

Operations User Guide

Oracle Banking Origination

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Operations 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>

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1 Preface

1.1 Introduction

Welcome to the **Operations** user guide for Oracle Banking Origination. This manual explains the common operations that you will follow while using the application.

1.2 Audience

This manual is intended for back-office and front-end staff who setup and use Oracle Banking Origination.

1.3 Document Accessibility

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

1.4 Acronyms and Abbreviations

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

Table 1: Acronyms Table

Abbreviation	Description
IPA	In-Principle Approval
DS	Data Segment
SMB	Small and Medium Business

1.5 List of Topics

This user manual is organized as follows:

Table 2: List of Topics

Topics	Description
Oracle Banking Origination	Operations lists the steps to be followed for Product Originations from the Product Catalogue and provides guidance on the Task Framework and the related configuration for accessing the stages, during the Origination Lifecycle of the Products viz. Savings Account, Current Account, Term Deposit, Credit Cards and Retail Loans.
Error Codes and Messages	This topic provides the error codes and messages that you encounter while working with Oracle Banking Origination.
List Of Glossary	List of Glossary has alphabetical listing of the Functions/Screen ID's used in the module with the page references for quick navigation.

1.6 Related Documents

The related documents are as follows:

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

1.7 Symbols

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

Table 3: Symbols

Icons	Function
	Edit
	Add
	Delete
	Actions
	View information
	Search

1.8 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 Oracle Banking Origination

2.1 Introduction

Oracle Banking Origination is the mid office banking solution with comprehensive coverage of retail banking origination processes. It is a Host-Agnostic solution.

Below products of origination are offered for Individual type of customers:

- Saving Account
- Current Account
- Term Deposit
- Credit Card
- Loans: Below are sub- product categories on Loan product
 - Home Loan
 - Personal Loan
 - Education Loan
 - Vehicle Loan

Below products of origination are offered for Small and Medium Business type of customers:

- Business Loans
- Term Loans along with Current Account
- Term Deposit Account
- Saving Account

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

The initiation request for a product is originated from the Product Catalogue functionality by the authorized Branch Users / Relationship Managers or by approved bank agents. Oracle Banking Origination allows single and multiple product origination and once the application is originated the lifecycle of the respective product starts from the defined stage called Application Entry as per the Referenced Process workflow.

This document describes how you can initiate the various product origination from Product Catalogue and once the product is originated how the bank user can pick the specific pre-defined stages referred as Tasks from the Task Framework to action on the same. The details are described in the below sections:

- [2.2 Product Catalogue](#)
- [2.3 Application Initiation](#)
- [2.4 In-Principle Approval](#)
- [2.5 Action Tabs](#)
- [2.6 Tasks](#)

2.2 Product Catalogue

The Product Catalogue displays the product suites for retail bank offerings. Product Catalogue is connected to the business product maintenance process. All the business products, which are authorized and active, are visible under the specified product types such as Savings Account, Loan Accounts, Current Accounts, Credit Card Accounts and Term Deposit accounts. The Business Product Maintenance process allows definition of the following parameters apart from the other parameters:

- Business Product Name
- Product Image
- Product Summary
- Features
- Eligibility Criteria
- Fees & Charges
- Terms & Condition
- Product Brochures

These parameters are displayed for the specific business product in the Product Catalogue – Product List and Product Details screen.

The Product catalogue are described in the below sections:

- [2.2.1 Product Catalogue – Home](#)
- [2.2.2 Product List](#)
- [2.2.3 Product Details](#)
- [2.2.4 Compare Products](#)
- [2.2.5 Cart Operations](#)

2.2.1 Product Catalogue – Home

The Product Catalogue - Home screen displays the various product types for which account origination is supported. The supported product types are available for both Individual and Small and medium business Customer types.

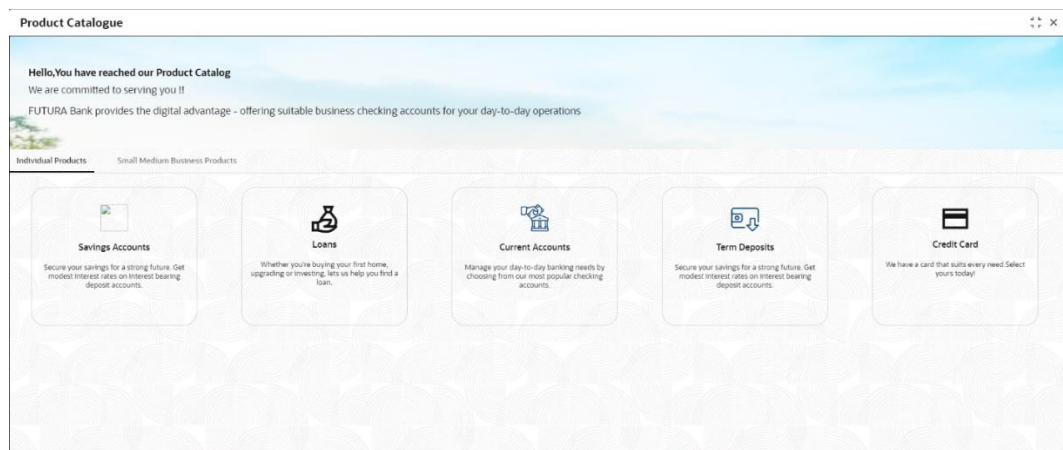
Prerequisite

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

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Operations**.
2. Under **Operations**, click **Product Catalogue**.

→ The **Product Catalogue – Individual Products** screen is displayed.

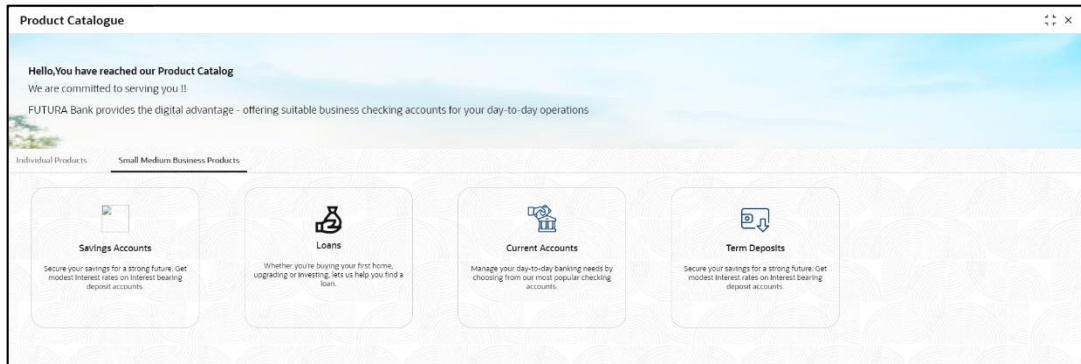
Figure 1: Product Catalogue – Individual Products



3. Click **Small Medium Business Products**.

→ The **Product Catalogue – Small Medium Business Products** screen is displayed.

Figure 2: Product Catalogue – Small Medium Business Products



2.2.2 Product List

The Product List displays all the authorized and active business products for which the account origination is allowed for the selected product type.

1. On **Product Catalogue – Individual Products** or **Small Medium Business Products** screens, click **Savings Account**.

→ The **Savings Accounts** screen is displayed.

Figure 3: Savings Accounts – Individual Products

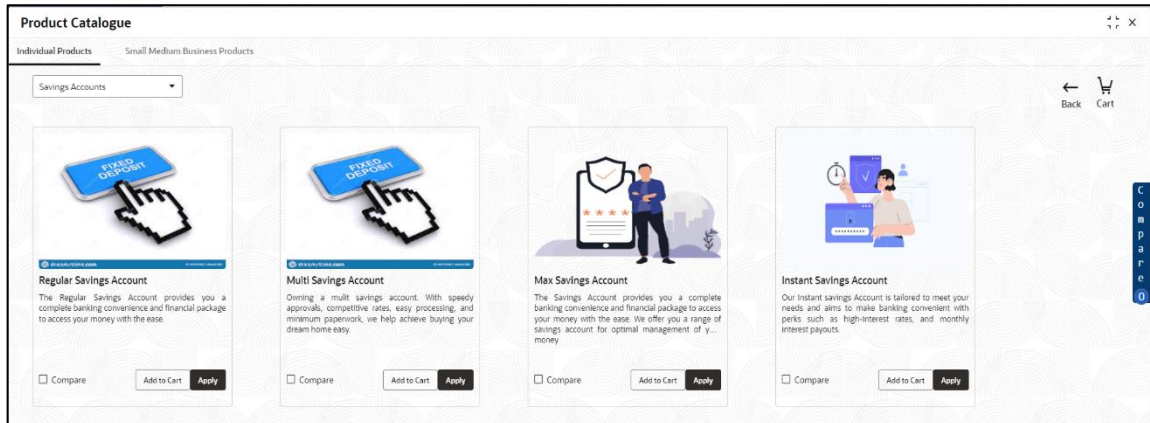
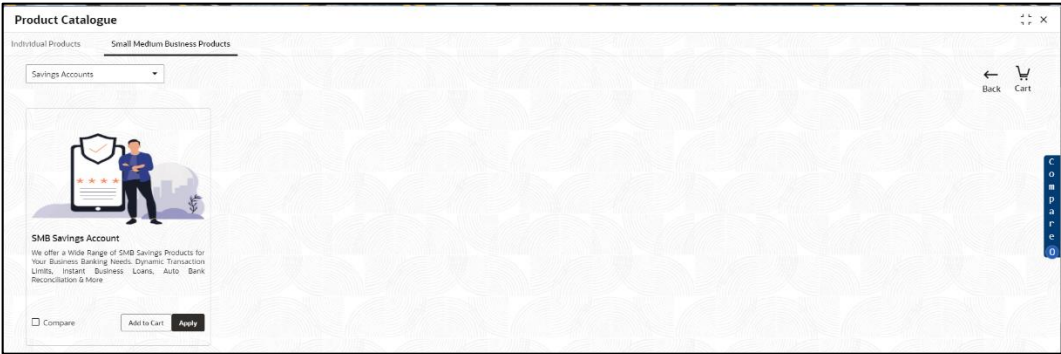


Figure 4: Savings Accounts – Small and Medium Business Products



2. On **Product Catalogue – Individual Products** or **Small Medium Business Products** screen, click **Loans**.

→ The **Loans** screen is displayed.

Figure 5: Loans – Individual Products

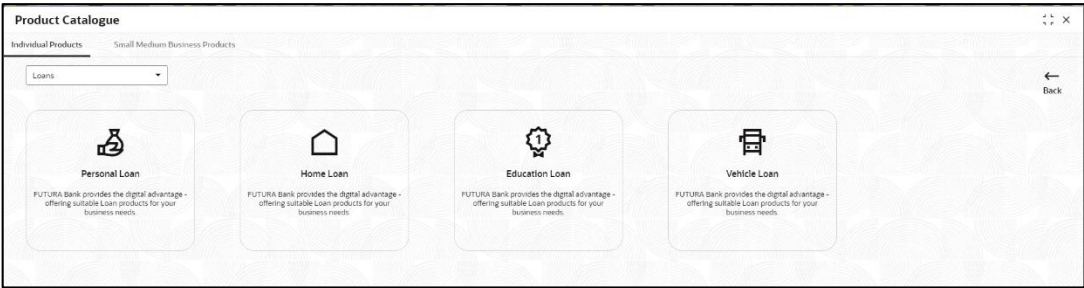


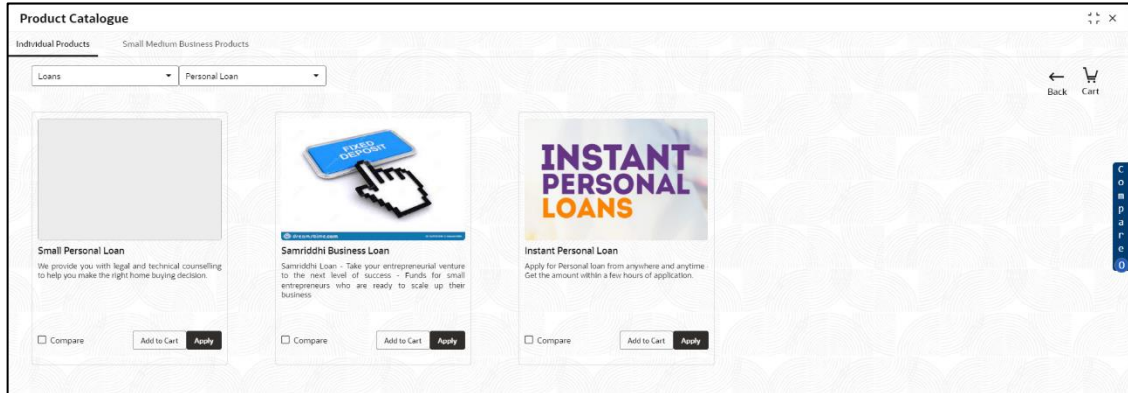
Figure 6: Loans - Small and Medium Business Products



- On **Loans – Individual Products** screen, click **Personal Loan**.

→ The **Personal Loan** screen is displayed.

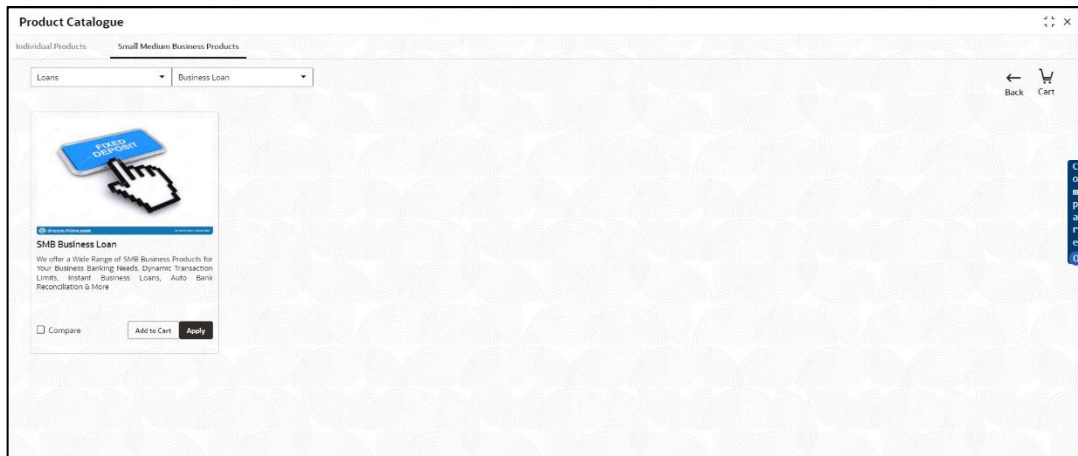
Figure 7: Personal Loan



- On **Loans - Small Medium Business Products** screen, click **Business Loan**.

→ The **Business Loan** screen is displayed.

Figure 8: Business Loan



- On **Product Catalogue – Individual Products** or **Small Medium Business Products** screens, click **Current Accounts**.

→ The **Current Accounts** screen is displayed.

Figure 9: Current Accounts - Individuals

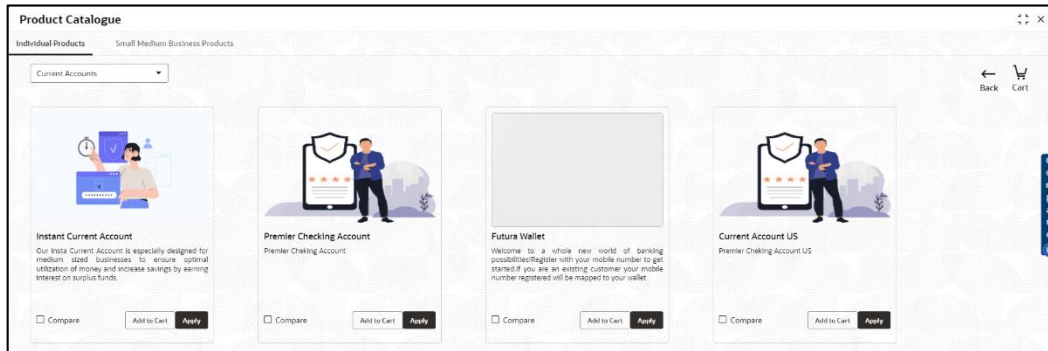
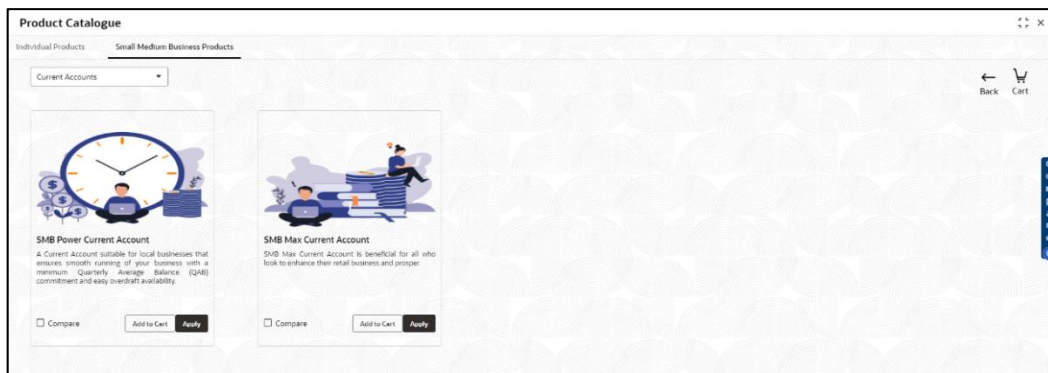


Figure 10: Current Accounts – Small and Medium Business (SMB)



- On **Product Catalogue – Individual Products** or **Small Medium Business Products** screens, click **Term Deposits**.

→ The **Term Deposits** screen is displayed.

