

# Oracle® Banking Origination Cloud Service

## Term Deposit Origination User Guide



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The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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# Preface

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## Purpose

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.

## Audience

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

## Documentation Accessibility

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## Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

## Conventions

The following text conventions are used in this document:

| Convention      | Meaning  |
|-----------------|--|
| <b>boldface</b> | Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.         |
| <i>italic</i>   | Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.                          |
| monospace       | Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter. |

## Acronyms and Abbreviations

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

**Table 1 Acronyms table**

| Abbreviation | Description                       |
|--------------|-----------------------------------|
| DS           | Data Segment                      |
| System       | Oracle Banking Origination Module |
| OBA          | Oracle Banking Accounts           |
| OBO          | Oracle Banking Origination        |

## Symbol and Icons

**Table 2 Symbols and Icons - Common**













| Symbol/Icon   | Function |
|---|----------|
|  | Minimize |
|  | Maximize |
|  |          |

Table 2 (Cont.) Symbols and Icons - Common

| Symbol/Icon   | Function                        |
|---|---------------------------------|
|    | Close                           |
|    | Perform Search                  |
|    | Open a list                     |
|    | Add a new record                |
|    | Navigate to the previous record |
|    | Navigate to the next record     |
|  | Refresh                         |
|  | Calendar                        |
|  | Alerts                          |

## Basic Actions

Table 3 Basic Actions

| Actions                      | Functions  |
|------------------------------|--|
| <b>Request Clarification</b> | 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. |
| <b>Back</b>                  | Used to navigate to the previous data segment within a stage.  |
| <b>Next</b>                  | Used to navigate to the next data segment, after successfully capturing the data. The system validates 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. Users will not be able to proceed to the next data segment, without capturing the mandatory data.   |

**Table 3 (Cont.) Basic Actions**

| Actions                 | Functions  |
|-------------------------|--|
| <b>Save &amp; Close</b> | 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. |
| <b>Cancel</b>           | Used to close the application without saving. This tasks appears in Free Task, once the transaction is canceled.   |

## Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.



# 1

## Overview

This topic describes about the features of the entire module.

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, and Loans comprising of Home Loan, Personal Loan, Education Loan and Vehicle Loan. It is a Host-Agnostic solution.

It enables banks to deliver improved user experience for various bank persons such as Sales Officers, Relationship Manager, Account Opening Officers, Branch Supervisor/Managers, Loan Officers, and Credit Officers and so on; handling defined functions in the life cycle 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 architectures 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 work-flow 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 work-flow 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.

# 2

## Term Deposit Origination

This topic provides detailed information on the defined stages through which the Term Deposit application has to flow.

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 following stages and the detailed information of the same is available in the following topics:

- [Application Entry](#)
- [Account Funding Stage](#)  
This topic provides the detailed information about the account funding stage data segments.
- [Account Approval Stage](#)  
This topic provides the detailed information about the account approval stage data segments.
- [Global Actions](#)  
This topic provides the detailed on the actions that can be performed in all stages.

### 2.1 Application Entry

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 acquire and edit respective stage:**

1. On **Home** screen, click **Tasks**.
2. Under **Tasks**, click **Free Tasks**.

Figure 2-1 Free Task

| Priority | Process Name               | Process Reference Number | Application Number | Stage             | Application Date | Branch | Customer Nu |
|----------|----------------------------|--------------------------|--------------------|-------------------|------------------|--------|-------------|
| Medium   | Retail Loan Origination... | 006VELN010017206         | 006APPO00045472    | Account Approval  | 18-05-30         | 006    | 006023875   |
| Medium   | Retail Loan Origination... | 006VELN010017207         | 006APPO00045473    | Account Approval  | 18-05-30         | 006    | 006023875   |
| Medium   | Retail Loan Origination... | 006VELN010017203         | 006APPO00045469    | Account Approval  | 18-05-30         | 006    | 006023875   |
| Medium   | Retail Loan Origination... | 006VELN010017201         | 006APPO00045467    | Account Approval  | 18-05-30         | 006    | 006023875   |
| Medium   | Retail Loan Origination... | 006VELN010017198         | 006APPO00045464    | Account Approval  | 18-05-30         | 006    | 006023875   |
| Medium   | Retail Loan Origination... | 006VELN010017194         | 006APPO00045460    | Account Approval  | 18-05-30         | 006    | 006023875   |
| Medium   | Retail Loan Origination... | 006VELN010017196         | 006APPO00045462    | Account Approval  | 18-05-30         | 006    | 006023875   |
| Medium   | Small and Medium Bu...     | 006SMBTD10003580         | 006APPO00045449    | Account Funding   | 18-05-30         | 006    |             |
| Medium   | Term Deposit Originat...   | 006RPMTDAA0003641        | 006APPO00045404    | Application Entry | 18-05-30         | 006    |             |

- [Applicants](#)  
This topic provides the systematic instruction to view the details captured for the customer in the **Application Initiation** stage.
- [Account Details](#)  
This topic provides the systematic instructions to capture the account related information for the application.
- [Stake Holder Details](#)  
This topic provides the systematic instructions to capture the stake holder details related information for the application.
- [Mandate Details](#)  
This topic provides the systematic instructions to capture the mandate details related information for the application.
- [Nominee Details](#)  
This topic provides the systematic instructions to capture the nominee details related information for the application.
- [Interest Details](#)  
This topic provides the systematic instruction to view the details captured for the Interest Details
- [Terms and Conditions](#)  
This topic descriptions the terms and conditions that are mandatory to accept for to proceed with account opening process.
- [Summary](#)  
This topic provides the systematic instruction to view the tiles for all the data segments in the Application Entry Process.

## 2.1.1 Applicants

This topic provides the systematic instruction to view the details captured for the customer in the **Application Initiation** stage.

The Applicants 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.

- [For Individual Customer Type](#)  
The topic describes the process to capture or edit customer information of Individual type of customer.
- [For Small and Medium Business \(SMB\) Customer Type](#)  
The topic describes the process to capture or edit customer information of Small and Medium Business type of customers.

### 2.1.1.1 For Individual Customer Type

The topic describes the process to capture or edit customer information of Individual type of customer.

**To capture applicants details:**

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

The **Applicants - Individual** screen displays.

Figure 2-2 Applicants - individual

**Application Entry - 006APP000043425**

Application Info | Customer 360 | Remarks | Documents | Advices | More

**Applicants**

Account Details | Funding | Payout Instruction | Nominee Details | Terms and Conditions | Summary

Applicant Role: Primary

Add Applicant By:  Upload ID  Search Existing Customer  Enter Manually

**Basic Details**

**Personal Details**

Title: Mr. | First Name: John | Middle Name: | Last Name: Smith | Suffix: | Name In Local Language: | Gender: Male | Date of Birth: March 6, 2000 | National ID: | Resident Status: Citizen | Country Of Residence: India | Birth Country: India | Birth Place: Mumbai | Nationality: India | Citizenship By Birth: | Marital Status: | Customer Segment: | Preferred Language: English | Preferred Currency: | Details Of Special Need: | Remarks For Special Need: | Profession: | Relationship Manager ID: |

Staff:  Yes  No  
Politically Exposed Person (PEP):  Yes  No

**Profile Photo**

Select a file or drop one here  
Maximum file size is 10 MB

**Signature**

+ Add Signature

**Address**

+ Add Address

**Communication Address**  
Sector 12, Golden Park, Kerala, Kerala State, India  
Address Dates: Since 2000-03-14  
View Edit

**Contact Details**

+ Add Contact

Communication Mode: Mobile Phone | Country: IN (+91) | Mobile Number: 9980387228 | Preferred:  | View Edit

**Identification Details**

+ Add ID

**Military ID**  
12IDmId  
View Edit

**Supporting Documents**

**Employment Details**

+ Add Employment Details

**OFSS**  
Working Dates: Since 2018-03-22  
View Edit

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

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

Table 2-1 Applicant- Individual – Field Description

| Field                         | Description   |
|-------------------------------|---|
| <b>Applicant Role</b>         | Displays the applicant role.<br>By default the Primary role appears in this field.<br>Select the applicant role incase user add multiple applicant in single application.   |
| <b>Add Applicant By</b>       | Select the mode from which the user need to add new applicant.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Upload ID</b> - Using this option user can upload identification document of the applicant to extract the details.</li> <li>• <b>Search Existing Customer</b> - This option is used if the applicant is an existing customer of the bank. On selecting the existing customer, the details appears in the respective sections which are already stored.</li> <li>• <b>Enter Manually</b> - This option is used if user wish to enter all the applicant details manually.</li> </ul> |
| <b>Document Name</b>          | Select the document which is used from extracting applicant details.<br>The available options are: <ul style="list-style-type: none"> <li>• State Issued Drivers License</li> <li>• Passport</li> </ul> This field appears if the <b>Upload ID</b> option is selected from the <b>Add Applicant By</b> drop down list.  |
| <b>Country of Issue</b>       | Select the country in which the document is issued.<br>This field appears if the <b>Upload ID</b> option is selected from the <b>Add Applicant By</b> drop down list.   |
| <b>Select and Drop here</b>   | Drag and drop the document file or click on <b>Select or drop files here</b> to browse and upload the document from the local system.<br>PNG & JPEG file formats are supported.<br>10MB maximum file size is allowed.<br>This field appears if the <b>Upload ID</b> option is selected from the <b>Add Applicant By</b> drop down list.   |
| <b>CIF Number</b>             | Search and select the CIF number.<br>This field appears if the <b>Search Existing Customer</b> option is selected from the <b>Add Applicant By</b> drop down list.  |
| <b>Advanced Search</b>        | Click this button to perform party search using advance parameters.<br>For more information on advance search, refer the <b>Advanced Search</b> section below.<br>This field appears if the <b>Search Existing Customer</b> option is selected from the <b>Add Applicant By</b> drop down list.   |
| <b>Basic Details</b>          | In this section the user can manually capture the basic details of applicant.<br>This section appears if the <b>Enter Manually</b> option is selected from the <b>Add Applicant By</b> drop down list.  |
| <b>Title</b>                  | Select the title of the applicant from the drop-down list.  |
| <b>First Name</b>             | Specify the first name of the applicant.  |
| <b>Middle Name</b>            | Specify the middle name of the applicant.   |
| <b>Last Name</b>              | Specify the last name of the applicant.   |
| <b>Suffix</b>                 | Specify the suffix for the applicant.<br>This options in this list appears based on the configured entity code in the Oracle Banking Party product.   |
| <b>Name In Local Language</b> | Specify the applicant's name in their local language.   |

Table 2-1 (Cont.) Applicant- Individual – Field Description

| Field                             | Description  |
|-----------------------------------|--|
| <b>Gender</b>                     | Specify the Gender of the applicant from the drop-down list.   |
| <b>Date of Birth</b>              | Select the date of birth of the applicant.   |
| <b>National ID</b>                | Specify the national identification code of the applicant.   |
| <b>Resident Status</b>            | Select the residential status of the applicant from the drop-down list.<br>Available options are: <ul style="list-style-type: none"> <li>• <b>Non-Resident Alien</b></li> <li>• <b>Resident Alien</b></li> <li>• <b>Citizen</b></li> </ul>   |
| <b>County of Residence</b>        | Search and select the country code of which the applicant is a resident.   |
| <b>Birth Country</b>              | Specify the birth country of the applicant.  |
| <b>Birth Place</b>                | Specify the birth place where the applicant has born.  |
| <b>Nationality</b>                | Search and select the country code where the applicant has nationality.  |
| <b>Citizenship By</b>             | Search and select the country code for which applicant has citizenship.  |
| <b>Marital Status</b>             | Select the marital status of the customer from the drop-down list.<br>Available options are: <ul style="list-style-type: none"> <li>• <b>Married</b></li> <li>• <b>Unmarried</b></li> <li>• <b>Legally Separated</b></li> <li>• <b>Widow</b></li> </ul>  |
| <b>Customer Segment</b>           | Select the segment of the customer. Available options are: <ul style="list-style-type: none"> <li>• <b>Emerging Affluent</b></li> <li>• <b>High Net worth Individuals</b></li> <li>• <b>Mass Affluent</b></li> <li>• <b>Ultra HNI</b></li> </ul>   |
| <b>Customer Category</b>          | Select the category of the customer.   |
| <b>Preferred Language</b>         | Select the preferred language.   |
| <b>Preferred Currency</b>         | Select the preferred currency.   |
| <b>Details Of Special Need</b>    | Select the special need details. Available options are: <ul style="list-style-type: none"> <li>• <b>Blindness</b></li> <li>• <b>Cerebral Palsy</b></li> <li>• <b>Low vision</b></li> <li>• <b>Locomotor disability</b></li> <li>• <b>Leprosy-cured</b></li> <li>• <b>Mental retardation</b></li> <li>• <b>Mental illness</b></li> <li>• <b>Hearing Impairment</b></li> </ul> |
| <b>Remarks For Special Need</b>   | Specify the remarks for the special need selected.   |
| <b>Relationship Manager ID</b>    | Search and select the Relationship Manager ID for the applicant.   |
| <b>Staff</b>                      | Select the toggle to indicate if the customer is employee of the bank.   |
| <b>Profession</b>                 | Select the profession of the customer.   |
| <b>Politically Exposed Person</b> | Select to indicate if the customer are politically exposed person.   |

