

Term Deposit Origination User Guide

Oracle Banking Origination

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Term Deposit Origination User Guide

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1 Preface

1.1 Introduction

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

1.2 Audience

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

1.3 Document Accessibility

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

1.4 Acronyms and Abbreviations

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

Table 1: Acronyms Table

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

1.5 List of Topics

This user manual is organized as follows:

Table 2: List of Topics

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

1.6 Related Documents

The related documents are as follows:

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

1.7 Symbols

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

Table 3: Symbols

Icons	Function
	Exit
	Add row
	Delete row
	Option list
	Represents Results

1.8 Basic Actions

Table 4: Basic Actions

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

Action	Function
Next	Used to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.
Save & Close	Used to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Used to close the application without saving. This task appears in Free Task, once the transaction is cancelled.

1.9 Screenshot Disclaimer

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

2 Overview

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

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

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

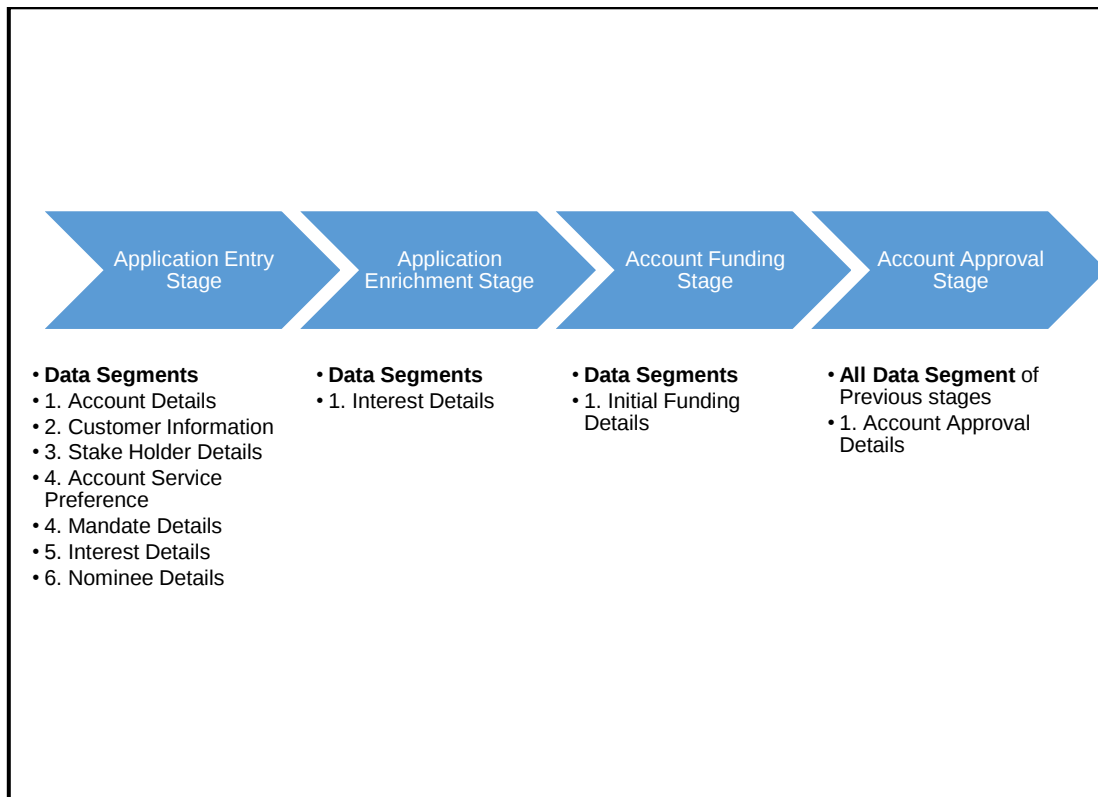
The initiation request for a Term Deposit Account can be originated by authorized branch users or relationship managers or by approved bank agents, either through the traditional branch channel or through dedicated protocol services made available on digital devices like tablets or mobiles. The initiation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

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

This process initiates with the receipt of Term Deposit opening form and related documents from a customer for opening of a Term Deposit. The bank verifies the details and documents submitted for opening of Term Deposit to ensure completeness and initiates the Term Deposit Origination process by selecting the desired Term Deposit Product from the Product Catalogue.

Below flowchart provides a graphical representation of the term deposit opening process.

Figure 1: Reference Flow Diagram



3 Term Deposit Origination

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

The Term Deposit Account Origination process flow comprises of the below stages and the detailed information of the same is available in the below sections:

- [Application Entry Stage](#)
- [Application Enrichment Stage](#)
- [Account Funding Stage](#)
- [Supervisor Approval Stage](#)

To acquire and edit respective stage:

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

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

Figure 2: Free Tasks

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	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...	006RPMTDA0003541	006APP000043404	Application Entry	18-03-30	006	

Page

36

(701 - 20 of 1192 items)

K

◀

1

2

3

4

5

...

60

▶

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

3.1 Application Entry Stage

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

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

To open Current Account Application Entry task:

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

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

3.1.1 Customer Information

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

3.1.1.1 For Individual Customer Type

To capture customer information details:

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

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

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

Figure 3 Customer Information - Individual

TD Application Entry - 006APP00004325

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

Screen 1/5

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
 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	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 ID
 Document Number: 7890665
 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: WB-BEN Standard | Valid From: June 24, 2020 | Valid Till: December 31, 2023
 Remarks:

Cancel | Save & Close | Next

3. 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**.

4. Specify the details in the relevant data fields. The field mentioned as **Required** are mandatory. For more information on fields, refer to the field description table below.

Table 5: Customer Information - Field Description

Field	Description
Customer Type	Displays the customer type based on the product selected.
Number of Applicants	Displays the number of applicants added for the account. It gets auto calculated based on the number of applicants that are added by Add applicant .
Applicant Name <role>	Displays the name of the applicant. The applicant role is displayed adjacent to this field.
Date of Birth	Displays the date of birth of the applicant.
E-mail	Displays the e-mail ID of the applicant.
Mobile Number	Displays the mobile number of the applicant.
Phone Number	Displays the phone number of the applicant.
Edit	Click Edit to modify the existing customer details and address details. Click Save to save the modified details and click Cancel to cancel the modifications.
Add Customer	Click Add Customer to add another customer other than primary applicant.
Existing Customer	Select to indicate if customer is existing customer.
Role	Displays the applicant role. The first customer which is added while initiating an application is considered as primary applicant.

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

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

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

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

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

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

Signatures	In this section you can add new signature and view the already added signature of the customer. Click  to add upload signature. Click Add button to add the additional signatures. Click Cancel button to discard the added details. On Submit, signature will be handed off to Oracle Banking Party.
Upload Signature	Drag and drop the signature file or click on Select or drop files here to browse and upload the signature from the local system. PNG & JPEG file formats are supported.
Uploaded Signature	Displays the uploaded signature.
Remarks	Specify the remarks related to the signature.
Signature ID	Displays the Signature ID for the added signature.
Signature	Displays the added signature.
Remarks	Displays the remarks for the added signature.
Action	Click  to edit the added signatures Click  to delete the added signatures.
ID Details	You can add, view and edit the ID details in this section. Click  to add ID details.
ID Type	Specify the ID type. The available options are: • ITIN • Driving License

	• ATIN • EIN • SIN • Passport • SSN
ID Status	Specify the status of the selected ID type. The available options are: • Verification Pending • Applied For • Available • Notice Received
Unique ID	Specify the unique identification code of the selected type. You can enter the unique ID only if the ID Status is Available.
Place Of Issue	Specify the place where the ID is issued to the user.
Issue Date	Specify the date from which the ID is valid.
Expiration Date	Specify the date till which the ID is valid.
Preferred	Select to indicate whether added ID details are preferred among all others. In case of multiple ID details, it is mandatory to mark any one of the ID details as Preferred.
Remark	Specify the remark.
Action	Click  to save the entered ID details. Click  to edit the added ID details Click  to delete the added ID details.

Supporting Document	This section displays the status of the supporting documents that customer provides to get onboard. You can view, • Total Documents – Counts of total documents • Document Submitted – Count of the document that are submitted • Document Pending – Count of the document that are pending In case of an existing party, already captured documents fetched in this section. User can add, edit or delete the documents. Click  to add the document. The Document popup appears. Below fields appears in the popup.
Document Name	Specify the name of the document.
Document Number	Specify the unique number of the selected document.
Document Issue Date	Specify the date from which the document is valid.
Document Expiry Date	Specify the date on which the document is expired.
Upload Documents	Drag and drop the document file or click the Select or drop files here link to browse and upload the document.
Uploaded Documents	The name along with extension of the uploaded document is displayed. You can view or delete document. Click Save to upload the document.
Tax Declaration	You can update the tax declaration details in this section.
Form Type	Specify the form type for tax declaration.
Valid From	Specify the date from which the form is valid.
Valid Till	Specify the date on which the document is expired.

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

5. Click **Upload Document** to fetch the customer information from the uploaded documents. The information is fetched using the OCR and NLP feature which supports the reading of text from uploaded documents such as Passport, Driving License.

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

Figure 4: Customer Information – Upload Document

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

Table 6: Customer Information - Upload Document – Field Description

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

- 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

Figure 5: Customer Information – Upload Document

✓ Upload Document

Document Name: Driving License

Country Of Issue: US

Drop files here or click to select

Cancel

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

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.

After the document is uploaded,.

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

Figure 6: Verify Information

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

Table 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.
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.