Figure 11: Term Deposits - Individuals

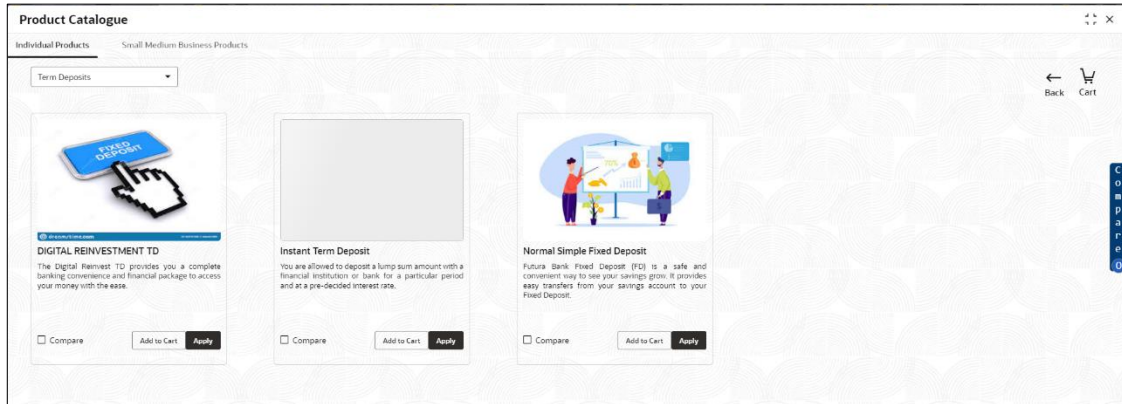
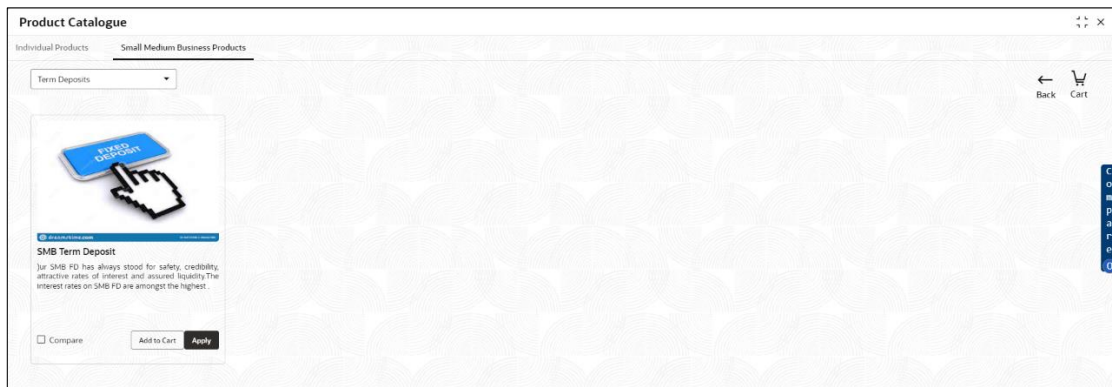


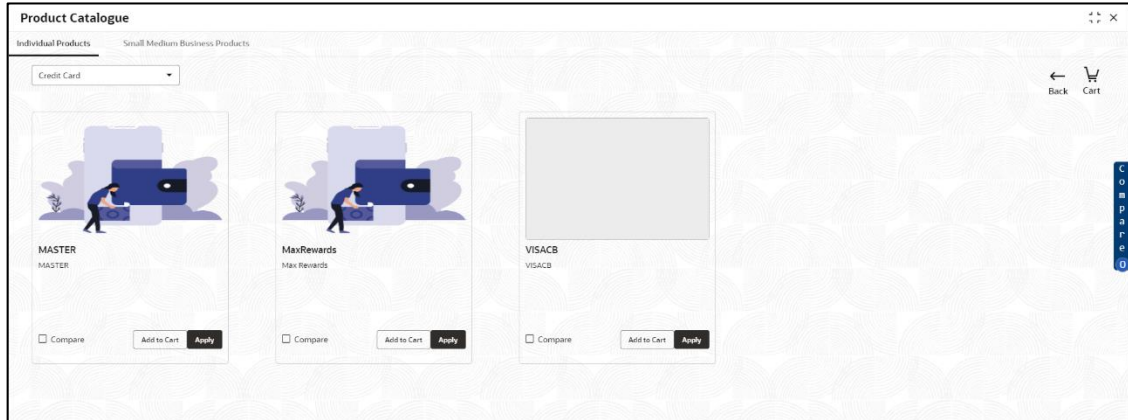
Figure 12: Term Deposits – Small and Medium Business (SMB)



7. On **Product Catalogue – Individual Products** screen, click **Credit Card**.

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

Figure 13: Credit Card



8. Select the specific business product.

The system displays product images of the specific product. Product image will have the following details:

- Product Image
 - Business Product Name
 - Short description of the Product
9. Click **Add to Cart** to add the selected product to the cart. The system allows to add any one variant of the business product under a product type to be added.
10. Click **Apply Now** to initiate the application for the selected business product.

2.2.3 Product Details

The Product Details screen displays all the product attributes for the selected business product.

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

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Operations**.

2. Under **Operations**, click **Product Catalogue**.

→ The **Product Catalogue** screen is displayed.

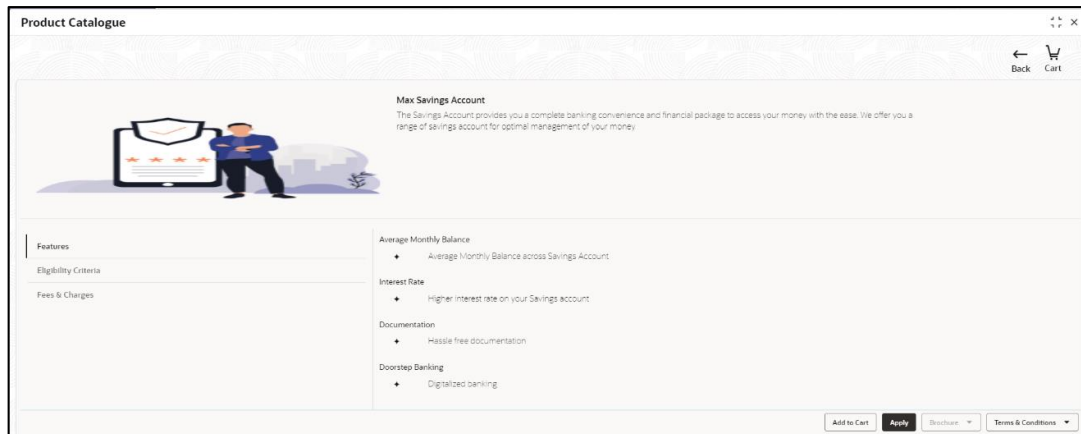
3. Select the product type and select the specific business product.

Prerequisite

Only if **Product Type** is selected as Savings Accounts.

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

Figure 14: Savings Account Product Details

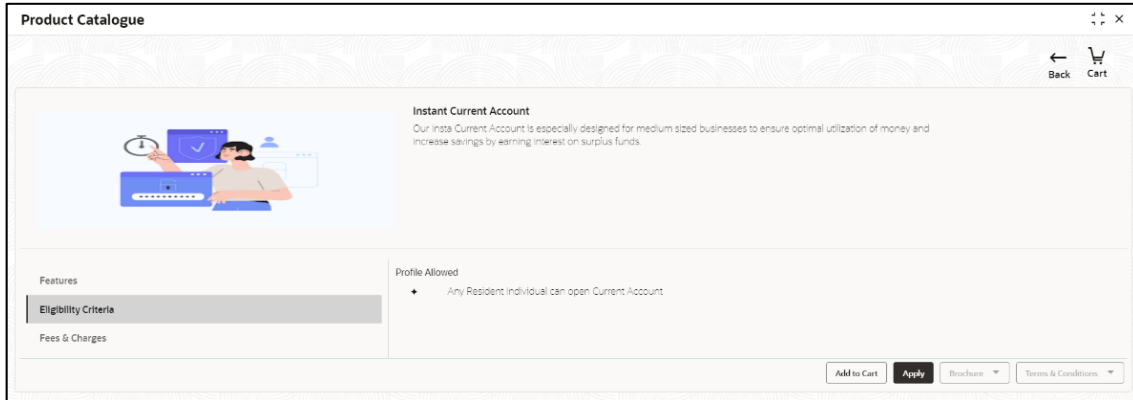


Prerequisite

Only if **Product Type** is selected as Current Accounts.

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

Figure 15: Current Account Product Details

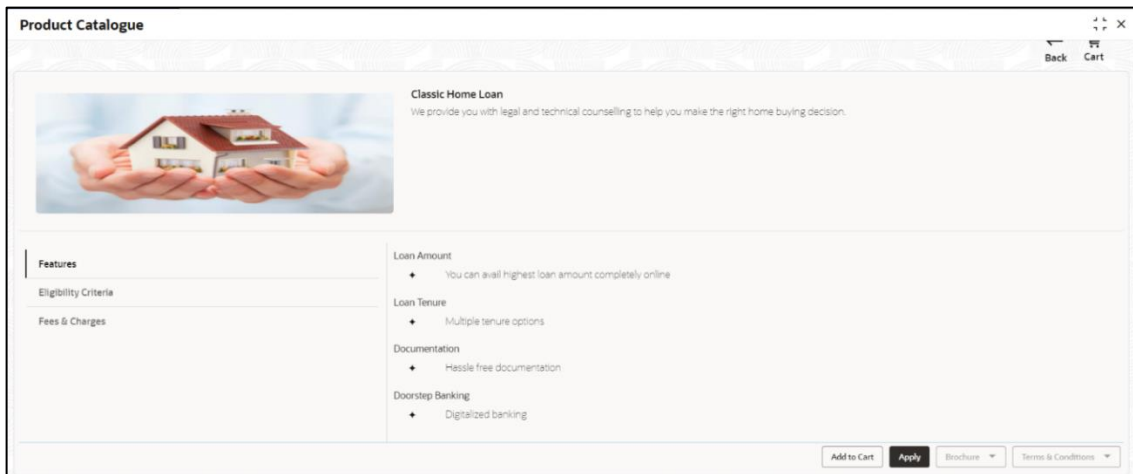


Prerequisite

Only if **Product Type** is selected as Loans.

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

Figure 16: Loan Account Product Details

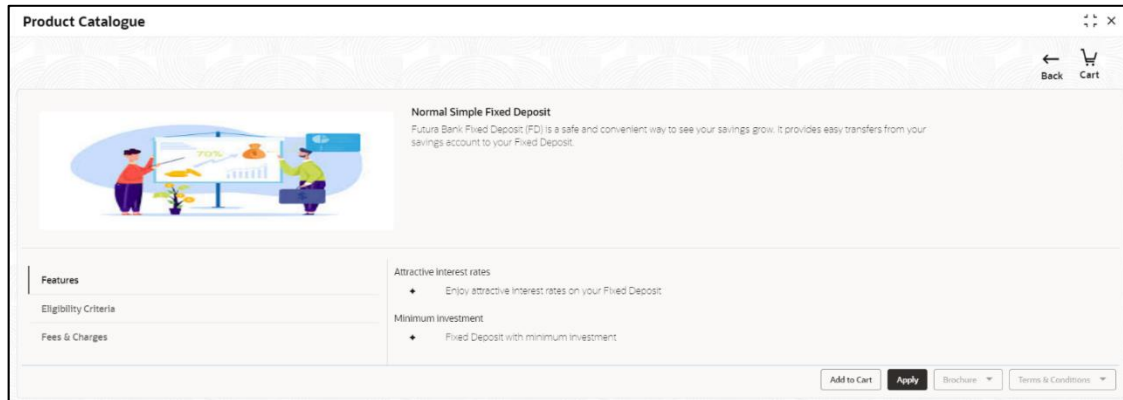


Prerequisite

Only if **Product Type** is selected as Term Deposit.

→ The **Term Deposit Product Details** screen is displayed.

Figure 17: Term Deposit Product Details

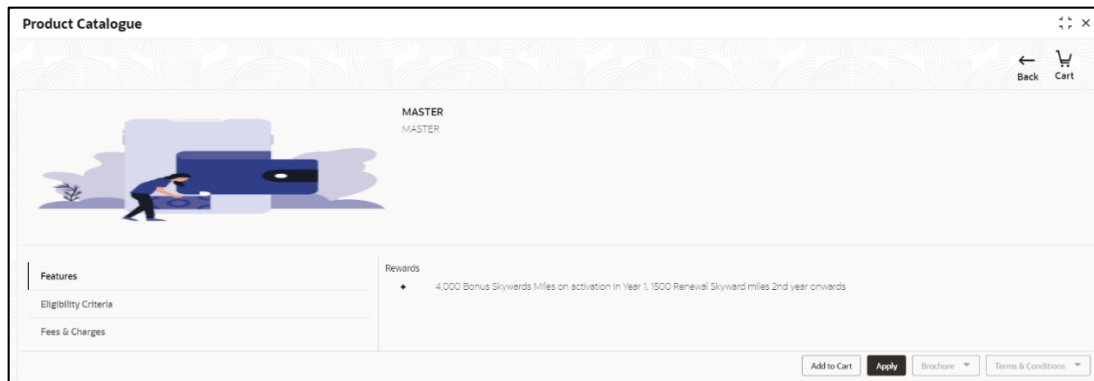


Prerequisite

Only if **Product Type** is selected as Credit Card.

→ The **Credit Card Product Details** screen is displayed.

Figure 18: Credit Card Product Details



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

Table 4: Product Details – Field Description

Field	Description
Product Image	Displays the product image.
Business Product Name	Displays the business product name.

Field	Description
Product Description	Displays a short description of the business product.
Features	The various features updated for the business product are displayed. The system can display multiple statements for a feature name.
Eligibility Criteria	The various eligibility criteria updated for the business product is displayed. The system can display multiple statements for eligibility name.
Fees & Charges	The various Fees & Charges updated for the business product is displayed. The system can display multiple statements for fee & charges name.
Add to Cart	It allows to add the selected product to the cart.
Apply Now	It allows to initiate the origination process for the selected product directly.
Brochure	It allows to view or download the product brochure.
Terms & Conditions	It allows to view or download the Terms & Condition document for the business product.

2.2.4 Compare Products

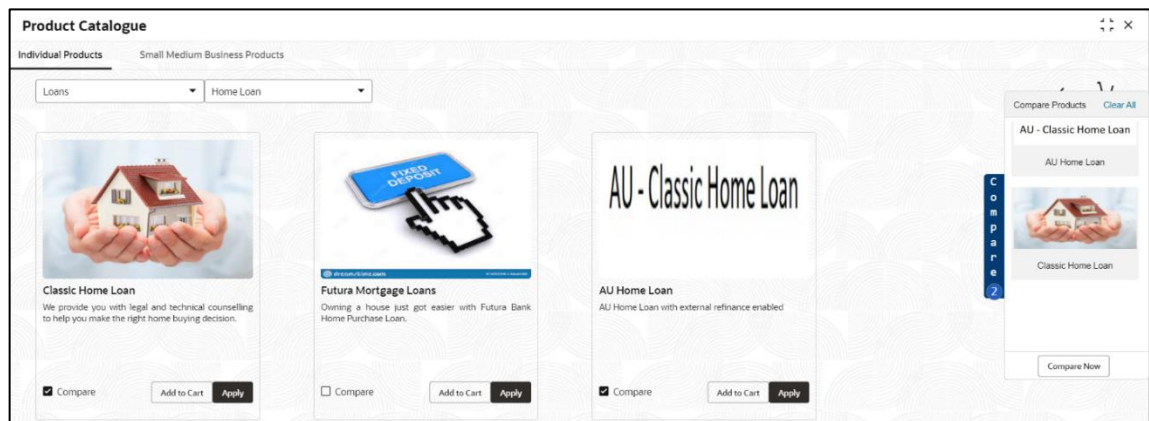
The **Compare Products** screen allows to compare the product attributes for the selected products. The system allows only three products to compare under the same product type. This feature is available for both the customer types where the relevant business products can be compared.

Prerequisite

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

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Operations**.
2. Under **Operations**, click **Product Catalogue**.
 - The **Product Catalogue** screen is displayed.
3. Select the product type. Select **Compare** checkbox to select the business products.
 - The **Compare Products** Pop-up is displayed with the selected business products.

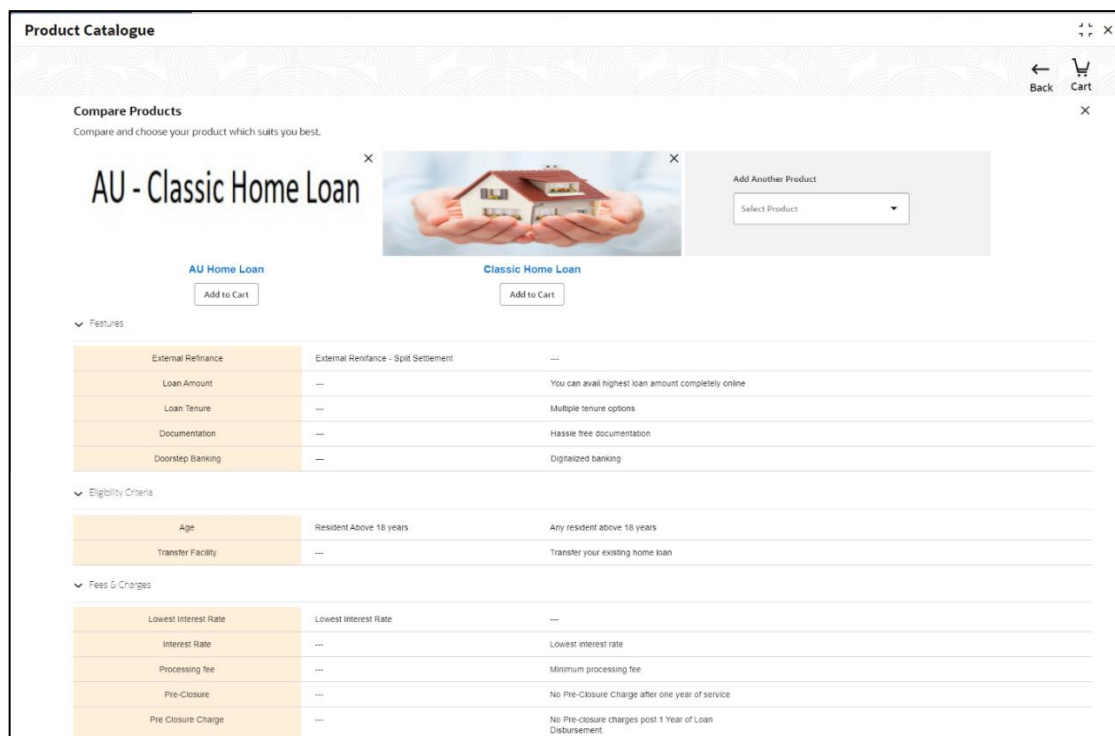
Figure 19: Compare Products Pop-up



4. Click **Compare Now**.

→ The **Compare Products** screen is displayed.

