

Oracle® Banking Origination Operations User Guide



Release 14.8.2.0.0

G52464-01

April 2026

The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

ORACLE®

Oracle Banking Origination Operations User Guide, Release 14.8.2.0.0

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Preface

This topic contains the following sub-topics:

- [Purpose](#)
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Purpose

This guide is designed to help acquaint you with the Oracle Banking Origination application. This guide explains how to originate products like savings accounts, term deposits, and loans, using the product catalogue, task framework, and related setup throughout the origination process.

Before you begin

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

Module Prerequisite

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

Audience

This guide provides instructions and information about the operations of Oracle Banking Origination product to help various back-office and front-end 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>.

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Diversity and Inclusion

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

Conventions

The following text conventions are used in this document:

| Convention | Meaning |
|-----------------|---|
| boldface | Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary. |
| <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

| Acronyms and Abbreviations | Description |
|----------------------------|----------------------------------|
| AER | Annual Equivalent Rate |
| APR | Annual Percentage Rate |
| APY | Annual Percentage Yield |
| ATM | Automated Teller Machine |
| CIF | Customer Identification File |
| DOB | Date of Birth |
| EMI | Equated Monthly Instalment |
| EPI | Equated Periodic Instalment |
| GL | General Ledger |
| GST | Goods and Service Tax |
| HNI | High Net Worth Individual |
| IPA | In-Principle Approval |
| KYC | Know Your Customer |
| LTV | Loan to Value |
| NFC | Near Field Communication |
| OFAC | Office of Foreign Assets Control |
| PIN | Postal Index Number |
| POI | Proof Of Identity |
| POS | Point of Sale |
| PTY | Party |
| SIN | Social Insurance Number |
| SMB | Small and Medium Business |
| SSN | Social Security Number |

Symbols and Icons

The list of icon are available on maintenance screens as follows.

Table 2 Icons


















| Icon | Function |
|---|--|
|  | Click this icon to add a new row. |
|  | Click this icon to delete a row, which is already added. |
|  | Calendar |
|  | Unlock Option |
|  | View Option |

Table 2 (Cont.) Icons

| Icon | Function |
|---|----------|
|  | New |
|  | Copy |
|  | Delete |
|  | Save |
|  | Export |
|  | Sorting |

The list of icons are available on the summary screens as follows.

Table 3 Icons - Widget

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

The list of symbols are available on audit details screens as follows.

Table 4 Symbols - Audit Details









| Symbols | Function |
|---|---------------------------|
|  | A user |
|  | Application Date and time |

Table 4 (Cont.) Symbols - Audit Details

| Symbols | Function |
|---|-------------------------------|
|  | Calendar Date and time |
|  | Branch |
|  | Remarks |
|  | Authorized or Open status |
|  | Unauthorized or Closed status |
|  | Rejected status |

Module Post requisite

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

1

Oracle Banking Origination

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

Introduction

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

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

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

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

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

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

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

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

The details are described in the below sections:

- [Product Catalogue](#)
This topic describes the information about the product suites for retail bank offerings.
- [Application Initiation](#)
This topic describes the information about the various data segments to initiate the application.
- [In-Principle Approval](#)
This topic describes the information about the request and approval of In-Principle Approval.
- [Global Actions](#)
This topic provides details on the actions that can be performed in all stages.
- [Tasks](#)
This topic describes the information about the tasks and its framework.

1.1 Product Catalogue

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

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

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

This topic contains the following subtopics:

- [New Application](#)
This topic provides the systematic instructions to view the various product types and bundles for which the account origination is supported.
- [Product List](#)
This topic provides the systematic instructions to view all the authorized and active business products for which the account opening origination process is allowed.
- [Product Details](#)
This topic provides the systematic instructions to view all the product attributes for the selected business product.
- [Compare Products](#)
This topic provides the systematic instructions to compare the product attributes for the selected products.

- [Cart Operations](#)
This topic provides the systematic instructions to add single or multiple products and initiate origination process for the selected product or products respectively.

