Oracle® Banking Origination

Credit Card Origination User Guide

Release 14.7.3.0.0

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Oracle Banking Origination Credit Card Origination User Guide, Release 14.7.3.0.0

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Contents

Preface

Purpose

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

Audience

This user manual is intended for the Relationship Managers (RMs), other loan executive staff-member in-charge of maintenance for the credit card accounts in the bank, and sales officer in-charge of sourcing the Credit Card Origination products from prospect and customer of the bank. This 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 Retail Loans Origination process based on the bank's internal operation and policies.

Documentation Accessibility

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

Access to Oracle Support

Oracle customers that have purchased support have access to electronic support through My Oracle Support. For information, visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired.

Diversity and Inclusion

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

Conventions

The following text conventions are used in this document:

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

Related Resource

The related documents are as follows:

- *Operations User Guide*
- *Configuration User Guide*
- *Alerts and Dashboard User Guide*

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.

Acronyms and Abbreviations

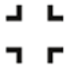
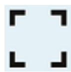
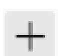
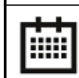
The list of the acronyms and abbreviations that you are likely to find in the manual are as follows:

Table Acronyms table

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

Symbol and Icons

Table Symbols and Icons - Common

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

Basic Actions

Table Basic Actions

Actions	Functions
Request Clarification	Used to raise a new clarification request. The system allows placing a request for clarification that is needed from the Customer to proceed ahead with the application. The clarification can be for any additional details, confirming specific information, the requirement for any additional document, and so on, from the customer. For more information on Request Clarification, refer to the section Request Clarification.
Back	Used to navigate to the previous data segment within a stage.
Next	Used to navigate to the next data segment, after successfully capturing the data. The system validates all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. Users will not be able to proceed to the next data segment, without capturing the mandatory data.
Save & Close	Used to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Used to close the application without saving. This tasks appears in Free Task, once the transaction is canceled.

1 Credit Card Origination Process

This topic describes the information on the various features of the credit card origination process.

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

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

It is a Host-Agnostic solution.

It enables banks to deliver the improved user experience for various bank 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 architectured 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 origination request before the Credit Card Account is created in the Host. The new workflow also supports capturing of relevant documents, stage wise, and generation of advices and notifications dynamically.

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

2 Credit Card Origination

This topic provides an overview of the credit card origination process and takes you through the various steps involved in handling all the necessary activities in the life cycle of a Credit Card Origination process.

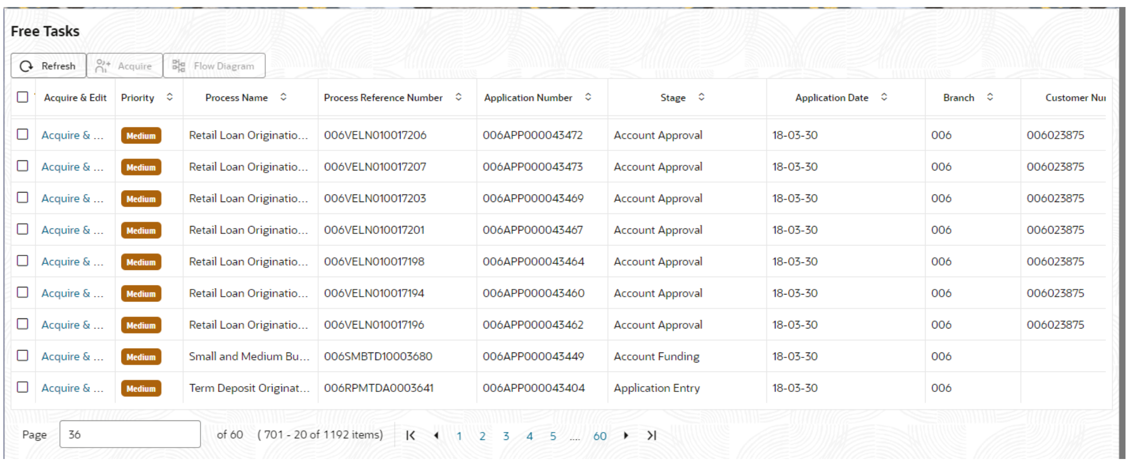
This document provides an overview of the credit card origination process and takes you through the various steps involved in handling all the necessary activities in the life cycle of a credit card origination process.

The document is designed to help you create the Retails Credit Card type of credit cards.

To acquire and edit the task:

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

Figure 2-1 Free Task



Acquire & Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Nu
Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017206	006APP000043472	Account Approval	18-03-30	006	006023875
Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017207	006APP000043473	Account Approval	18-03-30	006	006023875
Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017203	006APP000043469	Account Approval	18-03-30	006	006023875
Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017201	006APP000043467	Account Approval	18-03-30	006	006023875
Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017198	006APP000043464	Account Approval	18-03-30	006	006023875
Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017194	006APP000043460	Account Approval	18-03-30	006	006023875
Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017196	006APP000043462	Account Approval	18-03-30	006	006023875
Acquire & ...	Medium	Small and Medium Bu...	006SMBTD10003680	006APP000043449	Account Funding	18-03-30	006	
Acquire & ...	Medium	Term Deposit Originat...	006RPMTDA0003641	006APP000043404	Application Entry	18-03-30	006	

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

This chapter includes following sections:

- Credit Card Application Entry Stage
  This topic describes the information on the various data segments to capture the required data in the Credit Card Application Entry stage.
- Credit Card Application Assessment
  This topic describes the information on the various data segments to update the required data and assess the application in the Credit Card Application Assessment stage.
- Supervisor Approval Stage
  This topic describes the information on the various data segments to view the captured details and approve the application in the Supervisor Approval stage
- Global Actions
  This topic provides the detailed on the actions that can be performed in all stages.

2.1 Credit Card Application Entry Stage

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

The initiation request for a credit card 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 credit card request can be made for both new and existing customer types. Credit Card is only applicable for individual customers. Also, the platform supports processing of the credit card request from the customer which are directly received from the Self-Service Banking Channel (Oracle Banking Digital Experience) through the REST based service APIs.

The selection of the relevant credit card product on which the credit card is required can be initiated using this process, provided the user has the required access rights.

Please refer to the detailed setup and operation workflows for both asset and liability products initiation made available in the Operations user guide.

To open credit card application entry task:

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

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 Credit Card origination process is initiated either as a single product origination or as part of the multiple product selection, process orchestrator generates the credit card 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 Application Entry stage is the first stage in the Credit Card Account Open process. After the initiate process 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

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

- Applicants
  This topic provides the systematic instructions to capture the customer-related information for the application.
- Relationship
  This topics describes the relationship details of parties that are involved in loan account opening application.
- Credit Card Details
  This topic provides the systematic instructions to capture the credit card related information for the customer.
- Financial Details
  This topic provides the systematic instructions to capture the financial details for a single applicant or a customer for the given credit card application as the case may be.
- Card Preference
  This topic provides the systematic instructions to capture the card related information for the customer.

- Add-On Card Holder
  This topic provides the systematic instructions to capture any number of add-on card holder details for the given application.
- Charge Details
  This topic provides the systematic instructions to view the details of the charges applicable for the account.
- Interest Details
  This topic provides the systematic instructions to view the interest rates and margin (%) applicable / levied for this credit card application.
- Summary
  This topic provides the systematic instruction to view the tiles for all the data segments in the Credit Card Application Entry Process.

2.1.1 Applicants

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

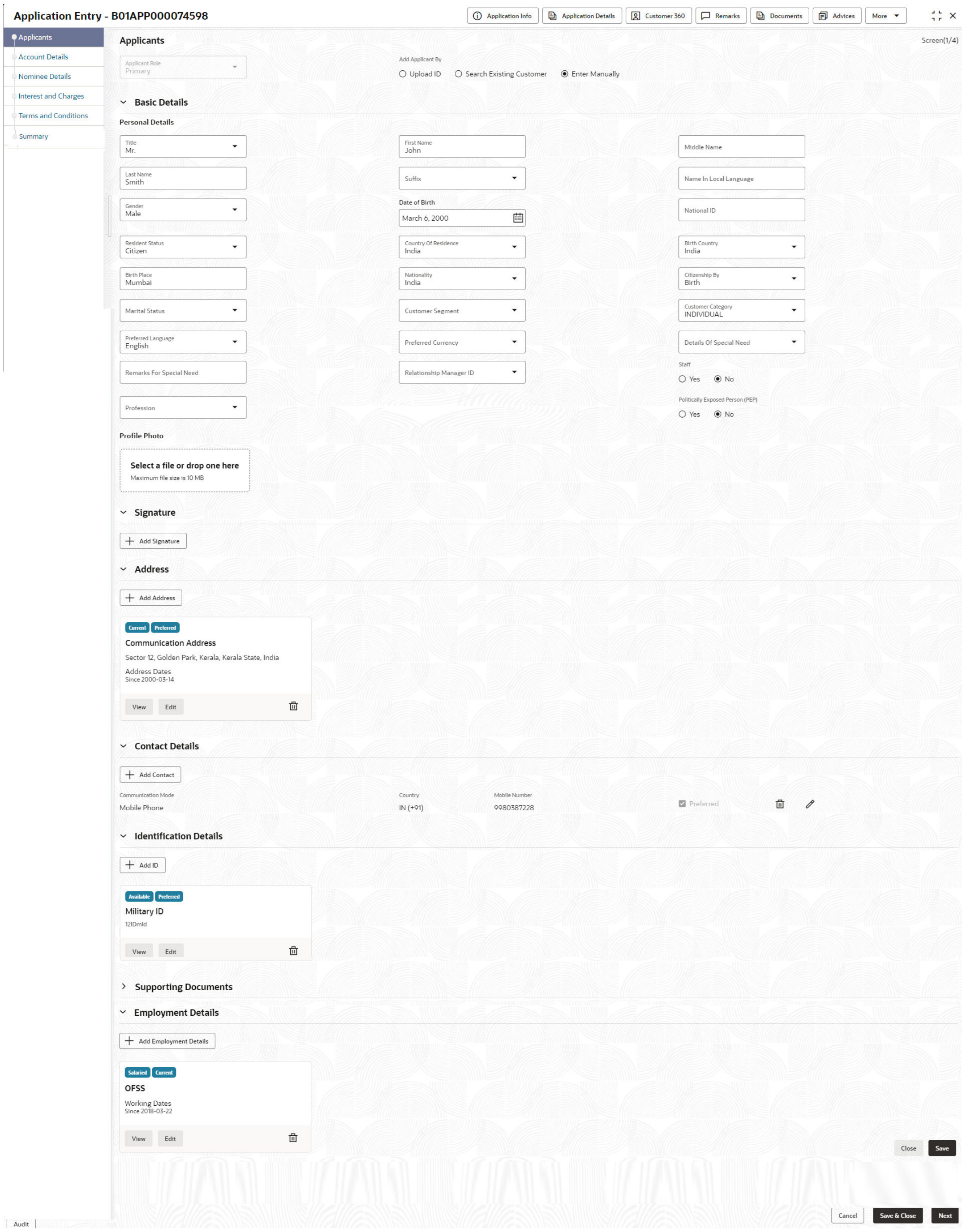
The **Applicants** data segment displays the details captured for the customer in the Application Entry stage and allows updating further fields for supplementing the customer related information.

To capture applicants details:

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

   The **Applicants - Individual** screen displays.

Figure 2-2 Applicant - Individual



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

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

Table 2-1 Applicant- Individual – Field Description

Field	Description
Applicant Role	Displays the applicant role. By default the Primary role appears in this field. Select the applicant role incase user add multiple applicant in single application.
Add Applicant By	Select the mode from which the user need to add new applicant. The available options are: • **Upload ID** - Using this option user can upload identification document of the applicant to extract the details. • **Search Existing Customer** - 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. • **Enter Manually** - This option is used if user wish to enter all the applicant details manually.
Document Name	Select the document which is used from extracting applicant details. The available options are: • State Issued Drivers License • Passport This field appears if the **Upload ID** option is selected from the **Add Applicant By** drop down list.
Country of Issue	Select the country in which the document is issued. This field appears if the **Upload ID** option is selected from the **Add Applicant By** drop down list.
Select and Drop here	Drag and drop the document file or click on **Select or drop files here** to browse and upload the document from the local system. PNG & JPEG file formats are supported. 10MB maximum file size is allowed. This field appears if the **Upload ID** option is selected from the **Add Applicant By** drop down list.
CIF Number	Search and select the CIF number. This field appears if the **Search Existing Customer** option is selected from the **Add Applicant By** drop down list. Once the CIF number is selected, the system identifies whether the entered CIF number matches the Office of Foreign Assets Control (OFAC) list. If response is positive then an error appears stating the selected CIF is of an **Invalid Customer Status**. The account opening process is not initiated with that customer.
Advanced Search	Click this button to perform party using advance parameters. For more information on advance search, refer the **Advanced Search** section below. This field appears if the **Search Existing Customer** option is selected from the **Add Applicant By** drop down list.
Basic Details	In this section the user can manually capture the basic details of applicant. This section appears if the **Enter Manually** option is selected from the **Add Applicant By** drop down list.
Title	Select the title of the applicant from the drop-down list.
First Name	Specify the first name of the applicant.
Middle Name	Specify the middle name of the applicant.
Last Name	Specify the last name of the applicant.

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

Field	Description
Suffix	Specify the suffix for the applicant. This options in this list appears based on the configured entity code in the Oracle Banking Party product.
Name In Local Language	Specify the applicant's name in their local language.
Gender	Specify the Gender of the applicant from the drop-down list.
Date of Birth	Select the date of birth of the applicant.
National ID	Specify the national identification code of the applicant.
Resident Status	Select the residential status of the applicant from the drop-down list. Available options are: • **Non-Resident Alien** • **Resident Alien** • **Citizen**
County of Residence	Search and select the country code of which the applicant is a resident.
Birth Country	Specify the birth country of the applicant.
Birth Place	Specify the birth place where the applicant has born.
Nationality	Search and select the country code where the applicant has nationality.
Citizenship By	Search and select the country code for which applicant has citizenship.
Marital Status	Select the marital status of the customer from the drop-down list. Available options are: • **Married** • **Unmarried** • **Legally Separated** • **Widow** This field appears mandatory based on the product configuration.
Customer Segment	Select the segment of the customer. Available options are: • **Emerging Affluent** • **High Net worth Individuals** • **Mass Affluent** • **Ultra HNI**
Customer Category	Select the category of the customer.
Preferred Language	Select the preferred language.
Preferred Currency	Select the preferred currency.
Details Of Special Need	Select the special need details. Available options are: • **Blindness** • **Cerebral Palsy** • **Low vision** • **Locomotor disability** • **Leprosy-cured** • **Mental retardation** • **Mental illness** • **Hearing Impairment**
Remarks For Special Need	Specify the remarks for the special need selected.
Relationship Manager ID	Search and select the Relationship Manager ID for the applicant.
Staff	Select the toggle to indicate if the customer is employee of the bank.

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

Field	Description
Profession	Select the profession of the customer.
Politically Exposed Person	Select to indicate if the customer are politically exposed person.
Profile Photo	Drag and drop the document file or click on **Select or drop files here** to browse and upload the document from the local system. PNG & JPEG file formats are supported. 10MB maximum file size is allowed.
Signatures	In this section you can add new signature and view the already added signature of the customer. Click the Add Signature button to select the file to upload signature. Click **Cancel** button to discard the added details. On **Submit**, signature will be handed off to Oracle Banking Party.
Upload Signature	Drag and drop the signature file or click on **Select or drop files here** to browse and upload the signature from the local system. PNG & JPEG file formats are supported. 10MB maximum file size is allowed.
Uploaded Signature	Displays the uploaded signature.
Remarks	Specify the remarks related to the signature. Click **Save** to save the uploaded file.
Signature ID	Displays the Signature ID for the added signature along with the image and remark.
Action	Click Edit to edit the added signatures Click to delete the added signatures.
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click the Add Address button to add address details. Click to perform below actions on the added address details, • To view the address details, click **View**. • To edit the address details, click **Edit**. • To delete the address details, click **Delete**.
Address Type	Select the address type for the applicant from the drop-down list. • **Residential Address** • **Communication Address**
Location	Select and search the location.
Current Address	Select to indicate if you want to mark entered address as current address type.
Preferred Address	Select to indicate if you want the selected address type as preferred address type. This field is non editable if the **No** option is selected in the **Current Address** field.
Address Since	Select the date from when you are connected with the given address.
Address Till	Select the date till when you were connected with the given address. This field appears if the **No** option is selected in the **Current Address** field.