Figure 20: Compare Products



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

Table 5: Compare Products – Field Description

Field	Description
Product Image	Displays the product image.
Business Product Name	Displays the business product name.
Add to Cart	It allows to add the selected product to the cart.
Features	The various features updated for the business product is displayed. The system can display multiple statements for a feature name.
Eligibility Criteria	The various eligibility criteria updated for the business product is displayed. The system can display multiple statements for eligibility name.

Field	Description
Fees & Charges	The various Fees & Charges updated for the business product is displayed. The system can display multiple statements for fee & charges name.
Add Another Product	Select the available product from the drop-down list to add another product to the compare products list.

2.2.5 Cart Operations

The cart allows to add single or multiple products and initiate origination process for the selected product or products respectively. The system allows to add only one product variant for the following product types combinations:

For Individual customer Type

- Savings Account
- Current Account
- Term Deposit
- Credit Card
- Home Loan
- Personal Loan
- Education Loan
- Vehicle Loan

For Small and Medium Business customer Type

- Business Loan
- Term Loan
- Savings Account
- Current Account
- Term Deposit

The user will not be able to select two different home loan products or two different savings account products in a single application.

Prerequisite

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

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, Click **Operations**.
2. Under **Operations** click **Product Catalogue**.
→ The **Product Catalogue** screen is displayed.
3. Select the product type and select the specific business product.
4. Click **Add to Cart** for the selected business product.

The selected product has been added to the cart and the  icon displays the number of products available in the cart.

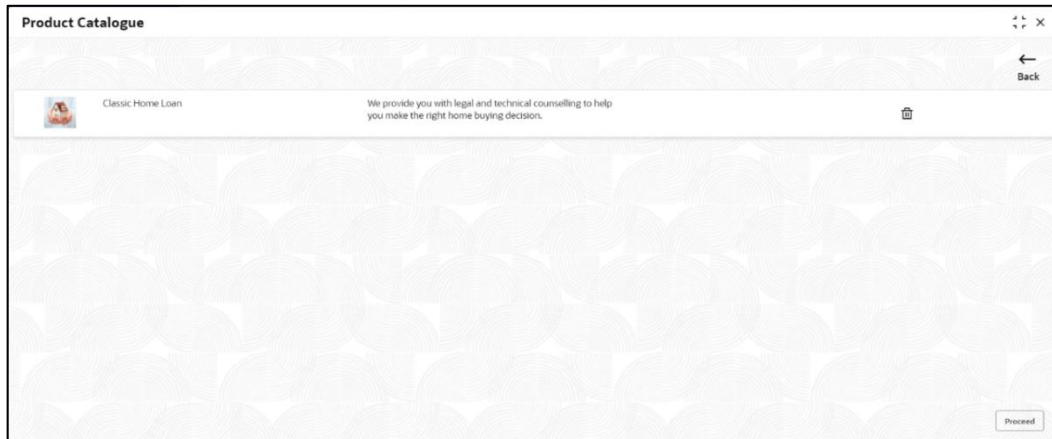
5. Click  icon on the top right side.

Prerequisite

The cart has single product.

→ The **Cart** screen is displayed.

Figure 21: Cart Screen with Single Product



6. In this example, we are going to originate a multiproduct application and will select a Home Loan Product also in the cart.
7. Click **Add to Cart** and the system will provide an alert that the selected product has been added to the cart and the  icon will display the number of products available in the cart.

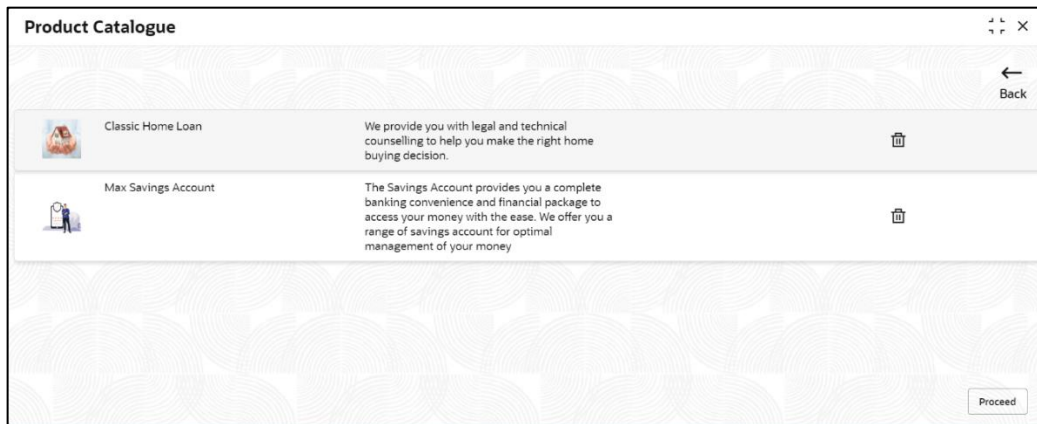
8. Click  icon on the top right side.

Prerequisite

The cart has multiple products.

→ The **Cart** screen is displayed.

Figure 22: Cart Screen with Multiple Products



9. Click **Proceed** to initiate origination for the selected product or click **Back** on the top left side to go back to the **Product Details** screen and then back to the **Product Catalogue** screen to select another business product.

2.3 Application Initiation

Application Initiation is the first step in the origination process. The process allows swift origination of single product or multiple Products with minimum and apt data capture.

The system automatically triggers the Initiate Application process and generates an Application Reference number. The three-panel screen displays the Application Numbers in the header, while the data segments for this stage is made available on the left-hand side widget. The central panel is where the user will be able to view or capture the details for the specific data segment.

1. Click **Apply Now** from **Product Details** screen or click **Proceed** from **Cart** screen.

The Application Initiation process has only one stage called Initiation and has the following reference data segments:

- [2.3.1 Customer Information](#)
- [2.3.2 Customer Consent and Preference](#)
- [2.3.3 Relationships](#)
- [2.3.2 Product Details](#)
- [2.3.3 Summary](#)

2.3.1 Customer Information

The Application Initiation process starts with the Customer Information data segment, which allows capturing the customer-related information for the application.

Prerequisite

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

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Operations**.

2. Under **Operations**, click **Product Catalogue**.

→ The **Product Catalogue** screen is displayed.

3. Click the product type and select the product and click **Proceed**.

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

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

Figure 23: Customer Information - Individual

Oracle
Initiate - 006APP000042230
Customer Information
Customer Type: Individual
Number of Applicants: 1
Add Customer

John Smith (Primary Applicant)
Date of Birth: 1984-05-17

Existing Customer: ☐ Role: Primary Applicant

Upload Document to prepopulate Customer Information

Title: Mr. First Name: John Middle Name: Last Name: Smith
Name In Local Language: Gender: Male Date of Birth: May 17, 1984 Resident Status: Resident
Country of Residence: Birth Country: GB Nationality: GB Citizenship By: Birth
Marital Status: Married Customer Segment: Select Customer Category: INDIVIDUAL Preferred Language: English Preferred Currency:
Details Of Special Need: Select Remarks For Special Need: Relationship Manager ID:
Staff: ☐ Profession: Select
Politically Exposed Person (PEP): ☐

Address
Residential Address
15th Express way
Long Street
London
GB
E-mail: john@abc.com
Mobile:
Phone Number:
Fax:
SWIFT BIC:

Signature
Signature ID: Signature: Remarks: Action:
1
Page 1 of 1 (1 of 1 items) |< 1 >|

ID Details
ID Type: ID Status: Unique ID: Place Of Issue: Issue Date: Expiration Date: Preferred: Remarks: Action:
Driving License Available 418433 May 10, 2018 June 11, 2024
Page 1 of 1 (1 of 1 items) |< 1 >|

Supporting Document
Total Documents: 1 Document Submitted: 1 Document Pending: 0
Select ID
Document Number: 7899665 Document Issue Date: April 15, 2014 Document Expiry Date: June 24, 2030
Attached Documents: 1
Page 1 of 1 (1 of 1 items) |< 1 >|

Tax Declaration
Form Type: Valid From: Valid Till: Remarks:
WB-BEN Standard June 24, 2020 December 31, 2025

Cancel Save & Close Next

4. 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**.

- 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 6: Customer Information - Individual – Field Description

Field	Description
Customer Type	Displays the customer type based on the product selected.
Number of Applicant	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 .
<Image>	Click the image to upload the image. In case of existing customer, the already uploaded image appears.
Applicant Name <Role of the applicant>	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 icon to modify the existing customer details and address details. Click Save icon to save the modified details and click Cancel to cancel the modifications. Edit will be visible only for existing customers.
Add Customer	Click Add Customer to add another customer other than primary applicant.

Field	Description
Existing Customer	Select to indicate if customer is existing customer.
Applicant Role	Displays the applicant role. The first customer which is added while initiating an application is considered as primary applicant. By default the Primary Applicant option appears in this field. This field is enabled if you add customer other than the primary customer. You can select role from the available options: • Joint • Guarantor 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 identify whether the entered CIF number matches the Office of Foreign Assets Control (OFAC) list. If response is positive then error appears stating Invalid Customer Status. The account opening process is not initiated with that customer.
Primary Customer	Select if you want to make this customer as primary customer. By default this field appears selected for the first added customer.
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.

Field	Description
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 the 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

Field	Description
	• 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 special need selected.
Relationship Manager ID	Click Search icon and select the Relationship Manager ID.
Staff	Select to indicate if customer is staff of the bank.
Profession	Select the profession of the customer.
Insider	Select to indicate if you are insider of the bank.
Role	Select the role. This field appears if you select the Insider option.
Politically Exposed Person	Select to indicate if you are politically exposed person.
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click  to add address details.

	Click  to perform below actions on the added address details, • To view the address details, click View. • To edit the address details, click Edit. • To delete the address details, click Delete.
Address Type	Select the address type for the applicant from the drop-down list. • Permanent Address • Residential Address • Communication Address • Office Address
Location	Select and search the location.
Preferred Address	Select to indicate if you want the selected address type as preferred address type.
Address From	Select the date from when you are connected with the given address.
Address To	Select the date till when you were connected with the given address.
Mark communication address as same	Select to indicate whether the given address is same as communication address. This field appears if you select the Permanent Address option from the Address Type list.
Address	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.
Preferred	Select to indicate if the given phone number is the preferred number.
Action	You can edit or delete the added phone details.
FAX	Click  to add fax details.
ISD Code	Specify the international subscriber dialing code of the phone number.
Fax Number	Specify the fax number details.
Preferred	Select to indicate if the given fax number is the preferred number.

Action	You can edit or delete the added fax details.
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 the Select or drop files here link to browse and upload the signature.. NOTE: 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
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 edit the added ID details Click  to delete the added ID details.

Supporting Document	This section displays the status of the supporting documents that customer provides to get onboard. You can view, • Total Documents – Counts of total documents • Document Submitted – Count of the document that are submitted • Document Pending – Count of the document that are pending Click  to add the document. The Document popup appears. Below fields appears in the popup.
Document Name	Specify the name of the document.
Document Number	Specify the unique number of the selected document.
Document Issue Date	Specify the date from which the document is valid.
Document Expiry Date	Specify the date on which the document is expired.
Upload Documents	Drag and drop the document file or click the Select or drop files here link to browse and upload the document. NOTE: PNG & JPEG file formats are supported.
Tax Declaration	You can update the tax declaration details in this section.
Form Type	Specify the form type for tax declaration from the list.
Valid From	Specify the date from which the form is valid.
Valid Till	Specify the date on which the document is expired. This field appears only if the W8-BEN Standard option is selected from the Form Type list.
Remarks	Specify the remarks.
Service Member Details	You can capture the service member details in this section, if the customer is service member.

Unit Name	Specify the unit name of the customer.
Service Branch	Specify the service branch of the customer. The available options are: • Army • Marine Corps • Navy • Air Force
Remarks	Specify the remarks.
Order Number	Specify the order number of the service in which the customer is enrolled.
Notification Date	Specify the date on which the customer notified bank about the enrollment in service. This date cannot be future dated.
Employee ID	Specify the employee identification code.
Cover Under Armed Forces Benefits	Specify whether the customer is covered under the armed forces benefits.
Active Duty Start Date	Specify the date on which service is active.
Active Duty End Date	Specify the date on which the service is ending.

- Click **Next** to navigate to the next data segment, after successfully capturing the data. The system 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:

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

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

Figure 24: Customer Information – Upload Document

The fields which are marked with Required are mandatory.

Table 7: 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.

4. After the document is uploaded,
- The **Verify Information** section is displayed.

Figure 25: Verify Information

5. 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 8: 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.

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

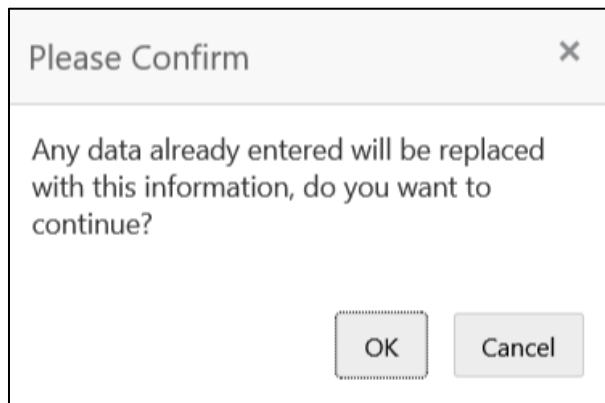
Field	Description
Building	This field is pre-populated with the extracted data. Modify the building name of the applicant, if required. NOTE: This field appears only if the Document Name is selected as Driving license.
Street	This field is pre-populated with the extracted data. Modify the street name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

Field	Description
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

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

→ The **Confirmation** screen displays.

Figure 26: 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.

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

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

Figure 27: Customer Information – Small and Medium Business (SMB)

The screenshot displays the 'Initiate - 006APP000061604' window. The 'Customer Information' tab is active, showing a form for a 'Small and Medium Business (SMB)'. The form includes the following fields and values:

- Customer Type:** Small and Medium Business
- Doing Business As:** Diksha Academy
- Registration Number:** 12
- Date of Registration:** 2018-02-01
- Country of Registration:** GB
- Tax Identification Number:** 1212
- Preferred Language:** English
- Preferred Currency:** GBP
- Address:** A list of addresses is shown, including 'Permanent Address' and 'Communication Address'.

- 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 9: Customer Information – Small and Medium Business (SMB) – Field Description

Field	Description
Customer Type	Displays the customer type based on the product selected.
Doing Business As	Displays the business name of the SMB customer.
Registration Number	Displays the registration number of the business.
Date of Registration	Displays the registration date of the business.
Last Updated On	Displays the date on which the financial details of an existing applicant was last updated. For a new applicant, it will remain blank.

Field	Description
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.
Add Customer	Click Add Customer to add another customer other.
Existing Customer	Select to indicate whether it is existing customer.
CIF Number	Search and select the CIF number. This field appears only for existing customer.
Doing Business As	Specify the name of the business.
Registration Number	Specify the registration number of the business.
Date of Registration	Select the registration date of the business.
Country of Registration	Search and select the country code where the business is registered.
SMB Classification	Select the SMB Classification from the dropdown list. Available options are: • Micro • Small • Medium
Customer Category	Search and select the customer category.
SMB Registration Number	Specify the SMB registration number.
Tax Identification Number	Specify the tax identification number of the SMB customer.

Field	Description
Goods and Service Tax ID	Specify the goods and service tax ID.
Business License	Specify the business license.
Preferred Language	Select the preferred language.
Preferred Currency	Select the preferred currency.
Relationship Manager ID	Specify the relationship manager ID.
Upload Logo	Click Upload Logo button to upload the logo for the business.
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click  to add address details. Click  to perform below actions on the added address details, • To view the address details, click View. • To edit the address details, click Edit. • To delete the address details, click Delete.

Field	Description
Address Type	Select the address type for the applicant from the drop-down list. • Permanent Address • Residential Address • Communication Address • Office Address It is mandatory to add communication address and select one as Preferred for communication.
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.
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.

Field	Description
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.

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

Field	Description
Preferred	Select to indicate if the given fax number is the preferred number.

Customer Dedupe Check:

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

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

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

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

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

Figure 28: De-Dupe Results

The screenshot shows a window titled "De-Dupe Results" with a close button (X). Below the title bar, it says "Following matching records are found, Please verify". There are two sections, each with a header and a table of matching records.

Vikash Kumar

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

Below the table are buttons:

Sanjeet Singh

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

Below the table are buttons:

At the bottom right of the window are buttons:

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

Table 10: 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.

2.3.2 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. Currently this is applicable for only **Individual** type of customer.

