

# Oracle® Banking Origination

## Current Account 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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### 3 Instant Current Account Origination Process

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### 5 Error Codes and Messages

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### 6 Advices

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# Preface

This guide provides step-by-step instructions to open a current account.

- [Purpose](#)  
This topic describes the current account opening process.
- [Audience](#)
- [Documentation Accessibility](#)
- [Diversity and Inclusion](#)
- [Conventions](#)
- [Acronyms and Abbreviations](#)
- [Symbol and Icons](#)
- [Basic Actions](#)
- [Screenshot Disclaimer](#)

## Purpose

This topic describes the current account opening process.

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

## Audience

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

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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.
<code>monospace</code>	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 Acronyms table**

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

## Symbol and Icons

**Table Symbols and Icons - Common**












Symbol/Icon	Function
	Minimize

Table (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	Maximize
	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 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.



Table (Cont.) Basic Actions

Actions	Functions
<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.
<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 the information on the various features of the current account origination process.

### Product Introduction

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

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

It is a Host-Agnostic solution

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

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

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

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

### Current Account Origination Process

The following diagram describes the workflow for Current Account (with Overdraft) Origination process.



- Data Segments
- Customer Information
- Stake Holder Details (SMB Customers only)
- Account Details
- Financial Details
- Mandate Details
- Nominee Details
- Collateral Details
- Guarantor Details

- Data Segments
- Account Limit Details
- Advance Against Uncollected Funds Details
- Temporary Overdraft Limit Details

- Data Segments
- Interest Details
- Charge Details
- Account Services Preferences

- Data Segments
- 1. Initial Funding Details

- Data Segments
- Credit Rating Details
- Valuation Details
- Legal Opinion

- Data Segments
- Qualitative Scorecard Assessment Details

- Data Segments
- Manual Assessment

- Data Segments
- Manual Decision

- Data Segments
- Account Limit Details
- Interest Details
- Charge Details
- Temporary Overdraft Limit Details
- Advance Against Uncollected Funds Details
- Account Services Preferences

- Data Segment
- Pricing Change Approval

- Data Segment
- Assessment Summary
- Collateral Perfection Details
- Approval Details

# 2

## Initiating Current Account Opening Process

This topic describes the information on the defined stages through which the Current Account Application has to flow before it is ready to be sent to the Host for Account Creation.

As detailed in the **Operations User Guide**, the account opening applications of all product 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 current account product origination process is initiated either by a single product origination or multiple product selection, the process orchestrator generates the current account process reference number on submit of application initiation stage. The process orchestrator updates the record in the free task process for the 'Application Entry' stage and is referred to as task from the orchestrator perspective.

**To acquire and edit respective stage:**

1. From **Home** screen, click **Tasks**. Under **Tasks**, click **Free Tasks**. The **Free Tasks** screen is displayed.

**Figure 2-1 Free Tasks**

Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Medium	Retail Loan Originatio...	006VELN010017206	006APPO00045472	Account Approval	18-03-30	006	006023875
Medium	Retail Loan Originatio...	006VELN010017207	006APPO00045473	Account Approval	18-03-30	006	006023875
Medium	Retail Loan Originatio...	006VELN010017203	006APPO00045469	Account Approval	18-03-30	006	006023875
Medium	Retail Loan Originatio...	006VELN010017201	006APPO00045467	Account Approval	18-03-30	006	006023875
Medium	Retail Loan Originatio...	006VELN010017198	006APPO00045464	Account Approval	18-03-30	006	006023875
Medium	Retail Loan Originatio...	006VELN010017194	006APPO00045460	Account Approval	18-03-30	006	006023875
Medium	Retail Loan Originatio...	006VELN010017196	006APPO00045462	Account Approval	18-03-30	006	006023875
Medium	Small and Medium Bu...	006SMBTD10003680	006APPO00045449	Account Funding	18-03-30	006	
Medium	Term Deposit Originat...	006RPMTDA0003641	006APPO00045404	Application Entry	18-03-30	006	

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

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

- [Application Entry Stage](#)  
This topic describes the information on the various data segments to capture the required data in the Application Entry stage.
- [Debit Assessment](#)  
The topic describes the debit assessment process.
- [Overdraft Limit Details Stage](#)  
This topic describes the information on the various data segments to capture the required data for the Overdraft Limit Details stage.

- [Application Enrichment Stage](#)  
This topic describes the information on the various data segments to view and update the required data for the Application Enrichment stage.
- [Account Funding Stage](#)  
This topic describes the information on the various data segments to capture the required data in the Account Funding stage.
- [Underwriting Stage](#)  
This topic describes the information on the various data segments to access the credit rating and capture the required data for the Underwriting stage.
- [Application Assessment](#)  
This topic describes the information on the various data segments to update the required data and assess the application in the Application Assessment stage.
- [Manual Credit Assessment Stage](#)  
This topic describes the information on the various data segments to assess the application manually in the Manual Credit Assessment stage.
- [Manual Credit Decision Stage](#)  
This topic describes the information on the various data segments to review and approve the application manually in the Manual Credit Decision stage.
- [Account Parameter Setup Stage](#)  
This topic describes the information on the various data segments to setup the required account parameters in the Account Parameter Setup stage.
- [Supervisor Application Approval Stage](#)  
This topic describes the information on the various data segments to view and approve the price change in the Supervisor Application Approval stage.
- [Offer Issue Stage](#)  
This topic describes the information on the various data segments to generate the offer in the Offer Issue stage.
- [Offer Accept / Reject Stage](#)  
This topic describes the information on the various data segments to accept / reject the offer in the Offer Accept / Reject stage.
- [Post Offer Amendment Stage](#)  
This topic describes the information on the various data segments to request for amendment of overdraft in the Post Offer Amendment stage.
- [Application Approval Stage](#)  
This topic describes the information on the various data segments to view the captured details and approve the application in the Application Approval stage
- [Manual Retry Stage](#)  
This topic describes the information on the various data segments on the Manual Retry stage.
- [Global Actions](#)  
This topic provides the detailed on the actions that can be performed in all stages.

## 2.1 Application Entry Stage

This topic describes the information on the various data segments to capture the required data in the Application Entry stage.

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

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

**To open Current Account Application Entry task:**

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

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

- [Customer Information](#)  
This topic provides the systematic instructions to capture the customer-related information for the application.
- [Releationship](#)  
In this data segment you can add and view relationships of the customer.
- [Customer Consents and Preferences](#)  
This data segments captures, specific customer consent and preferences for communication and data sharing.
- [Account Details](#)  
This topic provides the systematic instructions to view and modify the account details.
- [Stake Holder Details](#)  
This topic provides the systematic instructions to capture the stake holder details related information for the business.
- [Financial Details](#)  
This topic provides the systematic instructions to capture the financial details of a single customer or multiple customers in case of joint applicants.
- [Mandate Details](#)  
This topic provides the systematic instructions to capture the mode of operation for the account.
- [Collateral Details](#)  
This topic provides the systematic instructions to capture the collateral which is offered by the customer as security for Overdraft limit.
- [Nominee Details](#)  
This topic provides the systematic instructions to capture the details of the nominee for the account.
- [Summary](#)  
This topic provides the systematic instruction to view the tiles for all the data segments in the Application Entry Process.

## 2.1.1 Customer Information

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

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

- [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 customer information details:**

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

 **Note:**

The fields in the screen appears based on the region specific configuration. Refer Regional Configuration section below to understand regionalization impact on this data segment.

The **Customer Information - Individual** screen displays.

Figure 2-2 Customer Information - Individual

Application Entry - 006APP000048188

Customer Information

Customer Type: Individual | Number of Applicants: 1

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

Existing Customer:  | Role: Primary Applicant

Upload Document to prepopulate Customer Information

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

**Address**

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

**Signature**

Signature ID	Signature	Remarks	Action
1			

Page 1 of 1 (1 of 1 items)

**ID Details**

ID Type *	ID Status *	Unique ID	Place Of Issue	Issue Date	Expiration Date	Preferred	Remarks	Action
Driving License	Available	418-433		May 10, 2018	June 11, 2024	<input type="checkbox"/>		

Page 1 of 1 (1 of 1 items)

**Supporting Document**

Total Documents	Document Submitted	Document Pending
1	1	0

**Document Details**  
 Document Number: 7899065 | Document Issue Date: April 15, 2014 | Document Expiry Date: June 24, 2030  
 Attached Documents: 1

Page 1 of 1 (1 of 1 items)

**Tax Declaration**

Form Type: W8-BEN Standard | Valid From: June 24, 2020 | Valid Till: December 31, 2025  
 Remarks:

Cancel Save & Close Next

- Specify the relevant details in data fields. The fields which are marked with asterisk 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 Customer Information - Individual – Field Description

Field	Description
<b>Customer Type</b>	Displays the customer type based on the product selected.
<b>Number of Applicants</b>	Displays the number of applicants added for the account. It gets auto calculated based on the number of applicants that are added by <b>Add applicant</b> .
<b>Applicant Name &lt;role&gt;</b>	Displays the name of the applicant. The applicant role is displayed adjacent to this field.
<b>Date of Birth</b>	Displays the date of birth of the applicant.
<b>E-mail</b>	Displays the e-mail ID of the applicant.
<b>Mobile Number</b>	Displays the mobile number of the applicant.
<b>Phone Number</b>	Displays the phone number of the applicant.
<b>Edit</b>	Click <b>Edit</b> to modify the existing customer details and address details. Click <b>Save</b> to save the modified details and click <b>Cancel</b> to cancel the modifications.
<b>Add Customer</b>	Click <b>Add Customer</b> to add another customer other than primary applicant.
<b>Existing Customer</b>	Select to indicate if customer is existing customer.
<b>Role</b>	Displays the applicant role. The first customer which is added while initiating an application is considered as primary applicant. By default the <b>Primary Applicant</b> option appears in this field. This field is enabled if you add customer other than the primary customer. You can select role from the available options: <ul style="list-style-type: none"> <li>• <b>Joint</b></li> <li>• <b>Guarantor</b></li> </ul> The options that are selected in the <b>Allowed Applicants Roles</b> field of the <b>Business Product Preferences</b> data segment in the <b>Business Product</b> screen appear for selection.
<b>CIF Number</b>	Search and select the CIF number. This field appears for only existing customers. Once the CIF number is selected, the system identifies whether the entered CIF number matches the Office of Foreign Assets Control (OFAC) list. If response is positive then an error appears stating the selected CIF is of an <b>Invalid Customer Status</b> . The account opening process is not initiated with that customer.
<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>Name in Local Language</b>	Specify the name in local language of the applicant.
<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.

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

Field	Description
<b>Resident Status</b>	Select the residential status of the applicant from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• <b>Resident</b></li> <li>• <b>Non-Resident</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>	Search and select the country code 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. 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.
<b>Insider</b>	Select to indicate if he customer is insider.

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

Field	Description
<b>Address</b>	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click to add address details. Click to perform below actions on the added address details, <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>Permanent Address</b></li> <li><b>Residential Address</b></li> <li><b>Communication Address</b></li> <li><b>Office Address</b></li> </ul>
<b>Location</b>	Select and search the location.
<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>Mark communication address as same</b>	Select to indicate whether the given address is same as communication address. This field appears if you select the <b>Permanent Address</b> option from the <b>Address Type</b> list.
<b>Address[SD2]</b>	Specify the address to search for the already captured address. Based on the configuration, on entering a few letters, the system fetches the related address that is already captured. Based on the selection, the fields are fetched in the address section.
<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>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.
<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.

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

Field	Description
<b>Landmark</b>	Specify the landmark.
<b>Contact Name / Narrative</b>	Specify the name of the contact person.
<b>Media</b>	In this section you can provide digital contact details.
<b>Mobile</b>	Click to add mobile details.
<b>ISD code</b>	Specify the international subscriber dialing code of the mobile number.
<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</b>	Click to add email details.
<b>Email Id</b>	Specify the email ID.
<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>Phone</b>	Click to add phone details.
<b>ISD code</b>	Specify the international subscriber dialing code of the phone number.
<b>Area Code</b>	Specify the area code of the phone number.
<b>Phone Number</b>	Specify the phone number.
<b>Preferred</b>	Select to indicate if the given phone number is the preferred number.
<b>Action</b>	You can edit or delete the added phone details.
<b>Swift</b>	Click to add swift details.
<b>Business Identifier Code</b>	Specify the business identifier code.
<b>Address Line 1</b>	Specify the address from line 1 to line 4.
<b>Preferred</b>	Select to indicate if the given swift details are the preferred details.
<b>Action</b>	You can edit or delete the added swift details.
<b>FAX</b>	Click to add fax details.
<b>ISD Code</b>	Specify the international subscriber dialing code of the phone number.
<b>Area Code</b>	Specify the area code of the FAX.
<b>Fax Number</b>	Specify the fax number details.
<b>Preferred</b>	Select to indicate if the given fax number is the preferred number.
<b>Signatures</b>	In this section you can add new signature and view the already added signature of the customer. Click to add upload signature. Click <b>Add</b> button to add the additional signatures. Click <b>Cancel</b> button to discard the added details. On <b>Submit</b> , signature will be handed off to Oracle Banking Party.

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

Field	Description
<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[SD3] & JPEG file formats are supported.
<b>Uploaded Signature</b>	Displays the uploaded signature.
<b>Remarks</b>	Specify the remarks related to the signature.
<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 to edit the added signatures Click to delete the added signatures.
<b>ID Details</b>	You can add, view and edit the ID details in this section. Click to add ID details.
<b>ID Type</b>	Specify the ID type. The available options are: <ul style="list-style-type: none"> <li>• ITIN</li> <li>• Driving License</li> <li>• ATIN</li> <li>• EIN</li> <li>• SIN</li> <li>• Passport</li> <li>• SSN</li> </ul>
<b>ID Status</b>	Specify the status of the selected ID type. 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>Expiration 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. 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.
<b>Action</b>	Click to save the entered ID details. Click to edit the added ID details Click to delete the added ID details.

Table 2-1 (Cont.) Customer Information - 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. Click 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>	The name along with extension of the uploaded document is displayed. You can view or delete document. Click <b>Save</b> to upload the document.
<b>Tax Declaration</b>	You can update the tax declaration details in this section.
<b>Form Type</b>	Specify the form type for tax declaration.
<b>Valid From</b>	Specify the date from which the form is valid.
<b>Valid Till</b>	Specify the date on which the document is expired.
<b>Remarks</b>	Specify the remarks.
<b>Service Member Details</b>	You can capture the service member details in this section, if the customer is service member.
<b>Unit Name</b>	Specify the unit name of the customer.
<b>Service Branch</b>	<p>Specify the service branch of the customer.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• Army</li> <li>• Marine Corps</li> <li>• Navy</li> <li>• Air Force</li> </ul>
<b>Remarks</b>	Specify the remarks.
<b>Order Number</b>	Specify the order number of the service in which the customer is enrolled.
<b>Notification Date</b>	<p>Specify the date on which the customer notified bank about the enrollment in service.</p> <p>This date cannot be future dated.</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.



To upload document for fetching customer information:

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

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

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

**Table 2-2 Customer Information - Upload Document – Field Description**

Field	Description
<b>Document Name</b>	Select the document name from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Driving License</b></li> <li>• <b>Passport</b></li> </ul>
<b>Country of Issue</b>	This field is defaulted for the document name is selected.   <b>Note:</b> This field is editable.
<b>Upload Document</b>	Drag and drop the document or click on <b>Select or drop files here</b> to browse and upload the document from the local system.   <b>Note:</b> PNG & JPEG file formats are supported.

5. On uploading the document, the details are fetched and appears in the **Verify Information** screen.

The **Verify Information** screen is displayed.

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

**Table 2-3 Verify Information – Field Description**

Field	Description
<b>First Name</b>	This field is pre-populated with the extracted data. Modify the first name of the applicant, if required.
<b>Middle Name</b>	This field is pre-populated with the extracted data. Modify the middle name of the applicant, if required.
<b>Last Name</b>	This field is pre-populated with the extracted data. Modify the last name of the applicant, if required.
<b>Date of Birth</b>	This field is pre-populated with the extracted data. Modify the date of birth of the applicant, if required.
<b>Gender</b>	This field is pre-populated with the extracted data. Modify the gender of the applicant, if required.

Table 2-3 (Cont.) Verify Information – Field Description

Field	Description
<b>Unique Id Type</b>	Displays the unique ID type of the applicant based on the document uploaded.
<b>Unique Id No</b>	This field is pre-populated with the extracted data. Modify the unique ID number of the uploaded document, if required.
<b>Unique Id Expiry</b>	This field is pre-populated with the extracted data. Modify the unique ID expiry date of the uploaded document, if required.
<b>Birth Country</b>	This field is pre-populated with the extracted data. Modify the birth country of the applicant, if required.
<b>Nationality</b>	This field is pre-populated with the extracted data. Modify the nationality of the applicant. This field appears only if the <b>Document Name</b> is selected as <b>Passport</b> .
<b>Address Type</b>	This field is pre-populated with the extracted data. Modify the address type of the applicant. The available options: <ul style="list-style-type: none"> <li>• <b>Permanent address</b></li> <li>• <b>Residential address</b></li> <li>• <b>Communication address</b></li> <li>• <b>Office address</b></li> </ul> By default, the permanent address is selected, this field appears only if the <b>Document Name</b> is selected as <b>Driving License</b> .
<b>Building</b>	This field is pre-populated with the extracted data. Modify the building name of the applicant, if required. This field appears only if the <b>Document Name</b> is selected as <b>Driving license</b> .
<b>Street</b>	This field is pre-populated with the extracted data. Modify the street name of the applicant, if required. This field appears only if the <b>Document Name</b> is selected as <b>Driving License</b> .
<b>City</b>	This field is pre-populated with the extracted data. Modify the city name of the applicant, if required. This field appears only if the <b>Document Name</b> is selected as <b>Driving License</b> .
<b>State</b>	This field is pre-populated with the extracted data. Modify the state of the applicant, if required. This field appears only if the <b>Document Name</b> is selected as <b>Driving License</b> .
<b>Country</b>	This field is pre-populated with the extracted data. Modify the country name of the applicant, if required. This field appears only if the <b>Document Name</b> is selected as <b>Driving License</b> .
<b>Zipcode</b>	This field is pre-populated with the extracted data. Modify the zip code of the applicant, if required. This field appears only if the <b>Document Name</b> is selected as <b>Driving License</b> .



Table 2-3 (Cont.) Verify Information – Field Description

Field	Description
Issue Date	This field is pre-populated with the extracted data. Modify the issue date of the driving license, if required. This field appears only if the <b>Document Name</b> is selected as <b>Driving License</b> .
Update Address	Select the option whether the address has to be updated with the extracted data. The available options are <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>

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

The **Confirmation** screen displays.

Figure 2-3 Upload Document

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

### 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 customer information details

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

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

**Figure 2-4 Customer Information - Small and Medium Business**

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

**Table 2-4 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. Click <b>Save</b> to save the modified details and click <b>Cancel</b> to cancel the modifications. <b>Edit</b> will be visible 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>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.

Table 2-4 (Cont.) Small and Medium Business – Field Description

Field	Description
<b>SMB Classification</b>	Select the SMB Classification from the dropdown list. 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.
<b>Address</b>	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click to add address details. Click to perform below actions on the added address details, <ul style="list-style-type: none"> <li>• Click <b>View</b> to view the address details,.</li> <li>• Click <b>Edit</b> to edit the address details,</li> <li>• Click <b>Delete</b> to delete the address details</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>Permanent Address</b></li> <li>• <b>Residential Address</b></li> <li>• <b>Communication Address</b></li> <li>• <b>Office Address</b></li> </ul>
<b>Location</b>	Select and search the location.
<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>Mark communication address as same</b>	Select to indicate whether the given address is same as communication address. This field appears if you select the <b>Permanent Address</b> option from the <b>Address Type</b> list.
<b>Address</b>	Specify the address to search for the already captured address. Based on the configuration, on entering a few letters, the system fetches the related address that is already captured. Based on the selection, the fields are fetched in the address section.
<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 2-4 (Cont.) Small and Medium Business – Field Description

Field	Description
<b>State / Country Sub Division</b>	Specify the state or country sub division.
<b>Address To</b>	Select the date till when you were connected with the given address.
<b>Country</b>	Select and search the 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>Media</b>	In this section you can provide digital contact details.
<b>Mobile</b>	Click to add mobile details.
<b>ISD code</b>	Specify the international subscriber dialing code of the mobile number.
<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</b>	Click to add email details.
<b>Email Id</b>	Specify the email ID.
<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>Phone</b>	Click to add phone details.
<b>ISD code</b>	Specify the international subscriber dialing code of the phone number.
<b>Area Code</b>	Specify the area code of the phone number.
<b>Preferred</b>	Select to indicate if the given phone number is the preferred number.
<b>Action</b>	You can edit or delete the added phone details.
<b>Swift</b>	Click to add swift details.
<b>Business Identifier Code</b>	Specify the business identifier code.
<b>Address Line 1</b>	Specify the address from line 1 to line 4.
<b>Preferred</b>	Select to indicate if the given swift details are the preferred details.
<b>Action</b>	You can edit or delete the added swift details.
<b>FAX</b>	Click to add fax details.
<b>ISD Code</b>	Specify the international subscriber dialing code of the phone number.

**Table 2-4 (Cont.) Small and Medium Business – Field Description**

Field	Description
<b>Fax Number</b>	Specify the fax number details.
<b>Preferred</b>	Select to indicate if the given fax number is the preferred number.

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

**Customer Dedupe Check:**

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

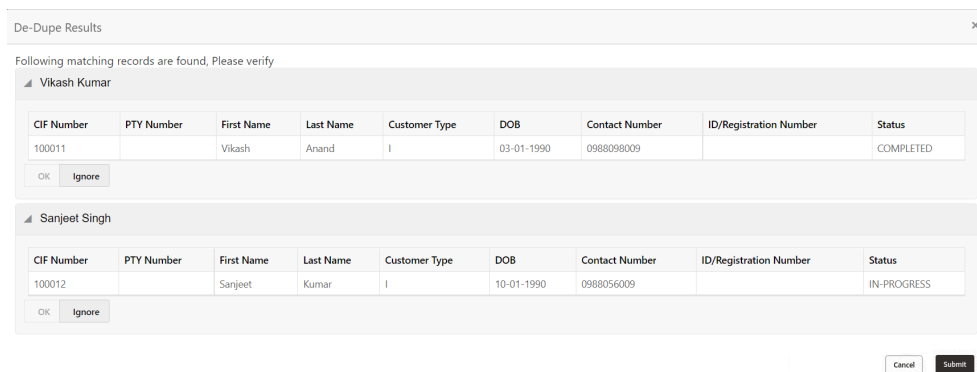
If the **Customer Dedupe** service check is enabled, upon capturing the New Customer details, the system compares the same with the existing customers records. If there are any matching hits, the list of Duplicate records which matches to the New Customer Details will be displayed.

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 2-5 De-dupe Results**



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

**Table 2-5 De-Dupe Results – Field Description**

Field	Description
<b>CIF Number</b>	Displays the CIF Number.
<b>PTY Number</b>	Displays the PTY Number.

Table 2-5 (Cont.) De-Dupe Results – Field Description

Field	Description
<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 Releationship

In this data segment you can add and view relationships of the customer.

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

- Service Member - If related party is served in military services
- Guardian – If related party is a guardian of minor customer who is getting onboarded

To add customer relationship details:

The **Relationship** screen appears.

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

The **Relationship** screen displays.

### Figure 2-6 Stake Holder Details

2. In the **Relationships** screen, select the appropriate relationship tab to add the details.
3. If the party is auto populated on the screen then click the party name to expand the section and add related party.
4. Click



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

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

- An existing customer of the bank
  - An existing party who is non-customer to the bank but is a stakeholder to another customer
5. In the **CIF/Party ID** field, enter the CIF or party Id and click **Next** to add the party. OR Click



to search party.

6. If you search for the party then **Search Party** screen appears.
7. Specify the details in the relevant data fields.

 **Note:**

The fields, which mentioned as Required, are mandatory.

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

**Table 2-6 Search Party**


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

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

**Table 2-7 Relationship**

Field	Description
<b>Party Type</b>	Displays the party type.

Table 2-7 (Cont.) Relationship

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

10. Click **Next** to navigate to the next data segment, after successfully capturing the data.

### 2.1.3 Customer Consents and Preferences

This data segments captures, specific customer consent and preferences for communication and data sharing.

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

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

#### To capture customer consents and preferences:

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

The **Customer Consent and Preference** screen displays.

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



to expand each section.

3. Specify the details in the relevant data fields. Below are the list of sample questions, which are configured for the different customer consents.




#### Note:

The fields, which mentioned as Required, are mandatory.



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

**Table 2-8 Customer Consent and Preferences**

Field	Description
<b>E-Sign</b>	Specify whether the customer needs electronic communication. If the answer is <b>Yes</b> then it is mandatory to capture the e-mail ID for communication in the application.
<b>Marketing Communications</b>	Specify whether the customer needs marketing, promotional and sales communication. If the answer is <b>Yes</b> then capture channel details.
<b>Channel</b>	Specify the channel through which you need marketing communication. The available options are: <ul style="list-style-type: none"> <li>• Email</li> <li>• SMS</li> <li>• Postal Mail</li> <li>• Whatsapp</li> <li>• Phone</li> <li>• FAX</li> </ul>
<b>Contact Value</b>	Specify the contact value related to the selected channel.
<b>Preferred Time</b>	Specify the preferred time to receive marketing communication.
<b>Action</b>	<p>Click to</p> <p></p> <p>add the entered ID details.</p> <p>Click to</p> <p></p> <p>edit the added ID details</p> <p>Click to</p> <p></p> <p>delete the added ID details.</p>
<b>Privacy Information</b>	Specify the appropriate answer for the questions that appears based on the configuration.

## 2.1.4 Account Details

This topic provides the systematic instructions to view and modify the account details.


The Account Details data segment displays the account details.

1. Click **Next** in **Customer Information (Individuals) / Stake Holder Details (SMB Customers)** screen to proceed with next data segment, after successfully capturing the data.

The **Account Details** screen displays.

**Figure 2-7 Account Details**

2. 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 2-9 Account Details - Field Description**

Field	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>Product Image</b>	The system displays the product image.
<b>Product Description</b>	Displays a short description of the business product.

**Table 2-9 (Cont.) Account Details - Field Description**

<b>Field</b>	<b>Description</b>
<b>Account Branch</b>	Search and Select the account branch. By default, the system displays the account branch selected in the Application Initiate stage.
<b>Account Currency</b>	Search and Select the account currency. Currency list is populated based on the currency allowed for the business product. By default, the system displays the account currency selected in the Application Initiate stage.
<b>Application Date</b>	Displays the date on which the application was initiated.
<b>Overdraft Requested</b>	Select to indicate if overdraft is required. This toggle is not applicable for <b>SMB Customers</b> .
<b>Activity Profile</b>	Capture the activity profile of the saving accounts. This questionnaire appears based on the seed configuration set for the product type. Below are the list of sample questions, which are configured as part of activity profile questionnaire.
<b>Source of Funds</b>	Specify the source of funds. The available options are: <ul style="list-style-type: none"> <li>• Rent</li> <li>• Income</li> <li>• Alimony</li> <li>• Pension</li> <li>• Investments</li> </ul> These options appears are based on the questionnaire configuration.
<b>ATM Transactions in a Month</b>	Specify the number of ATM transactions you perform in a month. The available options are: <ul style="list-style-type: none"> <li>• 0-10</li> <li>• 10-20</li> <li>• &gt;20</li> </ul> These options appears are based on the questionnaire configuration.
<b>Domestic Transaction in Month</b>	Specify the number of domestic transaction you perform in a month. The available options are; <ul style="list-style-type: none"> <li>• &gt;10</li> <li>• 5-10</li> <li>• 0-5</li> </ul> These options appears are based on the questionnaire configuration.
<b>Expected Annual Volume of Transactions</b>	Specify the expected annual volume of transactions. The available options are: <ul style="list-style-type: none"> <li>• &gt;5000</li> <li>• &gt;2000</li> <li>• &gt;500</li> </ul> These options appears are based on the questionnaire configuration.
<b>Expected Foreign Wire Activity</b>	Specify whether you expect the foreign wire activity. These options appears are based on the questionnaire configuration.