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

Field	Description
Address	Specify the address to search for the already captured address. Based on the configuration, on entering a few letters, the system fetches the related address that is already captured. Based on the selection, the fields are fetched in the address section.
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
Country	Select and search the country code.
State / Country Sub Division	Specify the state or country sub division. This field appears based on the selected country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Addition Info	In this section you can provide addition information.
Sub Department	Specify the sub department.
Department	Specify the department.
Building Number	Specify the building number.
Post Box	Specify the post box code.
District Name	Specify the district name.
Floor	Specify the floor number.
Room	Specify the room number.
Locality	Specify the locality.
Landmark	Specify the landmark.
Contact Name / Narrative	Specify the name of the contact person.
<Added record tile>	In this tile you can view the added address details. Below details appears in the tile: • <Current status> this flag appears only if Yes option is selected. • <Preferred ID status> this flag appears only if Yes option is selected. • Address Type • Address dates • Adress line 1,2,3 • Country • State Click the **Edit** to edit the added adress details. Click the **View** to view the added adress details. Click to delete the added address details.
Contact Details	In this section you can provide digital contact details.
Communication Mode	Select the communication mode from the drop-down list. The available options are: • Mobile Phone • Email
Country	Select the country along with international subscriber dialing code of the mobile phone from the drop-down list. The drop-down list option consist of countrycode, country name and subscriber dialing code. This field appears only if you select the **Mobile Phone** option as communication mode.

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

Field	Description
Mobile Number	Specify the mobile number.
Email Id	Specify the email ID. This field appears only if you select the **Email** option as communication mode.
Preferred	Select to indicate if the given record is the preferred one.
Action	You can edit or delete the added mobile details.
Identification Details	You can add, view and edit the identification details in this section. Click the **Add ID** button to add Identification details.
ID Type	Specify the ID type. The available options are: • Military ID • Birth Certificate • SIN • Permanent Resident Card () • SIN • Passport • SSN
ID Status	Specify the status of the selected ID type. The available options are: • Verification Pending • Applied For • Available • Notice Received
Unique ID	Specify the unique identification code of the selected type. You can enter the unique ID only if the **ID Status** is **Available**.
Place Of Issue	Specify the place where the ID is issued to the user.
Issue Date	Specify the date from which the ID is valid.
Expiry Date	Specify the date till which the ID is valid.
Preferred	Select to indicate whether added ID details are preferred among all others. In case of multiple ID details, it is mandatory to mark any one of the ID details as Preferred.
Remark	Specify the remark. Click the **Save** button to save the entered ID details.
<Added record tile>	In this tile you can view the added ID details. Below details appears in the tile: • ID Status • <Preferred ID status> this flag appears only if Yes option is selected. • ID Type • Unique ID Click the **Edit** to edit the added ID details. Click the **View** to view the added ID details. Click  to delete the added ID details.

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

Field	Description
Supporting Document	This section displays the status of the supporting documents that customer provides to get onboard. You can view, • Total Documents – Counts of total documents • Document Submitted – Count of the document that are submitted • Document Pending – Count of the document that are pending In case of exiting party, already captured documents fetched in this section. User can add, edit or delete the documents. Click  to add the document. The Document popup appears. Below fields appears in the popup.
Document Name	Specify the name of the document.
Document Number	Specify the unique number of the selected document.
Document Issue Date	Specify the date from which the document is valid.
Document Expiry Date	Specify the date on which the document is expired.
Upload Documents	Drag and drop the document file or click the **Select or drop files here** link to browse and upload the document.
Uploaded Documents	The name along with extension of the uploaded document is displayed. You can view or delete document. Click **Save** to upload the document.
Employee ID	Specify the employee identification code.
Cover Under Armed Forces Benefits	Specify whether the customer is covered under the armed forces benefits.
Active Duty Start Date	Specify the date on which service is active.
Active Duty End Date	Specify the date on which the service is ending.
Employment Details	In thi section user can capture the employment details of the applicant.
Employment Type	Select the employment type. The available options are: • Salaried • Self Employed

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

Field	Description
Salaried	Below field appears if the **Salaried**option is selected from the **Employment Type** list. In this section user can capture salaried employment details. The below fields appears if salaried employment details are already captured. • Employer Code • Employer Name • Employer Description • Employee Type • Industry Type • Organization Category • Demographics • Current Employer • Working Since • Working Till • Employee ID • Designation • Level or Grade User can edit, view or delete already added details.
Employer Code	Specify the employer code. OR Click to search the employer code. The pop-up appears to fetch the employer code. Specify **Employer Code** or **Employer Name** to fetch the details.
Employer Name	Displays the employer name of the selected employee code.
Employer Description	Specify the employer description.
Employee Type	Select the employee type from the drop-down list. Available options are: • **Full Time** • **Part Time** • **Contract** • **Permanent**
Industry Type	Select the Industry Type from the drop-down list. Available options are: • **IT** • **Bank** • **Services** • **Manufacturing** • **Legal** • **Medical** • **Engineering** • **School/College** • **Others**
Organization Category	Select the organization type from the drop-down list. Available options are: • **Government** • **NGO** • **Private Limited**

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

Field	Description
Demographics	**Select the demographics from the drop-down list. Available options are:** • **Global** • **Domestic**
Current Employer	Select whether the applicant works currently in this role. Available options are: • **Yes** • **No**
Working Since	Select the employment start date.
Working Till	Select the employment last date.
Employee ID	Specify the employee ID.
Grade	Specify the grade.
Designation	Specify the designation.
Self Employed	Below field appears if the **Self Employed** option is selected from the **Employment Type** list. In this section user can capture self-employment or professional details of customer. Below fields appears if self-employment or professional details are already captured. • Professional Name • Professional Description • Professional Email ID • Company /Firm Name • Registration Number of Company • Start Date • End Date User can edit, view or delete already added details.
Professional Name	Specify the professional name.
Professional Description	Displays the professional description.
Professional Email ID	Specify the professional email ID.
Company /Firm Name	Specify the company or firm name.
Registration Numberof Company	Specify the registration number.
Start Date	Specify or select the start date of company.
End Date	Specify or select the end date of company.
<Added record tile>	In this tile you can view the added employment details. Below details appears in the tile: • Employement Type • <Current Employer> this flag appears only if Yes option is selected. • Employer Name • Working Dates Click the **Edit** to edit the added ID details. Click the **View** to view the added ID details. 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

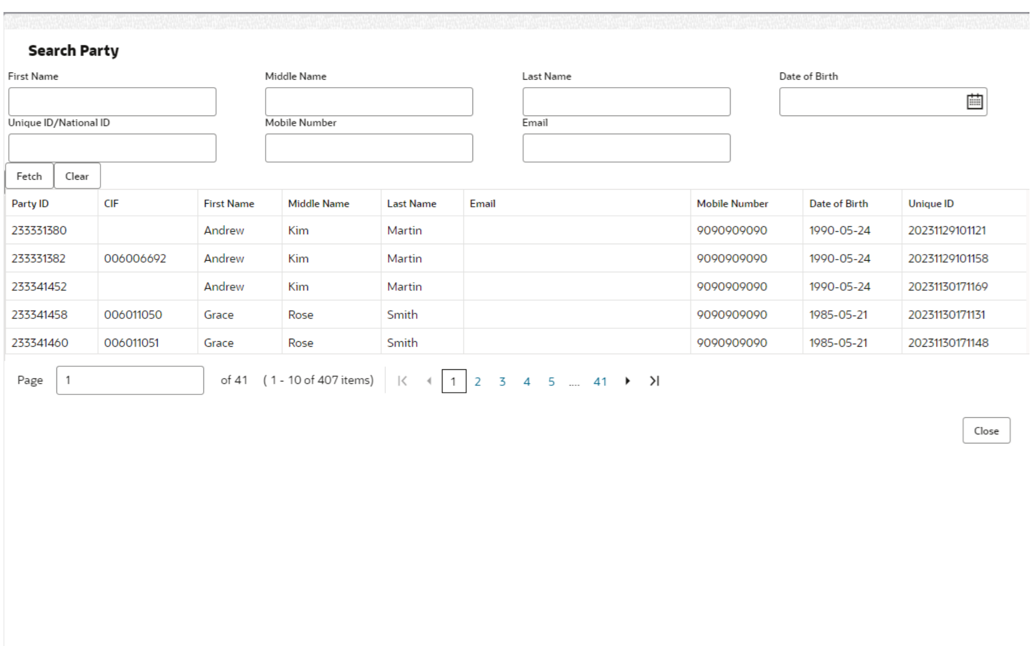
For Non- Individual

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

To search for a party using the advanced search:

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

Figure 2-3 Advanced Search - Individual



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

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

To upload document for fetching customer information:

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

   The **Applicants** - **Upload Document** screen is displayed

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

Table 2-2 Applicants - Upload Document – Field Description

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

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

   The **Verify Information** screen is displayed.

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

Table 2-3 Verify Information – Field Description

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

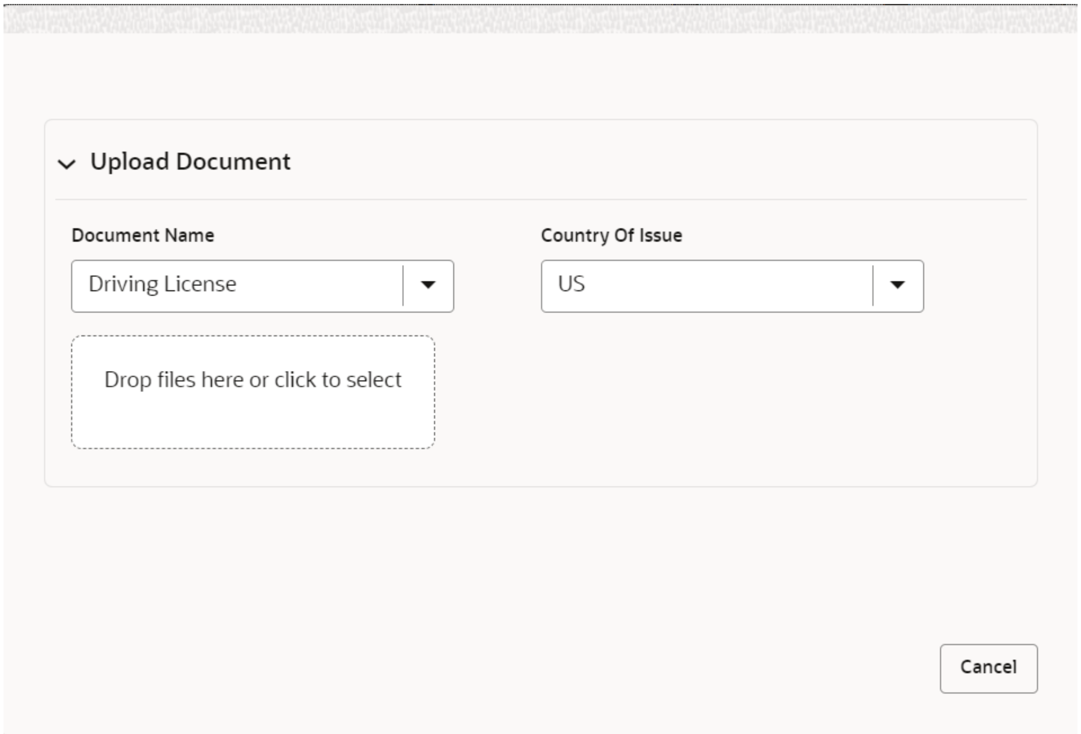
Table 2-3 (Cont.) Verify Information – Field Description

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

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

   The **Confirmation** screen displays.

Figure 2-4 Upload Document



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

2.1.2 Relationship

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

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

- Service Member - If related party is served in military services.
- Related to Insider – If related party is an insider.

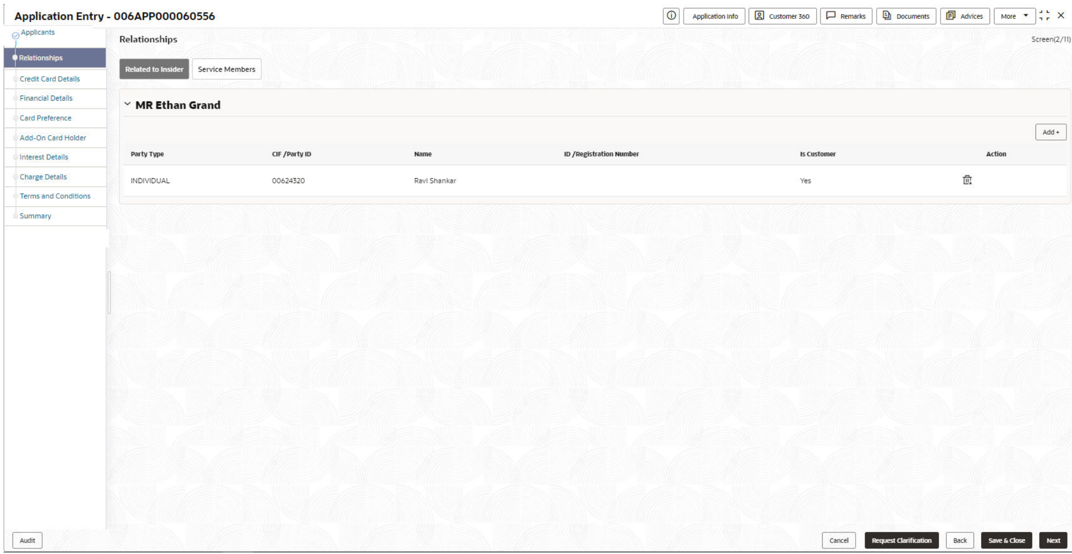
This data segment is applicable only for Individual type of customer.

To add relationships of customers:

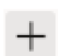
1. Click **Next** in the previous data segment to proceed with the next data segment, after successfully capturing the data.

   The **Relationship** screen appears.

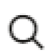
Figure 2-5 Relationship



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

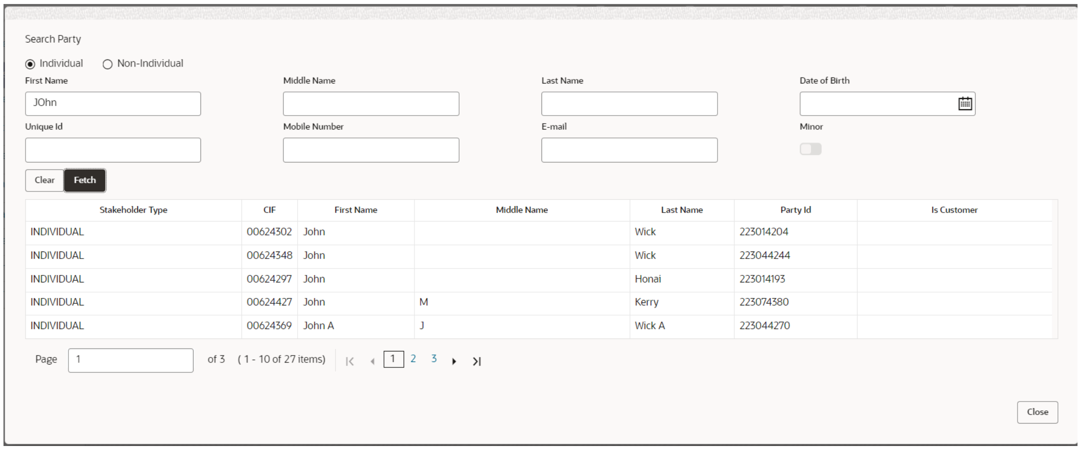
   to add the party. The **Add New<Relationship Type>** popup appears for entering the CIF or Party ID
5. In the **CIF/PARTY ID** field, enter the CIF or party ID and click **Next** to add the party. OR Click

   to search party.

> **Note:**
>
> An existing customer of the bank can be added as related party.

