

# Oracle® Banking Origination

## Individual Retirement Account Certificate of Deposit Origination



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ORACLE®

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# Preface

This topic contains the following sub-topics:

- [Purpose](#)
- [Before you begin](#)
- [Pre-requisite](#)
- [Audience](#)
- [Documentation Accessibility](#)
- [Critical Patches](#)
- [Diversity and Inclusion](#)
- [Conventions](#)
- [Screenshot Disclaimer](#)
- [Acronyms and Abbreviations](#)
- [Symbols and Icons](#)
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## Purpose

This guide is designed to help you to quickly get acquainted with the Oracle Banking Origination. This guide provides an overview of the Certificate of Deposit Account Origination process and takes you through the various steps involved in handling all the necessary activities in the life cycle of a **Individual Retirement Account Certificate of Deposit Origination**.

## Before you begin

Kindly refer to the **Getting Started User Guide** for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

## Pre-requisite

Specify the **User Name** and **Password**, and login to **Home** screen.

## Audience

This guide provides instructions and information about the Individual Retirement Account Certificate of Deposit product to help various bank users to deliver quick and efficient service to both customer and prospects.

## 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 customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

## Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at [Critical Patches, Security Alerts and Bulletins](#). All critical patches should be applied in a timely manner to make sure effective security, as strongly recommended by [Oracle Software Security Assurance](#).

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

## Conventions

The following text conventions are used in this document:

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

## 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 are used in this guide are as follows:

**Table 1 Acronyms and Abbreviations**

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

## Symbols and Icons

The list of icons available on the screens are as follows:

**Table 2 Icons - Common**

| Icon                                                                                | Function                        |
|-------------------------------------------------------------------------------------|---------------------------------|
|    | Minimize                        |
|  | Maximize                        |
|  | Close                           |
|  | Perform Search                  |
|  | Open a list                     |
|  | Navigate to the first record    |
|  | Navigate to the last record     |
|  | Navigate to the previous record |
|  | Navigate to the next record     |
|  | Grid view                       |
|  | List view                       |
|  | Refresh                         |

Table 2 (Cont.) Icons - Common

| Icon                                                                                | Function                                                 |
|-------------------------------------------------------------------------------------|----------------------------------------------------------|
|    | Click this icon to add a new row.                        |
|    | Click this icon to delete a row, which is already added. |
|    | Calendar                                                 |
|    | Alerts                                                   |
|    | Unlock Option                                            |
|    | View Option                                              |
|    | New                                                      |
|    | Enter query                                              |
|   | Execute query                                            |
|  | Copy                                                     |
|  | Delete                                                   |
|  | Save                                                     |
|  | Search                                                   |
|  | Advanced search                                          |
|  | Clear all                                                |
|  | Reset                                                    |
|  | Export                                                   |
|  | Print                                                    |
|  | View Details                                             |

Table 2 (Cont.) Icons - Common

| Icon                                                                              | Function |
|-----------------------------------------------------------------------------------|----------|
|  | Sorting  |
|  | Citation |

The list of icons available on the view screens are as follows:

Table 3 Icons - Widget

| Icon                                                                                | Function            |
|-------------------------------------------------------------------------------------|---------------------|
|    | Open status         |
|    | Unauthorized status |
|    | Rejected status     |
|    | Closed status       |
|  | Authorized status   |
|  | Modification Number |

## Post requisite

After finishing all the requirements, please log out from the Home screen.

# 1

## Overview

This topic describes about the features of the entire module.

Oracle Banking Origination is a middle office banking solution that offers extensive support for Retail Banking Origination processes. It encompasses a range of products, including Savings Accounts, Current Accounts, Certificate of Deposits, Credit Cards, and various types of loans such as Home Loans, Personal Loans, Education Loans, and Vehicle Loans for individual customers, as well as Term Loans and Business Loans tailored for Small and Medium Business clients.

It enables banks to deliver improved user experience for various bank persons handling defined functions in the life cycle of the various product origination.

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

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This user guide explains the reference work-flow for the Individual Retirement Account Certificate of Deposit Account Origination process and further details the data that needs to be captured in the data segment linked to the specific stages.

This process initiates with the receipt of Individual Retirement Account Certificate of Deposit opening form and related documents from a customer for opening of a Individual Retirement Account Certificate of Deposit. The bank verifies the details and documents submitted for opening of Certificate Deposit to ensure completeness and initiates the Individual Retirement Account Certificate of Deposit Origination process by selecting the desired Individual Retirement Account Certificate of Deposit Product from the Product Catalogue.

# IRA Certificate of Deposit Origination

This topic provides detailed information on the defined stages through which the Individual Retirement Account Certificate of Deposit application has to flow.

As detailed in the **Operations** user manual, all the Product Originations are initiated in the **Application Initiation** stage from the Product Catalogue. The **Cart Operation** in Product Catalogue allows to originate single or Product initiation. Once the Individual Retirement Account Certificate of Deposit product origination process is initiated as a single product origination selection, Process Orchestrator generates the Individual Retirement Account Certificate of Deposit 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 IRA Certificate of Deposit Account Origination Process flow comprises of the following stages and the detailed information of the same is available in the following topics:

- [Application Entry Stage](#)  
This topic describes the information on the various data segments to capture the required data in the Application Entry stage.
- [Application Documents](#)  
This topic describes the process of the documents that are uploaded related to application.
- [Manual Debit Assessment](#)  
The topic describes the manual debit assessment process.
- [Account Funding Stage](#)  
This topic provides the detailed information about the account funding stage data segments.
- [Global Actions](#)  
This topic provides the detailed on the actions that can be performed in all stages.

## 2.1 Application Entry Stage

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

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

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

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

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

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

- [Applicant](#)  
This topic provides the systematic instructions to capture the customer-related information for the application.
- [Account Details](#)  
This topic provides the systematic instructions to capture the account related information for the application.
- [Funding](#)  
This topic provides the systematic instructions to capture the funding details of Individual Retirement Account Certificate of Deposit account.
- [Payout Instructions](#)  
This topic provides the systematic instructions to capture the payout instructions details for Individual Retirement Account Certificate of Deposit Origination.
- [Beneficiary Details](#)  
This topic provides the systematic instructions to capture the details of the beneficiary for the account.
- [Terms and Conditions](#)  
This topic descriptions the terms and conditions that are mandatory to accept in order to proceed with account opening process.
- [Review](#)  
This topic provides the systematic instruction to view the tiles for all the data segments in the Application Entry Process.

## 2.1.1 Applicant

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

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

- [For Individual Customer Type](#)  
The topic describes the process to capture or edit customer information of Individual type of customer.

### 2.1.1.1 For Individual Customer Type

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

#### To capture applicants details:

1. In the **Individual Retirement Account Certificate of Deposit Application Entry** stage, update the customer details in the Applicants data segment based on the respective customer type.

The **Applicant - Individual** screen displays.

Figure 2-1 Applicant - Individual

Application Entry - 006APP000019024

Applicants

Account Details

Financial Details

Collateral Details

Nominee Details

Terms and Conditions

Review

Applicants

Applicant Role  
Primary

CF Number  
000008517

Basic Details

Personal Details

Saltation  
Mr.

Last Name  
Wills

Date of Birth  
January 5, 1971

Country Of Residence  
United States of America

Marital Status  
Married

Staff  

Yes

No

First Name  
David

Suffix  
Jr.

National ID  
567788990

Birth Place  
Oakland

Customer Segment  
Mass Affluent

Politically Exposed Person (PEP)  

Yes

No

Middle Name  
J

Gender  
Male

Citizenship Status  
Resident Alien

Nationality  
United States of America

Customer Category  
INDIVIDUAL

Profile Photo  


Signature

Add Signature



Signature No.1  

Edit

Address

Add Address

Current

Preferred

Communication Address

54-B, Baker Street, Oakland, California, United States of America

Address Since : January 1, 2015

View

Edit

Current

Preferred

Residential Address

54B, Baker Street, Oakland, California, United States of America

Address Since : January 1, 2015

View

Edit

Identification Details

Add ID

Available

Preferred

SSN

784-78-9088

View

Edit

Supporting Documents

Documents

No Document Uploaded

View

Edit

Tax Status

TIN Type  
Social Security Number

Foreign Tax Identification Number

Certification Date  
March 30, 2018

Backup Withholding Code

TIN Status  
Certified

Form Type  
W9

Tax Country Code

Tax Identification Number  
784-78-9088

Valid From  
March 30, 2018

Tax Province

Employment Details

Add Employment Details

Selected

Current

ORACLE (Manager)

Working Since : January 1, 2015

View

Edit

Audit

Close

Save

Individual Retirement Account Certificate of Deposit Origination  
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November 17, 2025  
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2. Specify the relevant applicant 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:

**Table 2-1 Applicant- Individual – Field Description**

| Field                       | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Applicant Role</b>       | Displays the applicant role.<br>By default the Primary role appears in this field.<br>Select the applicant role ( <b>Joint, Guardian, Custodian, Guarantor, and so on</b> ) in case user add multiple applicant in single application.                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Add Applicant By</b>     | Select the mode from which the user need to add new applicant.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Upload Documents</b> - Using this option user can upload identification documents of the application to extract the details.</li> <li>• <b>Search Existing Customer</b> - This option is used if the applicant is an existing customer of the bank. On selecting the existing customer, the details appears in the respective sections which are already stored.</li> <li>• <b>Enter Manually</b> - This option is used if user wants to enter all the applicant details manually.</li> </ul> |
| <b>Document Name</b>        | Select the document which is used from extracting applicant details.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>State Issued Drivers License</b></li> <li>• <b>Passport</b></li> </ul> This field appears if the <b>Upload ID</b> option is selected from the <b>Add Applicant By</b> drop down list.                                                                                                                                                                                                                                                                                                   |
| <b>Country of Issue</b>     | Select the country in which the document is issued.<br>This field appears if the <b>Upload ID</b> option is selected from the <b>Add Applicant By</b> drop down list.                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Select and Drop here</b> | User can upload a document from the local system by dragging and dropping it or clicking <b>Select or drop files here</b> .<br>PNG and JPEG file formats are supported.<br>10MB maximum file size is allowed.<br>This field appears if the <b>Upload ID</b> option is selected from the <b>Add Applicant By</b> drop down list.                                                                                                                                                                                                                                                                                                        |
| <b>CIF Number</b>           | Search and select the CIF number.<br>This field appears if the <b>Search Existing Customer</b> option is selected from the <b>Add Applicant By</b> drop down list.<br>The system checks whether the entered CIF number corresponds to any entries on the Office of Foreign Assets Control (OFAC) list. If a match is found, an error message will be displayed indicating that the selected CIF is associated with an <b>Invalid Customer Status</b> .<br>Consequently, the account opening process has not been initiated for that customer.                                                                                          |
| <b>Advanced Search</b>      | Click this button to initiate a party search with advanced parameters<br>For more information on advance search, refer the <b>Advanced Search</b> section below.<br>This field appears if the <b>Search Existing Customer</b> option is selected from the <b>Add Applicant By</b> drop down list.                                                                                                                                                                                                                                                                                                                                      |

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

| Field                             | Description                                                                                                                                                                                                                                                                                                |
|-----------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Basic Details</b>              | In this section the user can manually capture the basic details of applicant.<br>This section appears if the <b>Enter Manually</b> option is selected from the <b>Add Applicant By</b> drop down list.                                                                                                     |
| <b>Salutation</b>                 | Select the salutation of the applicant from the drop-down list.                                                                                                                                                                                                                                            |
| <b>First Name</b>                 | Specify the first name of the applicant.                                                                                                                                                                                                                                                                   |
| <b>Middle Name</b>                | Specify the middle name of the applicant.                                                                                                                                                                                                                                                                  |
| <b>Last Name</b>                  | Specify the last name of the applicant.                                                                                                                                                                                                                                                                    |
| <b>Suffix</b>                     | Specify the suffix for the applicant.<br>This options in this list appears based on the configured entity code in the Oracle Banking Party product.                                                                                                                                                        |
| <b>Gender</b>                     | Specify the Gender of the applicant from the drop-down list.                                                                                                                                                                                                                                               |
| <b>Date of Birth</b>              | Select the date of birth of the applicant.                                                                                                                                                                                                                                                                 |
| <b>Citizenship Status</b>         | Select the citizenship status of the applicant from the drop-down list.<br>Available options are: <ul style="list-style-type: none"> <li>• <b>Resident Alien</b></li> <li>• <b>Citizen</b></li> </ul>                                                                                                      |
| <b>Country of Residence</b>       | Search and select the country code of which the applicant is a resident.                                                                                                                                                                                                                                   |
| <b>Birth Place</b>                | Specify the birth place where the applicant has born.                                                                                                                                                                                                                                                      |
| <b>Nationality</b>                | Search and select the country code where the applicant has nationality.                                                                                                                                                                                                                                    |
| <b>Citizenship By</b>             | Search and select the country code for which applicant has citizenship.                                                                                                                                                                                                                                    |
| <b>Marital Status</b>             | Select the marital status of the customer from the drop-down list.<br>Available options are: <ul style="list-style-type: none"> <li>• <b>Married</b></li> <li>• <b>Unmarried</b></li> <li>• <b>Legally Separated</b></li> <li>• <b>Widow</b></li> <li>• <b>Registered Domestic Partnerships</b></li> </ul> |
| <b>Customer Segment</b>           | Select the segment of the customer. Available options are: <ul style="list-style-type: none"> <li>• <b>Emerging Affluent</b></li> <li>• <b>High Net worth Individuals</b></li> <li>• <b>Mass Affluent</b></li> <li>• <b>Ultra HNI</b></li> <li>• <b>Very HNI</b></li> </ul>                                |
| <b>Customer Category</b>          | Select the category of the customer.                                                                                                                                                                                                                                                                       |
| <b>Staff</b>                      | Select the toggle to indicate if the customer is employee of the bank.                                                                                                                                                                                                                                     |
| <b>Politically Exposed Person</b> | Select to indicate if the customer are politically exposed person.                                                                                                                                                                                                                                         |
| <b>Profile Photo</b>              | Drag and drop the document file or click on <b>Select or drop files here</b> to browse and upload the document from the local system.<br>PNG and JPEG file formats are supported.<br>10MB maximum file size is allowed.                                                                                    |