Prerequisite

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

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

Figure 29: Customer Consent and Preference

The screenshot displays the 'Customer Consent and Preferences' screen for 'MR John Smith'. The interface includes a sidebar with navigation options: Customer Information, Relationships, Customer Consent and Preferences (selected), Product Details, and Summary. The main content area is titled 'Customer Consent and Preferences' and shows the following sections:

- e-Sign:** A toggle for 'Consent to receive communication electronically?' is currently off.
- Marketing Communications:** A toggle for 'Consent to receive Marketing, Promotional and Sales' is currently on.
- Table:** A table with columns: Channel (dropdown), Contact Value (dropdown), Preferred Time (dropdown), and Actions (edit and delete icons). The first row shows 'Email' as the channel and 'john@abc.com' as the contact value.
- Page:** 'Page 1 of 1 (1 of 1 items)' with navigation arrows.
- Privacy Information:** A series of consent questions with 'Yes' and 'No' radio buttons:
 - 'Can we share your credit report from a credit reporting agency?' (No selected)
 - 'Can we share your credit worthiness?' (No selected)
 - 'Can we share your personal information with our affiliates to market to you?' (No selected)
 - 'Can we share your personal information with our affiliates for everyday business purpose?' (No selected)

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

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

Table 11: 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 edit the added ID details Click  to delete the added ID details.

Field	Description
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. The age is calculated from the date of birth captured in Customer Information data segment and validated by calling Validation model in OPDS.
Consent Received from Guardian	Specify whether the consent is received from guardian.
Date of Receipt	Specify the date of receipt.

2.3.3 Relationships

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

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

Currently this is applicable for only **Individual** type of customer.

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

→ The **Relationship** screen appears.

Figure 30: Relationships

Party Type	CIF / Party ID	Name	ID / Registration Number	Is Customer	Action
INDIVIDUAL	00624520	Ravi Shankar		Yes	

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 31: Add New <relationship type>

Add New Guardian

Enter CIF/PARTY ID:

Q

Next

Cancel

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

- An existing customer of the bank
- An existing party who is non-customer to the bank but is a stakeholder to another customer

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

OR

Click  to search party.

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

Figure 32: Search Party

Search Party

☒ Individual ☐ Non-Individual

First Name

John

Middle Name

Last Name

Date of Birth

Unique Id

Mobile Number

E-mail

Minor

Clear

Fetch

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

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1

of 3 (1 - 10 of 27 items)

<

1

2

3

>

Close

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 12: Search Party

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

Field	Description
Is Customer	Displays whether the customer exist within the bank.

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

Table 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  to delete the added ID details.

2.3.4 Product Details

The Product Details data segment allows capturing the product or products related information for the application based on the product selection.

To add product details:

1. Click **Next** from the previous screen to proceed with the next data segment.

2.3.4.1 Saving Account and Current Account Product Details

If the Saving Account product is selected then **Product Details** screen is displayed.

Figure 33: Product Details (Savings Account)

If the Current Account product is selected then **Product Details** screen is displayed.

Figure 34: Product Details (Current Account)

Initiate - 006APP000050020

Product Details

Account Type: Current Account **Business Product Name:** Current Account US

Account Branch: 006 **Account Currency:** USD

Application Date: 03/30/2018

Activity Profile

Domestic transactions in a month: 5-10

ATM transactions in a month: 10-20

Expected Foreign Wire Activity: ☐

Purpose of account: Savings

Expected Annual Volume of Transactions: >2000

Source of Funds: Income

Currency Overdraft: ☐

Currency Overdraft: Yes

Choose which one you wish to opt in for Currency OD: ☐ POS ☒ ATM

e-Sign: ☐ Consent to receive communication electronically?

Applicants

Name	Role
No data to display.	

Page 1 (0 of 0 items)

Application Date: March 30, 2018 **Application Priority:** Low Medium High **Search By:** DOUGLERN DOUGLERN

Buttons: Cancel Back Save & Close Print

- Specify the required details. For more information on fields, refer below field description table.

Table 14: Product Details – Field Description

Field	Description
Savings & Current Account Products	Displays the details about savings and current account product.
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 business product image.
Product Description	Displays the short description captured for the product in Business Product configuration.
Account Branch	Specify the account branch. By default, user logged-in branch is displayed.

Field	Description
	This field is mandatory.
Account Currency	Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed.
Application Date	Displays the application date.
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

Field	Description
	• 10-20 • >20 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 • MF 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.
Source of Funds	Specify the source of funds. The available options are: • Rent • Income

Field	Description
	- Alimony - Pension - Investments These options appears are based on the questionnaire configuration.
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	Select to indicate if Initial Funding has been taken for the Account Opening. Currently Initial Funding through Cash is only allowed. Select Cash from the drop-down. This field is conditional mandatory.
Fund By	Select the fund by from the drop-down list. Available options are: • Cash • Other Bank Cheque
Transaction Reference No	Specify the transaction reference number
Amount	Specify the amount.
Value Date	Select the Current Business date.
Cheque Number	Specify the Cheque number. This field is mandatory for Other Bank Cheque funding mode.
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.

Field	Description
Application	Click Application to add application details while initiating the application. The Application Entry page appears. Based on the configuration it is mandatory to capture Application Details while initiating the account opening application. Note: This button will not appear if the bank has disabled at the Property table.

2.3.4.2 Loan Account Product Details

If the Loan Account product is selected then **Product Details** screen is displayed.

Figure 35: Product Details (Loan Account)

1. Specify the required details. For more information on fields, refer below field description table.

Table 15: Product 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.
Image	Displays the business product image.
<Product Description>	Displays the short description captured for the product in the Business Product configuration.
Account Branch	Search and select the account branch from the branch list. By default, the logged-in user's home branch is displayed.

Field	Description
Loan Tenure	Select the loan tenure in year, months and days. The system will validate the minimum and maximum tenure for the selected currency. This field is mandatory.
Account Currency	Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory.
Estimated Cost	Specify the estimated cost for the Home Project/Education or Vehicle.
Purpose of Loan	Specify the loan purpose. The options in this list appears based on the preference set while configuring product in the Business Product Preference screen.
Customer Contribution	Specify the margin amount contributed by the customer. NOTE: Customer Contribution can be zero also.
Purpose Description	Specify the description for the select purpose of loan.
Requested Loan Amount	Displays the calculated loan amount. $\text{Loan Amount} = \text{Estimated Cost} - \text{Customer Contribution}$ The system will validate the minimum and maximum loan amount.
First Home Buyer	Select to indicate whether the applicant is first home buyer. This field is applicable only for Individual type of customer.
External Refinance	Select to indicate whether the applicant is opting for external refinance.

Field	Description
	This field is applicable only for Individual type of customer.
Armed Forces Benefits Applicable	Specify whether armed force benefits are applicable to this application.
E-Sign	Specify whether the customer needs electronic communication. If the answer is Yes then it is mandatory to capture the e-mail ID for communication in the application. In case of joint applicants, if any one of the applicant has given consent for e-sign in the Customer Consent and Preference data segment then by fault this field is select as yes.
Applicants	This section displays the list of applicants that are involved in this account opening application.
Name	Displays the name of the applicant.
Role	Displays the role of the applicant in the application.
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.
Application	To add application details while initiating the application, click this button. The Application Entry page appears The stage for the selected product appears based on the business process configured for the product.

Field	Description
	Based on the product configuration it is mandatory to capture Application Details while initiating the account opening application.

2.3.4.3 Term Deposit Product Details

If the Loan Account product is selected then **Product Details** screen is displayed.

Figure 36: Product Details (Term Deposit Account)

The screenshot displays the 'Product Details' screen for a Term Deposit Account. The interface includes a sidebar with navigation options like 'Customer Information', 'Relationships', 'Customer Consent and...', 'Product Details', and 'Summary'. The main content area is titled 'Product Details' and contains several sections: 'Account Type' (Term Deposit Account), 'Business Product Name' (Normal Simple Fixed Deposit), 'Account Branch' (006), 'Account Currency' (GBP), 'Term Deposit Amount' (GBP 10,000.00), 'Term Deposit Tenure' (1 year), 'Interest Rate' (3.5%), 'Interest Amount' (GBP 354.00), 'Maturity Amount' (GBP 10,342.00), 'Fund The Account' (Cash), 'Value Date' (March 30, 2018), 'Transaction Reference No' (675990), 'Deposit Type' (Simple Term Deposit), 'Interest Payout' (Monthly), 'Interest Payout Mode' (Transfer to Account), 'Account Number' (689327432749823), 'Maturity Instruction' (Renew Principal Only), 'Activity Profile' (e-Sign), and 'Applicants' (No data to display). The screen also includes an 'Application' button and a 'Cancel' button.

- Specify the required details. For more information on fields, refer below field description table

Table 16: Product Details

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 business product image.
Product Description	Displays the short description captured for the product in the Business Product configuration.
Account Branch	By default, the logged-in user's home branch is displayed. Search and select the account branch from the branch list.
Account Currency	Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory.
Term Deposit Amount	Select the currency and specify the loan amount. Select the currency from the drop-down list. This field is mandatory.
Term Deposit Tenure	Select the loan tenure in year, months and days. This field is mandatory.
Compute	Click Compute to populate the following fields: • Interest • Interest Amount • Maturity Amount
Fund the Account	The Fund the Account will always be 'On' for Term Deposit.
Fund By	Select the option from the drop-down list. Available options are: • Cash • Account Transfer • Other Bank Cheque

Field	Description
Account Number	Specify or search the account number. In case Account Transfer is selected as the Fund By mode, you need to update the Account Number . You can also search the account number by clicking the search icon.
Account Name	Displays the account name for the selected account number.
Cheque Number	Specify the cheque number. It is mandatory to update cheque number if the Other Bank Cheque option is select from funding mode.
Cheque Date	Select the cheque date. It is mandatory to update cheque date if the Other Bank Cheque option is select from funding mode.
GL Account Number	Specify the GL Account Number where the funding amount is to be credited. You can also search for GL Account Number.
GL Account Description	Displays the GL Account Description for the GL selected.
Deposit Type	Displays the deposit type Simple or Reinvestment Term Deposit, based on the business product configurations.
Interest Payout	Specify if the Interest Payout is to be done Monthly or Quarterly
Interest Payout Mode	Specify if the Interest Payout mode is by Transfer to Account or Demand Draft or External Account.
Account Number	In case Account Transfer is selected as the Interest Payout mode, you need to update the Account Number. You can also search the Account Number by clicking the search icon. This field is mandatory.
Account Name	Displays the account name for the selected account number.

Field	Description
BIC Code	In case External Account is selected as the Maturity Payout Mode, you need to update the Account Number. You can also search the Account Number by clicking the search icon. This field is mandatory.
Bank	Displays the Bank name.
Branch	Displays the branch name.
Account Holder Name	Specify the account holder name for the external account.
External Account Number	Specify the external account number.
Maturity Instruction	Select the maturity type from the drop-down list. Available options are: Available options for Simple Term Deposit are: • Renew Principal • Do not Renew Available options for Reinvestment Term Deposit are: • Renew Principal and Interest • Renew Principal Only • Do not Renew
Maturity Payout Mode	If the Maturity Instruction is selected either Do Not Renew or Renew Principal only for Reinvestment Term Deposit, you need to specify the Maturity Payout Mode. Select if the Maturity Payout Mode is Account Transfer or Demand Draft.
Priority	Specify the priority of the application. Available options are: • Low • Medium • High

Field	Description
Source By	Displays the logged-in user's user ID and name. You can modify the user ID.
E-Sign	Specify whether the customer needs electronic communication. If the answer is Yes then it is mandatory to capture the e-mail ID for communication in the application. In case of joint applicants, if any one of the applicant has given consent for e-sign in the Customer Consent and Preference data segment then by fault this field is select as yes.
Applicants	This section displays the list of applicants that are involved in this account opening application.
Name	Displays the name of the applicant.
Role	Displays the role of the applicant in the application.
Application	To add application details while initiating the application, click this button. The Application Entry page appears The stage for the selected product appears based on the business process configured for the product. Based on the product configuration it is mandatory to capture Application Details while initiating the account opening application

2.3.4.4 Credit Card Product Details

If the Credit Card product is selected then the **Product Details** screen is displayed.

Figure 37 Product Details (Term Deposit Account)

Initiate - 006APP000065924

Customer Information Relationships Customer Consent and... **Product Details** Summary

Product Details

Card Type: Retail Credit Card Business Product Name: MASTER

Card Currency: GBP

Credit Card Limit: Maximum Card Limit

Maximum Card Limit: 200,000.00

Activity Profile: ☒ e-Sign: ☐ Consent to receive communication electronically?

Applicants:

Name	Role	Income-Reliant
Ethan Grand	PRIMARY	☒

Page 1 of 1 (1 of 1 items) [C] [1] [N]

Audit Cancel Back Save & Close Next

3. Specify the required details. For more information on fields, refer below field description table

Table 17: Product Details

Field	Description
Card Type	Displays the account type based on the product selected in the Product Catalogue.
Business Product Name	Displays the business product name based on the product selected in the Product Catalogue.
Product Image	Displays the business product image.
Product Description	Displays the short description captured for the product in Business Product configuration.
Card Currency	Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory.
Credit Card Limit	Select the credit card limit. Available options are: Maximum Card Limit Requested Card Limit

Field	Description
Maximum Card Limit	Displays the maximum card limit applicable for the selected product. This field appears only if the Credit Card Limit is selected as Maximum Card Limit.
Requested Card Limit	Specify the requested card limit. This field appears only if the Credit Card Limit is selected as Requested Card Limit.
E-Sign	Specify whether the customer needs electronic communication. If the answer is Yes then it is mandatory to capture the e-mail ID for communication in the application. In case of joint applicants, if any one of the applicant has given consent for e-sign in the Customer Consent and Preference data segment then by fault this field is select as yes.
Applicants	This section displays the list of applicants that are involved in this account opening application.
Name	Displays the name of the applicant.
Role	Displays the role of the applicant in the application.
Income Reliant	Select to indicate whether the applicant is income reliant. The applicant's financial details are captured only if this indication is selected. It is mandatory to select at least one applicant as Income Reliant.
Application	To add application details while initiating the application, click this button. The Application Entry page appears

Field	Description
	The stage for the selected product appears based on the business process configured for the product. Based on the product configuration it is mandatory to capture Application Details while initiating the account opening application

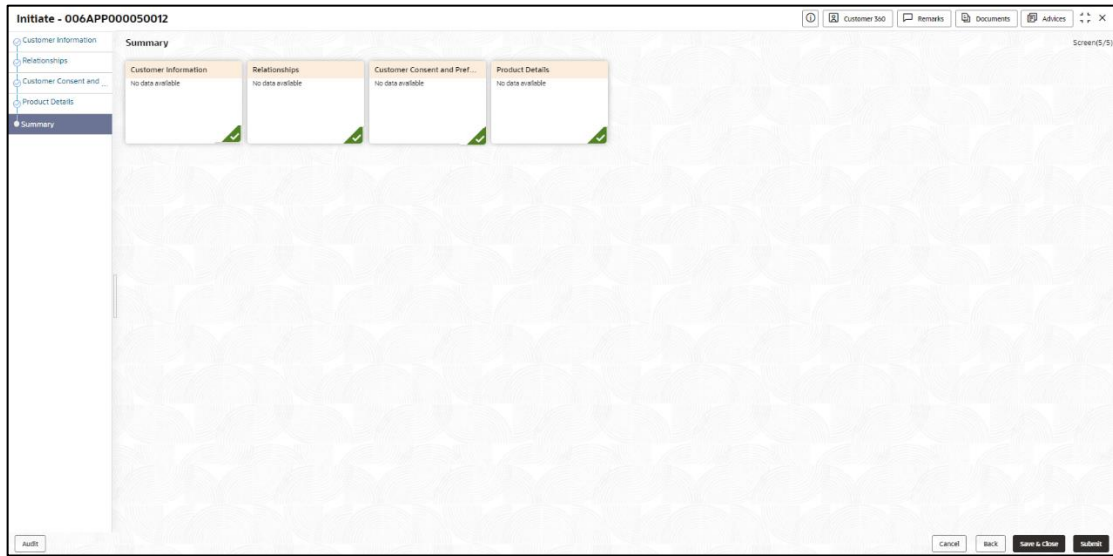
4. Click below button to perform actions on the specified details:
 - Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data. Click **Back** to navigate to the previous data segment within a stage.
 - Click **Save & Close** to save the data captured, provided all the mandatory fields are captured and will be available in the **My Task** list for the user to continue later.
 - Click **Cancel** to close the application without saving.

2.3.5 Summary

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

1. Click **Next** in **Product Details** screen to proceed with the 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 18: Summary – Field Description

Data Segment	Description
Customer Information	Displays the customer information details.
Account Details	Displays the account details.
Loan Details	Displays the loan details.
Term Deposit Account Details	Displays the term deposit details.
Credit Card Details	Displays the credit card details.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data.

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

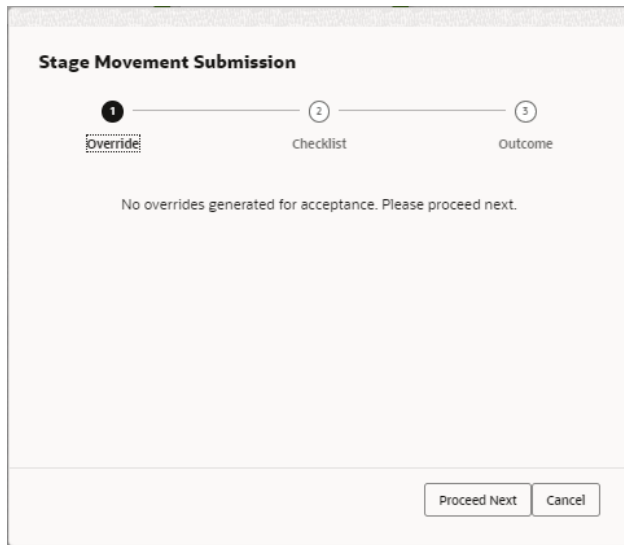
- Click **Submit** to reach the OUTCOME, where the overrides, checklist and documents for this stage can be validated or verified.

Application De-Dupe:

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

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

→ The **Overrides** screen is displayed.

