# Oracle® Banking Origination Operations User Guide





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## **Preface**

- Purpose
- Audience
- Documentation Accessibility
- · Diversity and Inclusion
- Conventions
- Acronyms and Abbreviations
- Symbol and Icons
- Basic Actions
- Screenshot Disclaimer

## Purpose

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

## **Audience**

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

# **Documentation Accessibility**

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

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# **Diversity and Inclusion**

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation.



We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

## Conventions

The following text conventions are used in this document:

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

# **Acronyms and Abbreviations**

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

Table 1 Acronyms table

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

# Symbol and Icons

Table 2 Symbols and Icons - Common

| Symbol/Icon | Function |
|-------------|----------|
| J L         | Minimize |
| 7 6         |          |
| гэ          | Maximize |
| LJ          |          |
|             | Close    |
| ×           |          |
|             |          |



Table 2 (Cont.) Symbols and Icons - Common

| Symbol/Icon | Function                        |
|-------------|---------------------------------|
| Q           | Perform Search                  |
| •           | Open a list                     |
| +           | Add a new record                |
| 4           | Navigate to the previous record |
| •           | Navigate to the next record     |
| G           | Refresh                         |
|             | Calendar                        |
| Û           | Alerts                          |

# **Basic Actions**

**Table 3 Basic Actions** 

| Actions               | Functions  |
|-----------------------|--|
| Request Clarification | Used to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification, refer to the section Request Clarification. |
| Back                  | Used to navigate to the previous data segment within a stage.  |
| Next                  | 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.   |
| Save & Close          | Used to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.   |

Table 3 (Cont.) Basic Actions

| Actions | Functions  |
|---------|--|
| Cancel  | 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

# **Oracle Banking Origination**

This topic provides the information for Product Originations from the Product Catalogue and provides the guidance on the Task Framework and the related configuration for accessing the stages, during the Origination Lifecycle of the Products viz. Savings Account, Current Account, Term Deposit, Credit Cards and Retail Loans.

#### Introduction

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

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

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

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

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

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

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

This guide describes how the user can initiate the various product origination from **Product Catalogue** and once the product is originated how the bank user can pick the specific predefined stages referred as **Tasks** from the Task Framework to action on the same.

The details are described in the below sections:

#### Product Catalogue

This topic describes the information about the product suites for retail bank offerings.

#### Application Initiation

This topic describes the information about the various data segments to initiate the application.

#### In-Principle Approval

This topic describes the information about the request and approval of In-Principle Approval.

#### Global Actions

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

#### Tasks

This topic describes the information about the tasks and its framework.

# 1.1 Product Catalogue

This topic describes the information about the product suites for retail bank offerings.

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

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

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

This topic contains the following subtopics:

#### Product Catalogue – Home

This topic provides the systematic instructions to view the various product types for which the account origination is supported.

#### Product List

This topic provides the systematic instructions to view all the authorized and active business products for which the account origination is allowed for the selected product type.

#### Product Details

This topic provides the systematic instructions to view all the product attributes for the selected business product.



#### Compare Products

This topic provides the systematic instructions to compare the product attributes for the selected products.

#### Cart Operations

This topic provides the systematic instructions to add single or multiple products and initiate origination process for the selected product or products respectively.

## 1.1.1 Product Catalogue – Home

This topic provides the systematic instructions to view the various product types for which the account origination is supported.

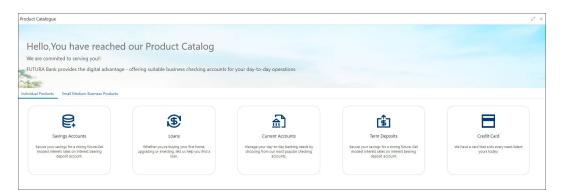
The Product Catalogue - Home screen displays the various product types for which account origination is supported. The supported product types are available for both Individual and Small and medium business Customer types.

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

- 1. On Home screen, click Retail Banking. Under Retail Banking, click Operations.
- 2. Under Operations, click Product Catalogue.

The Product Catalogue - Individual Products screen displays.

Figure 1-1 Product Catalogue – Individual Products



3. Click Small Medium Business Products.

The Product Catalogue - Small Medium Business Products screen displays.

Figure 1-2 Product Catalogue – Small Medium Business Products





### 1.1.2 Product List

This topic provides the systematic instructions to view all the authorized and active business products for which the account origination is allowed for the selected product type.

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

The Savings Accounts screen displays.

Figure 1-3 Savings Accounts – Individual Products

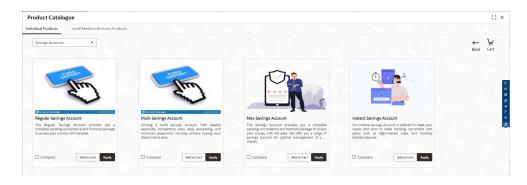


Figure 1-4 Savings Accounts – Small and Medium Business Products



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

The **Loans** screen displays.

Figure 1-5 Loans – Individual Products





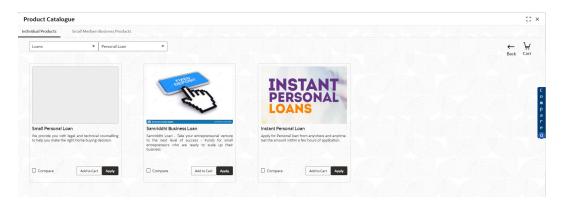
Figure 1-6 Loans - Small and Medium Business Products



3. On Loans - Individual Products screen, click Personal Loan.

The **Personal Loan** screen displays.

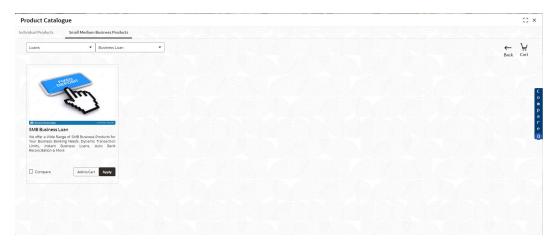
Figure 1-7 Personal Loan



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

The **Business Loan** screen displays.

Figure 1-8 Business Loan



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

The Current Accounts screen displays.



Figure 1-9 Current Accounts - Individuals

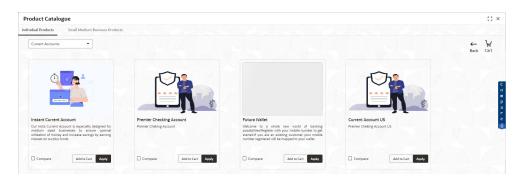
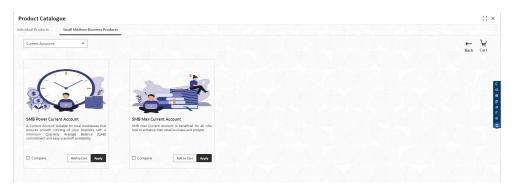


Figure 1-10 Current Accounts – Small and Medium Business (SMB)



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

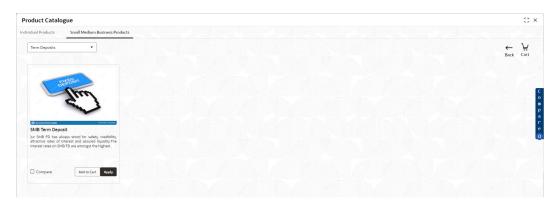
The **Term Deposits** screen displays.

Figure 1-11 Term Deposits - Individuals





Figure 1-12 Term Deposits – Small and Medium Business (SMB)



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

The Credit Card screen displays.

Figure 1-13 Credit Card



8. Select the specific business product.

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

- Product Image
- Business Product Name
- Short description of the Product
- 9. Click **Add to Cart** to add the selected product to the cart.

The system allows to add any one variant of the business product under a product type to be added.

10. Click **Apply Now** to initiate the application for the selected business product.

## 1.1.3 Product Details

This topic provides the systematic instructions to view all the product attributes for the selected business product.

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

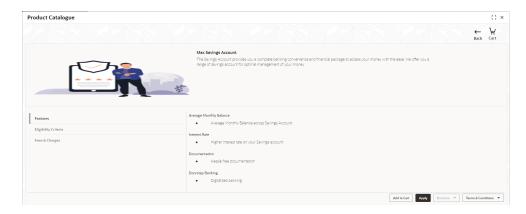


Specify User Id and Password, and login to Home screen.

- 1. From Home screen, click Retail Banking. Under Retail Banking, click Operations.
- 2. Under Operations, click Product Catalogue
  - The **Product Catalogue** screen is displayed.
- 3. Select the product type and select the specific business product.
  - If the **Product Type** is selected as **Savings Accounts**.

The Savings Account Product Details screen displays.

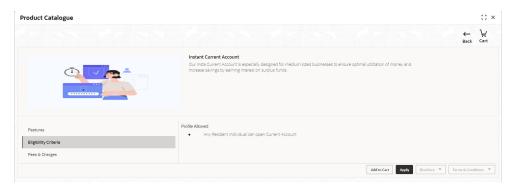
Figure 1-14 Savings Account Product Details



If the **Product Type** is selected as **Current Accounts**.

The Current Account Product Details screen displays.

Figure 1-15 Current Account Product Details

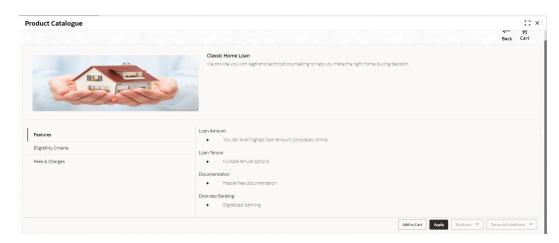


If the **Product Type** is selected as **Loans**.

The Loan Account Product Details screen displays.



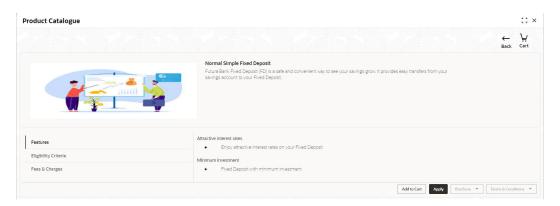
Figure 1-16 Loan Account Product Details



If the Product Type is selected as Term Deposit.

The Term Deposit Product Details screen displays.

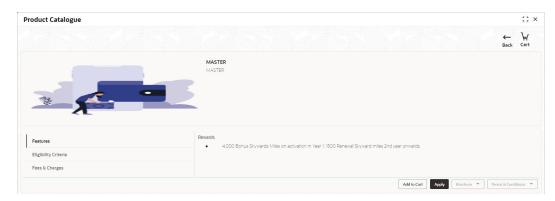
Figure 1-17 Term Deposit Product Details



If the **Product Type** is selected as **Credit Card**.

The Credit Card Product Details screen displays.

Figure 1-18 Credit Card Product Details





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

Table 1-1 Product Details - Field Description

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

## 1.1.4 Compare Products

This topic provides the systematic instructions to compare the product attributes for the selected products.

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

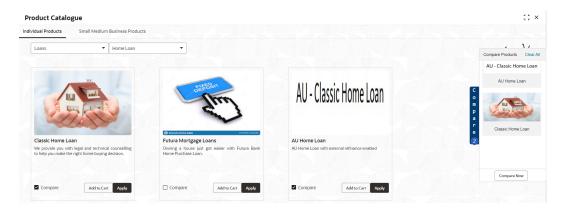
Specify User Id and Password, and login to Home screen.

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

The **Compare Products** Pop-up screen displays with the selected business products.



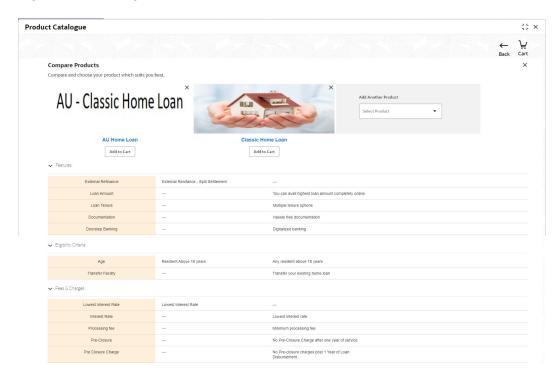
Figure 1-19 Compare Products Pop-up



#### 4. Click Compare Now.

The Compare Products screen displays.

Figure 1-20 Compare Products



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

**Table 1-2 Compare Products – Field Description** 

| Field                        | Description  |
|------------------------------|--|
| Product Image                | Displays the product image.                              |
| <b>Business Product Name</b> | Displays the business product name.                      |
| Add to Cart                  | Click this icon to add the selected product to the cart. |



Table 1-2 (Cont.) Compare Products – Field Description

| Field                | Description  |
|----------------------|--|
| Ficiu                | Description  |
| Features             | Displays the various features updated for the business product. The system can display multiple statements for a feature name.               |
| Eligibility Criteria | Displays the various eligibility criteria updated for the business product. The system can display multiple statements for eligibility name. |
| Fees and Charges     | Displays the Fees and Charges updated for the business product. The system can display multiple statements for fee and charges name.         |
| Add Another Product  | Select the available product from the drop-down list to add another product to the compare products list.                                    |

## 1.1.5 Cart Operations

This topic provides the systematic instructions to add single or multiple products and initiate origination process for the selected product or products respectively.

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

#### For Individual customer Type

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

#### For Small and Medium Business customer Type

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

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

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

- From Home screen, click Retail Banking. Under Retail Banking, Click Operations.
- 2. Under Operations click Product Catalogue.



The **Product Catalogue** screen is displayed.

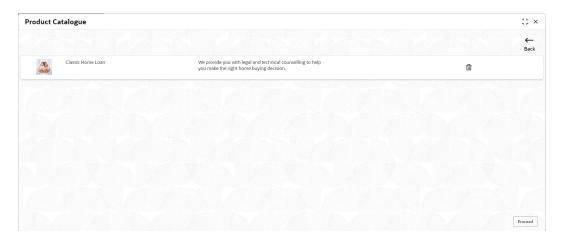
- 3. Select the product type and select the specific business product.
- 4. Click **Add to Cart** for the selected business product.

The selected product is added to the cart and the **Cart** icon displays the number of products available in the cart.

5. Click **Cart** icon on the top right side.

The Cart screen displays.

Figure 1-21 Cart Screen with Single Product





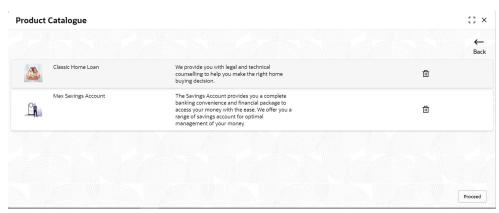
This cart has single product.

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

The **Cart** screen displays.



Figure 1-22 Cart Screen with Multiple Products





This cart has multiple products.

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

# 1.2 Application Initiation

This topic describes the information about the various data segments to initiate the application.

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

The system automatically triggers the Initiate Application process and generates the application reference number. The three-panel screen displays the application numbers in the header, while the data sections for this stage are available on the left-hand side widget. The user can view or capture the details for the specific data segment in the central panel.

- 1. Specify User ID and Password, and login to Home screen
- 2. Click Apply Now from Product Details screen or click Proceed from Cart screen.

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

- Customer Information
   This topic provides the systematic instructions to capture the customer-related information for the application.
- Customer Consent and Preference
   This topic describes the consent and preferences of customers that are captured in account opening process.



#### Relationship

This topics describes the relationship details of parties that are involved in loan account opening application.

#### Product Details

This topic provides the systematic instructions to capture the product or products related information for the application.

#### Summary

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

## 1.2.1 Customer Information

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

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

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

- 1. On Home screen, click Retail Banking, Under Retail Banking, click Operations.
- 2. Under Operations, click Product Catalogue.

The **Product Catalogue** screen displays.

- 3. Select the product type and select the specific business product.
- 4. Click Proceed.

If the  ${\bf Customer\ Type}$  is selected as  ${\bf Individual}.$ 

The Customer Information -Individual screen appears



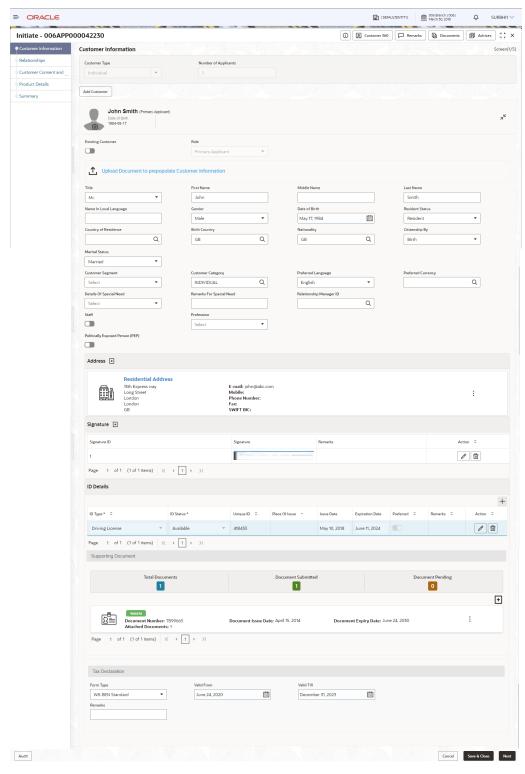


Figure 1-23 Customer Information - Individual

5. 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 1-3 Customer Information - Individual - Field Description

| Field                        | Description   |
|------------------------------|---|
| Customer Type                | Displays the customer type based on the product selected.   |
| Number of Applicants         | Displays the number of applicants added for the account. It gets auto calculated based on the number of applicants that are added by <b>Add applicant</b> .   |
| Applicant Name <role></role> | Displays the name of the applicant. The applicant role is displayed adjacent to this field.   |
| Date of Birth                | Displays the date of birth of the applicant.  |
| E-mail                       | Displays the e-mail ID of the applicant.  |
| Mobile Number                | Displays the mobile number of the applicant.  |
| Edit                         | 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.   |
| Add Customer                 | Click <b>Add Customer</b> to add another customer other than primary applicant.   |
| Existing Customer            | Select to indicate if customer is existing customer.  |
| Role                         | Displays the applicant role.  |
|                              | The first customer which is added while initiating an application is considered as primary applicant.   |
|                              | By default the <b>Primary Applicant</b> option appears in this field.   |
|                              | This field is enabled if you add customer other than the primary customer.  |
|                              | The options that are selected in the Allowed Applicants Roles field of the Business Product Preferences data segment in the Business Product screen appear for selection.   |
|                              | The avaliable options are:  |
|                              | Joint Applicant   |
|                              | Guarantor     Guardian  |
|                              | Custodian   |
| CIF Number                   | Search and select the CIF number.   |
| on realison                  | 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. |
| Advanced Search              | Click this button to perform party using advance parameters. For more information on advance search, refer the <b>Advanced Search</b> section below.  |
| Title                        | Select the title of the applicant from the drop-down list.  |
| First Name                   | Specify the first name of the applicant.  |
| Middle Name                  | Specify the middle name of the applicant.   |
| Last Name                    | Specify the last name of the applicant.   |
| Suffix                       | Specify the suffix for the applicant. This options in this list appears based on the configured entity code in the Oracle Banking Party product.  |



