Current Account Origination User Guide

Oracle Banking Origination

Release 14.7.1.0.0

Part Number F81701-01

May 2023

Current Account Origination User Guide

Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001
https://www.oracle.com/industries/financial-services/index.html

Contents

1 Preface

1.1 Introduction

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

1.2 Audience

This user guide is intended for the Relationship Managers (RMs) and Sales Officers in-charge of sourcing the Current Account Products from prospect and customer of the bank. This user guide 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 Current Account Origination process based on the bank’s internal operation and policies.

1.3 Document Accessibility

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

1.4 Acronyms and Abbreviations

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

Table 1: Acronyms Table

Abbreviation	Description
DS	Data Segment
System	Oracle Banking Origination Module

1.5 List of Topics

This user guide is organized as follows:

Table 2: List of Topics

Topics	Description
Current Account Origination Process	Current Account Origination process and the Reference Process flow is described in this chapter.
Current Account Origination	The defined stages through which the Current Account application has to flow before it is ready to be sent to the Host for Account Creation is described in detail in this chapter.
Error Codes and Messages	This topic provides the error codes and messages that you encounter while working with Oracle Banking Origination.
Functional Activity Codes - Glossary	Functional Activity Codes - Glossary has the alphabetical list of Current Account stages with functional activity codes and page references for quick navigation.

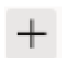
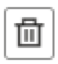
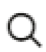
1.6 Related Documents

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

1.7 Symbols

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

Table 3: Symbols

Icons	**Function**
×	Exit
	Edit
	Add row
	Delete row
	Option list
→	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.

Action	Function
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.
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 a 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 persons such as Sales Officers, Relationship Manager, Account Opening Officers, Branch Supervisor/Managers, Loan Officers, and Credit Officers and more, handling defined functions in the lifecycle of the various product origination.

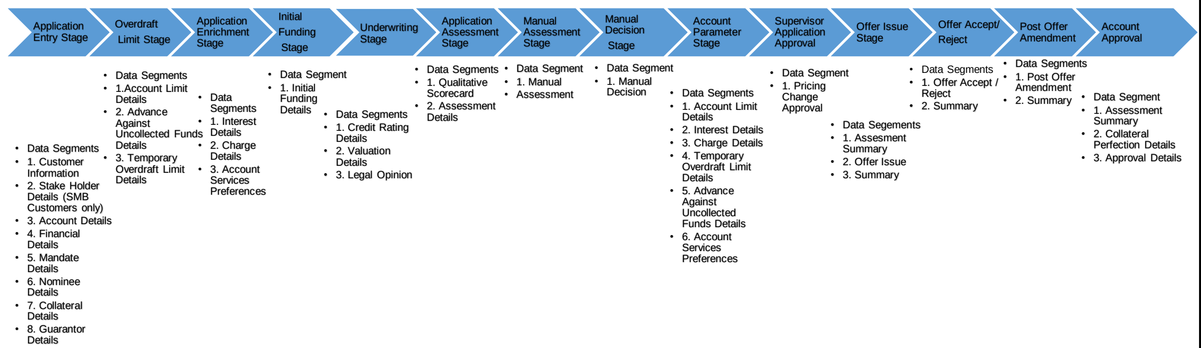
The convenience of configuring appropriate stages and the respective data segments within each of these stages, which can be business-driven, is hosted and architecture by our new platform solution. The random access navigation between data segments within a given stage are with appropriate validations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

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

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

Below flowchart provides a graphical representation of the current account opening process:

Figure 1: Workflow Diagram



3 Current Account Origination Process

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 originating single or multiple Product initiation. Once the Current Account Product origination process is initiated either as a single product origination or as part of the multiple product selection, Process Orchestrator generates the Current Account Process Reference Number on submission of the Application Initiation stage. Process Orchestrator updates the record in the Free Task process for the Application Entry stage also referred to as Task from the orchestrator perspective.

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

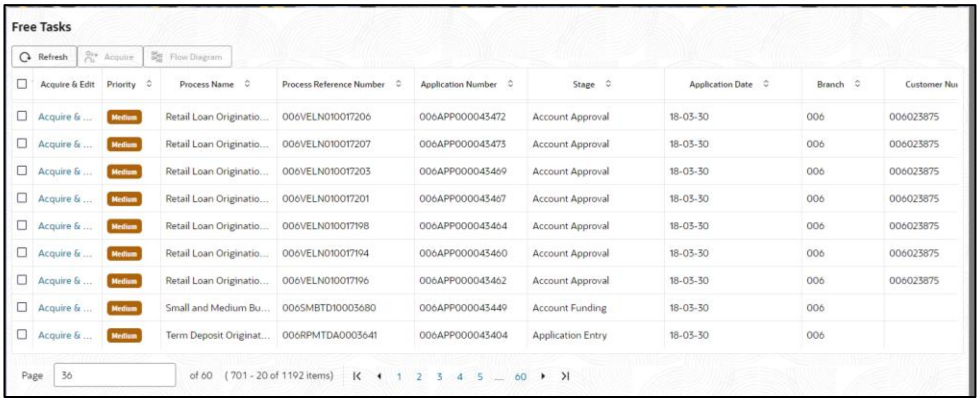
- Application Entry Stage
- Debit Assessment
- Overdraft Limit Stage
- Application Enrichment Stage
- Account Funding Stage
- Underwriting Stage
- Application Assessment Stage
- Manual Credit Assessment Stage
- Manual Credit Decision Stage
- Account Parameter Setup Stage
- Supervisor Application Approval Stage
- Offer Issue Stage
- Offer Accept / Reject Stage
- Post Offer Amendment Stage
- Account Approval Stage
- Manual Retry Stage

To acquire and edit respective stage:

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

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

Figure 2: Free Tasks



2. Click **Acquire & Edit** from the Actions column against the stage which user wants to update.

3.1 Application Entry Stage

Based on the access configuration, user can view the records in Free Task. In this stage user can capture the details that are required to open a current account. This stage is automatically submitted on below conditions:

- If the bank level configuration for allowing the full application submission is set as **Yes**.
- If the user captures the required details in all the data segments of the **Application Entry** stage as part of the **Application Initiation** stage on clicking the **Application** button in the **Product Details** data segment.

To open Current Account Application Entry task:

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 **Current Account Application Entry** stage is displayed.

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

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.

3.1.1.1 For Individual Customer Type

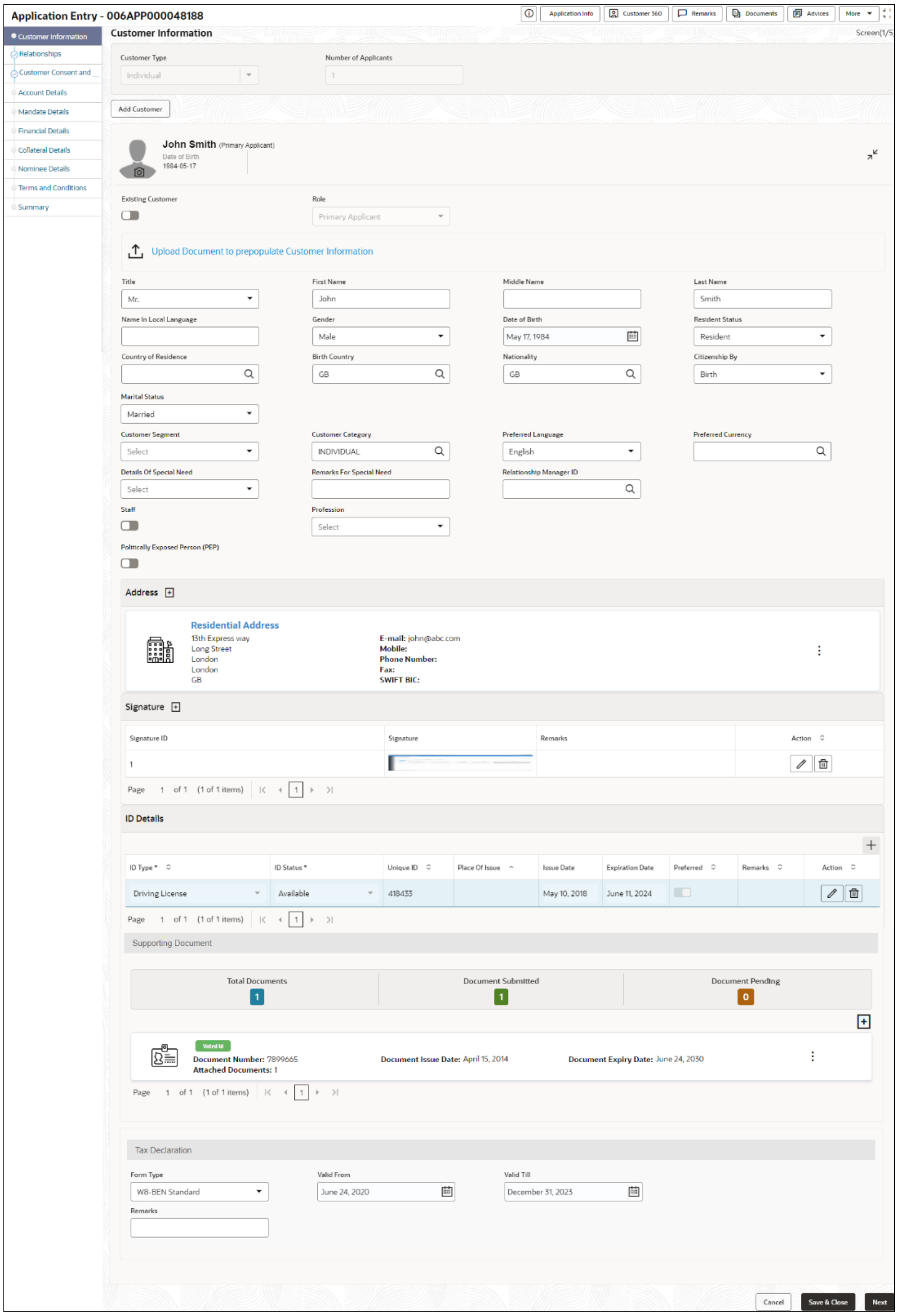
To capture customer information details:

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 appear based on the region-specific configuration. Refer Regional Specific section below to understand the regionalization impact on this screen.

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

Figure 3: Customer Information - Individual



2. Enter the details in each sections.

   OR

   Click the **Upload Document to prepopulate Customer** 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 field mentioned as **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. It gets auto calculated based on the number of applicants that are added by **Add applicant**.
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.
Add Customer	Click **Add Customer** to add another customer other than primary applicant.
Existing Customer	Select to indicate if customer is existing customer.
Role	Displays the applicant role. The first customer which is added while initiating an application is considered as primary applicant. By default the **Primary Applicant** option appears in this field.

	This field is enabled if you add customer other than the primary customer. You can select role from the available options: • **Joint** • **Guarantor** The options that are selected in the **Allowed Applicants Roles** field of the **Business Product Preferences** data segment in the **Business Product** screen appear for selection.
CIF Number	Search and select the CIF number. This field appears for only existing customers. Once the CIF number is selected, the system identifies whether the entered CIF number matches the Office of Foreign Assets Control (OFAC) list. If the response is positive then an error appears stating the selected CIF is of an **Invalid Customer Status**. The account opening process is not initiated with that customer.
Title	Select the title of the applicant from the drop-down list.
First Name	Specify the first name of the applicant.
Middle Name	Specify the middle name of the applicant.
Last Name	Specify the last name of the applicant.
Name in Local Language	Specify the name in local language of the applicant.
Gender	Specify the Gender of the applicant from the drop-down list.
Date of Birth	Select the date of birth of the applicant.
Resident Status	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**

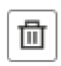
	• **Hearing Impairment**
Remarks For Special Need	Specify the remarks for the special need selected.
Relationship Manager ID	Search and select the Relationship Manager ID for the applicant.
Staff	Select the toggle to indicate if the customer is employee of the bank.
Profession	Select the profession of 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 fetched 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 sub division.
Country	Select and search the country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Addition Info	In this section you can provide addition information.
Sub Department	Specify the sub department.
Department	Specify the department.
Building Number	Specify the building number.
Post Box	Specify the post box code.

District Name	Specify the district name.
Floor	Specify the floor number.
Room	Specify the room number.
Locality	Specify the locality.
Landmark	Specify the landmark.
Contact Name / Narrative	Specify the name of the contact person.
Media	In this section you can provide digital contact details.
Mobile	Click + to add mobile details.
ISD code	Specify the international subscriber dialing code of the mobile number.
Mobile Number	Specify the mobile number.
Preferred	Select to indicate if the given mobile number is the preferred number.
Action	You can edit or delete the added mobile details.
Email	Click + to add email details.
Email Id	Specify the email ID.
Preferred	Select to indicate if the given email ID is the preferred ID.
Action	You can edit or delete the added email details.
Phone	Click + to add phone details.
ISD code	Specify the international subscriber dialing code of the phone number.
Area Code	Specify the area code of the phone number.
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.
Swift	Click + to add swift details.
Business Identifier Code	Specify the business identifier code.
Address Line 1	Specify the address from line 1 to line 4.
Preferred	Select to indicate if the given swift details are the preferred details.
Action	You can edit or delete the added swift details.
FAX	Click + to add fax details.
ISD Code	Specify the international subscriber dialing code of the phone number.
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.

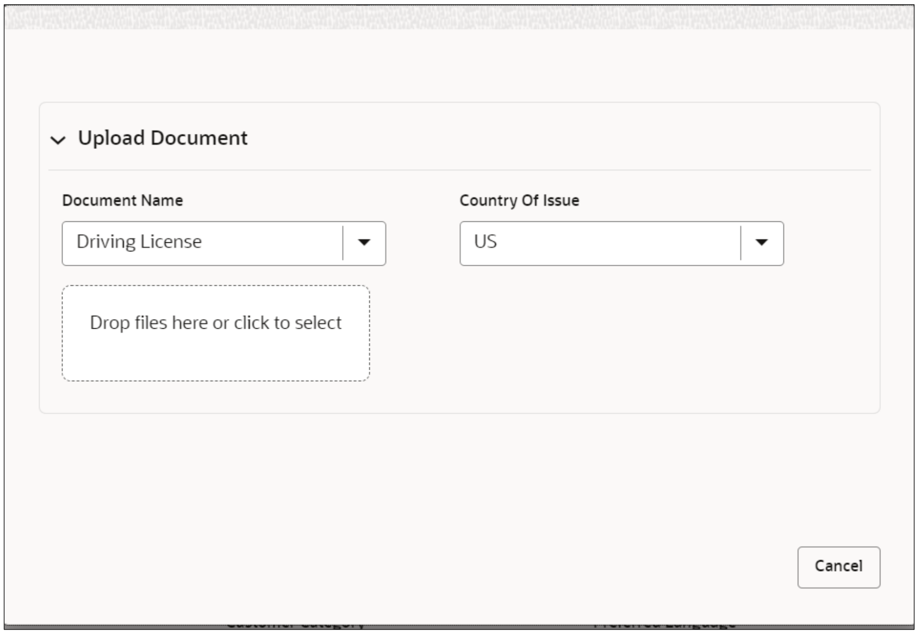
4. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed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

To upload document for fetching customer information:

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

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

Figure 4: Customer Information – Upload Document



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

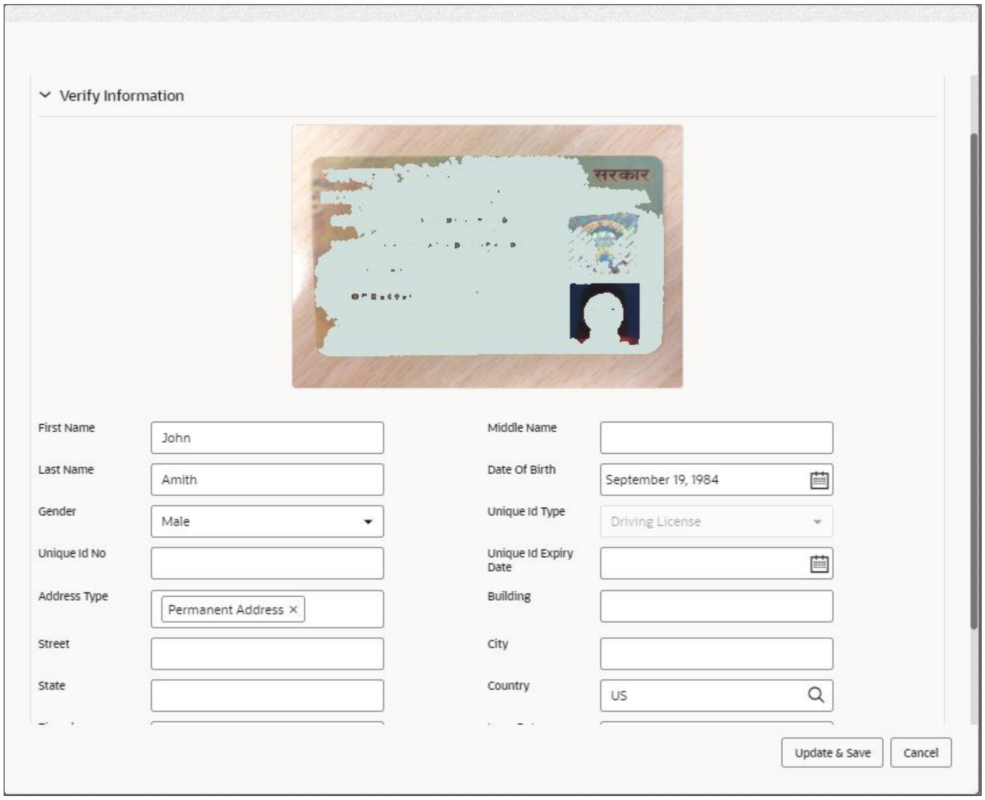
Table 6: Customer Information - Upload Document – Field Description

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 5: Verify Information



2. 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.

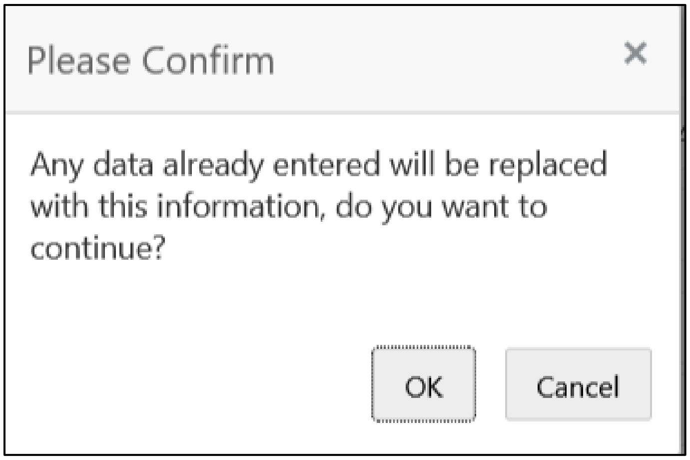
Field	Description
Unique Id Type	Displays the unique ID type of the applicant based on the document uploaded.
Unique Id No	This field is pre-populated with the extracted data. Modify the unique ID number of the uploaded document, if required.
Unique Id Expiry	This field is pre-populated with the extracted 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**.
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.

Field	Description
	NOTE: This field appears only if the **Document Name** is selected as **Driving License**.
City	This field is pre-populated with the extracted data. Modify the city name of the applicant, if required. **NOTE:** This field appears only if the **Document Name** is selected as **Driving License**.
State	This field is pre-populated with the extracted data. Modify the state of the applicant, if required. **NOTE:** This field appears only if the **Document Name** is selected as **Driving License**.
Country	This field is pre-populated with the extracted data. Modify the country name of the applicant, if required. **NOTE:** This field appears only if the **Document Name** is selected as **Driving License**.
Zipcode	This field is pre-populated with the extracted data. Modify the zip code of the applicant, if required. **NOTE:** This field appears only if the **Document Name** is selected as **Driving License**.
Issue Date	This field is pre-populated with the extracted data. Modify the issue date of the driving license, if required. **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**

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

→ The **Confirmation** screen displays.

Figure 6: Confirmation



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

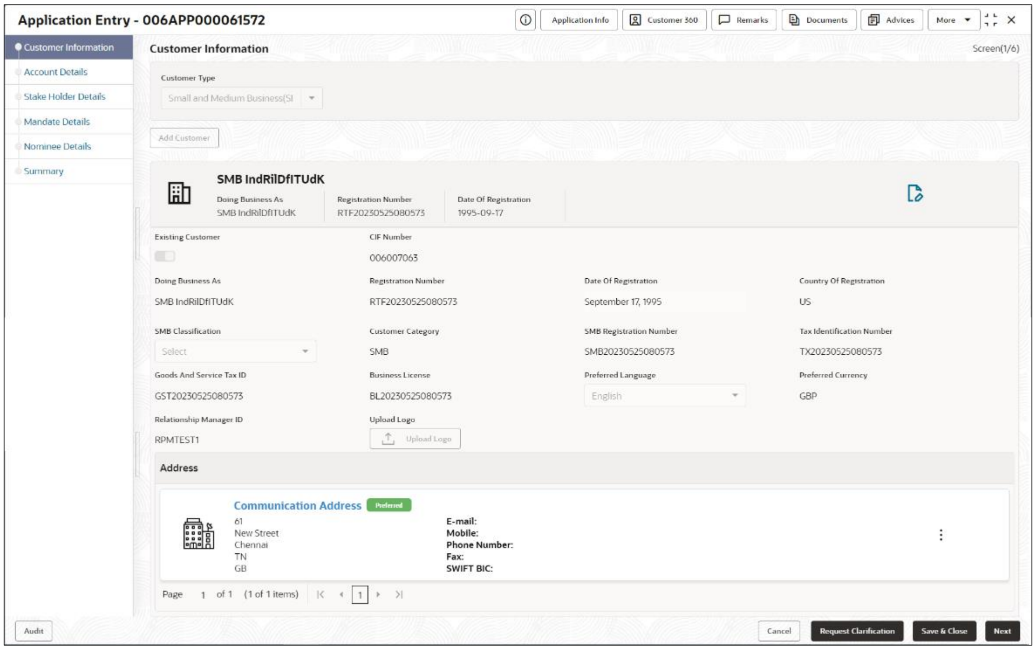
3.1.1.2 For Small and Medium Business (SMB) Customer Type

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.

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

Figure 7: Customer Information – Small and Medium Business (SMB)



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

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

Field	Description
Customer Type	Displays the customer type based on the product selected.
Doing Business As	Displays the business name of the SMB customer.
Registration Number	Displays the registration number of the business.
Date of Registration	Displays the registration date of the business.
Edit	Click **Edit** to modify the existing customer details and address details. Click **Save** to save the modified details and click **Cancel** to cancel the modifications. **Edit** will be visible only for existing customers.
Existing Customer	Select to indicate if customer is existing customer.
CIF Number	Search and select the CIF number.
Doing Business As	Specify the name of the business.

Field	Description
Registration Number	Specify the registration number of the business.
Date of Registration	Select the registration date of the business.
Country of Registration	Search and select the country code where the business is registered.
SMB Classification	Select the SMB Classification from the dropdown list. Available options are: • **Micro** • **Small** • **Medium**
Customer Category	Search and select the customer category.
SMB Registration Number	Specify the SMB registration number.
Tax Identification Number	Specify the tax identification number of the SMB customer.
Goods and Service Tax ID	Specify the goods and service tax ID.
Business License	Specify the business license.
Preferred Language	Select the preferred language.
Preferred Currency	Select the preferred currency.
Relationship Manager ID	Specify the relationship manager ID.
Upload Logo	Click **Upload Logo** button to upload the logo for the business.
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click ⊞ to add address details.

Field	Description
	Click to perform below actions on the added address details, • Click **View** to view the address details,. • Click **Edit** to edit the address details, • Click **Delete** to delete the address details
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 fetched in the address section.
Address Line 1	Specify the building name.

Field	Description
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
State / Country Sub Division	Specify the state or country sub division.
Address To	Select the date till when you were connected with the given address.
Country	Select and search the country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Addition Info	In this section you can provide addition information.
Sub Department	Specify the sub department.
Department	Specify the department.
Building Number	Specify the building number.
Post Box	Specify the post box code.
District Name	Specify the district name.
Floor	Specify the floor number.
Room	Specify the room number.
Locality	Specify the locality.
Landmark	Specify the landmark.
Contact Name / Narrative	Specify the name of the contact person.
Media	In this section you can provide digital contact details.
Mobile	Click + to add mobile details.
ISD code	Specify the international subscriber dialing code of the mobile number.

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

Field	Description
ISD Code	Specify the international subscriber dialing code of the phone number.
Fax Number	Specify the fax number details.
Preferred	Select to indicate if the given fax number is the preferred number.

3. 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.
   If the **Customer Dedupe** check is enabled, the application will perform the Dedupe check for the new customer details on clicking **Next** button. For more information, refer the **Customer Dedupe Check** section. :

Customer Dedupe Check:

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

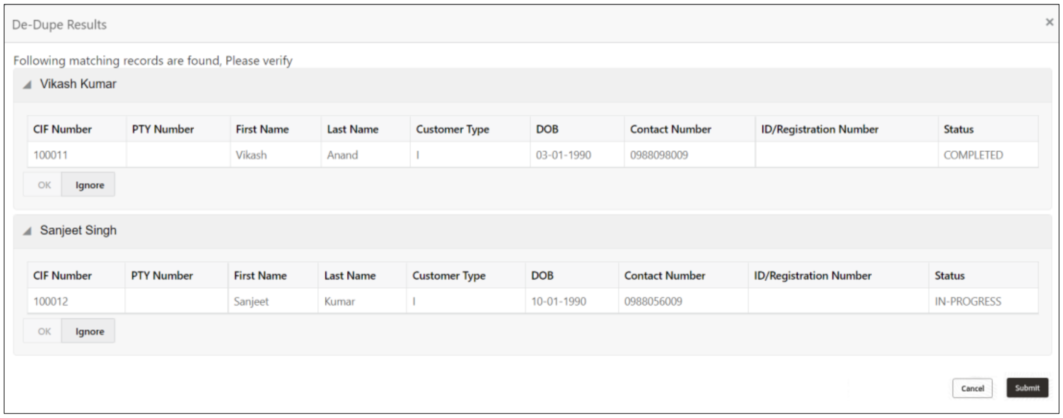
If the **Customer Dedupe** service check is enabled, upon capturing the New Customer details, the system compares the same with the existing customers records. If there are any matching hits, the list of Duplicate records which matches to the New Customer Details will be displayed.

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

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

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

Figure 8: De-Dupe Results



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

Table 9: De-Dupe Results – Field Description

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

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

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

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 benefical to both customer and bank. Below are the available relationship types,

- Service Member - If related party is served in military services.
- Guardian – If added customer is minor then guardian relation is added.

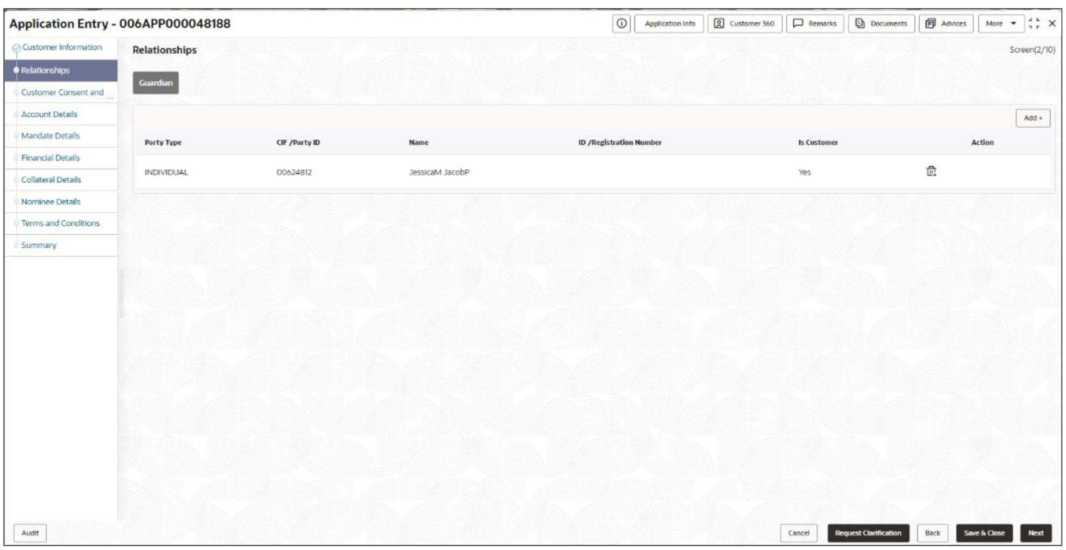
This data segment is applicable only for Individual type of customer.

To add relationships of customers:

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

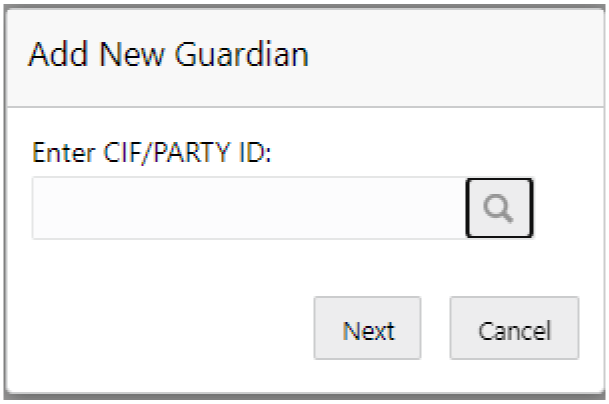
→ The **Relationship** screen appears.

Figure 9: Relationships



2. In the Relationships screen, select the appropriate relationship tab to add the details.
3. If the party is auto populated on the screen then click the party name to expand the section and add related party.
4. Click  to add the party. The **Add New<Relationship Type>** popup appears for entering the CIF or Party ID.

Figure 10: Add New <relationship type>



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

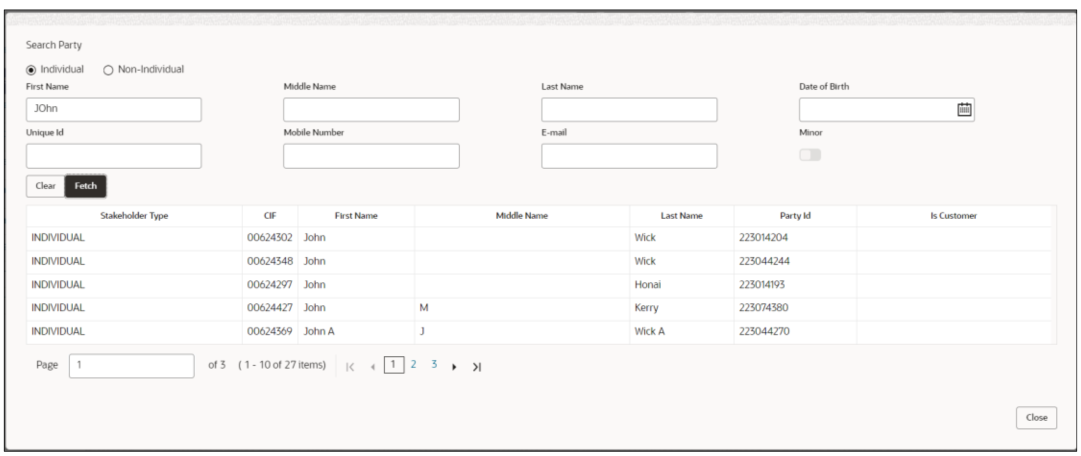
   OR

   Click  to search party.

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

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

   Figure 11: Search Party



7. 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 10: 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.
Minor	Specify to indicate if the party is minor.
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.

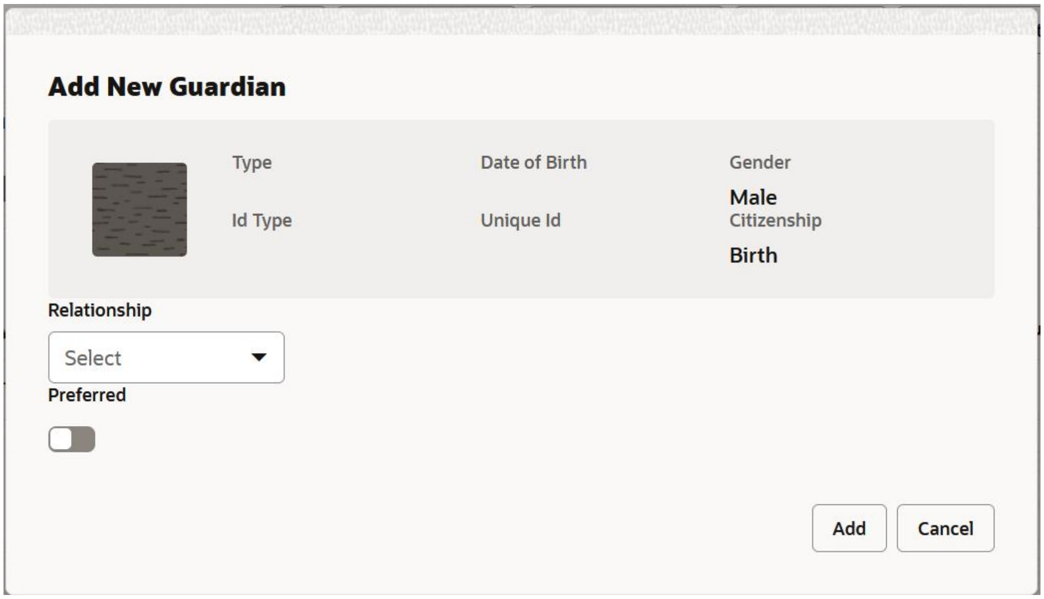
Table 11: Search Party – Non Individual

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.

Field	Description
Registration Date	Displays the registration date.
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.

8. Double click on the record which you want to select.
9. If you enter the CIF or Party ID in the **CIF/PARTY ID** field and click **Next**, then the **Add New Guardian** screen appears.

Figure 12: Add New Guardian



10. From the **Relationship** field, select the relationship of the select party with the customer involved in the application.

11. In the **Preferred** field, select the toggle to mark the selected party as preferred

Table 12: Add New Guardian

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 • Citizenship
Relationship	Specify the relationship of the new added party with party involved in account opening application.

Field	Description
	The options are: • Spouse • Father • Mother • Daughter • Guardian • Son
Preferred	Specify to indicate the added party is preferred as guardian. It is mandatory to add one **Preferred** party

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

NOTE: It is mandatory to add one **Preferred** party.

Table 13: Relationship

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

13. 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:

3.1.3 Customer Consent and Preference

Consent and preference data segments captures, specific customer consent and preferences for communication and data sharing. Customer consent and preferences are used to comply with various regulatory and bank compliance policies and processes.

This data segment is applicable only for Individual type of customer.

Prerequisite

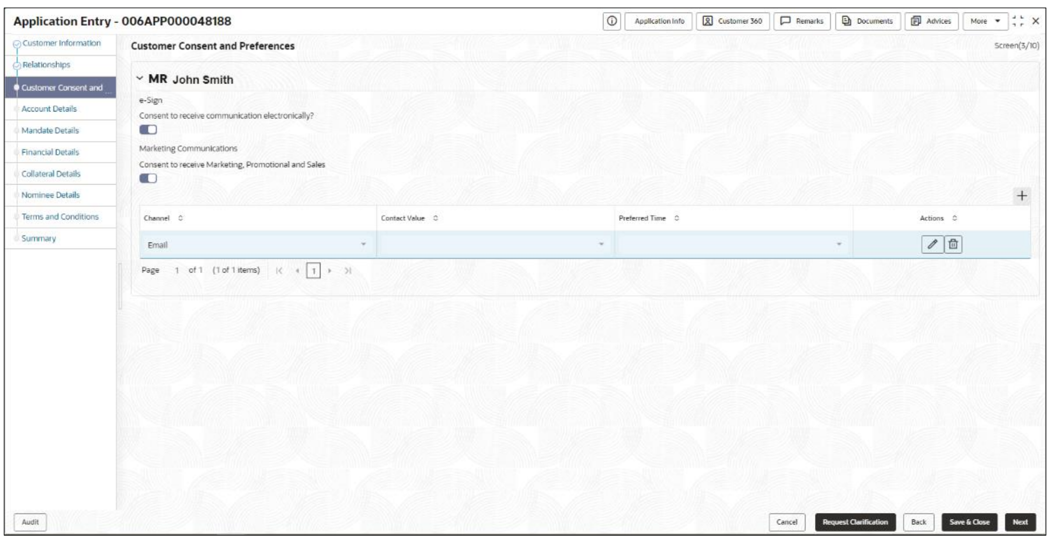
- Questionnaire is created in the PDS and later mapped to the relevant regulations and product types are part of seed data configuration.

To add customer consent and preference:

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

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

Figure 13: Customer Consent and Preference



2. The sections on the screen appears based on the configurations. This section displays a set of questions which vary based on the party type and the regulations of the bank's location.

   Click ▶ to expand each section.

3. Specify the details in the relevant data fields. The fields which are marked with Required 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 14: 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 The communication information is auto populated if media information is captured in the **Address** section of the **Customer Information** data segment.
Contact Value	Specify the contact value related to the selected channel.
Preferred Time	Specify the preferred time to receive marketing communication.
Action	Click to add the entered ID details. Click to edit the added ID details

Field	Description
	Click to delete the added ID details.
Privacy Information	Specify the appropriate answer for the questions that appears based on the configuration.
Consent of Minor	This section appear only in case the age of minor lies within the age limit of minor of the stage. The age is calculated from the date of birth captured in **Customer Information** data segment and validated with validation model in PDS.
Consent Received from Guardian	Specify whether the consent is received from guardian.
Date of Receipt	Specify the date of receipt.

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.

3.1.4 Stake Holder Details

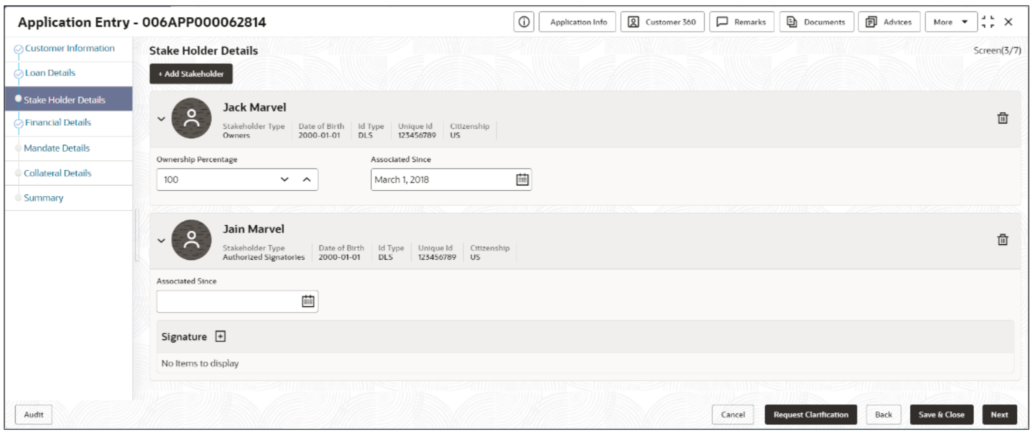
The **Stake Holder Details** data segment allows to capture the Stake Holder details for the business. This data segment is applicable only if the **Customer Type** is selected as **Small and Medium Business (SMB)**.

