

Savings Account Origination User Guide

Oracle Banking Origination Cloud Service

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Savings Account Origination User Guide

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Contents

1	Preface	1
1.1	Introduction	1
1.2	Audience	1
1.3	Document Accessibility	1
1.4	Acronyms and Abbreviations	1
1.5	List of Topics.....	2
1.6	Related Documents.....	2
1.7	Symbols.....	3
2	Savings Account Origination Process.....	4
2.1	Introduction	4
2.2	Reference Workflow for Savings Account Origination	5
3	Savings Account Origination	6
3.1	Application Entry Stage.....	8
3.1.1	Account Details	9
3.1.2	Customer Information.....	14
3.1.3	Stake Holder Details	29
3.1.4	Mandate Details.....	43
3.1.5	Account Service Preferences	48
3.1.6	Nominee Details.....	52
3.1.7	Summary	57
3.1.8	Action Tabs.....	63
3.1.9	Request Clarification.....	73
3.2	Overdraft Limit Stage	76
3.2.1	Financial Details	76
3.2.2	Secured Overdraft Limit Details	82
3.2.3	Summary	88
3.3	Application Enrichment Stage.....	93
3.3.1	Interest Details.....	93
3.3.2	Charge Details	96
3.3.3	Temporary Overdraft Limit Details	99
3.3.4	Advance Against Uncollected Funds Details	102

3.3.5	Summary	105
3.4	Account Funding Stage	111
3.4.1	Initial Funding Details.....	111
3.4.2	Summary	114
3.5	Application Approval Stage.....	119
3.5.1	Approval Details.....	120
3.5.2	Summary	122
3.6	Manual Retry Stage.....	129
3.6.1	Manual Retry Data Segment	129
4	Instant Savings Account Origination Process.....	130
5	Error Codes and Messages.....	132
6	Annexure – Advices.....	152
6.1	Account Creation	152
6.2	Application Form with OD.....	153
6.3	Application Form without OD	162
7	Functional Activity Codes Glossary	167

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](#)
- [2.2 Reference Workflow for Savings Account Origination](#)

2.1 Introduction

Oracle Banking Origination is the middle office banking solution with a comprehensive coverage of Retail Banking Origination processes for Savings Account, Current Account, Term Deposit, Credit Cards and Loans comprising of Home Loan, Personal Loan, Education Loan, 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 architected by our new platform solution. The random access navigation between data segments within a given stage with appropriate validations, helps enable the business user to capture apt information anytime during the account open process before the 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.

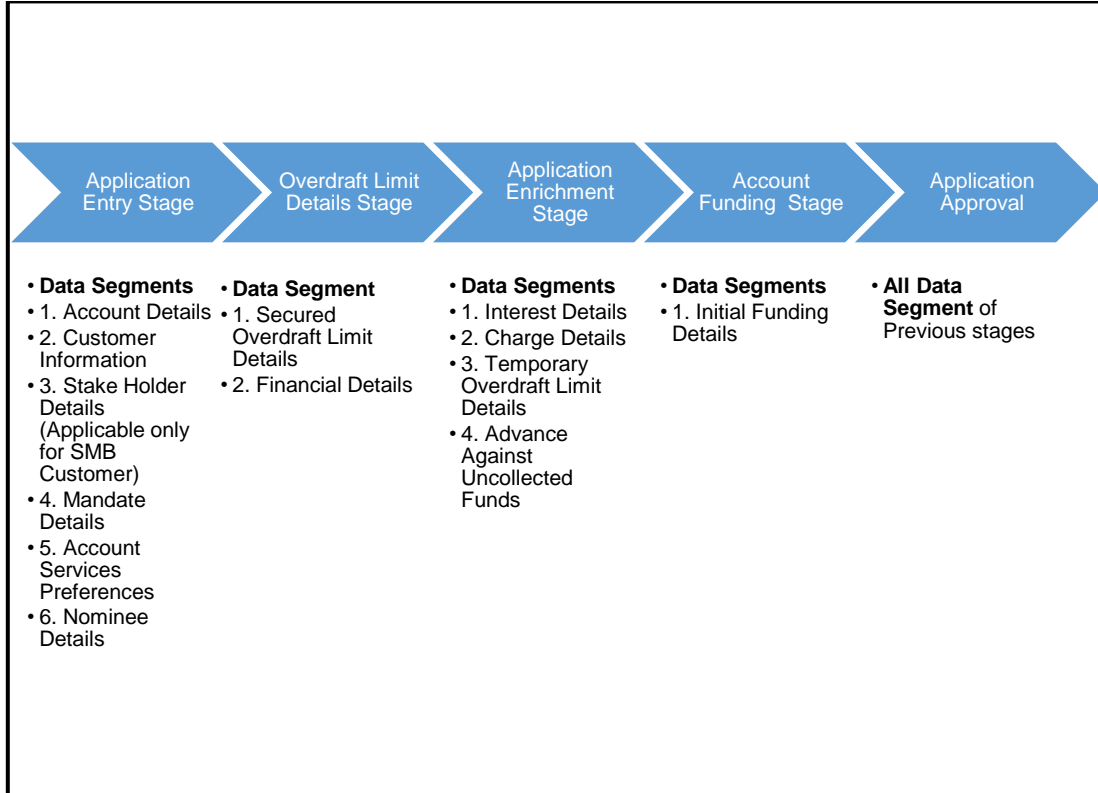
Please refer to the detailed setup and operation workflows for both asset and liability products initiation made available in the **Operations** user guide.

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 Application Approval Stage](#)
- [3.6 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

Free Tasks							
<div> Refresh Acquire Assign Flow Diagram </div>							
	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date
<input type="checkbox"/>	Acquire & Edit	medium	Savings Account Origin...	000SAVEDG0007866	000APP000019958	Application Entry	20-03-26
<input type="checkbox"/>	Acquire & Edit					Application Entry	
<input type="checkbox"/>	Acquire & Edit					Application Initiation	
<input type="checkbox"/>	Acquire & Edit	medium	Current Account Origin...	000CURED0001479	000APP000019874	Application Entry	20-03-26
<input type="checkbox"/>	Acquire & Edit	medium	Current Account Origin...	000CURED0001478	000APP000019873	Application Enrichment	20-03-26
<input type="checkbox"/>	Acquire & Edit	medium	Current Account Origin...	000CURED0001477	000APP000019872	Application Enrichment	20-03-26
<input type="checkbox"/>	Acquire & Edit	medium	Current Account Origin...	000CURED0001476	000APP000019870	Application Enrichment	20-03-26
<input type="checkbox"/>	Acquire & Edit	medium	Savings Account Origin...	000SAVEDG0007813	000APP000019867	Application Enrichment	20-03-26
<input type="checkbox"/>	Acquire & Edit	medium	Savings Account Origin...	000SAVEDG0007812	000APP000019864	Application Entry	20-03-26
<input type="checkbox"/>	Acquire & Edit					Application Initiation	
<input type="checkbox"/>	Acquire & Edit					Application Initiation	
<input type="checkbox"/>	Acquire & Edit	medium	Retail Loan Origination ...	000OBDXAL0009602	000APP000019602	Application Entry	20-03-26
<input type="checkbox"/>	Acquire & Edit		Retail Loan Origination ...	000OBDUPL0009534	000APP000019520	Application Entry	20-03-26
<input type="checkbox"/>	Acquire & Edit					Application Entry	20-03-26

Page 1 of 4 (1 - 20 of 72 items)
 K < 1 2 3 4 > X

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 Stake Holder Details](#)
- [3.1.4 Mandate Details](#)
- [3.1.5 Account Service Preferences](#)
- [3.1.6 Nominee Details](#)
- [3.1.7 Summary](#)
- [3.1.8 Action Tabs](#)
- [3.1.9 Request Clarification](#)

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

3.1.1 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.
Product Image	The system displays the product image.

Field	Description
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.
Fund the Account	<p>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.</p> <p>Select the required option from the drop-down list.</p> <p>This field is conditional mandatory.</p>
Fund By*	<p>Select the fund by from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Cash • Account Transfer • Other Bank Cheque
Transaction Reference No	<p>Specify the transaction reference number.</p> <p>This field appears only if the Fund By is selected as Cash or Other Bank Cheque.</p>
Amount	Specify the amount.
Value Date*	Select the Current Business date.

Field	Description
Account Number*	<p>Select the account number from the Account Search popup.</p> <p>This field appears only if the Fund By is selected as Account Transfer</p> <p>NOTE: In Account Search popup, the user can view only the accounts of the existing customers who are part of the application.</p>
Account Name	<p>Displays the account name for the selected account number.</p> <p>This field appears only if the Fund By is selected as Account Transfer</p>
Cheque Number	<p>Specify the Cheque number.</p> <p>This field is non-mandatory for Account Transfer funding mode.</p> <p>This field is mandatory for Other Bank Cheque funding mode.</p>
Cheque Date	<p>Select the Cheque date.</p> <p>This field is non-mandatory for Account Transfer funding mode.</p> <p>This field is mandatory for Other Bank Cheque funding mode.</p>
Bank Name	<p>Specify the Bank name.</p> <p>This field is applicable only if the Fund By is selected as "Other Bank Cheque".</p>
Branch Name	<p>Specify the Branch name.</p> <p>This field is applicable only if the Fund By is selected as "Other Bank Cheque".</p>

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

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

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

Savings Application Entry - 006APP00011275

Customer Information

Customer Type: Individual, Ownership: Single, Number of Applicants: 1

Existing Customer: ☐, CP Number: , Primary Customer: ☒

Upload Document to prepopulate Customer Information

Title: , First Name: , Middle Name: , Last Name: , Name in Local Language: , Gender: , Date of Birth: , Resident Status: , Country of Residence: , Birth Country: , Nationality: , Citizenship By: , Marital Status: , ID Type: , Unique ID No: , Valid Till: , Customer Segment: , Customer Category: , Preferred Language: , Preferred Currency: , Customer Location: , Details Of Special Need: , Remarks For Special Need: , Relationship Manager ID: , Staff: ☐

Address: , Communication Address: , Signature: , Signature ID: , Signature: , Remarks: , Action: , Page: 1 of 1 (1 of 1 items)

Buttons: Audit, Request Confirmation, Back, Next, Save & Close, Cancel

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


Table 5: Customer Information - Individual - Field Description




Field	Description
Customer Type*	Displays the customer type selected in the Application Initiate stage.
Ownership*	<p>Select the ownership from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Single • Joint <p>In case of Joint ownership selected, panel for updating details for 2nd applicant is populated. Add Applicant is also enabled to allow adding additional applicants to the account.</p> <p>By default, the system displays the ownership selected in the Application Initiate stage.</p>
Number of Applicants*	Displays the number of applicants added for the account. It gets auto-calculated based on the number of applicants that are added by Add Applicant .
Applicant Name	Displays the applicant's name.
Date of Birth	Displays the date of birth of the applicant.
E-mail	Displays the e-mail ID of the applicant.
Mobile Number	Displays the mobile number of the applicant.
Phone Number	Displays the phone number of the applicant.
Last Updated On	<p>Displays the date on which the financial details of an existing applicant was last updated.</p> <p>For a new applicant, it will remain blank.</p>

Field	Description
Edit	<p>Click Edit to modify the existing customer details and address details.</p> <p>Click Save to save the modified details and click Cancel to cancel the modifications.</p> <p>Edit will be visible only for existing customers.</p>
Existing Customer	Select to indicate if customer is existing customer.
CIF Number	Search and select the CIF number.
Primary Customer	Select to indicate if customer is primary customer.
Title*	Select the title of the applicant from the drop-down list.
First Name*	Specify the first name of the applicant.
Middle Name	Specify the middle name of the applicant.
Last Name*	Specify the last name of the applicant.
Name in Local Language	Specify the name in local language of the applicant.
Gender*	Specify the Gender of the applicant from the drop-down list.
Date of Birth*	Select the date of birth of the applicant.
Resident Status*	<p>Select the residential status of the applicant from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Resident • Non-Resident
County of Residence*	Search and select the country code of which the applicant is a resident.
Birth Country*	Search and select the country code where the applicant has born.