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

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

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

| Field                        | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Address Line 1               | Specify the building name.<br><b>Note:</b> The maximum length is 35 characters.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| Address Line 2               | Specify the street name.<br><b>Note:</b> The maximum length is 35 characters.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| Address Line 3               | Specify the city or town name.<br><b>Note:</b> The maximum length is 35 characters.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 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.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| Zip +4                       | Specify the Zip code of the address.<br><b>Note:</b> This field is optional                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <Added record tile>          | <p>In this tile, user can view the added address details. Below details appears in the tile:</p> <ul style="list-style-type: none"> <li>• &lt;Current status&gt; this flag appears only if <b>Yes</b> option is selected.</li> <li>• &lt;Preferred ID status&gt; this flag appears only if <b>Yes</b> option is selected.</li> <li>• <b>Address Type</b></li> <li>• <b>Address dates</b></li> <li>• <b>Address line 1,2,3</b></li> <li>• <b>Country</b></li> <li>• <b>State</b></li> </ul> <p>Click the <b>Edit</b> to edit the added address details.<br/>Click the <b>View</b> to view the added address details.</p> <p>Click  to delete the added address details.</p> |
| Contact Details              | In this section, user can provide digital contact details.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Communication Mode           | Select the communication mode from the drop-down list.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Mobile Phone</b></li> <li>• <b>Email</b></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Country                      | Select the country along with international subscriber dialing code of the mobile phone from the drop-down list.<br>The drop-down list option consist of country code, country name and subscriber dialing code.<br><br>This field appears only if user select the <b>Mobile Phone</b> option as communication mode.                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| Mobile Number                | Specify the mobile number.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| Contact Sub Type             | Select the contact type from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Residence</b></li> <li>• <b>Business</b></li> <li>• <b>Mobile</b></li> <li>• <b>Others</b></li> </ul> <b>Note:</b> The contact preferred flag, which was previously captured as a contact sub type.                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| Email Id                     | Specify the email ID.<br>This field appears only if the <b>Email</b> option is selected as communication mode.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

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

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

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

| Field                       | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|-----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Supporting Document</b>  | <p>This section displays the status of the supporting documents that customer provides to get onboard. User can view,</p> <ul style="list-style-type: none"> <li>• <b>Document Name</b></li> <li>• <b>Document Number</b></li> <li>• <b>Document Issue Date</b></li> <li>• <b>Document Expiry Date</b></li> <li>• <b>Attached Files</b></li> </ul> <p>In case of exiting party, already captured documents fetched in this section. User can add, edit or delete the documents.</p> <p>Click <b>Edit</b> to add or edit the document. The Document popup appears. Below fields appears in the popup.</p>                                                                                                                                   |
| <b>Document Name</b>        | <p>Select the name of the document from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> <li>• <b>SSN</b></li> <li>• <b>Bank Statement</b></li> <li>• <b>Passport</b></li> <li>• <b>Salary Slip</b></li> <li>• <b>Driving License</b></li> <li>• <b>Aadhaar</b></li> <li>• <b>Pan Card</b></li> <li>• <b>Voter Id</b></li> </ul>                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Document Number</b>      | Specify the unique number of the selected document.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Document Issue Date</b>  | Specify the date from which the document is valid.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Document Expiry Date</b> | Specify the date on which the document is expired.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Attached Files</b>       | Displays the number of documents attached.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Action</b>               | <p>Select the action to upload or perform on the added documents. The available actions are:</p> <ul style="list-style-type: none"> <li>• <b>Save:</b> Click  to save the uploaded documents.</li> <li>• <b>Upload:</b> Click  to upload the documents.</li> <li>• <b>Edit:</b> Click  to edit the added documents.</li> <li>• <b>Delete:</b> Click  to delete the added documents.</li> </ul> |
| <b>Tax Status</b>           | In this section, user can update the tax declaration details.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>TIN Type</b>             | <p>Select the type of tax identification number. The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Social Security Number</b></li> <li>• <b>Employer Identification Number</b></li> <li>• <b>Adoption Tax Identification Number</b></li> <li>• <b>Individual Tax Identification Number</b></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                             |

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

| Field                                    | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>TIN Status</b>                        | <p>Select the status of tax identification number from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> <li>• <b>TIN Applied For</b></li> <li>• <b>Missing TIN</b></li> <li>• <b>In correct TIN</b></li> <li>• <b>Certified</b></li> <li>• <b>Tin Captured But Not Certified</b></li> </ul> <p><b>Note:</b> If the <b>Citizenship Status</b> is selected as <b>Resident Alien</b> or <b>Citizen</b>, the drop-down will appear.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Certified</b></li> <li>• <b>Certified - Due for Recertification</b></li> <li>• <b>Uncertified - No W8-BEN Received</b></li> <li>• <b>Uncertified - Recertification Past Due</b></li> </ul> <p><b>Note:</b> If the <b>Citizenship Status</b> is selected as <b>Non Resident Alien</b>, the drop-down will appear.</p> |
| <b>Tax Identification Number</b>         | <p>Specify the tax identification number.</p> <p><b>Note:</b> Specify the TIN as per the TIN type format.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Foreign Tax Identification Number</b> | <p>Specify the foreign tax identification number.</p> <p><b>Note:</b> This field is optional.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Form Type</b>                         | <p>Specify the form type for tax declaration.</p> <p>If the <b>Non Resident Alien</b> option is selected from the <b>Citizenship Status</b> drop-down list then the <b>Form Type</b> is defaulted to <b>W8-BEN</b> and disable.</p> <p>If the <b>Citizen or Resident Alien</b> option is selected from the <b>Citizenship Status</b> drop-down list then the <b>Form Type</b> is defaulted to <b>W9</b> and disable.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Valid From</b>                        | Specify the date from which the form is valid.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Certification Date</b>                | Specify the tax certification date.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Tax Country Code</b>                  | Displays the country code for tax.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Tax Province Code</b>                 | <p>Search the tax province code.</p> <p><b>Note:</b> This field is optional.</p> <p>This field displays the respective states drop-down list, if the applicant selects the <b>Tax Country Code</b>.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Backup Withholding Code</b>           | <p>Select the option from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Missing TIN (A Type)</b></li> <li>• <b>Invalid Tin (B Type)</b></li> <li>• <b>IRS Induced (C Type)</b></li> <li>• <b>Customer Induced (D Type)</b></li> <li>• <b>W-8 Expired</b></li> </ul> <p><b>Note:</b> This field is mandatory, if TIN is not certified.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Valid Since</b>                       | Specify the date from which the form is valid.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Employment Details</b>                | In thi section user can capture the employment details of the applicant.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Employment Type</b>                   | <p>Select the employment type.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Salaried</b></li> <li>• <b>Self Employed</b></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |

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

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

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

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

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

| Field               | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|---------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <Added record tile> | <p>In this tile user can view the added employment details. Below details appears in the tile:</p> <ul style="list-style-type: none"> <li>• <b>Employment Type</b></li> <li>• &lt;Current Employer&gt; this flag appears only if <b>Yes</b> option is selected.</li> <li>• <b>Employer Name</b></li> <li>• <b>Working Dates</b></li> </ul> <p>Click  to edit the added ID details.</p> <p>Click  to view the added ID details.</p> <p>Click  to delete the added ID details.</p> |

Figure 2-2 Service Member Details

Service Members Details

Service Branch  
Army

Employee ID  
12133

Service Obligation End Date  
September 1, 2024

Rank  
Sergeant

Pay Rate  
O-10

Service Status  
Full-time

Remarks

+ Add Service Member Details

| Unit Name          | Order Number | Active Duty Start Date | Active Duty End Date | Notification Date | Action                                                                                                                                                                      |
|--------------------|--------------|------------------------|----------------------|-------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| US Central Command | 125612/2     | September 1, 2023      | September 1, 2024    | August 1, 2023    |   |

If service member option is selected as **Yes** , the service member details screen displays.  
For more information on fields, refer to the field description table below:

Table 2-2 Service Member Details

| Fields                        | Description                                                                                                                                                                                                                                                                         |
|-------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Service Member Details</b> | In this section, user can capture the service member details, if the customer is service member.                                                                                                                                                                                    |
| <b>Employee ID</b>            | Specify the employee identification code.<br><b>Note:</b> This field is optional.                                                                                                                                                                                                   |
| <b>Remarks</b>                | Specify the remarks.                                                                                                                                                                                                                                                                |
| <b>Service Branch</b>         | <p>Specify the service branch of the customer.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Army</b></li> <li>• <b>Marine Corps</b></li> <li>• <b>Navy</b></li> <li>• <b>Air Force</b></li> </ul> <p><b>Note:</b> This field is mandatory.</p> |

Table 2-2 (Cont.) Service Member Details

| Fields                                   | Description                                                                                                                                                                                                                                                                                                                                                                                                           |
|------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Rank</b>                              | Specify the rank from the drop-down list.<br><b>Note:</b> This field is mandatory.                                                                                                                                                                                                                                                                                                                                    |
| <b>Pay Rate</b>                          | Specify the pay rate from the drop-down list.                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Service Status</b>                    | Specify the service status from the drop-down list.                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Service Obligation End date</b>       | Specify the end date of service obligation.                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Cover Under Armed Forces Benefits</b> | Specify to indicate whether the customer is covered under the armed forces benefits.                                                                                                                                                                                                                                                                                                                                  |
| <b>Unit Name</b>                         | Specify the unit name of the customer.                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Order Number</b>                      | Specify the order number of the service in which the customer is enrolled.                                                                                                                                                                                                                                                                                                                                            |
| <b>Active Duty Start Date</b>            | Specify the date on which service is active.                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Active Duty End Date</b>              | Specify the date on which the service is ending.                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Notification Date</b>                 | Specify the date on which the customer notified bank about the enrollment in service.<br>This date cannot be future dated.                                                                                                                                                                                                                                                                                            |
| <b>Actions</b>                           | <p>Select the action to preform on the added record.<br/>The available actions are:</p> <ul style="list-style-type: none"> <li><b>Edit:</b> Click  to edit the added record.</li> <li><b>Delete:</b> Click  to delete the added record.</li> </ul> |

**Advanced Search**

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

User can perform search on below party types:

For Individual

- **First Name**
- **Middle Name**
- **Last Name**
- **Date of Birth**
- **Preferred Unique ID**
- **Tax Identification Number**
- **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 screen shot refers the

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

**Search Party**

First Name:  Middle Name:  Last Name:  Date of Birth:

Unique ID:  Mobile Number:  Email:

| Party ID            | CIF | First Name | Middle Name | Last Name | Email | Mobile Number | Date of Birth | Preferred Unique ID |
|---------------------|-----|------------|-------------|-----------|-------|---------------|---------------|---------------------|
| No data to display. |     |            |             |           |       |               |               |                     |

Page 1 of 0 (1 - 0 of 0 items) | < >

- 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 ID** to fetch the customer information from the uploaded documents.  
The **Applicants - Upload ID** screen displays.

**Figure 2-4 Application Entry - Upload ID**

**Application Entry - 006APP000160428**

Application Details Application Info Customer 360 Documents More

**Applicants**

Applicant Role: Primary

Add Applicant By: ☐ Upload Document ☒ Upload ID ☐ Search Existing Customer ☐ Enter Manually

Document Name: State Issued Drivers License Country Of Issue: US

Select a file or drop one here  
Document size should not exceed (in MB): 10

Audit

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

**Table 2-3 Applicants - Upload Document – Field Description**

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

**Figure 2-5 Verify Information**

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

**Table 2-4 Verify Information – Field Description**

| Field              | Description                                                                                                                                     |
|--------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>First Name</b>  | The information in this field is automatically populated with the extracted data. User can modify the first name of the applicant if required.  |
| <b>Middle Name</b> | The information in this field is automatically populated with the extracted data. User can modify the middle name of the applicant if required. |
| <b>Last Name</b>   | The information in this field is automatically populated with the extracted data. User can modify the last name of the applicant if required.   |