1.1.1 New Application

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

The New Application screen displays the various product types and bundles under the respective tabs for which account origination is supported. The screen lists all the product types and bundles that are configured under the logged in user. They are segregated based on the following customer types:

- **Individual**
- **Small and Medium Business**

Under the **Individual products** tab, the screen displays the following tabs:

- **Products**
- **Bundles**

The product types appears under the **Products** tab with the tile format which comprises of the following details:

- **Product Name**
- **Product Image**
- **Short description of product**

The system also displays the bundle applications under the **Bundles** tab with the tile format which comprises of the following details:

- **Bundle Name**
- **Bundle Image**
- **Business Product Name**
- **Product Details link**
- **Apply button**

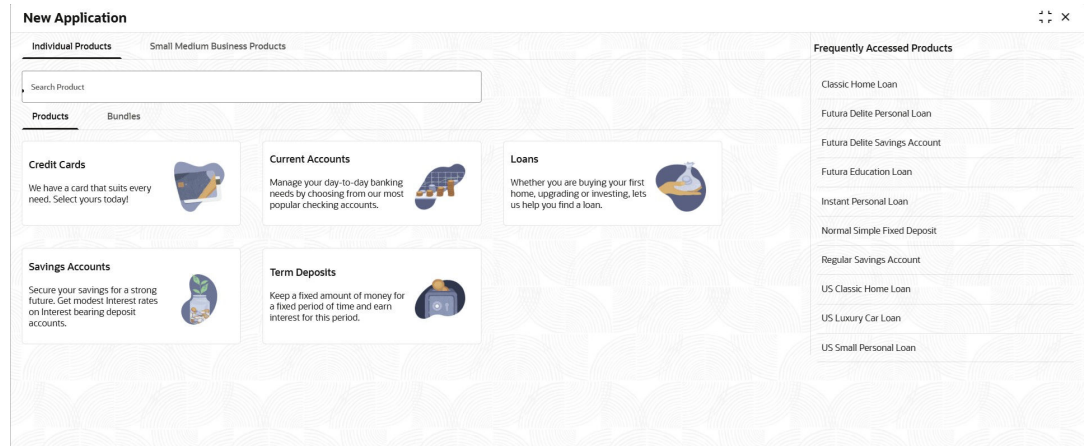
The **Frequently Accessed Products** section appears with the list of product that are frequently selected by the logged in user for an account opening. This selection gives an quick initiation of an application.

To select the product type to initiate an account opening application:

1. On **Homescreen**, click **Menu**, and click **Retail Origination**.
2. Under **Retail Origination**, click **New Application**.

The **New Application** screen displays with the products.

Figure 1-1 New Application - Products



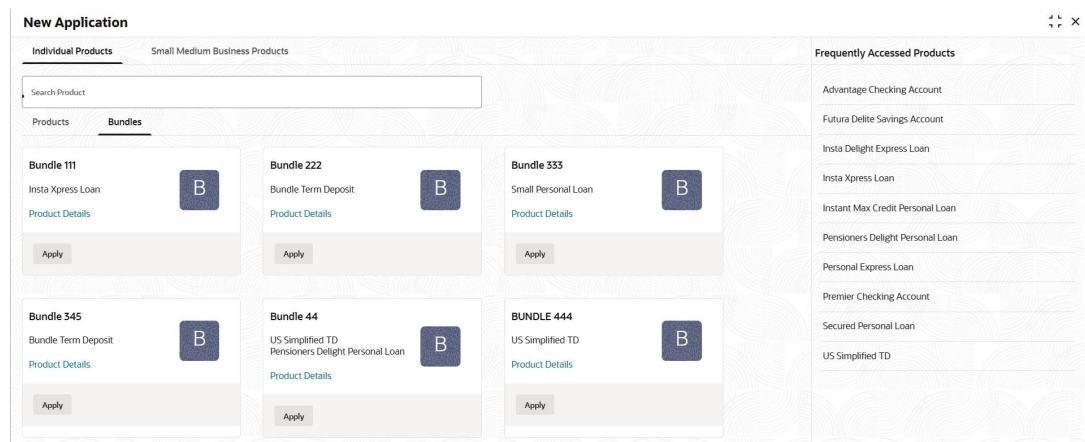
3. Click the appropriate customer type tab.
The list of configured product types appears.
4. Select the product type tile to proceed.
The list of configured products appear for selection.