Table 2-1 (Cont.) Applicant- Individual – Field Description



| Field                     | Description  |
|---------------------------|--|
| <b>Profile Photo</b>      | Drag and drop the document file or click on <b>Select or drop files here</b> to browse and upload the document from the local system. PNG & JPEG file formats are supported. 10MB maximum file size is allowed.  |
| <b>Signatures</b>         | In this section you can add new signature and view the already added signature of the customer.<br>Click the Add Signature button to select the file to upload signature.<br>Click <b>Cancel</b> button to discard the added details.<br>On <b>Submit</b> , signature will be handed off to Oracle Banking Party.  |
| <b>Upload Signature</b>   | Drag and drop the signature file or click on <b>Select or drop files here</b> to browse and upload the signature from the local system. PNG & JPEG file formats are supported. 10MB maximum file size is allowed.  |
| <b>Uploaded Signature</b> | Displays the uploaded signature.   |
| <b>Remarks</b>            | Specify the remarks related to the signature.<br>Click <b>Save</b> to save the uploaded file.  |
| <b>Signature ID</b>       | Displays the Signature ID for the added signature along with the image and remark.   |
| <b>Action</b>             | Click Edit to edit the added signatures<br><br>Click  to delete the added signatures.  |
| <b>Address</b>            | This section displays the added address of the applicant. It is mandatory to add communication address of the applicant.<br>Click the Add Address button to add address details.<br><br>Click  to perform below actions on the added address details, <ul style="list-style-type: none"> <li>To view the address details, click <b>View</b>.</li> <li>To edit the address details, click <b>Edit</b>.</li> <li>To delete the address details, click <b>Delete</b>.</li> </ul> |
| <b>Address Type</b>       | Select the address type for the applicant from the drop-down list. <ul style="list-style-type: none"> <li><b>Residential Address</b></li> <li><b>Communication Address</b></li> </ul>  |
| <b>Location</b>           | Select and search the location.  |
| <b>Current Address</b>    | Select to indicate if you want to mark entered address as current address type.  |
| <b>Preferred Address</b>  | Select to indicate if you want the selected address type as preferred address type.<br>This field is non editable if the <b>No</b> option is selected in the <b>Current Address</b> field.   |
| <b>Address Since</b>      | Select the date from when you are connected with the given address.  |
| <b>Address Till</b>       | Select the date till when you were connected with the given address.<br>This field appears if the <b>No</b> option is selected in the <b>Current Address</b> field.  |



Table 2-1 (Cont.) Applicant- Individual – Field Description



| Field                               | Description   |
|-------------------------------------|---|
| <b>Address</b>                      | Specify the address to search for the already captured address.<br>Based on the configuration, on entering a few letters, the system fetches the related address that is already captured.<br>Based on the selection, the fields are fetched in the address section.  |
| <b>Address Line 1</b>               | Specify the building name.  |
| <b>Address Line 2</b>               | Specify the street name.  |
| <b>Address Line 3</b>               | Specify the city or town name.  |
| <b>Country</b>                      | Select and search the country code.   |
| <b>State / Country Sub Division</b> | Specify the state or country sub division. This field appears based on the selected country code.   |
| <b>Zip Code / Post Code</b>         | Specify the zip or post code of the address.  |
| <b>Addition Info</b>                | In this section you can provide addition information.   |
| <b>Sub Department</b>               | Specify the sub department.   |
| <b>Department</b>                   | Specify the department.   |
| <b>Building Number</b>              | Specify the building number.  |
| <b>Post Box</b>                     | Specify the post box code.  |
| <b>District Name</b>                | Specify the district name.  |
| <b>Floor</b>                        | Specify the floor number.   |
| <b>Room</b>                         | Specify the room number.  |
| <b>Locality</b>                     | Specify the locality.   |
| <b>Landmark</b>                     | Specify the landmark.   |
| <b>Contact Name / Narrative</b>     | Specify the name of the contact person.   |
| <b>&lt;Added record tile&gt;</b>    | In this tile you can view the added address details.<br>Below details appears in the tile: <ul style="list-style-type: none"> <li>• &lt;Current status&gt; this flag appears only if Yes option is selected.</li> <li>• &lt;Preferred ID status&gt; this flag appears only if Yes option is selected.</li> <li>• Address Type</li> <li>• Address dates</li> <li>• Adress line 1,2,3</li> <li>• Country</li> <li>• State</li> </ul> Click the <b>Edit</b> to edit the added address details.<br>Click the <b>View</b> to view the added address details.<br> Click  to delete the added address details. |
| <b>Contact Details</b>              | In this section you can provide digital contact details.  |
| <b>Communication Mode</b>           | Select the communication mode from the drop-down list.<br>The available options are: <ul style="list-style-type: none"> <li>• Mobile Phone</li> <li>• Email</li> </ul>  |
| <b>Country</b>                      | Select the country along with international subscriber dialing code of the mobile phone from the drop-down list.<br>The drop-down list option consist of countrycode, country name and subscriber dialing code.<br>This field appears only if you select the <b>Mobile Phone</b> option as communication mode.  |

Table 2-1 (Cont.) Applicant- Individual – Field Description



| Field                            | Description  |
|----------------------------------|--|
| <b>Mobile Number</b>             | Specify the mobile number.   |
| <b>Email Id</b>                  | Specify the email ID.<br>This field appears only if you select the <b>Email</b> option as communication mode.  |
| <b>Preferred</b>                 | Select to indicate if the given record is the preferred one.   |
| <b>Action</b>                    | You can edit or delete the added mobile details.   |
| <b>Identification Details</b>    | You can add, view and edit the identification details in this section.<br>Click the <b>Add ID</b> button to add Identification details.  |
| <b>ID Type</b>                   | Specify the ID type.<br>The available options are: <ul style="list-style-type: none"> <li>• Military ID</li> <li>• Birth Certificate</li> <li>• SIN</li> <li>• Permanent Resident Card ()</li> <li>• SIN</li> <li>• Passport</li> <li>• SSN</li> </ul>   |
| <b>ID Status</b>                 | Specify the status of the selected ID type.<br>The available options are: <ul style="list-style-type: none"> <li>• Verification Pending</li> <li>• Applied For</li> <li>• Available</li> <li>• Notice Received</li> </ul>  |
| <b>Unique ID</b>                 | Specify the unique identification code of the selected type. You can enter the unique ID only if the <b>ID Status</b> is <b>Available</b> .  |
| <b>Place Of Issue</b>            | Specify the place where the ID is issued to the user.  |
| <b>Issue Date</b>                | Specify the date from which the ID is valid.   |
| <b>Expiry Date</b>               | Specify the date till which the ID is valid.   |
| <b>Preferred</b>                 | Select to indicate whether added ID details are preferred among all others.<br><br>In case of multiple ID details, it is mandatory to mark any one of the ID details as Preferred.   |
| <b>Remark</b>                    | Specify the remark.<br>Click the <b>Save</b> button to save the entered ID details.  |
| <b>&lt;Added record tile&gt;</b> | In this tile you can view the added ID details.<br>Below details appears in the tile: <ul style="list-style-type: none"> <li>• ID Status</li> <li>• &lt;Preferred ID status&gt; this flag appears only if Yes option is selected.</li> <li>• ID Type</li> <li>• Unique ID</li> </ul> Click the <b>Edit</b> to edit the added ID details.<br>Click the <b>View</b> to view the added ID details.<br><br>Click  to delete the added ID details. |


Table 2-1 (Cont.) Applicant- Individual – Field Description

| Field                                    | Description  |
|--|--|
| <b>Supporting Document</b>               | <p>This section displays the status of the supporting documents that customer provides to get onboard. You can view,</p> <ul style="list-style-type: none"> <li>• Total Documents – Counts of total documents</li> <li>• Document Submitted – Count of the document that are submitted</li> <li>• Document Pending – Count of the document that are pending</li> </ul> <p>In case of exiting party, already captured documents fetched in this section. User can add, edit or delete the documents.</p> <p>Click</p> <p></p> <p>to add the document. The Document popup appears. Below fields appears in the popup.</p> |
| <b>Document Name</b>                     | Specify the name of the document.  |
| <b>Document Number</b>                   | Specify the unique number of the selected document.  |
| <b>Document Issue Date</b>               | Specify the date from which the document is valid.   |
| <b>Document Expiry Date</b>              | Specify the date on which the document is expired.   |
| <b>Upload Documents</b>                  | Drag and drop the document file or click the <b>Select or drop files here</b> link to browse and upload the document.  |
| <b>Uploaded Documents</b>                | <p>The name along with extension of the uploaded document is displayed. You can view or delete document.</p> <p>Click <b>Save</b> to upload the document.</p>  |
| <b>Employee ID</b>                       | Specify the employee identification code.  |
| <b>Cover Under Armed Forces Benefits</b> | Specify whether the customer is covered under the armed forces benefits.   |
| <b>Active Duty Start Date</b>            | Specify the date on which service is active.   |
| <b>Active Duty End Date</b>              | Specify the date on which the service is ending.   |
| <b>Employment Details</b>                | In thi section user can capture the employment details of the applicant.   |
| <b>Employment Type</b>                   | <p>Select the employment type.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• Salaried</li> <li>• Self Employed</li> </ul>   |

**Table 2-1 (Cont.) Applicant- Individual – Field Description**

| Field                        | Description   |
|------------------------------|---|
| <b>Salaried</b>              | <p>Below field appears if the <b>Salaried</b> option is selected from the <b>Employment Type</b> list.</p> <p>In this section user can capture salaried employment details.</p> <p>The below fields appears if salaried employment details are already captured.</p> <ul style="list-style-type: none"> <li>• Employer Code</li> <li>• Employer Name</li> <li>• Employer Description</li> <li>• Employee Type</li> <li>• Industry Type</li> <li>• Organization Category</li> <li>• Demographics</li> <li>• Current Employer</li> <li>• Working Since</li> <li>• Working Till</li> <li>• Employee ID</li> <li>• Designation</li> <li>• Level or Grade</li> </ul> <p>User can edit, view or delete already added details.</p> |
| <b>Employer Code</b>         | <p>Specify the employer code.</p> <p>OR</p> <p>Click to search the employer code. The pop-up appears to fetch the employer code. Specify <b>Employer Code</b> or <b>Employer Name</b> to fetch the details.</p>   |
| <b>Employer Name</b>         | Displays the employer name of the selected employee code.   |
| <b>Employer Description</b>  | Specify the employer description.   |
| <b>Employee Type</b>         | <p>Select the employee type from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Full Time</b></li> <li>• <b>Part Time</b></li> <li>• <b>Contract</b></li> <li>• <b>Permanent</b></li> </ul>   |
| <b>Industry Type</b>         | <p>Select the Industry Type from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> <li>• <b>IT</b></li> <li>• <b>Bank</b></li> <li>• <b>Services</b></li> <li>• <b>Manufacturing</b></li> <li>• <b>Legal</b></li> <li>• <b>Medical</b></li> <li>• <b>Engineering</b></li> <li>• <b>School/College</b></li> <li>• <b>Others</b></li> </ul>   |
| <b>Organization Category</b> | <p>Select the organization type from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Government</b></li> <li>• <b>NGO</b></li> <li>• <b>Private Limited</b></li> </ul>   |