Table 2-4 (Cont.) Verify Information – Field Description

| Field                               | Description                                                                                                                                                                                                                                                                             |
|-------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Date of Birth</b>                | The information in this field is automatically populated with the extracted data. User can modify the date of birth of the applicant if required.                                                                                                                                       |
| <b>Gender</b>                       | The information in this field is automatically populated with the extracted data. User can modify the gender of the applicant if required.                                                                                                                                              |
| <b>Unique ID Type</b>               | Displays the unique ID type of the applicant based on the document uploaded.                                                                                                                                                                                                            |
| <b>Unique ID Number</b>             | The information in this field is automatically populated with the extracted data. User can modify the Unique ID number of the applicant if required.                                                                                                                                    |
| <b>ID Status</b>                    | The information in this field is automatically populated with the extracted data. User can modify the ID status of the applicant if required.                                                                                                                                           |
| <b>Preferred ID</b>                 | The information in this field is automatically populated with the extracted data. User can modify the preferred ID by clicking <b>Yes</b> or <b>No</b> .                                                                                                                                |
| <b>Issue Date</b>                   | This field is pre-populated with the extracted data. Modify the issue date of the driving license, if required.<br>This field appears only if the <b>Document Name</b> is selected as <b>Driving License</b> .                                                                          |
| <b>Unique Id Expiry Date</b>        | The information in this field is automatically populated with the extracted data. User can modify the unique ID expiry date of the applicant, if required.                                                                                                                              |
| <b>Place Of Issue</b>               | The information in this field is automatically populated with the extracted data. User can modify the place of issue of the applicant, if required.                                                                                                                                     |
| <b>Address Type</b>                 | Select the address type for the applicant from the drop-down list. <ul style="list-style-type: none"> <li>• <b>Residential Address</b></li> <li>• <b>Communication Address</b></li> </ul>                                                                                               |
| <b>Current Address</b>              | Select to indicate if entered address can be marked as current address type.                                                                                                                                                                                                            |
| <b>Preferred Address</b>            | Select to indicate if the selected address type as preferred address type.                                                                                                                                                                                                              |
| <b>Address</b>                      | Specify the address to search for the already captured address.<br>Depending on the setup, when a user inputs a few characters, the system retrieves the corresponding address that has already been recorded<br>Based on the selection, the fields are fetched in the address section. |
| <b>Address Line 1</b>               | Specify the building name.                                                                                                                                                                                                                                                              |
| <b>Address Line 2</b>               | Specify the street name.                                                                                                                                                                                                                                                                |
| <b>Address Line 3</b>               | Specify the city or town name.                                                                                                                                                                                                                                                          |
| <b>Country</b>                      | Select and search the country code.                                                                                                                                                                                                                                                     |
| <b>State / Country Sub Division</b> | Specify the state or country sub division. This field appears based on the selected country code.                                                                                                                                                                                       |
| <b>Zip Code / Post Code</b>         | Specify the zip or post code of the address.                                                                                                                                                                                                                                            |
| <b>Address From</b>                 | Select the date from when user were connected with the given address.                                                                                                                                                                                                                   |
| <b>Address To</b>                   | Select the date till when user are connected with the given address.                                                                                                                                                                                                                    |

Table 2-4 (Cont.) Verify Information – Field Description

| Field                 | Description                                                                                                                                                                                        |
|-----------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Update Address</b> | Select the option whether the address has to be updated with the extracted data.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul> |

- Click **Save** to save pre-populated the data fields in the **Customer Information** screen.
- Click **OK** to override the data fields with the extracted data. also click **Cancel** to cancel the override action and return to the **Verify Information** screen.

## 2.1.2 Account Details

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

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

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

The **Account Details** screen displays.

Refer below screen shot if the customer type is selected as **Individual**:

Figure 2-6 Account Details

**Application Entry - 006APP000017847**

Application Date: March 30, 2018

Application Priority: Low

Sourced By: DEMOMAK1

**Simulation**

Branch: 006

Certificate of Deposit Amount: USD 45,000.00

Cumulative: ☒ Yes ☐ No

Certificate of Deposit Tenure: 5 Years 0 Months 0 Days

Simulate

Staff Benefit Applicable: ☒ Yes ☐ No

Source of Funds: Inheritance

**IRA Preferences**

Plan Type: Traditional IRA

**Account Address Preference**

Account Address: AAA - Primary - Residential Address - 5, New Street, New Layout, C

**Mandate Details**

Mode of Operation: Single

**Applicants**

Mr. AAA Doe

Banking Channel Preference:

Communication Channel Preference:

Preferred Communication Ch...:

**Summary:**

| Category        | Amount         |
|-----------------|----------------|
| Maturity Amount | USD 60,741.15  |
| Principal       | USD 45,000.00  |
| Interest Rate % | 10 %           |
| Interest Amount | USD 15,741.15  |
| APY %           | 10 %           |
| Maturity Date   | April 29, 2021 |
| Tenure          | 5 Years        |

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Cancel Request Clarification Back Save and Close Next

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

**Note**

The fields, which mentioned as Required, are mandatory.

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

**Table 2-5 Account Details**

| Field Name                           | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|--------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Application Date</b>              | Displays the date on which the application was initiated.                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Application Priority</b>          | Specify the application priority level.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Low</b></li> <li>• <b>Medium</b></li> <li>• <b>High</b></li> </ul> Based on the selected option the applications appears in list of the logged in user                                                                                                                                                                                             |
| <b>Sourced By</b>                    | Specify or select the user ID who initiate this account opening application.                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Simulation</b>                    | In this section, user can capture the simulation details.                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Branch</b>                        | Displays the branch code of this account opening application.                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Certificate of Deposit Amount</b> | Specify the amount of the certificate of deposit.<br>The currency selected from the <b>Currency</b> list can be displayed by default.                                                                                                                                                                                                                                                                                                                                |
| <b>Certificate of Deposit Tenure</b> | The user can select the certificate of deposit tenure, specified in years, months, and days, as configured in the Host Product mapped on the <b>Business Product Configuration</b> screen.<br>The user can choose the Certificate of Deposit Tenure from the drop-down list if the mapped Host Product is Oracle Banking Accounts.                                                                                                                                   |
| <b>Cumulative</b>                    | Select to indicate whether the amount is cumulative.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul> A cumulative Certificate of Deposit accrues interest over time and pays it out at maturity, while a non-cumulative Certificate of Deposit pays out interest at regular intervals throughout the term.                                                                                         |
| <b>Source of Funds</b>               | Select the source of funds from the drop-down list.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Salary</b></li> <li>• <b>Savings</b></li> <li>• <b>Investments</b></li> <li>• <b>Gift</b></li> <li>• <b>Inheritance</b></li> <li>• <b>Existing Retirement Account</b></li> </ul> These options appears are based on the questionnaire configuration.<br>If the primary applicant is minor, this field displays <b>Gift</b> by default. |
| <b>Interest Payout Frequency</b>     | Displays the interest payout frequency based on business product preferences. Select the interest frequency from the drop-down list.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Monthly</b></li> <li>• <b>Quarterly</b></li> </ul>                                                                                                                                                                                                    |

Table 2-5 (Cont.) Account Details

| Field Name                        | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|-----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Simulate</b>                   | <p>click the "Simulate" button to compute the value based on the entered details. The section displays visual representations and fields with the computed details:</p> <ul style="list-style-type: none"> <li>• <b>Pie Chart:</b> The value of principal and interest is represented visually. User can hover to view the amount.</li> <li>• <b>Principal</b></li> <li>• <b>Interest Rate %:</b> Click the interest rate percentage and it displays the pop-up list. User can view the interest rate of all the margin types. <ul style="list-style-type: none"> <li>– <b>Product Margin</b></li> <li>– <b>Discretionary Margin</b></li> <li>– <b>Relationship Benefit Margin</b></li> </ul> </li> <li>• <b>Negotiate :</b> User can view the negotiated interest rates by clicking this link. The section for negotiated interest rates appears with the following fields: <ul style="list-style-type: none"> <li>– <b>Interest Description</b></li> <li>– <b>Interest Rate %</b></li> <li>– <b>Margin</b></li> <li>– <b>Effective Rate %</b></li> </ul> </li> <li>• <b>Interest Amount :</b> This amount is calculated based on the applied Effective Rate and Certificate of Deposit Amount.</li> <li>• <b>Maturity Date</b></li> <li>• <b>Tenure</b></li> <li>• <b>APY %</b></li> </ul> |
| <b>IRA Preferences</b>            | This section displays the details of IRA preferences.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Plan Type</b>                  | <p>Select the plan type from the drop-down list. The available options.</p> <ul style="list-style-type: none"> <li>• <b>Traditional IRA</b></li> <li>• <b>Roth IRA</b></li> <li>• <b>Simplified Employee Pension IRA</b></li> </ul> <p><b>Note:</b> Simplified Employee Pension IRA account is not allowed for minor primary applicants.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Account Address Preference</b> | <p>Select the address which is indicated as account address. The applicant data segment displays the addresses indicated as account addresses for selection. The drop-down list displays the address in the following format:</p> <p>&lt;First Name&gt; - &lt;Applicant Role&gt; - &lt;Address Type&gt; - &lt;Address (Complete address sepearted by ,)&gt;</p> <p>After the account address is selected:</p> <ul style="list-style-type: none"> <li>• If the user deletes an address from the <b>Applicant</b> data segment then the system removes that address from this data segment and the user must then select another address as the account address.</li> <li>• If the <b>Applicant</b> data segment is edited with a new address then the updated address is reflected in this segment.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Mandate Details</b>            | In this section the user can capture the mode of operation for the account.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Mode of Operations</b>         | Select the appropriate option from the mode of operations list.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Applicants</b>                 | In this section, user can set the communication preferences of the applicants involved in an account opening application. The separate tabs appears for each applicants involved in the application.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

Table 2-5 (Cont.) Account Details

| Field Name                               | Description                                                                                                                                                                                                                                                                 |
|------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Banking Channel Preferences</b>       | Select the preferences for the banking channel.<br>The channel options appears based on the Business Product Configuration.                                                                                                                                                 |
| <b>Communication Channel Preferences</b> | Select the preference of the communication channel.<br>The channel options appears based on the Business Product Configuration.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>EMAIL</b></li> <li>• <b>POST</b></li> <li>• <b>SMS</b></li> </ul> |
| <b>Preferred Communication Channel</b>   | Select the preferred communication channel.<br>The options in this drop down appears based on the selected options in the <b>Communication Channel Preferences</b> fields.                                                                                                  |

- Proceed by clicking **Next** to move to the subsequent data segment once the data has been successfully captured. The system will verify all required data segments and fields. If any essential information is missing, an error message will be shown to prompt the user to address the issue. Users must complete the mandatory data before they can advance to the next segment.

## 2.1.3 Funding

This topic provides the systematic instructions to capture the funding details of Individual Retirement Account Certificate of Deposit account.

In this data segment you can capture the funding details to fund the Individual Retirement Account Certificate of Deposit account.

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

The **Funding** screen displays.

Figure 2-7 Funding

- In the **Funding** screen, specify the required details.

**Note**

The fields, which mentioned as Required, are mandatory.

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

**Table 2-6 Funding**

| Field Name                          | Description                                                                                                                                                                                                                                                                                                                                                             |
|-------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Funding Amount</b>               | Displays the amount to be funded along with the currency.                                                                                                                                                                                                                                                                                                               |
| <b>Fund By</b>                      | <p>Select the mode from the drop-down list through which fund are collected.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Account Transfer</b></li> <li>• <b>GL Account</b></li> <li>• <b>Fund Later</b></li> </ul> <p>The options are displayed based on configuration done in the <b>Business Product Preference</b> screen.</p> |
| <b>Type</b>                         | <p>Displays the plan type as <b>Contribution</b>.</p> <p>If the <b>Fund By</b> is selected as <b>Fund Later</b>, this field will not be displayed.</p>                                                                                                                                                                                                                  |
| <b>Code</b>                         | <p>Select the contribution code from the drop-down list.</p> <p>If the <b>Funding Mode</b> is selected as <b>Fund Later</b>, this field will not be displayed.</p>                                                                                                                                                                                                      |
| <b>Contribution Year</b>            | <p>Select the contribution year from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Current</b></li> <li>• <b>Previous</b></li> </ul>                                                                                                                                                                                   |
| <b>Account</b>                      | <p>Select the account number from the list.</p> <p>If you select the <b>GL Account</b> or <b>Account Transfer</b> option from the <b>Fund By</b> drop-down list, this field will become visible.</p> <p>The applicants' Savings and GL accounts are the only ones populated for those who are involved in the application process.</p>                                  |
| <b>Transaction Reference Number</b> | <p>Specify the transaction reference number.</p> <p>If you select the <b>Cash</b>, <b>Account Transfer</b>, or <b>Other Bank Cheque</b> option from the <b>Fund By</b> drop-down list, this field will become visible.</p>                                                                                                                                              |
| <b>Value Date</b>                   | Select the date on which the transaction is performed. By default the current business date is populated.                                                                                                                                                                                                                                                               |

**Note**

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

Table 2-7 Fund By

| Fund By          | Fund By Mode (In the Origination Preferences screen) | Applicability |
|------------------|------------------------------------------------------|---------------|
| Cash             | Automatic                                            | Applicable    |
| Cash             | Manual                                               | Applicable    |
| Account Transfer | Host                                                 | Applicable    |
| Account Transfer | Manual                                               | Applicable    |
| Cheque           | Manual                                               | Applicable    |

In Origination Preference, under Funding Parameters configuration for Individual Retirement Account Certificate of Deposit, if the "Fund by" option is set to anything other than "Manual," the account funding stage in the Individual Retirement Account Certificate of Deposit business process will be skipped, and the application will directly proceed to the Account Approval stage.

- Proceed by clicking **Next** to move to the subsequent data segment once the data has been successfully captured. The system will verify all required data segments and fields. If any essential information is missing, an error message will be shown to prompt the user to address the issue. Users must complete the mandatory data before they can advance to the next segment.

## 2.1.4 Payout Instructions

This topic provides the systematic instructions to capture the payout instructions details for Individual Retirement Account Certificate of Deposit Origination.

In this data segment you can capture the payout instructions after the maturity of the Individual Retirement Account Certificate of Deposit account.

**To capture the payout instructions:**

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

The **Payout Instructions** screen appears.

If the **Yes** option is selected from the **Cumulative** field in the **Account Details** data segment.

Figure 2-8 Payout Instructions

**Application Entry - 006APP000005687**

Application Info | Application Details | Customer 360 | Documents

Screen(4/7)

**Payout Instruction**

Cumulative: No

Principal Payout Instruction: Renew Principal

Interest Payout: Monthly

Interest Payout Mode: ☒ GL Account

GL Account: 134000067

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

2. In the **Payout Instructions** screen, specify the required details.

**Note**

The fields, which mentioned as Required, are mandatory.