To add stake holder details:

1. Select **+ Add Stakeholder** to add the Stake Holders for the business

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

Figure 14: Stake Holder Details



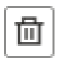
2. Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.

Table 15: Stake Holder Details – Field Description

Field	Description
Stake Holder Type	Select the Stakeholder type from the dropdown list. Available options are • **Owners** • **Authorized Signatories** • **Guarantors** • **Suppliers**
Existing Customer	Select the toggle to indicate if the customer is an existing customer or not.
CIF Number	Click **Search** icon and select the CIF number. This field appears only if the **Existing Customer** toggle is enabled. Once the CIF number is selected, the system identifies whether the entered CIF number matches the Office of Foreign Assets Control (OFAC) list. If response is positive then an error appears stating the selected CIF is of an **Invalid Customer Status**. The account opening process is not initiated with that customer.
Owners	
Ownership Percentage	Specify the ownership percentage.
Associated Since	Select the date from when the Stake Holder is associated with the business.
Authorized Signatories For the existing customers, the Signature details will be in read-only mode. For the new customers, the user will be able to add, edit and delete the Signature details.	
Associated Since	Select the date from when the Stake Holder is associated with the business.

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

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

Field	Description
Quantity	Specify the quantity of the item.
Supply Frequency	Specify the supply frequency.
Start Date – End Date	Select the start and end date for the supplier.
Add Supply Details	Click this button to add new supply details.
	Click this icon to delete the row.

3. To onboard the New Customers, disable the **Existing Customer** toggle. By Default, the **Existing Customer** is enabled.

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

   Figure 15: Customer Onboarding

4. Select the appropriate option from the **Customer Category** list.

   - If you select **Individual** option to onboard individual type of customer, refer field description table and procedure from **3.1.1.1 For Individual Customer Type** of **Customer Information** data segment.

   - If you select **Small and Medium Business** option to onboard small and medium business type of customer, refer field description table and procedure from **3.1.1.2 For Small and Medium Business Customer Type** of **Customer Information** data segment

5. 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:

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

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

3.1.5 Account Details

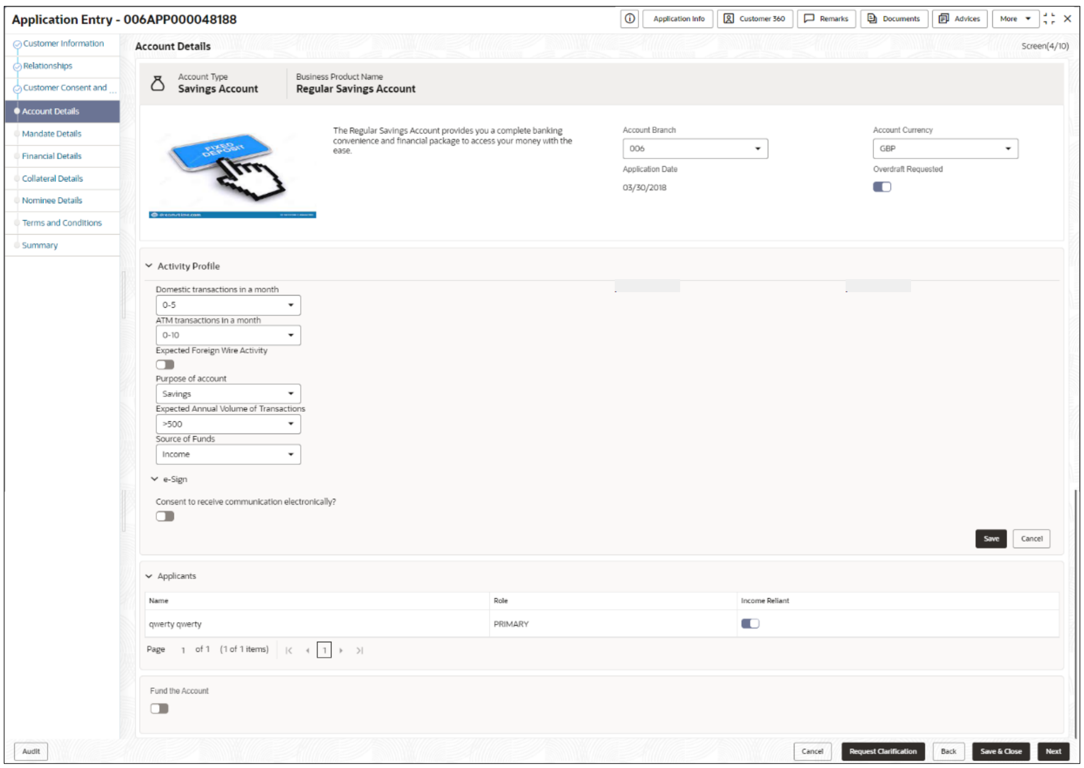
The Account Details data segment displays the account details.

To add account details:

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

   → The **Account Details** data segment appears.

Figure 16: Account Details



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

Table 16: Account Details - Field Description

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

Field	Description
Product Image	Displays the product image.
Product Description	Displays a short description of the business product.
Account Branch	Search and select the account branch. By default, system displays the account branch as selected in Application Initiate stage.
Account Currency	Search and select the account currency. By default, system displays the account currency as selected in Application Initiate stage.
Application Date	Select the date on which the application was initiated.
Overdraft Requested	Select to indicate if overdraft is required.
Activity Profile	Capture the activity profile of the saving accounts. This questionnaire appears based on the seed configuration set for the product type. Below are the list of sample questions, which are configured as part of activity profile questionnaire.
Domestic Transaction in Month	Specify the number of domestic transaction you perform in a month. The available options are; • >10 • 5-10 • 0-5 These options appears are based on the questionnaire configuration.
ATM Transactions in a Month	Specify the number of ATM transactions you perform in a month. The available options are: • 0-10 • 10-20

Field	Description
	• >20 These options appears are based on the questionnaire configuration.
Source of Funds	Specify the source of funds. The available options are: • Rent • Income • Alimony • Pension These options appears are based on the questionnaire configuration.
Expected Annual Volume of Transactions	Specify the expected annual volume of transactions. The available options are: • >5000 • >2000 • >500 These options appears are based on the questionnaire configuration.
Expected Foreign Wire Activity	Specify whether you expect the foreign wire activity. These options appears are based on the questionnaire configuration.
Purpose of Account	Specify the purpose of account opening. The available options are: • Salary • Savings • Investment

Field	Description
	These options appears are based on the questionnaire configuration.
Courtesy Overdraft	Specify whether you expect courtesy overdraft.
Choose which one you wish to opt in for Courtesy OD	Specify to indicate which option you prefer in courtesy OD account. The available options are • ATM • POS
E-Sign	Specify whether the customer needs electronic communication. If the answer is **Yes** then it is mandatory to capture the e-mail ID for communication in the application. This questionnaire appears based on the seed configuration set for the product type.
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.
Income Reliant	Select to indicate whether the applicant is income reliant. The applicant’s financial details are captured only if this indication is selected. This field appears if the **Overdraft Requested** is selected. It is mandatory to select at least one applicant as **Income Reliant**.
Fund the Account	Indicate that if initial funding is taken for the account opening. Initial funding through Cash, Account Transfer and Other Bank Cheque is allowed. Select the required option from the drop-down box. This field is conditional **mandatory**.

Field	Description
Fund By	Select the fund mode from the drop-down list. Available options are: • **Account Transfer** • **External Account Transfer**
Transaction Number	Specify the transaction number. This field appears if you select **External Account Transfer** option from the **Fund By** field.
Amount	Specify the fund amount.
Value Date	Displays the Current Business date.
Account Number	Specify the account number or search to fetch and select the appropriate account number. This field appears if you select the **Account Transfer** option in the **Fund By** field. **NOTE:** In **Select Account Number** popup, you can view only the accounts of the existing customers involved in the application.
Account Name	Displays the account name for the selected account number.
Cheque Number	Specify the Cheque number.
Cheque Date	Select the Cheque date. This field is non-mandatory for **Account Transfer** funding mode. This field is mandatory for **Other Bank Cheque** funding mode.

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

NOTE: For automated process of the Fund by Mode ‘Cash’, a request for the initial funding transaction is sent to Teller Module on submit of the Application Entry stage, if Initial

Funding details are updated. The status of the teller transaction is then validated in the Initial Funding Details data segment of Account Funding stage.

3.1.6 Financial Details

The Financial Details data segment allows to capture the financial details of a single customer or multiple customers. This data segment is mandatory if below condition are opt:

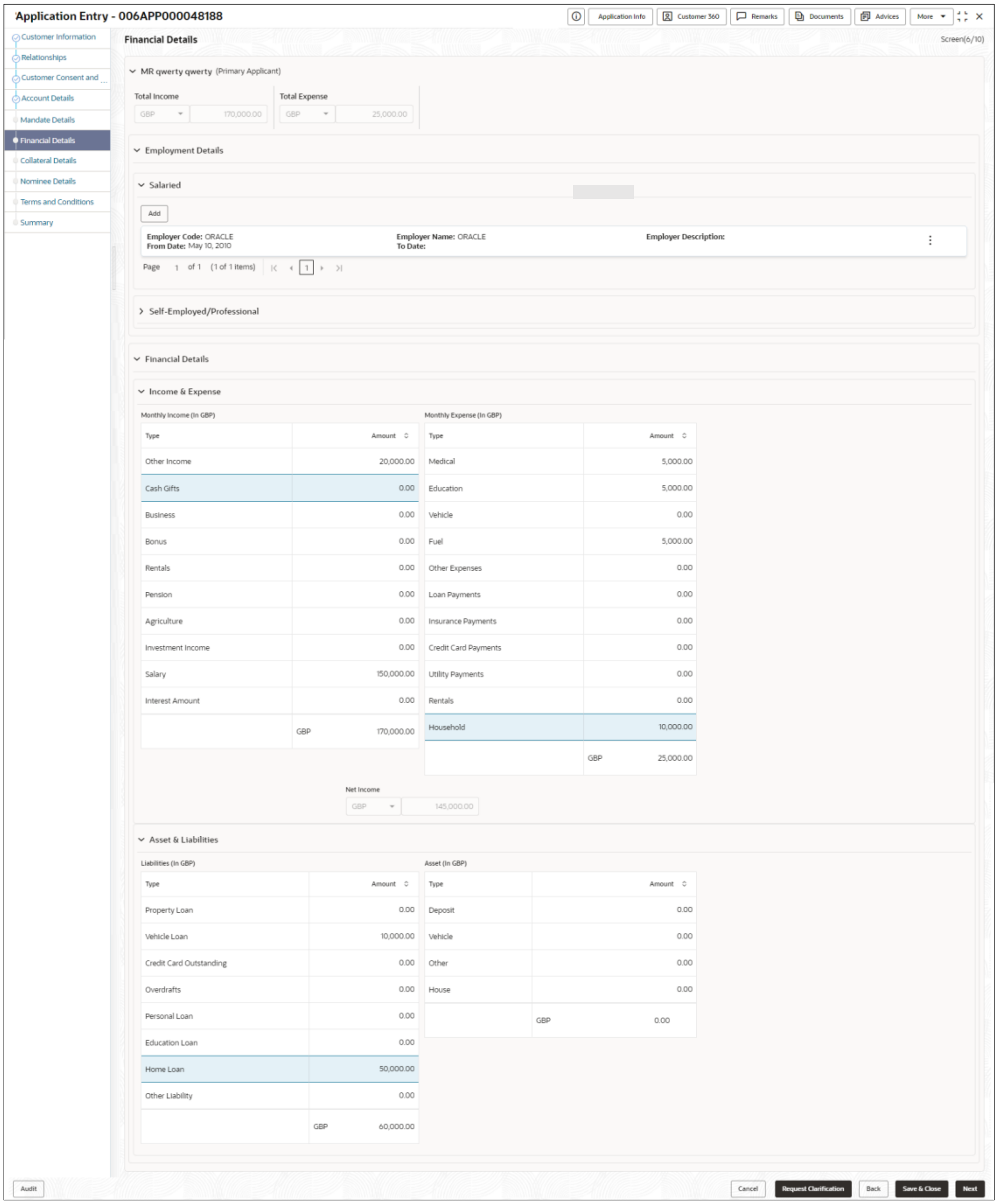
- The **Capture Financial Details** toggle is selected in the **Business Product Preference** data segment while configuring a business product.
- The business product is allowed to opt overdraft.
- The Overdraft Requested toggle is selected.in the Account Details data segment.

To add financial details:

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

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

Figure 17: Financial Details



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

Table 17: Financial Details - Field Description

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.
Employer Description	Specify the employer description.

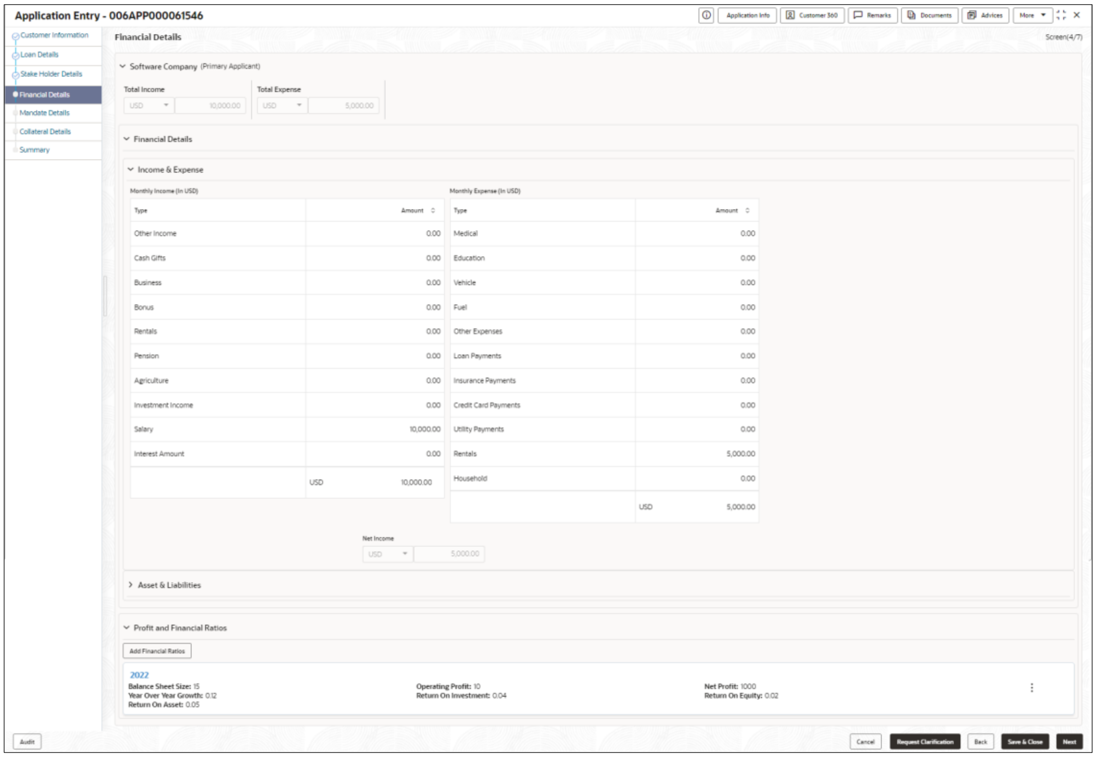
Field	Description
Organization Category	Select the organization type from the drop-down list. Available options are: • **Government** • **NGO** • **Private Limited**
Demographics	**Select the demographics from the drop-down list. Available options are:** • **Global** • **Domestic**
<Actions>	Click **Edit** 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.

Figure 18: Financial Details – SMB Customers

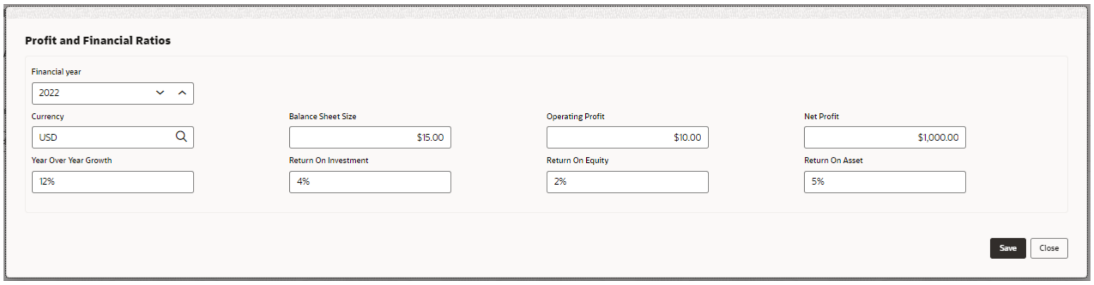


3. Click **Add Financial Ratios** to update the profit and financial ratios of the business.

   The user will have the option to capture the relevant data for various financial years.

   → The **Profit and Financial Ratios** screen displays.

Figure 19: Profit and Financial Ratios



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

Table 18: Financial Details: SMB – Field Description

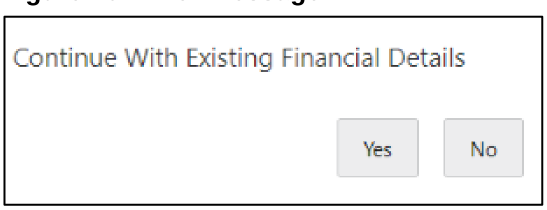
Field	Description
<Applicant Name along with Role of applicant>	Displays the applicant name along with applicant role as captured in the **Customer Information** data segment.
Total Income	Displays the total income and the currency of the applicant.
Total Expenses	Displays the total expenses and the currency of the applicant.
Financial Details	In this section you can capture the financial details of SMB type of customer.
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**

Field	Description
	• **Other Expenses** • **Loan Payments** • **Utility Payments** • **Insurance Payments** • **Credit Card Payments** Total gets calculated automatically. 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.

Field	Description
Profit and Financial Ratios	This field appears only if the **Customer Type** is selected as **Small and Medium Business (SMB)**.
Financial Year	Select the Financial Year from the dropdown list.
Currency	Click Search icon and select the currency from the available list.
Balance Sheet Size	Specify the balance sheet size.
Operating Profit	Specify the operating profit of the business.
Net Profit	Specify the net profit of the business.
Year Over Year Growth	Specify the growth of the business year on year.
Return On Investment	Specify the return on investments.
Return On Equity	Specify the return on equity.
Return On Asset	Specify the return on asset.

5. 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 20: Error Message



.

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

3.1.7 Mandate Details

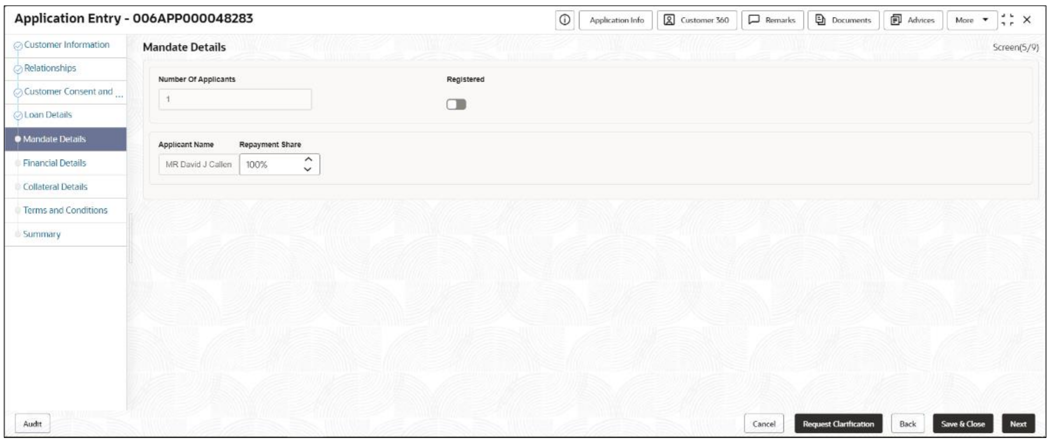
The Mandate Details data segment allows to capture the mode of operation for the account.

To capture the mandate details:

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

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

Figure 21: Mandate Details - Individuals



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

Table 19: Mandate Details - Field Description

Field	Description
Mode of Operation	Select the mode of operation relevant for the account from the drop-down list. Available options are: • **Single** • **Jointly** • **Anyone** • **Survivor** • **Either or Survivor** • **Former or Survivor** • **As per Mandate** This field is non-editable and displayed as **As per Mandate** if the **Customer Type** is selected as **Small and Medium Business (SMB)**.

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

Table 20: Mandate Details - Field Description

Field	Description
Amount From	Specify the amount from which the mandate is to be considered. Auto-updated as '0' for the first row and for the next rows based on the entered amount.
Amount To	Specify the amount up to which the mandate is to be considered.
Required No. of Signatories	Specify the number of signatories for the mandate band.
Remarks	Specify remarks, if any.
Add Mandate	Click **Add Mandate** to add additional row of mandate.

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.

3.1.8 Collateral Details

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

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

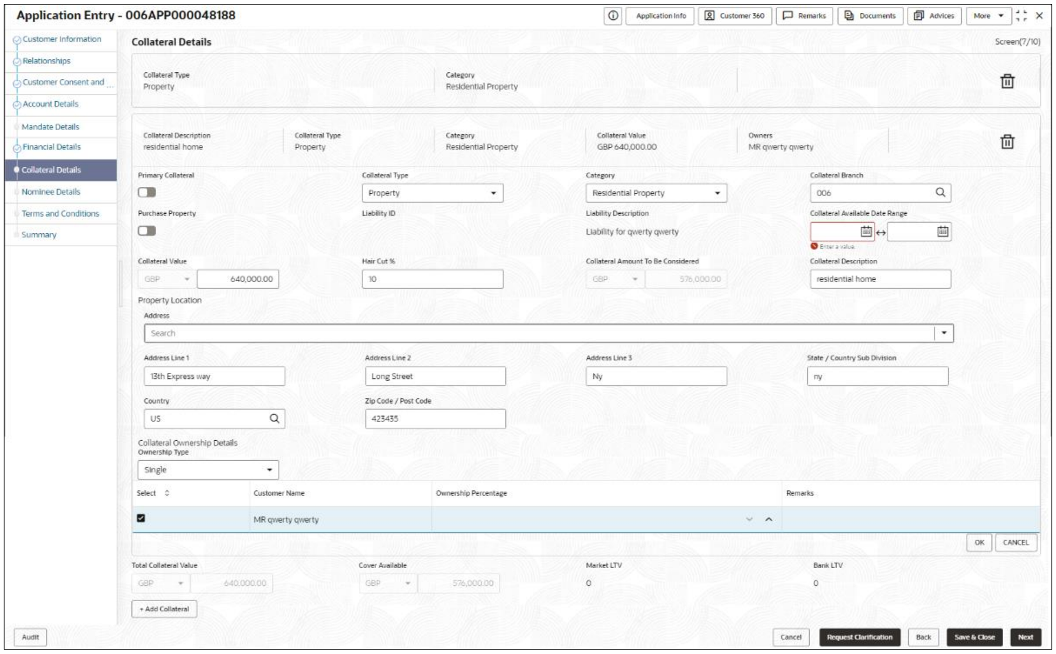
The user can acquire the application from Free Tasks list.

To add collaterals details:

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

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

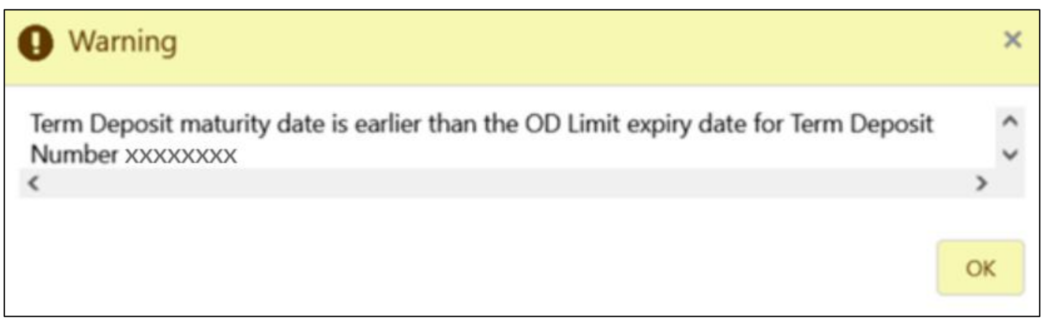
Figure 22: Collateral Details



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

→ The **Warning** screen is displayed

Figure 23: Warning



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

Table 21: Collateral Details - Field Description

Primary Collateral	Specify the primary collateral.
Collateral Type	Select the collateral type. Available options are: • **Property** • **Guarantee**

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

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

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

Collateral Description	Specify the collateral description.
Property Location	In this section you can enter property address which is added as collateral. This section appears only if you select **Property** from the **Collateral Type l**ist. The fields appears if you select the **Property** option from the **Collateral Type** list.
Address	Specify the address to search already captured address. Based on configuration, on entering few letters, the system fetches the related address that are already captured. Based on the selection, the fields are auto populated 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 sub division.
Country	Select and search the country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Collateral Ownership Details	In this section you specify the ownership details of the collateral property. This section displays all the customers that are involved in the loan application. The fields appears if you select the **Property** option from the **Collateral Type** list.

Ownership Type	Select the ownership type of the property. The available options are • **Single** • **Joint** The fields appears if you select the **Property** option from the **Collateral Type** list.
Select	Select the appropriate customer as owner from the list. The fields appears if you select the **Property** option from the **Collateral Type** list.
Customer Name	Displays the customer name along with title. The fields appears if you select the **Property** option from the **Collateral Type** list.
Ownership Percentage	Displays the percentage of the ownership of the customer. The fields appears if you select the **Property** option from the **Collateral Type** list.
Remark	Displays the remark of the customer. The fields appears if you select the **Property** option from the **Collateral Type** list.
Market LTV	Displays the market LTV.
Bank LTV	Displays the bank LTV.
Collateral Description	Displays the description of the collateral.
Collateral Type	Displays the collateral type.
Category	Displays the category of the collateral.
Collateral Value	Displays the collateral value.
Owners	Displays the owner names of the collateral.

<Actions>	Displays the actions that you can perform on the added collateral. • - Click delete to delete the added collateral. • - Click down arrow to view the collateral details.
Total Collateral Value	Displays the total value of collateral. **NOTE:** This field will be auto updated based on the number of collaterals.
Cover Available	Displays the cover available. **NOTE:** This field will be auto updated based on the number of collaterals.

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

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

3.1.9 Nominee Details

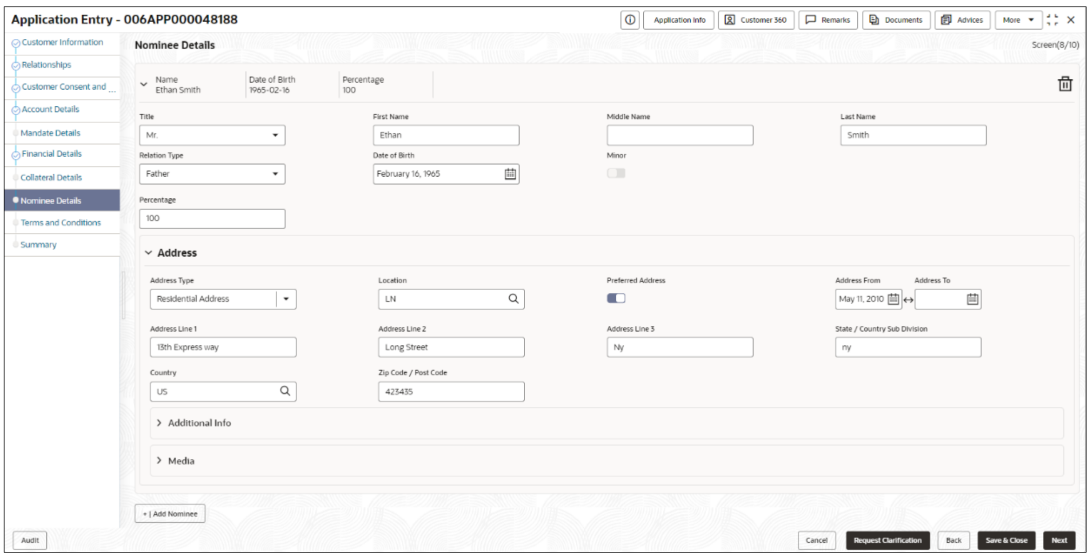
The Nominee Details data segment allows capturing details of the nominee for the account. This is a non-mandatory data segment. It allows capturing multiple nominees also for the account, if required. Nominee can also be minor, in which case, it is mandatory to provide details of the guardian. For SMB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

To add nominee details:

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

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

   Figure 24: Nominee Details

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

   Table 22: Nominee Details - Field Description

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

Field	Description
Relationship Type	Select the relationship type of the nominee with the applicant.
Date of Birth	Select the date of birth of the nominee.
Minor	Select to indicate if nominee is minor. The system calculates based on Date of Birth and enables this field.
Add Guardian	**Click the Add Guardian link to add the guardian details.** The link appears if the **Minor** field is enabled. This field is conditional mandatory.
Percentage	Specify the percentage to be considered for distribution of the account balance in case of uneventful death of the applicant.
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant.
Address Type	Select the address type for the applicant from the drop-down list. • **Permanent Address** • **Residential Address** • **Communication Address** • **Office Address**
Location	Select and search the location.
Preferred Address	Select to indicate if you want the selected address type as preferred address type.
Address From	Select the date from when you are connected with the given address.
Address To	Select the date till when you were connected with the given address.

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

Field	Description
Contact Name / Narrative	Specify the name of the contact person.
Media	In this section you can provide digital contact details.
Mobile	Click + to add mobile details.
ISD code	Specify the international subscriber dialing code of the mobile number.
Mobile Number	Specify the mobile number.
Preferred	Select to indicate if the given mobile number is the preferred number.
Action	You can edit or delete the added mobile details.
Email	Click + to add email details.
Email Id	Specify the email ID.
Preferred	Select to indicate if the given email ID is the preferred ID.
Action	You can edit or delete the added email details.
Phone	Click + to add phone details.
ISD code	Specify the international subscriber dialing code of the phone number.
Area Code	Specify the area code of the phone number.
Preferred	Select to indicate if the given phone number is the preferred number.
Action	You can edit or delete the added phone details.
Swift	Click + to add swift details.

Field	Description
Business Identifier Code	Specify the business identifier code.
Address Line 1	Specify the address from line 1 to line 4.
Preferred	Select to indicate if the given swift details are the preferred details.
Action	You can edit or delete the added swift details.
FAX	Click + to add fax details.
ISD Code	Specify the international subscriber dialing code of the phone number.
Fax Number	Specify the fax number details.
Preferred	Select to indicate if the given fax number is the preferred number.
Add Nominee	Click to add additional nominee for the account.

6. 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.:

3.1.9.1 Guardian Details

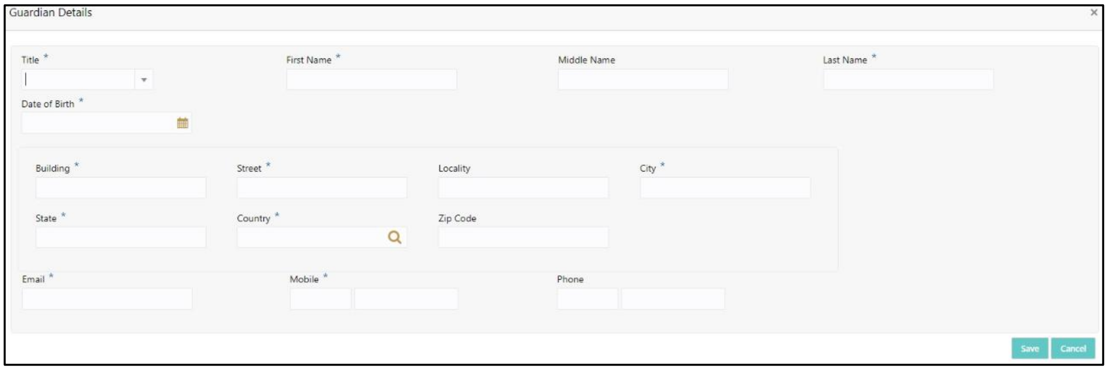
This screen allows to capture details of the guardian of the minor nominee.

To add guardian details:

1. Click Add Guardian Details on Nominee Details screen.

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

Figure 25: Guardian Details



2. Specify the details in the relevant data fields.

   Refer the Nominee Details field description table for detailed information on each field.

3. Click **Save** to save the guardian details.

3.1.10 Terms and Conditions

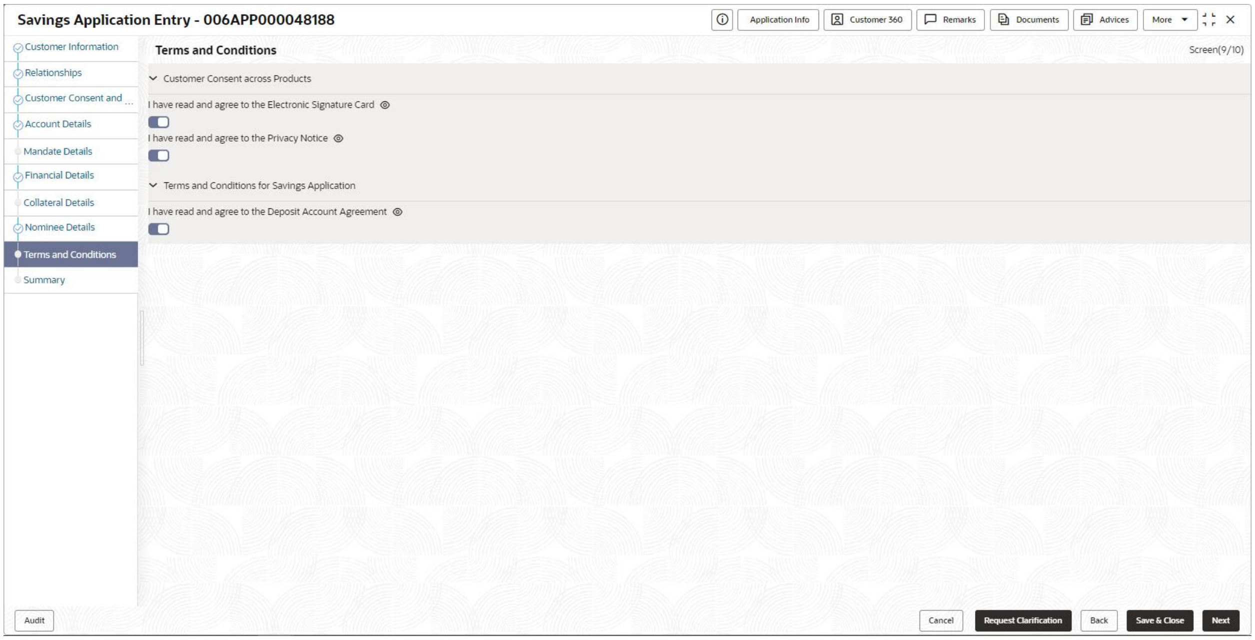
In this data segment user can capture term and conditions consents from the applicants. The customer consents are same across products but few term and conditions defer based on the applied products. They appears in questionnaire format based on the configurations. This questionnaire is mapped at product configuration level. It is mandatory to accept all term and condition to proceed with application.

To capture terms and conditions:

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

→ The **Term and Conditions** screen appears.

Figure 26: Term and Conditions



2. Click  to view the term and conditions.
3. In the **Customer Consent across Products** section, select to capture the customer consents.
4. In the **Term and Conditions for Saving Application** section, select to accept the product level term and conditions.
5. 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:

3.1.11 Summary

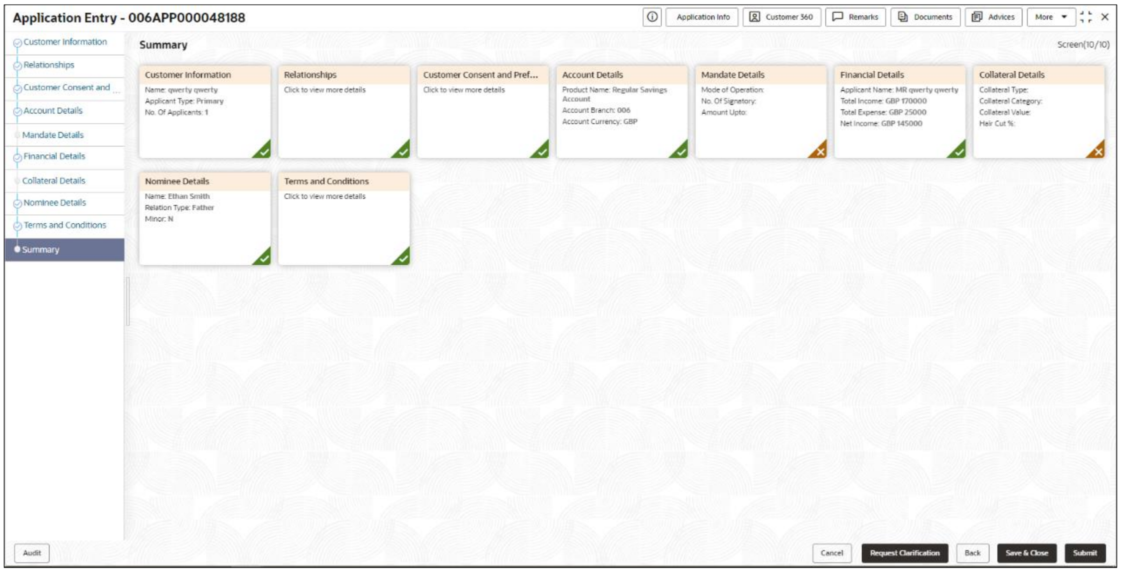
The **Summary** displays the tiles for all the data segments in the Application Entry stage. The tiles display the important details captured in the specified data segment.