Field	Description
Nationality*	Search and select the country code where the applicant has nationality.
Citizenship By*	Search and select the country code for which applicant has citizenship.
Marital Status*	<p>Select the marital status of the customer from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Married • Unmarried • Legally Separated • Widow
ID Type*	Select the identification document type for the applicant from the drop-down list.
Unique ID No*	Specify the number of the identification document provided.
Valid Till	Select the valid till date of the identification document provided.
Customer Segment	<p>Select the segment of the customer. Available options are:</p> <ul style="list-style-type: none"> • Emerging Affluent • High Net worth Individuals • Mass Affluent • Ultra HNI
Customer Sub Type*	<p>Select the sub type of the customer. Available options are:</p> <ul style="list-style-type: none"> • Individual • Minor • Student • Senior Citizen • Foreigner
Preferred Language*	Select the preferred language.

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

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

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

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

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

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

Figure 5: Customer Information – Small and Medium Business (SMB)


The screenshot shows the 'Customer Information' form for a Small and Medium Business (SMB). The form is titled 'Customer Information' and has a 'Customer Type' dropdown set to 'Small and Medium Business(SMB)'. The form includes several input fields and dropdowns for business details, including 'Doing Business As', 'Registration Number', 'Date Of Registration', 'CIF Number', 'SMB Classification', 'Customer Category', 'SMB Registration Number', 'Goods And Service Tax ID', 'Business License', 'Preferred Language', 'Preferred Currency', 'Relationship Manager ID', and 'Address'. There is also an 'Upload Logo' button and a 'Communication Address' dropdown. The form is part of an 'Application Entry' process, as indicated by the top bar.

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

Table 6: 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.

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

Field	Description
Goods and Service Tax ID	Specify the goods and service tax ID.
Business License	Specify the business license.
Preferred Language	Select the preferred language.
Preferred Currency	Select the preferred currency.
Relationship Manager ID	Specify the relationship manager ID.
Upload Logo	Click Upload Logo button to upload the logo for the business.
Address	<p>Displays the address details.</p> <p>Click on the top right side of the Address Tile.</p> <p>View – Click View to view the address details of an existing customer.</p> <p>Edit - Click Edit to update the address details of an existing customer.</p> <p>Delete – Click Delete to delete the address of an existing customer.</p> <p>Edit and Delete option are enabled for existing customer post click of Edit from the header.</p> <p>To add multiple addresses of the applicant, click  icon on the Address to add additional addresses.</p>

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

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

Customer Dedupe Check:

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

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

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

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

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

Figure 6: De-Dupe Results

De-Dupe Results

Following matching records are found, Please verify

▲ Vikash Kumar

CIF Number	PTY Number	First Name	Last Name	Customer Type	DOB	Contact Number	ID/Registration Number	Status
100011		Vikash	Anand	I	03-01-1990	0988098009		COMPLETED

OK Ignore

▲ Sanjeet Singh

CIF Number	PTY Number	First Name	Last Name	Customer Type	DOB	Contact Number	ID/Registration Number	Status
100012		Sanjeet	Kumar	I	10-01-1990	0988056009		IN-PROGRESS

OK Ignore

Cancel Submit

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

Table 7: De-Dupe Results – Field Description

Field	Description
CIF Number	Displays the CIF Number.
PTY Number	Displays the PTY Number.
First Name	Displays the First Name.
Last Name	Displays the Last Name.
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 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 7: Stake Holder Details

Application Entry - 006APP00010262

Clarification Details Application Info Customer Sign Remarks Documents Address

Screen 6 of 8

Account Details
Customer Information
Stakeholder Details
Mandate Details
Nominee Details
Summary

Stakeholder Details

+ Add Stakeholder

Stakeholder Type Date of Birth

CIF Number Ownership Percentage Associated Since

Stakeholder Type Date of Birth

CIF Number Associated Since

Signature

Signature ID	Signature	Remarks	Action
			✎ 🗑

Page 1 of 1 (1 of 1 items) < 1 >

Stakeholder Type Date of Birth ID Type Unique ID Citizenship

Associated Since

Signature

Upload Signature

Drag and Drop
Select or Drop files here

Uploaded Signature

Remarks

Signature ID Signature Remarks Action

Page 1 of 1 (1 of 1 items) < 1 >

Stakeholder Type Date of Birth

CIF Number

Line Of Business Scope Guarantee start date - Expiry date

Guarantee amount Description

+ Add New Guarantee

Stakeholder Type Date of Birth

CIF Number

Line Of Business Item Name Quantity Supply Frequency

Start Date - End Date




+ Add Supply Details

Auto Request Clarification Back Next Save & Close Cancel


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

Table 8: Stake Holder Details – Field Description

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

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

Field	Description
Guarantors	
Line of Business	<p>Select the line of business for the guarantor/supplier.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • Facility • Supply Chain Finance • Trade • Lending • Cash Management • Liquidity Management • Virtual Account Management
Scope	Specify the scope of the guarantor in the business.
Guarantee Start date - Expiry date	Select the guarantee start and expiry date.
Guarantee amount	Specify the guarantee amount for the business.
Description	Specify the description for the guarantor.
Add New Guarantor	Click this button to add new guarantor.
Suppliers	
Line of Business	<p>Select the line of business for the guarantor/supplier.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • 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	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>

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 8: 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 9: Customer Onboarding

Customer Onboarding

Customer Category *
Individual

Existing Customer ☐ Primary Customer ☒

Title *
Select

First Name *

Middle Name

Last Name *

Gender *
Select

Date of Birth *

Resident Status *
Select

Country of Residence *

Birth Country *

Nationality *

Citizenship By *
Select

Marital Status *
Select

ID Type *
Select

Unique ID No *

Valid Till

Customer Segment
Select

Customer Category *
INDIVIDUAL

Preferred Language *
Select

Preferred Currency *

Customer Location *

Address +


Save

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

Table 9: Customer Onboarding Individual – Field Description

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

Field	Description
Gender*	Specify the Gender of the applicant from the drop-down list.
Date of Birth*	Select the date of birth of the applicant.
Resident Status*	<p>Select the residential status of the applicant from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Resident • Non-Resident
County of Residence*	Click Search and select the country code of which the applicant is resident.
Birth Country*	Click Search and select the country code where the applicant has born.
Nationality*	Click Search and select the country code where the applicant has nationality.
Citizenship By*	<p>Select the Citizenship By of the customer from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Birth • Residence • Acquire • Others
Marital Status*	<p>Select the marital status of the customer from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Married • Unmarried • Legally Separated • Widow

Field	Description
ID Type*	Select the identification document type for the applicant from the drop-down list.
Unique ID No*	Specify the number of the identification document provided.
Valid Till	Select the valid till date of the identification document provided.
Customer Segment	<p>Select the segment of the customer.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • Emerging Affluent • High Net worth Individuals • Mass Affluent • Ultra HNI
Customer Category*	By default it is selected as Individual.
Preferred Language*	Select the preferred language from the drop down list.
Preferred Currency*	Click Search and select the currency code from the list.
Customer Location*	Click Search and select the customer location from the list.
Address	<p>Displays the address details.</p> <p>To add the addresses of the applicant, click  icon on the Address to add the addresses.</p>
Address Type*	<p>Select the address type for the applicant from the drop-down list.</p> <ul style="list-style-type: none"> • Permanent Address • Residential Address

Field	Description
	<ul style="list-style-type: none"> • Communication Address • Office Address
Building*	Specify the house or office number, floor and building details.
Street*	Specify the street.
Locality	Specify the locality name of the address.
City*	Specify the city.
State*	Specify the state.
Country*	Click Search and specify the country code.
Zip Code	Specify the zip code of the address.
E-mail*	Specify the E-mail address of the applicant.
Mobile*	Specify the ISD code and the mobile number of the applicant.
Phone	Specify the ISD code and the phone number of the applicant.
Save	Click on Save to save the details.

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


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

Figure 10: 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 10: Customer Onboarding Individual – 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.

Field	Description
Customer Category*	By default it is selected as SMB.
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.
Customer Location*	Click Search and select the customer location from the list.
Address	<p>Displays the address details.</p> <p>To add the addresses of the applicant, click  icon on the Address to add the addresses.</p>

Field	Description
Address Type*	Select the address type for the applicant from the drop-down list. <ul style="list-style-type: none"> • Permanent Address • Residential Address • Communication Address • Office Address
Building*	Specify the house or office number, floor and building details.
Street*	Specify the street.
Locality	Specify the locality name of the address.
City*	Specify the city.
State*	Specify the state.
Country*	Click Search and specify the country code.
Zip Code	Specify the zip code of the address.
E-mail*	Specify the E-mail address of the applicant.
Mobile*	Specify the ISD code and the mobile number of the applicant.
Phone	Specify the ISD code and the phone number of the applicant.
Save	Click on Save to save the details.