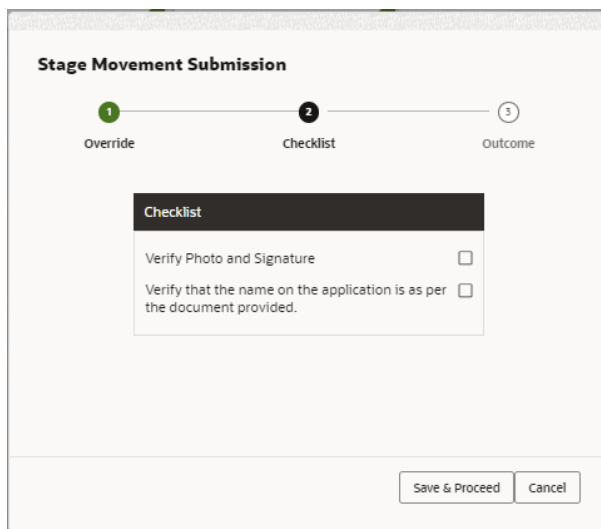
Figure 39: Overrides


The screenshot shows the 'Stage Movement Submission' window. At the top, a progress bar has three steps: 1. Override (highlighted with a red circle), 2. Checklist, and 3. Outcome. Below the progress bar, the text reads: 'No overrides generated for acceptance. Please proceed next.' At the bottom right, there are two buttons: 'Proceed Next' and 'Cancel'.

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


The screenshot shows the 'Stage Movement Submission' window with the progress bar updated: 1. Override, 2. Checklist (highlighted with a red circle), and 3. Outcome. A 'Checklist' modal box is displayed in the center. It has a title bar 'Checklist' and two items: 'Verify Photo and Signature' and 'Verify that the name on the application is as per the document provided.' Each item has an unchecked checkbox to its right. At the bottom right of the window, there are two buttons: 'Save & Proceed' and 'Cancel'.

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.

- Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 41: Outcome

Stage Movement Submission

1 Override 2 Checklist 3 Outcome

Select an Outcome

PROCEED

Remarks

Submit Cancel

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

- Proceed
- Reject By Bank

Outcomes configured in the conductor workflow for the business process is available in the dropdown list.

- Enter the remarks in **Remarks**.
- Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 42: Confirmation

Application(s) Initiated Successfully

Application Reference Number - 006APP000054085

Account Type Savings Account	Business Product Name Savings Account US	Process Reference Number 006SAV/U50014307
---------------------------------	---	--

Close Go to Free Task

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 **Go to Free Task**.

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

Figure 43: Free Tasks

Free Tasks									
☐	Acquire & Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Num
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017206	006APP000043472	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017207	006APP000043473	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017203	006APP000043469	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017201	006APP000043467	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017198	006APP000043464	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017194	006APP000043460	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017196	006APP000043462	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Small and Medium Bu...	006SMBTD10003680	006APP000043449	Account Funding	18-03-30	006	
☐	Acquire & ...	Medium	Term Deposit Originat...	006RPMTDA0003641	006APP000043404	Application Entry	18-03-30	006	

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If you have access to the next stage, you would be able to view the Application number and take action on it.

2.4 In-Principle Approval

In-Principle Approval enables the bank user to check the eligibility of the loan by assessing the financial status and personal details of the applicant. In-Principle Approval comprised in below sections

- [2.4.1 New Request](#)
- [2.4.2 IPA Initiation](#)
- [2.4.3 IPA Approval](#)
- [2.4.4 Enquiry](#)

2.4.1 New Request

New Request displays the loan product types for which the IPA is supported. The supported loan product types are as follows:

- Home Loan
- Vehicle Loan

Prerequisite

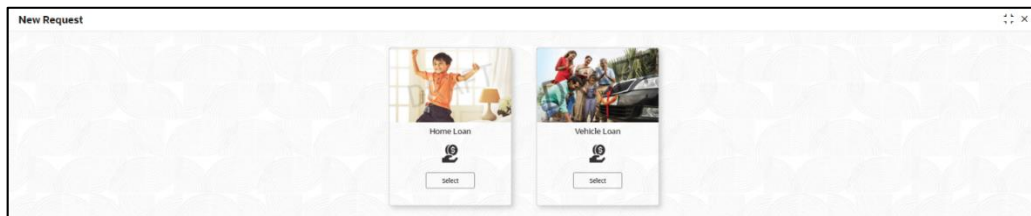
Specify **User Id** and **Password**, and login to **Home** screen.

1. From **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Operations**.

Under **Operations**, click **In-Principle Approval**. Under **In-Principle Approval**, click **New Request**.

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

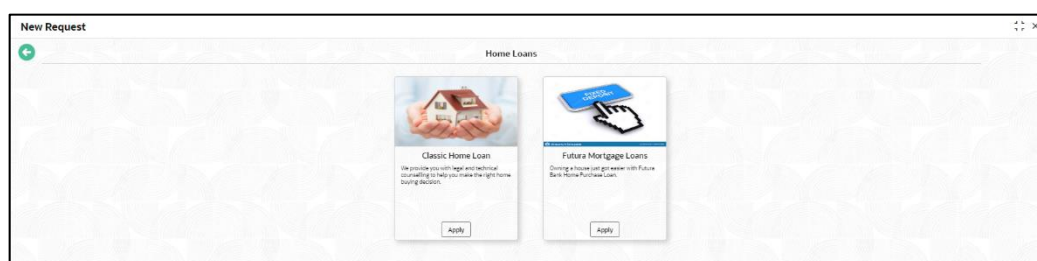
Figure 44: New Request



Prerequisite

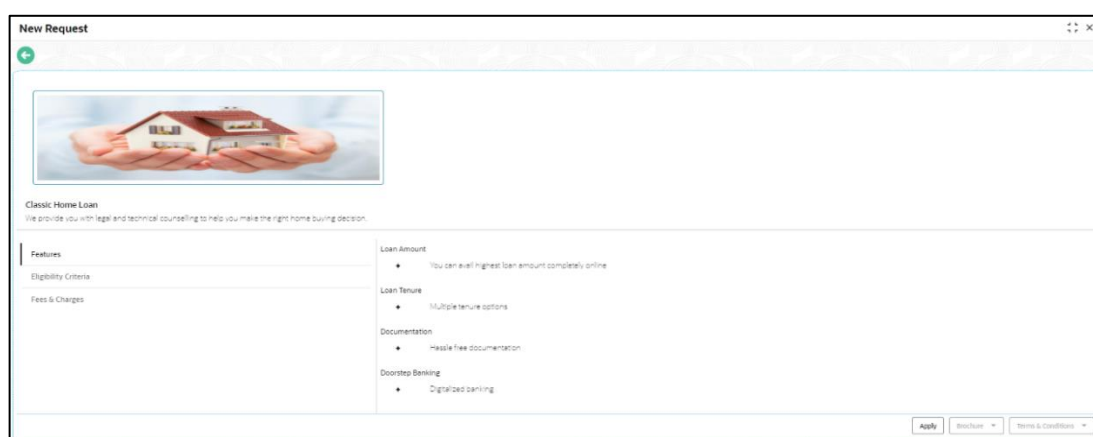
Only if **Loan Type** is selected as Home Loans.

→ The **Home Loans** screen is displayed.

Figure 45: Home Loans

2. Select the product type and select the specific business product.

→ The **Home Loan with IPA Product Details** screen is displayed.

Figure 46: Home Loans with IPA Product Details

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

Table 19: Home Loans with IPA Product Details – Field Description

Field	Description
Product Image	Displays the product image.
Business Product Name	Displays the business product name.
Product Description	Displays a short description of the business product.
Features	The various features updated for the business product are displayed. The system can display multiple statements for a feature name.

Field	Description
Eligibility Criteria	The various eligibility criteria updated for the business product is displayed. The system can display multiple statements for eligibility name.
Fees & Charges	The various Fees & Charges updated for the business product is displayed. The system can display multiple statements for fee & charges name.
Apply Now	It allows to initiate the origination process for the selected product with IPA.
Brochure	It allows to view or download the product brochure.
Terms & Conditions	It allows to view or download the Terms & Condition document for the business product.

3. Click **Apply Now** to initiate the IPA application for the selected product with IPA.

2.4.2 IPA Initiation

IPA Initiation allows the bank user to initiate IPA request by capturing the required details.

The system automatically triggers the Initiate IPA request and generates an IPA Reference number. The three-panel screen displays the Application Numbers in the header, while the data segments for this stage are made available on the left-hand side widget. The central panel is where the user will be able to view or capture the details for the specific data segment.

Click **Apply Now** from Product Details screen to initiate the new IPA Request.

The IPA Initiation process has the following reference data segments:

- [2.4.2.1 Customer Information](#)
- [2.4.2.2 IPA Details](#)
- [2.4.2.3 Financial Details](#)
- [2.4.2.4 Credit Rating Details](#)
- [2.4.2.5 Qualitative Scorecard](#)
- [2.4.2.6 Assessment Details](#)
- [2.4.2.7 Summary](#)

2.4.2.1 Customer Information

The IPA Initiation process starts with the Customer Information data segment, which allows capturing the customer-related information for the application.

Prerequisite

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

1. From **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Operations**.
2. Under **Operations**, click **In-Principle Approval**. Under **In-Principle Approval**, click **New Request**.

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

3. Select the product type and select the product and click **Proceed**.

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

Figure 47: Customer Information

Initiate - 006IPA00000999

Customer Information

Customer Type: Individual Number of Applicants: 1

Add Customer

John Smith (Primary Applicant)
Date of Birth: 1984-05-17

Existing Customer: ☐ Role: Primary Applicant

Upload Document to prepopulate Customer Information

Title: Mr. First Name: John Middle Name: Last Name: Smith
Name in Local Language: Gender: Male Date of Birth: May 17, 1984 Resident Status: Resident
Country of Residence: GB Birth Country: GB Nationality: GB Citizenship By: Birth
Marital Status: Married Customer Segment: Select Customer Category: INDIVIDUAL Preferred Language: English Preferred Currency:
Details Of Special Need: Select Remarks For Special Need: Relationship Manager ID:
Staff: ☐ Profession:
Politically Exposed Person (PEP): ☐

Address

Residential Address
15th Express way
Long Street
London
GB
E-mail: john@abc.com
Mobile:
Phone Number:
Fax:
SWIFT BIC:

Signature

Signature ID	Signature	Remarks	Action
1			

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ID Details

ID Type	ID Status	Unique ID	Place Of Issue	Issue Date	Expiration Date	Preferred	Remarks	Action
Driving License	Available	418435		May 10, 2018	June 11, 2024	☐		

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

Supporting Document

Total Documents	Document Submitted	Document Pending
1	1	0

Valid to
Document Number: 7899065 Attached Documents: 1
Document Issue Date: April 15, 2014 Document Expiry Date: June 24, 2030

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

Tax Declaration

Form Type: WB-BEN Standard Valid From: June 24, 2020 Valid Till: December 31, 2025
Remarks:

Cancel Save & Clear Next

4. 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 20: Customer Information – Field Description

Field	Description
Customer Type	Displays the customer type based on the product selected.
Number of Applicant	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 .
<Image>	Click the image to upload the image. In case of existing customer, the already uploaded image appears.
Applicant Name <Role of the applicant>	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 icon to modify the existing customer details and address details. Click Save icon to save the modified details and click Cancel to cancel the modifications. Edit will be visible only for existing customers.
Add Customer	Click Add Customer to add another customer other than primary applicant.
Existing Customer	Select to indicate if customer is existing customer.
Applicant Role	Displays the applicant role. The first customer which is added while initiating an application is considered as primary applicant. By default the Primary Applicant option appears in this field.

Field	Description
	This field is enabled if you add customer other than the primary customer. You can select role from the available options: • Joint • Guarantor
CIF Number	Search and select the CIF number. This field appears for only existing customers. Once the CIF number is selected, the system identify whether the entered CIF number matches the Office of Foreign Assets Control (OFAC) list. If response is positive then error appears stating Invalid Customer Status. The account opening process is not initiated with that customer.
Primary Customer	Select if you want to make this customer as primary customer. By default this field appears selected for the first added customer.
Income Reliant	Select to indicate whether the applicant is income reliant. The applicant's financial details are captured only if this indication is selected.
Title	Select the title of the applicant from the drop-down list.
First Name	Specify the first name of the applicant.
Middle Name	Specify the middle name of the applicant.
Last Name	Specify the last name of the applicant.
Name in Local Language	Specify the name in local language of the applicant.
Gender	Specify the Gender of the applicant from the drop-down list.
Date of Birth	Select the date of birth of the applicant.

Field	Description
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 the 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.

Field	Description
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 special need selected.
Relationship Manager ID	Click Search icon and select the Relationship Manager ID.
Staff	Select to indicate if customer is staff of the bank.
Profession	Select the profession of the customer.
Insider	Select to indicate if you are insider of the bank.
Role	Select the role. This field appears if you select the Insider option.
Politically Exposed Person	Select to indicate if you are politically exposed person.
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click  to add address details. Click  to perform below actions on the added address details, • To view the address details, click View. • To edit the address details, click Edit. • To delete the address details, click Delete.

Address Type	Select the address type for the applicant from the drop-down list. • Permanent Address • Residential Address • Communication Address • Office Address
Location	Select and search the location.
Preferred Address	Select to indicate if you want the selected address type as preferred address type.
Address From	Select the date from when you are connected with the given address.
Address To	Select the date till when you were connected with the given address.
Mark communication address as same	Select to indicate whether the given address is same as communication address. This field appears if you select the Permanent Address option from the Address Type list.
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
State / Country Sub Division	Specify the state or country sub division.
Country	Select and search the country code.
Zip Code / Post Code	Specify the zip or post code of the address.

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

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

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 the Select or drop files here link to browse and upload the signature.. NOTE: 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
Unique ID	Specify the unique identification code of the selected type. You can enter the unique ID only if the ID Status is Available.
Place Of Issue	Specify the place where the ID is issued to the user.
Issue Date	Specify the date from which the ID is valid.
Expiration Date	Specify the date till which the ID is valid.
Remark	Specify the remark.
Action	Click  to edit the added ID details Click  to delete the added ID details.
Supporting Document	This section displays the status of the supporting documents that customer provides to get onboard. You can view, • Total Documents – Counts of total documents • Document Submitted – Count of the document that are submitted • Document Pending – Count of the document that are pending

	Click  to add the document. The Document popup appears. Below fields appears in the popup.
Document Name	Specify the name of the document.
Document Number	Specify the unique number of the selected document.
Document Issue Date	Specify the date from which the document is valid.
Document Expiry Date	Specify the date on which the document is expired.
Upload Documents	Drag and drop the document file or click the Select or drop files here link to browse and upload the document. NOTE: PNG & JPEG file formats are supported.
Tax Declaration	You can update the tax declaration details in this section.
Form Type	Specify the form type for tax declaration from the list.
Valid From	Specify the date from which the form is valid.
Valid Till	Specify the date on which the document is expired. This field appears only if the W8-BEN Standard option is selected from the Form Type list.
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.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to close the application without saving.

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

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

Figure 48: Customer Information – Upload Document

✓ Upload Document

Document Name: Driving License

Country Of Issue: US

Drop files here or click to select

Cancel

The fields which are marked with Required are mandatory.

Table 21: 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, once 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 49: Verify Information

Verify Information

First Name: John

Middle Name:

Last Name: Amith

Date of Birth: September 19, 1984

Gender: Male

Unique Id Type: Driving License

Unique Id No:

Unique Id Expiry Date:

Address Type: Permanent Address X

Building:

Street:

City:

State:

Country: US

Update & Save Cancel

6. 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 22: Verify Information – Field Description

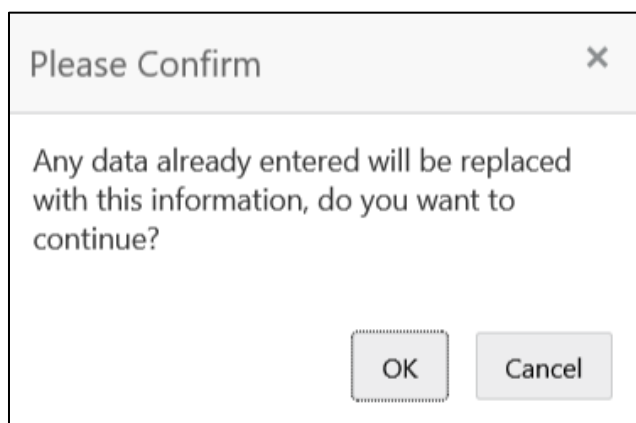
Field	Description
First Name	This field is pre-populated with the extracted data. Modify the first name of the applicant, if required.
Middle Name	This field is pre-populated with the extracted data. Modify the middle name of the applicant, if required.
Last Name	This field is pre-populated with the extracted data. Modify the last name of the applicant, if required.
Date of Birth	This field is pre-populated with the extracted data. Modify the date of birth of the applicant, if required.
Gender	This field is pre-populated with the extracted data. Modify the gender of the applicant, if required.
Unique Id Type	Displays the unique ID type of the applicant based on the document uploaded.

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

Field	Description
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

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

→ The **Confirmation** screen displays.

Figure 50: Confirmation

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

Customer Dedupe Check:

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

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

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

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

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

Figure 51: De-Dupe Results

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

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

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

Table 23: 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.

2.4.2.2 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. Currently this is applicable for only **Individual** type of customer.

Prerequisite

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

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

Figure 52: Customer Consent and Preference

The screenshot displays the 'Customer Consent and Preference' interface for a customer named 'MR John Smith'. The interface includes a sidebar with navigation options: 'Customer Information', 'Relationships', 'Customer Consent and Preference' (selected), 'Product Details', and 'Summary'. The main content area is titled 'Customer Consent and Preferences' and contains several sections:

- e-Sign:** A toggle for 'Consent to receive communication electronically?' is set to 'No'.
- Marketing Communications:** A toggle for 'Consent to receive Marketing, Promotional and Sales' is set to 'No'.
- Privacy Information:** Four questions are listed, all with 'No' selected:
 - Can we share your credit report from a credit reporting agency?
 - Can we share your credit worthiness?
 - Can we share your personal information with our affiliates to market to you?
 - Can we share your personal information with our affiliates for everyday business purpose?
- Table:** A table with columns 'Channel', 'Contact Value', 'Preferred Time', and 'Actions'. It contains one row with 'Email' as the channel and 'john@abc.com' as the contact value.