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



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

Table 2-4 Search Party – Individual

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

Table 2-5 Search Party – Non Individual

Field	Description
Non- Individual	Select if the party is non-individual.

Table 2-5 (Cont.) Search Party – Non Individual

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

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

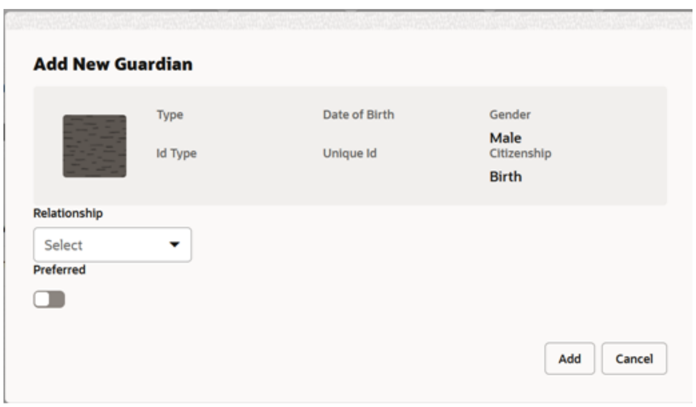


Table 2-6 Add New <Relationship Type> – Field Description

Field	Description
Relationship	Specify the relationship of the new added party with party involved in account opening application. The options are: • Spouse • Father • Mother • Daughter • Guardian • Son This field is not applicable for the **Related to Insider**.

Table 2-6 (Cont.) Add New <Relationship Type> – Field Description

Field	Description
Preferred	Specify to indicate the added party is preferred as guardian. It is mandatory to add one **Preferred** party This field is not applicable for the **Related to Insider**.
Party Details section	In this section you can view the details of the selected party. Below fields appears on the screen: • Party Image • Party Name • Type • Date of Birth • Gender • ID Type • Unique ID • Citizenship

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

Table 2-7 Relationship

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

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

2.1.3 Credit Card Details

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

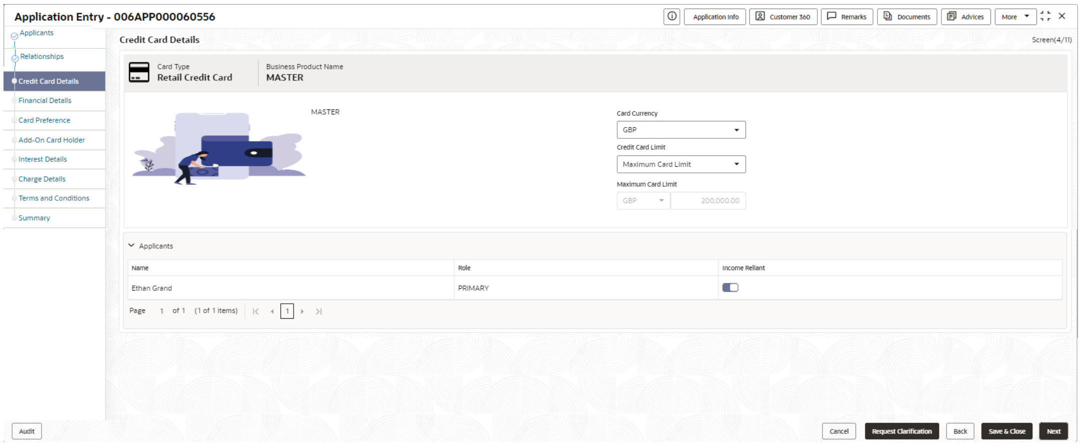
In this data segment user can capture the credit card product details. If the user has capture this details while initiating the application then the details are fetched and displayed in the respective section.

To capture credit card details:

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

   The **Credit Card Details** screen is displayed.

Figure 2-6 Credit Card Details



2. Specify the details in the relevant data fields.

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

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

Table 2-8 Card Preference – Field Description

Field	Description
Card Type	Displays the account type based on the product selected in the Product Catalogue.
Business Product Name	Displays the business product name based on the product selected in the Product Catalogue.
Product Image	Displays the business product image.
Product Description	Displays the short description captured for the product in Business Product configuration.
Card Currency	Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory.
Credit Card Limit	Select the credit card limit. Available options are: • **Maximum Card Limit** • **Requested Card Limit**
Maximum Card Limit	Displays the maximum card limit applicable for the selected product. This field appears only if the Credit Card Limit is selected as Maximum Card Limit.
Requested Card Limit	Specify the requested card limit. This field appears only if the Credit Card Limit is selected as Requested Card Limit.
Applicants	This section displays the list of applicants that are involved in this account opening application.
Name	Displays the name of the applicant.

Table 2-8 (Cont.) Card Preference – Field Description

Field	Description
Role	Displays the role of the applicant in the application.
Income Reliant	Select to indicate whether the applicant is income reliant. The applicant's financial details are captured only if this indication is selected. It is mandatory to select at least one applicant as **Income Reliant**.

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

2.1.4 Financial Details

This topic provides the systematic instructions to capture the financial details for a single applicant or a customer for the given credit card application as the case may be.

Financial details are captured for applicants or guarantor or co-signers that are involved in loan account opening application. In case multiple applicant are added in the single applicant, the system validates whether added applicants are not same for different roles.

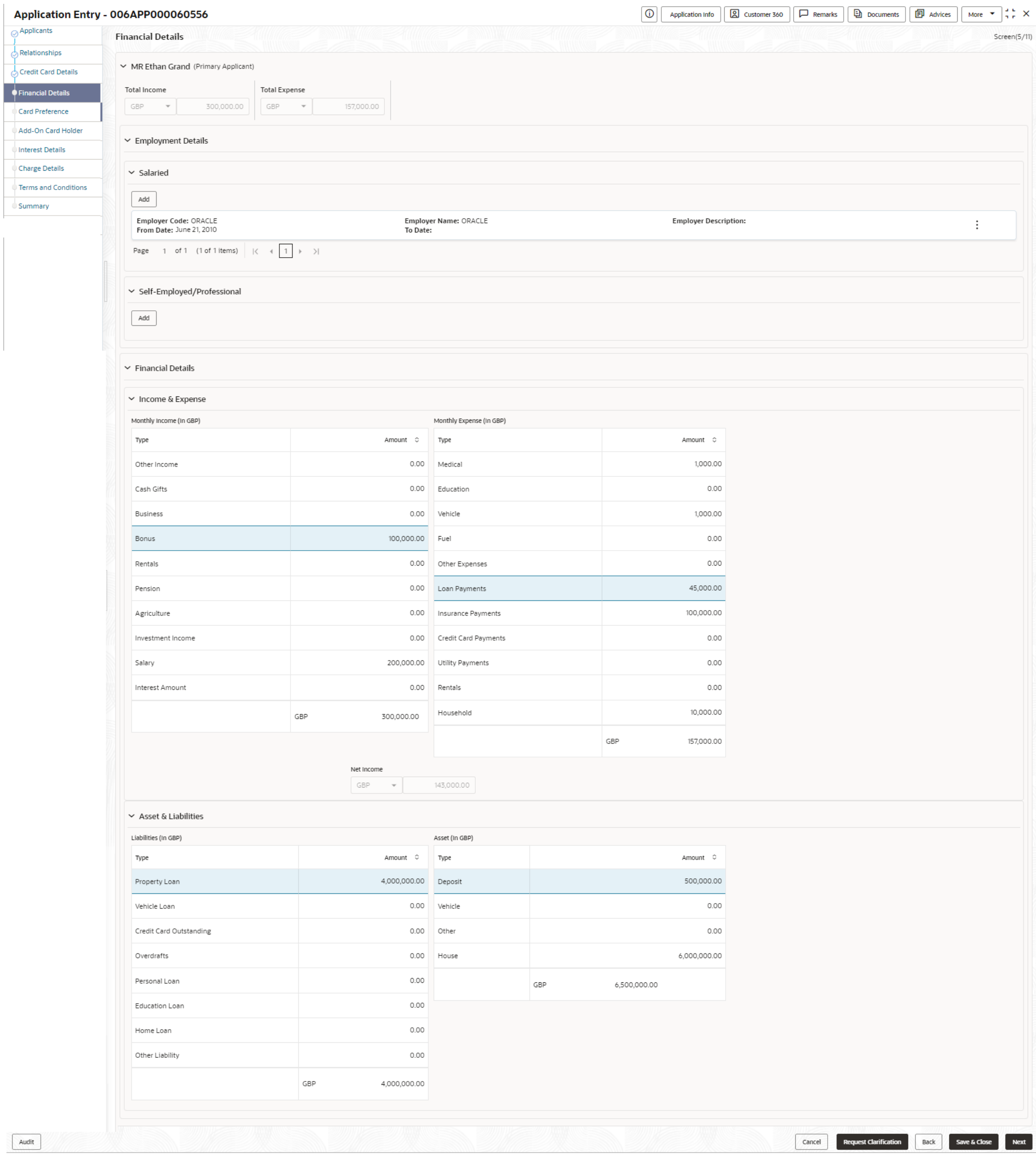
The user can capture basic as well as income and expenses details in respective sections. Separate sections appears for each applicant to capture the financial details. The financial template are resolved based on the configuration.

To add financial details:

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

   The **Financial Details** screen displays.

Figure 2-7 Financial Details



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

Table 2-9 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 **Customer Information** data segment.
Total Income	Displays the total income and the currency of the applicant.
Total Expenses	Displays the total expenses and the currency of the applicant.
Last Update On	Displays the date on which the financial details of an existing applicant were last updated. For a new applicant, it will remain blank.

Table 2-9 (Cont.) Financial Details: Individual – Field Description

Field	Description
Employment Details	In this section user can capture employment details of the parties that are involved in an account opening application.
Salaried	In this section user can capture salaried employment details. The below fields appears if salaried employment details are already captured. • Employer Code • Employer Name • Employer Description • From Date • To Date User can edit, view or delete already added details. Click **Add** to capture the new salaried employment details. The **Salaried Details** pop-up appears.
Employer Code	Specify the employer code. OR Click to search the employer code. The pop-up appears to fetch the employer code. Specify **Employer Code** or **Employer Name** to fetch the details.
Employee Name	Displays the employee name.
Employer Description	Specify the employer description.
Organization Category	Select the organization type from the drop-down list. Available options are: • **Government** • **NGO** • **Private Limited**
Demographics	**Select the demographics from the drop-down list. Available options are:** • **Global** • **Domestic**
<Actions>	Click **Edit** to modify the existing applicant details. Click **Save** to save the modified details and click **Cancel** to cancel the modifications. **Edit** will be visible only for existing applicant.
Employee Type	Select the employee type from the drop-down list. Available options are: • **Full Time** • **Part Time** • **Contract** • **Permanent**
Employee ID	Specify the employee ID.
Grade	Specify the grade.
Designation	Specify the designation.
I currently work in this role	Select whether the applicant works currently in this role. Available options are: • **Yes** • **No**
Employment Start Date	Select the employment start date.

Table 2-9 (Cont.) Financial Details: Individual – Field Description

Field	Description
Employment End Date	Select the employment end date.
Industry Type	Select the Industry Type from the drop-down list. Available options are: • **IT** • **Bank** • **Services** • **Manufacturing** • **Legal** • **Medical** • **Engineering** • **School/College** • **Others**
Self Employed / Professional Details	In this section user can capture self-employment or professional details of customer. Below fields appears if self-employment or professional details are already captured. • Professional Name • Professional Description • From Date • To Date User can edit, view or delete already added details. Click **Add** to capture the new self-employment or professional details. The **Self Employed/ Professional Details** pop-up appears.
Professional Name	Specify the professional name.
Professional Description	Displays the professional description.
Company /Firm Name	Specify the company or firm name.
Registration Number	Specify the registration number.
Start Date	Specify or select the start date of company.
End Date	Specify or select the end date of company.
Professional Email ID	Specify the professional email ID.
Financial Details	In this section you can add financial details.
Monthly Income	Specify the amount for any of the applicable monthly expenses in the below fields. • **Salary** • **Agriculture** • **Business** • **Investment Income** • **Interest Amount** • **Pension** • **Bonus** • **Rentals** • **Cash Gifts** • **Other Income** Total gets calculated automatically. The fields appears in this sections are based on the configuration.

Table 2-9 (Cont.) Financial Details: Individual – Field Description

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

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

2.1.5 Card Preference

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

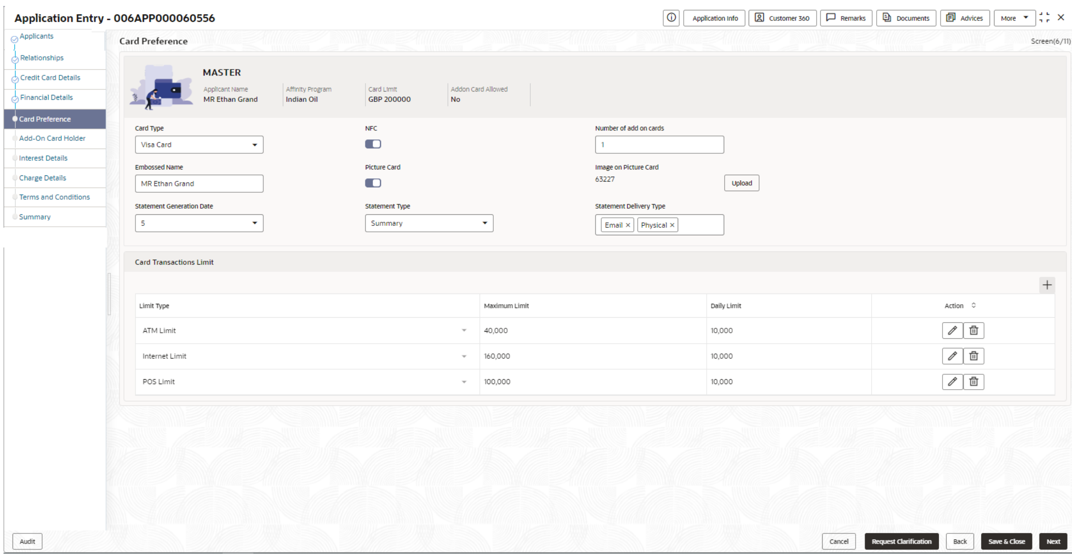
Card Preference data segment is used to capture the card related information for the customer.

To capture card preferences:

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

   The **Card Preference** screen displays.

   Figure 2-8 Card Preference



2. Specify the fields on **Card Preference** screen.

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

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

Table 2-10 Card Preference – Field Description

Field	Description
Business Product Name	Displays the name of business product.
Product Image	Displays the product image which is uploaded while creating a product.
Applicant Name	Displays the name of the applicant.
Affinity Program	Displays the affinity program.
Card Limit	Displays the card limit.
Addon Card Allowed	Displays whether the addon card is allowed.
Card Type	Specify the card type which you prefer. The available options are: • Master Card • Visa Card
NFC	Specify to enable Near Field Communication (NFC) facility.
Number of add on cards	Specify the number of cards required.

Table 2-10 (Cont.) Card Preference – Field Description

Field	Description
Embossed Name	Specify the name to be embossed on the card.
Picture Card	Select the toggle to enable the picture card.
Image on Picture Card	Select the image file from the drive and click **Upload** to add the image to card.
Statement Generation Date	Select the date when the statement should be generated.
Statement Type	Select the type of statement. Available options are: • **Detailed** • **Summary**
Statement Delivery Type	Specify the statement delivery type such as Email or Physical
Card Transactions Limit	In this section you can capture card transaction limit details. Click add icon to add the transaction limits.
Limit Type	Select the limit type. Available options are: • **ATM Limit** • **POS Limit** • **International Limit** • **Internet Limit**
Maximum Limit	Specify the maximum limit allowed.
Daily Limit	Specify the daily limit allowed.

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

2.1.6 Add-On Card Holder

This topic provides the systematic instructions to capture any number of add-on card holder details for the given application.

This data segment enables the user to capture any number of add-on card holder details for the given application. The user can add it.