Table 1-3 (Cont.) Customer Information - Individual - Field Description

| Specify the Gender of the applicant from the drop-down list.  | Sender<br>Pate of Birth | ·  |
|---|-------------------------|--|
| Date of Birth  Select the date of birth of the applicant.  Select the residential status of the applicant from the drop-down lis Available options are:  Non-Resident Alien Resident Alien Citizen  County of Residence  Search and select the country code of which the applicant is a resident.  Birth Place Specify the birth place where the applicant has born.  Nationality Search and select the country code where the applicant has nationality.  Citizenship By Search and select the country code for which applicant has citizenship.  Marital Status Select the marital status of the customer from the drop-down list. Available options are:  Married Unmarried Legally Separated Widow  Customer Segment Select the segment of the customer. Available options are: Emerging Affluent | ate of Birth            |  |
| Resident Status  Select the residential status of the applicant from the drop-down list Available options are:  Non-Resident Alien Resident Alien Citizen  County of Residence Search and select the country code of which the applicant is a resident.  Birth Place Specify the birth place where the applicant has born.  Nationality Search and select the country code where the applicant has nationality.  Citizenship By Search and select the country code for which applicant has citizenship.  Marital Status Select the marital status of the customer from the drop-down list. Available options are: Married Unmarried Legally Separated Widow  Customer Segment Select the segment of the customer. Available options are: Emerging Affluent  |                         |  |
| Available options are:  Non-Resident Alien Resident Alien Citizen  Search and select the country code of which the applicant is a resident.  Birth Place Specify the birth place where the applicant has born.  Nationality Search and select the country code where the applicant has nationality.  Citizenship By Search and select the country code for which applicant has citizenship.  Marital Status Select the marital status of the customer from the drop-down list. Available options are:  Married Unmarried Legally Separated Widow  Customer Segment Select the segment of the customer. Available options are:  Emerging Affluent  | ACIDANT STATIS          | • •  |
| Resident Alien     Citizen  County of Residence Search and select the country code of which the applicant is a resident.  Birth Place Specify the birth place where the applicant has born.  Nationality Search and select the country code where the applicant has nationality.  Citizenship By Search and select the country code for which applicant has citizenship.  Marital Status Select the marital status of the customer from the drop-down list. Available options are:     Married     Unmarried     Legally Separated     Widow  Customer Segment Select the segment of the customer. Available options are:     Emerging Affluent   | esident status          | Available options are:   |
| County of Residence Search and select the country code of which the applicant is a resident.  Birth Place Specify the birth place where the applicant has born.  Nationality Search and select the country code where the applicant has nationality.  Citizenship By Search and select the country code for which applicant has citizenship.  Marital Status Select the marital status of the customer from the drop-down list. Available options are:  Married Unmarried Legally Separated Widow  Customer Segment Select the segment of the customer. Available options are:  Emerging Affluent   |                         |  |
| County of Residence  Search and select the country code of which the applicant is a resident.  Birth Place  Specify the birth place where the applicant has born.  Nationality  Search and select the country code where the applicant has nationality.  Citizenship By  Search and select the country code for which applicant has citizenship.  Marital Status  Select the marital status of the customer from the drop-down list. Available options are:  Married  Unmarried  Legally Separated  Widow  Customer Segment  Select the segment of the customer. Available options are:  Emerging Affluent  |                         | 1.00.00.1.7  |
| resident.  Birth Place Specify the birth place where the applicant has born.  Nationality Search and select the country code where the applicant has nationality.  Citizenship By Search and select the country code for which applicant has citizenship.  Marital Status Select the marital status of the customer from the drop-down list. Available options are:  Married  Unmarried  Legally Separated  Widow  Customer Segment Select the segment of the customer. Available options are:  Emerging Affluent   | Parinter of Danislanes  | 2.11.22.1  |
| Nationality  Search and select the country code where the applicant has nationality.  Citizenship By  Search and select the country code for which applicant has citizenship.  Marital Status  Select the marital status of the customer from the drop-down list. Available options are:  Married  Unmarried  Legally Separated  Widow  Customer Segment  Select the segment of the customer. Available options are:  Emerging Affluent   | ounty of Residence      | <u> </u>   |
| nationality.  Citizenship By  Search and select the country code for which applicant has citizenship.  Marital Status  Select the marital status of the customer from the drop-down list. Available options are:  Married  Unmarried  Legally Separated  Widow  Customer Segment  Select the segment of the customer. Available options are:  Emerging Affluent   | irth Place              | Specify the birth place where the applicant has born.              |
| citizenship.  Marital Status  Select the marital status of the customer from the drop-down list. Available options are:  Married  Unmarried  Legally Separated  Widow  Customer Segment  Select the segment of the customer. Available options are:  Emerging Affluent  | ationality              | I  |
| Available options are:  Married  Unmarried  Legally Separated  Widow  Customer Segment  Select the segment of the customer. Available options are:  Emerging Affluent   | itizenship By           |  |
| <ul> <li>Unmarried</li> <li>Legally Separated</li> <li>Widow</li> <li>Customer Segment</li> <li>Select the segment of the customer. Available options are:</li> <li>Emerging Affluent</li> </ul>  | larital Status          | •  |
| <ul> <li>Legally Separated</li> <li>Widow</li> <li>Customer Segment</li> <li>Select the segment of the customer. Available options are:</li> <li>Emerging Affluent</li> </ul>   |                         | Married  |
| <ul> <li>Widow</li> <li>Customer Segment</li> <li>Select the segment of the customer. Available options are:</li> <li>Emerging Affluent</li> </ul>  |                         |  |
| Customer Segment Select the segment of the customer. Available options are:  • Emerging Affluent  |                         |  |
| Emerging Affluent   |                         |  |
| 1   | ustomer Segment         |  |
|   |                         |  |
| High Net worth Individuals     Mass Affluent  |                         | -  |
| Ultra HNI   |                         |  |
| Customer Category Select the category of the customer.  | Sustomer Category       | Select the category of the customer.                               |
| Preferred Language Select the preferred language.   |                         |  |
| Preferred Currency Select the preferred currency.   |                         |  |
| Details Of Special Need Select the special need details. Available options are:   |                         |  |
| Blindness   | •                       |  |
| Cerebral Palsy  |                         | Cerebral Palsy   |
| Low vision  |                         | Low vision   |
| Locomotor disability  |                         | <u> </u>   |
| Leprosy-cured   |                         | • •  |
| Mental retardation  |                         |  |
| Mental illness     Hearing Impairment   |                         |  |
| Hearing Impairment  Specify the remarks for the appoint pool colored.   | lomerke Fer Chesial     |  |
| Remarks For Special Specify the remarks for the special need selected.  Need  |                         | Specify the remarks for the special fleed selected.                |
| Relationship Manager ID Search and select the Relationship Manager ID for the applicant.  | elationship Manager ID  | Search and select the Relationship Manager ID for the applicant.   |
| Staff Select the toggle to indicate if the customer is employee of the bank.  | taff                    | 1  |
| Profession Select the profession of the customer.   | rofession               | Select the profession of the customer.                             |
| Politically Exposed Person Select to indicate if the customer are politically exposed person.   | olitically Exposed      | Select to indicate if the customer are politically exposed person. |
| Insider Select to indicate if he customer is insider.   |                         | <b>i</b>   |



Table 1-3 (Cont.) Customer Information - Individual - Field Description

| Field                | Description  |
|----------------------|--|
|                      | Description  This postion displays the added address of the applicant. It is   |
| Address              | This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. |
|                      | Click  |
|                      |  |
|                      | <b></b>  |
|                      |  |
|                      | to add address details.  |
|                      | Click  |
|                      |  |
|                      | :  |
|                      |  |
|                      | to perform below actions on the added address details,   |
|                      | <ul> <li>To view the address details, click View.</li> <li>To edit the address details, click Edit.</li> </ul>           |
|                      | To delete the address details, click <b>Delete</b> .   |
| Address Type         | Select the address type for the applicant from the drop-down list.   |
| 7.000.000.700        | Residential Address  |
|                      | Communication Address  |
| Location             | Select and search the location.  |
| Current Address      | Select to indicate if you want to mark entered address as current  |
|                      | address type.  |
| Preferred Address    | Select to indicate if you want the selected address type as preferred  |
| Address From         | address type.  |
| Address From         | Select the date from when you are connected with the given address.  |
| Address To           | Select the date till when you were connected with the given  |
|                      | address.   |
| Address              | Specify the address to search for the already captured address.  |
|                      | Based on the configuration, on entering a few letters, the system fetches the related address that is already captured.  |
|                      | Based on the selection, the fields are fetched in the address  |
|                      | section.   |
| Address Line 1       | Specify the building name.   |
| Address Line 2       | Specify the street name.   |
| Address Line 3       | Specify the city or town name.   |
| Country              | Select and search the country code.  |
| State / Country Sub  | Specify the state or country sub division. This field appears based  |
| Division             | on the selected country code.  |
| Zip Code / Post Code | Specify the zip or post code of the address.   |
| Addition Info        | In this section you can provide addition information.  |
| Sub Department       | Specify the sub department.  |
| Department           | Specify the department.  |
| Building Number      | Specify the building number.   |
| Post Box             | Specify the post box code.   |
| District Name        | Specify the district name.   |



Table 1-3 (Cont.) Customer Information - Individual - Field Description

| Field                                   | Description  |
|---|--|
| Floor                                   | Specify the floor number.  |
| Room                                    | Specify the room number.   |
| Locality                                | Specify the locality.  |
| Landmark                                | Specify the landmark.  |
| Contact Name / Narrative                | Specify the name of the contact person.  |
| Contact Details                         | In this section you can provide digital contact details.   |
| <communication mode=""></communication> | Select the communication mode from the drop-down list. The available options are:  Mobile Phone Email  |
| Country                                 | Select the country along with international subscriber dialing code of the mobile phone from the drop-down list.  The drop-down list option consist of countrycode, country name and subscriber dialing code.  This field appears only if you select the <b>Mobile Phone</b> option as communication mode. |
| Mobile Number                           | Specify the mobile number.   |
| Preferred                               | Select to indicate if the given mobile number is the preferred number.   |
| Action                                  | You can edit or delete the added mobile details.   |
| Email Id                                | Specify the email ID. This field appears only if you select the <b>Email</b> option as communication mode.   |
| Preferred                               | Select to indicate if the given email ID is the preferred ID.  |
| Action                                  | You can edit or delete the added email details.  |
| Signatures                              | In this section you can add new signature and view the already added signature of the customer.  Click  to add upload signature.  Click Add button to add the additional signatures.  Click Cancel button to discard the added details.  On Submit, signature will be handed off to Oracle Banking Party.  |
| Upload Signature                        | Drag and drop the signature file or click on <b>Select or drop files here</b> to browse and upload the signature from the local system. PNG & JPEG file formats are supported.   |
| Uploaded Signature                      | Displays the uploaded signature.   |
| Remarks                                 | Specify the remarks related to the signature.  |
| Signature ID                            | Displays the Signature ID for the added signature.   |
| Signature                               | Displays the added signature.  |
| Remarks                                 | Displays the remarks for the added signature.  |



Table 1-3 (Cont.) Customer Information - Individual - Field Description

| Field           | Description   |
|-----------------|---|
| Action          | Click   |
|                 |   |
|                 | to edit the added signatures  |
|                 | Click   |
|                 |   |
|                 | to delete the added signatures.   |
| ID Details      | You can add, view and edit the ID details in this section.  |
|                 | Click   |
|                 |   |
|                 | <b></b>   |
|                 | _   |
|                 |   |
|                 | to add ID details.  |
| ID Type         | Specify the ID type.  |
|                 | The available options are:  |
|                 | • ITIN  |
|                 | Driving License     ATIN  |
|                 | • EIN   |
|                 | • SIN   |
|                 | Passport  |
|                 | • SSN   |
| ID Status       | Specify the status of the selected ID type.   |
|                 | The available options are:  |
|                 | Verification Pending  |
|                 | Applied For   |
|                 | Available     Notice Received   |
| Unique ID       |   |
| Unique ID       | 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> . |
| Place Of Issue  | Specify the place where the ID is issued to the user.   |
| Issue Date      | Specify the date from which the ID is valid.  |
| Expiration Date | Specify the date till which the ID is valid.  |
| Preferred       | Select to indicate whether added ID details are preferred among all others.   |
|                 | In case of multiple ID details, it is mandatory to mark any one of the ID details as Preferred.   |
| Remark          | Specify the remark.   |



Table 1-3 (Cont.) Customer Information - Individual - Field Description

| Field                | Description  |
|----------------------|--|
| Action               | Click  to save the entered ID details.   |
|                      | Click  |
|                      | to edit the added ID details  Click  |
|                      | 1  |
|                      | to delete the added ID details.  |
| Supporting Document  | This section displays the status of the supporting documents that customer provides to get onboard. You can view,  Total Documents – Counts of total documents  Document Submitted – Count of the document that are submitted  Document Pending – Count of the document that are pending In case of 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. |
| Document Name        | Specify the name of the document.  |
| Document Number      | Specify the unique number of the selected document.  |
| Document Issue Date  | Specify the date from which the document is valid.   |
| Document Expiry Date | Specify the date on which the document is expired.   |
| Upload Documents     | Drag and drop the document file or click the <b>Select or drop files here</b> link to browse and upload the document.  |
| Uploaded Documents   | The name along with extension of the uploaded document is displayed. You can view or delete document.  Click <b>Save</b> to upload the document.   |
| Tax Declaration      | In this section you can update the tax declaration details.  |
| L                    | 111 jou our speak tan doordington dotailor   |



Table 1-3 (Cont.) Customer Information - Individual - Field Description

| Field                             | Description  |
|-----------------------------------|--|
| Form Type                         | Specify the form type for tax declaration.  If the <b>Non Resident Alien</b> option is selected from the <b>Citizenship Status</b> drop-down list then the <b>Form Type</b> is defaulted to <b>W8-BEN</b> and disable. |
|                                   | If the Citizen or Resident Alien option is selected from the Citizenship Status drop-down list then the Form Type is defaulted to W9 and disable.  |
| Valid From                        | Specify the date from which the form is valid.   |
| Valid Till                        | Specify the date on which the document is expired.   |
| Remarks                           | Specify the remarks.   |
| Service Member Details            | You can capture the service member details in this section, if the customer is service member.   |
| Unit Name                         | Specify the unit name of the customer.   |
| Service Branch                    | Specify the service branch of the customer.  |
|                                   | The available options are:   |
|                                   | • Army   |
|                                   | Marine Corps   |
|                                   | Navy     Air Force   |
| Remarks                           | Specify the remarks.   |
| Order Number                      | Specify the order number of the service in which the customer is enrolled.   |
| Notification Date                 | Specify the date on which the customer notified bank about the enrollment in service.  |
|                                   | This date cannot be future dated.  |
| Employee ID                       | Specify the employee identification code.  |
| Cover Under Armed Forces Benefits | Specify whether the customer is covered under the armed forces benefits.   |
| Active Duty Start Date            | Specify the date on which service is active.   |
| Active Duty End Date              | Specify the date on which the service is ending.   |

#### **Advanced Search**

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

You can perform search on below party types:

#### For Individual

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

For Non- Individual



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

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

#### To upload document for fetching customer information

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

The Customer Information - Upload Document screen is displayed

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

Table 1-4 Customer Infromation - Upload Document - Field Description

| Field            | Description   |
|------------------|---|
| Document Name    | Select the document name from the drop-down list. The available options are:  Driving License Passport  |
| Country of Issue | This field is defaulted for the document name is selected.  Note:  This field is editable.  |
| Upload Document  | 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.  Note:  PNG & JPEG file formats are supported. |

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

The **Verify Information** screen is displayed.

**9.** 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 1-5 Verify Information – Field Description

| Field                           | Description  |
|---------------------------------|--|
| First Name                      | This field is pre-populated with the extracted data. Modify the first name of the applicant, if required.                    |
| Middle Name                     | This field is pre-populated with the extracted data. Modify the middle name of the applicant, if required.                   |
| Last Name                       | This field is pre-populated with the extracted data. Modify the last name of the applicant, if required.                     |
| Date of Birth                   | This field is pre-populated with the extracted data. Modify the date of birth of the applicant, if required.                 |
| Gender                          | This field is pre-populated with the extracted data. Modify the gender of the applicant, if required.                        |
| Unique Id Type                  | Displays the unique ID type of the applicant based on the document uploaded.   |
| Unique Id No                    | This field is pre-populated with the extracted data. Modify the unique ID number of the uploaded document, if required.      |
| Unique Id Expiry                | This field is pre-populated with the extracted data. Modify the unique ID expiry date of the uploaded document, if required. |
| Birth Country                   | This field is pre-populated with the extracted data. Modify the birth country of the applicant, if required.                 |
| Nationality                     | This field is pre-populated with the extracted data. Modify the nationality of the applicant.                                |
|                                 | This field appears only if the <b>Document Name</b> is selected as <b>Passport</b> .   |
| Address Type                    | Select the address type for the applicant from the drop-down list.   |
|                                 | <ul><li>Residential Address</li><li>Communication Address</li></ul>  |
| Location                        | Select and search the location.  |
| Current Address                 | Select to indicate if you want to mark entered address as current address type.  |
| Preferred Address               | Select to indicate if you want the selected address type as preferred address type.  |
| Address From                    | Select the date from when you are connected with the given address.  |
| Address To                      | Select the date till when you were connected with the given address.   |
| Address                         | Specify the address to search for the already captured address.  |
|                                 | Based on the configuration, on entering a few letters, the system fetches the related address that is already captured.      |
|                                 | Based on the selection, the fields are fetched in the address section.   |
| Address Line 1                  | Specify the building name.   |
| Address Line 2                  | Specify the street name.   |
| Address Line 3                  | Specify the city or town name.   |
| Country                         | Select and search the country code.  |
| State / Country Sub<br>Division | Specify the state or country sub division. This field appears based on the selected country code.                            |
| Zip Code / Post Code            | Specify the zip or post code of the address.   |



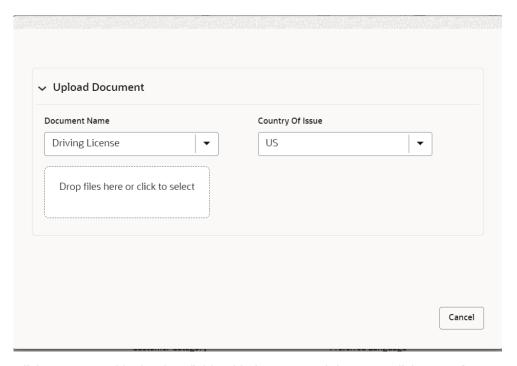
Table 1-5 (Cont.) Verify Information – Field Description

| 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   |
|                | • Yes   |
|                | • No  |

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

The **Confirmation** screen displays.