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

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

3.1.4 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 11: Mandate Details

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

Table 11: Mandate Details - Field Description

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

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

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

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

Figure 12: 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 12: 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	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
Save & Close	<p>Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.</p>
Cancel	<p>Click Cancel to close the application without saving.</p>

3.1.5 Account Service Preferences

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

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

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

Figure 13: Account Service Preferences

The screenshot displays the 'Account Service Preferences' screen for a Savings Application Entry (000APP00013898). The interface includes a left-hand navigation menu with options like Account Details, Customer Information, Mandate Details, Account Service Preferences (selected), Nominee Details, and Summary. The main content area is titled 'Account Service Preferences' and contains several sections:

- Account Related Preference:** Includes 'Account Statement' with radio buttons for EMAIL, POST (selected), and Quarterly, and a 'Passbook' toggle switch.
- Cheque Book:** A toggle switch.
- Customer Information:** Fields for Date of Birth (1988-07-05), Email, and Mobile.
- Banking Channel Preference:** Includes 'Phone Banking' and 'Kiosk Banking' toggle switches, and 'Direct Banking' and 'Debit Card' toggle switches.
- Communication Channel Preference:** Includes radio buttons for EMAIL, POST, and SMS, and a 'Select Preference' dropdown menu.

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

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

Table 13: Account Service Preferences - Field Description

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

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

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

3.1.6 Nominee Details

The Nominee Details data segment allows capturing details of the nominee for the account. This is a non-mandatory data segment. It allows capturing multiple nominees also for the account, if required. Nominee can also be minor, in which case, it is mandatory to provide details of the guardian. For SMB 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 14: Nominee Details

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

Table 14: Nominee Details - Field Description

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

Field	Description
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.
Guardian	<p>Guardian is enabled if Minor is selected. Click Guardian to update guardian details.</p> <p>This field is conditional mandatory.</p>
Percentage	Specify the percentage to be considered for distribution of the account balance in case of uneventful death of the applicant.
Address	Click Address to load the address screen for updating the address of the nominee.
Building*	Specify the house or office number, floor and building details.
Street	Specify the street.
Locality	Specify the landmark of the address, if available.
City	Specify the city.
State	Specify the state.
Country*	Specify the country code.
Zip Code	Specify the Pin code or Zip code of the address.
E-mail*	Specify the e-mail address of the nominee.
Mobile*	Specify the ISD code and the mobile number of the nominee.
Phone No	Specify the ISD code and the phone number of the nominee.
Add Nominee	Click to add additional nominee for the account.

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

3.1.6.1 Guardian Details

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

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

Prerequisite

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

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

Figure 15: Guardian Details

The screenshot shows the 'Guardian Details' form within the 'Nominee Details' screen. The form includes the following fields:

- Title *
- First Name *
- Middle Name
- Last Name *
- Date of Birth *
- Building *
- Street *
- Locality
- City *
- State *
- Country *
- Zip Code
- Email *
- Mobile *
- Phone

At the bottom right of the modal, there are 'Save' and 'Cancel' buttons. Below the modal, there is a '+ Add Nominee' button. The background screen shows a sidebar with navigation options like 'Account Details', 'Customer Information', 'Mandate Details', and '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 15: 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.

Field	Description
Address Details	Update the address details to capture the address of the guardian.
Building*	Specify the house or office number, floor and building details.
Street*	Specify the street.
Locality	Specify the landmark of the address, if available.
City*	Specify the city.
State*	Specify the state.
Country*	Specify the country code.
E-mail*	Specify the e-mail address of the guardian.
Mobile*	Specify the ISD code and the mobile number of the guardian.
Phone	Specify the ISD code and the phone number of the guardian.
Save	Click Save to save the guardian details.
Close	Click Close to close the Guardian Details screen and come back to the Nominee Details screen.

3.1.7 Summary

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

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

→ The **Summary** screen is displayed.

Figure 16: Summary

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

Table 16: Summary - Field Description

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

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

- 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 17: Overrides

Stage Movement Submission

1 Override 2 Checklist 3 Outcome

Customer Information

Duplicate application with same Product is applied by customer, refer 006APP000034465,006APP000034375 ☐

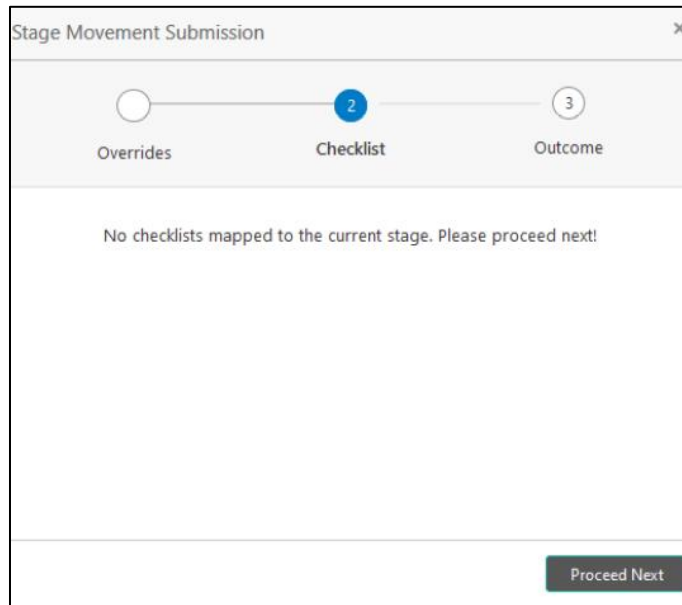
Accept Overrides & Proceed

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 18: Checklist



The screenshot shows a window titled "Stage Movement Submission" with a close button (X) in the top right corner. Below the title bar is a progress indicator with three stages: "Overrides" (represented by an empty circle), "Checklist" (represented by a blue circle with the number 2), and "Outcome" (represented by an empty circle). Below the progress indicator, the text "No checklists mapped to the current stage. Please proceed next!" is displayed. At the bottom right of the window, there is a button labeled "Proceed Next".

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 19: 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 20: 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**, the application would move to **Overdraft Limit** stage only if the **Overdraft Requested** toggle is ON.

Else, the application will move directly to **Application Enrichment** stage.

For **SMB Customers**, the application will move directly to **Application Enrichment** stage.

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

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

Figure 21: Free Tasks

Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SAVLAC0001914	000APP000004201	Application Enrichment	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Loans Retail Process Ma...	000HMLN10000898	000APP000004201	Application Entry	19-03-22	000	000041	
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SAVLAC0001898	000APP000004178	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SAVLAC0001888	000APP000004167	Application Enrichment	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SAVLAC0001887	000APP000004166	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SAVLAC0001885	000APP000004159	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	000SAVLAC0001880	000APP000004148	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Loans Retail Process Ma...	000HMLN10000879	000APP000004141	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000IN7000004087	000APP000004146	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000IN7000004096	000APP000004143	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000IN7000004095	000APP000004144	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000IN7000004094	000APP000004143	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000IN7000004093	000APP000004142	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000IN7000004091	000APP000004140	Application Initiation	19-03-22	000		

NOTE:

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

3.1.8 Action Tabs

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

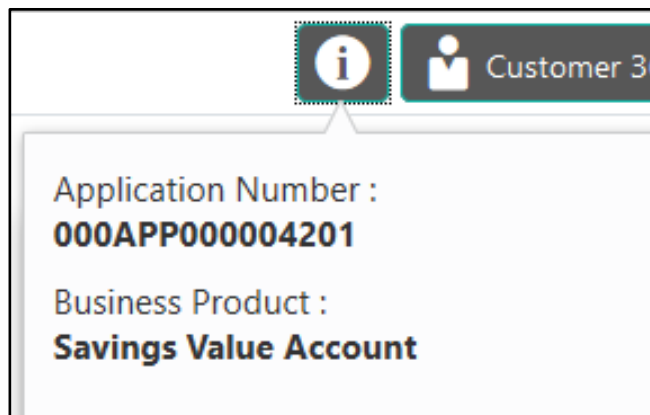
- [3.1.8.1 Icon](#)
- [3.1.8.2 Clarification Details](#)
- [3.1.8.3 Customer 360](#)
- [3.1.8.4 Application Info](#)
- [3.1.8.5 Remarks](#)
- [3.1.8.6 Documents](#)
- [3.1.8.7 Advices](#)

3.1.8.1 Icon

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

→ The **Icon** screen is displayed.

Figure 22: Icon Screen



3.1.8.2 Clarification Details

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

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

Figure 23: Clarification Details

Clarification Details - 000APP000003869					
Clarification	Raised By	Clarification Date	Response Type	Clarification Status	Status Update Date
Clarification Request		March 26, 2020 12:00 AM	MANUAL	Clarification Requested	March 26, 2020 12:00 AM
New Clarification Needed		March 26, 2020 12:00 AM	MANUAL	Clarification Withdrawn	March 26, 2020 12:00 AM
<div>New Clarification</div>					

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

Table 17: Clarification Details

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

Field	Description
Status Update Date	Displays the status update date.
New Clarification	Click New Clarification to raise a new clarification request.

2. Select any specific clarification request row.

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

Figure 24: Clarification Details

Clarification Details - 000APP000003869

Clarification ID HMLN010000026	Clarification Subject New Clarification Needed	Raised By	Clarification Date March 26, 2020 12:00 AM	Status Clarification Requested	Status Update Date
-----------------------------------	---	-----------	---	-----------------------------------	--------------------

March 26, 2020 12:00 AM

More Documents Are Required.

New Conversation Withdraw Clarification Accept Clarification

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

Table 18: Clarification Details

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

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

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

3.1.8.3 Customer 360

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

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

Figure 25: Customer 360



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

3.1.8.4 Application Info

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

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

Figure 26: Application Information

Application Information

KK 000APP000007530

Application Date: 26 March 2020

Phone

E-mail

Source by

Channel: RPM

Priority: medium

Regular Savings Account £0.00

Total Time Spent: 0 Days

Current Stage: Savings Application En...

User ID Assigned:


Stage Start Date: 26 March 2020

Time Spent: 0 Days

Account Opening Date:

Expected Account Opening Date: 30 March 2020

[More Info](#)

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

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


Figure 27: 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 19: 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	<p>Displays the priority of the application.</p> <ul style="list-style-type: none"> • High • Medium • Low
Application Number	Displays the application number
Total time spent	Displays the time spent for the product process since initiation of the application.
User ID Assigned	<p>Displays the User ID of the user currently working on the product process.</p> <p>NOTE: This is blank, in case the product process task is not acquired by any user.</p>
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.

3.1.8.5 Remarks

1. Click **Remarks** to update any remarks that you want to post for the Application that you are working on.

→ The **Remarks** screen is displayed.

Figure 28: Remarks

The screenshot displays the 'Remarks' screen within a web application. At the top, there is a navigation bar with three tabs: 'Customer 360', 'Application Info', and 'Remarks'. The 'Remarks' tab is currently selected. Below the navigation bar, there is a text input area with a placeholder text 'Enter text here...'. Above the input area, there is a toolbar with icons for undo, redo, bold (B), italic (I), underline (U), strikethrough (T), and text color (A). At the bottom right of the input area, there is a 'Post' button.