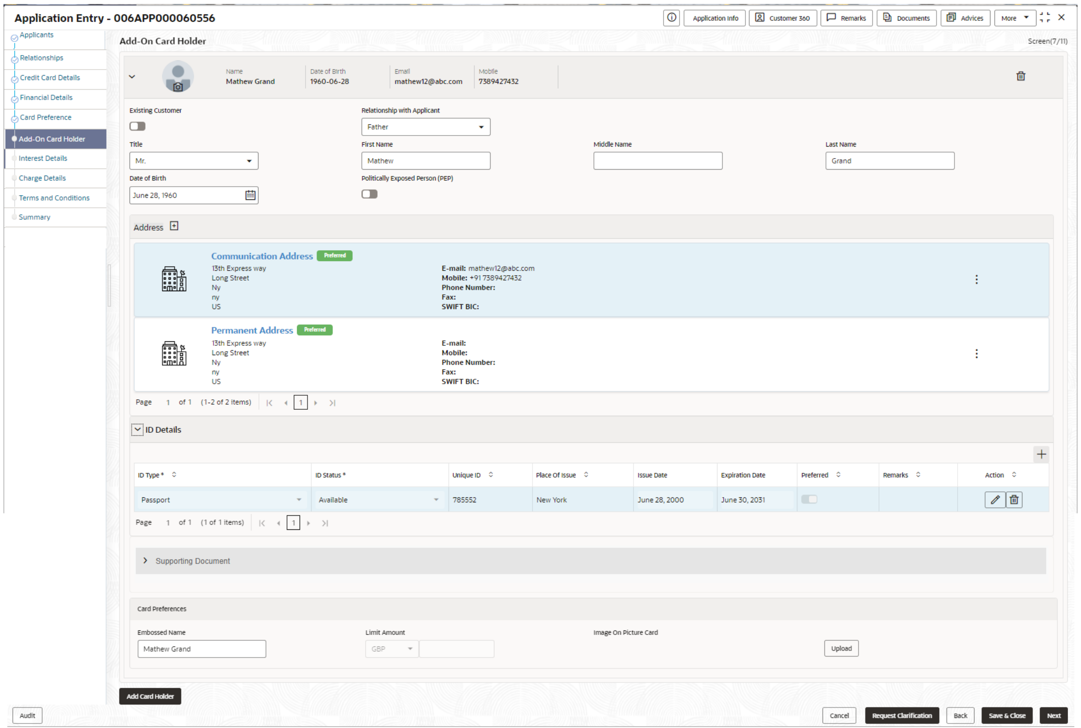
To add card holder details:

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

   The **Add-On Card Holder** screen displays.

2. Click **+ Add Card Holder** to add the details of the Add-on Applicants.

Figure 2-9 Add-On Card Holder



3. Specify the fields on **Add Card Holder** screen.

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

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

Table 2-11 Add-On Card Holder – Field Description

Field	Description
Applicant Name	Displays the name of the Add-on applicant.
Date of Birth	Displays the date of birth of the Add-on applicant.
E-mail	Displays the e-mail ID of the Add-on applicant.
Mobile	Displays the mobile number of the Add-on applicant.
Phone	Displays the phone number of the Add-on applicant.
Existing Customer	Select to indicate if customer is existing customer or not.
CIF Number	Search and select the CIF number. This field appears only if **Existing Customer** is selected.
Relationship with Applicant	Select the relationship with customer from the drop-down list. • **Father** • **Mother** • **Friend** • **Spouse** • **Brother**

Table 2-11 (Cont.) Add-On Card Holder – Field Description

Field	Description
Title	Select the Title.
First Name	Specify the first name.
Middle Name	Specify the middle name.
Last Name	Specify the last name.
Date of Birth	Select the date of birth.
Politically Exposed Person (PEP)	Specify whether the add-on card holder is politically exposed person.
Address	In this section user can capture the address details of an add-on card holder. For more information on address detail field, refer **Customer Information – Individual - Field Description**section above.
ID details	In this section user can capture the ID details of an add-on card holder. For more information on ID detail field, refer **Customer Information – Individual - Field Description**section above.
Card Preference	In this section user can capture the card preference details for an add-on card holder.
Embossed Name	Specify the name embossed on the card.
Limit Amount	Displays the maximum card limit allowed along with the currency..
Image on Picture Card	Select the image file from the drive and click **Upload** to add the image to card.

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

2.1.7 Charge Details

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

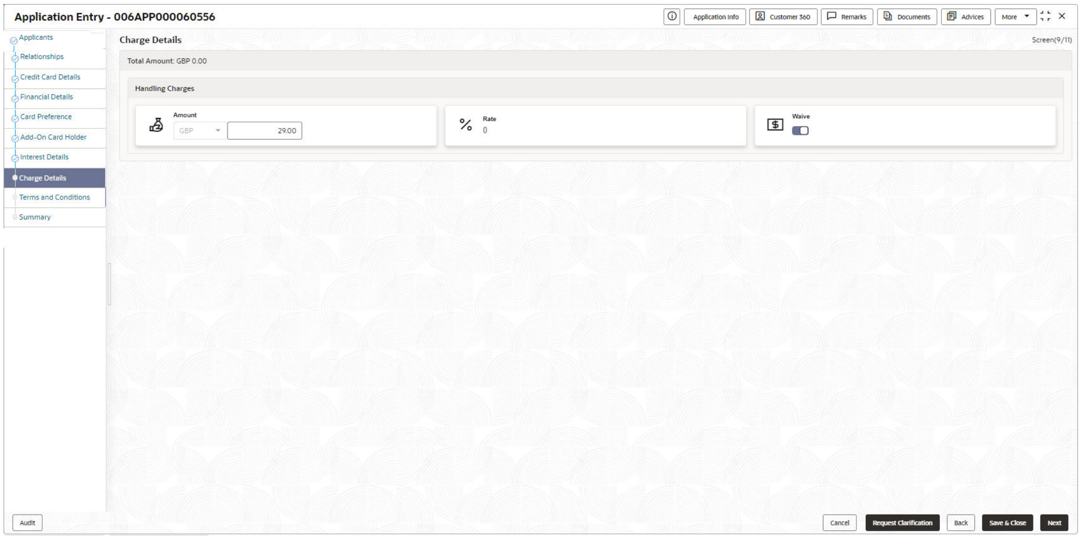
The Charge Details data segment will enable the user to view the charges applicable / levied for this credit card application. These charge details are fetched from the Host (APIs – Pull).

To add charge details:

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

   The **Charge Details** screen displays.

Figure 2-10 Charge Details



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

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

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

Table 2-12 Charge Details - Field Description

Field	Description
Charge Types	Displays the charge types.
Amount	Displays the charge amount.
Rate	Displays the rate for the charge component.
Waive	Select the toggle to waive all charges or selectively waive a particular type of charge. For example – Late Fee charges or Annual Charges.

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

2.1.8 Interest Details

This topic provides the systematic instructions to view the interest rates and margin (%) applicable / levied for this credit card application.

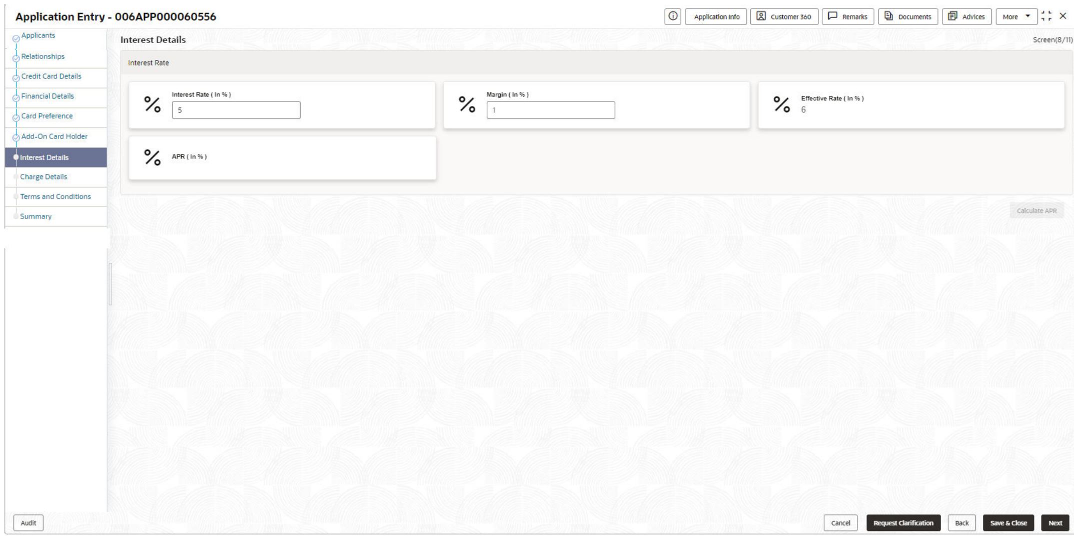
Interest Details data segment will enable the user to view the interest rates and margin (%) applicable / levied for this credit card application.

To add interest details:

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

The **Interest Details** screen displays.

Figure 2-11 Interest Details



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

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

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

Table 2-13 Interest Rates – Field Description

Field	Description
Interest Rate	In this section interest rate is fetched from host back end product to which this credit card account is mapped via the Business Product configuration.
Interest Rate (In %)	Specify the interest rate in percentage. By default it is fetched from host back end product to which this credit card account is mapped via the Business Product configuration.
Margin (in %)	Specify the customer margin in percentage.
Effective Rate (In %)	Displays the effective rate for the loan calculated in below formula Effective Rate =Interest Rate + or – Margin.

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

2.1.9 Summary

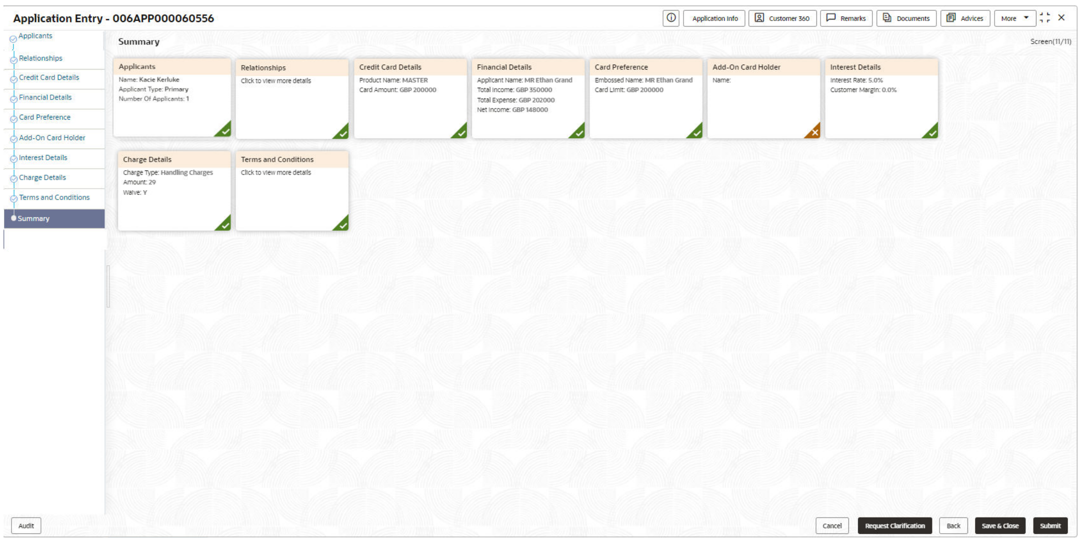
This topic provides the systematic instruction to view the tiles for all the data segments in the Credit Card Application Entry Process.

The system will display the summary of each of the data segmentsin 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 - Credit Card Application Entry** screen displays.

   Figure 2-12 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 2-14 Summary – Field Description

Field	Description
Applicants	Displays the applicants.
Relationships	Displays the relationships details.
Credit Card Details	Displays the credit card details.
Financial Details	Displays the Financial details.
Card Preference	Displays the card preference information.
Add-On Card Holder	Displays the Add-On Card Holder details.
Charge Details	Displays the charge details.
Interest Details	Displays the interest details.

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.
   - Select the **Reject by Bank** to reject the submission of this application.
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 [Credit Card Account] to the Credit Card Application Underwriting 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.

2.2 Credit Card Application Assessment

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

After the application entry and underwriting data segment details are captured and verified, the application is sent for assessment. The Credit Card Assessment stage of the Credit Card account open process workflow will enable the Bank to analyze the details that have been captured in the Credit Card Application Entry / Credit Card Underwriting stages and decide whether the application met the acceptance criteria as specified by the Bank or Credit Bureau.

Oracle Banking Origination is now integrated with Decision Service to fetch the assessment details and system recommendation for the given applicant(s) based on the details captured in the previous stages.

To acquire the Credit Card Assessment Stage:

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.

- Credit Rating Details
  This topic provides the systematic instructions to view the information on the External Rating Agencies Rating / Scores for the Applicant.
- Assessment Details
  This topic provides the systematic instructions to view the total weightage score for the Applicant in the Credit Card application.
- Qualitative Scorecard
  This topic provides the systematic instructions to capture the relevant evaluation details for each applicant based on the configured Questionnaire Code.
- Add-On Card Holder
  This topic provides the systematic instructions to capture any number of add-on card holder details for the given application.
- Summary
  This topic provides the systematic instructions to view the tiles for all the data segments in the Credit Card Assessment stage.

2.2.1 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 Credit Card Assessment stage. The user can acquire the application from Free Tasks list. This data segment will provide the information on the External Rating Agencies Rating / Scores for the Credit Card Applicant. The interface with external rating agencies will be provided.

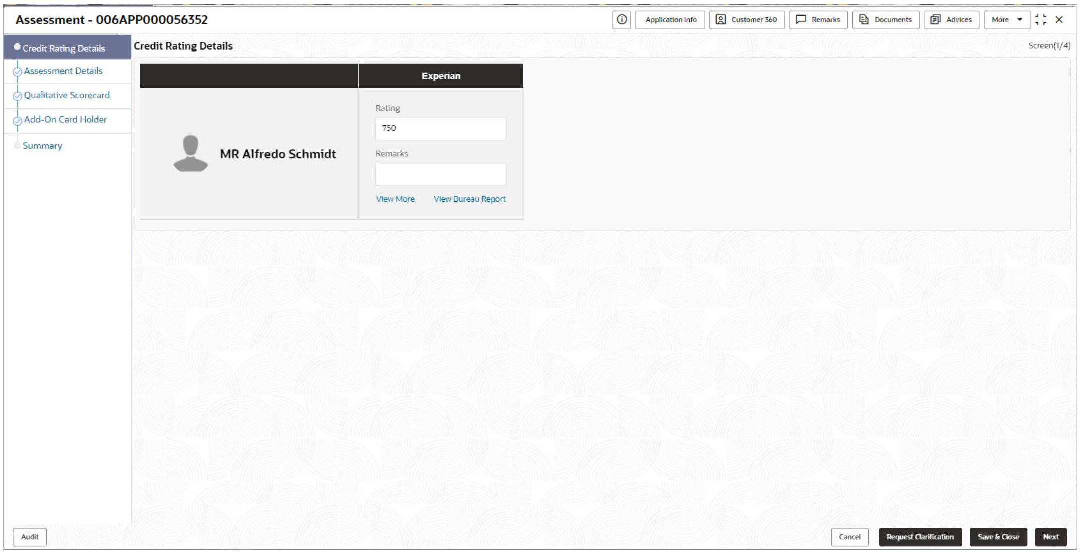
Oracle Banking Origination is now integrated with Bureau Integration Service to fetch the details of the Rating for the given applicant(s).

To view the credit rating details:

1. On acquiring the **Assessment** task, the **Credit Rating Details** data segment appears.

   The **Credit Rating Details** screen displays.