Figure 1-24 Upload Document



11. 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.

If the Customer Type is Small and Medium Business (SMB)

Figure 1-25 Customer Information – Small and Medium Business (SMB)

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

Table 1-6 Small and Medium Business - Field Description

| Field                   | Description  |
|-------------------------|--|
| Customer Type           | Displays the customer type based on the product selected.  |
| Doing Business As       | Displays the business name of the SMB customer.  |
| Registration Number     | Displays the registration number of the business.  |
| Date of Registration    | Displays the registration date of the business.  |
| Edit                    | Click <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.  |
|                         | The <b>Edit</b> appears only for existing customers.   |
| Existing Customer       | Select to indicate if customer is existing customer.   |
| CIF Number              | Search and select the CIF number.  |
| Advance Search          | Click this button to perform party using advance parameters. For more information on advance search, refer the <b>Advanced Serach</b> section below. |
| Doing Business As       | Specify the name of the business.  |
| Registration Number     | Specify the registration number of the business.   |
| Date of Registration    | Select the registration date of the business.  |
| Country of Registration | Search and select the country code where the business is registered.   |
| SMB Classification      | Select the SMB Classification from the dropdown list.  |
|                         | Available options are:   |
|                         | Micro  |
|                         | Small  |
|                         | Medium   |
| Customer Category       | Search and select the customer category.   |



Table 1-6 (Cont.) Small and Medium Business – Field Description

| Field                                 | Description  |
|---------------------------------------|--|
| SMB Registration Number               | Specify the SMB registration number.   |
| Tax Identification Number             | Specify the tax identification number of the SMB customer.   |
| Goods and Service Tax ID              | Specify the goods and service tax ID.  |
| Business License                      | Specify the business license.  |
| Preferred Language                    | Select the preferred language.   |
| Preferred Currency                    | Select the preferred currency.   |
| Relationship Manager ID               | Specify the relationship manager ID.   |
| Upload Logo                           | Click <b>Upload Logo</b> button to upload the logo for the business.   |
| Address                               | This section displays the added address of the applicant. It is mandatory to add communication address of the applicant.  Click  to add address details.   |
|                                       | to perform below actions on the added address details,  To view the address details, click View.  To edit the address details, click Edit.  To delete the address details, click Delete.   |
| Address Type                          | Select the address type for the applicant from the drop-down list.  Residential Address Communication Address  |
| Location                              | Select and search the location.  |
| Current Address                       | Select to indicate if you want to mark entered address as current address type.  |
| Preferred Address                     | Select to indicate if you want the selected address type as preferred address type.  |
| Address From                          | Select the date from when you are connected with the given address.  |
| Address To                            | Select the date till when you were connected with the given address.   |
| Address                               | Specify the address to search for the already captured address.  Based on the configuration, on entering a few letters, the system fetches the related address that is already captured.  Based on the selection, the fields are fetched in the address section. |
| Address Line 1                        | Specify the building name.   |
| Address Line 2                        | Specify the street name.   |
| Address Line 3                        | Specify the city or town name.   |
| Country                               | Select and search the country code.  |
| · · · · · · · · · · · · · · · · · · · | •  |



Table 1-6 (Cont.) Small and Medium Business – Field Description

| Field                                   | Description   |
|---|---|
| State / Country Sub<br>Division         | Specify the state or country sub division. This field appears based on the selected country code.   |
| Zip Code / Post Code                    | Specify the zip or post code of the address.  |
| Contact Details                         | In this section you can provide digital contact details. Click add contact button to add new contact details.   |
| <communication mode=""></communication> | Select the communication mode from the drop-down list. The available options are:  Mobile Phone  Email  |
| Country                                 | Select the country along with international subscriber dialing code of the mobile phone from the drop-down list.  The drop-down list option consist of countrycode, country name and subscriber dialing code. |
|   | This field appears only if you select the <b>Mobile Phone</b> option as communication mode.   |
| Mobile Number                           | Specify the mobile number.  |
| Preferred                               | Select to indicate if the given mobile number is the preferred number.  |
| Action                                  | You can edit or delete the added mobile details.  |
| Email Id                                | Specify the email ID. This field appears only if you select the <b>Email</b> option as communication mode.  |
| Preferred                               | Select to indicate if the given email ID is the preferred ID.   |
| Action                                  | You can edit or delete the added email details.   |

## **Advanced Search**

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

You can perform search on below party types:

#### For Individual

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

## For Non- Individual

- Party ID
- · Business or Organization Name
- Registration Number
- Registration Date
- Email



Customer Category

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

- **13.** 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.
- **14.** Click **Cancel** to terminate the application and the status of the application. Such applications cannot be revived later by the user.

### **Customer Dedupe Check:**

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

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

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

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

The **De-Dupe Results** popup screen displays.

#### Figure 1-26 De-Dupe Results

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

Table 1-7 De-Dupe Results - Field Description

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

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

- OK If the user selects a row in the grid and click OK, the selected customer record data will be considered, and it replaces the New Customer Details captured in the Customer Information data segment.
- Ignore If the user does not want to select any row in the grid and click Ignore, the New Customer Details captured will be persisted and taken into the Customer Information data segment.



- Submit If the user wants to submit the selected actions on the dedupe results, click Submit. This will take the user to the next data segment by performing the selected actions.
- Cancel If the user wants to cancel any action which needs to be taken on the Dedupe
  results, click Cancel. This will take the user back to the Customer Information data
  segment without any change in the data of the earlier captured New Customer details.

## 1.2.2 Customer Consent and Preference

This topic describes the consent and preferences of customers that are captured in account opening process.

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

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

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

#### To add customer consent and preference

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

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

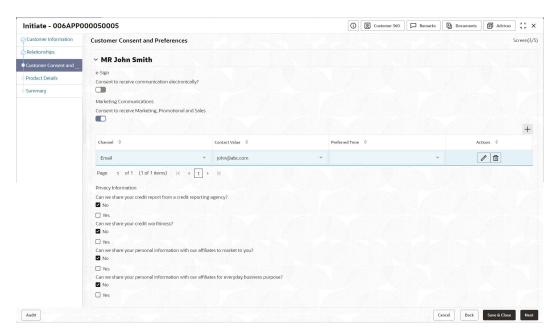


Figure 1-27 Customer Consent and Preference

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

**Table 1-8 Charge Details – Field Description** 

| Field                       | Description   |
|-----------------------------|---|
| E-sign                      | 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. |
| Marketing<br>Communications | Specify whether the customer needs marketing, promotional and sales communication.                              |
|                             | If the answer is <b>Yes</b> then capture channel details.   |
| Channel                     | Specify the channel through which you need marketing communication.   |
|                             | The available options are:  |
|                             | Email   |
|                             | SMS Postal Mail   |
|                             | Postal Mail     Whatsapp  |
|                             | • Phone   |
|                             | • FAX   |
| Contact Value               | Specify the contact value related to the selected channel.  |
| Preferred Time              | Specify the preferred time to receive marketing communication.  |
| Action                      | Click   |
|                             |   |
|                             | to save the entered ID details.   |
|                             | Click   |
|                             |   |
|                             | to edit the added ID details  |
|                             | Click   |
|                             | 即   |
|                             | to delete the added ID details.   |
| Privacy Information         | Specify the privacy information of the customer. The question appears based on the configured questionnaire.    |

4. 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.

5.

# 1.2.3 Relationship

This topics describes the relationship details of parties that are involved in loan account opening application.

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

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

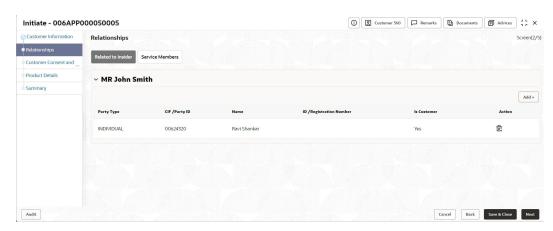
This data segment is applicable only for Individual type of customer.

### To add relationships of customers:

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

The **Relationship** screen appears.

Figure 1-28 Relationships



- In the Relationships screen, select the appropriate relationship tab to add the details.
- 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  $\bf Add\ New<Relationship\ Type>$  popup appears for entering the CIF or Party ID
- 5. In the CIF/PARTY ID field, enter the CIF or party ID and click Next to add the party. OR Click

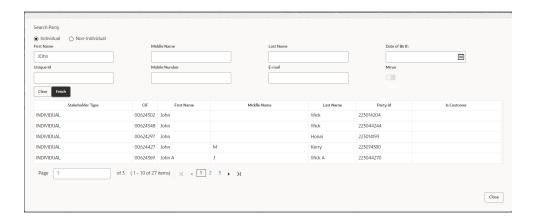


to search party.



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

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



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

Table 1-9 Search Party - Individual

| Field                   | Description   |
|-------------------------|---|
| Individual              | Select if the party is individual.  |
| Non- Individual         | Select if the party is non-individual.                                      |
| First Name              | Specify the first name of the party.  |
| Middle Name             | Specify the middle name of the party.                                       |
| Last Name               | Specify the last name of the party.   |
| Date of Birth           | Specify the date of birth of the party.                                     |
| Unique ID / National ID | Specify the unique identification number of the party.                      |
| Mobile Number           | Specify mobile number of the party.   |
| Email                   | Specify the email address of the party.                                     |
| Minor                   | Specify to indicate if the party is minor.                                  |
| Fetch                   | Click the button to fetch the details based on the entered search criteria. |



Table 1-9 (Cont.) Search Party – Individual

| Field         | Description  |
|---------------|--|
| Clear         | Click the button to clear the entered details.                       |
| Party ID      | Displays the party ID of the existing customer who is not onboarded. |
| CIF           | Displays the CIF ID of the existing customer.                        |
| First Name    | Displays the first name of the stakeholder.                          |
| Middle Name   | Displays the middle name of the stakeholder.                         |
| Last Name     | Displays the last name of the stakeholder.                           |
| Email         | Displays the email ID of the existing customer.                      |
| Mobile Number | Displays the registered mobile number of the customer.               |
| Date of Birth | Displays the date of birth of the customer.                          |
| Unique ID     | Displays the unique ID of the customer.                              |

Table 1-10 Search Party – Non Individual

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

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



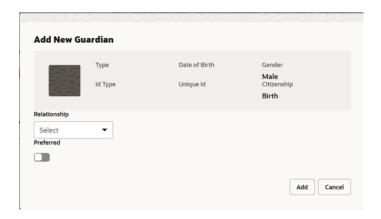


Table 1-11 Add New <Relationship Type> – Field Description

| Field                 | Description   |
|-----------------------|---|
| Relationship          | Specify the relationship of the new added party with party involved in account opening application.  The options are:   |
|                       | <ul> <li>Spouse</li> <li>Father</li> <li>Mother</li> <li>Daughter</li> </ul>  |
|                       | <ul> <li>Guardian</li> <li>Son</li> <li>This field is not applicable for the Related to Insider.</li> </ul>   |
| Preferred             | Specify to indicate the added party is preferred as guardian.  It is mandatory to add one <b>Preferred</b> party  This field is not applicable for the <b>Related to Insider</b> .  |
| Party Details section | In this section you can view the details of the selected party. Below fields appears on the screen:  Party Image Party Name Type Date of Birth Gender ID Type Unique ID Citizenship |

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

Table 1-12 Relationship

| Field      | Description              |
|------------|--------------------------|
| Party Type | Displays the party type. |



Table 1-12 (Cont.) Relationship

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

11. 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.

## 1.2.4 Product Details

This topic provides the systematic instructions to capture the product or products related information for the application.

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

#### To add product details:

- 1. Click **Next** from the previous screen to proceed with the next data segment.
- Saving and Current Account Product Details
   This topic provides the systematic instructions to view and modify the account details.
- Loan Product Details
   This topic describes the systematic instructions to configure the loan product.
- Term Deposit Product Details
   This topic provides the systematic instructions to capture the account related information for the application.
- Credit Card Details
   This topic provides the systematic instructions to capture the credit card related information for the customer.

## 1.2.4.1 Saving and Current Account Product Details

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

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

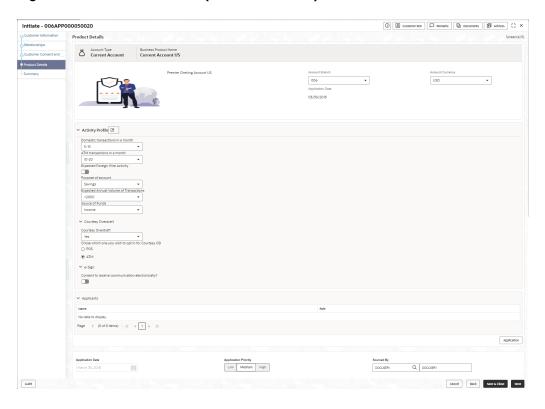


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Figure 1-29 Product Details (Savings Account)

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







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

Note:

The fields, which mentioned as Required, are mandatory.

Table 1-13 Account Details - Field Description

| Field                                 | Description   |
|---------------------------------------|---|
| Savings & Current<br>Account Products | Displays the details about savings and current account product.   |
| Account Type                          | Displays the account type based on the product selected in the product catalogue.   |
| <b>Business Product Name</b>          | Displays the business product name based on the product selected in the product catalogue.  |
| Product Image                         | The system displays the product image.  |
| Product Description                   | Displays a short description of the business product.   |
| Account Branch                        | Search and Select the account branch. By default, the system displays the account branch selected in the Application Initiate stage.  |
| Account Currency                      | 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. |
| Application Date                      | Displays the date on which the application was initiated.   |
| Overdraft Requested                   | Select to indicate if overdraft is required.  |
|                                       | This toggle is not applicable for SMB Customers.  |
| Activity Profile                      | Capture the activity profile of the saving accounts.  |
|                                       | This questionnaire appears based on the seed configuration set for the product type. Below are the list of sample questions, which are configured as part of activity profile questionnaire.                                |
| Source of Funds                       | Specify the source of funds. The available options are:   |
|                                       | Rent  |
|                                       | • Income  |
|                                       | Alimony     Pension   |
|                                       | Investments   |
|                                       | These options appears are based on the questionnaire configuration.   |
| ATM Transactions in a<br>Month        | Specify the number of ATM transactions you perform in a month.  The available options are:      0-10      10-20      >20  These options appears are based on the questionnaire configuration.                               |



Table 1-13 (Cont.) Account Details - Field Description

| Field   | Description   |
|---|---|
| Domestic Transaction in Month                       | Specify the number of domestic transaction you perform in a month.  The available options are;  > >10  5-10  0-5  These options appears are based on the questionnaire configuration.   |
| Expected Annual Volume of Transactions              | Specify the expected annual volume of transactions.  The available options are:  > >5000  > >2000  > >500  These options appears are based on the questionnaire configuration.  |
| Expected Foreign Wire Activity                      | Specify whether you expect the foreign wire activity.  These options appears are based on the questionnaire configuration.  |
| Purpose of Account                                  | Specify the purpose of account opening.  The available options are:  Salary Savings Investments These options appears are based on the questionnaire configuration.   |
| Courtesy Overdraft                                  | Specify whether you expect courtesy overdraft.  |
| Choose which one you wish to opt in for Courtesy OD | Specify to indicate which option you prefer in courtesy OD account.  The available options are  ATM  POS  |
| E-Sign  | Specify whether the customer needs electronic communication.  If the answer is <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. |
| Applicants  | This section displays the list of applicants that are involved in this account opening application.   |
| Name  | Displays the name of the applicant.   |
| Role  | Displays the role of the applicant in the application.  |
| Income Reliant                                      | Select to indicate whether the applicant is income reliant. The applicant's financial details are captured only if this indication is selected.  This field appears if the <b>Overdraft Requested</b> is selected.  |
|   | It is mandatory to select at least one applicant as Income Reliant.   |



Table 1-13 (Cont.) Account Details - Field Description

| Field                    | Description   |
|--------------------------|---|
| Fund the Account         | Select to indicate the initial funding option for the account opening. The fields to capture the initial funding details appears if this toggle is on.  |
|                          | This field and initial funding related fields appears if the Fund Post Account Opening toggle is not selected in the Business Product Preference data segment of the Business Product Configuration screen. |
| Fund By                  | Select the fund by from the drop-down list. Available options are:  |
|                          | • Cash  |
|                          | Account Transfer     Other Bank Cheque  |
| Transaction Reference No | Specify the transaction reference number  |
| Amount                   | Specify the amount.   |
| Value Date               | Select the Current Business date.   |
| Account Number           | 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>  |
|                          | <ul> <li>In Account Search popup, the user can view only the accounts of the existing customers who are part of the application.</li> </ul>   |
| Account Name             | 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>  |
| Cheque Number            | 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.  |
| Cheque Date              | 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.  |
| Bank Name                | Specify the Bank name.  |
|                          | This field is applicable only if the <b>Fund By</b> is selected as "Other Bank Cheque".   |
| Branch Name              | Specify the Branch name.  |
|                          | This field is applicable only if the <b>Fund By</b> is selected as "Other Bank Cheque".   |
| Cheque Routing Number    | Specify the Cheque Routing Number.  |
|                          | This field is applicable only if the <b>Fund By</b> is selected as "Other Bank Cheque".   |
| GL Account Number        | Specify the GL Account Number where the funding amount is to be credited. You can also search for GL Account Number.  |
|                          | This field is applicable only if the <b>Fund mode</b> is selected as Manual or Automatic.   |
| GL Account Description   | 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.   |

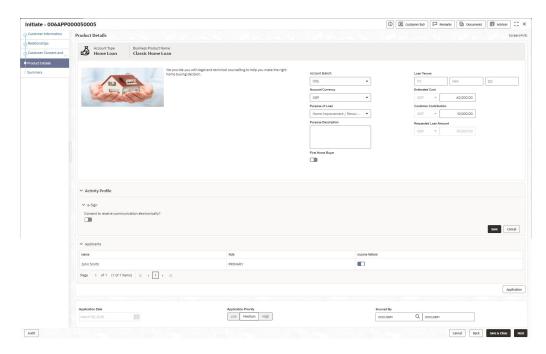


# 1.2.4.2 Loan Product Details

This topic describes the systematic instructions to configure the loan product.