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

**Table 2-8 Payout Instructions**

| Field Name                  | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-----------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Cumulative</b>           | <p>Displays whether the account is cumulative. The value in this field appears based on the option selected in the <b>Account Details</b> data segment.</p> <p>If the <b>Cumulative</b> value is <b>Yes</b> then the user can set the payout instructions based on the selected maturity option in the below fields:</p> <ul style="list-style-type: none"> <li>• <b>Maturity Instruction</b></li> <li>• <b>Maturity Payout Mode</b></li> </ul> <p>If the <b>Cumulative</b> value is <b>No</b> then the user can set principal payout instructions based on the selected option in the below fields:.</p> <ul style="list-style-type: none"> <li>• <b>Principal Payout Instruction</b></li> <li>• <b>Principal Payout Mode</b></li> </ul> |
| <b>Interest Payout</b>      | <p>Displays the interest payout frequency configured at product level. This field appears if the <b>Cumulative</b> value is <b>No</b>.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| <b>Interest Payout Mode</b> | <p>Select the payout mode for the interest amount.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Transfer to Account</b></li> <li>• <b>GL Account</b></li> </ul> <p>The options in this drop-down list appears based on seed maintenance..</p> <p>This field appears if the <b>Cumulative</b> value is <b>No</b>.</p> <p>The interest amount is redeemed based on the selected payout mode and set frequency.</p>                                                                                                                                                                                                                                                                                     |
| <b>Maturity Instruction</b> | <p>Select the maturity type from the drop-down list.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Renew Principal and Interest</b></li> <li>• <b>Special Amount Renewal</b></li> <li>• <b>Renew Principal and Redeem Interest</b></li> <li>• <b>Redeem Principal and Interest</b></li> </ul> <p>This field appears if the <b>Cumulative</b> value is <b>Yes</b>.</p>                                                                                                                                                                                                                                                                                                                                 |
| <b>Maturity Payout Mode</b> | <p>Select the maturity payout mode from the drop-down list.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Accountt</b></li> <li>• <b>GL Account</b></li> <li>• <b>Demand Draft</b></li> </ul> <p>The options in this drop-down list appears based on seed maintenance.</p> <p>This field is not applicable if the <b>Renew Principal and Interest</b> is selected in the <b>Maturity Instruction</b> list.</p> <p>This field appears if the <b>Cumulative</b> value is <b>Yes</b>.</p>                                                                                                                                                                                                                |

Table 2-8 (Cont.) Payout Instructions

| Field Name                  | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|-----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Payout Instruction</b>   | <p>Select the payout instructions type from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Renew Principal</b></li> <li>• <b>Special Amount Renewal</b></li> <li>• <b>Redeem Principal</b></li> </ul> <p>This field appears if the <b>Cumulative</b> value is <b>No</b>.</p>                                                                                                                                                                                                                       |
| <b>Maturity Payout Mode</b> | <p>Select the maturity payout mode from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Account</b></li> <li>• <b>GL Account</b></li> <li>• <b>Demand Draft</b></li> </ul> <p>The options in this drop-down list appears based on the <b>Business Product Configuration</b> screen.</p> <p>This field is not applicable if the <b>Renew Principal and Interest</b> is selected in the <b>Maturity Instruction</b> list.</p> <p>This field appears if the <b>Cumulative</b> value is <b>Yes</b>.</p> |
| <b>Amount</b>               | <p>Specify the amount for renewal. The default set currency appears in the list.</p> <p>This field is appears if the <b>Special Amount Renewal</b> is selected in the <b>Maturity Instruction</b> list.</p>                                                                                                                                                                                                                                                                                                                                        |
| <b>Account</b>              | <p>Select the account number in which the maturity amount should be transferred.</p> <p>This field appears only if the payout mode is selected as <b>Account</b>.</p> <p>The list populates only the saving accounts of the applicants who are involved in the application.</p>                                                                                                                                                                                                                                                                    |
| <b>GL Account</b>           | <p>Select the account number in which the maturity amount should be transferred.</p> <p>This field appears only if the payout mode is selected as <b>GL Account</b>.</p> <p>The list populates only the Saving or GL accounts respectively of the existing applicants who are involved in the application.</p>                                                                                                                                                                                                                                     |
| <b>Payee Name</b>           | <p>Specify the payee name of the demand draft.</p> <p>If <b>Maturity Payout Mode</b> is selected as <b>Demand Draft</b>, this field becomes visible.</p>                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Branch Code</b>          | Specify the branch code from the list.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

If the **No** option is selected from the **Cumulative** field in the **Account Details** data segment.

Figure 2-9 Payout Instructions

3. In the **Payout Instructions** screen, specify the required details.

**Note**

The fields, which mentioned as Required, are mandatory.

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

Table 2-9 Payout Instructions

| Field Name                          | Description                                                                                                                                                                                                                                                                                                                                                                                                                  |
|-------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Cumulative</b>                   | Displays whether the account is cumulative.                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Principal Payout Instruction</b> | Select the principal payout instruction type from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Renew Principal</b></li> <li>• <b>Special Amount Renewal</b></li> <li>• <b>Redeem Principal</b></li> </ul> The options in this list appears based on the <b>Business Product Configuration</b> screen.                                                                          |
| <b>Amount</b>                       | Specify the amount for renewal. The default set currency appears in the list. This field is appears if the <b>Special Amount Renewal</b> is selected in the <b>Principal Payout Instruction</b> list.                                                                                                                                                                                                                        |
| <b>Principal Payout Mode</b>        | Select the principal payout mode from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• Account</li> <li>• GL Account</li> <li>• Demand Draft</li> </ul> The options in this drop-down list appears based on the <b>Business Product Configuration</b> screen. This field is not applicable if the <b>Renew Principal</b> is selected in the <b>Principal Payout Instruction</b> list. |
| <b>Interest Payout</b>              | Displays the frequency of interest payout.                                                                                                                                                                                                                                                                                                                                                                                   |

Table 2-9 (Cont.) Payout Instructions

| Field Name                  | Description                                                                                                                                                                                                                                                                                              |
|-----------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Interest Payout Mode</b> | Select the interest payout mode from the drop-down list.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Transfer to Account</b></li> <li>• <b>GL Account</b></li> </ul> The options in this drop-down list appears based on the <b>Business Product Configuration</b> screen. |
| <b>Transfer to Account</b>  | Select the account number in which the maturity amount should be transferred.<br>This field appears only if the <b>Account</b> option is selected as payout mode.<br>The list populates only the saving accounts of the applicants who are involved in the application.                                  |
| <b>GL Account</b>           | Select the account number in which the maturity amount should be transferred.<br>This field appears only if the <b>GL Account</b> option is selected as payout mode.<br>The list populates only the Saving or GL accounts respectively of the existing applicants who are involved in the application.   |
| <b>Payee Name</b>           | Specify the payee name of the demand draft.<br>This field appears only if the <b>Demand Draft</b> option is selected as payout mode.                                                                                                                                                                     |
| <b>Branch Code</b>          | Specify the branch code from the list.<br>This field appears only if the <b>Demand Draft</b> option is selected as payout mode.                                                                                                                                                                          |

4. Proceed by clicking **Next** to move to the subsequent data segment once the data has been successfully captured. The system will verify all required data segments and fields. If any essential information is missing, an error message will be shown to prompt the user to address the issue. Users must complete the mandatory data before they can advance to the next segment.

## 2.1.5 Beneficiary Details

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

The Beneficiary Details is a non-mandatory data segment. If required, It allows capturing multiple beneficiaries for the account. Beneficiary can be a minor, in that case, it is mandatory to provide details of the guardian.

### To add beneficiary details:

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

The Beneficiary Details screen displays.

**Figure 2-10 Beneficiary Details**

Application Entry - 006APP000005327

Application Info Application Details Customer 360 Documents

Applicants Account Details **Beneficiary Details** Interest and Charges Terms and Conditions Review

Beneficiary Details Contingent Beneficiary Details

+ Add Contingent Beneficiary

Audit Cancel Request Clarification Back Save and Close Next

- Specify the fields on Beneficiary Details screen.

**Table 2-10 Beneficiary Details**

| Field                              | Description                                                                                                                                                                                                                                                                       |
|------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Beneficiary Details</b>         | This section displays the beneficiary details.                                                                                                                                                                                                                                    |
| <b>Add Beneficiary Details</b>     | Click add to add the beneficiary details.                                                                                                                                                                                                                                         |
| <b>Title</b>                       | Select the title of the applicant.                                                                                                                                                                                                                                                |
| <b>First Name</b>                  | Specify the first name of the applicant.                                                                                                                                                                                                                                          |
| <b>Middle Name</b>                 | Specify the middle name of the applicant.                                                                                                                                                                                                                                         |
| <b>Last Name</b>                   | Specify the last name of the applicant.                                                                                                                                                                                                                                           |
| <b>Suffix</b>                      | Specify the suffix for the applicant.                                                                                                                                                                                                                                             |
| <b>Birth Date</b>                  | Select the date of birth of the applicant.                                                                                                                                                                                                                                        |
| <b>Minor</b>                       | Select if the applicant is minor.                                                                                                                                                                                                                                                 |
| <b>Relationship</b>                | Select the relationship from the drop-down list.<br>The available options are: <ul style="list-style-type: none"> <li>Spouse</li> <li>Mother</li> <li>Son</li> <li>Daughter</li> <li>Guardian</li> </ul>                                                                          |
| <b>Percentage</b>                  | Specify the percentage value from 1 to 100.                                                                                                                                                                                                                                       |
| <b>TIN Type</b>                    | Select the TIN type from the drop-down list.<br>The available options are: <ul style="list-style-type: none"> <li>Social Security Number</li> <li>Employer Identification Number</li> <li>Adoption Identification Number</li> <li>Individual Tax Identification Number</li> </ul> |
| <b>Beneficiary Address Details</b> | This section displays the beneficiary address details.                                                                                                                                                                                                                            |
| <b>Address Type</b>                | Select the address type for the applicant from the drop-down list. <ul style="list-style-type: none"> <li>Residential Address</li> <li>Communication Address</li> </ul>                                                                                                           |
| <b>Address Line 1</b>              | Specify the building name.<br><b>Note:</b> The maximum length is 35 characters.                                                                                                                                                                                                   |

Table 2-10 (Cont.) Beneficiary Details

| Field                       | Description                                                                                                                                                                                                                                                                     |
|-----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Address Line 2              | Specify the building name.<br><b>Note:</b> The maximum length is 35 characters.                                                                                                                                                                                                 |
| Address Line 3              | Specify the building name.<br><b>Note:</b> The maximum length is 35 characters.                                                                                                                                                                                                 |
| Country                     | Select and search the country code.                                                                                                                                                                                                                                             |
| Zip Code/Post Code          | Specify the zip or post code of the address.                                                                                                                                                                                                                                    |
| Beneficiary Contact Details | This section displays the beneficiary contact details.                                                                                                                                                                                                                          |
| Add Contact                 | Click to add the contact details of the applicant.                                                                                                                                                                                                                              |
| Communication Mode          | Select the communication mode from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Mobile Phone</b></li> <li>• <b>Email</b></li> </ul>                                                                                               |
| Contact Sub Type            | Select the contact type from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Residence</b></li> <li>• <b>Business</b></li> <li>• <b>Mobile</b></li> <li>• <b>Others</b></li> </ul>                                                   |
| Action Tabs                 | The available actions are: <ul style="list-style-type: none"> <li>• <b>Delete:</b> Click  to delete the added record.</li> <li>• <b>Save:</b> Click save to save the added record.</li> </ul> |
| Guardian Details            | This topic displays the guardian details                                                                                                                                                                                                                                        |
| Relationship                | Select the relationship of the applicant from the 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.                                                                                                                                                                                                                                         |
| Suffix                      | Specify the suffix for the applicant.                                                                                                                                                                                                                                           |
| Birth Date                  | Select the birth date of the applicant.                                                                                                                                                                                                                                         |
| Guardian Address Details    | This topic displays the address details of the guardian.                                                                                                                                                                                                                        |
| Address Type                | Select the address type for the applicant from the drop-down list. <ul style="list-style-type: none"> <li>• <b>Residential Address</b></li> <li>• <b>Communication Address</b></li> </ul>                                                                                       |
| Andres Line 1               | Specify the building name.<br><b>Note:</b> The maximum length is 35 characters.                                                                                                                                                                                                 |
| Address Line 2              | Specify the building name.<br><b>Note:</b> The maximum length is 35 characters.                                                                                                                                                                                                 |
| Address Line 3              | Specify the building name.<br><b>Note:</b> The maximum length is 35 characters.                                                                                                                                                                                                 |
| Country                     | Select the country from the drop-down list.                                                                                                                                                                                                                                     |
| Zip code                    | Specify the zip code or post code of the address.                                                                                                                                                                                                                               |
| Guardian Contact Details    | This topic displays the contact details of the guardian.                                                                                                                                                                                                                        |
| Add Contact                 | Click add to add the contact of the guardian.                                                                                                                                                                                                                                   |