Figure 2-13 Credit Rating Details



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

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

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

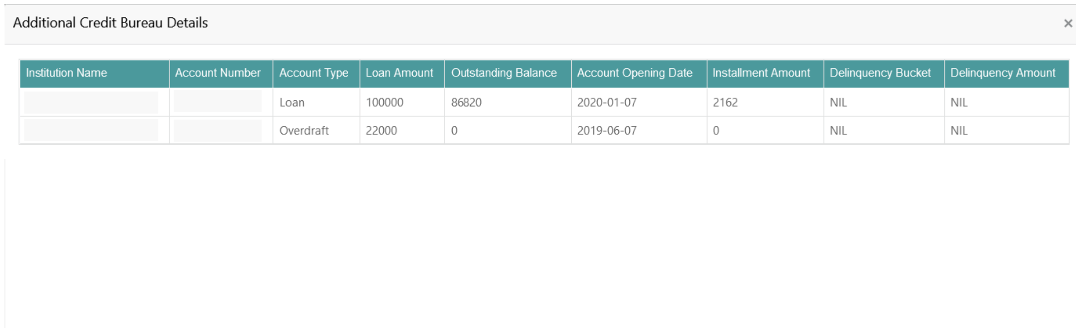
Table 2-15 Credit Rating Details – Field Description

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

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

   The **Additional Credit Bureau Details** screen displays.

Figure 2-14 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
		Loan	100000	86820	2020-01-07	2162	NIL	NIL
		Overdraft	22000	0	2019-06-07	0	NIL	NIL

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

Table 2-16 Additional Credit Bureau Details – Field Description

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

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

4. Click **View Bureau Report** to view and download the bureau report from the external agency.
5. 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.

2.2.2 Assessment Details

This topic provides the systematic instructions to view the total weightage score for the Applicant in the Credit Card application.

The **Assessment Details** is the first data segment of Credit Card Assessment stage. The user can acquire the application from FREE TASK. The **Assessment Details** screen enables the user to understand the evaluation and provide the system recommendation based on the following parameters.

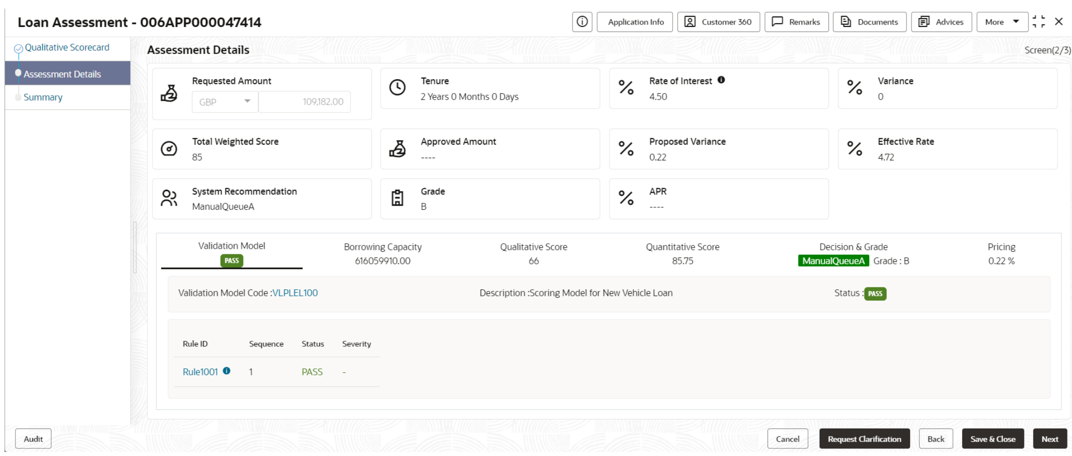
- **Validation Model**
- **Borrowing Capacity**
- **Qualitative Score**
- **Quantitative Score**
- **Decision and Grade**
- **Pricing**

To view assessment details:

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

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

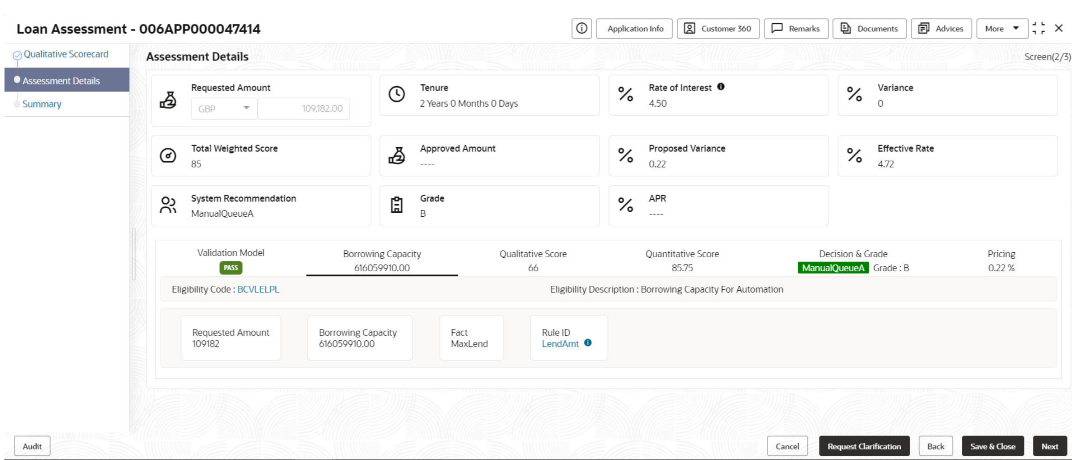
   Figure 2-15 Assessment Details – Validation Model

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

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

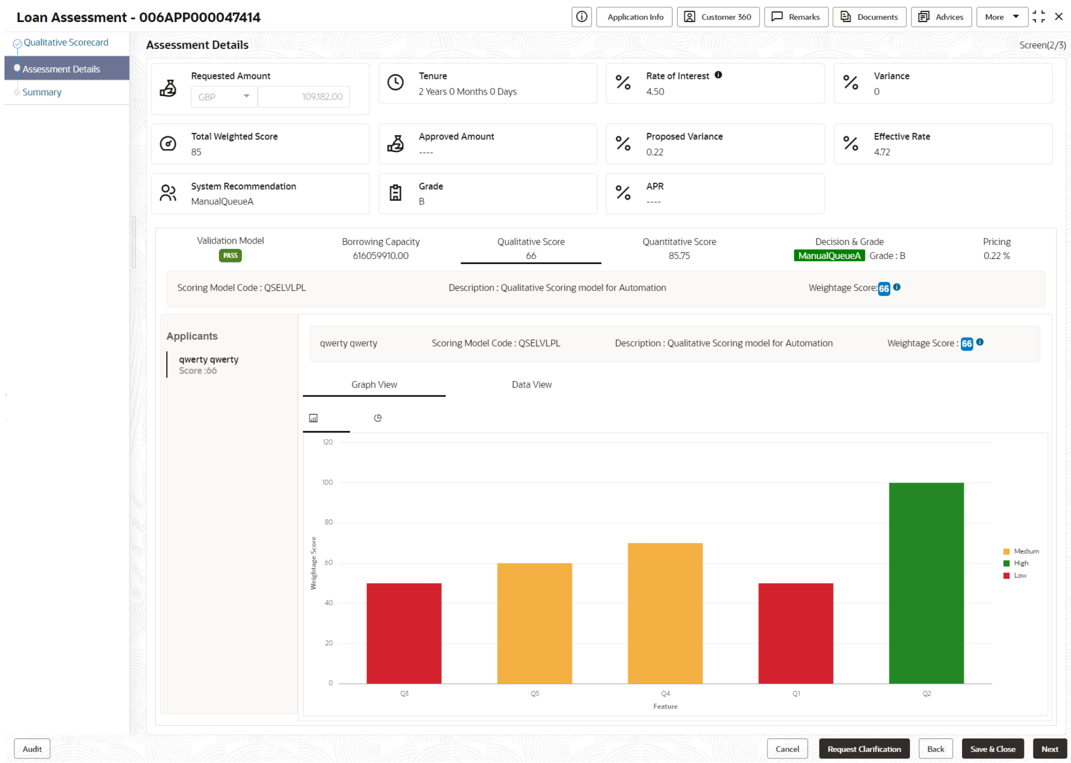
   Figure 2-16 Assessment Details – Borrowing Capacity

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

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

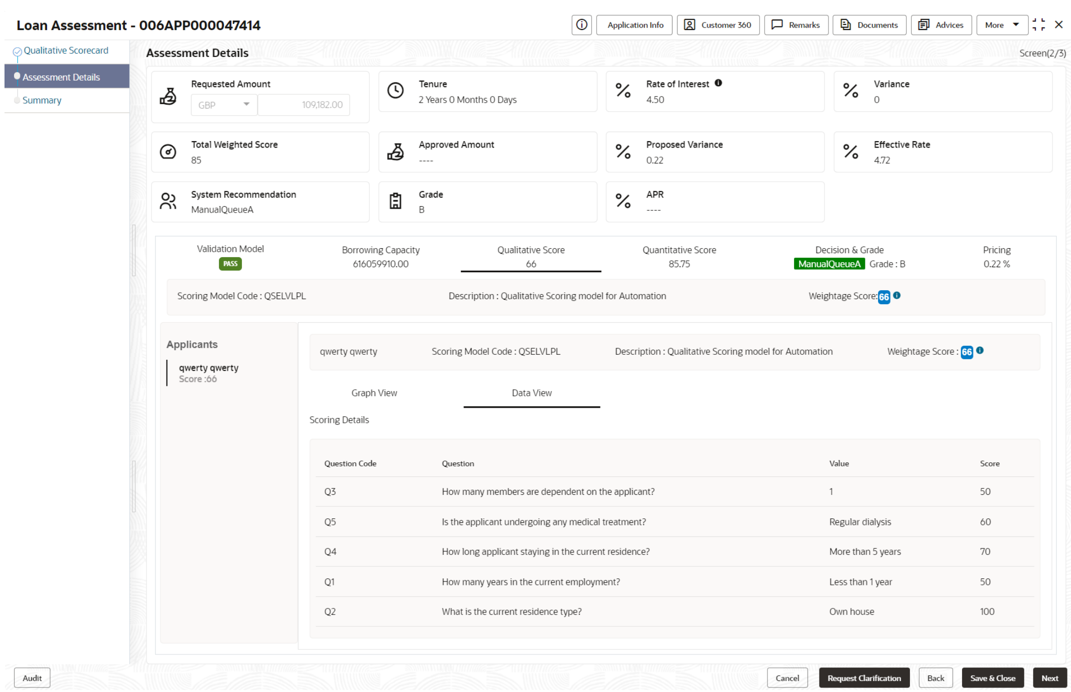
Figure 2-17 Assessment Details – Qualitative Score – Graph View



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

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

Figure 2-18 Assessment Details – Qualitative Score – Data View

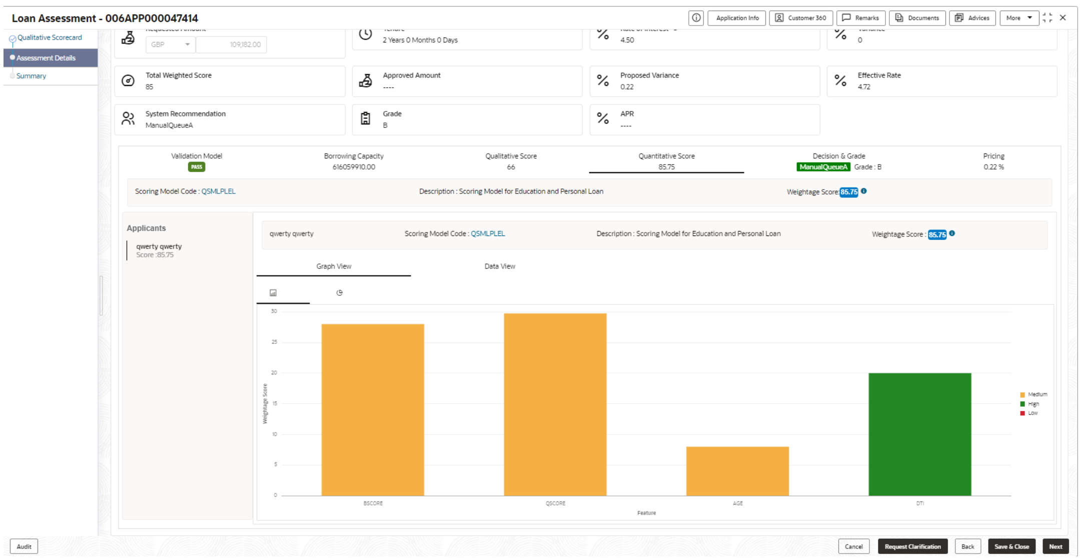


> **Note:**
>
> For multi borrower applications, the user can view the Qualitative details of individual borrowers by clicking on each borrower's name.

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

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

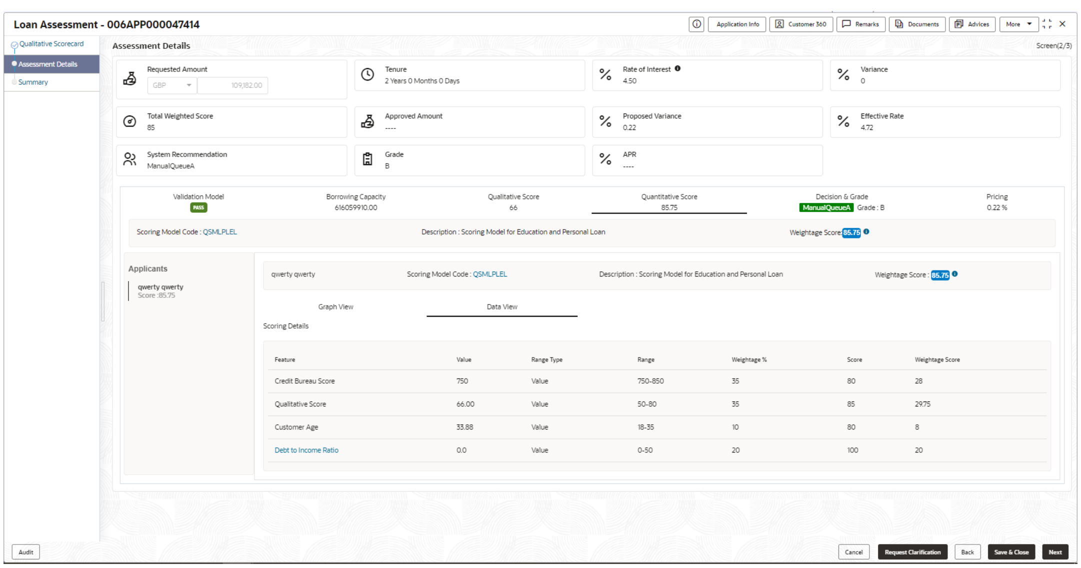
Figure 2-19 Assessment Details – Quantitative Score – Graph View



6. 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 2-20 Assessment Details – Quantitative Score – Data View

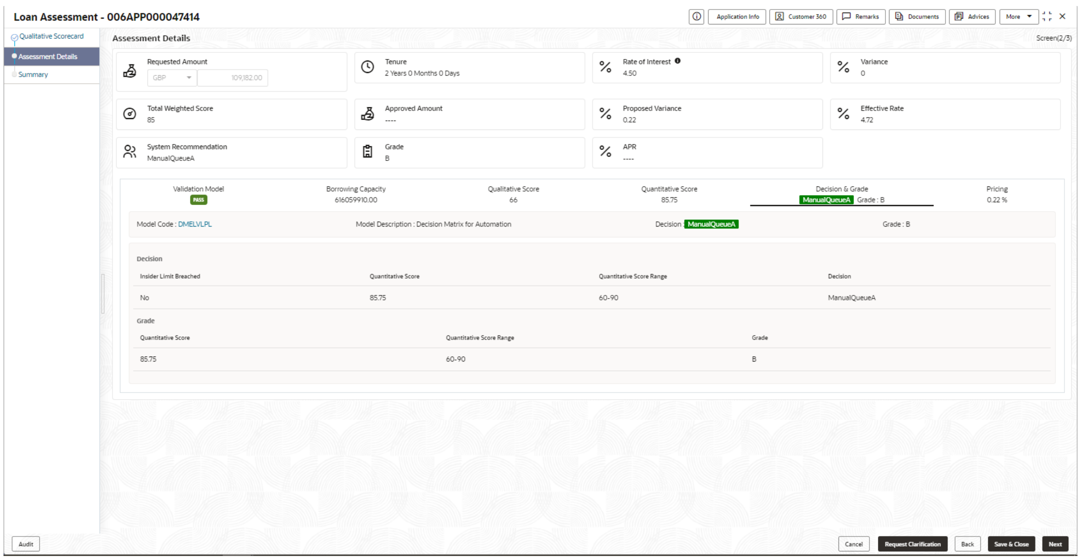


> **Note:**
>
> For multi borrower applications, the user can view the Quantitative details of individual borrowers by clicking on each borrower’s name.