To view the summary of all data segment:

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

   → The **Summary** screen is displayed.

Figure 27: Summary



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

Table 23: Summary Application Entry - Field Description

Data Segment	Description
Customer Information	Displays the customer information details.
Stake Holder Details	Displays the stake holder details. This data segment appears only if the **Customer Type** selected as **Small and Medium Business (SMB)**.
Account Details	Displays the account details.

Data Segment	Description
Financial Details	Displays the financial details.
Mandate Details	Displays the mandate details.
Nominee Details	Displays the nominee details.
Collateral Details	Displays the collateral details.
Term and Conditions	Displays the term and conditions.

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

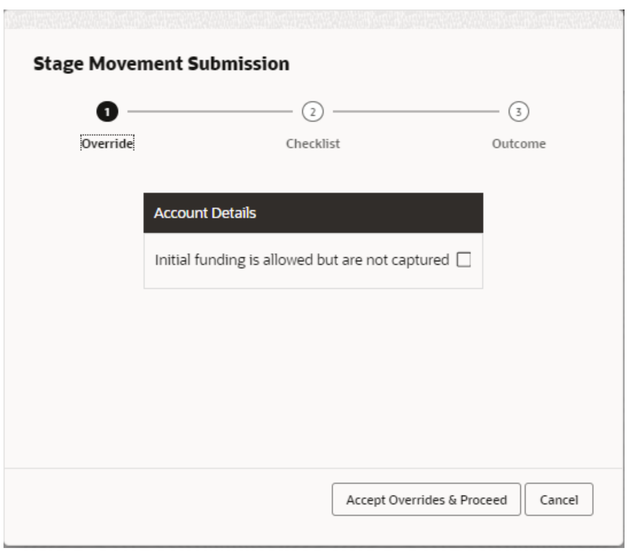
   Application De-Dupe:

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

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

   → The **Overrides** screen is displayed.

   Figure 28: Overrides

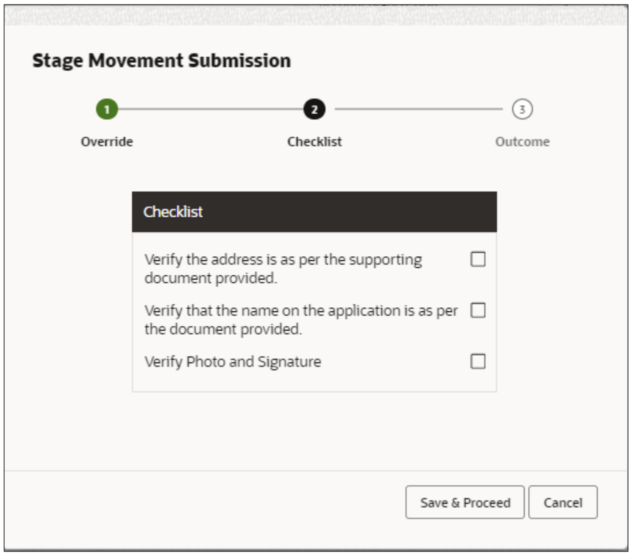


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click Proceed Next.

→ The **Checklist** screen is displayed.

Figure 29: Checklist



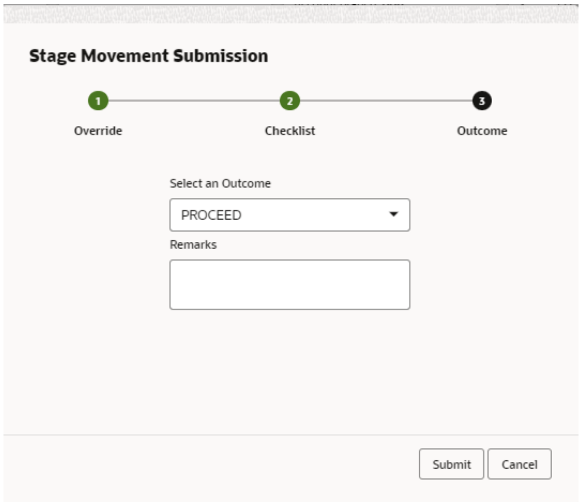
Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

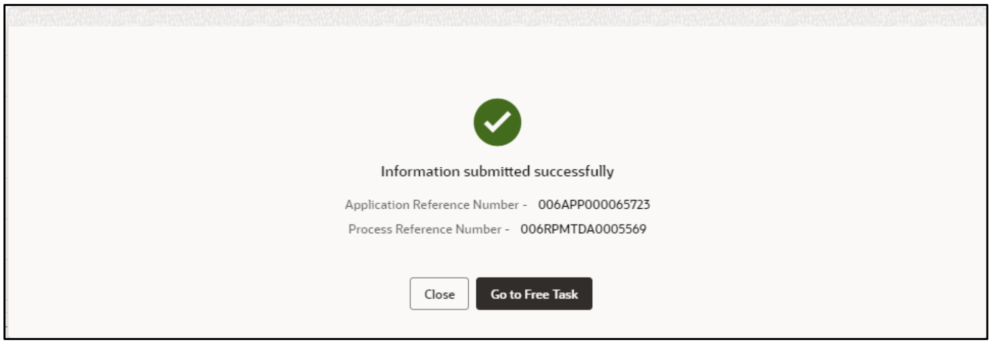
Figure 30: Outcome



6. 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 **Application Entry** stage for the saving application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Saving Application Enrichment.** The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code.**
     - If the **Overdraft Requested** toggle is OFF then, submit of this stage, will move the application into the **Application Enrichment** stage.
     - If the **Overdraft Requested** toggle is ON then, submit of this stage, will move the application into the **Overdraft Limit** Stage.
   - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
7. Enter the remarks in **Remarks**.
8. Click **Submit**.

   → The **Confirmation** screen is displayed.

Figure 31: Confirmation



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

9. 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 [Saving Account] to the Application Enrichment stage. This application will be available in the FREE TASKS list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

NOTE:

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

3.2 Debit Assessment

In the process of account opening of saving product this stage appears if the Know Your Customer (KYC) is not completed for the applicants involved in the applications.

This stage appears in following conditions:

- The applicant is new.
- Existing customer but the KYC stage is not completed.
- Existing customer but the KYC stage is Referred.

To open Debit Assessment task:

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 **Debit Assessment** stage is displayed.

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

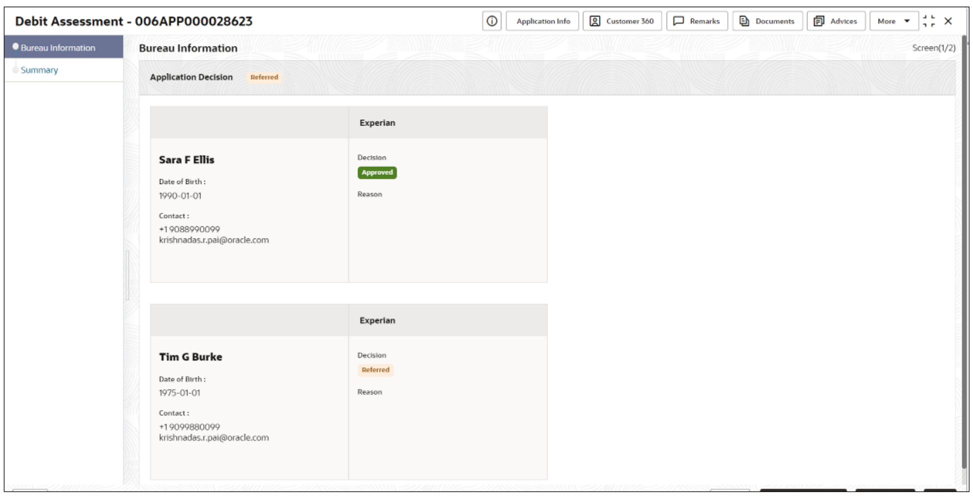
3.2.1 Bureau Information

In this data segment user can view the bureau information of application and status of all the applicants that are involved in the application.

1. On acquiring the **Debit Assessment** task, the **Bureau Information** data segment appears and call to bureau service is initiated for display the bureau information related to application and applicants.

→ The **Bureau Information** screen appears.

Figure 32: Bureau Information



Refer below table for detailed information on each sections.

Table 24: Bureau Information

Field	Description
Application Decision	Displays the application decision status. This status appears based on the debit assessment of the applicants as below: • **Referred** – If KYC status of any applicant is **Referred**. • **Approved**: - If KYC status of all the applicants are **Approved**. • **Declined**: - If KYC status of any applicant is **Declined**

Field	Description
	• **Not Initiated**: If KYC status of any applicants is **KYC Non Compliant.** This status appears for new applicants.
Applicants tile	In this section below fields appear with the captured information in the **Application Entry** stage: • <Name of applicant> • Date of Birth <yyyy/mm/dd> • Mobile Number, Email ID and Phone Number as Contact details • Decision as Approved, Referred or Declined • Reason for the decision

2. 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:

3.2.2 Summary

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

To view the summary and submit the task:

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

→ The **Summary** screen is displayed.

Figure 33: 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 25: Summary - Field Description

Data Segment	Description
Bureau Information	Displays the bureau information details.

2. 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:

3.3 Overdraft Limit Stage

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

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

To add overdraft limits:

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 **Overdraft Limit Details** stage is displayed.

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

3.3.1 Account Limit Details

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

To add account limit details

1. On acquiring the **Overdraft Limit Details** task, the **Account Limit Details** data segment appears.
2. Click **Add Overdraft** to capture the overdraft limits.
3. Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.

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

Figure 34: Account Limit Details - Individuals

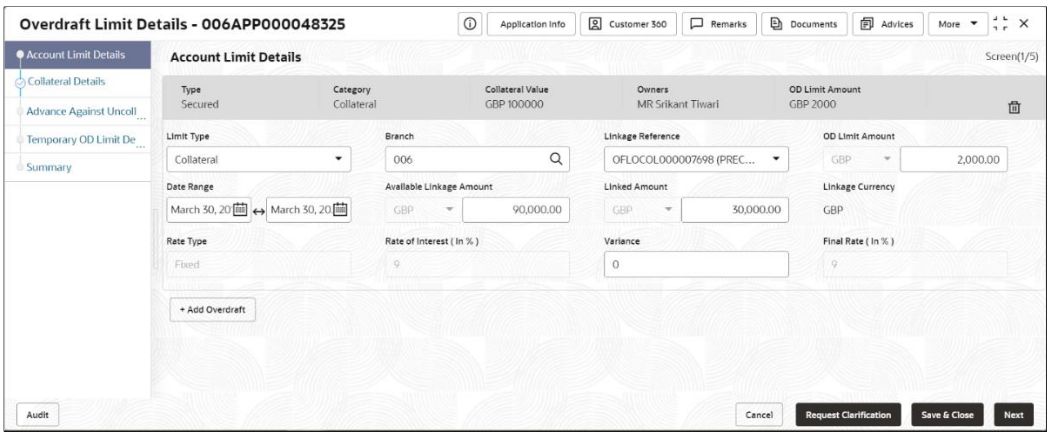


Table 26: Account Limit Details – Field Description

Field	Description
Limit Type	Select the limit type from the drop-down list. **Note:** System defaults the same limit type for the subsequent overdraft details added.
Branch	Specify the branch code where the account limit is configured.
Linkage Reference	Select the linkage reference number from the dropdown list.
OD Limit Amount	Select the currency and specify the overdraft limit amount for the account.

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

Field	Description
Final Rate	Displays the effective rate calculated and based on the below parameters: • **Rate Value** and the **Margin** for floating rate type. • **Rate of Interest** and the **Variance** for fixed rate type.

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

   OR

   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.

3.3.2 Collateral Details

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

To add collateral details:

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

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

Figure 35: Collateral Details

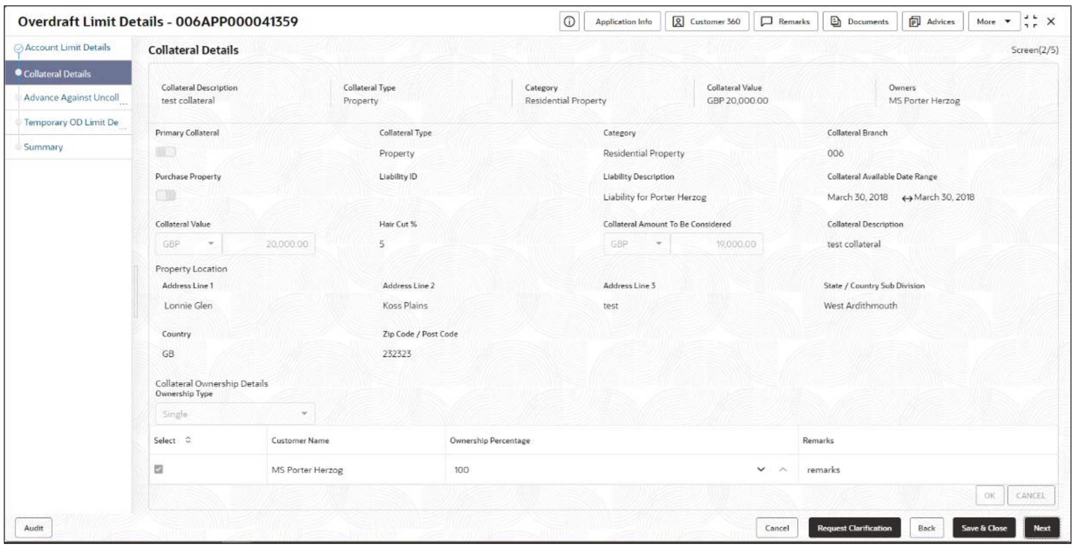


Table 27 : Collateral Details

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

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

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

Field	Description
	This field appears if the **Property** option is selected from the **Collateral Type** list.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.
Collateral Available Date Range	Select the date range of the collateral. The range indicates the date from and date up to, which the collateral is available.
Collateral Value	Specify the value of the collateral.
Hair Cut %	Specify the percentage of Hair Cut.
Collateral Amount To Be Considered	Displays the collateral amount to be considered. Collateral Amount = (Hair Cut % Collateral Value)

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

6. 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.

3.3.3 Advance against Uncollected Funds

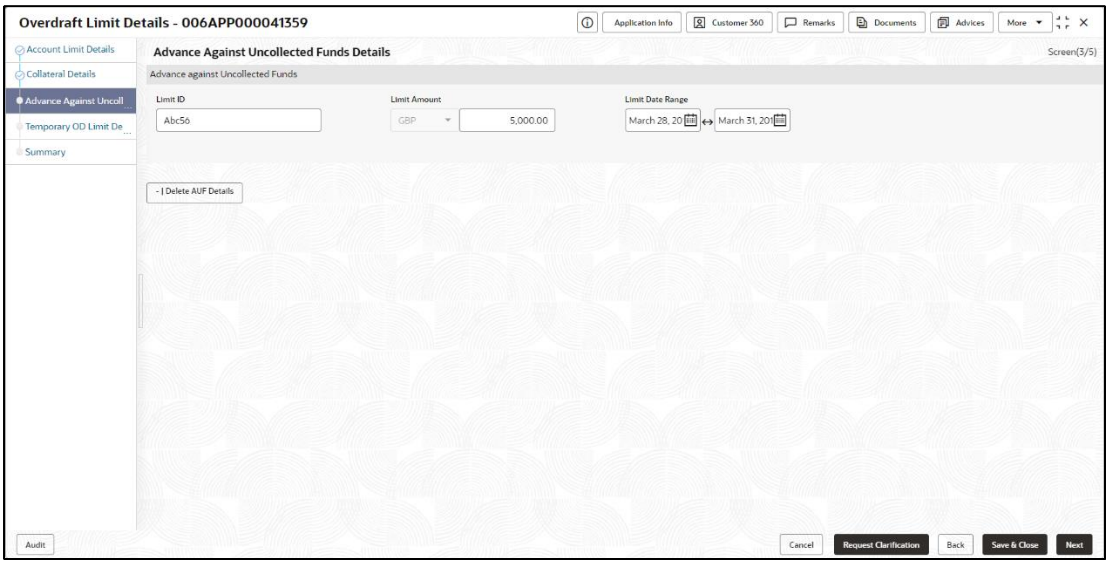
The Advance against Uncollected Funds data segment displays the configuration required for advance against uncollected fund to be provided to the account.

To add uncollected funds details:

1. Click **Next** in the previous data segment to proceed with next data segment, after successfully capturing the data.
2. Click **Add AUF Details** to capture the Advance Against Uncollected Funds.

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

Figure 36: Advance against Uncollected Funds



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

Table 28: Advance against Uncollected Funds – Field Description

Field	Description
Add AUF Details	Select to capture the advanced against uncollected funds limit details.
Limit ID	Specify the advance against uncollected funds limit ID.
Limit Amount	Select the currency and specify the AUF limit amount.
Limit Date Range	Select the limit date range.

5. 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.

3.3.4 Temporary Overdraft Limit

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

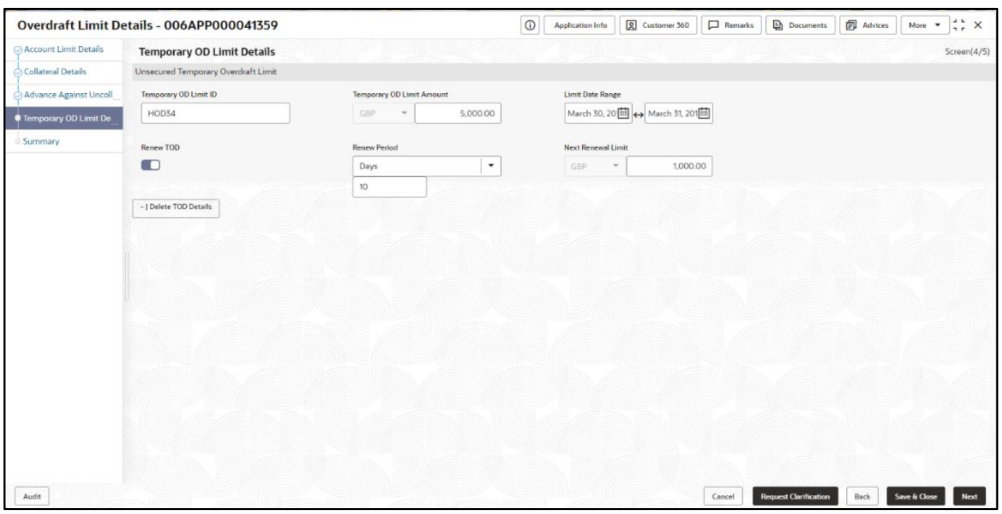
To add temporary overdraft limit:

1. Click **Next** in the previous data segment to proceed with next data segment, after successfully capturing the data.
2. Click **Add TOD Details** to capture the Temporary Overdraft Limit Details.

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

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

   Figure 37: Unsecured Temporary Overdraft Limit Details

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

Table 29: Temporary Overdraft Limit – Field Description

Field	Description
Add TOD Details	Select to capture the temporary overdraft limit details.
Temporary OD Limit ID	Specify the temporary overdraft limit ID.

Field	Description
Temporary Overdraft Limit Amount	Select the currency and specify the temporary overdraft limit amount.
Limit Start Date	Select the limit start date.
Limit End Date	Select the limit expiry date.
Renew TOD	Select to indicate if temporary overdraft limit is to be renewed.
Renew Period	In case of TOD renewal is allowed, select the period from the drop-down list. Available options are: • **Days** • **Months** • **Year**
Next Limit Amount	In case of TOD renewal is allowed, specify the renewal amount.

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

3.3.5 Summary

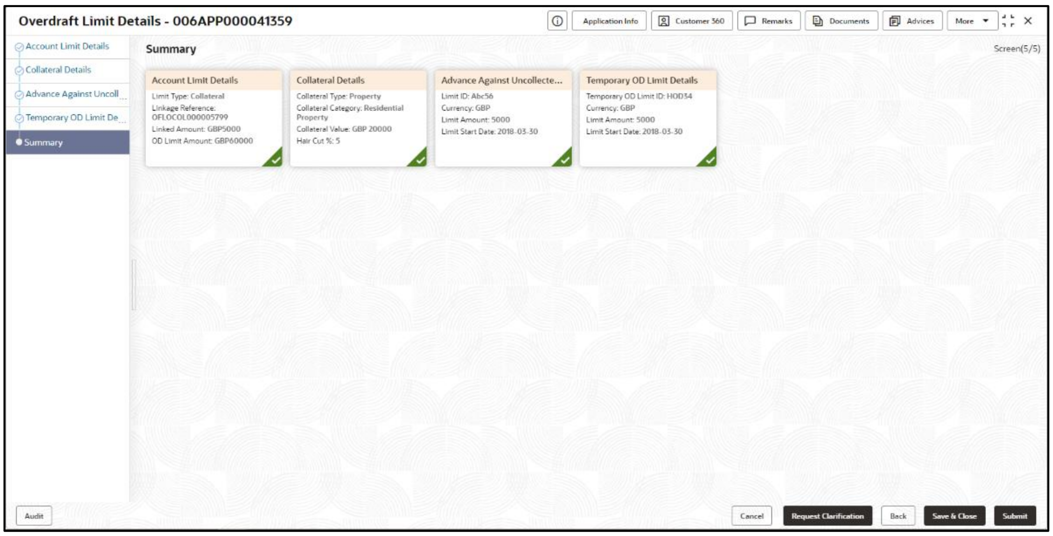
The Summary displays the tiles for all the data segments in the Overdraft Limit stage. The tiles display the important details captured in the specified data segment.

To view the summary of the stage:

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

   → The **Summary** screen is displayed.

Figure 38: 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.

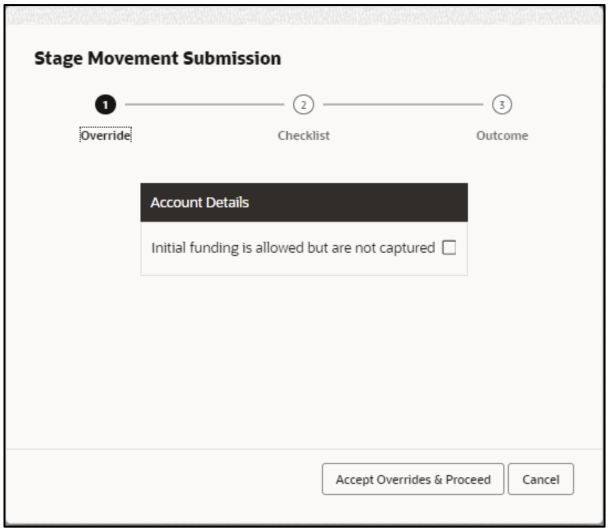
Table 30: Summary Overdraft Limit- Field Description

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

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

→ The **Overrides** screen is displayed.

Figure 39: Overrides

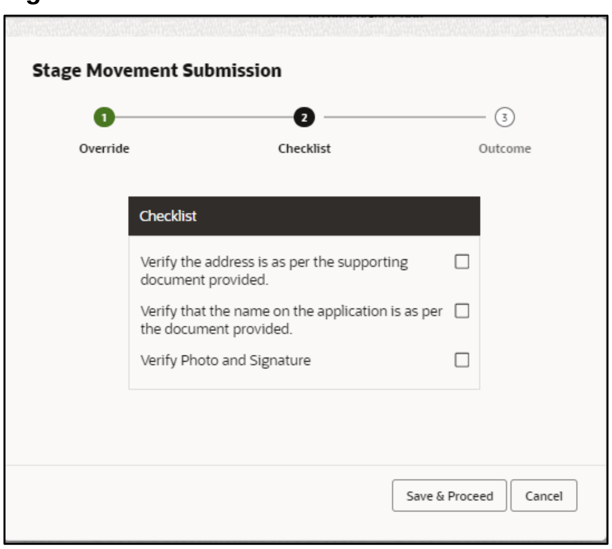


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click **Proceed** Next.

→ The **Checklist** screen is displayed.

Figure 40: Checklist

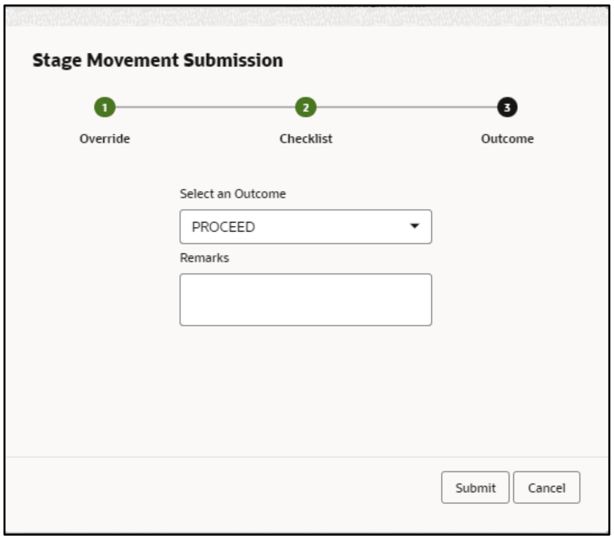


Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

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

→ The **Outcome** screen is displayed.

Figure 41: Outcome



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. It will logically complete the **Overdraft Limit Details** stage for the loan application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Application Enrichment.** The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
- Select the **Return to Application Entry** to return to application entry stage. The system generates the Application Entry task that appears in **Free Task** to acquire and edit.
- Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.

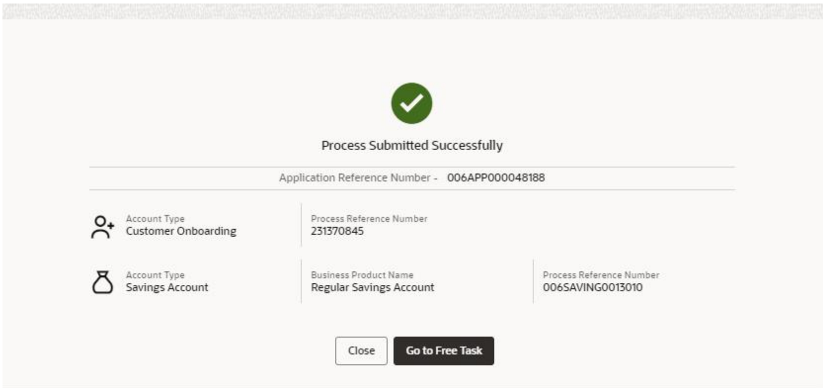
Outcomes configured in the Workflow Orchestrator for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 42: Confirmation



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

9. Click **Close** to close the window.
   OR
   Click **Go to Free Task.**

3.4 Application Enrichment Stage

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

To enrich an application:

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 Enrichment stage is displayed.

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

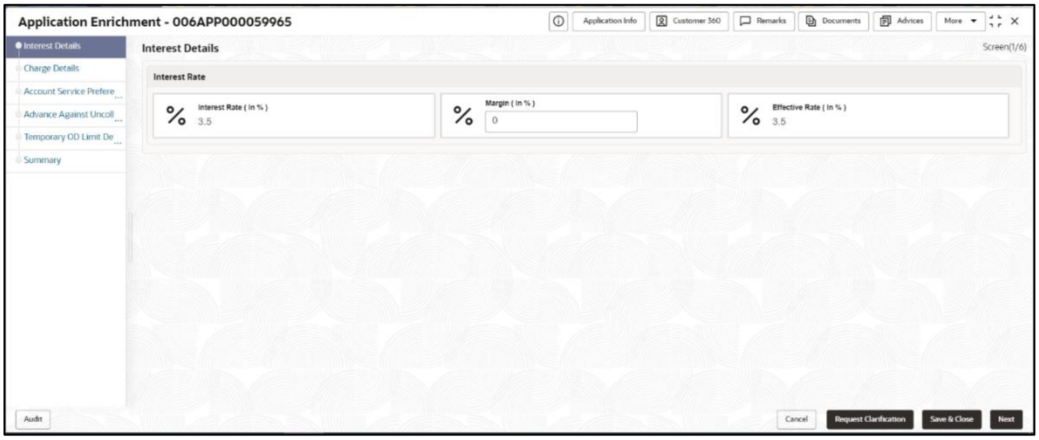
3.4.1 Interest Details

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

To add interest details:

1. On acquiring the Application Enrichment task, the Interest Details data segment appears. .

Figure 43: Interest Details



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

Table 31: Interest Details - Field Description

Field	Description
Interest Type	Displays the interest type.
Interest Rate	Displays the interest rate applicable for the account.
Margin (In %)	Specify the margin in percentage.
Effective Rate (In %)	Displays the final rate calculated based on the **Interest Rate** and the **Margin** specified.

3. 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.

3.4.2 Charge Details

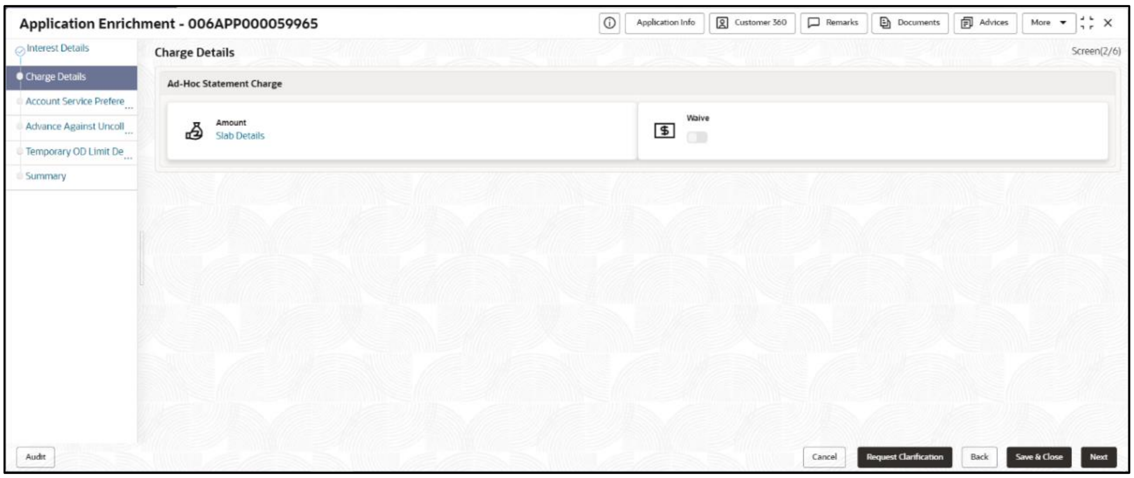
The **Charge Details** data segment displays the details of the charges applicable for the account.

To view charge details:

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

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

   Figure 44: Charge Details

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

   Table 32: Charge Details - Field Description

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

3. Click **Slab Details** to view the slab details. For more information on fields, refer to the field description table below.

Table 33: Slab Details - Field Description

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

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.

3.4.3 Account Service Preferences

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

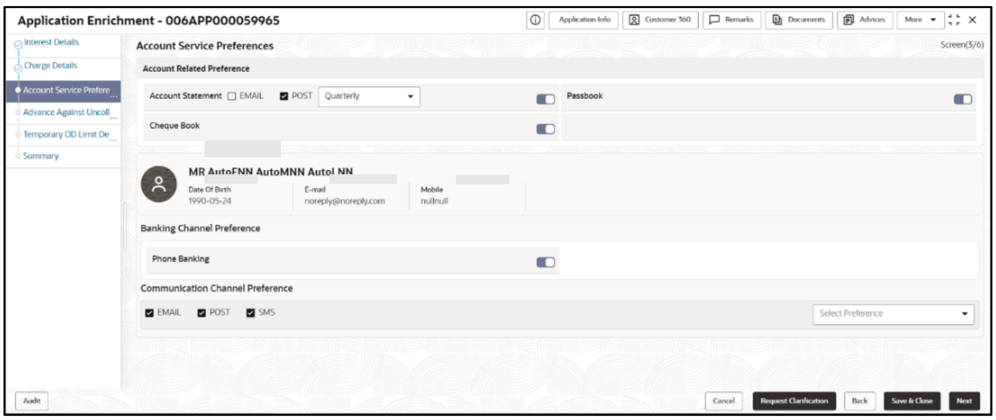
To set account service preference:

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

   If the Customer Type is selected as Individuals.

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

   Figure 45: Account Service Preferences - Individuals

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

Table 34: Account Service Preferences - Field Description

Field	Description
Account Related Preferences	**Select preferences for account statement.**
Account Statement	Select to indicate if account statement is the preference. Available options are: • **EMAIL** • **Post** In case of joint applicant involved in an application, if the any of an applicant has opted for e-sign options then the system by default select the **EMAIL** option.

Field	Description
	Select the frequency from the drop-down list. Available options are: • **Monthly** • **Quarterly** • **Bi Annual** • **Annual**
E-mail	Select to indicate if account statement mode is E-mail.
Post	Select to indicate if account statement mode is Post.
Cheque Book	Select to indicate if cheque book is required.
Passbook	Select to indicate if passbook is required.
Customer Name	Displays the customer/business name in the header.
Date of Birth	Displays the date of birth of the customer in the header. This field appears only if the **Customer Type** is selected as **Individuals**.
Date of Incorporation	Displays the date of incorporation of the business in the header. This field appears only if the **Customer Type** is selected as **Small and Medium Business (SMB)**.
E-mail	Displays the E-mail id of the customer in the header.
Mobile	Displays the mobile number of the customer in the header.
Banking Channel Preferences	Select the specified preferences for Banking Channel. The channel options appears based on the Business Product configuration
Phone Banking	Select to indicate if phone banking subscription is required.
Direct Banking	Select to indicate if direct banking subscription is required.
Kiosk Banking	Select to indicate if Kiosk banking subscription is required.

Field	Description
Debit Card	Select to indicate if debit card is required.
Communication Channel Preferences	**Select the specified preferences for Communication Channel.**
E-mail	Select to indicate if e-mail is the communication channel subscription.
Post	Select to indicate if post is the communication channel subscription.
SMS	Select to indicate if SMS is the communication channel subscription.
Select Preference	Select the Communication Channel from the drop-down to specify your preferred option among the selected options.

3. 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.

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

3.4.4 Advance against Uncollected Funds

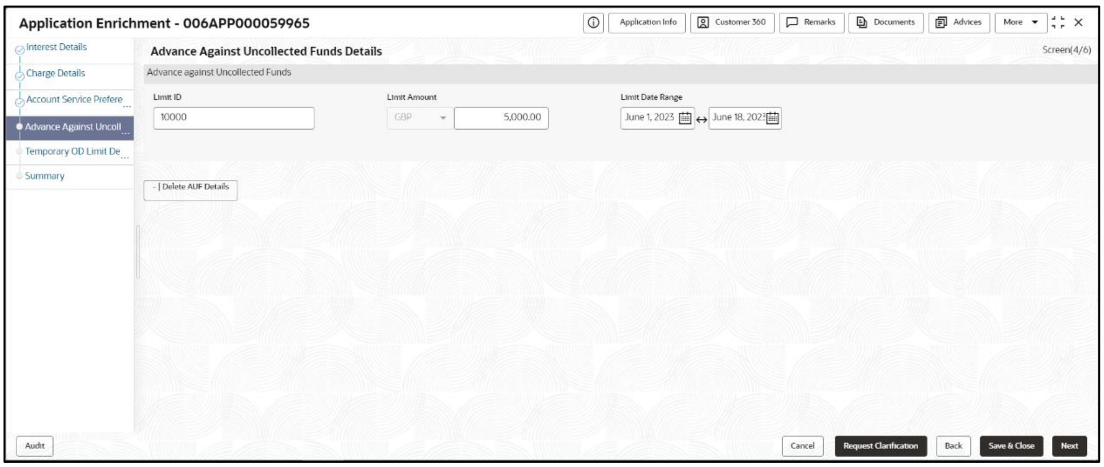
The Advance against Uncollected Funds data segment displays the configuration required for advance against uncollected fund to be provided to the account.

To add uncollected funds details:

1. Click **Next** in the previous data segment to proceed with next data segment, after successfully capturing the data.
2. Click **Add AUF Details** to capture the Advance Against Uncollected Funds.

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

Figure 46: Advance against Uncollected Funds



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

Table 35: Advance against Uncollected Funds – Field Description

Field	Description
Limit ID	Specify the advance against uncollected funds limit ID.
Limit Amount	Select the currency and specify the AUF limit amount.
Limit Date Range	Select the limit date range.

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.

3.4.5 Temporary Overdraft Limit

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

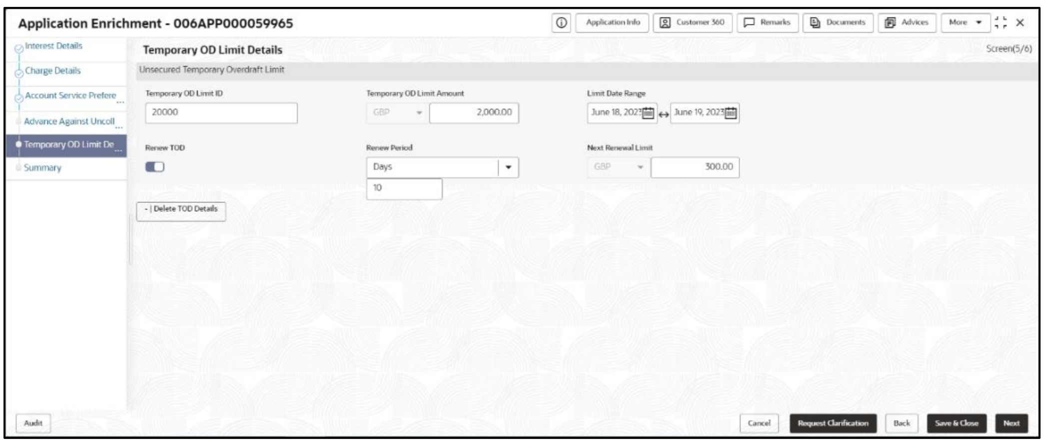
To add temporary overdraft limit:

1. Click **Next** in the previous data segment to proceed with next data segment, after successfully capturing the data.
2. Click **Add TOD Details** to capture the Temporary Overdraft Limit Details.

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

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

Figure 47: Unsecured Temporary Overdraft Limit Details



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

Table 36: Temporary Overdraft Limit – Field Description

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

Field	Description
Renew TOD	Select to indicate if temporary overdraft limit is to be renewed.
Renew Period	In case of TOD renewal is allowed, select the period from the drop-down list. Available options are: • **Days** • **Months** • **Year**
Next Renewal Amount	In case of TOD renewal is allowed, specify the renewal amount.