Table 2-1 (Cont.) Applicant- Individual – Field Description

| Field                                 | Description  |
|---------------------------------------|--|
| <b>Demographics</b>                   | <b>Select the demographics from the drop-down list. Available options are:</b> <ul style="list-style-type: none"> <li>• <b>Global</b></li> <li>• <b>Domestic</b></li> </ul>  |
| <b>Current Employer</b>               | Select whether the applicant works currently in this role.<br>Available options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>   |
| <b>Working Since</b>                  | Select the employment start date.  |
| <b>Working Till</b>                   | Select the employment last date.   |
| <b>Employee ID</b>                    | Specify the employee ID.   |
| <b>Grade</b>                          | Specify the grade.   |
| <b>Designation</b>                    | Specify the designation.   |
| <b>Self Employed</b>                  | Below field appears if the <b>Self Employed</b> option is selected from the <b>Employment Type</b> list.<br>In this section user can capture self-employment or professional details of customer.<br>Below fields appears if self-employment or professional details are already captured. <ul style="list-style-type: none"> <li>• Professional Name</li> <li>• Professional Description</li> <li>• Professional Email ID</li> <li>• Company /Firm Name</li> <li>• Registration Number of Company</li> <li>• Start Date</li> <li>• End Date</li> </ul> User can edit, view or delete already added details. |
| <b>Professional Name</b>              | Specify the professional name.   |
| <b>Professional Description</b>       | Displays the professional description.   |
| <b>Professional Email ID</b>          | Specify the professional email ID.   |
| <b>Company /Firm Name</b>             | Specify the company or firm name.  |
| <b>Registration Number of Company</b> | Specify the registration number.   |
| <b>Start Date</b>                     | Specify or select the start date of company.   |
| <b>End Date</b>                       | Specify or select the end date of company.   |
| <b>&lt;Added record tile&gt;</b>      | In this tile you can view the added employment details.<br>Below details appears in the tile: <ul style="list-style-type: none"> <li>• Employment Type</li> <li>• &lt;Current Employer&gt; this flag appears only if Yes option is selected.</li> <li>• Employer Name</li> <li>• Working Dates</li> </ul> Click the <b>Edit</b> to edit the added ID details.<br>Click the <b>View</b> to view the added ID details.<br><br>Click  to delete the added ID details.  |

**Advanced Search**

You can perform an advanced search for the party by providing additional information.

You can perform search on below party types:

For Individual

- First Name
- Middle Name
- Last Name
- Date of Birth
- Unique ID or National ID or SSN ID
- Mobile Number
- Email

For Non- Individual

- Party ID
- Business or Organization Name
- Registration Number
- Registration Date
- Email
- Customer Category

**To search for a party using the advanced search:**

- Click the **Advanced Search**. The Search Party window appears based on the selected party type. Below screenshot refers the

**Figure 2-3 Advanced Search - Individual**

The screenshot shows a 'Search Party' window with the following search filters:

- First Name
- Middle Name
- Last Name
- Date of Birth
- Unique ID/National ID
- Mobile Number
- Email

Buttons: Fetch, Clear

| Party ID  | CIF       | First Name | Middle Name | Last Name | Email | Mobile Number | Date of Birth | Unique ID      |
|-----------|-----------|------------|-------------|-----------|-------|---------------|---------------|----------------|
| 233331380 |           | Andrew     | Kim         | Martin    |       | 9090909090    | 1990-05-24    | 20231129101121 |
| 233331382 | 006006692 | Andrew     | Kim         | Martin    |       | 9090909090    | 1990-05-24    | 20231129101158 |
| 233341452 |           | Andrew     | Kim         | Martin    |       | 9090909090    | 1990-05-24    | 20231130171169 |
| 233341458 | 006011050 | Grace      | Rose        | Smith     |       | 9090909090    | 1985-05-21    | 20231130171131 |
| 233341460 | 006011051 | Grace      | Rose        | Smith     |       | 9090909090    | 1985-05-21    | 20231130171148 |

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Close

- Click **Fetch** to search all the parties. All the parties in system appears in the table. OR

Enter the specific search criteria in the respective field and click **Fetch**. The search result appears based on the search criteria.

3. Click **Save**. The applicant details tile appears with the captured data.

The tile comprises of below fields:

- <Applicant Role>
  - <KYC Status>
  - <Applicant Photo>
  - <First Name, Middle Name, Last Name>
  - <Title>
  - CIF Number
  - Date of Birth
  - Initiate: This button appears if the **Early KYC** is selected while configuring the product in the **Business Product Configuration** screen.
4. Click **Initiate** to initiate the Know Your Customer (KYC) process of the added applicant. It is mandatory to complete the KYC process successfully to proceed.

## 2.1.1.2 For Small and Medium Business (SMB) Customer Type

The topic describes the process to capture or edit customer information of Small and Medium Business type of customers.

### To capture applicants details

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

The **Applicants - Small and Medium Business (SMB)** screen is displayed.

**Figure 2-4 Applicants – Small and Medium Business (SMB)**

The screenshot displays the Oracle Application Entry interface for a Small and Medium Business (SMB) customer. The main form is titled 'Customer Information' and includes the following sections and fields:

- Customer Information:** Customer Type (Small and Medium Business/S), Add Customer button.
- ANB Industries:** Doing Business As (ANB Industries), Date Of Registration (2010-05-08).
- Existing Customer:**
  - Doing Business As: ANB Industries
  - Registration Number: [Field]
  - Date Of Registration: March 8, 2010
  - Country Of Registration: US
  - SMB Classification: [Select]
  - Customer Category: SMB
  - SMB Registration Number: [Field]
  - Tax Identification Number: 698700
  - Goods And Service Tax ID: [Field]
  - Business License: [Field]
  - Preferred Language: English
  - Preferred Currency: USD
  - Relationship Manager ID: ABHI
  - Upload Logo: [Upload Logo]
- Address:**
  - Communication Address (Preferred):** 18th Express way, Long Street, Ny, ny, US. E-mail: MArY@abc.com, Mobile: +01 786709808, Phone Number: [Field], Fax: [Field], SWIFT BIC: [Field].
  - Permanent Address (Preferred):** 18th Express way, Long Street, Ny, ny, US. E-mail: MArY@abc.com, Mobile: +01 786709808, Phone Number: [Field], Fax: [Field], SWIFT BIC: [Field].

The interface includes a navigation menu on the left with options like Account Details, Stake Holder Details, Mandate Details, Nominee Details, Account Service Preference, Interest Details, and Summary. The top right shows application info, customer 360, remarks, documents, and advice. The bottom of the screen has a page indicator (Page 1 of 1) and buttons for Cancel, Request Clarification, Save & Close, and Next.



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

Table 2-2 Small and Medium Business – Field Description

| Field                            | Description   |
|----------------------------------|---|
| <b>Customer Type</b>             | Displays the customer type based on the product selected.   |
| <b>Doing Business As</b>         | Displays the business name of the SMB customer.   |
| <b>Registration Number</b>       | Displays the registration number of the business.   |
| <b>Date of Registration</b>      | Displays the registration date of the business.   |
| <b>Edit</b>                      | Click <b>Edit</b> to modify the existing customer details and address details.<br>Click <b>Save</b> to save the modified details and click <b>Cancel</b> to cancel the modifications.<br>The <b>Edit</b> appears only for existing customers. |
| <b>Existing Customer</b>         | Select to indicate if customer is existing customer.  |
| <b>CIF Number</b>                | Search and select the CIF number.   |
| <b>Advance Search</b>            | Click this button to perform party using advance parameters.<br>For more information on advance search, refer the <b>Advanced Serach</b> section below.   |
| <b>Doing Business As</b>         | Specify the name of the business.   |
| <b>Registration Number</b>       | Specify the registration number of the business.  |
| <b>Date of Registration</b>      | Select the registration date of the business.   |
| <b>Country of Registration</b>   | Search and select the country code where the business is registered.  |
| <b>SMB Classification</b>        | Select the SMB Classification from the dropdown list.<br>Available options are: <ul style="list-style-type: none"> <li>• <b>Micro</b></li> <li>• <b>Small</b></li> <li>• <b>Medium</b></li> </ul>   |
| <b>Customer Category</b>         | Search and select the customer category.  |
| <b>SMB Registration Number</b>   | Specify the SMB registration number.  |
| <b>Tax Identification Number</b> | Specify the tax identification number of the SMB customer.  |
| <b>Goods and Service Tax ID</b>  | Specify the goods and service tax ID.   |
| <b>Business License</b>          | Specify the business license.   |
| <b>Preferred Language</b>        | Select the preferred language.  |
| <b>Preferred Currency</b>        | Select the preferred currency.  |
| <b>Relationship Manager ID</b>   | Specify the relationship manager ID.  |
| <b>Upload Logo</b>               | Click <b>Upload Logo</b> button to upload the logo for the business.  |



Table 2-2 (Cont.) Small and Medium Business – Field Description

| Field                               | Description  |
|-------------------------------------|--|
| <b>Address</b>                      | <p>This section displays the added address of the applicant. It is mandatory to add communication address of the applicant.</p> <p>Click</p>  <p>to add address details.</p> <p>Click</p>  <p>to perform below actions on the added address details,</p> <ul style="list-style-type: none"> <li>• To view the address details, click <b>View</b>.</li> <li>• To edit the address details, click <b>Edit</b>.</li> <li>• To delete the address details, click <b>Delete</b>.</li> </ul> |
| <b>Address Type</b>                 | <p>Select the address type for the applicant from the drop-down list.</p> <ul style="list-style-type: none"> <li>• <b>Residential Address</b></li> <li>• <b>Communication Address</b></li> </ul>   |
| <b>Location</b>                     | Select and search the location.  |
| <b>Current Address</b>              | Select to indicate if you want to mark entered address as current address type.  |
| <b>Preferred Address</b>            | Select to indicate if you want the selected address type as preferred address type.  |
| <b>Address From</b>                 | Select the date from when you are connected with the given address.  |
| <b>Address To</b>                   | Select the date till when you were connected with the given address.   |
| <b>Address</b>                      | <p>Specify the address to search for the already captured address.</p> <p>Based on the configuration, on entering a few letters, the system fetches the related address that is already captured.</p> <p>Based on the selection, the fields are fetched in the address section.</p>  |
| <b>Address Line 1</b>               | Specify the building name.   |
| <b>Address Line 2</b>               | Specify the street name.   |
| <b>Address Line 3</b>               | Specify the city or town name.   |
| <b>Country</b>                      | Select and search the country code.  |
| <b>State / Country Sub Division</b> | Specify the state or country sub division. This field appears based on the selected country code.  |
| <b>Zip Code / Post Code</b>         | Specify the zip or post code of the address.   |
| <b>Contact Details</b>              | <p>In this section you can provide digital contact details.</p> <p>Click add contact button to add new contact details.</p>  |
| <b>&lt;Communication Mode&gt;</b>   | <p>Select the communication mode from the drop-down list.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• Mobile Phone</li> <li>• Email</li> </ul>  |

**Table 2-2 (Cont.) Small and Medium Business – Field Description**

| Field                | Description  |
|----------------------|--|
| <b>Country</b>       | Select the country along with international subscriber dialing code of the mobile phone from the drop-down list.<br>The drop-down list option consist of countrycode, country name and subscriber dialing code.<br><br>This field appears only if you select the <b>Mobile Phone</b> option as communication mode. |
| <b>Mobile Number</b> | Specify the mobile number.   |
| <b>Preferred</b>     | Select to indicate if the given mobile number is the preferred number.   |
| <b>Action</b>        | You can edit or delete the added mobile details.   |
| <b>Email Id</b>      | Specify the email ID.<br>This field appears only if you select the <b>Email</b> option as communication mode.  |
| <b>Preferred</b>     | Select to indicate if the given email ID is the preferred ID.  |
| <b>Action</b>        | You can edit or delete the added email details.  |

**Advanced Search**

You can perform an advanced search for the party by providing additional information.

You can perform search on below party types:

For Individual

- First Name
- Middle Name
- Last Name
- Date of Birth
- Unique ID or National ID or SSN ID
- Mobile Number
- Email

For Non- Individual

- Party ID
- Business or Organization Name
- Registration Number
- Registration Date
- Email
- Customer Category

**To search for a party using the advanced search:**

3. Click the **Advanced Search**.

The Search Party window appears based on the selected party type.

