

Credit Card Origination User Guide

Oracle Banking Origination

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Credit Card Origination User Guide

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1 Preface

1.1 Introduction

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

1.2 Audience

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

1.3 Document Accessibility

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

1.4 Acronyms and Abbreviations

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

Table 1: Acronyms table

Abbreviation	Description
DS	Data Segment
System	Oracle Banking Origination Module
NFC	Near Field Communication

1.5 List of Topics

This user manual is organized as follows:

Table 2: List of Topics

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

1.6 Related Documents

The related documents are as follows:

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

1.7 Symbols

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

Table 3: Symbols

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

1.8 Basic Actions

Table 4: Basic Actions

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

Action	Function
Cancel	Used to close the application without saving. This tasks appears in Free Task, once the transaction is cancelled.

1.9 Screenshot Disclaimer

Information used in the interface or documents are dummy, it does not exist in real world, and it is only for reference purpose.

2 Overview

Oracle Banking Origination is the middle office banking solution with comprehensive coverage of account opening processes of the below product for both Individual as well as Small and Medium Business type of customers:

- Saving Account
- Current Account
- Term Deposit Account
- Credit Card Account
- Retail Loans Account

It is a Host-Agnostic solution.

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

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

3 Credit Card Origination Process

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

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

- Retail Credit Card

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

This chapter includes following sections:

- [Credit Card Application Entry Stage](#)
- [Credit Card Assessment Stage](#)
- [Supervisor Approval Stage](#)
- [Action Tabs](#)
- [Request Clarification](#)
- [Reference and Feedback](#)

3.1 Credit Card Application Entry

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

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

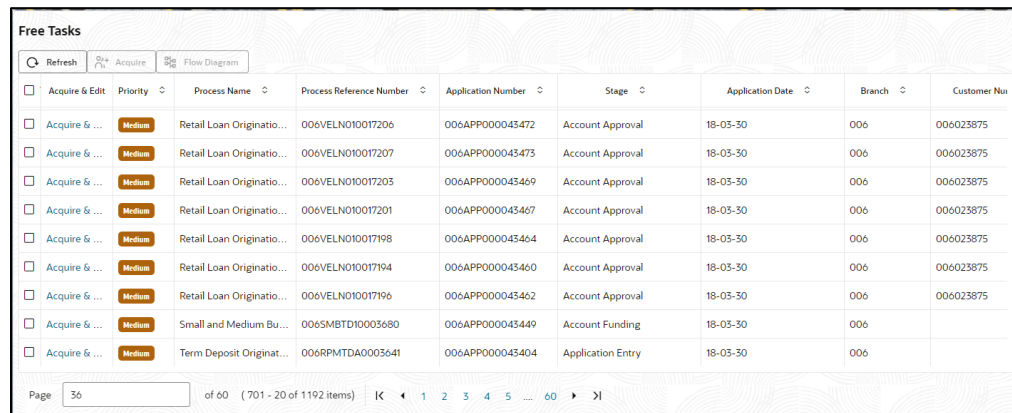
Please refer to the detailed setup and operation workflows for both asset and liability products initiation made available in the **Operations** user guide.

To acquire and edit the task:

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

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

Figure 1: Free Tasks



Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Medium	Retail Loan Origination...	006VELN010017206	006APP000043472	Account Approval	18-03-30	006	006023875
Medium	Retail Loan Origination...	006VELN010017207	006APP000043473	Account Approval	18-03-30	006	006023875
Medium	Retail Loan Origination...	006VELN010017203	006APP000043469	Account Approval	18-03-30	006	006023875
Medium	Retail Loan Origination...	006VELN010017201	006APP000043467	Account Approval	18-03-30	006	006023875
Medium	Retail Loan Origination...	006VELN010017198	006APP000043464	Account Approval	18-03-30	006	006023875
Medium	Retail Loan Origination...	006VELN010017194	006APP000043460	Account Approval	18-03-30	006	006023875
Medium	Retail Loan Origination...	006VELN010017196	006APP000043462	Account Approval	18-03-30	006	006023875
Medium	Small and Medium Bu...	006SMBTD10003680	006APP000043449	Account Funding	18-03-30	006	
Medium	Term Deposit Origenat...	006RPMMDA0003641	006APP000043404	Application Entry	18-03-30	006	

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

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

The Application Entry stage has the following reference data segments:

3.1.1 Customer Information

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

To capture customer information details:

1. In the Current Application Entry stage, update the customer details in the Customer Information data segment based on the respective customer type.

NOTE: The fields in the screen appears based on the region specific configuration. Refer Regional Specific section below to understand regionalization impact on this screen.

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

Figure 2: Customer Information - Individual

2. Enter the details in each sections.

OR

Click the **Upload Document to prepopulate Customer Information** link to extract the customer information from the identity document provided by the customer. In this process

the system uses the OCR or NPL features to fetch the information and prepopulates in the respective fields. You can edit required fields. For more information, refer below **To upload document process for fetching customer information.**

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

Table 5: Customer Information – Individual - Field Description

Field	Description
Customer Type	Displays the customer type based on the product selected.
Number of Applicants	Displays the number of applicants added for the account.
Applicant Name <role>	Displays the name of the applicant. The applicant role is displayed adjacent to this field.
Date of Birth	Displays the date of birth of the applicant.
E-mail	Displays the e-mail ID of the applicant.
Mobile Number	Displays the mobile number of the applicant.
Phone Number	Displays the phone number of the applicant.
Edit	Click Edit to modify the existing customer details and address details. Click Save to save the modified details and click Cancel to cancel the modifications.
Title	Select the title of the applicant from the drop-down list.
First Name	Specify the first name of the applicant.
Middle Name	Specify the middle name of the applicant.
Last Name	Specify the last name of the applicant.
Name in Local Language	Specify the name in local language of the applicant.
Gender	Specify the Gender of the applicant from the drop-down list.
Date of Birth	Select the date of birth of the applicant.

Resident Status	Select the residential status of the applicant from the drop-down list. Available options are: • Resident • Non-Resident
County of Residence	Search and select the country code of which the applicant is a resident.
Birth Country	Search and select the country code where the applicant has born.
Nationality	Search and select the country code where the applicant has nationality.
Citizenship By	Search and select the country code for which applicant has citizenship.
Marital Status	Select the marital status of the customer from the drop-down list. Available options are: • Married • Unmarried • Legally Separated • Widow
Customer Segment	Select the segment of the customer. Available options are: • Emerging Affluent • High Net worth Individuals • Mass Affluent • Ultra HNI
Customer Category	Select the category of the customer.
Preferred Language	Select the preferred language.
Preferred Currency	Select the preferred currency.
Details Of Special Need	Select the special need details. Available options are: • Blindness • Cerebral Palsy

	• Low vision • Locomotor disability • Leprosy-cured • Mental retardation • Mental illness • Hearing Impairment
Remarks For Special Need	Specify the remarks for the special need selected.
Relationship Manager ID	Search and select the Relationship Manager ID for the applicant.
Staff	Select the toggle to indicate if the customer is employee of the bank.
Profession	Select the profession of the customer.
Politically Exposed Person	Select to indicate if the customer are politically exposed person.
Insider	Select to indicate if he customer is insider.
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click  to add address details. Click  to perform below actions on the added address details, • To view the address details, click View. • To edit the address details, click Edit. • To delete the address details, click Delete.
Address Type	Select the address type for the applicant from the drop-down list. • Permanent Address • Residential Address

	• Communication Address • Office Address
Location	Select and search the location.
Preferred Address	Select to indicate if you want the selected address type as preferred address type.
Address From	Select the date from when you are connected with the given address.
Address To	Select the date till when you were connected with the given address.
Mark communication address as same	Select to indicate whether the given address is same as communication address. This field appears if you select the Permanent Address option from the Address Type list.
Address	Specify the address to search for the already captured address. Based on the configuration, on entering a few letters, the system fetches the related address that is already captured. Based on the selection, the fields are fetch in the address section.
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
State / Country Sub Division	Specify the state or country subdivision.
Country	Select and search the country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Addition Info	In this section you can provide addition information.
Sub Department	Specify the sub department.

Department	Specify the department.
Building Number	Specify the building number.
Post Box	Specify the post box code.
District Name	Specify the district name.
Floor	Specify the floor number.
Room	Specify the room number.
Locality	Specify the locality.
Landmark	Specify the landmark.
Contact Name / Narrative	Specify the name of the contact person.
Media	In this section you can provide digital contact details.
Mobile	Click  to add mobile details.
ISD code	Specify the international subscriber dialing code of the mobile number.
Mobile Number	Specify the mobile number.
Preferred	Select to indicate if the given mobile number is the preferred number.
Action	You can edit or delete the added mobile details.
Email	Click  to add email details.
Email Id	Specify the email ID.
Preferred	Select to indicate if the given email ID is the preferred ID.
Action	You can edit or delete the added email details.
Phone	Click  to add phone details.

ISD code	Specify the international subscriber dialing code of the phone number.
Area Code	Specify the area code of the phone number.
Phone Number	Specify the phone number.
Preferred	Select to indicate if the given phone number is the preferred number.
Action	You can edit or delete the added phone details.
FAX	Click  to add fax details.
ISD Code	Specify the international subscriber dialing code of the phone number.
Area Code	Specify the area code of the FAX.
Fax Number	Specify the fax number details.
Preferred	Select to indicate if the given fax number is the preferred number.
Signatures	In this section you can add new signature and view the already added signature of the customer. Click  to add upload signature. Click Add button to add the additional signatures. Click Cancel button to discard the added details. On Submit, signature will be handed off to Oracle Banking Party.
Upload Signature	Drag and drop the signature file or click on Select or drop files here to browse and upload the signature from the local system. PNG & JPEG file formats are supported.
Uploaded Signature	Displays the uploaded signature.
Remarks	Specify the remarks related to the signature.

