.1 Interest Details
- 3.3.2 Charge Details
- 3.3.3 Summary

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

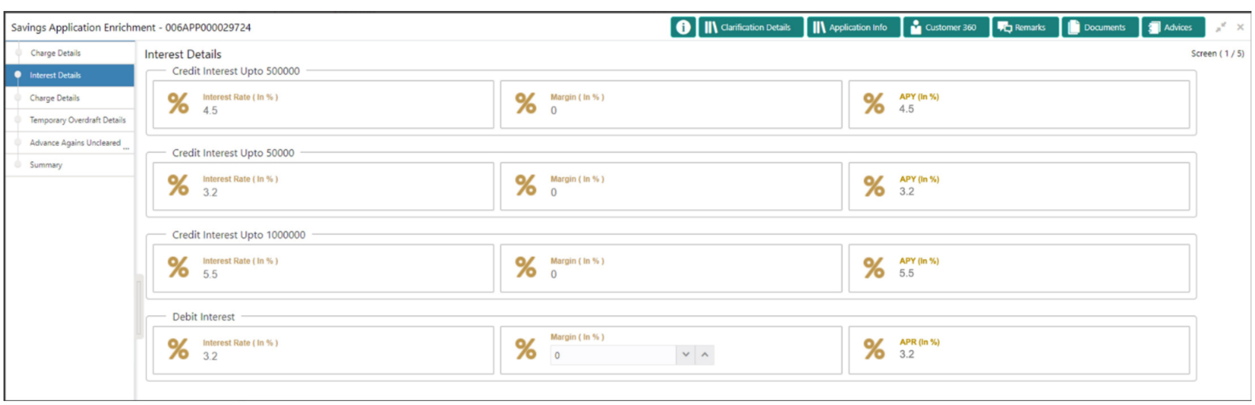
3.3.1 Interest Details

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

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

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

   Figure 45: Interest Details



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

   Table 29: Interest Details - Field Description

Field	Description
Interest Product Name	Displays the interest product name attached to the host product linked with the business product.
Payout Frequency	Displays the payout frequency of the interest product name attached to the host product linked with the business product.
Interest Rate	Displays the interest rate applicable for the account.
Margin (%)	Select the margin in percentage.
Final Rate	Displays the final rate calculated based on the **Interest Rate** and the **Margin** specified.
APY (in %)	Displays the annual percentage yield value in percentage. Below is the formula to calculate the APY, **Annual Percentage Yield = (1 + Interest Rate ÷ The number of Compounding in a year) ^ (Number of compounding in a year) – 1** **This is applicable for the Credit Interest**
APR	Display the annual percentage rate value. This is applicable for debit interest.

Field	Description
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification.**
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate 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. **Save & Close** will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

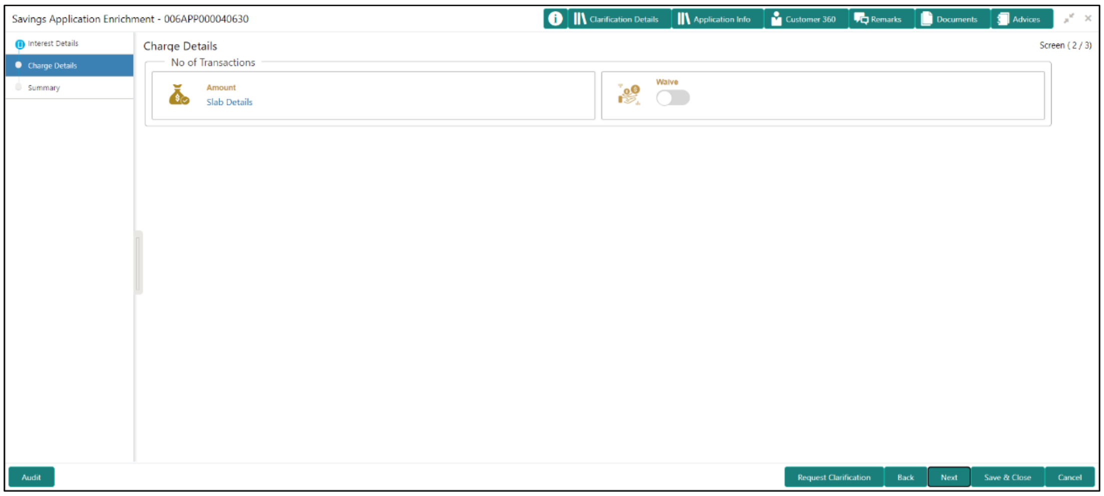
3.3.2 Charge Details

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

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

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

   Figure 46: Charge Details

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

   Table 30: Charge Details - Field Description

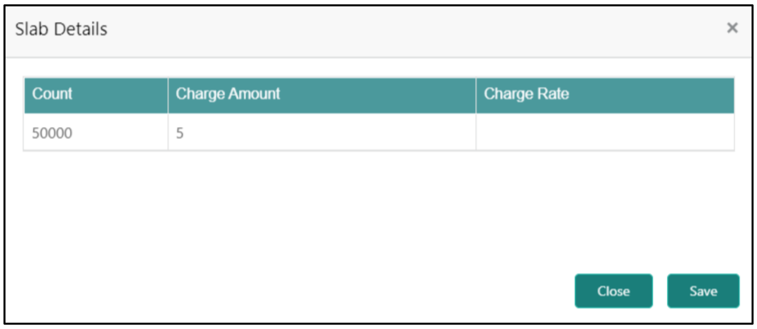
Field	Description
Charge Type	Displays the charge type of the charge name.
Amount	Displays the charge amount.
Waive	Select the toggle to enable the waiving charges.

Field	Description
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification.**
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate 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. **Save & Close** will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

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

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

Figure 47: Slab Details



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

Table 31: Slab Details - Field Description

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

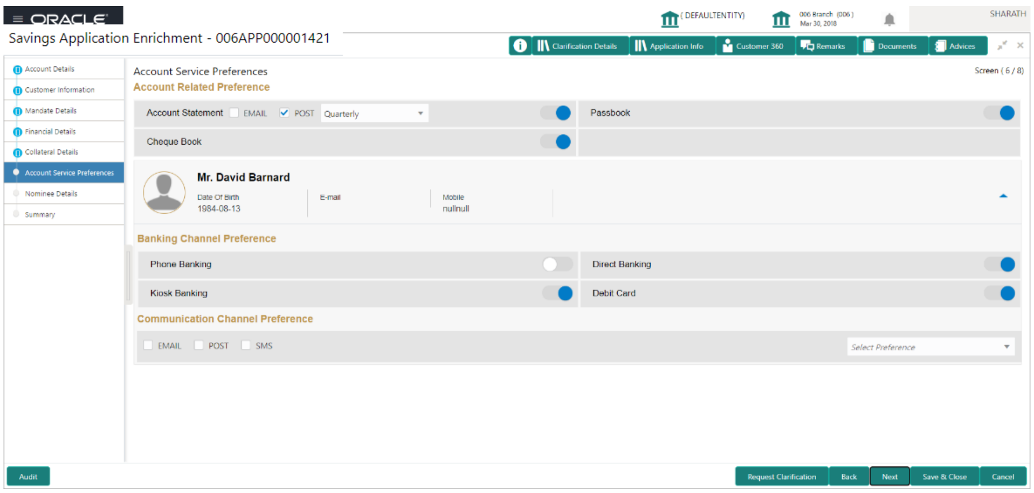
3.3.3 Account Service Preferences

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

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

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

   Figure 48: Account Service Preferences



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

Table 32: Account Service Preferences - Field Description

Field	Description
Account Related Preferences	**Select preferences for account statement.**
Account Statement	Select to indicate if account statement is the preference. Available options are: • **E-mail** • **Post** Select the frequency from the drop-down list. Available options are: • **Monthly** • **Quarterly** • **Bi-Annual** • **Annual**
Cheque Book	Select to indicate if cheque book is required.
Passbook	Select to indicate if passbook is required.
<Customer / Business Name along with image>	Displays the name of the customer or business in the header along with the image
Date Of Birth	Displays the date of birth of the customer in the header. This field appears only if the **Customer Type** is selected as **Individual.**
Date of Incorporation	Displays the date of incorporation of the business. This field appears only if the **Customer Type** is selected as **Small and Medium Business (SMB).**
E-mail	Displays the e-mail id of the customer in the header.
Mobile	Displays the mobile number of the customer in the header.

Field	Description
Banking Channel Preferences	Select the specified preferences for Banking Channel.
Phone Banking	Select to indicate if phone banking subscription is required.
Direct Banking	Select to indicate if direct banking subscription is required.
Kiosk Banking	Select to indicate if Kiosk banking subscription is required.
Debit Card	Select to indicate if debit card is required.
Communication Channel Preferences	Select the specified preferences for Communication Channel.
E-mail	Select to indicate if e-mail is the communication channel subscription.
Post	Select to indicate if post is the communication channel subscription.
SMS	Select to indicate if SMS is the communication channel subscription.
Select Preference	Select the communication channel from the drop-down to specify your preferred option among the selected options.
Request Clarification	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, requirement for any additional document and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification.**
Back	Click **Back** to navigate to the previous data segment within a stage.

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

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

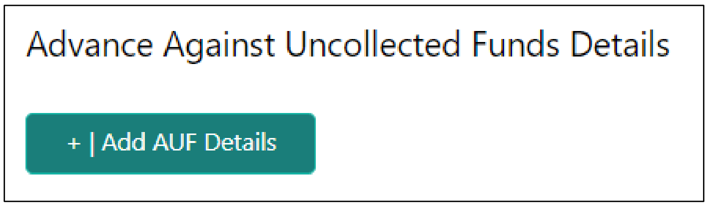
3.3.4 Advance against Uncollected Funds

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

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

→ The Advance Against Uncollected Funds Details screen is displayed.

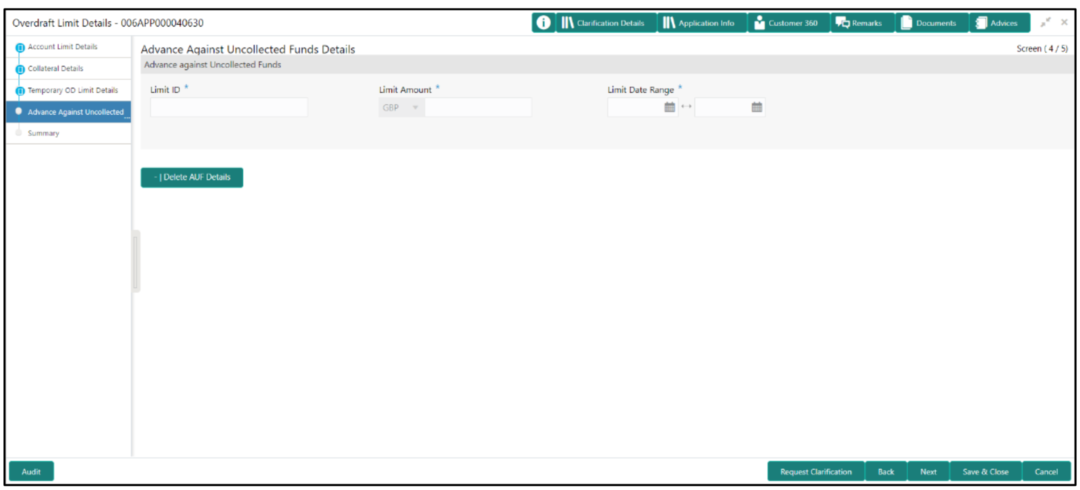
Figure 49: Advance Against Uncollected Funds Details



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

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

Figure 50: Advance against Uncollected Funds



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

Table 33: Advance against Uncollected Funds – Field Description

Field	Description
Limit ID*	Specify the advance against uncollected funds limit ID.

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

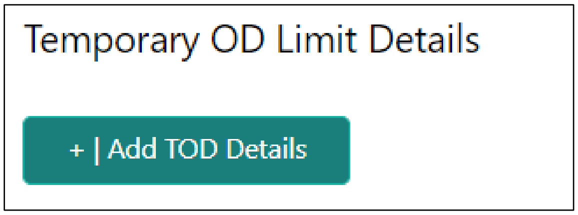
3.3.5 Temporary Overdraft Limit

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

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

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

Figure 51: Temporary Overdraft Limit Details

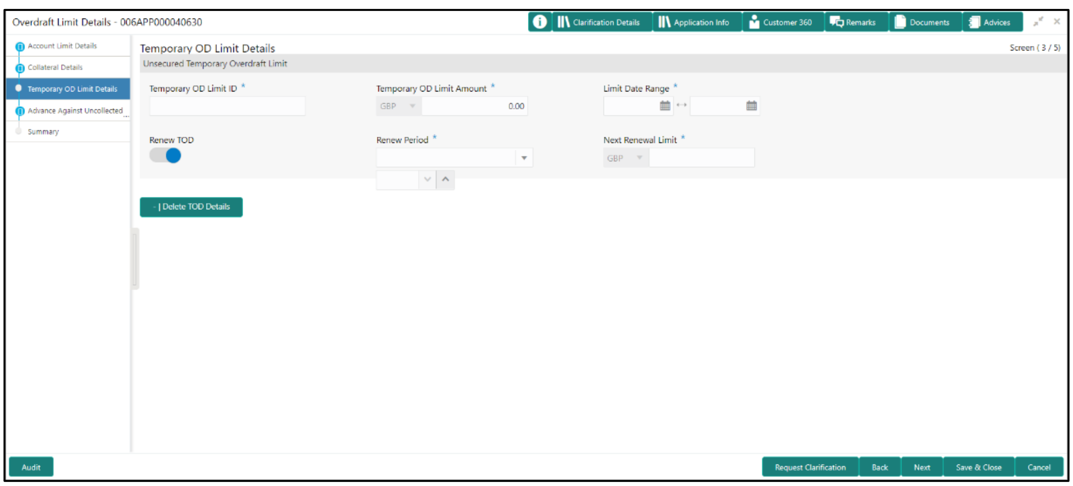


11. Click **Add TOD Details** to capture the Temporary Overdraft Limit Details.

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

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

Figure 52: Unsecured Temporary Overdraft Limit Details



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

Table 34: Temporary Overdraft Limit – Field Description

Field	Description
Temporary OD Limit ID*	Specify the temporary overdraft limit ID.
Temporary Overdraft Limit Amount*	Select the currency and specify the temporary overdraft limit amount.
Limit Start Date*	Select the limit start date.

Field	Description
Limit End Date*	Select the limit expiry date.
Renew TOD	Select to indicate if temporary overdraft limit is to be renewed.
Renew Period*	In case of TOD renewal is allowed, select the period from the drop-down list. Available options are: • **Days** • **Months** • **Year**
Next Renewal Amount*	In case of TOD renewal is allowed, specify the renewal amount.
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification**.
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

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

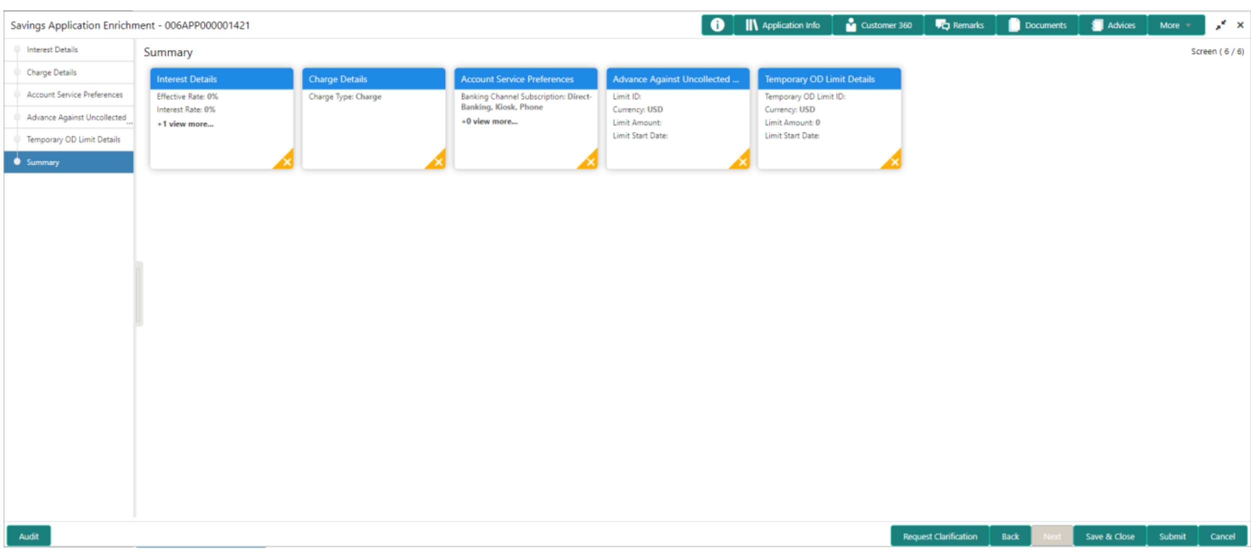
3.3.6 Summary

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

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

→ The **Summary** screen is displayed.

Figure 53: Summary



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

Table 35: Summary - Field Description

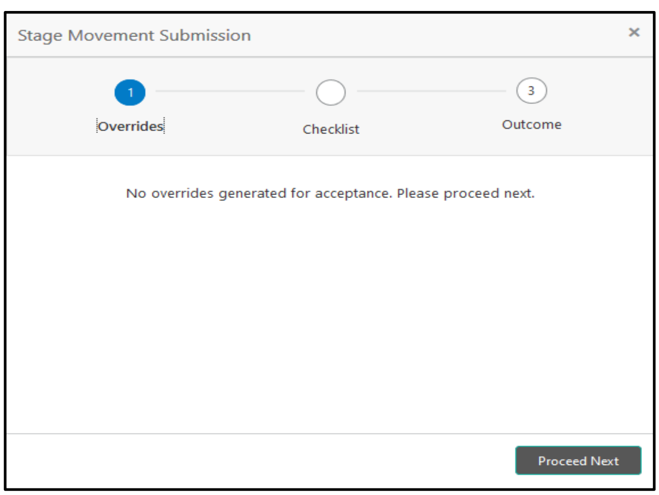
Data Segment	Description
Interest Details	Displays the interest details
Charge Details	Displays the charge details.
Account Service Preferences	Displays the account service preferences details.
Temporary Overdraft Limit	Displays the temporary overdraft limit.
Advance against Uncollected Funds	Displays the advance against uncollected funds.
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification.**
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate 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.

Data Segment	Description
	NOTE: Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.
Save & Close	Click **Save & Close** to save the data captured. **Save & Close** will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.
Submit	Click **Submit** to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click **Cancel** to close the application without saving.

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

→ The **Overrides** screen is displayed.

Figure 54: Overrides

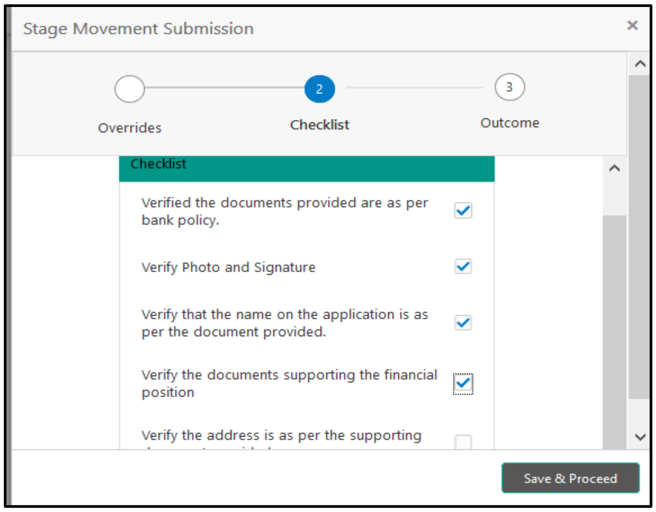


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, the user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next.**

→ The **Checklist** screen is displayed.

Figure 55: Checklist

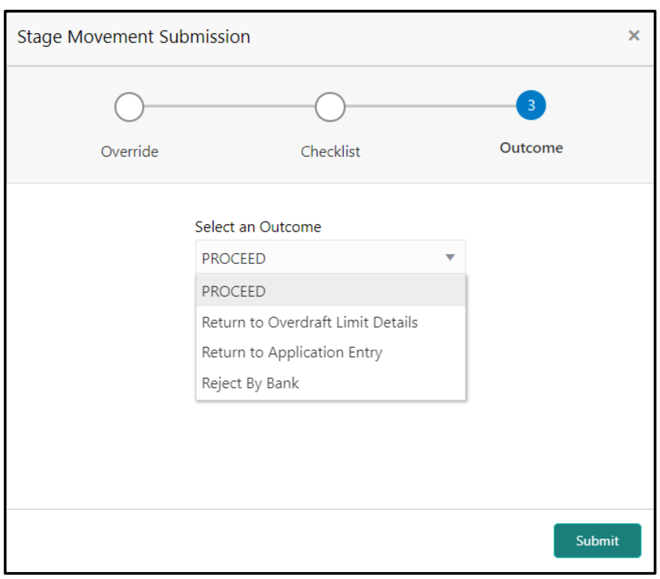


Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

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

→ The **Outcome** screen is displayed.

Figure 56: Outcome



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

- Proceed - If you select this option then the application proceeds to next stage.
- Return to Overdraft Limit Details - If you select this option then the application returns to overdraft limit details stage and respective task appears
- Return to Application Entry stage - If you select this option then the application returns to entry stage and respective task appears
- Reject Application - If you select this option then select the **Reason Code** field appears. On the selection of appropriate reason the system proceeds and removes the application

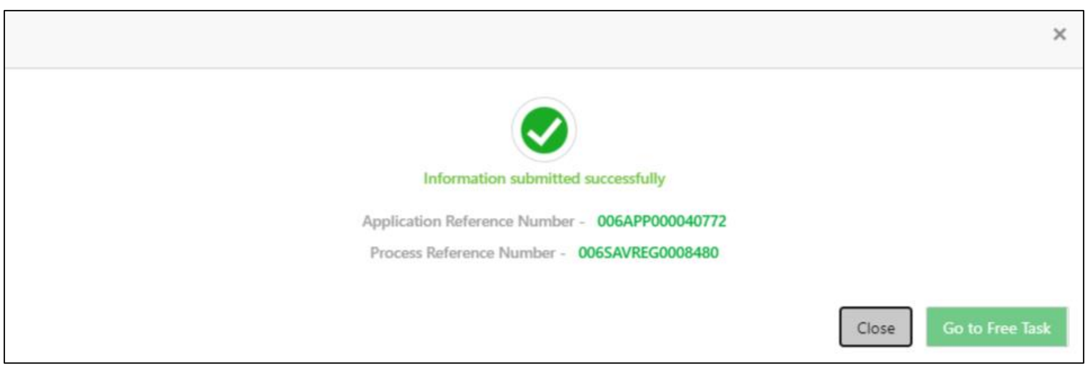
6. Select **Proceed** outcome from the drop-down list:

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

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

   → The **Confirmation** screen is displayed.

   Figure 57: Confirmation



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

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

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

   Figure 58: Free Tasks


Refresh Acquire Flow Diagram

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & E...	Medium	Savings Account Origin...	006SAVREG0008480	006APP000040772	Initial Funding	18-03-30	006	000561
Acquire & E...	Medium	SMB Amendment	222287362	006APP000040746	Amendment Initiation	18-03-30	006	
Acquire & E...	Medium	Savings Account Origin...	006SAVREG0008452	006APP000040702	Handoff Retry	18-03-30	006	00622903
Acquire & E...	Medium	Current Account Origin...	006CURPCA0007260	006APP000040726	Handoff Retry	18-03-30	006	00622903
Acquire & E...	Medium	Savings Account Origin...	006SAVREG0008442	006APP000040678	Account Approval	18-03-30	006	
Acquire & E...	Medium	Small and Medium Busi...	006SMBCA10007241	006APP000040664	Post Offer Amendment	18-03-30	006	00622912
Acquire & E...	Medium	Current Account Origin...	006CURPCA0007227	006APP000040633	Handoff Retry	18-03-30	006	
Acquire & E...	Medium	Retail Onboarding	222527910	006APP000040630	KYC	18-03-30	006	
Acquire & E...	Medium	Retail Loan Origination ...	006HMLN010021290	006APP000040618	Loan Underwriting	18-03-30	006	00600749
Acquire & E...	Medium	Retail Loan Origination ...	006HMLN010021288	006APP000040614	Account Approval	18-03-30	006	00623125
Acquire & E...	Medium	Retail Onboarding	222527890	006APP000040609	KYC	18-03-30	006	
Acquire & E...	--	Retail Application Initiat...	006INIT000040602	006APP000040604	Application Initiation	18-03-30	006	
Acquire & E...	Medium	Retail Loan Origination ...	006VELN010021278	006APP000040577	Application Entry	18-03-30	006	00622903

Page 1 of 5 (1 - 20 of 100 items) 1 2 3 4 5

3.4 Account Funding Stage

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

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

- 3.1.1 Account Details – View only as available in Application Entry Stage
- 3.1.2 Customer Information - View only as available in Application Entry Stage
- 3.4.1 Initial Funding Details
- 3.4.2 Summary

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

3.4.1 Initial Funding Details

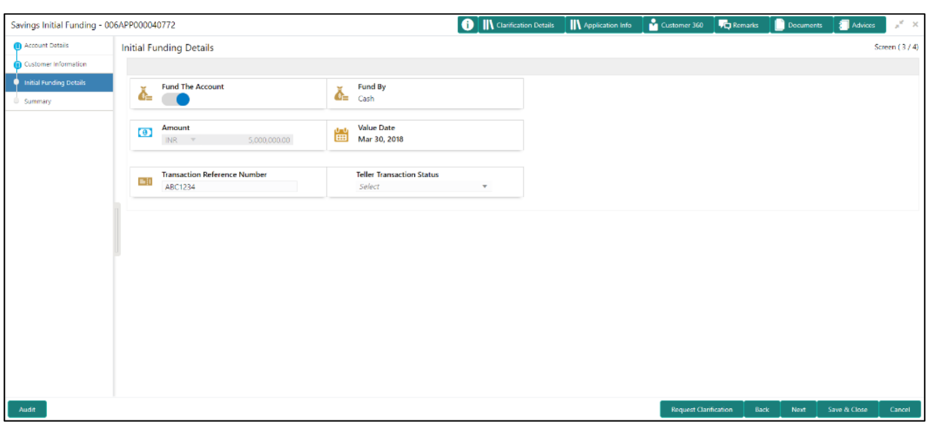
The Initial Funding Details data segment displays the Initial Funding details captured in the Application Entry stage. The Transaction Reference Number and the Transaction Status is either auto-populated or has to be manually captured based on the configuration. Automatic option is supported only for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

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

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

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

Figure 59: Initial Funding Details



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

Table 36: Initial Funding Details - Field Description

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

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

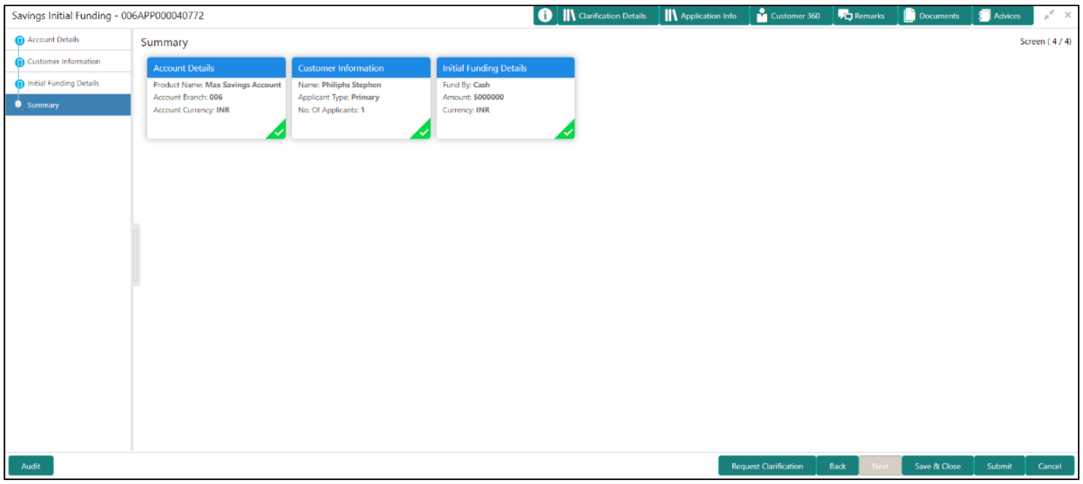
3.4.2 Summary

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

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

   → The **Summary** screen is displayed.