Table 2-10 (Cont.) Beneficiary Details

| Field                                         | Description                                                                                                                                                                                                                                                                                                        |
|-----------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Communication Mode</b>                     | Select the communication mode from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Mobile Phone</b></li> <li>• <b>Email</b></li> </ul>                                                                                                                                  |
| <b>Contact Sub Type</b>                       | Select the contact type from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Residence</b></li> <li>• <b>Business</b></li> <li>• <b>Mobile</b></li> <li>• <b>Others</b></li> </ul>                                                                                      |
| <b>Contingent Beneficiary Details</b>         | This topic displays the details of contingent beneficiary.                                                                                                                                                                                                                                                         |
| <b>Title</b>                                  | Select the title of the applicant.                                                                                                                                                                                                                                                                                 |
| <b>First Name</b>                             | Specify the first name of the applicant                                                                                                                                                                                                                                                                            |
| <b>Middle Name</b>                            | Specify the middle name of the applicant                                                                                                                                                                                                                                                                           |
| <b>Last Name</b>                              | Specify the last name of the applicant                                                                                                                                                                                                                                                                             |
| <b>Suffix</b>                                 | Specify the suffix for the applicant.                                                                                                                                                                                                                                                                              |
| <b>Birth Date</b>                             | Select the birth date of the applicant.                                                                                                                                                                                                                                                                            |
| <b>Relationship</b>                           | Select the relationship from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Spouse</b></li> <li>• <b>Mother</b></li> <li>• <b>Son</b></li> <li>• <b>Daughter</b></li> <li>• <b>Guardian</b></li> </ul>                                                                 |
| <b>Percentage</b>                             | Specify the percentage value from 1 to 100.                                                                                                                                                                                                                                                                        |
| <b>TIN Type</b>                               | Select the TIN type from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Social Security Number</b></li> <li>• <b>Employer Identification Number</b></li> <li>• <b>Adoption Identification Number</b></li> <li>• <b>Individual Tax Identification Number</b></li> </ul> |
| <b>Tax Identification Number</b>              | Specify the tax identification number.                                                                                                                                                                                                                                                                             |
| <b>Contingent Beneficiary Address Details</b> | This topic displays the address details of contingent beneficiary.                                                                                                                                                                                                                                                 |
| <b>Address Type</b>                           | Select the address type for the applicant from the drop-down list. <ul style="list-style-type: none"> <li>• <b>Residential Address</b></li> <li>• <b>Communication Address</b></li> </ul>                                                                                                                          |
| <b>Address Line 1</b>                         | Specify the building name.<br><b>Note:</b> The maximum length is 35 characters.                                                                                                                                                                                                                                    |
| <b>Address Line 2</b>                         | Specify the building name.<br><b>Note:</b> The maximum length is 35 characters.                                                                                                                                                                                                                                    |
| <b>Address Line 3</b>                         | Specify the building name.<br><b>Note:</b> The maximum length is 35 characters.                                                                                                                                                                                                                                    |
| <b>Country</b>                                | Select the country from the drop-down list.                                                                                                                                                                                                                                                                        |
| <b>State</b>                                  | Select the state from the drop-down list.                                                                                                                                                                                                                                                                          |
| <b>Zip Code/Post Code</b>                     | Specify the zip code or post code of the address.                                                                                                                                                                                                                                                                  |

Table 2-10 (Cont.) Beneficiary Details

| Field                                         | Description                                                                                                                                                                                                                   |
|-----------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Contingent Beneficiary Contact Details</b> | This topic displays the contact details of contingent beneficiary.                                                                                                                                                            |
| <b>Add Contact</b>                            | Click add to add the contact of the guardian.                                                                                                                                                                                 |
| <b>Communication Mode</b>                     | Select the communication mode from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Mobile Phone</b></li> <li>• <b>Email</b></li> </ul>                                             |
| <b>Contact Sub type</b>                       | Select the contact type from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Residence</b></li> <li>• <b>Business</b></li> <li>• <b>Mobile</b></li> <li>• <b>Others</b></li> </ul> |

3. Proceed by clicking **Next** to move to the subsequent data segment once the data has been successfully captured. The system will verify all required data segments and fields. If any essential information is missing, an error message will be shown to prompt the user to address the issue. Users must complete the mandatory data before they can advance to the next segment.

## 2.1.6 Terms and Conditions

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

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

This data segment comprises of below sections:

- **Term and Conditions for all products** - In this section the term and conditions which are applicable for all the products appears in the questionnaire format.
- **Term and Conditions for <Selected Product>** - In this section the term and conditions which are applicable for all the selected product appears in the questionnaire format.
- **Consents and Preferences** - In this section the user capture the consents and preferences of customer as E-Sign, Marketing Communications, and Privacy Information.

**To capture terms and conditions:**

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

The **Term and Conditions** screen appears

Figure 2-11 Term and Conditions

2. Click  to view the term and conditions.
3. Select the toggle button to accept the term and conditions.
4. In the **Consents to receive Marketing Promotional and Sales** section, enter the channel and details.
5. Proceed by clicking **Next** to move to the subsequent data segment once the data has been successfully captured. The system will verify all required data segments and fields. If any essential information is missing, an error message will be shown to prompt the user to address the issue. Users must complete the mandatory data before they can advance to the next segment.

## 2.1.7 Review

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

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

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

The **Review** screen displays.

Figure 2-12 Review

Application Entry - 006APP000017847

Application Details

Application Info

Customer 300

Documents

Remarks

More

Review

Applicants

Mr. AAA Doe

Primary

Date of Birth

May 24, 1990

Mobile Number

+44 8448030163

E-mail

abc@h.com

Account Details

Cumulative

No

Certificate of Deposit Amount

USD 45,000.00

Certificate of Deposit Tenure

3 Years

Interest Rate %

10 %

APY %

10 %

Plan Type

Traditional IRA

Application Priority

Medium

Mr. AAA Doe

Banking Channel Preference

Communication Channel Preference

Preferred Communication Channel

Funding

Fund By

GL Account

Funding Amount

USD 45,000.00

Value Date

March 30, 2018

Payout Instruction

Principal Payout Instruction

Renew Principal

Interest Payout

Monthly

Interest Payout Mode

GL Account

GL Account

1340000067 - null

Beneficiary Details

No Beneficiary Added

Terms and Conditions

Mr. AAA Doe

Primary

Completed

Audit

Cancel

Request Clarification

Back

Save and Close

Submit

The user will have the option to view all the details captured under the given data segment.

Note

The fields, which mentioned as Required, are mandatory.

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

Table 2-11 Review - Field Description

| Data Segment         | Description                              |
|----------------------|------------------------------------------|
| Applicants           | Displays the applicants details.         |
| Account Details      | Displays the account details.            |
| Funding              | Displays the funding details.            |
| Payout Instruction   | Displays the payout instruction.         |
| Beneficiary Details  | Displays the beneficiary details.        |
| Terms and Conditions | Displays the term and condition details. |

2. Click **Submit** to reach the **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

The **Stage Movement Submission** screen displays.

Figure 2-13 Stage Movement Submission

In this 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.

3. 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 to **Stage Movement Submission** screen.
5. In the **Stage Movement Submission** screen, select appropriate option from the **Outcome** field.
  - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Application Entry** stage for the loan application. The Workflow Orchestrator will automatically move this application to the next processing stage, **LoanApplication Enrichment**. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
  - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Enter the remarks in Remarks.
7. Click **Submit** to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
8. Click **Close** to close the window.

OR

Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the process reference numbers [Individual Retirement Account Certificate of Deposit Account] to the other stages.

**Note**

This application will be available in the FREE TASKS list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

## 2.2 Application Documents

This topic describes the process of the documents that are uploaded related to application.

The Application Documents stage provides the view of the outbound documents that are generated and dispatched to the applicants involved in the application.

**To generate and dispatch the outbound documents:**

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 Documents stage is displayed.

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

- [Document Generation](#)  
In this data segment you can generate and dispatch the documents that are configured.
- [Document Acceptance](#)  
In this data segment you can capture the acceptance of the documents that are already generated and dispatched.
- [Summary](#)  
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

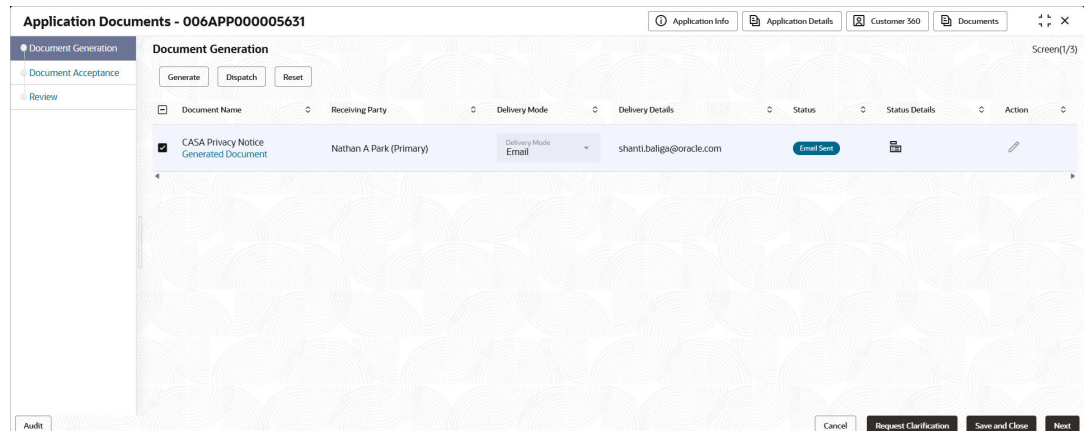
### 2.2.1 Document Generation

In this data segment you can generate and dispatch the documents that are configured.

In the Document Generation data section, a table displays a pre-populated list of documents that are retained within the document generation event and meet the specified rule criteria. The document generation events are established in the **Advice Maintenance** screen.

**To generate and dispatch the document:**

1. On acquiring the **Application Document** task, the **Document Generation** stage is displayed.

**Figure 2-14 Document Generation**

2. In the **Document Generation** section, select the check box to select the document from the list. It is mandatory to select atleast one document

You can perform below actions on the selected document:

- **Generate:** Click this button to generate the selected document. On clicking this button the system invokes a call to the report generation service which generates a PDF output for the advice onfigured in the Advice Maintenance screen. Once the output is generated the documents are stored in the document managed service (DMS) along with the reference ID. This reference ID fetches the document on click the Generate Document link in the Document column.
- **Dispatch:** Click this button to dispatch the selected generated documents. You can only dispatch those documents which are not already dispatched. On clicking this button the system validates whether the document is already generated. Once the validation is successful the system dispatch the document to the default setting defined in the Advice Maintenance screen.
- **Reset:** Click this button to reset the action performed on the document.

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

**Table 2-12 Document Generation – Field Description**

| Field                  | Description                                                                                                                                                                                                                                                                                                                                      |
|------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Document Name</b>   | Displays the name of document.<br>Click the link to fetch the document from the stored service and view the PDF output of the document. This link appears only if the document is generated.                                                                                                                                                     |
| <b>Receiving Party</b> | Displays the name of the applicant along with the role. The document is generated and dispatched to the applicants mentioned in this column.<br>The name appears as captured in the Applicant data segment.                                                                                                                                      |
| <b>Delivery Mode</b>   | Displays the default mode of delivery of the documents. This default mode of delivery is defined in the Advice Maintenance screen. The available options are: <ul style="list-style-type: none"> <li>• <b>Email</b></li> <li>• <b>Post</b></li> <li>• <b>Print</b></li> <li>• <b>e-Sign Remote</b></li> <li>• <b>e-Sign In-Person</b></li> </ul> |

Table 2-12 (Cont.) Document Generation – Field Description

| Field                   | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|-------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Delivery Details</b> | <p>Displays the delivery details of the generated documents based on the default delivery mode.</p> <ul style="list-style-type: none"> <li>If the delivery mode is <b>Email</b> or <b>e-Sign Remote</b> then the preferred email address of every recipient is displayed.</li> <li>If the delivery mode is <b>Post</b> then the preferred address of every recipient is displayed.</li> <li>If the delivery mode is <b>e-Sign In-Person</b> then the link is shared with every recipients and in this case the status appears as <b>Pending For Link Generation</b>. Once the dispatch event is executed successfully, the status appears as <b>Link Generated</b>.</li> <li>If the delivery mode is <b>Print</b> then the <b>Not Applicable</b> text appears.</li> </ul>                                                                                                                                                                                                   |
| <b>Status</b>           | <p>Displays the status of the documents based on the actions performed on clicking Generate or Dispatch button.</p> <p>Once the dispatch process is initiated for the generated documents, the status appears based on the selected default mode of delivery.</p> <ul style="list-style-type: none"> <li>If the mode of delivery is <b>Email</b> then on the successful trigger the status appears as <b>Email Sent</b>.</li> <li>If the mode of delivery is <b>E-Sign Remote</b> or <b>E-Sign In-Person</b> then on the successful trigger the status appears as <b>E-Signing Initiated</b>.</li> <li>If the mode of delivery is <b>Post</b> then on the successful trigger the status appears as <b>Dispatched</b>.</li> <li>If the mode of delivery is <b>Print</b> then on the successful trigger the status appears as <b>Ready for Print</b>.</li> <li>In case the dispatch process fails due to technical error then the status appears as <b>Failed</b>.</li> </ul> |
| <b>Status Details</b>   | <p>Displays the status details of the document.</p> <p>Click the icon to view the generation and dispatched details of document along with the date and time.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Action</b>           | <p>Select the appropriate icon to perform respective action.</p> <ul style="list-style-type: none"> <li>Click  to edit the delivery mode.</li> <li>Click  to save the edited delivery mode. This icon appears once you are edit mode.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |

- Proceed by clicking **Next** to move to the subsequent data segment once the data has been successfully captured. The system will verify all required data segments and fields. If any essential information is missing, an error message will be shown to prompt the user to address the issue. Users must complete the mandatory data before they can advance to the next segment.

## 2.2.2 Document Acceptance

In this data segment you can capture the acceptance of the documents that are already generated and dispatched.

The Document Acceptance data segment populates the list of documents that appeared in the **Document Generation** data segment and are mark as **Yes** in the **Acceptance** field in the **Advice Maintenance** screen.

If the document is marked as No in the Acceptance field in the Advice Maintenance screen then the e-sign acceptance process is not required for that document and hence it will not appear in this data segment.

**To accept the document:**

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

The **Document Acceptance** screen appears.

**Figure 2-15 Document Acceptance**

2. In the **Document Acceptance** section, select the check box to select the document from the list and perform appropriate actions.