Figure 2-5 Advanced Search - Individual

**Search Party**

| Party ID  | CIF       | First Name | Middle Name | Last Name | Email | Mobile Number | Date of Birth | Unique ID      |
|-----------|-----------|------------|-------------|-----------|-------|---------------|---------------|----------------|
| 233331380 |           | Andrew     | Kim         | Martin    |       | 9090909090    | 1990-05-24    | 20231129101121 |
| 233331382 | 006006692 | Andrew     | Kim         | Martin    |       | 9090909090    | 1990-05-24    | 20231129101158 |
| 233341452 |           | Andrew     | Kim         | Martin    |       | 9090909090    | 1990-05-24    | 20231130171169 |
| 233341458 | 006011050 | Grace      | Rose        | Smith     |       | 9090909090    | 1985-05-21    | 20231130171131 |
| 233341460 | 006011051 | Grace      | Rose        | Smith     |       | 9090909090    | 1985-05-21    | 20231130171148 |

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- Click **Fetch** to search all the parties. All the parties in system appears in the table.

OR

Enter the specific search criteria in the respective field and click **Fetch**. The search result appears based on the search criteria.

- 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 set in the **Origination Preference** screen, the customer dedupe service is enabled.

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

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

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

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

Figure 2-6 De-dupe Results

De-Dupe Results

Following matching records are found, Please verify

▼ Vikash Kumar

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

OK Ignore

▼ Sanjeet Singh

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

OK Ignore

Cancel Submit

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

Table 2-3 De-Dupe Results – Field Description

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

## 2.1.2 Account Details

This topic provides the systematic instructions to capture the account related information for the application.

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

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

The **Account Details** screen displays.

Figure 2-7 Account Details

- Specify the fields on **Account Details** screen.

**Note:**

The fields, which mentioned as Required, are mandatory.

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

Table 2-4 Account Details

| Abbreviation                       | Description   |
|------------------------------------|---|
| <b>Account Type</b>                | Displays the account type based on the product selected in the product catalogue.   |
| <b>Business Product Name</b>       | Displays the business product name based on the product selected in the product catalogue.  |
| <b>&lt;Product Image&gt;</b>       | Displays the business product image.  |
| <b>&lt;Product Description&gt;</b> | Displays a short description of the business product.   |
| <b>Account Branch</b>              | By default, displays the logged-in user's home branch. System allows to select the branch from the branch list of values.   |
| <b>Deposit Type</b>                | Select the deposit type from the drop-down list.<br>The available options are: <ul style="list-style-type: none"> <li>Simple Term Deposit</li> <li>Reinvestment Term Deposit</li> </ul> |
| <b>Term Deposit Amount</b>         | Select the currency and the specify term amount. Select the currency from the drop-down list.   |

Table 2-4 (Cont.) Account Details

| Abbreviation                    | Description   |
|---------------------------------|---|
| <b>Term Deposit Tenure</b>      | Specify the term deposit tenure in year, months and days. Based on the Host Product mapped in the Business Product Configuration screen, the user is allowed to select to tenure configured in the respective host product.<br><br>For example, If the mapped Host Product is Oracle Banking Accounts then the user can select the Term Deposit Tenure from the drop-down list. |
| <b>Compute</b>                  | Click <b>Compute</b> to compute the value based on the above entered details. Following fields are appears with the computed details: <ul style="list-style-type: none"> <li>• <b>Interest Rate</b></li> <li>• <b>Interest Amount</b></li> <li>• <b>Maturity Amount</b></li> </ul>  |
| <b>Interest Rate</b>            | Display the interest rate which is applicable on term deposit amount.   |
| <b>Interest Amount</b>          | Displays the interest amount which is calculated based on the interest rate and term deposit amount.  |
| <b>Maturity Amount</b>          | Displays the maturity amount which is disbursed by the end of term. This amount is total of <b>Term Deposit Amount</b> and <b>Interest Amount</b> . If the <b>Deposit Type</b> is <b>Simple Term Deposit</b> then the maturity amount is same as principal amount.  |
| <b>Fund the Account</b>         | Select to opt the initial funding for the account opening.  |
| <b>Fund By</b>                  | Select the fund by options from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Cash</b></li> <li>• <b>Account Transfer</b></li> <li>• <b>Other Bank Cheque</b></li> <li>• <b>GL Account</b></li> </ul>  |
| <b>Transaction Reference No</b> | Specify the transaction reference number. This field is applicable only if the <b>Account Transfer</b> option is selected from the <b>Fund By</b> drop-down list.   |
| <b>Term Deposit Amount</b>      | Displays the term deposit amount updated earlier.   |
| <b>Value Date</b>               | Select the Current Business date.   |
| <b>Account Number</b>           | Select the account number from the Account Search popup. This field is applicable only if the <b>Account Transfer</b> option is selected from the <b>Fund By</b> drop-down list.<br><br>In Account Search popup, the user can view only the accounts of the existing customers who are part of the application.   |
| <b>Account Name</b>             | Displays the account name for the selected account number.  |
| <b>Cheque Number</b>            | Specify the Cheque number. This field is applicable only if the <b>Other Bank Cheque</b> option is selected from the <b>Fund By</b> drop-down list.   |
| <b>Cheque Date</b>              | Select the Cheque date. This field is applicable only if the <b>Other Bank Cheque</b> option is selected from the <b>Fund By</b> drop-down list.  |
| <b>Bank Name</b>                | Specify the Bank name. This field is applicable only if the <b>Other Bank Cheque</b> option is selected from the <b>Fund By</b> drop-down list.   |

Table 2-4 (Cont.) Account Details

| Abbreviation                | Description  |
|-----------------------------|--|
| <b>Branch Name</b>          | Specify the Branch name.<br>This field is applicable only if the <b>Other Bank Cheque</b> option is selected from the <b>Fund By</b> drop-down list.   |
| <b>GL Code</b>              | Specify or the general ledger code where the funding amount is to be debited.<br>This field is applicable only if the <b>GL Account</b> option is selected from the <b>Fund By</b> drop-down list.   |
| <b>GL Description</b>       | Displays the description of selected GL Account.<br>This field is applicable only if the <b>GL Account</b> option is selected from the <b>Fund By</b> drop-down list.  |
| <b>Maturity Instruction</b> | Select the maturity type from the drop-down list. Available options are:<br>Available options for Simple Term Deposit are: <ul style="list-style-type: none"> <li>• <b>Renew Principal Only</b></li> <li>• <b>Close On Maturity</b></li> </ul> Available options for Reinvestment Term Deposit are: <ul style="list-style-type: none"> <li>• <b>Renew Principal and Interest</b></li> <li>• <b>Renew Principal Only</b></li> <li>• <b>Close On Maturity</b></li> </ul> |
| <b>Maturity Payout Mode</b> | Select the maturity payout mode from the drop-down list.<br>The available options are: <ul style="list-style-type: none"> <li>• Transfer to Account</li> <li>• GL Account</li> <li>• Demand Draft</li> </ul> This field appears only if the <b>Close On Maturity</b> option is selected in the <b>Maturity Instruction</b> field.<br>The options in this drop-down list appears based on the <b>Business Product Configuration</b> screen.                             |
| <b>Interest Payout</b>      | Select the interest payout from the drop-down list.<br>This field is not applicable if the <b>Close On Maturity</b> option is selected from the <b>Maturity Instruction</b> drop-down list.  |
| <b>Interest Payout Mode</b> | Select the interest payout mode from the drop-down list.<br>The available options are: <ul style="list-style-type: none"> <li>• Transfer to Account</li> <li>• GL Account</li> <li>• External Account</li> <li>• Demand Draft</li> </ul> The options in this drop-down list appears based on the mapped <b>Host Product</b> in the <b>Business Product Configuration</b> screen.   |
| <b>Account Number</b>       | Click Search icon and select the Account Number.<br>This field appears only if the <b>Interest Payout Mode</b> is selected as <b>Transfer to Account</b> .<br>User can only accounts of the existing customer in the Account Search popup.   |
| <b>BIC Code</b>             | Click Search icon and select the BIC Code from the list.<br>This field appears only if the <b>Interest Payout Mode</b> is selected as <b>External Account</b> .  |
| <b>Bank</b>                 | Displays the bank code and name based for the selected BIC Code.   |

Table 2-4 (Cont.) Account Details

| Abbreviation                              | Description   |
|---|---|
| <b>Branch</b>                             | Displays the branch code and name based for the selected BIC Code.  |
| <b>Account Holder Name</b>                | Specify the Account Holder name.<br>This field appears only if the <b>Interest Payout Mode</b> is selected as <b>External Account</b> .     |
| <b>External Account Number</b>            | Specify the external account number.<br>This field appears only if the <b>Interest Payout Mode</b> is selected as <b>External Account</b> . |
| <b>External Account Transfer Maturity</b> | This section displays the external account transfer maturity details.   |
| <b>BIC Code</b>                           | Click Search icon and select the BIC Code from the list.  |
| <b>Bank</b>                               | Displays the bank code and name based for the selected BIC Code.  |
| <b>Branch</b>                             | Displays the branch code and name based for the selected BIC Code.  |
| <b>Account Holder Name</b>                | Specify the Account Holder name.  |
| <b>External Account Number</b>            | Specify the external account number to which the maturity amount has to be transferred.   |

 **Note:**

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

Table 2-5 Fund By

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

- 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.

## 2.1.3 Stake Holder Details

This topic provides the systematic instructions to capture the stake holder details related information for the application.

The **Stake Holder Details** data segment allows to capture the Stake holder details for the business.





**Note:**

This data segment is applicable only if the **Customer Type** is selected as **Small and Medium Business (SMB)**.

The user can perform actions on added stake holder details based on the following scenarios:

- If the added stakeholder is existing customer or non customer with CIF then user can **View** or **Delete** the added stakeholder details.
- If the added stakeholder is non customer without CIF then user can **Edit**, **View** or **Delete** the added stakeholder details.

**To add stakeholder details:**

1. Click **Next** in **Account Details** screen to proceed with the 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 displays.




**Figure 2-8 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 2-6 Stakeholder - Field Description**

| Field                    | Description  |
|--------------------------|--|
| <b>Stake Holder Type</b> | Select the Stakeholder type from the dropdown list.<br>Available options are <ul style="list-style-type: none"> <li>• <b>Owners</b></li> <li>• <b>Authorized Signatories</b></li> <li>• <b>Guarantors</b></li> <li>• <b>Suppliers</b></li> </ul> |
| <b>Existing Customer</b> | Select the toggle to indicate if the customer is an existing customer or not.  |

**Table 2-6 (Cont.) Stakeholder - Field Description**

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

**Table 2-6 (Cont.) Stakeholder - Field Description**

| Field                                     | Description   |
|---|---|
| <b>Guarantors</b>                         | Click<br><br><br>to add guarantor details.   |
| <b>Line of Business</b>                   | Select the line of business for the guarantor/supplier.<br>Available options are: <ul style="list-style-type: none"> <li>• <b>Facility</b></li> <li>• <b>Supply Chain Finance</b></li> <li>• <b>Trade</b></li> <li>• <b>Lending</b></li> <li>• <b>Cash Management</b></li> <li>• <b>Liquidity Management</b></li> <li>• <b>Virtual Account Management</b></li> <li>• <b>Accounts</b></li> </ul> |
| <b>Scope</b>                              | Specify the scope of the guarantor in the business.   |
| <b>Guarantee Start date - Expiry date</b> | Select the guarantee start and expiry date.   |
| <b>Guarantee amount</b>                   | Specify the guarantee amount for the business.  |
| <b>Description</b>                        | Specify the description for the guarantor.  |
| <b>Suppliers</b>                          | Click<br><br><br>to add supplier's details.  |
| <b>Line of Business</b>                   | Select the line of business for the guarantor/supplier.<br>Available options are: <ul style="list-style-type: none"> <li>• <b>Facility</b></li> <li>• <b>Supply Chain Finance</b></li> <li>• <b>Trade</b></li> <li>• <b>Lending</b></li> <li>• <b>Cash Management</b></li> <li>• <b>Liquidity Management</b></li> <li>• <b>Virtual Account Management</b></li> <li>• <b>Accounts</b></li> </ul> |
| <b>Item Name</b>                          | Specify the item name of the supplier.  |
| <b>Quantity</b>                           | Specify the quantity of the item.   |
| <b>Supply Frequency</b>                   | Specify the supply frequency.   |
| <b>Start Date – End Date</b>              | Select the start and end date for the supplier.   |

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

The **Customer Onboarding** screen is displayed.