Figure 60: 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 37: Summary - Field Description

Data Segment	Description
Initial Funding Details	Displays the initial funding details

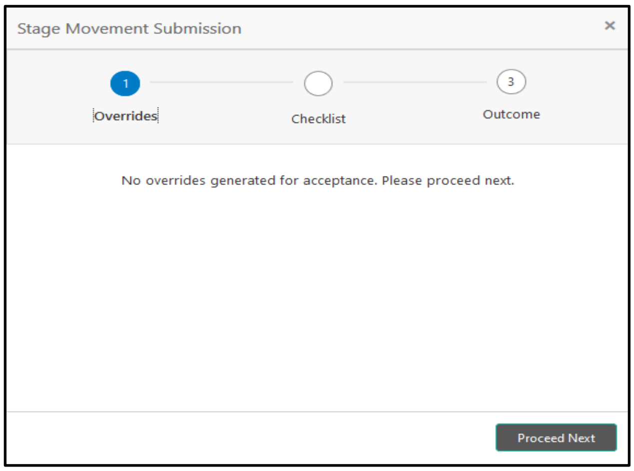
Data Segment	Description
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification.**
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate 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. **NOTE:** Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.
Save & Close	Click **Save & Close** to save the data captured. **Save & Close** will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.
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.

Data Segment	Description
Cancel	Click **Cancel** to close the application without saving.

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

   → The **Overrides** screen is displayed.

Figure 61: Overrides

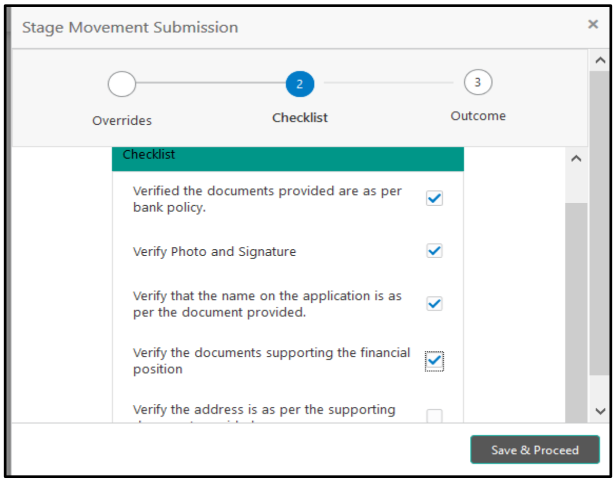


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, the user can go back and correct the data to make ensure overrides do not arise.

3. Click **Proceed Next.**

→ The **Checklist** screen is displayed.

Figure 62: Checklist

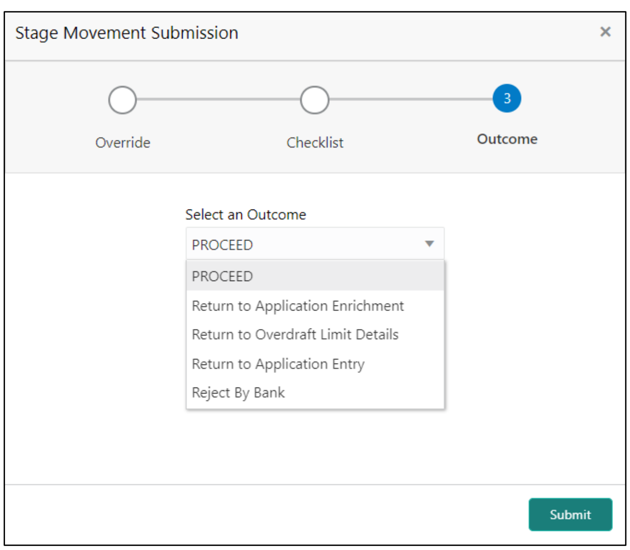


Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

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

→ The **Outcome** screen is displayed.

Figure 63: Outcome



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

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

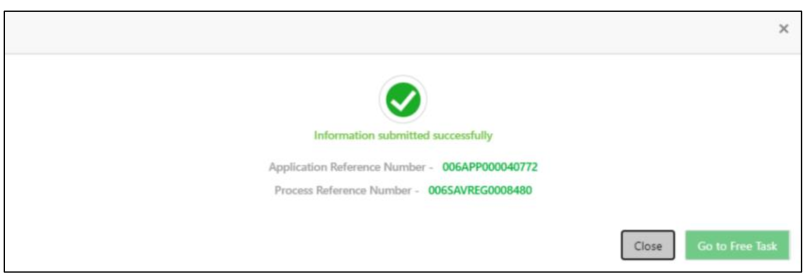
   For **Individuals Customers**, submit of this stage, will move the application into the **Underwriting** stage.

   For **SMB Customers**, submit of this stage, will move the application into the **Account Approval** Stage.

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

   → The **Confirmation** screen is displayed.

   Figure 64: Confirmation

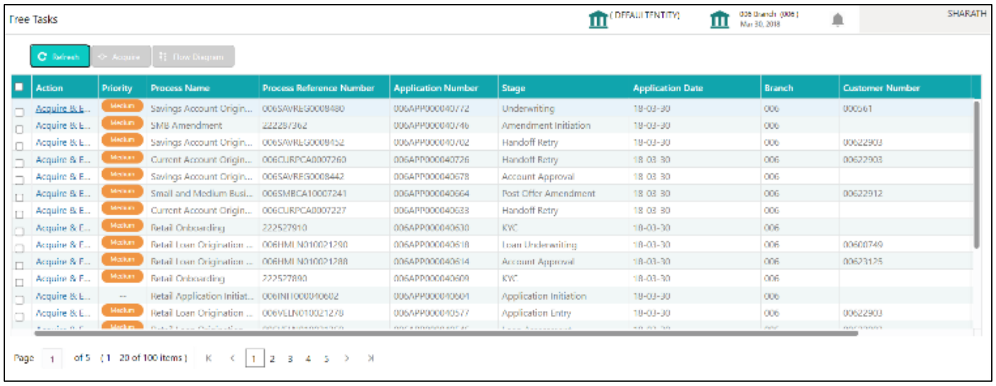


   On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed. Click '**Close**' to close the pop-up screen.

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

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

Figure 65: Free Tasks



3.5 Underwriting

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

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

The Underwriting stage has the following reference data segments:

- 3.5.1 Credit Rating Details
- 3.5.2 Valuation Details
- 3.5.3 Legal Opinion
- 3.5.4 Summary

3.5.1 Credit Rating Details

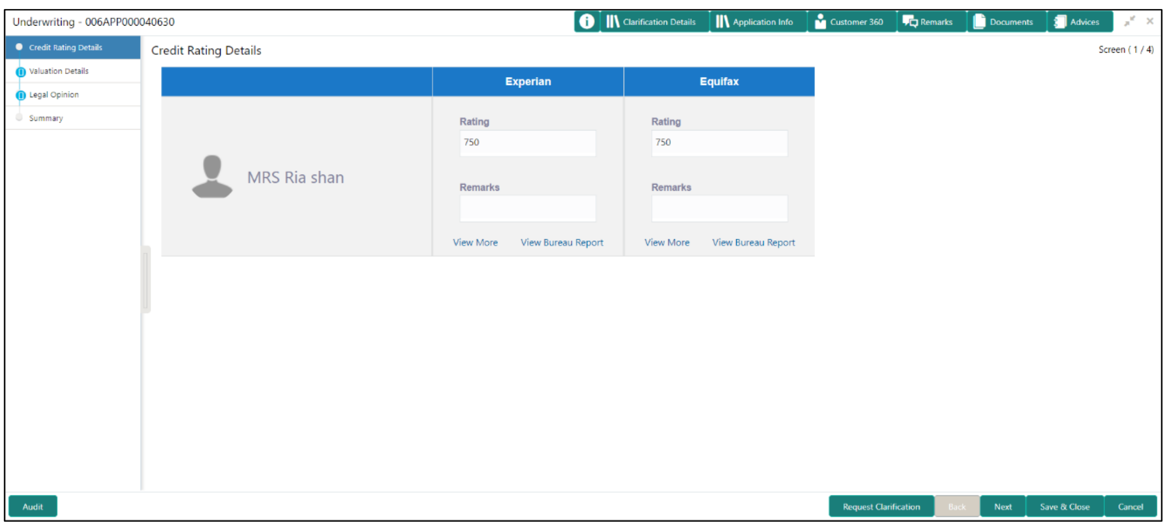
Credit Rating Details is the first data segment of **Underwriting** stage. The user can acquire the application from Free Tasks list. This data segment will provide the information on the External Rating Agencies Rating / Scores for the Applicant. If the applicants are more than one, accordingly the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

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

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

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

Figure 66: Credit Rating Details



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

Table 38: Credit Rating Details – Field Description

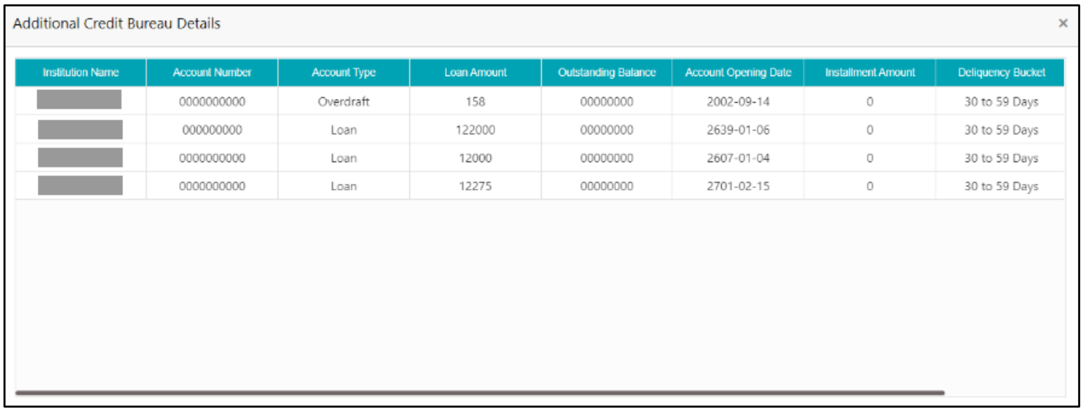
Field	Description
Customer Name	Displays the customer name.
Agency Name	Displays the configured agency.

Field	Description
Rating	Displays the ratings. System populates the credit rating score from the Bureau Integration Service.
Remarks	Specify the remarks.
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details. For example, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification, refer to the section Request Clarification.
Back	Click **Back** to navigate to the previous data segment within a stage. Since this is the first screen on the workflow, Back will be disabled.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.
Save & 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 67: Additional Credit Bureau Details


Additional Credit Bureau Details

Institution Name	Account Number	Account Type	Loan Amount	Outstanding Balance	Account Opening Date	Installment Amount	Deliquency Bucket
[redacted]	0000000000	Overdraft	158	00000000	2002-09-14	0	30 to 59 Days
[redacted]	000000000	Loan	122000	00000000	2639-01-06	0	30 to 59 Days
[redacted]	0000000000	Loan	12000	00000000	2607-01-04	0	30 to 59 Days
[redacted]	0000000000	Loan	12275	00000000	2701-02-15	0	30 to 59 Days

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

Table 39: Additional Credit Bureau Details – Field Description

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

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

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

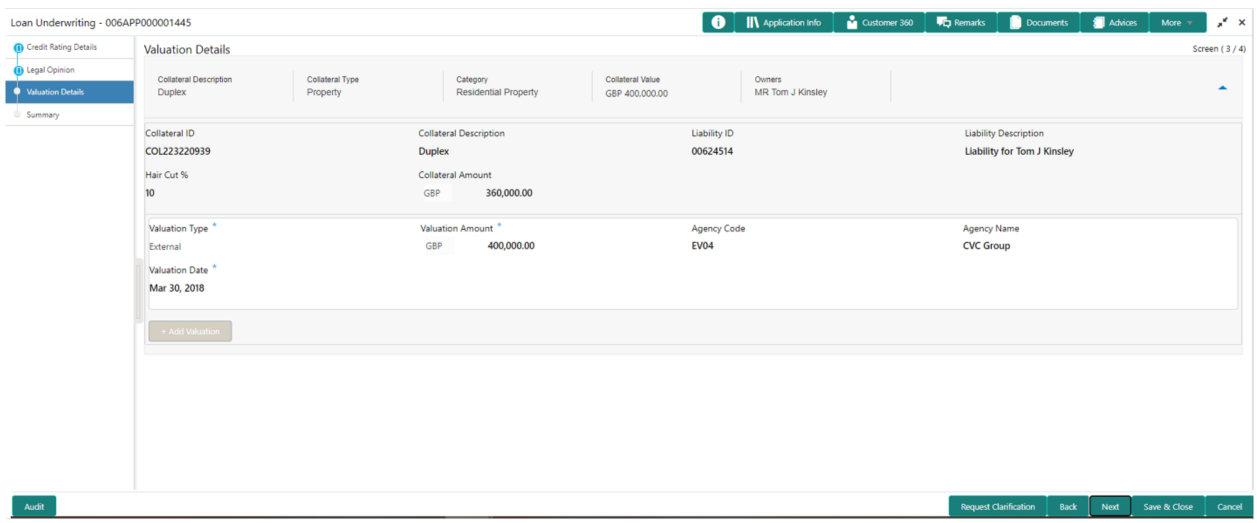
3.5.2 Valuation Details

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

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

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

Figure 68: Valuation Details



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

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

Table 40: Valuation Details – Field Description

Field	Description
Collateral Description	Displays the collateral description which is added.

Field	Description
Collateral Type	Displays the collateral type which is added.
Category	Displays the category of the collateral which is added.
Collateral Value	Displays the value of the collateral which is added.
Owners	Displays the owner’s name of the collateral.
Collateral ID	Displays the Collateral ID.
Collateral Description	Displays the description of the collateral.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.
Hair Cut %	Displays the Hair cut percentage.
Collateral Amount	Displays the collateral amount.
Valuation Type*	Select the type of valuation. Available options are • **External** • **Internal**
Valuation Amount*	Specify the valuation amount of the collateral.
Agency Code	Specify the agency code.
Agency Name	Specify the name of agency.
Valuation Date*	Select the valuation date. Date should not be earlier than the Application Date.
Add Valuation	Click **Add Valuation** to add valuation details. Add the valuation details if you want to evaluate the collateral.

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

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

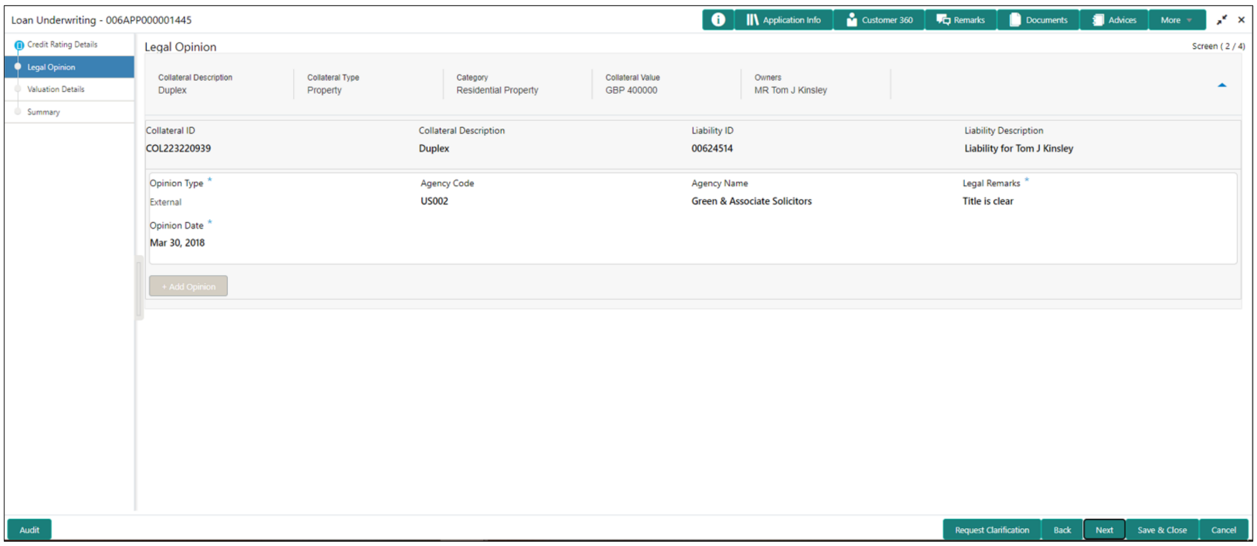
3.5.3 Legal Opinion

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

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

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

   Figure 69: Legal Opinion



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

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

Table 41: Legal Opinion – Field Description

Field	Description
Collateral Description	Displays the collateral description which is added.

Field	Description
Collateral Type	Displays the collateral type which is added.
Category	Displays the category of the collateral which is added.
Collateral Value	Displays the value of the collateral which is added.
Owners	Displays the owner’s name of the collateral.
Collateral ID	Displays the Collateral ID.
Collateral Description	Displays the description of the collateral.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.
Opinion Type*	Select the opinion type. Available options are: • **External** • **Internal**
Agency Code	Specify the agency code.
Agency Name	Specify the agency name.
Legal Remarks*	Specify the legal remarks.
Opinion Date*	Select the opinion date. Date should not be earlier than the Collateral Valuation Date.
Add Opinion	Click Add Opinion to add the legal opinion received from multiple agencies (both internal and external).

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

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

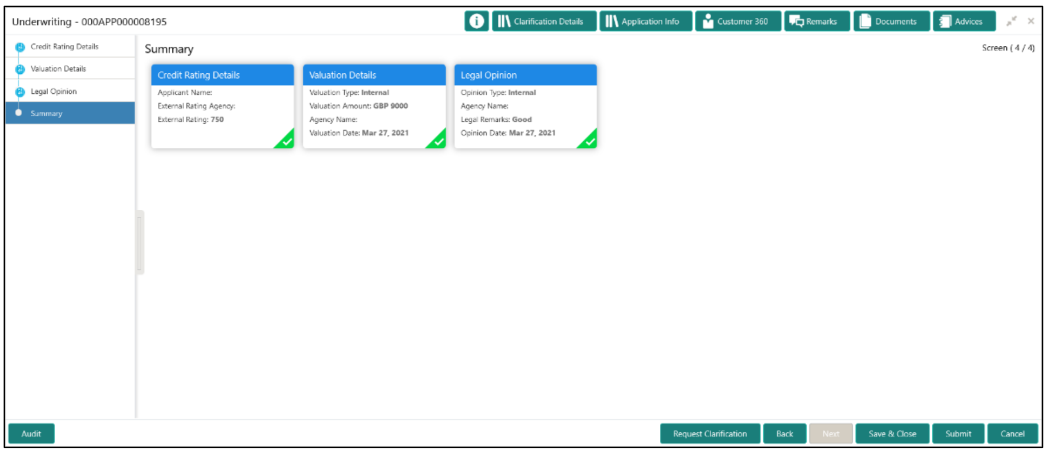
3.5.4 Summary

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

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

→ The **Summary** screen is displayed.

Figure 70: Summary



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

Table 42: Summary Underwriting – Field Description

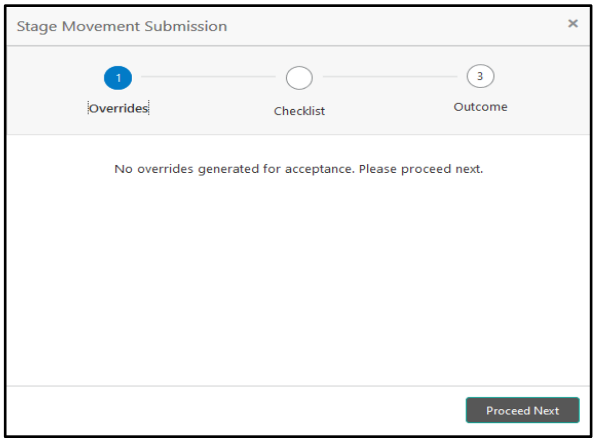
Data Segment	Description
Credit Rating Details	Displays the credit rating details.
Valuation Details	Displays the valuation details.
Legal Opinion	Displays the legal opinion details.

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

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

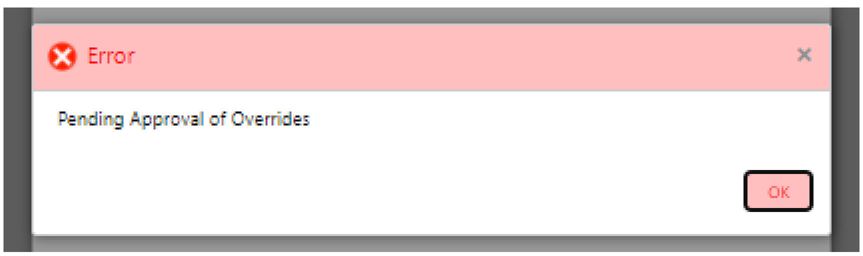
→ The **Overrides** screen is displayed.

Figure 71: Overrides



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

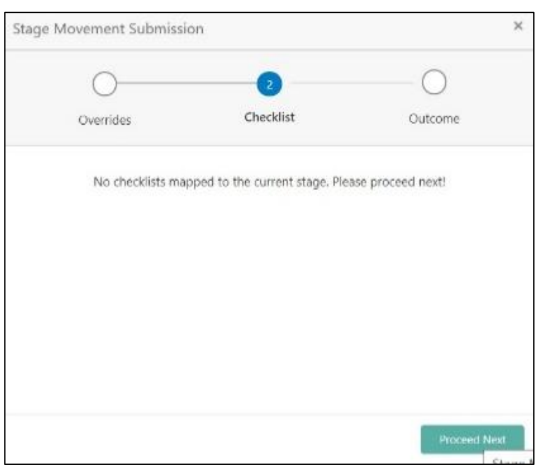
Figure 72: Error Message



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

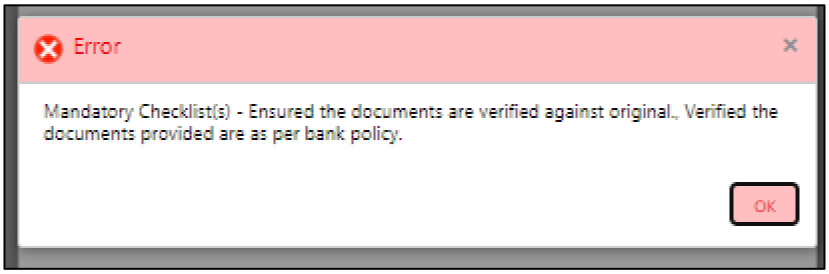
→ The **Checklist** screen is displayed.

Figure 73: Checklist



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

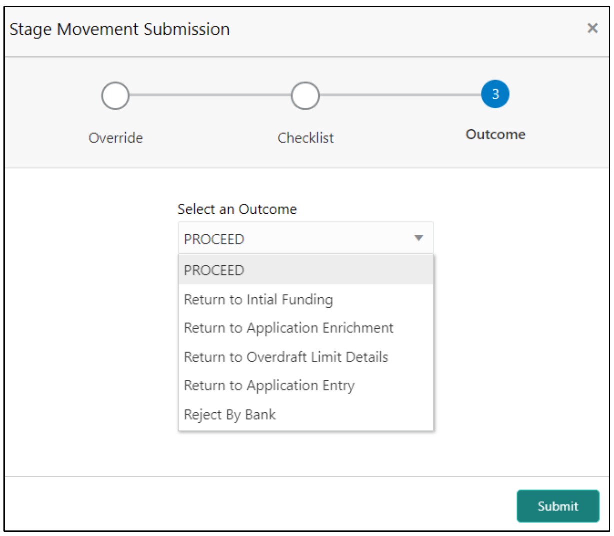
Figure 74: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 75: Outcome



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

- Proceed
- Return to Initial Funding
- Return to Application Enrichment
- Return to Overdraft Limit Details
- Return to Application Entry
- Reject by Bank

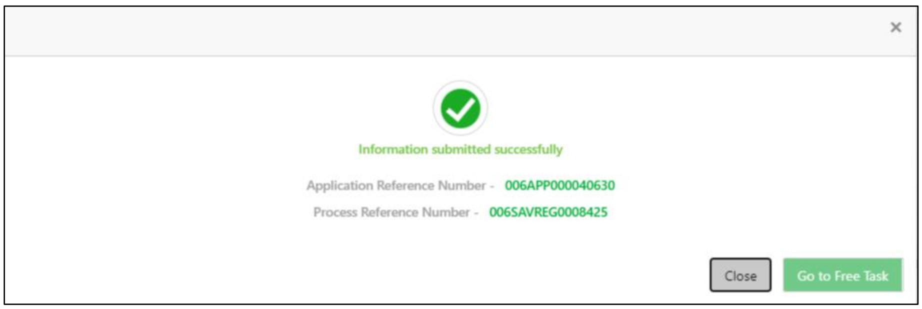
5. Select **Proceed** outcome from the drop-down list. It will logically complete the **Underwriting** stage for the Application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Application Assessment**.