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

3.4.6 Summary

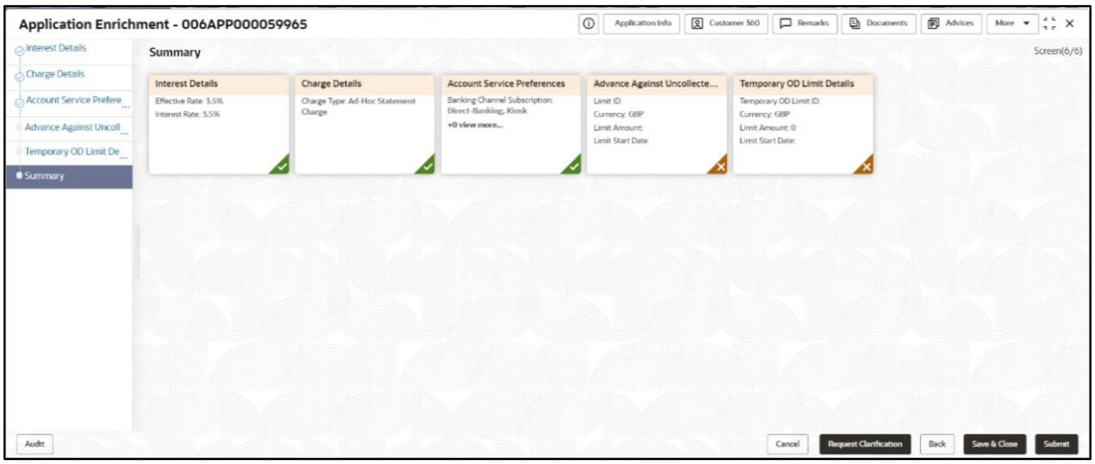
The Summary displays the tiles for all the data segments in the Application Enrichment stage. The tiles display the important details captured in the specified data segment.

To view all the data segment:

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

   → The **Summary** screen is displayed.

Figure 48: Summary Details



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

Table 37: Summary Application Enrichment - Field Description

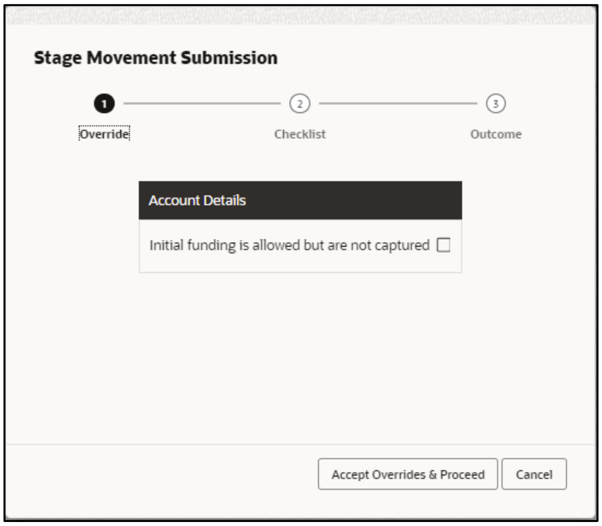
Data Segment	Description
Interest Details	Displays the interest details
Charge Details	Displays the charge details.
Account Service Preferences	Displays the Account Service Preferences details.
Temporary Overdraft Limit	Displays the temporary overdraft limit.

Data Segment	Description
Advance against Uncollected Funds	Displays the advance against uncollected funds.

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

   → The **Overrides** screen is displayed.

   Figure 49: Overrides

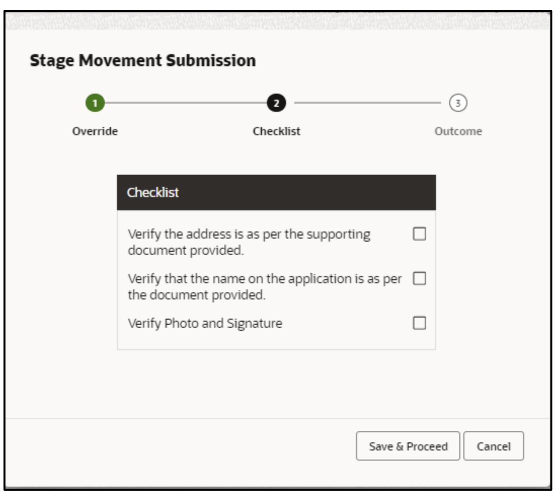


   Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click Proceed Next.

   → The **Checklist** screen is displayed.

   Figure 50: Checklist

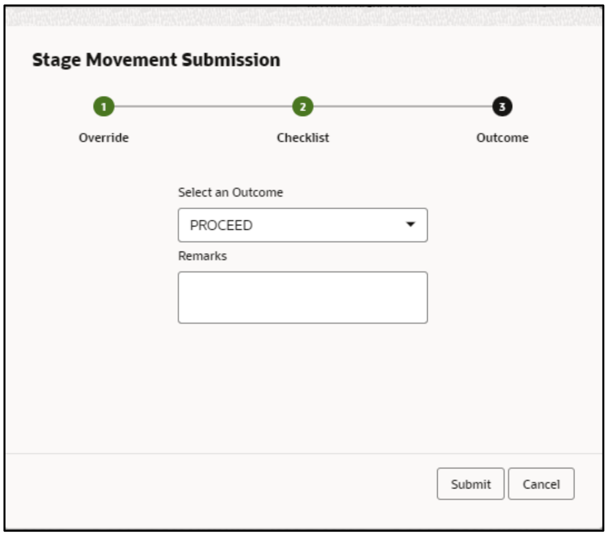


Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

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

→ The **Outcome** screen is displayed.

Figure 51: Outcome



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. It will logically complete the **Application Enrichment Stage** for the loan application. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code.**
- Select the **Return to Application Entry** to return to application entry stage. The system generates the Application Entry task that appears in **Free Task** to acquire and edit.
- Select the **Return to Overdraft Limit Details** to return to overdraft limit details stage, the system generate the Overdraft Limit Details stage that appears in **Free Task** to acquire and edit.
- Select the **Reject by bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.

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

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

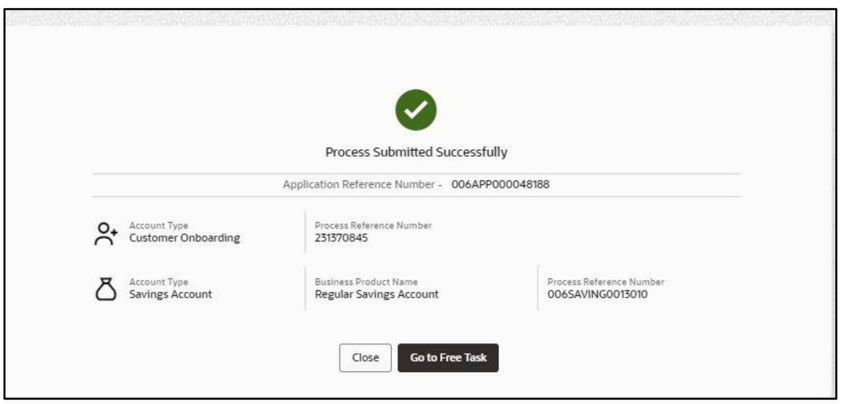
If the selected **Collateral Type** is other than Term Deposit in **Collateral Details** data segment, and the **Fund the account** toggle is OFF in the **Product Details** data segment, the submit of the Application Enrichment stage will move the application into the **Underwriting** stage.

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

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

→ The **Confirmation** screen is displayed.

Figure 52: Confirmation



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

9. Click **Close** to close the window.
   OR
   Click **Go to Free Task**

3.5 Account Funding Stage

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

To add funding details:

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 Account Funding stage is displayed.

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

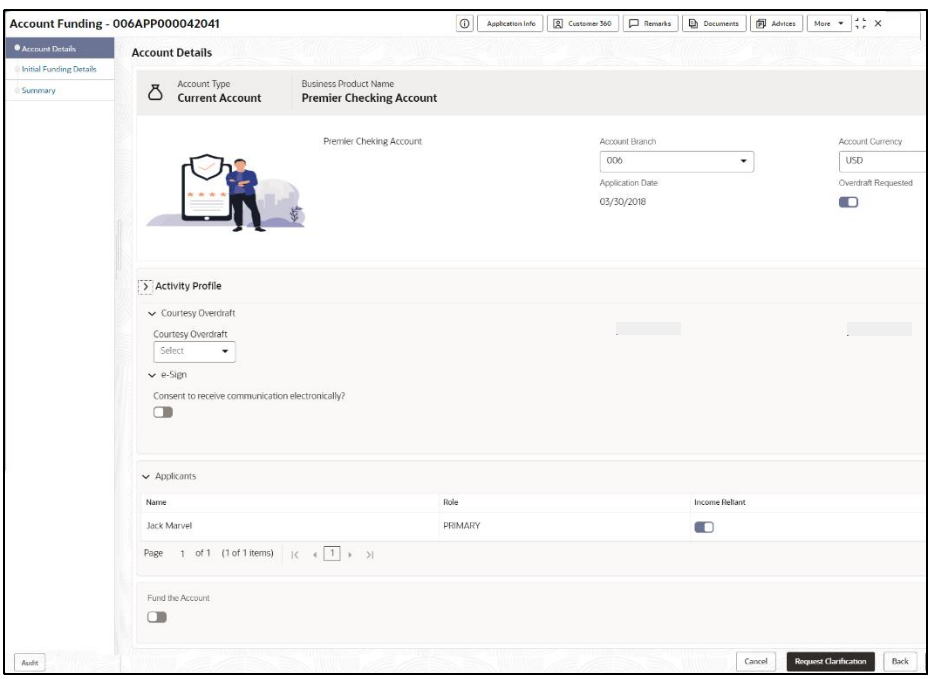
3.5.1 Account Details

The Account Details data segment displays the account details.

To add account details:

1. On acquiring the Account Funding task, the Account Details data segment appears.

Figure 53: Account Details



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

Table 38: Account Details - Field Description

Field	Description
Account Type	Displays the account type based on the product selected in the Product Catalogue.
Business Product Name	Displays the business product name based on the product selected in the Product Catalogue.
Product Image	Displays the product image.
Product Description	Displays a short description of the business product.
Account Branch	Search and select the account branch. By default, system displays the account branch as selected in Application Initiate stage.
Account Currency	Search and select the account currency. By default, system displays the account currency as selected in Application Initiate stage.
Application Date	Select the date on which the application was initiated.
Overdraft Requested	Select to indicate if overdraft is required.
Activity Profile	Capture the activity profile of the saving accounts. This questionnaire appears based on the seed configuration set for the product type. Below are the list of sample questions, which are configured as part of activity profile questionnaire.
Domestic Transaction in Month	Specify the number of domestic transaction you perform in a month. The available options are; • >10 • 5-10 • 0-5 These options appears are based on the questionnaire configuration.

Field	Description
ATM Transactions in a Month	Specify the number of ATM transactions you perform in a month. The available options are: • 0-10 • 10-20 • >20 These options appears are based on the questionnaire configuration.
Source of Funds	Specify the source of funds. The available options are: • Rent • Income • Alimony • Pension These options appears are based on the questionnaire configuration.
Expected Annual Volume of Transactions	Specify the expected annual volume of transactions. The available options are: • >5000 • >2000 • >500 These options appears are based on the questionnaire configuration.
Expected Foreign Wire Activity	Specify whether you expect the foreign wire activity. These options appears are based on the questionnaire configuration.
Purpose of Account	Specify the purpose of account opening.

Field	Description
	The available options are: • Salary • Savings • Investment These options appears are based on the questionnaire configuration.
Courtesy Overdraft	Specify whether you expect courtesy overdraft.
Choose which one you wish to opt in for Courtesy OD	Specify to indicate which option you prefer in courtesy OD account. The available options are • ATM • POS
E-Sign	Specify whether the customer needs electronic communication. If the answer is **Yes** then it is mandatory to capture the e-mail ID for communication in the application. This questionnaire appears based on the seed configuration set for the product type.
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.
Income Reliant	Select to indicate whether the applicant is income reliant. The applicant's financial details are captured only if this indication is selected. This field appears if the **Overdraft Requested** is selected. It is mandatory to select at least one applicant as **Income Reliant**.

Field	Description
Fund the Account	Indicate that if initial funding is taken for the account opening. Initial funding through Cash, Account Transfer and Other Bank Cheque is allowed. Select the required option from the drop-down box. This field is conditional **mandatory**.
Fund By	Select the fund mode from the drop-down list. Available options are: • **Account Transfer** • **External Account Transfer**
Transaction Number	Specify the transaction number. This field appears if you select **External Account Transfer** option from the **Fund By** field.
Amount	Specify the fund amount.
Value Date	Displays the Current Business date.
Account Number	Specify the account number or search to fetch and select the appropriate account number. This field appears if you select the **Account Transfer** option in the **Fund By** field. **NOTE:** In **Select Account Number** popup, you can view only the accounts of the existing customers involved in the application.
Account Name	Displays the account name for the selected account number.
Cheque Number	Specify the Cheque number.
Cheque Date	Select the Cheque date. This field is non-mandatory for **Account Transfer** funding mode. This field is mandatory for **Other Bank Cheque** funding mode.

3. 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

3.5.2 Initial Funding Details

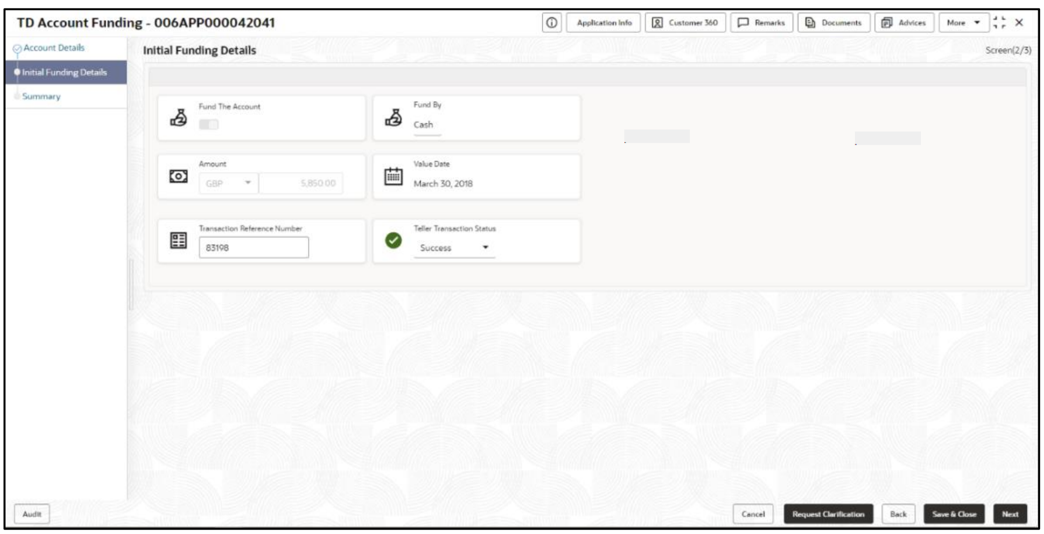
The Initial Funding Details data segment displays the Initial Funding details captured in the Application Entry Stage. The Transaction Reference Number and the Transaction status is either auto-populated or has to be manually captured based on the configuration. Automatic Option is supported only for the Initial Funding with ‘Cash’ Mode. Manual process is supported for Account Transfer, Other Bank Cheque and Cash mode of initial funding. For more details on the Modes and the Manual/Automatic Process configuration, please refer the Configurations User Guide.

To add initial funding details:

1. Click **Next** in the previous stage to proceed to next data segment.

→ The **Initial Funding Details** data segment appears.

Figure 54: Initial Funding Details



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

Table 39: Initial Funding Details – Field Description

Field	Description
Fund the Account	Displays the Fund the Account selected in the Account Details Data Segment in Application Entry stage.

Field	Description
Fund By	Displays the Fund by option selected in the Account Details Data Segment in Application Entry stage.
Amount	Displays the amount of the initial funding updated in the Account Details data segment in Application Entry stage.
Value Date	Displays the value date of the initial funding updated in the Account Details data segment in Application Entry stage.
Account Number	Displays the account number for the initial funding transaction which was selected in the **Account Details** data segment of the **Application Entry** stage This field appears only if the **Fund By** is selected as **Account Transfer**.
Account Name	Displays the account name for the selected account number. This field appears only if the **Fund By** is selected as **Account Transfer**
Cheque Number	Display the cheque number.
Cheque Date	Displays the cheque date.
Bank Name	Displays the bank name. This field is applicable only if the **Fund By** is selected as “Other Bank Cheque”.
Branch Name	Displays the Branch name. This field is applicable only if the **Fund By** is selected as “Other Bank Cheque”.

Field	Description
Cheque Routing Number	Displays the cheque routing number. This field is applicable only if the **Fund By** is selected as "Other Bank Cheque".
GL Account Number	Displays the GL account number for the initial funding transaction that was triggered off in the Application Entry stage for the Teller module.
GL Account Description	Displays the GL account description for the initial funding transaction that was triggered off in the Application Entry stage for the Teller module.
Teller Transaction Reference Number	Displays the transaction reference number for the initial funding transaction that was triggered off in the Application Entry stage for the Teller module.
Teller Transaction Status	Displays the status of the teller transaction. The status of the teller transaction should be 'Success' for the submission of the Account Funding stage.

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.

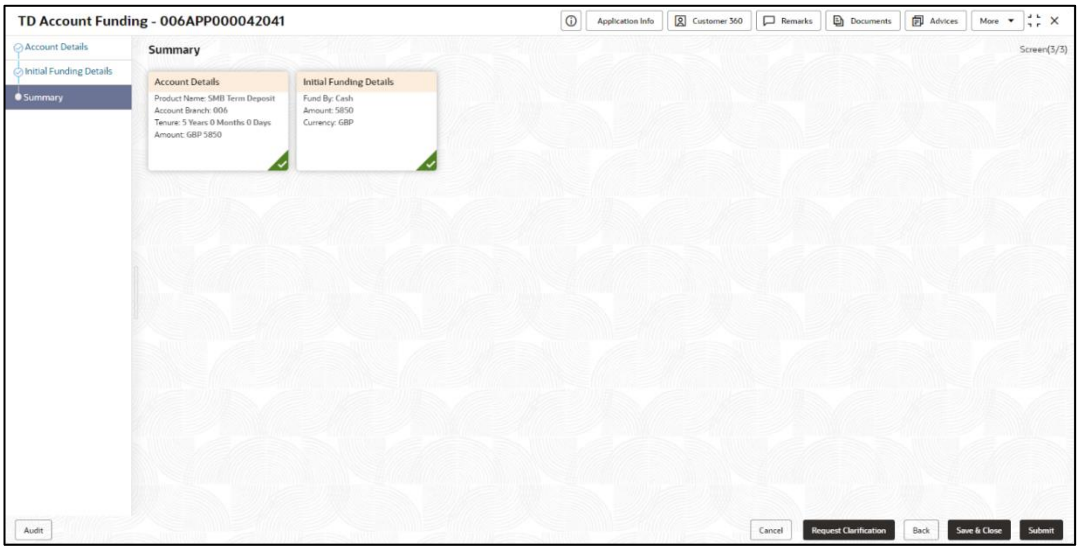
3.5.3 Summary

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

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

   → The **Summary** screen is displayed.

Figure 55: 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.

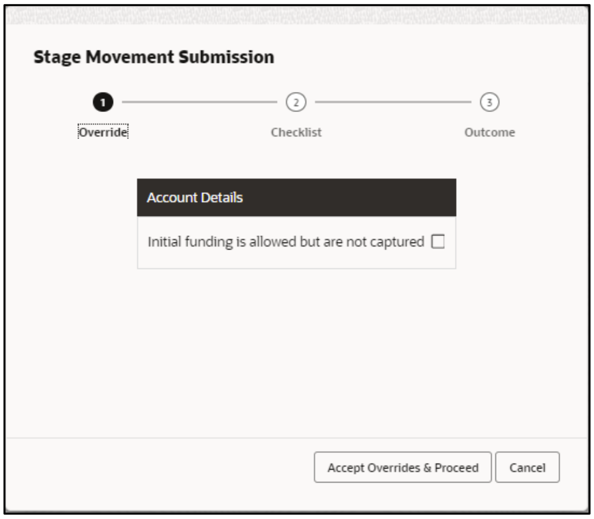
Table 40: Summary Account Funding - Field Description

Data Segment	Description
Initial Funding Details	Displays the initial funding details

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

→ The **Override** screen is displayed.

Figure 56: Override

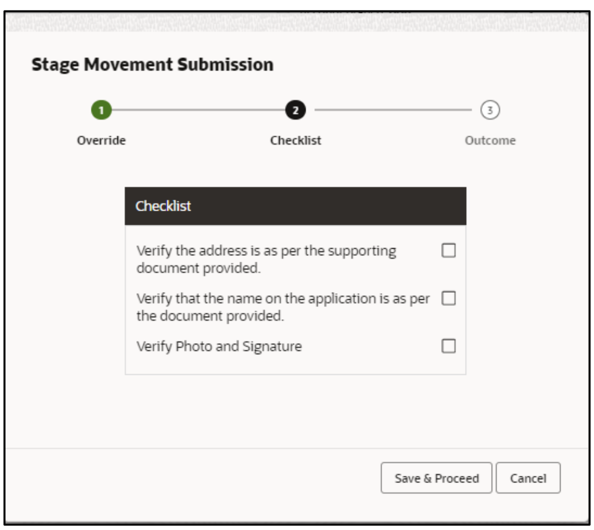


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to make ensure overrides do not arise.

3. Click Proceed Next.

→ The **Checklist** screen is displayed.

Figure 57: Checklist

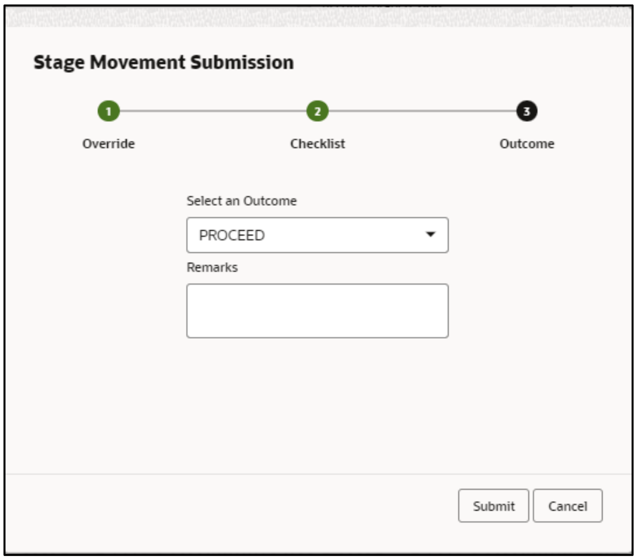


Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

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

→ The **Outcome** screen is displayed.

Figure 58: Outcome



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. It will logically complete the **Account Funding Stage** for the loan application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Underwriting.** The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code.**
- Select the **Return to Application Enrichment** to return to application enrichment stage. The system generates the Application Enrichment task that appears in **Free Task** to acquire and edit.
- Select the **Return to Application Entry** to return to application entry stage. The system generates the Application Entry task that appears in **Free Task** to acquire and edit.
- Select the **Return to Overdraft Limit Details** to return to overdraft limit details stage, the system generate the Overdraft Limit Details stage that appears in **Free Task** to acquire and edit.

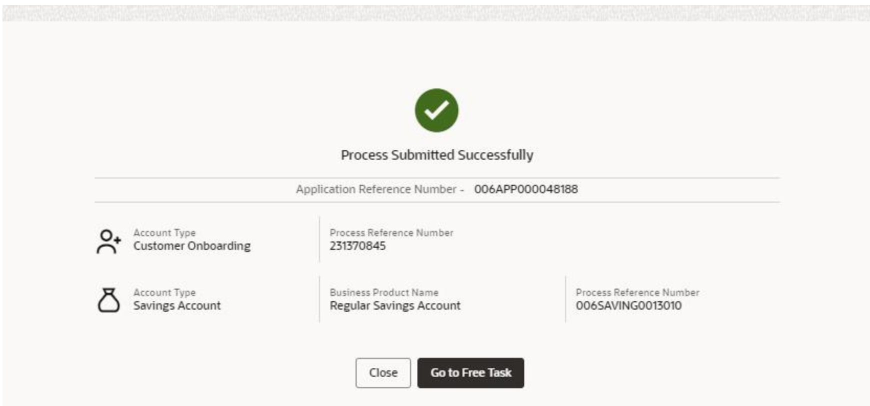
- Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.

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

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

→ The **Confirmation** screen is displayed.

Figure 59: Confirmation



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

7. Click **Close** to close the window.
   OR
   Click **Go to Free Task.**

3.6 Underwriting Stage

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

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

To add underwriting details:

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 **Underwriting** stage is displayed.

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

3.6.1 Credit Rating Details

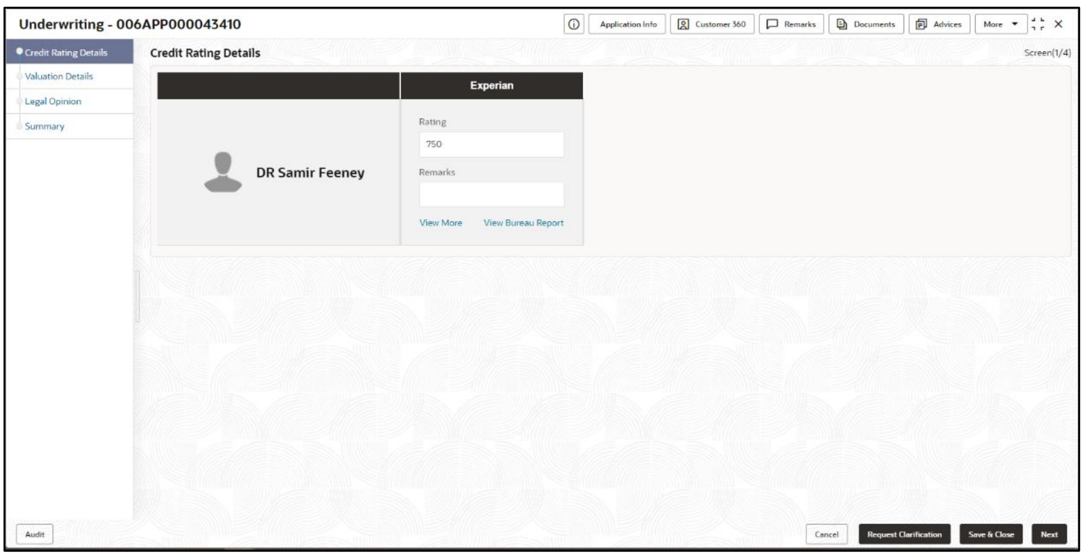
Credit Rating Details is the first data segment of **Underwriting** stage. The user can acquire the application from Free Tasks list. This data segment will provide the information on the External Rating Agencies Rating / Scores for the Applicant. If the applicants are more than one, accordingly the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

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

To add credit rating details:

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

Figure 60: Credit Rating Details



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

Table 41: Credit Rating Details – Field Description

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

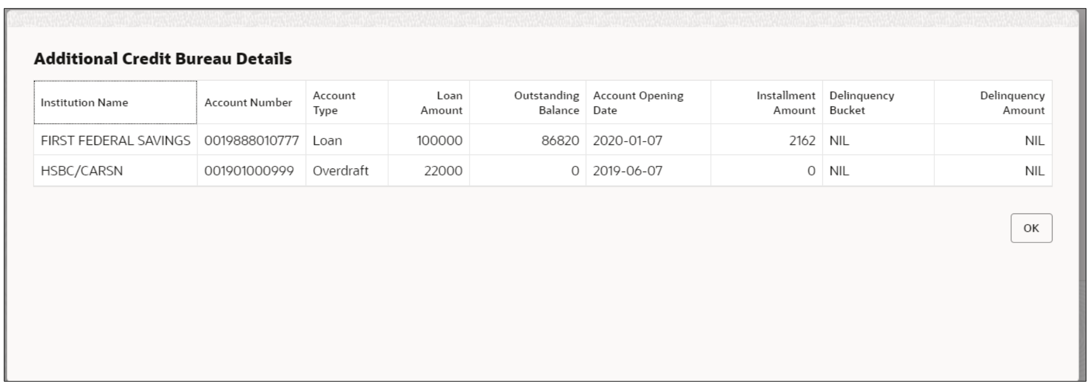
Field	Description
Rating	Displays the ratings. System populates the credit rating score from the Bureau Integration Service.
Remarks	Specify the remarks.

3. 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.

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

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

Figure 61: 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
FIRST FEDERAL SAVINGS	0019888010777	Loan	100000	86820	2020-01-07	2162	NIL	NIL
HSBC/CARSN	001901000999	Overdraft	22000	0	2019-06-07	0	NIL	NIL

OK

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

Table 42: Additional Credit Bureau Details – Field Description

Field	Description
Institution Name	Displays the institution name.
Account Number	Displays the account number of the applicant.
Account Type	Displays the account type.
Loan Amount	Displays the overdraft amount.
Outstanding Balance	Displays the outstanding balance.

Field	Description
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 and additional details.

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

3.6.2 Valuation Details

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

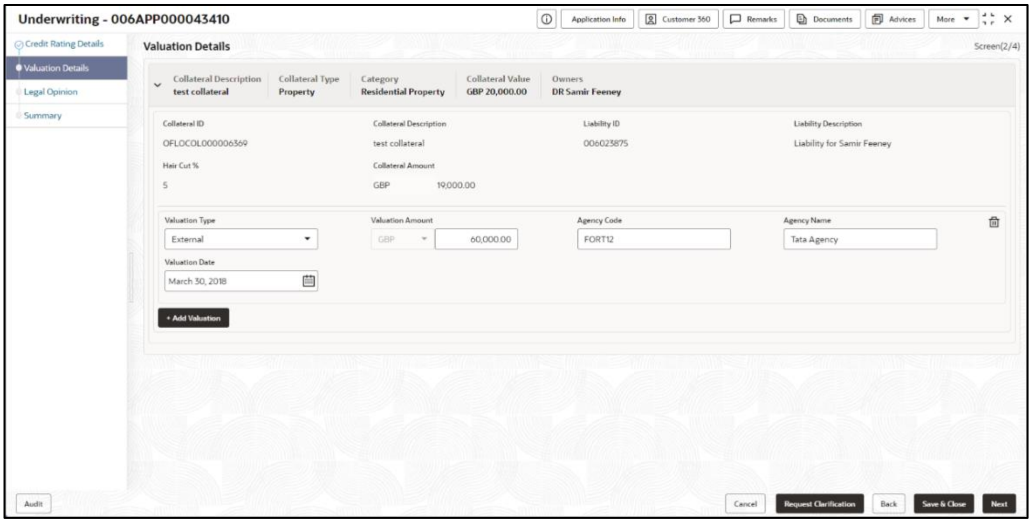
To add valuation details:

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

   If the Customer Type is selected as Individuals.

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

Figure 62: Valuation Details -



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

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

Table 43: Valuation Details – Field Description

Field	Description
Collateral Description	Displays the collateral description which is added.
Collateral Type	Displays the collateral type which is added.
Category	Displays the category of the collateral which is added.
Collateral Value	Displays the value of the collateral which is added.
Owners	Displays the owner’s name of the collateral.
Collateral ID	Displays the Collateral ID.
Collateral Description	Displays the description of the collateral.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.
Hair Cut %	Displays the Hair cut percentage.
Collateral Amount	Displays the collateral amount.

Field	Description
Valuation Type	Select the type of valuation. Available options are • **External** • **Internal**
Valuation Amount	Specify the valuation amount of the collateral.
Agency Code	Specify the agency code.
Agency Name	Specify the name of agency.
Valuation Date	Select the valuation date. Date should not be earlier than the **Application Date**.

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

8. 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.

3.6.3 Legal Opinion

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

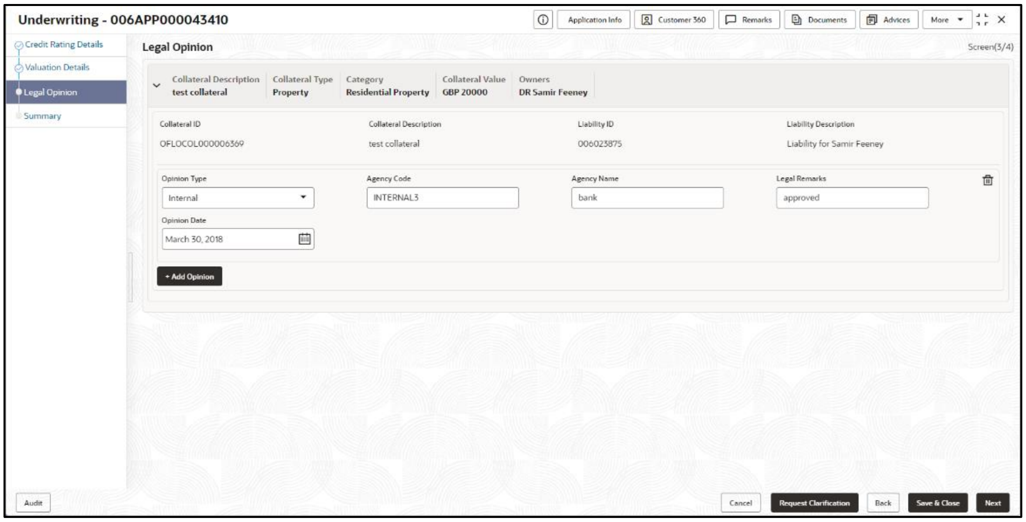
To add legal opinion:

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

   If the Customer Type is selected as Individuals.

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

Figure 63: Legal Opinion - Individuals



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

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

Table 44: Legal Opinion – Field Description

Field	Description
Collateral Description	Displays the collateral description which is added.
Collateral Type	Displays the collateral type which is added.
Category	Displays the category of the collateral which is added.
Collateral Value	Displays the value of the collateral which is added.
Owners	Displays the owner's name of the collateral.
Collateral ID	Displays the Collateral ID.
Collateral Description	Displays the description of the collateral.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.

Field	Description
Opinion Type	Select the opinion type. Available options are: • **External** • **Internal**
Agency Code	Specify the agency code.
Agency Name	Specify the agency name.
Legal Remarks	Specify the legal remarks.
Opinion Date	Select the opinion date. Date should not be earlier than the **Collateral Valuation Date**.
Add Opinion	Click **Add Opinion** to add the legal opinion received from multiple agencies (both internal and external).

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

9. 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.

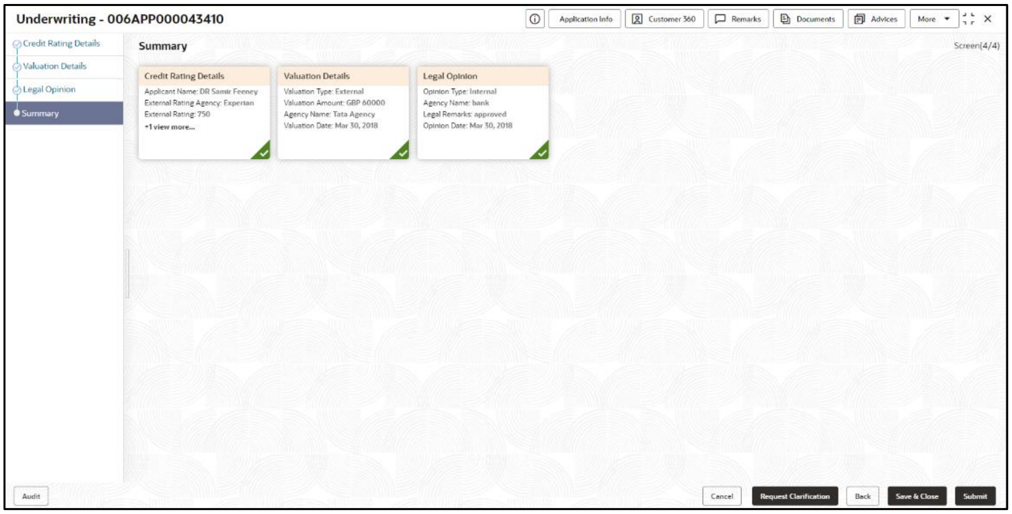
3.6.4 Summary

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 previous data segment to proceed with the next data segment, after successfully capturing the data.

   → The **Summary** screen is displayed.

Figure 64: Summary



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

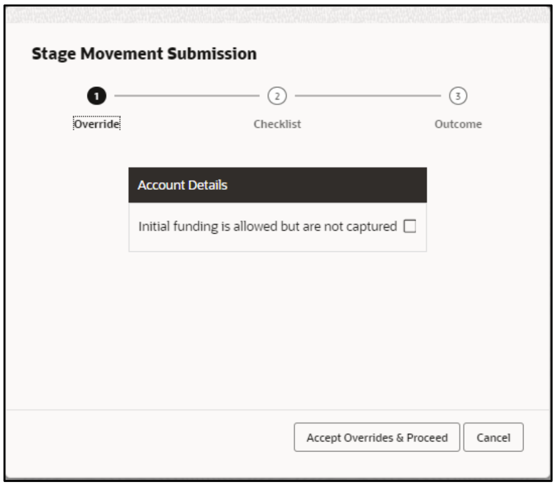
Table 45: Summary Underwriting – Field Description

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

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

   → The **Overrides** screen is displayed.

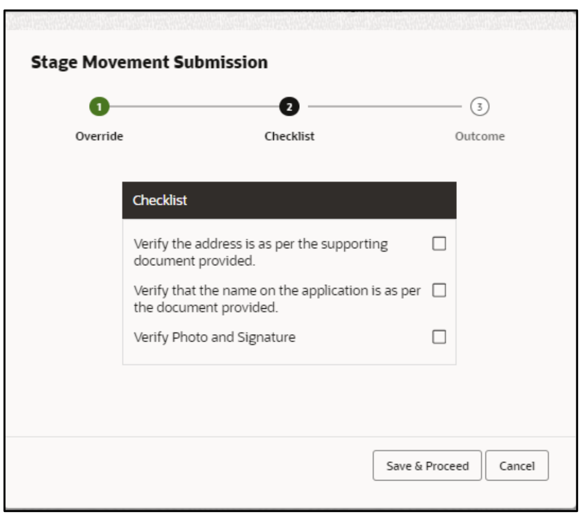
   Figure 65: Overrides



3. Click Accept Overrides & Proceed.

   → The **Checklist** screen is displayed.