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

Figure 1-31 Product Details (Loan Account)



1. Specify the fields on **Loan Details** screen.

Table 1-14 Product Loan Details - Field Description

| Field                              | Description  |
|------------------------------------|--|
| Account Type                       | 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.     |
| Image                              | Displays the business product image.   |
| <product description=""></product> | Displays the short description captured for the product in the Business Product configuration. |
| Account Branch                     | Search and select the account branch from the branch list.                                     |
|                                    | By default, the logged-in user's home branch is displayed.                                     |
| Loan Tenure                        | Select the loan tenure in year, months and days.   |
|                                    | The system will validate the minimum and maximum tenure for the selected currency.             |
|                                    | This field is mandatory.   |



Table 1-14 (Cont.) Product Loan Details – Field Description

| Field                            | Description  |
|----------------------------------|--|
| Account Currency                 | Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory. |
| Estimated Cost                   | Specify the estimated cost for the Home Project/Education or Vehicle.  |
| Purpose of Loan                  | Specify the loan purpose.  |
|                                  | The options in this list appears based on the preference set while configuring product in the <b>Business Product Preference</b> screen.   |
| Customer Contribution            | Specify the margin amount contributed by the customer.   |
|                                  | Customer Contribution can be zero also.  |
| Purpose Description              | Specify the description for the select purpose of loan.  |
| Requested Loan                   | Displays the calculated loan amount.   |
| Amount                           | Loan Amount = Estimated Cost – Customer Contribution   |
|                                  | The system will validate the minimum and maximum loan amount.  |
| First Home Buyer                 | Select to indicate whether the applicant is first home buyer.  |
|                                  | This field is applicable only for <b>Individual</b> type of customer.  |
| External Refinance               | Select to indicate whether the applicant is opting for external refinance.   |
|                                  | This field is applicable only for <b>Individual</b> type of customer.  |
| Armed Forces Benefits Applicable | Specify whether armed force benefits are applicable to this application.   |
| E-Sign                           | Specify whether the customer needs electronic communication.   |
|                                  | If the answer is <b>Yes</b> then it is mandatory to capture the e-mail ID for communication in the application.  |
|                                  | In case of joint applicants, if any one of the applicant has given consent for e-sign in the <b>Customer Consent and Preference</b> data segment then by fault this field is select as yes.  |
| Applicants                       | This section displays the list of applicants that are involved in this account opening application.  |
| Name                             | Displays the name of the applicant.  |
| Role                             | Displays the role of the applicant in the application.   |
| Income Reliant                   | Select to indicate whether the applicant is income reliant. The applicant's financial details are captured only if this indication is selected.  |
|                                  | This field appears if the Overdraft Requested is selected.   |
|                                  | It is mandatory to select at least one applicant as <b>Income Reliant</b> .  |



Table 1-14 (Cont.) Product Loan Details - Field Description

| Field       | Description  |
|-------------|--|
| Application | To add application details while initiating the application, click this button. The Application Entry page appears                         |
|             | The stage for the selected product appears based on the business process configured for the product.                                       |
|             | Based on the product configuration it is mandatory to capture <b>Application Details</b> while initiating the account opening application. |

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 action.

The user cannot proceed to the next data segment, without capturing the mandatory data.

3. 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.

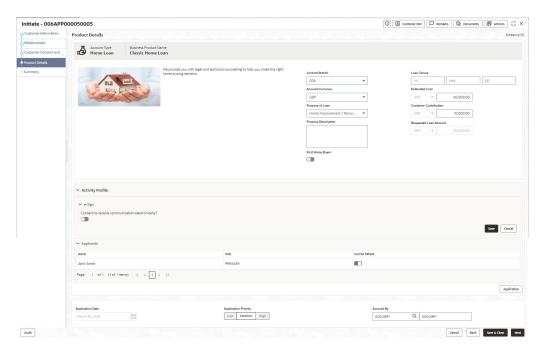
Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

## 1.2.4.3 Term Deposit Product Details

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

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

Figure 1-32 Product Details (Term Deposit Account)





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

Note:

The fields, which mentioned as Required, are mandatory.

Table 1-15 Product Term Deposit Product Details – Field Description

| Field                        | Description   |
|------------------------------|---|
| Account Type                 | 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.  |
| Product Image                | Displays the business product image.  |
| Product Description          | Displays the short description captured for the product in the Business Product configuration.  |
| Account Branch               | By default, the logged-in user's home branch is displayed. Search and select the account branch from the branch list.   |
| Account Currency             | Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed.  This field is mandatory. |
| Term Deposit Amount          | Select the currency and specify the loan amount. Select the currency from the drop-down list.  This field is mandatory.   |
| Term Deposit Tenure          | Select the loan tenure in year, months and days. This field is mandatory.   |
| Compute                      | Click Compute to populate the following fields:   |
|                              | • Interest  |
|                              | Interest Amount   |
|                              | Maturity Amount   |
| Fund the Account             | The <b>Fund the Account</b> will always be 'On' for Term Deposit.   |
| Fund By                      | Select the option from the drop-down list. Available options are:   |
|                              | • Cash  |
|                              | Account Transfer  |
|                              | Other Bank Cheque   |
| Account Number               | Specify or search the account number. In case <b>Account Transfer</b> is selected as the <b>Fund By</b> mode, you need to update the <b>Account Number</b> . You can also search the account number by clicking the search icon.                                      |
| Account Name                 | Displays the account name for the selected account number.  |
| Cheque Number                | Specify the cheque number.  |
|                              | It is mandatory to update cheque number if the <b>Other Bank Cheque</b> option is select from funding mode.   |



Table 1-15 (Cont.) Product Term Deposit Product Details – Field Description

| Field                   | Berninting   |
|-------------------------|--|
| Field                   | Description  |
| Cheque Date             | Select the cheque date.  |
|                         | It is mandatory to update cheque date if the <b>Other Bank Cheque</b> option is select from funding mode.  |
| GL Account Number       | Specify the GL Account Number where the funding amount is to be credited. You can also search for GL Account Number.   |
| GL Account Description  | Displays the GL Account Description for the GL selected.   |
| Deposit Type            | Displays the deposit type Simple or Reinvestment Term Deposit, based on the business product configurations.   |
| Interest Payout         | Specify if the Interest Payout is to be done Monthly or Quarterly  |
| Interest Payout Mode    | Specify if the Interest Payout mode is by Transfer to Account or Demand Draft or External Account.   |
| Account Number          | In case Account Transfer is selected as the Interest Payout mode, you need to update the Account Number. You can also search the Account Number by clicking the search icon.  This field is mandatory.                                   |
| A a a a sunt Nama       | ·  |
| Account Name            | Displays the account name for the selected account number.   |
| BIC Code                | In case External Account is selected as the Maturity Payout Mode, you need to update the Account Number. You can also search the Account Number by clicking the search icon.   |
|                         | This field is mandatory.   |
| Bank                    | Displays the Bank name.  |
| Branch                  | Displays the branch name.  |
| Account Holder Name     | Specify the account holder name for the external account.  |
| External Account Number | Specify the external account number.   |
| Maturity Instruction    | Select the maturity type from the drop-down list. Available options are:   |
|                         | Available options for Simple Term Deposit are:   |
|                         | Renew Principal  |
|                         | • Do not Renew   |
|                         | Available options for Reinvestment Term Deposit are:   |
|                         | Renew Principal and Interest     Renew Principal Only  |
|                         | Do not Renew   |
| Maturity Payout Mode    | If the Maturity Instruction is selected either Do Not Renew or Renew Principal only for Reinvestment Term Deposit, you need to specify the Maturity Payout Mode. Select if the Maturity Payout Mode is Account Transfer or Demand Draft. |
| Priority                | Specify the priority of the application.   |
|                         | Available options are:   |
|                         | • Low  |
|                         | Medium   |
|                         | • High   |
| Source By               | Displays the logged-in user's user ID and name. You can modify the user ID.  |



Table 1-15 (Cont.) Product Term Deposit Product Details – Field Description

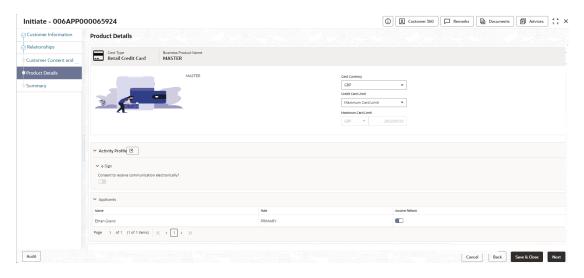
| Field        | Description   |
|--------------|---|
| E-Sign       | Specify whether the customer needs electronic communication.  |
|              | If the answer is <b>Yes</b> then it is mandatory to capture the e-mail ID for communication in the application.   |
|              | In case of joint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

## 1.2.4.4 Credit Card Details

This topic provides the systematic instructions to capture the credit card related information for the customer.

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

Figure 1-33 Product Details (Credit Card Account)



1. Specify the details in the relevant data fields.



Note:

The fields, which mentioned as Required, are mandatory.

Table 1-16 Card Preference – Field Description

| Field                        | Description  |
|------------------------------|--|
| Card Type                    | 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.   |
| Product Image                | Displays the business product image.   |
| Product Description          | Displays the short description captured for the product in Business Product configuration.   |
| Card Currency                | Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory. |
| Credit Card Limit            | Select the credit card limit. Available options are:   |
|                              | Maximum Card Limit   |
|                              | Requested Card Limit   |
| Maximum Card Limit           | Displays the maximum card limit applicable for the selected product.   |
|                              | This field appears only if the Credit Card Limit is selected as Maximum Card Limit.  |
| Requested Card Limit         | Specify the requested card limit.  |
|                              | This field appears only if the Credit Card Limit is selected as Requested Card Limit.  |
| E-Sign                       | Specify whether the customer needs electronic communication.   |
|                              | If the answer is <b>Yes</b> then it is mandatory to capture the e-mail ID for communication in the application.  |
|                              | In case of joint applicants, if any one of the applicant has given consent for e-sign in the <b>Customer Consent and Preference</b> data segment then by fault this field is select as yes.  |
| Applicants                   | This section displays the list of applicants that are involved in this account opening application.  |
| Name                         | Displays the name of the applicant.  |
| Role                         | Displays the role of the applicant in the application.   |
| Income Reliant               | Select to indicate whether the applicant is income reliant. The applicant's financial details are captured only if this indication is selected.  |
|                              | It is mandatory to select at least one applicant as <b>Income Reliant</b> .  |



Table 1-16 (Cont.) Card Preference – Field Description

| Field       | Description  |
|-------------|--|
| Application | To add application details while initiating the application, click this button. The Application Entry page appears                         |
|             | The stage for the selected product appears based on the business process configured for the product.                                       |
|             | Based on the product configuration it is mandatory to capture <b>Application Details</b> while initiating the account opening application. |

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

# 1.2.5 Summary

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

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

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

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

Figure 1-34 Summary





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

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

**Table 1-17 Summary - Application Initiation - Field Description** 

| Data Segment                   | Description   |
|--------------------------------|---|
| Customer Information           | Displays the customer information details.  |
| Savings Account<br>Details     | Displays the savings account details.   |
| <b>Current Account Details</b> | Displays the current account details.   |
| Loan Details                   | Displays the loan details.  |
| Term Deposit Details           | Displays the term deposit details.  |
| Credit Card Details            | Displays the credit card details.   |
| Back                           | Click <b>Back</b> to navigate to the previous data segment within a stage.  |
| Next                           | Click <b>Next</b> 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 action.  Note:  Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed. |
| Save and Close                 | Click <b>Save and Close</b> to save the data captured.  The captured data is available in the <b>My Task</b> list for the user to continue later.   |
| Submit                         | Click <b>Submit</b> to submit the application.  The system triggers the business validation to ensure the application is entitled for submission to the next stage.   |
| Cancel                         | Click <b>Cancel</b> to terminate the application and the status of the application. Such applications cannot be revived later by the user.  |

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

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

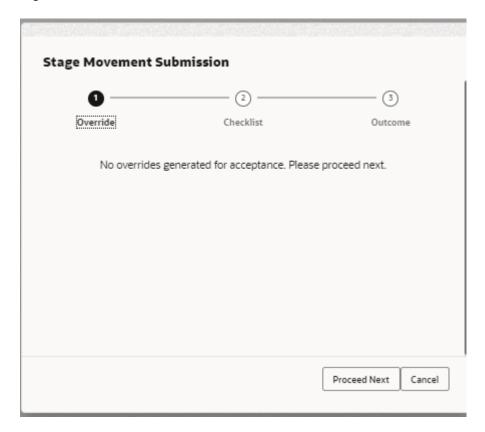
Based on the configuration available at the Bank level / Properties Table, the Dedupe service call can be enabled or disabled for the product Origination.

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

The Stage Movement Submission - Override screen displays.



Figure 1-35 Override



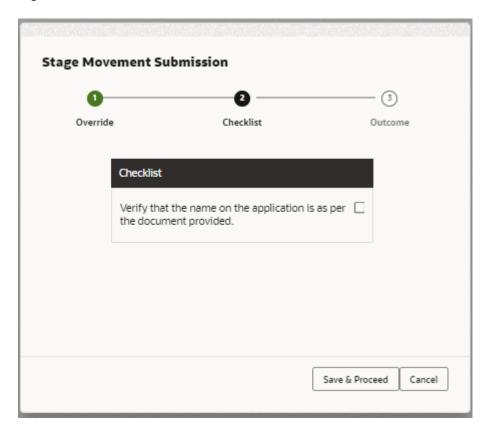
The **Overrides** are basically warnings that are raised during the business validations. The user has to accept the overrides to proceed further. Alternatively, the user can go back and correct the data to ensure overrides do not arise.

#### 3. Click Proceed Next.

The Stage Movement Submission - Checklist screen displays.



Figure 1-36 Checklist



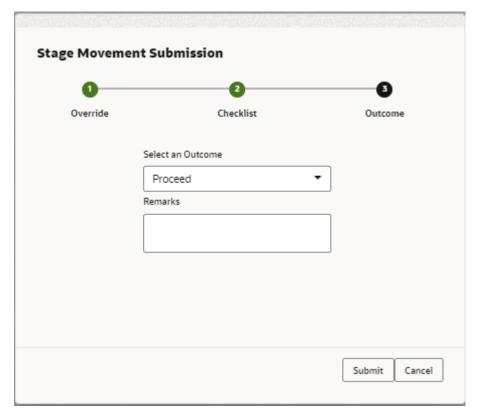
The **Checklist** configured in the business process for the business product displays here. Checklist are the check points that the user has to accept having confirmed.

- 4. Select the check-box to accept the checklist.
- 5. Click Save and Proceed.

The Stage Movement Submission - Outcome screen displays.



Figure 1-37 Outcome



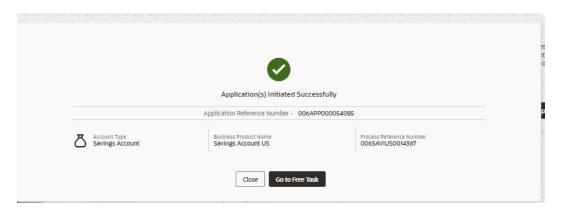
- 6. Select **Proceed** outcome from the **Select an Outcome** drop-down list. Available options:
  - Proceed
  - Reject By Bank

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

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

The **Confirmation** screen displays.

Figure 1-38 Confirmation





On successful submission, the above pop-up displays and displays the next stage in which the application has moved. The **Application Reference Number** and the **Process Reference Number** displays. If the user has access to the next stage, the user can view the Application number and take action on it.

Post this, the origination of the life cycle of the individual product is triggered. All the child **Process Reference Number** are linked to the **Parent Application Reference Number** and can be queried by the **Application Reference Number** itself.

Click Go to Free Task.

The Free Tasks screen displays.

If the user has access to the next stage, the user can view the view the Application number and take action on it.

# 1.3 In-Principle Approval

This topic describes the information about the request and approval of In-Principle Approval.

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

This topic contains the following subtopics:

New Request

This topic provides the systematic instructions to raise the new IPA request.

IPA Initiation

This topic describes the information to initiate the application for the In-Principle Approval by capturing the required details.

IPA Approval

This topic describes the information to assess and approve the IPA application.

Enguiry

This topic provides the systematic instructions to enquire the loan products with IPA through the various search criteria and convert IPA to normal loan.

## 1.3.1 New Request

This topic provides the systematic instructions to raise the new IPA request.

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

- Home Loan
- Vehicle Loan

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

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

The New Request screen displays.



Figure 1-39 New Request



3. Select the product type.

If Loan Type is selected as Home Loan, the Home Loan screen displays.

## Figure 1-40 Home Loan

Figure 1-41 Home Loan



4. Select the specific business product.

The Home Loan with IPA Product Details screen displays.

Figure 1-42 Home Loans with IPA Product Details





Table 1-18 Home Loans with IPA Product Details – Field Description

| Field                        | Description   |
|------------------------------|---|
| Product Image                | Displays the product image.   |
| <b>Business Product Name</b> | Displays the business product name.   |
| <b>Product Description</b>   | Displays a short description of the business product.   |
| Features                     | Displays the various features updated for the business product. The system can display multiple statements for a feature name.                |
| Eligibility Criteria         | Displays the various eligibility criteria updated for the business product.  The system can display multiple statements for eligibility name. |
| Fees and Charges             | Displays the various Fees & Charges updated for the business product.  The system can display multiple statements for fee and charges name.   |
| Apply Now                    | It allows to initiate the origination process for the selected product with IPA.  |
| Brochure                     | It allows to view or download the product brochure.   |
| Terms & Conditions           | It allows to view or download the Terms & Condition document for the business product.  |

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

# 1.3.2 IPA Initiation

This topic describes the information to initiate the application for the In-Principle Approval by capturing the required details.

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

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

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

The **IPA Initiation** process has the following reference data segments:

#### Customer Information

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

#### Customer Consent and Preference

This topic describes the consent and preferences of customers that are captured in account opening process.

#### Relationship

This topics describes the relationship details of parties that are involved in loan account opening application.



#### IPA Details

This topic provides the systematic instructions to capture the product or property-related information for the IPA application.

#### Financial Details

This topic provides the systematic instructions to capture the financial details of the applicant for IPA application.

### Credit Rating Details

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

#### 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 IPA Initiation.

#### Summary

This topic provides the systematic instructions to view the tiles for all the data segments in the IPA Initiation Process.

## 1.3.2.1 Customer Information

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

The IPA Initiation process starts with the Customer Information data segment.

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

The New Request screen displays.

- 3. Select the product type and select the product.
- 4. Click Proceed.

The **Customer Information** screen displays.