At the bottom, there are buttons for 'Audit', 'Cancel', 'Back', 'Save & Close', and 'Next'. The top of the screen shows the 'Initiate - 006APP000050005' header and various utility icons.

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

Table 24: 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 edit the added ID details Click  to delete the added ID details.

Field	Description
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. The age is calculated from the date of birth captured in Customer Information data segment and validated by calling Validation model in OPDS.
Consent Received from Guardian	Specify whether the consent is received from guardian.
Date of Receipt	Specify the date of receipt.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to close the application without saving.

2.4.2.3 Relationships

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

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

Currently this is applicable for only **Individual** type of customer.

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

→ The **Relationship** screen appears.

Figure 53: Relationships

Party Type	CIF / Party ID	Name	ID / Registration Number	Is Customer	Action
INDIVIDUAL	00624520	Ravi Shankar		Yes	

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 54: Add New <relationship type>

Add New Guardian

Enter CIF/PARTY ID:

Next

Cancel

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

- An existing customer of the bank
- An existing party who is non-customer to the bank but is a stakeholder to another customer

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

OR

Click  to search party.

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

Figure 55: Search Party

Search Party

☒ Individual

☐ Non-Individual

First Name

Unique Id

Middle Name

Mobile Number

Last Name

E-mail

Date of Birth

Minor

Clear

Fetch

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

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Close

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 25: Search Party

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

Field	Description
Is Customer	Displays whether the customer exist within the bank.

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

Table 26: Relationship

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

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

2.4.2.4 IPA Details

The IPA Details data segment allows capturing the product and property-related information for the IPA application.

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

Prerequisite

Only If **Product Type** is selected as Loan Product with IPA.

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

Figure 56: IPA Details (Home Loan)

2. 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 27: IPA Details – Field Description

Field	Description
IPA Details (Home Loan)	Displays the IPA details for Home Loan.
Account Type	Displays the account type based on the product selected in the In-Principle Approval.
Business Product Name	Displays the business product name based on the product selected in the In-Principle Approval.

Field	Description
Product Image	Displays the business product image.
Product Description	Displays the short description captured for the product in the Business Product configuration.
Account Branch	Select the Account Branch from the drop-down list.
Property Type	Select the type of property from the drop-down list. The options are • Independent House • Villa • Apartment • Others
Property Location State	Specify the state where the property is located. This field is mandatory.
Property Location City	Specify the city where the property is located. This field is mandatory.
Have you shortlisted the property?	Select whether the property have been shortlisted or not. The options are • Yes • No This field is mandatory.
Builder Name	Specify the name of the Builder
Loan Tenure	Select the loan tenure in year, months and days. The system will validate the minimum and maximum tenure for the selected currency.

Field	Description
	This field is mandatory.
Currency	Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory.
Purpose of Loan	Specify the loan purpose. This field is mandatory.
Purpose Description	Specify the describe the purpose of borrowing loan.
Estimated Cost	Specify the estimated cost for the Home Project or Vehicle. This field is mandatory.
Customer Contribution	Specify the margin amount contributed by the customer. NOTE: Customer Contribution can be zero also.
Requested Loan Amount	Displays the requested loan amount. Request Loan Amount = Estimated Cost - Customer Contribution
Application Date	Select the application date from the calendar list.
First Home Buyer	Select to indicate whether the applicant is first home buyer. This field is applicable only for Individual type of customer.
IPA Details (Vehicle Loan)	Below fields appears if user applies for Vehicle Loans.
Vehicle Category	Select the category of the Vehicle. The options are • Two-Wheeler • Three-Wheeler • Four-Wheeler This field is mandatory.

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

2.4.2.5 Financial Details

Financial details are captured for applicants or guarantor that are involved in loan account opening application. You can capture basic as well as income and expenses details in respective sections. The financial template are resolved based on the configuration and if the Income Reliant option is selected for the customer.

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

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

Figure 57: Financial Details

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 28: Financial Details – Field Description

Field	Description
Applicant Name	Displays the name of the applicant.
Total Income	Displays the total income of the applicant.
Total Expense	Displays the total expenses the applicant.

Field	Description
Last Update On	Displays the date on which the financial details of an existing applicant was last updated. For a new applicant, it will remain blank.
Applicant Name	Displays the name of the applicant.
Edit	Click Edit to modify the existing applicant details. Click Save to save the modified details and click Cancel to cancel the modifications. Edit will be visible only for existing applicant.
Basic Details	Default values available as options in the drop-down list can be used as attributes to configure the Quantitative Score which will be used during the Assessment stage. Refer to the Configuration user guide for the list of attributes available in this release.
Employment Type	Select the employment type from the drop-down list. Available options are: • Salaried • Self – Employment /Professional Employment Type is reckoned as an attribute for Quantitative Score calculation for the given Applicant. This field is mandatory.

Field	Description
Employment Category	Select the employment type from the drop-down list. Available options are: • Service • Professional • Business Employment Category is reckoned as an attribute for Quantitative Score calculation for the given Applicant. This field is mandatory.
Employee Number	Specify the employee number.
Office Name	Specify the office name.
Designation	Specify the designation.
Employment Start Date	Select the employment start date.
Employment End Date	Select the employment end date.
Monthly Income	Specify the monthly income in the below fields. • Salary • Business • Interest Income • Rentals • Bonus • Cash Gifts • Pension • Other Income • Investment Income • Agriculture • Total

Field	Description
Monthly Expenses	Specify the monthly expenses in the below fields. • Loan Payments • Utility Payments • Insurance Payments • Credit Card Payments • Rentals • Household • Vehicle • Fuel • Medical • Education • Travel • Other Expenses • Total
Liabilities	Specify the liabilities in the below fields. • Property Loan • Vehicle Loan • Personal Loan • Credit Card Outstanding • Overdrafts • Other Liability • Home Loan • Education Loan • Total
Asset	Specify the asset in the below fields. • House • Deposit • Vehicle • Others • Total

Field	Description
Net Income	The system automatically displays the total income over expenses.
Back	Click Back to navigate to the previous data segment within a stage.
Next	Click Next to navigate to the next data segment, after successfully capturing the data. The system will validate for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. NOTE: User will not be able to proceed to the next data segment, without capturing the mandatory data. Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.
Save & Close	Click Save & Close to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Click Cancel to close the application without saving.

2.4.2.6 Credit Rating Details

Credit Rating Details data segment will provide the information on the External Rating Agencies Rating / Scores for the Applicant. If the applicants are more than one, accordingly the information against each applicant / borrower will be provided. The interface with external rating agencies will be provided.

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

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

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

Figure 58: Credit Rating Details

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 29: Credit Rating Details – Field Description

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

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

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

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

Figure 59: 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
HSBC/CAR5N	001901000999	Overdraft	22000	0.00	2019-06-07	0.00	NIL	NIL
FIRST FEDERAL SAVINGS	0019888010777	Loan	100000	86820.00	2020-01-07	2162.00	NIL	NIL

OK

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

Table 30: Additional Credit Bureau Details – Field Description

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

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.

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

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

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

Figure 60: Qualitative Scorecard

2. 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 31: 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.

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

2.4.2.8 Assessment Details

The **Assessment Details** Data Segment displays the total weightage score of the Applicant or Applicants, in case of multiple Applicants in the IPA Initiation. The **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 61: Assessment Details – Validation Model

IPA Initiation - 006IPA000001038

Customer 100 | Remarks | Documents | ADVICES | Screen(8/9)

Assessment details

Requested Amount: USD 40,000.00 | Tenure: 10 Years 0 Months 0 Days | Rate of Interest: 5.50% | Variance: 0% | Total Weighted Score: 100 | Approved Amount: ---- | Proposed Variance: 0.10 | Effective Rate: 5.60% | System Recommendation: ManualQueueA | Grade: B | APR: ----

Validation Model: **PASS** | Borrowing Capacity: 600000.00 | Qualitative Score: 85 | Quantitative Score: 100 | Decision & Grade: **ManualQueueA** Grade: B | Pricing: 0.1%

Validation Model Code: LCHLIPA | Description: Logical Model for HL and VL IPA | Status: **PASS**

Rule ID	Sequence	Status	Severity
Rule1001	1	PASS	-

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

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

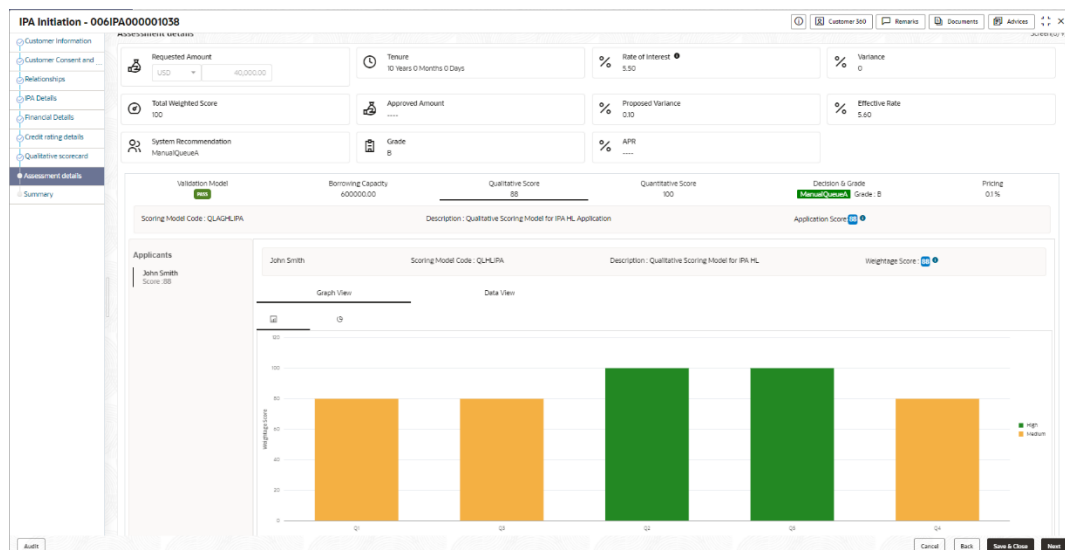
→ The **Assessment Details – Borrowing Capacity** screen is displayed.

Figure 62: Assessment Details – Borrowing Capacity

- 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.

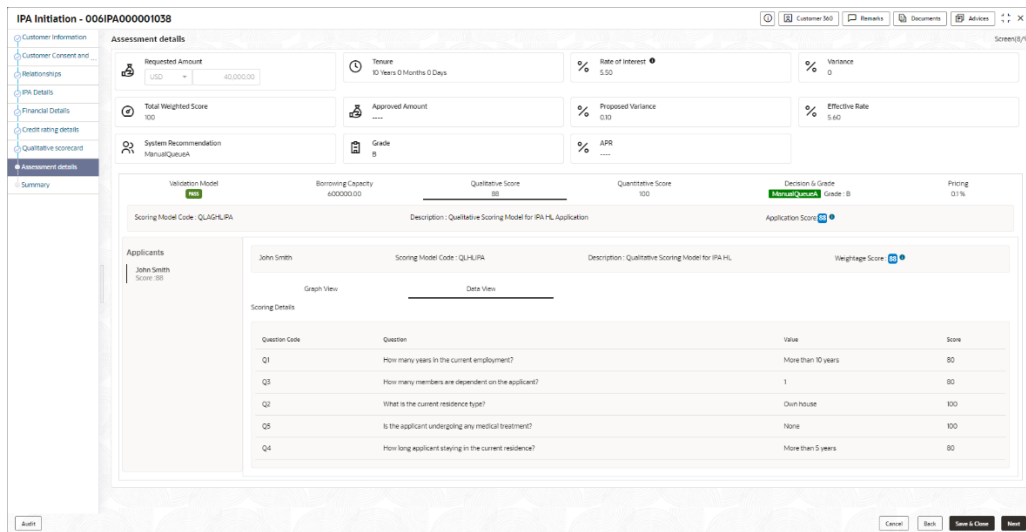
Figure 63: Assessment Details – Qualitative Score – Graph View



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

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

Figure 64: Assessment Details – Qualitative Score – Data View

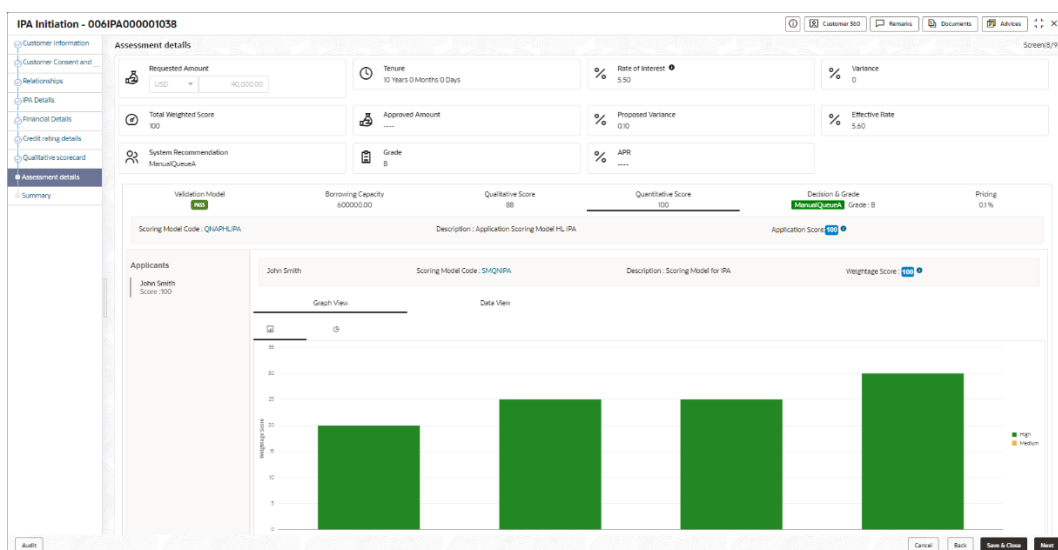


For multi borrower applications, the user can view the Qualitative details of individual borrowers by clicking on each borrower's name.

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

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

Figure 65: Assessment Details – Quantitative Score – Graph View



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

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

Figure 66: Assessment Details – Quantitative Score – Data View

Feature	Value	Range Type	Range	Weightage %	Score	Weightage Score
Net Income	50000	Value	50000-999999	20	100	20
Quantitative Score	88.0	Value	70-100	25	100	25
Debt to Income Ratio	0.0	Value	0-40	25	100	25
Credit Bureau Score	750	Value	700-999	30	100	30

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

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

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

Figure 67: Assessment Details – Decision & Grade

Qualitative Score	Qualitative Score Range	Decision
88.0	70-100	Manual/Queue
Grade	Qualitative Score Range	Grade
88.0	70-100	B

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

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

Figure 68: Assessment Details – Pricing

The screenshot displays the 'Assessment details' screen for 'IPA Initiation - 006IPA000001038'. The left sidebar contains navigation links: Customer Information, Customer Consent and Information, Risk Details, Financial Details, Credit rating details, Qualitative scorecard, **Assessment details**, and Summary. The main content area is divided into several sections:

- Requested Amount:** 40,000.00
- Tenure:** 10 Years 0 Months 0 Days
- Rate of Interest:** 5.50
- Variance:** 0
- Total Weighted Score:** 100
- Approved Amount:** ---
- Proposed Variance:** 0.00
- Effective Rate:** 5.60
- System Recommendation:** Manual/Quick
- Grade:** B
- APR:** ---

Below these fields, there is a summary row:

- Validation Model:** Pricing Model Code: IPHPL1031
- Borrowing Capacity:** 600000.00
- Qualitative Score:** 88
- Quantitative Score:** 100
- Decision & Grade:** **Approved/Quick** Grade: B
- Pricing:** 0.1%

At the bottom, there are buttons for 'Cancel', 'Back', 'Save & Close', and 'Print'.

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

Table 32: Assessment Details – Field Description

Field	Description
Requested Amount	Specify the requested loan amount.
Tenure	Displays the tenure.
Rate of Interest	Displays the interest rate without including margin/variance.
i	Displays the rate type.
Margin	Displays the customer margin in percentage. This field displays if the Rate Type is selected as Floating .
Variance	Displays the variance in percentage. This field displays if the Rate Type is selected as Fixed .
Total Weightage Score	Displays the total weightage score.

Field	Description
Approved Amount	Displays the approved loan amount.
Proposed Margin	Displays the margin proposed by Decision service in percentage. This field displays if the Rate Type is selected as Floating .
Proposed Variance	Displays the variance proposed by Decision service in percentage. This field displays if the Rate Type is selected as Fixed .
Effective Rate	Displays the effective rate of interest.
System Recommendation	Displays the system recommendations. Available options are: • Approved • Rejected
Grade	Displays the grade of the applicant.
APR	Displays the annual percentage rate value.
Validation Model	
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.

Field	Description
Severity	Displays the severity of the 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 loan amount. If the calculated Borrowing Capacity is more than the Requested Amount, then Approved Amount is stamped to Requested Amount.
Borrowing Capacity	Displays the calculated borrowing capacity of the applicant.
Fact	Displays the fact configured in the eligibility code.
Rule ID	Displays the rule configured in the eligibility code.
Qualitative Score	Displays the qualitative score of the applicants that are involved in the application. The qualitative score information is presented in below views: • Graph View: In this section, user can view the data in Bar Chart view and Pie Chart view is available. • Data View: In this section, user can view the data in the columns. Click on the applicant name to view the respective applicant's data.
Applicants	Displays the list of applicants involved in the application. The system displays applicant name along with the score.
<Applicant's Name>	Displays the name of selected applicant.
Scoring Model Code	Displays the scoring model code configured for the product.

Field	Description
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.
Scoring Details	This section appears in Data View.
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	Displays the qualitative score of the applicants that are involved in the application. The qualitative score information is presented in below views: • Graph View: In this section, user can view the data in Bar Chart view and Pie Chart view is available. • Data View: In this section, user can view the data in the columns. Click on the applicant name to view the respective applicant's data.
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.