Signature ID	Displays the Signature ID for the added signature.
Signature	Displays the added signature.
Remarks	Displays the remarks for the added signature.
Action	Click  to edit the added signatures Click  to delete the added signatures.
ID Details	You can add, view and edit the ID details in this section. Click  to add ID details.
ID Type	Specify the ID type. The available options are: • ITIN • Driving License • ATIN • EIN • SIN • Passport • SSN
ID Status	Specify the status of the selected ID type. The available options are: • Verification Pending • Applied For • Available • Notice Received
Unique ID	Specify the unique identification code of the selected type. You can enter the unique ID only if the ID Status is Available .

Place Of Issue	Specify the place where the ID is issued to the user.
Issue Date	Specify the date from which the ID is valid.
Expiration Date	Specify the date till which the ID is valid.
Preferred	Select to indicate whether added ID details are preferred among all others. In case of multiple ID details, it is mandatory to mark any one of the ID details as Preferred.
Remark	Specify the remark.
Action	Click  to save the entered ID details. Click  to edit the added ID details Click  to delete the added ID details.
Supporting Document	This section displays the status of the supporting documents that customer provides to get onboard. You can view, • Total Documents – Counts of total documents • Document Submitted – Count of the document that are submitted • Document Pending – Count of the document that are pending In case of an existing party, already captured documents fetched in this section. User can add, edit or delete the documents. Click  to add the document. The Document popup appears. Below fields appears in the popup.
Document Name	Specify the name of the document.
Document Number	Specify the unique number of the selected document.
Document Issue Date	Specify the date from which the document is valid.

Document Expiry Date	Specify the date on which the document is expired.
Upload Documents	Drag and drop the document file or click the Select or drop files here link to browse and upload the document.
Uploaded Documents	The name along with extension of the uploaded document is displayed. You can view or delete document. Click Save to upload the document.
Tax Declaration	You can update the tax declaration details in this section.
Form Type	Specify the form type for tax declaration.
Valid From	Specify the date from which the form is valid.
Valid Till	Specify the date on which the document is expired.
Remarks	Specify the remarks.
Service Member Details	You can capture the service member details in this section, if the customer is service member.
Unit Name	Specify the unit name of the customer.
Service Branch	Specify the service branch of the customer. The available options are: • Army • Marine Corps • Navy • Air Force
Remarks	Specify the remarks.
Order Number	Specify the order number of the service in which the customer is enrolled.
Notification Date	Specify the date on which the customer notified bank about the enrollment in service. This date cannot be future dated.

Employee ID	Specify the employee identification code.
Cover Under Armed Forces Benefits	Specify whether the customer is covered under the armed forces benefits.
Active Duty Start Date	Specify the date on which service is active.
Active Duty End Date	Specify the date on which the service is ending.

- Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates 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 an action. The user cannot proceed to the next data segment, without capturing the mandatory data.

To upload document for fetching customer information:

- Click **Upload Document to prepopulate Customer Information** to fetch the customer information from the uploaded documents.

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

Figure 3: Customer Information – Upload Document

The screenshot displays a web interface for uploading a document. At the top, there is a header 'Upload Document'. Below it, there are two dropdown menus: 'Document Name' with 'Driving License' selected, and 'Country Of Issue' with 'US' selected. Underneath these is a dashed rectangular box containing the text 'Drop files here or click to select'. In the bottom right corner, there is a 'Cancel' button.

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

Table 6: Customer Information - Upload Document – Field Description

Field	Description
Document Name	Select the document name from the drop-down list. The available options are: • Driving License • Passport
Country of Issue	This field is defaulted for the document name is selected. NOTE: This fields is editable.
Upload Document	Drag and drop the document or click on Select or drop files here to browse and upload the document from the local system. NOTE: PNG & JPEG file formats are supported.

After the document is uploaded,.

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

Figure 4: Verify Information

The screenshot shows the 'Verify Information' screen. At the top, there is a dropdown menu labeled 'Verify Information'. Below it is a document upload area showing a scanned document with a photo and text. Below the upload area is a form with the following fields:

- First Name: John
- Last Name: Amith
- Gender: Male (dropdown)
- Unique Id No: (empty)
- Address Type: Permanent Address (dropdown)
- Street: (empty)
- State: (empty)
- Middle Name: (empty)
- Date of Birth: September 19, 1984 (calendar icon)
- Unique Id Type: Driving License (dropdown)
- Unique Id Expiry Date: (empty)
- Building: (empty)
- City: (empty)
- Country: US (dropdown)

At the bottom right, there are two buttons: 'Update & Save' and 'Cancel'.

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

Table 7: Verify Information – Field Description

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

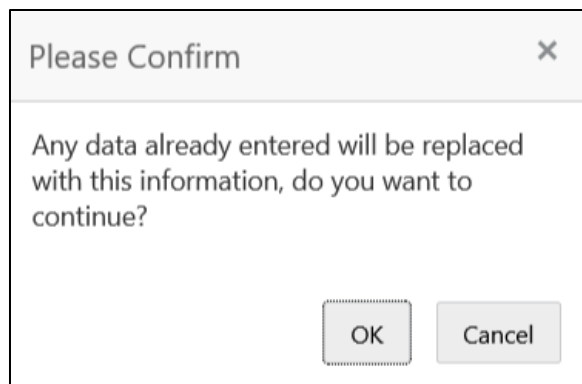
Field	Description
Address Type	This field is pre-populated with the extracted data. Modify the address type of the applicant. The available options: • Permanent address • Residential address • Communication address • Office address NOTE: By default, the permanent address is selected, this field appears only if the Document Name is selected as Driving License.
Building	This field is pre-populated with the extracted data. Modify the building name of the applicant, if required. NOTE: This field appears only if the Document Name is selected as Driving license.
Street	This field is pre-populated with the extracted data. Modify the street name of the applicant, if required. NOTE: This field appears only if the Document Name is selected as Driving License.
City	This field is pre-populated with the extracted data. Modify the city name of the applicant, if required. NOTE: This field appears only if the Document Name is selected as Driving License.
State	This field is pre-populated with the extracted data. Modify the state of the applicant, if required. NOTE: This field appears only if the Document Name is selected as Driving License.

Field	Description
Country	This field is pre-populated with the extracted data. Modify the country name of the applicant, if required. NOTE: This field appears only if the Document Name is selected as Driving License.
Zipcode	This field is pre-populated with the extracted data. Modify the zip code of the applicant, if required. NOTE: This field appears only if the Document Name is selected as Driving License.
Issue Date	This field is pre-populated with the extracted data. Modify the issue date of the driving license, if required. NOTE: This field appears only if the Document Name is selected as Driving License.
Update Address	Select the option whether the address has to be updated with the extracted data. The available options are • Yes • No

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

→ The **Confirmation** screen displays.

Figure 5: Confirmation



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

3.1.2 Relationships

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

- Service Member - If related party is served in military services.
- Related to Insider – If related party is an insider

Currently this is applicable for only Individual type of customer.

To add relationships of customers:

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

→ The **Relationship** screen appears.

Figure 6: Relationships

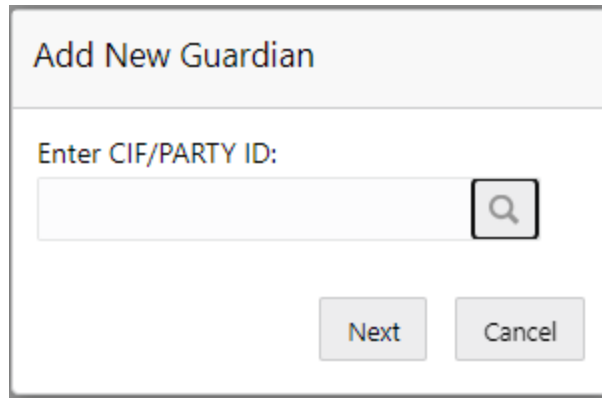
Party Type	CIF / Party ID	Name	ID / Registration Number	Is Customer	Action
INDIVIDUAL	00424520	Ravi Shankar		Yes	

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

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

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

Figure 7: Add New <relationship type>



Add New Guardian

Enter CIF/PARTY ID:

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

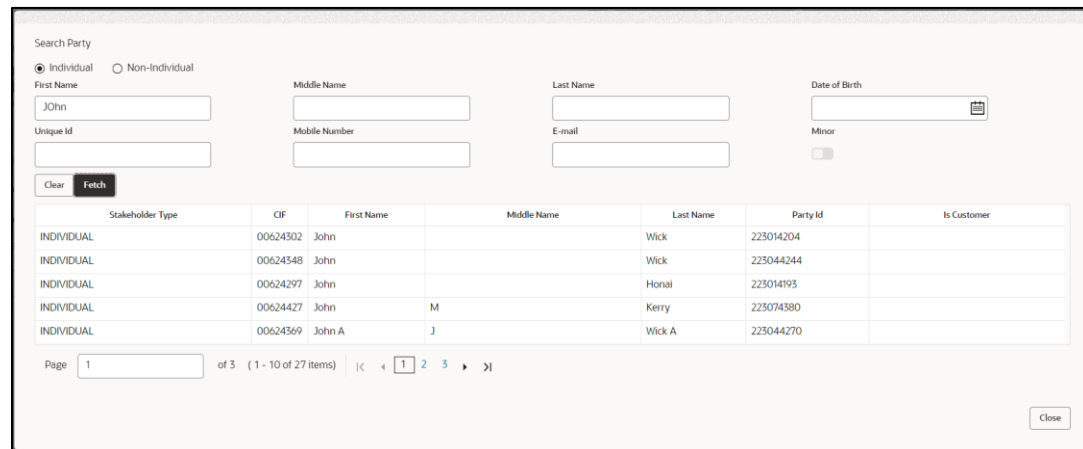
OR

Click  to search party.

NOTE: An existing customer of the bank can be added as related party.

