

# Oracle® Banking Origination

## Savings Account Origination User Guide



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ORACLE®

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# Contents

## Preface

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|                             |      |
|-----------------------------|------|
| Purpose                     | vi   |
| Audience                    | vi   |
| Documentation Accessibility | vi   |
| Diversity and Inclusion     | vii  |
| Conventions                 | vii  |
| Acronyms and Abbreviations  | vii  |
| Symbol and Icons            | vii  |
| Basic Actions               | viii |
| Screenshot Disclaimer       | ix   |

## 1 Overview

---

## 2 Savings Account Origination

---

|         |                                                   |      |
|---------|---------------------------------------------------|------|
| 2.1     | Application Entry Stage                           | 2-2  |
| 2.1.1   | Applicant                                         | 2-3  |
| 2.1.1.1 | For Individual Customer Type                      | 2-3  |
| 2.1.1.2 | For Small and Medium Business (SMB) Customer Type | 2-14 |
| 2.1.2   | Account Details                                   | 2-19 |
| 2.1.3   | Stake Holder Details                              | 2-23 |
| 2.1.4   | Financial Details                                 | 2-27 |
| 2.1.5   | Collateral Details                                | 2-32 |
| 2.1.6   | NomineeDetails                                    | 2-36 |
| 2.1.7   | Terms and Conditions                              | 2-39 |
| 2.1.8   | Summary                                           | 2-40 |
| 2.2     | Overdraft Limit Details Stage                     | 2-42 |
| 2.2.1   | Account Limit Details                             | 2-43 |
| 2.2.2   | Collateral Details                                | 2-45 |
| 2.2.3   | Temporary Overdraft Limit                         | 2-50 |
| 2.2.4   | Advance against Uncollected Funds                 | 2-51 |
| 2.2.5   | Summary - Overdraft Limit Details                 | 2-52 |
| 2.3     | Application Enrichment Stage                      | 2-54 |

|        |                                       |       |
|--------|---------------------------------------|-------|
| 2.3.1  | Interest and Charges                  | 2-55  |
| 2.3.2  | Advance against Uncollected Funds     | 2-56  |
| 2.3.3  | Temporary Overdraft Limit             | 2-57  |
| 2.3.4  | Summary                               | 2-59  |
| 2.4    | Account Funding Stage                 | 2-61  |
| 2.4.1  | Initial Funding Details               | 2-61  |
| 2.4.2  | Summary                               | 2-63  |
| 2.5    | Underwriting Stage                    | 2-65  |
| 2.5.1  | Credit Rating Details                 | 2-66  |
| 2.5.2  | Valuation Details                     | 2-68  |
| 2.5.3  | Legal Opinion                         | 2-69  |
| 2.5.4  | Summary                               | 2-71  |
| 2.6    | Application Assessment                | 2-72  |
| 2.6.1  | Qualitative Scorecard                 | 2-73  |
| 2.6.2  | Assessment Details                    | 2-74  |
| 2.6.3  | Summary                               | 2-81  |
| 2.7    | Manual Credit Assessment Stage        | 2-83  |
| 2.7.1  | Manual Assessment                     | 2-83  |
| 2.7.2  | Summary                               | 2-86  |
| 2.8    | Manual Credit Decision Stage          | 2-88  |
| 2.8.1  | Manual Decision                       | 2-89  |
| 2.8.2  | Summary                               | 2-90  |
| 2.9    | Account Parameter Setup Stage         | 2-92  |
| 2.9.1  | Summary - Account Parameter Setup     | 2-93  |
| 2.10   | Supervisor Application Approval Stage | 2-94  |
| 2.10.1 | Pricing Change Approval               | 2-95  |
| 2.10.2 | Summary                               | 2-96  |
| 2.11   | Offer Issue Stage                     | 2-97  |
| 2.11.1 | Assessment Summary                    | 2-98  |
| 2.11.2 | Offer Issue                           | 2-99  |
| 2.11.3 | Summary - Offer Issue                 | 2-101 |
| 2.12   | Offer Accept / Reject Stage           | 2-102 |
| 2.12.1 | Offer Accept / Reject                 | 2-103 |
| 2.12.2 | Summary - Offer Accept / Reject       | 2-104 |
| 2.13   | Post Offer Amendment Stage            | 2-105 |
| 2.13.1 | Post Offer Amendment                  | 2-106 |
| 2.13.2 | Summary                               | 2-108 |
| 2.14   | Account Approval Stage                | 2-109 |
| 2.14.1 | Collateral Perfection Details         | 2-110 |
| 2.14.2 | Approval Details                      | 2-112 |
| 2.14.3 | Summary                               | 2-113 |
| 2.15   | Manual Retry Stage                    | 2-115 |

|        |                         |       |
|--------|-------------------------|-------|
| 2.16   | Account Funding         | 2-116 |
| 2.16.1 | Account Funding Details | 2-116 |
| 2.16.2 | Summary                 | 2-119 |
| 2.17   | Global Actions          | 2-120 |
| 2.17.1 | Icon                    | 2-121 |
| 2.17.2 | Customer 360            | 2-121 |
| 2.17.3 | Application Information | 2-122 |
| 2.17.4 | Remarks                 | 2-124 |
| 2.17.5 | Documents               | 2-124 |
| 2.17.6 | Advices                 | 2-127 |
| 2.17.7 | Condition and Covenants | 2-127 |
| 2.17.8 | Solicitor Details       | 2-130 |
| 2.17.9 | Clarification Details   | 2-131 |

### 3 Simplified Application

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### 4 Instant Savings Account Origination Process

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### 5 Error Codes and Messages

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### 6 Advices

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### Index

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

## Audience

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

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

## Conventions

The following text conventions are used in this document:

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

## Acronyms and Abbreviations

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

**Table 1 Acronyms table**

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

## Symbol and Icons

**Table 2 Symbols and Icons - Common**

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

Table 2 (Cont.) Symbols and Icons - Common

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

## Basic Actions

Table 3 Basic Actions

| Actions                      | Functions                                                                                                                                                                                                                                                                                                                                                                                                                            |
|------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Request Clarification</b> | Used to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification, refer to the section Request Clarification. |
| <b>Back</b>                  | Used to navigate to the previous data segment within a stage.                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Next</b>                  | Used to navigate to the next data segment, after successfully capturing the data. The system validates all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. Users will not be able to proceed to the next data segment, without capturing the mandatory data.                                                                       |

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

| Actions                 | Functions                                                                                                                                                |
|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Save &amp; Close</b> | Used to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later. |
| <b>Cancel</b>           | Used to close the application without saving. This task appears in Free Task, once the transaction is canceled.                                          |

## Screenshot Disclaimer

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

# 1

## Overview

This topic describes the information on the various features of the Savings Account Origination module.

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

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

It is a Host-Agnostic solution.

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

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

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



### Note:

Refer to the detailed setup and operation workflows for both asset and liability products initiation made available in the **Operations User Guide**.

## 2

# Savings Account Origination

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

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

The Savings Account Origination Process flow comprises of the following stages and the detailed information of the same is available in the following topics:

- [Application Entry Stage](#)  
This topic describes the information on the various data segments to capture the required data in the Application Entry stage.
- [Overdraft Limit Details Stage](#)  
This topic describes the information on the various data segments to capture the required data for the Overdraft Limit Details stage.
- [Application Enrichment Stage](#)  
This topic describes the information on the various data segments to view and update the required data for the Application Enrichment stage.
- [Account Funding Stage](#)  
This topic describes the process of initial funding of an account. In this stage user can provide initial funding details before opening an account.
- [Underwriting Stage](#)  
This topic describes the information on the various data segments to access the credit rating and capture the required data for the Underwriting stage.
- [Application Assessment](#)  
This topic describes the information on the various data segments to update the required data and assess the application in the Application Assessment stage.
- [Manual Credit Assessment Stage](#)  
This topic describes the information on the various data segments to assess the application manually in the Manual Credit Assessment stage.
- [Manual Credit Decision Stage](#)  
This topic describes the information on the various data segments to review and approve the application manually in the Manual Credit Decision stage.
- [Account Parameter Setup Stage](#)  
This topic describes the information on the various data segments to setup the required account parameters in the Account Parameter Setup stage.
- [Supervisor Application Approval Stage](#)  
This topic describes the information on the various data segments to view and approve the price change in the Supervisor Application Approval stage.

- [Offer Issue Stage](#)  
This topic describes the information on the various data segments to generate the offer in the Offer Issue stage.
- [Offer Accept / Reject Stage](#)  
This topic describes the information on the various data segments to accept / reject the offer in the Offer Accept / Reject stage.
- [Post Offer Amendment Stage](#)  
This topic describes the information on the various data segments to request for amendment of overdraft in the Post Offer Amendment stage.
- [Account Approval Stage](#)  
This topic describes the information on the various data segments to view the captured details and approve the application in the Account Approval stage
- [Manual Retry Stage](#)  
This topic describes the information on the various data segments on the Manual Retry stage.
- [Account Funding](#)  
This topic describes the process of initial funding of an account. This stage appears once the account is opened.
- [Global Actions](#)  
This topic provides the detailed on the actions that can be performed in all stages.

## 2.1 Application Entry Stage

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

Process Orchestrator updates the record in the **Free Task** process for the **Application Entry** stage also referred as Task from orchestrator perspective. The user can **Acquire and Edit** or **Acquire** the task from the **Action** column and the header respectively as per requirement.

The **Application Entry** stage will be automatically submitted, in case the Bank level configuration for allowing full Application submission is set as **Yes** and the user has updated all the data segment of **Application Entry** stage as part of the **Application Initiation** stage itself by clicking on the **Application** button available in the **Product Details** data segment.

After successful submission of **Application Entry** stage, a request for the initial funding transaction is sent to **Teller Module**, if **Fund By** option is selected as **Cash**. The status of the **Teller Transaction** is then validated in the **Initial Funding Details** data segment of **Account Funding** stage.

The **Application Entry** stage has the following reference data segments:

- [Applicant](#)  
This topic provides the systematic instructions to capture the customer-related information for the application.
- [Account Details](#)  
This topic provides the systematic instructions to view and modify the account details.
- [Stake Holder Details](#)  
This topic provides the systematic instructions to capture the stake holder details related information for the business.

- [Financial Details](#)  
This topic provides the systematic instructions to capture the financial details of a single customer or multiple customers in case of joint applicants.
- [Collateral Details](#)  
This topic provides the systematic instructions to capture the collateral which is offered by the customer as security for Overdraft limit.
- [NomineeDetails](#)  
This topic provides the systematic instructions to capture the details of the nominee for the account.
- [Terms and Conditions](#)  
This topic descriptions the terms and conditions that are mandatory to accept for to proceed with account opening process.
- [Summary](#)  
This topic provides the systematic instruction to view the tiles for all the data segments in the Application Entry Process.

## 2.1.1 Applicant

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

The details captured of the customer in the Application Initiate stage appears in this data segment. The user can update further fields for supplementing the customer related information.

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

### 2.1.1.1 For Individual Customer Type

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

#### To capture applicants details:

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

The **Applicant - Individual** screen displays.

Figure 2-1 Applicant - Individual

Application Entry - B01APP000074598

Application Info Application Details Customer 360 Remarks Documents Advises More

Applicants

Account Details

Nominee Details

Interest and Charges

Terms and Conditions

Summary

Basic Details

Personal Details

Title Mr.

Last Name Smith

Gender Male

Resident Status Citizen

Birth Place Mumbai

Marital Status

Preferred Language English

Remarks For Special Need

Profession

First Name John

Suffix

Date of Birth March 6, 2000

Country Of Residence India

Nationality India

Customer Segment

Preferred Currency

Relationship Manager ID

Middle Name

Name In Local Language

National ID

Birth Country India

Citizenship By Birth

Customer Category INDIVIDUAL

Details Of Special Need

Staff

Yes No

Politically Exposed Person (PEP)

Yes No

Profile Photo

Select a file or drop one here

Maximum file size is 10 MB

Signature

Add Signature

Address

Add Address

Current Preferred

Communication Address

Sector 12, Golden Park, Kerala, Kerala State, India

Address Dates Since 2000-03-14

View Edit

Contact Details

Add Contact

Communication Mode

Mobile Phone

Country IN (+91)

Mobile Number 9980387228

Preferred

Identification Details

Add ID

Available Preferred

Military ID

ID Card

View Edit

Supporting Documents

Employment Details

Add Employment Details

Selected Cancel

OFSS

Working Dates Since 2018-03-22

View Edit

Close Save

Audit

Cancel Save & Close Next

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

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

Table 2-1 Applicant- Individual – Field Description

| Field                       | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-----------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Applicant Role</b>       | Displays the applicant role.<br>By default the Primary role appears in this field.<br>Select the applicant role incase user add multiple applicant in single application.                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Add Applicant By</b>     | Select the mode from which the user need to add new applicant.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Upload ID</b> - Using this option user can upload identification document of the applicant to extract the details.</li> <li>• <b>Search Existing Customer</b> - This option is used if the applicant is an existing customer of the bank. On selecting the existing customer, the details appears in the respective sections which are already stored.</li> <li>• <b>Enter Manually</b> - This option is used if user wish to enter all the applicant details manually.</li> </ul> |
| <b>Document Name</b>        | Select the document which is used from extracting applicant details.<br>The available options are: <ul style="list-style-type: none"> <li>• State Issued Drivers License</li> <li>• Passport</li> </ul> This field appears if the <b>Upload ID</b> option is selected from the <b>Add Applicant By</b> drop down list.                                                                                                                                                                                                                                                                                                      |
| <b>Country of Issue</b>     | Select the country in which the document is issued.<br>This field appears if the <b>Upload ID</b> option is selected from the <b>Add Applicant By</b> drop down list.                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Select and Drop here</b> | Drag and drop the document file or click on <b>Select or drop files here</b> to browse and upload the document from the local system.<br>PNG & JPEG file formats are supported.<br>10MB maximum file size is allowed.<br>This field appears if the <b>Upload ID</b> option is selected from the <b>Add Applicant By</b> drop down list.                                                                                                                                                                                                                                                                                     |
| <b>CIF Number</b>           | Search and select the CIF number.<br>This field appears if the <b>Search Existing Customer</b> option is selected from the <b>Add Applicant By</b> drop down list.<br>The system identifies if the selected CIF number matches the Office of Foreign Assets Control (OFAC) list once it is entered. If response is positive then an error appears stating the selected CIF is of an <b>Invalid Customer Status</b> . The account opening process is not initiated with that customer.                                                                                                                                       |
| <b>Advanced Search</b>      | Click this button to perform party search using advance parameters.<br>For more information on advance search, refer the <b>Advanced Search</b> section below.<br>This field appears if the <b>Search Existing Customer</b> option is selected from the <b>Add Applicant By</b> drop down list.                                                                                                                                                                                                                                                                                                                             |
| <b>Basic Details</b>        | In this section the user can manually capture the basic details of applicant.<br>This section appears if the <b>Enter Manually</b> option is selected from the <b>Add Applicant By</b> drop down list.                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Title</b>                | Select the title of the applicant from the drop-down list.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>First Name</b>           | Specify the first name of the applicant.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Middle Name</b>          | Specify the middle name of the applicant.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Last Name</b>            | Specify the last name of the applicant.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## Advanced Search

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

You can perform search on below party types:

For Individual

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

For Non- Individual

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

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

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

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

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

- Search Filters:** Fields for First Name, Middle Name, Last Name, Date of Birth, Unique ID/National ID, Mobile Number, and Email.
- Buttons:** 'Fetch' and 'Clear' buttons.
- Table:** A table with 9 columns: Party ID, CIF, First Name, Middle Name, Last Name, Email, Mobile Number, Date of Birth, and Unique ID. It contains 6 rows of data.
- Page Navigation:** 'Page 1 of 41 (1 - 10 of 407 items)' with navigation links for 1, 2, 3, 4, 5, ..., 41, and '>|'.
- Close Button:** A 'Close' button at the bottom right.

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

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

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

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

The tile comprises of below fields:

- <Applicant Role>
- <KYC Status>
- <Applicant Photo>
- <First Name, Middle Name, Last Name>
- <Title>
- CIF Number
- Date of Birth
- Initiate: This button appears if the **Early KYC** is selected while configuring the product in the **Business Product Configuration** screen.

4. Click **Initiate** to initiate the Know Your Customer (KYC) process of the added applicant. It is mandatory to complete the KYC process successfully to proceed.

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

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

#### To capture customer information details

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

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

**Figure 2-3 Customer Information - Small and Medium Business**

The screenshot displays the 'Customer Information' screen for 'Application Entry - 006APP000061572'. The interface includes a top navigation bar with tabs for 'Application Info', 'Customer 360', 'Remarks', 'Documents', 'Advices', and 'More'. A left sidebar lists navigation options: 'Customer Information' (selected), 'Account Details', 'Stake Holder Details', 'Mandate Details', 'Nominee Details', and 'Summary'. The main content area is titled 'Customer Information' and shows a 'Customer Type' dropdown set to 'Small and Medium Business(S)'. Below this is an 'Add Customer' button. The primary section is for 'SMB IndRiDfITuDK', displaying various fields: 'Doing Business As' (SMB IndRiDfITuDK), 'Registration Number' (RTF20230525080573), 'Date Of Registration' (1995-09-17), 'Existing Customer' (checkbox), 'CIF Number' (006007063), 'Date Of Registration' (September 17, 1995), 'Country Of Registration' (US), 'SMB Classification' (dropdown), 'Customer Category' (SMB), 'SMB Registration Number' (SMB20230525080573), 'Tax Identification Number' (TX20230525080573), 'Goods And Service Tax ID' (GST20230525080573), 'Business License' (BL20230525080573), 'Preferred Language' (English), 'Preferred Currency' (GBP), 'Relationship Manager ID' (RPMTEST1), and an 'Upload Logo' button. The 'Address' section shows a 'Communication Address' (61 New Street, Chennai, TN, GB) and contact details (E-mail, Mobile, Phone Number, Fax, SWIFT BIC). The bottom of the screen features a pagination bar (Page 1 of 1), an 'Audit' button, and a row of action buttons: 'Cancel', 'Request Clarification', 'Save & Close', and 'Next'.

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

**Table 2-2 Small and Medium Business – Field Description**

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

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

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

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

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

**Advanced Search**

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

You can perform search on below party types:

For Individual

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

For Non- Individual

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

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

3. Click the **Advanced Search**.

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

**Figure 2-4 Advanced Search - Individual**

**Search Party**

First Name  Middle Name  Last Name  Date of Birth

Unique ID/National ID  Mobile Number  Email

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

Page  of 41 (1 - 10 of 407 items) | < 1 2 3 4 5 ... 41 > >|

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

OR

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

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

#### Customer Dedupe Check:

Based on the configuration set in the **Origination Preference** screen, the customer dedupe service is enabled.

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

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

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

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

**Figure 2-5 De-dupe Results**

De-Dupe Results

Following matching records are found, Please verify

Vikash Kumar

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

OK

Ignore

Sanjeet Singh

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

OK

Ignore

Cancel

Submit

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

**Table 2-3 De-Dupe Results – Field Description**

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

## 2.1.2 Account Details

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

The Account Details data segment displays the account details. The account details are auto populated if the user have capture it while initiating an application. User can edit them in this data segment.

### To add account details:

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

The **Account Details** screen displays.

**Figure 2-6 Account Details**

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

**Note:**

The fields, which are marked with an asterisk, are mandatory.

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

**Table 2-4 Account Details - Field Description**

| Field                       | Description                                                                                                                                                                                                                                                        |
|-----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Application Date</b>     | Displays the date on which the application was initiated.                                                                                                                                                                                                          |
| <b>Application Priority</b> | Specify the priority level of this account opening application. The available options are: <ul style="list-style-type: none"> <li>Low</li> <li>Medium</li> <li>High</li> </ul> Based on the selected option the applications appears in list of the logged in user |
| <b>Sourced By</b>           | Specify or select the user ID who initiate this account opening application.                                                                                                                                                                                       |
| <b>Branch</b>               | Specify the branch code of this account opening opening application.                                                                                                                                                                                               |
| <b>Overdraft Requested</b>  | Select to indicate if overdraft is required. <div> <b>Note:</b><br/>This toggle is not applicable for <b>SMB Customers</b>. </div>                                                                                                                                 |

Table 2-4 (Cont.) Account Details - Field Description

| Field                              | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Staff Benefits Applicable</b>   | <p>Select to indicate whether staff benefits are applicable. The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Yes</b> : Select this option to avail the staff benefits.</li> <li>• <b>No</b> : Select this option for not making use of any staff benefits.</li> </ul> <p>This field appears if the <b>Yes</b> option is select from the <b>Staff</b> field in the <b>Applicant</b> data segment. The <b>Yes</b> option is by default selected in this field.</p>                                                                                                                                                                                                                                                                                            |
| <b>Mandate Details</b>             | In this section the user can capture the mode of operation for the account.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Mode of Operations</b>          | Select the appropriate option from the mode of operations list.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Account Preference</b>          | In this section the user can set an account preferences.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Account Statement</b>           | Select to indicate whether user needs account statement.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Statement Via</b>               | <p>Select the mode of an account statement. The available options are:</p> <ul style="list-style-type: none"> <li>• <b>EMAIL</b></li> <li>• <b>POST</b></li> </ul> <p>In case of joint applicant involved in an application, if the any of an applicant has opted for e-sign options then the system by default select the <b>EMAIL</b> option.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Frequency</b>                   | <p>Select the frequency from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Monthly</b></li> <li>• <b>Quarterly</b></li> <li>• <b>Half - Yearly</b></li> <li>• <b>Annual</b></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Debit Card</b>                  | Select to indicate if debit card is required.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Cheque Book</b>                 | Select to indicate if cheque book is required.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Passbook</b>                    | Select to indicate if passbook is required.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Account Address Preference</b>  | <p>Select the address which is indicated as account address. All captured addresses in the <b>Applicant</b> data segment appears for selection. The address in the drop down list appears in below format, First Name-Applicant Role-Address Type - Address (Complete address sepearted by ,)</p> <p>After the account address is selected:</p> <ul style="list-style-type: none"> <li>• if the selected address is deleted from the <b>Applicant</b> data segment then the system removes the selection of that address in this data segment. In this case user have to select another address as account address.</li> <li>• if the selected address is edited in the <b>Applicant</b> data segment then updated address is automatically reflected in this data segment.</li> </ul> |
| <b>Banking Channel Preferences</b> | <p>Select the preferences for the banking channel.</p> <p>The channel options appears based on the Business Product Configuration.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |

Table 2-4 (Cont.) Account Details - Field Description

| Field                                    | Description                                                                                                                                                                                                                                                                                                                                                                                       |
|------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Communication Channel Preferences</b> | Select the preference of the communication channel.<br>The channel options appears based on the Business Product Configuration.<br><br>The available options are: <ul style="list-style-type: none"> <li>• EMAIL</li> <li>• POST</li> <li>• SMS</li> </ul>                                                                                                                                        |
| <b>Preferred Communication Channel</b>   | Select the preferred communication channel.<br>The options in this drop down appears based on the selected options in the <b>Communication Channel Preferences</b> fields.                                                                                                                                                                                                                        |
| <b>Income Reliant</b>                    | Select to indicate whether the applicant is income reliant. The applicant's financial details are captured only if this indication is selected.<br><br>This field appears if the <b>Overdraft Requested</b> is selected.<br>It is mandatory to select at least one applicant as <b>Income Reliant</b> .                                                                                           |
| <b>Fund the Account</b>                  | Select to indicate the initial funding option for the account opening.<br>The fields to capture the initial funding details appears if this toggle is on.<br><br>This field and initial funding related fields appears if the <b>Fund Post Account Opening</b> toggle is not selected in the <b>Business Product Preference</b> data segment of the <b>Business Product Configuration</b> screen. |
| <b>Fund By</b>                           | Select the fund by from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• <b>Cash</b></li> <li>• <b>Account Transfer</b></li> <li>• <b>Other Bank Cheque</b></li> <li>• <b>External Account Transfer</b></li> </ul>                                                                                                                                             |
| <b>Transaction Reference No</b>          | Specify the transaction reference number                                                                                                                                                                                                                                                                                                                                                          |
| <b>Amount</b>                            | Specify the amount.                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Value Date</b>                        | Select the Current Business date.                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Account Number</b>                    | Select the account number from the Account Search popup.<br>This field appears only if the <b>Fund By</b> is selected as <b>Account Transfer</b><br><br>In Account Search popup, the user can view only the accounts of the existing customers who are part of the application.                                                                                                                   |
| <b>Account Name</b>                      | Displays the account name for the selected account number.<br>This field appears only if the <b>Fund By</b> is selected as <b>Account Transfer</b>                                                                                                                                                                                                                                                |
| <b>Cheque Number</b>                     | Specify the Cheque number.<br>This field is non-mandatory for <b>Account Transfer</b> funding mode.<br>This field is mandatory for <b>Other Bank Cheque</b> funding mode.                                                                                                                                                                                                                         |
| <b>Cheque Date</b>                       | Select the Cheque date.<br>This field is non-mandatory for <b>Account Transfer</b> funding mode.<br>This field is mandatory for <b>Other Bank Cheque</b> funding mode.                                                                                                                                                                                                                            |

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

## 2.1.3 Stake Holder Details

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

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



### Note:

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

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

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

### To add stakeholder details:

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

The **Stake Holder Details** screen displays.