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

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

→ The **Confirmation** screen is displayed.

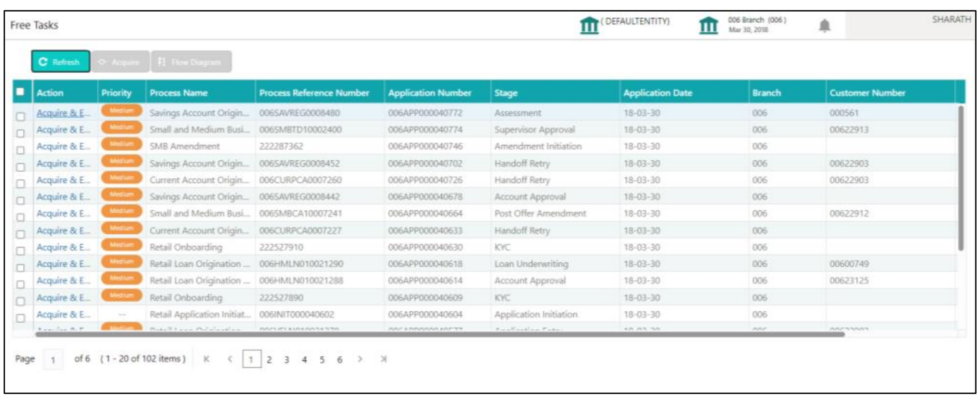
Figure 76: Confirmation



8. Click Go to Free Task.

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

Figure 77: **Free Tasks**



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

3.6 Application Assessment Stage

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

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

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

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

- 3.6.1 Qualitative Scorecard
- 3.6.2 Assessment Details
- 3.6.3 Summary

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

3.6.1 Qualitative Scorecard

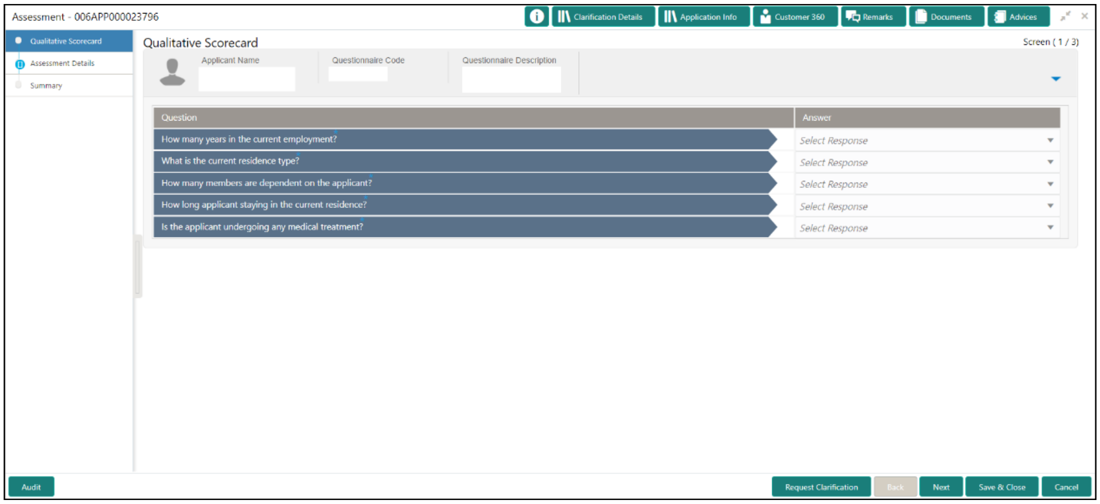
The **Qualitative Scorecard** screen enables the user to capture the relevant evaluation details Applicant wise (if more than one applicant) and the scores are automatically displayed based on the Question / Answer configuration provided for this type of score card.

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

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

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

Figure 78: Qualitative Scorecard



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

Table 43: Qualitative Scorecard – Field Description

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

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

3.6.2 Assessment Details

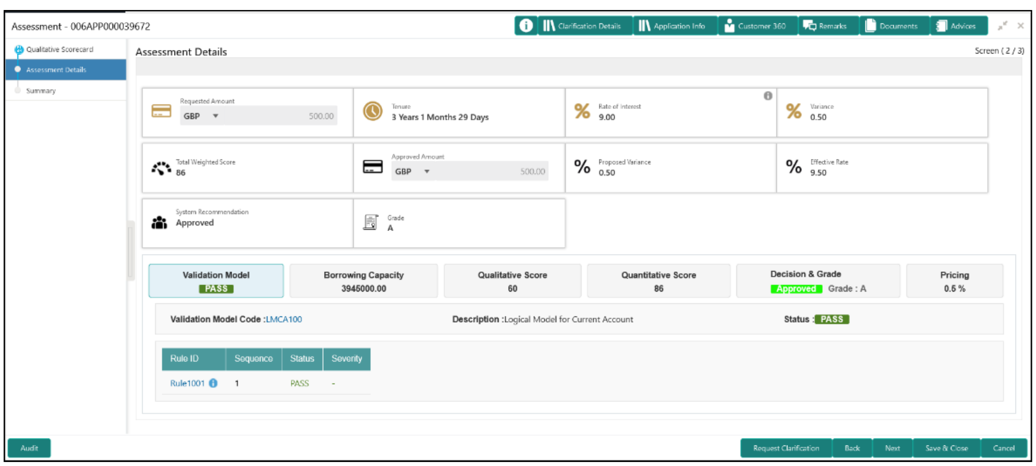
The **Assessment Details** Data Segment displays the total weightage score of the Applicant or Applicants, in case of multiple Applicants in the Saving Account with Overdraft. **Assessment Details** screen enables the user to understand the evaluation and provide the system recommendation based on the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

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

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

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

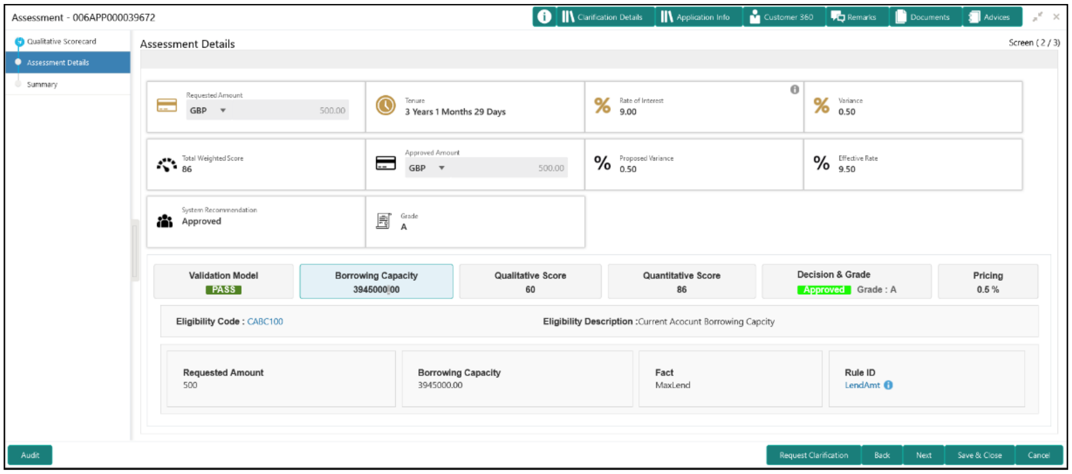
   Figure 79: Assessment Details – Validation Model

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

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

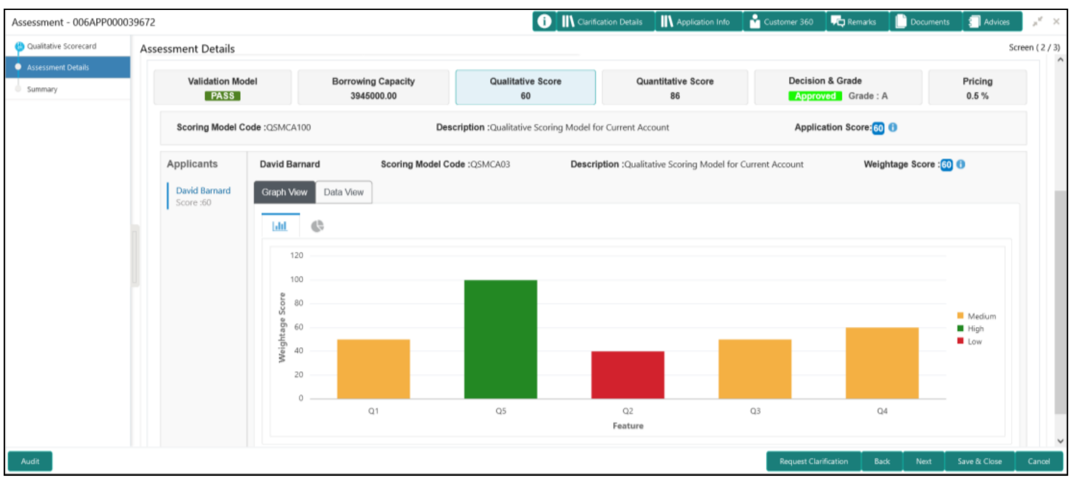
Figure 80: Assessment Details – Borrowing Capacity



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.

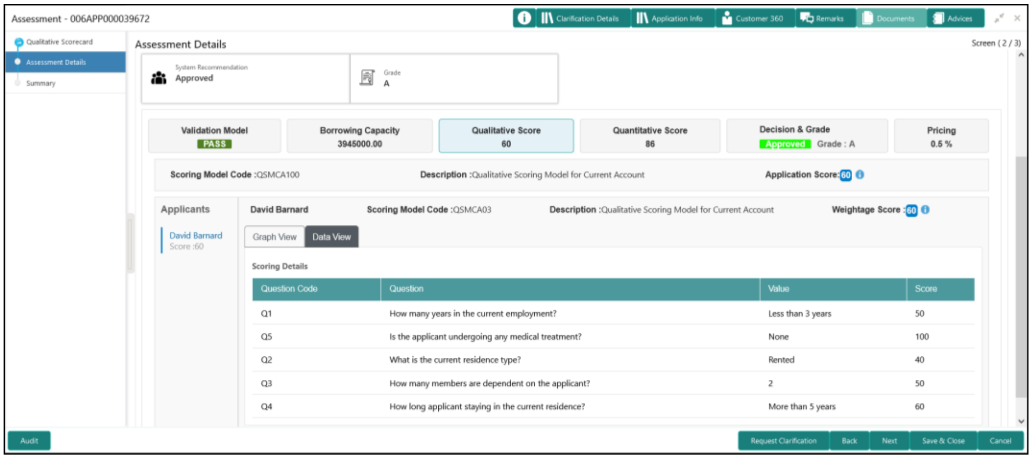
Figure 81: Assessment Details – Qualitative Score – Graph View



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

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

Figure 82: Assessment Details – Qualitative Score – Data View

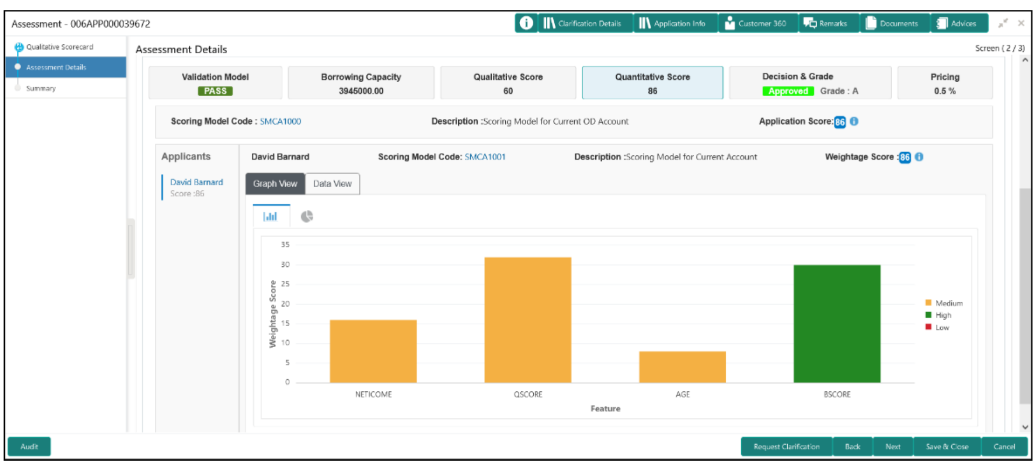


NOTE: For multi borrower applications, the user can view the Qualitative details of individual borrowers by clicking on each borrower's name.

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

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

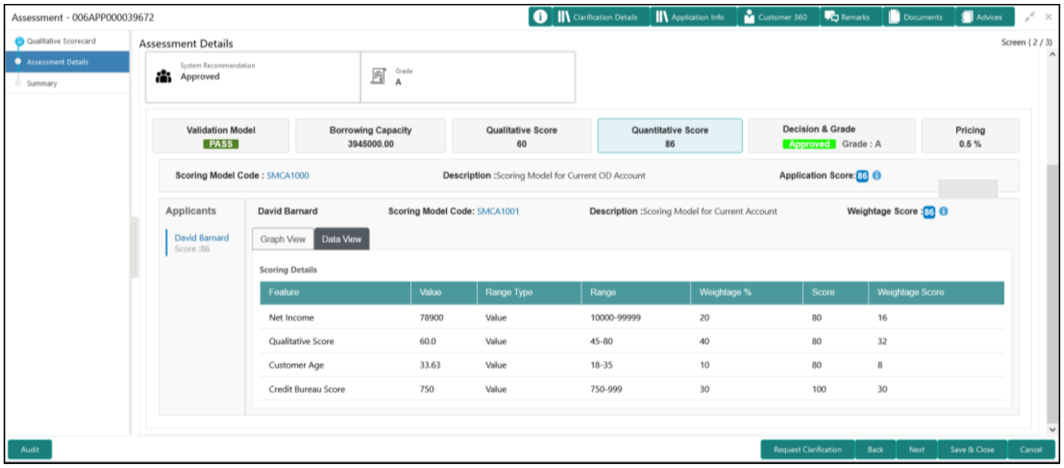
Figure 83: Assessment Details – Quantitative Score – Graph View



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

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

Figure 84: Assessment Details – Quantitative Score – Data View

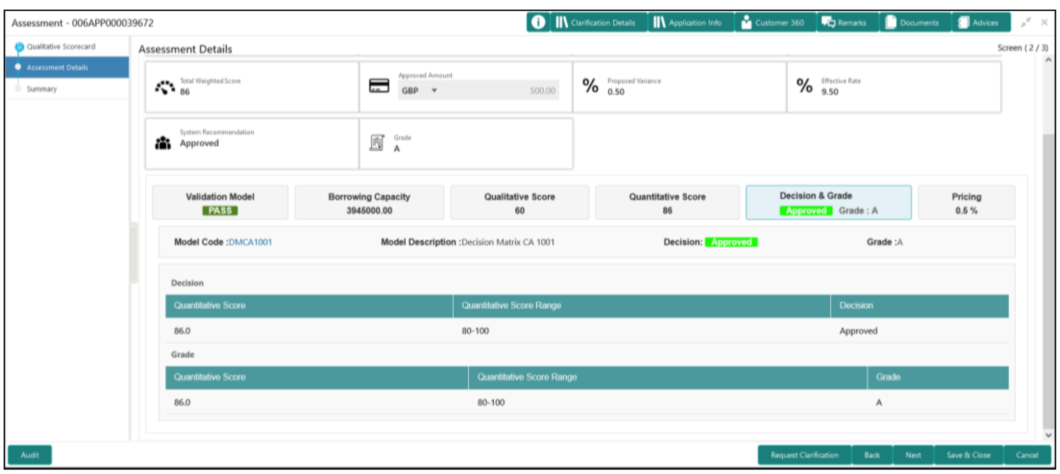


NOTE: For multi borrower applications, the user can view the Quantitative details of individual borrowers by clicking on each borrower's name.

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

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

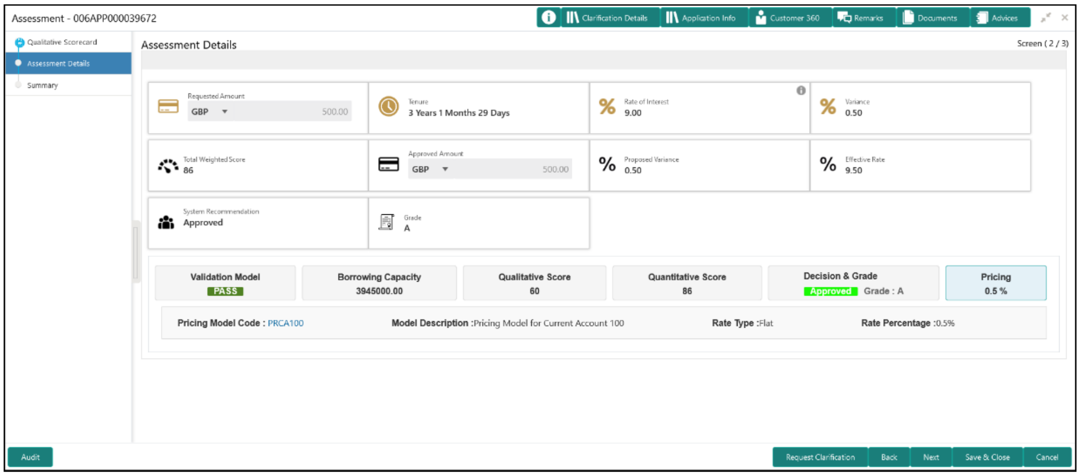
Figure 85: Assessment Details – Decision & Grade



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

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

Figure 86: Assessment Details – Pricing



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

Table 44: Assessment Details – Field Description

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

Field	Description
System Recommendation	Displays the system recommendations. Available options are: • **Approved** • **Manual** • **Rejected**
Grade	Displays the grade of the applicant.
Validation Model	
Validation Model Code	Displays the validation model code configured for the product.
Description	Displays the description of the configured validation model.
Status	Displays the overall status of the validation model.
Rule ID	Displays the Rule ID configured in the validation model.
Sequence	Displays the sequence of the configured rules.
Status	Displays the status of the configured rule.
Borrowing Capacity	
Eligibility Code	Displays the unique eligibility code configured for the product.
Eligibility Description	Displays the description of the configured eligibility.
Requested Amount	Displays the requested card limit. If the calculated Borrowing Capacity is more than the Requested Amount, then Approved Amount is stamped to Requested Amount.
Borrowing Capacity	Displays the calculated borrowing capacity of the applicant.
Fact	Displays the fact configured in the eligibility code.

Field	Description
Rule ID	Displays the rule configured in the eligibility code.
Qualitative Score	
Scoring Model Code	Displays the scoring model code configured for the product.
Description	Displays the description of the scoring model.
Weightage Score	Displays the overall weightage score for the applicant(s). The weightage score also appears in the respective applicant’s tab in case of the multiple applicants.
Qualitative Score - Scoring Details	
Question Code	Displays the question code configured for Qualitative Scoring Model
Question	Displays the question configured in question code.
Value	Displays the answers provided by the applicant.
Score	Displays the calculated score based on the answers.
Quantitative Score	
Scoring Model Code	Displays the scoring model code configured for the product.
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.

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

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

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

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

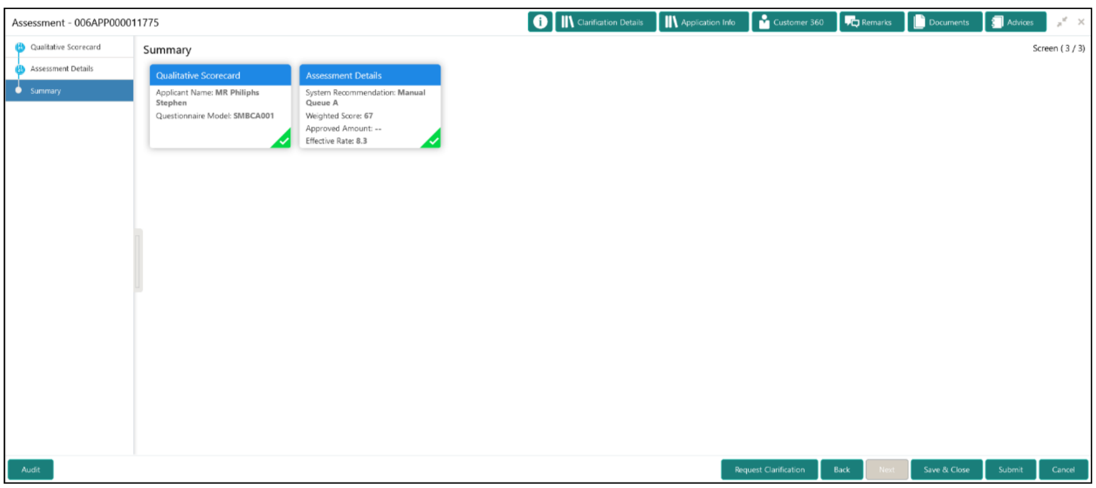
3.6.3 Summary

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

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

   → The **Summary** screen is displayed.

Figure 87: 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 45: Summary Assessment – Field Description

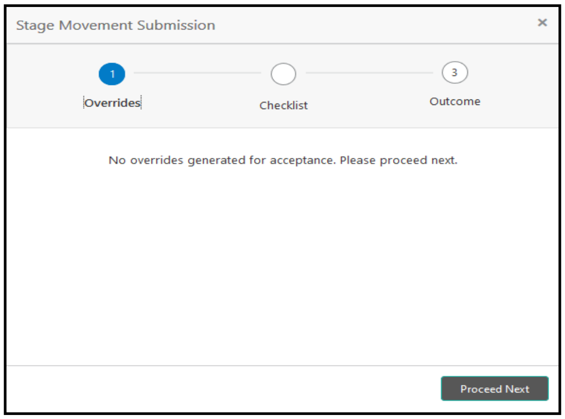
Data Segment	Description
Qualitative Scorecard Details	Displays the qualitative scorecard details.
Assessment Details	Displays the assessment details.

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

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

   → The **Overrides** screen is displayed.

   Figure 88: Overrides

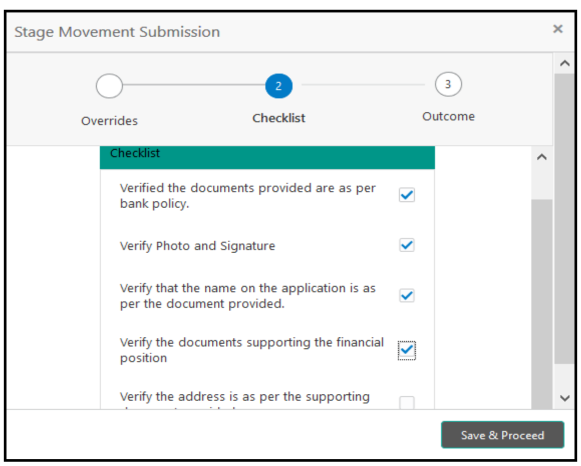
   

   Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click Proceed Next.

   → The **Checklist** screen is displayed.

   Figure 89: Checklist

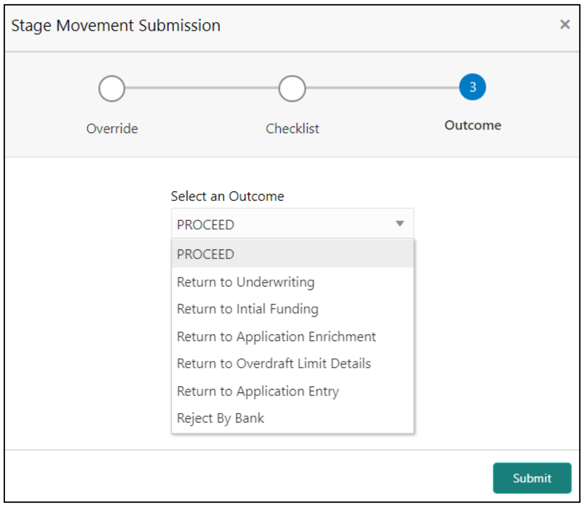
   Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.

5. Click Save & Proceed.

→ The **Outcome** screen is displayed.