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

Figure 8: Search Party



Search Party

☒ Individual ☐ Non-Individual

First Name: Middle Name: Last Name: Date of Birth:

Unique Id: Mobile Number: E-mail: Minor: ☐

Stakeholder Type	CIF	First Name	Middle Name	Last Name	Party Id	Is Customer
INDIVIDUAL	00624302	John		Wick	223014204	
INDIVIDUAL	00624348	John		Wick	223044244	
INDIVIDUAL	00624297	John		Honal	223014193	
INDIVIDUAL	00624427	John	M	Kerry	223074380	
INDIVIDUAL	00624369	John A	J	Wick A	223044270	

Page: of 3 (1 - 10 of 27 items) |< 1 2 3 >|

Specify the details in the relevant data fields. The fields which are marked with asterisk are mandatory.

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

Table 8: Search Party – Individual

Field	Description
Individual	Select if the party is individual.
Non- Individual	Select if the party is non-individual.
First Name	Specify the first name of the party.

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

Table 9: Search Party – Non Individual

Field	Description
Non- Individual	Select if the party is non-individual.
Business /Organization Name	Specify the business or organization name of the party.
Registration Number	Specify the registration number.
Registration Date	Displays the registration date.

Field	Description
Fetch	Click the button to fetch the details based on the entered search criteria.
Clear	Click the button to clear the entered details.
Stakeholder Type	Displays the type of the stakeholder.
CIF	Displays the CIF ID of the existing customer.
Registration Number	Displays the registration number.
Business /Organization Name	Displays the name of business or organization.
Registration Date	Displays the registration date.
Party ID	Displays the party ID of the existing customer who is not onboarded.
Is Customer	Displays whether the customer exist within the bank.

Double click on the record which you want to select.

If you enter the CIF or Party ID in the **CIF/PARTY ID** field and click **Next**, then the **Add New <Relationship type>** screen appears.

Table 10:Add New <Relationship Type>

Field	Description
Party Details section	In this section you can view the details of the selected party. Below fields appears on the screen: • Party Image • Party Name • Type • Date of Birth • Gender • ID Type • Unique ID

Field	Description
	Citizenship
Relationship	Specify the relationship of the new added party with party involved in account opening application. The options are: - Spouse - Father - Mother - Daughter - Guardian - Son This field is not applicable for the Related to Insider.
Preferred	Specify to indicate the added party is preferred as guardian. It is mandatory to add one Preferred party

Click **Add** to add as a customer. You can view the selected customer in the tabular format.

Table 11: Relationship

Field	Description
Party Type	Displays the party type.
CIF/ Party ID	Displays the unique identification number. For an existing customer, the CIF number is displayed. For an existing non customer, the Party ID is displayed.
Name	Displays the name of the customer.
ID/ Registration Number	Displays the ID or registration number of the added customer.
Is Customer	Displays whether the added party is an existing customer within the bank.

Field	Description
Action	Click  to delete the added ID details.

Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data:

3.1.3 Customer Consents and Information

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

Prerequisite

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

To add customer consent and preference:

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

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

Figure 9: Customer Consent and Preference

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

Table 12: Customer Consent and Preferences

Field	Description
E-Sign	Specify whether the customer needs electronic communication. If the answer is Yes then it is mandatory to capture the e-mail ID for communication in the application.
Marketing Communications	Specify whether the customer needs marketing, promotional and sales communication. If the answer is Yes then capture channel details.
Channel	Specify the channel through which you need marketing communication. The available options are: • Email • SMS • Postal Mail • Whatsapp • Phone • FAX
Contact Value	Specify the contact value related to the selected channel.
Preferred Time	Specify the preferred time to receive marketing communication.
Action	Click  to save the entered ID details. Click  to edit the added ID details Click  to delete the added ID details.
Privacy Information	Specify the appropriate answer for the questions that appears based on the configuration.

3. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates 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 an action. The User cannot to proceed to the next data segment, without capturing the mandatory data.

3.1.4 Credit Card Details

In this data segment user can capture the credit card product details. If the user has capture this details while initiating the application then the details are fetched and displayed in the respective section.

To capture credit card details:

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

→ The Credit Card Details screen is displayed.

Figure 10: Credit Card Details

The screenshot shows the 'Credit Card Details' screen. The sidebar on the left contains a list of navigation items: Customer Information, Relationships, Customer Consent and, Credit Card Details (selected), Financial Details, Card Preference, Add-On Card Holder, Interest Details, Charge Details, Terms and Conditions, and Summary. The main content area is titled 'Credit Card Details' and includes a header with 'Card Type: Retail Credit Card' and 'Business Product Name: MASTER'. Below this, there's a section for 'Card Currency' (GBP) and 'Credit Card Limit' (Maximum Card Limit). A 'Maximum Card Limit' field shows 'GBP' and '200,000.00'. There are also sections for 'Activity Profile' (with a checkbox for 'e-Sign'), 'Sign' (with a checkbox for 'Consent to receive communication electronically?'), and 'Applicants' (with a table for Name, Job, and Income Before). The bottom of the screen has a 'Page 1 of 1 (1 of 1 items)' indicator and a 'Next' button.

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

Table 13: Credit Card Details- Field Description

Field	Description
Card 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	Displays the business product image.
Product Description	Displays the short description captured for the product in Business Product configuration.

Field	Description
Card Currency	Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory.
Credit Card Limit	Select the credit card limit. Available options are: • Maximum Card Limit • Requested Card Limit
Maximum Card Limit	Displays the maximum card limit applicable for the selected product. This field appears only if the Credit Card Limit is selected as Maximum Card Limit.
Requested Card Limit	Specify the requested card limit. This field appears only if the Credit Card Limit is selected as Requested Card Limit.
E-Sign	Specify whether the customer needs electronic communication. If the answer is Yes then it is mandatory to capture the e-mail ID for communication in the application. In case of joint applicants, if any one of the applicant has given consent for e-sign in the Customer Consent and Preference data segment then by fault this field is select as yes.
Applicants	This section displays the list of applicants that are involved in this account opening application.
Name	Displays the name of the applicant.
Role	Displays the role of the applicant in the application.

Field	Description
Income Reliant	Select to indicate whether the applicant is income reliant. The applicant's financial details are captured only if this indication is selected. It is mandatory to select at least one applicant as Income Reliant .

3. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates 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 an action. The User cannot to proceed to the next data segment, without capturing the mandatory data.

3.1.5 Financial Details

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

To add financial details:

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

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

Figure 11: Financial Details

Application Entry - 006APPO00060556

Financial Details

MR Elham Grand (Primary Applicant)

Total Income: GBP 300,000.00 Total Expense: GBP 187,000.00

Employment Details

Salaries

Add

Employer Code: ORACLE From Date: June 21 2010 Employer Name: ORACLE To Date: Employer Description:

Page 1 of 1 (1 of 1 items)

Self-Employed/Professional

Add

Financial Details

Income & Expense

Monthly Income (in GBP)		Monthly Expense (in GBP)	
Type	Amount	Type	Amount
Other Income	0.00	Medical	1,000.00
Cash Gifts	0.00	Education	0.00
Business	0.00	Vehicle	1,000.00
Bonus	100,000.00	Fuel	0.00
Rentals	0.00	Other Expenses	0.00
Pension	0.00	Loan Payments	45,000.00
Agriculture	0.00	Insurance Payments	100,000.00
Investment Income	0.00	Credit Card Payments	0.00
Salary	200,000.00	Utility Payments	0.00
Interest Amount	0.00	Rentals	0.00
	GBP 300,000.00	Household	10,000.00
			GBP 187,000.00
Net Income			
	GBP 113,000.00		

Asset & Liabilities

Liabilities (in GBP)		Assets (in GBP)	
Type	Amount	Type	Amount
Property Loan	4,000,000.00	Deposit	500,000.00
Vehicle Loan	0.00	Vehicle	0.00
Credit Card Outstanding	0.00	Other	0.00
Overdrafts	0.00	House	4,000,000.00
Personal Loan	0.00		GBP 4,500,000.00
Education Loan	0.00		
Home Loan	0.00		
Other Liability	0.00		
	GBP 4,000,000.00		

Buttons: Add, Cancel, Required Certification, Back, Go to & Save, Next

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

Table 14: Financial Details

Field	Description
<Applicant Name along with Role of applicant>	Displays the applicant name along with applicant role as captured in the Customer Information data segment.
Total Income	Displays the total income and the currency of the applicant.
Total Expenses	Displays the total expenses and the currency 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.
Employment Details	In this section user can capture employment details of the parties that are involved in an account opening application.
Salaried	In this section user can capture salaried employment details. The below fields appears if salaried employment details are already captured. • Employer Code • Employer Name • Employer Description • From Date • To Date User can edit, view or delete already added details. Click Add to capture the new salaried employment details. The Salaried Details pop-up appears.
Employer Code	Specify the employer code. OR  Click to search the employer code. The pop-up appears to fetch the employer code. Specify Employer Code or Employer Name to fetch the details.
Employee Name	Displays the employee name.

Field	Description
Employer Description	Specify the employer description.
Organization Category	Select the organization type from the drop-down list. Available options are: • Government • NGO • Private Limited
Demographics	Select the demographics from the drop-down list. Available options are: • Global • Domestic
<Actions>	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.
Employee Type	Select the employee type from the drop-down list. Available options are: • Full Time • Part Time • Contract • Permanent
Employee ID	Specify the employee ID.
Grade	Specify the grade.
Designation	Specify the designation.
I currently work in this role	Select whether the applicant works currently in this role. Available options are: • Yes • No
Employment Start Date	Select the employment start date.
Employment End Date	Select the employment end date.

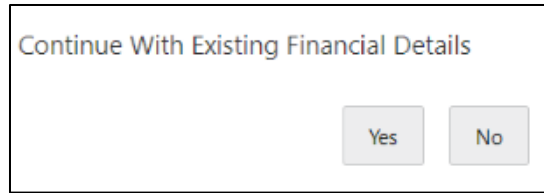
Field	Description
Industry Type	Select the Industry Type from the drop-down list. Available options are: • IT • Bank • Services • Manufacturing • Legal • Medical • Engineering • School/College • Others
Self Employed / Professional Details	In this section user can capture self-employment or professional details of customer. Below fields appears if self-employment or professional details are already captured. • Professional Name • Professional Description • From Date • To Date User can edit, view or delete already added details. Click Add to capture the new self-employment or professional details. The Self Employed/ Professional Details pop-up appears.
Professional Name	Specify the professional name.
Professional Description	Displays the professional description.
Company /Firm Name	Specify the company or firm name.
Registration Number	Specify the registration number.
Start Date	Specify or select the start date of company.
End Date	Specify or select the end date of company.
Professional Email ID	Specify the professional email ID.