**Figure 2-7 Stakeholder Details**

Application Entry - 006APP000123963

Stake Holder Details

+ Add Stakeholder

Johan Deson

Stakeholder Type: Owners, Date of Birth: 1990-01-01, Citizenship: US, Ownership Percentage: 100

Ownership Percentage: 100, Associated Since: March 29, 2018

Audit, Cancel, Request Clarification, Back, Save and Close, Next

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

Table 2-5 Stakeholder - Field Description

| Field                         | Description                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Stake Holder Type</b>      | Select the Stakeholder type from the dropdown list.<br>Available options are <ul style="list-style-type: none"> <li>• <b>Owners</b></li> <li>• <b>Authorized Signatories</b></li> <li>• <b>Guarantors</b></li> <li>• <b>Suppliers</b></li> </ul>                                                                                                                                                                                       |
| <b>Existing Customer</b>      | Select the toggle to indicate if the customer is an existing customer or not.                                                                                                                                                                                                                                                                                                                                                          |
| <b>CIF Number</b>             | Click <b>Search</b> icon and select the CIF number.<br>This field appears only if the <b>Existing Customer</b> toggle is enabled.<br>Once the CIF number is selected, the system identify whether the entered CIF number matches the Office of Foreign Assets Control (OFAC) list. If response is positive then error appears stating <b>Invalid Customer Status</b> . The account opening process is not initiated with that customer |
| <b>Ownership Percentage</b>   | Specify the ownership percentage.<br>This field is appears only if the <b>Owner</b> option is selected from the <b>Stake Holder Type</b> field.                                                                                                                                                                                                                                                                                        |
| <b>Associated Since</b>       | Select the date from when the Stake Holder is associated with the business.                                                                                                                                                                                                                                                                                                                                                            |
| <b>Authorized Signatories</b> | For the existing customers, the Signature details will be in read-only mode.<br>For the new customers, the user will be able to add, edit and delete the Signature details.                                                                                                                                                                                                                                                            |
| <b>Signatures</b>             | Click<br><br>icon to upload the signatures for the new customer.<br>Click <b>Add</b> button to add the signatures.<br>Click <b>Cancel</b> button to discard the added details.<br>On Submit, signature will be handed off to Oracle Banking Party.                                                                                                  |
| <b>Upload Signature</b>       | Drag and drop the signature file or click on <b>Select or drop files here</b> to browse and upload the signature from the local system.<br>PNG & JPEG file formats are supported.<br>This field appears only for the new Customers.                                                                                                                                                                                                    |
| <b>Uploaded Signature</b>     | Displays the uploaded signature.<br>This field appears only for the new Customers.                                                                                                                                                                                                                                                                                                                                                     |
| <b>Remarks</b>                | Specify the remarks related to the signature.<br>This field appears only for the new Customers.                                                                                                                                                                                                                                                                                                                                        |
| <b>Signature ID</b>           | Displays the Signature ID for the added signature.                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Signature</b>              | Displays the added signature.                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Remarks</b>                | Displays the remarks for the added signature.                                                                                                                                                                                                                                                                                                                                                                                          |

Table 2-5 (Cont.) Stakeholder - Field Description

| Field                                     | Description                                                                                                                                                                                                                                                                                                                                                                                                |
|-------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Action</b>                             | <p>Click</p>  <p>to edit the added signatures</p> <p>Click</p>  <p>to delete the added signatures.</p> <p>This field is enabled only for new customers.</p>                                                                              |
| <b>Guarantors</b>                         | <p>Click</p>  <p>to add guarantor details.</p>                                                                                                                                                                                                                                                                            |
| <b>Line of Business</b>                   | <p>Select the line of business for the guarantor/supplier.</p> <p>Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Facility</b></li> <li>• <b>Supply Chain Finance</b></li> <li>• <b>Trade</b></li> <li>• <b>Lending</b></li> <li>• <b>Cash Management</b></li> <li>• <b>Liquidity Management</b></li> <li>• <b>Virtual Account Management</b></li> <li>• <b>Accounts</b></li> </ul> |
| <b>Scope</b>                              | Specify the scope of the guarantor in the business.                                                                                                                                                                                                                                                                                                                                                        |
| <b>Guarantee Start date - Expiry date</b> | Select the guarantee start and expiry date.                                                                                                                                                                                                                                                                                                                                                                |
| <b>Guarantee amount</b>                   | Specify the guarantee amount for the business.                                                                                                                                                                                                                                                                                                                                                             |
| <b>Description</b>                        | Specify the description for the guarantor.                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Suppliers</b>                          | <p>Click</p>  <p>to add supplier's details.</p>                                                                                                                                                                                                                                                                         |
| <b>Line of Business</b>                   | <p>Select the line of business for the guarantor/supplier.</p> <p>Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Facility</b></li> <li>• <b>Supply Chain Finance</b></li> <li>• <b>Trade</b></li> <li>• <b>Lending</b></li> <li>• <b>Cash Management</b></li> <li>• <b>Liquidity Management</b></li> <li>• <b>Virtual Account Management</b></li> <li>• <b>Accounts</b></li> </ul> |

Table 2-5 (Cont.) Stakeholder - Field Description

| Field                 | Description                                     |
|-----------------------|-------------------------------------------------|
| Item Name             | Specify the item name of the supplier.          |
| Quantity              | Specify the quantity of the item.               |
| Supply Frequency      | Specify the supply frequency.                   |
| Start Date – End Date | Select the start and end date for the supplier. |

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

The **Customer Onboarding** screen is displayed.

Figure 2-8 Customer Onboarding



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

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

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

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

- 7.

## 2.1.4 Financial Details

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

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

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

**To add financial details:**

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

The **Financial Details** screen displays.

**Figure 2-9 Financial Details**

**Application Entry - B01APP000074398**

Application Info | Application Details | Customer 360 | Remarks | Documents | Advises | More

Last Updated On: November 30, 2018

**Financial Details**

**Income & Expense**

| Monthly Income    |               | Monthly Expense      |               |
|-------------------|---------------|----------------------|---------------|
| Type              | Amount        | Type                 | Amount        |
| Pension           | 0.00          | Medical              | 0.00          |
| Agriculture       | 0.00          | Education            | 0.00          |
| Salary            | 8,000.00      | Rentals              | 7,000.00      |
| Interest Amount   | 0.00          | Household            | 7,000.00      |
| Rentals           | 0.00          | Vehicle              | 0.00          |
| Bonus             | 10,000.00     | Fuel                 | 0.00          |
| Cash Gifts        | 0.00          | Other Expenses       | 6,100.00      |
| Business          | 0.00          | Loan Payments        | 0.00          |
| Investment Income | 0.00          | Utility Payments     | 0.00          |
| Other Income      | 9,000.00      | Insurance Payments   | 0.00          |
|                   | USD 27,000.00 | Credit Card Payments | 0.00          |
|                   |               |                      | USD 20,100.00 |

**Net Income**

USD 6,900.00

**Asset & Liabilities**

| Liabilities             |               | Asset   |                |
|-------------------------|---------------|---------|----------------|
| Type                    | Amount        | Type    | Amount         |
| Property Loan           | 0.00          | House   | 500,000.00     |
| Vehicle Loan            | 0.00          | Deposit | 0.00           |
| Credit Card Outstanding | 0.00          | Vehicle | 0.00           |
| Overdrafts              | 0.00          | Other   | 0.00           |
| Personal Loan           | 0.00          |         | USD 500,000.00 |
| Other Liability         | 50,000.00     |         |                |
| Education Loan          | 0.00          |         |                |
| Home Loan               | 0.00          |         |                |
|                         | USD 50,000.00 |         |                |

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

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

Table 2-6 Financial Details: Individual – Field Description

| Field                                         | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-----------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <Applicant Name along with Role of applicant> | Displays the applicant name along with applicant role as captured in the <b>Customer Information</b> data segment.                                                                                                                                                                                                                                                                                                                                                                     |
| 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.<br>For a new applicant, it will remain blank.                                                                                                                                                                                                                                                                                                                                             |
| Employment Details                            | In this section user can capture employment details of the parties that are involved in an account opening application.                                                                                                                                                                                                                                                                                                                                                                |
| Salaried                                      | In this section user can capture salaried employment details.<br>The below fields appears if salaried employment details are already captured. <ul style="list-style-type: none"> <li>• Employer Code</li> <li>• Employer Name</li> <li>• Employer Description</li> <li>• From Date</li> <li>• To Date</li> </ul> User can edit, view or delete already added details.<br>Click <b>Add</b> to capture the new salaried employment details. The <b>Salaried Details</b> pop-up appears. |
| Employer Code                                 | Specify the employer code.<br>OR<br>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: <ul style="list-style-type: none"> <li>• <b>Government</b></li> <li>• <b>NGO</b></li> <li>• <b>Private Limited</b></li> </ul>                                                                                                                                                                                                                                                                             |
| Demographics                                  | Select the demographics from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• <b>Global</b></li> <li>• <b>Domestic</b></li> </ul>                                                                                                                                                                                                                                                                                                                   |
| <Actions>                                     | Click <b>Edit</b> to modify the existing applicant details.<br>Click <b>Save</b> to save the modified details and click <b>Cancel</b> to cancel the modifications.<br><b>Edit</b> will be visible only for existing applicant.                                                                                                                                                                                                                                                         |
| Employee Type                                 | Select the employee type from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• <b>Full Time</b></li> <li>• <b>Part Time</b></li> <li>• <b>Contract</b></li> <li>• <b>Permanent</b></li> </ul>                                                                                                                                                                                                                                                       |
| Employee ID                                   | Specify the employee ID.                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Grade                                         | Specify the grade.                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |

Table 2-6 (Cont.) Financial Details: Individual – Field Description

| Field                                       | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|---------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Designation</b>                          | Specify the designation.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>I currently work in this role</b>        | Select whether the applicant works currently in this role.<br>Available options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>                                                                                                                                                                                                                                                                                                                                                             |
| <b>Employment Start Date</b>                | Select the employment start date.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Employment End Date</b>                  | Select the employment end date.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Industry Type</b>                        | Select the Industry Type from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• <b>IT</b></li> <li>• <b>Bank</b></li> <li>• <b>Services</b></li> <li>• <b>Manufacturing</b></li> <li>• <b>Legal</b></li> <li>• <b>Medical</b></li> <li>• <b>Engineering</b></li> <li>• <b>School/College</b></li> <li>• <b>Others</b></li> </ul>                                                                                                                                                                   |
| <b>Self Employed / Professional Details</b> | In this section user can capture self-employment or professional details of customer.<br>Below fields appears if self-employment or professional details are already captured. <ul style="list-style-type: none"> <li>• Professional Name</li> <li>• Professional Description</li> <li>• From Date</li> <li>• To Date</li> </ul> User can edit, view or delete already added details.<br>Click <b>Add</b> to capture the new self-employment or professional details. The <b>Self Employed/ Professional Details</b> pop-up appears. |
| <b>Professional Name</b>                    | Specify the professional name.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Professional Description</b>             | Displays the professional description.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Company /Firm Name</b>                   | Specify the company or firm name.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Registration Number</b>                  | Specify the registration number.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Start Date</b>                           | Specify or select the start date of company.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>End Date</b>                             | Specify or select the end date of company.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Professional Email ID</b>                | Specify the professional email ID.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Financial Details</b>                    | In this section you can add financial details.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |

Table 2-6 (Cont.) Financial Details: Individual – Field Description

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

Table 2-6 (Cont.) Financial Details: Individual – Field Description

| Field | Description                                                                                                                                                                                                                                                                                                                                             |
|-------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Asset | <p>Specify the amount for any of the applicable asset type in the below fields.</p> <ul style="list-style-type: none"> <li>• <b>House</b></li> <li>• <b>Deposit</b></li> <li>• <b>Vehicle</b></li> <li>• <b>Other</b></li> </ul> <p>Total gets calculated automatically.</p> <p>The fields appears in this sections are based on the configuration.</p> |

## Financial Details - for Small and Medium Business customer type

Figure 2-10 Financial Details - SMB

Application Entry - 006APP000061546

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

Financial Details

Software Company (Primary Applicant)

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

Financial Details

Income & Expense

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

Net Income: USD 5,000.00

Asset & Liabilities

Profit and Financial Ratios

Add Financial Ratios

2022

Balance Sheet Size: 15 | Operating Profit: 10 | Net Profit: 1000  
 Year Over Year Growth: 0.02 | Return on Investment: 0.04 | Return on Equity: 0.02

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

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

## 2.1.5 Collateral Details

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

Collateral details will be sent to the host to be made available under local collateral. The relevant service APIs will be made available for both Push and Pull details of collaterals.

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

The user can acquire the application from Free Tasks list.

### To add collaterals details:

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

The **Collateral Details** screen displays.

**Figure 2-11 Collateral Details**

**Application Entry - 006APP000123963**

**Collateral Details**

Collateral Description: Residential, Collateral Type: Property, Category: Residential Property, Collateral Value: USD 50,000.00, Owners: CAR Business

Primary Collateral: ☐ Collateral Type: Property, Category: Residential Property, Collateral Branch: 006

Purchase Property: ☐ Liability ID: , Liability Description: Liability for CAR Business, Collateral Available Date Range: March 30, 2024 to April 30, 2024

Collateral Value: USD 50,000.00, Hair Cut %: 1, Collateral Amount To Be Considered: USD 49,500.00, Collateral Description: Residential

**Property Location**

Address: Search

Address Line 1: A-15, House No.2, Address Line 2: Park Avenue colony, Address Line 3: Near Wall mart, Country: US

State / Country Sub Division: CA, Zip Code / Post Code: 67899

**Collateral Ownership Details**

Ownership Type: Single

| Select                              | Customer Name | Ownership Percentage | Remarks |
|-------------------------------------|---------------|----------------------|---------|
| <input checked="" type="checkbox"/> | CAR Business  | 100                  |         |

Total Collateral Value: USD 50,000.00, Cover Available: USD 49,500.00, Market LTV: 0, Bank LTV: 0

**Buttons:** Add Collateral, Cancel, Request Clarification, Back, Save and Close, Next

If the **Collateral Type** is selected as **Term Deposit**, the following **warningmessage** displays when the OD Limit expiry date is more than the Maturity Date of the term deposit. The **Warning Message** popup screen displays.

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

Table 2-7 Collateral Details - Field Description

| Field                      | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Primary Collateral</b>  | Specify the primary collateral.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Collateral Type</b>     | <p>Select the collateral type. Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Property</b></li> <li>• <b>Guarantee</b></li> <li>• <b>Vehicle</b></li> <li>• <b>Precious Metal</b></li> <li>• <b>Deposits</b></li> <li>• <b>Bonds</b></li> <li>• <b>Stocks</b></li> <li>• <b>Insurance</b></li> <li>• <b>Accounts Receivable</b></li> <li>• <b>Inventory (Stock of Material)</b></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Category</b>            | <p>Select the collateral category. Available options are:</p> <p>If Collateral type is selected as <b>Property</b></p> <ul style="list-style-type: none"> <li>• <b>Residential Property</b></li> <li>• <b>Vacant Land</b></li> <li>• <b>Under Construction</b></li> </ul> <p>If Collateral type is selected as <b>Guarantee</b></p> <ul style="list-style-type: none"> <li>• <b>Personal Guarantee</b></li> <li>• <b>Guarantee and Indemnity</b></li> <li>• <b>Government Guarantee</b></li> <li>• <b>Family Guarantee</b></li> </ul> <p>If Collateral type is selected as <b>Vehicle</b></p> <ul style="list-style-type: none"> <li>• <b>Passenger Vehicle</b></li> <li>• <b>Commercial Vehicle</b></li> </ul> <p>If Collateral type is selected as <b>Precious Metal</b></p> <ul style="list-style-type: none"> <li>• <b>Precious Metal</b></li> </ul> <p>If Collateral type is selected as <b>Deposits</b></p> <ul style="list-style-type: none"> <li>• <b>Term Deposit</b></li> </ul> <p>If Collateral type is selected as <b>Bonds</b></p> <ul style="list-style-type: none"> <li>• <b>Secured Bonds</b></li> <li>• <b>Unsecured Bonds</b></li> <li>• <b>Investment Bonds</b></li> </ul> <p>If Collateral type is selected as <b>Stocks</b></p> <ul style="list-style-type: none"> <li>• <b>Domestic Stock</b></li> </ul> <p>If Collateral type is selected as <b>Insurance</b></p> <ul style="list-style-type: none"> <li>• <b>Life Insurance</b></li> </ul> <p>If Collateral type is selected as <b>Accounts Receivable</b></p> <ul style="list-style-type: none"> <li>• <b>Bill Receivable</b></li> <li>• <b>Trade Receivable</b></li> </ul> <p>If Collateral type is selected as <b>Inventory (Stock of Material)</b></p> <ul style="list-style-type: none"> <li>• <b>Stock of Raw Materials</b></li> <li>• <b>Finished Goods</b></li> <li>• <b>Packaging Materials</b></li> </ul> |
| <b>Collateral Branch</b>   | Displays the branch of the collateral.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Term Deposit Number</b> | <p>Select the Term Deposit Number from the list.</p> <p>The Term Deposit which has crossed the maturity date and the “Allow Collateral Linkage” disabled, will not appear in the list.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |

Table 2-7 (Cont.) Collateral Details - Field Description

| Field                                     | Description                                                                                                                                                                                                                                                                     |
|-------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Maturity Date</b>                      | Select the Maturity Date of the term deposit.                                                                                                                                                                                                                                   |
| <b>Available Linkage Amount</b>           | Specify the available linkage amount.                                                                                                                                                                                                                                           |
| <b>Linked Amount</b>                      | Specify the linked amount.                                                                                                                                                                                                                                                      |
| <b>Linkage Currency</b>                   | Displays the linkage currency.                                                                                                                                                                                                                                                  |
| <b>Guarantee Type</b>                     | Specify the type of guarantee.<br>This field appears only if the collateral type is <b>Guarantee</b> .                                                                                                                                                                          |
| <b>Currency</b>                           | Specify the currency of the collateral value.                                                                                                                                                                                                                                   |
| <b>Collateral Value</b>                   | Specify the collateral value.                                                                                                                                                                                                                                                   |
| <b>Collateral Description</b>             | Specify the collateral description.                                                                                                                                                                                                                                             |
| <b>Mark Collateral For Refinance</b>      | Specify if an added collateral should be consider for refinance.                                                                                                                                                                                                                |
| <b>Applicants</b>                         | This section displays the applicants name and remarks that are involved in the loan application. These applicants are also related to the added collateral.                                                                                                                     |
| <b>Guarantor</b>                          | This section displays the guarantor name.                                                                                                                                                                                                                                       |
| <b>Purchase Property</b>                  | Specify whether the collateral property being added is being purchased.<br>This field appears if the <b>Property</b> option is selected from the <b>Collateral Type</b> list.                                                                                                   |
| <b>Liability ID</b>                       | Displays the Liability ID                                                                                                                                                                                                                                                       |
| <b>Liability Description</b>              | Displays the Liability description.                                                                                                                                                                                                                                             |
| <b>Collateral Available Date Range</b>    | Select the date range of the collateral. The range indicates the date from and date up to, which the collateral is available.                                                                                                                                                   |
| <b>Collateral Value</b>                   | Specify the value of the collateral.                                                                                                                                                                                                                                            |
| <b>Hair Cut %</b>                         | Specify the percentage of Hair Cut.                                                                                                                                                                                                                                             |
| <b>Collateral Amount To Be Considered</b> | Displays the collateral amount to be considered.<br>Collateral Amount = (Hair Cut % Collateral Value)                                                                                                                                                                           |
| <b>Collateral Description</b>             | Specify the collateral description.                                                                                                                                                                                                                                             |
| <b>Property Location</b>                  | In this section you can enter property address which is added as collateral. This section appears only if you select <b>Property</b> from the <b>Collateral Type</b> list.<br>The fields appears if you select the <b>Property</b> option from the <b>Collateral Type</b> list. |
| <b>Address</b>                            | Specify the address to search already captured address.<br>Based on configuration, on entering few letters, the system fetches the related address that are already captured.<br>Based on the selection, the fields are auto populated in the address section.                  |
| <b>Address Line 1</b>                     | Specify the building name.                                                                                                                                                                                                                                                      |
| <b>Address Line 2</b>                     | Specify the street name.                                                                                                                                                                                                                                                        |
| <b>Address Line 3</b>                     | Specify the city or town name.                                                                                                                                                                                                                                                  |
| <b>State / Country Sub Division</b>       | Specify the state or country sub division.                                                                                                                                                                                                                                      |
| <b>Country</b>                            | Select and search the country code.                                                                                                                                                                                                                                             |
| <b>Zip Code / Post Code</b>               | Specify the zip or post code of the address.                                                                                                                                                                                                                                    |

Table 2-7 (Cont.) Collateral Details - Field Description

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

 **Note:**

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

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

## 2.1.6 NomineeDetails

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

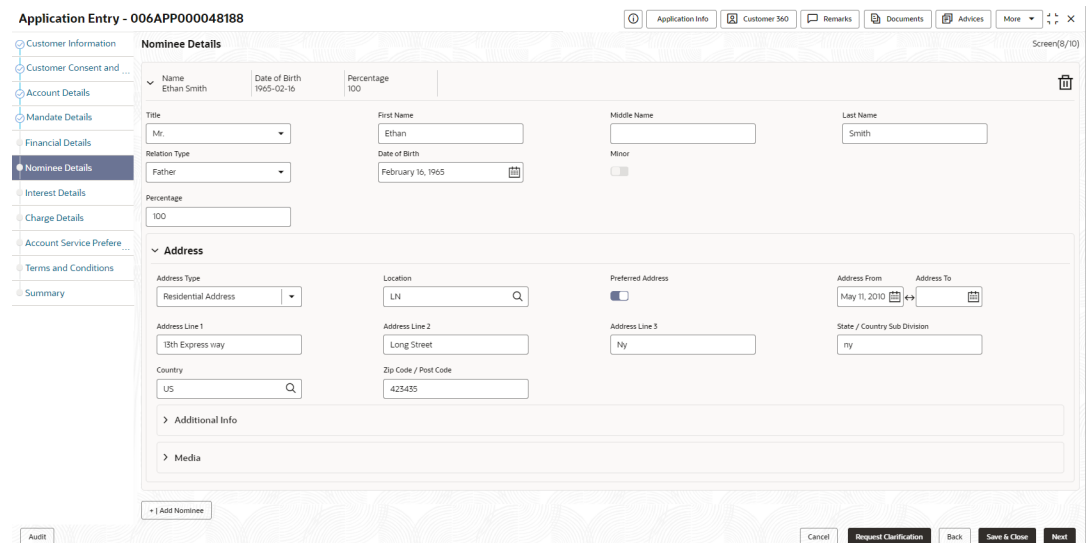
The Nominee Details is a non-mandatory data segment. If required, It allows capturing multiple nominees for the account. Nominee can be a minor, in that case, it is mandatory to provide details of the guardian. For SMB Customer, Nominee Details are allowed only for Proprietary type of Business Accounts.

### To add nominee details:

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

The **Nominee Details** screen displays.

**Figure 2-12 Nominee Details**



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

**Table 2-8 Details - Field Description**

| Field | Description                        |
|-------|------------------------------------|
| Title | Select the title of the applicant. |

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

| Field                               | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|-------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>First Name</b>                   | Specify the first name of the applicant.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Middle Name</b>                  | Specify the middle name of the applicant.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Last Name</b>                    | Specify the last name of the applicant.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Relationship Type</b>            | Select the relationship type of the nominee with the applicant.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Date of Birth</b>                | Select the applicant's date of birth.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Minor</b>                        | Select to indicate if nominee is minor.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Add Guardian</b>                 | <b>Click the Add Guardian link to add the guardian details.</b><br>The link appears if the <b>Minor</b> field is enabled.<br>This field is conditional mandatory.                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Percentage</b>                   | Specify the percentage to be considered for distribution of the account balance in case of uneventful death of the applicant.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Address</b>                      | This section displays the added address of the applicant. It is mandatory to add communication address of the applicant.<br><br>Click  to add address details.<br><br>Click  to perform below actions on the added address details, <ul style="list-style-type: none"> <li>To view the address details, click <b>View</b>.</li> <li>To edit the address details, click <b>Edit</b>.</li> <li>To delete the address details, click <b>Delete</b>.</li> </ul> |
| <b>Address Type</b>                 | Select the address type for the applicant from the drop-down list. <ul style="list-style-type: none"> <li><b>Residential Address</b></li> <li><b>Communication Address</b></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Location</b>                     | Select and search the location.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Current Address</b>              | Select to indicate if you want to mark entered address as current address type.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Preferred Address</b>            | Select to indicate if you want the selected address type as preferred address type.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Address From</b>                 | Select the date from when you are connected with the given address.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Address To</b>                   | Select the date till when you were connected with the given address.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Address</b>                      | Specify the address to search for the already captured address.<br>Based on the configuration, on entering a few letters, the system fetches the related address that is already captured.<br>Based on the selection, the fields are fetched in the address section.                                                                                                                                                                                                                                                                                                                                                          |
| <b>Address Line 1</b>               | Specify the building name.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Address Line 2</b>               | Specify the street name.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Address Line 3</b>               | Specify the city or town name.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Country</b>                      | Select and search the country code.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>State / Country Sub Division</b> | Specify the state or country sub division. This field appears based on the selected country code.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Zip Code / Post Code</b>         | Specify the zip or post code of the address.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Addition Info</b>                | In this section you can provide addition information.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Sub Department</b>               | Specify the sub department.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Department</b>                   | Specify the department.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Building Number</b>              | Specify the building number.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Post Box</b>                     | Specify the post box code.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

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

| Field                             | Description                                                                                                                                                                                                                                                                                                        |
|-----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>District Name</b>              | Specify the district name.                                                                                                                                                                                                                                                                                         |
| <b>Floor</b>                      | Specify the floor number.                                                                                                                                                                                                                                                                                          |
| <b>Room</b>                       | Specify the room number.                                                                                                                                                                                                                                                                                           |
| <b>Locality</b>                   | Specify the locality.                                                                                                                                                                                                                                                                                              |
| <b>Landmark</b>                   | Specify the landmark.                                                                                                                                                                                                                                                                                              |
| <b>Contact Name / Narrative</b>   | Specify the name of the contact person.                                                                                                                                                                                                                                                                            |
| <b>Contact Details</b>            | In this section you can provide digital contact details.                                                                                                                                                                                                                                                           |
| <b>&lt;Communication Mode&gt;</b> | Select the communication mode from the drop-down list.<br>The available options are: <ul style="list-style-type: none"> <li>• Mobile Phone</li> <li>• Email</li> </ul>                                                                                                                                             |
| <b>Country</b>                    | Select the country along with international subscriber dialing code of the mobile phone from the drop-down list.<br>The drop-down list option consist of countrycode, country name and subscriber dialing code.<br><br>This field appears only if you select the <b>Mobile Phone</b> option as communication mode. |
| <b>Mobile Number</b>              | Specify the mobile number.                                                                                                                                                                                                                                                                                         |
| <b>Preferred</b>                  | Select to indicate if the given mobile number is the preferred number.                                                                                                                                                                                                                                             |
| <b>Action</b>                     | You can edit or delete the added mobile details.                                                                                                                                                                                                                                                                   |
| <b>Email Id</b>                   | Specify the email ID.<br>This field appears only if you select the <b>Email</b> option as communication mode.                                                                                                                                                                                                      |
| <b>Preferred</b>                  | Select to indicate if the given email ID is the preferred ID.                                                                                                                                                                                                                                                      |
| <b>Action</b>                     | You can edit or delete the added email details.                                                                                                                                                                                                                                                                    |
| <b>Add Nominee</b>                | Click to add additional nominee for the account.                                                                                                                                                                                                                                                                   |

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

### Guardian Details

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

#### To add guardian details:

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

The **Guardian Details** screen is displayed

**Figure 2-13 Guardian Details**

Guardian Details

Title \* First Name \* Middle Name Last Name \*

Date of Birth \* Building \* Street \* Locality City \*

State \* Country \* Zip Code

E-mail \* Mobile \* Phone

Save Cancel

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

## 2.1.7 Terms and Conditions

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

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

This data segment comprises of below sections:

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

**To capture terms and conditions:**

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

The **Term and Conditions** screen appears

Figure 2-14 Term and Conditions

Application Entry - 006APP000122562

Application Details Application Info Customer 360 Remarks Documents Advises More

Screen(6/7)

**Terms and Conditions**

**Jemas null Bond**

Terms and Conditions for all products

I have read and agree to the Electronic Signature Card ☐

I have read and agree to the Privacy Notice ☐

Terms and Conditions for Savings Account US

I have read and agree to the Deposit Account Fees and Charges ☐

I have read and agree to the Deposit Account Agreement ☐

**Consent and Preferences**

Consent to receive communication electronically?