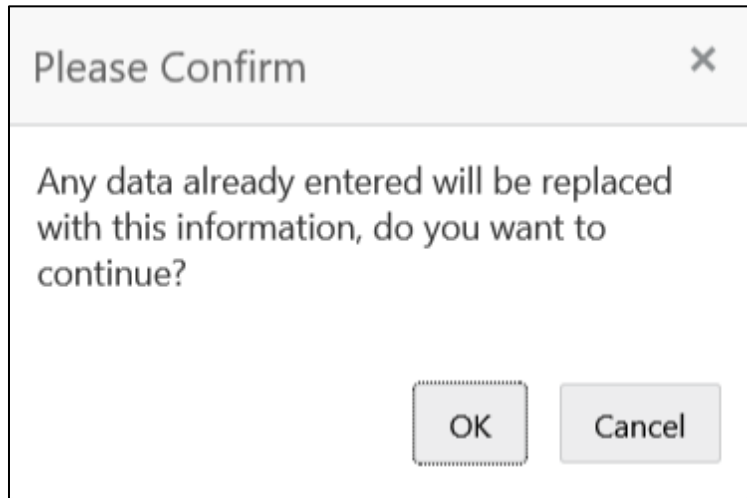
Field	Description
Unique Id No	This field is pre-populated with the extracted data. Modify the unique ID number of the uploaded document, if required.
Unique Id Expiry	This field is pre-populated with the extracted data. Modify the unique ID expiry date of the uploaded document, if required.
Birth Country	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, if required. 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

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

→ The **Confirmation** screen displays.

Figure 7: Confirmation



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

3.1.1.2 For Small and Medium Business (SMB) Customer Type

To capture customer information details:

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

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

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

Application Entry - 006APP000065726

Customer Information

Customer Type: Small and Medium Business(S)

Doing Business As: ANB Industries

Date Of Registration: 2010-03-08

Country Of Registration: US

SMB Classification: Select

Customer Category: SMB

SMB Registration Number:

Tax Identification Number: 608700

Goods And Service Tax ID:

Business License:

Preferred Language: English

Preferred Currency: USD

Relationship Manager ID: ASH

Upload Logo:

Address:

Communication Address (Preferred)

15th Express way
Long Street
NY
US

E-mail: Maly@abc.com
Mobile: +91 780709800
Phone Number:
Fax:
SWIFT BIC:

Permanent Address (Preferred)

15th Express way
Long Street
NY
US

E-mail: Maly@abc.com
Mobile: +91 780709800
Phone Number:
Fax:
SWIFT BIC:

Page: 1 of 1 (1-2 of 2 items)

Buttons: Cancel, Proceed Confirmation, Save & Close, Print

2. Specify the details in the relevant data fields. 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.
Edit	Click Edit to modify the existing customer details and address details. Click Save to save the modified details and click Cancel to cancel the modifications. Edit will be visible only for existing customers.
Existing Customer	Select to indicate if customer is existing customer.
CIF Number	Search and select the CIF number.
Doing Business As	Specify the name of the business.
Registration Number	Specify the registration number of the business.
Date of Registration	Select the registration date of the business.
Country of Registration	Search and select the country code where the business is registered.
SMB Classification	Select the SMB Classification from the dropdown list. Available options are: • Micro • Small • Medium

Field	Description
Customer Category	Search and select the customer category.
SMB Registration Number	Specify the SMB registration number.
Tax Identification Number	Specify the tax identification number of the SMB customer.
Goods and Service Tax ID	Specify the goods and service tax ID.
Business License	Specify the business license.
Preferred Language	Select the preferred language.
Preferred Currency	Select the preferred currency.
Relationship Manager ID	Specify the relationship manager ID.
Upload Logo	Click Upload Logo button to upload the logo for the business.
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click  to add address details. Click  to perform below actions on the added address details, • Click View to view the address details,. • Click Edit to edit the address details, • Click Delete to delete the address details
Address Type	Select the address type for the applicant from the drop-down list. • Permanent Address • Residential Address

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

Field	Description
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.

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

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

- Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.
If the **Customer Dedupe** check is enabled, the application will perform the Dedupe check for the new customer details on clicking **Next** button. For more information, refer the **Customer Dedupe Check** section.

Customer Dedupe Check:

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

If the **Customer Dedupe** service check is enabled, upon capturing the New Customer details, the system compares the same with the existing 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 9: De-Dupe Results

De-Dupe Results

Following matching records are found, Please verify

▲ Vikash Kumar

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

OK Ignore

▲ Sanjeet Singh

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

OK Ignore

Cancel Submit

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

Table 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.

3.1.2 Relationship

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.

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

To add relationships of customers:

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

→ The **Relationship** screen appears.

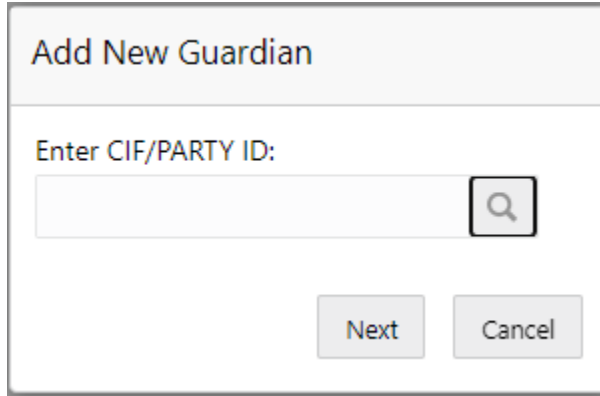
Figure 10: Relationships

Party Type	OF /Party ID	Name	ID /Registration Number	Is Customer	Action
INDIVIDUAL	00524812	Jessica M. JacobP		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 11: Add New <relationship type>



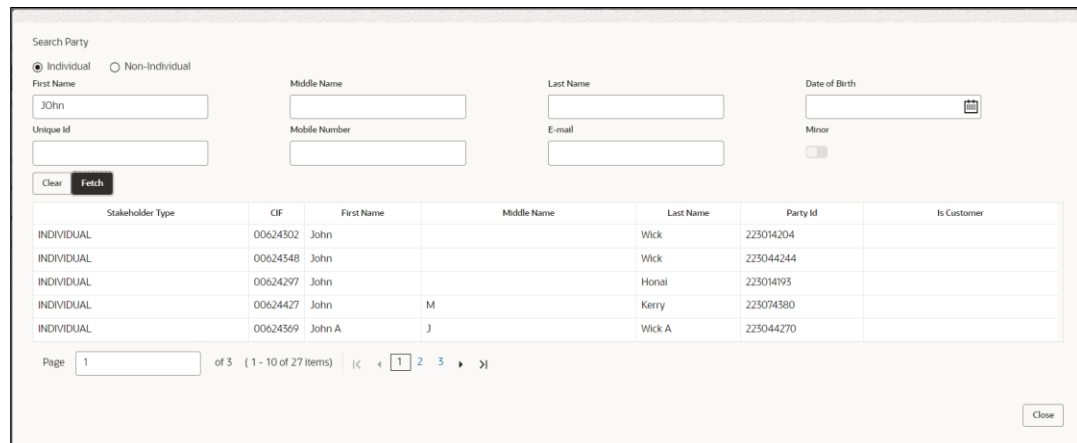
The form is titled "Add New Guardian". It contains a text input field labeled "Enter CIF/PARTY ID:" with a search icon (magnifying glass) to its right. Below the input field are two buttons: "Next" and "Cancel".

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

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

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

Figure 12: Search Party



The "Search Party" screen has a search form at the top with the following fields: "First Name" (containing "John"), "Middle Name", "Last Name", "Date of Birth" (with a calendar icon), "Unique Id", "Mobile Number", "E-mail", and "Minor" (a toggle switch). There are "Clear" and "Fetch" buttons. Below the form is a table with the following data:

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		Honai	223014193	
INDIVIDUAL	00624427	John	M	Kerry	223074380	
INDIVIDUAL	00624369	John A	J	Wick A	223044270	

At the bottom, there is a pagination bar showing "Page 1 of 3 (1 - 10 of 27 items)" and navigation buttons. A "Close" button is located at the bottom right.

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 11: Search Party – Individual

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

Table 12: Search Party – Non Individual

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

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

Figure 13: Add New Guardian

Add New Guardian


 Type Date of Birth Gender
 Id Type Unique Id **Male**
 Citizenship
 Birth

Relationship
 Select ▼

Preferred
☐

Add Cancel

10. From the Relationship field, select the relationship of the select party with the customer involved in the application.
11. In the Preferred field, select the toggle to mark the selected party as preferred

Table 13: Add New Guardian

Field	Description
Party Details section	In this section you can view the details of the selected party. Below fields appears on the screen: • Party Image • Party Name • Type • Date of Birth • Gender • ID Type • Unique ID • Citizenship
Relationship	Specify the relationship of the new added party with party involved in account opening application.

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

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

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

Table 14: Relationship

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

13. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not

provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

3.1.3 Customer Consent and Preference

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

Prerequisite

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

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

Table 15: Customer Consent and Preferences

Field	Description
E-Sign	Specify whether the customer needs electronic communication. If the answer is Yes then it is mandatory to capture the e-mail ID for communication in the application.
Marketing Communications	Specify whether the customer needs marketing, promotional and sales communication. If the answer is Yes then capture channel details.
Channel	Specify the channel through which you need marketing communication. The available options are: • Email • SMS • Postal Mail • Whatsapp • Phone • FAX The communication information is auto populated if media information is captured in the Address section of the Customer Information data segment.
Contact Value	Specify the contact value related to the selected channel.
Preferred Time	Specify the preferred time to receive marketing communication.
Action	Click  to add the entered ID details. Click  to edit the added ID details

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

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

3.1.4 Account Details

The **Account Details** data segment displays the account details.

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

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

Figure 15: Account Details

The screenshot shows the 'Account Details' screen for a 'Term Deposit Account'. The 'Business Product Name' is 'Normal Simple Fixed Deposit'. The 'Account Branch' is '006' and the 'Account Currency' is 'GBP'. The 'Term Deposit Amount' is 'GBP 9,250.00' and the 'Term Deposit Tenure' is '5' years. The 'Fund The Account' section shows 'Cash' as the funding method, 'Transaction Reference No' as '07960', and 'Value Date' as 'March 30, 2018'. The 'Deposit Type' is 'Simple Term Deposit', 'Interest Payment' is 'Monthly', and 'Interest Payment Mode' is 'Transfer to Account'. The 'Account Number' is '10060000000005052' and the 'Account Name' is 'Automation Test & Individual'. The 'Maturity Instruction' is 'Renew Principal Only'. The 'Activity Profile' section shows 'e-Sign' as the communication method. The 'Applicants' section shows 'Smita Feeney' as the primary applicant.

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

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

Table 16: Account Details - Field Description

Field	Description
Account Type	Displays the account type based on the product selected in the product catalogue.