Field	Description
Financial Details	
Monthly Income	Specify the amount for any of the applicable monthly expenses in the below fields. • Salary • Agriculture • Business • Investment Income • Interest Amount • Pension • Bonus • Rentals • Cash Gifts • Other Income Total gets calculated automatically. The fields appears in this sections are based on the configuration.
Monthly Expenses	Specify the amount for any of the applicable monthly expenses in the below fields. • Household • Medical • Education • Vehicle • Fuel • Rentals • Other Expenses • Loan Payments • Utility Payments • Insurance Payments • Credit Card Payments Total gets calculated automatically.

Field	Description
	The fields appears in this sections are based on the configuration.
Net Income	System automatically displays the total income over expenses.
Liabilities	Specify the amount for any of the applicable liabilities in the below fields. • Property Loan • Vehicle Loans • Personal Loans • Credit Card outstanding • Overdrafts • Other Liability • Home Loan • Education Loan Total gets calculated automatically. The fields appears in this sections are based on the configuration.
Asset	Specify the amount for any of the applicable asset type in the below fields. • House • Deposit • Vehicle • Other Total gets calculated automatically. The fields appears in this sections are based on the configuration.

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

Figure 12: Error Message



Continue With Existing Financial Details

Yes No

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

3.1.6 Card Preference

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

To capture card preferences:

1. Click **Next** previous data segment to proceed with the next data segment, after successfully capturing the data.

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

Figure 13: Card Preference

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

Table 15: Card Preference – Field Description

Field	Description
Business Product Name	Displays the name of business product.
Product Image	Displays the product image which is uploaded while creating a product.
Applicant Name	Displays the name of the applicant.
Affinity Program	Displays the affinity program.
Card Limit	Displays the card limit.
Addon Card Allowed	Displays whether the addon card is allowed.

Field	Description
Card Type	Specify the card type which you prefer. The available options are: • Master Card • Visa Card
NFC	Specify to enable Near Field Communication (NFC) facility.
Number of add on cards	Specify the number of cards required.
Embossed Name	Specify the name to be embossed on the card.
Picture Card	Select the toggle to enable the picture card.
Image on Picture Card	Select the image file from the drive and click Upload to add the image to card.
Statement Generation Date	Select the date when the statement should be generated.
Statement Type	Select the type of statement. Available options are: • Detailed • Summary
Statement Delivery Type	Specify the statement delivery type such as Email or Physical
Card Transactions Limit	In this section you can capture card transaction limit details. Click add icon to add the transaction limits.

Field	Description
Limit Type	Select the limit type. Available options are: • ATM Limit • POS Limit • International Limit • Internet Limit
Maximum Limit	Specify the maximum limit allowed.
Daily Limit	Specify the daily limit allowed.

3. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates 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 an action. The User cannot to proceed to the next data segment, without capturing the mandatory data.

3.1.7 Add-On Card Holder

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

To add card holder details:

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

→ The **Add-On Card Holder** screen is displayed.

2. Click **Add Card Holder** to add the details of the Add-on Applicants.

Figure 14: Add-On Card Holder

The screenshot displays the 'Add-On Card Holder' form within the 'Application Entry - 006APP000060556' window. The form is divided into several sections:

- Existing Customer:** Includes fields for Title, First name, Middle name, Last name, Date of birth, and Publicly Exposed Person (PEP).
- Relationship with Applicant:** A dropdown menu.
- Address:** Two sections for 'Communication Address' and 'Permanent Address', each with fields for Street, City, State, Country, E-mail, Mobile, Phone Number, Fax, and SWIFT BIC.
- ID Details:** A table with columns for ID Type, ID Status, Unique ID, Place of Issue, Issue Date, Expiration Date, Preferred, Remarks, and Action. The first row shows 'Passport', 'Available', '785552', 'New York', 'June 28, 2000', 'June 30, 2031', and 'Preferred'.
- Supporting Document:** A section for uploading documents.
- Card Preferences:** Fields for Embossed name, Limit Amount, and Image on Picture Card.

At the bottom, there is an 'Add Card holder' button and a 'Cancel' button. The bottom right corner has 'Request Clarification', 'Back', 'Save & Close', and 'Next' buttons.

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

Table 16: Add-On Card Holder – Field Description

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

Field	Description
Mobile	Displays the mobile number of the Add-on applicant.
Phone	Displays the phone number of the Add-on applicant.
Existing Customer	Select to indicate if customer is existing customer or not.
CIF Number	Search and select the CIF number. This field appears only if Existing Customer is selected.
Relationship with Applicant	Select the relationship with customer from the drop-down list. • Father • Mother • Friend • Spouse • Brother
Title	Select the Title.
First Name	Specify the first name.
Middle Name	Specify the middle name.
Last Name	Specify the last name.
Date of Birth	Select the date of birth.
Politically Exposed Person (PEP)	Specify whether the add-on card holder is politically exposed person.
Address	In this section user can capture the address details of an add-on card holder. For more information on address detail field, refer Customer Information – Individual - Field Description section above.

Field	Description
ID details	In this section user can capture the ID details of an add-on card holder. For more information on ID detail field, refer Customer Information – Individual - Field Description section above.
Card Preference	In this section user can capture the card preference details for an add-on card holder.
Embossed Name	Specify the name embossed on the card.
Limit Amount	Displays the maximum card limit allowed along with the currency..
Image on Picture Card	Select the image file from the drive and click Upload to add the image to card.

Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates 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 an action. The User cannot to proceed to the next data segment, without capturing the mandatory data.

3.1.8 Charge Details

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

To add charge details:

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

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

Figure 15: Charge Details

The screenshot shows the 'Charge Details' screen within an application. The sidebar on the left contains a tree view with the following items: Customer Information, Relationships, Customer Consent and..., Credit Card Details, Financial Details, Card Preference, Add-On Card Holder, Interest Details, Charge Details (highlighted), Terms and Conditions, and Summary. The main content area is titled 'Charge Details' and shows 'Total Amount: GBP 0.00'. Below this, there is a section for 'Handling Charges' with three input fields: 'Amount' (set to GBP 29.00), 'Rate' (set to 0%), and 'Waive' (checked). At the bottom of the screen, there are buttons for 'Cancel', 'Request Clarification', 'Back', 'Save & Close', and 'Next'.

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

Table 17: Charge Details – Field Description

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

Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates 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 an action. The User cannot to proceed to the next data segment, without capturing the mandatory data.

3.1.9 Interest Details

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

To add interest details:

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

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

Figure 16: Interest Details

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

Table 18: Interest Rates – Field Description

Field	Description
Interest Rate	In this section interest rate is fetched from host back end product to which this credit card account is mapped via the Business Product configuration.
Interest Rate (In %)	Specify the interest rate in percentage. By default it is fetched from host back end product to which this credit card account is mapped via the Business Product configuration.
Margin (in %)	Specify the customer margin in percentage.

Field	Description
Effective Rate (In %)	Displays the effective rate for the loan calculated in below formula Effective Rate =Interest Rate + or – Margin.

Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates 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 an action. The User cannot to proceed to the next data segment, without capturing the mandatory data.

3.1.10 Summary

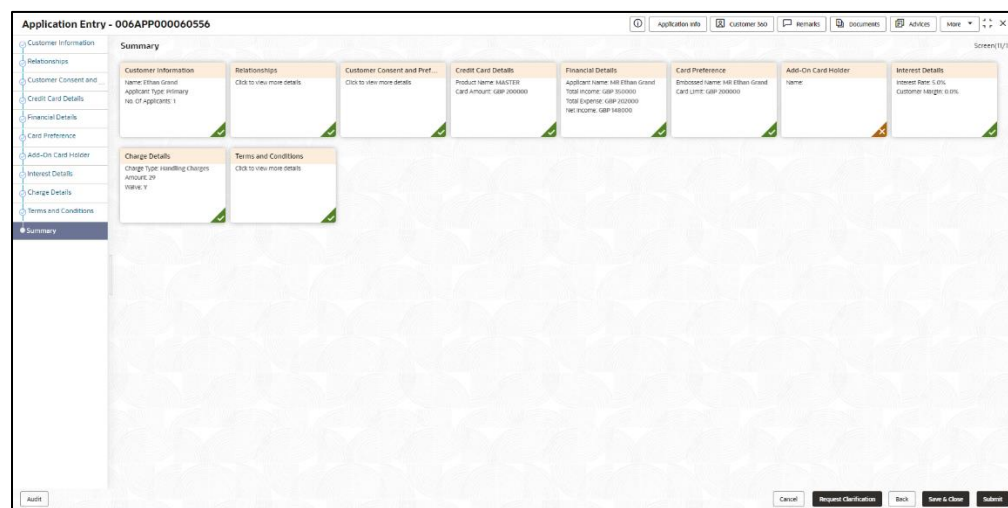
The system will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

To view the summary of all the data segments:

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

→ The **Summary** screen is displayed.

Figure 17: Summary



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

Table 19: Summary Application Entry – Field Description

Data Segment	Description
Customer Information	Displays the Customer information.
Relationships	Displays the relationships details.
Customer Consents and Preferences	Displays the customer consents and preferences details.
Credit Card Details	Displays the credit card details.
Financial Details	Displays the Financial details.

Data Segment	Description
Card Preference	Displays the card preference information.
Add-On Card Holder	Displays the Add-On Card Holder details.
Charge Details	Displays the charge details.
Interest Details	Displays the interest details.