**Table 2-9 (Cont.) Account Details - Field Description**

<b>Field</b>	<b>Description</b>
<b>Purpose of Account</b>	Specify the purpose of account opening. The available options are: <ul style="list-style-type: none"> <li>• Salary</li> <li>• Savings</li> <li>• Investments</li> </ul> These options appears are based on the questionnaire configuration.
<b>Courtesy Overdraft</b>	Specify whether you expect courtesy overdraft.
<b>Choose which one you wish to opt in for Courtesy OD</b>	Specify to indicate which option you prefer in courtesy OD account. The available options are <ul style="list-style-type: none"> <li>• ATM</li> <li>• POS</li> </ul>
<b>E-Sign</b>	Specify whether the customer needs electronic communication. If the answer is <b>Yes</b> then it is mandatory to capture the e-mail ID for communication in the application. This questionnaire appears based on the seed configuration set for the product type.
<b>Applicants</b>	This section displays the list of applicants that are involved in this account opening application.
<b>Name</b>	Displays the name of the applicant.
<b>Role</b>	Displays the role of the applicant in the application.
<b>Income Reliant</b>	Select to indicate whether the applicant is income reliant. The applicant's financial details are captured only if this indication is selected. This field appears if the <b>Overdraft Requested</b> is selected. It is mandatory to select at least one applicant as <b>Income Reliant</b> .
<b>Fund the Account</b>	Select to indicate if initial funding has been taken for the account opening. Currently, initial funding is allowed through Cash Account Transfer and Other Bank Cheque. Select the required option from the drop-down list. This field is conditional mandatory.
<b>Fund By</b>	Select the fund by from the drop-down list. 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> </ul>
<b>Transaction Reference No</b>	Specify the transaction reference number
<b>Amount</b>	Specify the amount.
<b>Value Date</b>	Select the Current Business date.
<b>Account Number</b>	Select the account number from the Account Search popup. This field appears only if the <b>Fund By</b> is selected as <b>Account Transfer</b> 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. This field appears only if the <b>Fund By</b> is selected as <b>Account Transfer</b>

Table 2-9 (Cont.) Account Details - Field Description

Field	Description
<b>Cheque Number</b>	Specify the Cheque number. This field is non-mandatory for <b>Account Transfer</b> funding mode. This field is mandatory for <b>Other Bank Cheque</b> funding mode.
<b>Cheque Date</b>	Select the Cheque date. This field is non-mandatory for <b>Account Transfer</b> funding mode. This field is mandatory for <b>Other Bank Cheque</b> funding mode.
<b>Bank Name</b>	Specify the Bank name. This field is applicable only if the <b>Fund By</b> is selected as "Other Bank Cheque".
<b>Branch Name</b>	Specify the Branch name. This field is applicable only if the <b>Fund By</b> is selected as "Other Bank Cheque".
<b>Cheque Routing Number</b>	Specify the Cheque Routing Number. This field is applicable only if the <b>Fund By</b> is selected as "Other Bank Cheque".
<b>GL Account Number</b>	Specify the GL Account Number where the funding amount is to be credited. You can also search for GL Account Number. This field is applicable only if the <b>Fund mode</b> is selected as Manual or Automatic.
<b>GL Account Description</b>	Displays the description of selected GL Account. This field is applicable and mandatory only if the <b>Fund mode</b> is selected as Manual or Automatic.

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.

## 2.1.5 Stake Holder Details

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

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

1. Click **Next** in **Customer Information** 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 Stakeholder Details

- Specify the fields on **Stake Holder Details** screen.

**Note:**







The fields, which mentioned as Required, are mandatory.

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


Table 2-10 Stake Holder Details – Field Description

Field	Description
<b>Stake Holder Type</b>	Select the stake holder type from the drop-down list. The 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.
<b>CIF Number</b>	Click <b>Search</b> icon and select the CIF Number of the Stake Holder.
<b>Owners</b>	<b>Displays the ownership details of the business.</b> This fields appears only if the <b>Stake Holder Type</b> is selected as <b>Owners</b> .
<b>Ownership Percentage</b>	Specify the ownership percentage.
<b>Associated Since</b>	Select the date from when the Stake Holder is associated with the business.
<b>Authorized Signatories</b>	<b>Displays the authorized signatories details for the business.</b> For the existing customers, the Signature details will be in read-only mode. For the new customers, the user will be able to add, edit and delete the Signature details. These fields appears only if the <b>Stake Holder Type</b> is selected as <b>Authorized Signatories</b> .

**Table 2-10 (Cont.) Stake Holder Details – Field Description**

Field	Description
<b>Associated Since</b>	Select the date from when the Stake Holder is associated with the business.
<b>Signatures</b>	 <p>Click  to upload the signatures for the customer. Click <b>Add</b> button to add the additional signatures. Click <b>Cancel</b> button to discard the added details. On Submit, signature will be handed off to Oracle Banking Party.</p>
<b>Upload Signatures</b>	<p>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.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b> PNG &amp; JPEG file formats are supported.</p> </div>
<b>Uploaded Signatures</b>	Displays the uploaded signature. This field appears only for the new customers.
<b>Remarks</b>	Specify the remarks related to the signature. 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>	<p>Click  to edit the added signatures.</p> <p>Click  to delete the added signatures.</p>
<b>Guarantors</b>	<p><b>Displays the guarantor details for the business.</b> Click</p> <p></p> <p>to add guarantor details. These fields appears only if the <b>Stake Holder Type</b> is selected as <b>Guarantors</b>.</p>
<b>Line of Business</b>	<p>Select the line of business for the guarantor/supplier. The available options are:</p> <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> </ul>
<b>Scope</b>	Specify the scope of the guarantor in the business.

**Table 2-10 (Cont.) Stake Holder Details – Field Description**

Field	Description
<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>	<p><b>Displays the supplier details for the business.</b> Click</p> <p style="text-align: center;"></p> <p>to add supplier's details. These fields appears only if the <b>Stake Holder Type</b> is selected as <b>Suppliers</b>.</p>
<b>Line of Business</b>	<p>Select the line of business for the guarantor/supplier. The available options are:</p> <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> </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.
<b>Delete</b>	Click this icon to delete the row.

4. Disable the **Existing Customer** toggle to onboard the **New Customers**.

 **Note:**

By Default, the Existing Customer is enabled.

The **Customer Onboarding** screen displays.

**Figure 2-9 Customer Onboarding**

5. Select the **Customer Category** from the drop down list.  
The available options are
  - **Individual**
  - **Small and Medium Business (SMB)**
6. Select the **Customer Category** as **Individual**.  
The **Customer Onboarding – Individual** screen displays.



**Figure 2-10 Customer Onboarding – Individual**

7. Specify the fields on **Customer Onboarding - Individual** screen.

 **Note:**

The fields, which mentioned as Required, are mandatory.

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

**Table 2-11 Customer Onboarding - Individual – Field Description**

Field	Description
<b>Customer Category</b>	Specify the customer category from the list. The available options are: <ul style="list-style-type: none"> <li>• <b>Individual</b></li> <li>• <b>Small and Medium Business (SMB)</b></li> </ul>
<b>Existing Customer</b>	Select to indicate if customer is existing customer.
<b>Applicant Role</b>	Displays the applicant role. The first customer which is added while initiating an application is considered as primary applicant. By default the <b>Primary Applicant</b> option appears in this field. This field is enabled if you add customer other than the primary customer. You can select role from the available options: <ul style="list-style-type: none"> <li>• <b>Joint</b></li> <li>• <b>Guarantor</b></li> </ul>
<b>CIF Number</b>	Search and select the CIF number. This field appears for only existing customers. Once the CIF number is selected, the system identify whether the entered CIF number matches the Office of Foreign Assets Control (OFAC) list. If response is positive then error appears stating <b>Invalid Customer Status</b> . The account opening process is not initiated with that customer.
<b>Income Reliant</b>	Select to indicate whether the applicant is income reliant. The applicant's financial details are captured only if this indication is selected.
<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>Name in Local Language</b>	Specify the name in local language of the applicant.
<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>Resident Status</b>	Select the residential status of the applicant from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• <b>Resident</b></li> <li>• <b>Non-Resident</b></li> </ul>

**Table 2-11 (Cont.) Customer Onboarding - Individual – Field Description**

<b>Field</b>	<b>Description</b>
<b>County of Residence</b>	Search and select the country code of which the applicant is a resident.
<b>Birth Country</b>	Search and select the country code 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. 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>Insider</b>	Select to indicate if you are insider of the bank.
<b>Role</b>	Select the role. This field appears if you select the <b>Insider</b> option.
<b>Politically Exposed Person</b>	Select to indicate if you are politically exposed person.

**Table 2-11 (Cont.) Customer Onboarding - Individual – 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  to add address details.</p> <p>Click  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> </ul> <p>To delete the address details, click <b>Delete</b>.</p>
<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>Permanent Address</b></li> <li><b>Residential Address</b></li> <li><b>Communication Address</b></li> <li><b>Office Address</b></li> </ul>
<b>Location</b>	Select and search the location.
<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>Mark communication address as same</b>	<p>Select to indicate whether the given address is same as communication address.</p> <p>This field appears if you select the <b>Permanent Address</b> option from the <b>Address Type</b> list.</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>State / Country Sub Division</b>	Specify the state or country sub division.
<b>Address To</b>	Select the date till when you were connected with the given address.
<b>Country</b>	Select and search the 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.

Table 2-11 (Cont.) Customer Onboarding - Individual – Field Description

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

**Table 2-11 (Cont.) Customer Onboarding - Individual – Field Description**







Field	Description
<b>Swift</b>	Click    to add swift details.
<b>Business Identifier Code</b>	Specify the business identifier code.
<b>Address Line 1</b>	Specify the address from line 1 to line 4.
<b>Preferred</b>	Select to indicate if the given swift details are the preferred details.
<b>Action</b>	You can edit or delete the added swift details.
<b>FAX</b>	Click    to add fax details.
<b>ISD Code</b>	Specify the international subscriber dialing code of the phone number.
<b>Fax Number</b>	Specify the fax number details.
<b>Preferred</b>	Select to indicate if the given fax number is the preferred number.
<b>Signatures</b>	In this section you can add new signature and view the already added signature of the customer. Click    to add upload signature. Click <b>Add</b> button to add the additional signatures. Click <b>Cancel</b> button to discard the added details. 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.
<b>Uploaded Signature</b>	Displays the uploaded signature.
<b>Remarks</b>	Specify the remarks related to the signature.
<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.

Table 2-11 (Cont.) Customer Onboarding - Individual – Field Description

Field	Description
<b>Action</b>	<p>Click</p>  <p>to edit the added signatures</p> <p>Click</p>  <p>to delete the added signatures.</p>
<b>ID Details</b>	<p>You can add, view and edit the ID details in this section.</p> <p>Click</p>  <p>to add ID details.</p>
<b>ID Type</b>	<p>Specify the ID type.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• ITIN</li> <li>• Driving License</li> <li>• ATIN</li> <li>• EIN</li> <li>• SIN</li> <li>• Passport</li> <li>• SSN</li> </ul>
<b>ID Status</b>	<p>Specify the status of the selected ID type.</p> <p>The available options are:</p> <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>	<p>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>.</p>
<b>Place Of Issue</b>	<p>Specify the place where the ID is issued to the user.</p>
<b>Issue Date</b>	<p>Specify the date from which the ID is valid.</p>
<b>Expiration Date</b>	<p>Specify the date till which the ID is valid.</p>
<b>Remark</b>	<p>Specify the remark.</p>

**Table 2-11 (Cont.) Customer Onboarding - Individual – Field Description**





Field	Description
<b>Action</b>	<p>Click</p> <p></p> <p>to add the entered ID details.</p> <p>Click</p> <p></p> <p>to edit the added ID details</p> <p>Click</p> <p></p> <p>to delete the added ID details.</p>
<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>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>	<p>Drag and drop the document file or click the <b>Select or drop files here</b> link to browse and upload the document.</p> <p>PNG &amp; JPEG file formats are supported.</p>
<b>Tax Declaration</b>	You can update the tax declaration details in this section.
<b>Form Type</b>	<p>Specify the form type for tax declaration.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>W8-BEN Standard</b></li> <li>• <b>W9 Standard</b></li> </ul> <p>This field appears only for new customer.</p> <p>In case of <b>W8- Ben Standard</b> form for existing customer,</p> <ul style="list-style-type: none"> <li>• If the form is valid then no need to capture these details.</li> <li>• If the form is expired then the details must be captured.</li> </ul>

Table 2-11 (Cont.) Customer Onboarding - Individual – Field Description

Field	Description
<b>Valid From</b>	Specify the date from which the form is valid.
<b>Valid Till</b>	Specify the date on which the document is expired. This field appears only if the <b>W8-BEN Standard</b> option is selected from the <b>Form Type</b> list.
<b>Remarks</b>	Specify the remarks.
<b>Service Member Details</b>	You can capture the service member details in this section, if the customer is service member.
<b>Unit Name</b>	Specify the unit name of the customer.
<b>Service Branch</b>	Specify the service branch of the customer. The available options are: <ul style="list-style-type: none"> <li>• Army</li> <li>• Marine Corps</li> <li>• Navy</li> <li>• Air Force</li> </ul>
<b>Remarks</b>	Specify the remarks.
<b>Order Number</b>	Specify the order number of the service in which the customer is enrolled.
<b>Notification Date</b>	Specify the date on which the customer notified bank about the enrollment in service. This date cannot be future dated.
<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>Save</b>	Click <b>Save</b> to save the details.

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

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

9. Select the **Customer Category** as **Small and Medium Business**.

The **Customer Onboarding – Small and Medium Business** screen displays.

### Figure 2-11 Customer Onboarding – Small and Medium Business

Refer to the field description table in **Customer Information** data segment for the detailed explanation.

If the Customer Category is selected as **Small and Medium Business**.

The **Customer Onboarding – Small and Medium Business** screen is displayed.

10. Specify the required details in the fields.



 **Note:**


The fields, which mentioned as Required, are mandatory.

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





**Table 2-12 Customer Onboarding – Small and Medium Business (SMB) – Field Description**

Field	Description
<b>Existing Customer</b>	Select the toggle to indicate if the customer is existing customer. By default, this toggle is disabled.
<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>	Click <b>Search</b> icon and select the country code where the business is registered.
<b>SMB Classification</b>	Select the SMB Classification from the drop-down list. The 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>	Click <b>Search</b> icon and select the customer category. By default, it is selected as SMB.
<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>	Click <b>Search</b> icon and select the preferred language.
<b>Preferred Currency</b>	Click <b>Search</b> icon and 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.
<b>Address</b>	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. From the option icon 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> Click add icon to add multiple address.

Table 2-12 (Cont.) Customer Onboarding – Small and Medium Business (SMB) – Field Description

Field	Description
<b>Address Type</b>	Select the address type for the applicant from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Permanent Address</b></li> <li>• <b>Residential Address</b></li> <li>• <b>Communication Address</b></li> <li>• <b>Office Address</b></li> </ul> One of the address types must be <b>Communication Address</b> .
<b>Location</b>	Select and search the location.
<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>Mark communication address as same</b>	Select to indicate whether the given address is same as communication address. This field appears if you select the <b>Permanent Address</b> option from the <b>Address Type</b> list.
<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>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.
<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>Media</b>	In this section you can provide digital contact details.
<b>Mobile</b>	Click    to add mobile details.

**Table 2-12 (Cont.) Customer Onboarding – Small and Medium Business (SMB) – Field Description**

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

**Table 2-12 (Cont.) Customer Onboarding – Small and Medium Business (SMB) – Field Description**

Field	Description
<b>Fax Number</b>	Specify the fax number details.
<b>Preferred</b>	Select to indicate if the given fax number is the preferred number.
<b>Action</b>	You can edit and delete the already added signature.

11. Click **Save** to save the details.

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 reference number / Task.

## 2.1.6 Financial Details

This topic provides the systematic instructions to capture the financial details of a single customer or multiple customers in case of joint applicants.

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

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

### To add financial details:

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

The **Financial Details** screen displays.

Figure 2-12 Financial Details

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

Table 2-13 Financial Details: Individual – Field Description

Field	Description
<Applicant Name along with Role of applicant>	Displays the applicant name along with applicant role as captured in the <b>Customer Information</b> data segment.
<b>Total Income</b>	Displays the total income and the currency of the applicant.
<b>Total Expenses</b>	Displays the total expenses and the currency of the applicant.
<b>Last Update On</b>	Displays the date on which the financial details of an existing applicant were last updated. For a new applicant, it will remain blank.

**Table 2-13 (Cont.) Financial Details: Individual – Field Description**

Field	Description
<b>Employment Details</b>	In this section user can capture employment details of the parties that are involved in an account opening application.
<b>Salaried</b>	In this section user can capture salaried employment details. The below fields appears if salaried employment details are already captured. <ul style="list-style-type: none"> <li>• Employer Code</li> <li>• Employer Name</li> <li>• Employer Description</li> <li>• From Date</li> <li>• To Date</li> </ul> User can edit, view or delete already added details. Click <b>Add</b> to capture the new salaried employment details. The <b>Salaried Details</b> pop-up appears.
<b>Employer Code</b>	Specify the employer code. OR 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.
<b>Employee Name</b>	Displays the employee name.
<b>Employer Description</b>	Specify the employer description.
<b>Organization Category</b>	Select the organization type from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• <b>Government</b></li> <li>• <b>NGO</b></li> <li>• <b>Private Limited</b></li> </ul>
<b>Demographics</b>	<b>Select the demographics from the drop-down list.</b> <b>Available options are:</b> <ul style="list-style-type: none"> <li>• <b>Global</b></li> <li>• <b>Domestic</b></li> </ul>
<b>&lt;Actions&gt;</b>	Click <b>Edit</b> to modify the existing applicant details. Click <b>Save</b> to save the modified details and click <b>Cancel</b> to cancel the modifications. <b>Edit</b> will be visible only for existing applicant.
<b>Employee Type</b>	Select the employee type from the drop-down list. Available options are: <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>Employee ID</b>	Specify the employee ID.
<b>Grade</b>	Specify the grade.
<b>Designation</b>	Specify the designation.
<b>I currently work in this role</b>	Select whether the applicant works currently in this role. Available options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>
<b>Employment Start Date</b>	Select the employment start date.

**Table 2-13 (Cont.) Financial Details: Individual – Field Description**

Field	Description
<b>Employment End Date</b>	Select the employment end date.
<b>Industry Type</b>	Select the Industry Type from the drop-down list. Available options are: <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>Self Employed / Professional Details</b>	In this section user can capture self-employment or professional details of customer. Below fields appears if self-employment or professional details are already captured. <ul style="list-style-type: none"> <li>• Professional Name</li> <li>• Professional Description</li> <li>• From Date</li> <li>• To Date</li> </ul> User can edit, view or delete already added details. Click <b>Add</b> to capture the new self-employment or professional details. The <b>Self Employed/ Professional Details</b> pop-up appears.
<b>Professional Name</b>	Specify the professional name.
<b>Professional Description</b>	Displays the professional description.
<b>Company /Firm Name</b>	Specify the company or firm name.
<b>Registration Number</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>Professional Email ID</b>	Specify the professional email ID.
<b>Financial Details</b>	In this section you can add financial details.
<b>Monthly Income</b>	Specify the amount for any of the applicable monthly expenses in the below fields. <ul style="list-style-type: none"> <li>• <b>Salary</b></li> <li>• <b>Agriculture</b></li> <li>• <b>Business</b></li> <li>• <b>Investment Income</b></li> <li>• <b>Interest Amount</b></li> <li>• <b>Pension</b></li> <li>• <b>Bonus</b></li> <li>• <b>Rentals</b></li> <li>• <b>Cash Gifts</b></li> <li>• <b>Other Income</b></li> </ul> Total gets calculated automatically. The fields appears in this sections are based on the configuration.

Table 2-13 (Cont.) Financial Details: Individual – Field Description

Field	Description
<b>Monthly Expenses</b>	<p>Specify the amount for any of the applicable monthly expenses in the below fields.</p> <ul style="list-style-type: none"> <li>• <b>Household</b></li> <li>• <b>Medical</b></li> <li>• <b>Education</b></li> <li>• <b>Vehicle</b></li> <li>• <b>Fuel</b></li> <li>• <b>Rentals</b></li> <li>• <b>Other Expenses</b></li> <li>• <b>Loan Payments</b></li> <li>• <b>Utility Payments</b></li> <li>• <b>Insurance Payments</b></li> <li>• <b>Credit Card Payments</b></li> </ul> <p>Total gets calculated automatically.</p> <p>The fields appears in this sections are based on the configuration.</p>
<b>Net Income</b>	System automatically displays the total income over expenses.
<b>Liabilities</b>	<p>Specify the amount for any of the applicable liabilities in the below fields.</p> <ul style="list-style-type: none"> <li>• <b>Property Loan</b></li> <li>• <b>Vehicle Loans</b></li> <li>• <b>Personal Loans</b></li> <li>• <b>Credit Card outstanding</b></li> <li>• <b>Overdrafts</b></li> <li>• <b>Other Liability</b></li> <li>• <b>Home Loan</b></li> <li>• <b>Education Loan</b></li> </ul> <p>Total gets calculated automatically.</p> <p>The fields appears in this sections are based on the configuration.</p>
<b>Asset</b>	<p>Specify the amount for any of the applicable asset type in the below fields.</p> <ul style="list-style-type: none"> <li>• <b>House</b></li> <li>• <b>Deposit</b></li> <li>• <b>Vehicle</b></li> <li>• <b>Other</b></li> </ul> <p>Total gets calculated automatically.</p> <p>The fields appears in this sections are based on the configuration.</p>

Financial Details - for Small and Medium Business customer type



Figure 2-13 Financial Details - SMB

Application Entry - 006APP000061546

Customer Information  
Loan Details  
Stake Holder Details  
**Financial Details**  
Mandate Details  
Collateral Details  
Summary

Financial Details

Software Company (Primary Applicant)

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

Financial Details

Income & Expense

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

Net Income: USD 5,000.00

Asset & Liabilities

Profit and Financial Ratios

Add Financial Ratios

2022  
Balance Sheet Size: 15  
Year Over Year Growth: 0.12  
Return On Assets: 0.05  
Operating Profit: 10  
Return On Investment: 0.04  
Net Profit: 1000  
Return On Equity: 0.02

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

- Click **Next**. The system validates the date specified in **Last Update On** with Financial Details Validity Period and, if date specified in **Last Update On** exceeds the date specified in Financial Details Validity Period at Business Product Preferences configurations, the system displays the following error message:
- Click **Yes** to retain the existing financial details and proceed with the next data segment.  
OR  
Click **No** to edit financial details and proceed.

## 2.1.7 Mandate Details

This topic provides the systematic instructions to capture the mode of operation for the account.

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

### To capture the mandate details:

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

The **Mandate Details** screen displays.

**Figure 2-14 Mandate Details**

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

**Table 2-14 Mandate Details - Field Description**

Field	Description
<b>Number of Applicants</b>	TSpecify the number of applicants.
<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.

- 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.

## 2.1.8 Collateral Details

This topic provides the systematic instructions to capture the collateral which is offered by the customer as security for Overdraft limit.

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

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

**To add the collateral details:**

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

The **Collateral Details** screen displays.

**Figure 2-15 Collateral Details**

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

The **Warning Message** popup screen displays.

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

**Table 2-15 Collateral Details - Field Description**

Field	Description
<b>Primary Collateral</b>	Specify the primary collateral.
<b>Collateral Type</b>	Select the collateral type. Available options are: <ul style="list-style-type: none"> <li>• <b>Property</b></li> <li>• <b>Guarantee</b></li> <li>• <b>Vehicle</b></li> <li>• <b>Precious Metal</b></li> <li>• <b>Deposits</b></li> <li>• <b>Bonds</b></li> <li>• <b>Stocks</b></li> <li>• <b>Insurance</b></li> <li>• <b>Accounts Receivable</b></li> <li>• <b>Inventory (Stock of Material)</b></li> </ul>



Table 2-15 (Cont.) Collateral Details - Field Description

Field	Description
<b>Category</b>	<p>Select the collateral category. Available options are:</p> <p>If Collateral type is selected as <b>Property</b></p> <ul style="list-style-type: none"> <li>• <b>Residential Property</b></li> <li>• <b>Vacant Land</b></li> <li>• <b>Under Construction</b></li> </ul> <p>If Collateral type is selected as <b>Guarantee</b></p> <ul style="list-style-type: none"> <li>• <b>Personal Guarantee</b></li> <li>• <b>Guarantee and Indemnity</b></li> <li>• <b>Government Guarantee</b></li> <li>• <b>Family Guarantee</b></li> </ul> <p>If Collateral type is selected as <b>Vehicle</b></p> <ul style="list-style-type: none"> <li>• <b>Passenger Vehicle</b></li> <li>• <b>Commercial Vehicle</b></li> </ul> <p>If Collateral type is selected as <b>Precious Metal</b></p> <ul style="list-style-type: none"> <li>• <b>Precious Metal</b></li> </ul> <p>If Collateral type is selected as <b>Deposits</b></p> <ul style="list-style-type: none"> <li>• <b>Term Deposit</b></li> </ul> <p>If Collateral type is selected as <b>Bonds</b></p> <ul style="list-style-type: none"> <li>• <b>Secured Bonds</b></li> <li>• <b>Unsecured Bonds</b></li> <li>• <b>Investment Bonds</b></li> </ul> <p>If Collateral type is selected as <b>Stocks</b></p> <ul style="list-style-type: none"> <li>• <b>Domestic Stock</b></li> </ul> <p>If Collateral type is selected as <b>Insurance</b></p> <ul style="list-style-type: none"> <li>• <b>Life Insurance</b></li> </ul> <p>If Collateral type is selected as <b>Accounts Receivable</b></p> <ul style="list-style-type: none"> <li>• <b>Bill Receivable</b></li> <li>• <b>Trade Receivable</b></li> </ul> <p>If Collateral type is selected as <b>Inventory (Stock of Material)</b></p> <ul style="list-style-type: none"> <li>• <b>Stock of Raw Materials</b></li> <li>• <b>Finished Goods</b></li> <li>• <b>Packaging Materials</b></li> </ul>
<b>Collateral Branch</b>	Displays the branch of the collateral.
<b>Term Deposit Number</b>	<p>Select the Term Deposit Number from the list.</p> <p>The Term Deposit which has crossed the maturity date and the "Allow Collateral Linkage" disabled, will not appear in the list.</p>
<b>Maturity Date</b>	Select the Maturity Date of the term deposit.
<b>Available Linkage Amount</b>	Specify the available linkage amount.
<b>Linked Amount</b>	Specify the linked amount.
<b>Linkage Currency</b>	Displays the linkage currency.
<b>Guarantee Type</b>	<p>Specify the type of guarantee.</p> <p>This field appears only if the collateral type is <b>Guarantee</b>.</p>
<b>Currency</b>	Specify the currency of the collateral value.
<b>Collateral Value</b>	Specify the collateral value.
<b>Collateral Description</b>	Specify the collateral description.

Table 2-15 (Cont.) Collateral Details - Field Description

Field	Description
<b>Mark Collateral For Refinance</b>	Specify if an added collateral should be consider for refinance.
<b>Applicants</b>	This section displays the applicants name and remarks that are involved in the loan application. These applicants are also related to the added collateral.
<b>Guarantor</b>	This section displays the guarantor name.
<b>Purchase Property</b>	Specify whether the collateral property being added is being purchased. This field appears if the <b>Property</b> option is selected from the <b>Collateral Type</b> list.
<b>Liability ID</b>	Displays the Liability ID
<b>Liability Description</b>	Displays the Liability description.
<b>Collateral Available Date Range</b>	Select the date range of the collateral. The range indicates the date from and date up to, which the collateral is available.
<b>Collateral Value</b>	Specify the value of the collateral.
<b>Hair Cut %</b>	Specify the percentage of Hair Cut.
<b>Collateral Amount To Be Considered</b>	Displays the collateral amount to be considered. Collateral Amount = (Hair Cut % Collateral Value)
<b>Collateral Description</b>	Specify the collateral description.
<b>Property Location</b>	In this section you can enter property address which is added as collateral. This section appears only if you select <b>Property</b> from the <b>Collateral Type</b> list. The fields appears if you select the <b>Property</b> option from the <b>Collateral Type</b> list.
<b>Address</b>	Specify the address to search already captured address. Based on configuration, on entering few letters, the system fetches the related address that are already captured. Based on the selection, the fields are auto populated in the address section.
<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>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.
<b>Collateral Ownership Details</b>	In this section you specify the ownership details of the collateral property. This section displays all the customers that are involved in the loan application. The fields appears if you select the <b>Property</b> option from the <b>Collateral Type</b> list.
<b>Ownership Type</b>	Select the ownership type of the property. The available options are <ul style="list-style-type: none"> <li>• <b>Single</b></li> <li>• <b>Joint</b></li> </ul> The fields appears if you select the <b>Property</b> option from the <b>Collateral Type</b> list.

Table 2-15 (Cont.) Collateral Details - Field Description

Field	Description
<b>Select</b>	Select the appropriate customer as owner from the list. The fields appears if you select the <b>Property</b> option from the <b>Collateral Type</b> list.
<b>Customer Name</b>	Displays the customer name along with title. The fields appears if you select the <b>Property</b> option from the <b>Collateral Type</b> list.
<b>Ownership Percentage</b>	Displays the percentage of the ownership of the customer. The fields appears if you select the <b>Property</b> option from the <b>Collateral Type</b> list.
<b>Remark</b>	Displays the remark of the customer. The fields appears if you select the <b>Property</b> option from the <b>Collateral Type</b> list.
<b>Market LTV</b>	Displays the market LTV.
<b>Bank LTV</b>	Displays the bank LTV.
<b>Collateral Description</b>	Displays the description of the collateral.
<b>Collateral Type</b>	Displays the collateral type.
<b>Category</b>	Displays the category of the collateral.
<b>Collateral Value</b>	Displays the collateral value.
<b>Owners</b>	Displays the owner names of the collateral.
<b>&lt;Actions&gt;</b>	Displays the actions that you can perform on the added collateral. <ul style="list-style-type: none"> <li>  <ul style="list-style-type: none"> <li>- Click delete to delete the added collateral.</li> </ul> </li> <li>  <ul style="list-style-type: none"> <li>- Click down arrow to view the collateral details.</li> </ul> </li> </ul>
<b>Total Collateral Value</b>	Displays the total value of collateral. This field will be auto updated based on the number of collaterals.
<b>Cover Available</b>	Displays the cover available. This field will be auto updated based on the number of collaterals.

 **Note:**

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

- 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.

## 2.1.9 Nominee Details

This topic provides the systematic instructions to capture the details of the nominee for the account.

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 the nominee details:

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

The **Nominee Details** screen displays.