Note

The user can also select the product or bundle that appears in the **Frequently Accessed Product** section.

5. Perform one of the following actions:
 - From the product tile, select the checkbox of the appropriate product to add multiple product in the cart.
 - Click **Apply** to initiate account opening application of the product.
6. Select the **Bundles** tab under the **Individual Products** tab.
The list of configured bundles displays.

Figure 1-2 New Application - Bundles



Note

The bundles are displayed based on configuration between the start date and end date. If the bundles with a future start date or a past end date will not be displayed.

- From the bundle tile, click **Apply** to initiate the bundle application.

1.1.2 Product List

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

In this screen the products of the respective product type appears for selection. Using this screen user can directly initiation the application or can add the product to cart for initiating multiple application at one go. User can also compare products before applying.

The **Frequently Accessed Products** section appears with the list of products that are frequently selected by the logged in user for an account opening. This selection gives an quick initiation of an application.

To add product or products to cart:

- On selecting the product type from previous screen, the products that are configured under it appears for selection. The manual provides the screenshot of the **Term Deposit** products as example.

The screen appears same for all the product types.

Figure 1-3 Product List

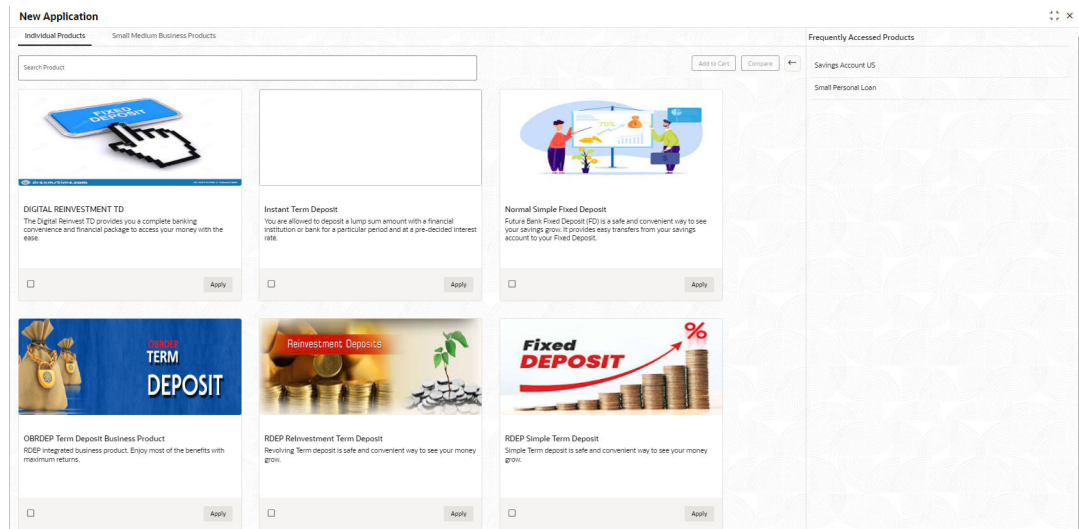


Table 1-1 Product List

| Field | Description |
|-----------------------|---|
| Search Product | Specify the product name to search and select it for initiating an account opening application. |

Table 1-1 (Cont.) Product List

| Field | Description |
|--------------------|---|
| <Product Tile> | The product tile comprise of below details: <ul style="list-style-type: none"> • Product Name • Product Image • Short Description of product • Check Box to select the product • Apply button for direct application |
| Add to Cart | Select this button to initiate the application for selected product. This button is used for initiating multiple application of products at one go. |
| Compare | Click this button to compare the selected products. |

2. Click **Add to Cart** to add the selected product to the cart.

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

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

1.1.3 Product Details

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

This screen appears once user clicks on product tile. It displays all the product attributes of the selected product. This attributes are defined while configuring the business product in the **Business Product Configuration** screen.