2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage are verified. The **Overrides** screen is displayed.
3. In the **Override** screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. In case of override, click **Accept Overrides & Proceed** to proceed.
OR
Click **Proceed**. The Checklist screen appears.
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed. The **Outcome** screen appears.
5. In the **Outcome** screen, select appropriate option from the **Select to Proceed** field.
 - Select the **Proceed** to proceed with the application. By default this option is selected.
 - Select the **Reject by Bank** to reject the submission of this application.
6. Click **Submit** to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
7. Click **Close** to close the window.
OR
Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the process reference numbers [Credit Card Account] to the Credit Card Application Underwriting stage. This application will be available in the FREE TASKS list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

Application De-Dupe:

Based on the configuration available at the Bank level, 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.

NOTE:

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

3.2 Credit Card Assessment Stage

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

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

To acquire the Credit Card Assessment Stage:

1. Scan the records that appears in the **Free Task** list.
2. Click **Acquire and Edit** or **Acquire** from the **Action** column of the appropriate record. The **Application Assessment** stage is displayed.

The data segments appears as configured in business process. Refer below chapters for detailed information of each data segment.

3.2.1 Credit Rating Details

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

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

To view the credit rating details:

1. On acquiring the **Assessment** task, the **Credit Rating Details** data segment appears.

Figure 18: Credit Rating Details

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

Table 20: Credit Rating Details – Field Description

Field	Description
Customer Name	Displays the customer name.
Agency Name	Displays the configured agency.
Rating	Specify the ratings. System populates the credit rating score from the Bureau Integration Service.

Field	Description
Remarks	Specify the remarks.

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

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

Figure 19: Additional Credit Bureau Details

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

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

Table 21: Additional Credit Bureau Details – Field Description

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

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

5. Click **View Bureau Report** to view and download the bureau report from the external agency.
6. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates 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 an action. The User cannot to proceed to the next data segment, without capturing the mandatory data.

3.2.2 Qualitative Scorecard

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

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

To capture the qualitative scorecard details:

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

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

Figure 20: Qualitative Scorecard

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

Table 22: Qualitative Scorecard – Field Description

Field	Description
Applicant Name	Displays the name of the applicant.
Questionnaire Code	Displays the questionnaire code configured for the business product.

Field	Description
Questionnaire Description	Displays the description attached to the Credit Card Account.
Question and Answer	Displays applicant wise questions and answers.

4. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

3.2.3 Assessment Details

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

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

To view the assessment details of an applicant:

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

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

Figure 21: Assessment Details – Validation Model

The screenshot shows the 'Assessment - 006APP000056352' screen. The left sidebar has a menu with 'Credit Rating Details', 'Qualitative Scorecard', and 'Assessment Details' (selected). The main area is titled 'Assessment Details' and contains several input fields and summary cards.

Assessment Details Summary:

- Requested Amount: GBP 60,000.00
- Term: 36
- Rate of Interest: 5.00%
- Variance: 0
- Total Weighted Score: 88
- Approved Amount: GBP 60,000.00
- Proposed Variance: 5.00%
- Effective Rate: 5.00%
- System Recommendation: Approved
- Grade: A
- APR: 5.00%

Validation Model Section:

- Validation Model: **Pass**
- Borrowing Capacity: 198000.00
- Qualitative Score: 76
- Quantitative Score: 88
- Decision & Grade: **Approved** Grade - A
- Validation Model Code: LMCC1001
- Description: Logic Model for Credit Card
- Status: **Pass**

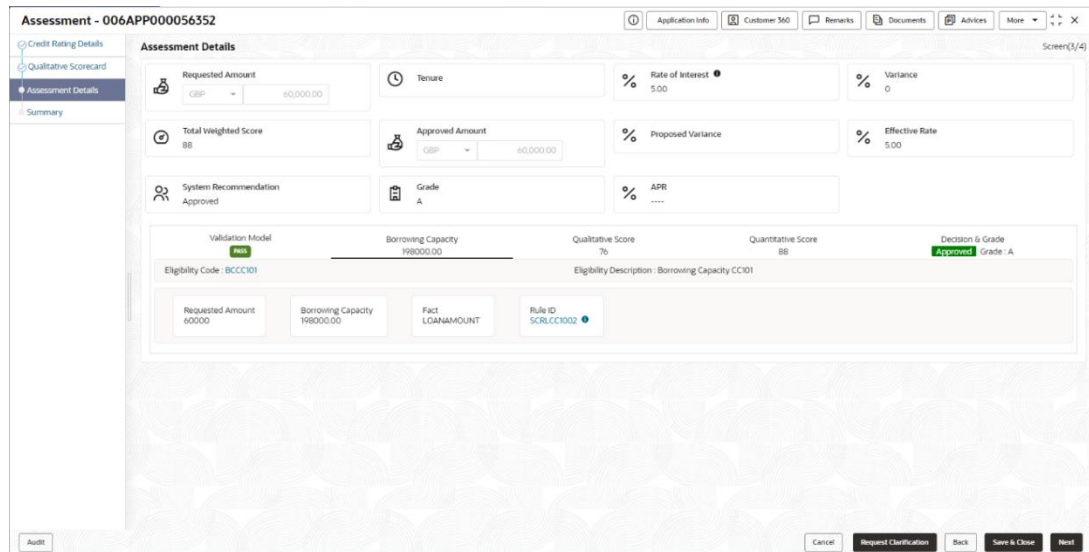
Rule ID	Sequence	Status	Severity
Rule1001	1	PASS	-
CRSCR	2	PASS	-
NB001	3	PASS	-

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

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

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

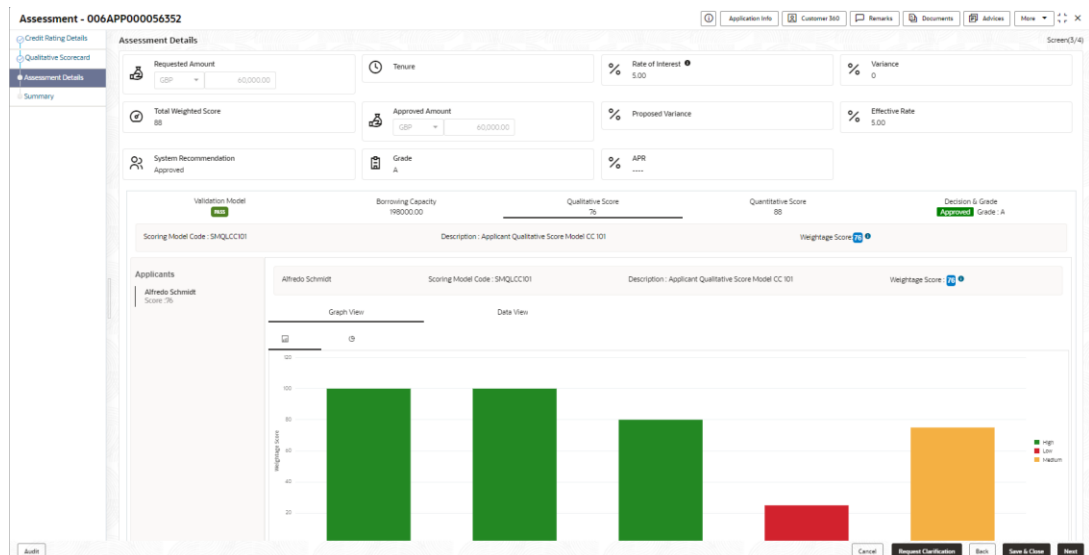
Figure 22: Assessment Details – Borrowing Capacity



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

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

Figure 23: Assessment Details – Qualitative Score – Graph View



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

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

Figure 24: Assessment Details – Qualitative Score – Data View

Assessment - 006APP000056352

Application Info | Customer Tab | Remarks | Documents | Actions | More

Assessment Details

Requested Amount: GBP 60,000.00 | Term: 5.00 | Rate of Interest: 5.00 | Variance: 0

Total Weighted Score: 88 | Approved Amount: GBP 60,000.00 | Proposed Variance: | Effective Rate: 5.00

System Recommendation: Approved | Grade: A | APR: ---

Validation Model: 100 | Borrowing Capacity: 100,000.00 | Qualitative Score: 75 | Quantitative Score: 88 | Decision: 0.00 | Approved

Scoring Model Code: 0AQLCC001 | Description: Applicant Qualitative Score Model CC 101 | Weightage Score: 100

Applicants: Alfredo Schmidt | Score: 75

Scoring Details

Question Code	Question	Value	Score
Q5	Is the applicant undergoing any medical treatment?	None	100
Q2	What is the current residence type?	Own house	100
Q3	How many members are dependent on the applicant?	1	80
Q1	How many years in the current employment?	Less than 1 year	25
Q4	How long applicant staying in the current residence?	More than 5 years	75

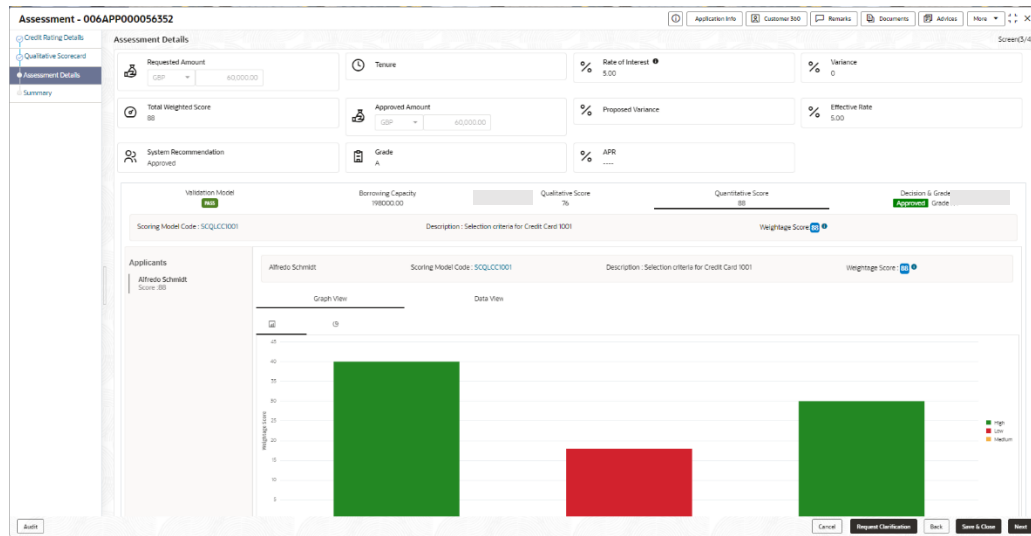
Buttons: Audit | Cancel | Request Clarification | Back | Save & Close | Next