Figure 90: Outcome



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

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

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

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

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

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

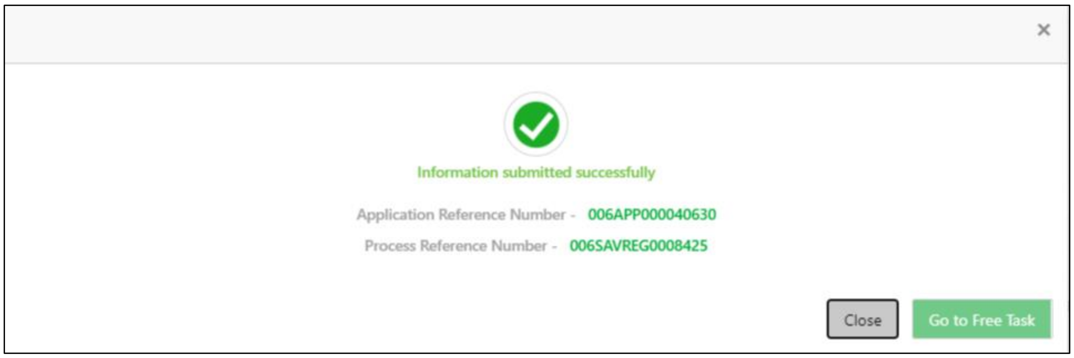
The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 91: Confirmation

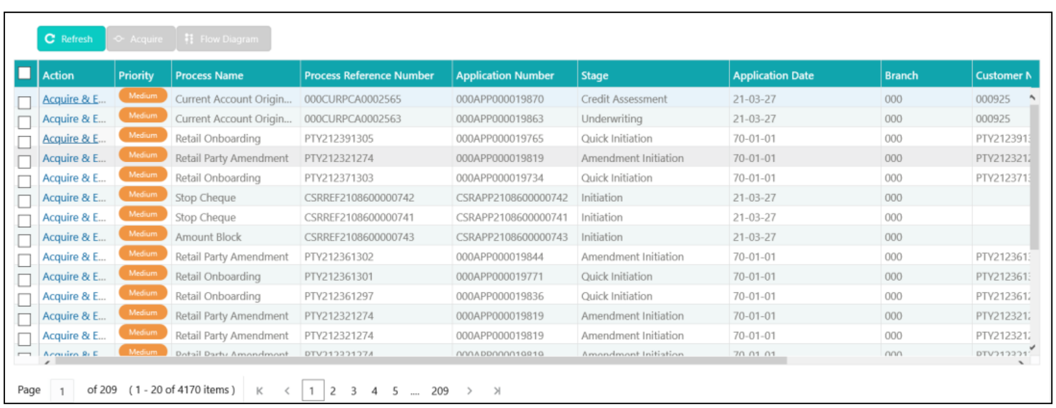


On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed. Click on '**Close**' to close the pop-up screen. Alternatively click on '**Go to Free Task**' to launch the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

9. Click Go to Free Task.

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

Figure 92: Free Tasks



3.7 Manual Credit Assessment Stage

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

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

- 3.5.1 Credit Rating Details – View Only as available in Underwriting stage
- 3.5.2 Valuation Details – View Only as available in Underwriting stage
- 3.5.3 Legal Opinion – View Only as available in Underwriting stage
- 3.7.1 Manual Assessment
- 3.7.2 Summary

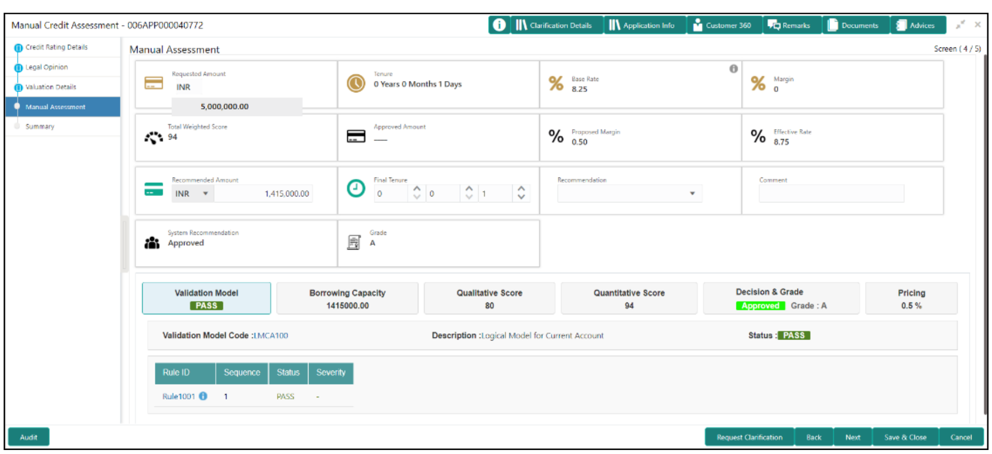
3.7.1 Manual Assessment

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

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

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

Figure 93: Manual Assessment



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

Table 46: Manual Assessment – Field Description

Field	Description
Requested Amount	Displays the requested overdraft amount.
Tenure	Displays the overdraft tenure.
Base Rate	Displays the base rate. **NOTE:** This field appears only for **Floating** rate type.
Margin	Displays the variance. **NOTE:** This field appears only for **Floating** rate type.
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the approved overdraft amount. **NOTE:** This field will be blank for Manual Assessment.
Proposed Margin	Displays the proposed variance. **NOTE:** This field appears only for **Floating** rate type.
Effective Rate	Displays the effective rate of interest.
Recommended Amount	Specify the recommended loan amount.
Final Tenure	Specify the final loan tenure.
Recommendation	Select the recommendations. Available options are: • **Recommended for Approval** • **Reject**

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

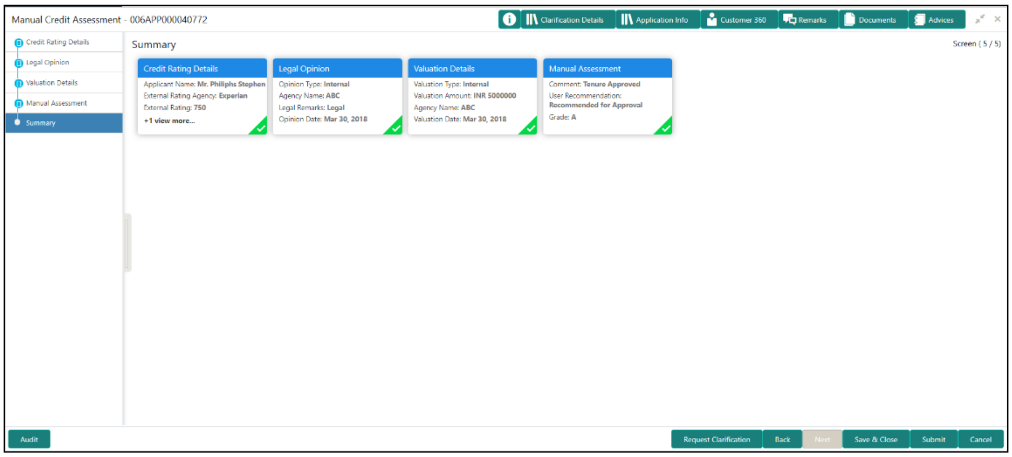
3.7.2 Summary

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

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

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

Figure 94: Summary Manual Credit Assessment



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

Table 47: Summary Manual Credit Assessment – Field Description

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

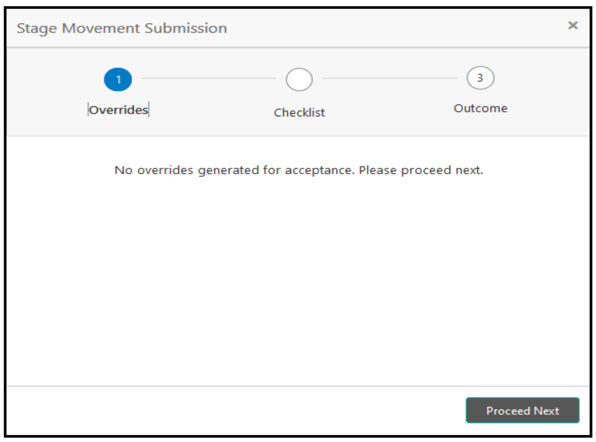
Data Segment	Description
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming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

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

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

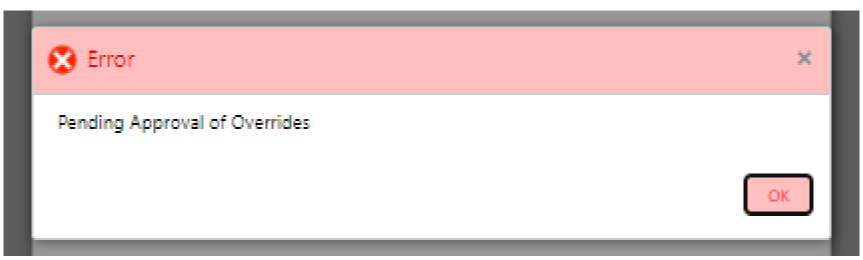
→ The **Overrides** screen is displayed.

Figure 95: Overrides



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

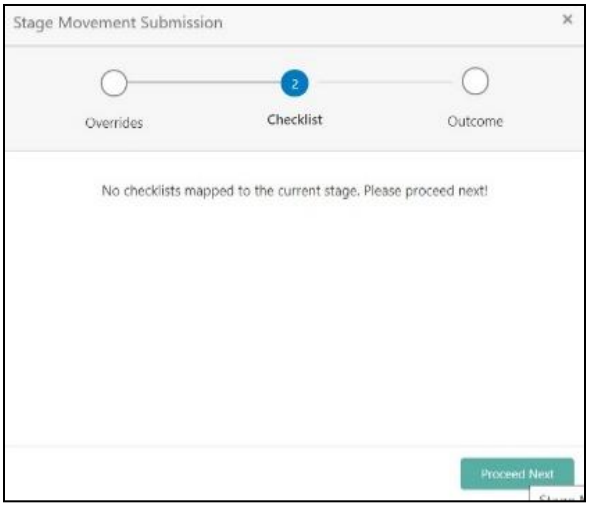
Figure 96: Error Message



3. Click Accept Overrides & Proceed.

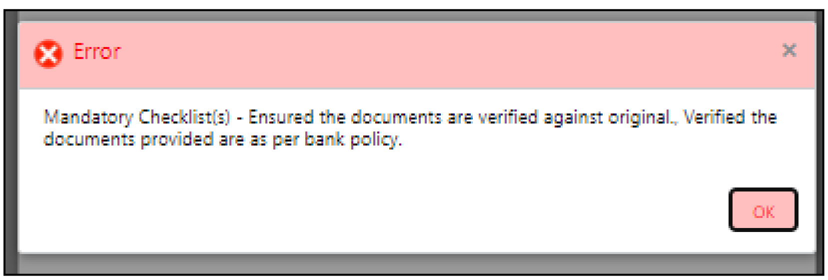
   → The **Checklist** screen is displayed.

   Figure 97: Checklist



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

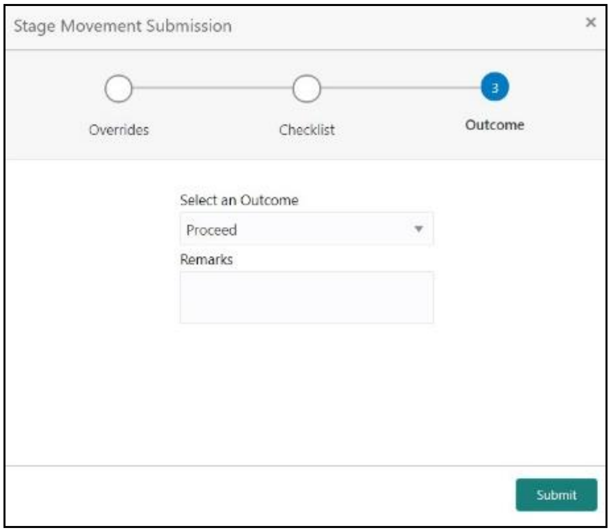
Figure 98: Error Message



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 99: Outcome



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

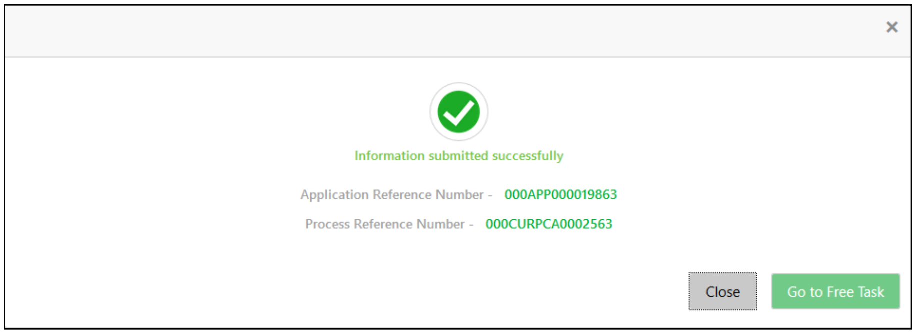
   It will logically complete the **Manual Credit Assessment** stage for the Saving Account (with overdraft) Application. The workflow will automatically move this application to the next processing stage, **Manual Credit Decision** stage.

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

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

→ The **Confirmation** screen is displayed.

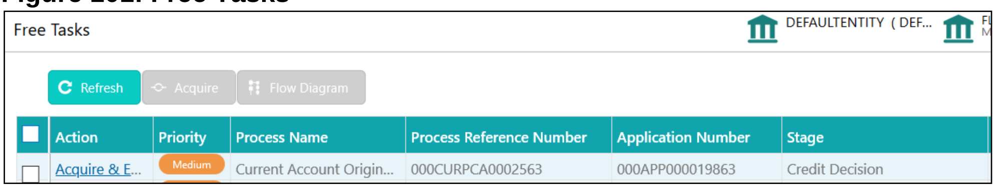
Figure 100: Confirmation



8. Click Go to Free Task.

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

Figure 101: Free Tasks



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

3.8 Manual Credit Decision Stage

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

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

- 3.1.1 Account Details - View Only as available in Application Entry stage
- 3.1.2 Customer Information - View Only as available in Application Entry stage
- 3.1.7 Financial Details - View Only as available in Application Entry stage
- 3.5.1 Credit Rating Details – View Only as available in Underwriting stage
- 3.5.2 Valuation Details – View Only as available in Underwriting stage
- 3.5.3 Legal Opinion – View Only as available in Underwriting stage
- 3.7.1 Manual Assessment – View Only as available in Manual Credit Assessment stage
- 3.8.2 Manual Decision
- 3.8.3 Summary

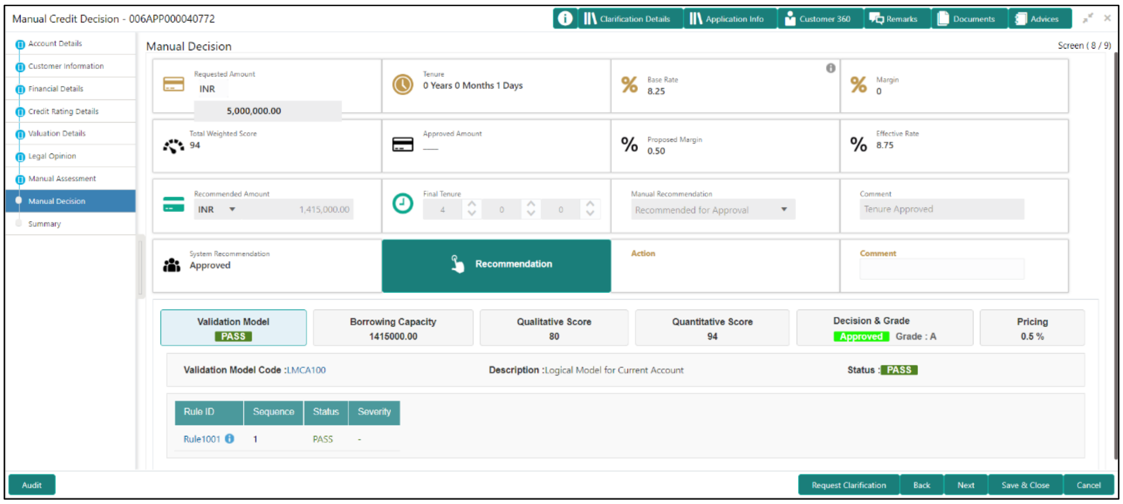
3.8.1 Manual Decision

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

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

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

   Figure 102: Manual Decision



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

   Table 48: Manual Decision – Field Description

Field	Description
Requested Amount	Displays the requested overdraft amount.
Tenure	Displays the overdraft tenure.
Base Rate	Displays the base rate. **NOTE:** This field appears only for **Floating** rate type.

Field	Description
Margin	Displays the margin. **NOTE:** This field appears only for **Floating** rate type.
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the approved overdraft amount. This field appears blank by default. If the approver selects the recommendation as **Approve**, then the recommended amount gets defaulted as approved amount.
Proposed Margin	Displays the proposed margin. **NOTE:** This field appears only for **Floating** rate type.
Effective Rate	Displays the effective rate of interest.
Recommended Amount	Displays the recommended overdraft amount.
Final Tenure	Displays the final overdraft tenure.
Manual Recommendation	Displays the manual recommendation.
Comments	Displays the comments.
System Recommendation	Displays the system recommendations.
Recommendation	Select the recommendation. Available options are • **Approve** • **Decline** If the approver selects the recommendation as **Approve**, then the recommended amount gets defaulted as approved amount.
Action	Displays the user action based on user recommendation.

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

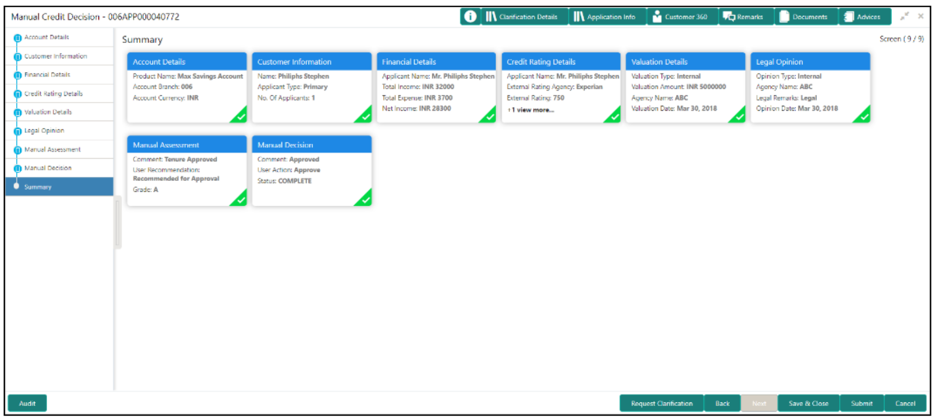
3.8.2 Summary

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

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

→ The **Summary** screen is displayed.

Figure 103: 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 49: Summary Manual Credit Decision – Field Description

Data Segment	Description
Account Details	Displays the account details.
Customer Information	Displays the customer information.
Financial Details	Displays the financial details.
Credit Rating Details	Displays the credit rating details.
Valuation Details	Displays the valuation details.
Legal Opinion	Displays the legal opinion.

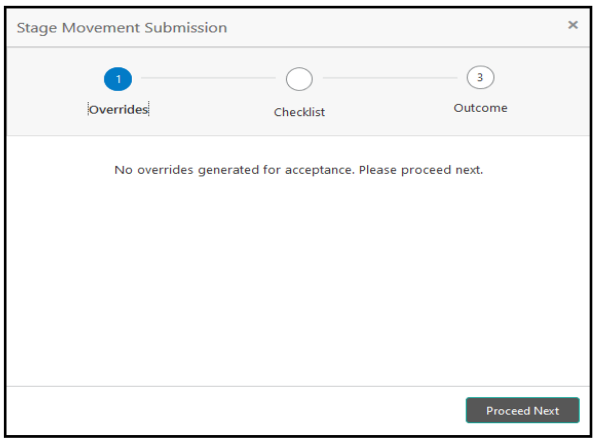
Data Segment	Description
Manual Assessment	Displays the manual assessment.
Manual Decision	Displays the manual decision.
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to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

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

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

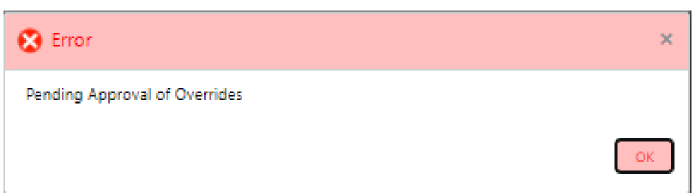
→ The **Overrides** screen is displayed.

Figure 104: Overrides



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

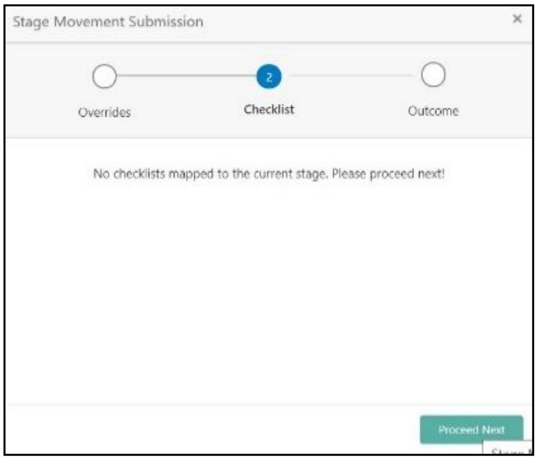
Figure 105: Error Message



3. Click Accept Overrides & Proceed.

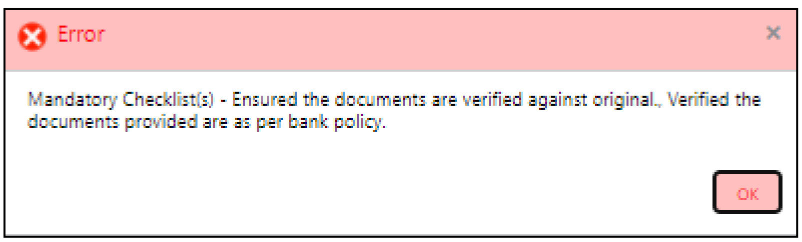
→ The **Checklist** screen is displayed.

Figure 106: Checklist



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

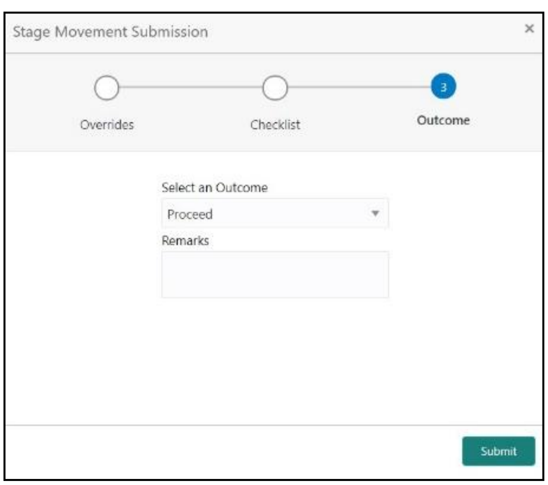
Figure 107: Error Message



4. Click Save & Proceed.

→ The **Outcome** screen is displayed.

Figure 108: Outcome



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

- Proceed
- Return to Manual Credit Assessment

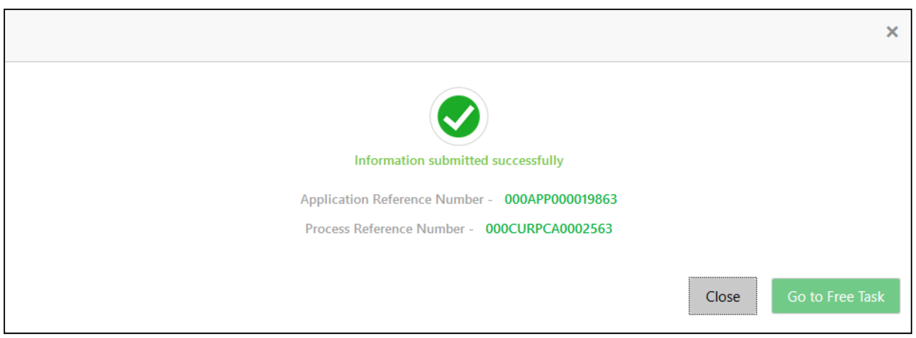
It will logically complete the **Manual Credit Decision** stage for the Saving Account (with overdraft) Application. Upon submit, a Pricing call will be made by Oracle Banking Origination to Decision Service to get the Interest rate. The Workflow Orchestrator will automatically move this application to the next processing stage, **Account Parameter Setup** stage.

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

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

→ The **Confirmation** screen is displayed.

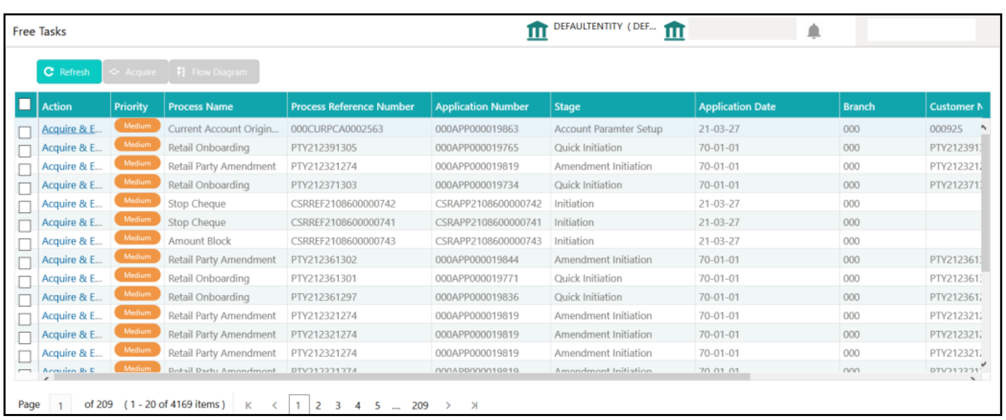
Figure 109: Confirmation



7. Click Go to Free Task.

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

Figure 110: Free Tasks



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

3.9 Account Parameter Setup Stage

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

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

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

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

Please refer to the Overdraft Limit Stage and Application Enrichment Stage for the detailed explanation.

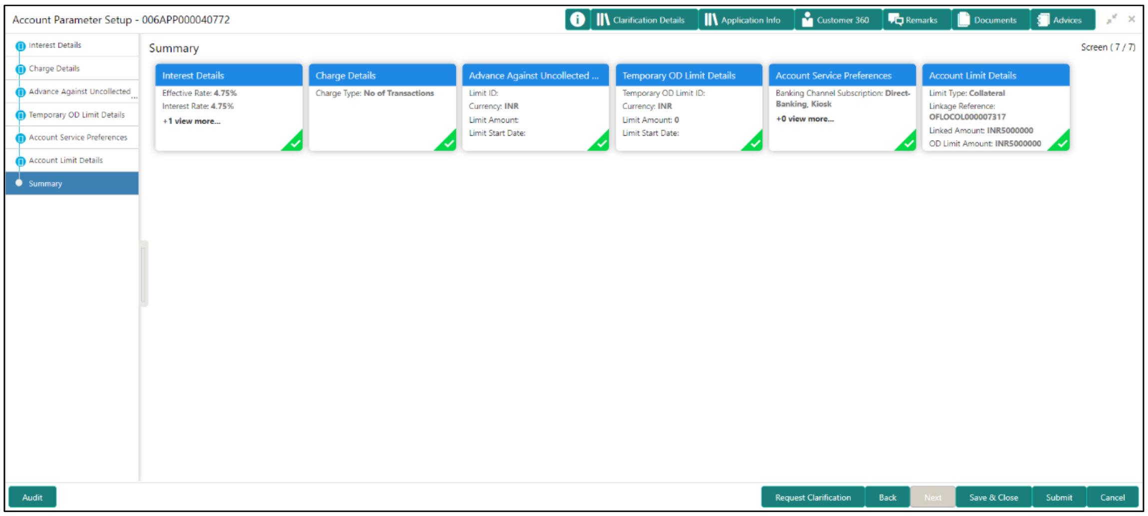
3.9.1 Summary

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

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

   → The **Summary Account Parameter Setup** screen is displayed.