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

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

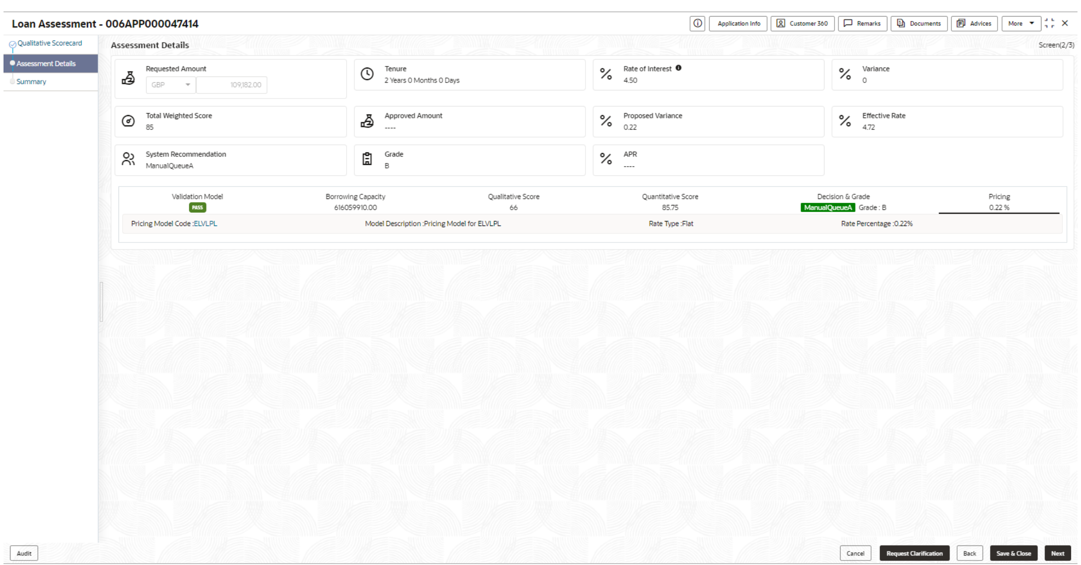
Figure 2-21   Assessment Details – Decision & Grade



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

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

Figure 2-22   Assessment Details – Pricing



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

Table 2-17 Assessment Details – Field Description

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

Table 2-17 (Cont.) Assessment Details – Field Description

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

Table 2-17 (Cont.) Assessment Details – Field Description

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

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

9. 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 proceed to the next data segment, without capturing the mandatory data.

2.2.3 Qualitative Scorecard

This topic provides the systematic instructions to capture the relevant evaluation details for each applicant based on the configured Questionnaire Code.

Qualitative Scorecard is the next data segment of Credit Card Assessment stage. This segment enables the user to capture the relevant evaluation details for each applicant based on the configured Questionnaire Code. The Questionnaire Code is configured to the Credit Card Business Product.

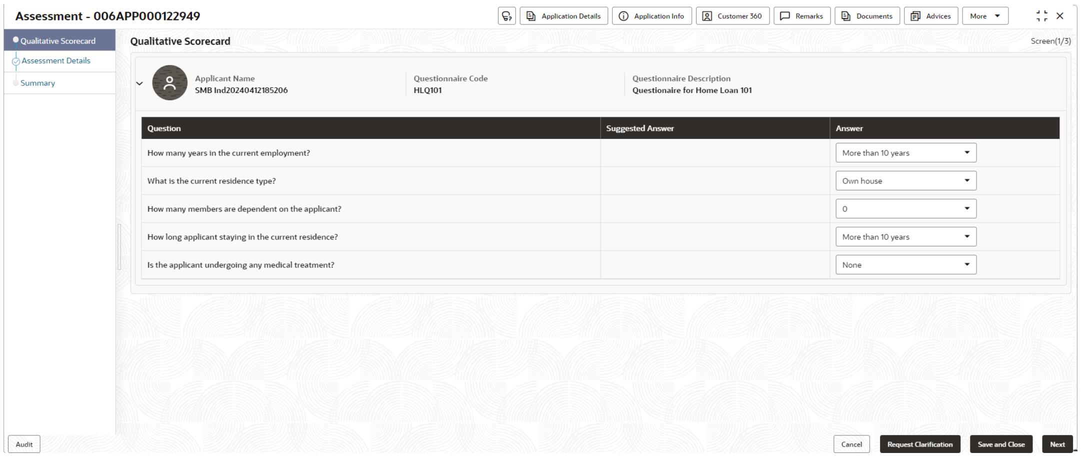
Oracle Banking Origination is now integrated with Decision Service to fetch the Qualitative Score for the given applicant(s) based on the Question and Answers provided.

To capture the qualitative scorecard details:

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

   The **Qualitative Scorecard** screen displays.

Figure 2-23 Qualitative Scorecard



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

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

Table 2-18 Qualitative Scorecard – Field Description

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

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

2.2.4 Add-On Card Holder

This topic provides the systematic instructions to capture any number of add-on card holder details for the given application.

This data segment enables the user to capture any number of add-on card holder details for the given application. The user can add it.

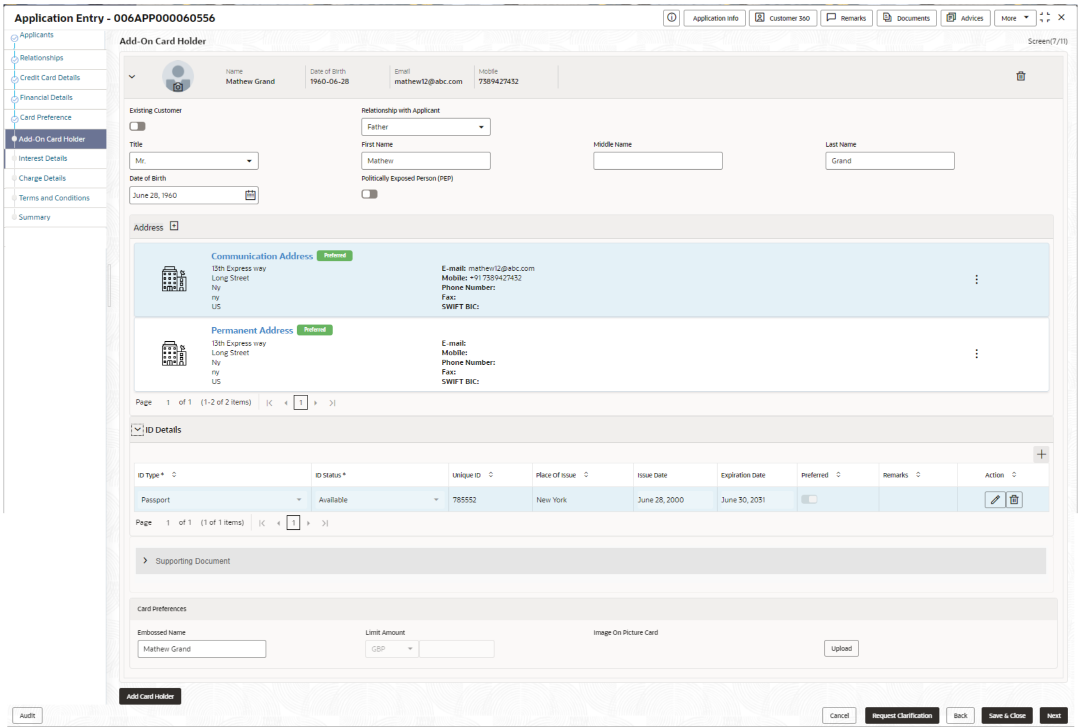
To add card holder details:

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

   The **Add-On Card Holder** screen displays.

2. Click **+ Add Card Holder** to add the details of the Add-on Applicants.

Figure 2-24   Add-On Card Holder



3. Specify the fields on **Add Card Holder** screen.

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

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

Table 2-19   Add-On Card Holder – Field Description

Field	Description
Applicant Name	Displays the name of the Add-on applicant.
Date of Birth	Displays the date of birth of the Add-on applicant.
E-mail	Displays the e-mail ID of the Add-on applicant.
Mobile	Displays the mobile number of the Add-on applicant.
Phone	Displays the phone number of the Add-on applicant.
Existing Customer	Select to indicate if customer is existing customer or not.
CIF Number	Search and select the CIF number. This field appears only if **Existing Customer** is selected.
Relationship with Applicant	Select the relationship with customer from the drop-down list. • **Father** • **Mother** • **Friend** • **Spouse** • **Brother**

Table 2-19 (Cont.) Add-On Card Holder – Field Description

Field	Description
Title	Select the Title.
First Name	Specify the first name.
Middle Name	Specify the middle name.
Last Name	Specify the last name.
Date of Birth	Select the date of birth.
Politically Exposed Person (PEP)	Specify whether the add-on card holder is politically exposed person.
Address	In this section user can capture the address details of an add-on card holder. For more information on address detail field, refer **Customer Information – Individual - Field Description**section above.
ID details	In this section user can capture the ID details of an add-on card holder. For more information on ID detail field, refer **Customer Information – Individual - Field Description**section above.
Card Preference	In this section user can capture the card preference details for an add-on card holder.
Embossed Name	Specify the name embossed on the card.
Limit Amount	Displays the maximum card limit allowed along with the currency..
Image on Picture Card	Select the image file from the drive and click **Upload** to add the image to card.

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

2.2.5 Summary

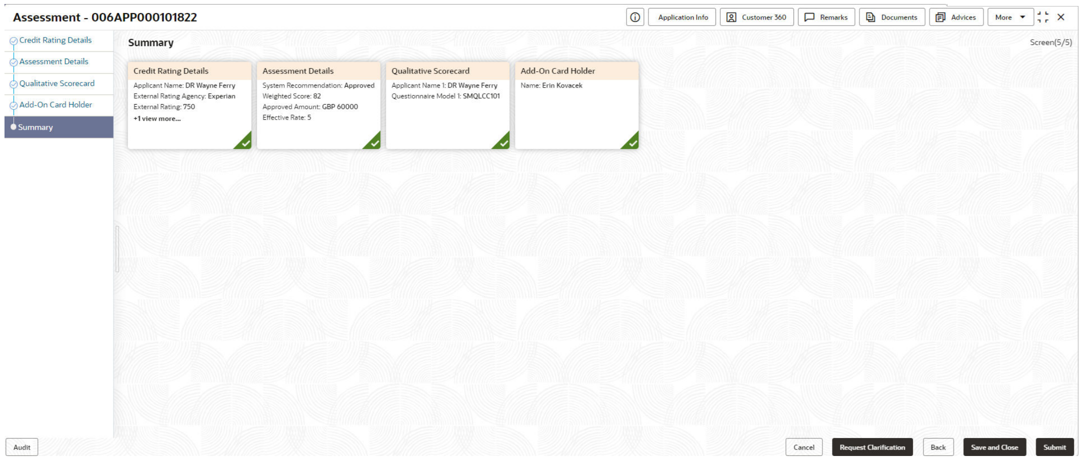
This topic provides the systematic instructions to view the tiles for all the data segments in the Credit Card Assessment stage.

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

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

   The **Summary - Credit Card Assessment** screen displays.

Figure 2-25   Summary



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

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

Table 2-20   Summary - Credit Card Assessment – Field Description

Data Segment	Description
Credit Rating Details	Displays the credit rating details.
Qualitative Scorecard	Displays the qualitative scorecard details.
Assessment Details	Displays the assessment details.

2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage 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,
4. Click **Accept Overrides& Proceed** to proceed**.**

   OR

   Click **Proceed**. The Checklist screen appears.
5. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed. The **Outcome** screen appears.
6. In the **Outcome** screen, select appropriate option from the **Select to Proceed** field.
   - Select the **Proceed** to proceed with the application. By default this option is selected.
   - 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.
7. Click **Submit** to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.

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

   OR

   Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the process reference numbers [Credit Card Account] to the Credit Card Application Underwriting 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.

Auto Approved Credit Card application will be moved to Supervisor Approval stage, if configured, else will be straight away passed on to the host application to open the Credit Card Account

Auto Rejected – Such applications get rejected and will result in termination of the process. The rejected applications can also be routed to the relevant previous stages and do the Assessment all over again to consider the application.

The system successfully moves the Application Reference Number along with the process reference numbers [Credit Card Account] to the Supervisor Approval 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.

2.3 Supervisor Approval Stage

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

In this stage user can approve the assessment details of an applicant to proceed with the credit card account opening flow. The data segments appears as configured in business process. The user can view the captured data of below mentioned data segment, for detailed information, refer **Application Entry** stage:

- Customer Information
- Financial Details
- Add-on Card Holder
- Card Preferences

For the editable data segment refer below chapters.

To acquire the Supervisor Approval stage:

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 **Supervisor Approval** stage is displayed.

- Assessment Summary
  This topic provides the systematic instructions to view the assessment summary of the Credit Card application.
- Approval Details
  This topic provides the systematic instructions to view and approve the application.
- Summary
  This topic provides the systematic instructions to view the summary of each of the data segmentsin as many tiles as the number of data segments in the given stage.

2.3.1 Assessment Summary

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

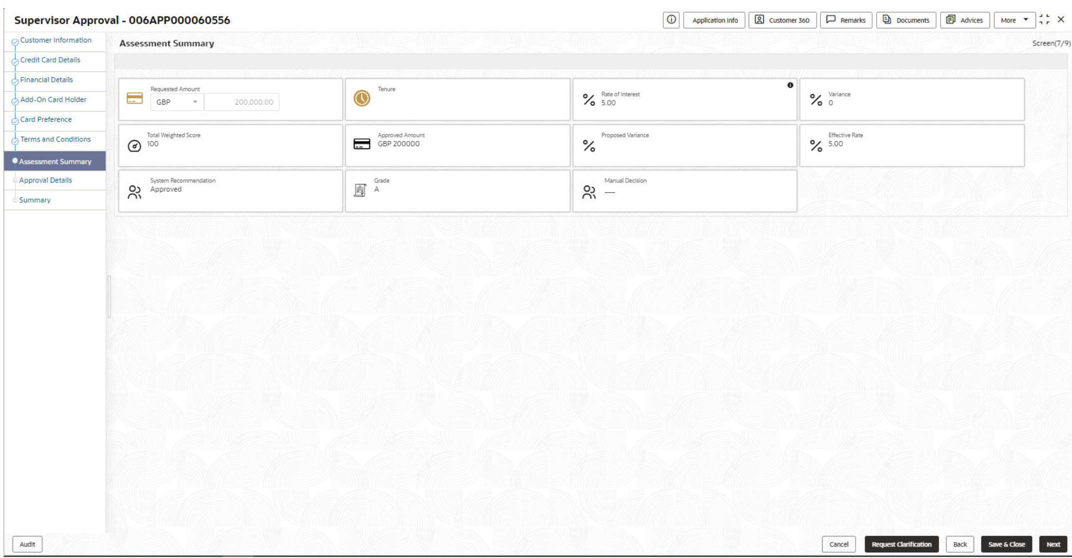
Assessment Summary is the first and read-only data segment of Supervisor Approval stage. The user can acquire the application from FREE TASK.

To view the assessment summary:

1. On acquiring the **Supervisor** task, the **Assessment Summary** data segment appears.

   The **Assessment Summary** screen displays.

   Figure 2-26 Assessment Summary



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

   Note:

   The fields, which mentioned as Required, are mandatory.

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

Table 2-21 Assessment Summary – Field Description

Field	Description
Requested Amount	Displays the requested overdraft amount.
Tenure	Displays the tenure.
Base Rate	Displays the interest rate without including margin / variance.

Table 2-21 (Cont.) Assessment Summary – Field Description

Field	Description
Rate of Interest	Displays the rate of interest. Click to view the rate type.
Margin	Displays the approved margin. This field displays if the **Rate Type** is selected as **Floating**.
Variance	Displays the approved variance. This field displays if the **Rate Type** is selected as **Fixed**.
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the final approved loan amount.
Proposed Margin	Displays the proposed margin from Decision Service. This field displays if the **Rate Type** is selected as **Floating**.
Proposed Variance	Displays the proposed variance from Decision Service. This field displays if the **Rate Type** is selected as **Fixed**.
Effective Rate	Displays the effective rate of interest.
System Recommendation	Displays the system recommendations.
Grade	Displays the grade of the applicant.
Manual Decision	Displays the manual decision.