**Figure 2-16 Nominee Details**

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

**Table 2-16 Nominee Details - Field Description**

Field	Description
<b>Title</b>	Select the title of the nominee.
<b>First Name</b>	Specify the first name of the nominee.
<b>Middle Name</b>	Specify the middle name of the nominee.
<b>Last Name</b>	Specify the last name of the nominee.
<b>Relationship Type</b>	Select the relationship type of the nominee with the applicant.
<b>Date of Birth</b>	Select the nominee's date of birth.
<b>Minor</b>	Select to indicate if nominee is minor.

Table 2-16 (Cont.) Nominee Details - Field Description

Field	Description
<b>Add Guardian</b>	<b>Click the Add Guardian link to add the guardian details.</b> The link appears if the <b>Minor</b> field is enabled. 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>	Click <b>Address</b> to load the address screen for updating the address of the nominee.
<b>Address Type</b>	Select the address type for the applicant from the drop-down list. <ul style="list-style-type: none"> <li>• <b>Permanent Address</b></li> <li>• <b>Residential Address</b></li> <li>• <b>Communication Address</b></li> <li>• <b>Office Address</b></li> </ul>
<b>Location</b>	Select and search the location.
<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>Mark communication address as same</b>	Select to indicate whether the given address is same as communication address. This field appears if you select the <b>Permanent Address</b> option from the <b>Address Type</b> list.
<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>State / Country Sub Division</b>	Specify the state or country sub division.
<b>Address To</b>	Select the date till when you were connected with the given address.
<b>Country</b>	Select and search the 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>Media</b>	In this section you can provide digital contact details.



Table 2-16 (Cont.) Nominee Details - Field Description

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

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

### Guardian Details

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

#### To add guardian details:

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

The **Guardian Details** screen is displayed

**Figure 2-17 Guardian Details**

The screenshot shows a 'Guardian Details' form with the following fields:

- Title \*
- First Name \*
- Middle Name
- Last Name \*
- Date of Birth \*
- Building \*
- Street \*
- Locality
- City \*
- State \*
- Country \*
- Zip Code
- E-mail \*
- Mobile \*
- Phone

Buttons: Save, Cancel

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

## 2.1.10 Summary

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

The tiles displays the important details captured in the specified data segment.

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

The **Summary** screen displays.

**Figure 2-18 Summary**

The screenshot shows the 'Summary' screen for 'Application Entry - 006APP000048188'. The navigation menu on the left includes:

- Customer Information
- Relationships
- Customer Consent and Pref...
- Account Details
- Mandate Details
- Financial Details
- Collateral Details
- Nominee Details
- Terms and Conditions
- Summary**

The main area displays the following summary tiles:

- Customer Information:** Name: qwerty qwerty, Applicant Type: Primary, No. Of Applicants: 1
- Relationships:** Click to view more details
- Customer Consent and Pref...:** Click to view more details
- Account Details:** Product Name: Regular Savings, Account, Account Branch: 006, Account Currency: GBP
- Mandate Details:** Mode of Operation, No. Of Signatory, Amount Upto
- Financial Details:** Applicant Name: MR qwerty qwerty, Total Income: GBP 120000, Total Expense: GBP 25000, Net Income: GBP 145000
- Collateral Details:** Collateral Type, Collateral Category, Collateral Value, Hair Cut %
- Nominee Details:** Name: Ethan Smith, Relation Type: Father, Minor: N
- Terms and Conditions:** Click to view more details

Buttons: Audit, Cancel, Request Clarification, Back, Save & Close, Submit

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

**Table 2-17 Summary - Application Entry – Field Description**

Data Segment	Description
<b>Account Details</b>	Displays the account details.
<b>Customer Information</b>	Displays the customer information details
<b>Customer Consents and Preference</b>	Displays the customer consents and preferences.
<b>Relationship</b>	Displays the relationships.
<b>Stake Holder Details</b>	Displays the Stake Holder details This data segment appears only if the <b>Customer Type</b> is selected as <b>Small and Medium Business (SMB)</b> .
<b>Mandate Details</b>	Displays the mandate details.
<b>Financial Details</b>	Displays the financial details.
<b>Collateral Details</b>	Displays the collateral details.
<b>Nominee Details</b>	Displays the nominee details.
<b>Term and Conditions</b>	Displays the term and conditions.

3. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage are verified. The **Overrides** screen is displayed.
  4. 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.
5. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed. The **Outcome** screen appears.
  6. In the **Outcome** screen, select appropriate option from the **Select to Proceed** field:
    - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Application Entry** stage for the saving application. The Workflow Orchestrator will automatically move this application to the next processing stage, **SavingApplication Enrichment**. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
      - If the **Overdraft Requested** toggle is OFF then, submit of this stage, will move the application into the **Application Enrichment** stage.
      - If the **Overdraft Requested** toggle is ON then, submit of this stage, will move the application into the **Overdraft Limit** Stage.
    - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.

7. Click **Submit** to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
8. Click **Close** to close the window.

OR

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

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

9.

## 2.2 Debit Assessment

The topic describes the debit assessment process.

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

This stage appears in following conditions:

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

#### **To open Debit Assessment task:**

1. Scan the records that appears in the **Free Task** list.

2. Click **Acquire and Edit** or **Acquire** from the **Action** column of the appropriate record. The **Debit Assessment** stage is displayed.

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

- [Bureau Information](#)  
This topic describes the bureau information details.
- [Summary](#)  
This topic describes summary of all the data segment.

## 2.2.1 Bureau Information

This topic describes the bureau information details.

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

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

The **Bureau Information** screen appears.

**Figure 2-19 Bureau Information**

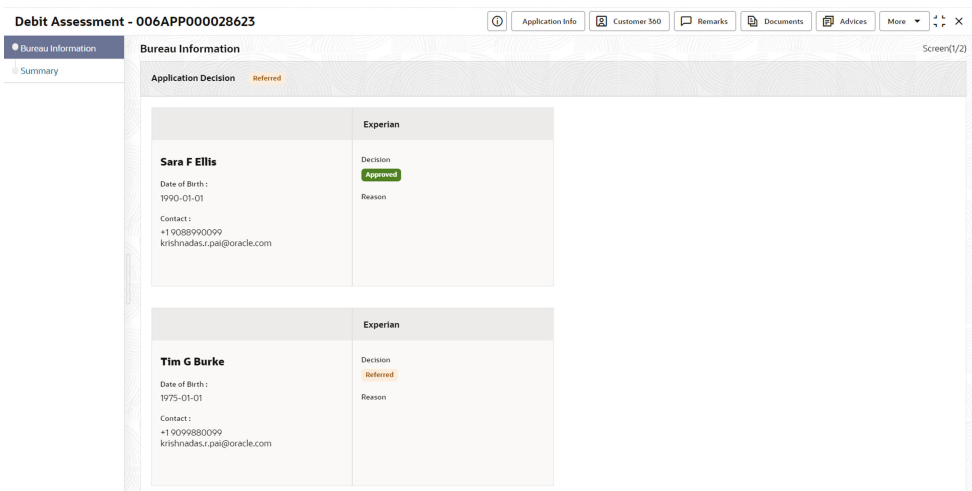


Table 2-18 Abbreviation

Field Name	Description
<b>Application Decision</b>	<p>Displays the application decision status.</p> <p>This status appears based on the debit assessment of the applicants as below:</p> <ul style="list-style-type: none"> <li>• <b>Referred</b> – If KYC status of any applicant is <b>Referred</b>.</li> <li>• <b>Approved</b>: - If KYC status of all the applicants are <b>Approved</b>.</li> <li>• <b>Declined</b>: - If KYC status of any applicant is <b>Declined</b></li> <li>• <b>Not Initiated</b>: If KYC status of any applicants is <b>KYC Non Compliant</b>. This status appears for new applicants.</li> </ul>
<b>Applicants tile</b>	<p>In this section below fields appear with the captured information in the <b>Application Entry</b> stage:</p> <ul style="list-style-type: none"> <li>• &lt;Name of applicant&gt;</li> <li>• Date of Birth &lt;yyyy/mm/dd&gt;</li> <li>• Mobile Number, Email ID and Phone Number as Contact details</li> <li>• Decision as Approved, Referred or Declined</li> <li>• Reason for the decision</li> </ul>

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

## 2.2.2 Summary

This topic describes summary of all the data segment.

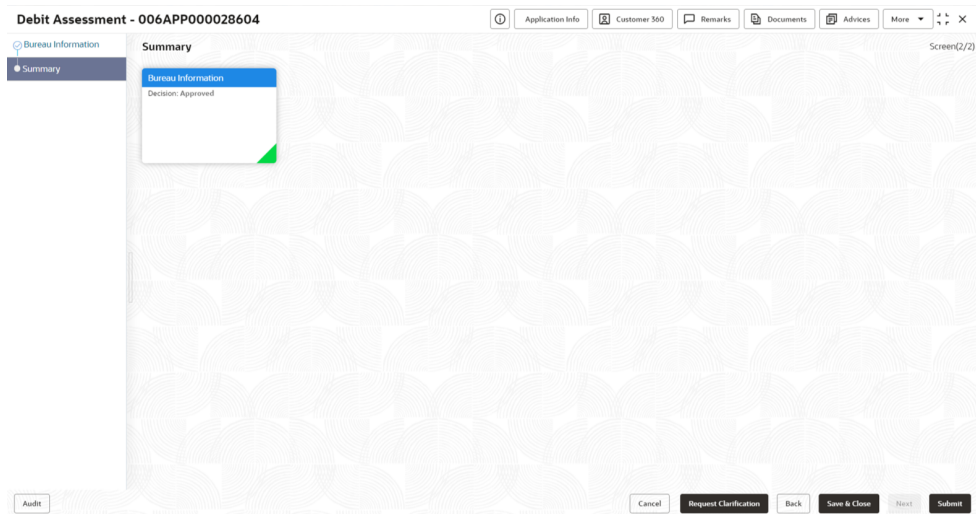
The Summary displays the tiles for all the data segments in the Debit Assessment stage. The tiles display the important details captured in the specified data segment.

### To view the summary and submit the task:

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

The **Summary** screen is displayed

**Figure 2-20 Summary**



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

**Table 2-19 Abbreviation**

Data Segment	Description
<b>Bureau Information</b>	Displays the bureau information details.

- 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 Overdraft Limit Details Stage

This topic describes the information on the various data segments to capture the required data for the Overdraft Limit Details stage.

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

### To add overdraft limits:

- Scan the records that appears in the **Free Task** list.
- Click **Acquire and Edit** or **Acquire** from the **Action** column of the appropriate record. The **Overdraft Limit Details** stage is displayed.

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

- [Account Limit Details](#)  
This topic provides the systematic instructions to update the overdraft limit requested by the customer.

- [Collateral Details](#)  
This topic provides the systematic instructions to capture the collateral which is offered by the customer as security for Overdraft limit.
- [Advance against Uncollected Funds](#)  
This topic provides the systematic instructions to view the configuration required for advance against uncollected fund to be provided to the account.
- [Temporary Overdraft Limit](#)  
This topic provides the systematic instructions to view the configuration required for temporary overdraft limit to be provided to the account.
- [Summary](#)  
This topic provides the systematic instruction to view the tiles for all the data segments in the Overdraft Limit Details stage.

## 2.3.1 Account Limit Details

This topic provides the systematic instructions to update the overdraft limit requested by the customer.

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

### To add account limit details:

1. On acquiring the **Overdraft Limit Details** task, the Account Limit Details data segment appears.

The **Account Limit Details** screen displays.

**Figure 2-21 Account Limit Details**

The screenshot shows the 'Account Limit Details' screen for account 006APP00048325. The interface includes a navigation menu on the left with options like 'Collateral Details', 'Advance Against Uncoll...', 'Temporary OD Limit De...', and 'Summary'. The main area contains a table with the following data:

Type	Category	Collateral Value	Owners	OD Limit Amount
Secured	Collateral	GBP 100000	MR Srikant Tiwari	GBP 2000

Below the table, there are several input fields for configuration:

- Limit Type:** Collateral
- Branch:** 006
- Linkage Reference:** OFLOCOL000007698 (PREC...)
- OD Limit Amount:** 2,000.00
- Date Range:** March 30, 20 ↔ March 30, 20
- Available Linkage Amount:** GBP 90,000.00
- Linked Amount:** GBP 30,000.00
- Linkage Currency:** GBP
- Rate Type:** Fixed
- Rate of Interest (In %):** 9
- Variance:** 0
- Final Rate (In %):** 9

At the bottom, there is an '+ Add Overdraft' button and a set of navigation buttons: Audit, Cancel, Request Clarification, Save & Close, and Next.

2. Click **Add Overdraft** to capture the overdraft limits.
3. Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.



**Table 2-20 Account Limit Details – Field Description**







Field	Description
<b>Limit Type</b>	<p>Select the limit type from the drop-down list.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>System defaults the same limit type for the subsequent overdraft details added.</p> </div>
<b>Branch</b>	Specify the branch code where the account limit is configured.
<b>Linkage Reference</b>	Select the linkage reference number from the dropdown list.
<b>OD Limit Amount</b>	Select the currency and specify the overdraft limit amount for the account.
<b>Date Range</b>	Select the date range within when the account limit is valid.
<b>Available Linkage Amount</b>	Specify the available linkage amount of the collateral.
<b>Linked Amount</b>	Select the currency and specify the linked amount.
<b>Linkage Currency</b>	Displays the linkage currency.
<b>Rate Type</b>	<p>Displays the rate type as per the limit type is selected. The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Fixed</b></li> <li>• <b>Floating</b></li> </ul>
<b>Rate Code</b>	<p>Displays the rate code.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>This field displays if the <b>Rate Type</b> is selected as <b>Floating</b>.</p> </div>
<b>Base Rate</b>	<p>Displays the base rate.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>This field displays if the <b>Rate Type</b> is selected as <b>Floating</b>.</p> </div>
<b>Rate of Interest</b>	<p>Displays the rate of interest.</p> <div style="border: 1px solid #ccc; background-color: #e6f2ff; padding: 10px; margin-top: 10px;"> <p> <b>Note:</b></p> <p>This field displays if the <b>Rate Type</b> is selected as <b>Fixed</b>.</p> </div>

Table 2-20 (Cont.) Account Limit Details – Field Description

Field	Description
<b>Variance</b>	Specify the variance.   <b>Note:</b> This field displays if the <b>Rate Type</b> is selected as <b>Fixed</b> .
<b>Margin</b>	Specify the margin.   <b>Note:</b> This field displays if the <b>Rate Type</b> is selected as <b>Floating</b> .
<b>Final Rate</b>	Displays the effective rate calculated and based on the below parameters: <ul style="list-style-type: none"> <li>• <b>Rate Value</b> and the <b>Margin</b> for floating rate type.</li> <li>• <b>Rate of Interest</b> and the <b>Variance</b> for fixed rate type.</li> </ul>

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

OR

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

## 2.3.2 Collateral Details

This topic provides the systematic instructions to capture the collateral which is offered by the customer as security for Overdraft limit.

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

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

### To add the collateral details:

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

2. Click **Add Collateral** to capture the collateral details.  
The **Collateral Details** screen displays.

**Figure 2-22 Collateral Details**

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

The **Warning Message** popup screen displays.

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

**Table 2-21 Collateral Details - Field Description**

Field	Description
<b>Primary Collateral</b>	Specify the primary collateral.
<b>Collateral Type</b>	Select the collateral type. Available options are: <ul style="list-style-type: none"> <li>• <b>Property</b></li> <li>• <b>Guarantee</b></li> <li>• <b>Vehicle</b></li> <li>• <b>Precious Metal</b></li> <li>• <b>Deposits</b></li> <li>• <b>Bonds</b></li> <li>• <b>Stocks</b></li> <li>• <b>Insurance</b></li> <li>• <b>Accounts Receivable</b></li> <li>• <b>Inventory (Stock of Material)</b></li> </ul>



Table 2-21 (Cont.) Collateral Details - Field Description

Field	Description
<b>Category</b>	<p>Select the collateral category. Available options are:</p> <p>If Collateral type is selected as <b>Property</b></p> <ul style="list-style-type: none"> <li>• <b>Residential Property</b></li> <li>• <b>Vacant Land</b></li> <li>• <b>Under Construction</b></li> </ul> <p>If Collateral type is selected as <b>Guarantee</b></p> <ul style="list-style-type: none"> <li>• <b>Personal Guarantee</b></li> <li>• <b>Guarantee and Indemnity</b></li> <li>• <b>Government Guarantee</b></li> <li>• <b>Family Guarantee</b></li> </ul> <p>If Collateral type is selected as <b>Vehicle</b></p> <ul style="list-style-type: none"> <li>• <b>Passenger Vehicle</b></li> <li>• <b>Commercial Vehicle</b></li> </ul> <p>If Collateral type is selected as <b>Precious Metal</b></p> <ul style="list-style-type: none"> <li>• <b>Precious Metal</b></li> </ul> <p>If Collateral type is selected as <b>Deposits</b></p> <ul style="list-style-type: none"> <li>• <b>Term Deposit</b></li> </ul> <p>If Collateral type is selected as <b>Bonds</b></p> <ul style="list-style-type: none"> <li>• <b>Secured Bonds</b></li> <li>• <b>Unsecured Bonds</b></li> <li>• <b>Investment Bonds</b></li> </ul> <p>If Collateral type is selected as <b>Stocks</b></p> <ul style="list-style-type: none"> <li>• <b>Domestic Stock</b></li> </ul> <p>If Collateral type is selected as <b>Insurance</b></p> <ul style="list-style-type: none"> <li>• <b>Life Insurance</b></li> </ul> <p>If Collateral type is selected as <b>Accounts Receivable</b></p> <ul style="list-style-type: none"> <li>• <b>Bill Receivable</b></li> <li>• <b>Trade Receivable</b></li> </ul> <p>If Collateral type is selected as <b>Inventory (Stock of Material)</b></p> <ul style="list-style-type: none"> <li>• <b>Stock of Raw Materials</b></li> <li>• <b>Finished Goods</b></li> <li>• <b>Packaging Materials</b></li> </ul>
<b>Collateral Branch</b>	Displays the branch of the collateral.
<b>Term Deposit Number</b>	<p>Select the Term Deposit Number from the list.</p> <p>The Term Deposit which has crossed the maturity date and the "Allow Collateral Linkage" disabled, will not appear in the list.</p>
<b>Maturity Date</b>	Select the Maturity Date of the term deposit.
<b>Available Linkage Amount</b>	Specify the available linkage amount.
<b>Linked Amount</b>	Specify the linked amount.
<b>Linkage Currency</b>	Displays the linkage currency.
<b>Guarantee Type</b>	<p>Specify the type of guarantee.</p> <p>This field appears only if the collateral type is <b>Guarantee</b>.</p>
<b>Currency</b>	Specify the currency of the collateral value.
<b>Collateral Value</b>	Specify the collateral value.
<b>Collateral Description</b>	Specify the collateral description.

Table 2-21 (Cont.) Collateral Details - Field Description

Field	Description
<b>Mark Collateral For Refinance</b>	Specify if an added collateral should be consider for refinance.
<b>Applicants</b>	This section displays the applicants name and remarks that are involved in the loan application. These applicants are also related to the added collateral.
<b>Guarantor</b>	This section displays the guarantor name.
<b>Purchase Property</b>	Specify whether the collateral property being added is being purchased. This field appears if the <b>Property</b> option is selected from the <b>Collateral Type</b> list.
<b>Liability ID</b>	Displays the Liability ID
<b>Liability Description</b>	Displays the Liability description.
<b>Collateral Available Date Range</b>	Select the date range of the collateral. The range indicates the date from and date up to, which the collateral is available.
<b>Collateral Value</b>	Specify the value of the collateral.
<b>Hair Cut %</b>	Specify the percentage of Hair Cut.
<b>Collateral Amount To Be Considered</b>	Displays the collateral amount to be considered. Collateral Amount = (Hair Cut % Collateral Value)
<b>Collateral Description</b>	Specify the collateral description.
<b>Property Location</b>	In this section you can enter property address which is added as collateral. This section appears only if you select <b>Property</b> from the <b>Collateral Type</b> list. The fields appears if you select the <b>Property</b> option from the <b>Collateral Type</b> list.
<b>Address</b>	Specify the address to search already captured address. Based on configuration, on entering few letters, the system fetches the related address that are already captured. Based on the selection, the fields are auto populated in the address section.
<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>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.
<b>Collateral Ownership Details</b>	In this section you specify the ownership details of the collateral property. This section displays all the customers that are involved in the loan application. The fields appears if you select the <b>Property</b> option from the <b>Collateral Type</b> list.
<b>Ownership Type</b>	Select the ownership type of the property. The available options are <ul style="list-style-type: none"> <li>• <b>Single</b></li> <li>• <b>Joint</b></li> </ul> The fields appears if you select the <b>Property</b> option from the <b>Collateral Type</b> list.

**Table 2-21 (Cont.) Collateral Details - Field Description**

Field	Description
<b>Select</b>	Select the appropriate customer as owner from the list. The fields appears if you select the <b>Property</b> option from the <b>Collateral Type</b> list.
<b>Customer Name</b>	Displays the customer name along with title. The fields appears if you select the <b>Property</b> option from the <b>Collateral Type</b> list.
<b>Ownership Percentage</b>	Displays the percentage of the ownership of the customer. The fields appears if you select the <b>Property</b> option from the <b>Collateral Type</b> list.
<b>Remark</b>	Displays the remark of the customer. The fields appears if you select the <b>Property</b> option from the <b>Collateral Type</b> list.
<b>Market LTV</b>	Displays the market LTV.
<b>Bank LTV</b>	Displays the bank LTV.
<b>Collateral Description</b>	Displays the description of the collateral.
<b>Collateral Type</b>	Displays the collateral type.
<b>Category</b>	Displays the category of the collateral.
<b>Collateral Value</b>	Displays the collateral value.
<b>Owners</b>	Displays the owner names of the collateral.
<b>&lt;Actions&gt;</b>	<p>Displays the actions that you can perform on the added collateral.</p> <ul style="list-style-type: none"> <li>  <ul style="list-style-type: none"> <li>- Click delete to delete the added collateral.</li> </ul> </li> <li>  <ul style="list-style-type: none"> <li>- Click down arrow to view the collateral details.</li> </ul> </li> </ul>
<b>Total Collateral Value</b>	Displays the total value of collateral. This field will be auto updated based on the number of collaterals.
<b>Cover Available</b>	Displays the cover available. This field will be auto updated based on the number of collaterals.

 **Note:**

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

- 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.

### 2.3.3 Advance against Uncollected Funds

This topic provides the systematic instructions to view the configuration required for advance against uncollected fund to be provided to the account.

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


**To add uncollected funds details:**

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

The **Advance against Uncollected Funds** screen displays.

**Figure 2-23 Advance against Uncollected Funds**

3. Specify the details in the relevant data fields.

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

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

**Table 2-22 Advance against Uncollected Funds – Field Description**

Field	Description
<b>Limit ID</b>	Specify the advance against uncollected funds limit ID.
<b>Limit Amount</b>	Select the currency and specify the AUF limit amount.

**Table 2-22 (Cont.) Advance against Uncollected Funds – Field Description**

Field	Description
Limit Date Range	Select the limit date range.

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

## 2.3.4 Temporary Overdraft Limit

This topic provides the systematic instructions to view the configuration required for temporary overdraft limit to be provided to the account.

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

### To add temporary overdraft limit:

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

The **Unsecured Temporary Overdraft Limit Details** screen displays.

### Note:

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

**Figure 2-24 Unsecured Temporary Overdraft Limit Details**

The screenshot displays the 'Unsecured Temporary Overdraft Limit' configuration screen. The interface includes a top navigation bar with 'Application Info', 'Customer 560', 'Remarks', 'Documents', 'Advices', and 'More'. A left sidebar contains a navigation menu with 'Account Limit Details', 'Collateral Details', 'Advance Against Uncoll...', 'Temporary OD Limit De...', and 'Summary'. The main content area is titled 'Temporary OD Limit Details' and contains the following fields:

- Temporary OD Limit ID:** HOD54
- Temporary OD Limit Amount:** GBP, 5,000.00
- Limit Date Range:** March 30, 20 to March 31, 20
- Renew TOD:** Checked (toggle)
- Renew Period:** Days, 10
- Next Renewal Limit:** GBP, 1,000.00

At the bottom of the screen, there are buttons for 'Audit', 'Cancel', 'Request Clarification', 'Back', 'Save & Close', and 'Next'. The screen is identified as 'Screen(4/5)' in the top right corner.



 **Note:**

The user can move to the next data segment without capturing the Temporary Overdraft Limit Details.

3. Specify the details in the relevant data fields.

 **Note:**

The fields, which mentioned as Required, are mandatory.

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

**Table 2-23 Temporary Overdraft Limit – Field Description**

Field	Description
<b>Temporary OD Limit ID</b>	Specify the temporary overdraft limit ID.
<b>Temporary Overdraft Limit Amount</b>	Select the currency and specify the temporary overdraft limit amount.
<b>Limit Start Date</b>	Select the limit start date.
<b>Limit End Date</b>	Select the limit expiry date.
<b>Renew TOD</b>	Select to indicate if temporary overdraft limit is to be renewed.
<b>Renew Period</b>	In case of TOD renewal is allowed, select the period from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Months</b></li> <li>• <b>Year</b></li> </ul>
<b>Next Renewal Amount</b>	In case of TOD renewal is allowed, specify the renewal amount.

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

## 2.3.5 Summary

This topic provides the systematic instruction to view the tiles for all the data segments in the Overdraft Limit Details stage.

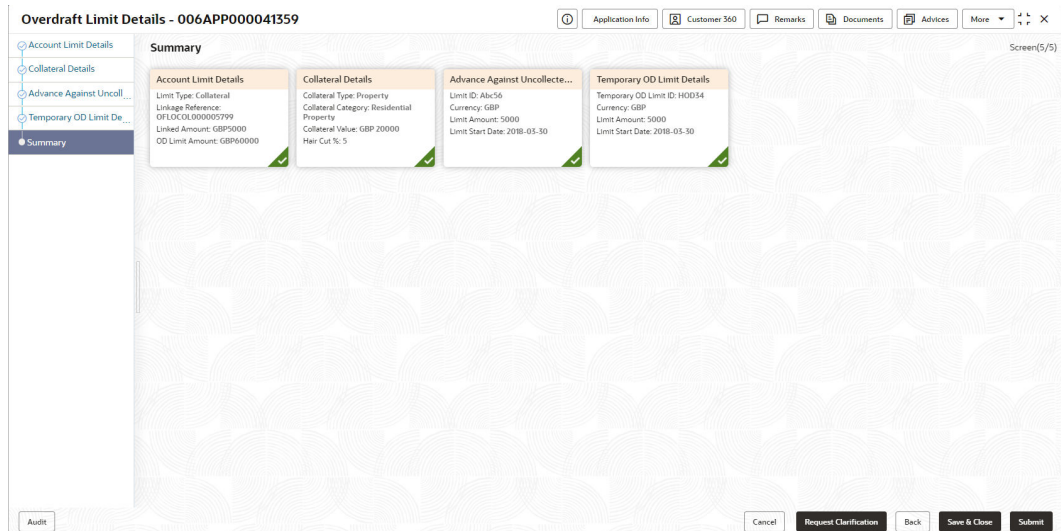
The Summary displays the tiles for all the data segments in the Overdraft Limit stage. The tiles display the important details captured in the specified data segment.

**To view the summary of the stage:**

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

The **Summary** screen displays.

Figure 2-25 Summary



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

Table 2-24 Summary - Overdraft Limit Details – Field Description

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

2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage can be validated or verified. The **Overrides** screen is displayed.  
 Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.
3. Click **Proceed Next**. The **Checklist** screen is displayed.  
 Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.
4. Click **Save & Proceed**. The **Outcome** screen is displayed.
5. In the **Outcome** screen, select appropriate option from the **Select to Proceed** field.
  - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Overdraft Limit Details** stage for the loan application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Application Enrichment**. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

- Select the **Return to Application Entry** to return to application entry stage. The system generates the Application Entry task that appears in **Free Task** to acquire and edit.
  - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Enter the remarks in **Remarks**.
  7. Click **Submit** to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
  8. Click **Close** to close the window.

OR

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

## 2.4 Application Enrichment Stage

This topic describes the information on the various data segments to view and update the required data for the Application Enrichment stage.

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

### To enrich an application:

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

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

- [Interest Details](#)  
This topic provides the systematic instructions to view the interest applicable for the account.
- [Charge Details](#)  
This topic provides the systematic instructions to view the details of the charges applicable for the account.
- [Account Service Preferences](#)  
This topic provides the systematic instructions to capture the account service preferences.
- [Advance against Uncollected Funds](#)  
This topic provides the systematic instructions to view the configuration required for advance against uncollected fund to be provided to the account.
- [Temporary Overdraft Limit](#)  
This topic provides the systematic instructions to view the configuration required for temporary overdraft limit to be provided to the account.

- **Summary**  
This topic provides the systematic instructions to view the tiles for all the data segments in the Application Enrichment stage.


## 2.4.1 Interest Details

This topic provides the systematic instructions to view the interest applicable for the account. The **Interest Details** data segment displays the interest applicable for the account.

1. On acquiring the Application Enrichment task, the Interest Details data segment appears. The **Interest Details** screen displays.

**Figure 2-26 Interest Details**

2. Specify the details in the relevant data fields.

 **Note:**

The fields, which mentioned as Required, are mandatory.