☐

Can we share your credit report from a credit reporting agency?

☒ No ☐ Yes

Can we share your credit worthiness?

☒ No ☐ Yes

Consent to receive Marketing, Promotional and Sales

☐

Channel  Contact Value  Preferred Time  Actions

No data to display.

Page 1 (0 of 0 Items) < > < >

Cancel Request Clarification Back Save and Close Next

2. Click  to view the term and conditions.
3. Select the toggle button to accept the term and conditions.
4. In the **Consents to receive Marketing Promotional and Sales** section, enter the channel and details.
5. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

## 2.1.8 Summary

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

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

### To view the summary of all data segment

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

The **Summary** screen displays.

Figure 2-15 Summary

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

Table 2-9 Summary - Application Entry – Field Description

| Data Segment                | Description                                                                                                                                             |
|-----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Applicants</b>           | Displays the applicants details                                                                                                                         |
| <b>Account Details</b>      | Displays the account details.                                                                                                                           |
| <b>Stake Holder Details</b> | Displays the Stake Holder details<br>This data segment appears only if the <b>Customer Type</b> is selected as <b>Small and Medium Business (SMB)</b> . |
| <b>Financial Details</b>    | Displays the financial details.                                                                                                                         |
| <b>Collateral Details</b>   | Displays the collateral details.                                                                                                                        |
| <b>Nominee Details</b>      | Displays the nominee details.                                                                                                                           |
| <b>Term and Conditions</b>  | Displays the term and conditions.                                                                                                                       |

- Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage are verified. The **Overrides** screen is displayed.
  - In the **Override** screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. In case of override, click **Accept Overrides& Proceed** to proceed.
- OR
- Click **Proceed**. The Checklist screen appears.
- In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed. The **Outcome** screen appears.
  - In the **Outcome** screen, select appropriate option from the **Select to Proceed** field.
    - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Application Entry** stage for the saving application. The Workflow Orchestrator will automatically move this application to the next processing stage, **SavingApplication Enrichment**. The stage movement is driven by the

business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

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

OR

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

#### Application De-Dupe:

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

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

#### Note:

- If an application is returned to the Application Entry-stage from any other subsequent stages, Oracle Banking Origination will not allow amending details in the Customer Information and Financial Details data segment, once a customer onboarding process has been triggered in the Application Entry Stage and CIF creation is still in progress.
- In case the party amendment request is rejected by Oracle Banking Party, the specified error message is shown to the user while submitting the Application Entry stage. The user has an option to go back and resolve the error or proceed with the stage submission by disregarding the amendment request.
- Unique process reference numbers will be generated and made available in the Free Task grid for the respective Customer Onboarding, Collateral Onboarding requests, which need to be picked up by the concerned users in the Oracle Banking Party / Oracle Banking Credit Facilities Process Management modules.

## 2.2 Overdraft Limit Details Stage

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

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

**Note:**

This stage is not applicable for **SMB Customers**.

The **Overdraft Limit Details** stage has the following reference data segments:

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

## 2.2.1 Account Limit Details

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

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

### To add account limit details:

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

The **Account Limit Details** screen displays.

**Figure 2-16 Account Limit Details**

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

**Table 2-10 Account Limit Details – Field Description**

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

Table 2-10 (Cont.) Account Limit Details – Field Description

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

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

OR

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

## 2.2.2 Collateral Details

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

Collateral details will be sent to the host to be made available under local collateral. The relevant service APIs will be made available for both Push and Pull details of collaterals.

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

The user can acquire the application from Free Tasks list.

### To add collaterals details:

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

2. Click **Add Collateral** to capture the collateral details.

The **Collateral Details** screen displays.

**Figure 2-17 Collateral Details**

If the **Collateral Type** is selected as **Term Deposit**, the following **warningmessage** displays when the OD Limit expiry date is more than the Maturity Date of the term deposit. The **Warning Message** popup screen displays.

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

**Table 2-11 Collateral Details - Field Description**

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

Table 2-11 (Cont.) Collateral Details - Field Description

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

Table 2-11 (Cont.) Collateral Details - Field Description

| Field                                     | Description                                                                                                                                                                                                                                                                     |
|-------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Applicants</b>                         | This section displays the applicants name and remarks that are involved in the loan application. These applicants are also related to the added collateral.                                                                                                                     |
| <b>Guarantor</b>                          | This section displays the guarantor name.                                                                                                                                                                                                                                       |
| <b>Purchase Property</b>                  | Specify whether the collateral property being added is being purchased.<br>This field appears if the <b>Property</b> option is selected from the <b>Collateral Type</b> list.                                                                                                   |
| <b>Liability ID</b>                       | Displays the Liability ID                                                                                                                                                                                                                                                       |
| <b>Liability Description</b>              | Displays the Liability description.                                                                                                                                                                                                                                             |
| <b>Collateral Available Date Range</b>    | Select the date range of the collateral. The range indicates the date from and date up to, which the collateral is available.                                                                                                                                                   |
| <b>Collateral Value</b>                   | Specify the value of the collateral.                                                                                                                                                                                                                                            |
| <b>Hair Cut %</b>                         | Specify the percentage of Hair Cut.                                                                                                                                                                                                                                             |
| <b>Collateral Amount To Be Considered</b> | Displays the collateral amount to be considered.<br>Collateral Amount = (Hair Cut % Collateral Value)                                                                                                                                                                           |
| <b>Collateral Description</b>             | Specify the collateral description.                                                                                                                                                                                                                                             |
| <b>Property Location</b>                  | In this section you can enter property address which is added as collateral. This section appears only if you select <b>Property</b> from the <b>Collateral Type</b> list.<br>The fields appears if you select the <b>Property</b> option from the <b>Collateral Type</b> list. |
| <b>Address</b>                            | Specify the address to search already captured address.<br>Based on configuration, on entering few letters, the system fetches the related address that are already captured.<br>Based on the selection, the fields are auto populated in the address section.                  |
| <b>Address Line 1</b>                     | Specify the building name.                                                                                                                                                                                                                                                      |
| <b>Address Line 2</b>                     | Specify the street name.                                                                                                                                                                                                                                                        |
| <b>Address Line 3</b>                     | Specify the city or town name.                                                                                                                                                                                                                                                  |
| <b>State / Country Sub Division</b>       | Specify the state or country sub division.                                                                                                                                                                                                                                      |
| <b>Country</b>                            | Select and search the country code.                                                                                                                                                                                                                                             |
| <b>Zip Code / Post Code</b>               | Specify the zip or post code of the address.                                                                                                                                                                                                                                    |
| <b>Collateral Ownership Details</b>       | In this section you specify the ownership details of the collateral property. This section displays all the customers that are involved in the loan application.<br>The fields appears if you select the <b>Property</b> option from the <b>Collateral Type</b> list.           |
| <b>Ownership Type</b>                     | Select the ownership type of the property.<br>The available options are <ul style="list-style-type: none"> <li>• <b>Single</b></li> <li>• <b>Joint</b></li> </ul> The fields appears if you select the <b>Property</b> option from the <b>Collateral Type</b> list.             |

Table 2-11 (Cont.) Collateral Details - Field Description

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

 **Note:**

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

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

## 2.2.3 Temporary Overdraft Limit

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

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

**To add temporary overdraft limit:**

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

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

### Note:

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

**Figure 2-18 Unsecured Temporary Overdraft Limit Details**

The screenshot displays the 'Unsecured Temporary Overdraft Limit Details' screen. The left sidebar contains a navigation menu with options: Account Limit Details, Collateral Details, Advance Against Uncoll., Temporary OD Limit De., and Summary. The main area is titled 'Temporary OD Limit Details' and 'Unsecured Temporary Overdraft Limit'. It contains several input fields: 'Temporary OD Limit ID' with the value 'HOD54', 'Temporary OD Limit Amount' with a currency dropdown set to 'GBP' and a value of '5,000.00', 'Limit Date Range' with dates 'March 30, 20' and 'March 31, 20', 'Renew TOD' with a checked toggle, 'Renew Period' with a dropdown set to 'Days' and a value of '10', and 'Next Renewal Limit' with a currency dropdown set to 'GBP' and a value of '1,000.00'. At the bottom left is an 'Audit' button, and at the bottom right are buttons for 'Cancel', 'Request Clarification', 'Back', 'Save & Close', and 'Next'. The top of the screen shows a header with 'Overdraft Limit Details - 006APP000041359' and various utility icons.

### Note:

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

3. Specify the details in the relevant data fields.

 **Note:**

The fields, which are marked with an asterisk, are mandatory.

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

**Table 2-12 Temporary Overdraft Limit – Field Description**

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

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

## 2.2.4 Advance against Uncollected Funds

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

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

**To add uncollected funds details:**

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

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

**Figure 2-19 Advance against Uncollected Funds**

Overdraft Limit Details - 006APP000041359

Application Info Customer 560 Remarks Documents Advises More

Account Limit Details  
Collateral Details  
Advance Against Uncoll.  
Temporary OD Limit De...  
Summary

Advance Against Uncollected Funds Details

Limit ID: Abc56  
Limit Amount: GBP 5,000.00  
Limit Date Range: March 28, 20 to March 31, 20

- | Delete AUF Details

Audit Cancel Request Clarification Back Save & Close Next

Screen(3/5)

3. Specify the details in the relevant data fields.

 **Note:**

The fields, which are marked with an asterisk, are mandatory.

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

**Table 2-13 Advance against Uncollected Funds – Field Description**

| Field            | Description                                             |
|------------------|---------------------------------------------------------|
| Limit ID         | Specify the advance against uncollected funds limit ID. |
| Limit Amount     | Select the currency and specify the AUF limit amount.   |
| Limit Date Range | Select the limit date range.                            |

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

## 2.2.5 Summary - Overdraft Limit Details

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

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

### To view the summary of the stage:

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

The **Summary** screen displays.

Figure 2-20 Summary

The screenshot shows the 'Overdraft Limit Details - 006APP000041359' application. The 'Summary' screen displays four summary tiles:

- Account Limit Details:** Limit Type: Collateral, Linkage Reference: OFLOCOL000005799, Linked Amount: GBP5000, OD Limit Amount: GBP60000.
- Collateral Details:** Collateral Type: Property, Collateral Category: Residential Property, Collateral Value: GBP 20000, Hen Cut %: 5.
- Advance Against Uncollecte...:** Limit ID: Abc56, Currency: GBP, Limit Amount: 5000, Limit Start Date: 2018-03-30.
- Temporary OD Limit Details:** Temporary OD Limit ID: H0034, Currency: GBP, Limit Amount: 5000, Limit Start Date: 2018-03-30.

The interface includes a sidebar with navigation links (Account Limit Details, Collateral Details, Advance Against Uncoll..., Temporary OD Limit De..., Summary), a top toolbar with tabs (Application Info, Customer 360, Remarks, Documents, Advises, More), and a bottom toolbar with buttons (Audit, Cancel, Request Clarification, Back, Save & Close, Submit).

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

Table 2-14 Summary - Overdraft Limit Details – Field Description

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

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

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

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

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

- Click **Save & Proceed**. The **Outcome** screen is displayed.

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

- Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Overdraft Limit Details** stage for the loan application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Application Enrichment**. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

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

OR

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

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

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

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

## 2.3 Application Enrichment Stage

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

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

### To enrich an application:

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

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

- [Interest and Charges](#)  
This topic provides the systematic instructions to view the interest applicable for the account.
- [Advance against Uncollected Funds](#)  
This topic provides the systematic instructions to view the configuration required for advance against uncollected fund to be provided to the account.
- [Temporary Overdraft Limit](#)  
This topic provides the systematic instructions to view the configuration required for temporary overdraft limit to be provided to the account.

- [Summary](#)  
This topic provides the systematic instructions to view the tiles for all the data segments in the Application Enrichment stage.

## 2.3.1 Interest and Charges

This topic provides the systematic instructions to view the interest applicable for the account.

The **Interest and Charge** data segment displays the interest applicable for the account.

1. On acquiring the Application Enrichment task, the Interest and Charge data segment appears.

The **Interest and Charge Details** screen displays.

**Figure 2-21 Interest and Charge**

Application Enrichment - 006APP000123582

Interest and Charges

Interest Details

| Interest Description | Interest Rate % | Margin % | Effective Rate % | APY % |
|----------------------|-----------------|----------|------------------|-------|
| Interest Rate        | 4.33            | 0        | 4.33             | 4.42  |

Charge Description

| Charge Description | Amount / Rate | Value |
|--------------------|---------------|-------|
| No data to display |               |       |

Buttons: Audit, Cancel, Request Clarification, Save and Close, Help

2. Specify the details in the relevant data fields.

### Note:

The fields, which are marked with an asterisk, are mandatory.

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

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

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

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

| Field              | Description                                                                                                                                                                                                                                                                                                                          |
|--------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| APY (in %)         | Displays the annual percentage yield value in percentage. Below is the formula to calculate the APY,<br><b>Annual Percentage Yield = <math>(1 + \text{Interest Rate} \div \text{The number of Compounding in a year}) ^ (\text{Number of compounding in a year}) - 1</math></b><br><b>This is applicable for the Credit Interest</b> |
| APR                | Display the annual percentage rate value.<br>This is applicable for debit interest.                                                                                                                                                                                                                                                  |
| Charge Description | Displays the charge description.                                                                                                                                                                                                                                                                                                     |
| Amount/Rate        | Displays the charge amount.                                                                                                                                                                                                                                                                                                          |
| Waive              | Select the toggle to enable the waiving charges.                                                                                                                                                                                                                                                                                     |

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

## 2.3.2 Advance against Uncollected Funds

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

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

### To add uncollected funds details:

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

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

Figure 2-22 Advance against Uncollected Funds

3. Specify the details in the relevant data fields.

 **Note:**

The fields, which are marked with an asterisk, are mandatory.

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

**Table 2-16 Advance against Uncollected Funds – Field Description**

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

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

## 2.3.3 Temporary Overdraft Limit

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

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

**To add temporary overdraft limit:**

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

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

 **Note:**

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

**Figure 2-23 Unsecured Temporary Overdraft Limit Details**
**Note:**

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

3. Specify the details in the relevant data fields.

**Note:**

The fields, which are marked with an asterisk, are mandatory.

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

**Table 2-17 Temporary Overdraft Limit – Field Description**

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

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

## 2.3.4 Summary

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

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

**To view the summary of all data segment:**

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

The **Summary** screen displays.

**Figure 2-24 Summary**

Application Enrichment - 006APP000048188

Summary

Interest Charge  
Effective Rate: 3.5%  
Interest Rate: 3.5%

Advance Against Uncollecte...  
Limit ID:  
Currency: GBP  
Limit Amount:  
Limit Start Date:

Temporary OD Limit Details  
Temporary OD Limit ID:  
Currency: GBP  
Limit Amount: 0  
Limit Start Date:

Audit Cancel Request Clarification Back Save & Close Submit

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

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

**Table 2-18 Summary – Field Description**

| Data Segment                | Description                                |
|-----------------------------|--------------------------------------------|
| Interest and Charges        | Displays the interest and charges details. |
| Account Service Preferences | Displays the account service preferences.  |

2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage are verified. The **Overrides** screen is displayed.
3. In the **Override** screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. In case of override, click **Accept Overrides& Proceed** to proceed.  
OR  
Click **Proceed**. The Checklist screen appears
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed. The **Outcome** screen appears.
5. In the **Outcome** screen, select appropriate option from the **Select to Proceed** field.
  - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Application Entry** stage for the saving application. The Workflow Orchestrator will automatically move this application to the next processing stage, **SavingApplication Enrichment**. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
  - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit** to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
7. Click **Close** to close the window.

OR

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

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

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

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

 **Note:**

- If an application is returned to the Application Entry-stage from any other subsequent stages, Oracle Banking Origination will not allow amending details in the Customer Information and Financial Details data segment, once a customer onboarding process has been triggered in the Application Entry Stage and CIF creation is still in progress.
- In case the party amendment request is rejected by Oracle Banking Party, the specified error message is shown to the user while submitting the Application Entry stage. The user has an option to go back and resolve the error or proceed with the stage submission by disregarding the amendment request.
- Unique process reference numbers will be generated and made available in the Free Task grid for the respective Customer Onboarding, Collateral Onboarding requests, which need to be picked up by the concerned users in the Oracle Banking Party / Oracle Banking Credit Facilities Process Management modules.

## 2.4 Account Funding Stage

This topic describes the process of initial funding of an account. In this stage user can provide initial funding details before opening an account.

In this stage user can provide initial funding details before opening an account.

This stage appears only if the **Fund Post Account Opening** toggle is not selected in the **Business Product Preference** data segment of the **Business Product Configuration** screen.

### To add funding details:

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

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

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

### 2.4.1 Initial Funding Details

This topic provides the systematic instructions to view and modify the initial funding details captured in the **Application Entry** stage.

The Initial Funding Details data segment displays the Initial Funding details captured in the Application Entry stage. The **Transaction Reference Number** and the **Transaction Status** is either auto-populated or has to be manually captured based on the configuration. Automatic

option is supported only for the Initial Funding with Cash mode. Manual process is supported for Account Transfer, Other Bank Cheque, and Cash mode of initial funding.

 **Note:**

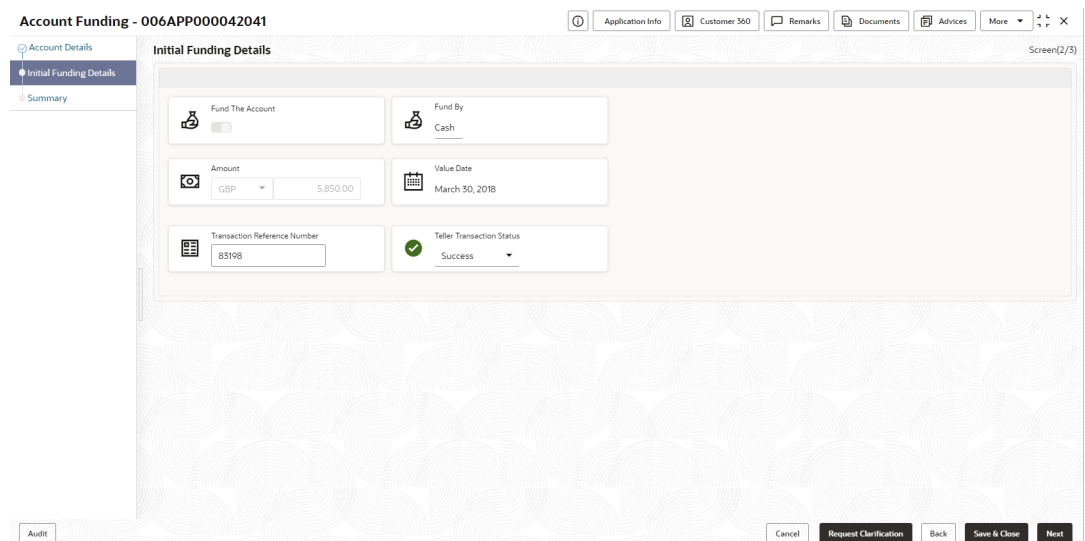
For more details on the Modes and the Manual/Automatic Process configuration, refer to the **Configurations User Guide**.

**To add initial funding details:**

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

The **Initial Funding Details** screen displays.

**Figure 2-25 Initial Funding Details**



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

 **Note:**

The fields, which are marked with an asterisk, are mandatory.

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

**Table 2-19 Initial Funding Details – Field Description**

| Field                   | Description                                                                                            |
|-------------------------|--------------------------------------------------------------------------------------------------------|
| <b>Fund the Account</b> | Displays the Fund the Account selected in the Account Details Data Segment in Application Entry stage. |
| <b>Fund By</b>          | Displays the Fund by option selected in the Account Details Data Segment in Application Entry stage.   |

Table 2-19 (Cont.) Initial Funding Details – Field Description

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

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

## 2.4.2 Summary

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

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

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

The **Summary** screen displays.

**Figure 2-26 Summary**

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

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

**Table 2-20 Summary - Account Funding – Field Description**

| Data Segment                   | Description                           |
|--------------------------------|---------------------------------------|
| <b>Account Details</b>         | Displays the account details.         |
| <b>Initial Funding Details</b> | Displays the initial funding details. |

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

- Select the **Return to Overdraft Limit Details** to return to overdraft limit details stage, the system generate the Overdraft Limit Details stage that appears in **Free Task** to acquire and edit.
  - Select the **Return to Application Entry** to return to application entry stage. The system generates the Application Entry task that appears in **Free Task** to acquire and edit.
  - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit**. The **Confirmation** screen is displayed.
- On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed.
7. Click **Close** to close the window.

OR

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

## 2.5 Underwriting Stage

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

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

The Underwriting stage is the next representative stage in the Saving Account Open process. After the Application Enrichment / Account Funding stage is completed successfully, the application can be acquired by the user who has the access rights for the given stage and progress with the data capture.

### To add underwriting details:

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

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

- [Credit Rating Details](#)  
This topic provides the systematic instructions to view the information on the External Rating Agencies Rating / Scores for the Applicant.
- [Valuation Details](#)  
This topic provides the systematic instructions to capture the information on the asset valuation done by the bank approved valuator.

- **Legal Opinion**  
This topic provides the systematic instructions to capture the legal opinion provided by the bank approved lawyer and decision provided thereon.
- **Summary**  
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

## 2.5.1 Credit Rating Details

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

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

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

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

The **Credit Rating Details** screen displays.

**Figure 2-27 Credit Rating Details**

The screenshot shows the 'Credit Rating Details' screen for application '006APP000043410'. The left sidebar contains a menu with 'Credit Rating Details' (selected), 'Valuation Details', 'Legal Opinion', and 'Summary'. The main content area is titled 'Credit Rating Details' and features a profile card for 'DR Samir Feeney' with a placeholder image. To the right of the card is a table with the following structure:

| Experian                                                     |     |
|--------------------------------------------------------------|-----|
| Rating                                                       | 750 |
| Remarks                                                      |     |
| <a href="#">View More</a> <a href="#">View Bureau Report</a> |     |

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

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

### Note:

The fields, which are marked with an asterisk, are mandatory.

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

**Table 2-21 Credit Rating Details – Field Description**

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

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

**Figure 2-28 Additional Credit Bureau Details**

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

OK

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

**Table 2-22 Additional Credit Bureau Details – Field Description**

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

 **Note:**

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

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

## 2.5.2 Valuation Details

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

Valuation Details is the next data segment of **Underwriting** stage. This segment enables the user to capture the information on the asset valuation done by the bank approved valuator.

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

The **Valuation Details** screen displays.

**Figure 2-29 Valuation Details**

The screenshot shows the 'Valuation Details' screen within the 'Underwriting - 006APP000043410' application. The screen is divided into a left sidebar with navigation options: 'Credit Rating Details', 'Valuation Details' (selected), 'Legal Opinion', and 'Summary'. The main area displays a form for 'test collateral'. At the top, a summary row shows: Collateral Description (test collateral), Collateral Type (Property), Category (Residential Property), Collateral Value (GBP 20,000.00), and Owners (DR Samir Feeney). Below this, the form is organized into sections. The first section contains: Collateral ID (OFLOCOL000006369), Collateral Description (test collateral), Liability ID (006023875), and Liability Description (Liability for Samir Feeney). The second section contains: Hair Cut % (5), Collateral Amount (GBP 19,000.00), Valuation Type (External), Valuation Amount (GBP 60,000.00), Agency Code (FORT12), and Agency Name (Tata Agency). A 'Valuation Date' field is set to March 30, 2018. An '+ Add Valuation' button is located at the bottom of the form. The bottom of the screen features a navigation bar with buttons: 'Audit', 'Cancel', 'Request Clarification', 'Back', 'Save & Close', and 'Next'.

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

### Note:

The fields, which are marked with an asterisk, are mandatory.

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

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

Table 2-23 Valuation Details – Field Description

| Field                         | Description                                                                                                                                        |
|-------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Collateral Description</b> | Displays the collateral description which is added.                                                                                                |
| <b>Collateral Type</b>        | Displays the collateral type which is added.                                                                                                       |
| <b>Category</b>               | Displays the category of the collateral which is added.                                                                                            |
| <b>Collateral Value</b>       | Displays the value of the collateral which is added.                                                                                               |
| <b>Owners</b>                 | Displays the owner's name of the collateral.                                                                                                       |
| <b>Collateral ID</b>          | Displays the Collateral ID.                                                                                                                        |
| <b>Collateral Description</b> | Displays the description of the collateral.                                                                                                        |
| <b>Liability ID</b>           | Displays the Liability ID                                                                                                                          |
| <b>Liability Description</b>  | Displays the Liability description.                                                                                                                |
| <b>Hair Cut %</b>             | Displays the Hair cut percentage.                                                                                                                  |
| <b>Collateral Amount</b>      | Displays the collateral amount.                                                                                                                    |
| <b>Valuation Type</b>         | Select the type of valuation. Available options are <ul style="list-style-type: none"> <li>• <b>External</b></li> <li>• <b>Internal</b></li> </ul> |
| <b>Valuation Amount</b>       | Specify the valuation amount of the collateral.                                                                                                    |
| <b>Agency Code</b>            | Specify the agency code.                                                                                                                           |
| <b>Agency Name</b>            | Specify the name of agency.                                                                                                                        |
| <b>Valuation Date</b>         | Select the valuation date. Date should not be earlier than the Application Date.                                                                   |
| <b>Add Valuation</b>          | Click <b>Add Valuation</b> to add valuation details. Add the valuation details if you want to evaluate the collateral.                             |

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

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

## 2.5.3 Legal Opinion

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

Legal Opinion is the next data segment of **Underwriting** stage. This segment allows the user to capture the legal opinion provided by the bank approved lawyer and decision provided thereon.