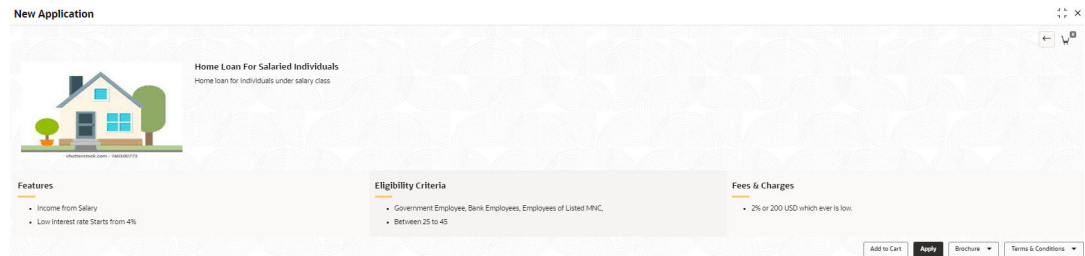
Below mentioned details appears on the screen for all products:


- Product Image
- Product Name
- Product short description
- Features
- Eligibility Criteria
- Fee and Charges

To initiate account opening application for the selected product:

1. On selecting the product tile from the previous screen, the respective product details appears on the screen.

The manual provides the screenshot of the **Home Loan** product as example. The fields in the screen appears same for all the product types. The value appears as configured.

Figure 1-4 Product Details

2. Perform below actions on this page:
 - Click **Add to Cart** to add the selected product to the cart.
 - Click **Apply Now** to initiate the account opening process for the selected product directly from this screen.
 - Click **Brochure** to view or download the product brochure.
 - Click **Term & Conditions** to view or download the term and conditions document of the product.
 - Click  to navigate back to the previous screen.

1.1.4 Compare Products

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

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

The product details that are compared appears as defined in the **Business Product Configuration** screen while configuring the product. Below attributes are compared and shown on the screen:

- Product Image
- Product Name
- Features of the product such as Interest Rates, Average Montly Balance, Loan Amount, Tenure and so on.
- Eligibility Criteria of the product such as Resident, Age and so on.
- Fees & Charges of the product such as Processing Fee, Debit Card Annual Fee, Pre Closure Charges and so on.

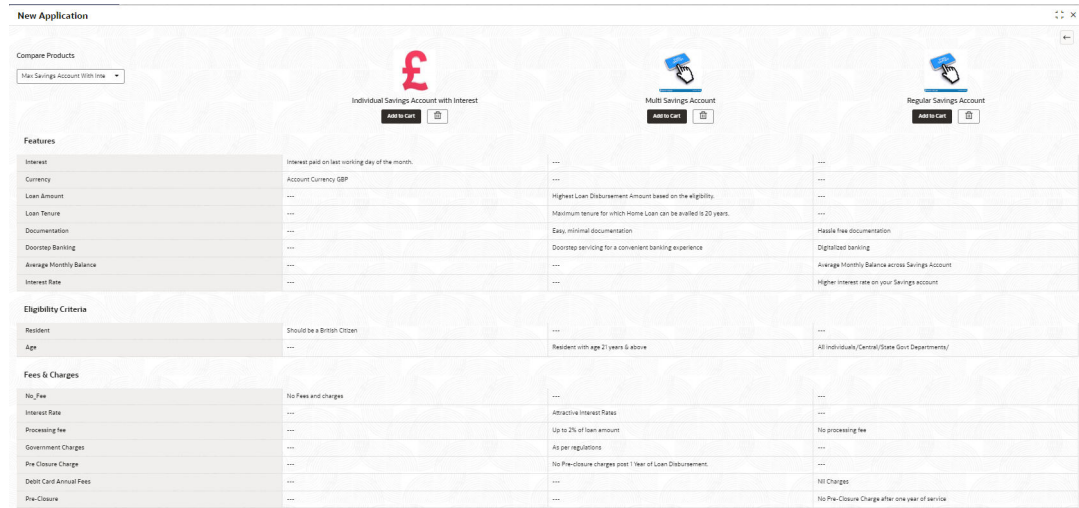
This comparison screen appears if the user selects the checkbox from the product tile for more than one product and click the **Compare** button.