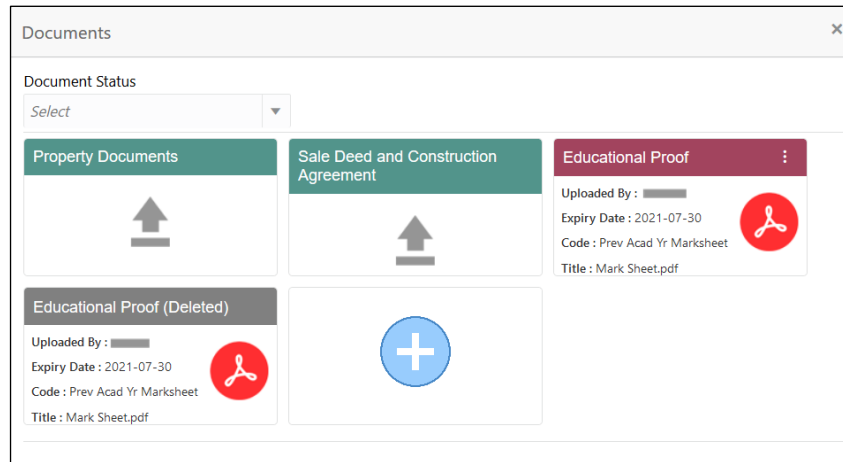
Remarks posted are updated with your User ID, Date, and are available for view in the next stages for the Users working on that Application.


3.1.8.6 Documents

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

→ The **Documents** screen is displayed.

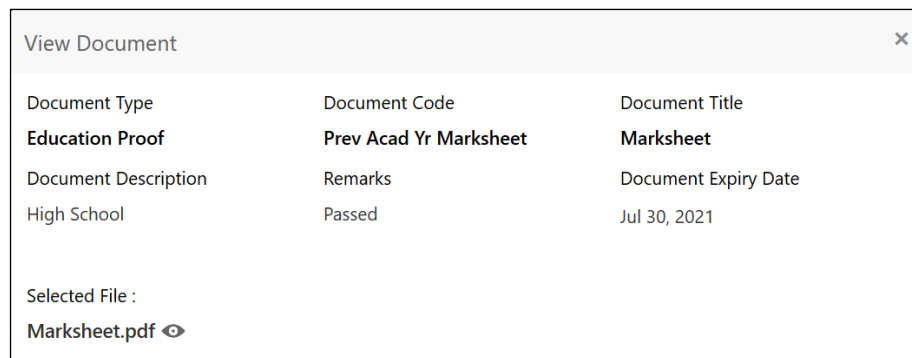
Figure 29: Documents



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 30: View Document



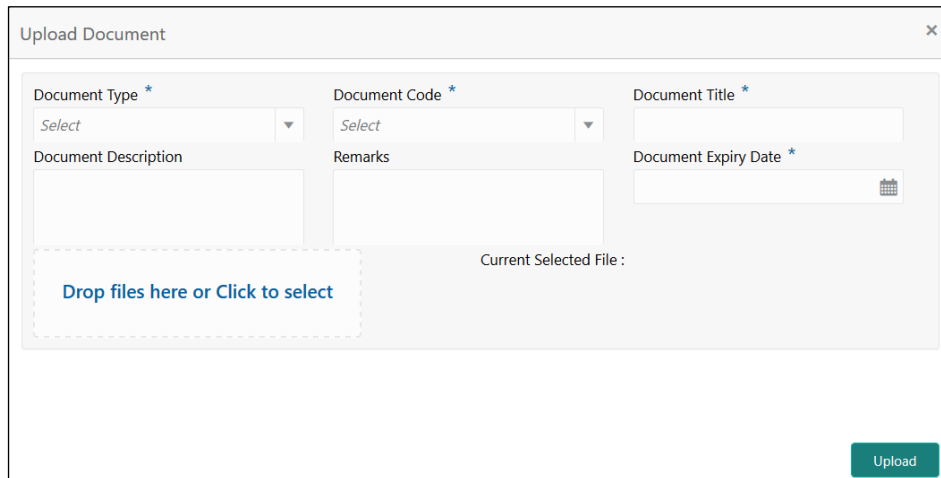
6. Click **Download** to download the document.
7. Click **Delete** to delete the document.

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 31: Upload Document



9. Specify the details in the relevant data fields. . For more information on fields, refer to the [Table 19: Upload Document – Field Description](#).

Table 20: Upload Document – Field Description

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

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

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

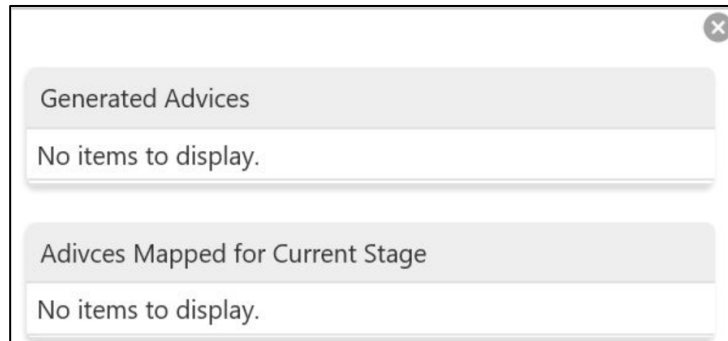
Non-mandatory documents can be deleted in any stage.

3.1.8.7 Advices

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

→ The **Advices** screen is displayed.

Figure 32: Advices



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

3.1.9 Request Clarification

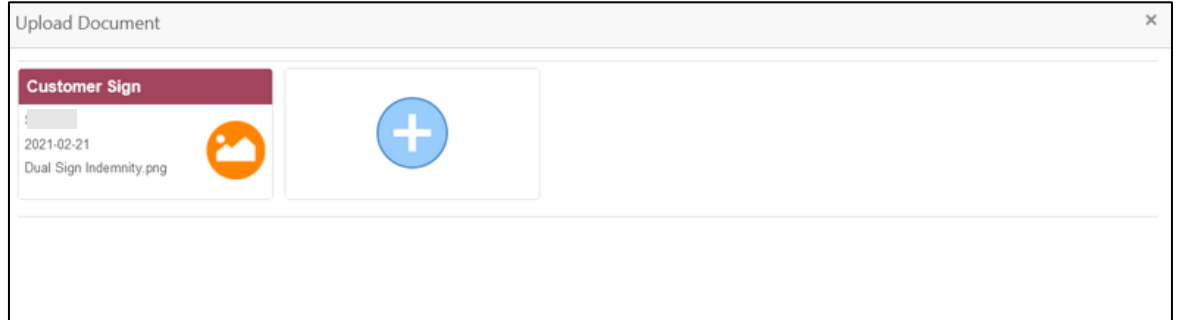
10. Click **Request Clarification** to raise a new customer clarification request. You need to update the Clarification subject and the clarification detail in the New Clarification Pop-up screen.

Figure 33: New Clarification

 The screenshot shows a 'New Clarification' pop-up window. At the top is a title bar with the text 'New Clarification' and a close button. Below the title bar is a text input field containing 'Pan Card'. Underneath is a rich text editor with a toolbar containing various icons for text formatting (bold, italic, underline, font color, background color, text color, font size, bulleted list, numbered list, link, unlink, indent, outdent, table, table border, undo, redo, print, etc.). Below the rich text editor is a text area containing the text 'New Pan Card copy is needed'. At the bottom of the window, there are two buttons: 'Upload Document' on the left and 'Save' on the right.

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

Figure 34: Upload Documents



12. 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 the **Task** menu.

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

Figure 35: Clarification Details

Clarification Details - 000APP000014292					
Clarification	Raised By	Clarification Date	Response Type	Clarification Status	Status Update Date
Pan Card		March 26, 2020 12:00 AM		Clarification Requested	
<div>New Clarification</div>					

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

Figure 36: Clarification Details

The screenshot shows a web application window titled "Clarification Details - 000APP000014292". It features a header section with the following details:

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

Below the header, there are two message blocks:

- The first block shows a timestamp "March 26, 2020 12:00 AM" followed by the text "New Pan Card copy is needed".
- The second block shows a timestamp "March 26, 2020 12:00 AM" followed by a blue button labeled "Manual Response" and the text "Customer to going to visit the Branch to provide the new copy of the Pan Card."

At the bottom right of the window, there are three buttons: "New Conversation", "Withdraw Clarification", and "Accept Clarification".

Allowed actions are as following:

- Adding New Conversation
- Withdraw Clarification
- Accept Clarification

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

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

3.2 Overdraft Limit Stage

Users having functional access to the Overdraft Limit Details stage will be able to view the record in the Free Task process. This stage is applicable for **Individuals** customer only if the **Overdraft Requested** toggle is ON.

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

- [3.2.1 Financial Details](#)
- [3.2.2 Secured Overdraft Limit Details](#)
- [3.2.3 Summary](#)

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

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

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

Figure 37: Financial Details

The screenshot displays the 'Financial Details' screen for a 'Monthly Review' (MR) application. The interface includes a sidebar with navigation options like 'Customer Details', 'Account Limit Details', and 'Financial Details'. The main form contains several sections: 'Applicant Name', 'Basic Details', 'Employment Type', 'Organization Name', 'Organization Category', 'Demographics', 'Employee Type', 'Employee ID', 'Employment Date Range', 'Grade', 'Designation', and 'Industry Type'. Below these fields are four tables summarizing financial data:

Monthly Income (in GBP)			Monthly Expense (in GBP)			Loans (in GBP)			Asset (in GBP)		
Type	Amount	Type	Amount	Type	Amount	Type	Amount	Type	Amount		
Pension	£0.00	Medical	£0.00	Property Loan	£0.00	House	£0.00		£0.00		
Investment Income	£0.00	Education	£0.00	Vehicle Loan	£0.00	Deposit	£0.00		£0.00		
Agriculture	£0.00	Rentals	£0.00	Overdraft	£0.00	Vehicle	£0.00		£0.00		
Salary	£700,000.00	Household	£0.00	Overdraft	£0.00	Other	£0.00		£0.00		
Interest Amount	£0.00	Vehicle	£0.00	Personal Loan	£0.00						
Rentals	£0.00	Fuel	£0.00	Other Liability	£0.00						
Bonus	£0.00	Other Expenses	£0.00	Home Loan	£0.00						
Cash Gifts	£0.00	Loan Payments	£0.00	Education Loan	£0.00						
Other Income	£0.00	Utility Payments	£0.00								
Business	£0.00	Insurance Payments	£0.00								

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

Table 21: 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: <ul style="list-style-type: none"> • Service • Professional • Business Employment Type is reckoned as an attribute for Quantitative Score calculation for the given Applicant.