Field	Description
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 a short description of the business product.
Account Branch*	By default, displays the logged-in user's home branch. System allows to select the branch from the branch list of values.
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, base currency of user logged-in branch is displayed.
Term Deposit Amount*	Select the currency and the specify loan amount. Select the currency from the drop-down list.
Term Deposit Tenure*	Select the loan tenure in year, months and days.
Compute	Click Compute and the following fields are displayed: • Interest Rate • Interest Amount • Maturity Amount
Interest Rate	Display the interest rate which is applicable on term deposit amount.
Interest Amount	Displays the interest amount which is calculated based on the interest rate and term deposit amount.
Maturity Amount	Displays the maturity amount which is disbursed by the end of term. This amount is total of Term Deposit Amount and Interest Amount .

Field	Description
Fund the Account	Fund the Account will always be 'On' for Term Deposit. Select to indicate if initial funding has been taken for the account opening. Currently, initial funding is allowed through Cash Account Transfer and Other Bank Cheque. Select the required option from the drop-down list. This field is conditional mandatory.
Fund By*	Select the options from the drop-down list. Available options are: • Cash • Account Transfer • Other Bank Cheque
Transaction Reference No	Specify the transaction reference number.
Term Deposit Amount*	Displays the term deposit amount updated earlier.
Value Date*	Select the Current Business date.
Account Number*	Select the account number from the Account Search popup. This field is applicable only if the Fund By is selected as "Account Transfer" NOTE: In Account Search popup, the user can view only the accounts of the existing customers who are part of the application.
Account Name*	Displays the account name for the selected account number.
Cheque Number	Specify the Cheque number. This field is non-mandatory for Account Transfer funding mode.

Field	Description
	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.
Bank Name	Specify the Bank name. This field is applicable only if the Fund By is selected as "Other Bank Cheque".
Branch Name	Specify the Branch name. This field is applicable only if the Fund By is selected as "Other Bank Cheque".
Cheque Routing Number	Specify the Cheque Routing Number. This field is applicable only if the Fund By is selected as "Other Bank Cheque".
GL Account Number*	Specify the GL Account Number where the funding amount is to be credited. You can also search for GL Account Number.
GL Account Description*	Displays the description of selected GL Account. This field is applicable and mandatory only if the Fund mode is selected as Manual or Automatic.
Deposit Type	Displays deposit type as 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. This field appears only for Simple Term Deposit.

Field	Description
Interest Payout Mode*	Specify if the Interest Payout mode is by Transfer to Account or Demand Draft or External Account.
Account Number	Click Search icon and select the Account Number. This field appears only if the Interest Payout Mode is selected as Transfer to Account . NOTE: User can only accounts of the existing customer in the Account Search popup.
Account Name	Displays the account name for the selected account number.
External Account Transfer Interest	
BIC Code*	Click Search icon and select the BIC Code from the list. This field appears only if the Interest Payout Mode is selected as External Account .
Bank	Displays the bank code and name based for the selected BIC Code.
Branch	Displays the branch code and name based for the selected BIC Code.
Account Holder Name*	Specify the Account Holder name. This field appears only if the Interest Payout Mode is selected as External Account .
External Account Number*	Specify the external account number. This field appears only if the Interest Payout Mode is selected as External Account .
Maturity Instruction*	Select the maturity type from the drop-down list. Available options are: Available options for Simple Term Deposit are:

Field	Description
	• 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 selected is either Do Not Renew or Renew only Principal for Reinvestment Term Deposit, you need to specify the Maturity Payout Mode. Select if the Maturity Payout mode is by Transfer to Account or Demand Draft or External Account.
External Account Transfer Maturity	
BIC Code*	Click Search icon and select the BIC Code from the list.
Bank	Displays the bank code and name based for the selected BIC Code.
Branch	Displays the branch code and name based for the selected BIC Code.
Account Holder Name*	Specify the Account Holder name.
External Account Number*	Specify the external account number to which the maturity amount has to be transferred.
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.

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

NOTE: GL Account and **GL Account Description** will be applicable depending on the following scenarios:

Fund By	Fund By Mode (In the Plato Properties Table)	Applicability
Cash	Automatic	Applicable
Cash	Manual	Applicable
Account Transfer	Host	Non - Applicable
Account Transfer	Manual	Applicable
Cheque	Host	Non - Applicable
Cheque	Manual	Applicable

3.1.5 Stake Holder Details

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

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

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

Figure 16: Stake Holder Details

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

Table 17: Stake Holder Details – Field Description

Field	Description
Stake Holder Type	Select the Stakeholder type from the dropdown list. Available options are • Owners • Authorized Signatories • Guarantors • Suppliers
Existing Customer	Select the toggle to indicate if the customer is an existing customer or not.

Field	Description
CIF Number	Click Search icon and select the CIF number. This field appears only if the Existing Customer toggle is enabled.
Owners	
Ownership Percentage	Specify the ownership percentage.
Associated Since	Select the date from when the Stake Holder is associated with the business.
Authorized Signatories For the existing customers, the Signature details will be in read-only mode. For the new customers, the user will be able to add, edit and delete the Signature details.	
Associated Since	Select the date from when the Stake Holder is associated with the business.
Signatures	Click  icon to upload the signatures for the new customer. Click Add button to add the signatures. Click Cancel button to discard the added details. On Submit, signature will be handed off to Oracle Banking Party.
Upload Signature	Drag and drop the signature file or click on Select or drop files here to browse and upload the signature from the local system. PNG & JPEG file formats are supported. This field appears only for the new Customers.
Uploaded Signature	Displays the uploaded signature. This field appears only for the new Customers.

Field	Description
Remarks	Specify the remarks related to the signature. This field appears only for the new Customers.
Signature ID	Displays the Signature ID for the added signature.
Signature	Displays the added signature.
Remarks	Displays the remarks for the added signature.
Action	Click  to edit the added signatures Click  to delete the added signatures. This field is enabled only for new customers.
Guarantors	
Line of Business	Select the line of business for the guarantor/supplier. Available options are: • Facility • Supply Chain Finance • Trade • Lending • Cash Management • Liquidity Management • Virtual Account Management
Scope	Specify the scope of the guarantor in the business.
Guarantee Start date - Expiry date	Select the guarantee start and expiry date.
Guarantee amount	Specify the guarantee amount for the business.
Description	Specify the description for the guarantor.

Field	Description
Add New Guarantor	Click this button to add new guarantor.
Suppliers	
Line of Business	Select the line of business for the guarantor/supplier. Available options are: • Facility • Supply Chain Finance • Trade • Lending • Cash Management • Liquidity Management • Virtual Account Management • Accounts
Item Name	Specify the item name of the supplier.
Quantity	Specify the quantity of the item.
Supply Frequency	Specify the supply frequency.
Start Date – End Date	Select the start and end date for the supplier.
Add Supply Details	Click this button to add new supply details.
	Click this icon to delete the row.

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

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

Figure 17: Customer Onboarding

5. Select the appropriate option from the **Customer Category** list.
 - If you select **Individual** option to onboard individual type of customer, refer field description table and procedure from **For Individual Customer Type** of **Customer Information** data segment.
 - If you select **Small and Medium Business** option to onboard small and medium business type of customer, refer field description table and procedure from **For Small and Medium Business Customer Type** of **Customer Information** data segment
6. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data:

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

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

3.1.6 Financial Details

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

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

To add financial details:

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

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

Figure 18: Financial Details

TD Application Entry - 006APP000043425

Application Info | Customer Info | Remarks | Documents | Advice | More

Screen 6/10

Financial Details

MR query query (Primary Applicant)

Total Income: GBP 170,000.00 | Total Expense: GBP 25,000.00

Employment Details

Salaried

Add

Employer Code: ORACLE | Employer Name: ORACLE | Employer Description: :
From Date: May 10, 2010 | To Date: : |

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

Self-Employed/Professional

Financial Details

Income & Expense

Monthly Income (in GBP)		Monthly Expense (in GBP)	
Type	Amount	Type	Amount
Other Income	20,000.00	Medical	5,000.00
Cash Gifts	0.00	Education	5,000.00
Business	0.00	Vehicle	0.00
Bonus	0.00	Fuel	5,000.00
Rentals	0.00	Other Expenses	0.00
Pension	0.00	Loan Payments	0.00
Agriculture	0.00	Insurance Payments	0.00
Investment Income	0.00	Credit Card Payments	0.00
Salary	150,000.00	Utility Payments	0.00
Interest Amount	0.00	Rentals	0.00
	GBP 170,000.00	Household	10,000.00
		GBP	25,000.00

Net Income: GBP 145,000.00

Asset & Liabilities

Liabilities (in GBP)		Asset (in GBP)	
Type	Amount	Type	Amount
Property Loan	0.00	Deposit	0.00
Vehicle Loan	10,000.00	Vehicle	0.00
Credit Card Outstanding	0.00	Other	0.00
Overdrafts	0.00	House	0.00
Personal Loan	0.00	GBP	0.00
Education Loan	0.00		
Home Loan	50,000.00		
Other Liability	0.00		
GBP	40,000.00		

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

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

Table 18: Financial Details - Field Description

Field	Description
<Applicant Name along with Role of applicant>	Displays the applicant name along with applicant role as captured in the Customer Information data segment.