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

**Table 2-25 Interest Details - Field Description**

Field	Description
<b>Interest Product Name</b>	Displays the interest product name attached to the host product linked with the business product.
<b>Payout Frequency</b>	Displays the payout frequency of the interest product name attached to the host product linked with the business product.
<b>Interest Rate</b>	Displays the interest rate applicable for the account.
<b>Margin (%)</b>	Select the margin in percentage.
<b>Final Rate</b>	Displays the final rate calculated based on the <b>Interest Rate</b> and the <b>Margin</b> specified.

**Table 2-25 (Cont.) Interest Details - Field Description**

Field	Description
<b>APY (in %)</b>	Displays the annual percentage yield value in percentage. Below is the formula to calculate the APY, <b>Annual Percentage Yield = (1 + Interest Rate ÷ The number of Compounding in a year) ^ (Number of compounding in a year) – 1</b> <b>This is applicable for the Credit Interest</b>
<b>APR</b>	Display the annual percentage rate value. This is applicable for debit interest.

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.

## 2.4.2 Charge Details

This topic provides the systematic instructions to view the details of the charges applicable for the account.

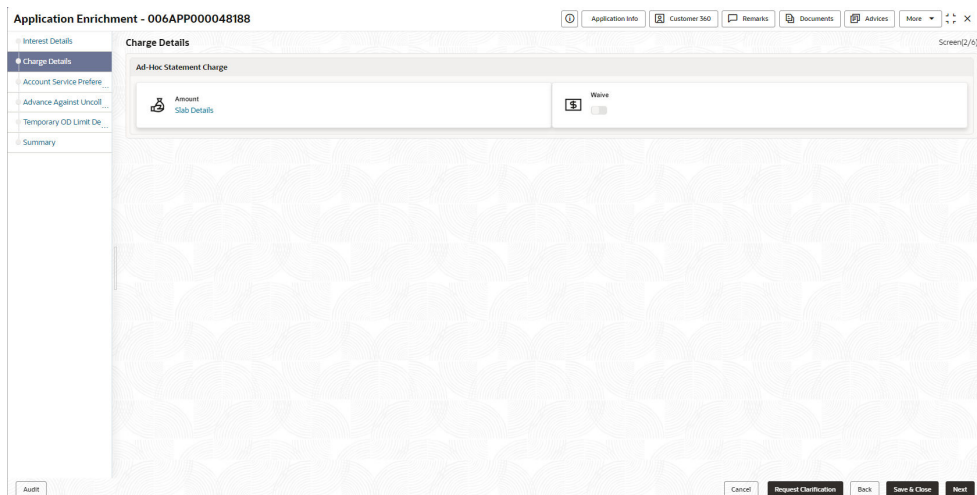
The Charge Details data segment displays the details of the charges applicable for the account.

### To view charge details:

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

The **Charge Details** screen displays.

**Figure 2-27 Charge Details**



2. Specify the details in the relevant data fields.

 **Note:**

The fields, which mentioned as Required, are mandatory.

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

**Table 2-26 Charge Details - Field Description**

Field	Description
<b>Charge Types</b>	Displays the charge types.
<b>Amount</b>	Displays the charge amount.
<b>Waive</b>	Select the toggle to enable the waiving charges.

- 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.
- Click **Slab Details** to view the slab details.  
The **Slab Details** screen displays.

**Figure 2-28 Slab Details**

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

**Table 2-27 Slab Details - Field Description**

Field	Description
<b>Slab Amount</b>	Displays the slab amount.
<b>Charge Amount</b>	Displays the charge amount.
<b>Charge Rate</b>	Displays the charge rate.

## 2.4.3 Account Service Preferences

This topic provides the systematic instructions to capture the account service preferences.

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


**To set account service preference:**

- Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data.  
The **Account Service Preferences** screen displays.

Figure 2-29 Account Service Preference

The screenshot shows the 'Account Service Preference' form. At the top, it displays the application ID '006APP000048312' and navigation tabs for 'Application Info', 'Customer 360', 'Remarks', 'Documents', 'Advices', and 'More'. The left sidebar contains a navigation menu with options like 'Interest Details', 'Charge Details', 'Account Service Preference', 'Advance Against Uncoll...', 'Temporary OD Limit De...', and 'Summary'. The main form area is titled 'Account Service Preferences' and includes a sub-section 'Account Related Preference' with fields for 'Account Statement' (EMAIL selected, POST unselected, Quarterly frequency, Passbook selected), 'Cheque Book' (selected), and 'Passbook' (selected). Below this is the customer information for 'MR Suhas Wadkar', including Date of Birth (1990-05-01), E-mail (kornal.sutar@oracle.com), and Mobile (+18686546734). There are also sections for 'Banking Channel Preference' (None of the channels are mapped in business product) and 'Communication Channel Preference' (EMAIL, POST, SMS unselected). At the bottom, there are buttons for 'Audit', 'Cancel', 'Request Clarification', 'Back', 'Save & Close', and 'Next'.

2. Specify the details in the relevant data fields.

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

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

Table 2-28 Account Service Preferences - Field Description

Field	Description
<b>Account Related Preferences</b>	<b>Select preferences for account statement.</b>
<b>Account Statement</b>	Select to indicate if account statement is the preference. Available options are: <ul style="list-style-type: none"> <li>• <b>E-mail</b></li> <li>• <b>Post</b></li> </ul> In case of joint applicant involved in an application, if the any of an applicant has opted for e-sign options then the system by default select the <b>EMAIL</b> option. Select the frequency from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• <b>Monthly</b></li> <li>• <b>Quarterly</b></li> <li>• <b>Bi-Annual</b></li> <li>• <b>Annual</b></li> </ul>
<b>Cheque Book</b>	Select to indicate if cheque book is required.
<b>Passbook</b>	Select to indicate if passbook is required.
<b>&lt;Customer /Business Name along with image&gt;</b>	Displays the name of the customer or business in the header along with the image
<b>Date Of Birth</b>	Displays the date of birth of the customer in the header. This field appears only if the <b>Customer Type</b> is selected as <b>Individual</b> .

Table 2-28 (Cont.) Account Service Preferences - Field Description

Field	Description
<b>Date of Incorporation</b>	Displays the date of incorporation of the business. This field appears only if the <b>Customer Type</b> is selected as <b>Small and Medium Business (SMB)</b> .
<b>E-mail</b>	Displays the e-mail id of the customer in the header.
<b>Mobile</b>	Displays the mobile number of the customer in the header.
<b>Banking Channel Preferences</b>	Select the specified preferences for Banking Channel. The channel options appears based on the Business Product configuration.
<b>Phone Banking</b>	Select to indicate if phone banking subscription is required.
<b>Direct Banking</b>	Select to indicate if direct banking subscription is required.
<b>Kiosk Banking</b>	Select to indicate if Kiosk banking subscription is required.
<b>Debit Card</b>	Select to indicate if debit card is required.
<b>Communication Channel Preferences</b>	Select the specified preferences for Communication Channel.
<b>E-mail</b>	Select to indicate if e-mail is the communication channel subscription.
<b>Post</b>	Select to indicate if post is the communication channel subscription.
<b>SMS</b>	Select to indicate if SMS is the communication channel subscription.
<b>Select Preference</b>	Select the communication channel from the drop-down to specify your preferred option among the selected options.

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

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

## 2.4.4 Advance against Uncollected Funds

This topic provides the systematic instructions to view the configuration required for advance against uncollected fund to be provided to the account.

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

### To add uncollected funds details:

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

The **Advance against Uncollected Funds** screen displays.



**Figure 2-30 Advance against Uncollected Funds**

3. Specify the details in the relevant data fields.

**Note:**

The fields, which mentioned as Required, are mandatory.

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

**Table 2-29 Advance against Uncollected Funds – Field Description**

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

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

## 2.4.5 Temporary Overdraft Limit

This topic provides the systematic instructions to view the configuration required for temporary overdraft limit to be provided to the account.

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

**To add temporary overdraft limit:**

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

The **Unsecured Temporary Overdraft Limit Details** screen displays.

 **Note:**

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

**Figure 2-31 Unsecured Temporary Overdraft Limit Details**

 **Note:**

The user can move to the next data segment without capturing the Temporary Overdraft Limit Details.

- Specify the details in the relevant data fields.

 **Note:**

The fields, which mentioned as Required, are mandatory.

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

**Table 2-30 Temporary Overdraft Limit – Field Description**

Field	Description
<b>Temporary OD Limit ID</b>	Specify the temporary overdraft limit ID.
<b>Temporary Overdraft Limit Amount</b>	Select the currency and specify the temporary overdraft limit amount.

**Table 2-30 (Cont.) Temporary Overdraft Limit – Field Description**

Field	Description
<b>Limit Start Date</b>	Select the limit start date.
<b>Limit End Date</b>	Select the limit expiry date.
<b>Renew TOD</b>	Select to indicate if temporary overdraft limit is to be renewed.
<b>Renew Period</b>	In case of TOD renewal is allowed, select the period from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• <b>Days</b></li> <li>• <b>Months</b></li> <li>• <b>Year</b></li> </ul>
<b>Next Renewal Amount</b>	In case of TOD renewal is allowed, specify the renewal amount.

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

## 2.4.6 Summary

This topic provides the systematic instructions to view the tiles for all the data segments in the Application Enrichment stage.

The tiles display the important details captured in the specified data segment.

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

The **Summary - Application Enrichment** screen displays.

### Figure 2-32 Summary - Application Enrichment

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

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

**Table 2-31 Summary - Application Enrichment – Field Description**

Data Segment	Description
<b>Interest Details</b>	Displays the interest details.
<b>Charge Details</b>	Displays the charge details.
<b>Account Service Preferences</b>	Displays the account service preferences.

2. Click **Request Clarification** to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, 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**.

3. Click **Back** to navigate to the previous data segment within a stage.
4. Click **Save and Close** to save the data captured. The captured data is available in the **My Task** list for the user to continue later.
5. Click **Cancel** to terminate the application and the status of the application. Such applications cannot be revived later by the user.
6. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist, and documents for this stage can be validated or verified.

The **Stage Movement Submission - Override** screen displays.

### Figure 2-33 Stage Movement Submission - Override

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

7. Click **Proceed Next**.

The **Stage Movement Submission - Checklist** screen displays.

### Figure 2-34 Stage Movement Submission - Checklist

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

8. Select the checkbox to accept the checklist.
9. Click **Save and Proceed**.

The **Stage Movement Submission - Outcome** screen displays.

### Figure 2-35 Stage Movement Submission - Outcome

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

**Table 2-32 Stage Movement Submission - Outcome – Field Description**

Field	Description
<b>Select an Outcome</b>	Select the option from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Proceed</b></li> <li>• <b>Return to Overdraft Limit Details</b></li> <li>• <b>Return to Application Entry</b></li> <li>• <b>Reject By Bank</b></li> </ul>
<b>Remarks</b>	Specify the remarks, if any.

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

**10. Click Submit.**

The **Confirmation** screen displays.

**Figure 2-36 Confirmation**

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

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

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

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

**11. Click Go to Free Task.**

The **Free Tasks** screen displays.

## 2.5 Account Funding Stage

This topic describes the information on the various data segments to capture the required data in the Account Funding stage.

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

**To add funding details:**

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

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

- Account Details - For detailed information, refer the Account Details data segment in the Application Entry stage.

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

- [Initial Funding Details](#)  
This topic provides the systematic instructions to view and modify the initial funding details captured in the **Application Entry** stage.

- [Summary](#)

This topic provides the systematic instructions to view the tiles for all the data segments in the Account Funding stage.

## 2.5.1 Initial Funding Details

This topic provides the systematic instructions to view and modify the initial funding details captured in the **Application Entry** 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. Automatic Option is supported only for the Initial Funding with 'Cash' Mode. Manual process is supported for Account Transfer, Other Bank Cheque and Cash mode of initial funding. For more details on the Modes and the Manual/Automatic Process configuration, please refer the Configurations User Guide.

### To add initial funding details:

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

The **Initial Funding Details** screen displays.

**Figure 2-37 Initial Funding Details**

The screenshot shows the 'Initial Funding Details' screen for account '006APP000042041'. The interface includes a top navigation bar with 'Application Info', 'Customer 360', 'Remarks', 'Documents', 'Advices', and 'More'. A left sidebar contains 'Account Details', 'Initial Funding Details', and 'Summary'. The main content area is titled 'Initial Funding Details' and contains several input fields: 'Fund The Account' (checkbox), 'Fund By' (dropdown set to 'Cash'), 'Amount' (GBP, 5,850.00), 'Value Date' (March 30, 2018), 'Transaction Reference Number' (83108), and 'Teller Transaction Status' (Success). At the bottom, there are buttons for 'Audit', 'Cancel', 'Request Clarification', 'Back', 'Save & Close', and 'Next'.

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 2-33 Initial Funding Details – Field Description

Field	Description
<b>Fund the Account</b>	Displays the Fund the Account selected in the Account Details Data Segment in Application Entry stage.
<b>Fund By</b>	Displays the Fund by option selected in the Account Details Data Segment in Application Entry stage.
<b>Amount</b>	Displays the amount of the initial funding updated in the Account Details data segment in Application Entry stage.
<b>Value Date</b>	Displays the value date of the initial funding updated in the Account Details data segment in Application Entry stage.
<b>Account Number</b>	Displays the account number for the initial funding transaction which was selected in the <b>Account Details</b> data segment of the <b>Application Entry</b> stage This field appears only if the <b>Fund By</b> is selected as <b>Account Transfer</b> .
<b>Account Name</b>	Displays the account name for the selected account number. This field appears only if the <b>Fund By</b> is selected as <b>Account Transfer</b>
<b>Cheque Number</b>	Display the cheque number.
<b>Cheque Date</b>	Displays the cheque date.
<b>Bank Name</b>	Displays the bank name. This field is applicable only if the <b>Fund By</b> is selected as "Other Bank Cheque".
<b>Branch Name</b>	Displays the Branch name. This field is applicable only if the <b>Fund By</b> is selected as "Other Bank Cheque".
<b>Cheque Routing Number</b>	Displays the cheque routing number. This field is applicable only if the <b>Fund By</b> is selected as "Other Bank Cheque".
<b>GL Account Number</b>	Displays the GL account number for the initial funding transaction that was triggered off in the Application Entry 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 Application Entry stage for the Teller module.
<b>Teller Transaction Reference Number</b>	Displays the transaction reference number for the initial funding transaction that was triggered off in the Application Entry stage for the Teller module.
<b>Teller Transaction Status</b>	Displays the status of the teller transaction. The status of the teller transaction should be 'Success' for the submission of the Account Funding stage.

- 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.

## 2.5.2 Summary

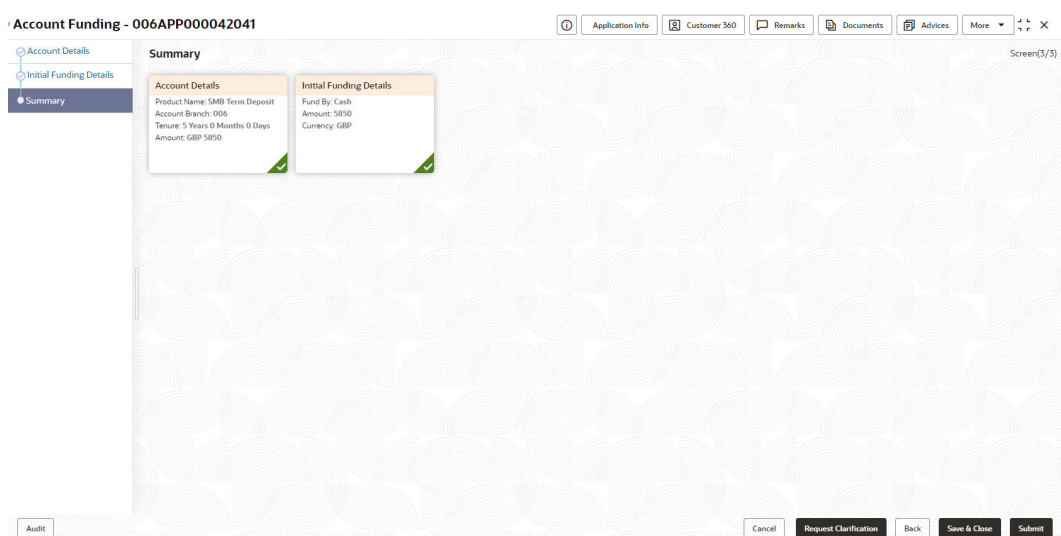
This topic provides the systematic instructions to view the tiles for all the data segments in the Account Funding stage.

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

The **Summary** screen displays.

**Figure 2-38 Summary**



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

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

**Table 2-34 Summary - Account Funding – 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. The **Overrides** screen is displayed.

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

3. Click **Proceed Next**. The **Checklist** screen is displayed.

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



4. Select the checkbox to accept the checklist. Click **Save & Proceed**. The **Outcome** screen is displayed.
5. In the **Outcome** screen, select appropriate option from the **Select to Proceed** field.
  - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Account Funding Stage** for the current application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Underwriting**. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
  - Select the **Return to Application Enrichment** to return to application enrichment stage. The system generates the Application Enrichment task that appears in **Free Task** to acquire and edit
  - Select the **Return to Overdraft Limit Details** to return to overdraft limit details stage, the system generate the Overdraft Limit Details stage that appears in **Free Task** to acquire and edit.
  - Select the **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.
6. Enter the remarks in **Remarks**.
7. Click **Submit**. The **Confirmation** screen is displayed.

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

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

OR

Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the sub process reference numbers [Current Account] to the Underwriting on Host stage. This application is available in the FREE TASK list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application. The following notification will be sent to the user, if application is initiated from assisted channel, and to the Oracle Banking Digital Experience customer, if application is initiated from self-service.

## 2.6 Underwriting Stage

This topic describes the information on the various data segments to access the credit rating and capture the required data for the Underwriting stage.

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

The Underwriting stage is the next representative stage in the Current Account Open process. After the Application Enrichment / Account Funding stage is completed

successfully, the application can be acquired by the user who has the access rights for the given stage and progress with the data capture.

**To add underwriting details:**

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

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

- [Credit Rating Details](#)  
This topic provides the systematic instructions to view the information on the External Rating Agencies Rating / Scores for the Applicant.
- [Valuation Details](#)  
This topic provides the systematic instructions to capture the information on the asset valuation done by the bank approved valuator.
- [Legal Opinion](#)  
This topic provides the systematic instructions to capture the legal opinion provided by the bank approved lawyer and decision provided thereon.
- [Summary](#)  
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

## 2.6.1 Credit Rating Details

This topic provides the systematic instructions to view the information on the External Rating Agencies Rating / Scores for the Applicant.

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

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

1. Click **Acquire and Edit** in the **Free Tasks** for the application for which Underwriting stage has to be acted upon.  
The **Credit Rating Details** screen displays.

**Figure 2-39 Credit Rating Details**

2. Specify the fields on **Credit Rating Details** screen.

 **Note:**

The fields, which mentioned as Required, are mandatory.

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

**Table 2-35 Credit Rating Details – Field Description**

Field	Description
<b>Customer Name</b>	Displays the customer name.
<b>Agency Name</b>	Displays the configured agency.
<b>Ratings</b>	Displays the ratings. The system populates the credit rating score from the Bureau Integration Service.
<b>Remarks</b>	Specify the remarks.

3. Click **View More** to view the additional Credit Bureau details.  
The **Additional Credit Bureau Details** screen displays.

**Figure 2-40 Additional Credit Bureau Details**

Additional Credit Bureau Details								
Institution Name	Account Number	Account Type	Loan Amount	Outstanding Balance	Account Opening Date	Installment Amount	Delinquency Bucket	Delinquency Amount
FIRST FEDERAL SAVINGS	0019888010777	Loan	100000	86820	2020-01-07	2162	NIL	NIL
HSBC/CARSN	001901000999	Overdraft	22000	0	2019-06-07	0	NIL	NIL

OK

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

**Table 2-36 Additional Credit Bureau Details – Field Description**

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

 **Note:**

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

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

## 2.6.2 Valuation Details

This topic provides the systematic instructions to capture the information on the asset valuation done by the bank approved valuator.


Valuation Details is the next data segment of **Underwriting** stage.

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

The **Valuation Details** screen displays.

Figure 2-41 Valuation Details

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

 **Note:**

The fields, which mentioned as Required, are mandatory.

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

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

Table 2-37 Valuation Details – Field Description

Field	Description
<b>Collateral Description</b>	Displays the collateral description which is added.
<b>Collateral Type</b>	Displays the collateral type which is added.
<b>Category</b>	Displays the category of the collateral which is added.
<b>Collateral Value</b>	Displays the value of the collateral which is added.
<b>Owners</b>	Displays the owner's name of the collateral.
<b>Collateral ID</b>	Displays the Collateral ID.
<b>Collateral Description</b>	Displays the description of the collateral.
<b>Liability ID</b>	Displays the Liability ID
<b>Liability Description</b>	Displays the Liability description.
<b>Hair Cut %</b>	Displays the Hair cut percentage.
<b>Collateral Amount</b>	Displays the collateral amount.
<b>Valuation Type</b>	Select the type of valuation. Available options are <ul style="list-style-type: none"> <li><b>External</b></li> <li><b>Internal</b></li> </ul>
<b>Valuation Amount</b>	Specify the valuation amount of the collateral.

Table 2-37 (Cont.) Valuation Details – Field Description

Field	Description
<b>Agency Code</b>	Specify the agency code.
<b>Agency Name</b>	Specify the name of agency.
<b>Valuation Date</b>	Select the valuation date. Date should not be earlier than the Application Date.
<b>Add Valuation</b>	Click <b>Add Valuation</b> to add valuation details. Add the valuation details if you want to evaluate the collateral.

- 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.

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

## 2.6.3 Legal Opinion

This topic provides the systematic instructions to capture the legal opinion provided by the bank approved lawyer and decision provided thereon.

Legal Opinion is the next data segment of **Underwriting** stage.

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

The **Legal Opinion** screen displays.

Figure 2-42 Legal Opinion

The screenshot displays the 'Legal Opinion' screen for application '006APP000043410'. The interface includes a navigation menu on the left with options for 'Credit Rating Details', 'Valuation Details', 'Legal Opinion', and 'Summary'. The main form area contains the following details:

- Collateral Description:** test collateral
- Collateral Type:** Property
- Category:** Residential Property
- Collateral Value:** GBP 20000
- Owners:** DR Samir Feeney
- Collateral ID:** OFLOCOL000006569
- Collateral Description:** test collateral
- Liability ID:** 006023875
- Liability Description:** Liability for Samir Feeney
- Opinion Type:** Internal (dropdown menu)
- Agency Code:** INTERNALS
- Agency Name:** bank
- Legal Remarks:** approved
- Opinion Date:** March 30, 2018

At the bottom of the form, there is an 'Add Opinion' button. The bottom of the screen features navigation buttons: 'Audit', 'Cancel', 'Request Clarification', 'Back', 'Save & Close', and 'Next'.

- Specify the fields on **Legal Opinion** screen.

 **Note:**

The fields, which mentioned as Required, are mandatory.

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

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

**Table 2-38 Legal Opinion – Field Description**

Field	Description
<b>Collateral Description</b>	Displays the collateral description which is added.
<b>Collateral Type</b>	Displays the collateral type which is added.
<b>Category</b>	Displays the category of the collateral which is added.
<b>Collateral Value</b>	Displays the value of the collateral which is added.
<b>Owners</b>	Displays the owner's name of the collateral.
<b>Collateral ID</b>	Displays the Collateral ID.
<b>Collateral Description</b>	Displays the description of the collateral.
<b>Liability ID</b>	Displays the Liability ID
<b>Liability Description</b>	Displays the Liability description.
<b>Opinion Type</b>	Select the opinion type. Available options are: <ul style="list-style-type: none"> <li>• <b>External</b></li> <li>• <b>Internal</b></li> </ul>
<b>Agency Code</b>	Specify the agency code.
<b>Agency Name</b>	Specify the agency name.
<b>Legal Remarks</b>	Specify the legal remarks.
<b>Opinion Date</b>	Select the opinion date. Date should not be earlier than the Collateral Valuation Date.
<b>Add Opinion</b>	Click Add Opinion to add the legal opinion received from multiple agencies (both internal and external).

 **Note:**

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

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.

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

## 2.6.4 Summary

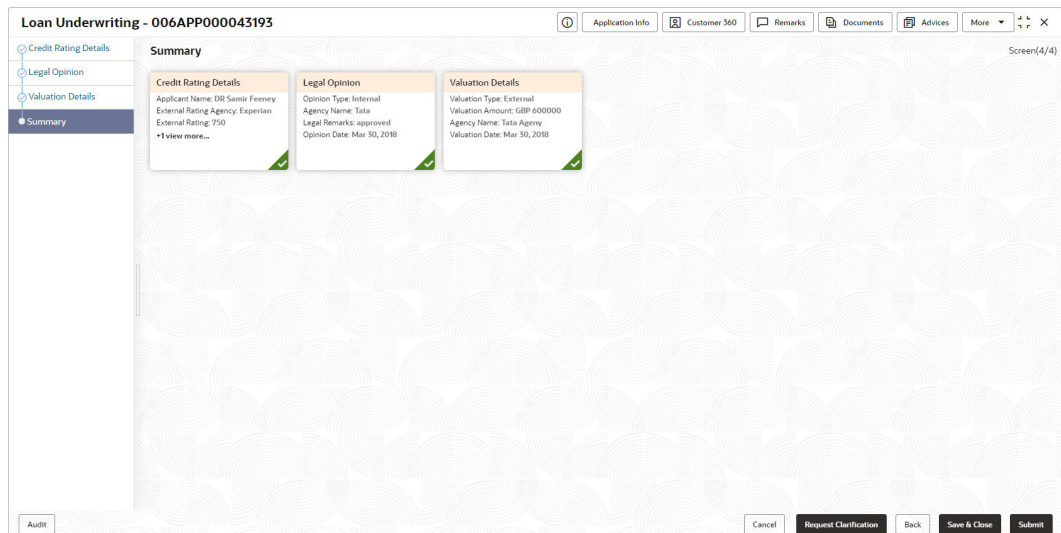
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

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

The **Summary** screen displays.

**Figure 2-43 Summary**



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

**Table 2-39 Summary - Underwriting – Field Description**

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

2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and the documents for this stage can be validated or verified. The **Overrides** screen is displayed.
3. Click **Accept Overrides & Proceed**. The **Checklist** screen is displayed.
4. Click **Save&Proceed**. The **Outcome** screen is displayed.

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



- Select **Proceed** outcome from the drop-down list. It will logically complete the Underwriting stage for the Application. The Workflow Orchestrator will automatically move this application to the next processing stage, Application Assessment. 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 Initial Funding Stage** to make Account Funding Stage available in free task for edit.
  - Select the **Return to Overdraft Limit Details** to make Overdraft Limit Details stage available in free task.
  - Select the **Return to Application Entry Stage** to make application entry stage available in free task for edit.
  - Select the **Reject by bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
5. Click **Submit** to submit the **Underwriting** stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
  6. Click **Close** to close the window.

OR

Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the sub process reference numbers [Saving Account] to the Underwriting on Host stage. This application is available in the FREE TASK list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application. The following notification will be sent to the user, if application is initiated from assisted channel, and to the Oracle Banking Digital Experience customer, if application is initiated from self-service.

## 2.7 Application Assessment

This topic describes the information on the various data segments to update the required data and assess the application in the Application Assessment stage.

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

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

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

### To assess the application details:

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

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

- **Qualitative Scorecard**  
This topic provides the systematic instructions to capture the relevant evaluation details Applicant wise (if more than one applicant) and the scores are automatically displayed based on the Question / Answer configuration provided for this type of score card.
- **Assessment Details**  
This topic provides the systematic instructions to view the total weightage score of the Applicant or Applicants, in case of multiple Applicants in the Current Account with Overdraft.
- **Summary**  
This topic provides the systematic instructions to view the tiles for all the data segments in the Application Assessment stage.

## 2.7.1 Qualitative Scorecard

This topic provides the systematic instructions to capture the relevant evaluation details Applicant wise (if more than one applicant) and the scores are automatically displayed based on the Question / Answer configuration provided for this type of score card.

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

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

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

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

The **Qualitative Scorecard** screen displays.

**Figure 2-44 Qualitative Scorecard**

The screenshot displays the 'Qualitative Scorecard' interface for an assessment titled 'Assessment - 006APP00057626'. The interface includes a navigation menu on the left with options for 'Qualitative Scorecard', 'Assessment Details', and 'Summary'. The main content area shows two applicant entries, each with a name, a questionnaire code (HLQ101), and a description. Below this, a table lists five questions with corresponding dropdown answers:

Question	Answer
How many years in the current employment?	Less than 1 year
What is the current residence type?	Own house
How many members are dependent on the applicant?	3
How long applicant staying in the current residence?	Less than 3 years
Is the applicant undergoing any medical treatment?	None

At the bottom of the screen, there are buttons for 'Audit', 'Cancel', 'Request Clarification', 'Save & Close', and 'Next'.

2. Specify the fields on **Qualitative Scorecard** screen.

 **Note:**

The fields, which mentioned as Required, are mandatory.

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

**Table 2-40 Qualitative Scorecard – Field Description**

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

- 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.

## 2.7.2 Assessment Details

This topic provides the systematic instructions to view the total weightage score of the Applicant or Applicants, in case of multiple Applicants in the Current Account with Overdraft.

The **Assessment Details** screen enables the user to understand the evaluation and provide the system recommendation based on the following parameters.

- Validation Model
  - Borrowing Capacity
  - Qualitative Score
  - Quantitative Score
  - Decision and Grade
  - Pricing
- Click **Next** in the previous data segment to proceed with next data segment, after successfully capturing the data.

The **Assessment Details – Validation Model** screen displays.