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

**Table 2-13 Document Acceptance – Field Description**

| Field                  | Description                                                                                                                                                                                                                                                                                                                                                                                 |
|------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Refresh Status</b>  | Click <b>Refresh Status</b> button to refresh the status of the documents.                                                                                                                                                                                                                                                                                                                  |
| <b>Document Name</b>   | Displays the name of document.<br>Click the link to fetch the document from the stored service and view the PDF output of the document. <ul style="list-style-type: none"> <li>• <b>Generated Document:</b> This link appears only if the document is generated atleast onces.</li> <li>• <b>Accepted Document:</b> This link appears only if the E-Signed document is uploaded.</li> </ul> |
| <b>Receiving Party</b> | Displays the name of the applicant along with the role. The document is generated and dispatched to the applicants mentioned in this column.<br>The name appears as captured in the Applicant data segment.                                                                                                                                                                                 |
| <b>Delivery Mode</b>   | Displays the default mode of delivery of the documents. This default mode of delivery is defined in the Advice Maintenance screen. The available options are: <ul style="list-style-type: none"> <li>• Email</li> <li>• Post</li> <li>• Print</li> <li>• e-Sign Remote</li> <li>• e-Sign In-Person</li> </ul>                                                                               |

Table 2-13 (Cont.) Document Acceptance – Field Description

| Field                    | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
|--------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Delivery Details</b>  | Displays the delivery details of the generated documents based on the default delivery mode. <ul style="list-style-type: none"> <li>If the delivery mode is <b>Email</b> or <b>e-Sign Remote</b> then the preferred email address of every recipient is displayed.</li> <li>If the delivery mode is <b>Post</b> then the preferred address of every recipient is displayed.</li> <li>If the delivery mode is <b>e-Sign In-Person</b> then the link is shared with every recipients and in this case the status appears as <b>Pending For Link Generation</b>. Once the dispatch event is executed successfully, the status appears as <b>Link Generated</b>.</li> <li>If the delivery mode is <b>Print</b> then the <b>Not Applicable</b> text appears.</li> </ul> |
| <b>Status</b>            | Displays the status of the documents based on the actions performed on the document.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Status Details</b>    | Displays the status details of the document.<br>Click the icon to view the generation, dispatched and acceptance details of document along with the date and time.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Action</b>            | Select the appropriate icon to perform respective action. <ul style="list-style-type: none"> <li><b>View</b>: You can view the documents only if the <b>Delivery Mode</b> is defined as <b>E-Sign Remote</b> or <b>E-Sign In-Person</b>.</li> <li><b>Upload Document</b>: You can upload documents only if the <b>Delivery Mode</b> is defined as <b>Email</b>, <b>Print</b> or <b>Post</b>.</li> <li><b>Delete</b>: You can upload documents only if the <b>Delivery Mode</b> is defined as <b>Email</b>, <b>Print</b> or <b>Post</b>.</li> </ul>                                                                                                                                                                                                                 |
| <b>Customer Response</b> | Select the customer response for the documents.<br>The available options are: <ul style="list-style-type: none"> <li><b>Accept</b>: Select to accept the application documents. You can select this option only if the acceptance status of all the document is <b>Accepted</b>.</li> <li><b>Reject</b>: Select to reject the application documents. If the acceptance status of any one of the document is declined then this option appears auto-selected.</li> <li><b>Amend</b>: Select to amend the application document status.</li> </ul>                                                                                                                                                                                                                    |
| <b>Date of Response</b>  | Select the date on which the customer response is captured. This date should be greater or equal to current date.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| <b>Reason</b>            | Select the reject reason from the drop-down list.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |

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

## 2.2.3 Summary

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

The system displays the summary of each data segments in tiles.

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

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

Figure 2-16 Summary-Application Documents

Application Documents - 006APP000005365

Application InfoApplication DetailsCustomer 360Documents

Document GenerationDocument AcceptanceReview

Document Generation

|                          |            |            |                 |                      |        |               |
|--------------------------|------------|------------|-----------------|----------------------|--------|---------------|
| Total Count Of Documents | Dispatched | Email Sent | Ready For Print | Pending For Dispatch | Failed | Not Generated |
| 2                        | 0          | 2          | 0               | 0                    | 0      | 0             |

Document Acceptance

|                          |          |                        |                          |                  |
|--------------------------|----------|------------------------|--------------------------|------------------|
| Total Count Of Documents | Accepted | Pending For Acceptance | Customer Response Accept | Date of Response |
| 1                        | 0        | 1                      |                          | March 30, 2018   |

AuditCancelRequest ClarificationBackSave and CloseSubmit

The user will have the option to review all the details captured under the given data segment. For more information on fields, refer to the field description table.

Table 2-14 Summary - Application Documents – Field Description

| Data Segment         | Description                       |
|----------------------|-----------------------------------|
| Document Generation  | Displays the document generation. |
| Documents Acceptance | Displays the document acceptance. |

2.

Click **Submit** to reach the **OUTCOME**, where the Overrides, Checklist and the Documents for this stage can be validated or verified. The **Overrides** screen is displayed.
3.

In the Override screen, click **Accept Overrides & Proceed**. The **Checklist** screen is displayed.
4.

In the Checklist screen, click **Save & Proceed**. The **Outcome** screen is displayed.
5.

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

Click **Submit** to submit the Account Approval 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**.

## 2.3 Manual Debit Assessment

The topic describes the manual debit assessment process.

In the process of an account opening of deposit product this stage appears if the bureau status of any applicant is mark as **Referred**. The user can manual change the status of the applicant to proceed.

**To open manual debit assessment task:**

1.

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

- Click **Acquire and Edit** or **Acquire** from the **Action** column of the appropriate record. The **Manual Debit Assessment** stage is displayed.  
The data segments appears as configured in business process. Refer below chapters for detailed information of each data segment.

The **Manual Debit Assessment** stage has the following reference data segments:

- [Bureau Information](#)  
This topic describes the bureau information details.
- [Manual Decision](#)  
The topic describes the manual decision process.
- [Summary](#)  
This topic describes summary of all the data segment.

## 2.3.1 Bureau Information

This topic describes the bureau information details.

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

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

The **Bureau Information** screen appears.

**Figure 2-17 Bureau Information**

The screenshot displays the 'Bureau Information' screen within the 'Manual Debit Assessment - 006APP000005633' application. The interface includes a top navigation bar with tabs for 'Application Info', 'Application Details', 'Customer 360', and 'Documents'. A left sidebar contains links for 'Bureau Information', 'Manual Decision', and 'Review'. The main content area shows the following details:

- Application Decision:** Referred
- Account Type:** IRA Certificate of Deposit
- Product Name:** IRA CD with Roth
- Applicant Information:** Mr. Matt Chappell (PRIMARY), Date of Birth: 1975-03-01, Email: shanti.baliga@oracle.com
- Bureau Name:** Equifax
- Status:** Referred

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

**Table 2-15 Bureau Information**

| Field Name                  | Description                                                                                           |
|-----------------------------|-------------------------------------------------------------------------------------------------------|
| <b>Application Decision</b> | Displays the application decision status.<br>The debit assessment status appears as <b>Referred</b> . |
| <b>Account Type</b>         | Displays the account type.                                                                            |
| <b>Product Name</b>         | Displays the product name of the account.                                                             |

Table 2-15 (Cont.) Bureau Information

| Field Name             | Description                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Applicants tile</b> | <p>In this section below fields appear with the captured information in the <b>Application Entry</b> stage:</p> <ul style="list-style-type: none"> <li>• &lt;Name of applicant&gt;</li> <li>• &lt;Role&gt;</li> <li>• Date of Birth &lt;yyyy/mm/dd&gt;</li> <li>• Mobile Number, Email ID and Phone Number as Contact details</li> <li>• Bureau Name</li> <li>• Decision as Approved, Referred or Declined</li> <li>• Reason for the decision</li> </ul> |
| <b>View More</b>       | <p>Click this button to view more details.<br/>View More window appears.</p> <p>Below fields appears in the View More window:</p> <ul style="list-style-type: none"> <li>• <b>Report ID</b></li> <li>• <b>Report Date</b></li> <li>• <b>Model Name</b></li> <li>• <b>Score</b></li> <li>• <b>Result</b></li> <li>• <b>Reasons</b></li> </ul>                                                                                                             |

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

## 2.3.2 Manual Decision

The topic describes the manual decision process.

In this data segment user can change the applicant KYC status.

**To perform manual debit assessment:**

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

The **Manual Decision** data segment appears.

Figure 2-18 Manual Decision

Manual Debit Assessment - 006APP000005633

Application Info Application Details Customer 360 Documents Screen(2/3)

Bureau Information Manual Decision Review

**Manual Decision**

Product Details

ROTH IRA

Account Type: IRA Certificate of Deposit

Product Name: IRA CD with Roth

User Recommendation

☒ Approve ☐ Reject

Remarks: OK

Audit Cancel Request Clarification Back Save and Close Next

2. Select appropriate option to proceed for manual decision.

**Table 2-16 Manual Decision**

| Field Name                 | Description                                                                                                                                                                                    |
|----------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Product Details</b>     | In this section displays the product details.                                                                                                                                                  |
| <b>Image</b>               | Displays the account type.                                                                                                                                                                     |
| <b>Account Type</b>        | Displays the type of account.                                                                                                                                                                  |
| <b>Product Name</b>        | Displays the product name.                                                                                                                                                                     |
| <b>User Recommendation</b> | Select the recommended option to change the debit decision manually.<br>The available options are: <ul style="list-style-type: none"> <li>• <b>Approve</b></li> <li>• <b>Reject</b></li> </ul> |
| <b>Reject Reason</b>       | Select the reason for rejection the application.                                                                                                                                               |
| <b>Remark</b>              | Specify the remarks for manual debit decision.                                                                                                                                                 |

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

## 2.3.3 Summary

This topic describes summary of all the data segment.

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

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

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

The **Summary** screen is displayed

**Figure 2-19 Summary-Manual Debit Assessment**

The screenshot displays the 'Manual Debit Assessment' application interface. The title bar shows 'Manual Debit Assessment - 006APP000005633'. The top navigation bar includes links for 'Application Info', 'Application Details', 'Customer 300', and 'Documents'. The left sidebar contains a 'Review' section with sub-links for 'Bureau Information', 'Manual Decision', and 'Review'. The main content area is divided into two sections: 'Bureau Information' and 'Manual Decision'. The 'Bureau Information' section shows a 'Referred' status, account type 'IRA Certificate of Deposit', product name 'IRA CD with Roth', and user details for Mr. Matt Chappell (Date of Birth: 1975-05-01, Email: shanti.baliga@oracle.com, Bureau Name: Equifax). The 'Manual Decision' section shows the application decision as 'Referred' and the user recommendation as 'Approve'. At the bottom, there are buttons for 'Audit', 'Cancel', 'Request Clarification', 'Back', 'Save and Close', and 'Submit'.

2. The user can view all the details captured under the given data segment. For more information on summary tiles, refer to the field description table below.

Table 2-17 Summary

| Data Segment       | Description                              |
|--------------------|------------------------------------------|
| Bureau Information | Displays the bureau information details. |
| Manual Decision    | Displays the manual decision details.    |

3. Proceed by clicking **Next** to move to the subsequent data segment once the data has been successfully captured. The system will verify all required data segments and fields. If any essential information is missing, an error message will be shown to prompt the user to address the issue. Users must complete the mandatory data before they can advance to the next segment.

## 2.4 Account Funding Stage

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

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

### To add funding details:

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

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

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

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

- [Funding](#)  
This topic provides the systematic instructions to capture the funding details of Individual Retirement Account Certificate of Deposit account.
- [Review](#)  
This topic provides the systematic instruction to view all the data segments in the account funding stage.

### 2.4.1 Funding

This topic provides the systematic instructions to capture the funding details of Individual Retirement Account Certificate of Deposit account.

In this data segment user can capture the funding details to fund the Individual Retirement Account Certificate of Deposit account.

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

The **Funding** screen displays.

Figure 2-20 Funding

**Account Funding - 006APP000016077**

Application Details Application Info Customer 360 Documents Remarks More

Screen(2/3)

**Funding**

Fund By: Account Transfer

Funding Amount: USD 1,000.00

Value Date: March 30, 2018

Account Number: 006000007135

Account Name: MR David J Wills

Transaction Reference Number: 11

Transaction Status: ☐ In progress ☐ Pending ☒ Success

Audit Cancel Request Clarification Back Save and Close Next

- In the **Funding** screen, specify the required details.

**Note**

The fields, which mentioned as Required, are mandatory.

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

Table 2-18 Funding

| Field Name                          | Description                                                                                                                                                                                                        |
|-------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Fund By</b>                      | Displays the mode through which fund are collected.                                                                                                                                                                |
| <b>Funding Amount</b>               | Displays the amount to be funded along with the currency.                                                                                                                                                          |
| <b>Value Date</b>                   | Displays the date on which the transaction is performed. By default the current business date is populated.                                                                                                        |
| <b>Account Number</b>               | Displays the account number of the applicant who involved the application process.                                                                                                                                 |
| <b>Account Name</b>                 | Displays the name of the applicant.                                                                                                                                                                                |
| <b>Transaction Reference Number</b> | Specify the transaction reference number.<br>If user select the <b>Cash</b> , <b>Account Transfer</b> , or <b>Other Bank Cheque</b> option from the <b>Fund By</b> drop-down list, this field will become visible. |
| <b>Transaction Status</b>           | Select one of the following statuses for account funding: <ul style="list-style-type: none"> <li><b>In Progress</b></li> <li><b>Pending</b></li> <li><b>Success</b></li> </ul>                                     |

In Origination Preference, under Funding Parameters configuration for Individual Retirement Account Certificate of Deposit, if the **Fund by** option is set to anything other than **Manual**, the account funding stage in the Individual Retirement Account Certificate of Deposit business process will be skipped, and the application will directly proceed to the Account Approval stage.