Field	Description
Total Income	Displays the total income and the currency of the applicant.
Total Expenses	Displays the total expenses and the currency of the applicant.
Last Update On	Displays the date on which the financial details of an existing applicant were last updated. For a new applicant, it will remain blank.
Employment Details	In this section user can capture employment details of the parties that are involved in an account opening application.
Salaried	In this section user can capture salaried employment details. The below fields appears if salaried employment details are already captured. • Employer Code • Employer Name • Employer Description • From Date • To Date User can edit, view or delete already added details. Click Add to capture the new salaried employment details. The Salaried Details pop-up appears.
Employer Code	Specify the employer code. OR Click  to search the employer code. The pop-up appears to fetch the employer code. Specify Employer Code or Employer Name to fetch the details.
Employee Name	Displays the employee name.
Employer Description	Specify the employer description.
Organization Category	Select the organization type from the drop-down list. Available options are: • Government

Field	Description
	• NGO • Private Limited
Demographics	Select the demographics from the drop-down list. Available options are: • Global • Domestic
<Actions>	Click Edit to modify the existing applicant details. Click Save to save the modified details and click Cancel to cancel the modifications. Edit will be visible only for existing applicant.
Employee Type	Select the employee type from the drop-down list. Available options are: • Full Time • Part Time • Contract • Permanent
Employee ID	Specify the employee ID.
Grade	Specify the grade.
Designation	Specify the designation.
I currently work in this role	Select whether the applicant works currently in this role. Available options are: • Yes • No
Employment Start Date	Select the employment start date.
Employment End Date	Select the employment end date.
Industry Type	Select the Industry Type from the drop-down list. Available options are: • IT

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

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

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

Figure 19: Financial Details – SMB Customers

Application Entry - 006APP000061546

Financial Details

Software Company (Primary Applicant)

Total Income: USD 10,000.00 | Total Expense: USD 5,000.00

Income & Expense

Monthly Income (in USD)		Monthly Expense (in USD)	
Type	Amount	Type	Amount
Other Income	0.00	Medical	0.00
Cash Gifts	0.00	Education	0.00
Business	0.00	Venue	0.00
Bonus	0.00	Fuel	0.00
Rentals	0.00	Other Expenses	0.00
Pension	0.00	Loan Payments	0.00
Agriculture	0.00	Insurance Payments	0.00
Investment Income	0.00	Credit Card Payments	0.00
Salary	10,000.00	Utility Payments	0.00
Interest Amount	0.00	Rentals	5,000.00
	USD 10,000.00	Household	0.00
			USD 5,000.00

Net Income: USD 5,000.00

Asset & Liabilities

Profit and Financial Ratios

Add Financial Ratios

2022

Balance Sheet Size: 15 | Operating Profit: 10 | Net Profit: 1000
Year Over Year Growth: 12% | Return On Investment: 4% | Return On Equity: 2% | Return On Asset: 5%

3. Click **Add Financial Ratios** to update the profit and financial ratios of the business.
- The user will have the option to capture the relevant data for various financial years.
- The **Profit and Financial Ratios** screen displays.

Figure 20: Profit and Financial Ratios

Profit and Financial Ratios

Financial year: 2022

Currency: USD

Year Over Year Growth: 12%

Balance Sheet Size: \$15.00

Return On Investment: 4%

Operating Profit: \$10.00

Return On Equity: 2%

Net Profit: \$1,000.00

Return On Asset: 5%

Save Close

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

Table 19: Financial Details: SMB – Field Description

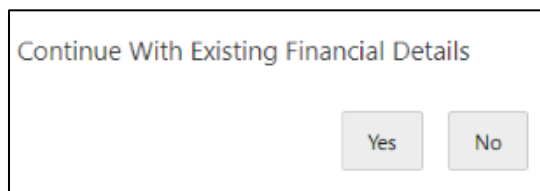
Field	Description
<Applicant Name along with Role of applicant>	Displays the applicant name along with applicant role as captured in the Customer Information data segment.
Total Income	Displays the total income and the currency of the applicant.
Total Expenses	Displays the total expenses and the currency of the applicant.
Financial Details	In this section you can capture the financial details of SMB type of customer.
Monthly Income	Specify the amount for any of the applicable monthly expenses in the below fields. • Salary • Agriculture • Business • Investment Income • Interest Amount • Pension • Bonus • Rentals • Cash Gifts • Other Income Total gets calculated automatically. The fields appears in this sections are based on the configuration.
Monthly Expenses	Specify the amount for any of the applicable monthly expenses in the below fields. • Household • Medical • Education • Vehicle • Fuel • Rentals

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

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

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

Figure 21: Error Message



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

3.1.7 Mandate Details

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

To capture the mandate details:

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

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

Figure 22: Mandate Details - Individuals

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

Table 20: Mandate Details - Field Description

Field	Description
Mode of Operation	Select the mode of operation relevant for the account from the drop-down list. Available options are: • Single • Jointly • Anyone • Survivor • Either or Survivor • Former or Survivor • As per Mandate

Field	Description
	This field is non-editable and displayed as As per Mandate if the Customer Type is selected as Small and Medium Business (SMB) .

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

Table 21: Mandate Details - Field Description

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

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

3.1.8 Account Service Preferences

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

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

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

Figure 23: Account Service Preferences

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

Table 22: Account Service Preferences – Field Description

Field	Description
Applicant / Business Name	Displays the name of the applicant or business based on the customer type.
Date of Birth	Displays the date of birth of the customer. This field appears only if the Customer Type is selected as Individual .
Date of Incorporation	Displays the date of incorporation of the business. This field appears only if the Customer Type is selected as Small and Medium Business (SMB) .
E-mail	Displays the e-mail id.

Field	Description
Mobile	Displays the mobile number.
Banking Channel Preference	Select the specified preferences for Banking Channel.
Phone Banking	Select to indicate if Phone Banking subscription is required.
Direct Banking	Select to indicate if Direct Banking subscription is required.
Kiosk Banking	Select to indicate if Kiosk Banking subscription is required.
Communication Channel Preference	Select to indicate for the specified preferences for communication channel subscriptions.
E-mail	Select to indicate if e-mail is the communication channel subscription.
Post	Select to indicate if post is the communication channel subscription.
SMS	Select to indicate if SMS is the communication channel subscription.
Select Preference	Select the Communication Channel from the drop-down to specify your preferred option among the selected options.

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

3.1.9 Nominee Details

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

To add nominee details:

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

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

Figure 24: Nominee Details

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

Table 23: Nominee Details - Field Description

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

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

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

Field	Description
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.

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

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

3.1.9.1 Guardian Details

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

To add guardian details:

1. Click Add Guardian Details on Nominee Details screen.

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

Figure 25: Guardian Details

2. Specify the details in the relevant data fields.
Refer the Nominee Details field description table for detailed information on each field.
3. Click **Save** to save the guardian details.

3.1.10 Interest Details

The Interest Details data segment displays the interest applicable for the account. The user can acquire the application from Free Tasks list.

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

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

Figure 26: Interest Details

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

Table 24: Interest Details - Field Description

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

3. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not

provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

3.1.11 Terms and Conditions

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

To capture terms and conditions:

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

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

Figure 27: Term and Conditions

The screenshot displays the 'TD Application Entry - 006APP000043425' interface. On the left is a sidebar menu with options: Customer Information, Relationships, Customer Consent and Pref..., Account Details, Mandate Details, Financial Details, Nominee Details, Account Service Prefere..., Interest Details, Terms and Conditions, and Summary (which is currently selected). The main area is titled 'Summary' and contains several summary cards, each with a green checkmark in the bottom right corner, indicating successful capture or completion. The cards are: Customer Information (Name: Same Feeney, Applicant Type: Primary, No. Of Applicants: 1), Relationships (Click to view more details), Customer Consent and Pref... (Click to view more details), Account Details (Product Name: Normal Sample Fixed Deposit, Account Branch: 006, Tenure: 5 Years 0 Months 0 Days, Amount: GBP 9250), Mandate Details (Mode: Single), Financial Details (Applicant Name: DR Same Feeney, Total Income: GBP 100000, Total Expense: GBP 500, Net Income: GBP 49500), Nominee Details (Name: Minor, Relation Type: Minor), Account Service Preferences (Banking Subscription: Direct-Banking, Channel Subscription: E-Mail, Post, SMS, +0 view more...), Interest Details (Effective Rate: 4.0%, Interest Rate: 4.0%), and Terms and Conditions (Click to view more details). At the bottom right, there are buttons for 'Cancel', 'Request Clarification', 'Back', 'Save & Close', and 'Submit'.

2. Click  to view the term and conditions.
3. In the **Customer Consent across Products** section, select to capture the customer consents.
4. In the **Term and Conditions for Saving Application** section, select to accept the product level term and conditions.
5. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data:

3.1.12 Summary

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

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

→ The **Summary** screen is displayed.

Figure 28: Summary

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

Table 25: Summary - Field Description

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

Data Segment	Description
Account Service Preferences	Displays the account service preferences details.
Mandate Details	Displays the mandate details.

- 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 29: Overrides

Stage Movement Submission

1 ——— 2 ——— 3
 Override Checklist Outcome

Nominee Details

Nominee Details are not captured ☒

Accept Overrides & Proceed 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 30: Checklist

The screenshot shows the 'Stage Movement Submission' interface. At the top, a progress bar indicates three stages: 1. Override, 2. Checklist (current stage), and 3. Outcome. Below the progress bar, a modal window titled 'Checklist' is displayed. It contains three items for verification, each with an unchecked checkbox:

- Verify the address is as per the supporting document provided.
- Verify that the name on the application is as per the document provided.
- Verify Photo and Signature

At the bottom of the modal, 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.
5. Click **Save & Proceed**.

→ The **Outcome** screen is displayed.

Figure 31: Outcome

The screenshot shows the 'Stage Movement Submission' interface. The progress bar now shows stage 2 (Checklist) as completed and stage 3 (Outcome) as the current stage. Below the progress bar, the 'Outcome' section is displayed. It includes a dropdown menu labeled 'Select an Outcome' with 'PROCEED' selected. Below this is a text area labeled 'Remarks'. At the bottom of the form, there are two buttons: 'Submit' and 'Cancel'.

6. In the **Outcome** screen, select appropriate option from the **Select to Proceed** field:
 - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Application Entry** stage for the saving application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Current Application Enrichment**. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
 - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.

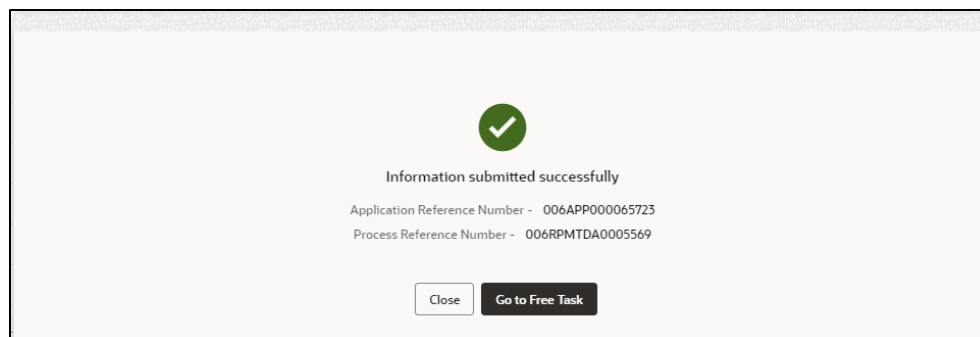
Outcomes configured in the Workflow Orchestrator for the business process is available in the dropdown list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 32: Confirmation



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

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

OR

Click **Go to Free Task**.