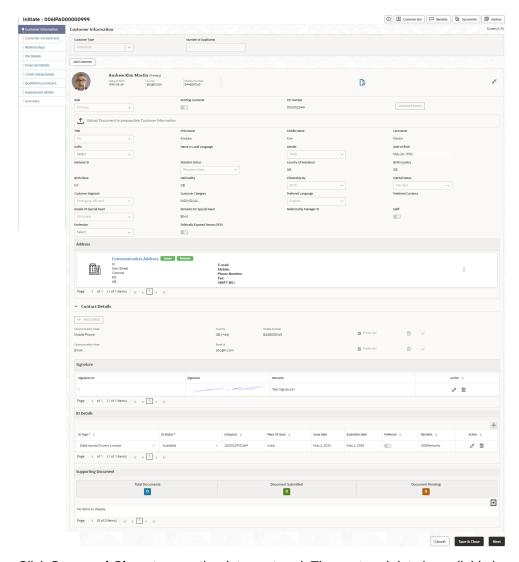


Figure 1-43 Customer Information

- 5. 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.
- 6. Click **Cancel** to terminate the application and the status of the application. Such applications cannot be revived later by the user.
- Click Upload Document to fetch the customer information from the uploaded documents.

The Customer Information - Upload Document screen displays.

#### Figure 1-44 Customer Information - Upload Document

8. 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:



Table 1-19 Customer Information - Individual - Field Description

| Field                        | Description   |
|------------------------------|---|
| Customer Type                | Displays the customer type based on the product selected.   |
| Number of Applicants         | Displays the number of applicants added for the account. It gets auto calculated based on the number of applicants that are added by <b>Add applicant</b> .   |
| Applicant Name <role></role> | Displays the name of the applicant. The applicant role is displayed adjacent to this field.   |
| Date of Birth                | Displays the date of birth of the applicant.  |
| E-mail                       | Displays the e-mail ID of the applicant.  |
| Mobile Number                | Displays the mobile number of the applicant.  |
| Edit                         | 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.   |
| Add Customer                 | Click <b>Add Customer</b> to add another customer other than primary applicant.   |
| Existing Customer            | Select to indicate if customer is existing customer.  |
| Role                         | Displays the applicant role.  |
|                              | The first customer which is added while initiating an application is considered as primary applicant.   |
|                              | By default the <b>Primary Applicant</b> option appears in this field.   |
|                              | This field is enabled if you add customer other than the primary customer.  |
|                              | The options that are selected in the Allowed Applicants Roles field of the Business Product Preferences data segment in the Business Product screen appear for selection.   |
|                              | The avaliable options are:  |
|                              | Joint Applicant   |
|                              | Guarantor     Guardian  |
|                              | Guardian     Custodian  |
| CIF Number                   | Search and select the CIF number.   |
| On Humber                    | 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. |
| Advanced Search              | Click this button to perform party using advance parameters. For more information on advance search, refer the <b>Advanced Search</b> section below.  |
| Title                        | Select the title of the applicant from the drop-down list.  |
| First Name                   | Specify the first name of the applicant.  |
| Middle Name                  | Specify the middle name of the applicant.   |
| Last Name                    | Specify the last name of the applicant.   |
| Suffix                       | Specify the suffix for the applicant. This options in this list appears based on the configured entity code in the Oracle Banking Party product.  |



Table 1-19 (Cont.) Customer Information - Individual - Field Description

| Field                       | Description  |
|-----------------------------|--|
| Gender                      | Specify the Gender of the applicant from the drop-down list.   |
| Date of Birth               | Select the date of birth of the applicant.   |
| Resident Status             | Select the residential status of the applicant from the drop-down list. Available options are:  Non-Resident Alien Resident Alien Citizen  |
| County of Residence         | Search and select the country code of which the applicant is a resident.   |
| Birth Place                 | Specify the birth place where the applicant has born.  |
| Nationality                 | Search and select the country code where the applicant has nationality.  |
| Citizenship By              | Search and select the country code for which applicant has citizenship.  |
| Marital Status              | Select the marital status of the customer from the drop-down list. Available options are:  Married  Unmarried  Legally Separated  Widow  |
| Customer Segment            | Select the segment of the customer. Available options are:  • Emerging Affluent  • High Net worth Individuals  • Mass Affluent  • Ultra HNI  |
| Customer Category           | Select the category of the customer.   |
| Preferred Language          | Select the preferred language.   |
| Preferred Currency          | Select the preferred currency.   |
| Details Of Special Need     | Select the special need details. Available options are:  Blindness Cerebral Palsy Low vision Locomotor disability Leprosy-cured Mental retardation Mental illness Hearing Impairment |
| Remarks For Special<br>Need | Specify the remarks for the special need selected.   |
| Relationship Manager ID     | Search and select the Relationship Manager ID for the applicant.   |
| Staff                       | Select the toggle to indicate if the customer is employee of the bank.   |
| Profession                  | Select the profession of the customer.   |
| Politically Exposed Person  | Select to indicate if the customer are politically exposed person.   |
| Insider                     | Select to indicate if he customer is insider.  |



Table 1-19 (Cont.) Customer Information - Individual - Field Description

| Field                           | Description  |
|---------------------------------|--|
| Address                         | This section displays the added address of the applicant. It is mandatory to add communication address of the applicant.  Click  to add address details.  Click  to perform below actions on the added address details,  |
|                                 | <ul><li>To view the address details, click View.</li><li>To edit the address details, click Edit.</li></ul>  |
|                                 | To delete the address details, click <b>Delete</b> .   |
| Address Type                    | Select the address type for the applicant from the drop-down list.  Residential Address Communication Address  |
| Location                        | Select and search the location.  |
| Current Address                 | Select to indicate if you want to mark entered address as current address type.  |
| Preferred Address               | Select to indicate if you want the selected address type as preferred address type.  |
| Address From                    | Select the date from when you are connected with the given address.  |
| Address To                      | Select the date till when you were connected with the given address.   |
| Address                         | Specify the address to search for the already captured address.  Based on the configuration, on entering a few letters, the system fetches the related address that is already captured.  Based on the selection, the fields are fetched in the address section. |
| Address Line 1                  | Specify the building name.   |
| Address Line 2                  | Specify the street name.   |
| Address Line 3                  | Specify the city or town name.   |
| Country                         | Select and search the country code.  |
| State / Country Sub<br>Division | Specify the state or country sub division. This field appears based on the selected country code.  |
| Zip Code / Post Code            | Specify the zip or post code of the address.   |
| Addition Info                   | In this section you can provide addition information.  |
| Sub Department                  | Specify the sub department.  |
| Department                      | Specify the department.  |
| Building Number                 | Specify the building number.   |
| Post Box                        | Specify the post box code.   |
| District Name                   | Specify the district name.   |



Table 1-19 (Cont.) Customer Information - Individual - Field Description

| Field                                   | Description  |
|---|--|
| Floor                                   | Specify the floor number.  |
| Room                                    | Specify the room number.   |
| Locality                                | Specify the locality.  |
| Landmark                                | Specify the landmark.  |
| Contact Name / Narrative                | Specify the name of the contact person.  |
| Contact Details                         | In this section you can provide digital contact details.   |
| <communication mode=""></communication> | Select the communication mode from the drop-down list. The available options are:  Mobile Phone Email  |
| Country                                 | Select the country along with international subscriber dialing code of the mobile phone from the drop-down list.  The drop-down list option consist of countrycode, country name and subscriber dialing code.  This field appears only if you select the <b>Mobile Phone</b> option as communication mode. |
| Mobile Number                           | Specify the mobile number.   |
| Preferred                               | Select to indicate if the given mobile number is the preferred number.   |
| Action                                  | You can edit or delete the added mobile details.   |
| Email Id                                | Specify the email ID. This field appears only if you select the <b>Email</b> option as communication mode.   |
| Preferred                               | Select to indicate if the given email ID is the preferred ID.  |
| Action                                  | You can edit or delete the added email details.  |
| Signatures                              | In this section you can add new signature and view the already added signature of the customer.  Click  to add upload signature.  Click Add button to add the additional signatures.  Click Cancel button to discard the added details.  On Submit, signature will be handed off to Oracle Banking Party.  |
| Upload Signature                        | Drag and drop the signature file or click on <b>Select or drop files here</b> to browse and upload the signature from the local system.  PNG & JPEG file formats are supported.  |
| Uploaded Signature                      | Displays the uploaded signature.   |
| Remarks                                 | Specify the remarks related to the signature.  |
| Signature ID                            | Displays the Signature ID for the added signature.   |
| Signature                               | Displays the added signature.  |
| Remarks                                 | Displays the remarks for the added signature.  |



Table 1-19 (Cont.) Customer Information - Individual - Field Description

| Field           | Description   |
|-----------------|---|
| Action          | Click   |
|                 |   |
|                 | to edit the added signatures  |
|                 | Click   |
|                 |   |
|                 | to delete the added signatures.   |
| ID Details      | You can add, view and edit the ID details in this section.                                      |
|                 | Click   |
|                 |   |
|                 | <b></b>   |
|                 |   |
|                 |   |
|                 | to add ID details.  |
| ID Type         | Specify the ID type.  |
|                 | The available options are:  |
|                 | • ITIN  |
|                 | Driving License     ATIN  |
|                 | • EIN   |
|                 | • SIN   |
|                 | Passport  |
|                 | • SSN   |
| ID Status       | Specify the status of the selected ID type.   |
|                 | The available options are:  |
|                 | Verification Pending  |
|                 | Applied For   |
|                 | Available     Notice Received   |
| Unique ID       | Specify the unique identification code of the selected type. You can                            |
| Offique ID      | enter the unique ID only if the <b>ID Status</b> is <b>Available</b> .                          |
| Place Of Issue  | Specify the place where the ID is issued to the user.   |
| Issue Date      | Specify the date from which the ID is valid.  |
| Expiration Date | Specify the date till which the ID is valid.  |
| Preferred       | Select to indicate whether added ID details are preferred among all others.                     |
|                 | In case of multiple ID details, it is mandatory to mark any one of the ID details as Preferred. |
| Remark          | Specify the remark.   |



Table 1-19 (Cont.) Customer Information - Individual - Field Description

| Field                             | Description   |
|-----------------------------------|---|
| Field Action  Supporting Document | Description  Click  to save the entered ID details.  Click  to edit the added ID details  Click  to delete the added ID details.  This section displays the status of the supporting documents that customer provides to get onboard. You can view,  Total Documents – Counts of total documents  Document Submitted – Count of the document that are submitted  Document Pending – Count of the document that are pending In case of 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.   |
| Document Name                     | Specify the name of the document.   |
| Document Number                   | Specify the unique number of the selected document.   |
| Document Issue Date               | Specify the date from which the document is valid.  |
| Document Expiry Date              | Specify the date on which the document is expired.  |
| Upload Documents                  | Drag and drop the document file or click the <b>Select or drop files</b> here link to browse and upload the document.   |
| Uploaded Documents                | The name along with extension of the uploaded document is displayed. You can view or delete document.  Click <b>Save</b> to upload the document.  |
| Tax Declaration                   | · ·   |
| TAX DECIALATION                   | In this section you can update the tax declaration details.   |



Table 1-19 (Cont.) Customer Information - Individual - Field Description

| Field                             | Description  |
|-----------------------------------|--|
| Form Type                         | Specify the form type for tax declaration.  If the Non Resident Alien option is selected from the Citizenship Status drop-down list then the Form Type is defaulted to W8-BEN and disable. |
|                                   | If the Citizen or Resident Alien option is selected from the Citizenship Status drop-down list then the Form Type is defaulted to W9 and disable.  |
| Valid From                        | Specify the date from which the form is valid.   |
| Valid Till                        | Specify the date on which the document is expired.   |
| Remarks                           | Specify the remarks.   |
| Service Member Details            | You can capture the service member details in this section, if the customer is service member.   |
| Unit Name                         | Specify the unit name of the customer.   |
| Service Branch                    | Specify the service branch of the customer.  The available options are:  Army  Marine Corps  Navy  Air Force   |
| Remarks                           | Specify the remarks.   |
| Order Number                      | Specify the order number of the service in which the customer is enrolled.   |
| Notification Date                 | Specify the date on which the customer notified bank about the enrollment in service.  |
|                                   | This date cannot be future dated.  |
| Employee ID                       | Specify the employee identification code.  |
| Cover Under Armed Forces Benefits | Specify whether the customer is covered under the armed forces benefits.   |
| Active Duty Start Date            | Specify the date on which service is active.   |
| Active Duty End Date              | Specify the date on which the service is ending.   |

### **Advanced Search**

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

You can perform search on below party types:

#### For Individual

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

For Non- Individual



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

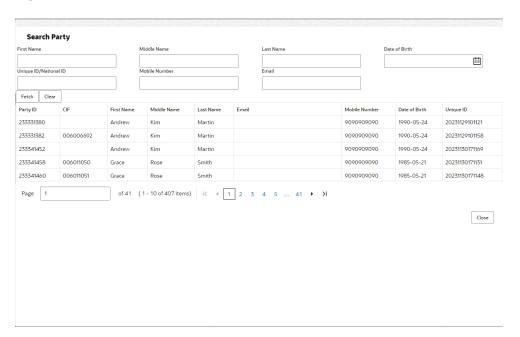
#### To search for a party using the advanced search:

9. Click the Advanced Search.

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

Below screenshot refers the

Figure 1-45 Advanced Search - Individual



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

OR

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

#### To upload document for fetching customer information:

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

The Customer Information - Upload Document screen is displayed

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



Table 1-20 Customer Infromation - Upload Document - Field Description

| Field            | Description  |
|------------------|--|
| Document Name    | Select the document name from the drop-down list. The available options are: Driving License Passport  |
| Country of Issue | This field is defaulted for the document name is selected.  Note:  This field is editable.   |
| Upload Document  | 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.  Note: PNG & JPEG file formats are supported. |

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

The **Verify Information** screen is displayed.

**14.** 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 1-21 Verify Information – Field Description** 

| Field            | Description  |
|------------------|--|
| First Name       | This field is pre-populated with the extracted data. Modify the first name of the applicant, if required.                    |
| Middle Name      | This field is pre-populated with the extracted data. Modify the middle name of the applicant, if required.                   |
| Last Name        | This field is pre-populated with the extracted data. Modify the last name of the applicant, if required.                     |
| Date of Birth    | This field is pre-populated with the extracted data. Modify the date of birth of the applicant, if required.                 |
| Gender           | This field is pre-populated with the extracted data. Modify the gender of the applicant, if required.                        |
| Unique Id Type   | Displays the unique ID type of the applicant based on the document uploaded.   |
| Unique Id No     | This field is pre-populated with the extracted data. Modify the unique ID number of the uploaded document, if required.      |
| Unique Id Expiry | This field is pre-populated with the extracted data. Modify the unique ID expiry date of the uploaded document, if required. |



Table 1-21 (Cont.) Verify Information – Field Description

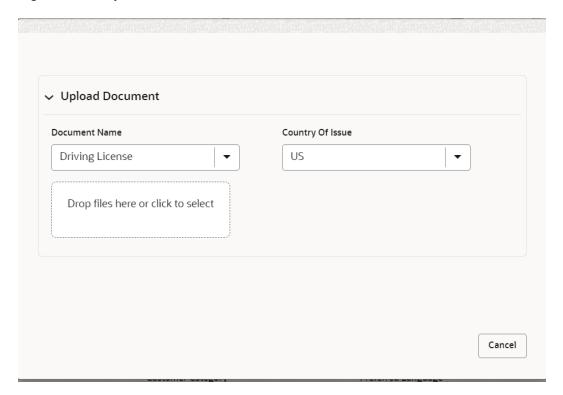
| Field                           | Description   |
|---------------------------------|---|
| Birth Country                   | This field is pre-populated with the extracted data. Modify the birth   |
| Dir til Country                 | country of the applicant, if required.  |
| Nationality                     | 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> .                                    |
| Address Type                    | Select the address type for the applicant from the drop-down list.  |
|                                 | Residential Address   |
|                                 | Communication Address   |
| Location                        | Select and search the location.   |
| Current Address                 | Select to indicate if you want to mark entered address as current address type.   |
| Preferred Address               | Select to indicate if you want the selected address type as preferred address type.                                     |
| Address From                    | Select the date from when you are connected with the given address.   |
| Address To                      | Select the date till when you were connected with the given address.  |
| Address                         | Specify the address to search for the already captured address.   |
|                                 | Based on the configuration, on entering a few letters, the system fetches the related address that is already captured. |
|                                 | Based on the selection, the fields are fetched in the address section.  |
| Address Line 1                  | Specify the building name.  |
| Address Line 2                  | Specify the street name.  |
| Address Line 3                  | Specify the city or town name.  |
| Country                         | Select and search the country code.   |
| State / Country Sub<br>Division | Specify the state or country sub division. This field appears based on the selected country code.                       |
| Zip Code / Post Code            | Specify the zip or post code of the address.  |
| 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   |
|                                 | • Yes   |
|                                 | • No  |

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

The **Confirmation** screen displays.



Figure 1-46 Upload Document



- **16.** 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.
- 17. 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.

### 1.3.2.2 Customer Consent and Preference

This topic describes the consent and preferences of customers that are captured in account opening process.

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

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

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

#### To add customer consent and preference

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

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



Initiate - 006APP0000S005

© Customer Information
Customer Consent and Preferences

Screen(3/5)

Customer Consent and Preferences

WR John Smith

Product Details
Consent to receive communication electronically?

Consent to receive communication electronically?

Consent to receive communications
Consent to receive Marketing, Promotional and Sales

Chancel © Consent Value © Preferred Time © Actours ©

Email | phn@abc.com | Preferred Time © Actours ©

Preserved Time © Actours ©

Consent to receive Marketing, Promotional and Sales

Consent to receive marketing, Promotional and Sales

Chancel © Consent Value © Preferred Time © Actours ©

Email | phn@abc.com | Preserved Time © Consent Value © Preserved Time © Consent Value © Preserved Time © Consent Value © Consent Value © Preserved Time © Consent Value © Consent Value © Preserved Time © Consent Value © Consent Value © Preserved Time © Consent Value © Consent Value © Preserved Time © Consent Value © Consent Value © Preserved Time © Consent Value © Consent Value © Consent Value © Preserved Time © Consent Value © Consent Value © Preserved Time © Consent Value © Consent Value © Consent Value © Preserved Time © Consent Value © Consent Valu

Figure 1-47 Customer Consent and Preference

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



to expand each section

3. Specify the details in the relevant data fields. Below are the list of sample questions, which are configured for the different customer consents. For more information on fields, refer to the field description table below.