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

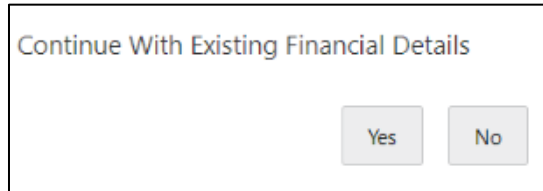
Field	Description
Industry Type	<p>Select the Industry Type from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • IT • Bank • Services • Manufacturing • Legal • Medical • Engineering • School/College • Others
Monthly Income	<p>Specify the amount for any of the applicable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

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

Field	Description
	<ul style="list-style-type: none"> • Others <p>Total gets calculated automatically.</p>
Total Income	The system automatically displays the total income over expenses.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
Save & Close	Click Save & Close to save the data captured. 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 **Next**. The system validates the date specified in **Last Update On** with Financial Details Validity Period and, if date specified in **Last Update On** exceeds the date specified in Financial Details Validity Period at Business Product Preferences configurations, the system displays the following error message:

Figure 38: Error Message



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

3.2.2 Secured Overdraft Limit Details

The Secured Overdraft Limit Details data segment allows to capture parameters for secured overdraft to be provided to the Savings Account being originated. This is a non-mandatory data segment.

The user can acquire the application from Free Tasks list.

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

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

Figure 39: Secured Overdraft Limit Details

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

Table 22: Secured Overdraft Limit Details - Field Description

Field	Description
Collateral Type*	<p>Select the collateral type from the drop-down list.</p> <p>Available options are:</p> <ul style="list-style-type: none"> • Independent House • Independent Land • Precious Metals • Personal Vehicle • Paper Investment • Term Deposits • Fine Arts/Collectibles <p>Based on the selected Collateral Type, additional parameters will have to be updated.</p>

Field	Description
Independent House	In case Independent House is selected the below details are to be updated.
Collateral Value*	Select the currency and specify the value of the collateral.
Attributes*	Select the attribute from the drop-down list. Available option is: <ul style="list-style-type: none"> • Area
Dimensions*	Select the dimension parameter from the drop-down list and specify the dimension. Available options are: <ul style="list-style-type: none"> • Sq ft • Sq Meter • Sq Yard • Acre • Hectre
Independent Land	In case Independent Land is selected the below details are to be updated.
Collateral Value*	Select the currency and specify the value of the collateral.
Attributes*	Select the attribute from the drop-down list. Available option is: <ul style="list-style-type: none"> • Area
Dimensions*	Select the dimension parameter from the drop-down list and specify the dimension. Available options are: <ul style="list-style-type: none"> • Sq ft • Sq Meter • Sq Yard

Field	Description
	<ul style="list-style-type: none"> • Acre • Hectre
Precious Metals	In case Precious Metals is selected the below details are to be updated.
Collateral Value*	Select the currency and specify the value of the collateral
Attributes*	Select the attribute from the drop-down list. Available option is: <ul style="list-style-type: none"> • Weight
Dimensions*	Select the dimension parameter from the drop-down list and specify the dimension. Available options are: <ul style="list-style-type: none"> • Gram • Kilogram • Ton
Personal Vehicle	In case Personal Vehicle is selected the below details are to be updated.
Collateral Value*	Select the currency and specify the value of the collateral.
Make*	Specify the Make of the vehicle.
Model*	Specify the model of the vehicle.
Paper Investment	In case Paper Investment is selected the below details are to be updated.
Collateral Value*	Select the currency and specify the value of the collateral.
Investment Type*	Specify the investment type.
Term Deposit	In case Term Deposit is selected below details are to be updated.

Field	Description
Collateral Value*	Select the currency and specify the value of the collateral.
Branch*	Select the branch.
Bank*	Specify the bank.
Maturity Date*	Select the maturity date.
Fine Arts/Collectibles	In case Fine Arts/Collectibles is selected the below details are to be updated.
Collateral Value*	Select the currency and specify the value of the collateral.
Third Party Collateral*	Select to indicate if the collateral is from third party. Also, update the name of the third party.
Security Ref Number*	Specify the security reference number such as TD Account Number in case of Term Deposit provided as collateral or the Insurance Policy Number in case of insurance policy is provided as collateral.
Branch Code*	Specify the branch code of the collateral.
Available Linkage Amount*	Specify the available linkage amount of the collateral.
Overdraft Limit Amount*	Select the currency and specify the overdraft limit amount of the collateral. You can specify either the overdraft limit amount or the linkage percentage.
Linkage Percentage*	Specify the linkage percentage of the collateral. You can specify either the overdraft limit amount or the linkage percentage.
Limit Start Date*	Select the limit start date.
Limit End Date*	Select the limit expiry date.
Rate Value*	Select the rate value from the drop-down list.

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

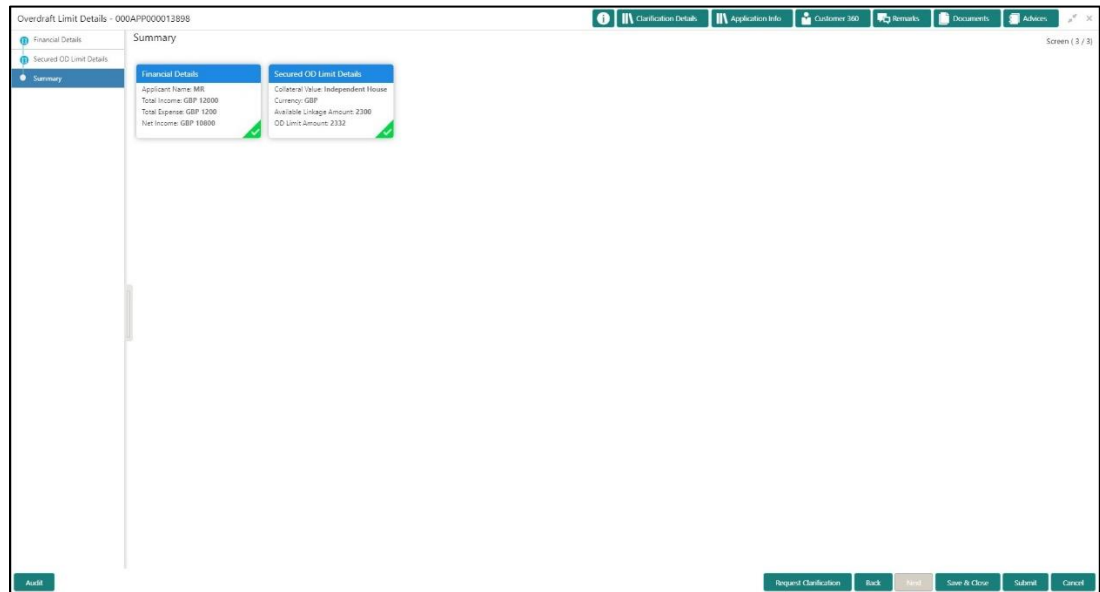
3.2.3 Summary

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

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

→ The **Summary** screen is displayed.

Figure 40: Summary



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

Table 23: Summary - Field Description

Data Segment	Description
Secured Overdraft Limits Details	Displays the secured overdraft limit details.
Financial Details	Displays the financial 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

Data Segment	Description
	<p>proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p> <p>NOTE: Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p>
Save & Close	Click Save & Close to save the data captured. 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.

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

→ The **Overrides** screen is displayed.

Figure 41: Overrides

The screenshot shows a window titled "Stage Movement Submission" with a close button (X) in the top right corner. Below the title bar is a progress indicator with three steps: "1 Overrides" (active, highlighted with a blue circle), "Checklist" (inactive, white circle), and "3 Outcome" (inactive, white circle). Below the progress indicator, the text reads: "No overrides generated for acceptance. Please proceed next." At the bottom right, there is a "Proceed Next" button.

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.

- Click **Proceed Next**.

→ The **Checklist** screen is displayed.

Figure 42: Checklist

The screenshot shows a window titled "Stage Movement Submission" with a close button (X) in the top right corner. Below the title bar is a progress indicator with three steps: "Overrides" (inactive, white circle), "2 Checklist" (active, highlighted with a blue circle), and "3 Outcome" (inactive, white circle). Below the progress indicator, the text "Checklist" is displayed in a green header. Underneath, there is a list of verification items, each with a checkbox:

- Verified the documents provided are as per bank policy. ☒
- Verify Photo and Signature ☒
- Verify that the name on the application is as per the document provided. ☒
- Verify the documents supporting the financial position ☒
- Verify the address is as per the supporting ☐

 At the bottom right, there is a "Save & Proceed" button.

Checklist configured in the business process for the business product is displayed here.

Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 43: Outcome

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

- Proceed
- Return to Application Entry
- Reject by Bank

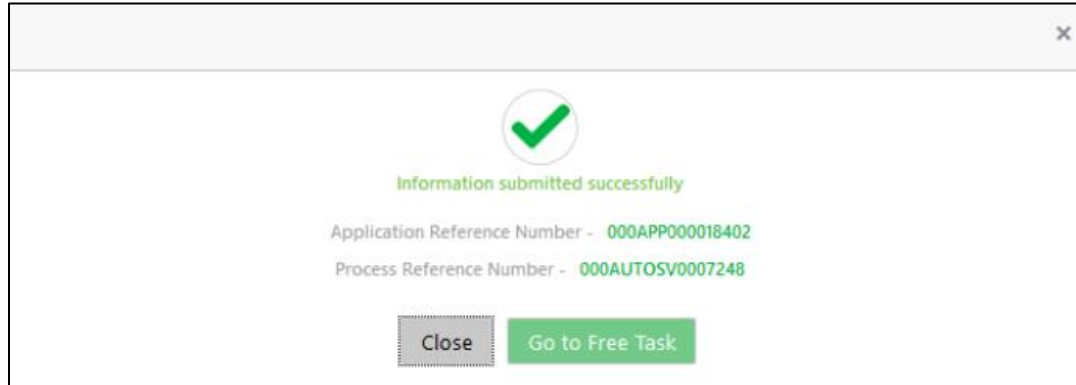
Outcomes configured in the Workflow Orchestrator for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 44: Confirmation



On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed. Click '**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 45: Free Tasks