- Proceed by clicking **Next** to move to the subsequent data segment once the data has been successfully captured. The system will verify all required data segments and fields. If any

essential information is missing, an error message will be shown to prompt the user to address the issue. Users must complete the mandatory data before they can advance to the next segment.

2.4.2 Review

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

The system displays the summary of each of the data segments in the given stage.

To view the summary of all the data segments:

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

The **Review** screen displays.

Figure 2-21 Review

Account Funding - 006APP000005633

Application InfoApplication DetailsCustomer 360DocumentsScreen(3/3)

Account Details

Cumulative

No

Certificate of Deposit Amount

10000

Certificate of Deposit Tenure

2 Years

Interest Rate %

10 %

APY %

10 %

Inherited IRA

No

Spousal IRA

No

Application Priority

Medium

Mr. Matt Chappell

Banking Channel Preference

Communication Channel Preference

Preferred Communication Channel

Funding

Fund By

GL Account

Funding Amount

USD10,000.00

Value Date

March 30, 2018

GL Account Number

134000067

GL Account Description

Transaction Status

SUCCESS

AuditCancelRequest ClarificationBackSave and CloseSubmit

Note

The fields, which mentioned as Required, are mandatory.

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

Table 2-19 Summary - Field Description

| Data Segment    | Description                           |
|-----------------|---------------------------------------|
| Account Details | Displays the account details.         |
| Funding         | Displays the initial funding details. |

- 2. Click **Submit** to reach the **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

The **Stage Movement Submission** screen displays.

**Figure 2-22 Stage Movement Submission**

**Stage Movement Submission**

**Override**  
No overrides generated for acceptance.

**Checklist**  
No checklists mapped to the current stage.

**Outcome**

Select an Outcome  
Proceed

Remarks

Cancel Submit

In this 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.

3. 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 to **Stage Movement Submission** screen.
5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.
  - Select the **Proceed** to proceed with the application. By default this option is selected. By default this option is selected. If the Proceed option is selected, then the application proceeds based on the assessment decision.
  - Select the **Return to Application Entry Stage** to make application entry stage available in free task for edit.

- Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
- 6. Enter the remarks in Remarks.
- 7. Click **Submit** to submit the **Application Enrichment** 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**.

After the Host creates the Individual Retirement Account Certificate of Deposit Account successfully, the response is sent back to the Oracle Banking Origination with the Certificate of Deposit Account Number.

The details of all the applications which have logically completed all their stage movements, (Rejected / Account Created) will be made available in Completed tasks for query purpose only.

If the system fails, the Free Task generates the **Handoff Retry** task. With the necessary access rights, the user can pick up such tasks, take the necessary action on the Failure reason, and then resubmit to the Host.

## 2.5 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:

- [Smart Assist](#)  
This topic provide the systematic instructions to access the smart assist for application insights.
- [Application Details](#)  
In this section, user can view the detailed information of an application, such as basic details, application status, applicant details that are involved, clarification details and advices details.
- [Application Info](#)  
In this section you can view the application number along with its product name.
- [Customer 360](#)  
In this section you can view the list of customers involved in the application.
- [Documents](#)  
In this section you can upload the document and also view the already uploaded documents.
- [Remarks](#)  
In this section you can view or the post the remarks.
- [Advices](#)  
You can view the advices that are shared with customer. Advices are generated post Application Entry stage is submitted.
- [Clarification Details](#)  
This topic describes the detailed information to request for clarifications.

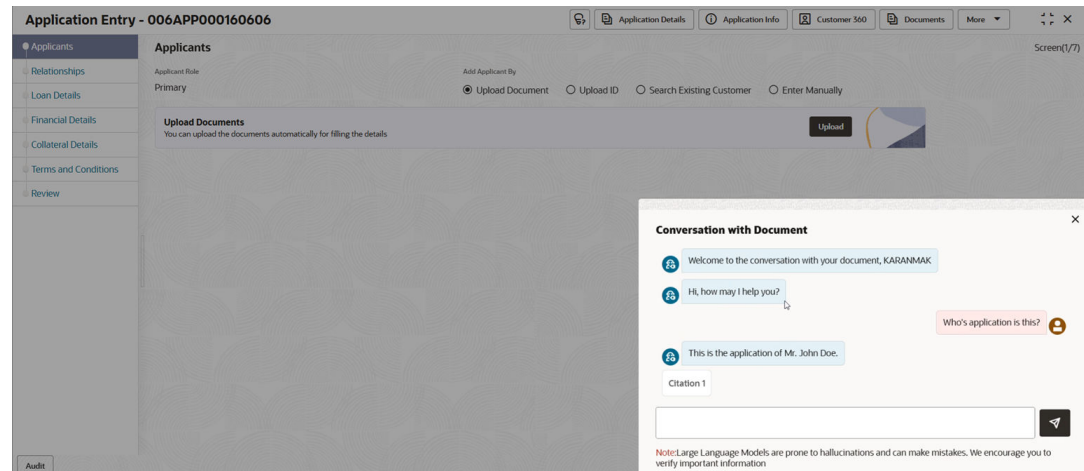
## 2.5.1 Smart Assist

This topic provide the systematic instructions to access the smart assist for application insights.

1. Click the **Smart Assist**.

The **Conversation with Document** pop-up screen displays with chatbot.

**Figure 2-23 Smart Assist**



2. Specify a question in the chatbot related to the application.

The chatbot responds with an answer by referring the application details.

3. Click **Citation 1**.

The system displays the source of information in the context of response from Large Language Model.

The **Citation 1** button displays when the **AI Help for Adhoc Queries** feature is enabled in the **Origination Preferences** screen.

4. Click **X** to close the screen.

## 2.5.2 Application Details

In this section, user can view the detailed information of an application, such as basic details, application status, applicant details that are involved, clarification details and advices details.

User can also track and launch the respective stage of the application.

**To view the application details:**

1. Click **Application Details** to view the application details.

The **Application Details** screen displays.

Figure 2-24 Application Details

Application Details

Application Number  
006APP000019194

Application Date  
March 30, 2018 at 8:31:01 AM

Channel  
RPM

Source by  
SVADAS1

Priority  
Medium

US Classic Home Loan

Related Task

Stage Details

1 Application Entry

2 Application Enrichment

3 Underwriting

4 Assessment

5 Manual Credit Assessment

6 Manual Credit Decision

7 Account Parameters Setup

8 Supervisor Approval

9 Offer Issue

10 Customer Offer Accept/Reject

11 Post Offer An

Completed

In Progress

Pending

Pending

Pending

Pending

Pending

Pending

Pending

Pending

Pending

Action

Assigned To  
SVADAS1

Stage Start Date  
March 30, 2018 at 8:36:39 AM

Time Spent  
0 days 0 hours 0 min

AI Generated Text

This is an application for a home loan in the amount of \$50,000 with a 2-year term. The primary applicant is Mr. Jacob Luther Martin, a 27-year-old male resident of Great Britain. He is employed as a Corporate Services Manager at QPS and has an annual income of \$97,000. The loan is for the purpose of purchasing a home and the applicant has a total of \$10,000 in assets and \$300,000 in liabilities. The applicant have a good credit rating and have agreed to the terms and conditions of the loan.

Risk

Completeness

Timeliness

Approval Probability

Disclaimer - LLMs are prone to hallucinations and can make mistakes. We encourage you to verify important information

In Progress

Loan Amount  
USD 50,000.00

Total Time Spent  
0 days 0 hours 5 min

Primary

KYC Compliant

Jacob Luther Martin

Mr.

Customer 350

Date of Birth  
May 24, 1990

Mobile  
44 844803063

Email  
abc@hmail.com

OF Number  
000076078

View Clarification Details

| ID            | Subject      | Raised By | Date                          | Status    |
|---------------|--------------|-----------|-------------------------------|-----------|
| INSUS00000404 | Request      | SVADAS1   | March 30, 2018 at 12:00:00 AM | Accepted  |
| INSUS00000405 | SD           | SVADAS1   | March 30, 2018 at 12:00:00 AM | Withdrawn |
| INSUS00000406 | Test - S     | SVADAS1   | March 30, 2018 at 12:00:00 AM | Requested |
| INSUS00000407 | Test request | SVADAS1   | March 30, 2018 at 12:00:00 AM | Requested |

S

March 30, 2018 at 12:00:00 AM

SVADAS1

SA

Advices

| Advice Name    | Event             | Recipients          | Mode of Delivery | Delivery Details                                         | Status Details | Action |
|----------------|-------------------|---------------------|------------------|----------------------------------------------------------|----------------|--------|
| LoanInitiation | RPM_RLNORG_APPEN  | Jacob Luther Martin | Email            | abc@hmail.com;abc@hmail.com.krishnadas.r.pai@oracle.com; |                |        |
| LoanCrdScrInfo | RPM_RLNORG_ENRICH | Jacob Luther Martin | Email            | abc@hmail.com;                                           |                |        |

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

Note

The fields marked as **Required** are mandatory.

Table 2-20 Application Details – Field Description

| Field              | Description                                                        |
|--------------------|--------------------------------------------------------------------|
| Application Number | Displays the application number.                                   |
| Application Date   | Displays the date and time on which the application was initiated. |
| Channel            | Displays the channel name.                                         |
| Source By          | Displays the name of the user who has sourced the application.     |

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

| Field                                                                               | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
|-------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Priority</b>                                                                     | Displays the priority of the application. <ul style="list-style-type: none"> <li>• <b>High</b></li> <li>• <b>Medium</b></li> <li>• <b>Low</b></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Refresh</b>                                                                      | Click  to retrieve recent changes or updates made to the application.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>&lt;Product Name&gt;</b>                                                         | Displays the product name.<br>In case on multiple product, different tabs appears with the respective product name. User can click the product names to view the respective application details.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Stage Details</b>                                                                | In this section, all account opening stages appears with the status name and it's chronological order of the stage in the process.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| <b>Action</b>                                                                       | To perform below actions on the appeared stages, click the number of specific stage and select an option from the <b>Action</b> drop-down list: <ul style="list-style-type: none"> <li>• <b>Acquire &amp; Edit Task</b> : Select this option to acquire and edit the selected stage.</li> <li>• <b>Acquire Task</b>: Select this option to acquire the selected stage and it can be edited later.</li> <li>• <b>View Stage Details</b>: Select this option to view the stage details.</li> </ul>                                                                                                                                                                                                                                                              |
| <b>User ID Assigned</b>                                                             | Displays the <b>User ID</b> of the user currently working on the product process. The label of this field changes dynamically based on whether the selected stage is <b>In Progress</b> or <b>Completed</b> . <ul style="list-style-type: none"> <li>• When user selects a <b>In Progress</b> stage, the label will display as <b>Assigned To</b>.</li> <li>• When user selects a <b>Completed</b> stage, the label will display as <b>Submitted By</b>. If the task was auto submitted, then the value for such Completed stages will be displayed as <b>Auto Submitted</b>.</li> <li>• For Pending and skipped stages, this field will be hidden.</li> </ul> <b>Note:</b> This field appears blank if the product process task is not acquired by any user. |
| <b>Stage Start Date</b>                                                             | Displays the start date of the current stage. It also display time in hours, minutes and seconds.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <b>Time spent</b>                                                                   | Displays the days, hours and minutes spent on the current selected stage.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>AI Generated Text</b>                                                            | Displays the AI generated description of the product. This section appears if the <b>Enable AI</b> toggle is selected in the <b>Origination Preferences</b> screen.<br>This section also describes the product insights such as <b>Risk</b> , <b>Completeness</b> , <b>Timelines</b> , and <b>Approval Probability</b> . This data is generated analyzed based on captured application details. This content is populated as configured in Large Language Model.                                                                                                                                                                                                                                                                                              |
|  | Click this icon to view the source of information in the context of the response given by Large Language Model.<br>This icon displays when the <b>AI for Application Tracker</b> feature is enabled in the <b>Origination Preferences</b> screen.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

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

| Field                    | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|--------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <Application Tile>       | <p>In this tile, user can view the application specific details. Below field appears in this tile with respective details:</p> <ul style="list-style-type: none"> <li>• <b>&lt;Status of the Application&gt;</b>: Displays the current stage of the application</li> <li>• <b>Expected Account Opening Date</b>: Displays the date on which the account is opened. This field appears once the account opening process is completed.</li> <li>• <b>Account Number</b>: Displays the account number. This field appears once the account opening process is completed.</li> <li>• <b>Expected Account Opening Date</b>: Displays the date on which the account will be opened.</li> <li>• <b>&lt;Amount&gt;</b>: Displays the value based on the product. For example: <ul style="list-style-type: none"> <li>– For the loan account opening application, the label of this field appears as <b>Loan Amount</b>.</li> <li>– For the saving, certificate of deposit and checking account opening application, the label of this field appears as <b>Initial Funding Amount</b>.</li> </ul> </li> <li>• <b>Total Time Spent</b>: Displays the total time spent on the application from the first to last stage.</li> </ul> |
| <Applicant Details Tile> | <p>In this tile, user can view the applicant details. Separate tiles appears for all the applicants that are involved in the application. Below field appears with the respective applicant details:</p> <ul style="list-style-type: none"> <li>• <b>Role of the Applicant</b></li> <li>• <b>Applicant Image</b></li> <li>• <b>Applicant Name</b></li> <li>• <b>Title</b></li> <li>• <b>Customer 360</b> : Click this link to view the 360 degrees view of the customer information. The Customer 360 screen appears with the details. Based on the customer type, refer to the <b>Retail 360 User Guide</b> and <b>Corporate 360 User Guide</b> from the party section.</li> <li>• <b>Date of Birth</b></li> <li>• <b>Mobile Number</b></li> <li>• <b>Email ID</b></li> <li>• <b>CIF Number</b></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                             |