To compare products:

1. Select the checkbox in the product tile.
2. Click **Compare** from the top of the screen to compare the selected products.

The screen appears with product attributes that are compared.

Figure 1-5 Compare Products



3. Perform below actions on the screen :
 - Select the another product from the **Compare Products** drop down list to add new product for comparison.
 - Click **Add to Cart** to to add the selected product to the cart.
 - Click  to delete the product from the comparison list.
 - Click  to navigate back to the previous screen.

1.1.5 Cart Operations

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

The cart allows to add single or multiple products and initiate account opening origination process for the selected product or products respectively. The user is allowed to add only one product from the each product types and customer type to initiate the origination process.

Below are few examples that are configured:

Table 1-2 Examples

| Customer Type | Product Type | Product | Allowed |
|---|---------------------------------|---|---------|
| Individual Products | 1) Loan 2) Saving | 1) Home Loan 2) Saving with benefits | Yes |
| 1) Small and Medium Business Products 2) Individual Products | 1) Checking Accounts 2) Loan | 1) SMB Current Account 2) Home Loan | Yes |
| Small and Medium Business Products | 1) Loans 2) Saving | 1) Home Loan 2) Saving with benefits | Yes |

Table 1-2 (Cont.) Examples

| Customer Type | Product Type | Product | Allowed |
|---------------|----------------------|---|---------|
| Individual | 1) Loan 2) Saving | 1) Home Loan 2) Personal Loan 3) Saving Account | No |

The user must select different products from different product types in a single application.

To add the selected product to cart:

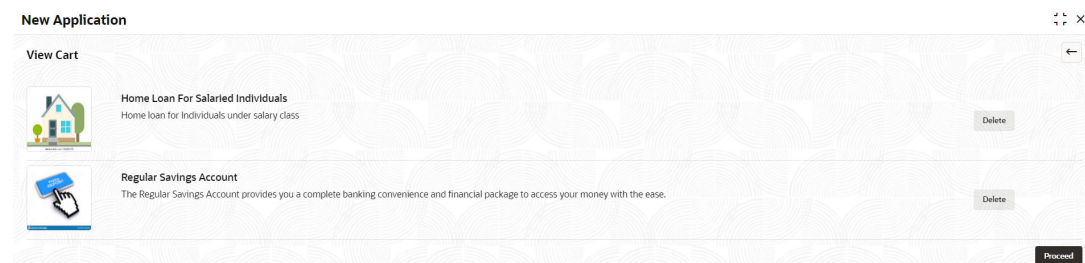
1. Select the product type and select the specific business product.
2. Click **Add to Cart** for the selected business product.

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

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

The **Cart** screen displays.

Figure 1-6 Cart Screen



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

1.2 Application Initiation

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

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

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

To initiate the selected product account opening application:

1. On **Homescreen**, click **Menu**, and click **Retail Origination**.
2. Under **Retail Origination**, click **New Application** to navigate to new application screen.
3. On the **New Application** screen, select the customer type, product type, and then select the specific business product.

4. Perform one of the following actions:
 - Click **Apply** to initiate the application directly.
 - Select the checkbox on the product tile and click **Add to Cart**.
5. If the user has added the selected product to **Cart** then navigate to cart and click **Proceed** to initiate the application.