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

The **Legal Opinion** screen displays.

Figure 2-30 Legal Opinion

The screenshot shows the 'Legal Opinion' screen in the Oracle Underwriting application. The page title is 'Underwriting - 006APP000043410'. The left sidebar contains navigation tabs: 'Credit Rating Details', 'Valuation Details', 'Legal Opinion' (selected), and 'Summary'. The main content area is titled 'Legal Opinion' and shows a table of existing legal opinions. The table has columns: Collateral ID, Collateral Description, Collateral Type, Category, Collateral Value, Owners, Liability ID, and Liability Description. Below the table, there is a form to add a new legal opinion with fields: Opinion Type (dropdown), Agency Code (text), Agency Name (text), Liability ID (text), Liability Description (text), and Legal Remarks (text). There is also an 'Add Opinion' button. At the bottom, there are buttons for 'Cancel', 'Request Clarification', 'Back', 'Save & Close', and 'Next'.

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

 **Note:**

The fields, which are marked with an asterisk, are mandatory.

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

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

Table 2-24 Legal Opinion – Field Description

| Field                         | Description                                                                                                                                |
|-------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Collateral Description</b> | Displays the collateral description which is added.                                                                                        |
| <b>Collateral Type</b>        | Displays the collateral type which is added.                                                                                               |
| <b>Category</b>               | Displays the category of the collateral which is added.                                                                                    |
| <b>Collateral Value</b>       | Displays the value of the collateral which is added.                                                                                       |
| <b>Owners</b>                 | Displays the owner's name of the collateral.                                                                                               |
| <b>Collateral ID</b>          | Displays the Collateral ID.                                                                                                                |
| <b>Collateral Description</b> | Displays the description of the collateral.                                                                                                |
| <b>Liability ID</b>           | Displays the Liability ID                                                                                                                  |
| <b>Liability Description</b>  | Displays the Liability description.                                                                                                        |
| <b>Opinion Type</b>           | Select the opinion type. Available options are: <ul style="list-style-type: none"> <li><b>External</b></li> <li><b>Internal</b></li> </ul> |
| <b>Agency Code</b>            | Specify the agency code.                                                                                                                   |
| <b>Agency Name</b>            | Specify the agency name.                                                                                                                   |

Table 2-24 (Cont.) Legal Opinion – Field Description

| Field                | Description                                                                                              |
|----------------------|----------------------------------------------------------------------------------------------------------|
| <b>Legal Remarks</b> | Specify the legal remarks.                                                                               |
| <b>Opinion Date</b>  | Select the opinion date. Date should not be earlier than the Collateral Valuation Date.                  |
| <b>Add Opinion</b>   | Click Add Opinion to add the legal opinion received from multiple agencies (both internal and external). |

 **Note:**

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

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

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

## 2.5.4 Summary

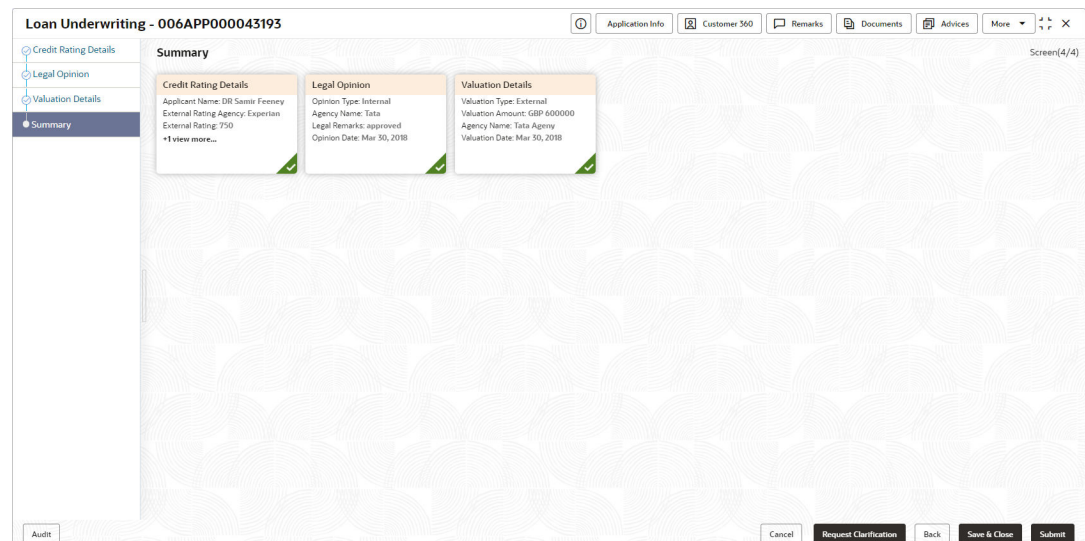
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

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

The **Summary** screen displays.

Figure 2-31 Summary



Loan Underwriting - 006APP000043193

Application Info Customer 360 Remarks Documents Notices More

Summary

Credit Rating Details

Applicant Name: DR Sanku Feeney  
External Rating Agency: Experian  
External Rating: 750  
+1 view more...

Legal Opinion

Opinion Type: Internal  
Agency Name: Tata  
Legal Remarks: approved  
Opinion Date: Mar 30, 2018

Valuation Details

Valuation Type: External  
Valuation Amount: GBP 6000000  
Agency Name: Tata Agency  
Valuation Date: Mar 30, 2018

Audit Cancel Request Clarification Back Save & Close Submit

Screen(4/4)

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

**Table 2-25 Summary - Underwriting – Field Description**

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

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

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

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

OR

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

## 2.6 Application Assessment

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

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

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

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

**To assess the saving application:**

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

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

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

## 2.6.1 Qualitative Scorecard

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

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

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

If the Large Language Model is enabled in the Origination Preferences screen then the mapped questions and answer appears.

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

The **Qualitative Scorecard** screen displays.

Figure 2-32 Qualitative Scorecard

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

 **Note:**

The fields, which are marked with an asterisk, are mandatory.

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

Table 2-26 Qualitative Scorecard – Field Description

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

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

## 2.6.2 Assessment Details

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

The **Assessment Details** Data Segment displays the total weightage score of the Applicant or Applicants, in case of multiple Applicants in the Saving Account with Overdraft. **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
1. Click **Next** in the previous data segment to proceed with next data segment, after successfully capturing the data.

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

**Figure 2-33 Assessment Details – Validation Model**

**Assessment - 006APP000057626**

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

Qualitative Scorecard | **Assessment Details** | Summary

Requested Amount: GBP 50,000.00 | Tenure: 0 Years 0 Months 1 Days | Base Rate: 8.25% | Margin: 0% | Total Weighted Score: 88 | Approved Amount: ---- | Proposed Margin: 0.50% | Effective Rate: 8.75% | System Recommendation: ManualQueueA | Grade: B | APR: ----

Validation Model: **PASS** | Borrowing Capacity: 69000.00 | Qualitative Score: 64 | Quantitative Score: 88 | Decision & Grade: **ManualQueueA** Grade: B | Pricing: 0.5%

Validation Model Code: LMCAT100 | Description: Logical Model for Current Account | Status: **PASS**

| Rule ID  | Sequence | Status | Severity |
|----------|----------|--------|----------|
| Rule1001 | 1        | PASS   | -        |

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

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

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

**Figure 2-34 Assessment Details – Borrowing Capacity**

**Assessment - 006APP000047414**

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

Qualitative Scorecard | **Assessment Details** | Summary

Requested Amount: GBP 109,982.00 | Tenure: 2 Years 0 Months 0 Days | Rate of Interest: 4.50% | Variance: 0% | Total Weighted Score: 85 | Approved Amount: ---- | Proposed Variance: 0.22% | Effective Rate: 4.72% | System Recommendation: ManualQueueA | Grade: B | APR: ----

Validation Model: **PASS** | Borrowing Capacity: 616059910.00 | Qualitative Score: 66 | Quantitative Score: 85.75 | Decision & Grade: **ManualQueueA** Grade: B | Pricing: 0.22%

Eligibility Code: BCYLELPL | Eligibility Description: Borrowing Capacity For Automation

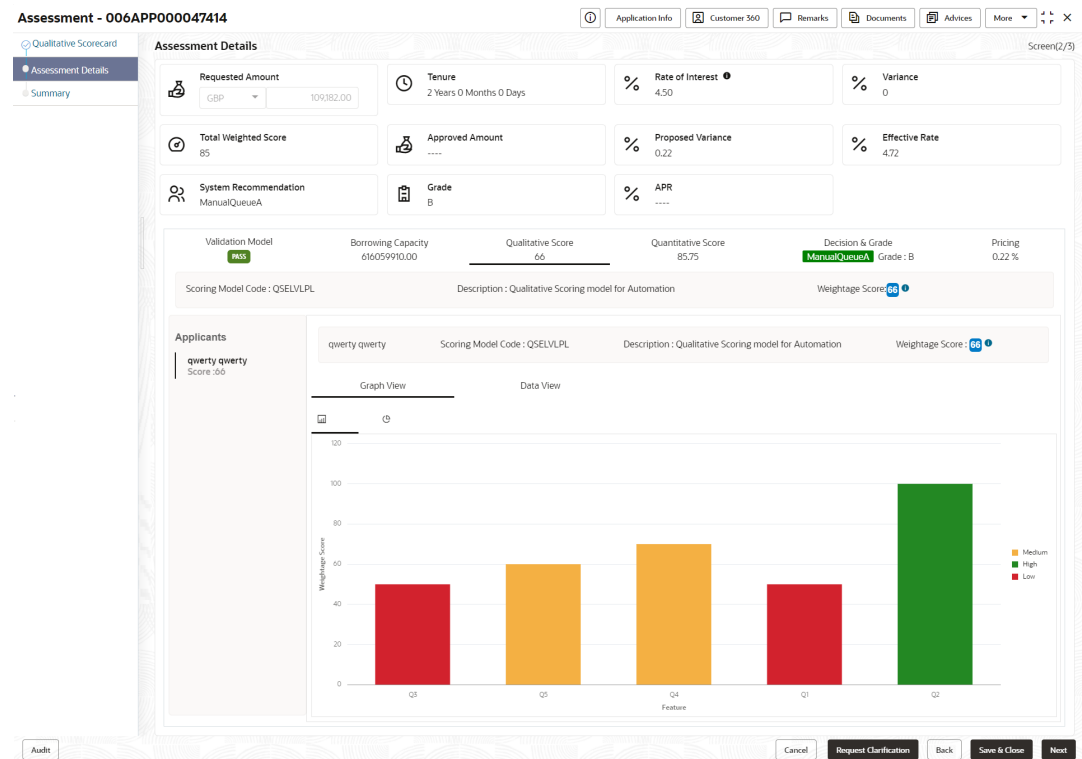
| Requested Amount | Borrowing Capacity | Fact    | Rule ID |
|------------------|--------------------|---------|---------|
| 109982           | 616059910.00       | MaxLend | LendAmt |

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

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

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

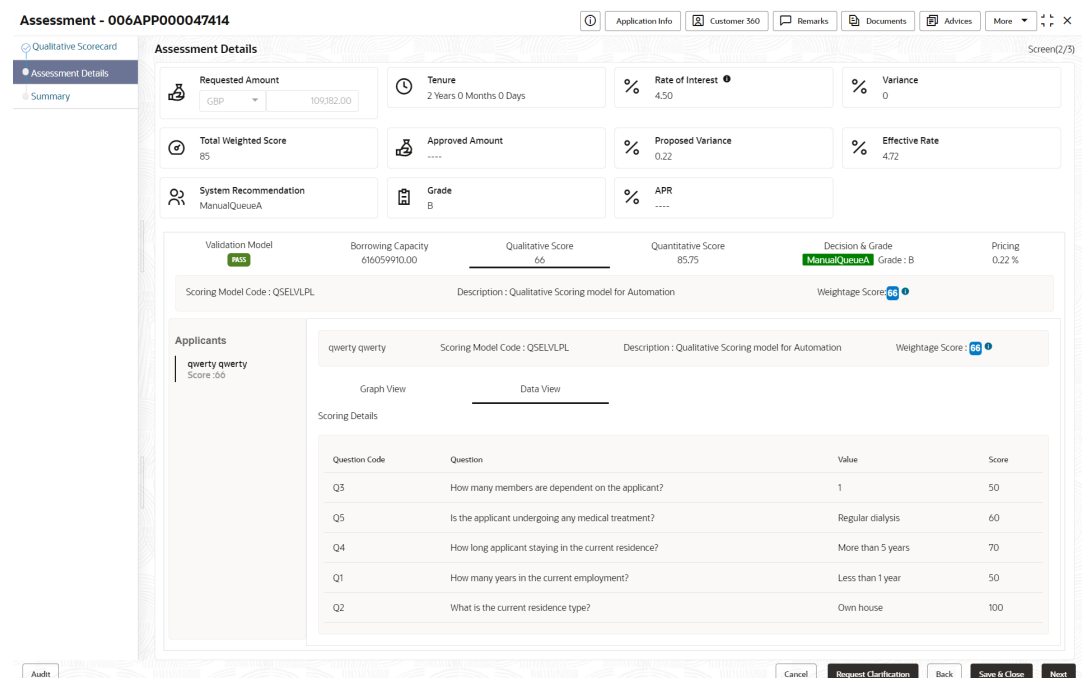
Figure 2-35 Assessment Details – Qualitative Score – Graph View



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

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

Figure 2-36 Assessment Details – Qualitative Score – Data View



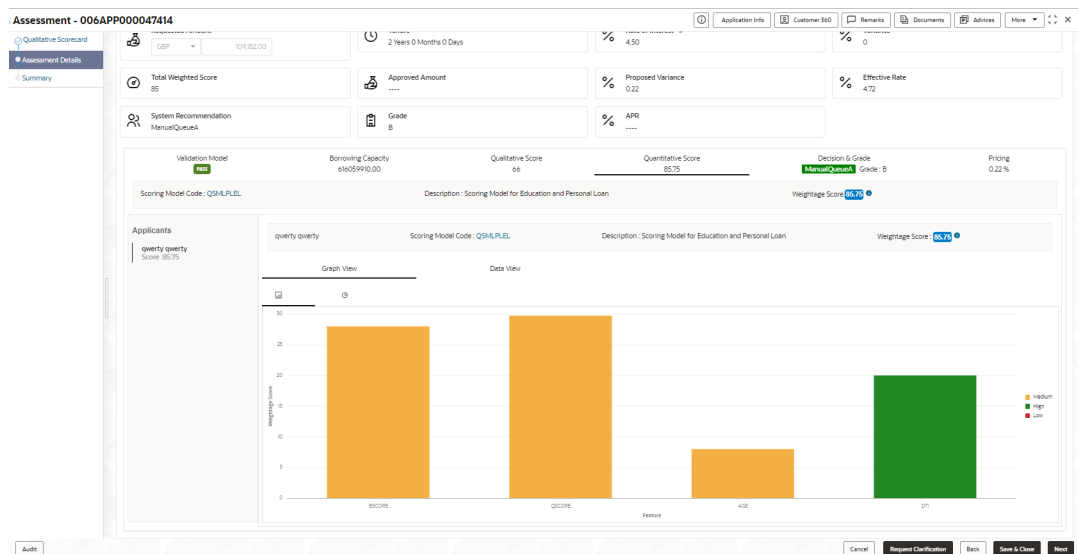
**Note:**

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

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

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

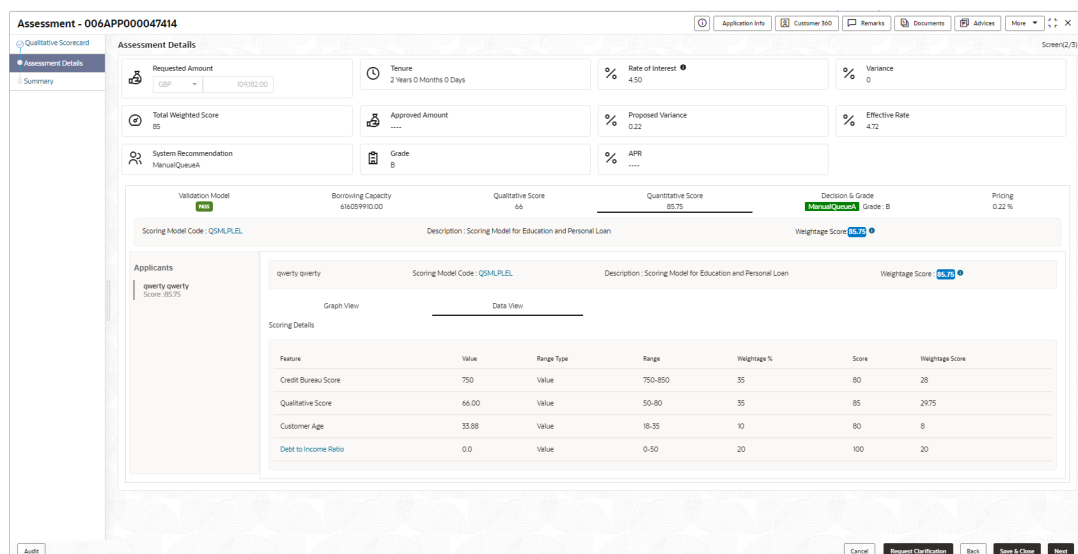
**Figure 2-37 Assessment Details – Quantitative Score – Graph View**



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

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

**Figure 2-38 Assessment Details – Quantitative Score – Data View**



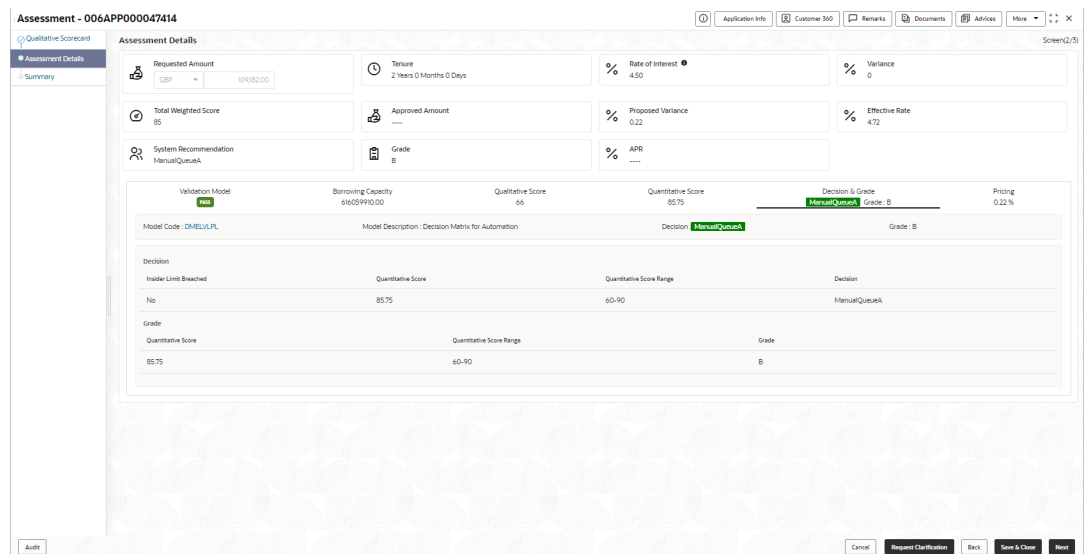
 **Note:**

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

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

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

**Figure 2-39 Assessment Details – Decision & Grade**



**Assessment - 006APP000047414**

Application Info Customer 360 Remarks Documents Advice More

Qualitative Scorecard

**Assessment Details**

Requested Amount: GBP 109182.00

Tenure: 2 Years 0 Months 0 Days

Rate of Interest: 4.50

Variance: 0

Total Weighted Score: 85

Approved Amount: ----

Proposed Variance: 0.22

Effective Rate: 4.72

System Recommendation: ManualQueueA

Grade: B

APR: ----

Validation Model: **Pass**

Borrowing Capacity: 616059910.00

Qualitative Score: 66

Quantitative Score: 85.75

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

Pricing: 0.22 %

Model Code: DMELVPL

Model Description: Decision Matrix for Automation

Decision: **ManualQueueA**

Grade: B

| Decision | Quantitative Score | Quantitative Score Range | Decision     |
|----------|--------------------|--------------------------|--------------|
| No       | 85.75              | 60-90                    | ManualQueueA |

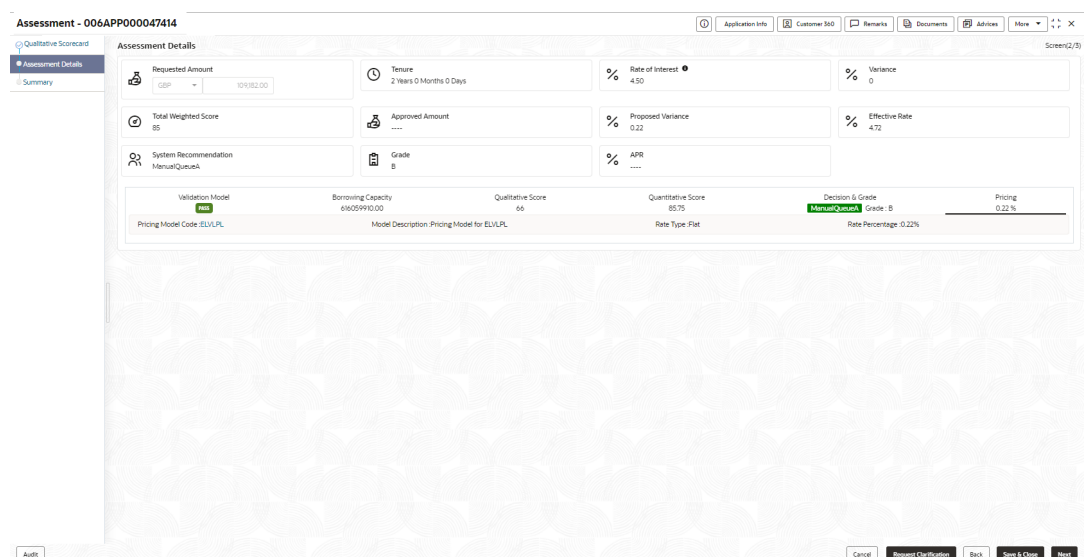
| Grade | Quantitative Score | Quantitative Score Range | Grade |
|-------|--------------------|--------------------------|-------|
| B     | 85.75              | 60-90                    | B     |

Audit

Cancel Request Clarification Back Save & Close Next

- Click **Pricing** tab under **Assessment Details** screen to view the pricing for the application.
- The **Assessment Details – Pricing** screen displays.

**Figure 2-40 Assessment Details – Pricing**



**Assessment - 006APP000047414**

Application Info Customer 360 Remarks Documents Advice More

Qualitative Scorecard

**Assessment Details**

Requested Amount: GBP 109182.00

Tenure: 2 Years 0 Months 0 Days

Rate of Interest: 4.50

Variance: 0

Total Weighted Score: 85

Approved Amount: ----

Proposed Variance: 0.22

Effective Rate: 4.72

System Recommendation: ManualQueueA

Grade: B

APR: ----

Validation Model: **Pass**

Borrowing Capacity: 616059910.00

Qualitative Score: 66

Quantitative Score: 85.75

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

Pricing: 0.22 %

Pricing Model Code: ELVPL

Model Description: Pricing Model for ELVPL

Rate Type: Flat

Rate Percentage: 0.22%

Audit

Cancel Request Clarification Back Save & Close Next

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

**Table 2-27 Assessment Details – Field Description**

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

Table 2-27 (Cont.) Assessment Details – Field Description

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

**Note:**

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

## 2.6.3 Summary

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

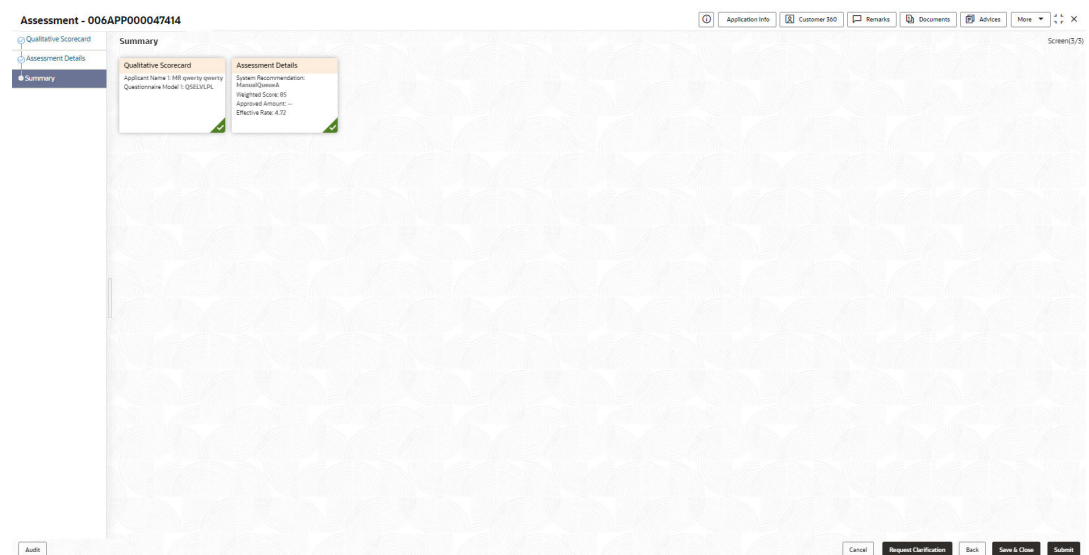
The Summary displays the tiles for all the data segments in the Application Assessment stage. The tiles display the important details captured in the specified data segment.

**To view the captured details:**

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

The **Summary** screen displays.

**Figure 2-41 Summary**



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

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

**Table 2-28 Summary - Application Assessment – Field Description**

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

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

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

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

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

4. Select the checkbox to accept the checklist. Click **Save & Proceed**. The **Outcome** screen is displayed.
5. In the **Outcome** screen, select appropriate option from the **Select to Proceed** field.