Table 1-22 Charge Details - Field Description

| Field                       | Description   |
|-----------------------------|---|
| E-sign                      | 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. |
| Marketing<br>Communications | Specify whether the customer needs marketing, promotional and sales communication.                              |
|                             | If the answer is <b>Yes</b> then capture channel details.   |
| Channel                     | Specify the channel through which you need marketing communication.   |
|                             | The available options are:  |
|                             | Email   |
|                             | • SMS   |
|                             | Postal Mail   |
|                             | Whatsapp  |
|                             | Phone   |
|                             | • FAX   |
| Contact Value               | Specify the contact value related to the selected channel.  |



Table 1-22 (Cont.) Charge Details – Field Description

| Field               | Description  |
|---------------------|--|
| Preferred Time      | Specify the preferred time to receive marketing communication.   |
| Action              | Click  |
|                     |  |
|                     | to save the entered ID details.  |
|                     | Click  |
|                     |  |
|                     | to edit the added ID details   |
|                     | Click  |
|                     | 世  |
|                     | to delete the added ID details.  |
| Privacy Information | Specify the privacy information of the customer. The question appears based on the configured questionnaire. |

4. 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.

5.

# 1.3.2.3 Relationship

This topics describes the relationship details of parties that are involved in loan account opening application.

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

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

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

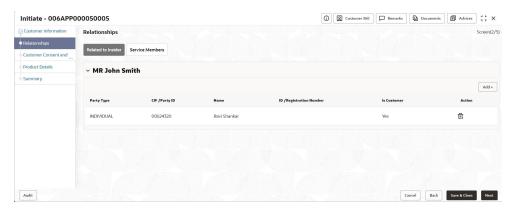
To add relationships of customers:



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

The **Relationship** screen appears.

Figure 1-48 Relationships



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



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

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



to search party.



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

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



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

Table 1-23 Search Party – Individual

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



Table 1-24 Search Party – Non Individual

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

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

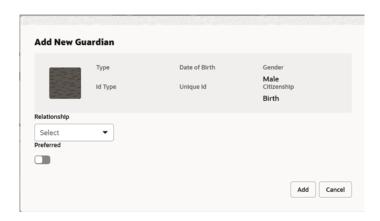




Table 1-25 Add New <Relationship Type> - Field Description

| Field                 | Description  |
|-----------------------|--|
| Relationship          | Specify the relationship of the new added party with party involved in account opening application.  The options are:  Spouse Father  Mother  Daughter  Guardian  Son This field is not applicable for the <b>Related to Insider</b> . |
| Preferred             | Specify to indicate the added party is preferred as guardian.  It is mandatory to add one <b>Preferred</b> party  This field is not applicable for the <b>Related to Insider</b> .   |
| Party Details section | In this section you can view the details of the selected party. Below fields appears on the screen:  Party Image Party Name Type Date of Birth Gender ID Type Unique ID Citizenship  |

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

Table 1-26 Relationship

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

11. 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.



## 1.3.2.4 IPA Details

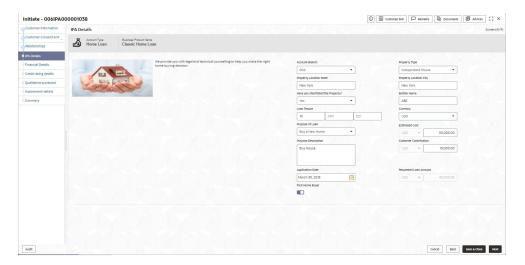
This topic provides the systematic instructions to capture the product or propertyrelated information for the IPA application.

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

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

If **Product Type** is selected as **Home Loan** with IPA, the **IPA Details - Home Loan** screen displays.

Figure 1-49 IPA Details



2. Specify the details in the relevant data fields.



The fields, which mentioned as Required, are mandatory.

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

Table 1-27 IPA Details - Field Description

| Field                        | Description  |
|------------------------------|--|
| Account Type                 | Displays the account type based on the product selected in the In-Principle Approval.          |
| <b>Business Product Name</b> | Displays the business product name based on the product selected in the In-Principle Approval. |
| Product Image                | Displays the business product image.   |
| Product Description          | Displays the short description captured for the product in the Business Product configuration. |



Table 1-27 (Cont.) IPA Details – Field Description

| Field                         | Description   |
|-------------------------------|---|
| Account Branch                | Select the Account Branch from the drop-down list.  |
| Property Type                 | Select the type of property from the drop-down list.  |
|                               | The options are   |
|                               | Independent House   |
|                               | Villa     Apartment   |
|                               | Apartment     Others  |
| Property Location State       | Specify the state where the property is located.  |
| Property Location City        | Specify the city where the property is located.   |
| Have you shortlisted          | Select whether the property have been shortlisted or not.   |
| the property?                 | The options are   |
|                               | • Yes   |
|                               | • No  |
| Builder Name                  | Specify the name of the Builder   |
| Loan Tenure                   | Select the loan tenure in year, months and days.  |
|                               | The system will validate the minimum and maximum tenure for the selected currency.  |
| Currency                      | Select the currency from the drop-down list, if required.  Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory. |
| Purpose of Loan               | Specify the loan purpose.   |
| Purpose Description           | Specify the describe the purpose of borrowing loan.   |
| Estimated Cost                | Specify the estimated cost for the Home Project or Vehicle.   |
| Customer Contribution         | Specify the margin amount contributed by the customer. Customer Contribution can be zero also.  |
| Requested Loan                | Displays the requested loan amount.   |
| Amount                        | Request Loan Amount = Estimated Cost - Customer Contribution  |
| Application Date              | Select the application date from the calendar list.   |
| First Home Buyer              | Select to indicate whether the applicant is first home buyer.   |
| IPA Details (Vehicle<br>Loan) | Below fields appears if user applies for Vehicle Loans.   |
| Vehicle Category              | Select the category of the Vehicle. The options are   |
|                               | • Two-Wheeler   |
|                               | Three-Wheeler     Four-Wheeler  |
|                               | This field is mandatory.  |
| Make                          | Select the manufacturer name.   |
| Model                         | Specify the Vehicle model.  |
| model                         | opoony the verilole model.  |



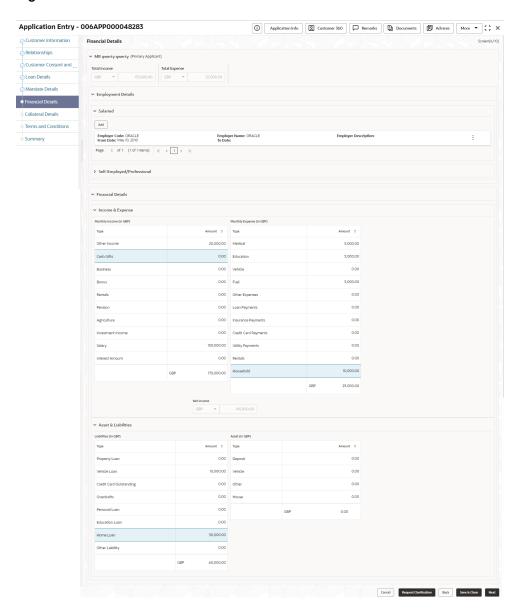
## 1.3.2.5 Financial Details

This topic provides the systematic instructions to capture the financial details of the applicant for IPA application.

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

The Financial Details screen displays.

Figure 1-50 Financial Details - Individual



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

Table 1-28 Financial Details: Individual – Field Description

| Field   | Description   |
|---|---|
| <applicant along="" applicant="" name="" of="" role="" with=""></applicant> | Displays the applicant name along with applicant role as captured in the <b>Customer Information</b> data segment.  |
| Total Income  | Displays the total income and the currency of the applicant.  |
| Total Expenses  | Displays the total expenses and the currency of the applicant.  |
| Last Update On  | Displays the date on which the financial details of an existing applicant were last updated.  For a new applicant, it will remain blank.  |
| F 1 15.4.71.  | •   |
| Employment Details  | In this section user can capture employment details of the parties that are involved in an account opening application.   |
| Salaried  | In this section user can capture salaried employment details.  The below fields appears if salaried employment details are already captured.  Employer Code Employer Name Employer Description From Date To Date User can edit, view or delete already added details.  Click Add to capture the new salaried employment details. The Salaried Details pop-up appears. |
| Employer Code   | Specify the employer code.  OR  Click to search the employer code. The pop-up appears to fetch the employer code. Specify <b>Employer Code</b> or <b>Employer Name</b> to fetch the details.  |
| Employee Name   | Displays the employee name.   |
| Employer Description  | Specify the employer description.   |
| Organization Category   | Select the organization type from the drop-down list. Available options are:  Government  NGO Private Limited   |
| Demographics  | Select the demographics from the drop-down list. Available options are:  Global  Domestic   |
| <actions></actions>   | 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.   |
| Employee Type  Employee ID  | Select the employee type from the drop-down list. Available options are:  Full Time Part Time Contract Permanent Specify the employee ID.   |
| Limpioyee in  | ореспу ше етірісуее ід.   |



Table 1-28 (Cont.) Financial Details: Individual – Field Description

| Field                    | Description   |
|--------------------------|---|
| Grade                    | Specify the grade.  |
| Designation              | Specify the designation.  |
| I currently work in this | Select whether the applicant works currently in this role.  |
| role                     | Available options are:  |
|                          | • Yes   |
|                          | • No  |
| Employment Start Date    | Select the employment start date.   |
| Employment End Date      | Select the employment end date.   |
| Industry Type            | Select the Industry Type from the drop-down list. Available options are:  |
|                          | • IT  |
|                          | Bank  |
|                          | Services  |
|                          | Manufacturing   |
|                          | • Legal   |
|                          | Medical     Facility and a second secon |
|                          | Engineering     School/College  |
|                          | Others  |
| Self Employed /          | In this section user can capture self-employment or professional  |
| Professional Details     | details of customer.  |
|                          | Below fields appears if self-employment or professional details are already captured.   |
|                          | Professional Name   |
|                          | Professional Description  |
|                          | From Date   |
|                          | • To Date   |
|                          | User can edit, view or delete already added details.  |
|                          | Click <b>Add</b> to capture the new self-employment or professional details. The <b>Self Employed/ Professional Details</b> pop-up appears.   |
| Professional Name        | Specify the professional name.  |
| Professional Description | Displays the professional description.  |
| Company /Firm Name       | Specify the company or firm name.   |
| Registration Number      | Specify the registration number.  |
| Start Date               | Specify or select the start date of company.  |
| End Date                 | Specify or select the end date of company.  |
| Professional Email ID    | Specify the professional email ID.  |
| Financial Details        | In this section you can add financial details.  |



Table 1-28 (Cont.) Financial Details: Individual – Field Description

| Field            | Description   |
|------------------|---|
| Monthly Income   | Specify the amount for any of the applicable monthly expenses in the below fields.  Salary Agriculture Business Investment Income Interest Amount Pension Bonus Rentals Cash Gifts Other Income Total gets calculated automatically. The fields appears in this sections are based on the configuration.  |
| Monthly Expenses | Specify the amount for any of the applicable monthly expenses in the below fields.  Household  Medical  Education  Vehicle  Fuel  Rentals  Other Expenses  Loan Payments  Utility Payments  Insurance Payments  Credit Card Payments  Total gets calculated automatically.  The fields appears in this sections are based on the configuration. |
| Net Income       | System automatically displays the total income over expenses.   |
| Liabilities      | Specify the amount for any of the applicable liabilities in the below fields.  Property Loan Vehicle Loans Personal Loans Credit Card outstanding Overdrafts Other Liability Home Loan Education Loan Total gets calculated automatically. The fields appears in this sections are based on the configuration.                                  |



Table 1-28 (Cont.) Financial Details: Individual – Field Description

| Field | Description  |
|-------|--|
| Asset | Specify the amount for any of the applicable asset type in the below fields. |
|       | House  |
|       | Deposit  |
|       | Vehicle  |
|       | Other  |
|       | Total gets calculated automatically.   |
|       | The fields appears in this sections are based on the configuration.          |

# 1.3.2.6 Credit Rating Details

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

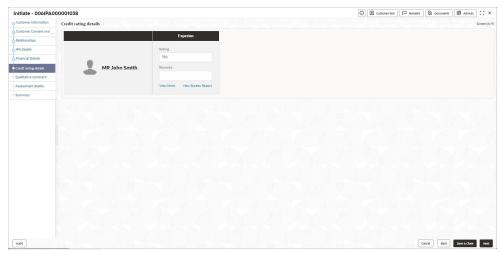
**Credit Rating Details** data segment will provide the information on the External Rating Agencies Rating / Scores for the Applicant. If the applicants are more than one, accordingly the information against each applicant / borrower will be provided. The interface with external rating agencies will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

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

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

The Credit Rating Details screen displays.

Figure 1-51 Credit Rating Details



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

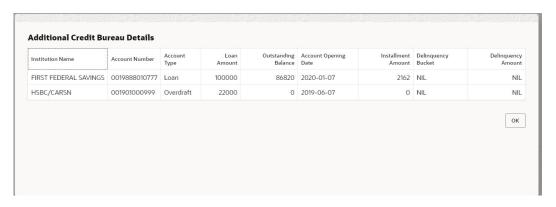
Table 1-29 Credit Rating Details - Field Description

| Field   | Description   |
|---|---|
| <customer along="" image="" name="" with=""></customer> | Displays the customer name along with image.  |
| Agency Name   | Displays the configured agency.   |
| Ratings   | Displays the ratings. The system populates the credit rating score from the Bureau Integration Service. |
| Remarks   | Specify the remarks.  |

3. Click View More to view the additional Credit Bureau details.

The Additional Credit Bureau Details screen is displayed.

Figure 1-52 Additional Credit Bureau Details



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

Table 1-30 Additional Credit Bureau Details - Field Description

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

**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.



- Click View Bureau Report to view and download the bureau report from the external agency.
- 6. 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.

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

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

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

The Qualitative Scorecard screen displays.

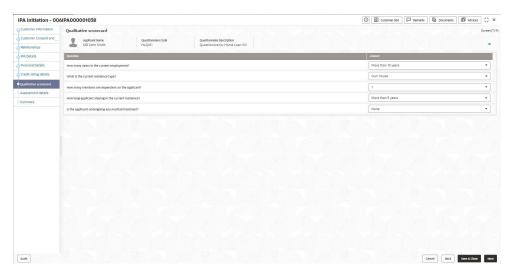


Figure 1-53 Qualitative Scorecard

Specify the fields on Qualitative Scorecard screen.



The fields, which mentioned as Required, are mandatory.



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

**Table 1-31 Qualitative Scorecard – Field Description** 

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

### 1.3.2.8 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 IPA Initiation.

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

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

The Assessment Details – Validation Model screen displays.



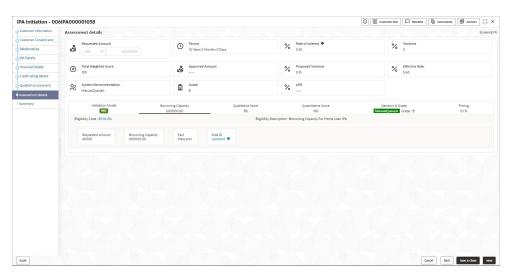
| Part | Interest | Contents | Co

Figure 1-54 Assessment Details - Validation Model

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

The Assessment Details – Borrowing Capacity screen displays.

Figure 1-55 Assessment Details – Borrowing Capacity



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

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



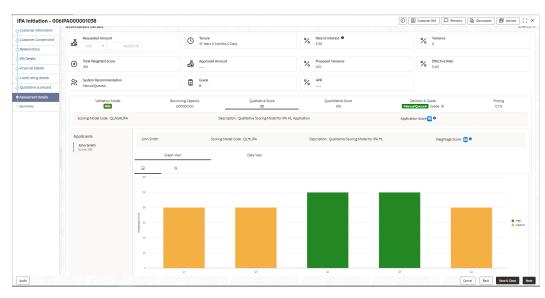
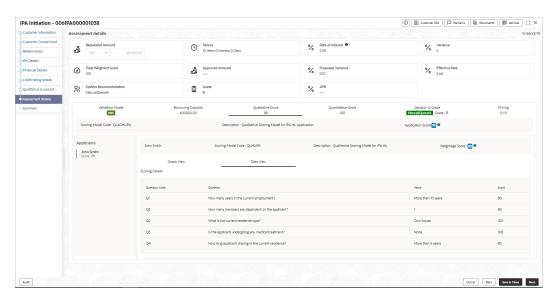


Figure 1-56 Assessment Details – Qualitative Score – Graph View

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 1-57 Assessment Details – Qualitative Score – Data View



Note:

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

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

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



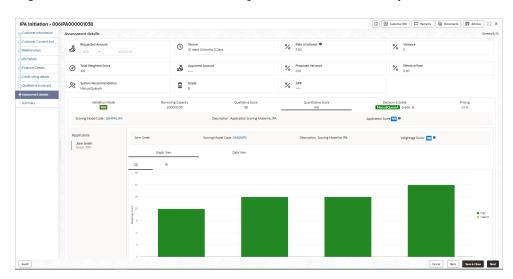
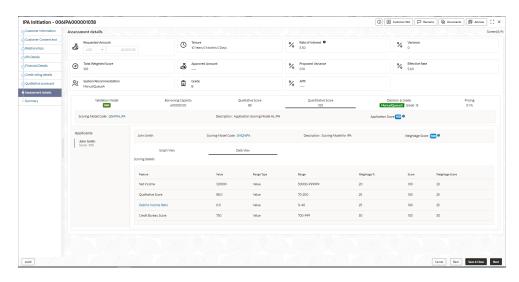


Figure 1-58 Assessment Details - Quantitative Score - Graph View

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 1-59 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.