**Figure 2-45 Assessment Details – Validation Model**

Assessment - 006APP000057626

Qualitative Scorecard

Assessment Details

Requested Amount: GBP 50,000.00

Tenure: 0 Years 0 Months 1 Days

Base Rate: 8.25%

Margin: 0%

Total Weighted Score: 88

Approved Amount: ----

Proposed Margin: 0.50%

Effective Rate: 8.75%

System Recommendation: ManualQueueA

Grade: B

APR: ----

Validation Model: **PASS**

Borrowing Capacity: 69000.00

Qualitative Score: 64

Quantitative Score: 88

Decision & Grade: **ManualQueueA** Grade: B

Pricing: 0.5%

Validation Model Code: L.MCA100

Description: Logical Model for Current Account

Status: **PASS**

Rule ID	Sequence	Status	Severity
Rule1001	1	PASS	-

Audit

Cancel Request Clarification Back Save & Close Next

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

The **Assessment Details – Borrowing Capacity** screen displays.

**Figure 2-46 Assessment Details – Borrowing Capacity**

Assessment - 006APP000047414

Qualitative Scorecard

Assessment Details

Requested Amount: GBP 109,182.00

Tenure: 2 Years 0 Months 0 Days

Rate of Interest: 4.50%

Variance: 0%

Total Weighted Score: 85

Approved Amount: ----

Proposed Variance: 0.22%

Effective Rate: 4.72%

System Recommendation: ManualQueueA

Grade: B

APR: ----

Validation Model: **PASS**

Borrowing Capacity: 616059910.00

Qualitative Score: 66

Quantitative Score: 85.75

Decision & Grade: **ManualQueueA** Grade: B

Pricing: 0.22%

Eligibility Code: BCVLELPL

Eligibility Description: Borrowing Capacity For Automation

Requested Amount	Borrowing Capacity	Fact	Rule ID
109182	616059910.00	MaxLend	LendAmi

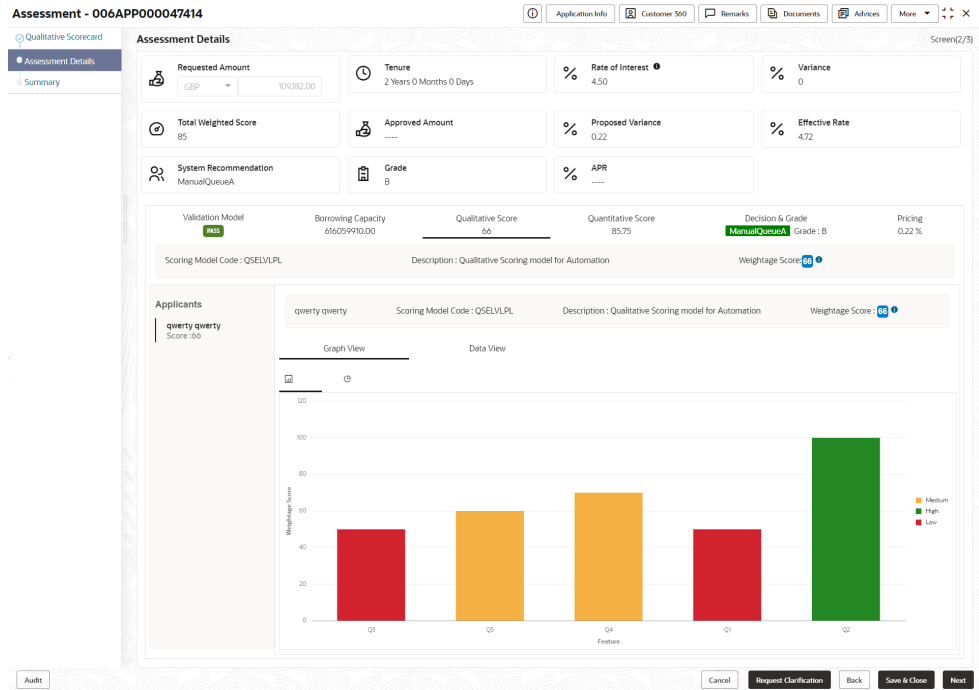
Audit

Cancel Request Clarification Back Save & Close Next

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

The **Assessment Details – Qualitative Score – Graph View** screen displays.

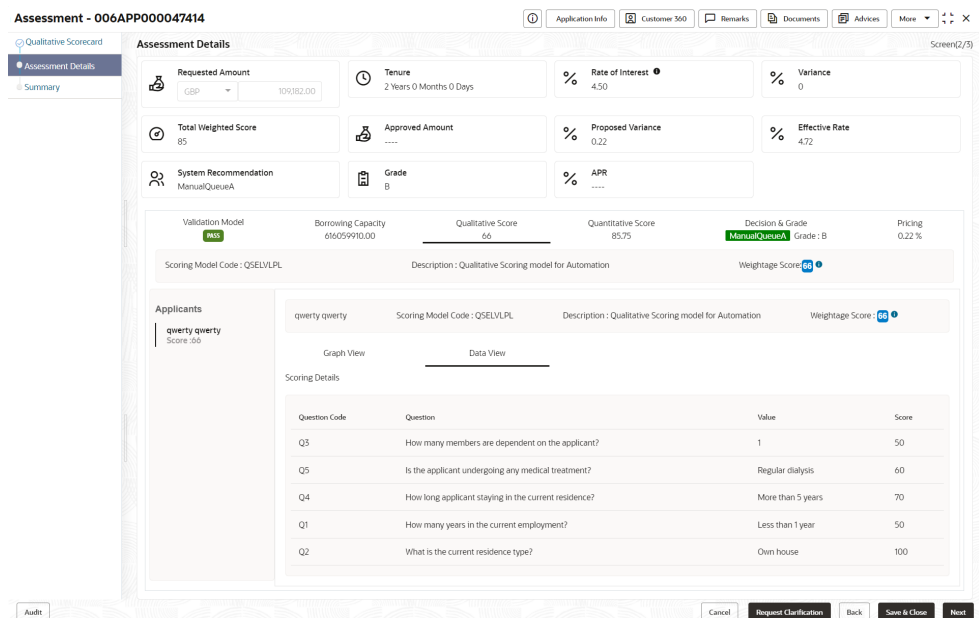
Figure 2-47 Assessment Details – Qualitative Score – Graph View



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

The **Assessment Details – Qualitative Score – Data View** screen displays.

Figure 2-48 Assessment Details – Qualitative Score – Data View



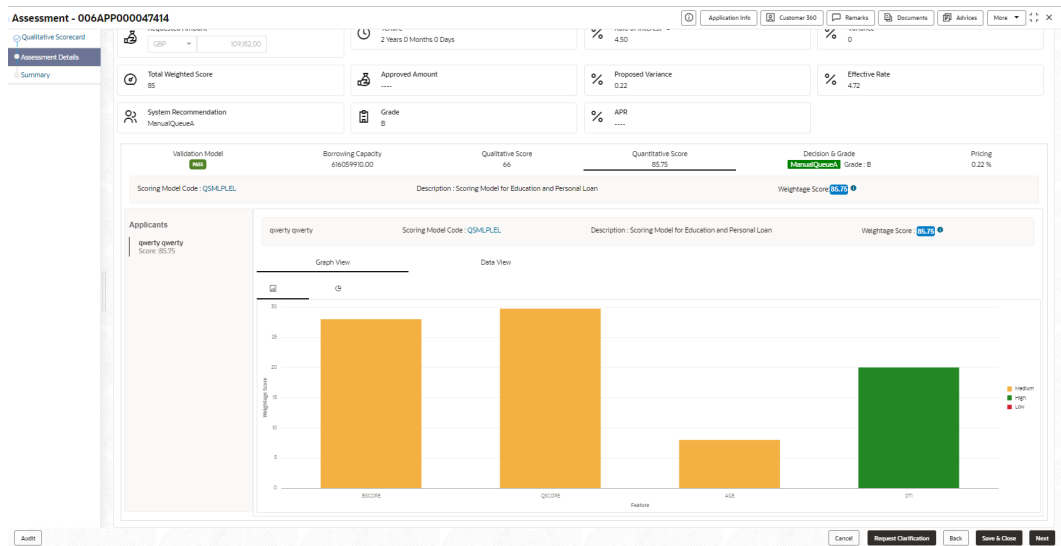
**Note:**

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

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

The **Assessment Details – Quantitative Score – Graph View** screen displays.

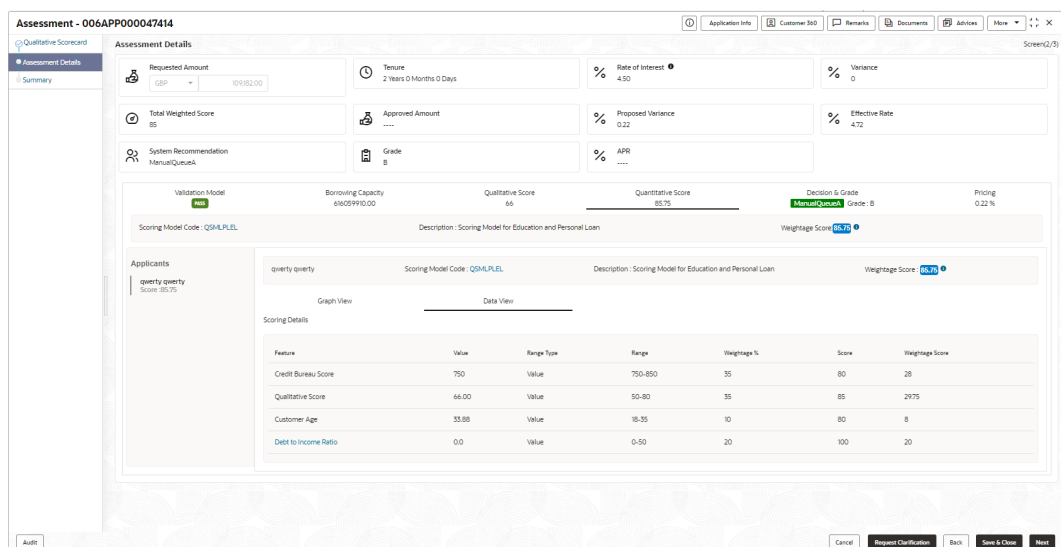
**Figure 2-49 Assessment Details – Quantitative Score – Graph View**



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

The **Assessment Details – Quantitative Score – Data View** screen displays.

**Figure 2-50 Assessment Details – Quantitative Score – Data View**



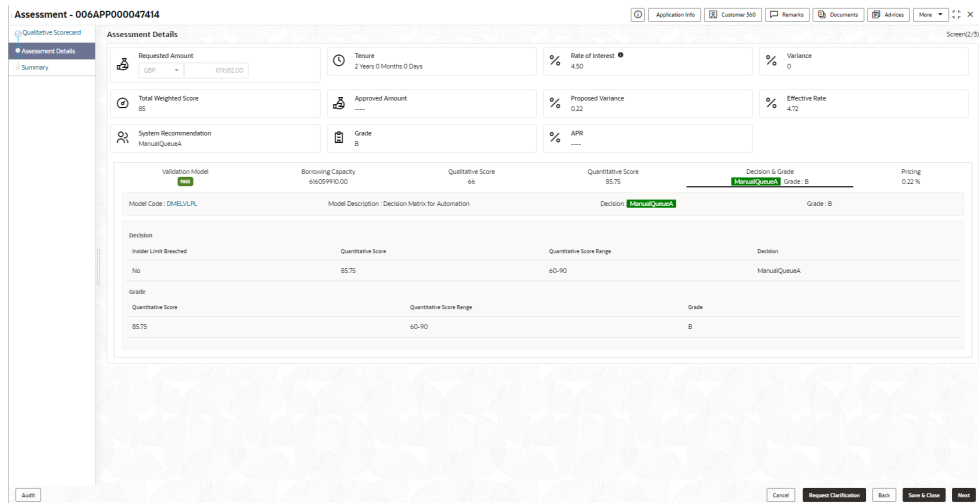
**Note:**

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

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

The **Assessment Details – Decision and Grade** screen displays.

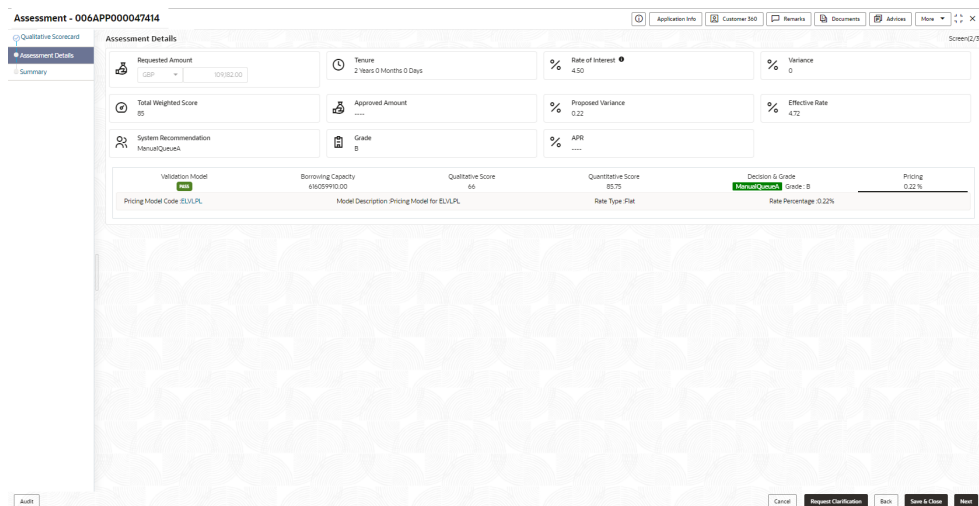
**Figure 2-51 Assessment Details – Decision & Grade**



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

The **Assessment Details – Pricing** screen displays.

**Figure 2-52 Assessment Details – Pricing**



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

**Table 2-41 Assessment Details – Field Description**

Field	Description
<b>Rate Percentage</b>	Displays the rate percentage.
<b>Requested Amount</b>	Specify the requested overdraft amount.
<b>Tenure</b>	Displays the tenure.
<b>Base Rate</b>	Displays the base type. This field appears if the rate type is <b>Floating</b> .
<b>Rate of Interest</b>	Displays the rate of interest. This field appears if the rate type is <b>Fixed</b> .
<b>Margin</b>	Displays the margin. This field appears if the rate type is <b>Floating</b> .
<b>Variance</b>	Displays the variance. This field appears if the rate type is <b>Fixed</b> .
<b>Total Weightage Score</b>	Displays the total weightage score.
<b>Approved Amount</b>	Displays the approved overdraft amount.
<b>Proposed Margin</b>	Displays the proposed margin. This field appears only for <b>Floating</b> rate type.
<b>Proposed Variance</b>	Displays the proposed variance. This field appears if the rate type is <b>Fixed</b> .
<b>Effective Rate</b>	Displays the effective rate of interest.
<b>System Recommendation</b>	Displays the system recommendations. Available options are: <ul style="list-style-type: none"> <li>• <b>Approved</b></li> <li>• <b>Manual</b></li> <li>• <b>Rejected</b></li> </ul>
<b>Grade</b>	Displays the grade of the applicant.
<b>APR</b>	Displays the annual percentage rate value.
<b>Validation Model</b>	This sections displays the validation model details.
<b>Validation Model Code</b>	Displays the validation model code configured for the product.
<b>Description</b>	Displays the description of the configured validation model.
<b>Status</b>	Displays the overall status of the validation model.
<b>Rule ID</b>	Displays the Rule ID configured in the validation model.
<b>Sequence</b>	Displays the sequence of the configured rules.
<b>Status</b>	Displays the status of the configured rule.
<b>Borrowing Capacity</b>	This section displays the borrowing capacity details.
<b>Eligibility Code</b>	Displays the unique eligibility code configured for the product.
<b>Eligibility Description</b>	Displays the description of the configured eligibility.
<b>Requested Amount</b>	Displays the requested card limit. If the calculated Borrowing Capacity is more than the Requested Amount, then Approved Amount is stamped to Requested Amount.
<b>Borrowing Capacity</b>	Displays the calculated borrowing capacity of the applicant.
<b>Fact</b>	Displays the fact configured in the eligibility code.
<b>Rule ID</b>	Displays the rule configured in the eligibility code.



**Table 2-41 (Cont.) Assessment Details – Field Description**

<b>Field</b>	<b>Description</b>
<b>Qualitative Score</b>	This section displays the qualitative score details.
<b>Scoring Model Code</b>	Displays the scoring model code configured for the product.
<b>Description</b>	Displays the description of the scoring model.
<b>Application Score</b>	Displays the overall application score for the applicant(s). The application score also appears in the respective applicant's tab in case of the multiple applicants.
<b>Qualitative Score - Scoring Details</b>	This section displays the qualitative score details.
<b>Question Code</b>	Displays the question code configured for Qualitative Scoring Model
<b>Question</b>	Displays the question configured in question code.
<b>Value</b>	Displays the answers provided by the applicant.
<b>Score</b>	Displays the calculated score based on the answers.
<b>Scoring Model Code</b>	Displays the scoring model code configured for the product.
<b>Description</b>	Displays the description of the scoring model.
<b>Weightage Score</b>	Displays the overall weightage score for the applicant(s). The weightage score also appears in the respective applicant's tab in case of the multiple applicants.
<b>Quantitative Score - Scoring Details</b>	This section displays the Quantitative Score Details.
<b>Feature</b>	Displays the feature configured in the Quantitative Scoring Model.
<b>Value</b>	Displays the value of the application for the configured feature.
<b>Range Type</b>	Displays the range type configured in the Quantitative Scoring Model.
<b>Range</b>	Displays the range for the value of the application.
<b>Weightage %</b>	Displays the weightage percentage configured for the feature.
<b>Score</b>	Displays the score configured for the range.
<b>Weightage Score</b>	Displays the calculated weightage for each feature.
<b>Decision &amp; Grade</b>	This section displays the decision and grade details.
<b>Model Code</b>	Displays the model code configured for the product.
<b>Model Description</b>	Displays the description of the model code.
<b>Decision</b>	Displays the recommended decision for the application.
<b>Grade</b>	Displays the recommended grade for the application
<b>Decision &amp; Grade – Decision</b>	This section displays the decision and grade details.
<b>Quantitative Score</b>	Displays the overall quantitative score of the application.
<b>Quantitative Score Range</b>	Displays the range for the quantitative score.
<b>Decision</b>	Displays the decision configured for the quantitative score.
<b>Decision &amp; Grade – Grade</b>	This section displays the decision and grade details.
<b>Quantitative Score</b>	Displays the overall quantitative score of the application.
<b>Quantitative Score Range</b>	Displays the range for the quantitative score.
<b>Grade</b>	Displays the grade configured for the quantitative score.
<b>Pricing</b>	This section displays the pricing details.
<b>Pricing Model Code</b>	Displays the pricing model code configured for the product.
<b>Model Description</b>	Displays the description of the pricing model code.

**Table 2-41 (Cont.) Assessment Details – Field Description**

Field	Description
Rate Type	Displays the rate type.
Rate Percentage	Displays the rate percentage.

 **Note:**

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

## 2.7.3 Summary

This topic provides the systematic instructions to view the tiles for all the data segments in the Application Assessment stage.

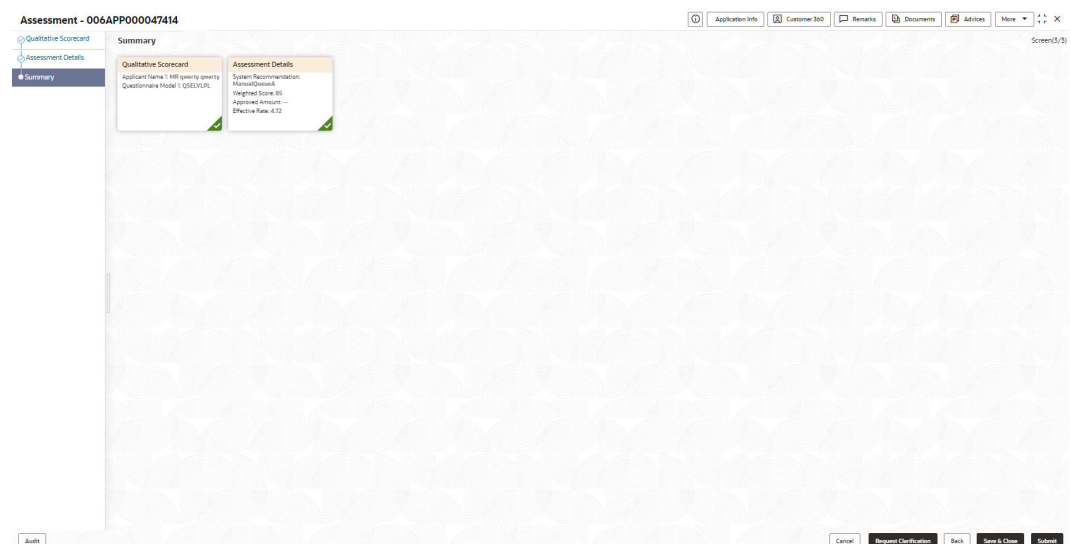
The Summary displays the tiles for all the data segments in the Application Assessment stage. The tiles display the important details captured in the specified data segment.

**To view the captured details:**

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

The **Summary** screen displays.

**Figure 2-53 Summary**



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

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

**Table 2-42 Summary - Application Assessment – Field Description**

Data Segment	Description
<b>Qualitative Scorecard Details</b>	Displays the qualitative scorecard details.
<b>Assessment Details</b>	Displays the assessment details.

2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage can be validated or verified. The Overrides screen is displayed.  
  
Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.
3. Click **Proceed Next**. The **Checklist** screen is displayed.  
  
Checklist configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.
4. Select the checkbox to accept the checklist. Click **Save & Proceed**. The **Outcome** screen is displayed.
5. In the **Outcome** screen, select appropriate option from the **Select to Proceed** field.
  - Select the **Proceed** to proceed with the application. By default this option is selected. If the Proceed option is selected, then the application proceeds based on the assessment decision.
    - It will logically complete the **Application Assessment** stage for the saving application if the system recommendation is **Approved**. The Workflow Orchestrator will automatically move this application to the **Account Parameter Setup** stage.
    - If the system recommendation is **Manual** then, the Manual Credit Assessment stage is generated for this saving application.
    - If the system recommendation is **Rejected** then the application is terminated. The stage movement is driven by the business configuration for a given combination of Process Code, Life Cycle and Business Product Code.
  - Select the **Return to Application Entry Stage** to make application entry stage available in free task for edit.
  - Select the **Return to Application Enrichment Stage** to make enrichment stage available in free task.
  - Select the **Return to Overdraft Limit Details** to make overdraft limit details stage available in free task.
  - Select the **Return to Initial Funding Details** to make account funding details stage available in free task.
  - Select the **Return to Application Underwriting Stage** to make underwriting stage available in free task.
  - Select the **Reject Application** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Enter the remarks in **Remarks**.

7. Click **Submit**. The **Confirmation** screen is displayed.

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

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

OR

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

## 2.8 Manual Credit Assessment Stage

This topic describes the information on the various data segments to assess the application manually in the Manual Credit Assessment stage.

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

### To capture manual assessment details:

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

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

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

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

- [Manual Assessment](#)  
This topic provides the systematic instructions to modify the account details and recommend for the approval / reject the Current Account application.
- [Summary](#)  
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

## 2.8.1 Manual Assessment

This topic provides the systematic instructions to modify the account details and recommend for the approval / reject the Current Account application.

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

1. On acquiring the **Manual Credit Assessment Stage** from **Free Tasks** or clicking **Next** from the previous data segment, the **Manual Assessment** screen is displayed.

Figure 2-54 Manual Assessment

The screenshot displays the 'Manual Assessment - 006APP00055058' interface. The 'Assessment Details' section includes fields for Requested Amount (GBP 45,000.00), Tenure (3 Years 0 Months 0 Days), Rate of Interest (5.50%), and Margin (0%). It also shows Total Weighted Score (75), Approved Amount, Proposed Interest Rate (0.40%), and Effective Rate (5.90%). The Recommended Amount is set to GBP 34,500.00, and the Final Tenure is 3 years 0 months 0 days. The Recommendation is 'Recommended for Approval' and the Comment is 'Automation Testing'. The System Recommendation is 'ManualQueueA' and the Grade is 'B'. Below this, the Validation Model is 'PASS' with a Borrowing Capacity of 616059970.00, a Qualitative Score of 66, and a Quantitative Score of 85.75. The Decision & Grade is 'ManualQueueA' with a Grade of 'B' and a Pricing of 0.22%. The Validation Model Code is 'VLPLEL100' and the Description is 'Scoring Model for New Vehicle Loan'. A table of Rule IDs is shown below, with Rule ID 'Rule1001' having a Sequence of 1, Status of 'PASS', and Severity of '-'. The interface includes navigation buttons like 'Cancel', 'Request Clarification', 'Back', 'Save & Close', and 'Next'.

2. Specify the fields on **Manual Assessment** screen.

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

Table 2-43 Manual Assessment – Field Description

Field	Description
<b>Rate Percentage</b>	Displays the rate percentage.
<b>Requested Amount</b>	Specify the requested overdraft amount.
<b>Tenure</b>	Displays the tenure.
<b>Base Rate</b>	Displays the base type. This field appears if the rate type is <b>Floating</b> .
<b>Rate of Interest</b>	Displays the rate of interest. This field appears if the rate type is <b>Fixed</b> .
<b>Margin</b>	Displays the margin. This field appears if the rate type is <b>Floating</b> .

Table 2-43 (Cont.) Manual Assessment – Field Description

Field	Description
Variance	Displays the variance. This field appears if the rate type is <b>Fixed</b> .
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the approved overdraft amount.
Proposed Margin	Displays the proposed margin. This field appears only for <b>Floating</b> rate type.
Proposed Variance	Displays the proposed variance. This field appears if the rate type is <b>Fixed</b> .
Effective Rate	Displays the effective rate of interest.
System Recommendation	Displays the system recommendations. Available options are: <ul style="list-style-type: none"> <li>• <b>Approved</b></li> <li>• <b>Manual</b></li> <li>• <b>Rejected</b></li> </ul>
Grade	Displays the grade of the applicant.
APR	Displays the annual percentage rate value.
Validation Model	This sections displays the validation model details.
Validation Model Code	Displays the validation model code configured for the product.
Description	Displays the description of the configured validation model.
Status	Displays the overall status of the validation model.
Rule ID	Displays the Rule ID configured in the validation model.
Sequence	Displays the sequence of the configured rules.
Status	Displays the status of the configured rule.
Borrowing Capacity	This section displays the borrowing capacity details.
Eligibility Code	Displays the unique eligibility code configured for the product.
Eligibility Description	Displays the description of the configured eligibility.
Requested Amount	Displays the requested card limit. If the calculated Borrowing Capacity is more than the Requested Amount, then Approved Amount is stamped to Requested Amount.
Borrowing Capacity	Displays the calculated borrowing capacity of the applicant.
Fact	Displays the fact configured in the eligibility code.
Rule ID	Displays the rule configured in the eligibility code.
Qualitative Score	This section displays the qualitative score details.
Scoring Model Code	Displays the scoring model code configured for the product.
Description	Displays the description of the scoring model.
Application Score	Displays the overall application score for the applicant(s). The application score also appears in the respective applicant's tab in case of the multiple applicants.
Qualitative Score - Scoring Details	This section displays the qualitative score details.
Question Code	Displays the question code configured for Qualitative Scoring Model
Question	Displays the question configured in question code.

**Table 2-43 (Cont.) Manual Assessment – Field Description**

<b>Field</b>	<b>Description</b>
<b>Value</b>	Displays the answers provided by the applicant.
<b>Score</b>	Displays the calculated score based on the answers.
<b>Scoring Model Code</b>	Displays the scoring model code configured for the product.
<b>Description</b>	Displays the description of the scoring model.
<b>Weightage Score</b>	Displays the overall weightage score for the applicant(s). The weightage score also appears in the respective applicant's tab in case of the multiple applicants.
<b>Quantitative Score - Scoring Details</b>	This section displays the Quantitative Score Details.
<b>Feature</b>	Displays the feature configured in the Quantitative Scoring Model.
<b>Value</b>	Displays the value of the application for the configured feature.
<b>Range Type</b>	Displays the range type configured in the Quantitative Scoring Model.
<b>Range</b>	Displays the range for the value of the application.
<b>Weightage %</b>	Displays the weightage percentage configured for the feature.
<b>Score</b>	Displays the score configured for the range.
<b>Weightage Score</b>	Displays the calculated weightage for each feature.
<b>Decision &amp; Grade</b>	This section displays the decision and grade details.
<b>Model Code</b>	Displays the model code configured for the product.
<b>Model Description</b>	Displays the description of the model code.
<b>Decision</b>	Displays the recommended decision for the application.
<b>Grade</b>	Displays the recommended grade for the application
<b>Decision &amp; Grade – Decision</b>	This section displays the decision and grade details.
<b>Quantitative Score</b>	Displays the overall quantitative score of the application.
<b>Quantitative Score Range</b>	Displays the range for the quantitative score.
<b>Decision</b>	Displays the decision configured for the quantitative score.
<b>Decision &amp; Grade – Grade</b>	This section displays the decision and grade details.
<b>Quantitative Score</b>	Displays the overall quantitative score of the application.
<b>Quantitative Score Range</b>	Displays the range for the quantitative score.
<b>Grade</b>	Displays the grade configured for the quantitative score.
<b>Pricing</b>	This section displays the pricing details.
<b>Pricing Model Code</b>	Displays the pricing model code configured for the product.
<b>Model Description</b>	Displays the description of the pricing model code.
<b>Rate Type</b>	Displays the rate type.
<b>Rate Percentage</b>	Displays the rate percentage.