- Select the **Proceed** to proceed with the application. By default this option is selected. If the Proceed option is selected, then the application proceeds based on the assessment decision.
  - It will logically complete the **Application Assessment** stage for the saving application if the system recommendation is **Approved**. The Workflow Orchestrator will automatically move this application to the **Account Parameter Setup** stage.
  - If the system recommendation is **Manual** then, the Manual Credit Assessment stage is generated for this saving application.
  - If the system recommendation is **Rejected** then the application is terminated. The stage movement is driven by the business configuration for a given combination of Process Code, Life Cycle and Business Product Code.
- Select the **Return to Application Entry Stage** to make application entry stage available in free task for edit.
- Select the **Return to Application Enrichment Stage** to make enrichment stage available in free task.
- Select the **Return to Overdraft Limit Details** to make overdraft limit details stage available in free task.
- Select the **Return to Initial Funding Details** to make account funding details stage available in free task.
- Select the **Return to Application Underwriting Stage** to make underwriting stage available in free task.
- Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.

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

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

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

OR

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

## 2.7 Manual Credit Assessment Stage

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

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

### To capture manual assessment details:

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

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

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

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

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

### 2.7.1 Manual Assessment

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

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

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

Figure 2-42 Manual Assessment

The screenshot displays the 'Manual Assessment' screen for application 006APP000055058. The interface includes a sidebar with navigation options: Credit Rating Details, Legal Opinion, Valuation Details, Manual Assessment (selected), and Summary. The main area is titled 'Assessment Details' and contains several sections:

- Requested Amount:** GBP 45,000.00
- Tenure:** 3 Years 0 Months 0 Days
- Rate of Interest:** 5.50%
- Variance:** 0%
- Total Weighted Score:** 75
- Approved Amount:** —
- Proposed Variance:** 0.40%
- Effective Rate:** 5.90%
- Recommended Amount:** GBP 54,500.00
- Total Tenure:** 3 0 0
- Recommendation:** Recommended for Approval
- Comment:** Automation Testing
- System Recommendation:** ManualQueueA
- Grade:** B

Below these fields, there is a section for 'Validation Model' (PASS) and 'Borrowing Capacity' (616059910.00). It also displays 'Qualitative Score' (66), 'Quantitative Score' (85.75), 'Decision & Grade' (ManualQueueA Grade: B), and 'Pricing' (0.22%). A 'Validation Model Code' of 3VLPLEL100 is shown, along with a description: 'Scoring Model for New Vehicle Loan'. A table at the bottom lists rules, with one rule (Rule1001) in a 'PASS' status.

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

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

Table 2-29 Manual Assessment – Field Description

| Field                        | Description                                                                                                                                                                      |
|------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Rate Percentage</b>       | Displays the rate percentage.                                                                                                                                                    |
| <b>Requested Amount</b>      | Specify the requested overdraft amount.                                                                                                                                          |
| <b>Tenure</b>                | Displays the tenure.                                                                                                                                                             |
| <b>Base Rate</b>             | Displays the base type.<br>This field appears if the rate type is <b>Floating</b> .                                                                                              |
| <b>Rate of Interest</b>      | Displays the rate of interest.<br>This field appears if the rate type is <b>Fixed</b> .                                                                                          |
| <b>Margin</b>                | Displays the margin.<br>This field appears if the rate type is <b>Floating</b> .                                                                                                 |
| <b>Variance</b>              | Displays the variance.<br>This field appears if the rate type is <b>Fixed</b> .                                                                                                  |
| <b>Total Weightage Score</b> | Displays the total weightage score.                                                                                                                                              |
| <b>Approved Amount</b>       | Displays the approved overdraft amount.                                                                                                                                          |
| <b>Proposed Margin</b>       | Displays the proposed margin.<br>This field appears only for <b>Floating</b> rate type.                                                                                          |
| <b>Proposed Variance</b>     | Displays the proposed variance.<br>This field appears if the rate type is <b>Fixed</b> .                                                                                         |
| <b>Effective Rate</b>        | Displays the effective rate of interest.                                                                                                                                         |
| <b>System Recommendation</b> | Displays the system recommendations.<br>Available options are: <ul style="list-style-type: none"> <li><b>Approved</b></li> <li><b>Manual</b></li> <li><b>Rejected</b></li> </ul> |

Table 2-29 (Cont.) Manual Assessment – Field Description

| Field                                       | Description                                                                                                                                                              |
|---------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Grade</b>                                | Displays the grade of the applicant.                                                                                                                                     |
| <b>APR</b>                                  | Displays the annual percentage rate value.                                                                                                                               |
| <b>Validation Model</b>                     | This sections displays the validation model details.                                                                                                                     |
| <b>Validation Model Code</b>                | Displays the validation model code configured for the product.                                                                                                           |
| <b>Description</b>                          | Displays the description of the configured validation model.                                                                                                             |
| <b>Status</b>                               | Displays the overall status of the validation model.                                                                                                                     |
| <b>Rule ID</b>                              | Displays the Rule ID configured in the validation model.                                                                                                                 |
| <b>Sequence</b>                             | Displays the sequence of the configured rules.                                                                                                                           |
| <b>Status</b>                               | Displays the status of the configured rule.                                                                                                                              |
| <b>Borrowing Capacity</b>                   | This section displays the borrowing capacity details.                                                                                                                    |
| <b>Eligibility Code</b>                     | Displays the unique eligibility code configured for the product.                                                                                                         |
| <b>Eligibility Description</b>              | Displays the description of the configured eligibility.                                                                                                                  |
| <b>Requested Amount</b>                     | Displays the requested card limit.<br>If the calculated Borrowing Capacity is more than the Requested Amount, then Approved Amount is stamped to Requested Amount.       |
| <b>Borrowing Capacity</b>                   | Displays the calculated borrowing capacity of the applicant.                                                                                                             |
| <b>Fact</b>                                 | Displays the fact configured in the eligibility code.                                                                                                                    |
| <b>Rule ID</b>                              | Displays the rule configured in the eligibility code.                                                                                                                    |
| <b>Qualitative Score</b>                    | This section displays the qualitative score details.                                                                                                                     |
| <b>Scoring Model Code</b>                   | Displays the scoring model code configured for the product.                                                                                                              |
| <b>Description</b>                          | Displays the description of the scoring model.                                                                                                                           |
| <b>Application Score</b>                    | Displays the overall application score for the applicant(s).<br>The application score also appears in the respective applicant's tab in case of the multiple applicants. |
| <b>Qualitative Score - Scoring Details</b>  | This section displays the qualitative score details.                                                                                                                     |
| <b>Question Code</b>                        | Displays the question code configured for Qualitative Scoring Model                                                                                                      |
| <b>Question</b>                             | Displays the question configured in question code.                                                                                                                       |
| <b>Value</b>                                | Displays the answers provided by the applicant.                                                                                                                          |
| <b>Score</b>                                | Displays the calculated score based on the answers.                                                                                                                      |
| <b>Scoring Model Code</b>                   | Displays the scoring model code configured for the product.                                                                                                              |
| <b>Description</b>                          | Displays the description of the scoring model.                                                                                                                           |
| <b>Weightage Score</b>                      | Displays the overall weightage score for the applicant(s).<br>The weightage score also appears in the respective applicant's tab in case of the multiple applicants.     |
| <b>Quantitative Score - Scoring Details</b> | This section displays the Quantitative Score Details.                                                                                                                    |
| <b>Feature</b>                              | Displays the feature configured in the Quantitative Scoring Model.                                                                                                       |
| <b>Value</b>                                | Displays the value of the application for the configured feature.                                                                                                        |
| <b>Range Type</b>                           | Displays the range type configured in the Quantitative Scoring Model.                                                                                                    |
| <b>Range</b>                                | Displays the range for the value of the application.                                                                                                                     |
| <b>Weightage %</b>                          | Displays the weightage percentage configured for the feature.                                                                                                            |
| <b>Score</b>                                | Displays the score configured for the range.                                                                                                                             |
| <b>Weightage Score</b>                      | Displays the calculated weightage for each feature.                                                                                                                      |
| <b>Decision &amp; Grade</b>                 | This section displays the decision and grade details.                                                                                                                    |

Table 2-29 (Cont.) Manual Assessment – Field Description

| Field                                  | Description                                                  |
|----------------------------------------|--------------------------------------------------------------|
| <b>Model Code</b>                      | Displays the model code configured for the product.          |
| <b>Model Description</b>               | Displays the description of the model code.                  |
| <b>Decision</b>                        | Displays the recommended decision for the application.       |
| <b>Grade</b>                           | Displays the recommended grade for the application           |
| <b>Decision &amp; Grade – Decision</b> | This section displays the decision and grade details.        |
| <b>Quantitative Score</b>              | Displays the overall quantitative score of the application.  |
| <b>Quantitative Score Range</b>        | Displays the range for the quantitative score.               |
| <b>Decision</b>                        | Displays the decision configured for the quantitative score. |
| <b>Decision &amp; Grade – Grade</b>    | This section displays the decision and grade details.        |
| <b>Quantitative Score</b>              | Displays the overall quantitative score of the application.  |
| <b>Quantitative Score Range</b>        | Displays the range for the quantitative score.               |
| <b>Grade</b>                           | Displays the grade configured for the quantitative score.    |
| <b>Pricing</b>                         | This section displays the pricing details.                   |
| <b>Pricing Model Code</b>              | Displays the pricing model code configured for the product.  |
| <b>Model Description</b>               | Displays the description of the pricing model code.          |
| <b>Rate Type</b>                       | Displays the rate type.                                      |
| <b>Rate Percentage</b>                 | Displays the rate percentage.                                |

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

## 2.7.2 Summary

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

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

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

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

Figure 2-43 Summary

**Manual Credit Assessment - 006APP000055058**

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

Screen(8/8)

**Summary**

- Credit Rating Details**  
Applicant Name: MR John Alexander Smith  
External Rating Agency: Experian  
External Rating: 350  
+1 view more...
- Legal Opinion**  
Opinion Type: External  
Agency Name:  
Legal Remarks: Good to Go  
Opinion Date: Mar 30, 2018
- Valuation Details**  
Valuation Type: External  
Valuation Amount: GBP 100000  
Agency Name:  
Valuation Date: Mar 30, 2018
- Manual Assessment**  
Comment: Automation Testing  
User Recommendation: Recommended for Approval  
Grade: B

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

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

Table 2-30 Summary - Manual Credit Assessment – Field Description

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

- Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage can be validated or verified. The **Overrides** screen is displayed.
- Click **Accept Overrides & Proceed**. The **Checklist** screen is displayed.
- Click **Save & Proceed**. The **Outcome** screen is displayed.
- In the **Outcome** screen, select appropriate option from the **Select to Outcome** field.
- Select **Proceed** outcome from the drop-down list.

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

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

- Enter the remarks in **Remarks**.

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

OR

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

## 2.8 Manual Credit Decision Stage

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

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

**To capture manual credit decision details:**

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

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

- **Account Details** - For detailed information, refer the Account Details data segment in the Application Entry stage.
- **Applicants** – For detailed information, refer the Applicants data segment in the Application Entry stage.
- **Financial Details**: - For detailed information, refer the Financial Details data segment in the Application Entry stage.
- **Credit Rating Details**: - For detailed information, refer the Credit Rating Details data segment in the Underwriting stage.
- **Valuation Details** - For detailed information, refer the Valuation Details data segment in the Underwriting stage.
- **Legal Opinion** - For detailed information, refer the Legal Opinion data segment in the Underwriting stage.
- **Manual Assessment** – For details information, refer the Assessment Details data segment in the Manual Credit Assessment stage.

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

- [Manual Decision](#)  
This topic provides the systematic instructions to review and approve the application manually in manual credit decision stage.
- [Summary](#)  
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

## 2.8.1 Manual Decision

This topic provides the systematic instructions to review and approve the application manually in manual credit decision stage.

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

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

The **Manual Decision** screen displays.

**Figure 2-44 Manual Decision**

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

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

**Table 2-31 Manual Decision – Field Description**

| Field                        | Description                                                                       |
|------------------------------|-----------------------------------------------------------------------------------|
| <b>Requested Amount</b>      | Displays the requested overdraft amount.                                          |
| <b>Tenure</b>                | Displays the overdraft tenure.                                                    |
| <b>Base Rate</b>             | Displays the base rate.<br>This field appears only for <b>Floating</b> rate type. |
| <b>Margin</b>                | Displays the margin.<br>This field appears only for <b>Floating</b> rate type.    |
| <b>Total Weightage Score</b> | Displays the total weightage score.                                               |

Table 2-31 (Cont.) Manual Decision – Field Description

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

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

## 2.8.2 Summary

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

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

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

The **Summary** screen displays.

**Figure 2-45 Summary**

**Manual Credit Decision - 006APP000055058**

Application info Customer 360 Remarks Documents Advices More

Screen(9/9)

**Summary**

**Account Details**  
Product Name: Regular Savings  
Account: 006  
Account Branch: 006  
Account Currency: GBP

**Customer Information**  
Name: John Alexander Smith  
Applicant Type: Primary  
No. Of Applicants: 1

**Financial Details**  
Applicant Name: MR John Alexander Smith  
Total Income: GBP 27000  
Total Expense: GBP 20100  
Net Income: GBP 6900

**Credit Rating Details**  
Applicant Name: MR John Alexander Smith  
External Rating Agency: Experian  
External Rating: 350  
+1 view more...

**Valuation Details**  
Valuation Type: External  
Valuation Amount: GBP 100000  
Agency Name:  
Valuation Date: Mar 30, 2018

**Legal Opinion**  
Opinion Type: External  
Agency Name:  
Legal Remarks: Good to Go  
Opinion Date: Mar 30, 2018

**Manual Assessment**  
Comment: Automation Testing  
User Recommendation:  
Recommended for Approval  
Grade: B

**Manual Decision**  
Comment:  
User Action: Approve  
Status: COMPLETE

Audit Cancel Request Clarification Back Save & Close Submit

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

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

**Table 2-32 Summary - Manual Credit Decision – Field Description**

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

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

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

- Select the **Return to Manual Credit Assessment Stage** to make underwriting stage available in free task.
6. Click **Submit**. The **Confirmation** screen is displayed.
  7. Click **Close** to close the window.

OR

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

## 2.9 Account Parameter Setup Stage

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

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

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

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

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

.

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

## 2.9.1 Summary - Account Parameter Setup

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

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

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

The **Summary** screen displays.

**Figure 2-46 Summary**

**Account Parameter Setup - 006APP000061557**

Summary

Assessment Summary  
System Recommendation: Manual/Quark  
Weighted Score: 75  
Approved Loan Amount: GBP 50000  
Effective Rate: 4.72

Loan Interest Details  
Interest Rate: 4.5%  
Customer Margin: 0.22%  
Effective Rate On Loan: 4.72%

Charge Details  
Charge Type: Handling Charge  
Amount: GBP 1  
Wave: N

Loan Disbursement Details  
Loan Amount: GBP 50000  
Disbursement Frequency: User Defined  
First Disbursement Date: Mar 30, 2018  
Disbursement Method: Own Internal Account

Loan Repayment Details  
Repayment Type: EMI  
Repayment Frequency: Monthly  
Tenure: 5 Years 0 Months 0 Days  
First Repayment Date: Apr 30, 2018

Account Services  
Statement Cycle: Monthly  
Payment Schedule(Ignore Holidays): Y  
Maturity Date(Ignore Holidays): N  
Revision Schedule(Ignore Holidays): N

Audit

Cancel Request Clarification Back Save & Close Submit

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

**Table 2-33 Summary – Field Description**

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

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

5. In the **Outcome** screen, select appropriate option from the **Select to Outcome** field.
  - Select the **Proceed** to proceed with the application It will logically complete the nextstage for the Saving Account Application. The Workflow Orchestrator will automatically move this application to the next processing stage. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
    - If there is no change in Interest or Charges details, the workflow will automatically move this application to the **Offer Issue** stage.
    - If there is any change in Interest or Charges details, submit of this stage, will move the application into the **Supervisor Application Approval** stage. Select the **Return to Application Entry Stage** to make application entry stage available in free task for edit.
  - Select the **Return to Credit Decision Stage** to make credit decision stage available in free task.
  - Select the **Return to Credit Assessment Stage** to make credit assessment stage available in free task.
  - Select the **Return to Assessment Stage** to make assessment stage available in free task
  - Select the **Return to Initial Funding Stage** to make initial funding stage available in free task.
  - Select the **Return to Overdraft Limit Details Stage** to make overdraft limit details stage available in free task.
  - Select the **Return to Application Enrichment Stage** to make enrichment stage available in free task.
  - Select the **Return to Application Entry Stage** to make application entry stage available in free task.
  - Select the **Return to Application Underwriting Stage** to make underwriting stage available in free task.
  - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit** to submit the account parameter setup stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
7. Click **Close** to close the window.

OR

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

## 2.10 Supervisor Application Approval Stage

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

In this stage supervisor can approve the application.

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

## 2.10.1 Pricing Change Approval

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

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

1. Click **Acquire and Edit** in the **Free Tasks** screen of the previous stage – **Account Parameter Setup** stage.

The **Pricing Change Approval** screen displays.

**Figure 2-47 Pricing Change Approval**

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

**Table 2-34 Pricing Change Approval – Field Description**

| Field                  | Description                                                      |
|------------------------|------------------------------------------------------------------|
| <b>Applicant Name</b>  | Displays the applicant name.                                     |
| <b>Account Type</b>    | Displays the account type.                                       |
| <b>Account Branch</b>  | Displays the account branch name.                                |
| <b>Product Code</b>    | Displays the product code selected for this saving account.      |
| <b>Product Name</b>    | Displays the product name selected or this saving account.       |
| <b>Approved Amount</b> | Displays the final approved overdraft amount.                    |
| <b>OD Tenure</b>       | Displays the final OD tenure for the approved amount.            |
| <b>Existing Values</b> | Displays the existing values.                                    |
| <b>Rate Type</b>       | Displays the rate type.                                          |
| <b>Base Rate</b>       | Displays the rate of interest for the approved overdraft amount. |
| <b>Margin</b>          | Displays the margin.                                             |

**Table 2-34 (Cont.) Pricing Change Approval – Field Description**

| Field                      | Description                                                                                                                                              |
|----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Effective Rate</b>      | Displays the effective rate.                                                                                                                             |
| <b>Handling Charges</b>    | Displays the handling charges.                                                                                                                           |
| <b>Revised Values</b>      | Displays the revised values against the existing values.                                                                                                 |
| <b>Rate Type</b>           | Displays the rate type.                                                                                                                                  |
| <b>Base Rate</b>           | Displays the rate of interest for the approved overdraft amount.                                                                                         |
| <b>Margin</b>              | Displays the margin.                                                                                                                                     |
| <b>Effective Rate</b>      | Displays the effective rate.                                                                                                                             |
| <b>Handling Charges</b>    | Displays the handling charges.                                                                                                                           |
| <b>User Recommendation</b> | Select the user recommendation.<br>Available options are: <ul style="list-style-type: none"> <li>• <b>Approved</b></li> <li>• <b>Rejected</b></li> </ul> |
| <b>User Action</b>         | Displays the user action based on user recommendation.                                                                                                   |

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

## 2.10.2 Summary

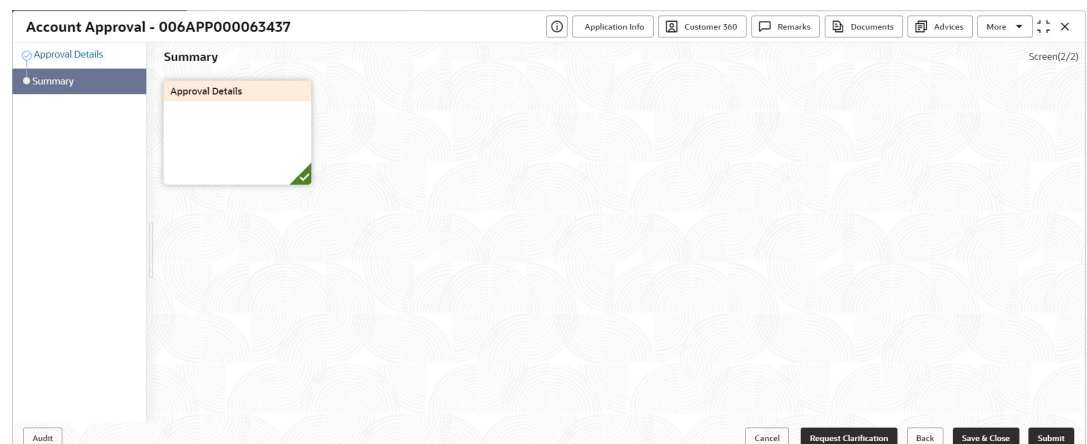
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

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

The **Summary** screen displays.

**Figure 2-48 Summary**



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

**Table 2-35 Summary - Pricing Change Approval – Field Description**

| Data Segment            | Description                                   |
|-------------------------|-----------------------------------------------|
| Pricing Change Approval | Displays the pricing change approval details. |

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

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

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

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

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

OR

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

## 2.11 Offer Issue Stage

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

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

In the Offer Issue stage, provide the required details under each data segment.

The **Offer Issue** stage has the following reference data segments:

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

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

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

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

## 2.11.1 Assessment Summary

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

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

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

The **Assessment Summary** screen displays.

**Figure 2-49 Assessment Summary**

The screenshot displays the 'Assessment Summary' screen for an 'Offer Issue - 006APP000055058'. The interface includes a top navigation bar with tabs for 'Application Info', 'Customer 360', 'Remarks', 'Documents', 'Advices', and a 'More' dropdown. A left sidebar contains a vertical menu with options: 'Credit Rating Details', 'Valuation Details', 'Legal Opinion', 'Assessment Summary' (which is highlighted), 'Offer Issue', and 'Summary'. The main content area is titled 'Assessment Summary' and 'Screen(4/6)'. It features a grid of data fields:

|                                       |                                   |                             |                        |
|---------------------------------------|-----------------------------------|-----------------------------|------------------------|
| Requested Amount<br>G... 45,000.00    | Tenure<br>3 Years 0 Months 0 Days | Rate of Interest<br>5.50    | Variance<br>0          |
| Total Weighted Score<br>75            | Approved Amount<br>G... 34,500.00 | Proposed Variance<br>0.40   | Effective Rate<br>5.90 |
| System Recommendation<br>ManualQueueA | Grade<br>B                        | Manual Decision<br>Approved |                        |

At the bottom of the screen, there is an 'Audit' button on the left and a row of action buttons on the right: 'Cancel', 'Request Clarification', 'Back', 'Save & Close', and 'Next'.

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

 **Note:**

The fields, which are marked with an asterisk, are mandatory.

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

**Table 2-36 Assessment Summary – Field Description**

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

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

## 2.11.2 Offer Issue

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

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

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

The **Offer Issue** screen displays.

Figure 2-50 Offer Issue

The screenshot shows the 'Offer Issue' screen for application 006APP000055058. The left sidebar contains navigation links: Credit Rating Details, Valuation Details, Legal Opinion, Assessment Summary, Offer Issue (selected), and Summary. The main area displays a form with the following fields and values:

- Applicant Name:** MR AutoFNN AutoMNN AutoLNN
- Account Type:** Current Account
- Account Branch:** 006
- Business Product Code:** CURPCA
- Business Product Name:** Premier Checking Account
- Approved Amount:** GBP 50,000.00
- Limit Type:** Unsecured
- Start Date:** March 30, 2018
- End Date:** April 26, 2050
- Limit Currency:** GBP
- Rate Type:** Fixed
- Rate Of Interest:** 15
- Variance:** 0.5
- Effective Rate:** 15.50
- Offer Issue Date:** March 30, 2018

At the bottom right, there is a 'Generate Offer' button. The bottom of the screen has navigation buttons: Cancel, Request Clarification, Back, Save & Close, and Next.

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

Table 2-37 Offer Issue – Field Description

| Field                        | Description                                                                                              |
|------------------------------|----------------------------------------------------------------------------------------------------------|
| <b>Applicant Name</b>        | Displays the applicant name.                                                                             |
| <b>Account Type</b>          | Displays the account type.                                                                               |
| <b>Account Branch</b>        | Displays the account branch name.                                                                        |
| <b>Business Product Code</b> | Displays the business product code.                                                                      |
| <b>Business Product Name</b> | Displays the business product name.                                                                      |
| <b>Approved Amount</b>       | Displays the approved amount.                                                                            |
| <b>Limit Type</b>            | Displays the limit type.                                                                                 |
| <b>Start Date</b>            | Displays the start date.                                                                                 |
| <b>End Date</b>              | Displays the end date.                                                                                   |
| <b>Limit Currency</b>        | Displays the limit currency.                                                                             |
| <b>Rate Type</b>             | Displays the rate type.                                                                                  |
| <b>Interest</b>              | Displays the interest amount.                                                                            |
| <b>Base Rate</b>             | Displays the base rate.                                                                                  |
| <b>Margin</b>                | Displays the margin rate.<br><br><b>Note:</b><br>This field displays only for <b>Floating</b> rate type. |
| <b>Variance</b>              | Displays the variance rate.<br><br><b>Note:</b><br>This field displays only for <b>Fixed</b> rate type.  |

Table 2-37 (Cont.) Offer Issue – Field Description

| Field                   | Description                                                                                                                                                                   |
|-------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Effective Rate</b>   | Displays the effective rate of interest.                                                                                                                                      |
| <b>Offer Issue Date</b> | Select the offer issue date.                                                                                                                                                  |
| <b>Generate Offer</b>   | Click the checkbox to generate the offer letter.<br>A PDF file will be generated with the offer content. Default template for offer issue is used in this reference workflow. |

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

## 2.11.3 Summary - Offer Issue

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

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

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

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

Figure 2-51 Summary

**Offer Issue - 006APP000055058**

Application Info Customer 360 Remarks Documents Advices More

Screen(6/6)

**Summary**

- Credit Rating Details**  
Applicant Name: MR John Alexander Smith  
External Rating Agency: Experian  
External Rating: 350  
+1 view more...
- Valuation Details**  
Valuation Type: External  
Valuation Amount: GBP 100000  
Agency Name:  
Valuation Date: Mar 30, 2018
- Legal Opinion**  
Opinion Type: External  
Agency Name:  
Legal Remarks: Good to Go  
Opinion Date: Mar 30, 2018
- Assessment Summary**  
System Recommendation: ManualQueueA  
Weighted Score: 75  
Approved Loan Amount: GBP 34500  
Effective Rate: 5.9
- Offer Issue**  
Offer Issue Date: Mar 30, 2018  
Approved Amount: GBP 34500  
Rate of Interest: 5.9%  
Installment Amount: GBP 0

Audit Cancel Request Clarification Back Save & Close Submit

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

Table 2-38 Summary - Offer Issue – Field Description

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

- Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and the documents for this stage can be validated or verified. The **Override** screen is displayed.
- Accept the overrides and click **Proceed Next**. The **Checklist** screen is displayed.
- Click **Proceed Next**. The **Outcome** screen is displayed.
- In the **Outcome** screen, select appropriate option from the **Select to Outcome** field.
  - Select **Proceed** outcome from the drop-down list. It will logically complete the Offer Issue stage for the Overdraft Application. The Workflow Orchestrator will automatically move this application to the next processing stage, Offer Accept/Reject. The stage movement is driven by the business configuration for a given combination of Process Code, Life Cycle and Business Product Code.
  - Select the **Reject Application** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
- Click **Submit** to submit the Offer Issue stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
- Click **Close** to close the window.