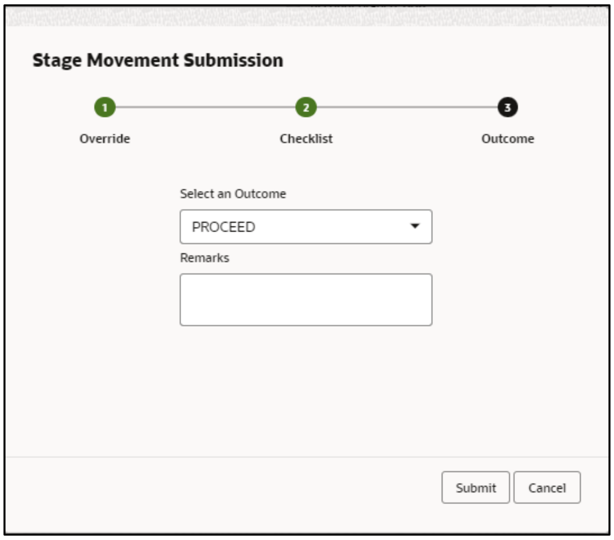
   Figure 66: Checklist



4. Click **Save & Proceed**.

   → The **Outcome** screen is displayed.

   Figure 67: Outcome



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

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

5. In the **Outcome** screen, select appropriate option from the **Select to Proceed** field.

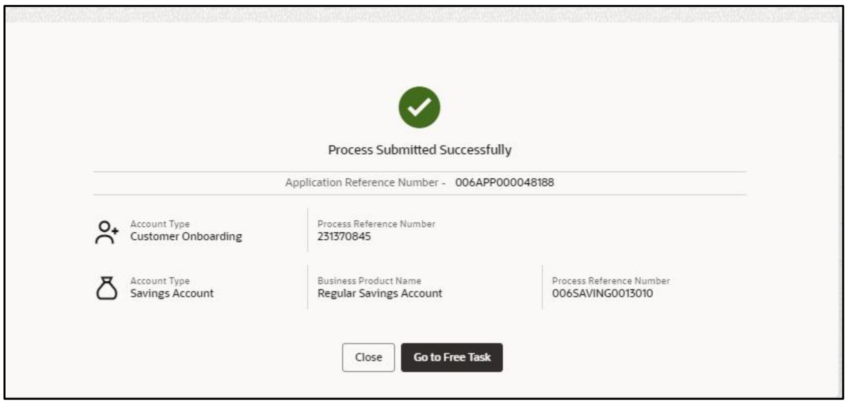
    - Select **Proceed** outcome from the drop-down list. It will logically complete the **Underwriting** stage for the Application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Application Assessment**.
    - Select the **Return to Initial Funding Stage** to make Account Funding Stage available in free task for edit.
    - Select the **Return to Overdraft Limit Details** to make Overdraft Limit Details stage available in free task.
    - 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. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.

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

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

→ The **Confirmation** screen is displayed.

Figure 68: Confirmation



8. Click **Close** to close the window.
   OR
   Click **Go to Free Task**

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

3.7 Application Assessment Stage

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

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

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

To assess the application details:

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.

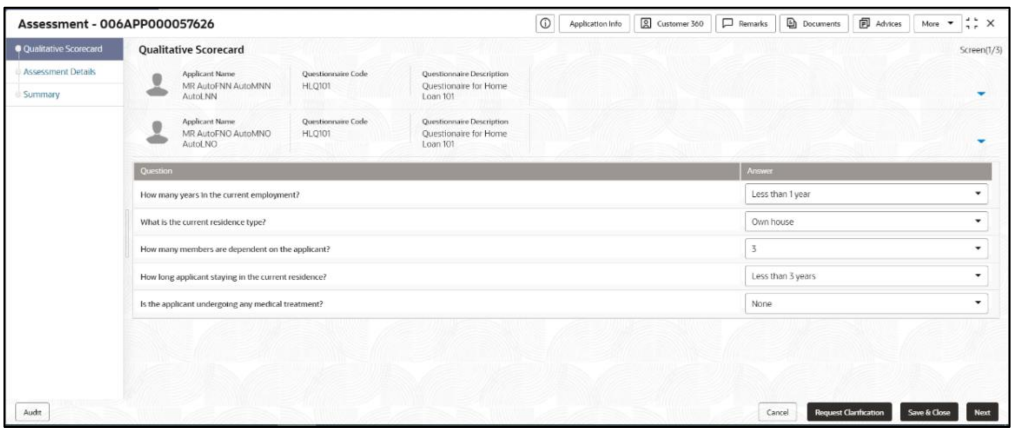
3.7.1 Qualitative Scorecard

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

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

1. On acquiring the Underwriting task, the **Qualitative Scorecard** data segment appears. .

Figure 69: Qualitative Scorecard



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

Table 46: Qualitative Scorecard – Field Description

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

3. 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.

3.7.2 Assessment Details

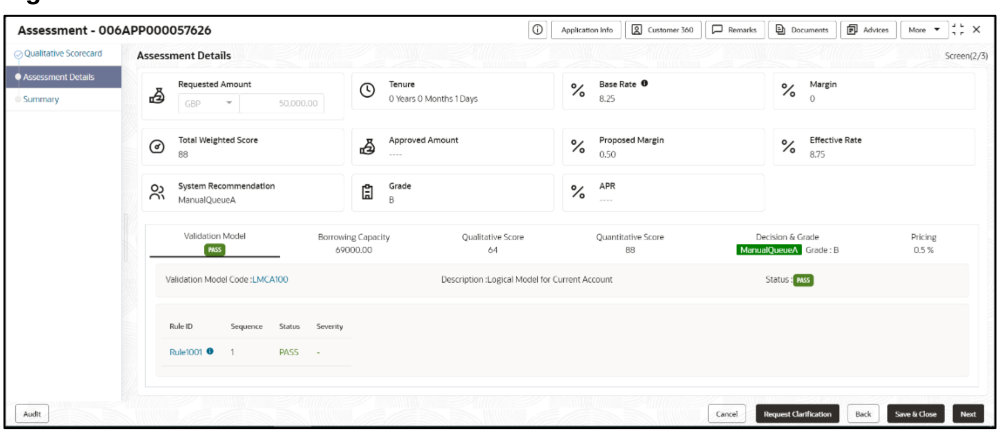
The **Assessment Details** Data Segment displays the total weightage score of the Applicant or Applicants, in case of multiple Applicants in the Current Account with Overdraft. **Assessment Details** screen enables the user to understand the evaluation and provide the system recommendation based on the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

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

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

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

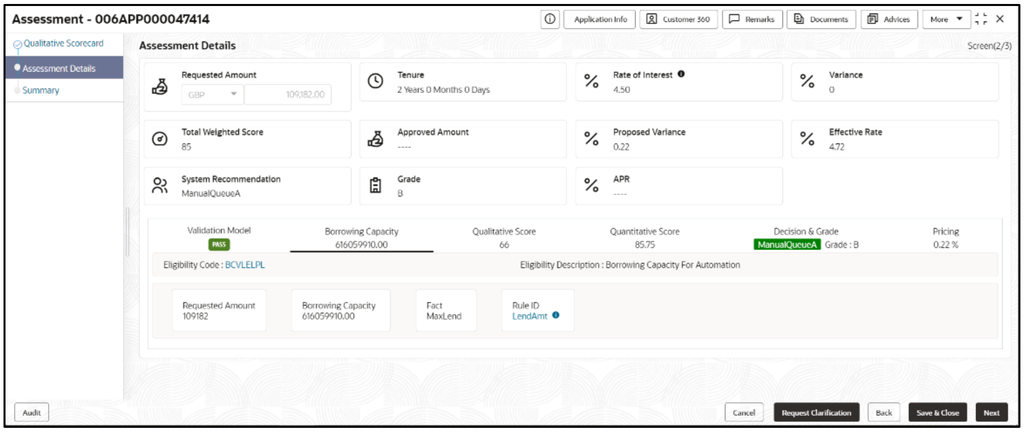
   Figure 70: Assessment Details – Validation Model



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

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

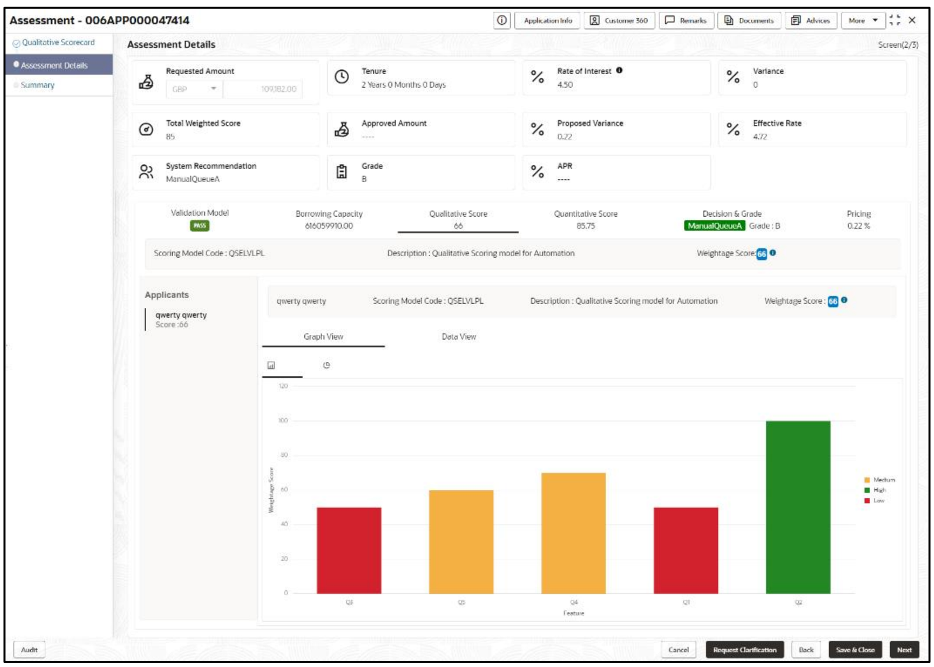
Figure 71: Assessment Details – Borrowing Capacity



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.

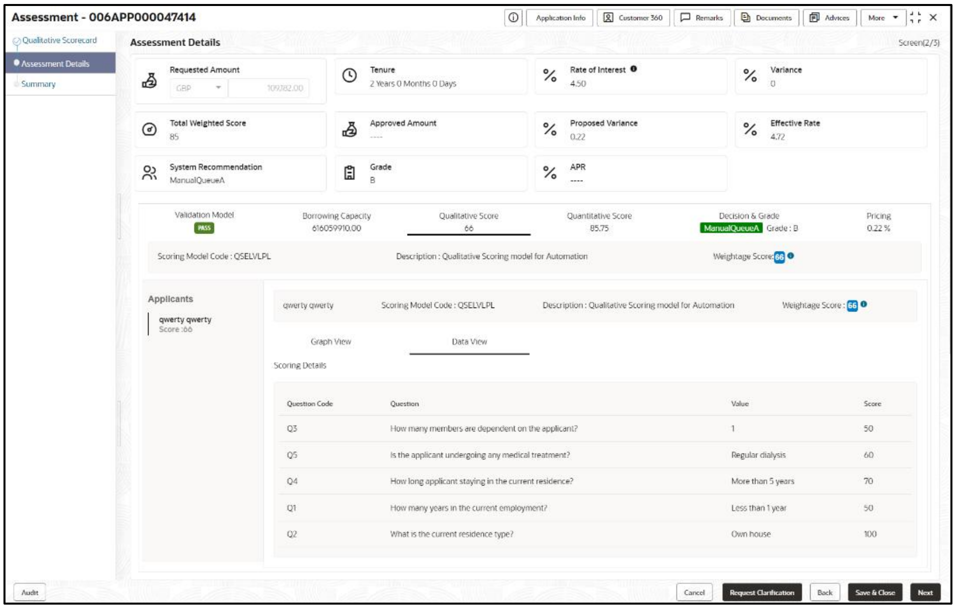
Figure 72: Assessment Details – Qualitative Score – Graph View



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

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

Figure 73: Assessment Details – Qualitative Score – Data View

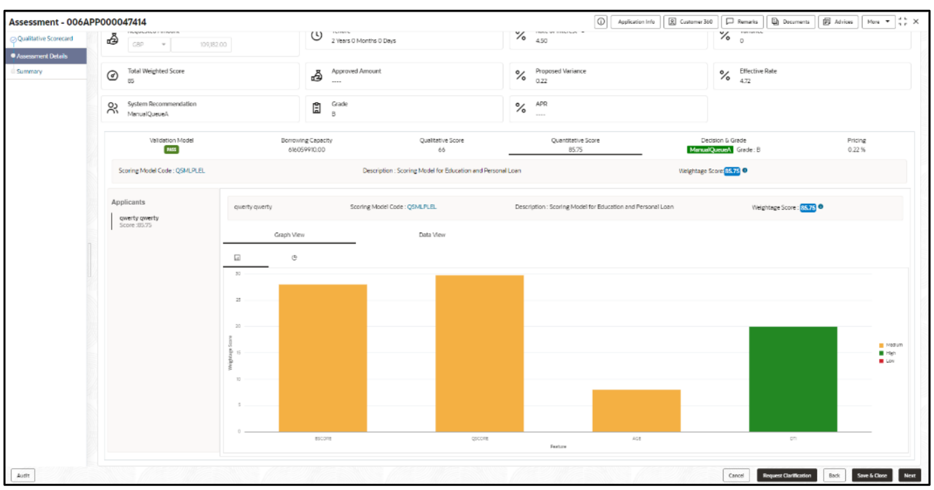


NOTE: For multi borrower applications, the user can view the Qualitative details of individual borrowers by clicking on each borrower's name.

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

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

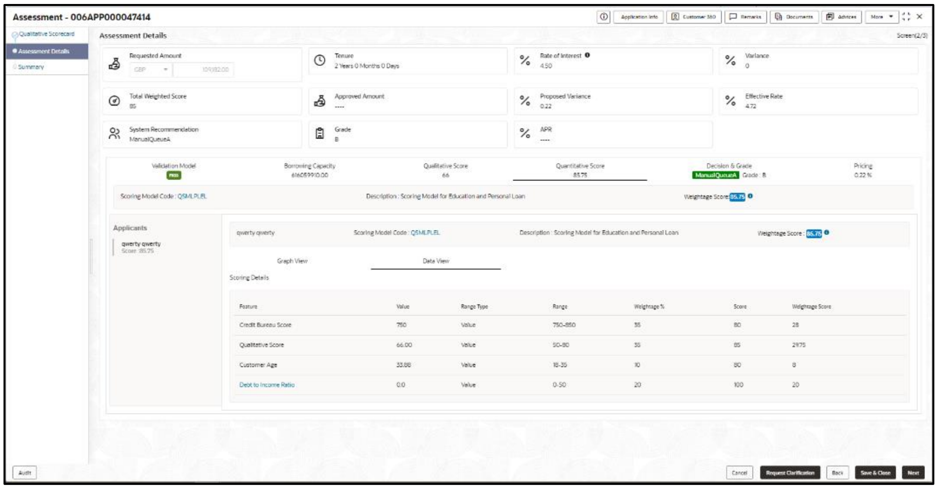
Figure 74: Assessment Details – Quantitative Score – Graph View



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

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

Figure 75: Assessment Details – Quantitative Score – Data View

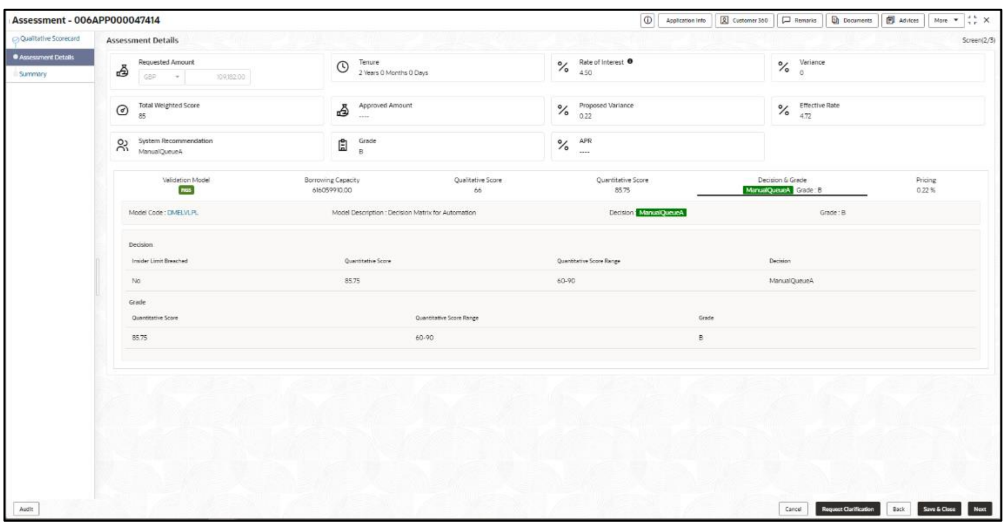


NOTE: For multi borrower applications, the user can view the Quantitative details of individual borrowers by clicking on each borrower's name.

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

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

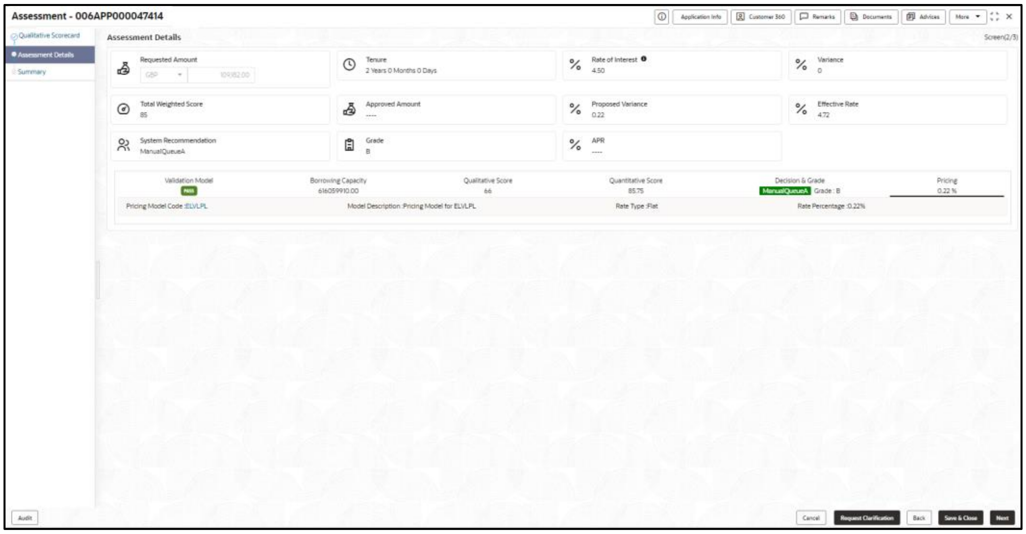
Figure 76: Assessment Details – Decision & Grade



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

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

Figure 77: Assessment Details – Pricing



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

Table 47: Assessment Details – Field Description

Field	Description
Requested Amount	Specify the requested overdraft amount.
Tenure	Displays the tenure.
Base Rate	Displays the base type. This field appears only for **Floating** rate type.
Rate of Interest	Displays the rate of interest. This field appears if the rate type is **Fixed**.
Margin	Displays the margin. This field appears only for **Floating** rate type.
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 overdraft amount.
Proposed Margin	Displays the proposed margin.

Field	Description
	NOTE: This field appears only for **Floating** rate type.
Proposed Variance	Displays the proposed variance. This field appears if the rate type is **Fixed**.
Effective Rate	Displays the effective rate of interest.
System Recommendation	Displays the system recommendations. Available options are: • **Approved** • **Manual** • **Rejected**
Grade	Displays the grade of the applicant.
Validation Model	
Validation Model Code	Displays the validation model code configured for the product.
Description	Displays the description of the configured validation model.
Status	Displays the overall status of the validation model.
Rule ID	Displays the Rule ID configured in the validation model.
Sequence	Displays the sequence of the configured rules.
Status	Displays the status of the configured rule.
Borrowing Capacity	
Eligibility Code	Displays the unique eligibility code configured for the product.
Eligibility Description	Displays the description of the configured eligibility.
Requested Amount	Displays the requested card limit. If the calculated Borrowing Capacity is more than the Requested Amount, then Approved Amount is stamped to Requested Amount.

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

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

Field	Description
Pricing	
Pricing Model Code	Displays the pricing model code configured for the product.
Model Description	Displays the description of the pricing model code.
Rate Type	Displays the rate type.
Rate Percentage	Displays the rate percentage.

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

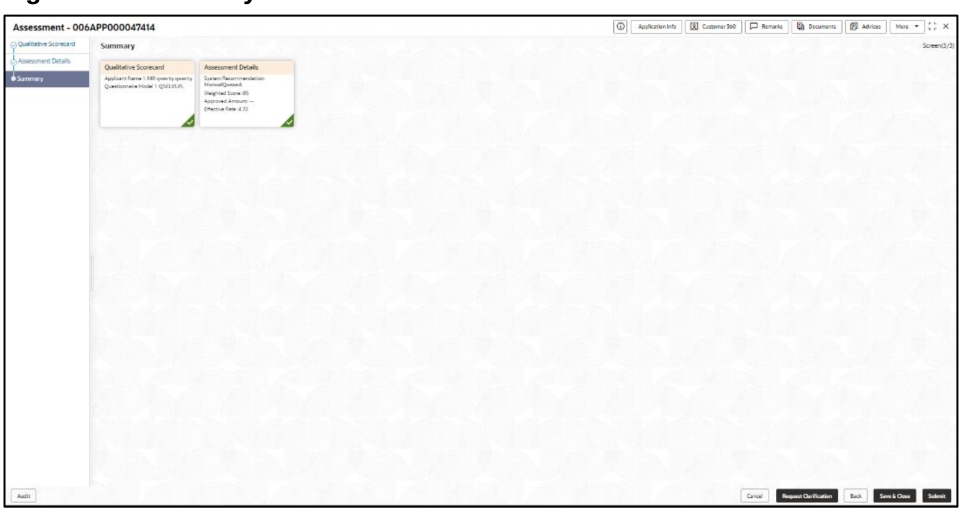
3.7.3 Summary

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

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

   → The **Summary** screen is displayed.

Figure 78: 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.

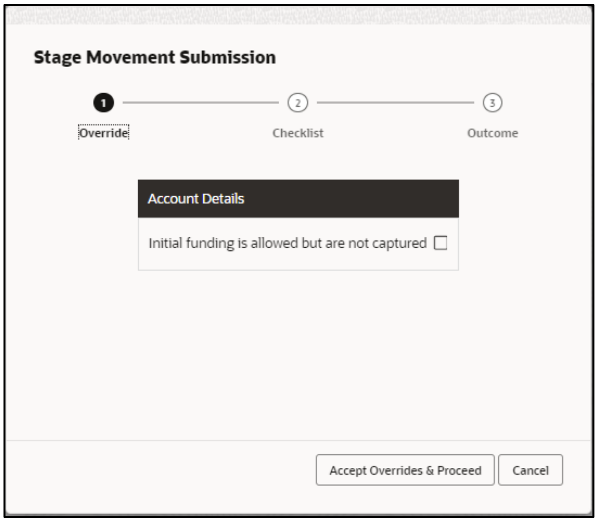
Table 48: Summary Assessment – Field Description

Data Segment	Description
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 can be validated or verified.

   → The **Overrides** screen is displayed.

   Figure 79: Overrides

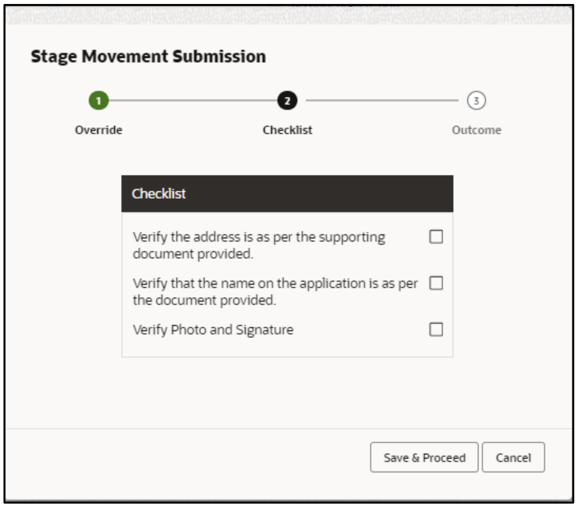
   

   Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click Proceed Next.

   → The **Checklist** screen is displayed.

Figure 80: Checklist

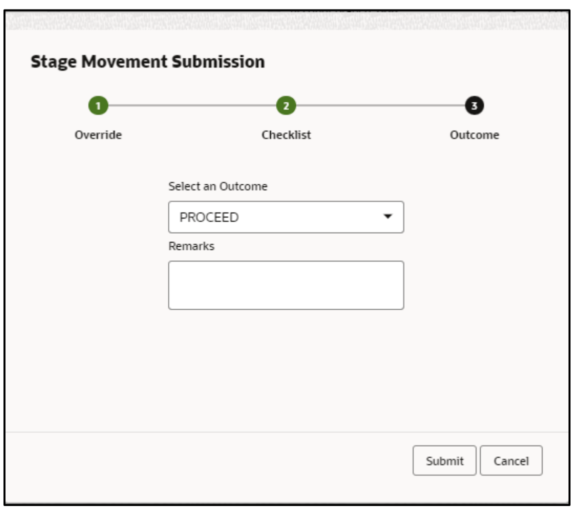


Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

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

→ The **Outcome** screen is displayed.

Figure 81: Outcome



11. 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. If the Proceed option is selected, then the application proceeds based on the assessment decision.

  - It will logically complete the Application Assessment stage for the saving application if the system recommendation is Approved. The Workflow Orchestrator will automatically move this application to the Account Parameter Setup stage.
  - If the system recommendation is Manual then, the Manual Credit Assessment stage is generated for this saving application.
  - If the system recommendation is Rejected then the application is terminated. The stage movement is driven by the business configuration for a given combination of Process Code, Life Cycle and Business Product Code.
- Select the **Return to Application Entry Stage** to make application entry stage available in free task for edit.
- Select the **Return to Application Enrichment Stage** to make enrichment stage available in free task.
- Select the **Return to Overdraft Limit Details** to make overdraft limit details stage available in free task.
- Select the **Return to Initial Funding Details** to make account funding details stage available in free task.
- Select the **Return to Application Underwriting Stage** to make underwriting stage available in free task.
- Select the **Reject Application** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.

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

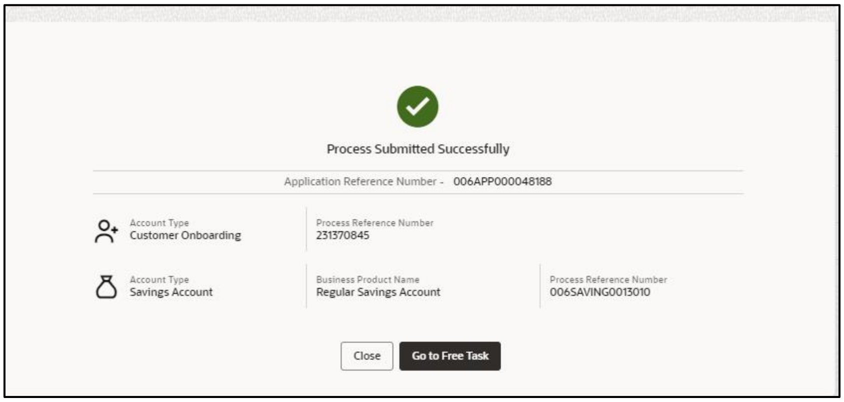
The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

12. Enter the remarks in **Remarks**.

13. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 82: Confirmation



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

14. Click **Close** to close the window.
OR
Click **Go to Free Task**.

3.8 Manual Credit Assessment Stage

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

To capture manual assessment details:

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 **Manual Assessment** stage is displayed.

The Manual Assessment stage has the following data segments in which the user can only view the data:

- **Credit Rating Details**: **-** For detailed information, refer the Credit Rating Details data segment in the Underwriting stage.
- **Legal Opinion** - For detailed information, refer the Legal Opinion data segment in the Underwriting stage.
- **Valuation Details** - For detailed information, refer the Valuation Details data segment in the Underwriting stage.

Refer below chapters for detailed information on data segment that are editable.

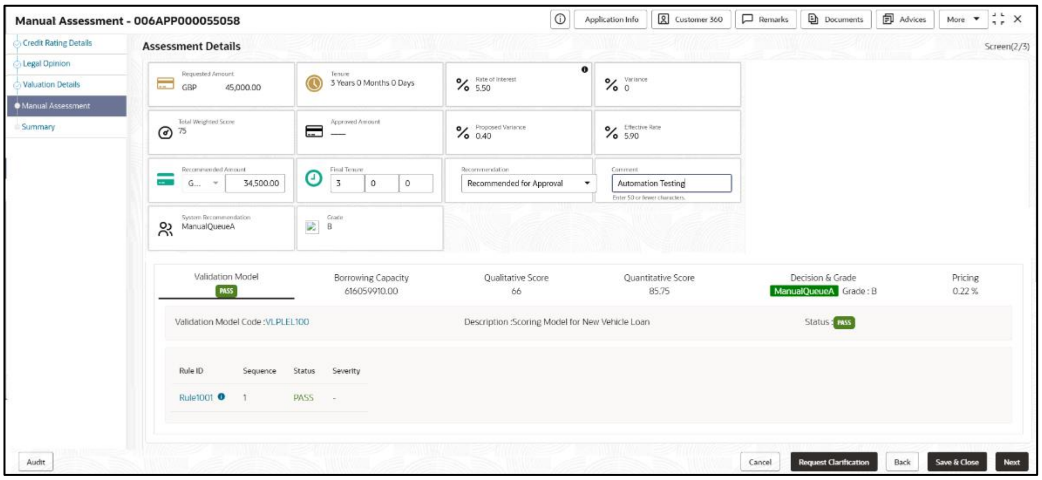
3.8.1 Manual Assessment

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

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

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

Figure 83: Manual Assessment



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

Table 49: Manual Assessment – Field Description

Field	Description
Requested Amount	Displays the requested overdraft amount.
Tenure	Displays the overdraft tenure.
Base Rate	Displays the base type. This field appears if the rate type is **Floating**.
Rate of Interest	Displays the rate of interest. This field appears if the rate type is **Fixed**.

Field	Description
Margin	Displays the margin. 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 overdraft amount. **NOTE:** This field will be blank for Manual Assessment.
Proposed Margin	Displays the proposed variance. **NOTE:** This field appears only for **Floating** rate type.
Proposed Variance	Displays the proposed variance. This field appears if the rate type is **Fixed**.
Effective Rate	Displays the effective rate of interest.
Recommended Amount	Specify the recommended loan amount.
Final Tenure	Specify the final loan tenure.
Recommendation	Select the recommendations. Available options are: • **Recommended for Approval** • **Reject**
Comments	Specify the comment for the recommendation.
System Recommendation	Displays the system recommendations.
Grade	Displays the grade of the applicant.

2. 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.

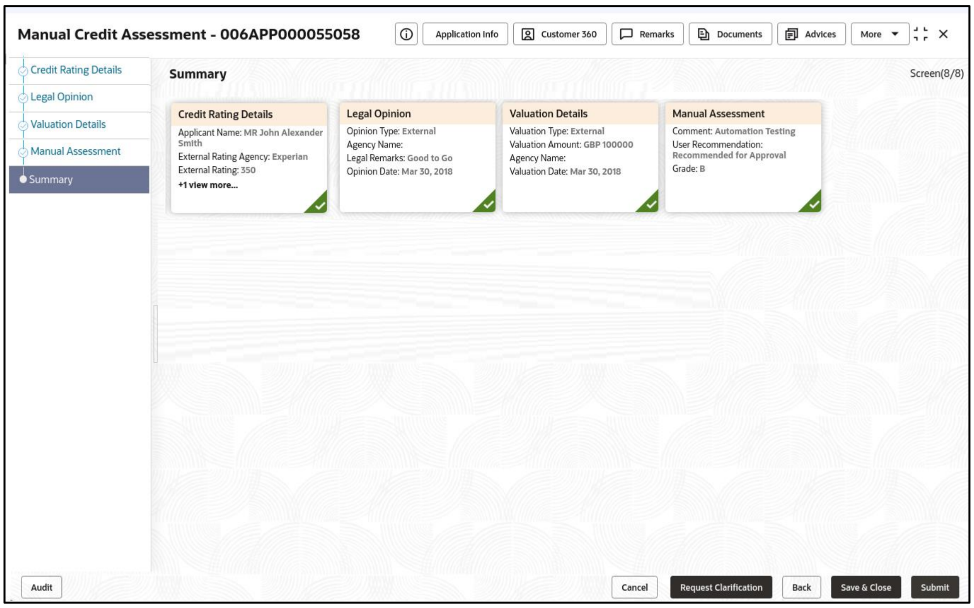
3.8.2 Summary

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

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

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

Figure 84: Summary Manual Credit Assessment



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

Table 50: Summary Manual Credit Assessment – Field Description

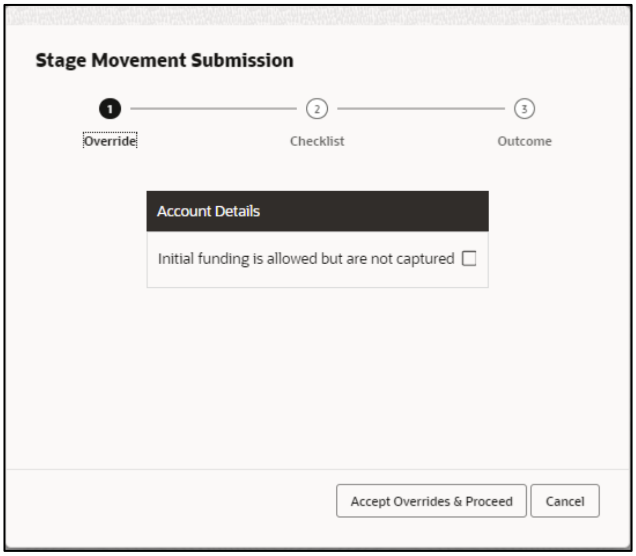
Data Segment	Description
Credit Rating Details	Displays the credit rating details.
Valuation Details	Displays the valuation details.
Legal Opinion	Displays the legal opinion.
Manual Assessment	Displays the Manual assessment details.

Data Segment	Description
Account Limit Details	Displays the Account Limit details.

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

→ The **Overrides** screen is displayed.

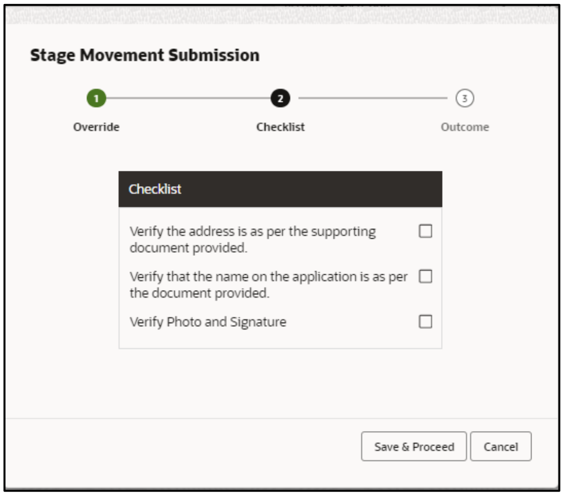
Figure 85: Overrides



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

→ The **Checklist** screen is displayed.

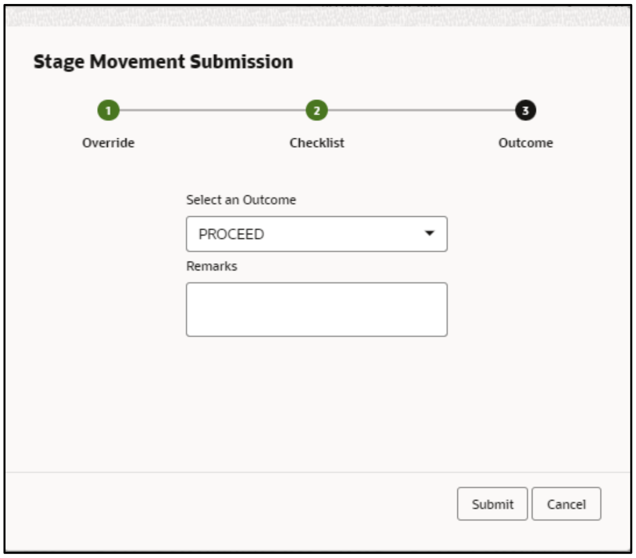
Figure 86: Checklist



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 87: Outcome



5. In the **Outcome** screen, select appropriate option from the **Select to Outcome** field.

   - Select **Proceed** outcome from the drop-down list. It will logically complete the **Manual Credit Assessment** stage for the Saving Account (with overdraft) Application. The workflow will automatically move this application to the next processing stage, **Manual Credit Decision** stage. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code.**
   - Select the **Return to Application Entry Stage** to make application entry stage available in free task for edit.
   - Select the **Return to Application Enrichment Stage** to make enrichment stage available in free task.
   - Select the **Return to Assessment** to make overdraft limit details stage available in free task.
   - Select the **Return to Initial Funding Details** to make account funding details stage available in free task
   - Select the **Return to Overdraft Limit Details** to make overdraft limit details stage available in free task.
   - Select the **Return to Application Underwriting Stage** to make underwriting stage available in free task.
   - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.

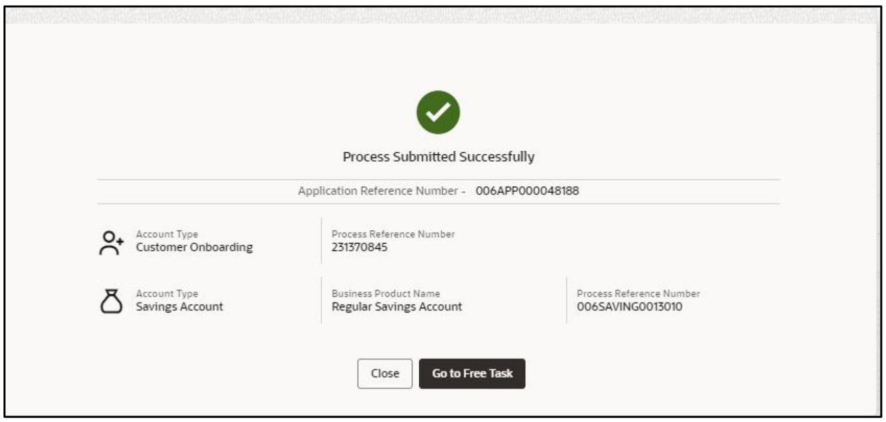
It will logically complete the **Manual Credit Assessment** stage for the Current Account (with overdraft) Application. The workflow will automatically move this application to the next processing stage, **Manual Credit Decision** stage.