**Figure 2-9 Customer Onboarding**

5. Select the appropriate option from the Customer Category list.
  - a. If you select **Individual** option to onboard individual type of customer, refer field description table and procedure from **3.1.1.1 For Individual Customer Type of Customer Information** data segment.
  - b. If you select **Small and Medium Business** option to onboard small and medium business type of customer, refer field description table and procedure from **3.1.1.2 For Small and Medium Business Customer Type of Customer Information** data segment.
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.

## 2.1.4 Mandate Details

This topic provides the systematic instructions to capture the mandate details related information for the application.

The **Mandate Details** data segment displays the account service preferences details.

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

The **Mandate Details** screen displays.

**Figure 2-10 Mandate Details**

2. Specify the fields on **Mandate Details** screen. For more information on fields, refer to the field description table.

**Table 2-7 Mandate Details - Field Description**

| Field                       | Description   |
|-----------------------------|---|
| <b>Number of Applicants</b> | Select the number of applicants.<br>The options appears based configurations. |
| <b>Registered</b>           | Select to make it register.   |
| <b>Applicant Name</b>       | Displays the applicant name.  |
| <b>Collateral Share</b>     | Select the collateral share from the drop-down list.                          |
| <b>Repayment Share</b>      | Select the repayment share from the drop-down list.                           |

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

## 2.1.5 Nominee Details

This topic provides the systematic instructions to capture the nominee details related information for the application.

The Nominee Details is a non-mandatory data segment. If required, It allows capturing multiple nominees for the account. Nominee can be a minor, in that case, it is mandatory to provide details of the guardian. For SMB Customer, Nominee Details are allowed only for Proprietary type of Business Accounts.

### 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 displays.

Figure 2-11 Nominee Details

- Specify the fields on **Nominee Details** screen.

Table 2-8 Details - Field Description



| Field                    | Description   |
|--------------------------|---|
| <b>Title</b>             | Select the title of the applicant.  |
| <b>First Name</b>        | Specify the first name of the applicant.  |
| <b>Middle Name</b>       | Specify the middle name of the applicant.   |
| <b>Last Name</b>         | Specify the last name of the applicant.   |
| <b>Relationship Type</b> | Select the relationship type of the nominee with the applicant.   |
| <b>Date of Birth</b>     | Select the applicant's date of birth.   |
| <b>Minor</b>             | Select to indicate if nominee is minor.   |
| <b>Add Guardian</b>      | <b>Click the Add Guardian link to add the guardian details.</b><br>The link appears if the <b>Minor</b> field is enabled.<br>This field is conditional mandatory.   |
| <b>Percentage</b>        | Specify the percentage to be considered for distribution of the account balance in case of uneventful death of the applicant.   |
| <b>Address</b>           | This section displays the added address of the applicant. It is mandatory to add communication address of the applicant.<br><br>Click  to add address details.<br><br>Click  to perform below actions on the added address details, <ul style="list-style-type: none"> <li>To view the address details, click <b>View</b>.</li> <li>To edit the address details, click <b>Edit</b>.</li> <li>To delete the address details, click <b>Delete</b>.</li> </ul> |
| <b>Address Type</b>      | Select the address type for the applicant from the drop-down list. <ul style="list-style-type: none"> <li><b>Residential Address</b></li> <li><b>Communication Address</b></li> </ul>   |
| <b>Location</b>          | Select and search the location.   |
| <b>Current Address</b>   | Select to indicate if you want to mark entered address as current address type.   |

Table 2-8 (Cont.) Details - Field Description

| Field                               | Description  |
|-------------------------------------|--|
| <b>Preferred Address</b>            | Select to indicate if you want the selected address type as preferred address type.  |
| <b>Address From</b>                 | Select the date from when you are connected with the given address.  |
| <b>Address To</b>                   | Select the date till when you were connected with the given address.   |
| <b>Address</b>                      | Specify the address to search for the already captured address.<br>Based on the configuration, on entering a few letters, the system fetches the related address that is already captured.<br>Based on the selection, the fields are fetched in the address section.   |
| <b>Address Line 1</b>               | Specify the building name.   |
| <b>Address Line 2</b>               | Specify the street name.   |
| <b>Address Line 3</b>               | Specify the city or town name.   |
| <b>Country</b>                      | Select and search the country code.  |
| <b>State / Country Sub Division</b> | Specify the state or country sub division. This field appears based on the selected country code.  |
| <b>Zip Code / Post Code</b>         | Specify the zip or post code of the address.   |
| <b>Addition Info</b>                | In this section you can provide addition information.  |
| <b>Sub Department</b>               | Specify the sub department.  |
| <b>Department</b>                   | Specify the department.  |
| <b>Building Number</b>              | Specify the building number.   |
| <b>Post Box</b>                     | Specify the post box code.   |
| <b>District Name</b>                | Specify the district name.   |
| <b>Floor</b>                        | Specify the floor number.  |
| <b>Room</b>                         | Specify the room number.   |
| <b>Locality</b>                     | Specify the locality.  |
| <b>Landmark</b>                     | Specify the landmark.  |
| <b>Contact Name / Narrative</b>     | Specify the name of the contact person.  |
| <b>Contact Details</b>              | In this section you can provide digital contact details.   |
| <b>&lt;Communication Mode&gt;</b>   | Select the communication mode from the drop-down list.<br>The available options are: <ul style="list-style-type: none"> <li>• Mobile Phone</li> <li>• Email</li> </ul>   |
| <b>Country</b>                      | Select the country along with international subscriber dialing code of the mobile phone from the drop-down list.<br>The drop-down list option consist of countrycode, country name and subscriber dialing code.<br>This field appears only if you select the <b>Mobile Phone</b> option as communication mode. |
| <b>Mobile Number</b>                | Specify the mobile number.   |
| <b>Preferred</b>                    | Select to indicate if the given mobile number is the preferred number.   |
| <b>Action</b>                       | You can edit or delete the added mobile details.   |
| <b>Email Id</b>                     | Specify the email ID.<br>This field appears only if you select the <b>Email</b> option as communication mode.  |
| <b>Preferred</b>                    | Select to indicate if the given email ID is the preferred ID.  |
| <b>Action</b>                       | You can edit or delete the added email details.  |
| <b>Add Nominee</b>                  | Click to add additional nominee for the account.   |

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.

### Guardian Details

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

#### To add guardian details:

4. Click **Add Guardian Details** on Nominee Details screen.

The **Guardian Details** screen is displayed

**Figure 2-12 Guardian Details**

| Communication Mode | Country | Mobile Number | Preferred                           | Actions |
|--------------------|---------|---------------|-------------------------------------|---------|
| Mobile Phone       | US (+1) | 566778999     | <input checked="" type="checkbox"/> |         |

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

## 2.1.6 Interest Details

This topic provides the systematic instruction to view the details captured for the Interest Details

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

The user can update the further fields for supplementing the customer related information.

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

The **Interest Details** screen displays.



Figure 2-13 Interest Details

- Specify the fields on **Interest Details** screen.

 **Note:**

The fields, which mentioned as Required, are mandatory.

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

Table 2-9 Interest Details - Field Description

| Field                   | Description  |
|-------------------------|--|
| <b>Interest Rate</b>    | Displays the interest rate.<br>Interest Rate is fetched from host back end product to which this account is mapped through the Business Product configuration. |
| <b>Margin In %</b>      | Specify the margin in percentage.<br>This field is editable if the <b>Margin Allowed</b> toggle is <b>ON</b> at the product level.                             |
| <b>Effective Rate %</b> | Displays the effective rate calculated based on the <b>Interest Rate</b> and the specified <b>Margin</b> .   |
| <b>APY</b>              | Displays the annual percentage yield value for applicable interest.  |

- 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.

## 2.1.7 Terms and Conditions

This topic describes the terms and conditions that are mandatory to accept for to proceed with account opening process.

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.

This data segment comprises of below sections:


- **Term and Conditions for all products** - In this section the term and conditions which are applicable for all the products appears in the questionnaire format.
- **Term and Conditions for <Selected Product>** - In this section the term and conditions which are applicable for all the selected product appears in the questionnaire format.

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 2-14 Term and Conditions**

2. Click  to view the term and conditions.
3. Select the toggle button to accept the term and conditions.
4. In the **Consents to receive Marketing Promotional and Sales** section, enter the channel and details.
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.

## 2.1.8 Summary

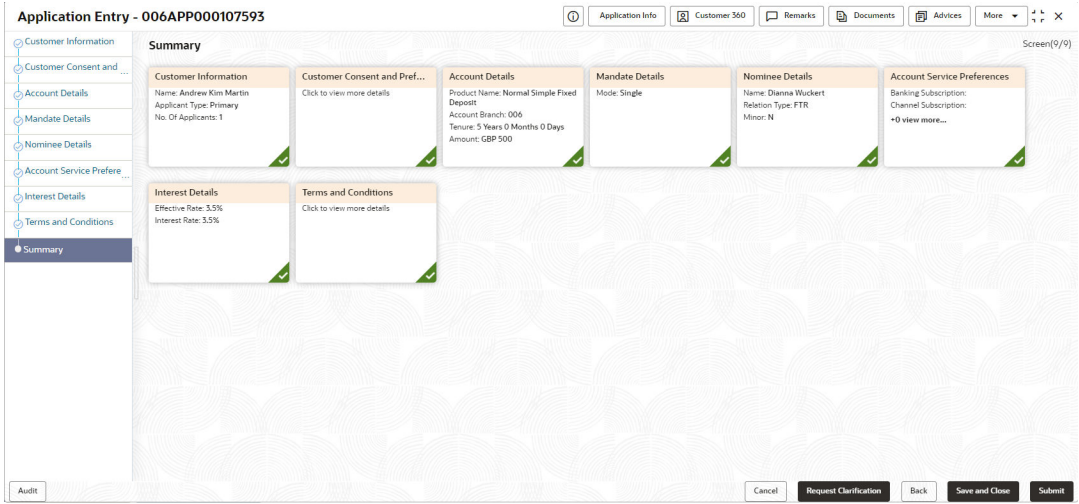
This topic provides the systematic instruction to view the tiles for all the data segments in the Application Entry Process.

The **Summary** data segment displays the account service preferences details.


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

The **Summary** screen displays.

Figure 2-15 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.

 **Note:**  
The fields, which mentioned as Required, are mandatory.

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

Table 2-10 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.<br>This data segment displays only if the <b>Customer Type</b> is selected as <b>Small and Medium Business (SMB)</b> . |
| Nominee Details            | Displays the nominee details.   |
| Account Service Preference | Displays the account service preference details.  |
| Mandate Details            | Displays the mandate details.   |

2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage can be validated or verified.
3. In the **Override** screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. In case of override, click **Accept Overrides & Proceed** to proceed.

OR

Click **Proceed**. The Checklist screen appears.

4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed. The **Outcome** screen appears.
5. Select the checkbox to accept the checklist.
6. Click **Save & Proceed**. The **Outcome** screen is displayed.
7. 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 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.
8. Enter the remarks in Remarks.
9. Click **Submit** to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
10. Click **Close** to close the window.

OR

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

#### **Application De-Dupe:**

Based on the configuration available at the Bank level / 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.

#### **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.

## 2.2 Account Funding Stage

This topic provides the detailed information about the account funding stage data segments.

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 Application Entry stage.

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

- [Initial Funding Details](#)  
This topic provides the systematic instruction to view the details captured for the Initial Funding Details in the Account Funding stage.
- [Summary](#)  
This topic provides the systematic instruction to view the tiles for all the data segments in the account funding stage.

### 2.2.1 Initial Funding Details

This topic provides the systematic instruction to view the details captured for the Initial Funding Details in the Account Funding stage.

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. The **Automatic** option is supported only for the **Initial Funding with Cash Mode**. The Manual process is supported for **Transfer by Account**, **Other Bank Cheque**, and **Cash Mode** of initial funding.