OR

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

## 2.12 Offer Accept / Reject Stage

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

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

**To perform actions on issued offer:**

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

In the Offer Accept / Reject stage, provide the required details under each data segment.

The **Offer Accept / Reject** stage has the following reference data segments:

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

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

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

## 2.12.1 Offer Accept / Reject

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

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

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

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

**Figure 2-52 Offer Accept / Reject**

The screenshot displays the 'Offer Accept/Reject' screen for application 006APP000065154. The interface includes a top navigation bar with tabs for Application Info, Customer 360, Remarks, Documents, Advises, and More. A left sidebar contains a menu with options: Assessment Summary, Offer Issue, Offer Accept/Reject (selected), and Summary. The main content area is titled 'Offer Accept/Reject' and contains several data fields organized in a grid:

- Applicant Name:** MR AutoFIN AutoMIN AutoLNN
- Account Type:** Current Account
- Account Branch:** 006
- Business Product Code:** CURPCA
- Business Product Name:** Premier Checking Account
- Approved Amount:** GBP 50,000.00
- Limit Type:** Unsecured
- Start Date:** March 30, 2018
- End Date:** April 26, 2050
- Rate Type:** Fixed
- Rate Of Interest:** 15
- Variance:** 0.5
- Effective Rate:** 15.50
- Offer Issue Date:** March 30, 2018
- Offer Expiry Date:** April 3, 2018
- Customer Response:** Reject
- Date Of Offer Accept/Reject:** March 30, 2018
- Reason:** (Required field)

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

2. Specify the details in the relevant data fields.

### Note:

The fields, which are marked with an asterisk, are mandatory.

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

Table 2-39 Offer Accept / Reject – Field Description

| Field                                | Description                                                                                                                                                                                                                                                           |
|--------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Customer Response</b>             | Select the customer response from the drop-down list.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Accept</b></li> <li>• <b>Reject</b></li> <li>• <b>Amend</b></li> </ul>                                                                |
| <b>Date Of Offer Accept / Reject</b> | Select the date of offer accept or offer reject.                                                                                                                                                                                                                      |
| <b>Offer Amend</b>                   | Offer Amend option will be at the instance of the customer request. This will be taken as a Post Offer amendment and based on the change requested the application will be routed as part of the OUTCOME to the respective earlier stages to incorporate the changes. |
| <b>Reason</b>                        | The offer amend will be supported for the following data elements: <ul style="list-style-type: none"> <li>• <b>Overdraft Principal</b></li> <li>• <b>Overdraft Interest/Margin</b></li> <li>• <b>Tenure of the Overdraft</b></li> </ul>                               |

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

## 2.12.2 Summary - Offer Accept / Reject

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

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

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

The **Summary** screen displays.

Figure 2-53 Summary

Offer Accept/Reject - 006APP000065154

Application Info Customer 360 Remarks Documents Advises More

Screen(4/4)

**Summary**

**Assessment Summary**  
System Recommendation: Manual Query  
Weighted Score: 72  
Approved Loan Amount: GBP 34500  
Effective Rate: 15.5

**Offer Issue**  
Offer Issue Date: Mar 30, 2018  
Approved Amount: GBP 50000  
Rate of Interest: 15.0%

**Offer Accept/Reject**  
Customer Response: Accept  
Offer Issue Date: Mar 30, 2018  
Offer Expiry Date: Apr 05, 2018

Audit Cancel Request Clarification Back Save & Close Submit

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

**Table 2-40 Summary - Offer Accept / Reject – Field Description**

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

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

OR

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

## 2.13 Post Offer Amendment Stage

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

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

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

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

The **Post Offer Amendment** stage has the following data segments: Offer Accept / Reject – View only as available in Offer Accept / Reject stage

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

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

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

## 2.13.1 Post Offer Amendment

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

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

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

The **Post Offer Amendment** screen displays.

Figure 2-54 Post Offer Amendment

The screenshot shows the 'Post Offer Amendment' screen for application 006APP000042918. The left sidebar contains navigation links: Account Details, Offer Issue, Offer Accept/Reject, Post Offer Amendment (selected), and Summary. The main area displays a form with the following fields:

- Applicant Name:** MR AutoFNN AutoMNN AutoLNN
- Account Type:** Current Account
- Account Branch:** 006
- Business Product Code:** CURPCA
- Business Product Name:** Premier Checking Account
- Approved Amount:** GBP, 50,000.00
- Limit Type:** Unsecured
- Start Date:** March 30, 2018
- End Date:** April 26, 2019
- Rate Type:** Fixed
- Rate Of Interest:** 15
- Variance:** 0.5
- Effective Rate:** 15.50
- Offer Issue Date:** March 30, 2018
- Offer Expiry Date:** April 3, 2018

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

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

Table 2-41 Post Offer Amendment – Field Description

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

**Table 2-41 (Cont.) Post Offer Amendment – Field Description**

| Field                 | Description                                                                                                                                                                                              |
|-----------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Variance</b>       | Specify the amended Variance.<br><br><div>  <b>Note:</b><br/>This field appears only for <b>Fixed</b> rate type. </div> |
| <b>Effective Rate</b> | Displays the amended effective rate.<br>Effective Rate = Rate of Interest + Margin/Variance.                                                                                                             |

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

## 2.13.2 Summary

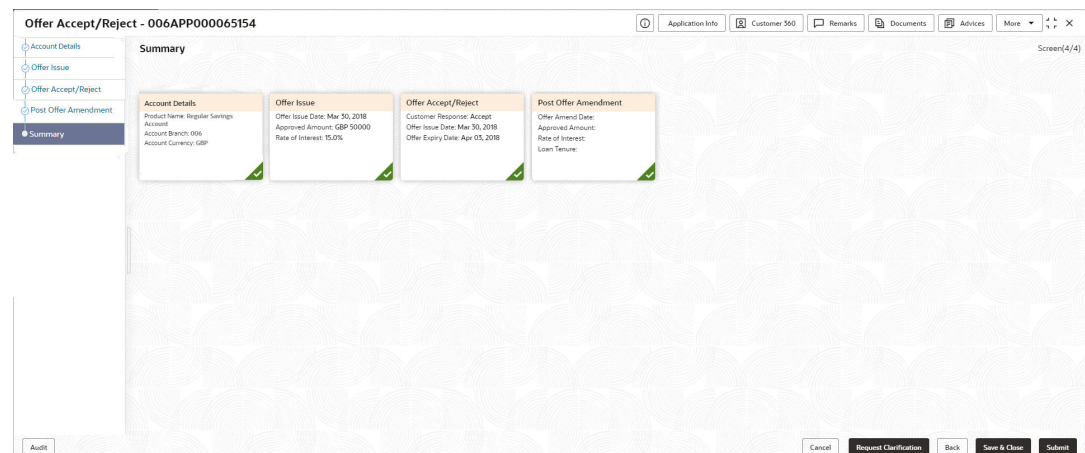
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

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

The **Summary** screen displays.

**Figure 2-55 Summary**



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

**Table 2-42 Summary - Post Offer Amendment – Field Description**

| Data Segment         | Description                                |
|----------------------|--------------------------------------------|
| Offer Issue          | Displays the offer issue details.          |
| Post Offer Amendment | Displays the post offer amendment details. |

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

OR

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

## 2.14 Account Approval Stage

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

### To approve an account opening:

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

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

- **Applicants** – For detailed information, refer the Customer Information data segment in the Application Entry stage.
- **Account Details** - For detailed information, refer the Account Details data segment in the Application Entry stage.

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

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

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

## 2.14.1 Collateral Perfection Details

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

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

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

If the **Customer Type** is selected as **Individuals**,  
The **Collateral Perfection Details** screen displays.

**Figure 2-56 Collateral Perfection Details**

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

**Table 2-43 Collateral Perfection Details – Field Description**

| Field                                | Description                                         |
|--------------------------------------|-----------------------------------------------------|
| <b>Applicant Name</b>                | Displays the applicant name.                        |
| <b>Date of Birth</b>                 | Displays the applicant's date of birth.             |
| <b>E-mail</b>                        | Displays the e-mail id of the applicant.            |
| <b>Mobile</b>                        | Displays the mobile number of the applicant.        |
| <b>Collateral ID</b>                 | Displays the Collateral ID.                         |
| <b>Collateral Description</b>        | Displays the description of the collateral.         |
| <b>Liability ID</b>                  | Displays the Liability ID                           |
| <b>Liability Description</b>         | Displays the Liability description.                 |
| <b>Registration Authority</b>        | Specify the name of the registration authority.     |
| <b>Registration Request Date</b>     | Select the date when the registration is requested. |
| <b>Registration Date</b>             | Select the date when the registration is completed. |
| <b>Confirmation Date</b>             | Select the date when the registration is confirmed. |
| <b>Registration Status</b>           | Specify the status of registration.                 |
| <b>Registration Reference Number</b> | Specify the registration reference number.          |

 **Note:**

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

- Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are

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

## 2.14.2 Approval Details

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

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

The **Approval Details** screen displays.

**Figure 2-57 Approval Details**

The screenshot shows the 'Approval Details' screen for application 006APP000041353. The sidebar on the left contains the following links: Customer Information, Account Details, Mandate Details, Nominee Details, Financial Details, Terms and Conditions, Interest Details, Charge Details, Account Limit Details, Temporary OD Limit De, Advance Against Uncoll, Initial Funding Details, Valuation Details, Legal Opinion, Assessment Summary, Collateral Perfection De, Approval Details (selected), and Summary. The main form area is titled 'Approval Details' and contains the following fields:

- Applicant Name: Samir Feeney
- Account Type: Savings Account
- Account Branch: 006
- Product Code: SAVREG
- Product Name: Max Savings Account
- Host Product Code: RPMSA
- Host Product Description: RPMSA
- User Recommendation: (with a checkmark icon)
- User Action: (with a checkmark icon)

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

2. Specify the details in the relevant data fields.



### Note:

The fields, which are marked with an asterisk, are mandatory.

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

**Table 2-44 Approval Details - Field Description**

| Field                    | Description                                                    |
|--------------------------|----------------------------------------------------------------|
| <b>Applicant Name</b>    | Displays the applicant name.                                   |
| <b>Account Type</b>      | Displays the account type.                                     |
| <b>Account Branch</b>    | Displays the account branch.                                   |
| <b>Product Code</b>      | Displays the product code.                                     |
| <b>Product Name</b>      | Displays the product name.                                     |
| <b>Account Currency</b>  | Displays the account currency.                                 |
| <b>Host Product Code</b> | Displays the host product code mapped to the business product. |

Table 2-44 (Cont.) Approval Details - Field Description

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

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

## 2.14.3 Summary

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

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

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

The **Summary** screen displays.

Figure 2-58 Summary

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

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

Table 2-45 Summary - Account Approval - Field Description

| Data Segment                              | Description                                                                                                                                           |
|-------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------|
| Account Details                           | Displays the account details.                                                                                                                         |
| Customer Information                      | Displays the customer information.                                                                                                                    |
| Stake Holder Details                      | Displays the stake holder details.<br>This data segment appears only if the <b>Customer Type</b> selected as <b>Small and Medium Business (SMB)</b> . |
| Mandate Details                           | Displays the mandate details.                                                                                                                         |
| Nominee Details                           | Displays the nominee details.                                                                                                                         |
| Financial Details                         | Displays the financial details.                                                                                                                       |
| Interest Details                          | Displays the interest details.                                                                                                                        |
| Charge Details                            | Displays the charge details.                                                                                                                          |
| Account Limit Details                     | Displays the account limit details.                                                                                                                   |
| Temporary Overdraft Limit Details         | Displays the Temporary Overdraft Limit details.                                                                                                       |
| Advance against Uncollected Funds Details | Displays the Advance against Uncollected Funds details.                                                                                               |
| Initial Funding Details                   | Displays the initial funding details.                                                                                                                 |
| Credit Rating Details                     | Displays the credit rating details.                                                                                                                   |
| Valuation Details                         | Displays the valuation details.                                                                                                                       |
| Legal Opinion                             | Displays the legal opinion details.                                                                                                                   |
| Assessment Summary                        | Displays the assessment details.                                                                                                                      |
| Collateral Perfection Details             | Displays the collateral perfection details.                                                                                                           |
| Approval Details                          | Displays the approval details.                                                                                                                        |

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

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

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

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

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

4. Select the checkbox to accept the checklist.

5. Click **Save & Proceed**. The **Outcome** screen is displayed.

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

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

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

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

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

## 2.15 Manual Retry Stage

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

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

The Manual Retry Stage comprises of the below data segment:

- Manual Retry Data Segment

### Manual Retry Data Segment

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

## 2.16 Account Funding

This topic describes the process of initial funding of an account. This stage appears once the account is opened.

In this stage you can initiate fund for an account post account opening. This stage appears if the **Fund Post Account Opening** toggle is selected in the **Business Product Preference** data segment of the **Business Product Configuration** screen.

### To add funding details:

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

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

- [Account Funding Details](#)  
This topic provides the systematic instructions to add the funding details post opening account is complete.
- [Summary](#)  
This topic provides the systematic instructions to view the tiles for all the data segments in the Account Funding stage

### 2.16.1 Account Funding Details

This topic provides the systematic instructions to add the funding details post opening account is complete.

In this data segment you can provide funding details to fund already created account. The Account Number and Account Name appears in the repective fields.

### To add funding details:

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

The **Account Funding Details** screen displays.

Figure 2-59 Account Funding Details

The screenshot shows the 'Account Funding - B01APP000072863' screen. It has a top navigation bar with tabs: Application info, Customer 360, Remarks, Documents, Advice, and More. The main content area is titled 'Account Funding Details' and includes a 'Summary' sidebar. The form contains the following fields:

- Account Number:** B0100242
- Account Name:** All Test/Out without Testdetails
- Funding Mode:** Own Internal Account (selected from a dropdown)
- Funding Amount:** 100.00
- Own Internal Account Details:**
  - Account Number:** B0101699
  - Account Name:** John Bernie Locke II
  - Value Date:** November 30, 2018
- Transaction Status:** Completed (with a green status indicator)

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

2. From the **Funding Mode** list, select the appropriate option. The fields appears based on the selected funding mode.
3. Enter the details in the respective fields.

 **Note:**

The fields, which are marked with an asterisk, are mandatory.

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

Table 2-46 Account Funding Details – Field Description

| Field                 | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Account Number</b> | Displays the generated account number for which the initial funding is credited.                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Account Name</b>   | Displays the primary account holder name.                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Funding Mode</b>   | Specify the funding mode from the drop-down list.<br>The available options are: <ul style="list-style-type: none"> <li>• Own Internal Account</li> <li>• External Account (Finicity)</li> <li>• Fund Later</li> </ul>                                                                                                                                                                                                                                                             |
| <b>Funding Amount</b> | Specify the amount to be debited from the internal account to fund the newly generated account.<br>The <b>Minimum Amount Value</b> maintained in the <b>Business Product Preference</b> data segment of the <b>Business Product Details</b> screen appears by default. The user can modify the auto populated amount. The modified amount must be within the range set in the <b>Initial Funding Threshold Preferences</b> section of the <b>Business Product Details</b> screen. |

Table 2-46 (Cont.) Account Funding Details – Field Description

| Field                         | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|-------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Account Number</b>         | Specify or select the account number which is debited for transferring the funds to newly opened account.<br>The internal current or saving accounts of the respective customer appears for selection.<br>This field appears if the <b>Own Internal Account</b> option is selected from the <b>Funding Mode</b> list.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Account Name</b>           | Displays the primary account holder name of the selected account.<br>This field appears if the <b>Own Internal Account</b> option is selected from the <b>Funding Mode</b> list.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Cheque Number</b>          | Specify the cheque number of the account from which the transfer is to be initiated.<br>This field appears if the <b>Own Internal Account</b> option is selected from the <b>Funding Mode</b> list.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Cheque Date</b>            | Specify the date on which the cheque is deposited for transfer.<br>This field appears if the <b>Own Internal Account</b> option is selected from the <b>Funding Mode</b> list.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Value Date</b>             | Displays the current date on which the transfer is initiated.<br>This field appears if the <b>Own Internal Account</b> option is selected from the <b>Funding Mode</b> list.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Email Address</b>          | Displays the preferred communication email address of the primary customer. The finicity URL is send to this email ID for initiating the Finicity process to fetch the external account details.<br>This field appears based on the below conditions: <ul style="list-style-type: none"> <li>• If the <b>External Internal (Finicity)</b> option is selected from the <b>Funding Mode</b> list.</li> <li>• If the <b>Customer Email</b> option is select from the <b>Finicity Mode</b> drop-down list in the <b>Origination Preferences</b> screen.</li> </ul>                                                                                                                                                                                                                                                                                          |
| <b>Send Email To Customer</b> | Click this button to send the Finicity URL to the customer's email address. The customer can login and click on the Finicity URL. Futher the customer must select the desired bank and login using the Netbanking credentials. To initiate call for external account fund transfer cutomer must select the desired account to fetch the account details .<br>If the call is successful then the fields with the external account appears in the <b>External Account Details</b> section.<br>This button appears based on the below conditions: <ul style="list-style-type: none"> <li>• If the <b>External Internal (Finicity)</b> option is selected from the <b>Funding Mode</b> list.</li> <li>• If the <b>Customer Email</b> option is select from the <b>Finicity Mode</b> drop-down list in the <b>Origination Preferences</b> screen.</li> </ul> |
| <b>Initiate Finicity</b>      | Click this button to initiate finicity request. If the call is successful, then the finicity URL is generated appears in the field and the user can click the Globe icon <b>Launch Finicity</b> button to initiate the fund transfer Finicity process. The fields with the external account appears in the <b>External Account Details</b> section.<br>This field appears based on the below conditions: <ul style="list-style-type: none"> <li>• If the <b>External Internal (Finicity)</b> option is selected from the <b>Funding Mode</b> list.</li> <li>• If the <b>Branch Visit</b> option is select from the <b>Finicity Mode</b> drop-down list in the <b>Origination Preferences</b> screen.</li> </ul>                                                                                                                                         |

Table 2-46 (Cont.) Account Funding Details – Field Description

| Field                           | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|---------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>External Account Details</b> | <p>In this section user can view the status response from the Finicity call. If the initiate call Finicity process is successful then below mentioned fields of external account detail appears:</p> <ul style="list-style-type: none"> <li>• <b>Account Holder</b></li> <li>• <b>Account Type</b></li> <li>• <b>Bank Name</b></li> <li>• <b>Routing Number</b></li> <li>• <b>Account Number</b></li> <li>• <b>Account Balance</b></li> </ul> <p>This section and fields appears if the <b>External Internal (Finicity)</b> option is selected from the <b>Funding Mode</b> list.</p> |
| <b>Transaction Status</b>       | In this section you can view the status of transaction which is initiated on initiating the fund transfer request.                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Status</b>                   | <p>Displays the fund transfer status of the transaction.<br/>To view more information on the transaction status, click</p>                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Rest</b>                     | Click this button to reset the entered details and reinitiate the fund transfer. This option button appears if the <b>Own Internal Account</b> option is selected from the funding mode list, and only if the transaction fails post initiating the fund transfer request.                                                                                                                                                                                                                                                                                                            |

- 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 or highlights the mandatory fields for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

## 2.16.2 Summary

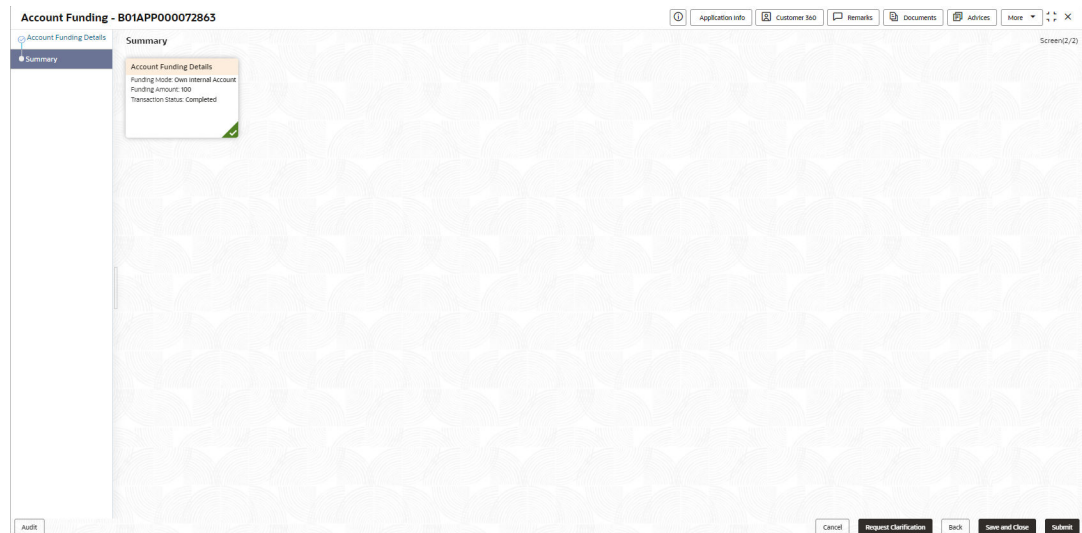
This topic provides the systematic instructions to view the tiles for all the data segments in the Account Funding stage

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

**To view the summary of each stage and submit:**

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

The **Summary** screen displays.

**Figure 2-60 Summary**

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

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

**Table 2-47 Summary**

| Data Segment                   | Description                           |
|--------------------------------|---------------------------------------|
| <b>Account Funding Details</b> | Displays the account funding details. |

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

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

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

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

- Click **Proceed**. The **Outcome** screen is displayed.
- Click **Submit** to submit the application.

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

## 2.17 Global Actions

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

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

Below are the list of global actions:

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

## 2.17.1 Icon

You view the application number along with its product name.

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

**Figure 2-61 Icon**

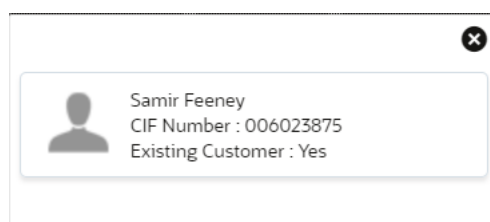


## 2.17.2 Customer 360

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

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

**Figure 2-62 Customer 360**



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

## 2.17.3 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 2-63 Application Details**

The screenshot displays the 'Application Details' screen. At the top, it shows application metadata: Application Number (006AP000128197), Application Date (30/5/2016, 12:00 AM), Channel (RPM), Source By (ANACHESH), and Priority (Medium). Below this is a 'Classic Home Loan' section with a 'Related Task' tab. The 'Stage Details' section shows a progress bar with stages: Application Entry (In Progress), Application Enrichment (Pending), Underwriting (Pending), Assessment (Pending), Manual Credit Assessment (Pending), Manual Credit Decision (Pending), Account Parameter Setup (Pending), Supervisor Approval (Pending), Offer Issue (Pending), Customer Offer Accept/Reject (Pending), and Post (Pending). Below the stages, it shows 'User ID Assigned' and 'Stage Start Date' (30/5/2016, 12:00 AM). A 'Time Spent' section shows '0 days 0 hours 0 min'. A 'Customer 360' card displays a profile for Rose Albert Mary, including her date of birth (1985-05-21), mobile number (44 9448030163), email (abc@h.com), and CIF Number (006000397). Below the card, there is a 'View Clarification Details' section with a table of advice items.

| Advice Name     | Event                  | Recipients | Mode of Delivery | Delivery Details          | Status Details | Action |
|-----------------|------------------------|------------|------------------|---------------------------|----------------|--------|
| LoanApplication | Loan Application Entry |            |                  |                           |                |        |
| LoanApplication | Loan Underwriting      |            |                  |                           |                |        |
| Offerschedule   | Offer Issue            |            | EMAIL            | Justice.kreiner@yahoo.com |                |        |

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

**Table 2-48 Application Information – Field Description**

| Field                       | Description                                                                                                                   |
|-----------------------------|-------------------------------------------------------------------------------------------------------------------------------|
| <b>Application Number</b>   | Displays the application number.                                                                                              |
| <b>Application Date</b>     | Displays the application date.                                                                                                |
| <b>Source By</b>            | Displays the name of the user who has sourced the application.                                                                |
| <b>Channel</b>              | Displays the channel name.                                                                                                    |
| <b>Priority</b>             | Displays the priority of the application. <ul style="list-style-type: none"> <li>High</li> <li>Medium</li> <li>Low</li> </ul> |
| <b>&lt;Product Name&gt;</b> | Displays the product name.                                                                                                    |

Table 2-48 (Cont.) Application Information – Field Description

| Field                       | Description                                                                                                                                                                                                                                                                                                                           |
|-----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <Account Opening Stages>    | 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.<br><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 further details of that data segment.                                                                                                                                     |
| <Status of the Application> | Display the status of the application.                                                                                                                                                                                                                                                                                                |
| Account Opening Date        | Displays the date on which the account is opened.<br>This field appears once the account opening process is completed.                                                                                                                                                                                                                |
| Account Number              | Displays the account number.<br>This field appears once the account opening process is completed.                                                                                                                                                                                                                                     |
| <Relavant Amount>           | Displays the value based on the product.<br>For example, <ul style="list-style-type: none"> <li>For the loan account opening application, the label of this field appears as <b>Loan Amount</b>.</li> <li>For the saving account optning application. the lable of this field appears as <b>Initial Funding Amount</b>.</li> </ul>    |
| View Applicant Details      | In this section you can view the applicant details of all the applicants involved in the application.<br>Below field appears with the respective applicant details: <ul style="list-style-type: none"> <li>Applicant Name</li> <li>Role</li> <li>CIF</li> <li>Email ID</li> <li>Contact Number</li> </ul>                             |
| View Clarification Details  | In this section you can view the clarification history.<br>Below fields appear with the details: <ul style="list-style-type: none"> <li>ID</li> <li>Subject</li> <li>Raised By</li> <li>Date</li> <li>Status</li> <li>Status updated on</li> </ul> On the click of the respective record the user can view the clarifiatiion content. |

Table 2-48 (Cont.) Application Information – Field Description

| Field          | Description                                                                                                                                                                                                                                                                                                                                          |
|----------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Advices</b> | <p>In this section you view the advices generated in the process of account opening.</p> <p>Below fields appear with the details:</p> <ul style="list-style-type: none"><li>• Advice Name</li><li>• Stage</li><li>• Mode of Delivery</li><li>• Recipient</li><li>• Date</li></ul> <p>You can View and Download on clicking the respective icons.</p> |

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

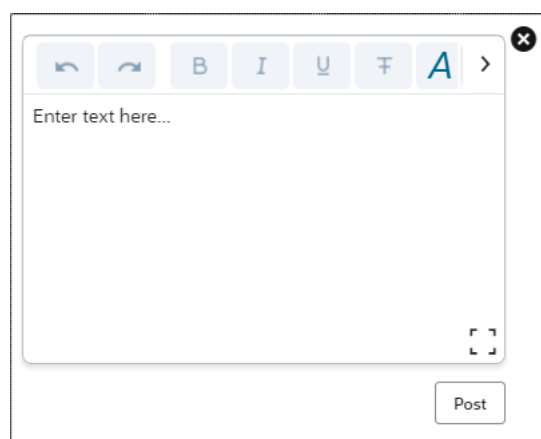
## 2.17.4 Remarks

You can view the remarks.