Field	Description
Scoring Details	This section appears in the Data View.
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	
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.

Field	Description
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.
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.

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

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

2.4.2.9 Summary

The Summary displays the tiles for all the data segments in the IPA Initiation Process. The tiles display the important details captured in the specified data segment.

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

→ The **Summary** screen is displayed.

Figure 69: Summary

The screenshot displays the 'IPA Initiation - 006IPA000001038' window. The 'Summary' tab is active, showing a grid of summary tiles for various data segments. The tiles include:

- Customer Information:** Name: John Smith, Applicant Type: Primary, No. Of Applicants: 1.
- Customer Consent and Pref.:** Click to view more details.
- Relationships:** Click to view more details.
- IPA Details:** Product Name: Credit Home Loan, Estimated Cost: 1000 000000, Loan Tenure: 10 Years 0 Months 0 Days.
- Financial Details:** Applicant Name: MR John Smith, Total Income: 1000 000000, Total Expenses: 1000 000000, Net Income: 1000 000000.
- Credit rating details:** Applicant Name: MR John Smith, External Rating Agency: Experian, External Rating: 700, +1 view more...
- Qualitative scorecard:** Applicant Name: MR John Smith, Questionnaire Mode: 1: Q1A1IPA.
- Assessment details:** System Recommendation: HomeOwnership, Integrated Score: 100, Approved Amount: ..., Effective Rate: 5.5.

The left sidebar contains a navigation menu with options: Customer Information, Customer Consent and Pref., Relationships, IPA Details, Financial Details, Credit rating details, Qualitative scorecard, Assessment details, and Summary (selected). The bottom of the window has buttons for 'Back', 'Next & Close', and 'Submit'.

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

Table 33: Summary – Field Description

Data Segment	Description
Customer Information	Displays the customer information details.
IPA Details	Displays the IPA details.
Financial Details	Displays the financial details.
Credit Rating Details	Displays the credit rating details
Qualitative Scorecard	Displays the qualitative scorecard details.

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

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

Application De-Dupe:

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

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

→ The **Override** screen is displayed.

Figure 70: Override

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

3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

Figure 71: 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 72: Outcome

Stage Movement Submission

1 Override 2 Checklist 3 Outcome

Select an Outcome

Proceed

Remarks

Submit Cancel

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

- Proceed

Outcomes configured in the conductor workflow for the business process is available in the dropdown list.

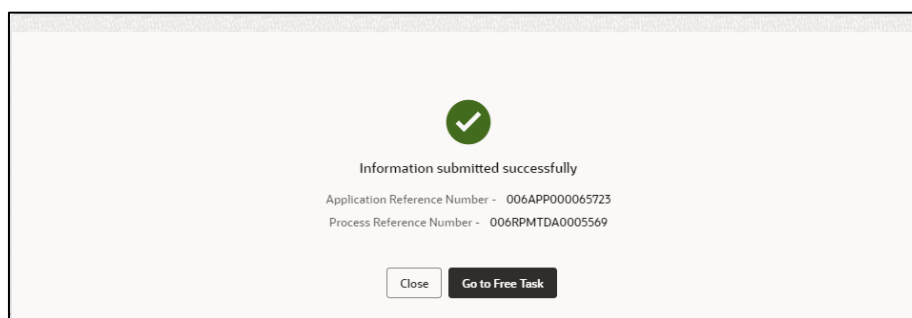
If the System recommendation is “Approved” then, submit of this stage, will move the IPA application into the IPA Approval stage, and generate the IPA initiation advice.

If the System recommendation is “Rejected” then, submit of this stage, will terminate the application, and generate the IPA Rejection letter. Rejected applications can be viewed under IPA Enquiry screen with the “Rejected” status.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 73: 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.

The system will generate the advice on submission of the IPA initiation stage.

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

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

Figure 74: Free Tasks

Free Tasks

Refresh

Acquire

Flow Diagram

☐	Acquire & Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Nu
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017206	006APPO00043472	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017207	006APPO00043473	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017203	006APPO00043469	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017201	006APPO00043467	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017198	006APPO00043464	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017194	006APPO00043460	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017196	006APPO00043462	Account Approval	18-03-30	006	006023875
☐	Acquire & ...	Medium	Small and Medium Bu...	006SMBTD10003680	006APPO00043449	Account Funding	18-03-30	006	
☐	Acquire & ...	Medium	Term Deposit Originat...	006RPMTDA0003641	006APPO00043404	Application Entry	18-03-30	006	

Page

36

of 60 (701 - 20 of 1192 items)

1

2

3

4

5

...

60

If you have access to the next stage, you would be able to view the Application number and take action on it.

2.4.3 IPA Approval

IPA Approval stage has the following reference data segments.

- [2.4.2.1 Customer Information](#) – View Only as available in IPA Initiation stage
- [2.4.2.2 IPA Details](#) – View Only as available in IPA Initiation stage
- [2.4.2.3 Financial Details](#) – View Only as available in IPA Initiation stage
- [2.4.2.4 Credit Rating Details](#) – View Only as available in IPA Initiation stage
- [2.4.3.1 Assessment Summary](#)
- [2.4.3.2 IPA Approval Details](#)
- [2.4.3.3 Summary](#)
- [2.4.3.4 Request Clarification](#)

2.4.3.1 Assessment Summary

Assessment Summary is the first data segment of IPA Approval stage. The user can acquire the application from FREE TASK.

1. Click **Acquire & Edit** in the Free task screen of the previous stage – IPA Initiation to proceed with the next data segment.

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

Figure 75: Assessment Summary

IPA Approval - 006IPA000001049 ⓘ Customer 360 Remarks Documents Advises Screen(5/7)

Assessment summary

Requested Amount G... 30,000.00	Tenure 3 Years 6 Months 0 Days	Rate of Interest 5.50	Variance 0
Total Weighted Score 94	Approved Amount GBP 30000	Proposed Variance 0.10	Effective Rate 5.60
System Recommendation Approved	Grade A	Manual Decision —	

Audit Cancel Back Save & Close Next

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

Table 34: Assessment Summary – Field Description

Field	Description
Requested Amount	Displays the requested loan amount.
Tenure	Displays the loan tenure.
Rate of Interest	Displays the IPA rate of interest.
Margin	Displays the approved margin. This field displays if the Rate Type is selected as Floating .
Variance	Displays the approved variance. This field displays if the Rate Type is selected as Fixed .
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the approved loan amount.
Proposed Margin	Displays the proposed margin from Decision Service.

Field	Description
	This field displays if the Rate Type is selected as Floating .
Proposed Variance	Displays the proposed variance from Decision Service. This field displays if the Rate Type is selected as Fixed .
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.

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

2.4.3.2 IPA Approval Details

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

1. Click **Acquire & Edit** in the Free task screen of the previous stage – IPA Initiation to proceed with the next data segment.

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

Figure 76: IPA Approval Details

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

Table 35: IPA Approval Details – Field Description

Field	Description
Approved Amount	Displays the approved IPA loan amount.
Tenure of Loan	Displays the loan tenure.
Rate of Interest	Displays the IPA rate of interest.
Purpose of Loan	Displays the purpose of loan.
Date of Issue	Displays the date of issue.
Validity Period	Displays the validity period.
Date of Expiry	Displays the expiry date.

Field	Description
User Recommendation	Specify the User recommendation. Available options are: • Approved • Rejected
User Action	Displays the user action based on user recommendation.
Date of Approval	Displays the IPA approval date.

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

2.4.3.3 Summary

The Summary displays the tiles for all the data segments in the IPA Approval Process. The tiles display the important details captured in the specified data segment.

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

→ The **Summary** screen is displayed.

Figure 77: 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 36: Summary – Field Description

Data Segment	Description
Assessment Summary	Displays the assessment summary details.
IPA Approval Details	Displays the IPA Approval 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 78: Override

The screenshot shows a web interface titled "Stage Movement Submission". At the top, there is a progress bar with three steps: 1. Override (highlighted with a green circle), 2. Checklist (grey circle), and 3. Outcome (grey circle). Below the progress bar, the text reads: "No overrides generated for acceptance. Please proceed next." At the bottom right, there are two buttons: "Proceed Next" and "Cancel".

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 79: Checklist

The screenshot shows a web interface titled "Stage Movement Submission". At the top, there is a progress bar with three steps: 1. Override (grey circle), 2. Checklist (highlighted with a green circle), and 3. Outcome (grey circle). Below the progress bar, the text reads: "No checklists mapped to the current stage. Please proceed next!" At the bottom right, there are two buttons: "Proceed Next" and "Cancel".

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 80: Outcome

The screenshot displays the 'Stage Movement Submission' interface. At the top, a progress bar shows three stages: 1. Override, 2. Checklist, and 3. Outcome. The 'Outcome' stage is currently active. Below the progress bar, there is a section titled 'Select an Outcome' with a dropdown menu showing 'PROCEED'. Below this is a 'Remarks' text area. At the bottom right, there are 'Submit' and 'Cancel' buttons.

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

- Proceed

Outcomes configured in the conductor workflow for the business process is available in the dropdown list.

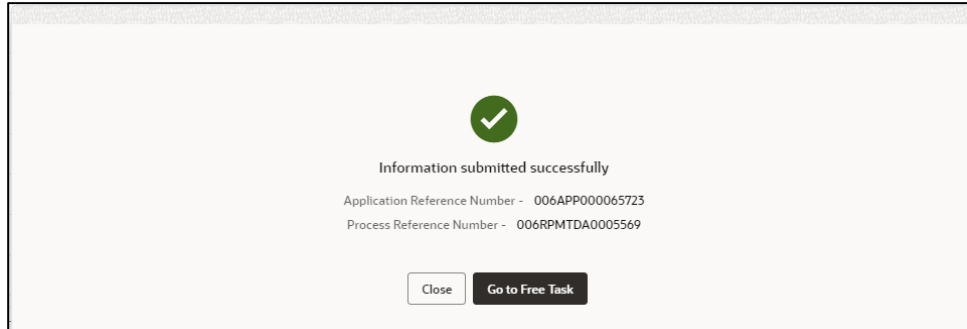
If the **User Recommendation** is “Approved” then, submit of this stage, will move forward the IPA application and should be available for conversion into full application. The system generates the IPA Offer Letter and provides an option to view it.

If the **User Recommendation** is “Rejected” then, submit of this stage, will terminate the application, and generate the IPA Rejection letter. Rejected application can be viewed under IPA Enquiry screen with the “Rejected” status.

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

8. Click **Submit**.
→ The **Confirmation** screen is displayed.

Figure 81: 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.

2.4.3.4 Request Clarification

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

Figure 82: New Clarification

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

Figure 83: Upload Documents

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

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

Figure 84: Clarification Details

Clarification ID	Clarification Subject	Raised By	Clarification Date	Clarification Status	Status Update Date
No data to display.					

New Clarification Close

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

- 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.

2.4.4 Enquiry

Enquiry allows the user to enquire the loan products with IPA through the various search criteria and convert IPA to normal loan.

Prerequisite

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

1. From **Home screen**, click **Retail Banking**. Under **Retail Banking**, click **Operations**.

Under **Operations**, click **In-Principle Approval**. Under **In-Principle Approval**, click **Enquiry**.

→ The **Enquiry** screen is displayed.

Figure 85: Enquiry

The screenshot shows the 'Enquiry' screen. At the top, there is a search bar containing the text '006/PA00000174'. Below the search bar is a table with the following columns: IPA Reference No., Customer Name, IPA Request Date, IPA Offered Date, IPA Expiry Date, Mobile Number, Email ID, ID Number, and Status. The table is currently empty, and the text 'No data to display.' is shown below the table. At the bottom of the screen, there is a pagination bar showing 'Page: 1 of 0 (1 - 0 of 0 items)' and navigation buttons for 'Add to Cart' and 'Apply Now'.

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

Table 37: Enquiry – Field Description

Field	Description
IPA Reference No.	Displays the IPA Reference Number.
Customer Name	Displays the name of the customer.
IPA Request Date	Displays the IPA Request Date.
IPA Offered Date	Displays the IPA Offer Date.
IPA Expiry Date	Displays the IPA Expiry Date.
Mobile Number	Displays the mobile number of the applicant.
Email ID	Displays the E-mail ID of the applicant.

Field	Description
ID Number	Displays the ID Number of the applicant.
Status	Displays the status of the IPA Application. Available options are: • Active • Closed • Expired
Add to Cart	It allows to add the selected product to the cart.
Apply Now	It allows to initiate the origination process for the selected product directly.

2. Click  icon to search the IPA based on the following criteria.

- IPA Reference Number
- Customer Name
- IPA Request Date
- IPA Offered Date
- Mobile Number
- ID Number
- Status

3. Click **Apply** to initiate the origination process for the selected product.

The system will default all the available data into the respective data segments of the Application Initiation stage from IPA Data segments.

OR

4. Click **Add to Cart** and the system will provide an alert that the selected product has been added to the cart.

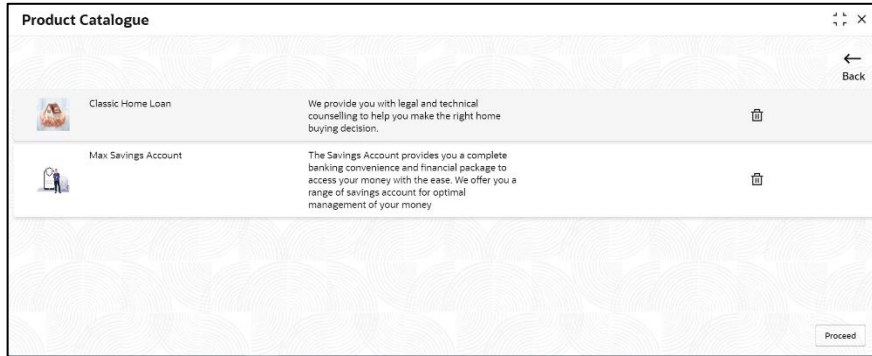
5. Click  icon on the top right side.

Prerequisite

The cart has multiple products.

→ The **Cart** screen is displayed.

Figure 86: Cart Screen with Multiple Products



6. Click **Proceed** to initiate origination for the selected product or click **Back** on the top left side to go back to the Product Details screen.

The system will default all the available data into the respective data segments of the Application Initiation stage from IPA Data segments.

2.5 Action Tabs

The functions available in the various tabs can be accessed during any point in the Application Initiation, IPA Initiation and IPA Approval stages. The details about the tabs are as follows.

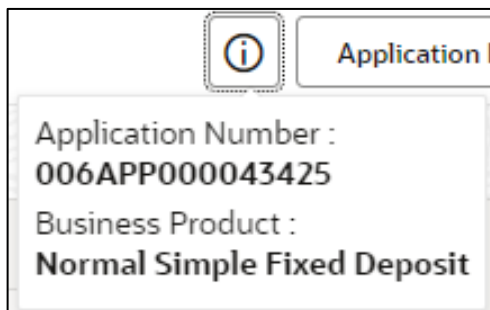
- [2.5.1 Icon](#)
- [2.5.2 Clarification Details](#)
- [2.5.3 Customer 360](#)
- [2.5.4 Application Info](#)
- [2.5.5 Remarks](#)
- [2.5.6 Documents](#)
- [2.5.7 Advices](#)

2.5.1 Icon

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

→ The **Icon screen** is displayed.

Figure 87: Icon Screen



2.5.2 Clarification Details

NOTE: **Clarification Details** tab is applicable and available only for IPA Approval stage.

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

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

Figure 88: Clarification Details

The screenshot shows a web application window titled "Clarification Details-006APP000043425". Inside, there is a table with the following headers: Clarification ID, Clarification Subject, Raised By, Clarification Date, Clarification Status, and Status Update Date. The table body is empty, displaying the text "No data to display." Below the table, there are two buttons: "New Clarification" on the left and "Close" on the right.

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

Table 38: Clarification Details

Field	Description
Clarification	Displays the subject of the requested clarification.
Raised By	Displays the user id of the user who has raised the clarification request.
Clarification Date	Displays the clarification date on which the request was raised.
Response Type	Displays the response type.

Field	Description
Clarification Status	Displays the status of clarification. Available options are: • Clarification Requested • Clarification Withdrawn • Clarification Completed
Status Update Date	Displays the status update date.
New Clarification	Click New Clarification to raise a new clarification request.

2. Select any specific clarification request row.

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

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

Table 39: Clarification Details

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

Field	Description
New Conversation	Click New Conversation to raise conversation for the selected clarification request. The system also allows to view and update the conversation from the My Application and Application Search dashboard by clicking 'More Info' hyperlink from the Product card. If the new conversation is updated by any other user, instead of the user who initially raised the clarification request; bell notification will be sent to the user who has raised the request. Available options are: • Save & Close • Cancel Click Save & Close to save the conversation. Click Cancel to cancel the conversation update.
Withdraw Clarification	Click Withdraw Clarification to withdraw and close the selected clarification request. Updating the clarification details is mandatory to withdraw the clarification. User can update the reason why the clarification is being withdrawn and can also upload any document, if needed. Available options are: • Save & Close • Cancel Click Save & Close to withdraw the clarification Click Cancel to cancel the withdraw clarification action.
Accept Clarification	Click Accept Clarification to close the clarification raised. Updating the clarification details is mandatory to accept the clarification. User can update the detail of why the clarification is being accepted and can also upload any document, if needed.

Field	Description
	Once the clarification request is accepted, no further conversation can be raised on the Clarification ID. Also, the application status will change to My Task. Available options are: • Save & Close • Cancel Click Save & Close to accept the clarification Click Cancel to cancel the withdraw clarification action.