 **Note:**

For more details on the Modes and the Manual/Automatic Process configuration, 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 2-16 Initial Funding Details**

2. Specify the fields on **Initial Funding Details** screen.

 **Note:**


The fields, which mentioned as Required, are mandatory.

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

**Table 2-11 Initial Funding Details - Field Description**

| Field                   | Description   |
|-------------------------|---|
| <b>Fund the Account</b> | Displays the Fund the Account selected in the <b>Account Details</b> data segment in <b>Application Entry</b> stage.  |
| <b>Fund By</b>          | Displays the Fund by option selected in the <b>Account Details</b> data segment in <b>Application Entry</b> stage.  |
| <b>Amount</b>           | Displays the amount of the initial funding updated in the <b>Account Details</b> data segment in <b>Application Entry</b> stage.  |
| <b>Value Date</b>       | Displays the value date of the initial funding updated in the <b>Account Details</b> data segment in <b>Application Entry</b> stage.  |
| <b>Account Number</b>   | Displays the account number.<br>This field displays only if <b>Account Transfer</b> is selected as the funding by mode.   |
| <b>Account Name</b>     | Displays the account name.<br>This field displays only if <b>Account Transfer</b> is selected as the funding by mode.   |
| <b>Cheque Number</b>    | Displays the cheque number.<br>This field displays only if <b>Account Transfer</b> or <b>Other Bank Cheque</b> is selected as the funding by mode. For <b>Account Transfer</b> , the cheque number is displayed only if captured during the funding details capture in <b>Account Details</b> data segment. |

**Table 2-11 (Cont.) Initial Funding Details - Field Description**

| Field                               | Description   |
|-------------------------------------|---|
| <b>Cheque Date</b>                  | Displays the cheque date.<br>This field displays only if <b>Account Transfer</b> or <b>Other Bank Cheque</b> is selected as the funding by mode. For <b>Account Transfer</b> , the cheque number is displayed only if captured during the funding details capture in <b>Account Details</b> data segment.   |
| <b>Bank Name</b>                    | Displays the bank name.<br>This field displays for <b>Other Bank Cheque</b> funding mode.   |
| <b>Branch Name</b>                  | Displays the branch name.<br>This field displays for <b>Other Bank Cheque</b> funding mode.   |
| <b>GL Account Number</b>            | Displays the GL account number for the initial funding transaction that was triggered off in the <b>Application Entry</b> stage for the Teller module.  |
| <b>GL Account Description</b>       | Displays the GL account description for the initial funding transaction that was triggered off in the <b>Application Entry</b> stage for the Teller module.   |
| <b>Transaction Reference Number</b> | Specify the transaction reference number through which the transaction has been posted for initial funding in the Teller Application.<br>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 <b>Application Entry</b> stage for the Teller module.  |
| <b>Teller Transaction Status</b>    | Select the transaction status as <b>Completed</b> for the transaction posted for initial funding in the Teller Application.<br>For Automated processing of the Cash funding mode, system displays the status of the teller transaction.<br><br><div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> <b>Note:</b><br/>The status of the teller transaction should be 'Success' for the submission of the Account Funding stage.</p> </div> |

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.

## 2.2.2 Summary

This topic provides the systematic instruction to view the tiles for all the data segments in the account funding stage.

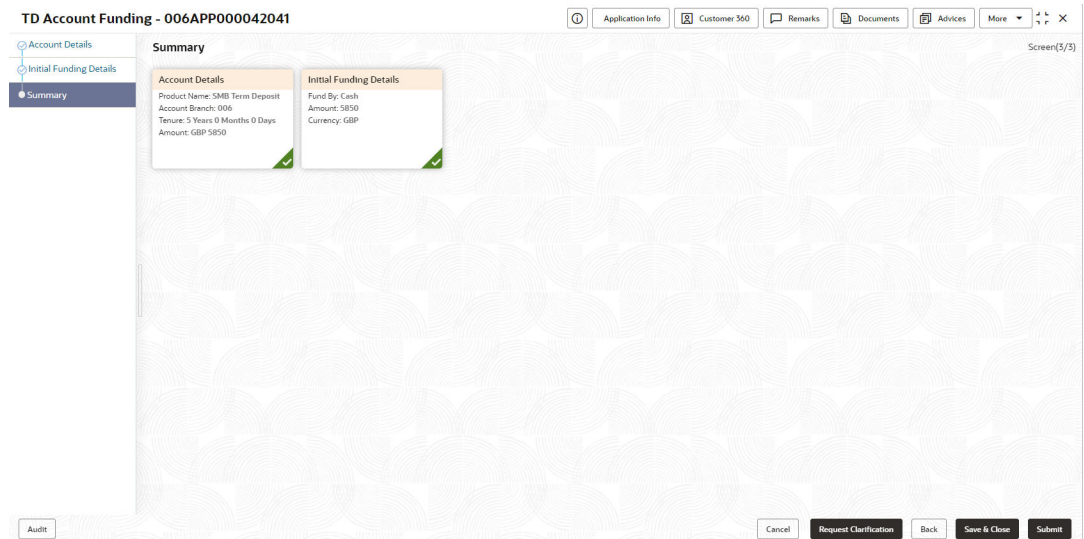
The Summary displays the tiles for all the data segments in the Account Funding stage. The tiles display the important details captured in the specified data segment.

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

The **Summary** screen displays.



**Figure 2-17 Summary**



Each of these summary tiles are clickable and the user will have the option to view all the details captured under the given data segment.

 **Note:**

The fields, which mentioned as Required, are mandatory.

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

**Table 2-12 Summary - Field Description**

| Data Segment                   | Description                           |
|--------------------------------|---------------------------------------|
| <b>Account Details</b>         | Displays the account details.         |
| <b>Initial Funding Details</b> | 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.
3. In the **Override** screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. In case of override, click **Accept Overrides & Proceed** to proceed.

OR

Click **Proceed**. The Checklist screen appears.

4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed. The **Outcome** screen appears.
5. Select the checkbox to accept the checklist.
6. Click **Save & Proceed**. The **Outcome** screen is displayed.
7. 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 **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.
8. Enter the remarks in Remarks.
  9. Click **Submit** to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
  10. Click **Close** to close the window.

OR

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

## 2.3 Account Approval Stage

This topic provides the detailed information about the account approval stage data segments.

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 in which the user can only view the data:

- **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 Entry 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.

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

- [Account Approval Details](#)  
This topic provides the systematic instruction to view the details captured for the account approval details in the account approval stage.
- [Summary](#)  
This topic provides the systematic instruction to view the tiles for all the data segments in the account approval stage.

## 2.3.1 Account Approval Details

This topic provides the systematic instruction to view the details captured for the account approval details in the account approval stage.

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

1. On acquiring the TD Account Approval stage, the Account Approval Details stage is displayed.

The **Account Approval Details** screen displays.

**Figure 2-18 Approval Details**

2. Specify the fields on **Account Approval Details** screen.

**Note:**

The fields, which mentioned as Required, are mandatory.

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

**Table 2-13 Account Approval Details - Field Description**

| Field                      | Description  |
|----------------------------|--|
| <b>Account Type</b>        | Displays the account type.   |
| <b>Account Branch</b>      | Displays the account branch.   |
| <b>Product Code</b>        | Displays the product code.   |
| <b>Product Name</b>        | Displays the product name.   |
| <b>Account Currency</b>    | Displays the account currency.   |
| <b>User Recommendation</b> | Select the user recommendation from the drop-down list.<br>The available options are: <ul style="list-style-type: none"> <li><b>Recommended for Approval</b></li> <li><b>Recommended for Reject</b></li> </ul> |

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.

## 2.3.2 Summary

This topic provides the systematic instruction to view the tiles for all the data segments in the account approval stage.

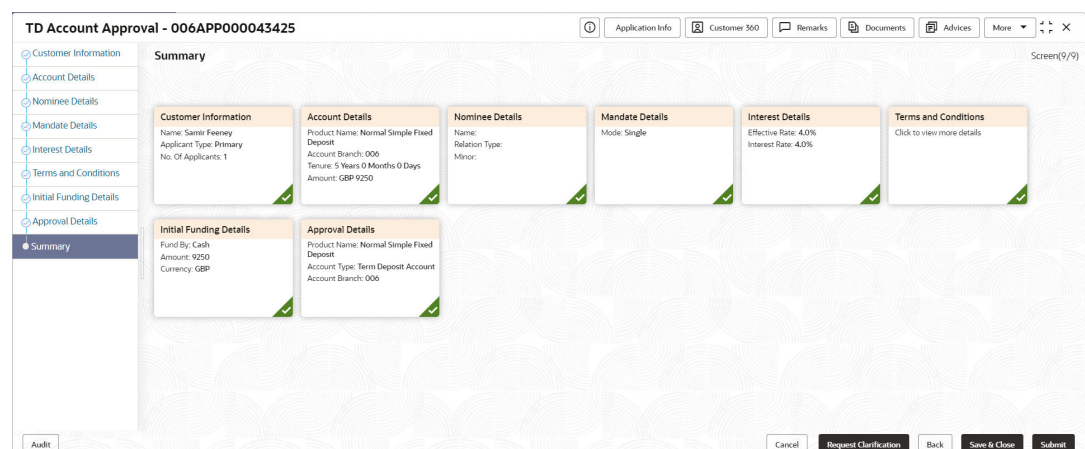
The **Summary** data segment displays the account service preferences details.

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 the next data segment, after successfully capturing the data.

The **Summary** screen displays.

**Figure 2-19 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.

 **Note:**

The fields, which mentioned as Required, are mandatory.

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

**Table 2-14 Summary - Field Description**

| Data Segment                       | Description   |
|------------------------------------|---|
| <b>Customer Information</b>        | Displays the customer information details.  |
| <b>Stake Holder Details</b>        | Displays the stake holder details.<br><br> <b>Note:</b><br><br>This field appears only if the <b>Customer Type</b> is selected as <b>Small and Medium Business (SMB)</b> . |
| <b>Account Service Preferences</b> | Displays the account service preferences details.   |
| <b>Nominee Details</b>             | Displays the nominee details.   |
| <b>Mandate Details</b>             | Displays the mandate details.   |
| <b>Interest Details</b>            | Displays the interest details.  |
| <b>Account Approval Details</b>    | Displays the account approval details.  |
| <b>Initial Funding Details</b>     | Displays the initial funding 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.
3. In the **Override** screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. In case of override, click **Accept Overrides& Proceed** to proceed.

OR

Click **Proceed**. The Checklist screen appears.

4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed. The **Outcome** screen appears.
5. Select the checkbox to accept the checklist.
6. Click **Save & Proceed**.The **Outcome** screen is displayed.
7. 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 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.
8. Enter the remarks in Remarks.
  9. Click **Submit** to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number. The welcome letter is generated.
  10. Click **Close** to close the window.

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.

## 2.4 Global Actions

This topic provides the detailed on the actions that can be performed in all stages.

This section appears are the top of the right pane and is applicable for all the account opening stage. You can add, edit, view or delete the information from the respective section.

Below are the list of global actions:

- [Icon](#)  
You view the application number along with its product name.
- [Customer 360](#)  
You can view the customer details such as Name, CIF number and indication whether it is an existing customer.
- [Application Information](#)  
You can view the application information in this section.
- [Remarks](#)  
You can view the remarks.
- [Documents](#)  
You can upload and view the documents that are uploaded.>
- [Advices](#)  
You can view the advices that are shared with customer. Advices are generated post Application Entry stage is submitted.
- [Condition and Convenants](#)  
You capture conditions and convenants details for the loan applications.
- [Solicitor Details](#)  
You can add the solicitor details using this section.
- [Clarification Details](#)  
You raise the clarifications using this section.

## 2.4.1 Icon

You view the application number along with its product name.

- Click it to view the **Application Number** and the **Business Product** detail.  
The **Icon** screen is displayed.

**Figure 2-20 Icon**



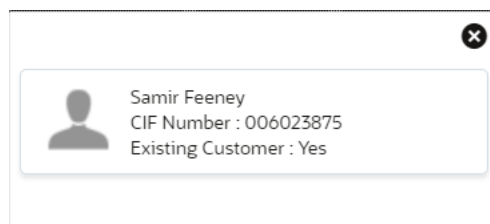
## 2.4.2 Customer 360

You can view the customer details such as Name, CIF number and indication whether it is an existing customer.