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

## 2.8.2 Summary

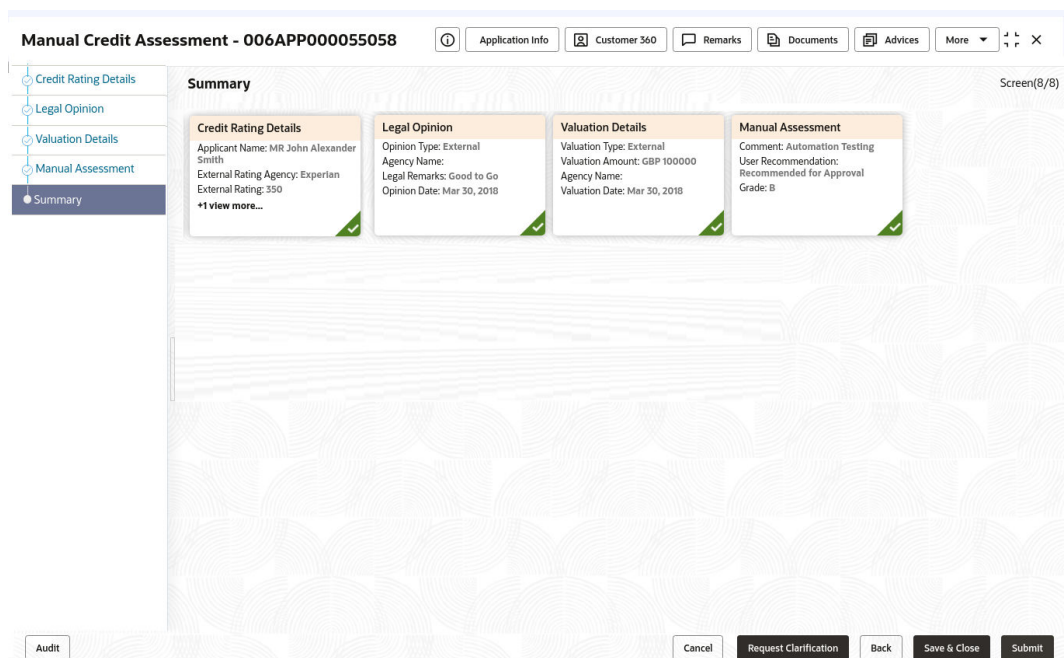
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

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

The **Summary Manual Credit Assessment** screen displays.

**Figure 2-55 Summary**



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

**Table 2-44 Summary - Manual Credit Assessment – Field Description**

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

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



3. Click **Accept Overrides & Proceed**. The **Checklist** screen is displayed.
4. Click **Save & Proceed**. The **Outcome** screen is displayed.
5. In the **Outcome** screen, select appropriate option from the **Select to Outcome** field.
6. Select **Proceed** outcome from the drop-down list.

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

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

7. Enter the remarks in **Remarks**.
8. Click **Submit** to submit the manual credit assessment. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
9. Click **Close** to close the window.

OR

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

## 2.9 Manual Credit Decision Stage

This topic describes the information on the various data segments to review and approve the application manually in the Manual Credit Decision stage.

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

### To capture manual credit decision details:

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

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

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

- **Valuation Details** - For detailed information, refer the Valuation Details data segment in the Underwriting stage.
- **Legal Opinion** - For detailed information, refer the Legal Opinion data segment in the Underwriting stage.
- **Manual Assessment** – For details information, refer the Assessment Details data segment in the Manual Credit Assessment stage.

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

- **Manual Decision**  
This topic provides the systematic instructions to review and approve the application manually in Manual Credit Decision stage.
- **Summary**  
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

## 2.9.1 Manual Decision

This topic provides the systematic instructions to review and approve the application manually in Manual Credit Decision stage.

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

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

The **Manual Decision** screen displays.

**Figure 2-56 Manual Decision**

2. Specify the fields on **Manual Decision** screen.

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

Table 2-45 Manual Decision – Field Description

Field	Description
<b>Requested Amount</b>	Displays the requested overdraft amount.
<b>Tenure</b>	Displays the overdraft tenure.
<b>Base Rate</b>	Displays the base rate. This field appears only for <b>Floating</b> rate type.
<b>Margin</b>	Displays the margin. This field appears only for <b>Floating</b> rate type.
<b>Total Weightage Score</b>	Displays the total weightage score.
<b>Approved Amount</b>	Displays the approved overdraft amount. This field appears blank by default. If the approver selects the recommendation as <b>Approve</b> , then the recommended amount gets defaulted as approved amount.
<b>Proposed Margin</b>	Displays the proposed margin. This field appears only for <b>Floating</b> rate type.
<b>Effective Rate</b>	Displays the effective rate of interest.
<b>Recommended Amount</b>	Displays the recommended overdraft amount.
<b>Final Tenure</b>	Displays the final overdraft tenure.
<b>Manual Recommendation</b>	Displays the manual recommendation.
<b>Comments</b>	Displays the comments.
<b>System Recommendation</b>	Displays the system recommendations.
<b>Recommendation</b>	Select the recommendation. Available options are <ul style="list-style-type: none"> <li>• <b>Approve</b></li> <li>• <b>Decline</b></li> </ul> If the approver selects the recommendation as <b>Approve</b> , then the recommended amount gets defaulted as approved amount.
<b>Action</b>	Displays the user action based on user recommendation.
<b>Comments</b>	Specify the comment on the user action.

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

## 2.9.2 Summary

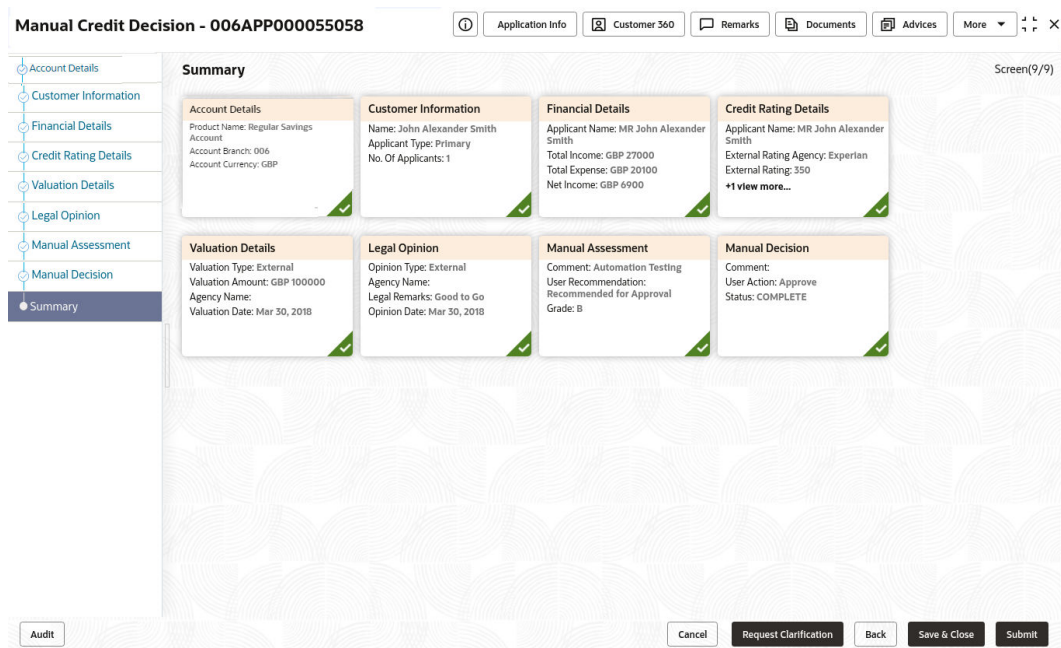
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

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

The **Summary** screen displays.

**Figure 2-57 Summary**



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

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

**Table 2-46 Summary - Manual Credit Decision – Field Description**

Field	Description
<b>Account Details</b>	Displays the account details.
<b>Customer Information</b>	Displays the customer information.
<b>Financial Details</b>	Displays the financial details.
<b>Credit Rating Details</b>	Displays the credit rating details.
<b>Valuation Details</b>	Displays the valuation details.
<b>Legal Opinion</b>	Displays the legal opinion.
<b>Manual Assessment</b>	Displays the manual assessment.
<b>Manual Decision</b>	Displays the manual decision.

2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage can be validated or verified. The **Overrides** screen is displayed.
3. Click **Accept Overrides & Proceed**. The **Checklist** screen is displayed.
4. Click **Save & Proceed**. The **Outcome** screen is displayed.
5. In the **Outcome** screen, select appropriate option from the **Select to Outcome** field.
  - Select the **Proceed** to proceed with the application. It will logically complete the Manual Credit Decision stage for the Saving Account (with overdraft) Application. Upon submit, a Pricing call will be made by Oracle Banking Origination to Decision

Service to get the Interest rate. The Workflow Orchestrator will automatically move this application to the next processing stage, Account Parameter Setup stage. The stage movement is driven by the business configuration for a given combination of Process Code, Life Cycle and Business Product Code.

- Select the **Return to Application Entry Stage** to make application entry stage available in free task for edit.
  - Select the **Return to Application Enrichment Stage** to make enrichment stage available in free task.
  - Select the **Return to Assessment** to make overdraft limit details stage available in free task.
  - Select the **Return to Initial Funding Details** to make account funding details stage available in free task
  - Select the **Return to Overdraft Limit Details** to make overdraft limit details stage available in free task.
  - Select the **Return to Application Underwriting Stage** to make underwriting stage available in free task.
  - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
  - Select the **Return to Manual Credit Assessment Stage** to make underwriting stage available in free task. It will logically complete the **Manual Credit Assessment** stage for the Current Account (with overdraft) Application. The workflow will automatically move this application to the next processing stage, **Manual Credit Decision** stage.
6. Enter the remarks in **Remarks**.
  7. Click **Submit**. The **Confirmation** screen is displayed.
  8. Click **Close** to close the window.

OR

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

## 2.10 Account Parameter Setup Stage

This topic describes the information on the various data segments to setup the required account parameters in the Account Parameter Setup stage.

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

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

- **Interest Details** – This data segment is editable. For detailed information, refer the Interest Details data segment in the Application Enrichment stage.

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

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

- [Summary](#)  
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

## 2.10.1 Summary

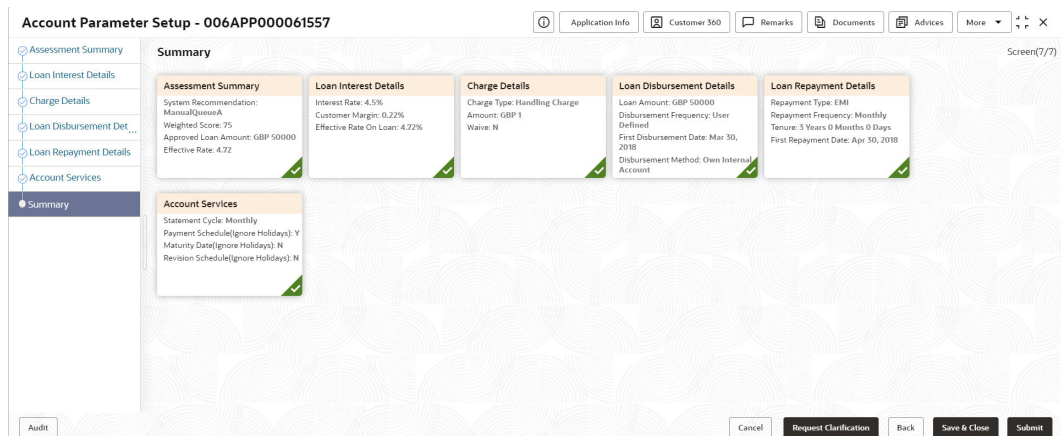
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

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

The **Summary** screen displays.

**Figure 2-58 Summary**



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

**Table 2-47 Summary – Field Description**

Field	Description
<b>Interest Details</b>	Displays the interest details.
<b>Charge Details</b>	Displays the charge details.
<b>Advance against Uncollected Funds Details</b>	Displays the Advance against Uncollected Funds details.
<b>Temporary Overdraft Limit Details</b>	Displays the Temporary Overdraft Limit details.
<b>Account Services Preferences</b>	Displays the account services preferences.
<b>Account Limit Details</b>	Displays the account limit details.

2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and the documents for this stage can be validated or verified. The **Overrides** screen is displayed .
3. Click **Accept Overrides & Proceed**. The **Checklist** screen is displayed.
4. Click **Save & Proceed**. The **Outcome** screen is displayed.
5. In the **Outcome** screen, select appropriate option from the **Select to Outcome** field.
  - Select the **Proceed** to proceed with the application It will logically complete the nextstage for the Saving Account Application. The Workflow Orchestrator will automatically move this application to the next processing stage. The stage movement is driven by the business configuration for a given combination of **Process Code, Life Cycle** and **Business Product Code**.
    - If there is no change in Interest or Charges details, the workflow will automatically move this application to the **Offer Issue** stage.
    - If there is any change in Interest or Charges details, submit of this stage, will move the application into the **Supervisor Application Approval** stage.
  - Select the **Return to Credit Decision Stage** to make credit decision stage available in free task.
  - Select the **Return to Credit Assessment Stage** to make credit assessment stage available in free task.
  - Select the **Return to Assessment Stage** to make assessment stage available in free task
  - Select the **Return to Initial Funding Stage** to make initial funding stage available in free task.
  - Select the **Return to Overdraft Limit Details Stage** to make overdraft limit details stage available in free task.
  - Select the **Return to Application Enrichment Stage** to make enrichment stage available in free task.

- Select the **Return to Application Entry Stage** to make application entry stage available in free task.
  - Select the **Return to Application Underwriting Stage** to make underwriting stage available in free task.
  - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Enter the remarks in **Remarks**.
  7. Click **Submit** to submit the account parameter setup stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
  8. Click **Close** to close the window.

OR

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

## 2.11 Supervisor Application Approval Stage

This topic describes the information on the various data segments to view and approve the price change in the Supervisor Application Approval stage.

The **Supervisor Application Approval** stage has the following reference data segments:

- [Pricing Change Approval](#)  
This topic provides the systematic instructions to view and approve the pricing change.
- [Summary](#)  
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

### 2.11.1 Pricing Change Approval

This topic provides the systematic instructions to view and approve the pricing change.

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

1. Click **Acquire and Edit** in the **Free Tasks** screen of the previous stage – **Account Parameter Setup** stage.  
The **Pricing Change Approval** screen displays.



**Figure 2-59 Pricing Change Approval**

- Specify the fields on **Pricing Change Approval** screen.  
For more information on fields, refer to the field description table.

**Table 2-48 Pricing Change Approval – Field Description**

Field	Description
<b>Applicant Name</b>	Displays the applicant name.
<b>Account Type</b>	Displays the account type.
<b>Account Branch</b>	Displays the account branch name.
<b>Product Code</b>	Displays the product code selected for this saving account.
<b>Product Name</b>	Displays the product name selected or this saving account.
<b>Approved Amount</b>	Displays the final approved overdraft amount.
<b>OD Tenure</b>	Displays the final OD tenure for the approved amount.
<b>Existing Values</b>	Displays the existing values.
<b>Rate Type</b>	Displays the rate type.
<b>Base Rate</b>	Displays the rate of interest for the approved overdraft amount.
<b>Margin</b>	Displays the margin.
<b>Effective Rate</b>	Displays the effective rate.
<b>Handling Charges</b>	Displays the handling charges.
<b>Revised Values</b>	Displays the revised values against the existing values.
<b>Rate Type</b>	Displays the rate type.
<b>Base Rate</b>	Displays the rate of interest for the approved overdraft amount.
<b>Margin</b>	Displays the margin.
<b>Effective Rate</b>	Displays the effective rate.
<b>Handling Charges</b>	Displays the handling charges.
<b>User Recommendation</b>	Select the user recommendation. Available options are: <ul style="list-style-type: none"> <li><b>Approved</b></li> <li><b>Rejected</b></li> </ul>
<b>User Action</b>	Displays the user action based on user recommendation.

- 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.

## 2.11.2 Summary

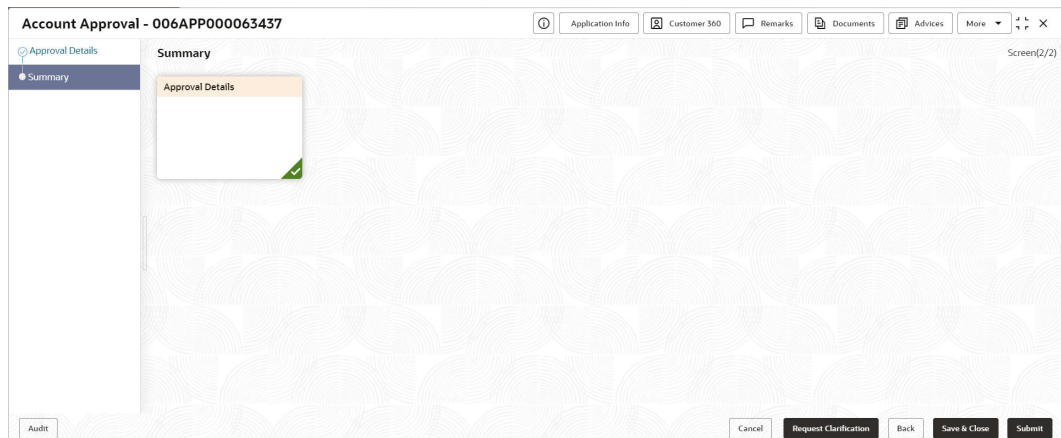
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

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

The **Summary** screen displays.

**Figure 2-60 Summary**



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

**Table 2-49 Summary - Pricing Change Approval – Field Description**

Data Segment	Description
<b>Pricing Change Approval</b>	Displays the pricing change approval details.

2. Click **Submit** to reach the **OUTCOME**, where the Overrides, Checklist and the Documents for this stage can be validated or verified. The **Overrides** screen is displayed.
3. Click **Accept Overrides & Proceed**. The **Checklist** screen is displayed.
4. Click **Save & Proceed**. The **Outcome** screen is displayed.
5. In the **Outcome** screen, select appropriate option from the Select to Outcome field.
6. Select **Proceed** outcome from the drop-down list. It will logically complete the **Supervisor Application Approval** stage for the Saving Application. The Workflow Orchestrator will automatically move this application to the next processing stage.

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

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

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

7. Click **Submit**. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
8. Click **Close** to close the window.

OR

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

## 2.12 Offer Issue Stage

This topic describes the information on the various data segments to generate the offer in the Offer Issue stage.

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

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

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

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

- [Assessment Summary](#)  
This topic provides the systematic instructions to view the assessment summary of the Savings Account application.
- [Offer Issue](#)  
This topic provides the systematic instructions to capture the offer issue date and generate the offer letter.
- [Summary - Offer Issue](#)  
This topic provide the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

## 2.12.1 Assessment Summary

This topic provides the systematic instructions to view the assessment summary of the Savings Account application.

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

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

The **Assessment Summary** screen displays.

**Figure 2-61 Assessment Summary**

The screenshot shows the 'Assessment Summary' screen for Offer Issue - 006APP00055058. The interface includes a top navigation bar with tabs for Application Info, Customer 360, Remarks, Documents, Advices, and More. A left sidebar contains a navigation menu with options: Credit Rating Details, Valuation Details, Legal Opinion, Assessment Summary (selected), Offer Issue, and Summary. The main content area displays a grid of data fields:

- Requested Amount:** 45,000.00
- Tenure:** 3 Years 0 Months 0 Days
- Rate of Interest:** 5.50%
- Variance:** 0%
- Total Weighted Score:** 75
- Approved Amount:** 34,500.00
- Proposed Variance:** 0.40%
- Effective Rate:** 5.90%
- System Recommendation:** ManualQueueA
- Grade:** B
- Manual Decision:** Approved

At the bottom of the screen, there are buttons for Audit, Cancel, Request Clarification, Back, Save & Close, and Next.

2. The user can view the details in the relevant data fields.

**Note:**

The fields, which mentioned as Required, are mandatory.

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

**Table 2-50 Assessment Summary – Field Description**

Field	Description
<b>Requested Amount</b>	Displays the requested overdraft amount.
<b>Tenure</b>	Displays the tenure.
<b>Base Rate</b>	Displays the base rate.

**Table 2-50 (Cont.) Assessment Summary – Field Description**

Field	Description
<b>Margin</b>	Displays the variance rate. This field appears only for <b>Floating</b> rate type.
<b>Total Weightage Score</b>	Displays the total weightage score.
<b>Approved Amount</b>	Displays the final approved overdraft amount.
<b>Proposed Margin</b>	Displays the proposed variance. This field appears only for <b>Floating</b> rate type.
<b>Effective Rate</b>	Displays the effective rate of interest.
<b>System Recommendation</b>	Displays the system recommendations.
<b>Grade</b>	Displays the grade of the applicant.
<b>Manual Decision</b>	Displays the manual decision.

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

## 2.12.2 Offer Issue

This topic provides the systematic instructions to capture the offer issue date and generate the offer letter.

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

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

The **Offer Issue** screen displays.

**Figure 2-62 Offer Issue**



The screenshot shows the 'Offer Issue' screen for application 006APP00055058. The interface includes a navigation menu on the left with options like 'Credit Rating Details', 'Valuation Details', 'Legal Opinion', 'Assessment Summary', 'Offer Issue', and 'Summary'. The main area contains a form with the following fields and values:

- Applicant Name:** MRS AutoFNN AutoMNN AutoLNN
- Account Type:** Current Account
- Account Branch:** 006
- Business Product Code:** CURPCA
- Business Product Name:** Premier Checking Account
- Approved Amount:** GBP 30,000.00
- Limit Type:** Unsecured
- Start Date:** March 30, 2018
- End Date:** April 26, 2050
- Limit Currency:** GBP
- Rate Type:** Fixed
- Rate Of Interest:** 15
- Variance:** 0.5
- Effective Rate:** 15.50
- Offer Issue Date:** March 30, 2018

At the bottom right, there is a 'Generate Offer' button. The screen also features a top navigation bar with 'Application Info', 'Customer 360', 'Remarks', 'Documents', 'Advice', and 'More' options, and a bottom bar with 'Cancel', 'Request Clarification', 'Back', 'Save & Close', and 'Next' buttons.

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

Table 2-51 Offer Issue – Field Description

Field	Description
<b>Applicant Name</b>	Displays the applicant name.
<b>Account Type</b>	Displays the account type.
<b>Account Branch</b>	Displays the account branch name.
<b>Business Product Code</b>	Displays the business product code.
<b>Business Product Name</b>	Displays the business product name.
<b>Approved Amount</b>	Displays the approved amount.
<b>Limit Type</b>	Displays the limit type.
<b>Start Date</b>	Displays the start date.
<b>End Date</b>	Displays the end date.
<b>Limit Currency</b>	Displays the limit currency.
<b>Rate Type</b>	Displays the rate type.
<b>Interest</b>	Displays the interest amount.
<b>Base Rate</b>	Displays the base rate.
<b>Margin</b>	Displays the margin rate.   <b>Note:</b> This field displays only for <b>Floating</b> rate type.
<b>Variance</b>	Displays the variance rate.   <b>Note:</b> This field displays only for <b>Fixed</b> rate type.
<b>Effective Rate</b>	Displays the effective rate of interest.
<b>Offer Issue Date</b>	Select the offer issue date.
<b>Generate Offer</b>	Click the checkbox to generate the offer letter. A PDF file will be generated with the offer content. Default template for offer issue is used in this reference workflow.

- 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.

### 2.12.3 Summary - Offer Issue

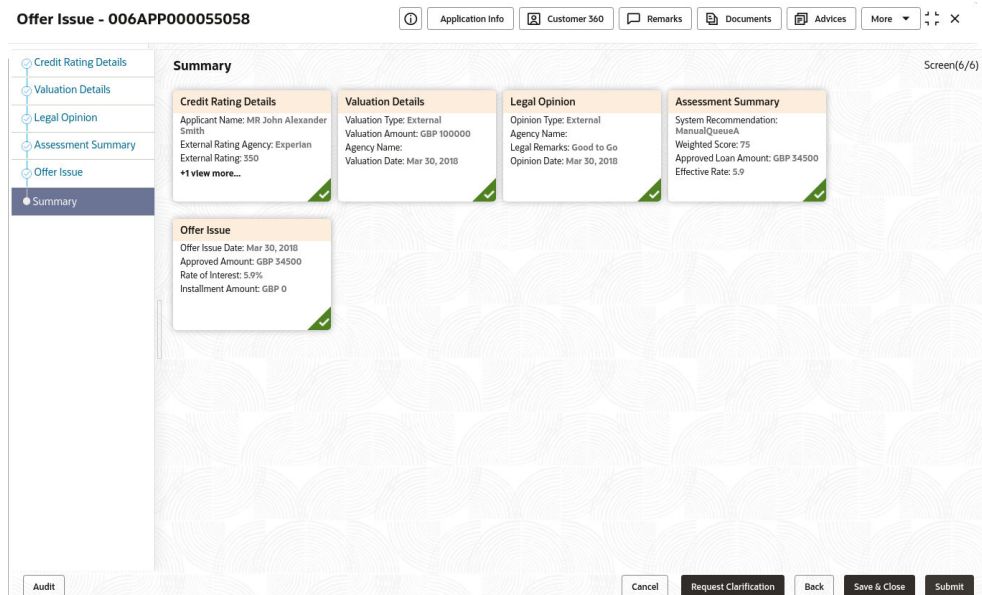
This topic provide the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

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

The **Summary - Offer Issue** screen displays.

**Figure 2-63 Summary**



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

**Table 2-52 Summary - Offer Issue – Field Description**

Data Segment	Description
<b>Credit Rating Details</b>	Displays the credit rating details.
<b>Valuation Details</b>	Displays the valuation details.
<b>Legal Opinion</b>	Displays the legal opinion details.
<b>Assessment Summary</b>	Displays the assessment details.
<b>Offer Issue</b>	Displays the offer issue details.

2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and the documents for this stage can be validated or verified. The **Override** screen is displayed.
3. Accept the overrides and click **Proceed Next**. The **Checklist** screen is displayed.
4. Click **Proceed Next**. The **Outcome** screen is displayed.
5. In the **Outcome** screen, select appropriate option from the **Select to Outcome** field.
  - Select **Proceed** outcome from the drop-down list. It will logically complete the Offer Issue stage for the Overdraft Application. The Workflow Orchestrator will automatically move this application to the next processing stage, Offer Accept/

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

- Select the **Reject Application** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit** to submit the Offer Issue stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
  7. Click **Close** to close the window.

OR

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

## 2.13 Offer Accept / Reject Stage

This topic describes the information on the various data segments to accept / reject the offer in the Offer Accept / Reject stage.

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

**To perform actions on issued offer:**

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

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

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

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

- [Offer Accept / Reject](#)  
This topic provides the systematic instructions to view the offer letter and record the customer response.
- [Summary - Offer Accept / Reject](#)  
This topic provide the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.



## 2.13.1 Offer Accept / Reject

This topic provides the systematic instructions to view the offer letter and record the customer response.

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

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

The **Offer Accept / Reject** screen displays.

**Figure 2-64 Offer Accept / Reject**

The screenshot shows the 'Offer Accept/Reject' screen for application 006APP00065154. The interface includes a navigation pane on the left with options for Assessment Summary, Offer Issue, Offer Accept/Reject (selected), and Summary. The main area contains several data fields:

- Applicant Name:** MR AutoFNN AutoMNN AutoLNN
- Account Type:** Current Account
- Account Branch:** 006
- Business Product Code:** CURPCA
- Business Product Name:** Premier Checking Account
- Approved Amount:** GBP 50,000.00
- Limit Type:** Unsecured
- Start Date:** March 30, 2018
- End Date:** April 26, 2050
- Rate Type:** Fixed
- Rate Of Interest:** 15
- Variance:** 0.5
- Effective Rate:** 15.50
- Offer Issue Date:** March 30, 2018
- Offer Expiry Date:** April 5, 2018
- Customer Response:** A checkbox labeled 'Customer Response' is checked.
- Customer Response:** A dropdown menu is set to 'Reject'.
- Date Of Offer Accept/Reject:** March 30, 2018
- Reason:** A text field with a 'Required' label.

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

2. Specify the details in the relevant data fields.

**Note:**

The fields, which mentioned as Required, are mandatory.

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

**Table 2-53 Offer Accept / Reject – Field Description**

Field	Description
<b>Customer Response</b>	Select the customer response from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Accept</b></li> <li>• <b>Reject</b></li> <li>• <b>Amend</b></li> </ul>
<b>Date Of Offer Accept / Reject</b>	Select the date of offer accept or offer reject.

**Table 2-53 (Cont.) Offer Accept / Reject – Field Description**

Field	Description
<b>Offer Amend</b>	Offer Amend option will be at the instance of the customer request. This will be taken as a Post Offer amendment and based on the change requested the application will be routed as part of the OUTCOME to the respective earlier stages to incorporate the changes.
<b>Reason</b>	The offer amend will be supported for the following data elements: <ul style="list-style-type: none"> <li>• <b>Overdraft Principal</b></li> <li>• <b>Overdraft Interest/Margin</b></li> <li>• <b>Tenure of the Overdraft</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.