Figure 111: Summary Account Parameter Setup



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

Table 50: Summary Account Parameter Setup – Field Description

Data Segment	Description
Interest Details	Displays the interest details.
Charge Details	Displays the charge details.
Advance against Uncollected Funds Details	Displays the Advance against Uncollected Funds details.
Temporary Overdraft Limit Details	Displays the Temporary Overdraft Limit details.

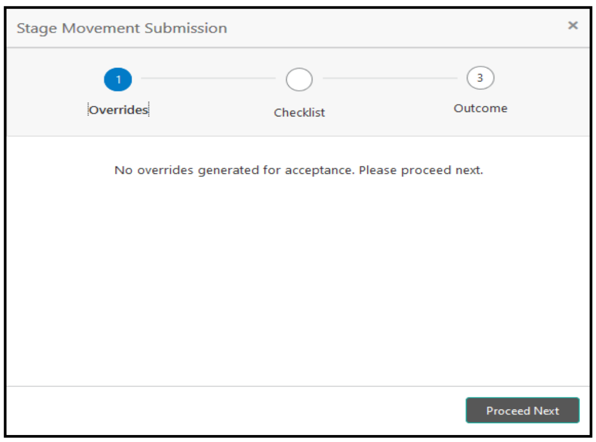
Data Segment	Description
Account Services Preferences	Displays the account services preferences.
Account Limit Details	Displays the account limit details.
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification.**
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. 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. **NOTE:** Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.
Save & Close	Click **Save & Close** to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Submit	Click **Submit** to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.

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

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

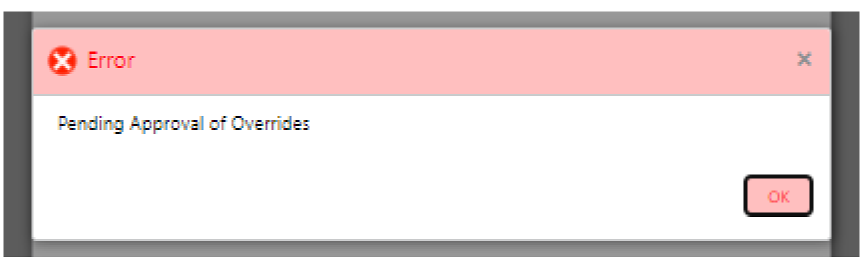
→ The **Overrides** screen is displayed.

Figure 112: Overrides



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

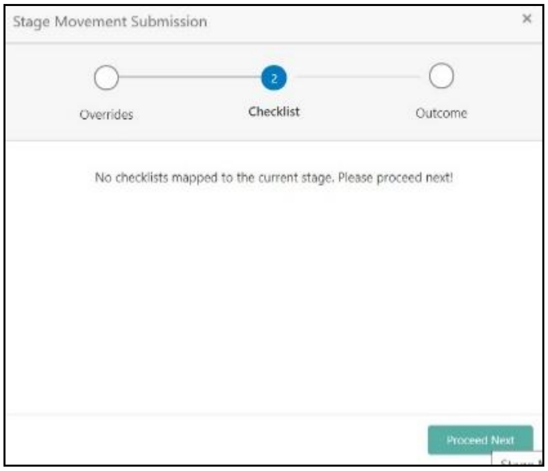
Figure 113: Error Message



3. Click Accept Overrides & Proceed.

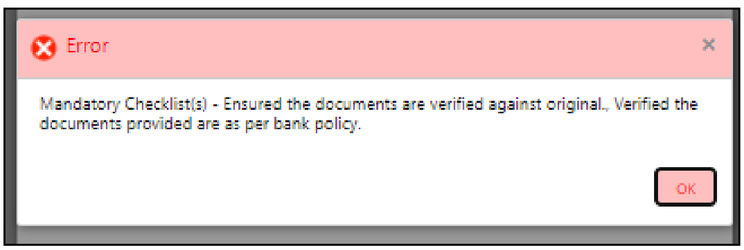
→ The **Checklist** screen is displayed.

Figure 114: Checklist



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

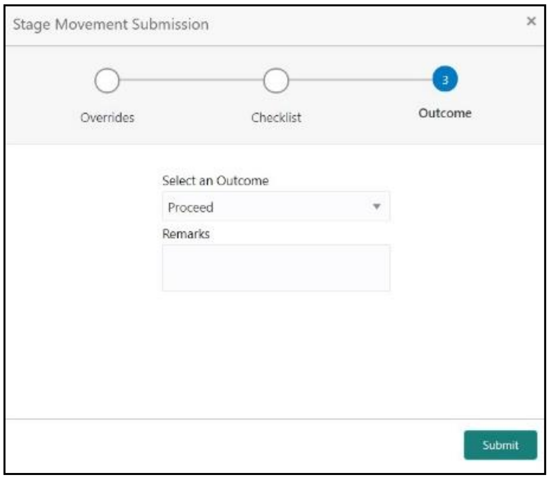
Figure 115: Error Message



4. Click Save & Proceed.

→ The **Outcome** screen is displayed.

Figure 116: Outcome



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

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

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

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

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

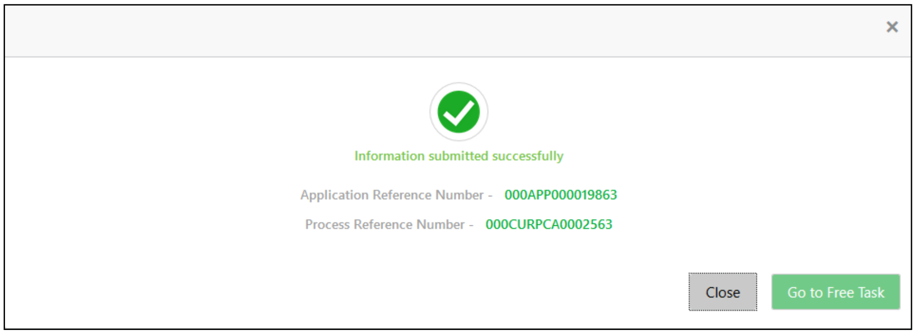
   The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

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

7. Click **Submit**.

→ The **Confirmation** screen is displayed.

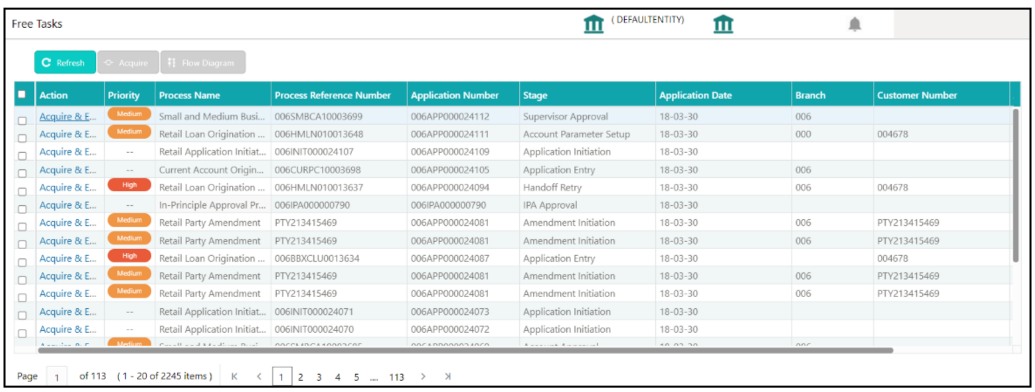
Figure 117: Confirmation



8. Click Go to Free Task.

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

Figure 118: Free Tasks



Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & E...	Medium	Small and Medium Busi...	006SMBCA10003699	006APP000024112	Supervisor Approval	18-03-30	006	
Acquire & E...	Medium	Retail Loan Origination ...	006HMLN010013648	006APP000024111	Account Parameter Setup	18-03-30	000	004678
Acquire & E...	--	Retail Application Initiat...	006INIT000024107	006APP000024109	Application Initiation	18-03-30		
Acquire & E...	--	Current Account Origin...	006CURPC10003698	006APP000024105	Application Entry	18-03-30	006	
Acquire & E...	High	Retail Loan Origination ...	006HMLN010013637	006APP000024094	Handoff Retry	18-03-30	006	004678
Acquire & E...	--	In-Principle Approval Pr...	006IPA000000790	006IPA000000790	IPA Approval	18-03-30		
Acquire & E...	Medium	Retail Party Amendment	PTY213415469	006APP000024081	Amendment Initiation	18-03-30	006	PTY213415469
Acquire & E...	Medium	Retail Party Amendment	PTY213415469	006APP000024081	Amendment Initiation	18-03-30	006	PTY213415469
Acquire & E...	High	Retail Loan Origination ...	006BBXCLU0013634	006APP000024087	Application Entry	18-03-30		004678
Acquire & E...	Medium	Retail Party Amendment	PTY213415469	006APP000024081	Amendment Initiation	18-03-30	006	PTY213415469
Acquire & E...	Medium	Retail Party Amendment	PTY213415469	006APP000024081	Amendment Initiation	18-03-30	006	PTY213415469
Acquire & E...	--	Retail Application Initiat...	006INIT000024071	006APP000024073	Application Initiation	18-03-30		
Acquire & E...	--	Retail Application Initiat...	006INIT000024070	006APP000024072	Application Initiation	18-03-30		

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

3.10 Supervisor Application Approval Stage

The Supervisor Approval stage has the following reference data segments:

- 3.10.1 Pricing Change Approval
- 3.10.2 Summary

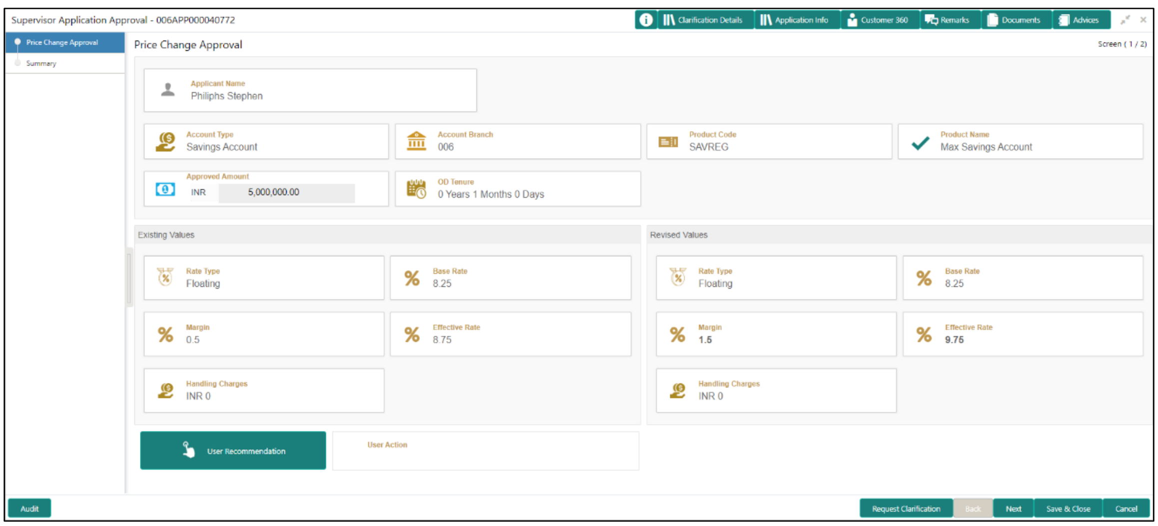
3.10.1 Pricing Change Approval

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

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

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

   Figure 119: Pricing Change Approval



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

Table 51: Pricing Change Approval – Field Description

Field	Description
Applicant Name	Displays the applicant name.
Account Type	Displays the account type.
Account Branch	Displays the account branch name.

Field	Description
Product Code	Displays the product code selected for this saving account.
Product Name	Displays the product name selected or this saving account.
Approved Amount	Displays the final approved overdraft amount.
OD Tenure	Displays the final OD tenure for the approved amount.
Existing Values Displays the existing values.	
Rate Type	Displays the rate type.
Base Rate	Displays the base rate for the approved overdraft amount.
Margin	Displays the margin.
Effective Rate	Displays the effective rate.
Handling Charges	Displays the handling charges.
Revised Values Displays the revised values against the existing values.	
Rate Type	Displays the rate type.
Base Rate	Displays the rate of interest for the approved overdraft amount.
Margin	Displays the margin.
Effective Rate	Displays the effective rate.
Handling Charges	Displays the handling charges.

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

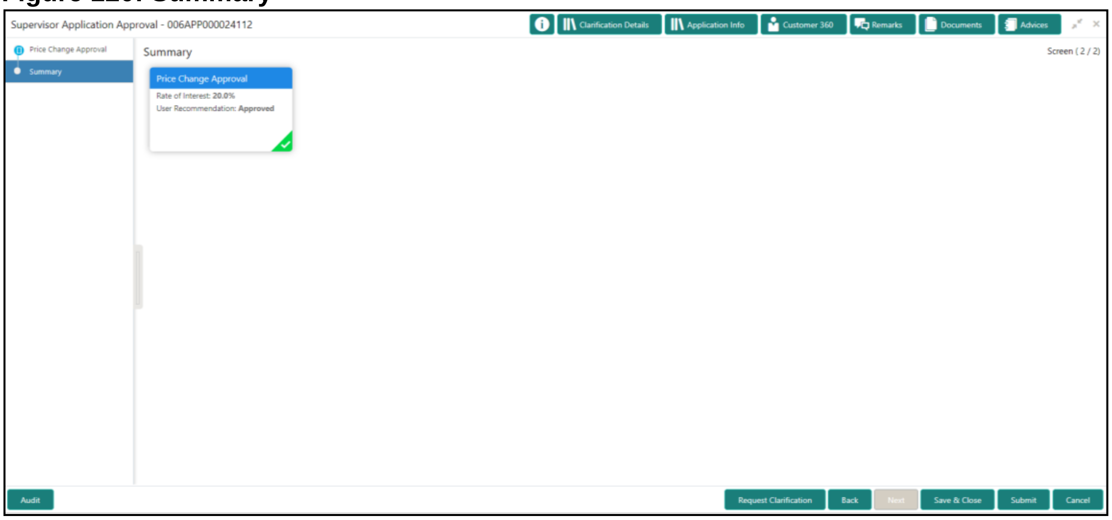
3.10.2 Summary

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

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

   → The **Summary** screen is displayed.

Figure 120: 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 52: Summary – Field Description

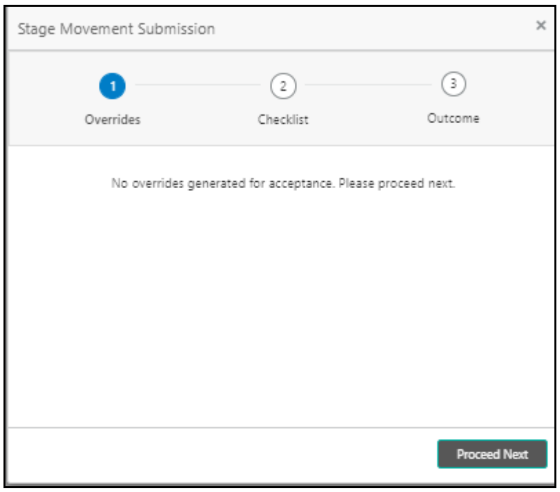
Data Segment	Description
Pricing Change Approval	Displays the pricing change approval details.

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

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

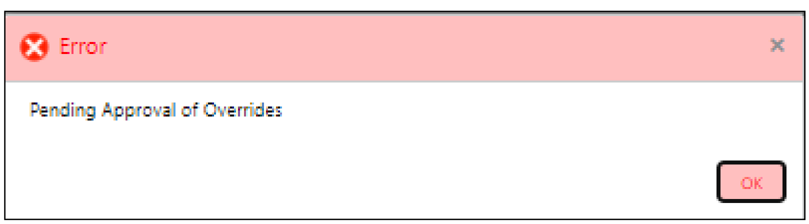
   → The **Overrides** screen is displayed.

   Figure 121: Overrides

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

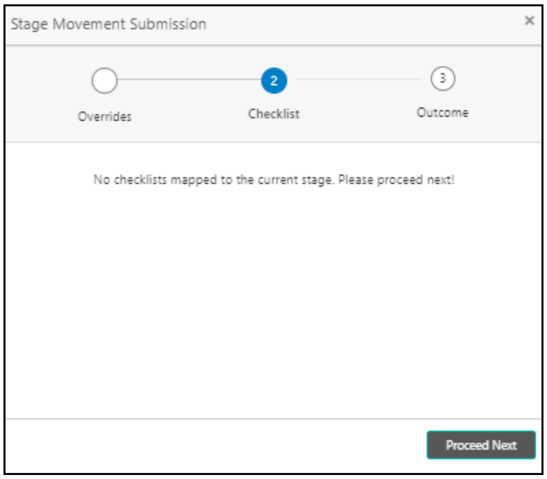
   Figure 122: Error Message

3. Click Accept Overrides & Proceed.

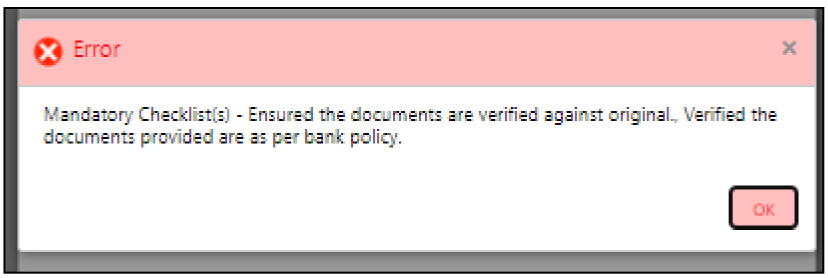
   → The **Checklist** screen is displayed.

Figure 123: Checklist



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

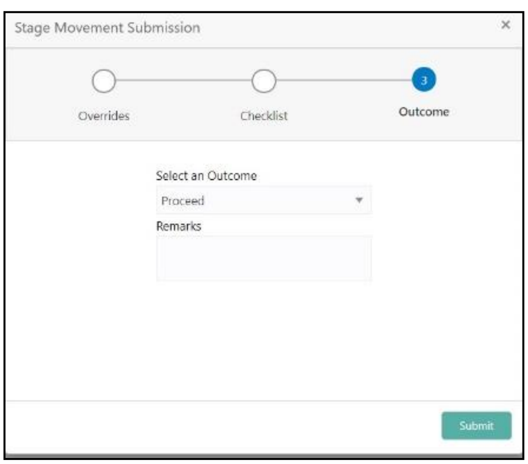
Figure 124: Error Message



4. Click Save & Proceed.

→ The **Outcome** screen is displayed.

Figure 125: Outcome



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

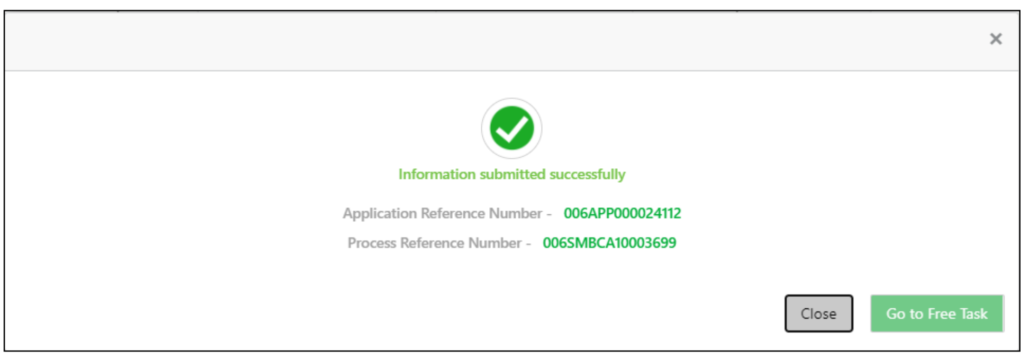
   If the Supervisor has approved the price change, submit of this stage, will move the application to **Offer Issue** stage.

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

   The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
7. Enter the remarks in **Remarks**.
8. Click **Submit**.

   → The **Confirmation** screen is displayed.

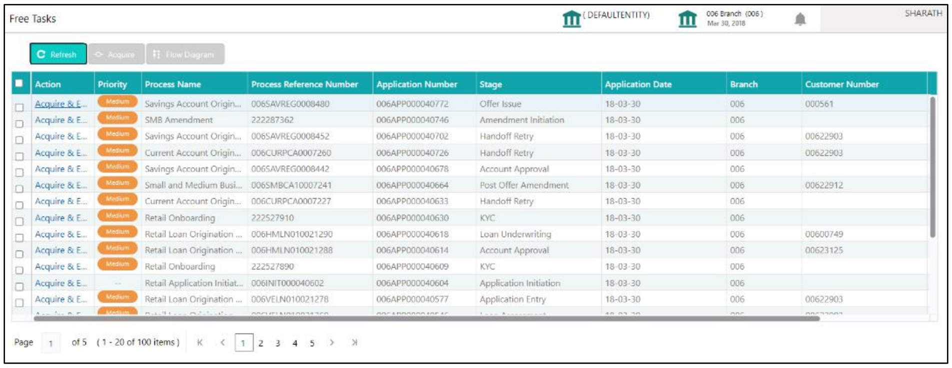
   Figure 126: Confirmation



9. Click Go to Free Task.

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

Figure 127: Free Tasks



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

3.11 Offer Issue Stage

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

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

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

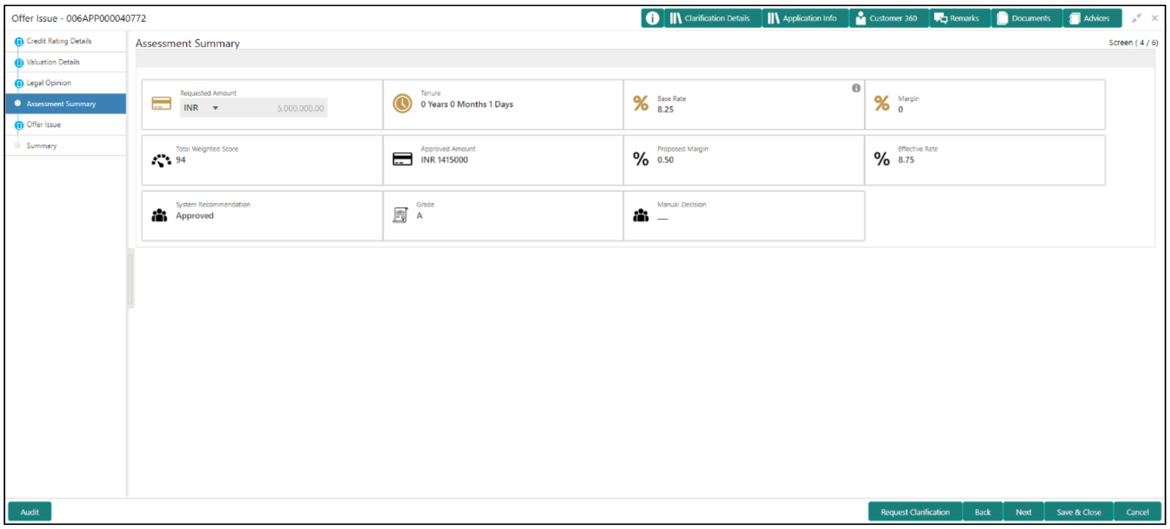
3.11.1 Assessment Summary

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

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

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

   Figure 128: Assessment Summary



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

Table 53: Assessment Summary – Field Description

Field	Description
Requested Amount	Displays the requested overdraft amount.
Tenure	Displays the tenure.
Base Rate	Displays the base rate.
Margin	Displays the variance rate. **NOTE:** This field appears only for **Floating** rate type.
Total Weightage Score	Displays the total weightage score.

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

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

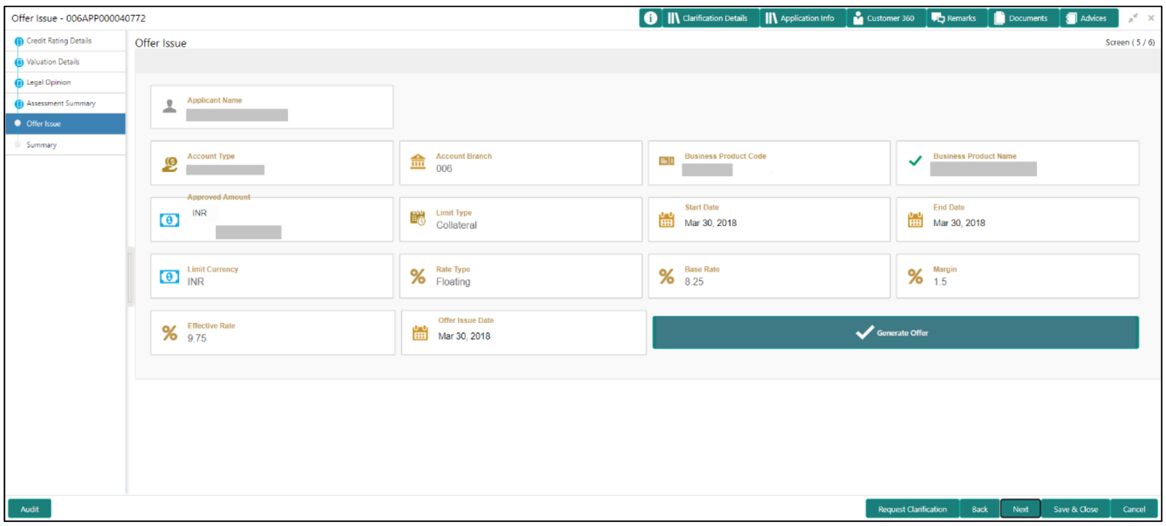
3.11.2 Offer Issue

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

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

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

Figure 129: Offer Issue



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

Table 54: Offer Issue – Field Description

Field	Description
Applicant Name	Displays the applicant name.
Account Type	Displays the account type.
Account Branch	Displays the account branch name.
Business Product Code	Displays the business product code.
Business Product Name	Displays the business product name.