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

The **Customer 360** screen is displayed.

**Figure 2-21 Customer 360**



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

## 2.4.3 Application Information

You can view the application information in this section.

1. Click **Application Info** to view the application information.  
The **Application Information** screen is displayed.

**Figure 2-22 Application Information**

### Application Information

|  |  |                |                        |                    |
|--|--|----------------|------------------------|--------------------|
| Application Number<br><b>B01APP000073544</b> | Application Date<br>Fri Nov 30 00:00:00 IST 2018 | Channel<br>RPM | Source by<br>QRU000001 | Priority<br>Medium |
|--|--|----------------|------------------------|--------------------|

Classic Home Loan

● Application Entry
○ Application Enrichment
○ Underwriting

View

User ID Assigned: -

Stage Start Date: 2018-03-29T18:30:00.000+00:00

Time Spent: 0 days 0 hours 0 min

In Progress

Loan Amount: 45000

Total Time Spent: 0 days 0 hours 0 min

View Applicant Details

| Applicant Name       | Role    | CIF       | Email ID  | Contact    |
|----------------------|---------|-----------|-----------|------------|
| MR Andrew Kim Martin | PRIMARY | 235464704 | abc@h.com | 8448030163 |

View Clarification Details

| ID                  | Subject | Raised By | Date | Status | Status updated on |
|---------------------|---------|-----------|------|--------|-------------------|
| No data to display. |         |           |      |        |                   |

Advices

| Advice Name    | Stage       | Mode of Delivery | Recipient | Date                         |   |
|----------------|-------------|------------------|-----------|------------------------------|---|
| CAODOfferIssue | Offer Issue | EMAIL            | abc@h.com | Fri Nov 30 00:00:00 IST 2018 | <span style="font-size: 0.7em;">👁️</span> <span style="font-size: 0.7em;">⬇️</span> |

Close

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 2-15 Application Information – Field Description**

| Field                                 | Description   |
|---------------------------------------|---|
| <b>Application Number</b>             | Displays the application number.  |
| <b>Application Date</b>               | Displays the application date.  |
| <b>Source By</b>                      | Displays the name of the user who has sourced the application.  |
| <b>Channel</b>                        | Displays the channel name.  |
| <b>Priority</b>                       | Displays the priority of the application. <ul style="list-style-type: none"> <li>High</li> <li>Medium</li> <li>Low</li> </ul> |
| <b>&lt;Product Name&gt;</b>           | Displays the product name.  |
| <b>&lt;Account Opening Stages&gt;</b> | Displays the account opening stages in the train stop format along with the status of the respective stage.                   |

Table 2-15 (Cont.) Application Information – Field Description

| Field                                    | Description  |
|--|--|
| <b>User ID Assigned</b>                  | Displays the <b>User ID</b> of the user currently working on the product process.<br><b>NOTE:</b> This is blank, in case the product process task is not acquired by any user.   |
| <b>Time spent</b>                        | Displays the days spent in the current phase/stage.  |
| <b>Stage Start Date</b>                  | Displays the start date of the current stage. It also display time in hours, mins and seconds.   |
| <b>View</b>                              | Click the <b>View</b> button to view the data segment of the respective stage. The overview of the data segments appears in tile. Click on the tile to view futher details of that data segment.   |
| <b>&lt;Status of the Application&gt;</b> | Display the status of the application.   |
| <b>Account Opening Date</b>              | Displays the date on which the account is opened.<br>This field appears once the account opening process is completed.   |
| <b>Account Number</b>                    | Displays the account number.<br>This field appears once the account opening process is completed.  |
| <b>&lt;Relavant Amount&gt;</b>           | Displays the value based on the product.<br>For example, <ul style="list-style-type: none"> <li>• For the loan account opening application, the label of this field appears as <b>Loan Amount</b>.</li> <li>• For the saving account optning application. the lable of this field appears as <b>Initial Funding Amount</b>.</li> </ul>                   |
| <b>View Applicant Details</b>            | In this section you can view the applicant details of all the applicants involved in the application.<br>Below field appears with the respective applicant details: <ul style="list-style-type: none"> <li>• Applicant Name</li> <li>• Role</li> <li>• CIF</li> <li>• Email ID</li> <li>• Contact Number</li> </ul>                                      |
| <b>View Clarification Details</b>        | In this section you can view the clarification history.<br>Below fields appear with the details: <ul style="list-style-type: none"> <li>• ID</li> <li>• Subject</li> <li>• Raised By</li> <li>• Date</li> <li>• Status</li> <li>• Status updated on</li> </ul> <p>On the click of the respective record the user can view the clarification content.</p> |
| <b>Advices</b>                           | In this section you view the advices generated in the process of account opening.<br>Below fields appear with the details: <ul style="list-style-type: none"> <li>• Advice Name</li> <li>• Stage</li> <li>• Mode of Delivery</li> <li>• Recipient</li> <li>• Date</li> </ul> <p>You can View and Download on clicking the respective icons.</p>          |



2. Click **Close** to close window.

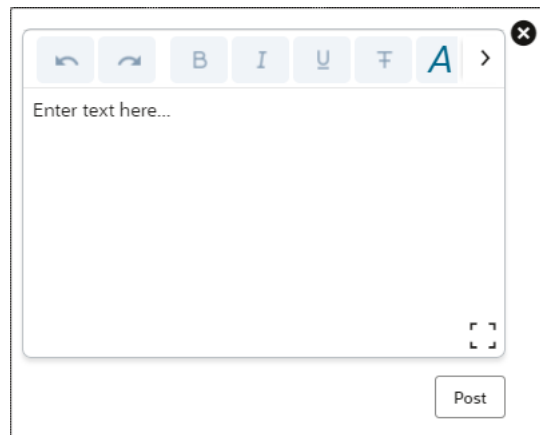
## 2.4.4 Remarks

You can view the 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 2-23** Remarks



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

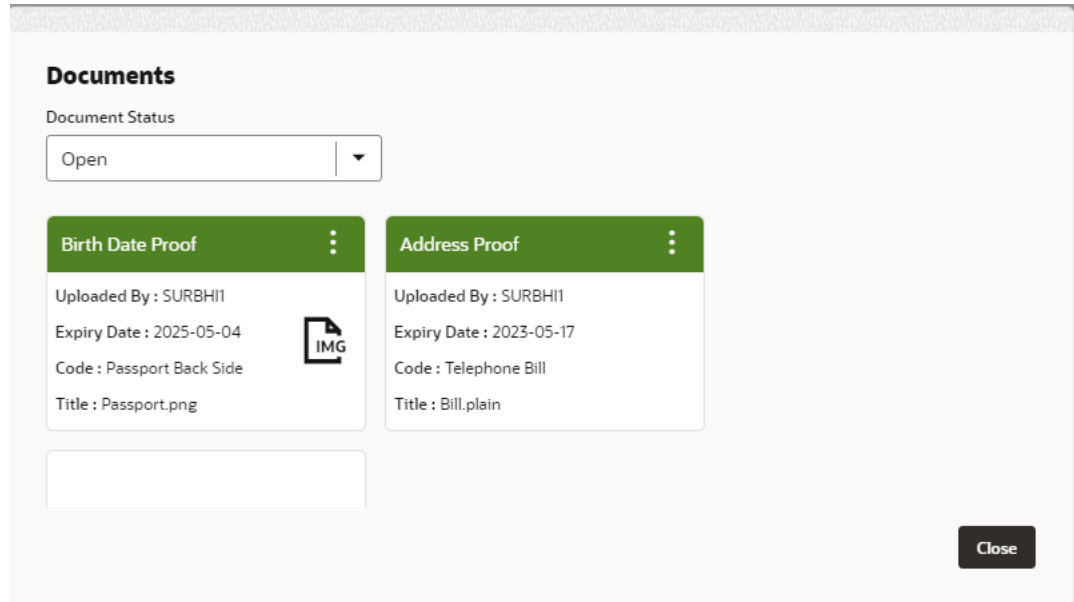
## 2.4.5 Documents

You can upload and view the documents that are uploaded.>

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

The **Documents** screen is displayed.

**Figure 2-24 Documents**



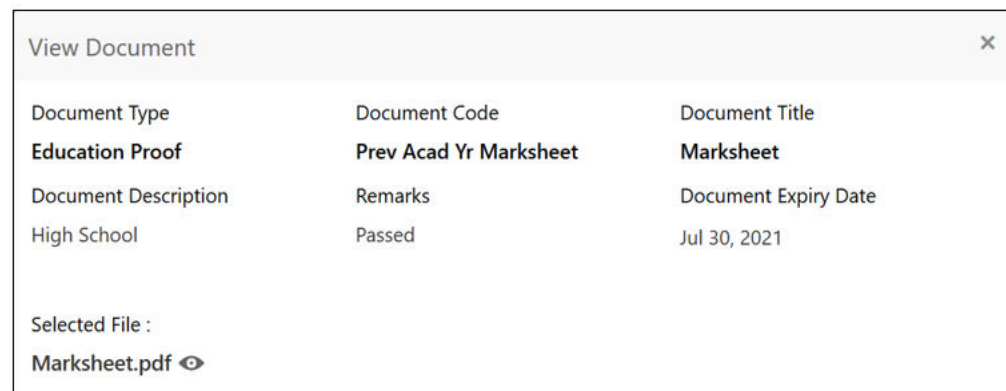
2. Select the document status to filter the document based on the status. The available options are All, Open and Deleted.
3. Click



on the Document tile to view, download and delete the document.

4. Click **View** to view the document.  
The **View Document** is displayed.

**Figure 2-25 View Document**



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

 **Note:**

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

7. Click



to upload the new document to the application.

The **Upload Document** screen is displayed.

**Figure 2-26 Upload Document**

8. Specify the details in the relevant data fields. For more information on fields, refer to the **Upload Document – Field Description**.

**Table 2-16 Upload Document – Field Description**

| Field                       | Description                               |
|-----------------------------|---|
| <b>Document Type</b>        | Select the document type.                 |
| <b>Document Code</b>        | Select the document code.                 |
| <b>Document Title</b>       | Specify the document title.               |
| <b>Document Description</b> | Specify the description for the document. |
| <b>Remarks</b>              | Specify the remarks for the document.     |
| <b>Document Expiry Date</b> | Select the document expiry date.          |

**Table 2-16 (Cont.) Upload Document – Field Description**

| Field                                     | Description   |
|---|---|
| <b>Drop files here or Click to select</b> | Drag and drop the document or Select the document from the machine. |
| <b>Upload</b>                             | Click <b>Upload</b> 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.

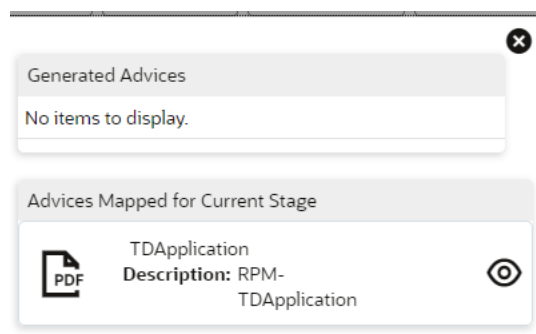
Non-mandatory documents can be deleted in any stage.

## 2.4.6 Advices

You can view the advices that are shared with customer. Advices are generated post Application Entry stage is submitted.

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

The **Advices** screen is displayed.

**Figure 2-27 Advices**

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

## 2.4.7 Condition and Convenants

You capture conditions and convenants details for the loan applications.

In this section you can add, edit and remove the condition and covenant details .

### Conditions

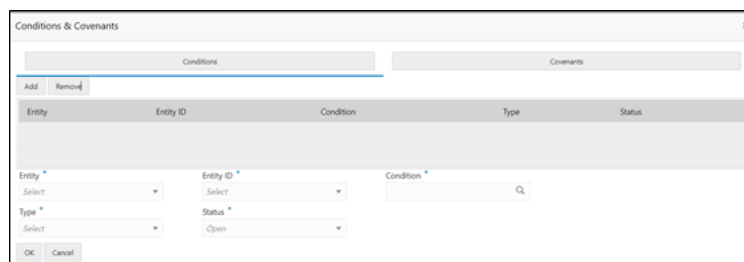
The Conditions are stipulations and constraints recorded in a contract to restrict the usage of funds, in order to ensure proper utilization of funds for the specified purposes and to adhere to a stipulated schedule.