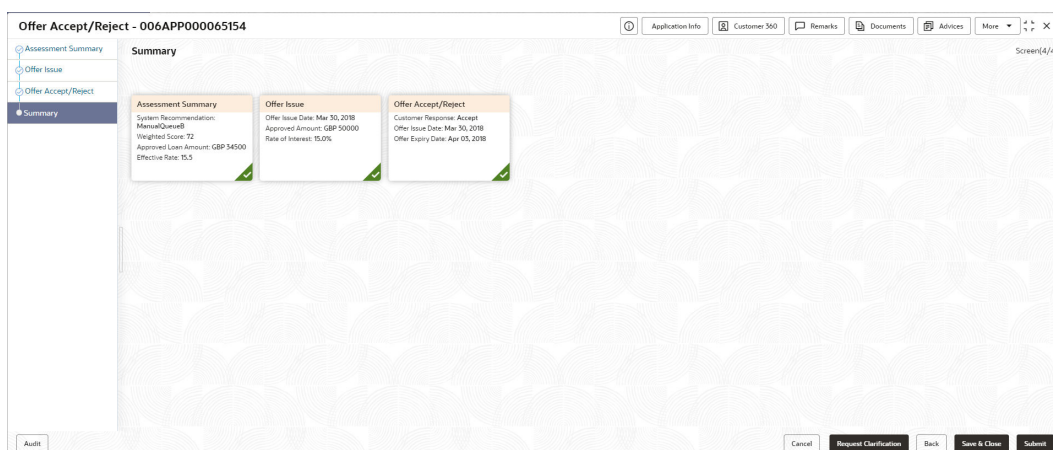
## 2.13.2 Summary - Offer Accept / Reject

This topic provide the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

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

**Figure 2-65 Summary**



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

**Table 2-54 Summary - Offer Accept / Reject – Field Description**

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

2. Click **Submit** to reach the **OUTCOME**, where the Overrides, Checklist and the Documents for this stage can be validated or verified. The **Override** screen is displayed.
3. Accept Overrides and Click **Proceed Next**. The **Checklist** screen is displayed.
4. Click **Save & Proceed Next**. The **Outcome** screen is displayed.
5. In the **Outcome** screen, select appropriate option from the **Select to Outcome** field.
  - Select **Proceed** outcome from the drop-down list. It will logically complete the Offer Issue stage for the Overdraft Application. The Workflow Orchestrator will automatically move this application to the next processing stage, Offer Accept/Reject. The stage movement is driven by the business configuration for a given combination of Process Code, Life Cycle and Business Product Code.
    - If the Customer Response is selected as Accept in Offer Accept/Reject screen, then submit of this stage, will move the application into the Account Approval stage.
    - If the Customer Response is selected as Reject in Offer Accept/Reject screen, then submit of this stage, will terminate the application.
    - If the Customer Response is selected as Amend in Offer Accept/Reject screen, then submit of this stage, will move the application into the Post Offer Amendment stage.
  - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit** to submit the Offer Accept/Reject stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
7. Click **Close** to close the window.

OR

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

## 2.14 Post Offer Amendment Stage

This topic describes the information on the various data segments to request for amendment of overdraft in the Post Offer Amendment stage.

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

**To perform actions on post offer amendment:**

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

The **Post Offer Amendment** stage has the following reference data segments:

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

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

- [Post Offer Amendment](#)  
This topic provides the systematic instructions to request for amendment of Overdraft components after the Offer is Issued by the bank.
- [Summary](#)  
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

## 2.14.1 Post Offer Amendment

This topic provides the systematic instructions to request for amendment of Overdraft components after the Offer is Issued by the bank.

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

1. Click **Acquire and Edit** in the **Free Tasks** screen of the previous stage – **Offer Accept / Reject** stage.  
The **Post Offer Amendment** screen displays.


Figure 2-66 Post Offer Amendment

- Specify the fields on **Post Offer Amendment** screen.  
For more information on fields, refer to the field description table.

Table 2-55 Post Offer Amendment – Field Description

Field	Description
<b>Applicant Name</b>	Displays the applicant name.
<b>Account Type</b>	Displays the account type.
<b>Account Branch</b>	Displays the account branch name.
<b>Business Product Code</b>	Displays the business product code selected for this saving account.
<b>Business Product Name</b>	Displays the business product name selected for this saving account.
<b>Offer Issue Date</b>	Displays the date of offer issued.
<b>Offer Expiry Date</b>	Displays the date based on the expiry period configuration done at the Business Product level which is used for this Overdraft.
<b>Offer Amend Date</b>	Displays the date of offer amend.
<b>Limit Currency</b>	Displays the limit currency.
<b>Approved Amount</b>	Displays the revised Overdraft amount for approval.
<b>Limit Type</b>	Displays the limit type.
<b>Start Date</b>	Select the start date.
<b>End Date</b>	Select the end date.
<b>Rate Type</b>	Displays the rate type.
<b>Base Rate</b>	Displays the base rate.
<b>Margin</b>	Specify the amended Margin.  <div style="border: 1px solid #0070C0; padding: 5px; margin-top: 10px;"> <p> <b>Note:</b> This field appears only for <b>Floating</b> rate type.</p> </div>

**Table 2-55 (Cont.) Post Offer Amendment – Field Description**

Field	Description
<b>Variance</b>	Specify the amended Variance.  <div style="border: 1px solid #0070C0; padding: 5px; background-color: #E6F2FF;"> <p> <b>Note:</b> This field appears only for <b>Fixed</b> rate type.</p> </div>
<b>Effective Rate</b>	Displays the amended effective rate. Effective Rate = Rate of Interest + Margin/Variance.

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

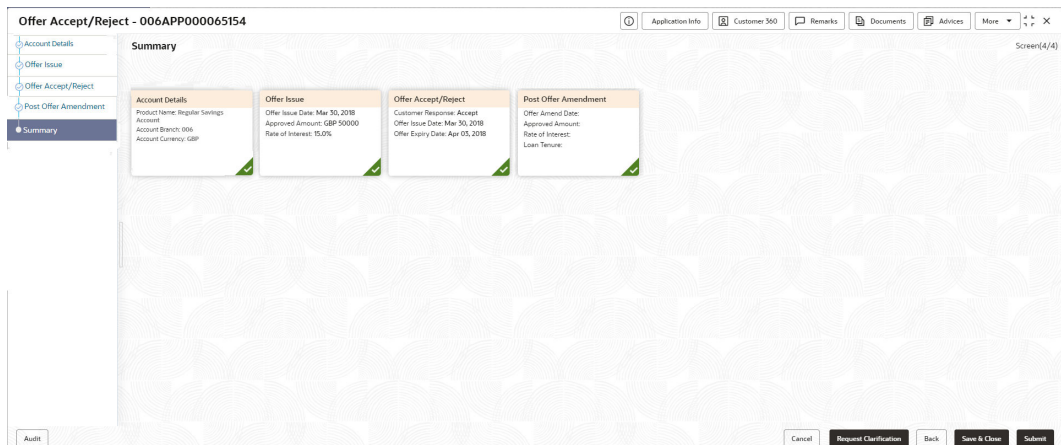
## 2.14.2 Summary

This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

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

**Figure 2-67 Summary**



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

**Table 2-56 Summary - Post Offer Amendment – Field Description**

Data Segment	Description
<b>Offer Issue</b>	Displays the offer issue details.
<b>Post Offer Amendment</b>	Displays the post offer amendment details.

2. Click **Submit** to reach the **OUTCOME**, where the Overrides, Checklist and the Documents for this stage can be validated or verified. The **Override** screen is displayed.
3. Accept Overrides and click **Proceed Next**. The **Checklist** screen is displayed.
4. Click **Proceed Next**. The **Outcome** screen is displayed.
5. In the **Outcome** screen, select appropriate option from the **Select to Outcome** field.
  - Select **Proceed** outcome from the drop-down list. It will logically complete the **Post Offer Amend** stage for the Overdraft Application. The Workflow Orchestrator will automatically move this application to the next processing stage. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
    - If there is any change in **Approved Amount** and/or in **Limit Date Range**, then submit of this stage, will move the application to the **Application Assessment** stage.
    - If the changes are only in the **Rate of Interest** (Pricing), then submit of this stage, will move the application to the **Supervisor Application Approval** stage.
  - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Enter the remarks in **Remarks**.
7. Click **Submit** to submit the Post Offer Amendment stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
8. Click **Close** to close the window.

OR

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

## 2.15 Application Approval Stage

This topic describes the information on the various data segments to view the captured details and approve the application in the Application Approval stage

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

The Account Approval Stage comprises of all the data segment of the previous stages. Since the data segment are in view only mode and have been completed in the

previous stages, the Account Approval stage is launched with Collateral Perfection Details data segment.

**To approve an account opening:**

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

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

- **Customer Information** – For detailed information, refer the Customer Information data segment in the Application Entry stage.
- **Account Details** - For detailed information, refer the Account Details data segment in the Application Entry stage.
- **Mandate Details** – For detailed information, refer the Mandate Details data segment in the Application Entry stage.
- **Nominee Details** – For detailed information, refer the Nominee Details data segment in the Application Entry stage.
- **Stake Holder Details** – For detailed information, refer the Stake Holder Details data segment in the Application Entry stage.
- **Financial Details:** - For detailed information, refer the Financial Details data segment in the Application Entry stage.
- **Terms and Conditions** – For detailed information, refer the Terms and Conditions data segment in the Application Entry stage.
- **Interest Details:** For details information, refer the Interest Details data segment in the Application Enrichment stage.
- **Charge Details:** For details information, refer the Charge Details data segment in the Application Enrichment stage.
- **Account Limit Details:** For details information, refer the Account Limit Details data segment in the Overdraft Limit Details stage.
- **Temporary OD Limit Details:** For details information, refer the Temporary OD Limit Details data segment in the Overdraft Limit Details stage.
- **Advance against Uncollected Funds:** For details information, refer the Advance against Uncollected Funds data segment in the Overdraft Limit Details stage.
- **Initial Funding Details:** For details information, refer the Initial Funding Details data segment in the Account Funding stage.
- **Credit Rating Details:** - For detailed information, refer the Credit Rating Details data segment in the Underwriting stage.
- **Valuation Details** - For detailed information, refer the Valuation Details data segment in the Underwriting stage.
- **Legal Opinion** - For detailed information, refer the Legal Opinion data segment in the Underwriting stage.
- **Assessment Summary:** For details information, refer the Assessment Summary data segment in the Offer Issue stage.

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



- [Collateral Perfection Details](#)  
This topic provides the systematic instructions to view the collateral perfection details.
- [Approval Details](#)  
This topic provides the systematic instructions to view and approve the application.
- [Summary](#)  
This topic provides the systematic instructions to view the tiles for all the data segments of the Savings Account Origination Process.

## 2.15.1 Collateral Perfection Details

This topic provides the systematic instructions to view the collateral perfection details.

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

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

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

The **Collateral Perfection Details** screen displays.

**Figure 2-68 Collateral Perfection Details**

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

**Table 2-57 Collateral Perfection Details – Field Description**

Field	Description
<b>Applicant Name</b>	Displays the applicant name.
<b>Date of Birth</b>	Displays the applicant's date of birth.
<b>E-mail</b>	Displays the e-mail id of the applicant.
<b>Mobile</b>	Displays the mobile number of the applicant.
<b>Collateral ID</b>	Displays the Collateral ID.
<b>Collateral Description</b>	Displays the description of the collateral.
<b>Liability ID</b>	Displays the Liability ID
<b>Liability Description</b>	Displays the Liability description.

**Table 2-57 (Cont.) Collateral Perfection Details – Field Description**

Field	Description
<b>Registration Authority</b>	Specify the name of the registration authority.
<b>Registration Request Date</b>	Select the date when the registration is requested.
<b>Registration Date</b>	Select the date when the registration is completed.
<b>Confirmation Date</b>	Select the date when the registration is confirmed.
<b>Registration Status</b>	Specify the status of registration.
<b>Registration Reference Number</b>	Specify the registration reference number.

 **Note:**

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

3. 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.

## 2.15.2 Approval Details

This topic provides the systematic instructions to view and approve the application.

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

The **Approval Details** screen displays.

**Figure 2-69 Approval Details**

- Specify the details in the relevant data fields.

 **Note:**

The fields, which mentioned as Required, are mandatory.

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

**Table 2-58 Approval Details - Field Description**

Field	Description
<b>Applicant Name</b>	Displays the applicant name.
<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>Host Product Code</b>	Displays the host product code mapped to the business product.
<b>Host Product Description</b>	Displays the host product description mapped to the business product.
<b>Application Details</b>	Displays the applicant details.
<b>OD Amount</b>	Displays the final approved overdraft amount.
<b>OD Tenure</b>	Displays the final tenure for the approved overdraft amount.
<b>Limit Type</b>	Displays the limit type.
<b>Rate Type</b>	Displays the rate type for the approved overdraft amount.
<b>Margin</b>	Displays the margin percentage.
<b>Effective Rate</b>	Displays the effective rate for the approved overdraft amount.
<b>User Recommendation</b>	Select the user recommendation. Available options are: <ul style="list-style-type: none"> <li><b>Approved</b></li> <li><b>Rejected</b></li> </ul>
<b>User Action</b>	Displays the user action based on user recommendation.

- 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.

## 2.15.3 Summary

This topic provides the systematic instructions to view the tiles for all the data segments of the Savings Account Origination Process.

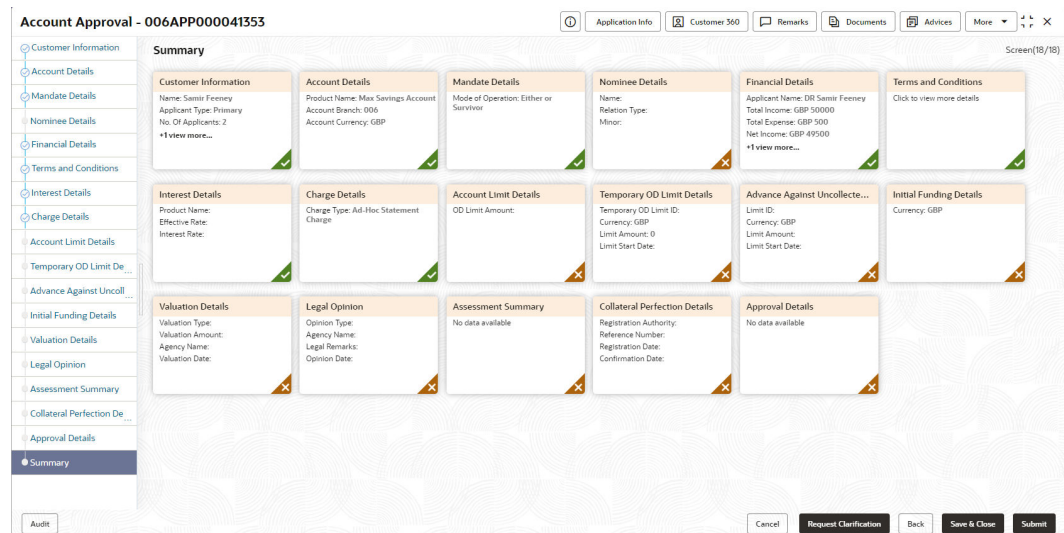
The Summary displays the tiles for all the data segments of the Current Account Origination Process. The Tiles displays the important details captured in the specified data segment. It further allows to click on the specific tile to view the data segment and

the details captured. You can additionally click on the data segment from the train on the left hand side to view the details of the data segment.

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

The **Summary** screen displays.

**Figure 2-70 Summary**



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

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

**Table 2-59 Summary - Account Approval - Field Description**

Data Segment	Description
<b>Account Details</b>	Displays the account details.
<b>Customer Information</b>	Displays the customer information.
<b>Stake Holder Details</b>	Displays the stake holder details. This data segment appears only if the <b>Customer Type</b> selected as <b>Small and Medium Business (SMB)</b> .
<b>Mandate Details</b>	Displays the mandate details.
<b>Nominee Details</b>	Displays the nominee details.
<b>Financial Details</b>	Displays the financial details.
<b>Interest Details</b>	Displays the interest details.
<b>Charge Details</b>	Displays the charge details.
<b>Account Limit Details</b>	Displays the account limit details.
<b>Temporary Overdraft Limit Details</b>	Displays the Temporary Overdraft Limit details.
<b>Advance against Uncollected Funds Details</b>	Displays the Advance against Uncollected Funds details.

Table 2-59 (Cont.) Summary - Account Approval - Field Description

Data Segment	Description
<b>Initial Funding Details</b>	Displays the initial funding details.
<b>Credit Rating Details</b>	Displays the credit rating details.
<b>Valuation Details</b>	Displays the valuation details.
<b>Legal Opinion</b>	Displays the legal opinion details.
<b>Assessment Summary</b>	Displays the assessment details.
<b>Collateral Perfection Details</b>	Displays the collateral perfection details.
<b>Approval Details</b>	Displays the approval details.

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

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

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

- Click **Proceed Next**. The **Checklist** screen is displayed.

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

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

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

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

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

## 2.16 Manual Retry Stage

This topic describes the information on the various data segments on the Manual Retry stage.

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

The Manual Retry Stage comprises of the below data segment:

- Manual Retry Data Segment

### Manual Retry Data Segment

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

## 2.17 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.

## 2.17.1 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 2-71 Icon**

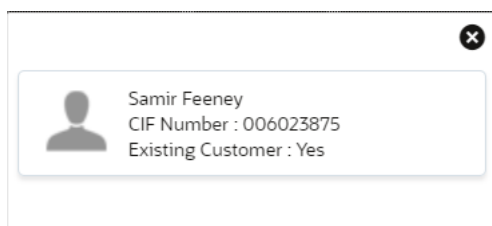


## 2.17.2 Customer 360

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 2-72 Customer 360**



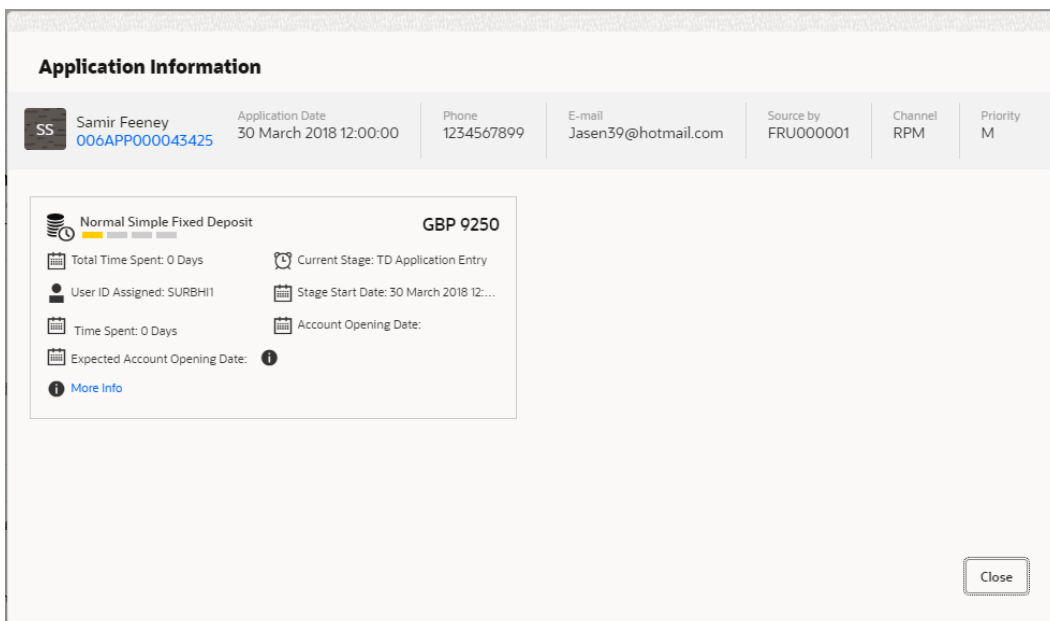
2. The screen shows the list of Customer IDs in case of Joint Accounts. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Customer Information data segment.

## 2.17.3 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 2-73 Application Information**



2. Click



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

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

**Figure 2-74 Data Points**

Neural Network			
Name	Actual Value	Weight	Rank
TOT_NUM_STAGES	10	1	1


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

**Table 2-60 Application Information – Field Description**

Field	Description
<b>Application Date</b>	Displays the application date.
<b>Phone</b>	Displays the phone number.
<b>E-mail</b>	Displays the E-mail ID.
<b>Source By</b>	Displays the name of the user who has sourced the application.



Table 2-60 (Cont.) Application Information – Field Description

Field	Description
<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>Application Number</b>	Displays the application number
<b>Total time spent</b>	Displays the time spent for the product process since initiation of the application.
<b>User ID Assigned</b>	Displays the <b>User ID</b> of the user currently working on the product process. <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>Expected Account Opening Date</b>	Displays the expected date when the account will be created.
	Displays the information on the features considered to predict the expected account opening date.
<b>More Info</b>	Click <b>More Info</b> hyperlink to view more details about the customer clarification raised. For more information, refer to Clarification Details.
<b>Current Stage</b>	Displays the stage in which the product process is currently in. <b>NOTE:</b> If the phase is configured for the product, the current stage will be displayed as current phase.
<b>Stage Start Date</b>	Displays the stage in which the product process is currently in. <b>NOTE:</b> If the phase is configured for the product, the stage start date will be displayed as phase start date.
<b>Account Opening Date</b>	Displays the account opening date.

 **Note:**

Application Info tab will not be visible in Application Initiation stage.

3. Click



to close window.

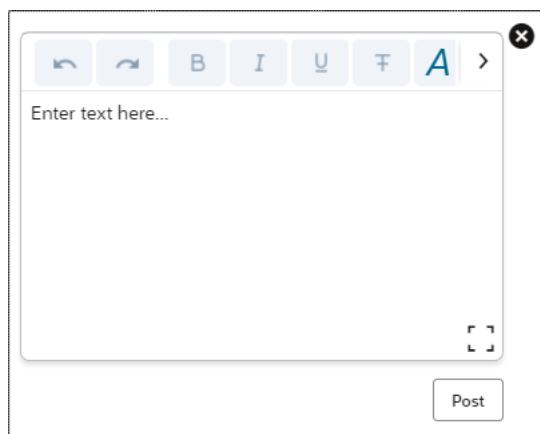
## 2.17.4 Remarks

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 2-75 Remarks**



The screenshot shows a modal window titled "Remarks". At the top, there is a toolbar with icons for undo, redo, bold (B), italic (I), underline (U), strikethrough (ABC), and text color (A). Below the toolbar is a large text input area with the placeholder text "Enter text here...". In the bottom right corner of the input area, there is a small icon for full-screen mode. Below the input area is a "Post" button.

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.

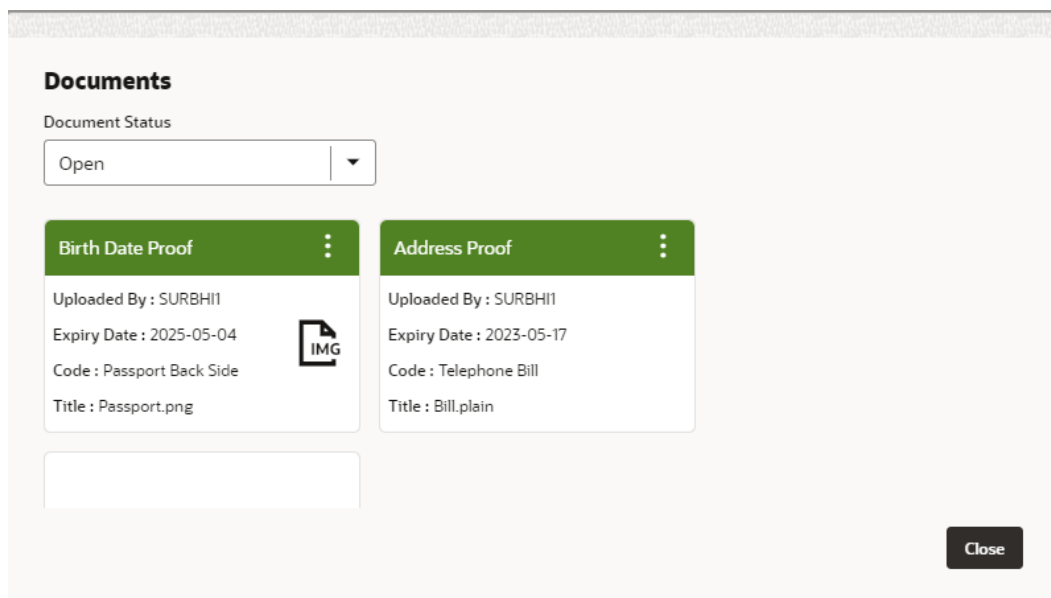
## 2.17.5 Documents

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 2-76 Documents**



The screenshot shows the "Documents" screen. At the top, there is a "Document Status" dropdown menu with "Open" selected. Below this, there are two document cards. The first card is titled "Birth Date Proof" and has a green header. It lists: "Uploaded By : SURBHII", "Expiry Date : 2025-05-04", "Code : Passport Back Side", and "Title : Passport.png". The second card is titled "Address Proof" and has a green header. It lists: "Uploaded By : SURBHII", "Expiry Date : 2023-05-17", "Code : Telephone Bill", and "Title : Bill.plain". A "Close" button is located in the bottom right corner.

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

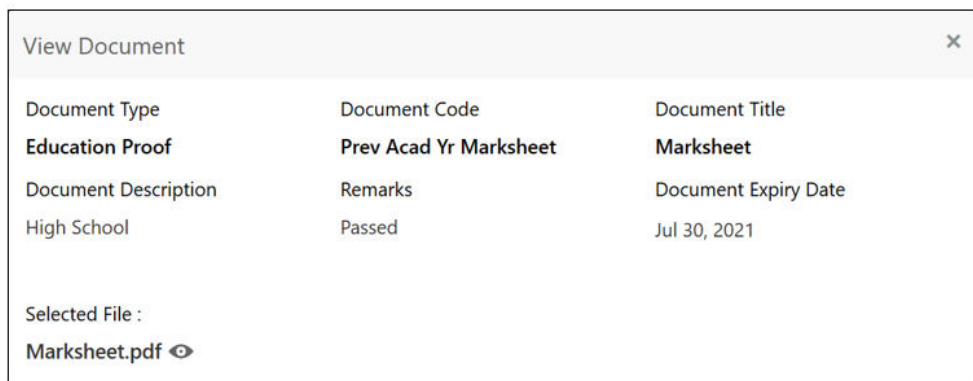
3. Click



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

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

**Figure 2-77 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 2-78 Upload Document**

✓ Upload Document

Document Name: Driving License

Country Of Issue: US

Drop files here or click to select

Cancel

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

**Table 2-61 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.
<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.

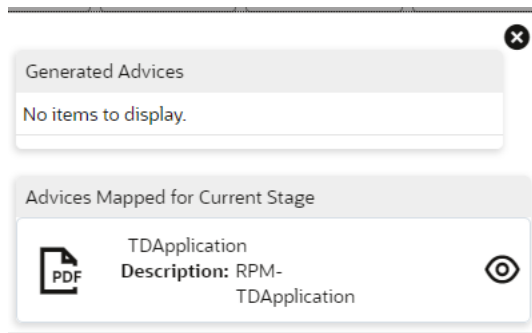
Non-mandatory documents can be deleted in any stage.

## 2.17.6 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 2-79 Advices**



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

## 2.17.7 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

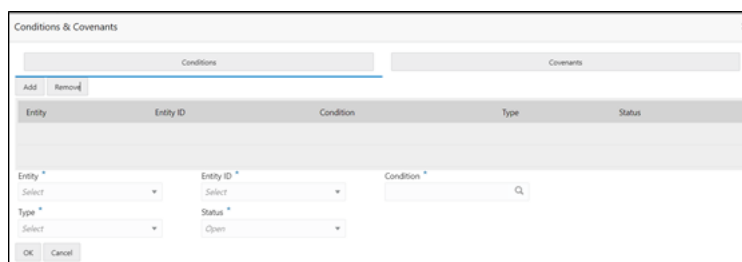
The Conditions are stipulations and constraints recorded in a contract to restrict the usage of funds, in order to ensure proper utilization of funds for the specified purposes and to adhere to a stipulated schedule.

#### To add conditions:

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

The **Conditions & Convenants** page appears.

**Figure 2-80 Conditions**



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

**Table 2-62 Conditions – Field Description**

Field	Description
<b>Entity</b>	Select the entity on which you want to set condition. 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. 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. 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:**

5. From the **More** option, click **Conditions & Convenants** to add or remove the convenants details.  
The **Conditions & Convenants** page appears.

**Figure 2-81** Covenant

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

**OR**

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

- Enter the relevant details.

**Table 2-63** Application Information – Field Description

Field	Description
<b>Entity</b>	Select the entity on which you want to set covenants. 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>Covenants</b>	Specify the covenants for the selected entity.
<b>Type</b>	Select the type when the covenants must be complied. 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 covenants. The available options are <ul style="list-style-type: none"> <li>• <b>Open</b></li> <li>• <b>Complied</b></li> </ul>

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

 **Note:**

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

## 2.17.8 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.

he **Solicitor Details** page appears.

**Figure 2-82 Solicitor**

2. Enter the relevant details.

**Table 2-64 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.
<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.

## 2.17.9 Clarification Details

You raise the clarifications using this section.