NOTE:

- If an application is returned back to Application Entry stage from any other subsequent stages, Oracle Banking Origination will not allow amending details in the Customer

Information and Financial Details data segment, once a customer onboarding process has been triggered in the Application Entry Stage and CIF creation is still in progress.

- In case party amendment request is rejected by Oracle Banking Party, the specified error message is shown to the user while submitting Application Entry stage. User has an option to go back and resolve the error or proceed with the stage submission by disregarding the amendment request.

3.2 Application Enrichment Stage

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

To enrich the application details:

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

The Application Enrichment stage has the following data segments in which the user can only view the data:

- **Account Details:** - For detailed information, refer the Account Details data segment in the Underwriting stage.

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

3.2.1 Interest Details

The Interest Details data segment displays the interest applicable for the account. The user can acquire the application from Free Tasks list.

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

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

Figure 33: Interest Details

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

Table 26: Interest Details - Field Description

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

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

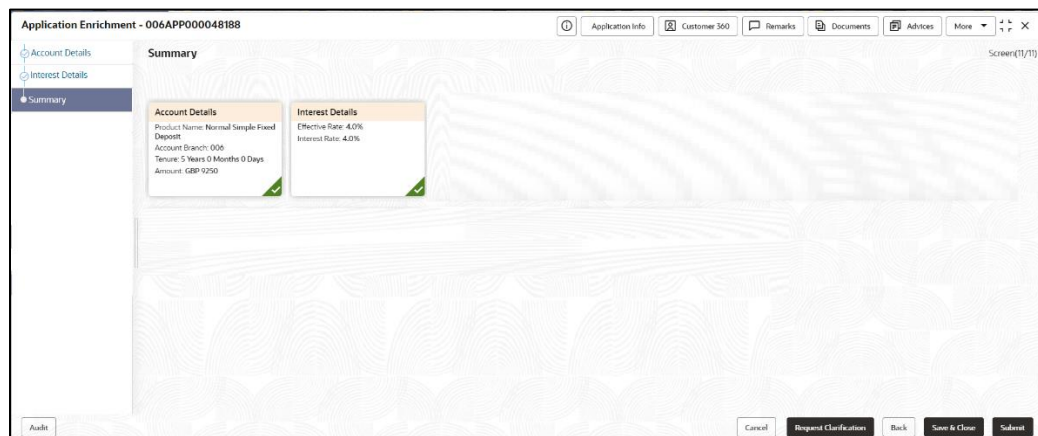
3.2.2 Summary

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

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

→ The **Summary** screen is displayed.

Figure 34: Summary



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

Table 27: Summary - Field Description

Data Segment	Description
Account Details	Displays the account details.
Interest Details	Displays the interest details

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

→ The **Overrides** screen is displayed.

Figure 35: Overrides

Stage Movement Submission

1 Override — 2 Checklist — 3 Outcome

Nominee Details

Nominee Details are not captured ☒

Accept Overrides & Proceed 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 36: Checklist

Stage Movement Submission

1 Override — 2 Checklist — 3 Outcome

Checklist

Verify the address is as per the supporting document provided. ☐

Verify that the name on the application is as per the document provided. ☐

Verify Photo and Signature ☐

Save & Proceed 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 37: Outcome

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

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

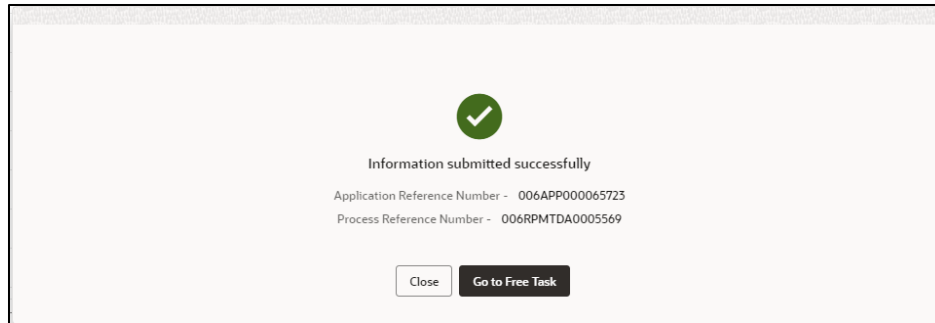
Outcomes configured in the Workflow Orchestrator for the business process is available in the drop-down list.

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

8. Click **Submit**.

→ The **Confirmation** screen is displayed.

Figure 38: Confirmation



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

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

OR

Click **Go to Free Task**

3.3 Account Funding Stage

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

To add funding details:

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

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

- **Account Details:** - For detailed information, refer the Account Details data segment in the Underwriting stage.

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

3.3.1 Initial Funding Details

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

For more details on the Modes and the Manual/Automatic Process configuration, please refer to the Configurations Guide. Teller transaction reference number and its status for the initial funding transaction triggered off as part of the Application Entry stage.

1. On acquiring the Account Funding task, the Initial Funding Details stage is displayed.

Figure 39: Initial Funding Details

The screenshot displays the 'Initial Funding Details' screen within the 'TD Account Funding - 006APP000042041' application. The interface includes a top navigation bar with tabs for Applications Info, Customer 360, Remarks, Documents, and Advises. A left sidebar shows 'Initial Funding Details' and 'Summary'. The main content area contains several input fields: 'Fund the Account' (with a dropdown arrow), 'Fund By' (with a dropdown arrow), 'Amount' (with a currency dropdown set to 'USD' and a value of '5,850.00'), 'Value Date' (with a date picker set to 'March 30, 2018'), 'Transaction Reference Number' (with a text input containing '83108'), and 'Teller Transaction Status' (with a dropdown arrow set to 'Success'). At the bottom, there are buttons for 'Cancel', 'Reprocess Clarification', 'Back', 'Save & Close', and 'Next'.

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

Table 28: Initial Funding Details - Field Description

Field	Description
Fund the Account	Displays the Fund the Account selected in the Account Details Data Segment in Application Entry stage.
Fund By	Displays the Fund by option selected in the Account Details Data Segment in Application Entry stage.
Amount	Displays the amount of the initial funding updated in the Account Details data segment in Application Entry stage.
Value Date	Displays the value date of the initial funding updated in the Account Details data segment in Application Entry stage.
Account Number	Displays the Account Number. This field appears only if Account Transfer is selected as the funding by mode.
Account Name	Displays the Account Name. This field appears only if Account Transfer is selected as the funding by mode.
Cheque Number	Displays the Cheque Number. This field appears only if Account Transfer or Other Bank Cheque is selected as the funding by mode. For Account Transfer the cheque number is displayed only

Field	Description
	if captured during the funding details capture in Account Details data segment.
Cheque Date	Displays the Cheque Date. This field appears only if Account Transfer or Other Bank Cheque is selected as the funding by mode. For Account Transfer the cheque number is displayed only if captured during the funding details capture in Account Details data segment.
Bank Name	Displays the Bank Name. This field appear for 'Other Bank Cheque' funding mode.
Branch Name	Displays the Branch Name. This field appear for 'Other Bank Cheque' funding mode.
GL Account Number	Displays the GL account number for the initial funding transaction that was triggered off in the Application Entry stage for the Teller module.
GL Account Description	Displays the GL account description for the initial funding transaction that was triggered off in the Application Entry stage for the Teller module.
Transaction Reference Number	Specify the transaction reference number through which the transaction has been posted for initial funding in the Teller Application. For Automated processing of the Cash funding mode, system displays the transaction reference number for the initial funding transaction that was triggered off in the Application Entry stage for the Teller module.
Teller Transaction Status	Select the transaction status as 'Completed' for the transaction posted for initial funding in the Teller Application. For Automated processing of the Cash funding mode, system displays the status of the teller transaction.

Field	Description
	NOTE: The status of the teller transaction should be 'Success' for the submission of the Account Funding stage.

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

3.3.2 Summary

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

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

→ The **Summary** screen is displayed.

Figure 40: Summary

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

Table 29: Summary - Field Description

Data Segment	Description
Account Details	Displays the account details.
Initial Funding Details	Displays the initial funding details

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

→ The **Overrides** screen is displayed.

Figure 41: Overrides

Stage Movement Submission

1 — 2 — 3

Override Checklist Outcome

No overrides generated for acceptance. Please proceed next.

Proceed Next 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 make ensure overrides do not arise.

3. Click **Proceed Next**.

→ The **Checklist** screen is displayed.

Figure 42: Checklist

Stage Movement Submission

1 — 2 — 3

Override Checklist Outcome

Checklist

Verify the address is as per the supporting document provided. ☐

Verify Photo and Signature ☐

Save & Proceed 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 43: Outcome

Stage Movement Submission

1 Override 2 Checklist 3 Outcome

Select an Outcome

PROCEED

Remarks

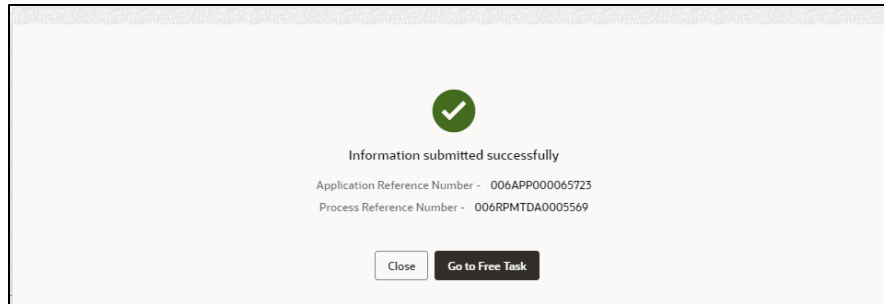
Submit Cancel

6. In the **Outcome** screen, select appropriate option from the **Select to Proceed** field.
 - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Account Funding Stage** for the loan application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Underwriting**. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
 - Select the **Return to Application Entry** to return to application entry stage. The system generates the Application Entry task that appears in **Free Task** to acquire and edit.
 - Select the **Return to Application Enrichment** to return to application enrichment stage. The system generates the Application Enrichment task that appears in **Free Task** to acquire and edit.
 - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.