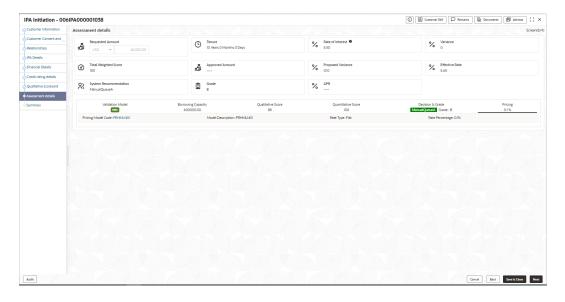
Cancel Back Seve & Close Next

Figure 1-60 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 1-61 Assessment Details - Pricing



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

**Table 1-32 Assessment Details – Field Description** 

| Field            | Description                             |
|------------------|---|
| Requested Amount | Specify the requested overdraft amount. |
| Tenure           | Displays the tenure.                    |



Table 1-32 (Cont.) Assessment Details – Field Description

| et di                   | B  |
|-------------------------|--|
| Field                   | Description  |
| Base Rate               | Displays the interest rate without including margin/variance.  |
| 0                       | Displays the rate type.  |
| Margin                  | Displays the customer margin in percentage. This field displays if the <b>Rate Type</b> is selected as <b>Floating</b> .                     |
| Variance                | Displays the variance in percentage. This field displays if the <b>Rate Type</b> is selected as <b>Fixed.</b>                                |
| Total Weightage Score   | Displays the total weightage score.  |
| Approved Amount         | .Displays the approved loan amount. If the System Recommendation is Approved.  |
|                         | This field appears blank if the System Recommendation is Manual and Rejected.  |
| Proposed Margin         | Displays the margin proposed by Decision service in percentage. This field displays if the <b>Rate Type</b> is selected as <b>Floating</b> . |
| Proposed Variance       | Displays the variance proposed by Decision service in percentage. This field displays if the <b>Rate Type</b> is selected as <b>Fixed</b>    |
| Effective Rate          | Displays the effective rate of interest.   |
| System Recommendation   | Displays the system recommendations.   |
|                         | The available options are:   |
|                         | Approved   |
|                         | Manual     Rejected  |
| Grade                   | Displays the grade of the applicant.   |
| APR                     | Displays the annual percentage rate value  |
| Validation Model        | Displays the field details related to Validation Model.  |
| Validation Model Code   | Displays the validation model code configured for the product.   |
| Description             | Displays the description of the configured validation model.   |
| Status                  | Displays the overall status of the validation model.   |
| Rule ID                 | Displays the Rule ID configured in the validation model.   |
| Sequence                | Displays the sequence of the configured rules.   |
| Status                  | Displays the status of the configured rule.  |
| Borrowing Capacity      | Displays the field details related to Borrowing Capacity.  |
| Eligibility Code        | Displays the unique eligibility code configured for the product.   |
| Eligibility Description | Displays the description of the configured eligibility.  |
| Requested Amount        | Displays the requested card limit.   |
|                         | If the calculated Borrowing Capacity is more than the Requested Amount, then Approved Amount is stamped to Requested Amount.                 |
| Borrowing Capacity      | Displays the calculated borrowing capacity of the applicant.   |
| Fact                    | Displays the fact configured in the eligibility code.  |
| Rule ID                 | Displays the rule configured in the eligibility code.  |
| Qualitative Score       | Displays the field details related to Qualitative Score.   |
| Scoring Model Code      | Displays the scoring model code configured for the product.  |
| Description             | Displays the description of the scoring model.   |



Table 1-32 (Cont.) Assessment Details – Field Description

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



Table 1-32 (Cont.) Assessment Details – Field Description

| Field             | Description   |
|-------------------|---|
| Rate Percentage   | Displays the rate percentage.                           |
| Loan Amount       | Displays the loan amount.                               |
| Loan Tenure       | Displays the loan tenure.                               |
| Loan Amount Range | Displays the range for the loan amount.                 |
| Loan Tenure Range | Displays the range for the loan tenure.                 |
| Rate %            | Displays the rate of interest configured for the range. |



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

# 1.3.2.9 Summary

This topic provides the systematic instructions to view the tiles for all the data segments in the IPA Initiation Process.

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

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

The **Summary - IPA Initiation** screen displays.

Figure 1-62 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 1-33 Summary - IPA Initiation – Field Description

| Data Segment                    | Description   |
|---------------------------------|---|
| Customer Information            | Displays the customer information details.            |
| IPA Details                     | Displays the IPA details.                             |
| Customer Consent and Preference | Displays the customer consent and preference details. |
| Relationship                    | Displays the relationship details.                    |
| Financial Details               | Displays the financial details.                       |
| Credit Rating Details           | Displays the credit rating details.                   |
| Qualitative Scorecard           | Displays the qualitative scorecard details.           |
| Assessment Details              | Displays the assessment details.                      |

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

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

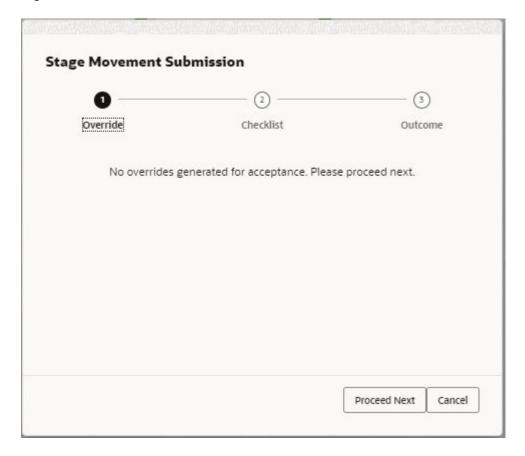
Based on the configuration available at the Bank level / Properties Table, the Dedupe service call can be enabled or disabled for the product Origination.

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

The Stage Movement Submission - Override screen displays.



Figure 1-63 Overrides



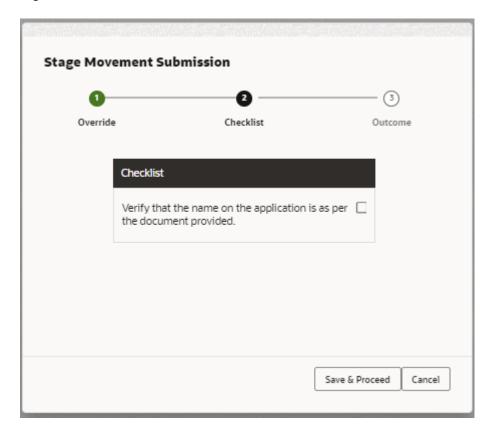
The **Overrides** are basically warnings that are raised during the business validations. The user has to accept the overrides to proceed further. Alternatively, the user can go back and correct the data to ensure overrides do not arise.

#### 3. Click Proceed Next.

The Stage Movement Submission - Checklist screen displays.



Figure 1-64 Checklist



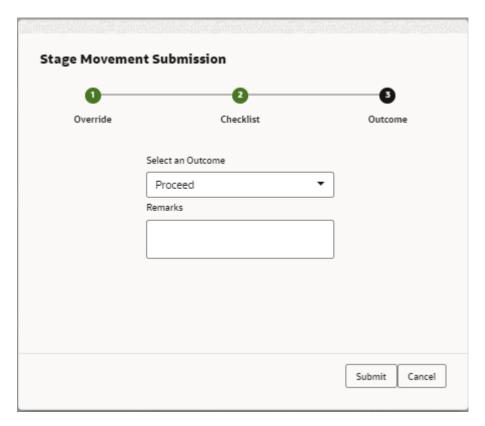
The **Checklist** configured in the business process for the business product is displayed here. Checklist are the check points that the user has to accept having confirmed.

- 4. Select the check-box to accept the checklist.
- 5. Click Save and Proceed.

The Stage Movement Submission - Outcome screen displays.



Figure 1-65 Outcome

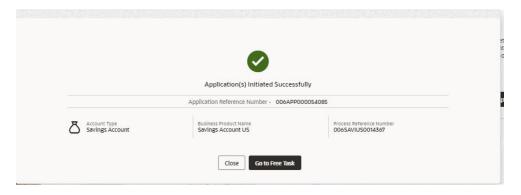


For more information on fields, refer to the field description table.

6. Click Submit.

The Confirmation screen displays.

Figure 1-66 Confirmation



On successful submission, the above pop-up displays and displays the next stage in which the application has moved. The **Application Reference Number** and the **Process Reference Number** is displayed. If the user has access to the next stage, the user can view the Application number and take action on it.

The system generates the advice on submission of the IPA initiation stage.



Post this, the origination of the life cycle of the individual product is triggered. All the child **Process Reference Number** are linked to the **Parent Application Reference Number** and can be queried by the **Application Reference Number** itself.

Click Go to Free Task.

The Free Tasks screen displays.

If the user has access to the next stage, the user can view the Application number and take action on it.

# 1.3.3 IPA Approval

This topic describes the information to assess and approve the IPA application.

The **IPA Approval** stage has the following reference data segments:

Assessment Summary

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

IPA Approval Details

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

Summary

This topic provides the systematic instructions to view the tiles for all the data segments in the IPA Approval Process.

## 1.3.3.1 Assessment Summary

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

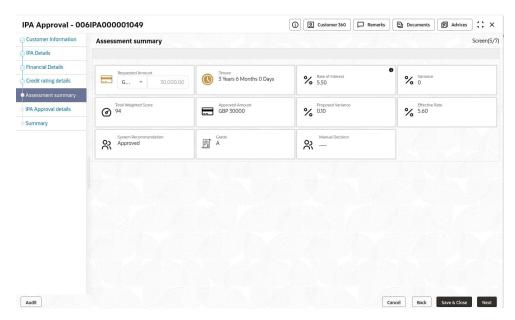
Assessment Summary is the first data segment of IPA Approval stage. The user can acquire the application from FREE TASK.

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 1-67 Assessment Summary



2. Specify the fields on Assessment Summary screen.



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

Table 1-34 Assessment Summary – Field Description

| Field            | Description   |
|------------------|---|
| Requested Amount | Displays the requested loan amount.   |
| Tenure           | Displays the loan tenure.   |
| Rate of Interest | Displays the IPA rate of interest.  |
| Margin           | Displays the approved margin.  Note:  This field displays if the Rate Type is selected as Floating. |



Table 1-34 (Cont.) Assessment Summary – Field Description

| Field                    | Description  |
|--------------------------|--|
| Variance                 | Displays the approved variance.                                      |
|                          | Note:  This field displays if the Rate Type is selected as Fixed.    |
| Total Weightage Score    | Displays the total weightage score.                                  |
| Approved Amount          | Displays the approved loan amount.                                   |
| Proposed Margin          | Displays the proposed margin from Decision Service.                  |
|                          | Note:  This field displays if the Rate Type is selected as Floating. |
| Drop and Variance        | Displays the prepared variance from Decision Comics                  |
| Proposed Variance        | Displays the proposed variance from Decision Service.                |
|                          | Note:  This field displays if the Rate Type is selected as Fixed.    |
| Effective Rate           | Displays the effective rate of interest.                             |
| Grade                    | Displays the grade of the applicant.                                 |
| System<br>Recommendation | Displays the system recommendations.                                 |
| Grade                    | Displays the grade of the applicant.                                 |
| Manual Decision          | Displays the manual decision.  |

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

# 1.3.3.2 IPA Approval Details

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

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

The IPA Approval Details screen displays.

Figure 1-68 IPA Approval Details



Audit

The fields, which mentioned as Required, are mandatory.

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

Table 1-35 IPA Approval Details - Field Description

| Field               | Description   |
|---------------------|---|
| Approved Amount     | Displays the approved IPA loan amount.  |
| Tenure of Loan      | Displays the loan tenure.   |
| Rate of Interest    | Displays the IPA rate of interest.  |
| Purpose of Loan     | Displays the purpose of loan.   |
| Date of Issue       | Displays the date of issue.   |
| Validity Period     | Displays the validity period.   |
| Date of Expiry      | Displays the expiry date.   |
| User Recommendation | Specify the User recommendation. The available options are:     Approved     Rejected |
| User Action         | Displays the user action based on user recommendation.                                |
| Date of Approval    | Displays the IPA approval date.   |

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



### 1.3.3.3 Summary

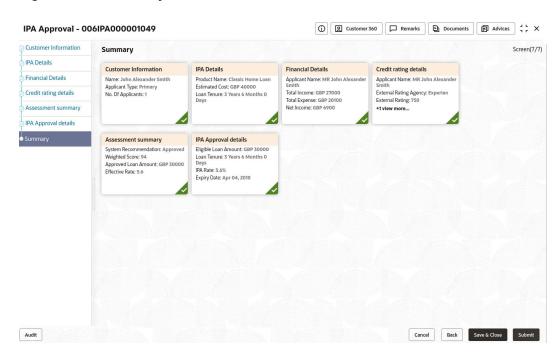
This topic provides the systematic instructions to view the tiles for all the data segments in the IPA Approval Process.

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

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

The **Summary - IPA Approval** screen displays.

Figure 1-69 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 1-36 Summary - IPA Approval - Field Description

| Data Segment         | Description                              |
|----------------------|--|
| Assessment Summary   | Displays the assessment summary details. |
| IPA Approval Details | Displays the IPA Approval details.       |

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

The **Overrides** are basically warnings that are raised during the business validations. The 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.



#### 3. Click Proceed Next.

The Stage Movement Submission - Checklist screen displays.

The **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 check-box to accept the checklist.
- 5. Click Save and Proceed.

The **Outcome** screen displays.

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

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

#### 6. Click Submit.

The **Confirmation** screen displays.

On successful submission, the above pop-up displays and displays the next stage in which the application has moved. The **Application Reference Number** and the **Process Reference Number** is displayed. If the user has access to the next stage, the user can view the Application number and take action on it.

Post this, the origination of the life cycle of the individual product is triggered. All the child **Process Reference Number** are linked to the **Parent Application Reference Number** and can be queried by the **Application Reference Number** itself.

#### 7. Click Go to Free Task.

The Free Tasks screen displays.

If the user has access to the next stage, the user can view the view the Application number and take action on it.

# 1.3.4 Enquiry

This topic provides the systematic instructions to enquire the loan products with IPA through the various search criteria and convert IPA to normal loan.

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

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

- 1. On Home screen, click Retail Banking. Under Retail Banking, click Operations.
- 2. Under Operations, click In-Principle Approval. Under In-Principle Approval, click Enquiry.

The **Enquiry** screen displays.



Figure 1-70 Enquiry



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

Table 1-37 Enquiry - Field Description

| Field                | Description  |
|----------------------|--|
| IPA Reference No.    | Displays the IPA Reference Number.   |
| <b>Customer Name</b> | Displays the name of the customer.   |
| IPA Request Date     | Displays the IPA Request Date.   |
| IPA Offered Date     | Displays the IPA Offer Date.   |
| IPA Expiry Date      | Displays the IPA Expiry Date.  |
| Mobile Number        | Displays the mobile number of the applicant.                                     |
| Email ID             | Displays the E-mail ID of the applicant.   |
| ID Number            | Displays the ID Number of the applicant.   |
| Status               | Displays the status of the IPA Application.                                      |
|                      | Available options are:   |
|                      | Active   |
|                      | Closed   |
|                      | Expired  |
| Add to Cart          | It allows to add the selected product to the cart.                               |
| Apply Now            | It allows to initiate the origination process for the selected product directly. |

- 3. Click **Search** icon to search the IPA based on the following criteria.
  - IPA Reference Number
  - Customer Name
  - IPA Request Date
  - IPA Offered Date
  - Mobile Number
  - ID Number
  - Status
- 4. Click **Apply** to initiate the origination process for the selected product.

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

#### OR

5. Click Add to Cart.

The system provides an alert that the selected product has been added to the cart.

6. Click Cart icon on the top right side.

The Cart screen displays.

Figure 1-71 Cart Screen with Multiple Products





The cart has multiple products.

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

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

# 1.4 Global Actions

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

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

Below are the list of global actions:

Icon

You view the application number along with its product name.

Customer 360

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

Application Information

You can view the application information in this section.



Remarks

You can view the remarks.

Documents

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

Advices

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

Condition and Convenants

You capture conditions and convenants details for the loan applications.

Solicitor Details

You can add the solicitor details using this section.

Clarification Details

You raise the clarifications using this section.

### 1.4.1 Icon

You view the application number along with its product name.

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

The **Icon** screen is displayed.

Figure 1-72 Icon



# 1.4.2 Customer 360

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

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

The **Customer 360** screen is displayed.

Figure 1-73 Customer 360



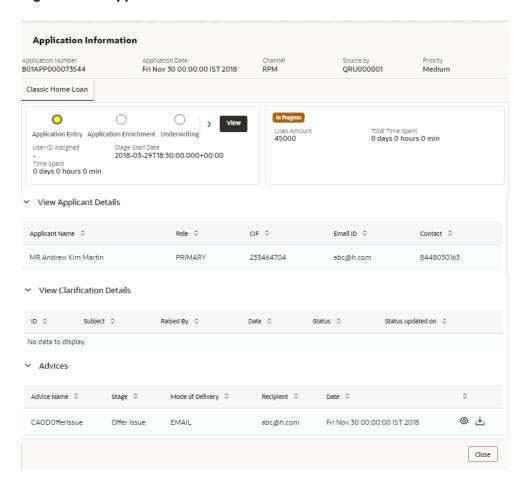
 The screen shows the list of Customer IDs in case of Joint Accounts. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Customer Information data segment.

# 1.4.3 Application Information

You can view the application information in this section.

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

Figure 1-74 Application Information



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 1-38 Application Information – Field Description** 

| Field              | Description  |
|--------------------|--|
| Application Number | Displays the application number.                               |
| Application Date   | Displays the application date.                                 |
| Source By          | Displays the name of the user who has sourced the application. |



Table 1-38 (Cont.) Application Information – Field Description

| Field   | Description  |
|---|--|
| Channel                                       | Displays the channel name.   |
| Priority                                      | Displays the criamic mane.  Displays the priority of the application.  High  Medium  Low   |
| <product name=""></product>                   | Displays the product name.   |
| <account opening="" stages=""></account>      | Displays the account opening stages in the train stop format along with the status of the respective stage.  |
| User ID Assigned                              | 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.  |
| Time spent                                    | Displays the days spent in the current phase/stage.  |
| Stage Start Date                              | Displays the start date of the current stage. It also display time in hours, mins and seconds.   |
| View  | Click the <b>View</b> button to view the data segment of the respective stage. The overview of the data segments appears in tile. Click on the tile to view futher details of that data segment.   |
| <status application="" of="" the=""></status> | Display the status of the application.   |
| Account Opening Date                          | Displays the date on which the account is opened. This field appears once the account opening process is completed.  |
| Account Number                                | Displays the account number. This field appears once the account opening process is completed.   |
| <relavant amount=""></relavant>               | Displays the value based on the product. For example,  • For the loan account opening application, the label of this field appears as Loan Amount.  • For the saving account optning application. the lable of this field appears as Initial Funding Amount. |
| View Applicant Details                        | In this section you can view the applicant details of all the applicants involved in the application.  Below field appears with the respective applicant details:  Applicant Name  Role  CIF  Email ID  Contact Number                                       |



Table 1-38 (Cont.) Application Information – Field Description

| Field                         | Description  |
|-------------------------------|--|
| View Clarification<br>Details | In this section you can view the clarification history.  Below fields appear with the details:  ID  Subject Raised By Date Status Status Idia on  On the click of the respective record the user can view the clarifiation content.                      |
| Advices                       | In this section you view the advices generated in the process of account opening. Below fields appear with the details:     Advice Name     Stage     Mode of Delivery     Recipent     Date You can View and Download on clicking the respective icons. |

2. Click Close to close window.

# 1.4.4 Remarks

You can view the remarks.

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

The **Remarks** screen is displayed.