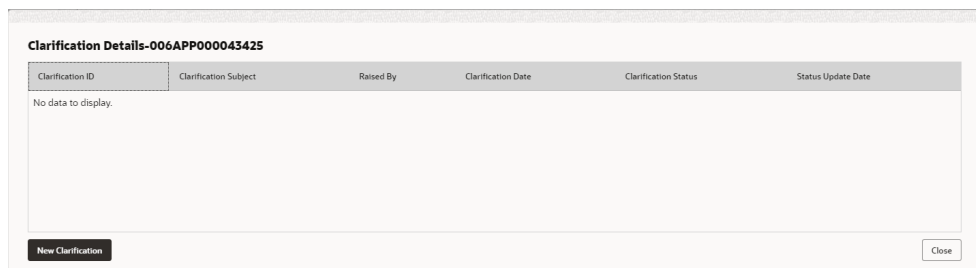
**To add the clarification details:**



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 2-83 New Clarification**

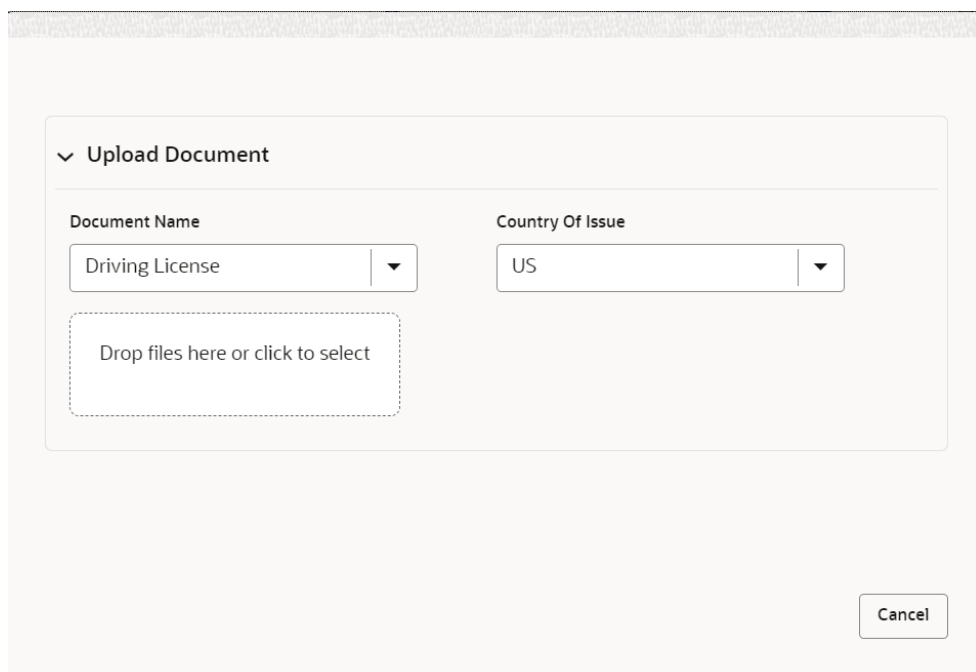


Clarification ID	Clarification Subject	Raised By	Clarification Date	Clarification Status	Status Update Date
No data to display.					

New Clarification Close

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 2-84 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 Current Account Origination Process

This topic describes the information about Instant Current Account Origination Process.

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

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



### Note:

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

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

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

### Prerequisite:

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

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

- **Application Entry Stage:** On successful submission of the Current Account Application from self-service channel, the system starts the Application Entry stage without any manual intervention and completes the Data Segment level validation. On successful completion of the validation, the system automatically submits the Application Entry Stage.  
Similarly, for the Branch initiated Application also this stage is automatically submitted, if the data segment configured for Application Entry stage are updated in the Application Initiate Stage itself by clicking the 'Application' button in the Product Details Data Segment.
- **Account Funding Stage:** On successful submission of the Application Entry Stage, system checks if Initial Funding has been updated for the Account Opening or not.

- The initial funding mode allowed for self-service initiated applications are External Bank Account Transfer and Account Transfer.
- In case Initial Funding has been taken for the Account via the External Bank Account Transfer in the self-service channel, system starts the Application Funding Stage and validates the Initial Funding Details Data Segment and submits the Application Funding Stage automatically.
- For Application where the Initial Funding is updated as Account Transfer or where no funding has been taken for the Account, this stage is skipped completely by the system for Application initiated from Self-Service Channel and Branch Initiated Applications.
- For the Branch Initiated Applications wherein the Initial Funding has been taken in Cash or Other Bank Cheque, this stage has to be manually actioned by the Branch User having access permission for this stage.
- **Account Approval Stage:** System skips this stage for self-service initiated application and submits the application directly to the Product Processor for Account Creation.  
However, for Branch initiated Application considering the 4-eye principle, system expects the application to be approved by a Supervisor. Hence this stage, will have to be picked and actioned by the Supervisor User. Supervisor User can either approve or reject the Application. On submission of this stage by selecting 'approve' outcome, system submits the Application to the Product Processor for Account Creation.
- **Handoff Retry:** Application moves to this stage and appears in the Free Task only if the Current Account creation has been rejected by Product Processor. User having the required access rights can pick such task and can retry submission to Host after taking required actions on the Failure reason.

# 4

## Regional Configuration

This library describes the regional configuration.

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

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

Following region specific configuration are implemented:

- Ability to set non-mandatory field to mandatory
- Ability to set a field mandatory based on another field
- Hiding a field
- Capability to maintain LOV by geography
- Capability to maintain default value in LOV for a given geography

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

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

**Table 4-1 Defaulted Values and Hidden on UI**

Field	Description
<b>Preferred Currency</b>	Defaulted to USD. Appears in the Customer Information data segment of the Application Entry stage.
<b>Account Currency</b>	Defaulted to USD. Appears in the Account Details data segment of the Application Entry stage.
<b>Customer Type</b>	Defaulted to Individual customer type. Appears in the Customer Information data segment of the Application Entry stage.
<b>Phone Banking</b>	Defaulted to No. From the Account Service Preferences data segment of the Application Enrichment stage.
<b>Direct Banking</b>	Defaulted to No. From the Account Service Preferences data segment of the Application Enrichment stage.

**Table 4-1 (Cont.) Defaulted Values and Hidden on UI**

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

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

**Table 4-2 Not Applicable**

Field	Description
<b>Name in Local Language</b>	From in the Customer Information data segment of the Application Entry stage.
<b>Citizenship By</b>	From the Customer Information data segment of the Application Entry stage.
<b>Marital Status</b>	From the Customer Information data segment of the Application Entry stage.
<b>Details Of Special Need</b>	From the Customer Information data segment of the Application Entry stage.
<b>Remark for Special Need</b>	From the Customer Information data segment of the Application Entry stage.
<b>Relationship Manager ID</b>	From the Customer Information data segment of the Application Entry stage.
<b>Additional Info</b>	From all the Address section where applicable.
<b>APY (in %)</b>	From the Interest Details data segment of the Application Enrichment stage.

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

**Table 4-3 Nomenclature Fields**

Field	Description
<b>State/ Country Sub Division</b>	The label is changed to State. Appears in the below stages: <ul style="list-style-type: none"> <li>In the Address Details sections of the Customer Information data segment in the Application Entry stage.</li> <li>In the Address Details sections of the Nominee Details data segment in the Application Entry stage.</li> </ul>
<b>Cheque</b>	The label appears as Check. Appears in the Account Details data segment of the Application Entry stage. Appears in the Account Service Preferences data segment of the Application Enrichment stage.

# 5

## Error Codes and Messages

This topic contains error codes and messages.

**Table 5-1 Error Codes and Messages**

Error Code	Messages
RPM_CMN_APL_001	Please provide valid value for Application Number
RPM_CMN_APL_002	Please provide valid value for Process Reference number
RPM_CMN_APL_003	Address list can not be null or empty
RPM_CMN_APL_004	Applicant details model list can not be null or empty
RPM_CMN_APL_005	Please provide valid value for Country
RPM_CMN_APL_006	Please provide a valid value for AddressLine1
RPM_CMN_APL_007	Please provide a valid value for PinCode
RPM_CMN_APL_008	Please provide a valid value for Email
RPM_CMN_APL_009	Please provide a valid value for MobileIsd
RPM_CMN_APL_010	Please provide a valid value for MobileNo
RPM_CMN_APL_011	Please provide a valid value for FirstName
RPM_CMN_APL_012	Please provide a valid value for LastName
RPM_CMN_APL_013	Please provide a valid value for DateOfBirth
RPM_CMN_APL_014	Please provide a valid value for Gender
RPM_CMN_APL_015	Please provide a valid value for Country of residence
RPM_CMN_APL_016	Please provide a valid value for Citizenship
RPM_CMN_APL_017	Empty Request Cannot be Send to Party
RPM_CMN_APL_018	Exception Occured while parsing Json Response
RPM_CMN_APL_019	Exception Occured while Producing even for Kafka
RPM_CMN_APL_020	Please select one communication address for \$1
RPM_CMN_APL_021	Please provide valid value for Address Type of \$1
RPM_CMN_APL_022	Please provide valid value for Building Name of \$1
RPM_CMN_APL_023	Please provide valid value for State of \$1
RPM_CMN_APL_024	Please provide valid value for City of \$1
RPM_CMN_APL_025	Please provide valid value for Street Name of \$1
RPM_CMN_APL_026	Exception occured while fetching applicant count
RPM_ODADV_001	Please provide a value for LimitId
RPM_ODADV_002	Please provide a value for limitAmountCcy
RPM_ODADV_003	Please provide a value for limit Amount
RPM_ODADV_004	Please provide a value for StartDate
RPM_ODADV_005	Please provide a value for EndDate
RPM_ODADV_006	Please provide a value for CollateralType
RPM_ODSEC_001	Please provide a valid value for Make
RPM_ODSEC_002	Please provide a valid value for Model
RPM_ODSEC_003	Please provide a valid value for InvestmentType

Table 5-1 (Cont.) Error Codes and Messages

Error Code	Messages
RPM_ODSEC_004	Please provide a valid value for BankName
RPM_ODSEC_005	Please provide a valid value for MaturityDate
RPM_ODSEC_006	Please provide a valid value for BranchName
RPM_ODSEC_007	Please provide a valid value for Attributes
RPM_ODSEC_008	Please provide a valid value for Dimension
RPM_ODSEC_009	Please provide a valid value for Dimension Type
RPM_ODSEC_010	Please provide a valid value for SecurityReferenceNo
RPM_ODSEC_011	Please provide a valid value for BranchCode
RPM_ODSEC_012	Please provide a valid value for AvalLinkageAmountCcy
RPM_ODSEC_013	Please provide a valid value for AvalLinkageAmount
RPM_ODSEC_014	Please provide a value for CollateralType
RPM_ODSEC_015	Please provide a value for CollateralValue
RPM_ODUN_001	Please provide a value for Renew Tod
RPM_ODUN_002	Please provide a value for Renew Period Type
RPM_ODUN_003	Please provide a value for Renew Period
RPM_ODUN_004	Please provide a value for Next Renewal Limit CCY
RPM_ODUN_005	Please provide a value for Next Renewal Limit
RPM_TC_011	Error occured while getting uploaded Doc
RPM-ACC-DET-001	Initial funding is allowed but are not captured
RPM-ACC-DET-002	Captured initial funding amount is less than minimum amount
RPM-ACC-DET-003	Initial Funding is not allowed but still captured
RPM-ACC-DET-004	Please provide valid value for currency
RPM-ACC-DET-005	Please provide valid value for branch code
RPM-ACC-DET-006	Currency \$1 is not allowed for this product
RPM-ACC-DET-007	Product code can not be null
RPM-AT-001	Failed in Updating Transaction Log
RPM-AT-002	Record not found
RPM-AT-005	Mandatory Datasegment(s) - \$1
RPM-AT-015	Pending Approval of Overrides
RPM-ATR-001	Invalid Date Format. Expected yyyy-MM-dd.
RPM-CA-001	Error occurred while parsing from Model to Entity
RPM-CM-FLDT-034	Total Income should not be negative
RPM-CM-FLDT-035	Total Expense should not be negative
RPM-CMN-001	Exception Occurred while Executing Query
RPM-CMN-002	Number format exception
RPM-CMN-003	Server Error Occurred during API call
RPM-CMN-004	Illegal State Exception
RPM-CMN-005	JTA Transaction unexpectedly rolled back
RPM-CMN-006	Exception Occurred while creating Bean
RPM-CMN-007	Internal server error occurred
RPM-CMN-APL-027	Please provide valid value for Holding Pattern
RPM-CMN-APL-028	Please provide valid value for Ownership



Table 5-1 (Cont.) Error Codes and Messages

Error Code	Messages
RPM-CMN-APL-029	Please provide valid value for Salutation of \$1
RPM-CMN-APL-030	Please provide valid value for First Name
RPM-CMN-APL-031	Please provide valid value for Last Name
RPM-CMN-APL-032	Please provide valid value for Gender of \$1
RPM-CMN-APL-033	Please provide valid value for Date Of Birth of \$1
RPM-CMN-APL-034	Please provide valid value for Resident Status of \$1
RPM-CMN-APL-035	Please provide valid value for Citizenship By of \$1
RPM-CMN-APL-036	Please provide valid value for Unique Id Type of \$1
RPM-CMN-APL-037	Please provide valid value for Unique Id Number of \$1
RPM-CMN-APL-038	Customer age should be more than \$1 for \$2 Product.
RPM-CMN-APL-039	Customer age should be less than \$1 for \$2 Product.
RPM-CMN-APL-040	Same Customer cannot be added multiple times as Applicant.
RPM-CMN-APL-041	Please provide valid value for Party Id for \$1
RPM-CMN-APL-042	Please provide valid value for Short Name for \$1
RPM-CMN-APL-043	Please provide valid value for Birth Country for \$1
RPM-CMN-APL-044	\$1
RPM-CMN-APL-045	\$1
RPM-CMN-APL-046	Click on 'Cancel' and correct the error or wait for the in-progress party amendment request to be complete to 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-COM-001	JSONException Occured
RPM-COM-003	Net interest Rate is incorrect.
RPM-COM-004	Application Number cannot be null
RPM-COM-005	\$1 is not valid.
RPM-COM-006	Currency cannot be null
RPM-COM-007	Branch cannot be null
RPM-COM-009	Currency \$1 is invalid
RPM-COM-012	Fund By Amount can not be null
RPM-COM-013	Please provide valid value for Fund By
RPM-CR-001	Error occured while adding the product to cart
RPM-CR-002	Error occured while deleting the product from cart
RPM-CR-003	Error occured while getting the cart details
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

**Table 5-1 (Cont.) Error Codes and Messages**

<b>Error Code</b>	<b>Messages</b>
RPM-LO-CMDT-001	Date Of Birth cannot be future date
RPM-LO-CMDT-002	Enter a valid email
RPM-LO-CMDT-003	Please provide a valid value for Address Line 1
RPM-LO-CMDT-004	Please provide a valid value for Country
RPM-LO-CMDT-005	Please provide a valid value for Pin Code
RPM-LO-CMDT-006	Please provide a valid value for Mobile Isd
RPM-LO-CMDT-007	Please provide a valid value for Mobile No
RPM-LO-CMDT-008	Please provide a valid value for Income Type
RPM-LO-CMDT-009	Please provide a valid value for Employment Type
RPM-LO-CMDT-010	Please provide a valid value for Industry
RPM-LO-CMDT-011	Please provide a valid value for Address Type
RPM-LO-CMDT-012	Please provide a valid value for Process Reference Number
RPM-LO-CMDT-013	Please provide a valid value for Application Number
RPM-LO-CMDT-014	Please provide a valid value for Stage Code
RPM-LO-CMDT-015	Please provide a valid value for Title
RPM-LO-CMDT-016	Please provide a valid value for First Name
RPM-LO-CMDT-017	Please provide a valid value for Last Name
RPM-LO-CMDT-018	Please provide a valid value for Marital Status
RPM-LO-CMDT-019	Please provide a valid value for Date Of Birth
RPM-LO-CMDT-020	Please provide a valid value for Gender
RPM-LO-CMDT-021	Please provide a valid value for Unique Id No
RPM-LO-CMDT-022	Please provide a valid value for Seq No
RPM-LO-CMDT-023	Please provide a valid value for Email
RPM-LO-CMDT-024	Please provide a valid value for CIF Number
RPM-LO-CMDT-025	Single Installment is supported only for Bullet repayment
RPM-LO-CMDT-026	No Business Product found this Process Reference Number
RPM-LO-CMDT-027	Please provide valid value for Employee Agreement
RPM-LO-CMDT-028	Please provide valid value for Organization Category
RPM-LO-CMDT-029	Please provide valid value for Demographics
RPM-LO-CMDT-030	Please provide valid value for Employment Start Date.
RPM-LO-CMDT-031	Please provide valid value for Industry Type .
RPM-LO-CMDT-032	Please provide valid value for Organization Name .
RPM-LO-CMDT-033	Please provide valid value for Employee Type .
RPM-LO-CMN-001	Process Reference Number cannot be null
RPM-LO-CMN-002	Error in parsing date
RPM-LO-CMN-003	Offer Issue Details not found for this Process Reference number
RPM-LO-CMN-004	Offer Accept/Reject Details not found for this Process Reference number
RPM-LO-CMN-005	Loan Details not found for this Process Reference number
RPM-LO-CMN-006	Applicant Details not found for this Application number
RPM-LO-CMN-007	Charge Details not found for this Process Reference number
RPM-LO-CMN-008	Repayment Details not found for this Process Reference number

Table 5-1 (Cont.) Error Codes and Messages

Error Code	Messages
RPM-LO-CMN-009	Assessment Details not found for this Process Reference number
RPM-LO-CMN-010	Asset Details not found for this Process Reference number
RPM-LO-CMN-011	Mortgage Valuation Details not found for this Process Reference number
RPM-LO-CMN-012	Disbursement Details not found for this Process Reference number
RPM-LO-CMN-013	Vehicle Details not found for this Process Reference number
RPM-LO-CMN-014	Collateral Details not found for this Process Reference number
RPM-LO-CMN-015	Interest Details not found for this Process Reference number
RPM-LO-FLDT-001	Income Amount should not be negative
RPM-LO-FLDT-002	Expense Amount should not be negative
RPM-LO-FLDT-003	Total Income Amount is not equal to Individual Incomes
RPM-LO-FLDT-004	Total Expense Amount is not equal to Individual Expenses
RPM-LO-FLDT-005	Net Amount is not equal to Total Income Amount minus Total Expense Amount
RPM-LO-FLDT-006	Income should be greater than zero
RPM-LO-FLDT-007	Expense should be greater than zero
RPM-LO-FLDT-008	Asset Amount should be greater than zero
RPM-LO-FLDT-009	Liability Amount should be greater than zero
RPM-LO-FLDT-010	Total Asset Amount is not equal to Individual Assets
RPM-LO-FLDT-011	Total Liability Amount is not equal to Individual Liabilities
RPM-LO-FLDT-012	Please provide a valid value for Parent Or Guardian Details
RPM-LO-FLDT-013	Please provide a valid value for Basic Details
RPM-LO-FLDT-014	Please provide a valid value for Income Details
RPM-LO-FLDT-016	Please provide a valid value for Expense Details
RPM-LO-FLDT-018	Please provide a valid value for Income Type
RPM-LO-FLDT-019	Please provide a valid value for Total Income Amount
RPM-LO-FLDT-020	Please provide a valid value for Expense Type
RPM-LO-FLDT-021	Please provide a valid value for Total Expense Amount
RPM-LO-FLDT-022	Please provide a valid value for Asset Type
RPM-LO-FLDT-023	Please provide a valid value for Net Amount
RPM-LO-FLDT-024	Please provide a valid value for Liability Type
RPM-LO-FLDT-026	Please provide a valid value for Seq Income No
RPM-LO-FLDT-027	Please provide a valid value for Seq Expense No
RPM-LO-FLDT-028	Please provide a valid value for Seq Asset No
RPM-LO-FLDT-029	Please provide a valid value for Seq Liability No
RPM-LO-FLDT-030	Please provide a valid value for Seq Basic Details No
RPM-LO-FLDT-031	Please provide a valid value for Seq Parent Details No
RPM-LO-FLDT-036	Net Amount should be greater than zero
RPM-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

Table 5-1 (Cont.) Error Codes and Messages

Error Code	Messages
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
RPM-PD-029	\$1 is not valid
RPM-PD-030	The product \$1 cannot be selected multiple times
RPM-PD-031	Multiple products of the product type \$1 cannot be selected
RPM-PD-032	Cannot cancel the application as one or more process has crossed irrevocable stages
RPM-PD-033	Mandatory Datasegments \$1 are missing for the reference number \$2
RPM-PD-034	Datasegment Code(s) is missing for \$1 for the reference number \$2
RPM-PD-035	Loan offer accept/reject is not applicable for the given application
RPM-PD-036	Unable to proceed as the application is already being processed by the bank

Table 5-1 (Cont.) Error Codes and Messages

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

**Table 5-1 (Cont.) Error Codes and Messages**

<b>Error Code</b>	<b>Messages</b>
RPM-SAV-INI-005	Please provide a valid value for transaction reference number.
RPM-SAV-INI-006	Please provide a valid value for transaction status.
RPM-SAV-NOM-001	Overall percentage should be equal to 100%
RPM-SAV-NOM-002	Guardian details is required for \$1
RPM-SAV-NOM-003	Nominee Details are not captured
RPM-SAV-NOM-004	Please provide valid value for isMinor
RPM-SAV-NOM-005	Age of nominee is more than configured minor age, Can not set isMinor flag as Y
RPM-SAV-NOM-006	Age of nominee is less than configured minor age, Can not set is Minor flag as N
RPM-SAV-NOM-007	Please provide valid value of first name
RPM-SAV-NOM-008	Please provide valid value of last name
RPM-SAV-NOM-009	Please provide valid value of title
RPM-SAV-NOM-010	Please provide valid value of relation type
RPM-SAV-NOM-011	Address can not be null
RPM-SAV-NOM-012	Please provide valid value for country
RPM-SAV-NOM-013	Please provide valid value for Pin code
RPM-SAV-NOM-014	Please provide valid value for Address Line 1
RPM-SAV-NOM-015	A Minor can not be a guardian
RPM-SAV-ODL-001	Temporary OD Limit information is not allowed for this product
RPM-SAV-ODL-002	Uncollected fund information is not allowed for this product
RPM-SAV-ODL-003	Unsecured OD Limit information is not allowed for this product
RPM-SAV-ODL-004	Please provide valid value for Limit Type
RPM-SAV-PRF-001	Card is not allowed for this business product
RPM-SAV-PRF-002	Cheque Book is not allowed for this product
RPM-SAV-PRF-003	Passbook is not allowed for this product
RPM-SAV-PRF-004	Internet banking is not allowed for this business product
RPM-SAV-PRF-005	Mobile Banking is not allowed for this business product
RPM-SAV-PRF-006	Kiosk is not allowed for this business product
RPM-SAV-PRF-007	Phone banking is not allowed for this business product
RPM-SAV-TOD-001	Temporary OD Limit Details are not captured
RPM-TO-001	Mandatory Checklist(s) - \$1
RPM-TO-020	Mandatory Document(s) - \$1
RPM-SAV-ACC-001	No Branch mapped to this business product.
RPM-SAV-ACC-002	Please provide a valid value for Cheque Number
RPM-SAV-ACC-003	Please provide a valid value for Cheque Date
RPM-SAV-ACC-004	Please provide a valid value for Cheque Routing Number
RPM-SAV-ACC-005	Please provide a valid value for General Ledger code.
RPM-SAV-ACC-008	Missing Configuration : CASA_FundBy_OtherBankCheque
RPM-SAV-ACC-009	Incorrect Configuration : CASA_FundBy_Cash
RPM-SAV-ACC-010	Missing Configuration : CASA_FundBy_Cash
RPM-SAV-ACC-011	Incorrect Configuration : CASA_FundBy_Account

**Table 5-1 (Cont.) Error Codes and Messages**

<b>Error Code</b>	<b>Messages</b>
RPM-SAV-ACC-012	Missing Configuration : CASA_FundBy_Account
RPM-SAV-ACC-013	Incorrect Configuration : CASA_FundBy_OtherBankCheque

# 6

## Advices

This topic provides the information on the various advices supported in Current Account Origination process.

### Account Creation

To, Bank Name  
Customer Name Branch  
Address Line 1 Date:  
Address Line 2  
State  
City  
Pin code

Sub: Account Creation

Dear Sir/Madam,

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

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

Yours faithfully,

<Manager Name>  
<Bank Name>

### Offer Issue

To, Bank Name  
Customer Name Branch  
Address Line 1 Date:  
Address Line 2  
State  
City  
Pin code

Atten: Mr/Mrs. Customer Name(s)

Dear Sir/Madam,

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

Approved Amount	:	<Currency + Approved Amount>
Approved Date	:	<Offer Issue Date>(DD-MM-YYYY)
Overdraft Tenor	:	<Tenure> Months
Offer Valid Period	:	<Offer Expiry Period> <Offer Expiry Term>



Interest Rate : <Latest Effective Interest Rate> %  
 Fee Amount : <Total Charges>

Collateral Details:

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

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

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

Yours faithfully,  
 <Branch Name>

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

Name:  
 Signature:  
 Date:  
 Place:

### Application Form with OD

Application

Number: <XXXXXXXXXXXX>

Application Branch: <XXX> <Branch>

Date:

YYYY-MM-DD

Applicants:

Applicant 1

Applicant 2

Product Details

Application Type: <New>

Product: <Product Name>

Fund Account: <Y> or <N>

Overdraft Requested: <Y> or <N>

Amount: <XXXXXX>

Personal Details

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

Date of Birth: YYYY-MM-DD

Gender: <Male> / <Female>

Resident Status: <XXXXX>

Birth Country: <XXXXXX>

Nationality: <XXXXXX>

Citizenship By: <XXXXXX>

ID Type: <XXXXXX>

Unique ID No: <XXXXXX>

Valid Till:

Address:

Address Line1

Address Line2

State

City

Pin code

## Employment Details

Employee Name: Mr. <XXXXXXX>  
 Employer Name: <XYZ>  
 Organization Category: <XYZ>  
 Current Employment: <XYZ>  
 Employment Type :< Full Time> or <Part Time>  
 Employment Start Date: YYYY-MM-DD  
 Employment End Date: YYYY-MM-DD  
 Employer's Address:  
 Address Line1  
 Address Line2  
 State  
 City  
 Pin code

## Financial Position

Details:

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

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

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

Expense Type	Expense Amount
Loan Payments	XXX

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

## Nominee

## Details

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

## Unsecured OD Details

Requested Limit  
<XXX>

## Mandate Details

Mode of Operation  
<XYZ>

## SIGNIFICANT CHANGES

You have advised us that there are no foreseeable significant changes to your circumstances that will affect your ability to meet your contracted repayments. You have advised us that significant changes to your circumstances may occur that could adversely affect your ability to meet your contracted repayments and you have plans in place to ensure that you will be able to continue to make repayments if these circumstances occur.

## Privacy Statement

We would like to inform you that:

## Purpose of collection

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

We collect personal information for the purposes of:

identifying and protecting you when you do business with us establishing your requirements and providing the appropriate product or service setting up, administering and managing our products and services assessing and investigating and if accepted, managing a claim made by you under one or more of

our product and training and developing our staff and representatives. We may be required by law to collect your personal information. These include, but are not limited to, anti-money laundering and taxation laws.

#### Consequences if personal information is not provided

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

#### Disclosure

We use and disclose your personal information for the purposes we collected it. We may also use and disclose your personal information for a secondary purpose that is related to the purpose for which we collected it.

This would happen in cases where you would reasonably expect us to use or disclose your personal information for that secondary purpose. In the case of sensitive information, any secondary purpose, use or disclosure will be directly related to the purpose collection.

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

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

#### Disclosure overseas

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

#### Access

You can request access to the personal information we hold about you by contacting us.

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

#### Marketing

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

#### Contact

Please contact us to:

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

#### Authority to obtain credit information

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

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

credit, notifying any default by me/us.

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

#### Acknowledgments & Declarations

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

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

#### Application Form without OD

<XXXXXXXXXXXX>

Branch: <XXX> <Branch>

Applicants:  
Applicant 1  
Applicant 2

#### Product Details

Application Type: <New>  
Product: <Product Name>  
Fund Account: <Y> or <N>  
Overdraft Requested: <Y> or <N>  
Amount: <XXXXXX>

#### Personal Details

Primary Applicant Name/Joint Applicant Name/Guarantor Name: Applicant 1 Name  
Date of Birth: YYYY-MM-DD  
Gender: <Male> / <Female>  
Resident Status: <XXXXX>  
Birth Country: <XXXXXX>  
Nationality: <XXXXXXXX>  
Citizenship By: <XXXXXXXX>  
ID Type: <XXXXXXXX>  
Unique ID No: <XXXXXXXX>  
Valid Till:  
Address:  
Address Line1  
Address Line2

Application Number:

Application

Date: YYYY-MM-DD

State  
City  
Pin code

Nominee

Details:

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

Mandate Details

Mode of Operation  
<XYZ>

Privacy Statement

We would like to inform you that:

Purpose of collection

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

We collect personal information for the purposes of:

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

Consequences if personal information is not provided

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

Disclosure

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

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

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

#### Disclosure overseas

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

#### Access

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

#### Marketing

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

#### Contact

Please contact us to:

change your mind at any time about receiving marketing material request access to the



personal information we hold about you or obtain more information about our privacy practices by asking for a copy of our Privacy Policy You can contact us by calling 13 \*\* 75 or contacting us at .com.au or by visiting any of our branches. Our Privacy Policy can also be found on our website at .com.au at the bottom of the page by clicking on Privacy.

#### Authority to obtain credit information

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

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

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

#### Acknowledgments & Declarations

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

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<b>Applicant</b>	<b>Date</b>	<b>Signature</b>
Applicant 1	YYYY-MM-DD	-
Applicant 2	YYYY-MM-DD	-

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## A

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