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

7. Enter the remarks in **Remarks**.
 8. Click **Submit**.
- The **Confirmation** screen is displayed.

Figure 44: Confirmation



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

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

OR

Click **Go to Free Task**.

3.4 Account Approval Stage

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

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

To approve an account opening:

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

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

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

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

3.4.1 Account Approval Details

The **Account Approval Details** data segment displays the application entries details.

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

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

Figure 45: Account Approval Details

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

Table 30: Account Approval Details – Field Description

Field	Description
Account Type	Displays the account type.
Account Branch	Displays the account branch.
Product Code	Displays the product code.
Product Name	Displays the product name.
Account Currency	Displays the account currency.
User Recommendation	Select the user recommendation. Available options are: • Recommended for Approval • Recommended for Reject

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

3.4.2 Summary

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

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

→ The **Summary** screen is displayed.

Figure 46: Summary

The screenshot displays the 'Summary' screen for 'TD Account Approval - 006APP000043425'. The interface includes a sidebar with a list of data segments: Customer Information, Account Details, Nominee Details, Mandate Details, Interest Details, Terms and Conditions, Initial Funding Details, and Approval Details. The main area shows eight summary tiles, each with a green checkmark indicating successful capture. The tiles contain the following details:

- Customer Information:** Name: Suresh Peeney, Applicant Type: Primary, No. Of Applicants: 1
- Account Details:** Product Name: Normal Simple Fixed Deposit, Account Branch: 006, Tenure: 5 Years 0 Months 0 Days, Amount: GBP 9250
- Nominee Details:** Name: , Relation Type: Minor
- Mandate Details:** Mode: Single
- Interest Details:** Effective Rate: 4.00%, Interest Rate: 4.00%
- Terms and Conditions:** Click to view more details
- Initial Funding Details:** Fund By: Cash, Amount: 9250, Currency: GBP
- Approval Details:** Product Name: Normal Simple Fixed Deposit, Account Type: Term Deposit Account, Account Branch: 006

At the bottom, there are buttons for 'Cancel', 'Request Clarification', 'Back', 'Save & Close', and 'Submit'. The top right corner shows 'Screen 9/9'.

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

Table 31: Summary – Field Description

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

Data Segment	Description
Account Service Preferences	Displays the account service preferences details.
Nominee Details	Displays the nominee details.
Mandate Details	Displays the mandate details.
Interest Details	Displays the interest details.
Initial Funding Details	Displays the initial funding details.
Account Approval Details	Displays the account approval details.

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

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

→ The **Overrides** screen is displayed.

Figure 47: Overrides

Stage Movement Submission

1 Override 2 Checklist 3 Outcome

Nominee Details

Nominee Details are not captured ☒

Accept Overrides & Proceed 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 48: Checklist

Stage Movement Submission

1 Override 2 Checklist 3 Outcome

Checklist

Verify Photo and Signature ☐

Verify the address is as per the supporting document provided. ☐

Save & Proceed Cancel

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

Checklists 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 49: Outcome

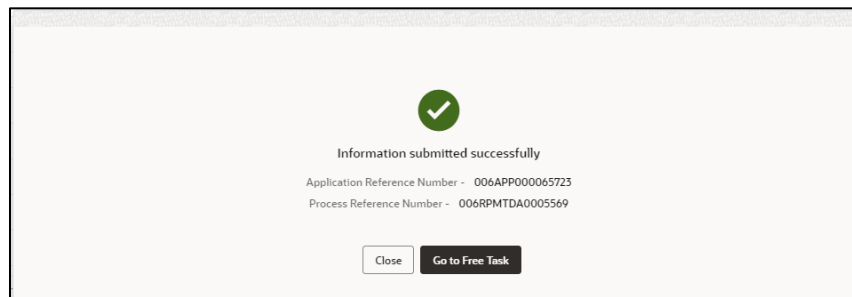
The screenshot shows a web form titled "Stage Movement Submission". At the top, there is a horizontal progress bar with three numbered steps: 1. Override, 2. Checklist, and 3. Outcome. The "Outcome" step is highlighted. Below the progress bar, the form contains a section labeled "Select an Outcome" with a dropdown menu currently showing "PROCEED". Below this dropdown is a text area labeled "Remarks". At the bottom right of the form, there are two buttons: "Submit" and "Cancel".

6. In the Outcome screen, select appropriate option from the Select to Proceed field.
 - Select the **Proceed** to proceed with the application. By default this option is selected. If the Proceed option is selected, then the application proceeds based on the assessment decision.
 - Select the **Return to Initial Funding Details** to make account funding details stage available in free task.
 - Select the **Return to Application Enrichment** Stage to make enrichment stage available in free task.
 - Select the **Return to Application Entry** Stage to make application entry stage available in free task for edit.
 - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.

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

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

→ The **Confirmation** screen is displayed.

Figure 50: Confirmation

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

9. Click **Close**.

OR

Click **Go to Free Task**.

After the Host creates the Term Deposit Account successfully, the response is sent back to the Oracle Banking Origination with the Term Deposit Account Number.

The details of all the applications which have logically completed all their stage movements, (Rejected / Account Created) will be made available in Completed tasks for query purpose only.

3.5 Action Tabs

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

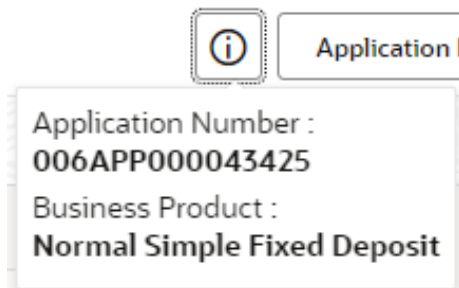
- [3.5.1.1 Icon](#)
- [3.5.1.2 Customer 360](#)
- [3.5.1.3 Application Info](#)
- [3.5.1.4 Remarks](#)
- [3.5.1.5 Documents](#)
- [3.5.1.6 Advices](#)
- [3.5.1.7 More](#)

3.5.1.1 Icon

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

→ The **Icon** screen is displayed.

Figure 51: Icon Screen

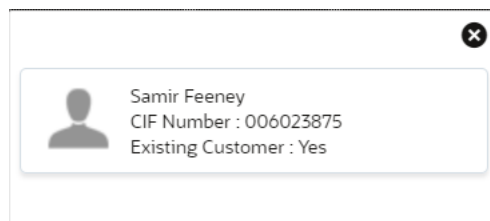


3.5.1.2 Customer 360

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

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

Figure 52: Customer 360



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

3.5.1.3 Application Info

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

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

Figure 53: Application Information

Application Information

SS Samir Feeney 006APP000043425 Application Date 30 March 2018 12:00:00 Phone 1234567899 E-mail Jasen39@hotmail.com Source by FRU000001 Channel RPM Priority M

Normal Simple Fixed Deposit GBP 9250

Total Time Spent: 0 Days Current Stage: TD Application Entry

User ID Assigned: SURBH11 Stage Start Date: 30 March 2018 12:00:00

Time Spent: 0 Days Account Opening Date:

Expected Account Opening Date: ⓘ

[More Info](#)

Close

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

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

Figure 54: Data Points

Neural Network			
Name	Actual Value	Weight	Rank
TOT_NUM_STAGES	6	1	1

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

Table 32: Application Information – Field Description

Field	Description
Application Date	Displays the application date.

Field	Description
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.
	Displays the information on the features considered to predict the expected account opening date.

Field	Description
More Info	Click More Info hyperlink to view more details about the customer clarification raised. For more information, refer to Clarification Details .
Current Stage	Displays the stage in which the product process is currently in. NOTE: If the phase is configured for the product, the current stage will be displayed as current phase.
Stage Start Date	Displays the stage in which the product process is currently in. NOTE: If the phase is configured for the product, the stage start date will be displayed as phase start date.
Account Opening Date	Displays the account opening date.

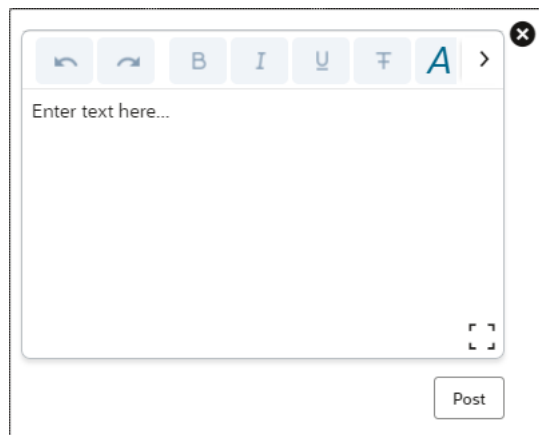
NOTE: Application Info tab will not be visible for Application Initiation stage.

3.5.1.4 Remarks

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

→ The **Remarks** screen is displayed.

Figure 55: Remarks



The screenshot shows a web-based text editor interface. At the top, there is a toolbar with icons for undo, redo, bold (B), italic (I), underline (U), strikethrough (ABC), and text color (A). Below the toolbar is a large text area with the placeholder text "Enter text here...". In the bottom right corner of the text area, there are small icons for text alignment (left, center, right, justified). Below the text area is a "Post" button.