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

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

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

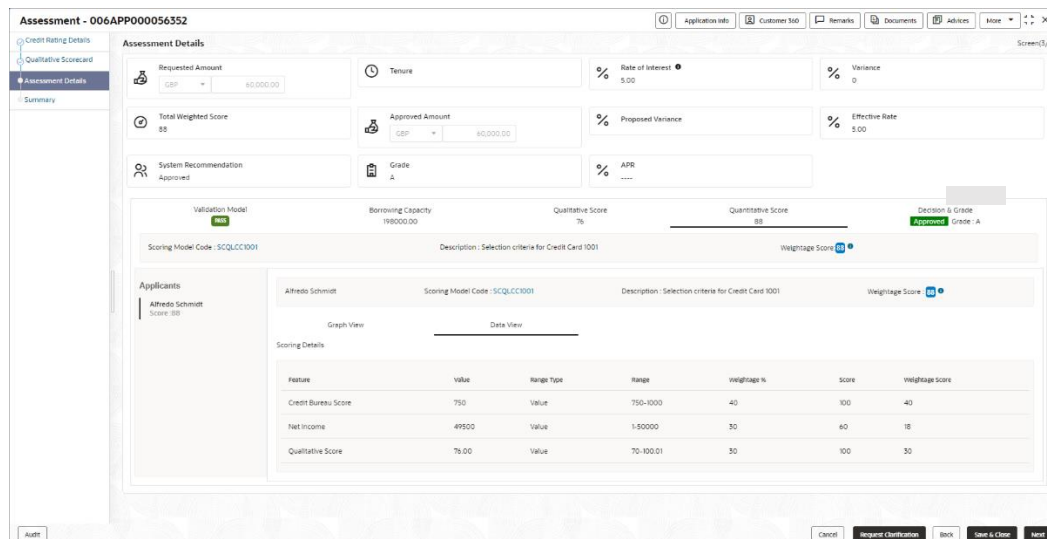
Figure 25: Assessment Details – Quantitative Score – Graph View



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

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

Figure 26: Assessment Details – Quantitative Score – Data View



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

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

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

Figure 27: Assessment Details – Decision & Grade

The screenshot displays the 'Assessment - 006APP000056352' window. The left sidebar has tabs for 'Credit Rating Details', 'Qualitative Scorecard', 'Assessment Details' (selected), and 'Summary'. The main area is titled 'Assessment Details' and contains several sections:

- Requested Amount:** GBP, 40,000.00
- Tenure:** (empty field)
- Rate of Interest:** 5.00
- Variance:** 0
- Total Weighted Score:** 88
- Approved Amount:** GBP, 40,000.00
- Proposed Variance:** (empty field)
- Effective Rate:** 5.00
- System Recommendation:** Approved
- Grade:** A
- APR:** (empty field)

Below these fields is a section for the 'Validation Model' (DMCC100) and 'Model Description' (Decision Matrix Credit Card 100). It shows a 'Decision' of 'Approved' and a 'Grade' of 'A'. A table below this section provides a breakdown of the decision and grade based on the 'Quantitative Score' and 'Quantitative Score Range'.

Decision	Quantitative Score	Quantitative Score Range	Decision
Approved	88.00	75-100.1	Approved
Grade	Quantitative Score	Quantitative Score Range	Grade
A	88.00	75-100.1	A

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

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

Table 23: Assessment Details – Field Description

Field	Description
Requested Amount	Specify the requested card limit.
Tenure	Displays the tenure.
Rate of Interest	Displays the rate of interest. Click to view the rate type. This field appears if the rate type is Fixed.
Margin	Displays the margin. Click to view the rate type. This field appears if the rate type is Floating.
Variance	Displays the variance.

Field	Description
	This field appears if the rate type is Fixed .
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the approved card limit along with currency.
Proposed Variance	Displays the proposed variance.
Effective Rate	Displays the effective rate of interest.
System Recommendation	Displays the system recommendations. Available options are: • Approved • Rejected
Grade	Displays the grade of the applicant.
APR	Displays the annual percentage rate value.
Validation Model Displays the validation status. In this section you can view the validation details	
Validation Model Code	Displays the logical model code configured for the product.
Description	Displays the description of the configured validation model.
Status	Displays the overall status of the validation model.
Rule ID	Displays the Rule ID configured in the validation model.
Sequence	Displays the sequence of the configured rules.
Status	Displays the status of the configured rule.

Field	Description
Borrowing Capacity Displays the value that an applicant can borrow. In this section you can view the borrowing capacity details of an applicant.	
Eligibility Code	Displays the unique eligibility code configured for the product.
Eligibility Description	Displays the description of the configured eligibility.
Requested Amount	Displays the requested card limit. If the calculated Borrowing Capacity is more than the Requested Amount, then Approved Amount is stamped to Requested Amount.
Borrowing Capacity	Displays the calculated borrowing capacity of the applicant.
Fact	Displays the fact configured in the eligibility code.
Rule ID	Displays the rule configured in the eligibility code.
Qualitative Score Displays the qualitative score of an applicant. In this section you can view qualitative score details in graphical as well as data format	
Scoring Model Code	Displays the scoring model code configured for the product.
Description	Displays the description of the scoring model.
Weightage Score	Displays the overall weightage score for the applicant(s). The weightage score also appears in the respective applicant's tab in case of the multiple applicants.
Qualitative Score - Scoring Details	
Question Code	Displays the question code configured for Qualitative Scoring Model
Question	Displays the question configured in question code.

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

Field	Description
Quantitative Score	Displays the overall quantitative score of the application.
Quantitative Score Range	Displays the range for the quantitative score.
Decision	Displays the decision configured for the quantitative score.
Decision & Grade – Grade	
Quantitative Score	Displays the overall quantitative score of the application.
Quantitative Score Range	Displays the range for the quantitative score.
Grade	Displays the grade configured for the quantitative score.

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

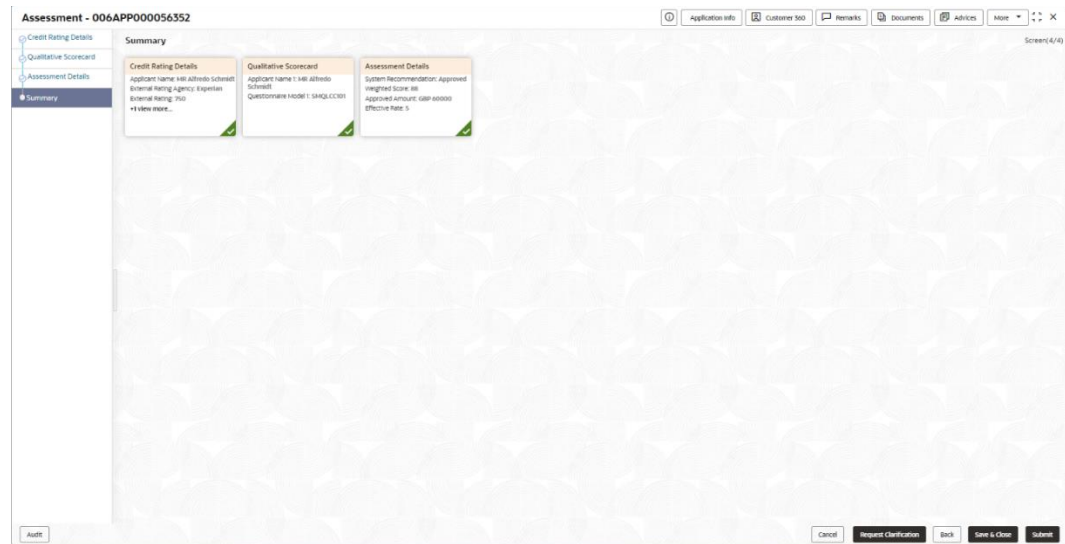
3.2.4 Summary

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

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

→ The **Summary** screen is displayed

Figure 28: Summary



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

Table 24: Summary Assessment – Field Description

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

2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage are verified. The **Overrides** screen is displayed.
3. In the **Override** screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the

overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. In case of override,

4. Click **Accept Overrides & Proceed** to proceed. OR
Click **Proceed**. The Checklist screen appears.
5. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed. The **Outcome** screen appears.
6. In the **Outcome** screen, select appropriate option from the **Select to Proceed** field.
 - Select the **Proceed** to proceed with the application. By default this option is selected.
 - Select the **Return to Application Entry Stage** to make application entry stage available in free task for edit.
 - Select the **Reject by Bank** to reject the submission of this application.
7. Click **Submit** to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
8. Click **Close** to close the window.

OR

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

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

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

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

3.3 Supervisor Approval Stage

In this stage user can approve the assessment details of an applicant to proceed with the credit card account opening flow. The data segments appears as configured in business process. The user can view the captured data of below mentioned data segment, for detailed information, refer **Application Entry** stage:

- Customer Information
- Financial Details
- Add-on Card Holder
- Card Preferences
- Term and Conditions

For the editable data segment refer below chapters.

To acquire the Supervisor Approval stage:

1. Scan the records that appears in the **Free Task** list.
2. Click **Acquire and Edit** or **Acquire** from the **Action** column of the appropriate record. The **Supervisor Approval** stage is displayed.

3.3.1 Assessment Summary

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

To view the assessment summary:

1. On acquiring the **Supervisor** task, the **Assessment Summary** data segment appears..

→ The **Assessment Summary** screen is displayed

Figure 29: Assessment Summary

2. For more information on menus, refer to the field description table below Table 26: Approval Details – Field Description.