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

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

→ The **Confirmation** screen is displayed.

Figure 88: Confirmation



8. Click **Close** to close the window.
   OR
   Click **Go to Free Task**.

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

3.9 Manual Credit Decision Stage

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

To capture manual credit decision details:

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 **Manual Credit Decision** stage is displayed.

The Manual Credit Decision stage has the following data segments in which the user can only view the data:

- **Account Details** - For detailed information, refer the Account Details data segment in the Application Entry stage.
- **Customer Information** – For detailed information, refer the Customer Information data segment in the Application Entry stage.
- **Financial Details**: - For detailed information, refer the Financial Details data segment in the Application Entry stage.
- **Credit Rating Details**: - For detailed information, refer the Credit Rating Details data segment in the Underwriting stage.
- **Valuation Details** - For detailed information, refer the Valuation Details data segment in the Underwriting stage.
- **Legal Opinion** - For detailed information, refer the Legal Opinion data segment in the Underwriting stage.
- **Manual Assessment** – For details information, refer the Assessment Details data segment in the Manual Credit Assessment stage.

Refer below chapters for detailed information on data segment that are editable.

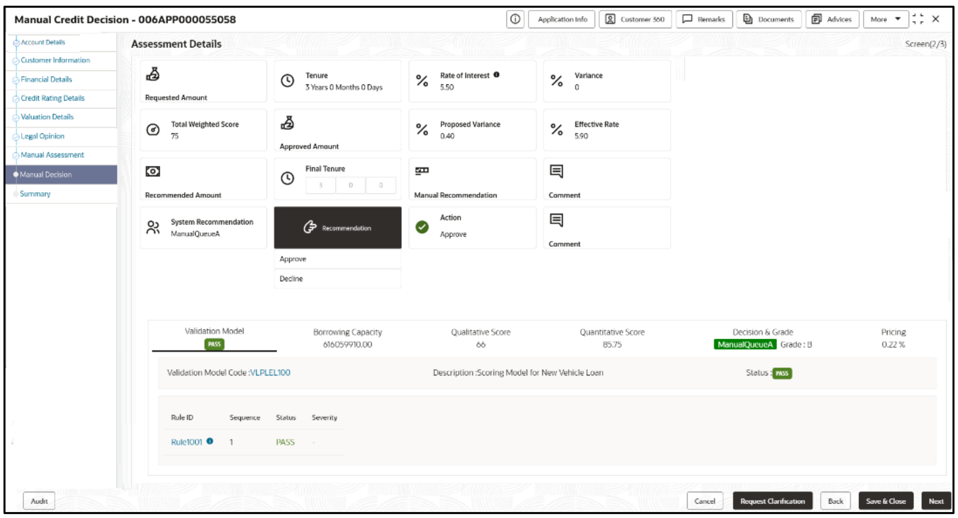
3.9.1 Manual Decision

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

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

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

   Figure 89: Manual Decision



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

   Table 51: Manual Decision – Field Description

Field	Description
Requested Amount	Displays the requested overdraft amount.
Tenure	Displays the overdraft tenure.
Base Rate	Displays the base type. This field appears if the rate type is **Floating**.
Rate of Interest	Displays the rate of interest. This field appears if the rate type is **Fixed**.

Field	Description
Margin	Displays the margin. This field appears if the rate type is **Floating**.
Variance	Displays the variance. This field appears if the rate type is **Fixed**.
Base Rate	Displays the base type. This field appears if the rate type is **Floating**.
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the approved overdraft amount. This field appears blank by default. If the approver selects the recommendation as **Approve**, then the recommended amount gets defaulted as approved amount.
Proposed Variance	Displays the proposed variance. **NOTE:** This field appears only for **Fixed** rate type.
Effective Rate	Displays the effective rate of interest.
Recommended Amount	Displays the recommended overdraft amount.
Final Tenure	Displays the final overdraft tenure.
Manual Recommendation	Displays the manual recommendation.
Comments	Displays the comments.
System Recommendation	Displays the system recommendations.

Field	Description
Recommendation	Select the recommendation. Available options are • **Approve** • **Decline** If the approver selects the recommendation as **Approve**, then the recommended amount gets defaulted as approved amount.
Action	Displays the user action based on user recommendation.
Comments	Specify the comment on the user action.

3. 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.

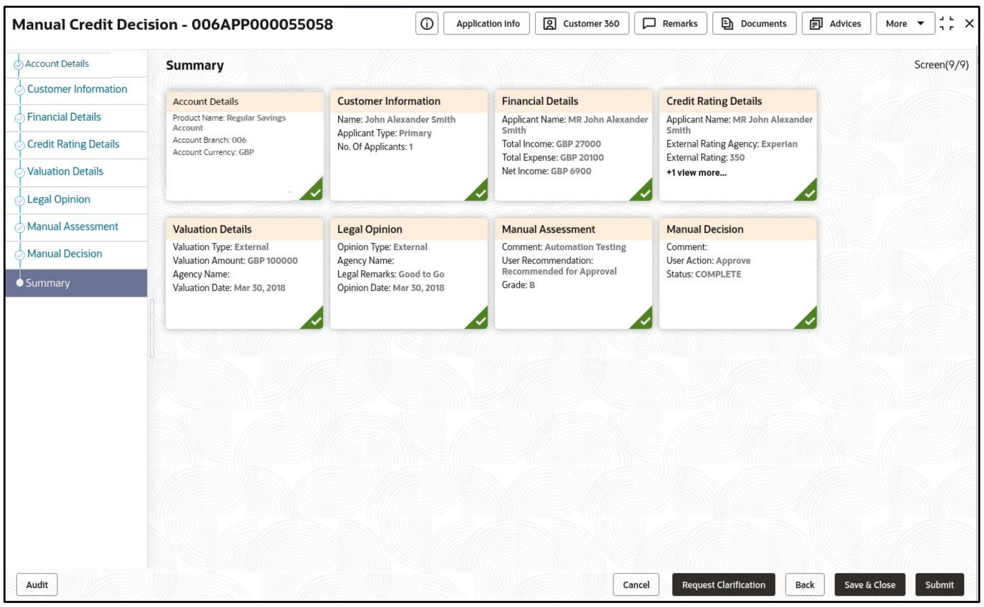
3.9.2 Summary

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

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

   → The **Summary** screen is displayed.

Figure 90: Summary



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

Table 52: Summary Manual Credit Decision – Field Description

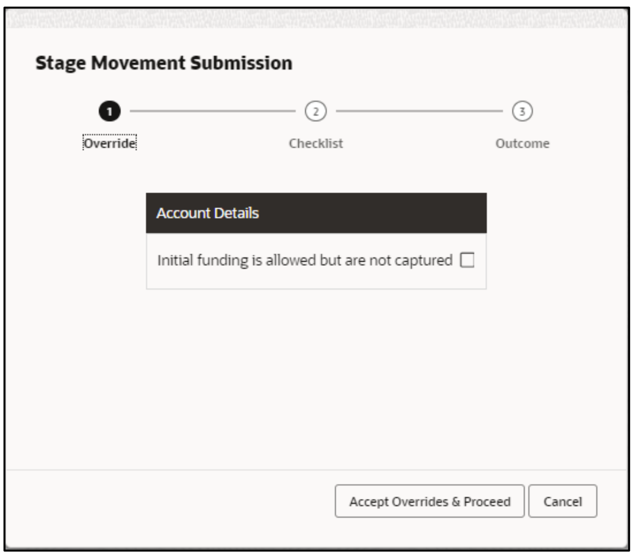
Data Segment	Description
Customer Information	Displays the customer information.
Account Details	Displays the account details.
Financial Details	Displays the financial details.
Credit Rating Details	Displays the credit rating details.
Valuation Details	Displays the valuation details.

Data Segment	Description
Legal Opinion	Displays the legal opinion.
Manual Assessment	Displays the manual assessment.
Account Limit Details	Displays the Account Limit details.
Manual Decision	Displays the manual decision.

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

   → The **Overrides** screen is displayed.

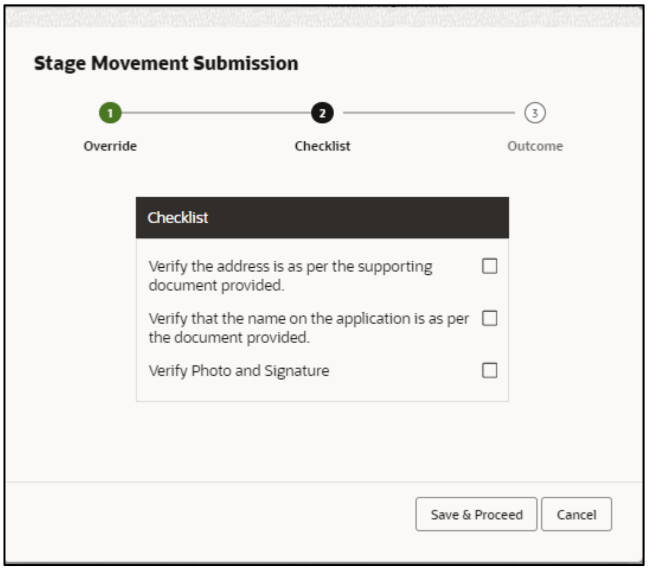
   Figure 91: Overrides



3. Click Accept Overrides & Proceed.

   → The **Checklist** screen is displayed.

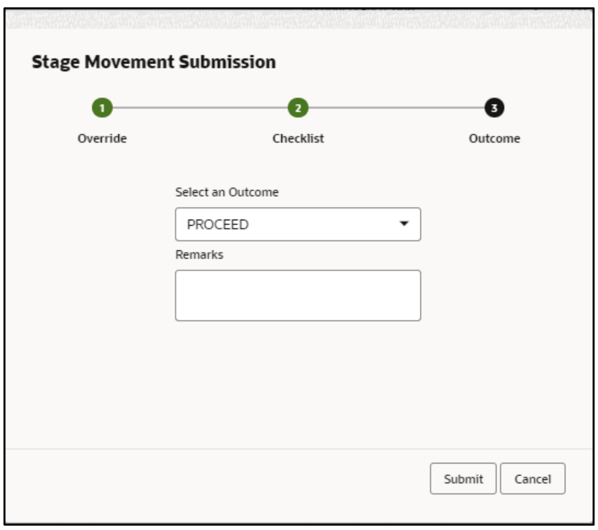
   Figure 92: Checklist



4. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 93: Outcome



5. In the **Outcome** screen, select appropriate option from the **Select to Outcome** field.

- Select **Proceed** outcome from the drop-down list. It will logically complete the **Manual Credit Assessment** stage for the Saving Account (with overdraft) Application. The workflow will automatically move this application to the next processing stage, **Manual Credit Decision** stage. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code.**
- Select the **Return to Application Entry Stage** to make application entry stage available in free task for edit.

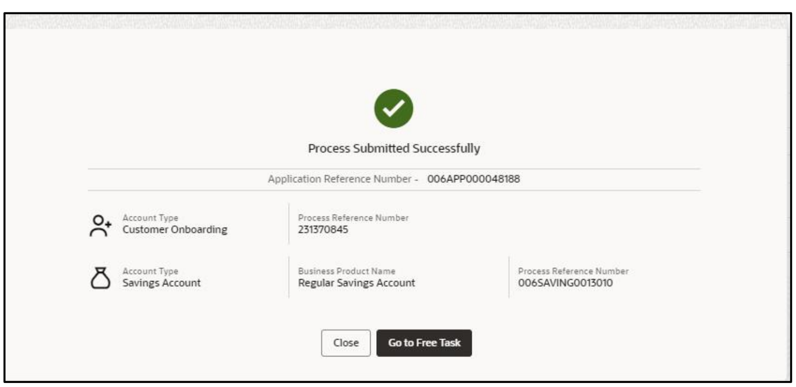
- Select the **Return to Application Enrichment Stage** to make enrichment stage available in free task.
- Select the **Return to Assessment** to make overdraft limit details stage available in free task.
- Select the **Return to Initial Funding Details** to make account funding details stage available in free task
- Select the **Return to Overdraft Limit Details** to make overdraft limit details stage available in free task.
- Select the **Return to Application Underwriting Stage** to make underwriting stage available in free task.
- Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.

It will logically complete the **Manual Credit Assessment** stage for the Current Account (with overdraft) Application. The workflow will automatically move this application to the next processing stage, **Manual Credit Decision** stage. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**

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

→ The **Confirmation** screen is displayed.

Figure 94: Confirmation



8. Click **Close** to close the window.
OR
Click **Go to Free Task**.

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

3.10 Account Parameter Setup Stage

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

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

- **Interest Details** – This data segment is editable. For detailed information, refer the Interest Details data segment in the Application Enrichment stage.
- **Charge Details** - This data segment is editable. For detailed information, refer the Charge Details data segment in the Application Enrichment stage.
- **Advance against Uncollected Funds** - This data segment is editable. For detailed information, refer the Advance against Uncollected Funds data segment in the Overdraft Limit stage.
- **Temporary Overdraft Limit**- This data segment is editable. For detailed information, refer Temporary Overdraft Limit data segment in the Overdraft Limit stage.
- **Account Service Preferences** - This data segment is editable. For detailed information, refer Account Service Preference data segment in the Overdraft Limit stage.
- **Account Limit Details** - This data segment is ready only. For detailed information, refer Account Limit Details data segment in the Overdraft Limit stage

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

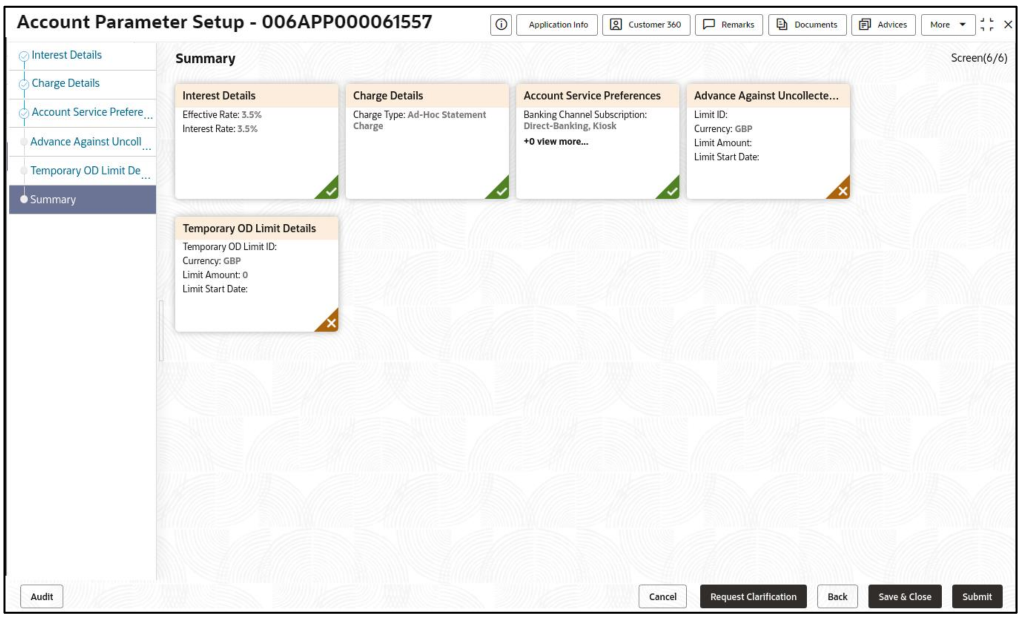
3.10.1 Summary

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

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

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

Figure 95: Summary Account Parameter Setup



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

Table 53: Summary Account Parameter Setup – Field Description

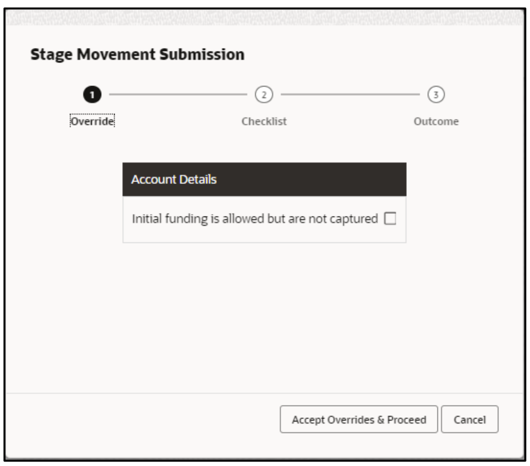
Data Segment	Description
Account Limit Details	Displays the account limit details.
Interest Details	Displays the interest details.
Account Service Preferences	Displays the account service preferences.
Charge Details	Displays the charge details.

Data Segment	Description
Advance against Uncollected Funds Details	Displays the Advance against Uncollected Funds details.
Temporary Overdraft Limit Details	Displays the Temporary Overdraft Limit details.
Account Services Preferences	Displays the account services preferences.

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

→ The **Overrides** screen is displayed.

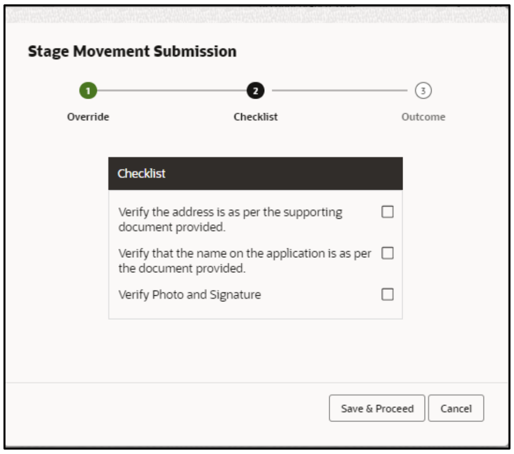
Figure 96: Overrides



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

→ The **Checklist** screen is displayed.

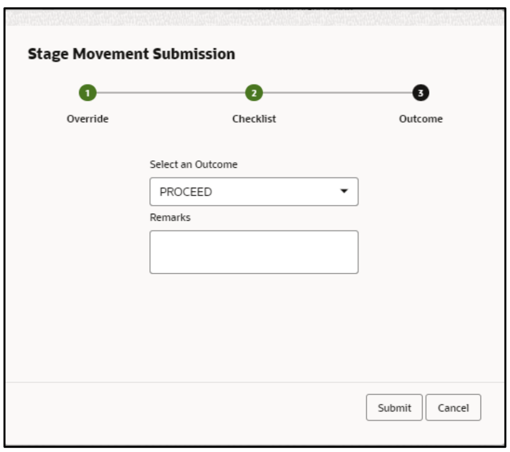
Figure 97: Checklist



4. Click Save & Proceed.

→ The **Outcome** screen is displayed.

Figure 98: Outcome



5. In the **Outcome** screen, select appropriate option from the **Select to Outcome** field.

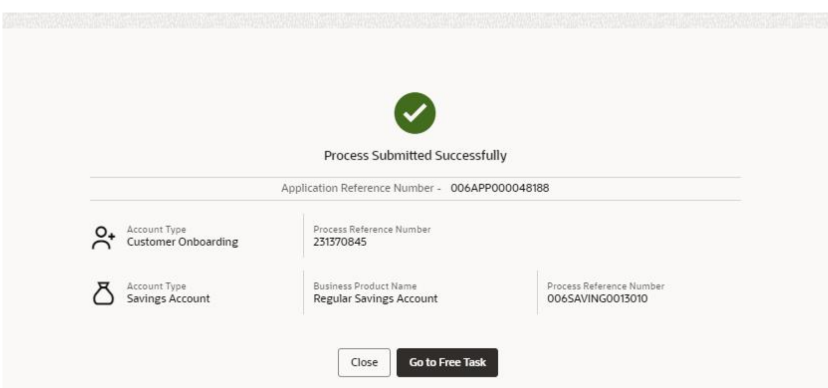
- Select the **Proceed** to proceed with the application It will logically complete the next stage for the Saving Account Application. The Workflow Orchestrator will automatically move this application to the next processing stage. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
    - If there is no change in Interest or Charges details, the workflow will automatically move this application to the Offer Issue stage.
    - If there is any change in Interest or Charges details, submit of this stage, will move the application into the Supervisor Application Approval stage.

- Select the **Return to Credit Decision** Stage to make credit decision stage available in free task.
- Select the **Return to Credit Assessment** Stage to make credit assessment stage available in free task.
- Select the **Return to Assessment** Stage to make assessment stage available in free task
- Select the **Return to Initial Funding** Stage to make initial funding stage available in free task.
- Select the **Return to Overdraft Limit Details** Stage to make overdraft limit details stage available in free task.
- Select the **Return to Application Enrichment** Stage to make enrichment stage available in free task.
- Select the **Return to Application Entry** Stage to make application entry stage available in free task.
- Select the **Return to Application Underwriting** Stage to make underwriting stage available in free task.
- Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.

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

→ The **Confirmation** screen is displayed.

Figure 99: Confirmation



8. Click **Close** to close the window.
   OR
   Click **Go to Free Task**.

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

3.11 Supervisor Application Approval Stage

In this stage supervisor can approve the application.

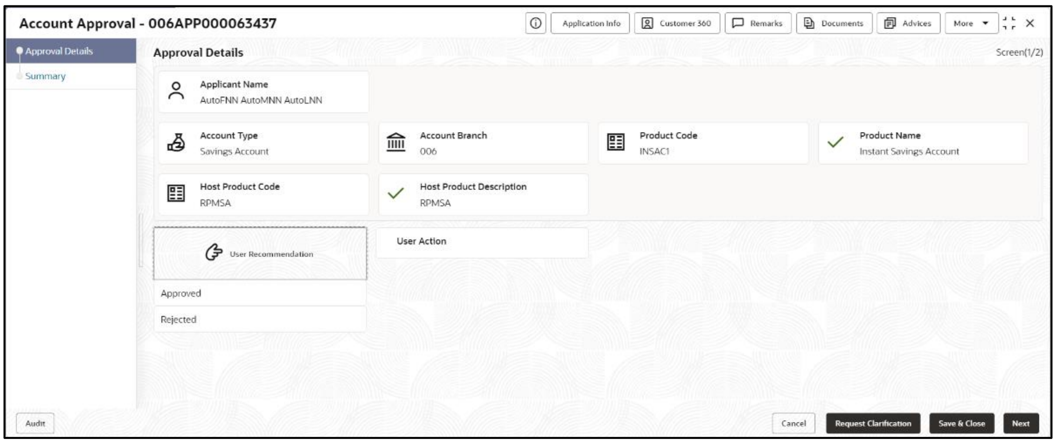
3.11.1 Pricing Change Approval

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

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

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

Figure 100: Pricing Change Approval



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

Table 54: Pricing Change Approval – Field Description

Field	Description
Applicant Name	Displays the applicant name.
Account Type	Displays the account type.
Account Branch	Displays the account branch name.
Product Code	Displays the product code selected for this current account.
Product Name	Displays the product name selected or this current account.
Approved Amount	Displays the final approved overdraft amount.
OD Tenure	Displays the final OD tenure for the approved amount.

Field	Description
Existing Values Displays the existing values.	
Rate Type	Displays the rate type.
Base Rate	Displays the base rate for the approved overdraft amount.
Margin	Displays the margin.
Effective Rate	Displays the effective rate.
Handling Charges	Displays the handling charges.
Revised Values Displays the revised values against the existing values.	
Rate Type	Displays the rate type.
Base Rate	Displays the rate of interest for the approved overdraft amount.
Margin	Displays the margin.
Effective Rate	Displays the effective rate.
Handling Charges	Displays the handling charges.
User Recommendation	Select the User recommendation. Available options are: • **Approved** • **Rejected**
User Action	Displays the user action based on user recommendation.

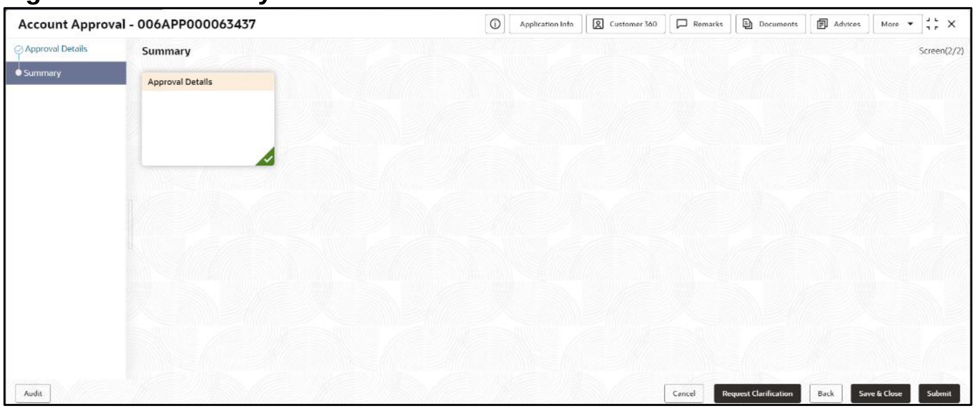
3.11.2 Summary

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

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

   → The **Summary** screen is displayed.

Figure 101: Summary



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

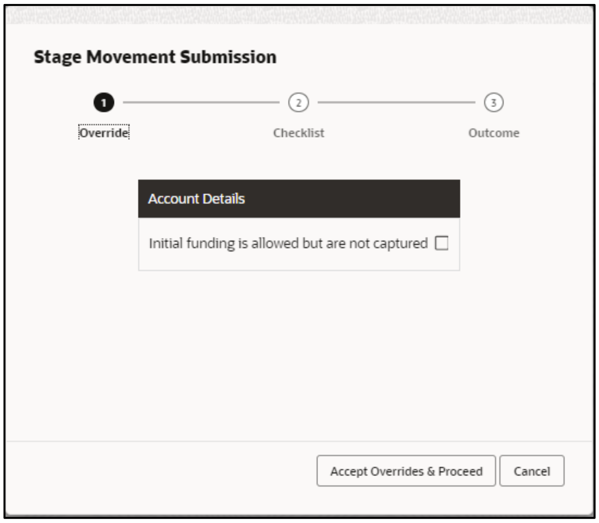
Table 55: Summary – Field Description

Data Segment	Description
Approval Details	Displays the approval details.

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

→ The **Overrides** screen is displayed.

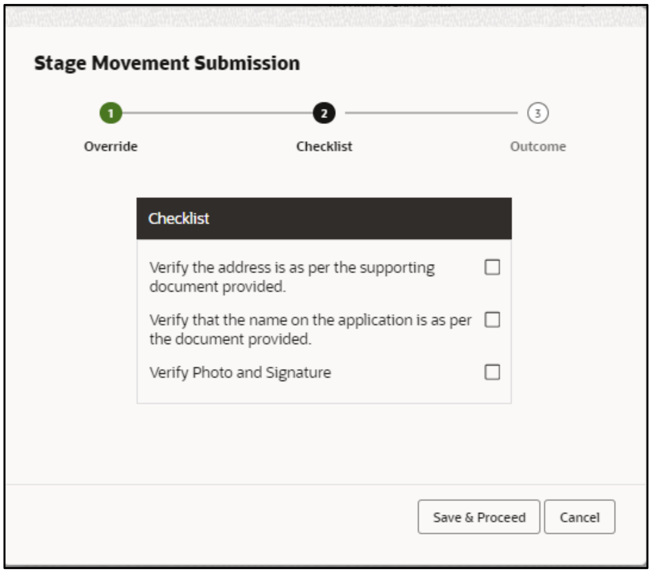
Figure 102: Overrides



3. Click Accept Overrides & Proceed.

→ The **Checklist** screen is displayed.

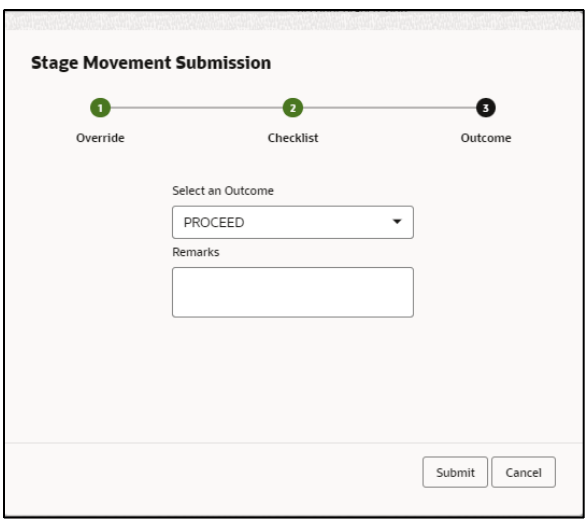
Figure 103: Checklist



4. Click Save & Proceed.

→ The **Outcome** screen is displayed.

Figure 104: Outcome



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

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

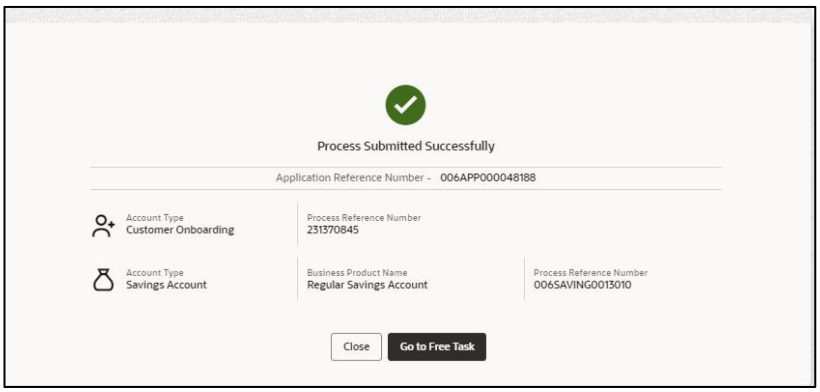
If the Supervisor has rejected the price change, the application will be routed back to **Account Parameter Setup** stage.

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

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

→ The **Confirmation** screen is displayed.

Figure 105: Confirmation



8. Click **Close** to close the window.
   OR
   Click **Go to Free Task**.

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

3.12 Offer Issue Stage

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

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

- **Credit Rating Details**: - For detailed information, refer the Credit Rating Details data segment in the Underwriting stage.
- **Valuation Details** - For detailed information, refer the Valuation Details data segment in the Underwriting stage.
- **Legal Opinion** - For detailed information, refer the Legal Opinion data segment in the Underwriting stage.

Refer below chapters for detailed information on data segment that are editable.

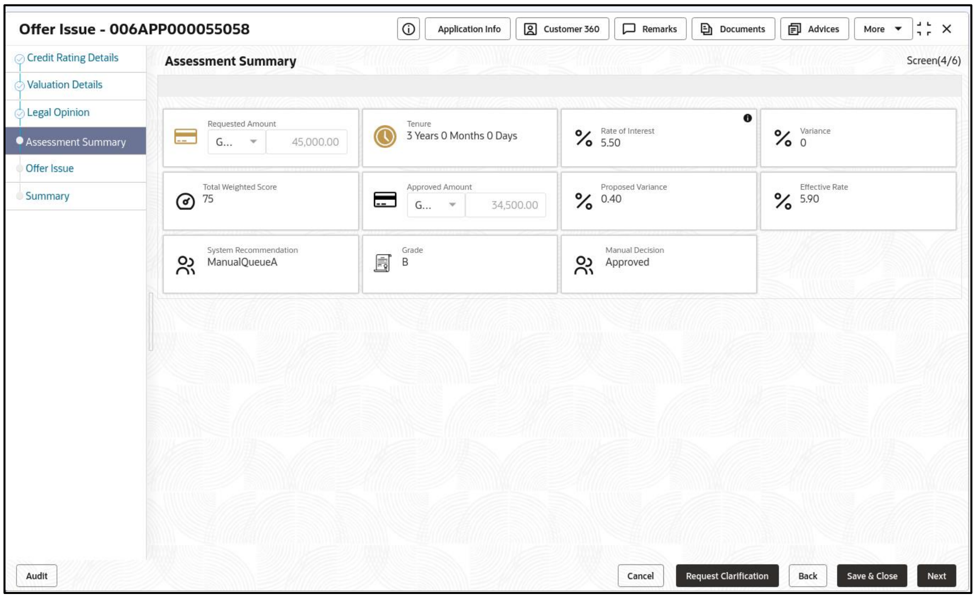
3.12.1 Assessment Summary

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

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

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

Figure 106: Assessment Summary



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

Table 56: Assessment Summary – Field Description

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

Field	Description
Approved Amount	Displays the final approved overdraft amount.
Proposed Margin	Displays the proposed variance. **NOTE:** This field appears only for **Floating** rate type.
Effective Rate	Displays the effective rate of interest.
System Recommendation	Displays the system recommendations.
Grade	Displays the grade of the applicant.
Manual Decision	Displays the manual decision.

3. 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.

3.12.2 Offer Issue

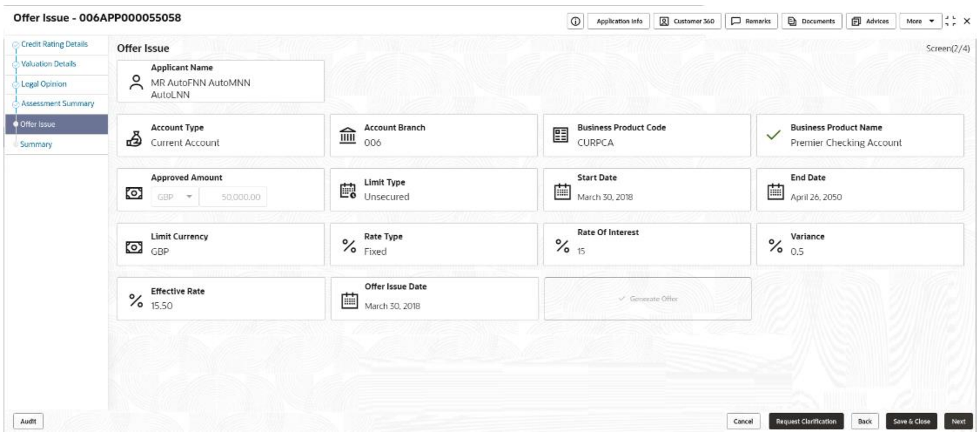
Offer Issue is the next data segment of Offer Issue stage. **Offer Issue** screen enables the user to capture the Offer Issue date.

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

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

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

   Figure 107: Offer Issue - Individuals

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

   Table 57: Offer Issue – Field Description

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

Field	Description
Limit Type	Displays the limit type.
Start Date	Displays the start date.
End Date	Displays the end date.
Limit Currency	Displays the limit currency.
Rate Type	Displays the rate type.
Rate of Interest	Displays the interest rate.
Variance	Displays the variance rate. **NOTE:** This field appears only for **Fixed** rate type.
Effective Rate	Displays the effective rate of interest.
Offer Issue Date	Displays the offer issue date.
Generate Offer	Click the checkbox to generate the offer letter. A PDF file will be generated with the offer content. Default template for the offer issue is used in this reference workflow.

2. 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.

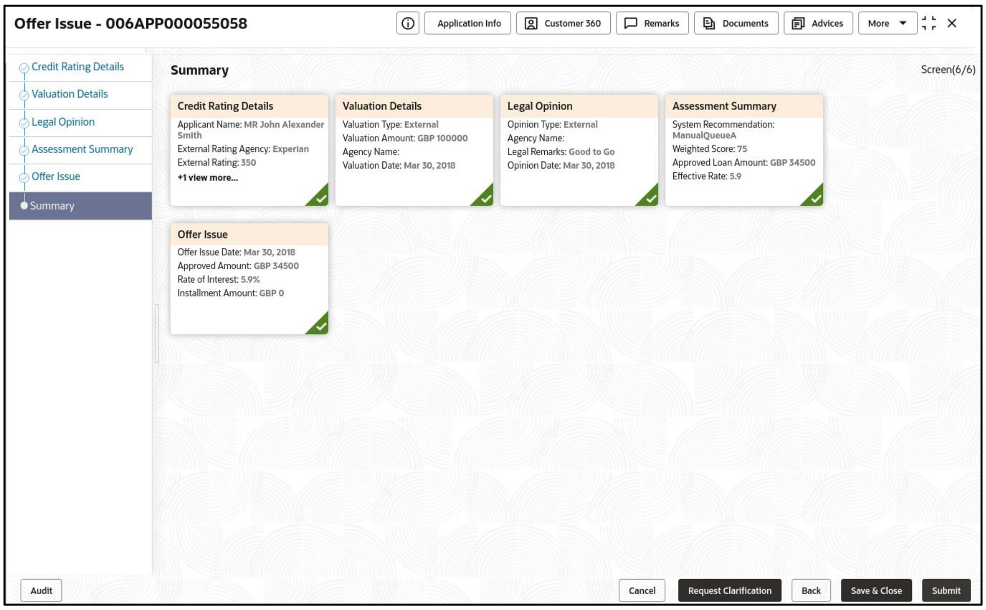
3.12.3 Summary

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

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

→ The **Summary** screen is displayed.

Figure 108: 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 58: Summary Offer Issue– Field Description

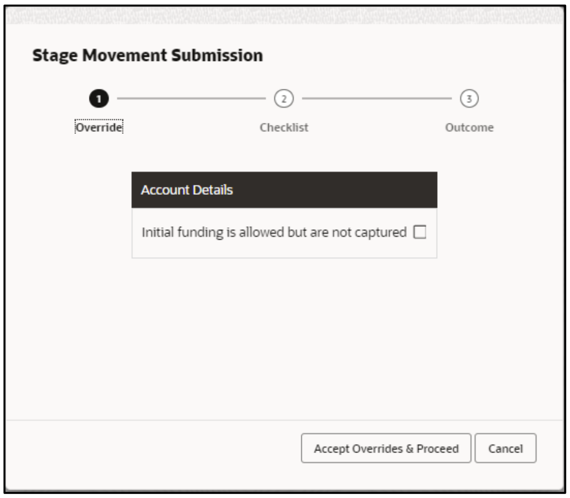
Data Segment	Description
Credit Rating Details	Displays the credit rating details.
Valuation Details	Displays the valuation of asset details.
Legal Opinion	Displays the legal opinion details.
Assessment Summary	Displays the assessment summary.

Data Segment	Description
Offer Issue	Displays the offer issue details.

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

→ The **Override** screen is displayed.