**To add conditions:**

1. From the **More** option, click the **Conditions & Covenants** to add or remove the conditions details.

The **Conditions & Covenants** page appears.

**Figure 2-28 Conditions**



2. Click **Add** to add new conditions.  
**OR**  
Click **Remove** to remove already added conditions.
3. Enter the relevant details.

**Table 2-17 Conditions – Field Description**

| Field            | Description  |
|------------------|--|
| <b>Entity</b>    | Select the entity on which you want to set condition.<br>The available options are <ul style="list-style-type: none"> <li>• <b>Party</b></li> <li>• <b>Collateral</b></li> </ul>   |
| <b>Entity ID</b> | Select the entity ID from the list. The options in the list appears based on the entity selected in the <b>Entity</b> field.   |
| <b>Condition</b> | Specify the conditions for the selected entity.  |
| <b>Type</b>      | Select the type when the conditions must be complied.<br>The available options are <ul style="list-style-type: none"> <li>• <b>Pre Disbursement:</b> If you select this option then the selected conditions have to be complied prior with the account opening and loan disbursement.</li> <li>• <b>Post Disbursement:</b> If you select this option then the selected conditions occur and are supposed to be complied post loan disbursement. This conditions are manually monitored.</li> </ul> |
| <b>Status</b>    | Select the status of the condition.<br>The available options are <ul style="list-style-type: none"> <li>• <b>Open</b></li> <li>• <b>Complied</b></li> </ul>  |

4. Click **OK**. The conditions are saved.

 **Note:**

All the fields appears with the selected options in tabular format. You can edit the details on clicking the added row.

## Convenants

Often there are restrictions on borrowers while extending credit facilities. Sometimes, a borrower promises certain future acts to assure the lender that the conduct of business dealings is fair, healthy and in accordance with the best practices. The purpose of covenant is to assist the lender to ensure the health of loan facilities does not deteriorate suddenly or unexpectedly before maturity.

### To add convenants:

- From the **More** option, click **Conditions & Convenants** to add or remove the convenants details.

The **Conditions & Convenants** page appears.

**Figure 2-29** Covenant

- Click **Add** to add new convenants.

### OR

Click **Remove** to remove already added convenants.

- Enter the relevant details.

**Table 2-18** Application Information – Field Description

| Field             | Description  |
|-------------------|--|
| <b>Entity</b>     | Select the entity on which you want to set convenants.<br>The available options are <ul style="list-style-type: none"> <li>• <b>Party</b></li> <li>• <b>Collateral</b></li> </ul>            |
| <b>Entity ID</b>  | Select the entity ID from the list. The options in the list appears based on the entity selected in the <b>Entity</b> field.   |
| <b>Convenants</b> | Specify the convenants for the selected entity.  |
| <b>Type</b>       | Select the type when the convenants must be complied.<br>The available options are <ul style="list-style-type: none"> <li>• Financial</li> <li>• Reporting</li> <li>• Undertaking</li> </ul> |
| <b>Status</b>     | Select the status of the convenants.<br>The available options are <ul style="list-style-type: none"> <li>• <b>Open</b></li> <li>• <b>Complied</b></li> </ul>                                 |

- Click **OK**. The convenants are saved.

**Note:**

All the fields appears with the selected options in tabular format. You can edit the details on clicking the added row.

## 2.4.8 Solicitor Details

You can add the solicitor details using this section.

A solicitor is a legal practitioner who traditionally deals with most of the legal matters in some jurisdictions. A person must have legally-defined qualifications, which vary from one jurisdiction to another, to be described as a solicitor and enabled to practice there as such.

In this section you can add or remove the solicitor. You can also view the already added solicitor.

### To add solicitor details:

1. From the **More** option, click the **Solicitor** to add or remove or edit the already added solicitor.  
The **Solicitor Details** page appears.

**Figure 2-30 Solicitor**

2. Enter the relevant details.

**Table 2-19 Solicitor – Field Description**

| Field                        | Description   |
|------------------------------|---|
| <b>Title</b>                 | Select the title of the solicitor.                  |
| <b>First Name</b>            | Specify the first name of the solicitor.            |
| <b>Middle Name</b>           | Specify the middle name of the solicitor.           |
| <b>Last Name</b>             | Specify the last name of the solicitor.             |
| <b>Gender</b>                | Select the gender of the solicitor from the list.   |
| <b>Date of Birth</b>         | Select or enter the birth date of the solicitor.    |
| <b>Registration Number</b>   | Specify the registration number of the solicitor.   |
| <b>Communication Address</b> | Capture the communication address of the solicitor. |
| <b>Address Line 1</b>        | Specify the building name.                          |
| <b>Address Line 2</b>        | Specify the street name.                            |
| <b>Address Line 3</b>        | Specify the city or town name.                      |

**Table 2-19 (Cont.) Solicitor – Field Description**

| Field                               | Description                                  |
|-------------------------------------|--|
| <b>State / Country Sub Division</b> | Specify the state or country sub division.   |
| <b>Country</b>                      | Select and search the country code.          |
| <b>Zip Code / Post Code</b>         | Specify the zip or post code of the address. |

3. Click **OK** to save the added solicitor.

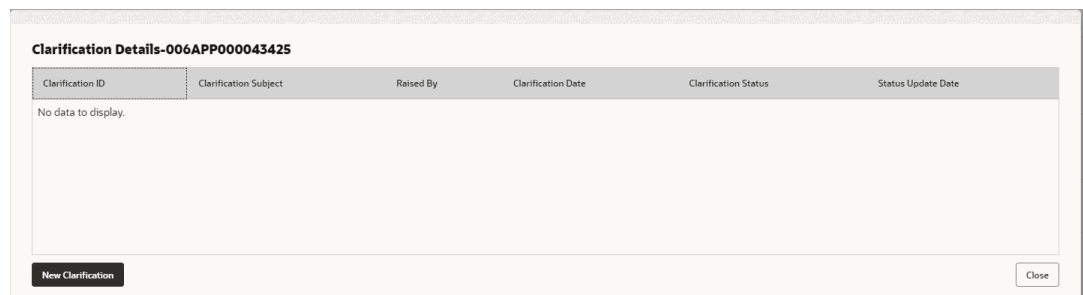
## 2.4.9 Clarification Details

You raise the clarifications using this section.

### To add the clarification details:

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

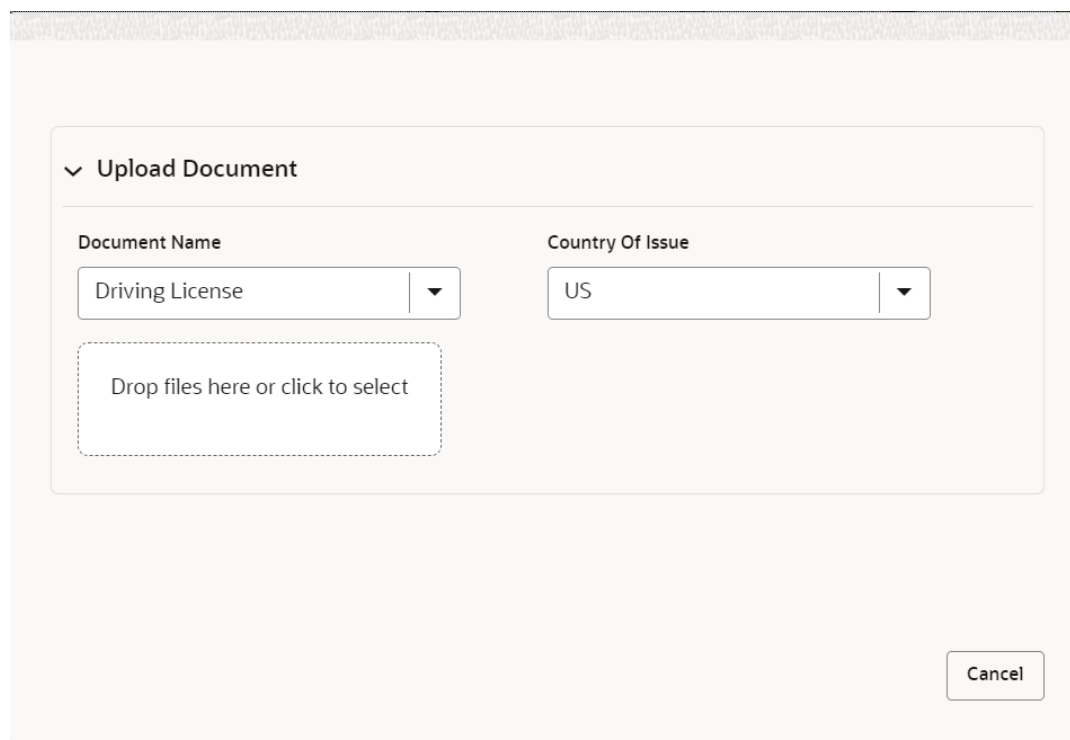
The **New Clarification** screen is displayed.

**Figure 2-31 New Clarification**

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



Figure 2-32 Upload Documents



Upload Document

Document Name: Driving License

Country Of Issue: US

Drop files here or click to select

Cancel

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

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

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

Allowed actions are as following:

- Adding New Conversation
- Withdraw Clarification
- Accept Clarification

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

# 3

## Instant Term Deposit Account Origination Process

This topic provides the information about instant term deposit account origination process.

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



### Note:

Refer to the **Retail Onboarding User Guide** for more details.

Based on whether the Application is 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).



### Note:

For more details, refer to the **Initial Funding Configuration** section in the **Configurations User Guide**.

In the Instant Term Deposit Account Origination Reference Business Process, the stages that are 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, the 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**.
  - If Initial Funding is taken for the Account via the **External Bank Account Transfer** in the self-service channel, the 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 is taken in **Cash** or **Other Bank Cheque**, this stage has to be manually done by the Branch user having access permission for this stage.
- **Account Approval Stage:** The 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, the system expects the application to be approved by a Supervisor. Hence this stage will have to be picked and done by the Supervisor user. Supervisor user can either approve or reject the Application. On submission of this stage by selecting **Approve** outcome, the system submits the Application to the Product Processor for Account Creation.
- **Handoff Retry:** Application moves to this stage and displays in the **Free Task** only if the Term Deposit Account creation is rejected by Product Processor. The user having the required access rights can pick such task and can retry submission to Host after taking required actions on the Failure reason.

# 4

## Error Codes and Messages

This topic contains error codes and messages.

**Table 4-1 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           |
| 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   |

**Table 4-1 (Cont.) Error Codes and Messages**

| <b>Error Code</b> | <b>Messages</b>  |
|-------------------|--|
| 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.  |
| 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   |
| RPM-COM-027       | Please select a valid value for maturity payout mode   |
| RPM-COM-028       | Please provide valid value for fund the account  |

**Table 4-1 (Cont.) Error Codes and Messages**

| <b>Error Code</b> | <b>Messages</b>   |
|-------------------|---|
| RPM-COM-029       | Please provide valid value for value Date                     |
| RPM-CR-001        | Error occured while adding the product to cart                |
| RPM-CR-002        | Error occured while deleting the product from cart            |
| RPM-CR-003        | Error occured while getting the cart details                  |
| RPM-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                            |
| 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                                   |
| RPM-PD-024        | Failed in domain save   |
| RPM-PD-025        | Error occured while releasing the task                        |
| RPM-PD-026        | Application submit/save failed for External System            |
| RPM-PD-027        | Application fetch failed for External System                  |
| RPM-PD-028        | No Business Process maintained for the given Business Product |

**Table 4-1 (Cont.) Error Codes and Messages**

| <b>Error Code</b> | <b>Messages</b>   |
|-------------------|---|
| 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 Datasets \$1 are missing for the reference number \$2                     |
| RPM-PD-034        | Dataset 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                                   |
| RPM-SAV-AST-002   | System recommended decision is 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                                  |
| 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                             |

**Table 4-1 (Cont.) Error Codes and Messages**

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



**Table 4-1 (Cont.) Error Codes and Messages**

| <b>Error Code</b> | <b>Messages</b>  |
|-------------------|--|
| 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                                    |

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