<input type="button" value="Refresh"/> <input type="button" value="Acquire"/> <input type="button" value="Assign"/> <input type="button" value="Reassign"/> <input type="button" value="Flow Diagram"/>										
Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount	
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005SAVLAC0001914	000APP000004201	Application Enrichment	19-03-22	000			
<input type="checkbox"/> Acquire & Edit		Loans Retail Process Ma...	000HMLN10000898	000APP000004201	Application Entry	19-03-22	000	000041		
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005SAVLAC0001898	000APP000004178	Application Entry	19-03-22	000			
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005SAVLAC0001888	000APP000004167	Application Enrichment	19-03-22	000			
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005SAVLAC0001887	000APP000004166	Application Entry	19-03-22	000			
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005SAVLAC0001885	000APP000004159	Application Entry	19-03-22	000			
<input type="checkbox"/> Acquire & Edit		Savings Retail Process ...	0005SAVLAC0001880	000APP000004148	Application Entry	19-03-22	000			
<input type="checkbox"/> Acquire & Edit		Loans Retail Process Ma...	000HMLN10000879	000APP000004141	Application Entry	19-03-22	000			
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000NT000004097	000APP000004146	Application Initiation	19-03-22	000			
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000NT000004096	000APP000004145	Application Initiation	19-03-22	000			
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000NT000004095	000APP000004144	Application Initiation	19-03-22	000			
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000NT000004094	000APP000004143	Application Initiation	19-03-22	000			
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000NT000004093	000APP000004142	Application Initiation	19-03-22	000			
<input type="checkbox"/> Acquire & Edit		Retail Process Manage...	000NT000004091	000APP000004140	Application Initiation	19-03-22	000			

Page 1 of 6 (1 - 20 of 104 Items) | < 1 2 3 4 5 6 >

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 Temporary Overdraft Limit Details](#)
- [3.3.4 Advance Against Uncollected Funds Details](#)
- [3.3.5 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 46: Interest Details

The screenshot displays the 'Interest Details' screen within the 'Application Enrichment' stage for application ID 006APP000023800. The interface includes a top navigation bar with tabs for 'Clarification Details', 'Application Info', 'Customer 360', 'Remarks', 'Documents', and 'Advice'. A left sidebar contains a menu with 'Interest Details' (selected), 'Charge Details', 'Account Service Preferences', and 'Summary'. The main content area, titled 'Interest Rate', contains three input fields: 'Interest Rate (in %)' with a value of 3.2, 'Margin (in %)' with a value of 0, and 'Effective Rate (in %)' with a value of 3.2. At the bottom, there is a row of buttons: 'Audit', 'Request Clarification', 'Back', 'Next', 'Save & Close', and 'Cancel'. The screen is identified as 'Screen (1 / 4)' in the top right corner.

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

Table 24: 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.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.

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

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 47: Charge Details

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

Table 25: 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	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>
Save & Close	Click Save & Close to save the data captured. 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.

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

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

Figure 48: Slab Details

Count	Charge Amount	Charge Rate
50000	5	

Close Save

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

Table 26: Slab Details - Field Description

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

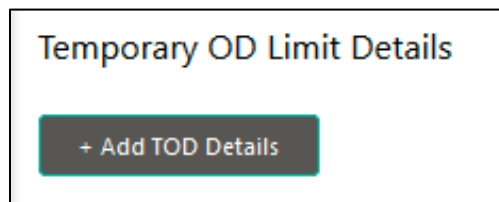
3.3.3 Temporary Overdraft Limit Details

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

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

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

Figure 49: 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 50: Unsecured Temporary Overdraft Limit Details

Savings Application Enrichment - 000APP000019958

Temporary OD Limit Details

Unsecured Temporary Overdraft Limit

Temporary OD Limit ID *	Temporary OD Limit Amount *	Limit Start Date *	Limit End Date *
10001	GBP £50,000.00	03/26/20	08/31/20

Renew TOD ☐

Buttons: Audit, Request Clarification, Back, Next, Save & Close, Cancel

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

Table 27: Temporary Overdraft Limit Details – Field Description

Field	Description
Add TOD Details	Select to capture the temporary overdraft limit details.
Temporary OD Limit ID*	Specify the temporary overdraft limit ID.
Temporary Overdraft Limit Amount*	Select the currency and specify the temporary overdraft limit amount.
Limit Start Date*	Select the limit start date.
Limit End Date*	Select the limit expiry date.
Renew TOD*	Select to indicate if temporary overdraft limit is to be renewed.
Renew Period	<p>In case of TOD renewal is allowed, select the period from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Days • Months • Year <p>This field is conditional mandatory.</p>
Next Renewal Amount	<p>In case of TOD renewal is allowed, specify the renewal amount.</p> <p>This field is conditional mandatory.</p>

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

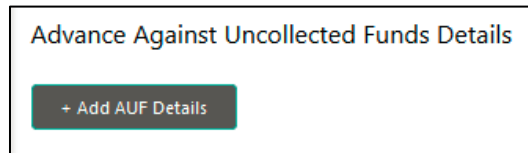
3.3.4 Advance Against Uncollected Funds Details

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

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

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

Figure 51: Advance Against Uncollected Funds Details



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

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

NOTE: User can move to the next data segment without capturing the Advance Against Uncollected Funds Details.

Figure 52: Advance Against Uncollected Funds

 A screenshot of a web application window titled "Savings Application Enrichment - 000APP000019958". The window has a sidebar with navigation links: Interest Details, Charge Details, Temporary OD Limit Details, Advance Against Uncollected Funds (selected), and Summary. The main content area is titled "Advance Against Uncollected Funds Details" and "Screen (4 / 5)". It contains a table with the following data:

Limit ID *	Limit Amount *	Limit Start Date *	Limit End Date *
10001	GBP	£5,000.00	03/26/20
			08/31/20

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

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

Table 28: Advanced Against Uncollected Funds Details – Field Description

Field	Description
Add AUF Details	Select to capture the advanced against uncollected funds limit details.
Limit ID*	Specify the advance against uncollected funds limit ID.
Limit Amount*	Select the currency and specify the AUF limit amount.
Limit Start Date*	Select the limit start date.
Limit End Date*	Select the limit expiry date.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	Click Back to navigate to the previous data segment within a stage.

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

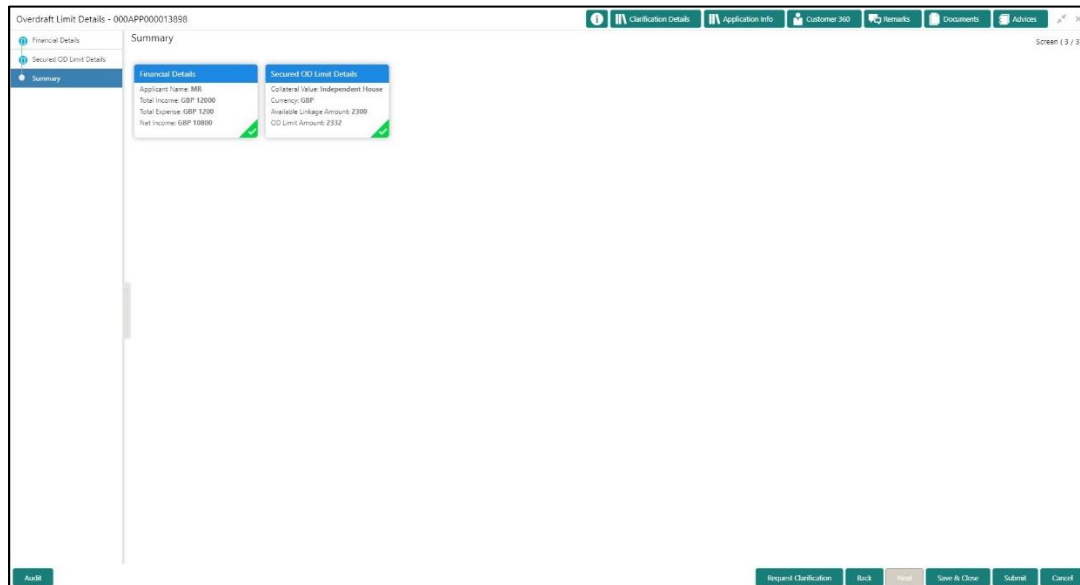
3.3.5 Summary

The Summary displays the tiles for all the data segments in the Application Enrichment stage. The tiles displays 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 29: Summary - Field Description

Data Segment	Description
Interest Details	Displays the interest details
Charge Details	Displays the charge details.
Temporary Overdraft Limit Details	Displays the temporary overdraft limit Details

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

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.

- 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.

- 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.

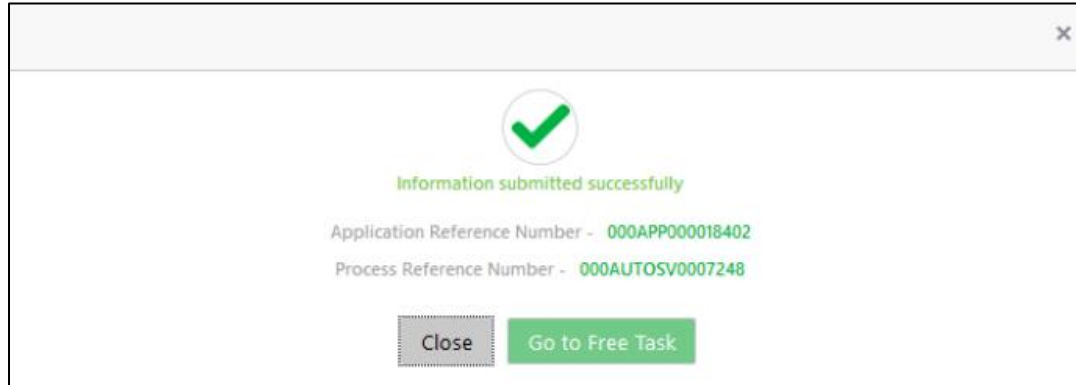
Figure 56: Outcome

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

6. Select **Proceed** outcome from the drop-down list. Available options are:
 - Proceed
 - Return to 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 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 Account Delegate Reassign Flow Diagram										
<input type="checkbox"/>	Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Amount
<input type="checkbox"/>	Acquire & Edit		Savings Retail Process ...	0005AVLAC0001914	000APP000004201	Account Funding	19-03-22	000		
<input type="checkbox"/>	Acquire & Edit		Loans Retail Process Ma...	000HMEIN10000898	000APP000004201	Application Entry	19-03-22	000	000041	
<input type="checkbox"/>	Acquire & Edit		Savings Retail Process ...	0005AVLAC0001898	000APP000004178	Application Entry	19-03-22	000		
<input type="checkbox"/>	Acquire & Edit		Savings Retail Process ...	0005AVLAC0001888	000APP000004167	Application Enrichment	19-03-22	000		
<input type="checkbox"/>	Acquire & Edit		Savings Retail Process ...	0005AVLAC0001887	000APP000004166	Application Entry	19-03-22	000		
<input type="checkbox"/>	Acquire & Edit		Savings Retail Process ...	0005AVLAC0001885	000APP000004159	Application Entry	19-03-22	000		
<input type="checkbox"/>	Acquire & Edit		Savings Retail Process ...	0005AVLAC0001880	000APP000004148	Application Entry	19-03-22	000		
<input type="checkbox"/>	Acquire & Edit		Loans Retail Process Ma...	000HMEIN10000879	000APP000004141	Application Entry	19-03-22	000		
<input type="checkbox"/>	Acquire & Edit		Retail Process Manage...	000NNT000004097	000APP000004146	Application Initiation	19-03-22	000		
<input type="checkbox"/>	Acquire & Edit		Retail Process Manage...	000NNT000004096	000APP000004145	Application Initiation	19-03-22	000		
<input type="checkbox"/>	Acquire & Edit		Retail Process Manage...	000NNT000004095	000APP000004144	Application Initiation	19-03-22	000		
<input type="checkbox"/>	Acquire & Edit		Retail Process Manage...	000NNT000004094	000APP000004143	Application Initiation	19-03-22	000		
<input type="checkbox"/>	Acquire & Edit		Retail Process Manage...	000NNT000004093	000APP000004142	Application Initiation	19-03-22	000		
<input type="checkbox"/>	Acquire & Edit		Retail Process Manage...	000NNT000004091	000APP000004140	Application Initiation	19-03-22	000		