Table 25: Assessment Summary – Field Description

Field	Description
Requested Amount	Displays the requested card limit.
Tenure	Displays the tenure.
Rate of Interest	Displays the rate of interest. Click ⓘ to view the rate type. This field appears if the rate type is Fixed.

Field	Description
Margin	Displays the margin. Click  to view the rate type. This field appears if the rate type is Floating.
Variance	Displays the variance. This field appears if the rate type is Fixed.
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the approved card limit.
Proposed Rate of Interest	Displays the proposed rate of interest.
Effective Rate	Displays the effective rate of interest.
System Recommendation	Displays the system recommendation. Available options are: • Approved • Rejected
Grade	Displays the grade for the application.
Manual Decision	Displays the manual decision. By default, this field is left blank.

- Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates 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 an action. The User cannot to proceed to the next data segment, without capturing the mandatory data.

3.3.2 Approval Details

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

To approve the assessment details:

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

→ The **Approval Details** screen is displayed

Figure 30: Approval Details

The screenshot shows the 'Supervisor Approval - 006APP000060556' interface. On the left is a sidebar menu with options: Customer Information, Credit Card Details, Financial Details, Add-On Card Holder, Card Preference, Terms and Conditions, Assessment Summary, and Summary. The 'Approval Details' section is active. The main content area contains several input fields and buttons: 'Card Type' (Retail Credit Card), 'Product Code' (MASTER), 'Product Name' (MASTER), 'Limit Currency' (GBP), and 'Approved Card Limit' (200000). There are also buttons for 'User Recommendation' and 'User Action' (APPROVED). At the bottom right, there are buttons for 'Cancel', 'Request Clarification', 'Back', 'Save & Close', and 'Next'.

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

Table 26: Approval Details – Field Description

Field	Description
Card Type	Displays the card type.
Product Code	Displays the product code selected for this credit card account.
Product Name	Displays the product name selected or this credit card account.
Limit Currency	Displays the currency.
Approved Card Limit	Displays the final credit limit.

Field	Description
User Recommendation	Select the User recommendation. Available options are: • Approved • Rejected
User Action	Displays the user action based on user recommendation.

4. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates 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 an action. The User cannot to proceed to the next data segment, without capturing the mandatory data.

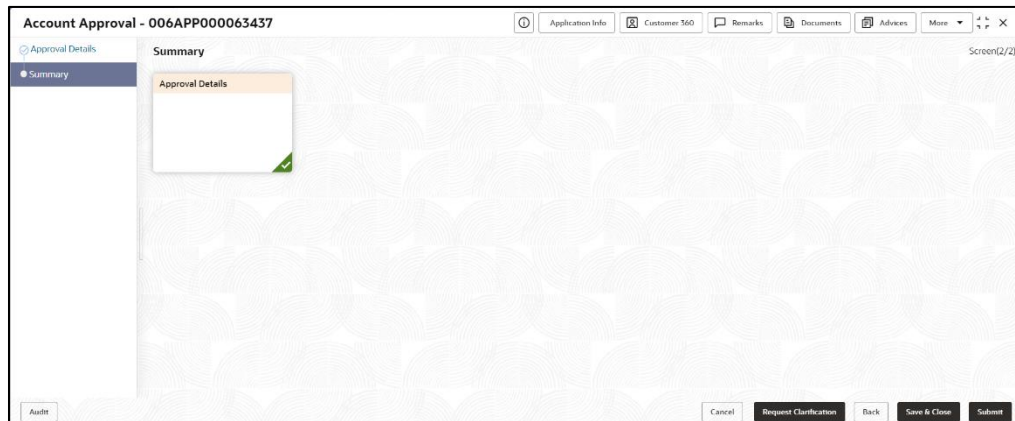
3.3.3 Summary

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

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

→ The **Summary** screen is displayed.

Figure 31: Summary



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

Table 27: Summary– Field Description

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

2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage are verified. The **Overrides** screen is displayed.

3. In the **Override** screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. In case of override, click **Accept Overrides & Proceed** to proceed.
OR
Click **Proceed**. The Checklist screen appears.
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed. The **Outcome** screen appears.
5. In the **Outcome** screen, select appropriate option from the **Select to Proceed** field.
 - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the Supervisor Approval stage for the Credit Card Application. The Workflow Orchestrator will automatically move this application to the next processing stage, Account Creation.
The stage movement is driven by the business configuration for a given combination of Process Code, Life Cycle and Business Product Code.
 - Select the **Reject by Bank** to reject the submission of this application.
6. Click **Submit** to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
7. Click **Close** to close the window.
OR
Click **Go to Free Task**.

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

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

After the Host creates the Credit Card Account successfully, the response is sent back to the Oracle Banking Origination with the Credit Card Account Number. The details of all the applications which have logically completed all their stage movements, (Rejected / Account Created) will be made available in Completed tasks for query purpose only.

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

3.4 Action Tabs

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

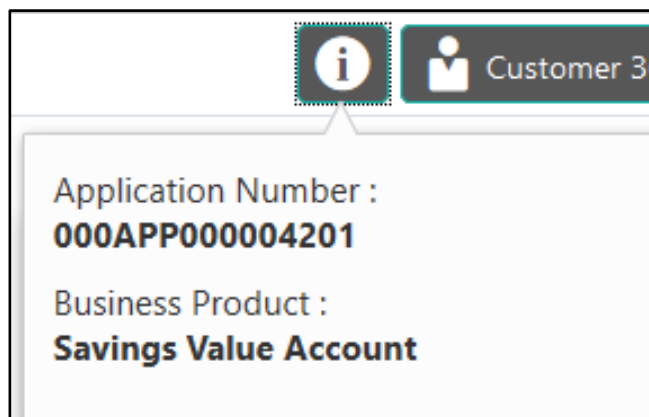
- [3.4.1.1 Icon](#)
- [3.4.1.2 Customer 360](#)
- [3.4.1.3 Application Info](#)
- [3.4.1.4 Remarks](#)
- [3.4.1.5 Documents](#)
- [3.4.1.6 Advices](#)
- [3.4.1.7 More](#)

3.4.1.1 Icon

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

→ The **Icon** screen is displayed.

Figure 32: Icon Screen



3.4.1.2 Customer 360

2. 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 33: 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.

3.4.1.3 Application Info

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

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

Figure 34: Application Information

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

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

Figure 35: 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 28: Application Information – Field Description

Field	Description
Application Date	Displays the application date.
Phone	Displays the phone number.
E-mail	Displays the E-mail ID.

Field	Description
Source By	Displays the name of the user who has sourced the application.
Channel	Displays the channel name.
Priority	Displays the priority of the application. • High • Medium • Low
Application Number	Displays the application number
Total time spent	Displays the time spent for the product process since initiation of the application.
User ID Assigned	Displays the User ID of the user currently working on the product process. NOTE: This is blank, in case the product process task is not acquired by any user.
Time spent	Displays the days spent in the current phase/stage.
Expected Account Opening Date	Displays the expected date when the account will be created.
	Displays the information on the features considered to predict the expected account opening date.
More Info	Click More Info hyperlink to view more details about the customer clarification raised. For more information, refer to Clarification Details .
Current Stage	Displays the stage in which the product process is currently in.

Field	Description
	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.

3.4.1.4 Remarks

- 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 36: Remarks

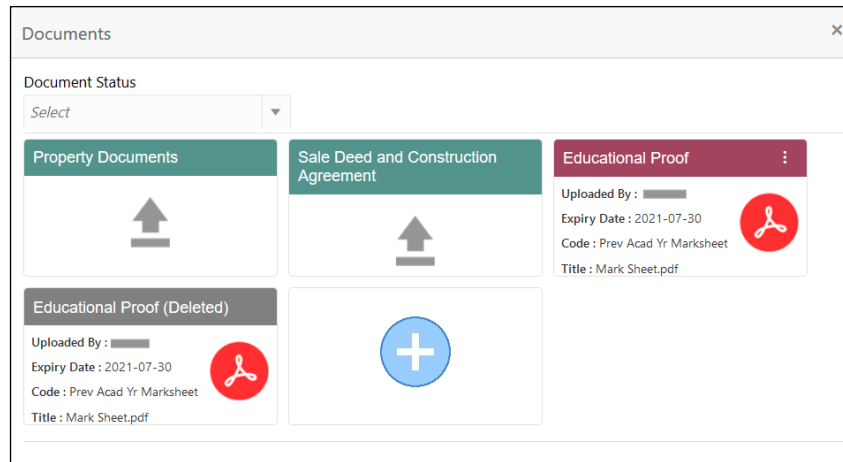
Remarks posted are updated with your User ID, Date, and are available for view in the next stages for the Users working on that Application.

3.4.1.5 Documents

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

→ The **Documents** screen is displayed.

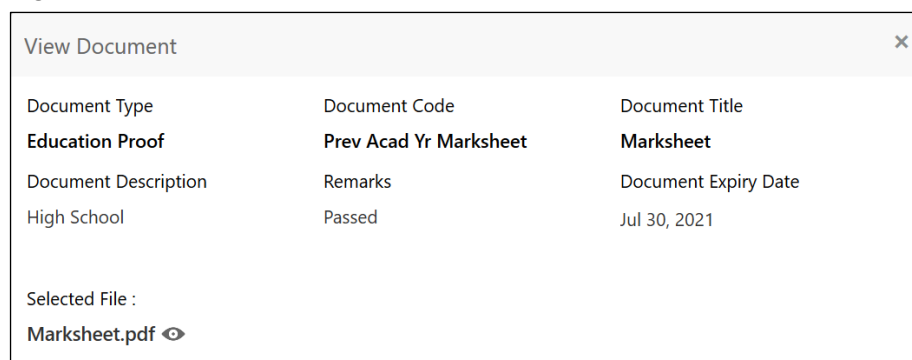
Figure 37: Documents



- Select the document status to filter the document based on the status.
- Available options are All, Open and Deleted.
- Click  on the Document tile to view, download and delete the document.
- Click **View** to view the document.