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

2.3.2 Approval Details

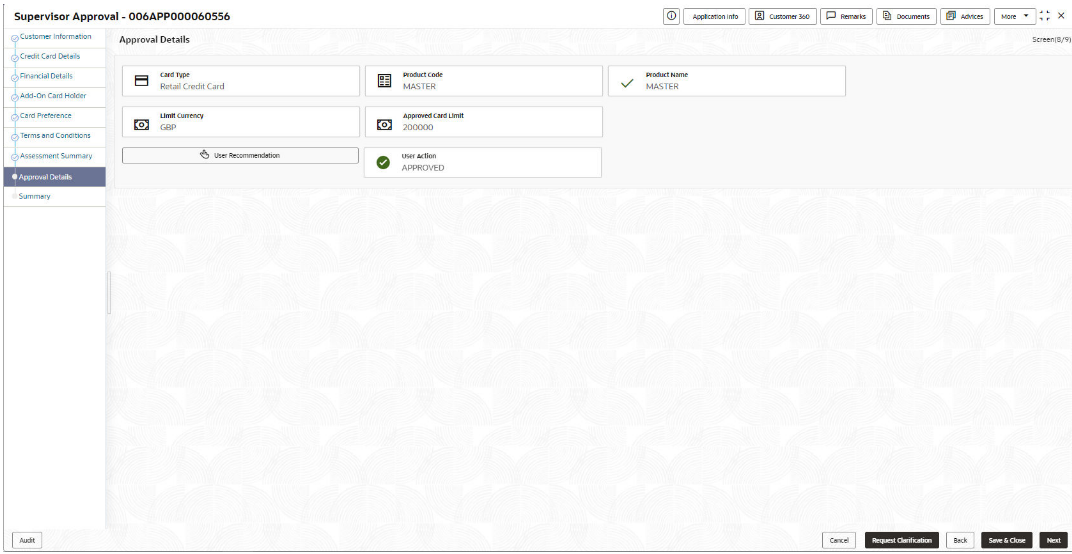
This topic provides the systematic instructions to view and approve the application.

Approval Details is the first data segment of Supervisor Approval stage. The user can acquire the application from FREE TASK.

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

   The **Approval Details** screen displays.

Figure 2-27 Approval Details



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

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

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

Table 2-22 Approval Details - Field Description

Field	Description
Card Type	Displays the card type.
Product Code	Displays the product code selected for this credit card account.
Product Name	Displays the product name selected for this credit card account.
Limit Currency	Displays the limit currency.
Approved Card Limit	Displays the final credit limit.
User Recommendation	Select the user recommendation. Available options are: • **Approved** • **Rejected**
User Action	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 validates for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take an action. The User cannot to proceed to the next data segment, without capturing the mandatory data.

2.3.3 Summary

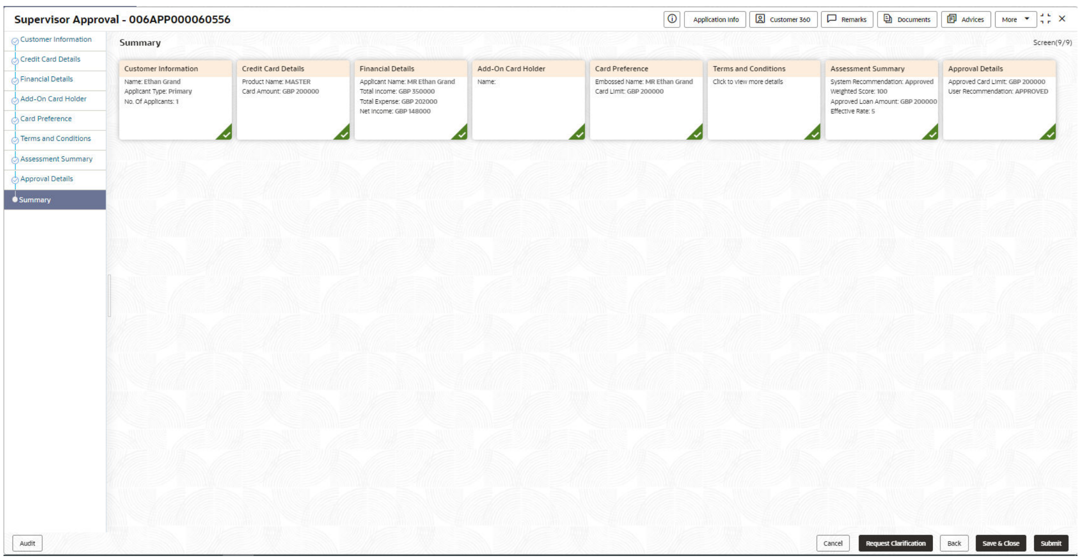
This topic provides the systematic instructions to view the summary of each of the data segmentsin as many tiles as the number of data segments in the given stage.

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

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

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

   Figure 2-28 Summary

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

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

   Table 2-23 Summary - Supervisor Approval - Field Description

Data Segment	Description
Customer Information	Displays the customer information.
Financial Details	Displays the financial details.
Add-On Card Holder	Displays the Add-On Card Holder details.
Card Preference	Displays the Card Preference details.
Assessment Summary	Displays the assessment summary details.
Approval Details	Displays the approval details.

2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and the documents for this stage can be validated or verified.
3. In the **Override** screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the

overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. In case of override, click **Accept Overrides& Proceed** to proceed**.**

OR

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

4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed. The **Outcome** screen appears.
5. 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 Supervisor Approval stage for the Credit Card Application. The Workflow Orchestrator will automatically move this application to the next processing stage, Account Creation. 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.
6. Enter the remarks in **Remarks**.
7. Click **Submit** to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
8. Click **Close** to close the window.

   OR

   Click **Go to Free Task**.

   The following notification that are 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.

   Reject by Bank will terminate the application and no further action will be allowed on this reference number.

   After the Host creates the Credit Card Account successfully, the response is sent back to the Oracle Banking Origination with the Credit Card Account Number. The details of all the applications which have logically completed all their stage movements, (Rejected / Account Created) will be made available in Completed tasks for query purpose only.

   Refer to **Alerts and Dashboard User Guide** for the Dashboard details.

2.4 Global Actions

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

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

Below are the list of global actions:

- Icon
  You view the application number along with its product name.
- Customer 360
  You can view the customer details such as Name, CIF number and indication whether it is an existing customer.
- Application Information
  You can view the application information in this section.

- Remarks
  You can view the remarks.
- Documents
  You can upload and view the documents that are uploaded.>
- Advices
  You can view the advices that are shared with customer. Advices are generated post Application Entry stage is submitted.
- Condition and Convenants
  You capture conditions and convenants details for the loan applications.
- Solicitor Details
  You can add the solicitor details using this section.
- Clarification Details
  You raise the clarifications using this section.

2.4.1 Icon

You view the application number along with its product name.

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

  The **Icon** screen is displayed.

Figure 2-29 Icon

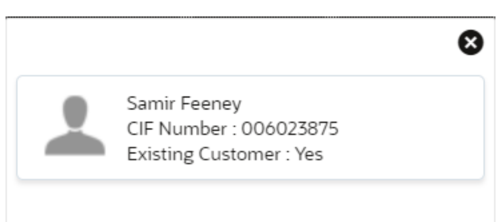
2.4.2 Customer 360

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

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

   The **Customer 360** screen is displayed.

Figure 2-30 Customer 360



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

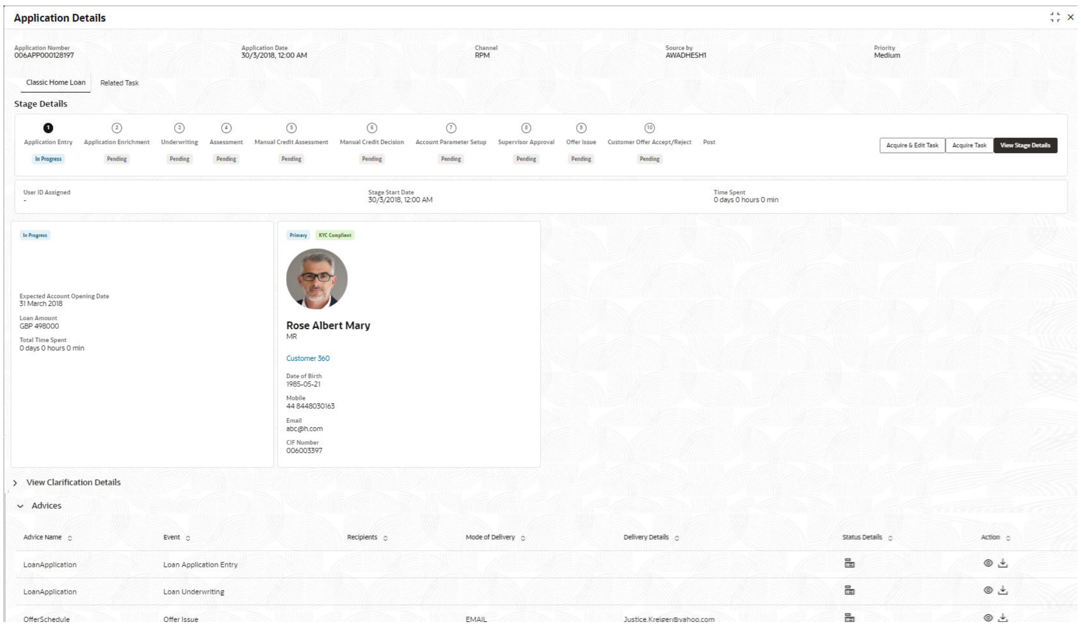
2.4.3 Application Information

You can view the application information in this section.

1. Click **Application Info** to view the application information.

   The **Application Information** screen is displayed.

Figure 2-31 Application Details



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 2-24 Application Information – Field Description

Field	Description
Application Number	Displays the application number.
Application Date	Displays the application date.
Source By	Displays the name of the user who has sourced the application.
Channel	Displays the channel name.
Priority	Displays the priority of the application. • High • Medium • Low
<Product Name>	Displays the product name.
<Account Opening Stages>	Displays the account opening stages in the train stop format along with the status of the respective stage.

Table 2-24 (Cont.) Application Information – Field Description

Field	Description
User ID Assigned	Displays the **User ID** of the user currently working on the product process. **NOTE:** This is blank, in case the product process task is not acquired by any user.
Time spent	Displays the days spent in the current phase/stage.
Stage Start Date	Displays the start date of the current stage. It also display time in hours, mins and seconds.
View	Click the **View** button to view the data segment of the respective stage. The overview of the data segments appears in tile. Click on the tile to view futher details of that data segment.
<Status of the Application>	Display the status of the application.
Account Opening Date	Displays the date on which the account is opened. This field appears once the account opening process is completed.
Account Number	Displays the account number. This field appears once the account opening process is completed.
<Relavant Amount>	Displays the value based on the product. For example, • For the loan account opening application, the label of this field appears as **Loan Amount**. • For the saving account optning application. the lable of this field appears as **Initial Funding Amount**.
View Applicant Details	In this section you can view the applicant details of all the applicants involved in the application. Below field appears with the respective applicant details: • Applicant Name • Role • CIF • Email ID • Contact Number
View Clarification Details	In this section you can view the clarification history. Below fields appear with the details: • ID • Subject • Raised By • Date • Status • Status updated on On the click of the respective record the user can view the clarifiation content.
Advices	In this section you view the advices generated in the process of account opening. Below fields appear with the details: • Advice Name • Stage • Mode of Delivery • Recipent • Date You can View and Download on clicking the respective icons.

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

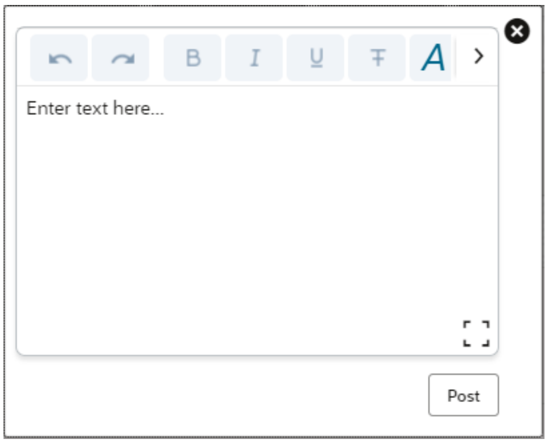
2.4.4 Remarks

You can view the remarks.

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

  The **Remarks** screen is displayed.

Figure 2-32 Remarks



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

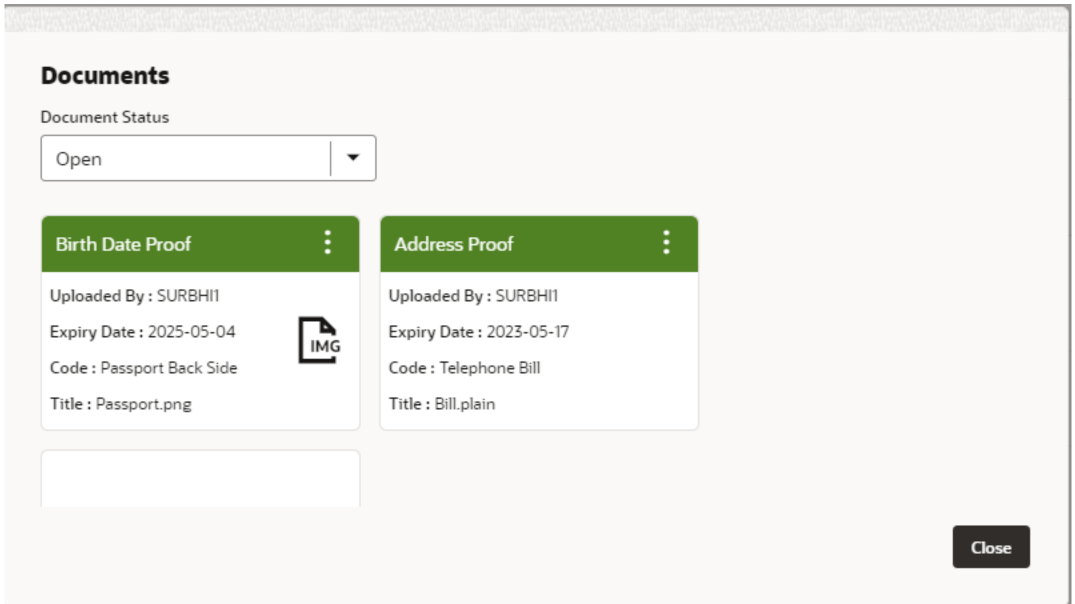
2.4.5 Documents

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

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

   The **Documents** screen is displayed.

Figure 2-33 Documents



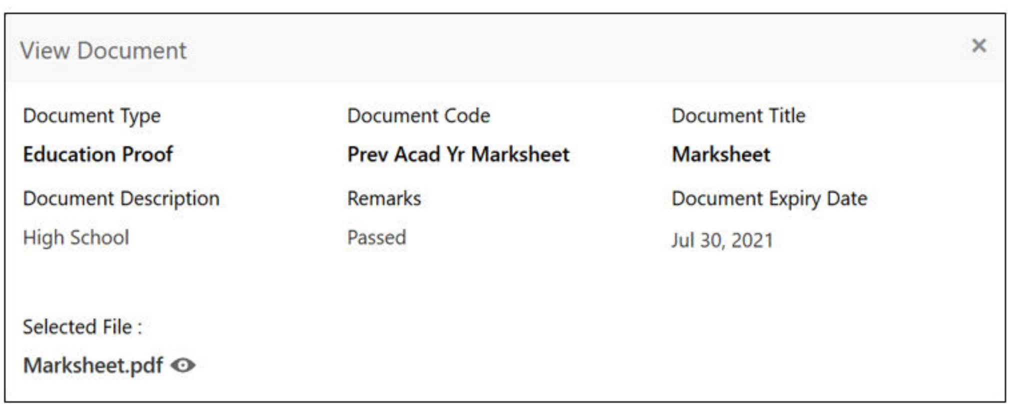
2. Select the document status to filter the document based on the status. The available options are All, Open and Deleted.
3. Click

   on the Document tile to view, download and delete the document.
4. Click **View** to view the document.