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

| Field                             | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-----------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>View Clarification Details</b> | <p>In this section, the user can view the clarification history.</p> <p>Below fields appear with the details:</p> <ul style="list-style-type: none"> <li>• <b>ID</b></li> <li>• <b>Subject</b></li> <li>• <b>Raised By</b></li> <li>• <b>Date</b></li> <li>• <b>Status:</b> User can view status based on user action done in <b>Clarification</b> screen. <ul style="list-style-type: none"> <li>– <b>Requested</b></li> <li>– <b>Responded</b></li> <li>– <b>Accepted</b></li> <li>– <b>Withdrawn</b></li> </ul> </li> <li>• <b>Status updated on</b></li> <li>• <b>Request Subject</b></li> <li>• <b>Actions:</b> User can <b>View</b> or <b>Download</b> the attached documents.</li> </ul> <p>On the click of the respective record the user can view the clarification content.</p> |
| <b>Advices</b>                    | <p>In this section, the user view the advices generated in the process of account opening.</p> <p>Below fields appear with the details:</p> <ul style="list-style-type: none"> <li>• <b>Advice Name</b></li> <li>• <b>Event:</b> Displays the stage name on which the advice is generated.</li> <li>• <b>Recipients</b></li> <li>• <b>Mode of Delivery</b></li> <li>• <b>Delivery Details</b></li> <li>• <b>Status Details</b></li> <li>• <b>Actions:</b> User can <b>View</b> or <b>Download</b> the attached advices.</li> </ul>                                                                                                                                                                                                                                                        |
| <b>Related Task</b>               | <p>In this section, user can view the stages involved in process of application.</p> <p>The below fields are appear with details:</p> <ul style="list-style-type: none"> <li>• <b>Product Processor:</b> Displays the product which integrated with Oracle Banking Party.</li> <li>• <b>Process Name</b></li> <li>• <b>Process Reference Number</b></li> <li>• <b>Stage</b></li> <li>• <b>Status</b></li> </ul>                                                                                                                                                                                                                                                                                                                                                                           |

2. Click  to close window.

## 2.5.3 Application Info

In this section you can view the application number along with its product name.

- Click the **Application Info** button to view the details.

The **Application Info** screen appears with the Application Number and Business Product fields.

Figure 2-25 Application Info

Application Info

Application Number

006APP000127742

Business Product

Normal Simple Fixed Deposit US

2.5.4 Customer 360

In this section you can view the list of customers involved in the application.

The separate tiles of all the customers involved in the application appears. You can click on the respective customer tile to view the 360 degree details of that customer.

1. Click **Customer 360** to view the list of customer involved in the application.

The **Customer 360** screen is displayed.

Figure 2-26 Customer 360

Customer 360

KYC Compliant



Jacob Luther Martin

Mr.

Customer ID

006003393

Signature



Contact

Mobile Number

+44 8448030163

Email ID

abc@h.com

Communication

11-3390/12, 61, New Street, Chennai, GB, 610014

The customer title comprises of below details:

- <Applicant Role>
  - <KYC Status>
  - <Applicant Image>
  - <First Name, Middle Name, Last Name>
  - <Title>
  - Customer ID
  - Signature
  - Contact
  - Communication
2. 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 Applicant data segment.

## 2.5.5 Documents

In this section you can upload the document and also view the already uploaded documents.

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

The **Documents** screen is displayed.

**Figure 2-27 Documents**

Documents

+ Add Document

| Document Type *  | Document Code *     | Document Title *      | Description | Remarks | Expiry Date * | Details | Document | Action |
|------------------|---------------------|-----------------------|-------------|---------|---------------|---------|----------|--------|
| Birth Date Proof | Passport Front Side | Passport-Birth date   |             |         | 6/10/2031     |         |          |        |
| Birth Date Proof | Passport Back Side  | Passport - Birth Date |             |         | 6/10/2031     |         |          |        |

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

**Table 2-21 Upload Document – Field Description**

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

Table 2-21 (Cont.) Upload Document – Field Description

| Field           | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-----------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Details</b>  | <p>Click the details icon to view below details of the documents:</p> <ul style="list-style-type: none"> <li>• <b>Uploaded Time:</b> Displays the uploaded date and time of the document in hours and mins.</li> <li>• <b>Uploaded By:</b> Displays the user name who uploaded the document .</li> <li>• <b>Stage Uploaded:</b> Displays the stage name on which the document is uploaded.</li> </ul>                                                                                                                                                     |
| <b>Document</b> | <p>Click</p> <p></p> <p>to select the document from machine to upload.</p> <p>You can remove the uploaded document before saving the record from the <b>Action</b> column. Post saving the record you must delete the record to remove the document.</p> <p>Below actions are perform on the uploaded document</p> <ul style="list-style-type: none"> <li>• You can preview already uploaded document.</li> <li>• You can download already uploaded document.</li> </ul> |
| <b>Actions</b>  | <p>You can perform below actions on the added record:</p> <ul style="list-style-type: none"> <li>• Click  to save the record.</li> <li>• Click  to delete the record.</li> </ul>                                                                                                                                                                                                     |

**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.

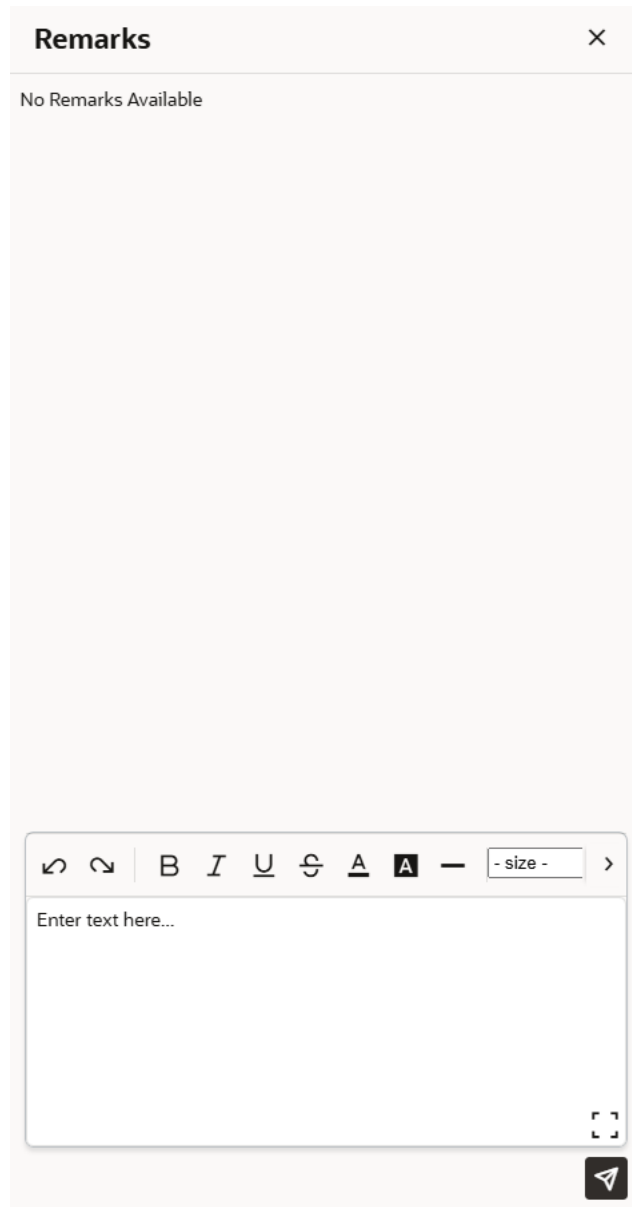
Non-mandatory documents can be deleted in any stage.

## 2.5.6 Remarks

In this section you can view or the post 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 2-28 Remarks**The image shows a 'Remarks' dialog box with a title bar containing the text 'Remarks' and a close button (X). The main area of the dialog is a large, empty text field with the placeholder text 'No Remarks Available'. At the bottom of the dialog, there is a rich text editor toolbar with icons for undo, redo, bold, italic, underline, strikethrough, text color, background color, and font size. Below the toolbar is a text input area with the placeholder text 'Enter text here...'. A small icon in the bottom right corner of the text input area suggests a full-screen or expandable view. A submit button with a paper plane icon is located at the bottom right of the dialog.

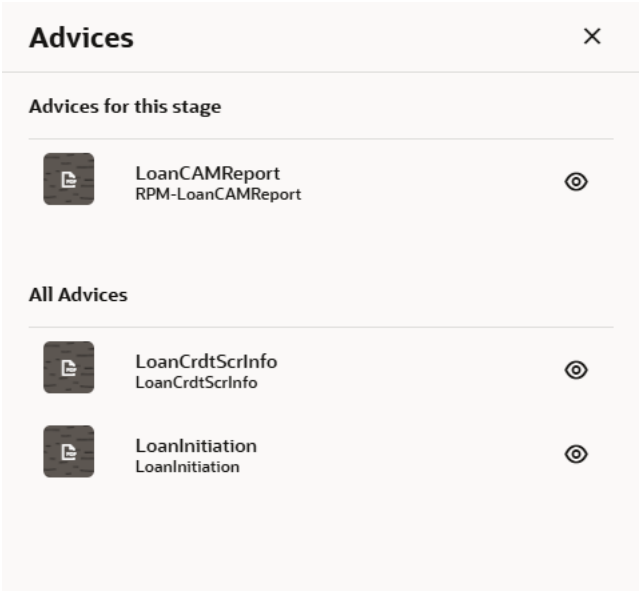
Remarks posted are updated with your User ID, Date, and are available to view in the next stages for the users working on that application.

## 2.5.7 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 2-29    Advices



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

2.5.8 Clarification Details

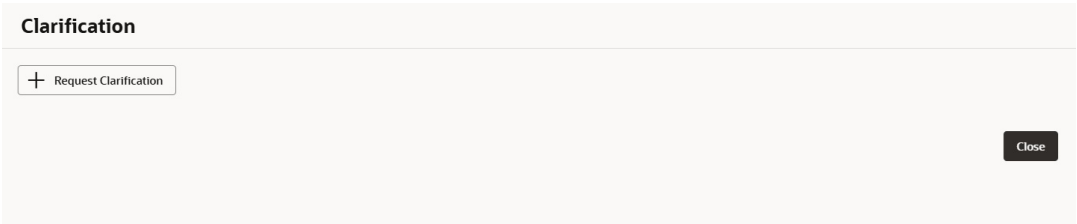
This topic describes the detailed information to request for clarifications.

To add the clarification details:

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

The **Clarification** screen appears.

Figure 2-30    Clarification



- 2. Click **Request Clarification** button to request new clarification.

The **Request Clarification** screen appears.

**Figure 2-31 Request Clarification**

3. In the **Request Clarification** screen, specify the subject and description.
4. Click **Add Document** button to upload the document which supports the clarification request.
5. Specify the details in the relevant data fields while adding documents. For more information on fields, refer to the field description table.

**Table 2-22 Upload Document – Field Description**

| Field              | Description                                                                                                                                                                                                                                                                                                                                                                                      |
|--------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Type</b>        | Select the document type.                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Code</b>        | Select the document code.                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Title</b>       | Specify the document title.                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Description</b> | Specify the description for the document.                                                                                                                                                                                                                                                                                                                                                        |
| <b>Remarks</b>     | Specify the remarks for the document.                                                                                                                                                                                                                                                                                                                                                            |
| <b>Expiry Date</b> | Select the document expiry date.                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Details</b>     | Click the details icon to view below details of the documents: <ul style="list-style-type: none"> <li>• <b>Uploaded Time:</b> Displays the uploaded date and time of the document in hours and minutes.</li> <li>• <b>Uploaded By:</b> Displays the user name who uploaded the document.</li> <li>• <b>Stage Uploaded:</b> Displays the stage name on which the document is uploaded.</li> </ul> |

Table 2-22 (Cont.) Upload Document – Field Description

| Field           | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-----------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Document</b> | <p>Click</p> <p></p> <p>to select the document from machine to upload.</p> <p>User can remove the uploaded document before saving the record from the <b>Action</b> column. Post saving the record, user must delete the record to remove the document.</p> <p>Below actions are perform on the uploaded document</p> <ul style="list-style-type: none"> <li>Click <b>Preview</b> to view already uploaded document.</li> <li>Click <b>Download</b> to download already uploaded document.</li> </ul> |
| <b>Actions</b>  | <p>User can perform below actions on the added record:</p> <ul style="list-style-type: none"> <li>Click  to save the record.</li> <li>Click  to delete the record.</li> </ul>                                                                                                                                                                                                                                        |

6. 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.
7. Select the Application from the **Awaiting Customer Clarification** sub-menu available under the **Task** menu.
8. Click on the **Clarification Details** from the header.
9. Select the specific clarification to take action on it.

Allowed actions are as following:

- Respond
- Accept Clarification
- Withdraw 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 actions 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

## Advices

This topic provides the information on the various advices supported in Individual Retirement Account Certificate of Deposit Origination process.

### **Note**

Personal information used in the interface or PDFs are dummy. It is only for reference purposes.

**Table 3-1 Advices**

| Advices                              | Sample Files                                         |
|--------------------------------------|------------------------------------------------------|
| IRA SEP Disclosure Agreement         | <a href="#">IRA SEP Disclosure Agreement</a>         |
| ROTH IRA Disclosure Agreement        | <a href="#">ROTH IRA Disclosure Agreement</a>        |
| Traditional IRA Disclosure Agreement | <a href="#">Traditional IRA Disclosure Agreement</a> |

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