The **Application Initiation** process comprise of single stage and multiple data segments. This data segment appears based on the process configuration defined in the **Business Process Configuration** screen. Below is the list of data segments:

- [Applicants](#)
This topic provides the systematic instructions to capture the applicants related information for the application.
- [Relationships](#)
This topic describes the systematic instructions to add relationship details of the applicant.
- [Product Details](#)
This topic provides the systematic instructions to capture the product or products related information for the application.
- [Summary](#)
This topic provides the systematic instruction to view the tiles for all the data segments in the Application Initiation Process.

1.2.1 Applicants

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

The **Application Initiation** process starts with the **Applicants** data segment, which allows capturing the applicant related information for the application.

To capture applicants details:

1. On the click of **Apply** button or **Proceed** button from the **New Application** screen, the Applicant data segment appears.

If the **Customer Type** is selected as **Individual**.
The **Applicants-Individual** screen appears

Figure 1-7 Applicants -Individual

Initiation - 006APP00168866

Digital Assistance Application Info Documents Customer 360 Remarks More

Applicants

Applicant Role: Primary

Add Applicant By: Upload ID Search Existing Customer Enter Manually

Basic Details

Personal Details

Salutation: Mr. First Name: Phillips Middle Name: C
 Last Name: Jacob Suffix: Sr. Name in Local Language: English
 Gender: Male Date of Birth: March 21, 2006 National ID: 6*****5
 Resident Status: Citizen Country of Residence: Great Britain Birth Country: Great Britain
 Birth Place: London Nationality: Great Britain Citizenship By: Birth
 Marital Status: Unmarried Customer Segment: Emerging Affluent Customer Category: INDIVIDUAL
 Preferred Language: English Preferred Currency: GREAT BRITAIN POUND Details Of Special Need:
 Remarks For Special Need: Relationship Manager ID: OBCADM001 Staff: Yes No
 Profession: Politically Exposed Person (PEP): Yes No Enable Online Banking: Yes No

Profile Photo

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

Signature

Address

Communication Address for Retail
123, Elm Apartment, Charles Road, Kethe, Wales, Great Britain, 239020
Address Since: March 10, 2009

Contact Details

Communication Mode: Mobile Phone Contact Sub Type: Mobile Country: +44 Mobile Number: 5930291840 Preferred: Yes No
 Communication Mode: Email Contact Sub Type: Personal Email ID: abc@gmail.com Preferred: Yes No

Identification Details

Birth Certificate
6758392

Employment Details

Acme Industries Ltd (Supervisor)
Working Since: March 1, 2018

Audit Cancel Save and Close Next

2. Specify the relevant details in data fields.

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

Note

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

Table 1-3 Applicant- Individual – Field Description

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

Table 1-3 (Cont.) Applicant- Individual – Field Description

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

Table 1-3 (Cont.) Applicant- Individual – Field Description


| Field | Description |
|---------------------------------------|--|
| Staff | Select to indicate if the customer is employee of the bank. The available options are: <ul style="list-style-type: none"> • Yes • No |
| Profession | Select the profession of the customer. |
| Politically Exposed Person | Select whether the customer is a politically exposed person. The available options are: <ul style="list-style-type: none"> • Yes • No |
| Enable Online Banking | Select whether the customer requires online banking. The available options are: <ul style="list-style-type: none"> • Yes • No This field displays only to new customers. |
| Profile Photo | Drag and drop the document file or click on Select or drop files here to browse and upload the document from the local system. PNG and JPEG file formats are supported. 10MB maximum file size is allowed. |
| Signatures | In this section, user can add new signature and view the already added signature of the customer. Click the Add Signature button to select the file to upload signature. On submission, the signature will be handed off to Oracle Banking Party. |
| Upload Signature | Drag and drop the signature file or click on Select or drop files here to browse and upload the signature from the local system. PNG and JPEG file formats are supported. 10MB maximum file size is allowed. |
| Uploaded Signature | Displays the uploaded signature. |
| Remarks | Specify the remarks related to the signature. Then perform one of the following actions: <ul style="list-style-type: none"> • Click Save to save the uploaded file. • Click Cancel to cancel the uploaded file. |
| Signature ID | Displays the Signature ID for the added signature along with the image and remark. |
| Action | Click Edit to edit the added signatures Click  to delete the added signatures. |
| Address | This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click Add Address to add address details. |
| Address Type | Select the address type for the applicant from the drop-down list. The options in this drop down appears based on the Common Core maintenance. |
| Effective Date | Select the date when the applicant start residing at the specified address. |
| Make this as preferred address | Switch <input type="checkbox"/> to prefer the entered address for communication. |