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

The **Remarks** screen is displayed.

Figure 2-64 Remarks

The screenshot shows a web-based text input interface. At the top, there is a horizontal toolbar with icons for undo, redo, bold (B), italic (I), underline (U), strikethrough (ABC), and a text color selector (A). Below the toolbar is a large text area with the placeholder text "Enter text here...". In the bottom right corner of the text area, there are two small square icons for expanding or collapsing the text area. Below the text area is a rectangular button labeled "Post". The entire interface is enclosed in a light gray border with a close button (X) in the top right corner.

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

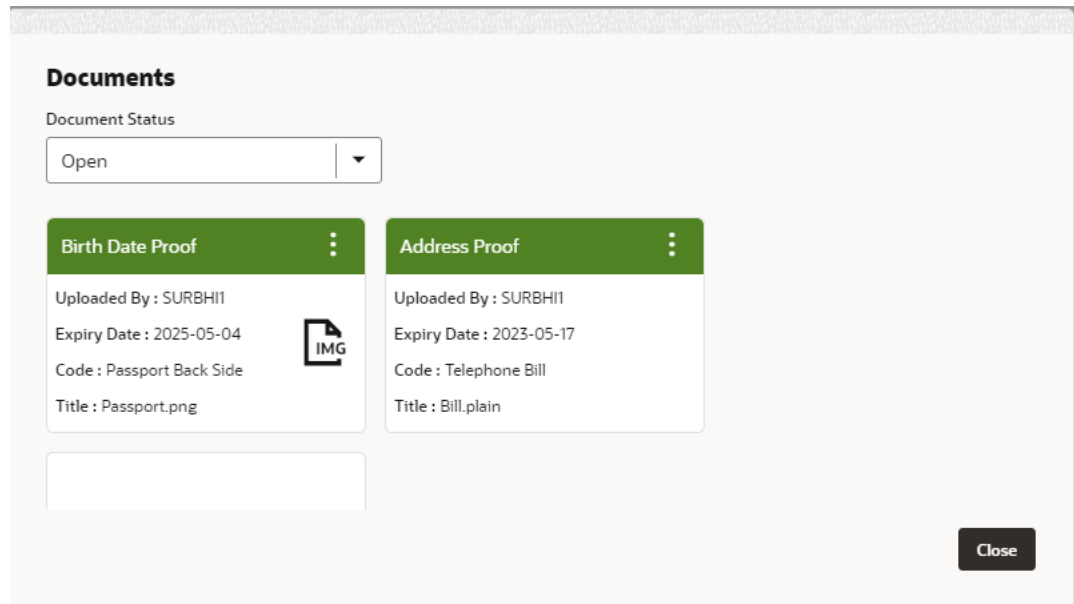
## 2.17.5 Documents

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

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

The **Documents** screen is displayed.

Figure 2-65 Documents



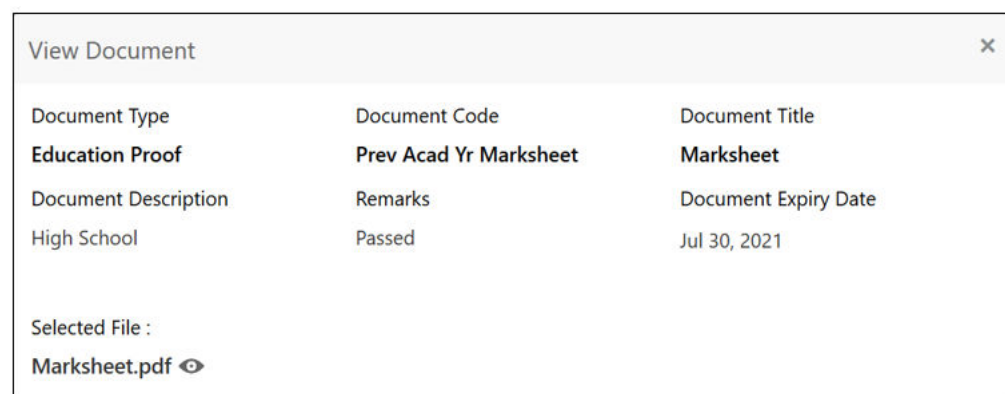
2. Select the document status to filter the document based on the status. The available options are All, Open and Deleted.
3. Click



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

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

Figure 2-66 View Document



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

 **Note:**

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

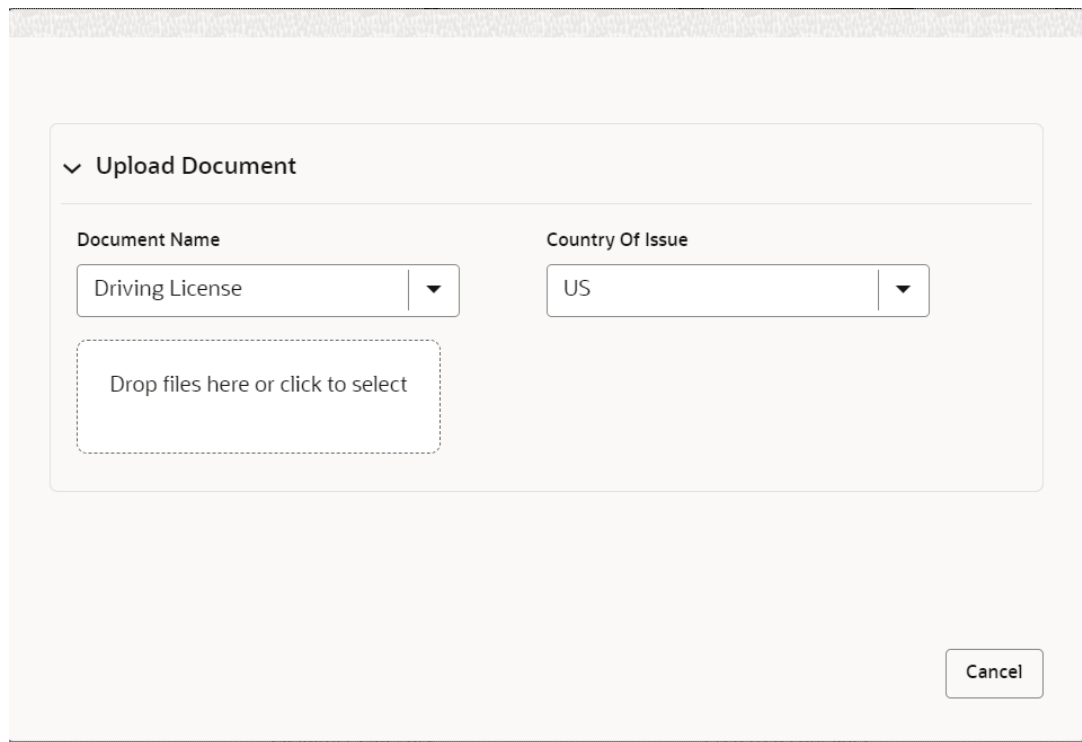
7. Click



to upload the new document to the application.

The **Upload Document** screen is displayed.

**Figure 2-67 Upload Document**



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

**Table 2-49 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.          |

**Table 2-49 (Cont.) Upload Document – Field Description**

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

 **Note:**

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

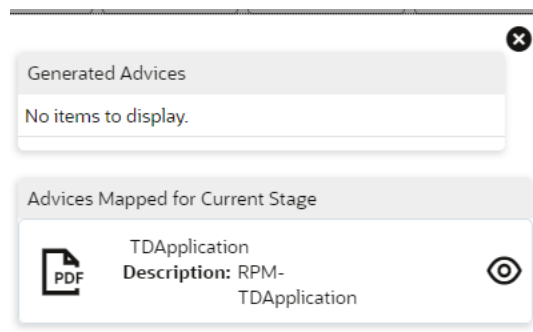
Mandatory documents can only be deleted in the same stage where it is uploaded.

Non-mandatory documents can be deleted in any stage.

## 2.17.6 Advices

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

- Click **Advices** to view the advice linked for the stage.  
The **Advices** screen is displayed.

**Figure 2-68 Advices**

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

## 2.17.7 Condition and Convenants

You capture conditions and convenants details for the loan applications.

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

### Conditions

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

**To add conditions:**

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

The **Conditions & Covenants** page appears.

**Figure 2-69 Conditions**

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

**Table 2-50 Conditions – Field Description**

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

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

**Note:**

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

## Convenants

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

### To add convenants:

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

The **Conditions & Convenants** page appears.

**Figure 2-70 Covenant**

- Click **Add** to add new convenants.
- OR**
- Click **Remove** to remove already added convenants.
- Enter the relevant details.

**Table 2-51 Application Information – Field Description**

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

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

 **Note:**

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

## 2.17.8 Solicitor Details

You can add the solicitor details using this section.

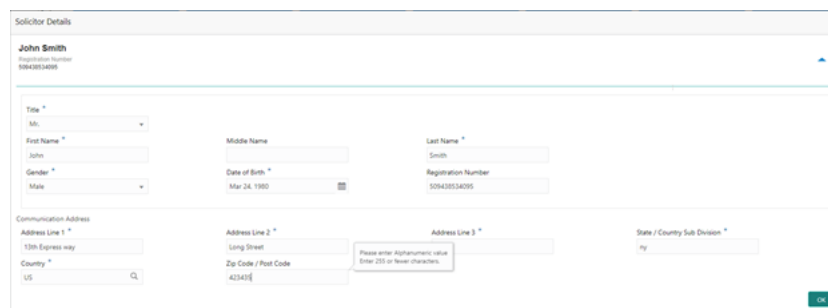
A solicitor is a legal practitioner who traditionally deals with most of the legal matters in some jurisdictions. A person must have legally-defined qualifications, which vary from one jurisdiction to another, to be described as a solicitor and enabled to practice there as such.

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

### To add solicitor details:

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

**Figure 2-71 Solicitor**



- Enter the relevant details.

**Table 2-52 Solicitor – Field Description**

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

**Table 2-52 (Cont.) Solicitor – Field Description**

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

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

## 2.17.9 Clarification Details

You raise the clarifications using this section.

**To add the clarification details:**

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

The **New Clarification** screen is displayed.

**Figure 2-72 New Clarification**

Clarification Details-006APP000043425

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

New Clarification Close

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

Figure 2-73 Upload Documents

✓ Upload Document

Document Name: Driving License

Country Of Issue: US

Drop files here or click to select

Cancel

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

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

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

Allowed actions are as following:

- Adding New Conversation
- Withdraw Clarification
- Accept Clarification

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

# 3

## Simplified Application

This topic describes the concept and process of single stage application.

### What is Simplified Application?

The Simplified Application is introduced to open an account in a smooth single process culminating the long account opening process. In this process the user can directly create and application and update details with multiple data segments in a single view.

### How to configure Simplified Application for a product?

To enable a simplified account opening process, select the **Simplified Application** flag in the **Business Product Preference** data segment of the **Business Product Configuration** screen.

Once the product is configured for simplified application, the user can configure the business process such as stages, data segments, document checklist and so on, in the **Business Process Configuration** screen.

### How to process the simplified application?

After configuring the product and process, the user can initiate a single-stage application by navigating the menu. Below is the detailed process for opening an account using a simplified application.

#### To open an account using simplified application process:

1. From the **Menu**, select the **Retail Origination**. The Retail Origination menu appears.
2. From the **Retail Origination**, select the **New Application**. The New Application page appears with list of product types which are configured.
3. Select the appropriate product and click **Apply**.  
The Application Entry stage appears. The data segments in this stage appears based on the business process configuration.
  - **Applicant** : In this data segment user can capture applicant details such as basic, address, signature, employment, identification. Multiple applicants are allowed with different roles. Refer **Applicant** data segment from the **Application Entry** stage of this guide.
  - **Account Details**: In this data segment user can capture the product details to configure the account. Refer **Account Details** data segment from the **Application Entry** stage of this guide.
  - **Nominee Details**: In this data segment user can capture the nominee details. Refer the **Nominee Details** data segment from the **Application Entry** stage of this guide.
  - **Interest and Charges**: In this data segment user can view the interest and charges that are applicable. Refer the **Interest and Charges** data segment from the **Application Entry** stage of this guide.
  - **Term and Conditions**: In this data segment user can capture the term, conditions and consents of the customer. Refer the **Term and Conditions** data segment from the **Application Entry** stage of this guide.

- **Review:** In this data segment user can review all the details that are captured on clicking on each data segment tile.
4. On submitting the Application Entry stage, next stage is triggered based on the business process configuration.
  5. After completing the Know Your Customer (KYC) process, the account number is generated and application proceed to approval stage. The Account Approval stage is generated. All the data segments of the Application Entry stage appears. The user can only view those stages. The Approval Details data segment is enabled to capture account approval status. For more information refer the **Approval Details** data segment of the **Account Approval** stage in this guide.
    - If the Rejected option is selected in the Approval Details data segment then this application is terminated.
    - If the Approved option is selected in the Approval Details data segment then the application's payload are proceed for account creation.
  6. An account is created on approving the application in the **Account Approval** stage.
  7. Below tasks are aslo generated in this process:
    - If the system fails, the Free Task generates the **Handoff Retry** task. With the necessary access rights, the user can pick up such tasks, take the necessary action on the Failure reason, and then resubmit to the Host.
    - If the business process is configured to include Account Funding, then the **Account Funding** stage is generated after account creation.

# Instant Savings Account Origination Process

This topic describes the information about Instant Savings Account Origination Process.

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

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

**Note:**

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

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

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

**Prerequisite:**

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

**Note:**

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

In the Instant Savings Account Origination Reference Business Process, the stages that are configured are mentioned below.

- **Application Entry Stage:** On successful submission of the Savings Account Application from self-service channel, the system starts the **Application Entry** stage without any manual intervention and completes the data segment level validation. On successful completion of the validation, the system automatically submits the **Application Entry** stage.  
Similarly, for the Branch initiated Application also this stage is automatically submitted, if the data segment configured for Application Entry stage are updated in the **Application**

**Initiate** stage itself by clicking the **Application** button in the **Product Details** data segment.

- **Account Funding Stage:** On successful submission of the **Application Entry** stage, system checks if Initial Funding is updated for the Account Opening or not.
  - The initial funding mode allowed for self-service initiated applications are External Bank Account Transfer and Account Transfer.
  - If the Initial Funding has been taken for the Account via the External Bank Account Transfer in the self-service channel, the system starts the **Application Funding Stage** and validates the **Initial Funding Details** data segment and submits the **Application Funding Stage** automatically.
  - For Application where the **Initial Funding** is updated as Account Transfer or where no funding has been taken for the Account, this stage is skipped completely by the system for Application initiated from Self-Service Channel and Branch Initiated Applications.
  - For the Branch Initiated Applications wherein the **Initial Funding** has been taken in Cash or Other Bank Cheque, this stage has to be manually actioned by the Branch User having access permission for this stage.
- **Application Approval Stage:** System skips this stage for self-service initiated application and submits the application directly to the Product Processor for Account Creation. However, for Branch initiated Application considering the 4-eye principle, system expects the application to be approved by a Supervisor. Hence this stage, will have to be picked and actioned by the Supervisor User. Supervisor User can either approve or reject the Application. On submission of this stage by selecting **Approve** outcome, system submits the Application to the Product Processor for Account Creation.
- **Handoff Retry:** Application moves to this stage and appears in the Free Task only if the Savings Account creation has been rejected by Product Processor. The user having the required access rights can pick such task and can retry submission to Host after taking required actions on the Failure reason.

# 5

## Error Codes and Messages

This topic describes the error codes and messages.

**Table 5-1 Error Codes and Messages**

| Error Codes     | Messages                                                |
|-----------------|---------------------------------------------------------|
| RPM_CMN_APL_001 | Please provide valid value for Application Number       |
| RPM_CMN_APL_002 | Please provide valid value for Process Reference number |
| RPM_CMN_APL_003 | Address list can not be null or empty                   |
| RPM_CMN_APL_004 | Applicant details model list can not be null or empty   |
| RPM_CMN_APL_005 | Please provide valid value for Country                  |
| RPM_CMN_APL_006 | Please provide a valid value for AddressLine1           |
| RPM_CMN_APL_007 | Please provide a valid value for PinCode                |
| RPM_CMN_APL_008 | Please provide a valid value for Email                  |
| RPM_CMN_APL_009 | Please provide a valid value for MobileIsd              |
| RPM_CMN_APL_010 | Please provide a valid value for MobileNo               |
| RPM_CMN_APL_011 | Please provide a valid value for FirstName              |
| RPM_CMN_APL_012 | Please provide a valid value for LastName               |
| RPM_CMN_APL_013 | Please provide a valid value for DateOfBirth            |
| RPM_CMN_APL_014 | Please provide a valid value for Gender                 |
| RPM_CMN_APL_015 | Please provide a valid value for Country of residence   |
| RPM_CMN_APL_016 | Please provide a valid value for Citizenship            |
| RPM_CMN_APL_017 | Empty Request Cannot be Send to Party                   |
| RPM_CMN_APL_018 | Exception Occured while parsing Json Response           |
| RPM_CMN_APL_018 | Exception Occured while Producing even for Kafka        |
| RPM_CMN_APL_020 | Please select one communication address for \$1         |
| RPM_CMN_APL_021 | Please provide valid value for Address Type of \$1      |
| RPM_CMN_APL_022 | Please provide valid value for Building Name of \$1     |
| RPM_CMN_APL_023 | Please provide valid value for State of \$1             |
| RPM_CMN_APL_024 | Please provide valid value for City of \$1              |
| RPM_CMN_APL_025 | Please provide valid value for Street Name of \$1       |
| RPM_CMN_APL_026 | Exception occured while fetching applicant count        |
| RPM_ODADV_001   | Please provide a value for LimitId                      |
| RPM_ODADV_002   | Please provide a value for limitAmountCcy               |
| RPM_ODADV_003   | Please provide a value for limit Amount                 |
| RPM_ODADV_004   | Please provide a value for StartDate                    |
| RPM_ODADV_005   | Please provide a value for EndDate                      |
| RPM_ODADV_006   | Please provide a value for CollateralType               |
| RPM_ODSEC_001   | Please provide a valid value for Make                   |
| RPM_ODSEC_002   | Please provide a valid value for Model                  |
| RPM_ODSEC_003   | Please provide a valid value for InvestmentType         |
| RPM_ODSEC_004   | Please provide a valid value for BankName               |

**Table 5-1 (Cont.) Error Codes and Messages**

| Error Codes     | Messages                                                    |
|-----------------|-------------------------------------------------------------|
| RPM_ODSEC_005   | Please provide a valid value for MaturityDate               |
| RPM_ODSEC_006   | Please provide a valid value for BranchName                 |
| RPM_ODSEC_007   | Please provide a valid value for Attributes                 |
| RPM_ODSEC_008   | Please provide a valid value for Dimension                  |
| RPM_ODSEC_009   | Please provide a valid value for Dimension Type             |
| RPM_ODSEC_010   | Please provide a valid value for SecurityReferenceNo        |
| RPM_ODSEC_011   | Please provide a valid value for BranchCode                 |
| RPM_ODSEC_012   | Please provide a valid value for AvalLinkageAmountCcy       |
| RPM_ODSEC_013   | Please provide a valid value for AvalLinkageAmount          |
| RPM_ODSEC_014   | Please provide a value for CollateralType                   |
| RPM_ODSEC_015   | Please provide a value for CollateralValue                  |
| RPM_ODUN_001    | Please provide a value for Renew Tod                        |
| RPM_ODUN_002    | Please provide a value for Renew Period Type                |
| RPM_ODUN_003    | Please provide a value for Renew Period                     |
| RPM_ODUN_004    | Please provide a value for Next Renewal Limit CCY           |
| RPM_ODUN_005    | Please provide a value for Next Renewal Limit               |
| RPM_TC_011      | Error occured while getting uploaded Doc                    |
| RPM-ACC-DET-001 | Initial funding is allowed but are not captured             |
| RPM-ACC-DET-002 | Captured initial funding amount is less than minimum amount |
| RPM-ACC-DET-003 | Initial Funding is not allowed but still captured           |
| RPM-ACC-DET-004 | Please provide valid value for currency                     |
| RPM-ACC-DET-005 | Please provide valid value for branch code                  |
| RPM-ACC-DET-006 | Currency \$1 is not allowed for this product                |
| RPM-ACC-DET-007 | Product code can not be null                                |
| RPM-AT-001      | Failed in Updating Transaction Log                          |
| RPM-AT-002      | Record not found                                            |
| RPM-AT-005      | Mandatory Datasegment(s) - \$1                              |
| RPM-AT-015      | Pending Approval of Overrides                               |
| RPM-ATR-001     | Invalid Date Format. Expected yyyy-MM-dd.                   |
| RPM-CA-001      | Error occurred while parsing from Model to Entity           |
| RPM-CM-FLDT-034 | Total Income should not be negative                         |
| RPM-CM-FLDT-035 | Total Expense should not be negative                        |
| RPM-CMN-001     | Exception Occurred while Executing Query                    |
| RPM-CMN-002     | Number format exception                                     |
| RPM-CMN-003     | Server Error Occurred during API call                       |
| RPM-CMN-004     | Illegal State Exception                                     |
| RPM-CMN-005     | JTA Transaction unexpectedly rolled back                    |
| RPM-CMN-006     | Exception Occurred while creating Bean                      |
| RPM-CMN-007     | Internal server error occurred                              |
| RPM-CMN-APL-027 | Please provide valid value for Holding Pattern              |
| RPM-CMN-APL-028 | Please provide valid value for Ownership                    |
| RPM-CMN-APL-029 | Please provide valid value for Salutation of \$1            |
| RPM-CMN-APL-030 | Please provide valid value for First Name                   |

**Table 5-1 (Cont.) Error Codes and Messages**

| Error Codes     | Messages                                                                                                                                                                                                                       |
|-----------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| RPM-CMN-APL-031 | Please provide valid value for Last Name                                                                                                                                                                                       |
| RPM-CMN-APL-032 | Please provide valid value for Gender of \$1                                                                                                                                                                                   |
| RPM-CMN-APL-033 | Please provide valid value for Date Of Birth of \$1                                                                                                                                                                            |
| RPM-CMN-APL-034 | Please provide valid value for Resident Status of \$1                                                                                                                                                                          |
| RPM-CMN-APL-035 | Please provide valid value for Citizenship By of \$1                                                                                                                                                                           |
| RPM-CMN-APL-036 | Please provide valid value for Unique Id Type of \$1                                                                                                                                                                           |
| RPM-CMN-APL-037 | Please provide valid value for Unique Id Number of \$1                                                                                                                                                                         |
| RPM-CMN-APL-038 | Customer age should be more than \$1 for \$2 Product.                                                                                                                                                                          |
| RPM-CMN-APL-039 | Customer age should be less than \$1 for \$2 Product.                                                                                                                                                                          |
| RPM-CMN-APL-040 | Same Customer cannot be added multiple times as Applicant.                                                                                                                                                                     |
| RPM-CMN-APL-041 | Please provide valid value for Party Id for \$1                                                                                                                                                                                |
| RPM-CMN-APL-042 | Please provide valid value for Short Name for \$1                                                                                                                                                                              |
| RPM-CMN-APL-043 | Please provide valid value for Birth Country for \$1                                                                                                                                                                           |
| RPM-CMN-APL-044 | \$1                                                                                                                                                                                                                            |
| RPM-CMN-APL-045 | \$1                                                                                                                                                                                                                            |
| RPM-CMN-APL-046 | Click on 'Cancel' and correct the error or wait for the in-progress party amendment request to be complete to reinitiate the party amendment again. Alternately click on 'Proceed' to submit this stage without the amendment. |
| RPM-CMN-APL-047 | Please provide valid value for Birth Country of \$1                                                                                                                                                                            |
| RPM-CMN-APL-048 | Please provide valid value for Nationality of \$1                                                                                                                                                                              |
| RPM-CMN-APL-049 | Please provide valid value for Preferred Language of \$1                                                                                                                                                                       |
| RPM-CMN-APL-050 | Please provide valid value for Preferred Currency of \$1                                                                                                                                                                       |
| RPM-CMN-APL-051 | Please provide valid value for Customer SubType for \$1                                                                                                                                                                        |
| RPM-CMN-APL-052 | Please provide valid value for Customer Segment for \$1                                                                                                                                                                        |
| RPM-CMN-APL-053 | Please provide valid value for Marital Status of \$1                                                                                                                                                                           |
| RPM-CR-003      | Error occurred while getting the cart details                                                                                                                                                                                  |
| RPM-INTR-001    | Net Interest Rate is invalid                                                                                                                                                                                                   |
| RPM-INTRST-001  | Overall percentage should be equal to 100%                                                                                                                                                                                     |
| RPM-INTRST-002  | Guardian details is required for minor \$1                                                                                                                                                                                     |
| RPM-LO-CMDT-001 | Date Of Birth cannot be future date                                                                                                                                                                                            |
| RPM-LO-CMDT-002 | Enter a valid email                                                                                                                                                                                                            |
| RPM-LO-CMDT-003 | Please provide a valid value for Address Line 1                                                                                                                                                                                |
| RPM-LO-CMDT-004 | Please provide a valid value for Country                                                                                                                                                                                       |
| RPM-LO-CMDT-005 | Please provide a valid value for Pin Code                                                                                                                                                                                      |
| RPM-LO-CMDT-006 | Please provide a valid value for Mobile Isd                                                                                                                                                                                    |
| RPM-LO-CMDT-007 | Please provide a valid value for Mobile No                                                                                                                                                                                     |
| RPM-LO-CMDT-008 | Please provide a valid value for Income Type                                                                                                                                                                                   |
| RPM-LO-CMDT-009 | Please provide a valid value for Employment Type                                                                                                                                                                               |
| RPM-LO-CMDT-010 | Please provide a valid value for Industry                                                                                                                                                                                      |
| RPM-LO-CMDT-011 | Please provide a valid value for Address Type                                                                                                                                                                                  |
| RPM-LO-CMDT-012 | Please provide a valid value for Process Reference Number                                                                                                                                                                      |
| RPM-LO-CMDT-013 | Please provide a valid value for Application Number                                                                                                                                                                            |
| RPM-LO-CMDT-014 | Please provide a valid value for Stage Code                                                                                                                                                                                    |