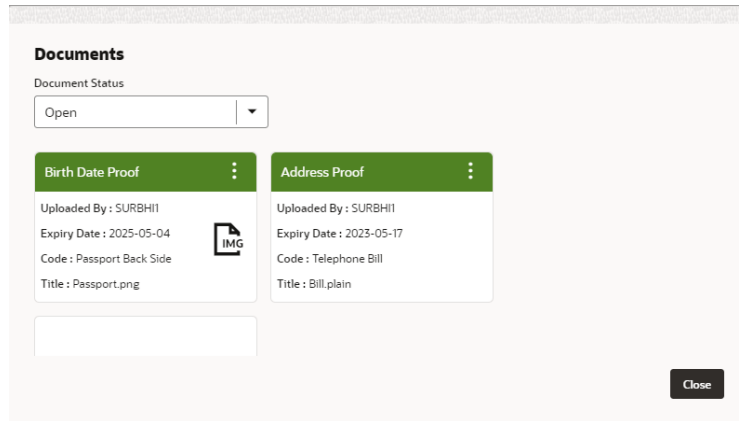
Remarks posted are updated with your User ID, Date, and are available for view in the next stages for the Users working on that Application.

3.5.1.5 Documents

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

→ The **Documents** screen is displayed.

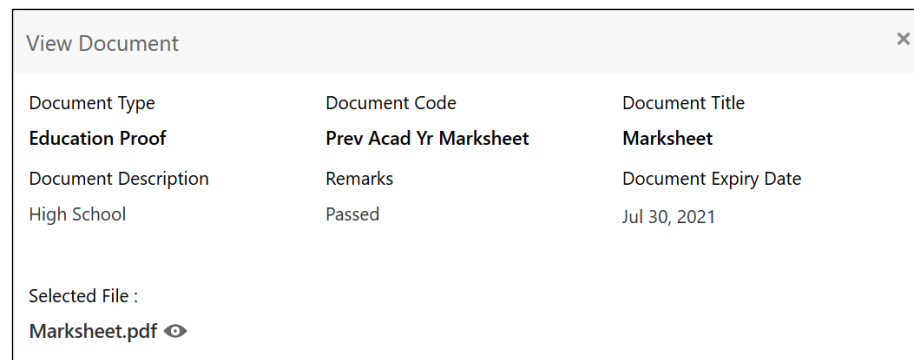
Figure 56: Documents



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

→ The **View Document** is displayed.

Figure 57: View Document



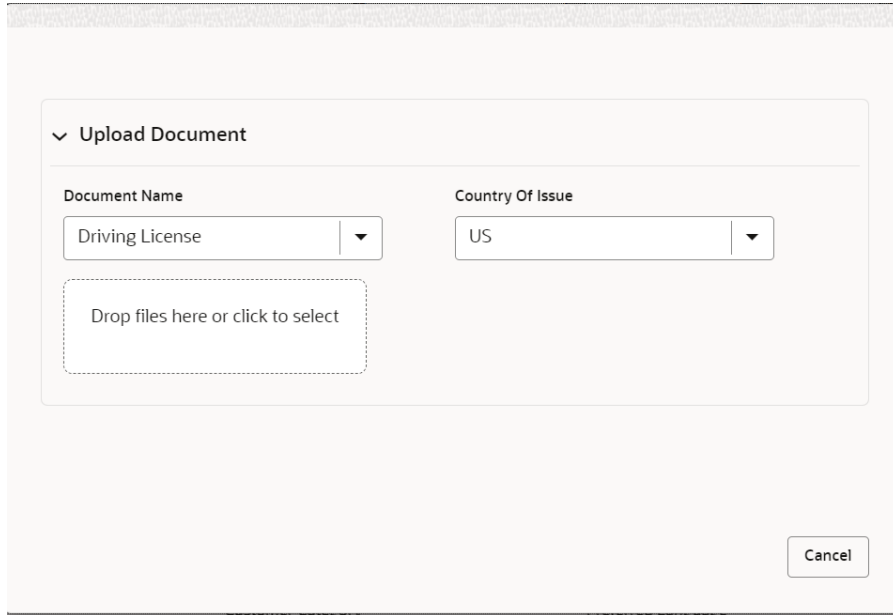
- Click **Download** to download the document.
- Click **Delete** to delete the document.

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

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

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

Figure 58: Upload Document



14. Specify the details in the relevant data fields..

Table 33: Upload Document – Field Description

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

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

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

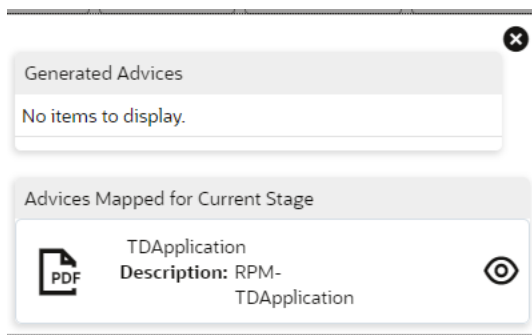
Non-mandatory documents can be deleted in any stage.

3.5.1.6 Advices

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

→ The **Advices** screen is displayed.

Figure 59: Advices



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

3.5.1.7 More

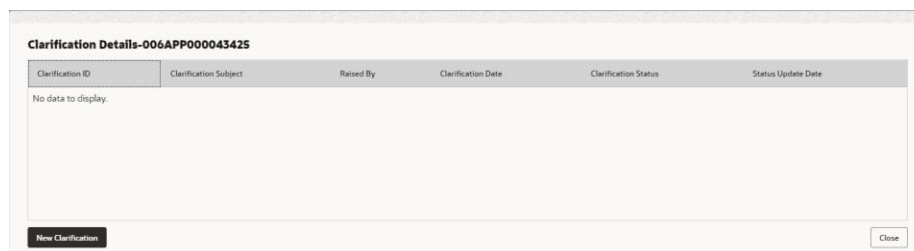
3.5.1.7.1 Clarifications Details

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

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

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

Figure 60: New Clarification



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

Figure 61: Upload Documents

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

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

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

Allowed actions are as following:

- Adding New Clarification
- Withdraw Clarification
- Accept Clarification

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

4 Instant Term Deposit Account Origination Process

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

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

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

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

Prerequisite:

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

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

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

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

- **Account Funding Stage:** On successful submission of the Application Entry Stage, system checks if Initial Funding mode updated for the Account Opening.
 - The initial funding mode allowed for self-service initiated applications are External Bank Account Transfer and Account Transfer.
 - In case Initial Funding has been taken for the Account via the External Bank Account Transfer in the self-service channel, system starts the Application Funding Stage and validates the Initial Funding Details Data Segment and submits the Application Funding Stage automatically.
 - For Application where the Initial Funding is updated as Account Transfer, this stage is skipped completely by the system for Application initiated from Self-Service Channel and Branch Initiated Applications.
 - For the Branch Initiated Applications wherein the Initial Funding has been taken in Cash or Other Bank Cheque, this stage has to be manually actioned by the Branch User having access permission for this stage.

- **Account Approval Stage:** System skips this stage for self-service initiated application and submits the application directly to the Product Processor for Account Creation.

However, for Branch initiated Application considering the 4-eye principle, system expects the application to be approved by a Supervisor. Hence this stage, will have to be picked and actioned by the Supervisor User. Supervisor User can either approve or reject the Application. On submission of this stage by selecting 'approve' outcome, system submits the Application to the Product Processor for Account Creation.

- **Handoff Retry:** Application moves to this stage and appears in the Free Task only if the Term Deposit Account creation has been rejected by Product Processor. User having the required access rights can pick such task and can retry submission to Host after taking required actions on the Failure reason.

5 Regional Configuration

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

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

Following region specific configuration are implemented:

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

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

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

Table 34: Defaulted Values and Hidden on UI

Field	Description
Preferred Currency	Defaulted to USD. Appears in the Customer Information data segment of the Application Entry stage.
Account Currency	Defaulted to USD. Appears in the Account Details data segment of the Application Entry stage.
Customer Type	Defaulted to Individual customer type. Appears in the Customer Information data segment of the Application Entry stage.
Phone Banking	Defaulted to No.

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

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

Table 35: Not Applicable

Field	Description
Name in Local Language	From in the Customer Information data segment of the Application Entry stage.
Citizenship By	From the Customer Information data segment of the Application Entry stage.
Marital Status	From the Customer Information data segment of the Application Entry stage.
Details Of Special Need	From the Customer Information data segment of the Application Entry stage.
Remark for Special Need	From the Customer Information data segment of the Application Entry stage.

Field	Description
Relationship Manager ID	From the Customer Information data segment of the Application Entry stage.
Additional Info	From all the Address section where applicable.
APY (in %)	From the Interest Details data segment of the Application Enrichment stage.

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

Table 36: Nomenclature Fields

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

6 Error Codes and Messages

This topic contains error codes and messages.

Table 37: Error Codes and Messages

Error Code	Messages
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_TC_011	Error occured while getting uploaded Doc
RPM_ACC_DET_001	Initial funding is allowed but are not captured
RPM-ACC-DET-002	Captured initial funding amount is less than minimum amount
RPM-ACC-DET-003	Initial Funding is not allowed but still captured
RPM-ACC-DET-004	Please provide valid value for currency
RPM-ACC-DET-005	Please provide valid value for branch code
RPM-ACC-DET-006	Currency \$1 is not allowed for this product
RPM-ACC-DET-007	Product code can not be null
RPM-AT-001	Failed in Updating Transaction Log
RPM-AT-002	Record not found
RPM-AT-005	Mandatory Datasegment(s) - \$1
RPM-AT-015	Pending Approval of Overrides
RPM-ATR-001	Invalid Date Format. Expected yyyy-MM-dd.
RPM-CA-001	Error occurred while parsing from Model to Entity

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

Error Code	Messages
RPM-CMN-APL-046	Click on 'Cancel' and correct the error or wait for the in-progress party amendment request to be complete to reinitiate the party amendment again. Alternately click on 'Proceed' to submit this stage without the amendment.
RPM-CMN-APL-047	Please provide valid value for Birth Country of \$1
RPM-CMN-APL-048	Please provide valid value for Nationality of \$1
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-CMN-000	Illegal State Exception
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-COM-001	JSONException Occured
RPM-COM-003	Net interest Rate is incorrect.