Field	Description
Approved Amount	Displays the approved amount.
Limit Type	Displays the limit type.
Start Date	Displays the start date.
End Date	Displays the end date.
Limit Currency	Displays the limit currency.
Rate Type	Displays the rate type.
Base Rate	Displays the base rate.
Margin	Displays the margin rate. **NOTE:** This field appears only for **Floating** rate type.
Effective Rate	Displays the effective rate of interest.
Offer Issue Date	Displays the offer issue date.
Generate Offer	Click the checkbox to generate the offer letter. A PDF file will be generated with the offer content. Default template for the offer issue is used in this reference workflow.
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification**.

Field	Description
Back	Click **Back** to navigate to the previous data segment within a stage. Since this is the first screen on the workflow, Back will be disabled.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.
Save & 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.

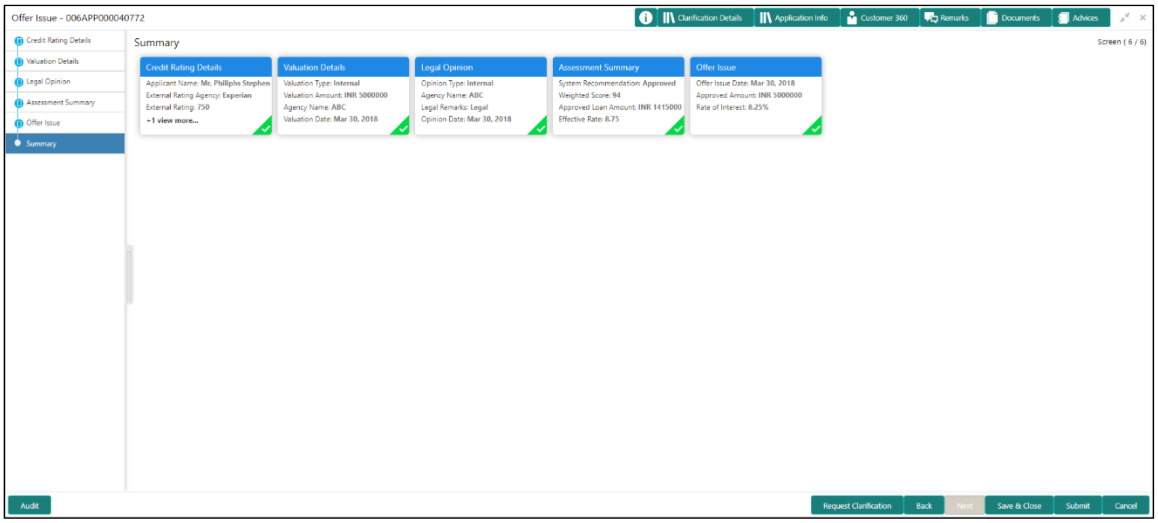
3.11.3 Summary

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

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

   → The **Summary** screen is displayed.

Figure 130: Summary



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

Table 55: Summary Offer Issue– Field Description

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

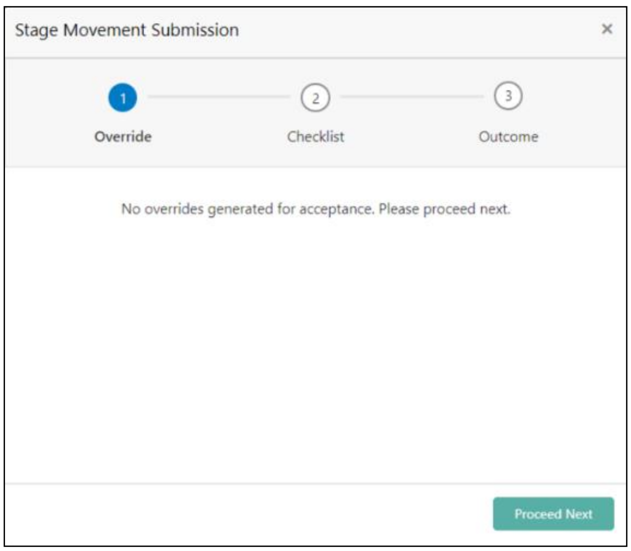
Data Segment	Description
Offer Issue	Displays the offer issue details.
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification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

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

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

→ The **Override** screen is displayed.

Figure 131: Overrides



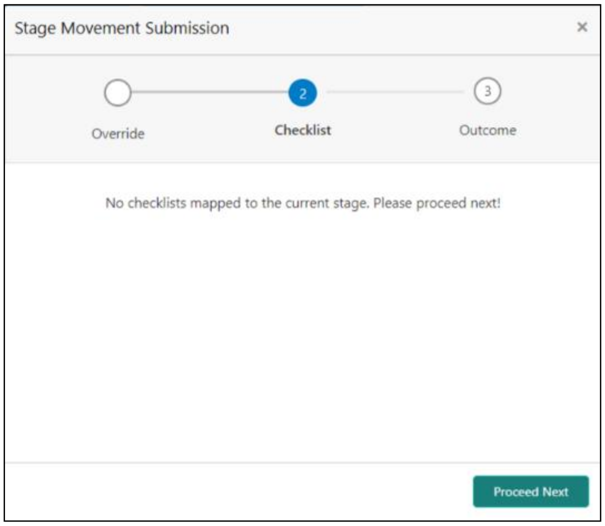
The system displays the following error message if overrides are not accepted.

Figure 132: Error Message

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

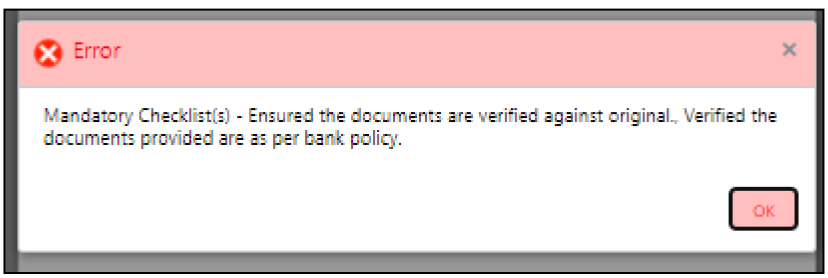
→ The **Checklist** screen is displayed.

Figure 133: Checklist



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

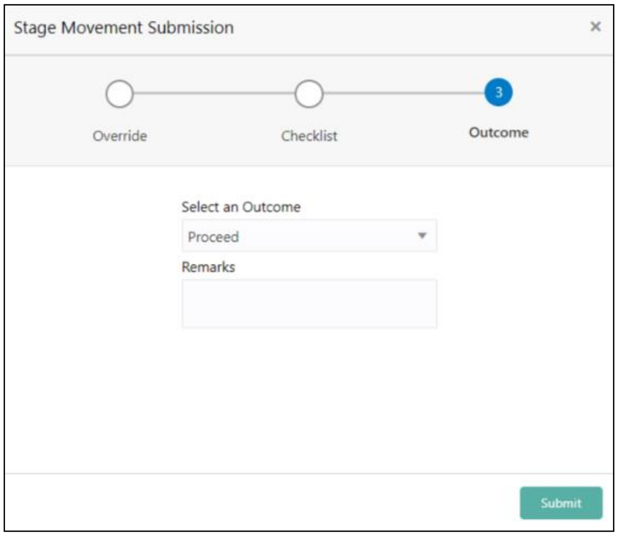
Figure 134: Error Message



4. Click **Proceed Next.**

→ The Outcome screen is displayed.

Figure 135: Outcome



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

   - **Proceed**
   - **Reject by Bank**

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

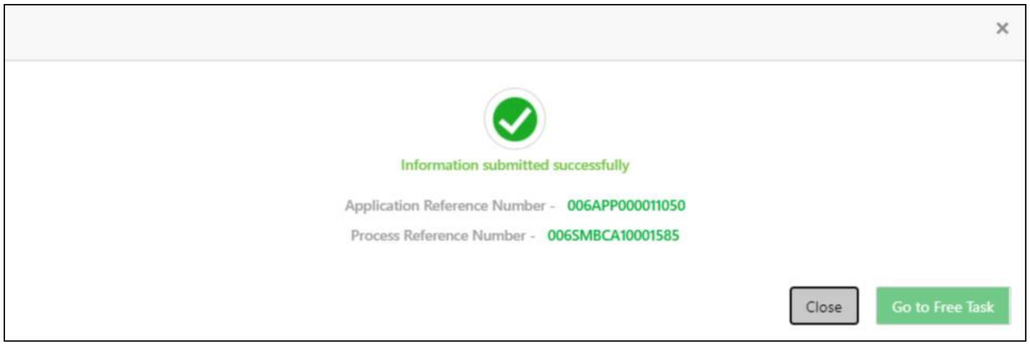
   The stage movement is driven by the business configuration for a given combination of **Process Code, Life Cycle** and **Business Product Code.**

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

7. Click **Submit**.

→ The **Confirmation** screen is displayed.

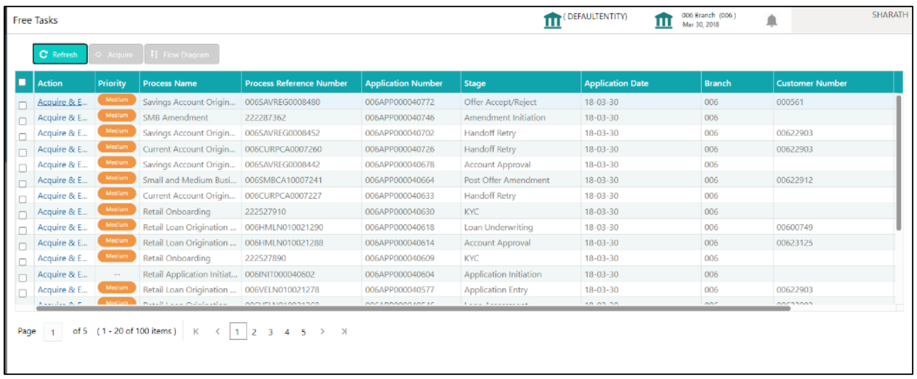
Figure 136: Confirmation



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

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

Figure 137: Free Tasks



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

3.12 Offer Accept / Reject Stage

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

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

- 3.11.1 Assessment Summary – View only as available in Offer Issue stage
- 3.11.2 Offer Issue - View only as available in Offer Issue stage
- 3.12.1 Offer Accept / Reject
- 3.12.2 Summary

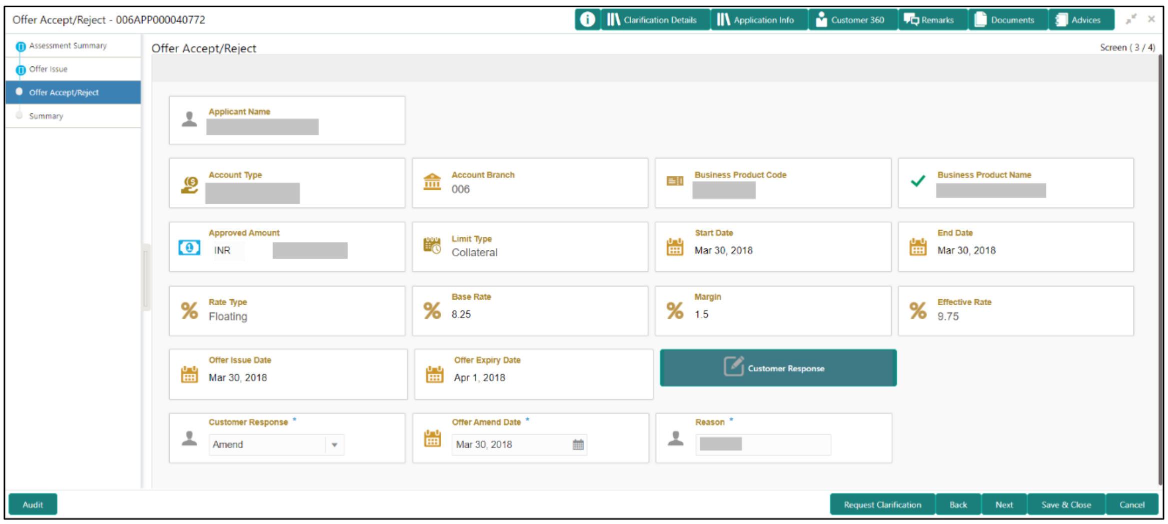
3.12.1 Offer Accept / Reject

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

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

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

   Figure 138: Offer Accept / Reject



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

   Table 56: Offer Accept/Reject – Field Description

Field	Description
Customer Response	Select the customer response from the drop-down list. Available options are: • **Accept** • **Reject** • **Amend**
Date Of Offer Accept/Reject	Select the date of offer accept or offer reject.

Field	Description
Offer Amend	Offer Amend option will be at the instance of the customer request. This will be taken as a Post Offer amendment and based on the change requested, the application will be routed as part of the OUTCOME to the respective earlier stages to incorporate the changes.
Offer Amend Reason	The offer amend will be supported for the following data elements: • Overdraft Principal • Overdraft Interest/ Margin • Tenure of the Overdraft
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification**.
Back	To navigate back to the previous data segment within a stage, click **Back**.
Save & Close	To save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later, click **Save & Close**.

Field	Description
Next	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.
Cancel	To terminate the application and the status of the application click **Cancel**. Such applications cannot be revived later by the user.

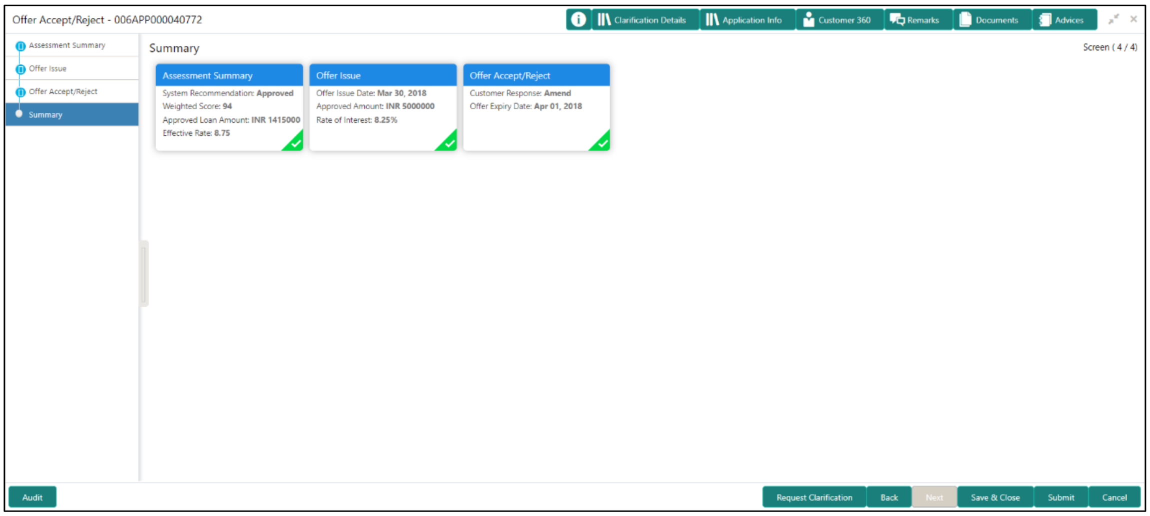
3.12.2 Summary

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

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

   → The **Summary** screen is displayed.

Figure 139: Summary



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

Table 57: Summary Offer Accept/Reject – Field Description

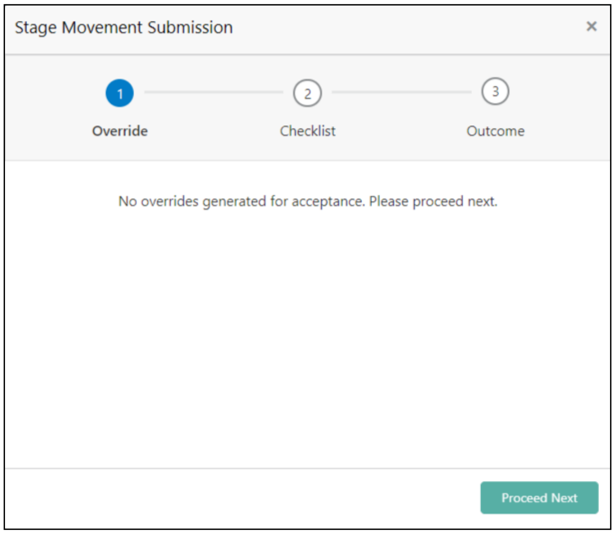
Data Segment	Description
Assessment Summary	Displays the assessment summary.
Offer Issue	Displays the offer issue details.
Offer Accept / Reject	Displays the offer accept / reject details.

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

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

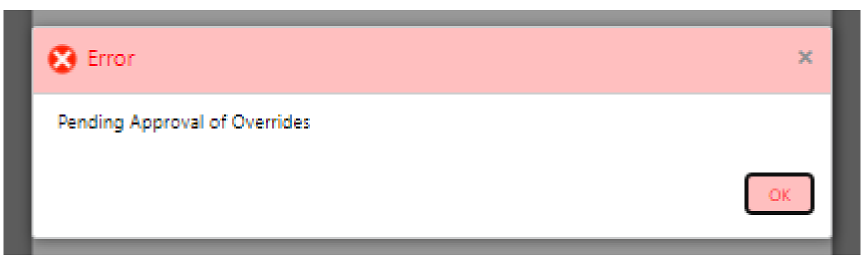
   → The **Override** screen is displayed.

   Figure 140: Override

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

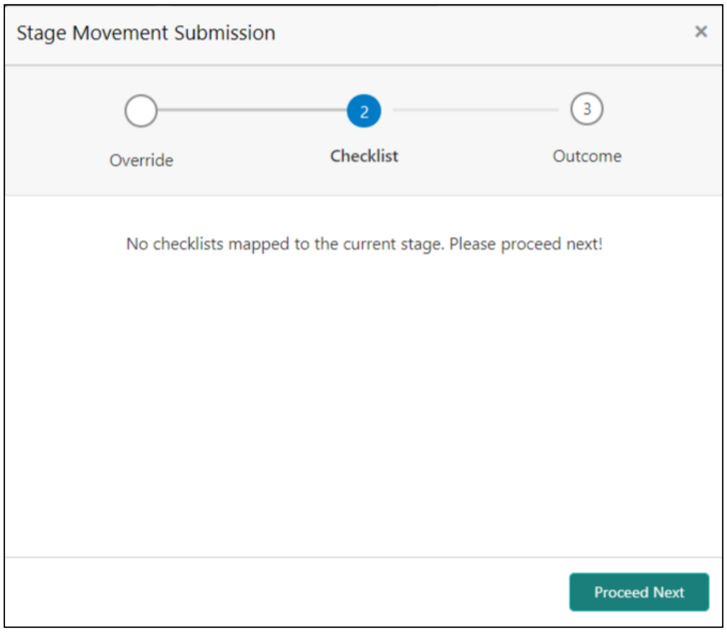
   Figure 141: Error Message

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

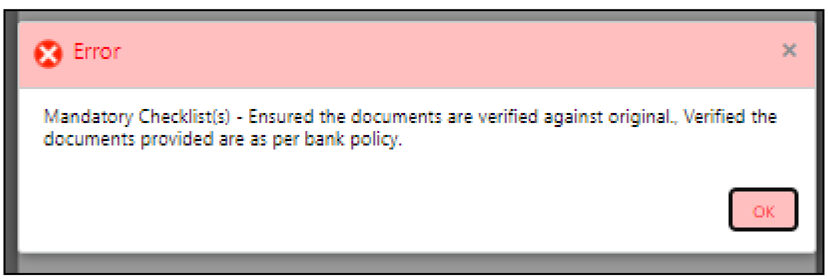
→ The **Checklist** screen is displayed.

Figure 142: Checklist



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

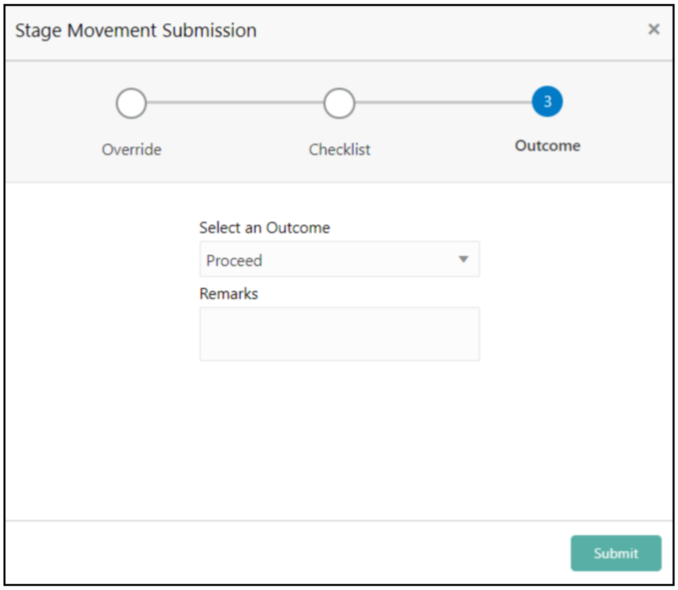
Figure 143: Error Message



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

   → The **Outcome** screen is displayed.

   Figure 144: Outcome



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

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

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

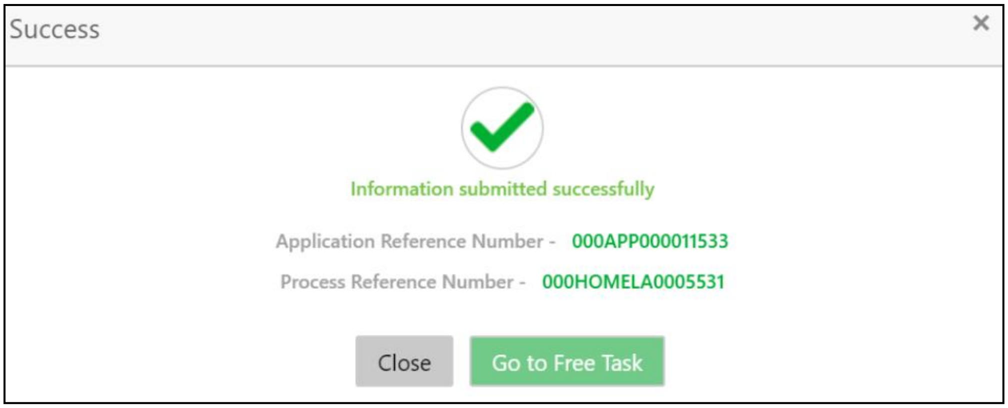
   If the **Customer Response** is selected as **Amend** in Offer Accept/Reject screen, then submit of this stage, will move the application into the **Post Offer Amendment** stage.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

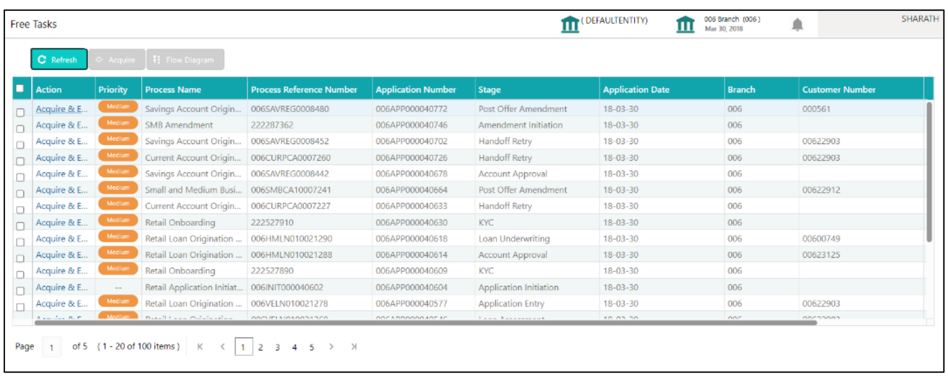
Figure 145: Confirmation



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

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

Figure 146: Free Tasks



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

3.13 Post Offer Amendment Stage

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

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

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

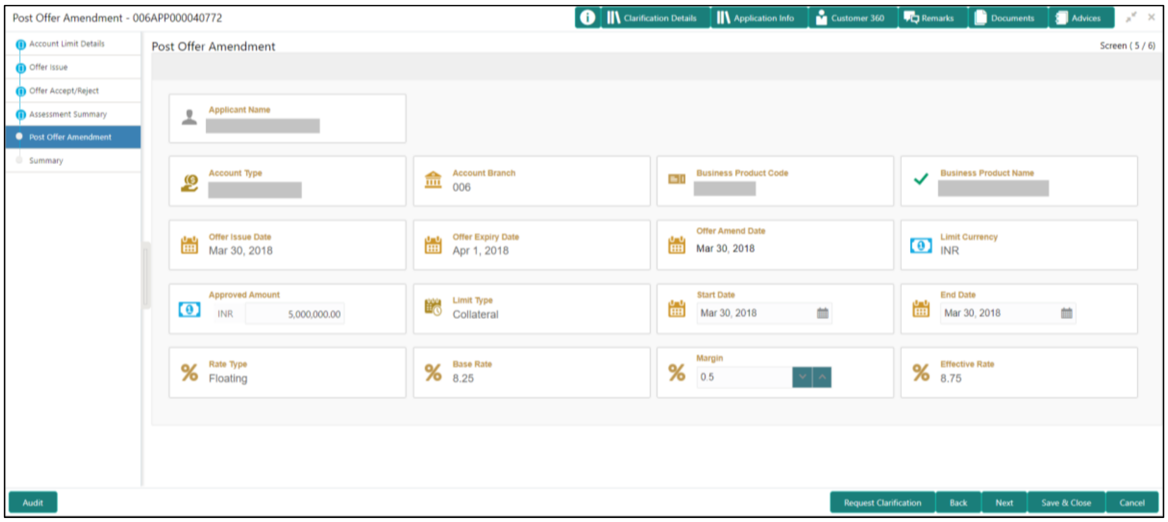
3.13.1 Post Offer Amendment

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

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

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

Figure 147: Post Offer Amendment



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

Table 58: Post Offer Amendment - Field Description

Field	Description
Applicant Name	Displays the applicant's name.
Account Type	Displays the account type.
Account Branch	Displays the account branch name.
Business Product Code	Displays the business product code selected for this saving account.
Business Product Name	Displays the business product name selected for this saving account.