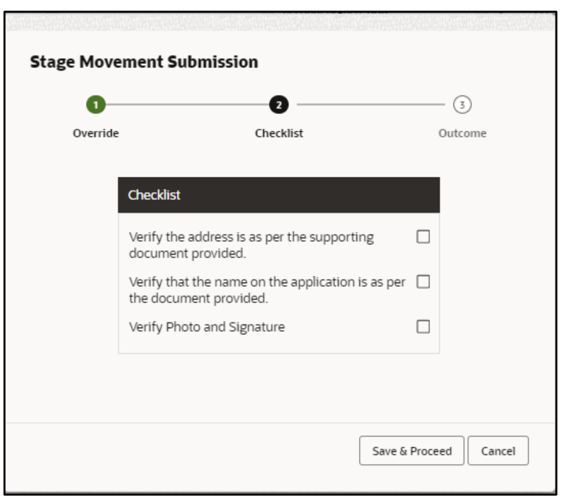
Figure 109: Overrides



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

→ The **Checklist** screen is displayed.

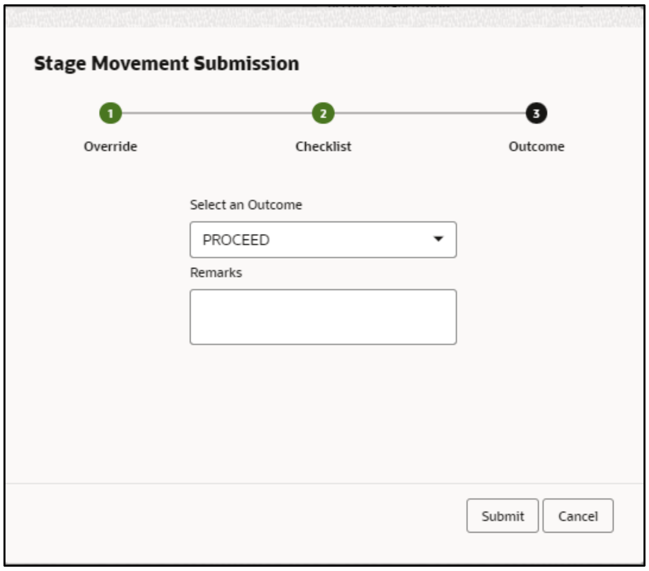
Figure 110: Checklist



4. Click **Proceed Next.**

→ The Outcome screen is displayed.

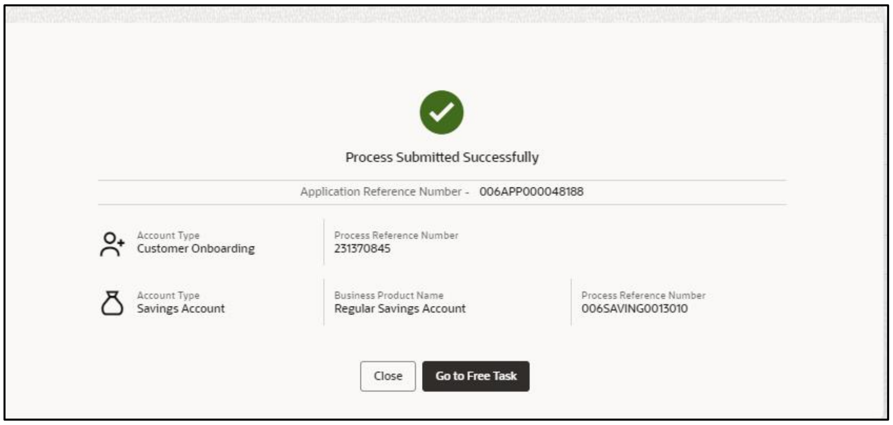
Figure 111: Outcome



5. In the **Outcome** screen, select appropriate option from the **Select to Outcome** field.
   - Select **Proceed** outcome from the drop-down list. It will logically complete the Offer Issue stage for the Overdraft Application. The Workflow Orchestrator will automatically move this application to the next processing stage, Offer Accept/Reject. The stage movement is driven by the business configuration for a given combination of Process Code, Life Cycle and Business Product Code.
   - Select the **Reject Application** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Enter the remarks in **Remarks**.
7. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 112: Confirmation



8. Click **Close** to close the window.

   OR

   Click **Go to Free Task**.

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

3.13 Offer Accept / Reject Stage

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

To perform actions on issued offer:

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 **Offer Accept /Reject** stage is displayed.

In the Offer Accept / Reject stage, provide the required details under each data segment. The Offer Accept / Reject stage has the following data segments which user can only view:

- **Offer Issue -** For detailed information, refer the Offer Issue data segment in the Offer Issue stage.
- **Assessment Summary -** For detailed information, refer the Assessment Summary data segment in the Offer Issue stage.

Refer below chapters for detailed information on data segment that are editable.

3.13.1 Offer Accept / Reject

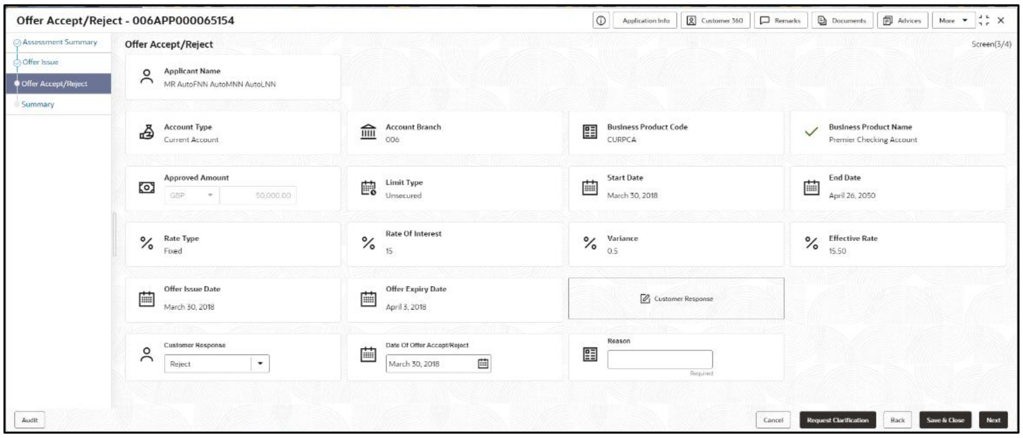
Offer Accept/Reject data segment is the first data segment of Offer Accept/Reject stage. The user can acquire the application from **Free Tasks** list.

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

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

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

Figure 113: Offer Accept / Reject - Individuals



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

Table 59: Offer Accept/Reject – Field Description

Field	Description
Customer Response	Select the customer response from the drop-down list. Available options are: • **Accept** • **Reject** • **Amend**
Date Of Offer Accept/Reject	Select the date of offer accept or offer reject.
Offer Amend	Offer Amend option will be at the instance of the customer request. This will be taken as a Post Offer amendment and based on the change requested, the application will be routed as part of the OUTCOME to the respective earlier stages to incorporate the changes.
Reason	The offer amend will be supported for the following data elements: • Overdraft Principal • Overdraft Interest/ Margin • Tenure of the Overdraft

3. 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.

3.13.2 Summary

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

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

   → The **Summary** screen is displayed.

   Figure 114: 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.

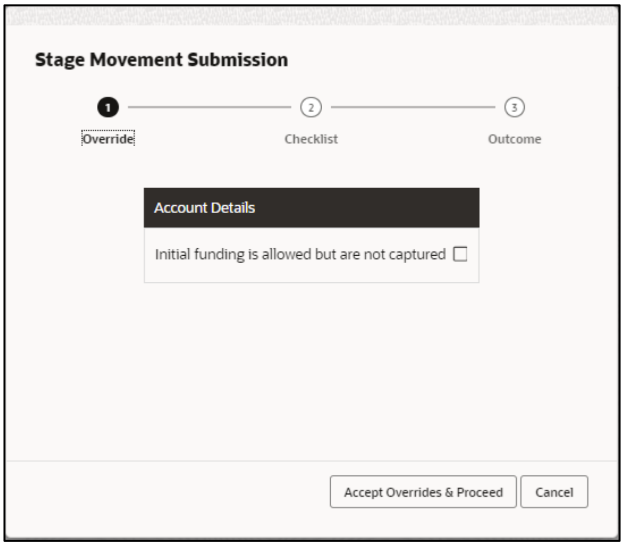
   Table 60: Summary Offer Accept/Reject – Field Description

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

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

   → The **Override** screen is displayed.

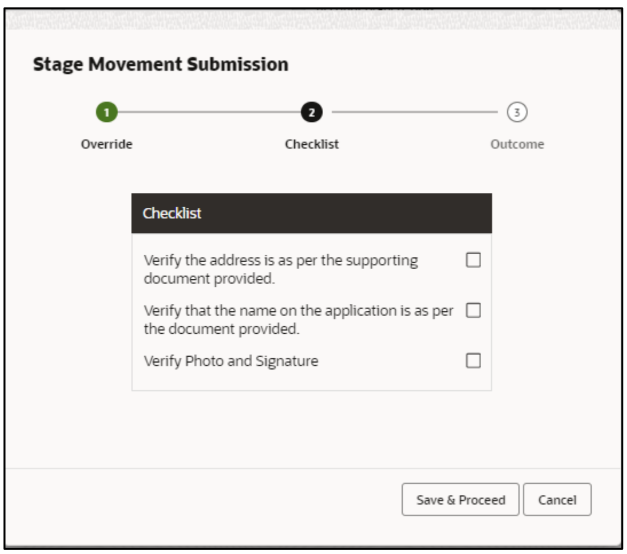
   Figure 115: Override



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

   → The **Checklist** screen is displayed.

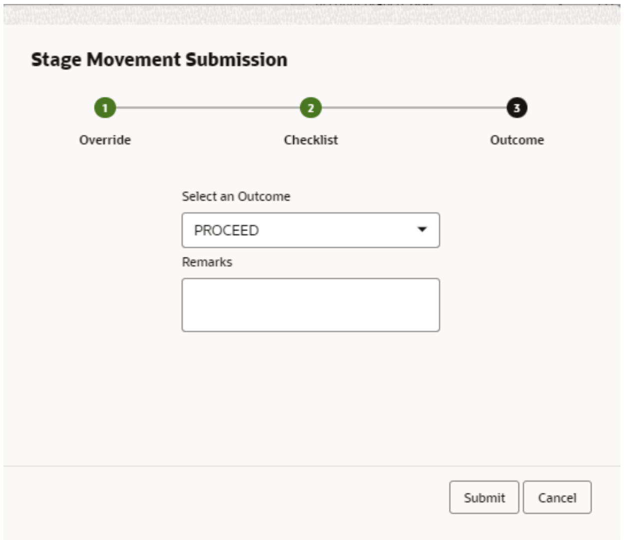
   Figure 116: Checklist



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

   → The **Outcome** screen is displayed.

   Figure 117: Outcome



5. In the **Outcome** screen, select appropriate option from the **Select to Outcome** field.

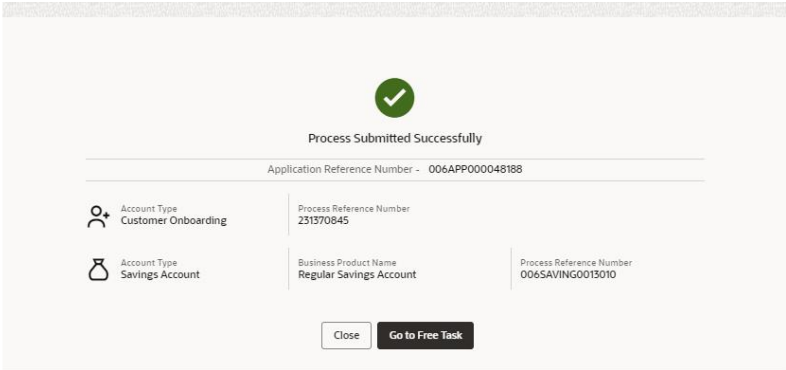
    - Select **Proceed** outcome from the drop-down list. It will logically complete the Offer Issue stage for the Overdraft Application. The Workflow Orchestrator will automatically move this application to the next processing stage, Offer Accept/Reject. The stage movement is driven by the business configuration for a given combination of Process Code, Life Cycle and Business Product Code.
        - If the **Customer Response** is selected as **Accept** in Offer Accept/Reject screen, then submit of this stage, will move the application into the **Account Approval** stage.
        - If the **Customer Response** is selected as **Reject** in Offer Accept/Reject screen, then submit of this stage, will terminate the application.
        - If the **Customer Response** is selected as **Amend** in Offer Accept/Reject screen, then submit of this stage, will move the application into the **Post Offer Amendment** stage.
    - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.

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

7. Click **Submit**.

    → The **Confirmation** screen is displayed.

    Figure 118: Confirmation



8. Click **Close** to close the window.

   OR

   Click **Go to Free Task**.

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

3.14 Post Offer Amendment Stage

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

To perform actions on post offer amendment:

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 Post Offer Amendment stage is displayed.

The Post Offer Amendment stage has the following data segments:

- **Account Limit Details** - This data segment is editable. For detailed information, refer Account Limit Details data segment in the Overdraft Limit stage.
- **Offer Issue** – This data segment is read only. For detailed information, refer the Offer Issue data segment in the Offer Issue stage.
- **Offer Accept/ Reject** – This data segment is read only. For detailed information, refer the Offer Accept/ Reject data segment in the Offer Accept/ Reject stage.

Refer below chapters for detailed information on data segment that are editable.

3.14.1 Post Offer Amendment

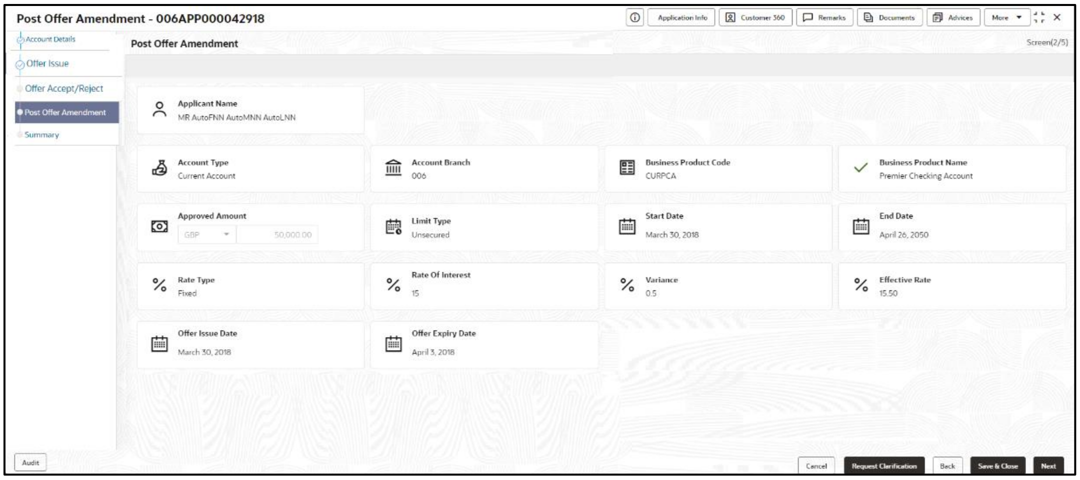
Post Offer Amendment data segment is the first data segment of Post Offer Amendment stage. The user can acquire the application from Free Tasks list.

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

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

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

Figure 119: Post Offer Amendment - Individuals



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

Table 61: Post Offer Amendment - Field Description

Field	Description
Applicant Name	Displays the applicant's name.
Account Type	Displays the account type.
Account Branch	Displays the account branch name.
Business Product Code	Displays the business product code selected for this current account.
Business Product Name	Displays the business product name selected for this current account.
Offer Issue Date	Displays the date of offer issued.
Offer Expiry Date	Displays the date based on the expiry period configuration done at the Business Product level which is used for this Overdraft.
Offer Amend Date	Displays the date of offer amend.
Limit Currency	Displays the limit currency.
Approved Amount	Specify the revised Overdraft amount for approval.

Field	Description
Limit Type	Displays the limit type.
Start Date	Select the start date.
End Date	Select the end date.
Rate Type	Displays the rate type.
Rate of Interest	Displays the rate of interest.
Variance	Specify the amended Variance. **NOTE:** This field appears only for **Fixed** rate type.
Effective Rate	Displays the amended effective rate. Effective Rate = Rate of Interest + Variance.

3. 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.

3.14.2 Summary

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

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

→ The **Summary** screen is displayed.

Figure 120: Summary

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

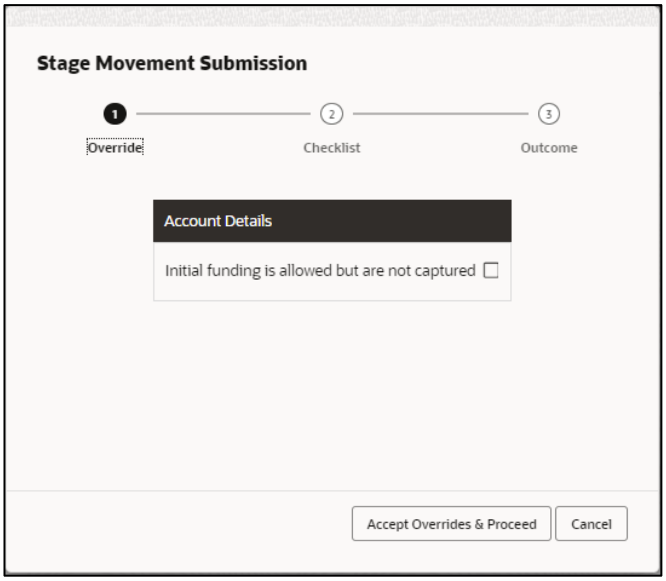
Table 62: Summary Post Offer Amendment – Field Description

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

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

   → The **Override** screen is displayed.

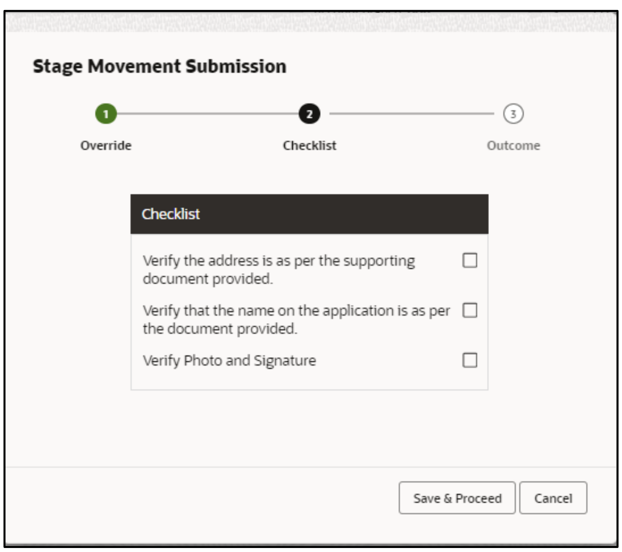
Figure 121: Override



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

   → The **Checklist** screen is displayed.

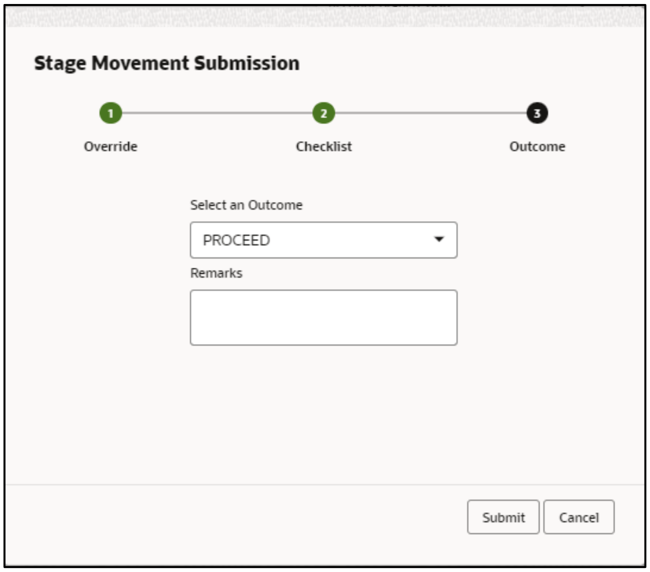
Figure 122: Checklist



4. Click **Proceed Next**.

   → The **Outcome** screen is displayed.

Figure 123: Outcome



5. In the Outcome screen, select appropriate option from the Select to Outcome field.

   - Select **Proceed** outcome from the drop-down list. It will logically complete the Offer Issue stage for the Overdraft Application. The Workflow Orchestrator will automatically move this application to the next processing stage, Offer Accept/Reject. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

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

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

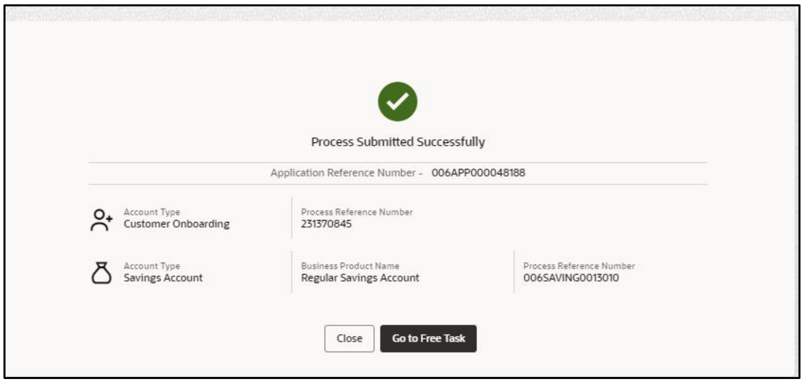
   - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice

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

7. Click **Submit**.

   → The **Confirmation** screen is displayed.

Figure 124: Confirmation



8. Click **Close** to close the window.
   OR
   Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the sub process reference numbers [Current] to the next processing stage on Host. This application will be available in the FREE TASK list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

3.15 Account Approval Stage

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

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

To approve an account opening:

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 Account Approval stage is displayed.

The Account Approval stage has the following data segments which user can only view:

- **Customer Information** – For detailed information, refer the Customer Information data segment in the Application Entry stage.
- **Account Details** - For detailed information, refer the Account Details data segment in the Application Entry stage.
- **Mandate Details** – For detailed information, refer the Mandate Details data segment in the Application Entry stage.
- **Nominee Details** – For detailed information, refer the Nominee Details data segment in the Application Entry stage.
- **Stake Holder Details** – For detailed information, refer the Stake Holder Details data segment in the Application Entry stage.
- **Financial Details**: - For detailed information, refer the Financial Details data segment in the Application Entry stage.
- **Terms and Conditions** – For detailed information, refer the Terms and Conditions data segment in the Application Entry stage.
- **Interest Details**: For details information, refer the Interest Details data segment in the Application Enrichment stage.
- **Charge Details**: For details information, refer the Charge Details data segment in the Application Enrichment stage.

- **Account Limit Details**: For details information, refer the Account Limit Details data segment in the Overdraft Limit Details stage.
- **Temporary OD Limit Details:** For details information, refer the Temporary OD Limit Details data segment in the Overdraft Limit Details stage.
- **Advance against Uncollected Funds:** For details information, refer the Advance against Uncollected Funds data segment in the Overdraft Limit Details stage.
- **Initial Funding Details:** For details information, refer the Initial Funding Details data segment in the Account Funding stage.
- **Credit Rating Details**: - For detailed information, refer the Credit Rating Details data segment in the Underwriting stage.
- **Valuation Details** - For detailed information, refer the Valuation Details data segment in the Underwriting stage.
- **Legal Opinion** - For detailed information, refer the Legal Opinion data segment in the Underwriting stage.
- **Assessment Summary**: For details information, refer the Assessment Summary data segment in the Offer Issue stage.

Refer below chapters for detailed information on data segment that are editable.

3.15.1 Collateral Perfection Details

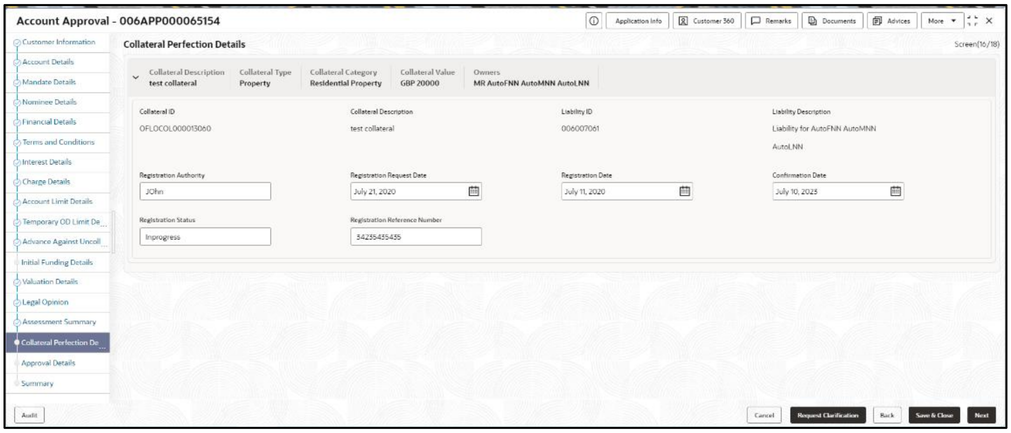
Collateral Perfection Details is the first data segment of **Account Approval** stage.

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

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

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

Figure 125: Collateral Perfection Details - Individuals



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

Table 63: Collateral Perfection Details – Field Description

Field	Description
Applicant Name	Displays the applicant name.
Date of Birth	Displays the applicant's date of birth.
E-mail	Displays the e-mail id of the applicant.
Mobile	Displays the mobile number of the applicant.
Collateral ID	Displays the Collateral ID.
Collateral Description	Displays the description of the collateral.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.
Registration Authority	Specify the name of the registration authority.

Field	Description
Registration Request Date	Select the date when the registration is requested.
Registration Date	Select the date when the registration is completed.
Confirmation Date	Select the date when the registration is confirmed.
Registration Status	Specify the status of registration.
Registration Reference Number	Specify the registration reference number.

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

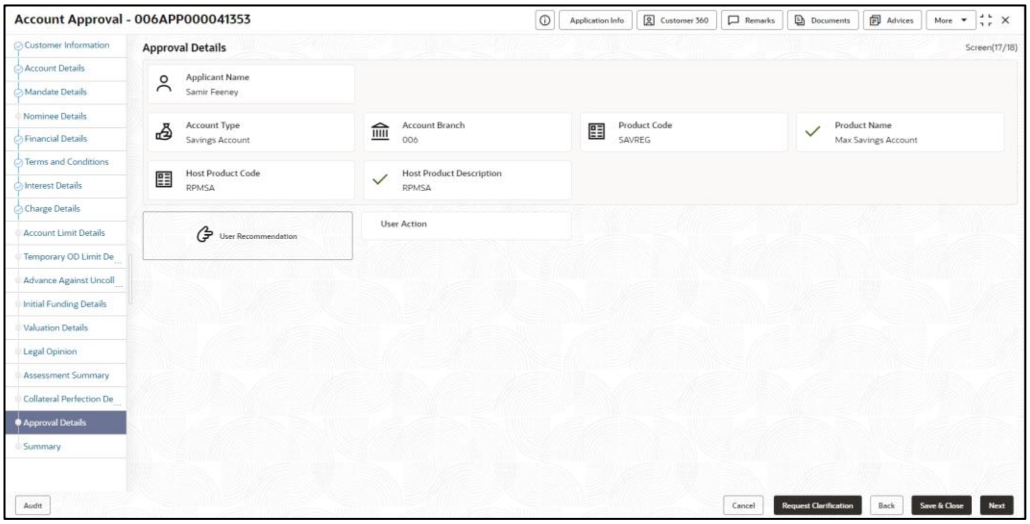
NOTE: All the fields will be fetched from Oracle Banking Credit Facilities Process Management in read only mode if integrated with Oracle Banking Credit Facilities Process Management.

3.15.2 Approval Details

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

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

Figure 126: Approval Details



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

Table 64: Approval Details - Field Description

Field	Description
Applicant Name	Displays the applicant name.
Account Type	Displays the account type.
Account Branch	Displays the account branch.
Product Code	Displays the product code.
Product Name	Displays the product name.
Host Product Code	Displays the host product code mapped to the business product for this loan account.
Host Product Description	Displays the host product name mapped to the business product for this loan account.
Application Details	Displays the applicant details.

Field	Description
OD Amount	Displays the final approved overdraft amount.
OD Tenure	Displays the final tenure for the approved overdraft amount.
Limit Type	Displays the limit type.
Rate Type	Displays the rate type for the approved overdraft amount.
Margin	Displays the margin percentage.
Effective Rate	Displays the effective rate for the approved overdraft amount.
Application Life Cycle Details	Displays the application life cycle details.
Application Date	Displays the application date.
Assessment Approval Method	Displays the assessment approval method.
Offer Approved Date	Displays the offer approved date.
Offer Accepted Date	Displays the offer accepted date.
Approval Details	Displays the approval details.
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 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.

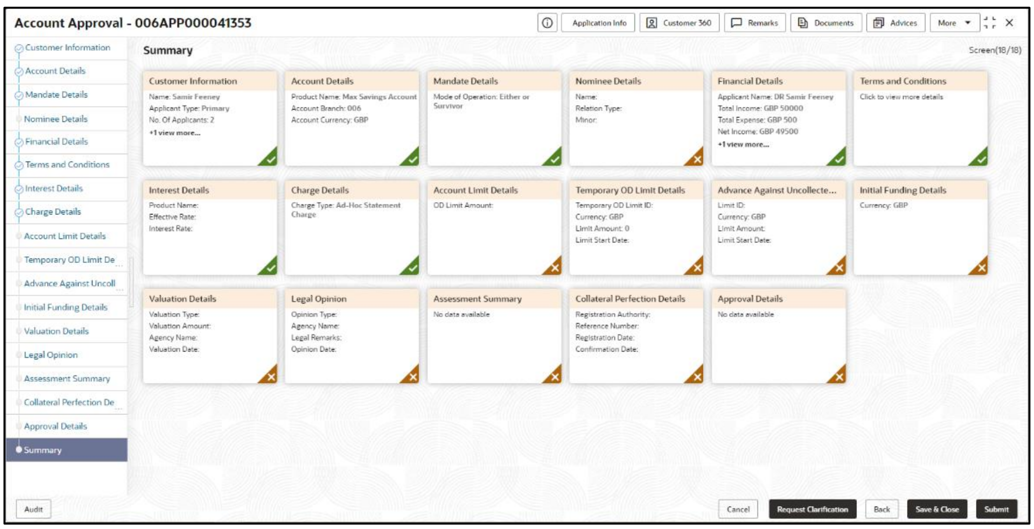
3.15.3 Summary

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

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

   → The **Summary Account Approval** screen is displayed.

Figure 127: Summary Account Approval



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 65: Summary Account Approval- Field Description

Data Segment	Description
Account Details	Displays the account details.
Customer Information	Displays the customer information.
Stake Holder Details	Displays the stake holder details.

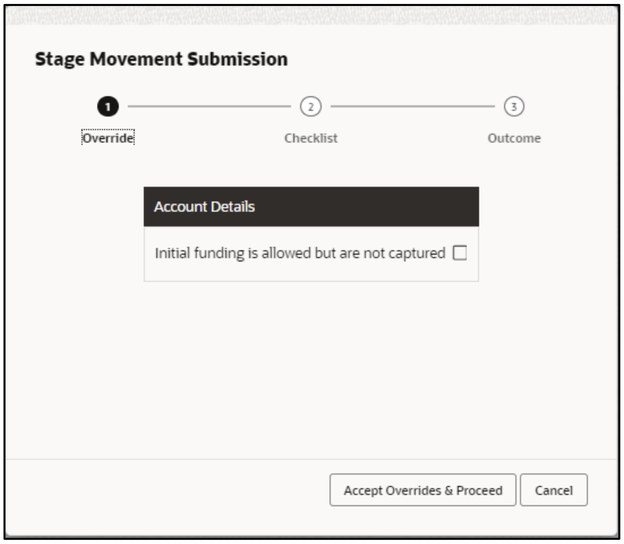
Data Segment	Description
	This data segment appears only if the **Customer Type** selected as **Small and Medium Business (SMB)**.
Mandate Details	Displays the mandate details.
Account Service Preferences	Displays the account service preferences.
Nominee Details	Displays the nominee details.
Financial Details	Displays the financial details.
Initial Funding Details	Displays the initial funding details.
Interest Details	Displays the interest details.
Charge Details	Displays the charge details.
Temporary Overdraft Limit Details	Displays the Temporary Overdraft Limit details.
Advance against Uncollected Funds Details	Displays the Advance against Uncollected Funds details.
Credit Rating Details	Displays the credit rating details.
Valuation of Asset	Displays the valuation of asset details.
Legal Opinion	Displays the legal opinion details.
Assessment Summary	Displays the assessment details.
Collateral Perfection Details	Displays the collateral perfection details.
Approval Details	Displays the approval details.

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

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

→ The **Overrides** screen is displayed.

Figure 128: Overrides

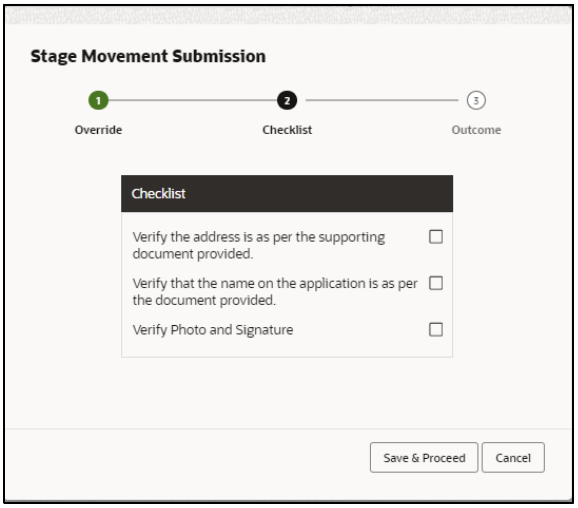


Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. Click Proceed Next.

→ The **Checklist** screen is displayed.

Figure 129: Checklist

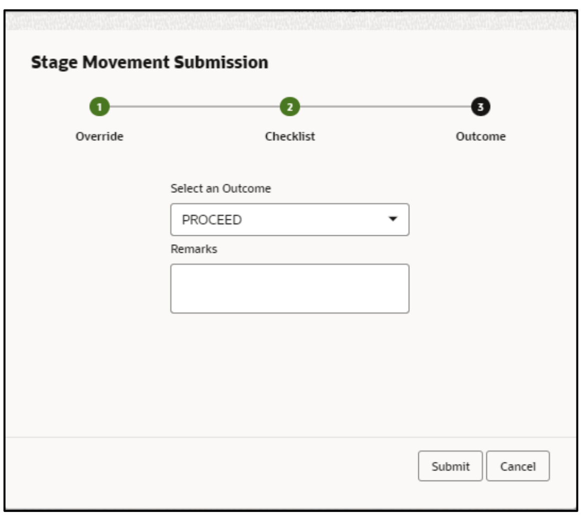


Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

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

→ The **Outcome** screen is displayed.

Figure 130: Outcome



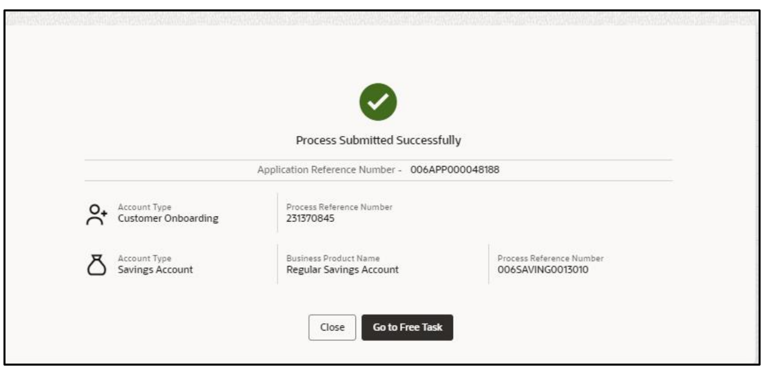
6. In the Outcome screen, select appropriate option from the Select to Proceed field.
    - Select the **Proceed** to proceed with the application. By default this option is selected. If the Proceed option is selected, then the application proceeds based on the assessment decision.

- Select the **Return to Application Entry** Stage to make application entry stage available in free task for edit.
- Select the **Return to Application Enrichment** Stage to make enrichment stage available in free task.
- Select the **Return to Overdraft Limit Details** to make overdraft limit details stage available in free task.
- Select the **Return to Initial Funding Details** to make account funding details stage available in free task.
- Select the **Return to Application Underwriting** Stage to make underwriting stage available in free task.
- Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.

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

→ The **Confirmation** screen is displayed.

Figure 131: Confirmation



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

In case due to any error the account creation is rejected on Product Processer side, the application moves to the 3.11 Manual Retry Stage.

3.16 Manual Retry Stage

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

3.16.1 Manual Retry Data Segment

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

3.17 Action Tabs

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

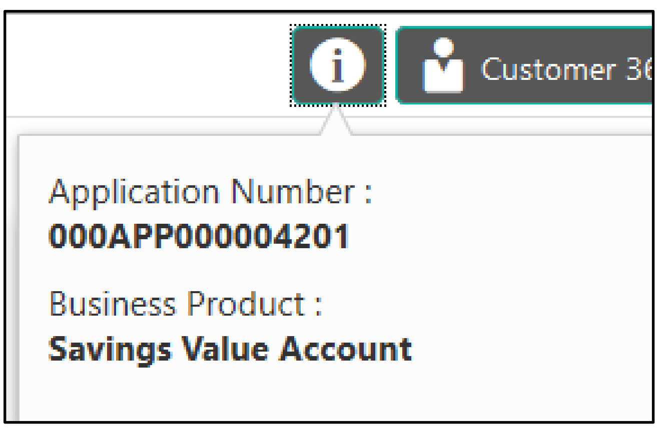
- 3.17.1.1 Icon
- 3.17.1.2 Customer 360
- 3.17.1.3 Application Info
- 3.17.1.4 Remarks
- 3.17.1.5 Documents
- 3.17.1.6 Advices
- 3.17.1.7 More

3.17.1.1 Icon

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

→ The **Icon** screen is displayed.