Error Code	Messages
RPM-COM-004	Application Number cannot be null
RPM-COM-005	\$1 is not valid.
RPM-COM-006	Currency cannot be null
RPM-COM-007	Branch cannot be null
RPM-COM-009	Currency \$1 is invalid
RPM-COM-012	Term Deposit Amount can not be null
RPM-COM-013	Please provide valid value for Fund By
RPM-COM-014	Routing Number cannot be Null
RPM-COM-015	Cheque Date cannot be Null
RPM-COM-016	Cheque Number cannot be Null
RPM-COM-017	Cheque Bank Name cannot be Null
RPM-COM-018	Cheque Branch Name cannot be Null
RPM-COM-019	Either Account Or Cheque Detail is Mandatory for Fund By Account Transfer
RPM-COM-020	Routing Number cannot be more than 9 digit
RPM-COM-021	Routing Number consist of Non Numeric values
RPM-COM-022	Please enter a valid General Ledger code
RPM-COM-023	Please provide a valid value for fund by Cheque flag
RPM-COM-024	Please select a valid value for interest payout
RPM-COM-025	Please select a valid value for interest payout mode
RPM-COM-026	Please select a valid value for maturity instruction

Error Code	Messages
RPM-COM-027	Please select a valid value for maturity payout mode
RPM-COM-028	Please provide valid value for fund the account
RPM-COM-029	Please provide valid value for value Date
RPM-CR-001	Error occurred while adding the product to cart
RPM-CR-002	Error occurred while deleting the product from cart
RPM-CR-003	Error occurred while getting the cart details
RPM-INTR-001	Net Interest Rate is invalid
RPM-INTRST-001	Overall percentage should be equal to 100%
RPM-INTRST-002	Guardian details is required for minor \$1
RPM-MNDT-001	Amount_To should not be null if Amount_From is given
RPM-MNDT-002	Amount_From should not be null if Amount_To is given
RPM-MNDT-003	Amount_To should be greater than Amount_From
RPM-MNDT-004	Invalid Mode of operation value
RPM-MNDT-005	Amount From and Amount to both are required
RPM-MNDT-006	Mandate Details list can not be empty for as per mandate
RPM-MNDT-007	Required number of signatory should be greater than 0
RPM-MNDT-008	Mode of operation can not be null
RPM-PD-001	generateSequenceNumber : Entity cannot be null
RPM-PD-002	Sequence Generator failed to generate the reference number
RPM-PD-003	businessProductCode cannot be null

Error Code	Messages
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
RPM-PD-023	ProcessRefNo cannot be null

Error Code	Messages
RPM-PD-024	Failed in domain save
RPM-PD-025	Error occurred while releasing the task
RPM-PD-026	Application submit/save failed for External System
RPM-PD-027	Application fetch failed for External System
RPM-PD-028	No Business Process maintained for the given Business Product
RPM-PD-029	\$1 is not valid
RPM-PD-030	The product \$1 cannot be selected multiple times
RPM-PD-031	Multiple products of the product type \$1 cannot be selected
RPM-PD-032	Cannot cancel the application as one or more process has crossed irrevocable stages
RPM-PD-033	Mandatory Datasegments \$1 are missing for the reference number \$2
RPM-PD-034	Datasegment Code(s) is missing for \$1 for the reference number \$2
RPM-PD-035	Loan offer accept/reject is not applicable for the given application
RPM-PD-036	Unable to proceed as the application is already being processed by the bank
RPM-PR-001	Error occurred while getting the cart details
RPM-SA-INIT-01	Failed to Initialize
RPM-SAV-001	Transaction status is not completed
RPM-SAV-AST-001	No OD Limit details found for this process Ref no

Error Code	Messages
RPM-SAV-AST-002	System recommended decision in invalid
RPM-SAV-BP-001	businessProductCode cannot be null
RPM-SAV-BP-002	No Currency mapped to this business product
RPM-SAV-BP-003	No Product preference mapped to business product \$1
RPM-SAV-BP-004	No Product preference component DTO found for business product \$1
RPM-SAV-BP-005	No Configuration found for given Business Product Code
RPM-SAV-BP-006	No Branch mapped to this business product.
RPM-SAV-CMN-001	No Account details found for this process Ref no
RPM-SAV-CMN-002	Product Details is empty
RPM-SAV-CMN-003	UDE is not found for this component
RPM-SAV-CMN-004	The flags are null from business product
RPM-SAV-CMN-005	No resolved values received from Host
RPM-SAV-CMN-006	Hand off host status or KYC status are invalid
RPM-SAV-CMN-007	handoff failed with customer module
RPM-SAV-CMN-008	CasaComponent list is empty
RPM-SAV-CMN-009	Casa UdeList is empty
RPM-SAV-CMN-010	No Interest in CasaComponent List
RPM-SAV-CMN-011	No Charge in CasaComponent List
RPM-SAV-CMN-012	No Data in charge slab
RPM-SAV-CMN-013	One or more applicants KYC status is not completed

Error Code	Messages
RPM-SAV-CMN-014	One or more applicants Handoff status is not completed
RPM-SAV-CMN-015	Branch Code \$1 is invalid
RPM-SAV-CMN-016	Please provide a valid value for Process Reference Number
RPM-SAV-CMN-017	Please provide a valid value for Application Number
RPM-SAV-CMN-018	Please provide a valid value for Stage Code
RPM-SAV-CMN-019	Date of birth can not be future date
RPM-SAV-CMN-020	Please provide valid value for date of birth
RPM-SAV-CMN-021	Invalid Date Format. Expected yyyy-MM-dd
RPM-SAV-CMN-022	Code can not be null or empty while calling maintenance
RPM-SAV-CMN-023	Key can not be null or empty while calling maintenance
RPM-SAV-CMN-024	Json Parse Exception
RPM-SAV-COM-001	Process ref no can not be null
RPM-SAV-INI-001	MiscGICreditData cannot be null
RPM-SAV-INI-002	Error while fetching status from Teller module
RPM-SAV-INI-003	Error while fetching MiscGICreditData from Teller module
RPM-SAV-INI-004	Teller transaction status is incomplete
RPM-SAV-NOM-001	Overall percentage should be equal to 100%
RPM-SAV-NOM-002	Guardian details is required for \$1
RPM-SAV-NOM-003	Nominee Details are not captured
RPM-SAV-NOM-004	Please provide valid value for isMinor

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

Error Code	Messages
RPM-SAV-PRF-004	Internet banking is not allowed for this business product
RPM-SAV-PRF-005	Mobile Banking is not allowed for this business product
RPM-SAV-PRF-006	Kiosk is not allowed for this business product
RPM-SAV-PRF-007	Phone banking is not allowed for this business product
RPM-TD-ACC-001	Please provide a valid value for Term Deposit Tenure
RPM-TD-ACC-002	Term Deposit Amount Should be in Configured Range of \$1.
RPM-TD-ACC-003	Branch \$1 is not allowed in product configuration.
RPM-TD-ACC-004	Max Tenure is not configured in Product for Currency \$1.
RPM-TD-ACC-005	Min Tenure is not configured in Product for Currency \$1.
RPM-TD-ACC-006	Tenure should be in between \$2 \$3 and \$4 \$5 for Currency \$1.
RPM-TD-AVL-001	Please provide a valid value for User-Recommendation/Action
RPM-TD-CMN-001	Account creation failed in Backoffice
RPM-TD-INI-005	Please provide a valid value for transaction reference number.
RPM-TD-INI-006	Please provide a valid value for transaction status.
RPM-TO-001	Mandatory Checklist(s) - \$1
RPM-TO-020	Mandatory Document(s) - \$1

7 Annexure – Advices

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

- [7.1 Account Creation](#)
- [7.2 Application Form](#)

7.1 Account Creation

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

Sub: Term Deposit Account Creation

Dear Sir/Madam,

We are happy to inform you that your Term Deposit Account Creation has been completed. Your Term Deposit account number is <XXXXXXXXXXXXXX> and the Deposit Amount is <XXXXXXXX>.

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

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

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

Yours faithfully,

<Manager Name>

<Bank Name>

7.2 Application Form

Application Number : <XXXXXXXXXX>

Application Branch : <XXX> <Branch>

Date: YYYY-MM-DD

Applicants:

Applicant 1

Applicant 2

Product Details

Interest Payout	Product	Deposit Amount GBP	Term	Maturity Instruction	Maturity Amount GBP	Maturity Date	Maturity Payout mode
XYZ	XYZ	XXXX	<XX> Years <XX> Month <XX> Days	XYZ	<XXXXXX>	YYYY-MM-DD	<XXXXXX>

Personal Details

Applicant Name	Gender	Date Of Birth	Resident Status	Nationality	Birth Country	ID Type
Applicant 1	<Male> / <Female>	YYYY-MM-DD	<XXXXXX>	<XXXXXX>	<XXXXXX>	<XXXXXX>
Applicant 2	<Male> / <Female>	YYYY-MM-DD	<XXXXXX>	<XXXXXX>	<XXXXXX>	<XXXXXX>

Preferences

Phone Banking	Direct Banking	Email	Post	SMS	Kiosk Banking
<Yes> or <No>	<Yes> or <No>		<Yes> or <No>	<Yes> or <No>	<Yes> or <No>

Nominee Details

Name	Relationship	Date Of Birth	Percentage	Guardian	Address
<Nominee Name>	<Nominee Relationship>	YYYY-MM-DD	<Shared Percentage>	<Yes> or <No>	<Nominee Address>

Mandate Details

Mode of Operation

<XYZ>

Privacy Statement

We would like to inform you that:

Purpose of collection

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

We collect personal information for the purposes of:

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

Consequences if personal information is not provided

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

Disclosure

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

When necessary and in connection with purposes of collection, we may disclose your personal

Information to and/or collect your personal information from:

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

Disclosure overseas

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

Access

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

Marketing

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

Contact

Please contact us to:

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

visiting any of our branches. Our Privacy Policy can also be found on our website at .com.au at the bottom of the page by clicking on Privacy.

Authority to obtain credit information

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

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

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

Acknowledgments & Declarations

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

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

8 Functional Activity Codes Glossary

1. [Account Funding Stage](#) (pg. 87) - RPM_FA_TDORG_FUND
2. [Application Enrichment Stage](#) (pg. 79) - RPM_FA_TDORG_ENRCH
3. [Application Entry Stage](#) (pg. 7) - RPM_FA_TDORG_APPEN
4. [Account Approval Stage](#) (pg. 97) - RPM_FA_TDORG_APPRV