Field	Description
Offer Issue Date	Displays the date of offer issued.
Offer Expiry Date	Displays the date based on the expiry period configuration done at the Business Product level which is used for this Overdraft.
Offer Amend Date	Displays the date of offer amend.
Limit Currency	Displays the limit currency.
Approved Amount	Specify the revised Overdraft amount for approval.
Limit Type	Displays the limit type.
Start Date	Select the start date.
End Date	Select the end date.
Rate Type	Displays the rate type.
Base Rate	Displays the base rate.
Margin	Specify the amended Margin. **NOTE:** This field appears only for **Floating** rate type.
Effective Rate	Displays the amended effective rate. Effective Rate = Rate of Interest + Variance.
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification**.

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

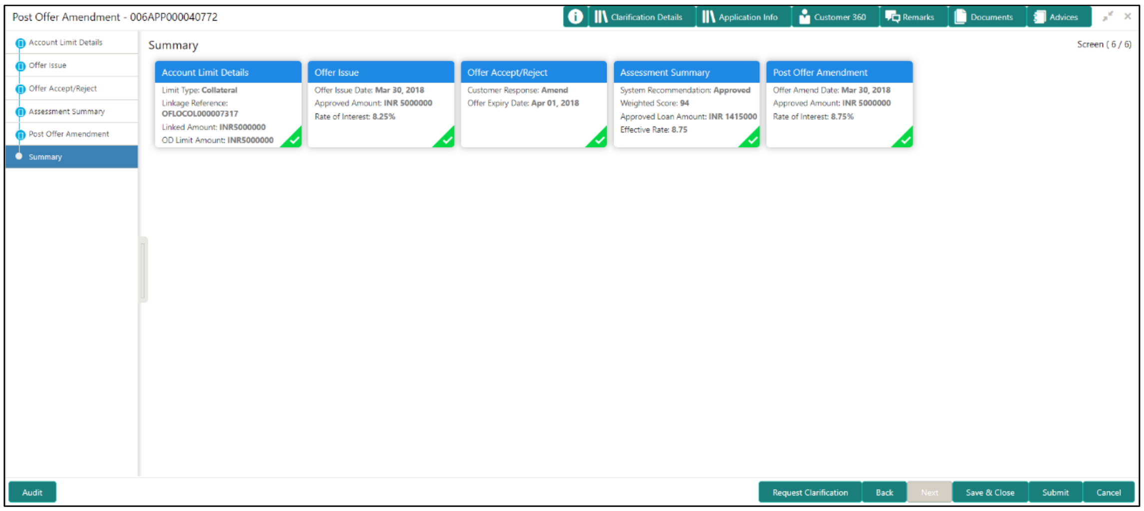
3.13.2 Summary

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

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

   → The **Summary** screen is displayed.

Figure 148: 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 59: Summary Post Offer Amendment – Field Description

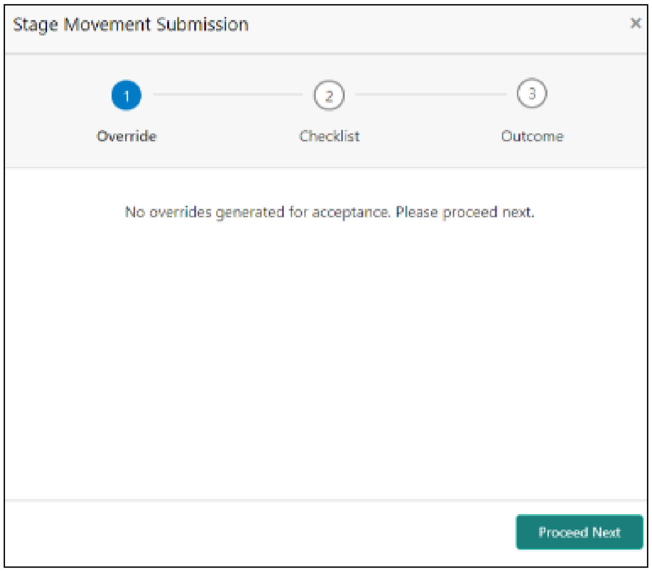
Field	Description
Offer Issue	Displays the offer issue details
Post Offer Amendment	Displays the post offer amendment details.

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

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

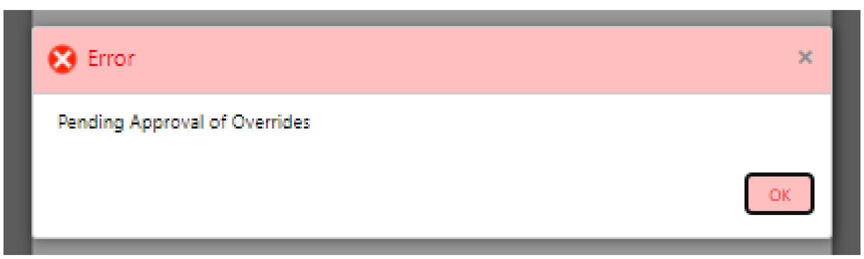
   → The **Override** screen is displayed.

   Figure 149: Override



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

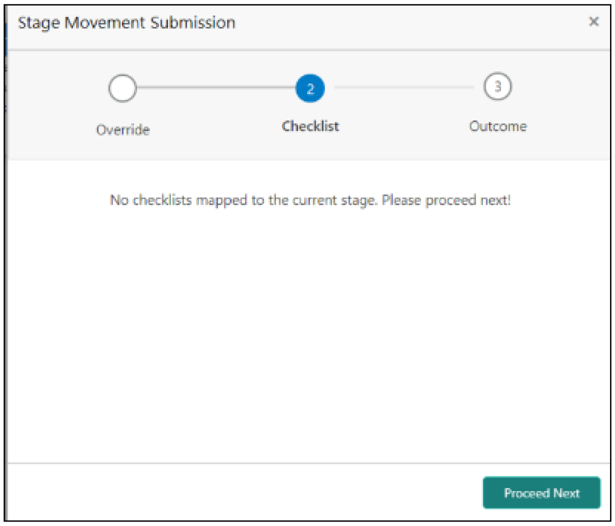
Figure 150: Error Message



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

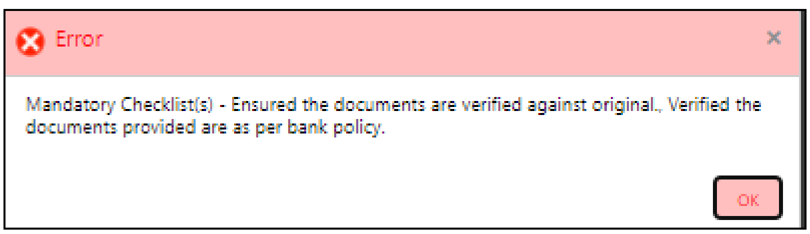
   → The **Checklist** screen is displayed.

   Figure 151: Checklist

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

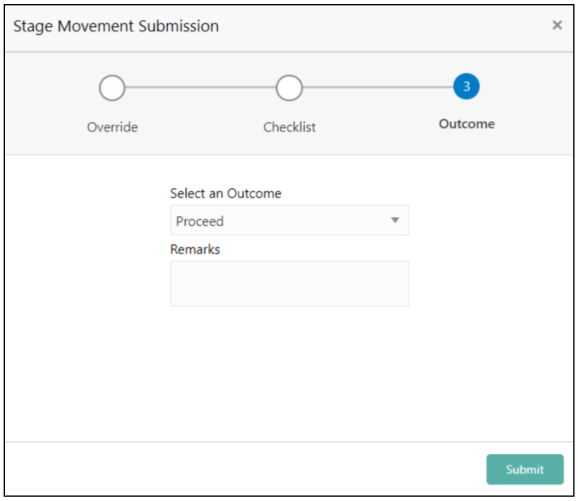
   Figure 152: Error Message

4. Click **Proceed Next**.

   → The **Outcome** screen is displayed.

Figure 153: Outcome



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

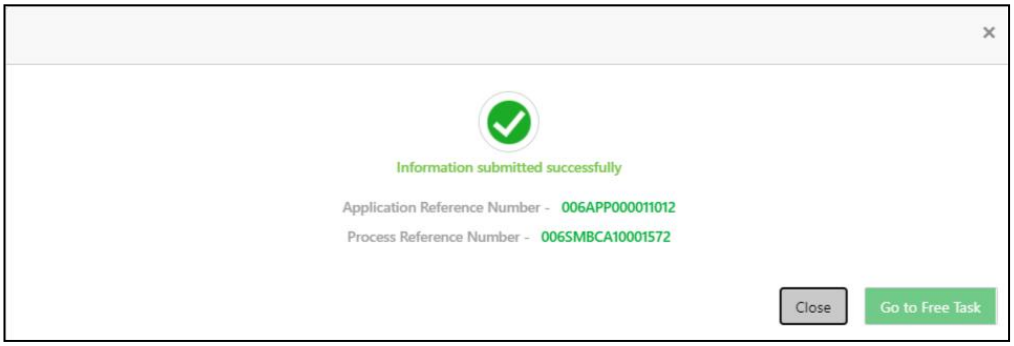
   If there is any change in **Approved Amount** and/or in **Limit Date Range**, then submit of this stage, will move the application to the **Application Assessment** stage.

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

   The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
7. Enter the remarks in **Remarks**.
8. Click **Submit**.

   → The **Confirmation** screen is displayed.

Figure 154: Confirmation



3.14 Account Approval Stage

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

- 3.1.1 Account Details - View Only as available in Application Entry stage
- 3.1.2 Customer Information - View Only as available in Application Entry stage
- 3.1.3 Stake Holder Details - View Only as available in Application Entry stage
- 3.1.4 Mandate Details - View Only as available in Application Entry stage
- 3.1.6 Nominee Details - View Only as available in Application Entry stage
- 3.2.1 Financial Details - View Only as available in Overdraft Limit stage
- 3.3.1 Interest Details - View Only as available in Application Enrichment stage
- 3.3.2 Charge Details - View Only as available in Application Enrichment stage
- 3.2.1 Account Limit Details – View only as available in Overdraft Limit Details
- 3.3.3 Temporary Overdraft Limit Details - View only as available in Overdraft Limit Details
- 3.3.4 Advance Against Uncollected Funds Details - View only as available in Overdraft Limit Details
- 3.4.1 Initial Funding Details - View Only as available in Account Funding stage
- 3.5.2 Valuation Details – View Only as available in Underwriting
- 3.5.3 Legal Opinion – View Only as available in Underwriting
- 3.11.1 Assessment Summary – View Only as available in Offer Issue Stage
- 3.14.1 Collateral Perfection Details
- 3.14.1 Approval Details
- 3.14.3 Summary

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

3.14.1 Collateral Perfection Details

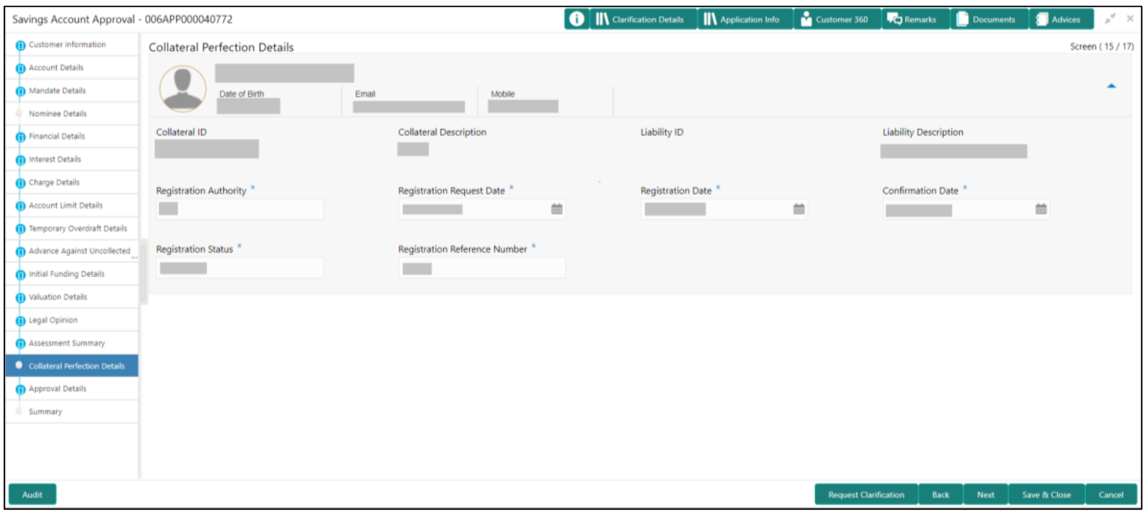
Collateral Perfection Details is the first data segment of **Account Approval** stage.

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

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

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

   Figure 155: Collateral Perfection Details - Individuals



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

   Table 60: Collateral Perfection Details – Field Description

Field	Description
Applicant Name	Displays the applicant name.
Date of Birth	Displays the applicant’s date of birth.
E-mail	Displays the e-mail id of the applicant.
Mobile	Displays the mobile number of the applicant.
Collateral ID	Displays the Collateral ID.
Collateral Description	Displays the description of the collateral.

Field	Description
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.
Registration Authority*	Specify the name of the registration authority.
Registration Request Date*	Select the date when the registration is requested.
Registration Date*	Select the date when the registration is completed.
Confirmation Date*	Select the date when the registration is confirmed.
Registration Status*	Specify the status of registration.
Registration Reference Number*	Specify the registration reference number.
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification.**
Back	Click **Back** to navigate to the previous data segment within a stage.

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

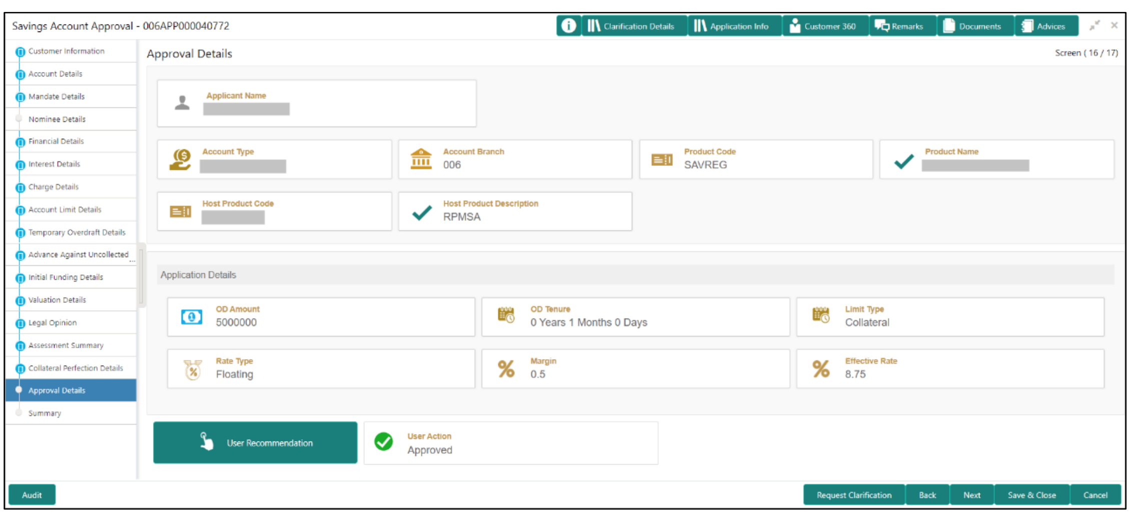
NOTE: All the fields will be fetched from Oracle Banking Credit Facilities Process Management in read only mode if integrated with Oracle Banking Credit Facilities Process Management

3.14.2 Approval Details

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

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

Figure 156: Approval Details



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

Table 61: Approval Details - Field Description

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

Field	Description
Host Product Code	Displays the host product code.
Host Product Description	Displays the host product description.
Application Details	Displays the applicant details.
OD Amount	Displays the final approved overdraft amount.
OD Tenure	Displays the final tenure for the approved overdraft amount.
Limit Type	Displays the limit type.
Rate Type	Displays the rate type for the approved overdraft amount.
Margin	Displays the margin percentage.
Effective Rate	Displays the effective rate for the approved overdraft amount.
User Recommendation	Select the user recommendation. Available options are: • **Approved** • **Rejected**
User Action	Displays the user action based on the selection.
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification.**

Field	Description
Back	Click **Back** to navigate to the previous data segment within a stage. **NOTE:** Since this is the first screen on the workflow, Back will be disabled.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate 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. **Save & Close** will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.
Cancel	Click **Cancel** to close the application without saving.

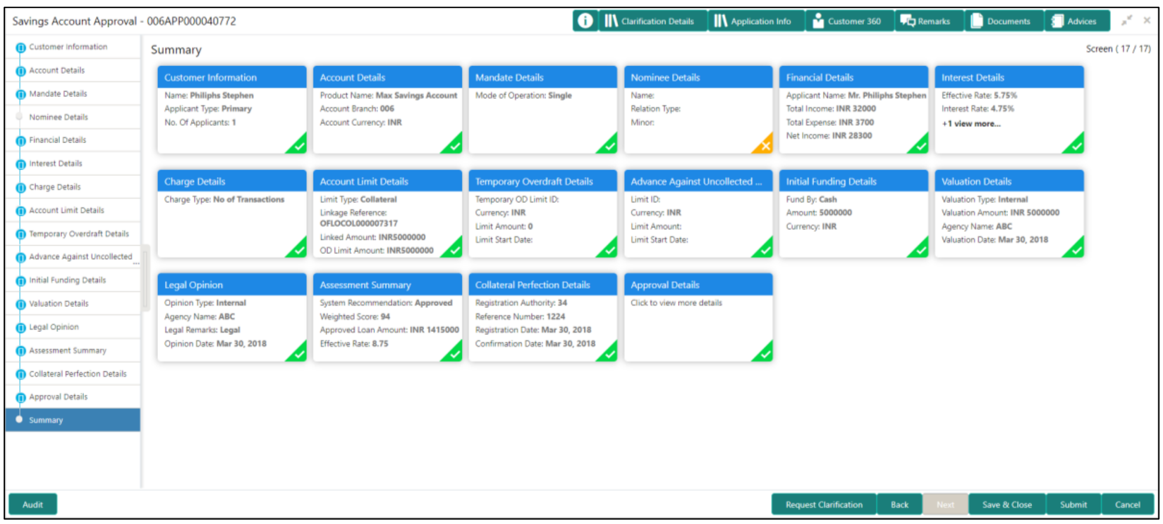
3.14.3 Summary

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

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

   → The **Summary** screen is displayed.

   Figure 157: Summary Details

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

   Table 62: Summary - Field Description

Data Segment	Description
Account Details	Displays the account details.
Customer Information	Displays customer information details.

Data Segment	Description
Stake Holder Details	Displays the stake holder details. This field appears only if the **Customer Type** is selected as **Small and Medium Business (SMB)**.
Mandate Details	Displays the mandate details.
Nominee Details	Displays the nominee details.
Financial Details	Displays the financial details.
Interest Details	Displays the interest details.
Charge Details	Displays the charge details.
Account Limit Details	Displays the account limit details.
Temporary Overdraft Limit Details	Displays the temporary overdraft limit Details
Advance Against Uncollected Funds Details	Displays the advance against uncollected funds Details
Initial Funding Details	Displays the initial funding details
Validation Details	Displays the validation details.
Legal Opinion	Displays the legal opinion.
Assessment Summary	Displays the assessment summary.
Collateral Perfection Details	Displays the collateral perfection details.
Approval Details	Displays the approval details.

Data Segment	Description
Request Clarification	Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer. For more information on **Request Clarification**, refer to the section **Request Clarification.**
Back	Click **Back** to navigate to the previous data segment within a stage.
Next	Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate 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. **NOTE:** **Next** is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.
Save & Close	Click **Save & Close** to save the data captured. **Save & Close** will be enabled only if, all the mandatory fields are captured. This task will be available in the My Task list for the user to continue later.

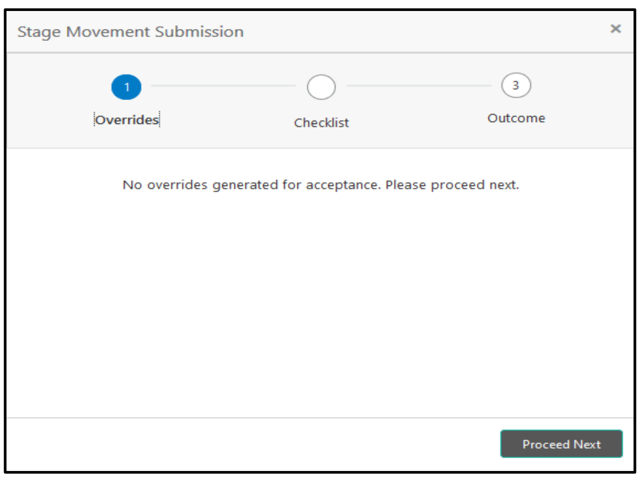
Data Segment	Description
Submit	Click **Submit** to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click **Cancel** to close the application without saving.

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

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

→ The **Overrides** screen is displayed.

Figure 158: Overrides

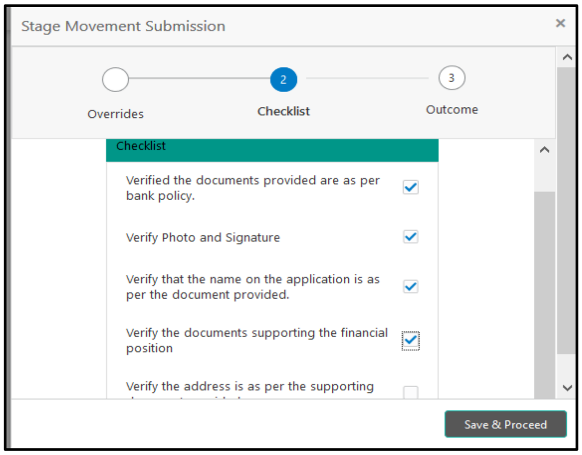


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, the user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed Next.**

→ The **Checklist** screen is displayed.

Figure 159: Checklist

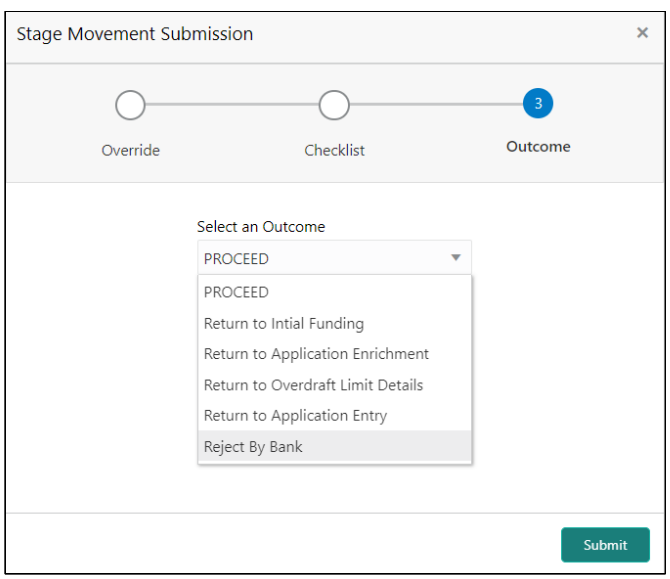


Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

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

→ The **Outcome** screen is displayed.

Figure 160: Outcome



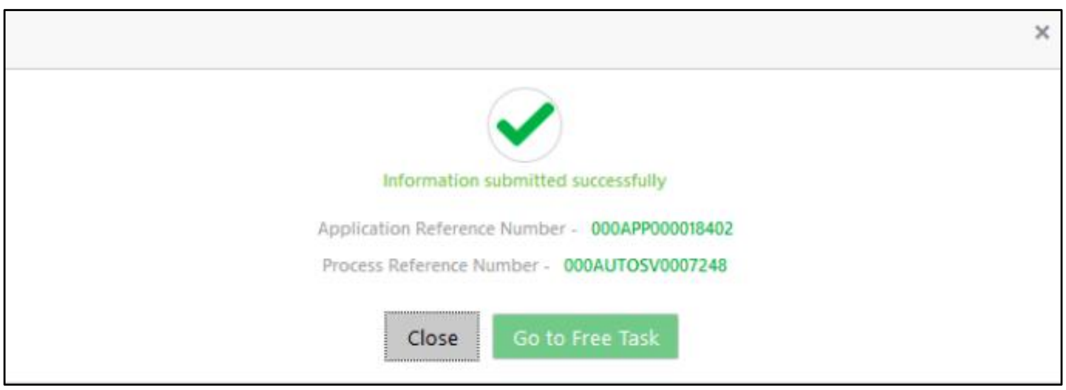
6. Select **Proceed** outcome from the drop-down list. Available options are:
   - Proceed
   - Return to Initial Funding
   - Return to Application Enrichment
   - Return to Overdraft Limit Details
   - Return to Application Entry
   - Reject by Bank

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

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

   → The **Confirmation** screen is displayed.

Figure 161: Confirmation



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

In case due to any error the account creation is rejected on Product Processer side, the application moves to the 3.6 Manual Retry Stage.

3.15 Manual Retry Stage

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

The Manual Retry Stage comprises of the below data segment:

- 3.15.1 Manual Retry Data Segment

3.15.1 Manual Retry Data Segment

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

3.16 Action Tabs

This section is applicable for all the stages of retail loan account opening. This section includes the following subsections:

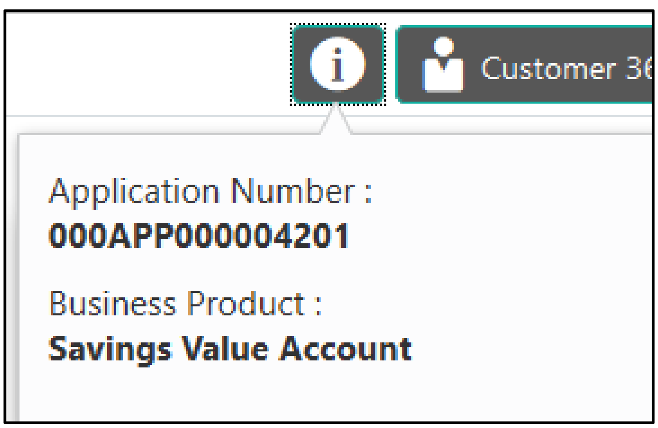
- 3.16.1.1 Icon
- 3.16.1.2 Customer 360
- 3.16.1.3 Application Info
- 3.16.1.4 Remarks
- 3.16.1.5 Documents
- 3.16.1.6 Advices
- 3.16.1.7 More

3.16.1.1 Icon

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

→ The **Icon** screen is displayed.