NOTE:

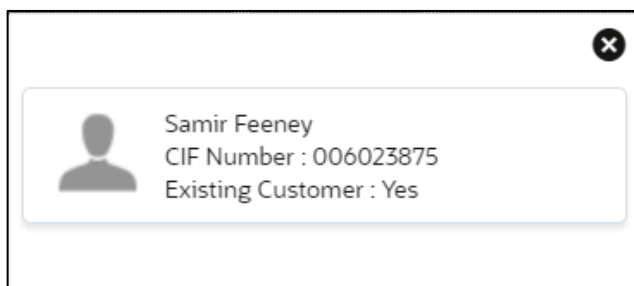
- The system sends e-mail notification to the customer for clarification request raised for an application.
- Additionally, Bell Notification is sent to the user who had raised the request, whenever a conversation is raised for the Clarification Request.

2.5.3 Customer 360

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

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

Figure 89: Customer 360



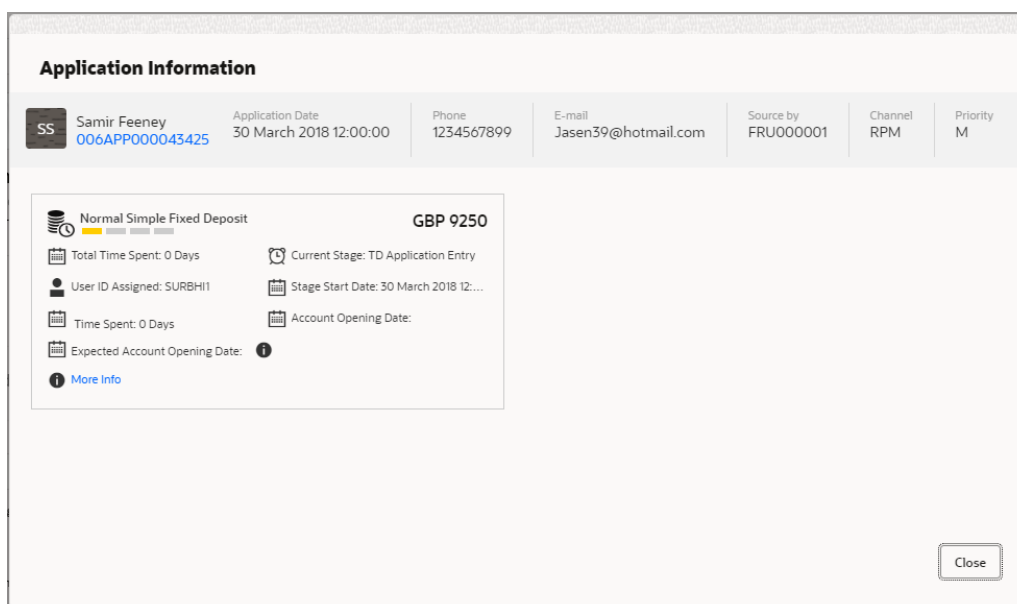
The screen shows the list of Customer IDs in case of Joint Accounts. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Customer Information data segment.

2.5.4 Application Info

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

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

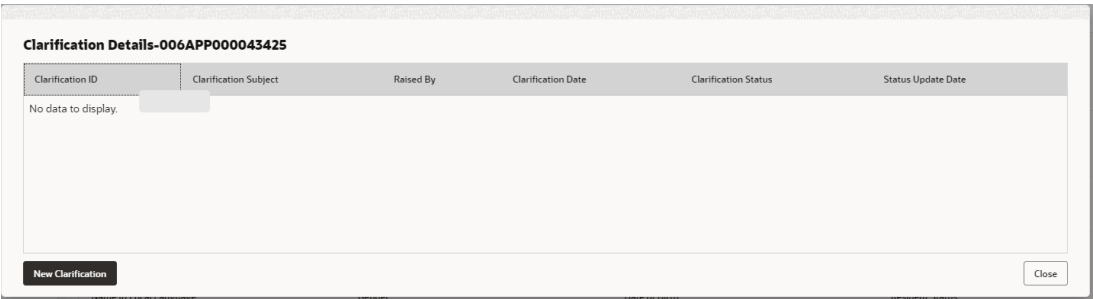
Figure 90: Application Information



- 2. Click **More Info** hyperlink to launch the pop-up screen where the Clarification Request, if raised are shown.

→ The **Clarification Details** pop-up is displayed.

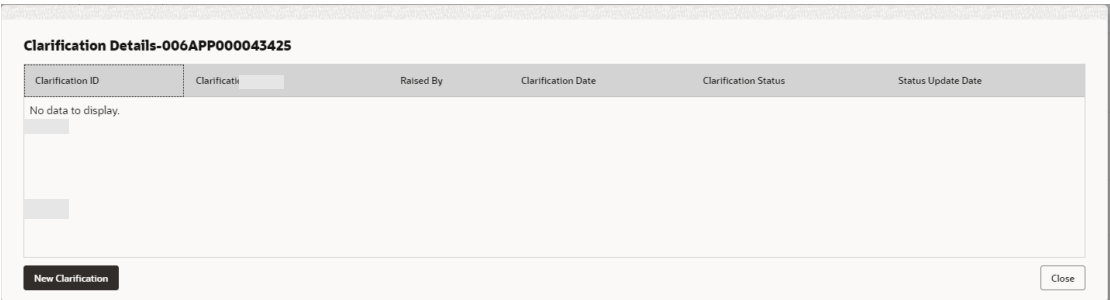
Figure 91: Clarification Details



- 3. Select any specific Clarification request row to view details of the Clarification Request.

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

Figure 92: Clarification Details



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 40: Application Information – Field Description

Field	Description
Application Date	Displays the application date.
Phone	Displays the phone number.
E-mail	Displays the E-mail ID.
Source By	Displays the name of the user who has sourced the application.
Channel	Displays the channel name.
Priority	Displays the priority of the application. • 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.

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

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

2.5.5 Remarks

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

→ The **Remarks** screen is displayed.

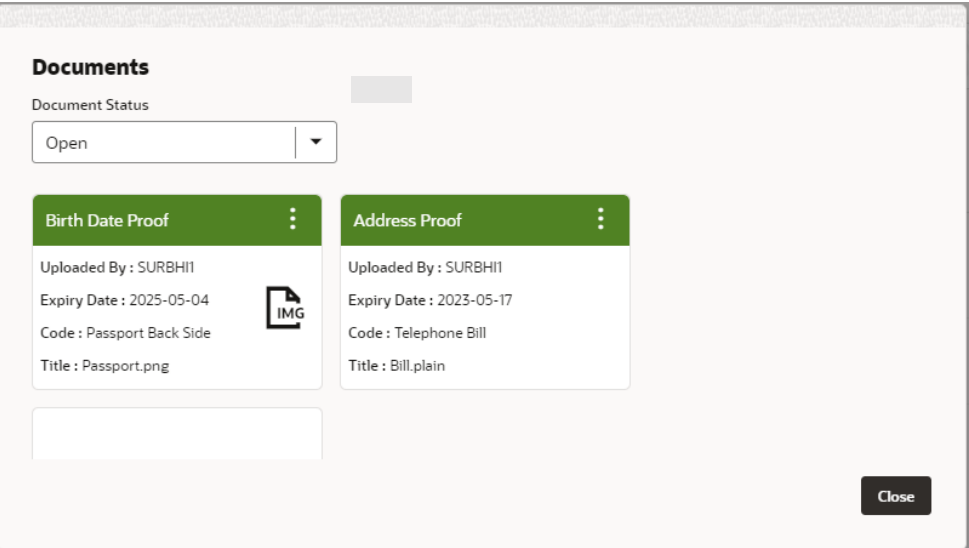
Figure 93: Remarks

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

2.5.6 Documents

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

Figure 94: Documents

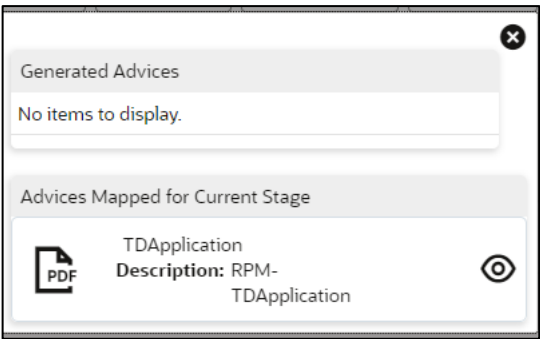


Ensure that mandatory documents are uploaded, as the system will validate the same during the stage submission.

2.5.7 Advices

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

Figure 95: Advices



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

2.6 Tasks

Each stage in Oracle Banking Origination is represented by a functional activity code (List of Glossary). The access to the Stages or stages is cascaded to the users either through the roles or by providing the access for the stage at their user ID level. Stages represents Tasks that the specified user is supposed to work on.

The Task Framework supports the various functions as follows:

- Completed Task
- Free Task
- Hold Task
- My Task
- Search and
- Supervisor Task

Once the Application Initiation Process is submitted, the various stages defined in the reference workflow of the individual product is accessed through the Task screens. As mentioned earlier all the child Process Reference Numbers are linked to the Parent Application Reference Number and can be queried by the Application Reference Number itself.

Free Tasks menu displays the tasks which are not acquired by any user and for which the current user is entitled to access. The below mentioned figure shows the Multi-Product Application Originated with Savings and Home Loan Product with the same Application Number. User with entitlement for the process can click **Acquire & Edit** action to work on that stage.

Figure 96: Free Task

Free Tasks									
☐	Acquire & Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Nui
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017206	006APP000043472	Account Approval	18-05-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017207	006APP000043473	Account Approval	18-05-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017203	006APP000043469	Account Approval	18-05-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017201	006APP000043467	Account Approval	18-05-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017198	006APP000043464	Account Approval	18-05-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017194	006APP000043460	Account Approval	18-05-30	006	006023875
☐	Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017196	006APP000043462	Account Approval	18-05-30	006	006023875
☐	Acquire & ...	Medium	Small and Medium Bu...	0065MBTD10003680	006APP000043449	Account Funding	18-05-30	006	
☐	Acquire & ...	Medium	Term Deposit Originat...	006RPMMDA0003641	006APP000043404	Application Entry	18-05-30	006	

Page 36 of 60 (701 - 20 of 1192 items) K 1 2 3 4 5 ... 60 >

For more details on the Origination Process of the specific product, please refer the below user manuals:

- Savings Account Origination User Guide
- Current Account Origination User Guide
- Term Deposit Origination User Guide
- Retail Loans Origination User Guide
- Credit Card Origination User Guide

For more details on the Task framework, please refer the **Tasks User Guide**.

For more details on providing access for the stages to User ID or Roles, please refer the **Oracle Banking Security Management System User Guide**.

3 Error Codes and Messages

This topic contains the error codes and messages.

Table 41: Error Codes and Messages

Error Code	Messages
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-CA-001	Error occurred while parsing from Model to Entity
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_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

Error Code	Messages
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
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

Error Code	Messages
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
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

Error Code	Messages
	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
RPM-CMN-APL-049	Please provide valid value for Preferred Language of \$1
RPM-CMN-APL-050	Please provide valid value for Preferred Currency of \$1
RPM-CMN-APL-051	Please provide valid value for Customer SubType for \$1
RPM-CMN-APL-052	Please provide valid value for Customer Segment for \$1 .
RPM-CMN-APL-053	Please provide valid value for Marital Status of \$1 .
RPM-CM-FLDT-034	Total Income should not be negative
RPM-CM-FLDT-035	Total Expense should not be negative
RPM-COM-001	JSONException Occured
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
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

Error Code	Messages
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
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

Error Code	Messages
RPM-LO-CMDT-027	Please provide valid value for Employee Agreement
RPM-LO-CMDT-028	Please provide valid value for Organization Category
RPM-LO-CMDT-029	Please provide valid value for Demographics
RPM-LO-CMDT-030	Please provide valid value for Employment Start Date.
RPM-LO-CMDT-031	Please provide valid value for Industry Type.
RPM-LO-CMDT-032	Please provide valid value for Organization Name.
RPM-LO-CMDT-033	Please provide valid value for Employee Type.
RPM-LO-CMN-001	Process Reference Number cannot be null
RPM-LO-CMN-002	Error in parsing date
RPM-LO-CMN-003	Offer Issue Details not found for this Process Reference number
RPM-LO-CMN-004	Offer Accept/Reject Details not found for this Process Reference number
RPM-LO-CMN-005	Loan Details not found for this Process Reference number
RPM-LO-CMN-006	Applicant Details not found for this Application number
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

Error Code	Messages
RPM-LO-CMN-011	Mortgage Valuation Details not found for this Process Reference number
RPM-LO-CMN-012	Disbursement Details not found for this Process Reference number
RPM-LO-CMN-013	Vehicle Details not found for this Process Reference number
RPM-LO-CMN-014	Collateral Details not found for this Process Reference number
RPM-LO-CMN-015	Interest Details not found for this Process Reference number
RPM-LO-FLDT-001	Income Amount should not be negative
RPM-LO-FLDT-002	Expense Amount should not be negative
RPM-LO-FLDT-003	Total Income Amount is not equal to Individual Incomes
RPM-LO-FLDT-004	Total Expense Amount is not equal to Individual Expenses
RPM-LO-FLDT-005	Net Amount is not equal to Total Income Amount minus Total Expense Amount
RPM-LO-FLDT-006	Income should be greater than zero
RPM-LO-FLDT-007	Expense should be greater than zero
RPM-LO-FLDT-008	Asset Amount should be greater than zero
RPM-LO-FLDT-009	Liability Amount should be greater than zero
RPM-LO-FLDT-010	Total Asset Amount is not equal to Individual Assets
RPM-LO-FLDT-011	Total Liability Amount is not equal to Individual Liabilities
RPM-LO-FLDT-012	Please provide a valid value for Parent Or Guardian Details
RPM-LO-FLDT-013	Please provide a valid value for Basic Details

Error Code	Messages
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
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-PD-032	Cannot cancel the application as one or more process has crossed irrevocable stages
RPM-PD-001	generateSequenceNumber : Entity cannot be null
RPM-PD-002	Sequence Generator failed to generate the reference number

Error Code	Messages
RPM-PD-003	businessProductCode cannot be null
RPM-PD-004	Error while fetching Business Process
RPM-PD-005	Error while Fetching the Business Products
RPM-PD-006	Error occured while creating ATM Entity Model
RPM-PD-007	Unable to acquire task
RPM-PD-008	Error occurred while initiating workflow
RPM-PD-009	ApplicationNumber cannot be null
RPM-PD-010	Unable to save application in Transaction Controller
RPM-PD-011	Failed to persist comments
RPM-PD-012	Unable to update task to complete
RPM-PD-013	Process Code cannot be null for the lifecycle
RPM-PD-014	Error occured while submitting details to domain
RPM-PD-015	Unable to update stages
RPM-PD-016	Application Number, Process Code and Stagecode are mandatory
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 occurred while releasing the task
RPM-PD-026	Application submit/save failed for External System
RPM-PD-027	Application fetch failed for External System
RPM-PD-028	No Business Process maintained for the given Business Product
RPM-PD-035	Loan offer accept/reject is not applicable for the given application
RPM-PD-036	Unable to proceed as the application is already being processed by the bank
RPM-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-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-PR-001	Error occurred while getting the cart details
RPM_TC_011	Error occurred while getting uploaded Doc
RPM-TO-001	Mandatory Checklist(s) - \$1
RPM-TO-020	Mandatory Document(s) - \$1

4 Annexure - Advices

4.1 IPA Initiate - Approval

Bank Name
Branch Name
Date:

Customer Name
Address Line1
Address Line2
State
City
Pin code

Dear Sir/Madam,
Sub: Your In-Principle Approval Request

Your request for an 'In Principle Approval' is being processed at our end. We will shortly inform you the status of the application.

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

Yours faithfully,
<Manager Name>
<Bank Name>

4.2 IPA Initiate - Rejection

Bank Name
Branch Name
Date:

Customer Name
Address Line1
Address Line2
State
City
Pin code

Dear Sir/Madam,
Sub: Rejection of In-Principle Approval Request

We regret to inform you that your request for an 'In Principle Approval' has been declined. The reason for this decision is that you do not meet the required criteria.

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

Yours faithfully,

<Manager Name>

<Bank Name>

4.3 IPA Offer Letter

Bank Name

Branch Name

Date:

Customer Name

Address Line1

Address Line2

State

City

Pin code

Dear Sir/Madam,

Sub: Your In-Principle Approval Request

Congratulations. We are pleased to confirm that Futura Bank has assessed your financial position and determined that you qualify for the following loan.

Proposed Borrower/s:	<Applicants>
Business Product:	<Product Code> - <Product Name>
Approved In Principle Amount:	<Currency Code> <Eligible Loan Amount>
Interest Rate on which IPA is offered:	<IPA Rate> %
Loan Tenure:	<Loan Tenure>
IPA Expiry Date:	<IPA Expiry Date>

Although we have indicated that you qualify for the above loan, this letter is not an offer of finance. Before we formally offer you finance and provide a loan agreement the following conditions will need to be met to the satisfaction of the Bank.

- Mortgage of the property /house located at an address to be determined.
- If deemed necessary, <Bank Name> may require security assessment and inspection of the above mentioned property offered as security.
- The secured loan amount (including fee/charges) should not exceed our assessed value.
- You provide the Bank with confirmation of your income details.

- There is no change in the financial position from the date of this letter until you receive the loan agreement.
- Confirmation of all details provided upon making this application.
- You comply with KYC
- Acceptance of this offer on or before the IPA expiry date stated in this letter.

Yours faithfully,
<Manager Name>
<Bank Name>

4.4 IPA Rejection

Bank Name
Branch Name
Date:

Customer Name
Address Line1
Address Line2
State
City
Pin code

Dear Sir/Madam,
Sub: Rejection of In Principle Approval Request

We regret to inform you that your request for an 'In Principle Approval' has been declined. The reason for this decision is that you do not meet the required criteria.

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

Yours faithfully,
<Manager Name>
<Bank Name>

5 List of Glossary

Table 42: List of Glossary

Sequence	Process Code	Process Code Description	Stage Code	Stage Code Description
1	INIT	Retail Application Initiation	RPM_INITIATION	Initiation