Page 1 of 6 (1-20 of 104 items) | X < 1 2 3 4 5 6 > X

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:

- [3.4.1 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

The screenshot displays the 'Initial Funding Details' screen. At the top, there's a header bar with navigation links: 'Initial Funding Details', 'Clarification Details', 'Application Info', 'Customer 360', and a success message 'SUCCESS: Action ACQUIRE performed successfully.' The main form area contains several input fields and dropdowns:

- Fund The Account:** A dropdown menu with 'Account Transfer' selected.
- Amount:** A text field containing 'GBP2,000.00'.
- Value Date:** A date field showing '30 Mar 2020'.
- Account Number:** A text field with '0000000940010'.
- Account Name:** A text field with 'John Barrow'.
- Cheque Number:** An empty text field.
- Cheque Date:** An empty date field.
- GL Account Number:** A text field with '100000000'.
- GL Account Description:** A dropdown menu with 'PAY IN BY GL' selected.
- Transaction Reference Number:** An empty text field.
- Teller Transaction Status:** A dropdown menu with 'Select' as the current value.

At the bottom of the screen, there are several buttons: 'Back', 'Next', 'Save & Close', and 'Cancel'. A 'Summary' tab is visible on the left side of the form.

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

Table 30: 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	<p>Displays the status of the teller transaction.</p> <p>NOTE: The status of the teller transaction should be 'Success' for the submission of the Account Funding stage.</p>

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

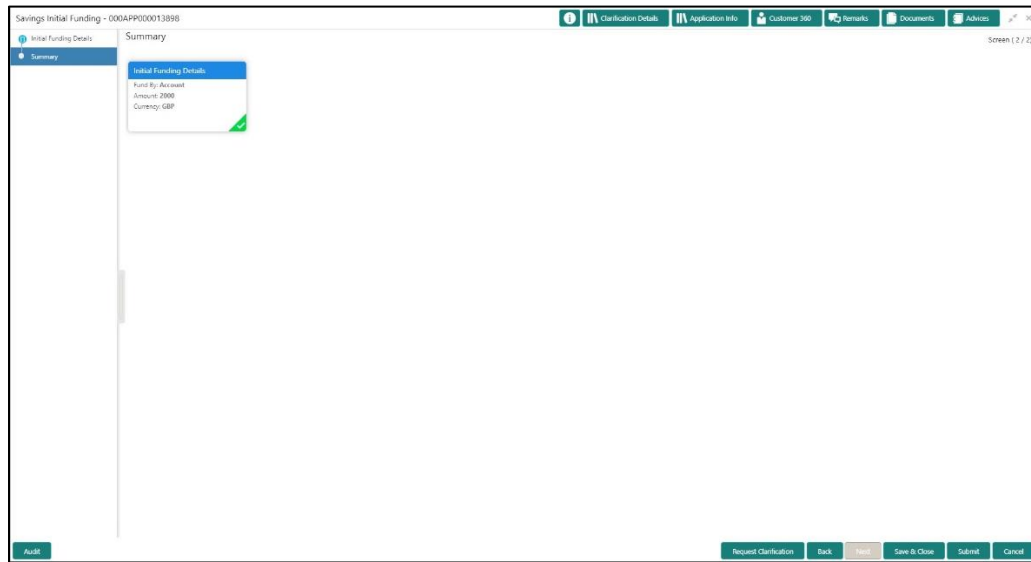
3.4.2 Summary

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 31: Summary - Field Description

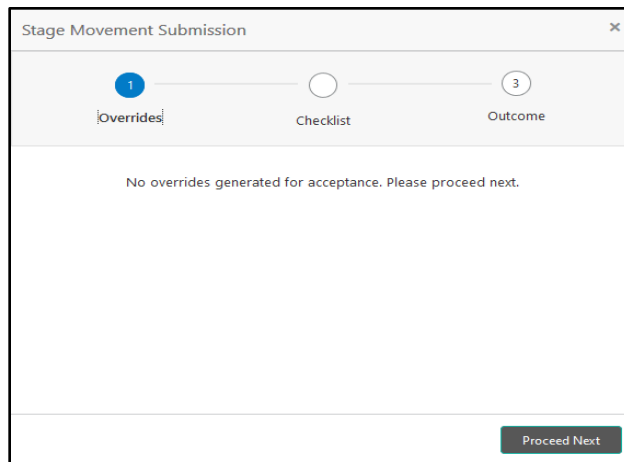
Data Segment	Description
Initial Funding Details	Displays the initial funding details
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application.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

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

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

→ 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

Stage Movement Submission

Overrides Checklist Outcome

Checklist

- Verified the documents provided are as per bank policy. ☒
- Verify Photo and Signature ☒
- Verify that the name on the application is as per the document provided. ☒
- Verify the documents supporting the financial position ☒
- Verify the address is as per the supporting ☐

Save & Proceed

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

Stage Movement Submission

Overrides Checklist Outcome

Select an Outcome

- PROCEED
- PROCEED
- Return to Application Enrichment
- Return to Application Entry
- TERMINATE

Submit

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

- Proceed
- Return to Application Entry
- Return to Application Enrichment
- Reject by Bank

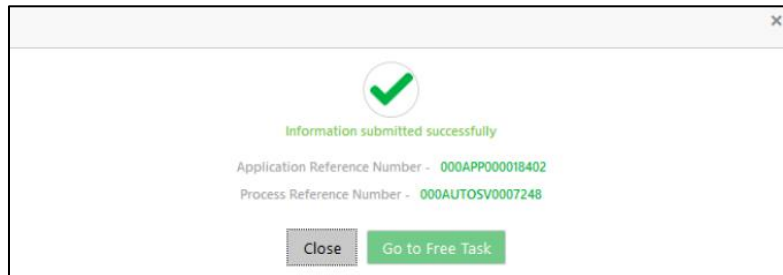
Outcomes configured in the Workflow Orchestrator for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 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

Refresh Acquire Delegate Reassign Flow Diagram									
Action	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number	Ampl.
<input checked="" type="checkbox"/> Acquire & E...		Savings Retail Process...	0005AVLAC0001914	000APP000004201	Supervisor Approval	19-03-22	000		
<input type="checkbox"/> Acquire & E...		Loans Retail Process Ma...	000HMLN10000806	000APP000004201	Application Entry	19-03-22	000	000041	
<input type="checkbox"/> Acquire & E...		Savings Retail Process ...	0005AVLAC0001898	000APP000004178	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & E...		Savings Retail Process ...	0005AVLAC0001887	000APP000004166	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & E...		Savings Retail Process ...	0005AVLAC0001885	000APP000004159	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & E...		Savings Retail Process ...	0005AVLAC0001880	000APP000004148	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & E...		Loans Retail Process Ma...	000HMLN10000879	000APP000004141	Application Entry	19-03-22	000		
<input type="checkbox"/> Acquire & E...		Retail Process Manage...	000INT000004097	000APP000004146	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & E...		Retail Process Manage...	000INT000004096	000APP000004145	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & E...		Retail Process Manage...	000INT000004095	000APP000004144	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & E...		Retail Process Manage...	000INT000004094	000APP000004143	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & E...		Retail Process Manage...	000INT000004093	000APP000004142	Application Initiation	19-03-22	000		
<input type="checkbox"/> Acquire & E...		Retail Process Manage...	000INT000004091	000APP000004140	Application Initiation	19-03-22	000		

3.5 Application Approval Stage

The Application 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
- [3.1.5 Account Service Preferences](#) - 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
- [3.2.2 Secured Overdraft Limit 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
- [3.3.3 Temporary Overdraft Limit Details](#) - View Only as available in Application Enrichment stage
- [3.3.4 Advance Against Uncollected Funds Details](#) - View Only as available in Application Enrichment stage
- [3.4.1 Initial Funding Details](#) - View Only as available in Account Funding stage
- [3.5.1 Approval Details](#)
- [3.5.2 Summary](#)

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

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

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

3.5.1 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 66: Approval Details

The screenshot displays the 'Approval Details' screen for application 006APP000023765. The interface includes a sidebar with navigation options like Customer Information, Account Details, and Approval Details. The main area shows fields for Applicant Name (Smart Cafe), Account Type (Savings Account), Account Branch (006), Product Code (SMBMAS), Product Name (SMB Savings Account), Host Product Code (RPMSA), and Host Product Description (RPMSA). A 'User Recommendation' button is present, and the 'User Action' is marked as 'Approved'. The bottom of the screen features a navigation bar with buttons for 'Request Clarification', 'Back', 'Next', 'Save & Clear', and 'Cancel'.

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

Table 32: 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.
User Recommendation	<p>Select the user recommendation. Available options are:</p> <ul style="list-style-type: none"> • Approved • Rejected
User Action	Displays the user action based on the selection.
Request Clarification	<p>Click Request Clarification to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, requirement for any additional document and so on, from the customer.</p> <p>For more information on Request Clarification, refer to the section Request Clarification.</p>
Back	<p>Click Back to navigate to the previous data segment within a stage.</p> <p>NOTE: Since this is the first screen on the workflow, Back will be disabled.</p>
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <p>User will not be able to proceed to the next data segment, without capturing the mandatory data.</p>

Field	Description
Save & Close	Click Save & Close to save the data captured. 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.