Table 1-3 (Cont.) Applicant- Individual – Field Description

| Field | Description |
|---------------------------------------|--|
| Search Address | Specify the address to search for the already captured address. Based on the configuration, on entering a few letters, the system fetches the related address that is already captured. Based on the selection, the fields are fetched in the address section. |
| Unstructured Address | <ul style="list-style-type: none"> Switch <input checked="" type="checkbox"/> to display the fields for capturing the unstructured address. Switch <input type="checkbox"/> to hide the unstructured address fields. |
| Address Line 1/Building Name | Specify the building name. Note: The maximum length is 105 characters. |
| Address Line 2/Street Name | Specify the street name. Note: The maximum length is 105 characters. |
| Address Line 3/City/ Town Name | Specify the city or town name. Note: The maximum length is 105 characters. |
| Address Line 4/Landmark | Specify the landmark. Note: The maximum length is 105 characters. |
| Country | Select the country from the drop-down list. |
| State/Country Sub Division | Select the state from the drop-down list. This field appears based on the selected country code. |
| Zip Code/Pin Code | Specify the zip or post code of the address. Note: The maximum length is 16 characters and allows alphanumeric characters, including spaces. |
| Structured Address | <ul style="list-style-type: none"> Switch <input checked="" type="checkbox"/> to display the fields for capturing the structured address. Switch <input type="checkbox"/> to hide the structured address fields. |
| Department | Specify the name of department. Note: The maximum length is 70 characters. |
| Sub Department | Specify the name of sub department. Note: The maximum length is 70 characters. |
| Street Name | Specify the street name. Note: The maximum length is 70 characters. |
| Building Number | Specify the building number. Note: The maximum length is 16 characters. |
| Building Name | Specify the name of the building. Note: The maximum length is 35 characters. |
| Floor | Specify the floor number. Note: The maximum length is 70 characters. |
| Post Box | Specify the post box number. Note: The maximum length is 16 characters. |
| Room | Specify the room number. Note: The maximum length is 70 characters. |
| Zip Code/Post Code | Specify the zip or post code of the address. Note: The maximum length is 16 characters and allows alphanumeric characters, including spaces. |
| Town Name | Specify the name of the city or town where the customer is located. Note: The maximum length is 35 characters. |
| Town Location Name | Specify the name of sub-location or area within the city or town. Note: The maximum length is 35 characters. |

Table 1-3 (Cont.) Applicant- Individual – Field Description


| Field | Description |
|----------------------------------|---|
| District Name | Select the district from the drop-down list. |
| Country | Select the country from the drop-down list. |
| Country Sub Division | Select the country sub-division from the drop-down list. |
| Address Line 1 | Specify the address in line 1. Note: The maximum length is 105 characters. |
| Address Line 2 | Specify the address in line 2. Note: The maximum length is 105 characters. |
| Action | Perform the following actions on the Address screen: <ul style="list-style-type: none"> Click Save to save the applicant details. Click Cancel to cancel the applicant details. |
| <Added record tile> | In this tile, user can view the added address details. Below details appears in the tile: <ul style="list-style-type: none"> <Current status> this flag appears only if Yes option is selected. <Preferred ID status> this flag appears only if Yes option is selected. Address Type Address dates Address line 1,2,3 Country State Click the Edit to edit the added address details. Click the View to view the added address details. Click  to delete the added address details. |
| Contact Details | In this section, user can provide contact details. |
| Add Contact | Click Add Contact to add contact details. |
| Communication Mode | Select the communication mode from the drop-down list. The available options are: <ul style="list-style-type: none"> Mobile Phone Email |
| Contact Sub Type | Select the contact type from the drop-down list. <ul style="list-style-type: none"> If the Mobile Phone is selected, the following options are shown in the drop-down: <ul style="list-style-type: none"> Residence Business Mobile Others If the Email is selected, the following options are shown in the drop-down: <ul style="list-style-type: none"> Personal Work |
| Country | Select the country along with international subscriber dialing code of the mobile phone from the drop-down list. The drop-down list option consist of Country Code, Country Name and Subscriber Dialing Code. This field appears only if the Mobile Phone option is selected as communication mode. |