→ The **View Document** is displayed.

Figure 38: View Document



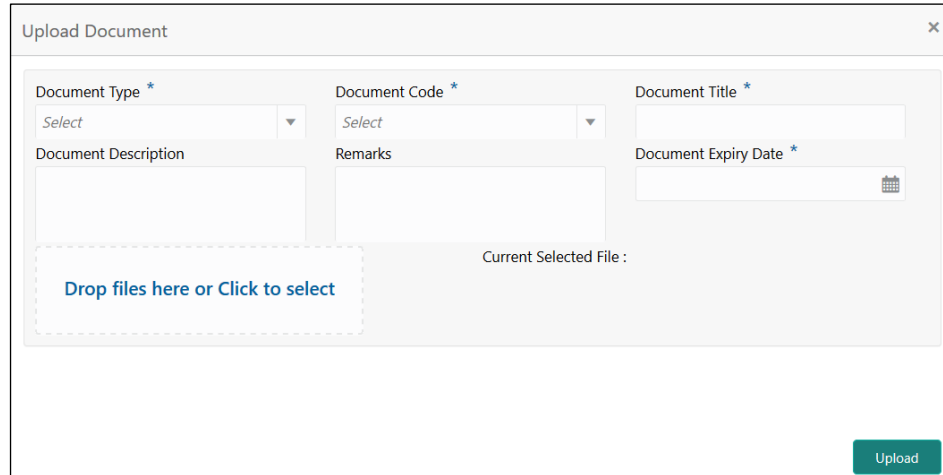
- Click **Download** to download the document.
- Click **Delete** to delete the document.

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

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

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

Figure 39: Upload Document



14. Specify the details in the relevant data fields. For more information on fields, refer to the [Error! Reference source not found..](#)

Table 29: 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.

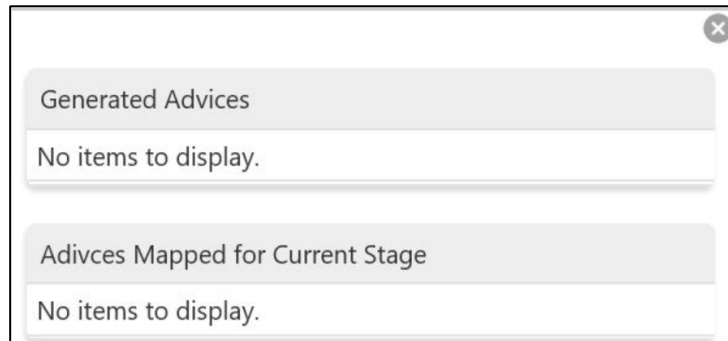
Non-mandatory documents can be deleted in any stage.

3.4.1.6 Advices

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

→ The **Advices** screen is displayed.

Figure 40: Advices



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

3.4.1.7 More

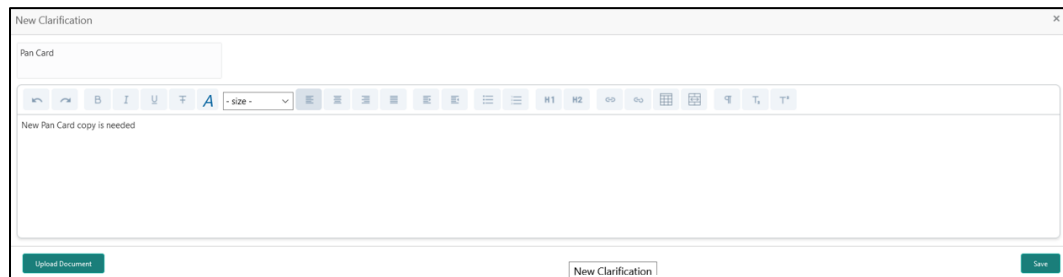
3.4.1.7.1 Clarifications Details

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

17. Click **New Clarification** to request new clarification.

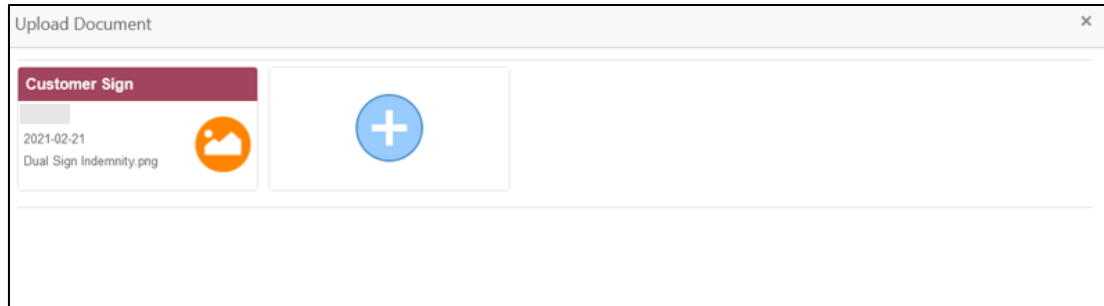
→ The **New Clarification** screen is displayed.

Figure 41: New Clarification



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

Figure 42: Upload Documents



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

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

Figure 43: Clarification Details

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

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

Figure 44: Clarification Details

Clarification Details - 000APP000014292					
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
March 26, 2020 12:00 AM New Pan Card copy is needed March 26, 2020 12:00 AM Manual Response Customer is going to visit the Branch to provide the new copy of the Pan Card. New Conversation Withdraw Clarification Accept Clarification					

Allowed actions are as following:

- Adding New Conversation
- Withdraw Clarification
- Accept Clarification

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

3.5 Reference and Feedback

3.5.1 References

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

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

Documentation Accessibility

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

3.5.2 Feedback and Support

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

4 Regional Configuration

Oracle Banking Origination (OBO) has an ability to configure different geography requirements across varied implementation. Using the regional configurator feature, users are configured and enabled for a given Entity ID such as Default and Region Code.

The region specific configurations helps to ensure the workflows adhere to the geography practices, in terms of data capture and visualizations of the application screens. This model supports a framework which is used across OBMA domains to achieve specific end user experience.

Following region specific configuration are implemented:

- Ability to set non-mandatory field to mandatory
- Ability to set a field mandatory based on another field
- Hiding a field

This chapter describes US region specific configuration which are implemented in OBO.

The fields in below table are defaulted to the respective value from backend. These fields hidden on UI.

Table 30: Defaulted Values and Hidden on UI

Field	Description
Preferred Currency	Defaulted to USD. Appears in the Customer Information data segment of the Application Entry stage.
Account Currency	Defaulted to USD. Appears in the Account Details data segment of the Application Entry stage.
Customer Type	Defaulted to Individual customer type. Appears in the Customer Information data segment of the Application Entry stage.

The fields in below table are not applicable for US region.

Table 31: Not Applicable

Field	Description
Name in Local Language	From in the Customer Information data segment of the Application Entry stage.
Citizenship By	From the Customer Information data segment of the Application Entry stage.
Marital Status	From the Customer Information data segment of the Application Entry stage.
Details Of Special Need	From the Customer Information data segment of the Application Entry stage.
Remark for Special Need	From the Customer Information data segment of the Application Entry stage.
Relationship Manager ID	From the Customer Information data segment of the Application Entry stage.
Additional Info	From all the Address section where applicable.

The fields in below table are used with US nomenclature in the respective screen.

Table 32: Nomenclature Fields

Field	Description
State/ Country Sub Division	The label is changed to State. Appears in the below stages: • In the Address Details sections of the Customer Information data segment in the Application Entry stage. • In the Address Details sections of the Nominee Details data segment in the Application Entry stage.
Cheque	The label appears as Check. Appears in the Account Details data segment of the Application Entry stage.

Field	Description
	Appears in the Account Service Preferences data segment of the Application Enrichment stage.

5 Error Codes and Messages

This topic contains the error codes and messages.

Table 33: Error Codes and Messages

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

Error Code	Messages
RPM-CC-ADD-006	Please provide valid value for Relationship with Applicant
RPM-CC-ADD-007	Please provide valid value for ID Type
RPM-CC-ADD-008	Please provide valid value for Unique Id Number
RPM-CC-ADD-009	Please provide valid value for Address Type
RPM-CC-ADD-010	Please provide valid value for Building
RPM-CC-ADD-011	Please provide valid value for State
RPM-CC-ADD-012	Please provide valid value for City
RPM-CC-ADD-013	Please provide valid value for Street
RPM-CC-ADD-014	Please provide valid value for Country
RPM-CC-ADD-015	Please provide valid value for Zip Code
RPM-CC-ADD-016	Please provide valid value for Email
RPM-CC-ADD-017	Please provide valid value for MobileId
RPM-CC-ADD-018	Please provide valid value for MobileNo
RPM-CC-ADD-019	Please select one Communication Address Type
RPM-CC-ADD-020	Address list can not be null or empty

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

Error Code	Messages
RPM-CC-ASST-007	Please provide a valid value for RevisedApprovedLimit
RPM-CC-ASST-008	Please provide a valid value for RevisedApprovedLimitCurrency
RPM-CC-ASST-009	Please select a valid dropdown value for RevisedApprovedLimitCurrency
RPM-CC-ASST-010	RevisedApprovedLimit should not be greater than RequestedCardLimit
RPM-CC-APDS-001	Please provide a valid value for User Recommendation
RPM-CC-APDS-002	Please select a valid dropdown value for User Recommendation
RPM-CC-APDS-003	User Recommendation not found in Approval Details for this Process Reference number

6 Annexure – Advices

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

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

6.1 Credit Card Approval

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

Sub: Approval of Credit Card Application

Dear Sir/Madam,

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

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

Yours faithfully,

<Manager Name>

<Bank Name>

6.2 Credit Card Rejection

Bank Name

Branch

To,

Date:

Customer Name

Address Line1

Address Line2

State

City

Pin code

Sub: Rejection of Credit Card Application

Dear Sir/Madam,

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

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

Yours faithfully,

<Manager Name>

<Bank Name>

7 List Of Glossary

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