3.5.2 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 67: Summary Details

Savings Account Approval - 000APP000017509

Summary

Screen (13 / 13)

Approval Details Product Name: Max Savings Account Account Type: Savings Account Account Branch: 000	Customer Information Name: Applicant Type: Primary No. Of Applicants: 1	Account Details Product Name: Max Savings Account Account Branch: 000 Account Currency: GBP	Mandate Details Mode of Operation: Single	Nominee Details Name: Relation Type: Father Minor: N
Secured OD Details Collateral Value: Independent Land Currency: GBP Available Linkage Amount: 14000 OD Limit Amount: 1400	Financial Details Applicant Name: MR Total Income: GBP 809000 Total Expense: GBP 20000 Net Income: GBP 789000	Interest Details Effective Rate: 3.5% Interest Rate: 3.5%	Charge Details Charge Type: No of transactions	Temporary Overdraft Details Temporary OD Limit ID: ODH12 Currency: GBP Limit Amount: 0 Limit Start Date: 2021-03-27
Advance Against Uncleared Debt Limit ID: OD12 Currency: GBP Limit Amount: 1200 Limit Start Date: 2021-03-27	Initial Funding Details Currency: GBP			

Audit Request Clarification Back Next Save & Close Submit Cancel

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

Table 33: Summary - Field Description

Data Segment	Description
Account Details	Displays the account details.
Customer Information	Displays customer information details.
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.
Secured Overdraft Limits Details	Displays the secured overdraft limit details.
Financial Details	Displays the financial details.
Interest Details	Displays the interest details.
Charge Details	Displays the charge details.
Temporary Overdraft Limit Details	Displays the temporary overdraft limit Details
Advance Against Uncollected Funds Details	Displays the advance against uncollected funds Details
Initial Funding Details	Displays the initial funding details
Approval Details	Displays the approval details.

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

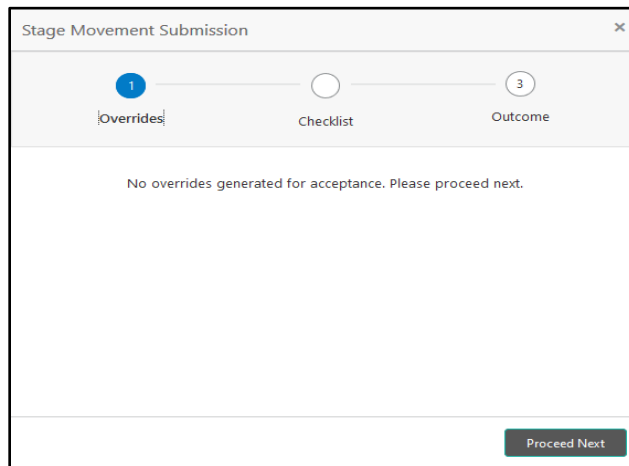
Data Segment	Description
Submit	Click Submit to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click Cancel to close the application without saving.

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 68: 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 69: Checklist

Stage Movement Submission

Overrides Checklist Outcome

Checklist

- Verified the documents provided are as per bank policy. ☒
- Verify Photo and Signature ☒
- Verify that the name on the application is as per the document provided. ☒
- Verify the documents supporting the financial position ☒
- Verify the address is as per the supporting ☐

Save & Proceed

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 70: Outcome

Stage Movement Submission

Overrides Checklist Outcome

Select an Outcome

- PROCEED
- Return to Initial Funding
- Return to Application Enrichment
- Return to Application Entry
- TERMINATE

Submit

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

- Proceed
- Return to Application Entry
- Return to Application Enrichment
- Return to Account Funding
- Reject by Bank

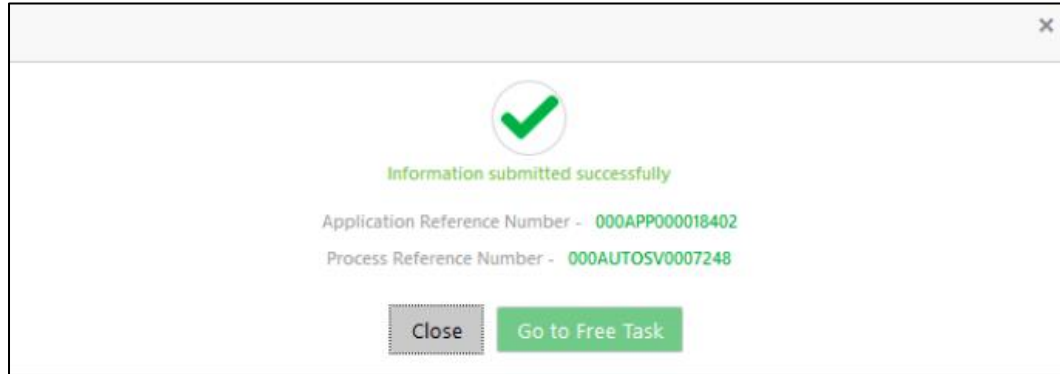
Outcomes configured in the Workflow Orchestrator for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 71: Confirmation



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

In case due to any error the account creation is rejected on Product Processor side, the application moves to the [3.6 Manual Retry Stage](#).

3.6 Manual Retry Stage

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

The Manual Retry Stage comprises of the below data segment:

- [3.6.1 Manual Retry Data Segment](#)

3.6.1 Manual Retry Data Segment

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

4 Instant 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 Processor. User having the required access rights can pick such task and can retry submission to Host after taking required actions on the Failure reason.

5 Error Codes and Messages

This topic contains the error codes and messages.

Table 34: 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 occurred 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 Preferred Language of \$1
RPM-CMN-APL-050	Please provide valid value for Preferred Currency of \$1
RPM-CMN-APL-051	Please provide valid value for Customer SubType for \$1
RPM-CMN-APL-052	Please provide valid value for Customer Segment for \$1 .
RPM-CMN-APL-053	Please provide valid value for Marital Status of \$1 .
RPM-CR-003	Error occurred 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 Id
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-MNDT-001	Amount_To should not be null if Amount_From is given
RPM-MNDT-002	Amount_From should not be null if Amount_To is given
RPM-MNDT-003	Amount_To should be greater than Amount_From
RPM-MNDT-004	Invalid Mode of operation value
RPM-MNDT-005	Amount From and Amount to both are required
RPM-MNDT-006	Mandate Details list can not be empty for as per mandate
RPM-MNDT-007	Required number of signatory should be greater than 0
RPM-MNDT-008	Mode of operation can not be null

Error Code	Messages
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
RPM-PD-015	Unable to update stages
RPM-PD-016	Application Number, Process Code and Stagecode are mandatory

Error Code	Messages
RPM-PD-017	Unable to update task to complete
RPM-PD-018	Error occurred while fetching Summary details
RPM-PD-019	Datasegment is Mandatory
RPM-PD-020	Error occurred while fetching Summary details
RPM-PD-021	Error while getting datasegments from TC
RPM-PD-022	Error occurred while acquiring the task
RPM-PD-023	ProcessRefNo cannot be null
RPM-PD-024	Failed in domain save
RPM-PD-025	Error occurred while releasing the task
RPM-PD-026	Application submit/save failed for External System
RPM-PD-027	Application fetch failed for External System
RPM-PD-028	No Business Process maintained for the given Business Product
RPM-PD-029	\$1 is not valid
RPM-PD-030	The product \$1 cannot be selected multiple times
RPM-PD-031	Multiple products of the product type \$1 cannot be selected
RPM-PD-032	Cannot cancel the application as one or more process has crossed irrevocable stages

Error Code	Messages
RPM-PD-033	Mandatory Datasgments \$1 are missing for the reference number \$2
RPM-PD-034	Datasgment Code(s) is missing for \$1 for the reference number \$2
RPM-PD-035	Loan offer accept/reject is not applicable for the given application
RPM-PD-036	Unable to proceed as the application is already being processed by the bank
RPM-PR-001	Error 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
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

Error Code	Messages
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
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

Error Code	Messages
RPM-SAV-CMN-014	One or more applicants Handoff status is not completed
RPM-SAV-CMN-015	Branch Code \$1 is invalid
RPM-SAV-CMN-016	Please provide a valid value for Process Reference Number
RPM-SAV-CMN-017	Please provide a valid value for Application Number
RPM-SAV-CMN-018	Please provide a valid value for Stage Code
RPM-SAV-CMN-019	Date of birth can not be future date
RPM-SAV-CMN-020	Please provide valid value for date of birth
RPM-SAV-CMN-021	Invalid Date Format. Expected yyyy-MM-dd
RPM-SAV-CMN-022	Code can not be null or empty while calling maintenance
RPM-SAV-CMN-023	Key can not be null or empty while calling maintenance
RPM-SAV-CMN-024	Json Parse Exception
RPM-SAV-COM-001	Process ref no can not be null
RPM-SAV-INI-001	MiscGICreditData cannot be null
RPM-SAV-INI-002	Error while fetching status from Teller module
RPM-SAV-INI-003	Error while fetching MiscGICreditData from Teller module
RPM-SAV-INI-004	Teller transaction status is incomplete

Error Code	Messages
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
RPM-SAV-NOM-012	Please provide valid value for country
RPM-SAV-NOM-013	Please provide valid value for Pin code

Error Code	Messages
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
RPM-TO-001	Mandatory Checklist(s) - \$1
RPM-TO-020	Mandatory Document(s) - \$1

Error Code	Messages
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

To,

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 <XXXXXXXXXXXXXXXX>.

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

Yours faithfully,

<Manager Name>

<Bank Name>

Bank Name

Branch

Date:

6.2 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	<XXXXXX>	<XXXXXX>	<XXXXXX>	<XXXXXX>
Applicant 2	<Male> / <Female>	YYYY-MM-DD	<XXXXXX>	<XXXXXX>	<XXXXXX>	<XXXXXX>

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

Unsecured OD Details

Requested Limit

<XXX>

Mandate Details

Mode of Operation

<XYZ>

SIGNIFICANT CHANGES

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

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

Privacy Statement

We would like to inform you that:

Purpose of collection

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

We collect personal information for the purposes of:

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

Consequences if personal information is not provided

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

Disclosure

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

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

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

Disclosure overseas

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

Access

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

Marketing

We would like to use and disclose your personal information to keep you up to date with the range of products and services available from. Generally, our companies in the group will use and disclose your personal information for 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	

6.3 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	Date of birth	Percentage	Guardian	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

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

Access

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

Marketing

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

Contact

Please contact us to:

change your mind at any time about receiving marketing material request access to the personal information we hold about you or obtain more information about our privacy practices by asking for

a copy of our Privacy Policy You can contact us by calling 13 ** 75 or contacting us at .com.au or by visiting any of our branches. Our Privacy Policy can also be found on our website at .com.au at the bottom of the page by clicking on Privacy.

Authority to obtain credit information

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

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

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

Acknowledgments & Declarations

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

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

<Applicant 2>	YYYY-MM-DD	
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7 Functional Activity Codes Glossary

1. [Account Funding Stage](#) (pg. 111)- RPM_FA_SAVORG_FUND
2. [Application Enrichment Stage](#) (pg. 93) - RPM_FA_SAVORG_ENRCH
3. [Application Entry Stage](#) (pg. 8) - RPM_FA_SAVORG_APPEN
4. [Overdraft Limit Stage](#) (pg. 76) - RPM_FA_OVERDRAFT_LIMIT
5. [Application Approval Stage](#) (pg. 119) - RPM_FA_SAVORG_APPRV