Figure 162: Icon Screen



3.16.1.2 Customer 360

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

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

Figure 163: Customer 360

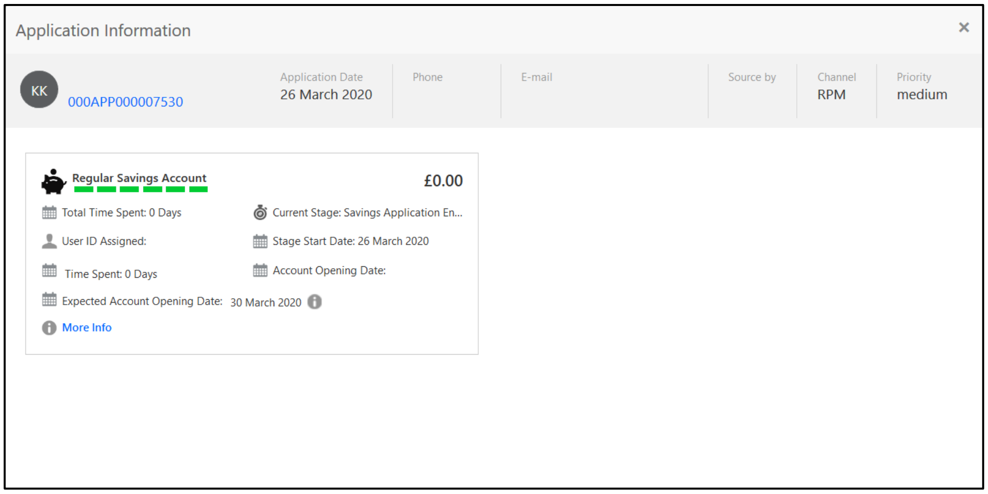
The screen shows the list of Customer IDs in case of Joint Accounts. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Customer Information data segment.

3.16.1.3 Application Info

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

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

Figure 164: Application Information



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

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

Figure 165: Data Points


Neural Network

Name	Actual Value	Weight	Rank
TOT_NUM_STAGES	6	1	1

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

Table 63: Application Information – Field Description

Field	Description
Application Date	Displays the application date.
Phone	Displays the phone number.

Field	Description
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. • 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.

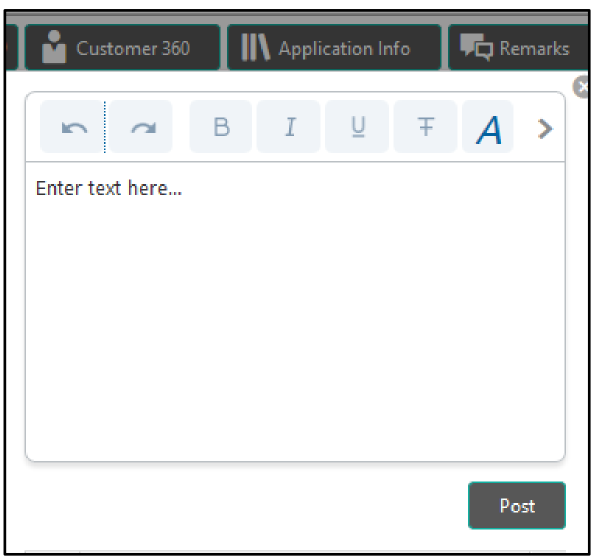
NOTE: Application Info tab will not be visible for Application Initiation stage.

3.16.1.4 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 166: Remarks



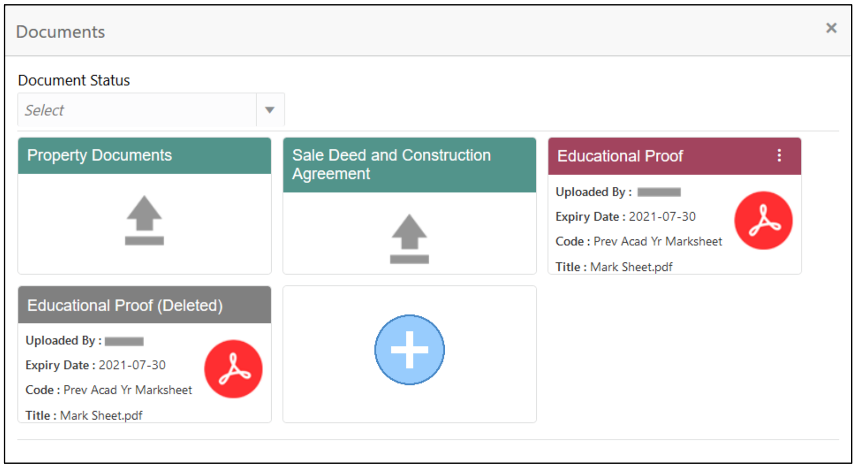
Remarks posted are updated with your User ID, Date, and are available for view in the next stages for the Users working on that Application.

3.16.1.5 Documents

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

   → The **Documents** screen is displayed.

   Figure 167: Documents



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

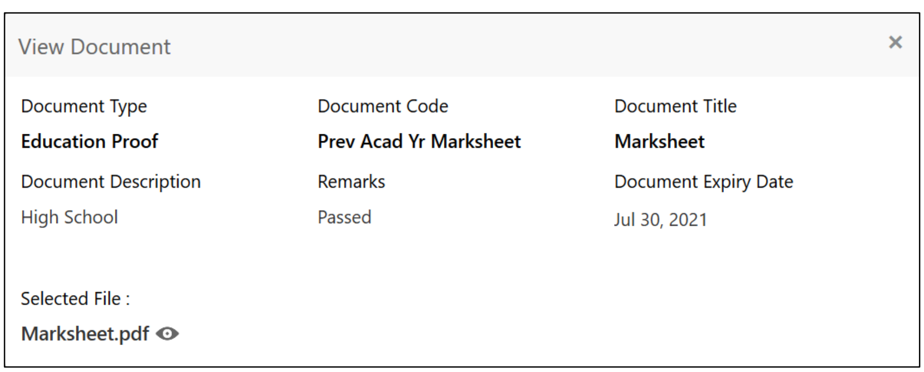
3. Available options are All, Open and Deleted.

4. Click ⋮ on the Document tile to view, download and delete the document.

5. Click **View** to view the document.

   → The **View Document** is displayed.

   Figure 168: View Document



6. Click **Download** to download the document.

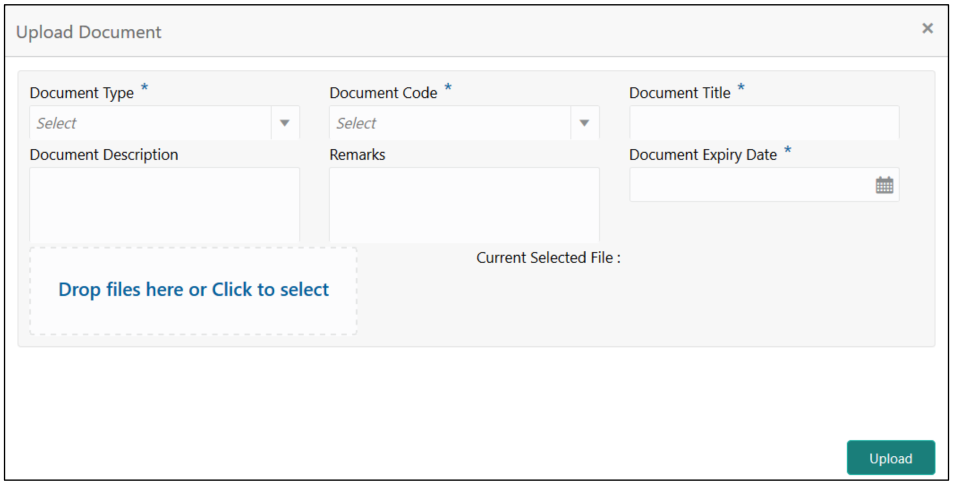
7. Click **Delete** to delete the document.

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

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

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

Figure 169: Upload Document



9. Specify the details in the relevant data fields. For more information on fields, refer to the Upload Document section above.

Table 64: Upload Document – Field Description

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

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

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

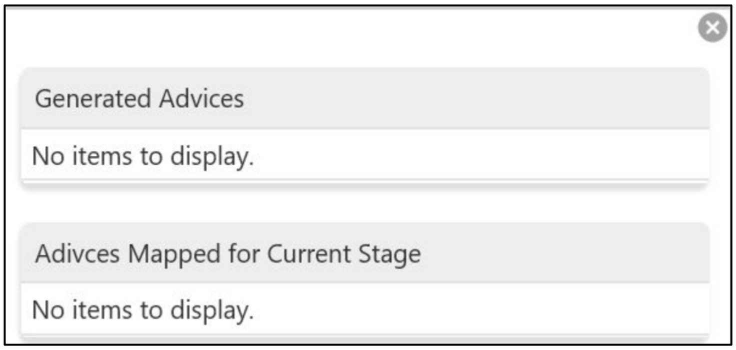
Non-mandatory documents can be deleted in any stage.

3.16.1.6 Advices

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

→ The **Advices** screen is displayed.

Figure 170: Advices



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

3.16.1.7 More

3.16.1.7.1 Clarifications Details

1. Click **Clarification Details** to raise a new customer clarification request or view the existing request.
2. Click **New Clarification** to request new clarification.

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

Figure 171: New Clarification

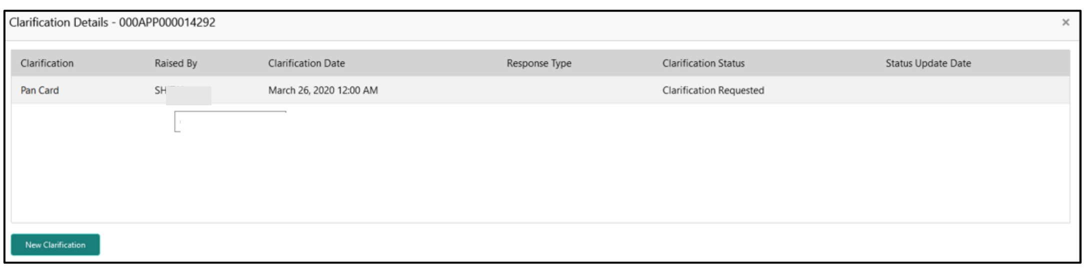
3. Enter the subject and the clarification detail in the New Clarification Pop-up screen. The system also allows you to upload the document for the Clarification being raised.

Figure 172: Upload Documents

4. 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.

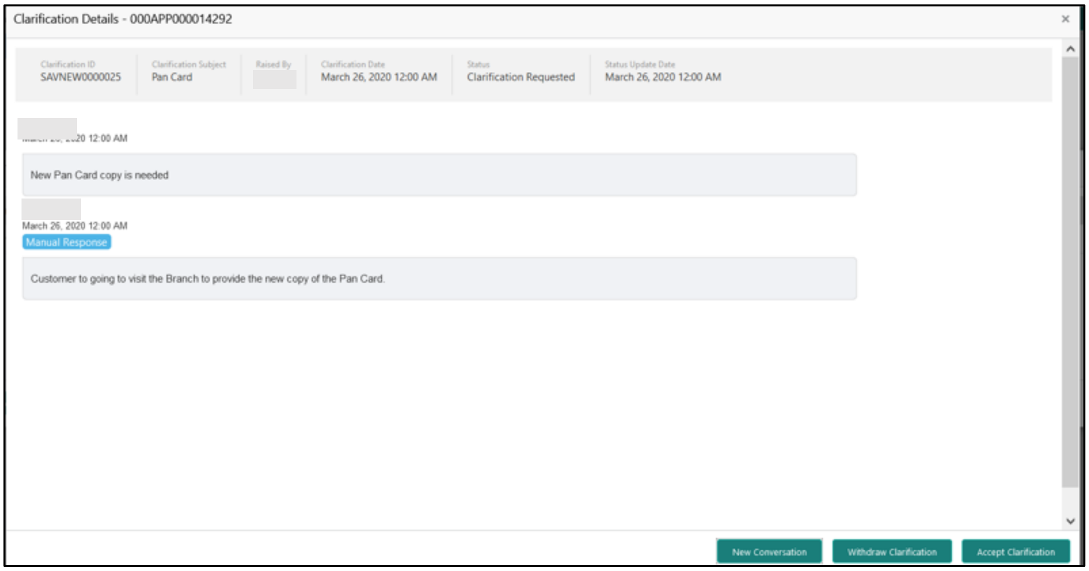
   Select the Application from the **Awaiting Customer Clarification** sub-menu available under the **Task** menu. Click on the **Clarification Details** from the header.

Figure 173: Clarification Details



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

Figure 174: Clarification Details



Allowed actions are as following:

- Adding New Conversation
- Withdraw Clarification
- Accept Clarification

Once the Clarification is either withdrawn or accepted, the application moves back to the **My Task** sub-menu available under **Task** menu, post which the user can edit the application and submit the specified stage.Clarification once raised and actioned are available throughout the application processing by the other users working on the other stages of the application by clicking on **Clarification Details** from the header.

4 Instant Savings Account Origination Process

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

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

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

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

Prerequisite:

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

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

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

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

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

  However, for Branch initiated Application considering the 4-eye principle, system expects the application to be approved by a Supervisor. Hence this stage, will have to be picked and actioned by the Supervisor User. Supervisor User can either approve or reject the Application. On submission of this stage by selecting ‘approve’ outcome, system submits the Application to the Product Processor for Account Creation.
- **Handoff Retry:** Application moves to this stage and appears in the Free Task only if the Savings Account creation has been rejected by Product Processer. User having the required access rights can pick such task and can retry submission to Host after taking required actions on the Failure reason.

5 Error Codes and Messages

This topic contains the error codes and messages.

Table 65: Error Codes and Messages

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

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

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

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

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

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

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

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

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

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

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

Error Code	Messages
RPM-LO-FLDT-023	Please provide a valid value for Net Amount
RPM-LO-FLDT-024	Please provide a valid value for Liability Type
RPM-LO-FLDT-026	Please provide a valid value for Seq Income No
RPM-LO-FLDT-027	Please provide a valid value for Seq Expense No
RPM-LO-FLDT-028	Please provide a valid value for Seq Asset No
RPM-LO-FLDT-029	Please provide a valid value for Seq Liability No
RPM-LO-FLDT-030	Please provide a valid value for Seq Basic Details No
RPM-LO-FLDT-031	Please provide a valid value for Seq Parent Details No
RPM-LO-FLDT-036	Net Amount should be greater than zero
RPM-LO-PODT-023	Approved OD Limit amount not equal to the sum of the respective OD Limit Amount requested
RPM-MNDT-001	Amount_To should not be null if Amount_From is given
RPM-MNDT-002	Amount_From should not be null if Amount_To is given
RPM-MNDT-003	Amount_To should be greater than Amount_From
RPM-MNDT-004	Invalid Mode of operation value
RPM-MNDT-005	Amount From and Amount to both are required
RPM-MNDT-006	Mandate Details list can not be empty for as per mandate

Error Code	Messages
RPM-MNDT-007	Required number of signatory should be greater than 0
RPM-MNDT-008	Mode of operation can not be null
RPM-PD-001	generateSequenceNumber : Entity cannot be null
RPM-PD-002	Sequence Generator failed to generate the reference number
RPM-PD-003	businessProductCode cannot be null
RPM-PD-004	Error while fetching Business Process
RPM-PD-005	Error while Fetching the Business Products
RPM-PD-006	Error occured while creating ATM Entity Model
RPM-PD-007	Unable to acquire task
RPM-PD-008	Error occurred while initiating workflow
RPM-PD-009	ApplicationNumber cannot be null
RPM-PD-010	Unable to save application in Transaction Controller
RPM-PD-011	Failed to persist comments
RPM-PD-012	Unable to update task to complete
RPM-PD-013	Process Code cannot be null for the lifecycle
RPM-PD-014	Error occured while submitting details to domain

Error Code	Messages
RPM-PD-015	Unable to update stages
RPM-PD-016	Application Number, Process Code and Stagecode are mandatory
RPM-PD-017	Unable to update task to complete
RPM-PD-018	Error occured while fetching Summary details
RPM-PD-019	Datasegment is Mandatory
RPM-PD-020	Error occured while fetching Summary details
RPM-PD-021	Error while getting datasegments from TC
RPM-PD-022	Error occured while acquiring the task
RPM-PD-023	ProcessRefNo cannot be null
RPM-PD-024	Failed in domain save
RPM-PD-025	Error occured while releasing the task
RPM-PD-026	Application submit/save failed for External System
RPM-PD-027	Application fetch failed for External System
RPM-PD-028	No Business Process maintained for the given Business Product
RPM-PD-029	$1 is not valid
RPM-PD-030	The product $1 cannot be selected multiple times

Error Code	Messages
RPM-PD-031	Multiple products of the product type $1 cannot be selected
RPM-PD-032	Cannot cancel the application as one or more process has crossed irrevocable stages
RPM-PD-033	Mandatory Datasegments $1 are missing for the reference number $2
RPM-PD-034	Datasegment Code(s) is missing for $1 for the reference number $2
RPM-PD-035	Loan offer accept/reject is not applicable for the given application
RPM-PD-036	Unable to proceed as the application is already being processed by the bank
RPM-PR-001	Error occured while getting the cart details
RPM-SA-AVL-001	Please provide a valid value for USer-Recommendation/Action
RPM-SA-INIT-01	Failed to Initialize
RPM-SAV-001	Transaction status is not completed
RPM-SAV-ACC-001	No Branch mapped to this business product.
RPM-SAV-AST-001	No OD Limit details found for this process Ref no
RPM-SAV-AST-002	The system recommended decision in invalid

Error Code	Messages
RPM-SAV-AUD-001	Advance Against Uncollected Funds Details are not captured
RPM-SAV-BP-001	businessProductCode cannot be null
RPM-SAV-BP-002	No Currency mapped to this business product
RPM-SAV-BP-003	No Product preference mapped to business product $1
RPM-SAV-BP-004	No Product preference component DTO found for business product $1
RPM-SAV-BP-005	No Configuration found for given Business Product Code
RPM-SAV-CMN-001	No Account details found for this process Ref no
RPM-SAV-CMN-002	Product Details is empty
RPM-SAV-CMN-003	UDE is not found for this component
RPM-SAV-CMN-004	The flags are null from business product
RPM-SAV-CMN-005	No resolved values received from Host
RPM-SAV-CMN-006	Hand off host status or KYC status are invalid
RPM-SAV-CMN-007	handoff failed with customer module
RPM-SAV-CMN-008	CasaComponent list is empty
RPM-SAV-CMN-009	Casa UdeList is empty
RPM-SAV-CMN-010	No Interest in CasaComponent List

Error Code	Messages
RPM-SAV-CMN-011	No Charge in CasaComponent List
RPM-SAV-CMN-012	No Data in charge slab
RPM-SAV-CMN-013	One or more applicants KYC status is not completed
RPM-SAV-CMN-014	One or more applicants Handoff status is not completed
RPM-SAV-CMN-015	Branch Code $1 is invalid
RPM-SAV-CMN-016	Please provide a valid value for Process Reference Number
RPM-SAV-CMN-017	Please provide a valid value for Application Number
RPM-SAV-CMN-018	Please provide a valid value for Stage Code
RPM-SAV-CMN-019	Date of birth can not be future date
RPM-SAV-CMN-020	Please provide valid value for date of birth
RPM-SAV-CMN-021	Invalid Date Format. Expected yyyy-MM-dd
RPM-SAV-CMN-022	Code can not be null or empty while calling maintenance
RPM-SAV-CMN-023	Key can not be null or empty while calling maintenance
RPM-SAV-CMN-024	Json Parse Exception
RPM-SAV-COM-001	Process ref no can not be null
RPM-SAV-INI-001	MiscGlCreditData cannot be null
RPM-SAV-INI-002	Error while fetching status from Teller module

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

Error Code	Messages
RPM-SAV-NOM-012	Please provide valid value for country
RPM-SAV-NOM-013	Please provide valid value for Pin code
RPM-SAV-NOM-014	Please provide valid value for Address Line 1
RPM-SAV-NOM-015	A Minor can not be a guardian
RPM-SAV-ODL-001	Temporary OD Limit information is not allowed for this product
RPM-SAV-ODL-002	Uncollected fund information is not allowed for this product
RPM-SAV-ODL-003	Unsecured OD Limit information is not allowed for this product
RPM-SAV-ODL-004	Please provide valid value for Limit Type
RPM-SAV-PRF-001	Card is not allowed for this business product
RPM-SAV-PRF-002	Cheque Book is not allowed for this product
RPM-SAV-PRF-003	Passbook is not allowed for this product
RPM-SAV-PRF-004	Internet banking is not allowed for this business product
RPM-SAV-PRF-005	Mobile Banking is not allowed for this business product
RPM-SAV-PRF-006	Kiosk is not allowed for this business product
RPM-SAV-PRF-007	Phone banking is not allowed for this business product
RPM-SAV-TOD-001	Temporary OD Limit Details are not captured

Error Code	Messages
RPM-TO-001	Mandatory Checklist(s) - $1
RPM-TO-020	Mandatory Document(s) - $1
RPM-SAV-ACC-001	No Branch mapped to this business product.
RPM-SAV-ACC-002	Please provide a valid value for Cheque Number
RPM-SAV-ACC-003	Please provide a valid value for Cheque Date
RPM-SAV-ACC-004	Please provide a valid value for Cheque Routing Number
RPM-SAV-ACC-005	Please provide a valid value for General Ledger code.
RPM-SAV-ACC-008	Missing Configuration :: CASA_FundBy_OtherBankCheque
RPM-SAV-ACC-009	Incorrect Configuration :: CASA_FundBy_Cash
RPM-SAV-ACC-010	Missing Configuration :: CASA_FundBy_Cash
RPM-SAV-ACC-011	Incorrect Configuration :: CASA_FundBy_Account
RPM-SAV-ACC-012	Missing Configuration :: CASA_FundBy_Account
RPM-SAV-ACC-013	Incorrect Configuration :: CASA_FundBy_OtherBankCheque

6 Annexure – Advices

6.1 Account Creation

Bank Name

Branch

To, Date:

Customer Name

Address Line1

Address Line2

State

City

Pin code

Sub: Account Creation

Dear Sir/Madam,

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

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

Yours faithfully,

<Manager Name>

<Bank Name>

6.2 Offer Issue

Bank Name

Branch Name

Date

To,

Customer Name

Address Line1

Address Line2

State

City

Pincode

Atten: Mr/Mrs. Customer Name(s)

Re: Offer Approval – Saving Account with overdraft limit

Dear Sir/Madam

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

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

Collateral Details

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

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

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

Yours faithfully,

<Branch Name>

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

Name:

Signature:

Date:

Place:

6.3 Application Form with OD

Application Number: <XXXXXXXXXXXX>

Application Branch: <XXX> <Branch>

Date: YYYY-MM-DD

Applicants:

Applicant 1

Applicant 2

Product Details

Application Type: <New>

Product: <Product Name>

Fund Account: <Y> or <N>

Overdraft Requested: <Y> or <N>

Amount: <XXXXXX>

Personal Details

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

Employment Details

Employee Name: Mr. < Applicant 1 Name>

Employer Name: <XYZ>

Organization Category: <XYZ>

Current Employment: <XYZ>

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

Employment Start Date: YYYY-MM-DD

Employment End Date: YYYY-MM-DD

Employer's Address:

Address Line1
Address Line2
State
City
Pin code

Employee Name: Mr. <Applicant 2 Name>

Employer Name: <XYZ>

Organization Category: <XYZ>

Current Employment: <XYZ>

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

Employment Start Date: YYYY-MM-DD

Employment End Date: YYYY-MM-DD

Employer's Address:

Address Line1
Address Line2
State
City
Pin code

Financial Position Details (Currency: GBP)

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

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

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

Home Loan	XXX
Education Loan	XXX

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

Pension	XXX
Investment Income	XXX
Agriculture	XXX

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

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

Nominee Details

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

Unsecured OD Details

Requested Limit

<XXX>

Mandate Details

Mode of Operation

<XYZ>

SIGNIFICANT CHANGES

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

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

Privacy Statement

We would like to inform you that:

Purpose of collection

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

We collect personal information for the purposes of:

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

Consequences if personal information is not provided

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

Disclosure

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

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

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

Disclosure overseas

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

Access

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

Marketing

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

Contact

Please contact us to:

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

Authority to obtain credit information

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

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

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

Acknowledgments & Declarations

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

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

6.4 Application Form without OD

Application Number: <XXXXXXXXXXXX>

Application Branch: <XXX> <Branch>

Date: YYYY-MM-DD

Applicants:

Applicant 1

Applicant 2

Product Details

Application Type: <New>

Product: <Product Name>

Fund Account: <Y> or <N>

Overdraft Requested: <Y> or <N>

Amount: <XXXXXX>

Personal Details

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

Nominee Details

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

Mandate Details

Mode of Operation

<XYZ>

Privacy Statement

We would like to inform you that:

Purpose of collection

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

We collect personal information for the purposes of:

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

Consequences if personal information is not provided

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

Disclosure

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

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

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

Disclosure overseas

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Authority to obtain credit information

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

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

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Acknowledgments & Declarations

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

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

<Applicant 2>	YYYY-MM-DD	

7 Functional Activity Codes Glossary

1. Account Funding Stage (pg. 154)- RPM_FA_SAVORG_FUND
2. Application Enrichment Stage (pg. 134) - RPM_FA_SAVORG_ENRCH
3. Application Entry Stage (pg. 8) - RPM_FA_SAVORG_APPEN
4. Overdraft Limit Stage (pg. 114) - RPM_FA_OVERDRAFT_LIMIT
5. Application Approval Stage (pg. 163) - RPM_FA_SAVORG_APPRV
6. Underwriting (pg. 128) - RPM_FA_CA_APP_UNDWT
7. Application Assessment Stage (pg. 143) - RPM_FA_CA_APP_ASSMNT
8. Manual Credit Assessment Stage (pg. 160) - RPM_FA_CA_APP_CREDIT_ASSMT
9. Manual Credit Decision Stage (pg. 204) - RPM_FA_CA_APP_CREDIT_DECN
10. Account Parameter Setup Stage (pg. 179) - RPM_FA_CA_APP_ACC_PARAM
11. Supervisor Application Approval Stage (pg. 186) - RPM_FA_CA_APP_APPRV
12. Offer Issue Stage (pg. 195) - RPM_FA_SAV_OFFERISSUE
13. Offer Accept / Reject Stage (pg. 208) - RPM_FA_SAV_OFFACCEPT
14. Post Offer Amendment Stage (pg. 218) - RPM_FA_SAV_POSTAMEND