**Table 5-1 (Cont.) Error Codes and Messages**

| Error Codes     | Messages                                                                  |
|-----------------|---------------------------------------------------------------------------|
| 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    |
| 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                                       |

**Table 5-1 (Cont.) Error Codes and Messages**

| Error Codes     | Messages                                                                                  |
|-----------------|-------------------------------------------------------------------------------------------|
| 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 | Total Liability Amount is not equal to Individual Liabilities                             |
| RPM-LO-FLDT-024 | Please provide a valid value for Income Details                                           |
| RPM-LO-FLDT-026 | No Product preference mapped to business product \$1                                      |
| RPM-LO-FLDT-027 | No Data in charge slab                                                                    |
| RPM-LO-FLDT-028 | Overall percentage should be equal to 100%                                                |
| RPM-LO-FLDT-029 | Total Liability Amount is not equal to Individual Liabilities                             |
| RPM-LO-FLDT-030 | Total Income Amount is not equal to Individual Incomes                                    |
| RPM-LO-FLDT-031 | Please provide a valid value for Income Details                                           |
| RPM-LO-FLDT-036 | Error in parsing date                                                                     |
| RPM-LO-PODT-023 | Approved OD Limit amount not equal to the sum of the respective OD Limit Amount requested |
| RPM-MNDT-001    | Overall percentage should be equal to 100%                                                |
| RPM-MNDT-002    | Total Liability Amount is not equal to Individual Liabilities                             |
| RPM-MNDT-003    | No Product preference mapped to business product \$1                                      |
| RPM-MNDT-004    | Overall percentage should be equal to 100%                                                |
| RPM-MNDT-005    | Total Liability Amount is not equal to Individual Liabilities                             |
| RPM-MNDT-006    | Total Income Amount is not equal to Individual Incomes                                    |
| RPM-MNDT-007    | No OD Limit details found for this process Ref no                                         |
| RPM-MNDT-008    | Error in parsing date                                                                     |
| RPM-PD-001      | Please provide a valid value for Income Details                                           |
| RPM-PD-002      | No Data in charge slab                                                                    |
| RPM-PD-003      | Total Liability Amount is not equal to Individual Liabilities                             |
| RPM-PD-004      | No OD Limit details found for this process Ref no                                         |
| RPM-PD-005      | Please provide a valid value for Income Details                                           |
| RPM-PD-006      | No Product preference mapped to business product \$1                                      |
| RPM-PD-007      | Overall percentage should be equal to 100%                                                |
| RPM-PD-008      | Please provide a valid value for Income Details                                           |
| RPM-PD-009      | No OD Limit details found for this process Ref no                                         |
| RPM-PD-010      | Charge Details not found for this Process Reference number                                |
| RPM-PD-011      | Overall percentage should be equal to 100%                                                |

**Table 5-1 (Cont.) Error Codes and Messages**

| Error Codes     | Messages                                                           |
|-----------------|--------------------------------------------------------------------|
| RPM-PD-012      | Total Income Amount is not equal to Individual Incomes             |
| RPM-PD-013      | Total Liability Amount is not equal to Individual Liabilities      |
| RPM-PD-014      | Charge Details not found for this Process Reference number         |
| RPM-PD-015      | No OD Limit details found for this process Ref no                  |
| RPM-PD-016      | Please provide a valid value for Total Expense Amount              |
| RPM-PD-017      | No OD Limit details found for this process Ref no                  |
| RPM-PD-018      | Please provide a valid value for Income Details                    |
| RPM-PD-019      | Error in parsing date                                              |
| RPM-PD-020      | No resolved values received from Host                              |
| RPM-PD-021      | No OD Limit details found for this process Ref no                  |
| RPM-PD-022      | One or more applicants Handoff status is not completed             |
| RPM-PD-023      | No Data in charge slab                                             |
| RPM-PD-024      | businessProductCode cannot be null                                 |
| RPM-PD-025      | Please provide a valid value for Income Details                    |
| RPM-PD-026      | Total Liability Amount is not equal to Individual Liabilities      |
| RPM-PD-027      | Overall percentage should be equal to 100%                         |
| RPM-PD-028      | No OD Limit details found for this process Ref no                  |
| RPM-PD-029      | No OD Limit details found for this process Ref no                  |
| RPM-PD-030      | Error in parsing date                                              |
| RPM-PD-031      | businessProductCode cannot be null                                 |
| RPM-PD-032      | Total Income Amount is not equal to Individual Incomes             |
| RPM-PD-033      | Please provide a valid value for Income Details                    |
| RPM-PD-034      | Total Liability Amount is not equal to Individual Liabilities      |
| RPM-PD-035      | No Data in charge slab                                             |
| RPM-PD-036      | Error occurred while getting the cart details                      |
| RPM-PR-001      | Please provide a valid value for USer-Recommendation/Action        |
| RPM-SA-AVL-001  | Failed to Initialize                                               |
| RPM-SA-INIT-01  | Transaction status is not completed                                |
| RPM-SAV-001     | Total Liability Amount is not equal to Individual Liabilities      |
| RPM-SAV-ACC-001 | No OD Limit details found for this process Ref no                  |
| RPM-SAV-ACC-002 | The system recommended decision is invalid                         |
| RPM-SAV-AUD-001 | Advance Against Uncollected Funds Details are not captured         |
| RPM-SAV-BP-001  | businessProductCode cannot be null                                 |
| RPM-SAV-BP-002  | No Currency mapped to this business product                        |
| RPM-SAV-BP-003  | No Product preference mapped to business product \$1               |
| RPM-SAV-BP-004  | No Product preference component DTO found for business product \$1 |
| RPM-SAV-BP-005  | No Configuration found for given Business Product Code             |
| RPM-SAV-CMN-001 | No Account details found for this process Ref no                   |
| RPM-SAV-CMN-002 | Product Details is empty                                           |
| RPM-SAV-CMN-003 | UDE is not found for this component                                |
| RPM-SAV-CMN-004 | The flags are null from business product                           |
| RPM-SAV-CMN-005 | No resolved values received from Host                              |
| RPM-SAV-CMN-006 | Hand off host status or KYC status are invalid                     |

**Table 5-1 (Cont.) Error Codes and Messages**

| Error Codes     | Messages                                                                         |
|-----------------|----------------------------------------------------------------------------------|
| RPM-SAV-CMN-007 | handoff failed with customer module                                              |
| RPM-SAV-CMN-008 | CasaComponent list is empty                                                      |
| RPM-SAV-CMN-009 | Casa UdeList is empty                                                            |
| RPM-SAV-CMN-010 | No Interest in CasaComponent List                                                |
| RPM-SAV-CMN-011 | No Charge in CasaComponent List                                                  |
| RPM-SAV-CMN-012 | No Data in charge slab                                                           |
| RPM-SAV-CMN-013 | One or more applicants KYC status is not completed                               |
| RPM-SAV-CMN-014 | One or more applicants Handoff status is not completed                           |
| RPM-SAV-CMN-015 | Branch Code \$1 is invalid                                                       |
| RPM-SAV-CMN-016 | Please provide a valid value for Process Reference Number                        |
| RPM-SAV-CMN-017 | Please provide a valid value for Application Number                              |
| RPM-SAV-CMN-018 | Please provide a valid value for Stage Code                                      |
| RPM-SAV-CMN-019 | Date of birth can not be future date                                             |
| RPM-SAV-CMN-020 | Please provide valid value for date of birth                                     |
| RPM-SAV-CMN-021 | Invalid Date Format. Expected yyyy-MM-dd                                         |
| RPM-SAV-CMN-022 | Code can not be null or empty while calling maintenance                          |
| RPM-SAV-CMN-023 | Key can not be null or empty while calling maintenance                           |
| RPM-SAV-CMN-024 | Json Parse Exception                                                             |
| RPM-SAV-COM-001 | Process ref no can not be null                                                   |
| RPM-SAV-INI-001 | MiscGICreditData cannot be null                                                  |
| RPM-SAV-INI-002 | Error while fetching status from Teller module                                   |
| RPM-SAV-INI-003 | Error while fetching MiscGICreditData from Teller module                         |
| RPM-SAV-INI-004 | Teller transaction status is incomplete                                          |
| RPM-SAV-INI-005 | Please provide a valid value for transaction reference number.                   |
| RPM-SAV-INI-006 | Please provide a valid value for transaction status.                             |
| RPM-SAV-NOM-001 | Overall percentage should be equal to 100%                                       |
| RPM-SAV-NOM-002 | Guardian details is required for \$1                                             |
| RPM-SAV-NOM-003 | Nominee Details are not captured                                                 |
| RPM-SAV-NOM-004 | Please provide valid value for isMinor                                           |
| RPM-SAV-NOM-005 | Age of nominee is more than configured minor age, Can not set isMinor flag as Y  |
| RPM-SAV-NOM-006 | Age of nominee is less than configured minor age, Can not set is Minor flag as N |
| RPM-SAV-NOM-007 | Please provide valid value of first name                                         |
| RPM-SAV-NOM-008 | Please provide valid value of last name                                          |
| RPM-SAV-NOM-009 | Please provide valid value of title                                              |
| RPM-SAV-NOM-010 | Please provide valid value of relation type                                      |
| RPM-SAV-NOM-011 | Address can not be null                                                          |
| RPM-SAV-NOM-012 | Please provide valid value for country                                           |
| RPM-SAV-NOM-013 | Please provide valid value for Pin code                                          |
| RPM-SAV-NOM-014 | Please provide valid value for Address Line 1                                    |
| RPM-SAV-NOM-015 | A Minor can not be a guardian                                                    |
| RPM-SAV-ODL-001 | Temporary OD Limit information is not allowed for this product                   |

**Table 5-1 (Cont.) Error Codes and Messages**

| Error Codes     | Messages                                                       |
|-----------------|----------------------------------------------------------------|
| RPM-SAV-ODL-002 | Uncollected fund information is not allowed for this product   |
| RPM-SAV-ODL-003 | Unsecured OD Limit information is not allowed for this product |
| RPM-SAV-ODL-004 | Please provide valid value for Limit Type                      |
| RPM-SAV-PRF-001 | Card is not allowed for this business product                  |
| RPM-SAV-PRF-002 | Cheque Book is not allowed for this product                    |
| RPM-SAV-PRF-003 | Passbook is not allowed for this product                       |
| RPM-SAV-PRF-004 | Internet banking is not allowed for this business product      |
| RPM-SAV-PRF-005 | Mobile Banking is not allowed for this business product        |
| RPM-SAV-PRF-006 | Kiosk is not allowed for this business product                 |
| RPM-SAV-PRF-007 | Phone banking is not allowed for this business product         |
| RPM-SAV-TOD-001 | Temporary OD Limit Details are not captured                    |
| RPM-TO-001      | Mandatory Checklist(s) - \$1                                   |
| RPM-TO-020      | Mandatory Document(s) - \$1                                    |
| RPM-SAV-ACC-001 | No Branch mapped to this business product.                     |
| RPM-SAV-ACC-002 | Please provide a valid value for Cheque Number                 |
| RPM-SAV-ACC-003 | Please provide a valid value for Cheque Date                   |
| RPM-SAV-ACC-004 | Please provide a valid value for Cheque Routing Number         |
| RPM-SAV-ACC-005 | Please provide a valid value for General Ledger code.          |
| RPM-SAV-ACC-008 | Missing Configuration :: CASA_FundBy_OtherBankCheque           |
| RPM-SAV-ACC-009 | Incorrect Configuration :: CASA_FundBy_Cash                    |
| RPM-SAV-ACC-010 | Missing Configuration :: CASA_FundBy_Cash                      |
| RPM-SAV-ACC-011 | Incorrect Configuration :: CASA_FundBy_Account                 |
| RPM-SAV-ACC-012 | Missing Configuration :: CASA_FundBy_Account                   |
| RPM-SAV-ACC-013 | Incorrect Configuration :: CASA_FundBy_OtherBankCheque         |

# 6

## Advices

This topic provides the information on the various advices supported in Savings Account Origination process.

### Account Creation

To,

Customer Name

Address Line 1

Address Line 2

State

City

Pin code

Sub: Account Creation

Dear Sir/Madam,

We are happy to inform you that your Savings account creation has been completed.  
Your savings account number is <XXXXXXXXXXXXXXXXXX>.  
Annualized Percentage Yield : ## % as on account opening date ## under the product  
#product name #

We are delighted to have you as a valued customer and thank you for choosing us for your banking needs.  
Feel free to contact us If you have any questions or require assistance.

We look forward to assisting you in achieving your financial goals.

Yours faithfully,

<Manager Name>  
<Bank Name>

### Offer Issue

To,

Customer Name

Address Line 1

Address Line 2

State

City

Pin code

Atten: Mr/Mrs. Customer Name(s)

Dear Sir/Madam,

We are pleased to inform you that your request dated <Application Date> (YYYY-MM-DD) vide application number <xxxxxx> for <Product Name> has been approved with the following parameters detailed below.

Approved Amount : <Currency + Approved Amount>  
 Approved Date : <Offer Issue Date>(DD-MM-YYYY)  
 Overdraft Tenor : <Tenure> Months  
 Offer Valid Period : <Offer Expiry Period> <Offer Expiry Term>  
 Interest Rate : <Latest Effective Interest Rate> %  
 Fee Amount : <Total Charges>

Collateral Details:

| Type              | Amount              | Currency Code                    |
|-------------------|---------------------|----------------------------------|
| <Collateral Type> | <Collateral Amount> | <Collateral Value Currency Code> |

Please return this offer letter with your acceptance. If not returned on aforesaid date, this letter will be null and void. Acceptance of this letter will be at Banks sole discretion.

In case of any clarification please do not hesitate to contact Relationship Manager  
 <Source Emp  
 Name>.

Yours faithfully,  
 <Branch Name>

We <Customer Name>, hereby accept the offer with the above terms and Condition.

Name:  
 Signature:  
 Date:  
 Place:

## View Application with OD

<XXXXXXXXXXXX>

<Branch>

Applicants:  
 Applicant 1  
 Applicant 2

Application Number:

Application Branch: <XXX>

Date: YYYY-MM-DD

### Product Details

Application Type: <New>  
 Product: <Product Name>  
 Term : <years/months/days>  
 Purpose : <purpose>  
 Contribution: <Currency><Amount>  
 Total : <Currency><Amount>

Source of Funds:  
 ATM Transactions in a Month:  
 Domestic Transactions in a Month:  
 Expected Annual Volume of Transactions:  
 Expected Foreign Wire Activity:  
 Purpose of Account:

E-Sign: Consent to receive communication electronically?

**Table 6-1 Applicants**

| Name        | Role   |
|-------------|--------|
| Applicant 1 | <Role> |
| Applicant 2 | <Role> |

Fund the Account (if Fund Post Account Opening parameter is un-checked):

Fund By :

Amount :

BIC Code :

Bank :

Branch :

External Account Number :

Beneficiary Name :

Personal Details

Primary Applicant /Joint Applicant /Guardian/ Custodian Name: <Applicant Name>

Date Of Birth :<yyyy>-<mm>-<dd>

Gender :

Resident Status :

Birth Country :

Nationality :

Citizenship By :

Insider :

Role :

Politically Exposed Person

Address

**Table 6-2 ID Detials**

| ID Type | ID Status | Unique ID   | Place Of Issue | Issue Date   | Expiration Date | Remarks  |
|---------|-----------|-------------|----------------|--------------|-----------------|----------|
| <Type>  | <Status>  | <Unique ID> | <place name>   | <yyyy-mm-dd> | <yyyy-mm-dd>    | <XXXXXX> |

**Table 6-3 Supporting Documents**

| Document Name   | Document Number   | Document Issue Date | Document Expiry Date | Uploaded Document |
|-----------------|-------------------|---------------------|----------------------|-------------------|
| <Document Name> | <Document Number> | <yyyy-mm-dd>        | <yyyy-mm-dd>         | <document name>   |

**Table 6-4 Service Member Details**

| Unit Name   | Service Branch   | Remarks   | Order Number | Notification Date | Employee ID | Covered Under Armed Forces Benefits | Active Duty Start Date | Active Duty End Date |
|-------------|------------------|-----------|--------------|-------------------|-------------|-------------------------------------|------------------------|----------------------|
| <Unit Name> | <Service branch> | <Remarks> | <Number>     | <yyyy-mm-dd>      | <ID>        | <benefits>                          | <yyyy-mm-dd>           | <yyyy-mm-dd>         |

## Relationship

**Table 6-5 Related to Insider**

| Party Type      | CIF / Party ID | Name   | ID / Registration Number | Is Customer |
|-----------------|----------------|--------|--------------------------|-------------|
| <Type of party> | <ID>           | <Name> | <NUMBER>                 | <Y/N>       |

**Table 6-6 Service Members**

| Party Type      | CIF / Party ID | Name                         | ID / Registration Number | Is Customer |
|-----------------|----------------|------------------------------|--------------------------|-------------|
| <type of party> | <party ID>     | <Name of the service member> | <Registration Number>    | <y/n>       |

## Employment Details

Employee Name: Mr. <Applicant 1 Name>  
 Employer Name: <XYZ>  
 Organization Category: <XYZ>  
 Current Employment: <XYZ>  
 Employment Type :< Full Time> or <Part Time>  
 Employment Start Date: YYYY-MM-DD  
 Employment End Date: YYYY-MM-DD  
 Employer's Address:  
 Address Line1  
 Address Line2  
 State  
 City  
 Pin code

Employee Name: Mr. <Applicant 2 Name>  
 Employer Name: <XYZ>  
 Organization Category: <XYZ>  
 Current Employment: <XYZ>  
 Employment Type :< Full Time> or <Part Time>  
 Employment Start Date: YYYY-MM-DD  
 Employment End Date: YYYY-MM-DD  
 Employer's Address:  
 Address Line1  
 Address Line2  
 State  
 City  
 Pin code

## Financial Position Details (Currency:

GBP)

**Table 6-7 Asset Details**

| Asset Type | Asset Amount |
|------------|--------------|
| House      | XXX          |
| Deposit    | XXX          |
| Vehicle    | XXX          |
| Other      | XXX          |

**Table 6-8 Liabilities Details**

| Liabilities Type        | Liabilities Amount |
|-------------------------|--------------------|
| Property Loan           | XXX                |
| Vehicle Loan            | XXX                |
| Credit Card Outstanding | XXX                |
| Overdrafts              | XXX                |
| Personal Loan           | XXX                |
| Other                   | XXX                |
| Home Loan               | XXX                |
| Education Loan          | XXX                |

**Table 6-9 Income Details**

| Income Type       | Income Amount |
|-------------------|---------------|
| Salary            | XXX           |
| Interest Amount   | XXX           |
| Rentals           | XXX           |
| Business          | XXX           |
| Cash Gifts        | XXX           |
| Other             | XXX           |
| Business          | XXX           |
| Pension           | XXX           |
| Investment Income | XXX           |
| Agriculture       | XXX           |

**Table 6-10 Expense Details**

| Expense Type         | Expense Amount |
|----------------------|----------------|
| Loan Payments        | XXX            |
| Utility Payments     | XXX            |
| Insurance Payments   | XXX            |
| Credit Card Payments | XXX            |
| Rentals              | XXX            |
| House                | XXX            |
| Vehicle              | XXX            |
| Fuel                 | XXX            |
| Other                | XXX            |
| Medical              | XXX            |
| Education            | XXX            |

Nominee Details

**Table 6-11 Nominee Details**

| Name           | Relationship          | Dateofbirth | Percentage          | Guardian      | Address           |
|----------------|-----------------------|-------------|---------------------|---------------|-------------------|
| <Nominee Name> | <Nomine Relationship> | YYYY-MM-DD  | <Shared Percentage> | <Yes> or <No> | <Nominee Address> |

Collateral Details (Currency)

Mandate Details

Number Of Applicants: 1

Mandate Registered:

| Applicant Name | Repayment Share % |
|----------------|-------------------|
| Mr. Test Test  | 100               |

Account Service Preferences

Account Statement Mode:

Frequency:

Passbook:

Cheque Book:

Banking Channel Preference

Kiosk Banking:

Direct Banking:

Debit Card:

Communication Channel Preference

Email:

Post:

SMS:

Funding Details

(if Fund Post Account Opening parameter is checked)

Funding Mode:

Amount:

Value Date:

Account Number/ Card Number:

Expiration Month, Year (If Card):

Transaction Status:

**SIGNIFICANT CHANGES**

You have advised us that there are no foreseeable significant changes to your circumstances that will affect

your ability to meet your contracted repayments. You have advised us that significant changes to your circumstances may occur that could adversely affect your ability to meet your contracted repayments and you have plans in place to ensure that you will be able to continue to make repayments if these circumstances occur.

**Privacy Statement**

We would like to inform you that:

Purpose of collection

Personal information is information about an identifiable individual and includes facts

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

We collect personal information for the purposes of:

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

Consequences if personal information is not provided

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

Disclosure

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

When necessary and in connection with purposes of collection, we may disclose your personal information to and/or collect your personal information from:

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

Disclosure overseas

There are also instances where we may have to send your personal information overseas or collect personal information from overseas. These instances include: sending your personal information to companies in the

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

#### Access

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

#### Marketing

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

#### Contact

Please contact us to:

change your mind at any time about receiving marketing material request access to the personal information we hold about you or obtain more information about our privacy practices by asking for a copy of our Privacy Policy You can contact us by calling 13 \*\* 75 or contacting us at .com.au or by visiting any of our branches. Our Privacy Policy can also be found on our website at .com.au at the bottom of the page by clicking on Privacy.

#### Authority to obtain credit information

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

close to a credit reporting agency certain personal information about me/us including: identity particulars, amount of credit applied for in this application, payments which may become more than 60 days overdue any serious credit infringement which believes I/we have committed, advice that payments are no longer overdue and/or that credit provided to me/us has been discharged. Obtain from a credit reporting agency a report containing personal credit information about me/us and, a report containing information about my/our commercial

activities or commercial credit worthiness, to enable to assess this application for credit. I/We further consent to and acknowledge that may at its discretion obtain second and/or subsequent credit reports prior to funding (settlement) or withdrawal of this application, in order to reassess my/our application for credit. Give and obtain from any credit provider(s) that may be named in this application or in a report held by a credit reporting agency information about my/our credit arrangements, including information about my/our credit worthiness, credit standing, credit history, credit capacity for the purpose of assessing an application for credit, notifying any default by me/us.

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

#### Acknowledgments & Declarations

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

| Applicant   | Date       | Signature |
|-------------|------------|-----------|
| Applicant 1 | YYYY-MM-DD | -         |
| Applicant 2 | YYYY-MM-DD | -         |

#### Application Form without OD

Application Number:

<XXXXXXXXXXXX>

Application Branch: <XXX>

<Branch>

Date: YYYY-MM-DD

Applicants:

Applicant 1

Applicant 2

#### Product Details

Application Type: <New>

Product: <Product Name>

Fund Account: <Y> or <N>

Overdraft Requested: <Y> or <N>

Amount: <XXXXXX>

#### Personal Details

| Applicant   | Gender               | Date of Birth | Resident | Nationality | Birth Country | ID Type  |
|-------------|----------------------|---------------|----------|-------------|---------------|----------|
| Applicant 1 | <Male> /<br><Female> | YYYY-MM-DD    | <XXXXXX> | <XXXXXX>    | <XXXXXX>      | <XXXXXX> |
| Applicant 2 | <Male> /<br><Female> | YYYY-MM-DD    | <XXXXXX> | <XXXXXX>    | <XXXXXX>      | <XXXXXX> |

## Nominee

## Details

| Name           | Relationship           | Date of birth | Percentage          | Guardian      | Address           |
|----------------|------------------------|---------------|---------------------|---------------|-------------------|
| <Nominee Name> | <Nominee Relationship> | YYYY-MM-DD    | <Shared Percentage> | <Yes> or <No> | <Nominee Address> |

## Mandate Details

Mode of Operation  
<XYZ>

## Privacy Statement

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We collect personal information for the purposes of:

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

## Consequences if personal information is not provided

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for that secondary purpose. In the case of sensitive information, any secondary purpose, use or disclosure will be directly related to the purpose collection.

When necessary and in connection with purposes of collection, we may disclose your personal information to and/or collect your personal information from:

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

#### Disclosure overseas

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## Acknowledgments & Declarations

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

or by whom the agent is employed agree to transmitting my/our personal information by electronic means

| Applicant   | Date       | Signature |
|-------------|------------|-----------|
| Applicant 1 | YYYY-MM-DD | -         |
| Applicant 2 | YYYY-MM-DD | -         |

# Index

## A

---

Account Approval Stage, [2-109](#)  
Account Funding Stage, [2-61](#)  
Account Funding Stage - Post Account Opening,  
[2-116](#)  
Account Parameter Setup Stage, [2-92](#)  
Annexure - Advices, [6-1](#)  
Application Enrichment Stage, [2-54](#)  
Application Entry Stage, [2-2](#)

## E

---

Error Codes and Messages, [5-1](#)

## G

---

Global Actions, [2-120](#)

## I

---

Instant Savings Account Origination Process, [4-1](#)

## M

---

Manual Credit Assessment Stage, [2-83](#)

Manual Retry Stage, [2-115](#)

## O

---

Offer Accept / Reject Stage, [2-102](#)  
Offer Issue Stage, [2-97](#)  
Overdraft Limit Details Stage, [2-42](#)

## P

---

Post Offer Amendment Stage, [2-105](#)

## S

---

Savings Account Origination, [2-1](#)  
Savings Account Origination Process, [1-1](#)  
Simplified Application, [3-1](#)  
Supervisor Application Approval Stage, [2-94](#)

## U

---

Underwriting Stage, [2-65](#)