   The **View Document** is displayed.

Figure 2-34 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.

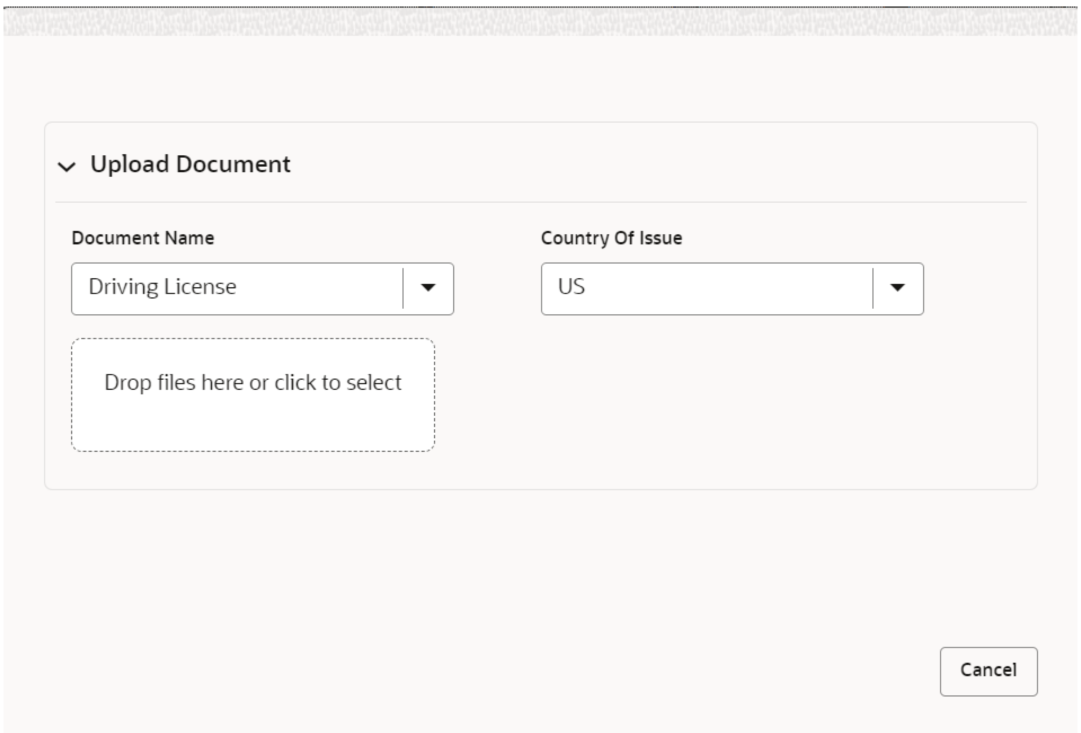
7. Click

   to upload the new document to the application.

   The **Upload Document** screen is displayed.

Figure 2-35 Upload Document



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

Table 2-25 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 2-25 (Cont.) Upload Document – Field Description

Field	Description
Drop files here or Click to select	Drag and drop the document or Select the document from the machine.
Upload	Click **Upload** to upload the document.

Note:

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

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

Non-mandatory documents can be deleted in any stage.

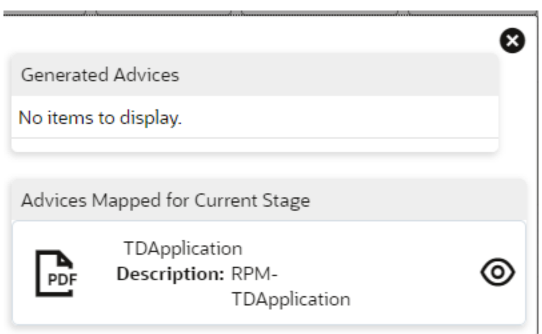
2.4.6 Advices

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

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

  The **Advices** screen is displayed.

Figure 2-36 Advices



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

2.4.7 Condition and Convenants

You capture conditions and convenants details for the loan applications.

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

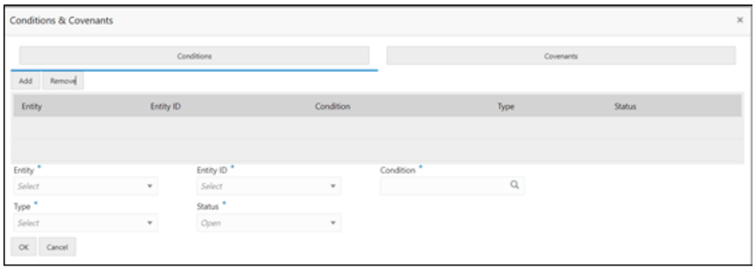
Conditions
The Conditions are stipulations and constraints recorded in a contract to restrict the usage of funds, in order to ensure proper utilization of funds for the specified purposes and to adhere to a stipulated schedule.

To add conditions:

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

   The **Conditions & Covenants** page appears.

   Figure 2-37 Conditions

2. Click **Add** to add new conditions.

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

3. Enter the relevant details.

   Table 2-26 Conditions – Field Description

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

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

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

Convenants

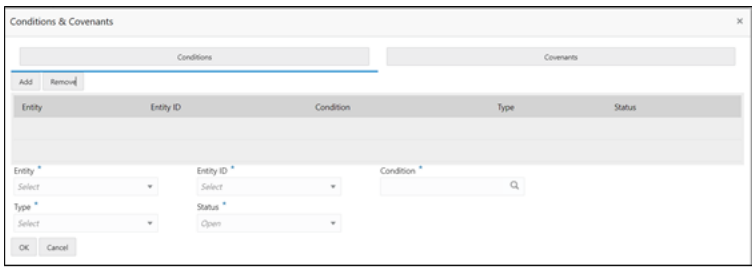
Often there are restrictions on borrowers while extending credit facilities. Sometimes, a borrower promises certain future acts to assure the lender that the conduct of business dealings is fair, healthy and in accordance with the best practices. The purpose of covenant is to assist the lender to ensure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

To add convenants:

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

   The **Conditions & Covenants** page appears.

   Figure 2-38 Convenant

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

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

7. Enter the relevant details.

   Table 2-27 Application Information – Field Description

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

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

Note:

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

2.4.8 Solicitor Details

You can add the solicitor details using this section.

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

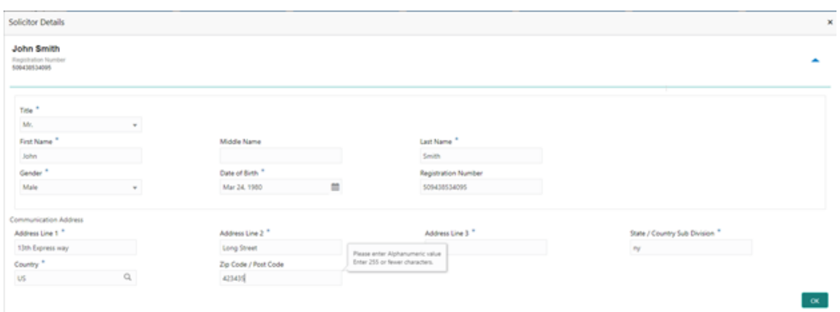
In this section you can add or remove the solicitor. You can also view the already added solicitor.

To add solicitor details:

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

   he **Solicitor Details** page appears.

   Figure 2-39 Solicitor

2. Enter the relevant details.

Table 2-28 Solicitor – Field Description

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

Table 2-28 (Cont.) Solicitor – Field Description

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

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

2.4.9 Clarification Details

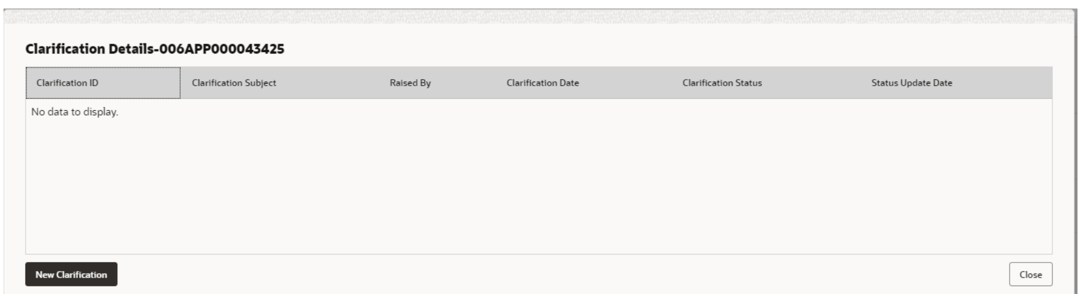
You raise the clarifications using this section.

To add the clarification details:

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

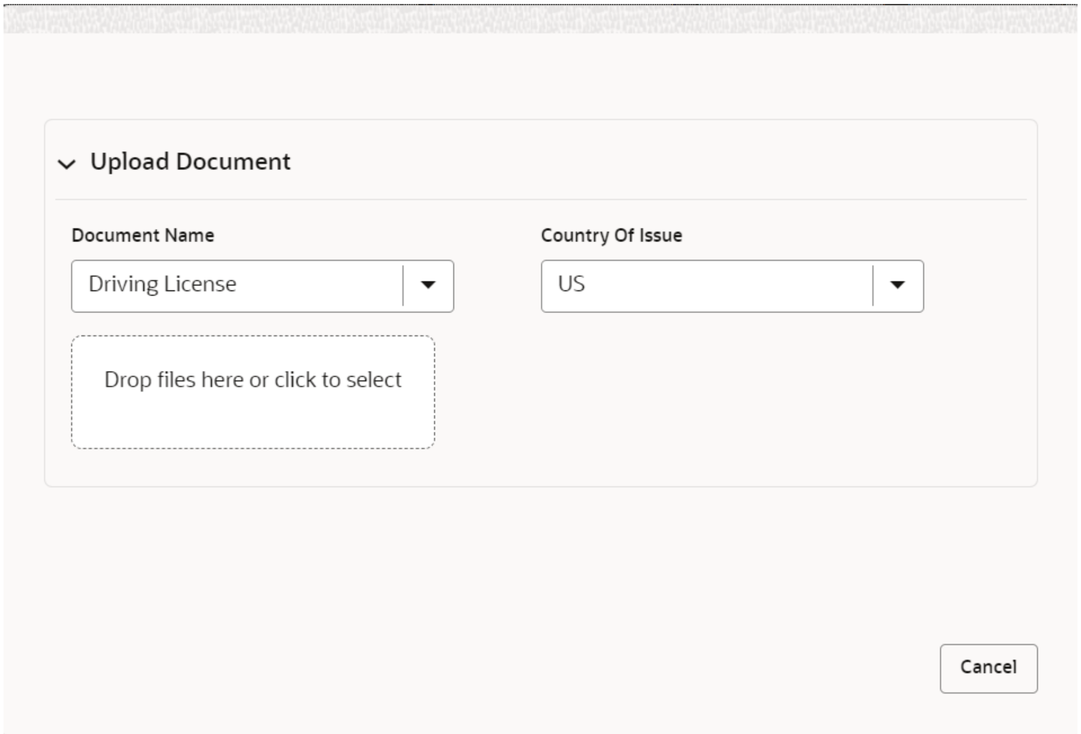
   The **New Clarification** screen is displayed.

Figure 2-40 New Clarification



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

Figure 2-41 Upload Documents



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

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

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

   Allowed actions are as following:

   - Adding New Conversation
   - Withdraw Clarification
   - Accept Clarification

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

3

Error Codes and Messages

This topic contains the error codes and messages.

Table 3-1 Error Codes and Messages

Error Code	Messages
RPM-CC-PREF-001	Please provide a valid value for Embossed Name
RPM-CC-PREF-002	Number of Add On Cards is greater than the limit
RPM-CC-PREF-003	Please provide a valid value for Statement Generation Date
RPM-CC-PREF-004	Please provide a valid value for Statement Type
RPM-CC-PREF-005	Please provide value for Maximum Limit or Daily Limit amount
RPM-CC-PREF-006	Maximum Limit amount cannot be greater than Maximum Allowed Limit
RPM-CC-PREF-007	Daily Limit amount cannot be greater than Daily allowed limit
RPM-CC-PREF-008	Duplicate Transaction Limit Types are not allowed
RPM-CC-ADD-001	Same Customer cannot be added multiple times
RPM-CC-ADD-002	Please provide valid value for Title
RPM-CC-ADD-003	Please provide valid value for First Name
RPM-CC-ADD-004	Please provide valid value for Last Name
RPM-CC-ADD-005	Please provide valid value for Date Of Birth
RPM-CC-ADD-006	Please provide valid value for Relationship with Applicant
RPM-CC-ADD-007	Please provide valid value for ID Type
RPM-CC-ADD-008	Please provide valid value for Unique Id Number
RPM-CC-ADD-009	Please provide valid value for Address Type
RPM-CC-ADD-010	Please provide valid value for Building
RPM-CC-ADD-011	Please provide valid value for State
RPM-CC-ADD-012	Please provide valid value for City
RPM-CC-ADD-013	Please provide valid value for Street
RPM-CC-ADD-014	Please provide valid value for Country
RPM-CC-ADD-015	Please provide valid value for Zip Code
RPM-CC-ADD-016	Please provide valid value for Email
RPM-CC-ADD-017	Please provide valid value for MobileIsd
RPM-CC-ADD-018	Please provide valid value for MobileNo
RPM-CC-ADD-019	Please select one Communication Address Type
RPM-CC-ADD-020	Address list can not be null or empty
RPM-CC-CHDT-001	Charges waived
RPM-CC-INDT-001	Effective Rate cannot be negative
RPM-CC-INDT-002	Margin exceeds the tolerance limit allowed (+/-) toleranceMargin for Interest Type
RPM-CC-INDT-003	Min and Max values are not configured for Interest Type in Product
RPM-CC-INDT-004	Effective Rate should be in between minValue and maxValue for Interest Type as per Min and Max values in Product
RPM-CC-INDT-005	Effective Rate should be same as Interest Rate as Tolerance Margin is 0

Table 3-1 (Cont.) Error Codes and Messages

Error Code	Messages
RPM-CC-INDT-006	Margin exceeds the tolerance limit allowed (+) tolerance Margin for Interest Type
RPM-CC-ASST-001	Please provide a valid value for User Recommendation
RPM-CC-ASST-002	Please select a valid dropdown value for User Recommendation
RPM-CC-ASST-003	Please provide a valid value for ApprovedCardLimitCurrency
RPM-CC-ASST-004	Please select a valid dropdown value for ApprovedCardLimitCurrency
RPM-CC-ASST-005	Either Calculated or Overwritten value must be selected to Continue
RPM-CC-ASST-006	Please provide a valid value for ReasonForChange
RPM-CC-ASST-007	Please provide a valid value for RevisedApprovedLimit
RPM-CC-ASST-008	Please provide a valid value for RevisedApprovedLimitCurrency
RPM-CC-ASST-009	Please select a valid dropdown value for RevisedApprovedLimitCurrency
RPM-CC-ASST-010	RevisedApprovedLimit should not be greater than RequestedCardLimit
RPM-CC-APDS-001	Please provide a valid value for User Recommendation
RPM-CC-APDS-002	Please select a valid dropdown value for User Recommendation
RPM-CC-APDS-003	User Recommendation not found in Approval Details for this Process Reference number

4

Advices

Credit Card Approval

```
Bank Name

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

Sub: Approval of Credit Card Application

Dear Sir/Madam,

We are happy to inform you that your Credit Card Application – <Application Number> has
been approved.
Your card will be processed and delivered at the earliest.

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

Yours faithfully,

<Manager Name>
<Bank Name>
```

Credit Card Rejection

```
Bank Name

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

Sub: Rejection of Credit Card Application

Dear Sir/Madam,

We regret to inform you that your request for a Credit Card Application with Application
Number –
<Application Number> has been declined. The reason for this decision is that you do not
meet the
required criteria.
```

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

Yours faithfully,

<Manager Name>
<Bank Name>
```

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