Figure 1-75 Remarks



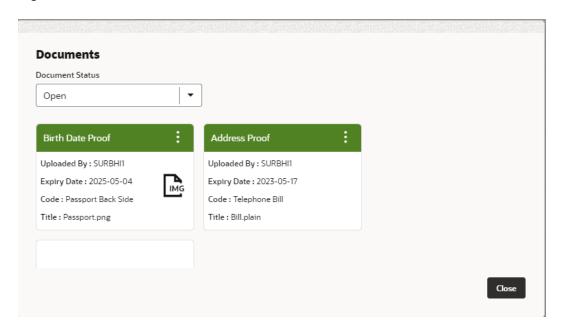
Remarks posted are updated with your User ID, Date, and are available to view in the next stages for the users working on that application.

### 1.4.5 Documents

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

Click **Documents** to upload the documents linked for the stage.
 The **Documents** screen is displayed.

Figure 1-76 Documents



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



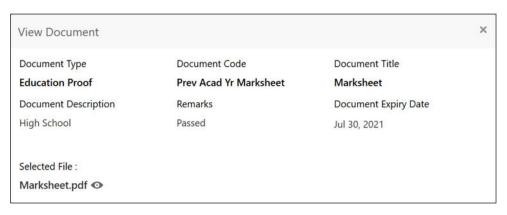
on the Document tile to view, download and delete the document.

4. Click View to view the document.

The **View Document** is displayed.



Figure 1-77 View Document



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



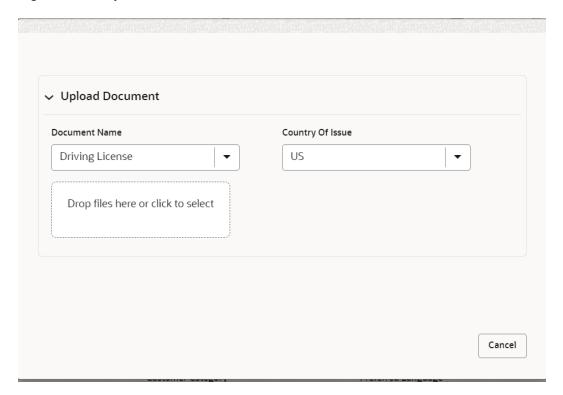
7. Click



to upload the new document to the application.

The **Upload Document** screen is displayed.

Figure 1-78 Upload Document



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

**Table 1-39 Upload Document – Field Description** 

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



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.



### 1.4.6 Advices

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

Click Advices to view the advice linked for the stage.

The **Advices** screen is displayed.

Figure 1-79 Advices



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

### 1.4.7 Condition and Convenants

You capture conditions and convenants details for the loan applications.

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

#### **Conditions**

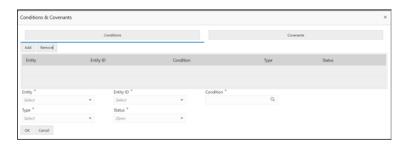
The Conditions are stipulations and constraints recorded in a contract to restrict the usage of funds, in order to ensure proper utilization of funds for the specified purposes and to adhere to a stipulated schedule.

#### To add conditions:

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

The Conditions & Covenants page appears.

Figure 1-80 Conditions





2. Click Add to add new conditions.

#### OR

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

3. Enter the relevant details.

**Table 1-40 Conditions – Field Description** 

| Field     | Description   |
|-----------|---|
| Fleid     | Description   |
| Entity    | Select the entity on which you want to set condition.   |
|           | The available options are   |
|           | • Party   |
|           | Collateral  |
| Entity ID | Select the entity ID from the list. The options in the list appears based on the entity selected in the <b>Entity</b> field.  |
| Condition | Specify the conditions for the selected entity.   |
| Туре      | Select the type when the conditions must be complied.   |
|           | The available options are   |
|           | <ul> <li>Pre Disbursement: If you select this option then the selected<br/>conditions have to be complied prior with the account opening<br/>and loan disbursement.</li> </ul>  |
|           | Post Disbursement: If you select this option then the selected conditions occur and are supposed to be complied post loan disbursement. This conditions are manually monitored. |
| Status    | Select the status of the condition.   |
|           | The available options are   |
|           | • Open  |
|           | Complied  |

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



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

#### **Convenants**

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

#### To add convenants:

From the More option, click Conditions & Covenants to add or remove the covenants details.

The **Conditions & Covenants** page appears.



Figure 1-81 Convenant



6. Click Add to add new convenants.

#### OR

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

7. Enter the relevant details.

Table 1-41 Application Information – Field Description

| Field      | Description  |
|------------|--|
| Entity     | Select the entity on which you want to set convenants.   |
|            | The available options are  |
|            | • Party  |
|            | Collateral   |
| Entity ID  | Select the entity ID from the list. The options in the list appears based on the entity selected in the <b>Entity</b> field. |
| Convenants | Specify the convenants for the selected entity.  |
| Туре       | Select the type when the convenants must be complied.  |
|            | The available options are  |
|            | Financial  |
|            | Reporting  |
|            | Undertaking  |
| Status     | Select the status of the convenants.   |
|            | The available options are  |
|            | Open   |
|            | Complied   |

8. Click **OK**. The covenants are saved.



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

# 1.4.8 Solicitor Details

You can add the solicitor details using this section.

A solicitor is a legal practitioner who traditionally deals with most of the legal matters in some jurisdictions. A person must have legally-defined qualifications, which vary from



one jurisdiction to another, to be described as a solicitor and enabled to practice there as such.

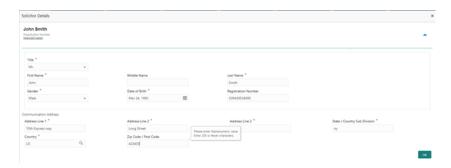
In this section you can add or remove the solicitor. You can also view the already added solicitor.

#### To add solicitor details:

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

he **Solicitor Details** page appears.

Figure 1-82 Solicitor



2. Enter the relevant details.

Table 1-42 Solicitor - Field Description

| Field                           | Description   |
|---------------------------------|---|
| Title                           | Select the title of the solicitor.                  |
| First Name                      | Specify the first name of the solicitor.            |
| Middle Name                     | Specify the middle name of the solicitor.           |
| Last Name                       | Specify the last name of the solicitor.             |
| Gender                          | Select the gender of the solicitor from the list.   |
| Date of Birth                   | Select or enter the birth date of the solicitor.    |
| Registration Number             | Specify the registration number of the solicitor.   |
| Communication Address           | Capture the communication address of the solicitor. |
| Address Line 1                  | Specify the building name.                          |
| Address Line 2                  | Specify the street name.                            |
| Address Line 3                  | Specify the city or town name.                      |
| State / Country Sub<br>Division | Specify the state or country sub division.          |
| Country                         | Select and search the country code.                 |
| Zip Code / Post Code            | Specify the zip or post code of the address.        |

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

# 1.4.9 Clarification Details

You raise the clarifications using this section.

To add the clarification details:



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

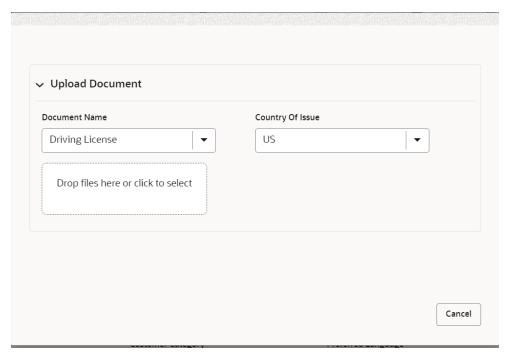
The **New Clarification** screen is displayed.

Figure 1-83 New Clarification



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

Figure 1-84 Upload Documents



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

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

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.

## 1.5 Tasks

This topic describes the information about the tasks and its framework.

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

The Task Framework supports the various functions as follows:

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

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

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

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

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





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

### Note:

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



A

# **Error Codes and Messages**

This topic contains the error codes and messages.

Table A-1 Error Codes and Messages

| Error Code      | Messages  |
|-----------------|---|
| RPM-AT-001      | Failed in Updating Transaction Log                      |
| RPM-AT-002      | Record not found  |
| RPM-AT-005      | Mandatory Datasegment(s) - \$1                          |
| RPM-AT-015      | Pending Approval of Overrides                           |
| RPM-CA-001      | Error occurred while parsing from Model to Entity       |
| RPM-CMN-001     | Exception Occurred while Executing Query                |
| RPM-CMN-002     | Number format exception                                 |
| RPM-CMN-003     | Server Error Occurred during API call                   |
| RPM-CMN-004     | Illegal State Exception                                 |
| RPM-CMN-005     | JTA Transaction unexpectedly rolled back                |
| RPM-CMN-006     | Exception Occurred while creating Bean                  |
| RPM-CMN-007     | Internal server error occurred                          |
| RPM_CMN_APL_001 | Please provide valid value for Application Number       |
| RPM_CMN_APL_002 | Please provide valid value for Process Reference number |
| RPM_CMN_APL_003 | Address list can not be null or empty                   |
| RPM_CMN_APL_004 | Applicant details model list can not be null or empty   |
| RPM_CMN_APL_005 | Please provide valid value for Country                  |
| RPM_CMN_APL_006 | Please provide a valid value for AddressLine1           |
| 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 Occurred while parsing Json Response          |
| RPM_CMN_APL_019 | Exception Occurred 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             |



Table A-1 (Cont.) Error Codes and Messages

| Error Code      | Messages  |
|-----------------|---|
| 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 occurred while fetching applicant count   |
| RPM-CMN-APL-027 | Please provide valid value for Holding Pattern  |
| RPM-CMN-APL-028 | Please provide valid value for Ownership  |
| RPM-CMN-APL-029 | Please provide valid value for Salutation of \$1  |
| RPM-CMN-APL-030 | Please provide valid value for First Name   |
| RPM-CMN-APL-031 | Please provide valid value for Last Name  |
| RPM-CMN-APL-032 | Please provide valid value for Gender of \$1  |
| RPM-CMN-APL-033 | Please provide valid value for Date Of Birth of \$1   |
| RPM-CMN-APL-034 | Please provide valid value for Resident Status of \$1   |
| RPM-CMN-APL-035 | Please provide valid value for Citizenship By of \$1  |
| RPM-CMN-APL-036 | Please provide valid value for Unique Id Type of \$1  |
| RPM-CMN-APL-037 | Please provide valid value for Unique Id Number of \$1  |
| RPM-CMN-APL-038 | Customer age should be more than \$1 for \$2 Product.   |
| RPM-CMN-APL-039 | Customer age should be less than \$1 for \$2 Product.   |
| RPM-CMN-APL-040 | Same Customer cannot be added multiple times as Applicant.  |
| RPM-CMN-APL-041 | Please provide valid value for Party Id for \$1   |
| RPM-CMN-APL-042 | Please provide valid value for Short Name for \$1   |
| RPM-CMN-APL-043 | Please provide valid value for Birth Country for \$1  |
| RPM-CMN-APL-044 | \$1   |
| RPM-CMN-APL-045 | \$1   |
| RPM-CMN-APL-046 | Click on <b>Cancel</b> and correct the error or wait for the in-progress party amendment request to be complete to re-initiate the party amendment again. Alternately click on <b>Proceed</b> to submit this stage without the amendment. |
| RPM-CMN-APL-047 | Please provide valid value for Birth Country of \$1   |
| RPM-CMN-APL-048 | Please provide valid value for Nationality of \$1   |
| RPM-CMN-APL-049 | Please provide valid value for Preferred Language of \$1  |
| RPM-CMN-APL-050 | Please provide valid value for Preferred Currency of \$1  |
| RPM-CMN-APL-051 | Please provide valid value for Customer SubType for \$1   |
| RPM-CMN-APL-052 | Please provide valid value for Customer Segment for \$1   |
| RPM-CMN-APL-053 | Please provide valid value for Marital Status of \$1  |
| RPM-CM-FLDT-034 | Total Income should not be negative   |
| RPM-CM-FLDT-035 | Total Expense should not be negative  |
| RPM-COM-001     | JSONException Occurred  |
| RPM-CR-001      | Error occurred while adding the product to cart   |
| RPM-CR-002      | Error occurred while deleting the product from cart   |
| RPM-CR-003      | Error occurred while getting the cart details   |
| RPM-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  |



Table A-1 (Cont.) Error Codes and Messages

| Error Code      | Messages  |
|-----------------|---|
| 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           |
| 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  |



Table A-1 (Cont.) Error Codes and Messages

| Error Code      | Messages  |  |
|-----------------|---|--|
| RPM-LO-CMN-012  | Disbursement Details not found for this Process Reference number                    |  |
| RPM-LO-CMN-013  | Vehicle Details not found for this Process Reference number                         |  |
| RPM-LO-CMN-014  | Collateral Details not found for this Process Reference number                      |  |
| RPM-LO-CMN-015  | Interest Details not found for this Process Reference number                        |  |
| RPM-LO-FLDT-001 | Income Amount should not be negative  |  |
| RPM-LO-FLDT-002 | Expense Amount should not be negative   |  |
| RPM-LO-FLDT-003 | Total Income Amount is not equal to Individual Incomes                              |  |
| RPM-LO-FLDT-004 | Total Expense Amount is not equal to Individual Expenses                            |  |
| RPM-LO-FLDT-005 | Net Amount is not equal to Total Income Amount minus Total Expense Amount           |  |
| RPM-LO-FLDT-006 | Income should be greater than zero  |  |
| RPM-LO-FLDT-007 | Expense should be greater than zero   |  |
| RPM-LO-FLDT-008 | Asset Amount should be greater than zero  |  |
| RPM-LO-FLDT-009 | Liability Amount should be greater than zero  |  |
| RPM-LO-FLDT-010 | Total Asset Amount is not equal to Individual Assets                                |  |
| 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-PD-032      | Cannot cancel the application as one or more process has crossed irrevocable stages |  |
| RPM-PD-001      | generateSequenceNumber : Entity cannot be null                                      |  |
| RPM-PD-002      | Sequence Generator failed to generate the reference number                          |  |
| 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 occurred while creating ATM Entity Model                                      |  |



Table A-1 (Cont.) Error Codes and Messages

| Eman Oada  | Manager 1   |  |
|------------|---|--|
| Error Code | Messages  |  |
| RPM-PD-007 | Unable to acquire task  |  |
| RPM-PD-008 | Error occurred while initiating workflow                                    |  |
| RPM-PD-009 | ApplicationNumber cannot be null  |  |
| RPM-PD-010 | Unable to save application in Transaction Controller                        |  |
| RPM-PD-011 | Failed to persist comments  |  |
| RPM-PD-012 | Unable to update task to complete   |  |
| RPM-PD-013 | Process Code cannot be null for the lifecycle                               |  |
| RPM-PD-014 | Error occurred 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 occurred while fetching Summary details                               |  |
| RPM-PD-019 | Datasegment is Mandatory  |  |
| RPM-PD-020 | Error occurred while fetching Summary details                               |  |
| RPM-PD-021 | Error while getting datasegments from TC                                    |  |
| RPM-PD-022 | Error occurred while acquiring the task                                     |  |
| RPM-PD-023 | ProcessRefNo cannot be null   |  |
| RPM-PD-024 | Failed in domain save   |  |
| RPM-PD-025 | Error occurred while releasing the task                                     |  |
| RPM-PD-026 | Application submit/save failed for External System                          |  |
| RPM-PD-027 | Application fetch failed for External System                                |  |
| RPM-PD-028 | No Business Process maintained for the given Business Product               |  |
| RPM-PD-035 | Loan offer accept/reject is not applicable for the given application        |  |
| RPM-PD-036 | Unable to proceed as the application is already being processed by the bank |  |
| RPM-PD-029 | \$1 is not valid  |  |
| RPM-PD-030 | The product \$1 cannot be selected multiple times                           |  |
| RPM-PD-031 | Multiple products of the product type \$1 cannot be selected                |  |
| RPM-PD-033 | Mandatory Datasegments \$1 are missing for the reference number \$2         |  |
| RPM-PD-034 | Datasegment Code(s) is missing for \$1 for the reference number \$2         |  |
| RPM-PR-001 | Error occurred while getting the cart details                               |  |
| RPM_TC_011 | Error occurred while getting uploaded Doc                                   |  |
| RPM-TO-001 | Mandatory Checklist(s) - \$1  |  |
| RPM-TO-020 | Mandatory Document(s) - \$1   |  |
|            |   |  |



B

# **Annexure - Advices**

#### **IPA Initiate - Approval**

```
Bank Name
Branch
Date:
Customer Name
Address Line 1
Address Line 2
State
City
Pin code
Dear Sir/Madam,
Sub: Your In-Principle Approval Request
Your request for an 'In Principle Approval' is being processed at our end.
We will shortly inform you the status of the application.
Please feel free to contact us if you need further clarification.
Yours faithfully,
<Manager Name>
<Bank Name>
```

#### **IPA Initiate - Rejection**

```
Bank Name

Branch

Date:
Customer Name
Address Line 1
Address Line 2
State
City
Pin code

Dear Sir/Madam,

Sub: Rejection of In-Principle Approval Request

We regret to inform you that your request for an 'In Principle Approval' has been declined.

The reason for this decision is that you do not meet the required criteria.
```

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

```
Yours faithfully,
<Manager Name>
<Bank Name>
```

#### **IPA Offer Letter**

Bank Name

Branch

Date:
Customer Name
Address Line 1
Address Line 2
State
City
Pin code

Dear Sir/Madam,

Sub: Your In-Principle Approval Request

Congratulations. We are pleased to confin

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

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

Although we have indicated that you qualify for the above loan, this letter is not an offer of finance.

Before we formally offer you finance and provide a loan agreement the following conditions will need to be met to the satisfaction of the Bank.

- Mortgage of the property /house located at an address to be determined.
- If deemed necessary, <Bank Name> may require security assessment and inspection of the above mentioned property offered as security.
- The secured loan amount (including fee/charges) should not exceed our assessed value.
- You provide the Bank with confirmation of your income details.
- There is no change in the financial position from the date of this letter until you receive the loan agreement.
- Confirmation of all details provided upon making this application.
- You comply with KYC
- Acceptance of this offer on or before the IPA expiry date stated in this letter.

Yours faithfully, <Manager Name> <Bank Name>



#### **IPA Rejection**

Bank Name

Branch

Date: Customer Name Address Line 1 Address Line 2 State City Pin code

Dear Sir/Madam,

Sub: Rejection of In-Principle Approval Request

We regret to inform you that your request for an 'In Principle Approval' has been declined.

The reason for this decision is that you do not meet the required criteria.

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

Yours faithfully, <Manager Name> <Bank Name>



C

# List of Glossary

| Sequence | Process Code | Process Code<br>Description   | Stage Code     | Stage Code<br>Description |
|----------|--------------|-------------------------------|----------------|---------------------------|
| 1        | INIT         | Retail Application Initiation | RPM_INITIATION | Initiation                |



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