Figure 132: Icon Screen



3.17.1.2 Customer 360

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

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

Figure 133: Customer 360

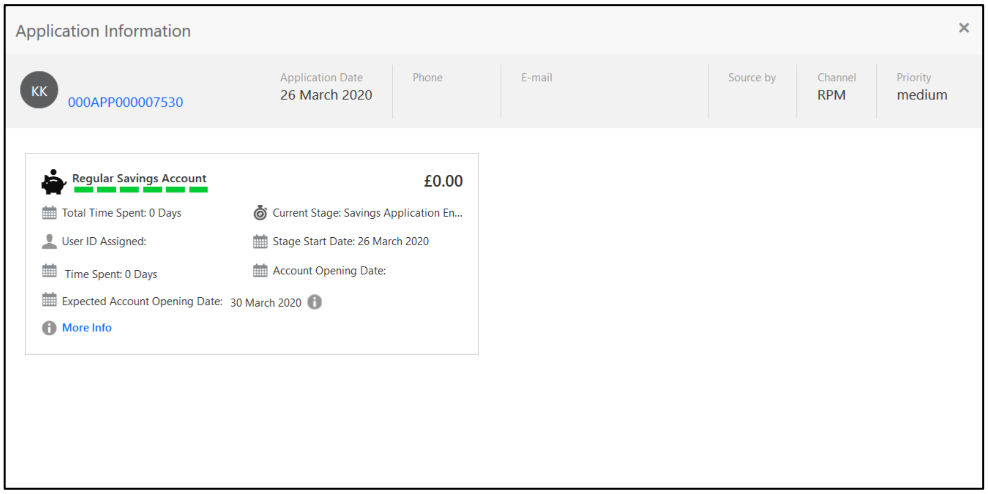
The screen shows the list of Customer IDs in case of Joint Accounts. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Customer Information data segment.

3.17.1.3 Application Info

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

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

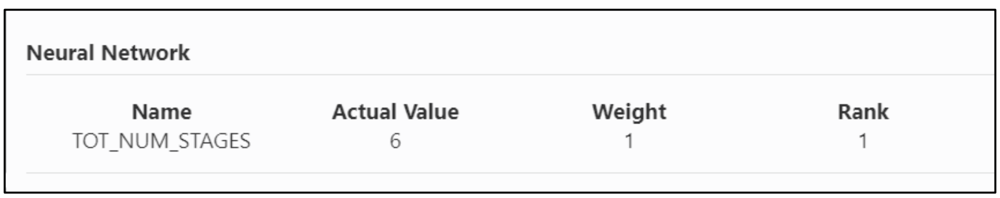
Figure 134: Application Information



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

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

Figure 135: Data Points



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 66: Application Information – Field Description

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

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

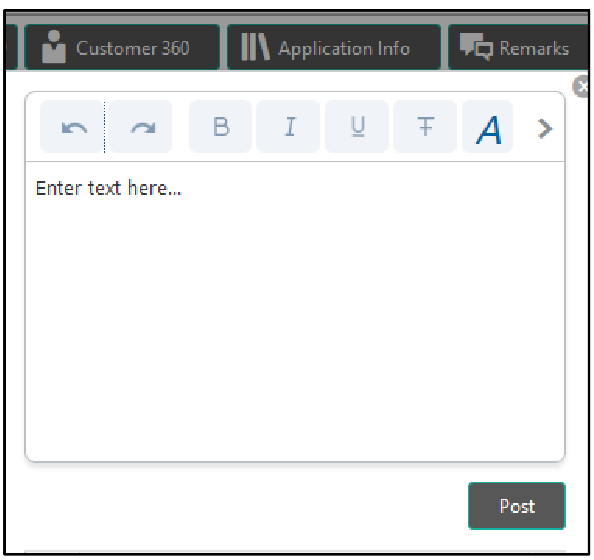
NOTE: Application Info tab will not be visible for Application Initiation stage.

3.17.1.4 Remarks

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

→ The **Remarks** screen is displayed.

Figure 136: Remarks



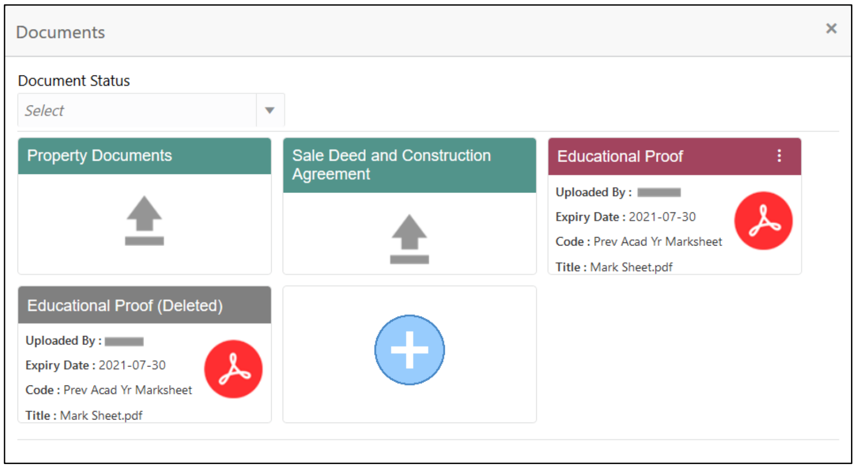
Remarks posted are updated with your User ID, Date, and are available for view in the next stages for the Users working on that Application.

3.17.1.5 Documents

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

   → The **Documents** screen is displayed.

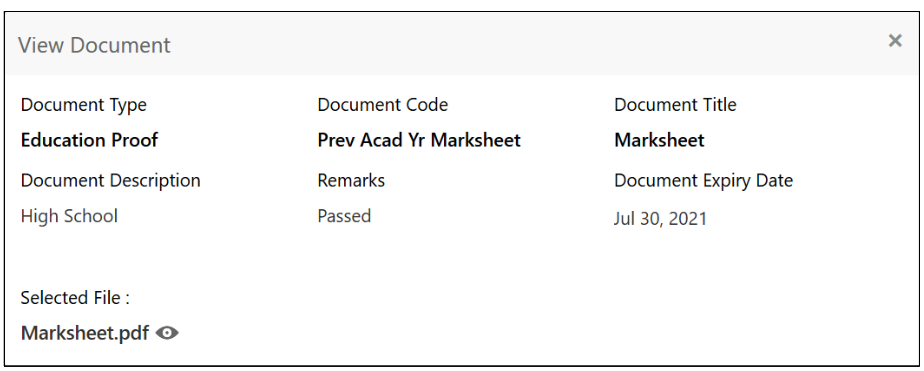
   Figure 137: Documents



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

   → The **View Document** is displayed.

   Figure 138: View Document



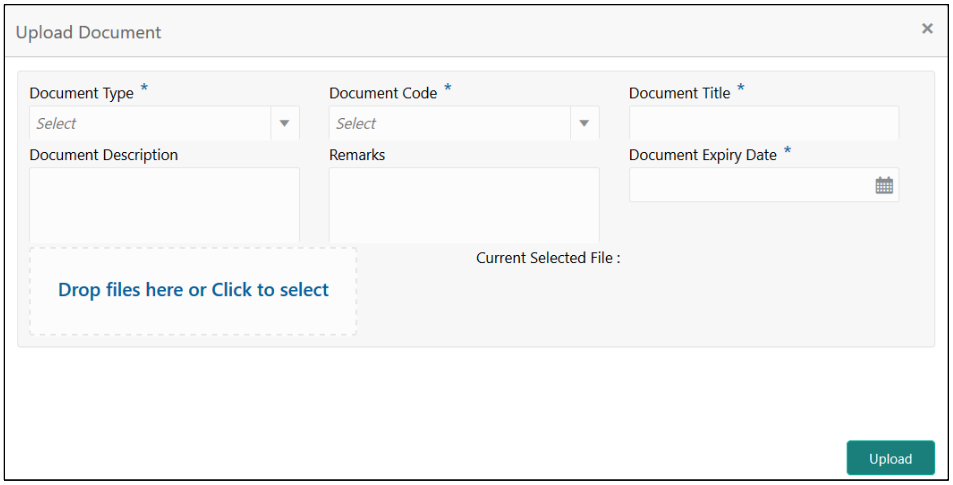
6. Click **Download** to download the document.
7. Click **Delete** to delete the document.

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

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

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

Figure 139: Upload Document



9. Specify the details in the relevant data fields. For more information on fields, refer to the **Error! Reference source not found.**.

Table 67: 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.

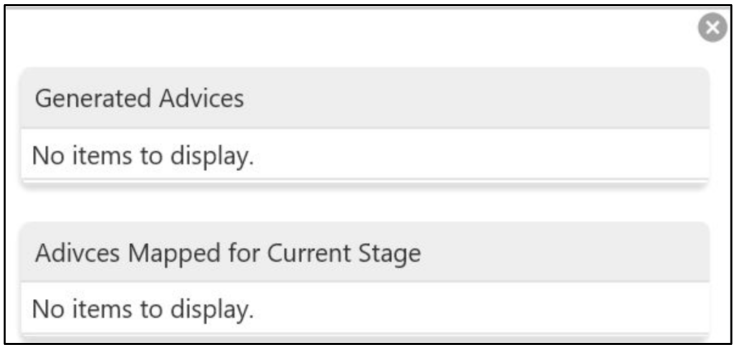
Non-mandatory documents can be deleted in any stage.

3.17.1.6 Advices

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

   → The **Advices** screen is displayed.

Figure 140: Advices



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

3.17.1.7 More

3.17.1.7.1 Clarifications Details

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

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

Figure 141: New Clarification

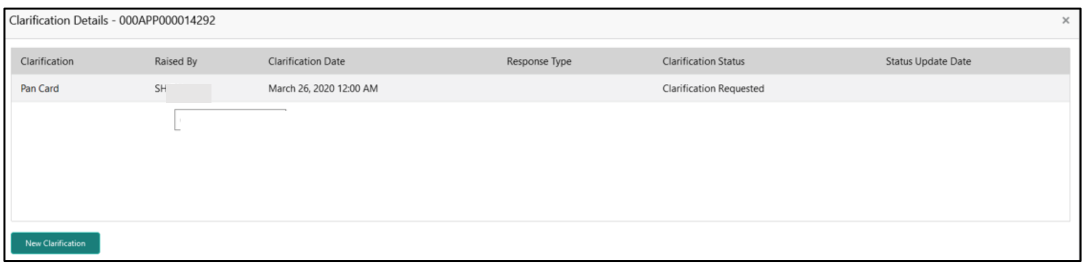
3. Enter the subject and the clarification detail in the New Clarification Pop-up screen. The system also allows you to upload the document for the Clarification being raised.

Figure 142: Upload Documents

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

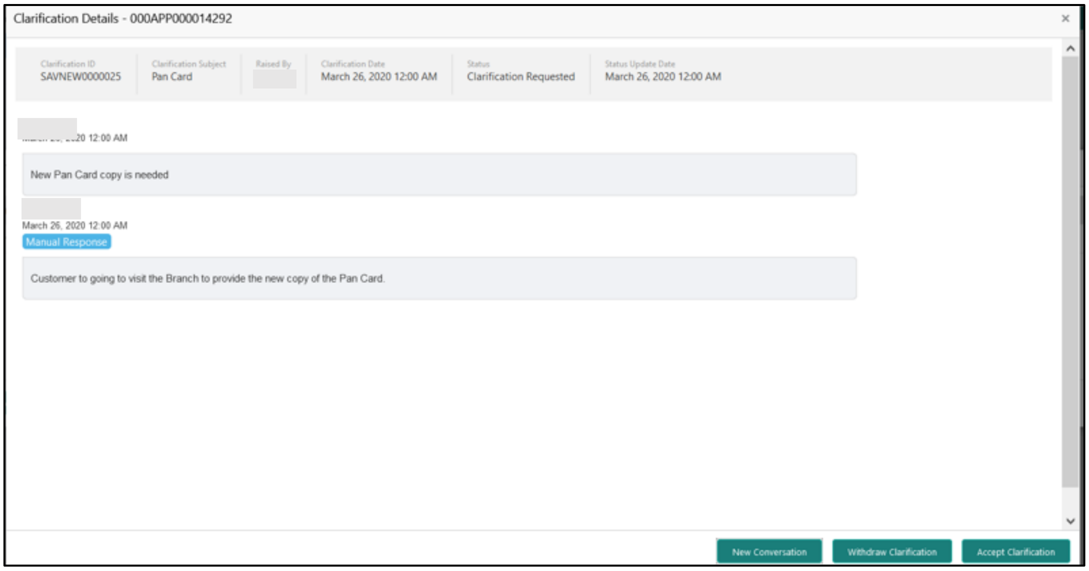
   Select the Application from the **Awaiting Customer Clarification** sub-menu available under the **Task** menu. Click on the **Clarification Details** from the header.

Figure 143: Clarification Details



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

Figure 144: Clarification Details



Allowed actions are as following:

- Adding New Conversation
- Withdraw Clarification
- Accept Clarification

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

4 Instant Current Account Origination Process

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

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

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

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

Prerequisite:

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

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

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

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

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

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

5 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 68: 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.
Phone Banking	Defaulted to No.

Field	Description
	From the Account Service Preferences data segment of the Application Enrichment stage.
Direct Banking	Defaulted to No. From the Account Service Preferences data segment of the Application Enrichment stage.
Kisok Banking	Defaulted to No. From the Account Service Preferences data segment of the Application Enrichment stage.
Passbook	Defaulted to No. From the Account Service Preferences data segment of the Application Enrichment stage.

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

Table 69: 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.

Field	Description
Additional Info	From all the Address section where applicable.

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

Table 70: 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. Appears in the Account Service Preferences data segment of the Application Enrichment stage.

6 Error Codes and Messages

This topic contains the error codes and messages.

Table 71: Error Codes and Messages

Error Code	Messages
RPM_CMN_APL_001	Please provide valid value for Application Number
RPM_CMN_APL_002	Please provide valid value for Process Reference number
RPM_CMN_APL_003	Address list can not be null or empty
RPM_CMN_APL_004	Applicant details model list can not be null or empty
RPM_CMN_APL_005	Please provide valid value for Country
RPM_CMN_APL_006	Please provide a valid value for AddressLine1
RPM_CMN_APL_007	Please provide a valid value for PinCode
RPM_CMN_APL_008	Please provide a valid value for Email
RPM_CMN_APL_009	Please provide a valid value for MobileIsd
RPM_CMN_APL_010	Please provide a valid value for MobileNo
RPM_CMN_APL_011	Please provide a valid value for FirstName
RPM_CMN_APL_012	Please provide a valid value for LastName
RPM_CMN_APL_013	Please provide a valid value for DateOfBirth
RPM_CMN_APL_014	Please provide a valid value for Gender
RPM_CMN_APL_015	Please provide a valid value for Country of residence

Error Code	Messages
RPM_CMN_APL_016	Please provide a valid value for Citizenship
RPM_CMN_APL_017	Empty Request Cannot be Send to Party
RPM_CMN_APL_018	Exception Occured while parsing Json Response
RPM_CMN_APL_019	Exception Occured while Producing even for Kafka
RPM_CMN_APL_020	Please select one communication address for $1
RPM_CMN_APL_021	Please provide valid value for Address Type of $1
RPM_CMN_APL_022	Please provide valid value for Building Name of $1
RPM_CMN_APL_023	Please provide valid value for State of $1
RPM_CMN_APL_024	Please provide valid value for City of $1
RPM_CMN_APL_025	Please provide valid value for Street Name of $1
RPM_CMN_APL_026	Exception occured while fetching applicant count
RPM_ODADV_001	Please provide a value for LimitId
RPM_ODADV_002	Please provide a value for limitAmountCcy
RPM_ODADV_003	Please provide a value for limit Amount
RPM_ODADV_004	Please provide a value for StartDate
RPM_ODADV_005	Please provide a value for EndDate
RPM_ODADV_006	Please provide a value for CollateralType

Error Code	Messages
RPM_ODSEC_001	Please provide a valid value for Make
RPM_ODSEC_002	Please provide a valid value for Model
RPM_ODSEC_003	Please provide a valid value for InvestmentType
RPM_ODSEC_004	Please provide a valid value for BankName
RPM_ODSEC_005	Please provide a valid value for MaturityDate
RPM_ODSEC_006	Please provide a valid value for BranchName
RPM_ODSEC_007	Please provide a valid value for Attributes
RPM_ODSEC_008	Please provide a valid value for Dimension
RPM_ODSEC_009	Please provide a valid value for Dimension Type
RPM_ODSEC_010	Please provide a valid value for SecurityReferenceNo
RPM_ODSEC_011	Please provide a valid value for BranchCode
RPM_ODSEC_012	Please provide a valid value for AvalLinkageAmountCcy
RPM_ODSEC_013	Please provide a valid value for AvalLinkageAmount
RPM_ODSEC_014	Please provide a value for CollateralType
RPM_ODSEC_015	Please provide a value for CollateralValue
RPM_ODUN_001	Please provide a value for Renew Tod
RPM_ODUN_002	Please provide a value for Renew Period Type

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

Error Code	Messages
RPM-CA-001	Error occurred while parsing from Model to Entity
RPM-CM-FLDT-034	Total Income should not be negative
RPM-CM-FLDT-035	Total Expense should not be negative
RPM-CMN-001	Exception Occurred while Executing Query
RPM-CMN-002	Number format exception
RPM-CMN-003	Server Error Occurred during API call
RPM-CMN-004	Illegal State Exception
RPM-CMN-005	JTA Transaction unexpectedly rolled back
RPM-CMN-006	Exception Occurred while creating Bean
RPM-CMN-007	Internal server error occurred
RPM-CMN-APL-027	Please provide valid value for Holding Pattern
RPM-CMN-APL-028	Please provide valid value for Ownership
RPM-CMN-APL-029	Please provide valid value for Salutation of $1
RPM-CMN-APL-030	Please provide valid value for First Name
RPM-CMN-APL-031	Please provide valid value for Last Name
RPM-CMN-APL-032	Please provide valid value for Gender of $1
RPM-CMN-APL-033	Please provide valid value for Date Of Birth of $1

Error Code	Messages
RPM-CMN-APL-034	Please provide valid value for Resident Status of $1
RPM-CMN-APL-035	Please provide valid value for Citizenship By of $1
RPM-CMN-APL-036	Please provide valid value for Unique Id Type of $1
RPM-CMN-APL-037	Please provide valid value for Unique Id Number of $1
RPM-CMN-APL-038	Customer age should be more than $1 for $2 Product.
RPM-CMN-APL-039	Customer age should be less than $1 for $2 Product.
RPM-CMN-APL-040	Same Customer cannot be added multiple times as Applicant.
RPM-CMN-APL-041	Please provide valid value for Party Id for $1
RPM-CMN-APL-042	Please provide valid value for Short Name for $1
RPM-CMN-APL-043	Please provide valid value for Birth Country for $1
RPM-CMN-APL-044	$1
RPM-CMN-APL-045	$1
RPM-CMN-APL-046	Click on 'Cancel' and correct the error or wait for the in-progress party amendment request to be complete to reinitiate the party amendment again. Alternately click on 'Proceed' to submit this stage without the amendment.
RPM-CMN-APL-047	Please provide valid value for Birth Country of $1
RPM-CMN-APL-048	Please provide valid value for Nationality of $1

Error Code	Messages
RPM-CMN-APL-049	Please provide valid value for Prefered Language of $1
RPM-CMN-APL-050	Please provide valid value for Prefered Currency of $1
RPM-CMN-APL-051	Please provide valid value for Customer SubType for $1
RPM-CMN-APL-052	Please provide valid value for Customer Segment for $1 .
RPM-CMN-APL-053	Please provide valid value for Marital Status of $1 .
RPM-COM-001	JSONException Occured
RPM-COM-003	Net interest Rate is incorrect.
RPM-COM-004	Application Number cannot be null
RPM-COM-005	$1 is not valid.
RPM-COM-006	Currency cannot be null
RPM-COM-007	Branch cannot be null
RPM-COM-009	Currency $1 is invalid
RPM-COM-012	Fund By Amount can not be null
RPM-COM-013	Please provide valid value for Fund By
RPM-CR-001	Error occured while adding the product to cart
RPM-CR-002	Error occured while deleting the product from cart
RPM-CR-003	Error occured while getting the cart details

Error Code	Messages
RPM-INTR-001	Net Interest Rate is invalid
RPM-INTRST-001	Overall percentage should be equal to 100%
RPM-INTRST-002	Guardian details is required for minor $1
RPM-LO-CMDT-001	Date Of Birth cannot be future date
RPM-LO-CMDT-002	Enter a valid email
RPM-LO-CMDT-003	Please provide a valid value for Address Line 1
RPM-LO-CMDT-004	Please provide a valid value for Country
RPM-LO-CMDT-005	Please provide a valid value for Pin Code
RPM-LO-CMDT-006	Please provide a valid value for Mobile Isd
RPM-LO-CMDT-007	Please provide a valid value for Mobile No
RPM-LO-CMDT-008	Please provide a valid value for Income Type
RPM-LO-CMDT-009	Please provide a valid value for Employment Type
RPM-LO-CMDT-010	Please provide a valid value for Industry
RPM-LO-CMDT-011	Please provide a valid value for Address Type
RPM-LO-CMDT-012	Please provide a valid value for Process Reference Number
RPM-LO-CMDT-013	Please provide a valid value for Application Number
RPM-LO-CMDT-014	Please provide a valid value for Stage Code

Error Code	Messages
RPM-LO-CMDT-015	Please provide a valid value for Title
RPM-LO-CMDT-016	Please provide a valid value for First Name
RPM-LO-CMDT-017	Please provide a valid value for Last Name
RPM-LO-CMDT-018	Please provide a valid value for Marital Status
RPM-LO-CMDT-019	Please provide a valid value for Date Of Birth
RPM-LO-CMDT-020	Please provide a valid value for Gender
RPM-LO-CMDT-021	Please provide a valid value for Unique Id No
RPM-LO-CMDT-022	Please provide a valid value for Seq No
RPM-LO-CMDT-023	Please provide a valid value for Email
RPM-LO-CMDT-024	Please provide a valid value for CIF Number
RPM-LO-CMDT-025	Single Installment is supported only for Bullet repayment
RPM-LO-CMDT-026	No Business Product found this Process Reference Number
RPM-LO-CMDT-027	Please provide valid value for Employee Agreement
RPM-LO-CMDT-028	Please provide valid value for Organization Category
RPM-LO-CMDT-029	Please provide valid value for Demographics
RPM-LO-CMDT-030	Please provide valid value for Employment Start Date.
RPM-LO-CMDT-031	Please provide valid value for Industry Type .

Error Code	Messages
RPM-LO-CMDT-032	Please provide valid value for Organization Name .
RPM-LO-CMDT-033	Please provide valid value for Employee Type .
RPM-LO-CMN-001	Process Reference Number cannot be null
RPM-LO-CMN-002	Error in parsing date
RPM-LO-CMN-003	Offer Issue Details not found for this Process Reference number
RPM-LO-CMN-004	Offer Accept/Reject Details not found for this Process Reference number
RPM-LO-CMN-005	Loan Details not found for this Process Reference number
RPM-LO-CMN-006	Applicant Details not found for this Application number
RPM-LO-CMN-007	Charge Details not found for this Process Reference number
RPM-LO-CMN-008	Repayment Details not found for this Process Reference number
RPM-LO-CMN-009	Assessment Details not found for this Process Reference number
RPM-LO-CMN-010	Asset Details not found for this Process Reference number
RPM-LO-CMN-011	Mortgage Valuation Details not found for this Process Reference number

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

Error Code	Messages
RPM-LO-FLDT-011	Total Liability Amount is not equal to Individual Liabilities
RPM-LO-FLDT-012	Please provide a valid value for Parent Or Guardian Details
RPM-LO-FLDT-013	Please provide a valid value for Basic Details
RPM-LO-FLDT-014	Please provide a valid value for Income Details
RPM-LO-FLDT-016	Please provide a valid value for Expense Details
RPM-LO-FLDT-018	Please provide a valid value for Income Type
RPM-LO-FLDT-019	Please provide a valid value for Total Income Amount
RPM-LO-FLDT-020	Please provide a valid value for Expense Type
RPM-LO-FLDT-021	Please provide a valid value for Total Expense Amount
RPM-LO-FLDT-022	Please provide a valid value for Asset Type
RPM-LO-FLDT-023	Please provide a valid value for Net Amount
RPM-LO-FLDT-024	Please provide a valid value for Liability Type
RPM-LO-FLDT-026	Please provide a valid value for Seq Income No
RPM-LO-FLDT-027	Please provide a valid value for Seq Expense No
RPM-LO-FLDT-028	Please provide a valid value for Seq Asset No
RPM-LO-FLDT-029	Please provide a valid value for Seq Liability No
RPM-LO-FLDT-030	Please provide a valid value for Seq Basic Details No

Error Code	Messages
RPM-LO-FLDT-031	Please provide a valid value for Seq Parent Details No
RPM-LO-FLDT-036	Net Amount should be greater than zero
RPM-MNDT-001	Amount_To should not be null if Amount_From is given
RPM-MNDT-002	Amount_From should not be null if Amount_To is given
RPM-MNDT-003	Amount_To should be greater than Amount_From
RPM-MNDT-004	Invalid Mode of operation value
RPM-MNDT-005	Amount From and Amount to both are required
RPM-MNDT-006	Mandate Details list can not be empty for as per mandate
RPM-MNDT-007	Required number of signatory should be greater than 0
RPM-MNDT-008	Mode of operation can not be null
RPM-PD-001	generateSequenceNumber : Entity cannot be null
RPM-PD-002	Sequence Generator failed to generate the reference number
RPM-PD-003	businessProductCode cannot be null
RPM-PD-004	Error while fetching Business Process
RPM-PD-005	Error while Fetching the Business Products
RPM-PD-006	Error occured while creating ATM Entity Model

Error Code	Messages
RPM-PD-007	Unable to acquire task
RPM-PD-008	Error occurred while initiating workflow
RPM-PD-009	ApplicationNumber cannot be null
RPM-PD-010	Unable to save application in Transaction Controller
RPM-PD-011	Failed to persist comments
RPM-PD-012	Unable to update task to complete
RPM-PD-013	Process Code cannot be null for the lifecycle
RPM-PD-014	Error occured while submitting details to domain
RPM-PD-015	Unable to update stages
RPM-PD-016	Application Number, Process Code and Stagecode are mandatory
RPM-PD-017	Unable to update task to complete
RPM-PD-018	Error occured while fetching Summary details
RPM-PD-019	Datasegment is Mandatory
RPM-PD-020	Error occured while fetching Summary details
RPM-PD-021	Error while getting datasegments from TC
RPM-PD-022	Error occured while acquiring the task

Error Code	Messages
RPM-PD-023	ProcessRefNo cannot be null
RPM-PD-024	Failed in domain save
RPM-PD-025	Error occured while releasing the task
RPM-PD-026	Application submit/save failed for External System
RPM-PD-027	Application fetch failed for External System
RPM-PD-028	No Business Process maintained for the given Business Product
RPM-PD-029	$1 is not valid
RPM-PD-030	The product $1 cannot be selected multiple times
RPM-PD-031	Multiple products of the product type $1 cannot be selected
RPM-PD-032	Cannot cancel the application as one or more process has crossed irrevocable stages
RPM-PD-033	Mandatory Datasegments $1 are missing for the reference number $2
RPM-PD-034	Datasegment Code(s) is missing for $1 for the reference number $2
RPM-PD-035	Loan offer accept/reject is not applicable for the given application
RPM-PD-036	Unable to proceed as the application is already being processed by the bank

Error Code	Messages
RPM-PR-001	Error occured while getting the cart details
RPM-SA-AVL-001	Please provide a valid value for USer-Recommendation/Action
RPM-SA-INIT-01	Failed to Initialize
RPM-SAV-001	Transaction status is not completed
RPM-SAV-ACC-001	No Branch mapped to this business product.
RPM-SAV-AST-001	No OD Limit details found for this process Ref no
RPM-SAV-AST-002	System recommended decision in invalid
RPM-SAV-AUD-001	Advance Against Uncollected Funds Details are not captured
RPM-SAV-BP-001	businessProductCode cannot be null
RPM-SAV-BP-002	No Currency mapped to this business product
RPM-SAV-BP-003	No Product preference mapped to business product $1
RPM-SAV-BP-004	No Product preference component DTO found for business product $1
RPM-SAV-BP-005	No Configuration found for given Business Product Code
RPM-SAV-CMN-001	No Account details found for this process Ref no
RPM-SAV-CMN-002	Product Details is empty

Error Code	Messages
RPM-SAV-CMN-003	UDE is not found for this component
RPM-SAV-CMN-004	The flags are null from business product
RPM-SAV-CMN-005	No resolved values received from Host
RPM-SAV-CMN-006	Hand off host status or KYC status are invalid
RPM-SAV-CMN-007	handoff failed with customer module
RPM-SAV-CMN-008	CasaComponent list is empty
RPM-SAV-CMN-009	Casa UdeList is empty
RPM-SAV-CMN-010	No Interest in CasaComponent List
RPM-SAV-CMN-011	No Charge in CasaComponent List
RPM-SAV-CMN-012	No Data in charge slab
RPM-SAV-CMN-013	One or more applicants KYC status is not completed
RPM-SAV-CMN-014	One or more applicants Handoff status is not completed
RPM-SAV-CMN-015	Branch Code $1 is invalid
RPM-SAV-CMN-016	Please provide a valid value for Process Reference Number
RPM-SAV-CMN-017	Please provide a valid value for Application Number
RPM-SAV-CMN-018	Please provide a valid value for Stage Code
RPM-SAV-CMN-019	Date of birth can not be future date

Error Code	Messages
RPM-SAV-CMN-020	Please provide valid value for date of birth
RPM-SAV-CMN-021	Invalid Date Format. Expected yyyy-MM-dd
RPM-SAV-CMN-022	Code can not be null or empty while calling maintenance
RPM-SAV-CMN-023	Key can not be null or empty while calling maintenance
RPM-SAV-CMN-024	Json Parse Exception
RPM-SAV-COM-001	Process ref no can not be null
RPM-SAV-INI-001	MiscGlCreditData cannot be null
RPM-SAV-INI-002	Error while fetching status from Teller module
RPM-SAV-INI-003	Error while fetching MiscGlCreditData from Teller module
RPM-SAV-INI-004	Teller transaction status is incomplete
RPM-SAV-INI-005	Please provide a valid value for transaction reference number.
RPM-SAV-INI-006	Please provide a valid value for transaction status.
RPM-SAV-NOM-001	Overall percentage should be equal to 100%
RPM-SAV-NOM-002	Guardian details is required for $1
RPM-SAV-NOM-003	Nominee Details are not captured
RPM-SAV-NOM-004	Please provide valid value for isMinor

Error Code	Messages
RPM-SAV-NOM-005	Age of nominee is more than configured minor age, Can not set isMinor flag as Y
RPM-SAV-NOM-006	Age of nominee is less than configured minor age, Can not set is Minor flag as N
RPM-SAV-NOM-007	Please provide valid value of first name
RPM-SAV-NOM-008	Please provide valid value of last name
RPM-SAV-NOM-009	Please provide valid value of title
RPM-SAV-NOM-010	Please provide valid value of relation type
RPM-SAV-NOM-011	Address can not be null
RPM-SAV-NOM-012	Please provide valid value for country
RPM-SAV-NOM-013	Please provide valid value for Pin code
RPM-SAV-NOM-014	Please provide valid value for Address Line 1
RPM-SAV-NOM-015	A Minor can not be a guardian
RPM-SAV-ODL-001	Temporary OD Limit information is not allowed for this product
RPM-SAV-ODL-002	Uncollected fund information is not allowed for this product
RPM-SAV-ODL-003	Unsecured OD Limit information is not allowed for this product
RPM-SAV-ODL-004	Please provide valid value for Limit Type

Error Code	Messages
RPM-SAV-PRF-001	Card is not allowed for this business product
RPM-SAV-PRF-002	Cheque Book is not allowed for this product
RPM-SAV-PRF-003	Passbook is not allowed for this product
RPM-SAV-PRF-004	Internet banking is not allowed for this business product
RPM-SAV-PRF-005	Mobile Banking is not allowed for this business product
RPM-SAV-PRF-006	Kiosk is not allowed for this business product
RPM-SAV-PRF-007	Phone banking is not allowed for this business product
RPM-SAV-TOD-001	Temporary OD Limit Details are not captured
RPM-TO-001	Mandatory Checklist(s) - $1
RPM-TO-020	Mandatory Document(s) - $1
RPM-SAV-ACC-001	No Branch mapped to this business product.
RPM-SAV-ACC-002	Please provide a valid value for Cheque Number
RPM-SAV-ACC-003	Please provide a valid value for Cheque Date
RPM-SAV-ACC-004	Please provide a valid value for Cheque Routing Number
RPM-SAV-ACC-005	Please provide a valid value for General Ledger code.
RPM-SAV-ACC-008	Missing Configuration : CASA_FundBy_OtherBankCheque
RPM-SAV-ACC-009	Incorrect Configuration : CASA_FundBy_Cash

Error Code	Messages
RPM-SAV-ACC-010	Missing Configuration : CASA_FundBy_Cash
RPM-SAV-ACC-011	Incorrect Configuration : CASA_FundBy_Account
RPM-SAV-ACC-012	Missing Configuration : CASA_FundBy_Account
RPM-SAV-ACC-013	Incorrect Configuration : CASA_FundBy_OtherBankCheque

7 Annexure – Advices

This Annexure describes the advices that are available for the Current Account 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 Account Creation
- 6.2 Offer Issue
- 6.2 Application Form with OD
- 6.3 Application Form without OD

7.1 Account Creation

Bank Name

Branch

Date:

To,

Customer Name

Address Line1

Address Line2

State

City

Pin code

Sub: Account Creation

Dear Sir/Madam,

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

Annualized Percentage Yield: #APY#% as on #account opening date# under the product #product name#.

We enclose the Terms and Conditions for this account and the regulatory disclosures along with the letter. We also enclose a booklet which contains information about fees that apply to our personal accounts and services. Please read the attached documents carefully and call us should you have any questions or if there is something you do not understand. The attached documents are your to keep.

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

Yours faithfully,

<Manager Name>

<Bank Name>

7.2 Offer Issue

Bank Name

Branch Name

Date

To,

Customer Name

Address Line1

Address Line2

State

City

Pincode

Atten: Mr/Mrs. Customer Name(s)

Re: Offer Approval – Current Account with overdraft limit

Dear Sir/Madam

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

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

Collateral Details

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

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

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

Yours faithfully,
<Branch Name>

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

Name:
Signature:
Date:

Place:

7.3 Application Form with OD

Application Number: <XXXXXXXXXXXX>

Application Branch: <XXX> <Branch>

Date: YYYY-MM-DD

Applicants:

Applicant 1

Applicant 2

Product Details

Application Type: <New>

Product: <Product Name>

Fund Account: <Y> or <N>

Overdraft Requested: <Y> or <N>

Amount: <XXXXXX>

Personal Details

Primary Applicant Name/Joint Applicant Name/Guarantor Name: Applicant 1 Name

Date of Birth: YYYY-MM-DD

Gender: <Male> / <Female>

Resident Status: <XXXXX>

Birth Country: <XXXXXX>

Nationality: <XXXXXXX>

Citizenship By: <XXXXXXX>

ID Type: <XXXXXXX>

Unique ID No: <XXXXXXX>

Valid Till:

Address:

Address Line1
Address Line2
State
City
Pin code

Employment Details

Employee Name: Mr. <XXXXXX>

Employer Name: <XYZ>

Organization Category: <XYZ>

Current Employment: <XYZ>

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

Employment Start Date: YYYY-MM-DD

Employment End Date: YYYY-MM-DD

Employer's Address:

Address Line1
Address Line2
State
City
Pin code

Financial Position Details

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

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

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

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

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

Nominee Details

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

Unsecured OD Details

Requested Limit

<XXX>

Mandate Details

Mode of Operation

<XYZ>

SIGNIFICANT CHANGES

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

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

Privacy Statement

We would like to inform you that:

Purpose of collection

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

We collect personal information for the purposes of:

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

Consequences if personal information is not provided

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

Disclosure

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

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

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

Disclosure overseas

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

Access

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

Marketing

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

Contact

Please contact us to:

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

Authority to obtain credit information

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

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

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

Acknowledgments & Declarations

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

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

7.4 Application Form without OD

Application Number: <XXXXXXXXXXXX>

Application Branch: <XXX> <Branch>

Date: YYYY-MM-DD

Applicants:

Applicant 1

Applicant 2

Product Details

Application Type: <New>

Product: <Product Name>

Fund Account: <Y> or <N>

Overdraft Requested: <Y> or <N>

Amount: <XXXXXX>

Personal Details

Primary Applicant Name/Joint Applicant Name/Guarantor Name: Applicant 1 Name

Date of Birth: YYYY-MM-DD

Gender: <Male> / <Female>

Resident Status: <XXXXX>

Birth Country: <XXXXXX>

Nationality: <XXXXXXX>

Citizenship By: <XXXXXXX>

ID Type: <XXXXXXX>

Unique ID No: <XXXXXXX>

Valid Till:

Address:

Address Line1
Address Line2
State
City
Pin code

Nominee Details

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

Mandate Details

Mode of Operation

<XYZ>

Privacy Statement

We would like to inform you that:

Purpose of collection

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

We collect personal information for the purposes of:

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

Consequences if personal information is not provided

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

Disclosure

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

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

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

Disclosure overseas

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

Access

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

Marketing

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

Contact

Please contact us to:

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

Authority to obtain credit information

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

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

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

Acknowledgments & Declarations

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

Applicant	**Date**	**Signature**
Applicant 1	YYYY-MM-DD	
Applicant 2	YYYY-MM-DD	

8 Functional Activity Codes Glossary

4. Account Approval Stage (pg. 127) - RPM_FA_ CA_APP_APPRV
5. Account Funding Stage (pg. 37) - RPM_FA_ CA_APP_FUND
6. Account Parameter Setup Stage (pg.92) - RPM_FA_CA_APP_ACC_PARAM
7. Application Assessment Stage (pg. 61) - RPM_FA_ CA_APP_ASSMT
8. Application Enrichment Stage (pg. 22) - RPM_FA_ CA_APP_ENRCH
9. Application Entry Stage (pg. 9) - RPM_FA_CA_APP_ENTRY
10. Manual Credit Assessment Stage (pg. 76) - RPM_FA_CA_APP_CREDIT_ASSMT
11. Manual Credit Decision Stage (pg. 83) - RPM_FA_CA_APP_CREDIT_DECN
12. Manual Retry Stage (pg. 138) - RPM_FA_CA_MAN_RETRY
13. Overdraft Limit Stage (pg. 1) - RPM_FA_CA_OD_LIMT
14. Supervisor Application Approval Stage (pg. 98) - RPM_FA_CA_APP_APPRV
15. Underwriting Stage (pg. 49) - RPM_FA_CA_APP_UNDWT
16. Offer Issue Stage (pg. 104) - SMB_FA_CA_OFFER_ISSUE
17. Offer Accept / Reject Stage (pg. 113) - SMB_FA_CUR_OFFACCEPT
18. Post Offer Amendment Stage (pg. 120) - RPM_FA_SMB_CUR_POSTAMEND