Table 1-3 (Cont.) Applicant- Individual – Field Description




| Field | Description |
|-------------------------------|---|
| Mobile Number | Specify the mobile number. This field appears only if the Mobile Phone option is selected as communication mode. |
| Email Id | Specify the email ID. This field appears only if the Email option is selected as communication mode. |
| Preferred | Select the checkbox to indicate if the given record is the preferred one. |
| Action | User can perform one of the following actions. <ul style="list-style-type: none"> Click  to save the contact details. Click  to edit the added contact details. Click  to delete the contact details. |
| Identification Details | User can add, view and edit the identification details in this section. Click the Add ID button to add Identification details. |
| ID Type | Select the ID type from the drop-down list. The available options are: <ul style="list-style-type: none"> Bank Statement Military ID Birth Certificate SIN Permanent Resident Card Social Security Card Passport SSN Employment Authorization Card |
| ID Status | Select the status of the selected ID type from the drop-down list. The available options are: <ul style="list-style-type: none"> Available Applied For |
| Unique ID | Specify the unique identification code of the selected type. This field is mandatory, if ID Status is Available . |
| Place Of Issue | Specify the place where the ID is issued to the user. |
| Issue Date | Specify the date from which the ID is valid. |
| Expiry Date | Specify the date till which the ID is valid. |
| Remark | Specify the remark. |
| Preferred | Select to indicate whether added ID details are preferred among all others. The available options are: <ul style="list-style-type: none"> Yes No In case of multiple ID details, it is mandatory to mark any one of the ID details as Preferred. Click the Save button to save the entered ID details. |

Table 1-3 (Cont.) Applicant- Individual – Field Description



| Field | Description |
|-----------------------------|---|
| <Added record tile> | <p>In this tile, user can view the added ID details. Below details appears in the tile:</p> <ul style="list-style-type: none"> ID Status <Preferred ID status> this flag appears only if Yes option is selected. ID Type Unique ID <p>Click Edit to edit the added ID details. Click View to view the added ID details.</p> <p>Click  to delete the added ID details.</p> |
| Employment Details | In this section user can capture the employment details of the applicant. |
| Employment Type | <p>Select the employment type. The available options are:</p> <ul style="list-style-type: none"> Salaried Self Employed |
| Salaried | <p>Below field appears if the Salaried option is selected from the Employment Type list. In this section user can capture salaried employment details. The below fields appears if salaried employment details are already captured.</p> <ul style="list-style-type: none"> Employer Code - Name Employer Address Employer Description Employee Type Industry Type Organization Category Demographics Current Employer Working Since Working Till Employee ID Designation Level or Grade <p>User can edit, view, or delete already added details.</p> |
| Employer Code - Name | Specify the employer code or name or select it from the drop-down list. |
| Employer Address | Specify the employer address. Note: The maximum length is 255 characters. |
| Employer Description | Specify the employer description. Note: The maximum length is 255 characters. |
| Employee Type | <p>Select the employee type from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> Full Time Part Time Contract Permanent <p>Note: This field is optional.</p> |

Table 1-3 (Cont.) Applicant- Individual – Field Description

| Field | Description |
|---------------------------------|---|
| Industry Type | Select the industry type from the drop-down list. The available options are: <ul style="list-style-type: none"> • IT • Bank • Services • Manufacturing • Legal • Medical • Engineering • School/College • Others |
| Organization Category | Select the organization type from the drop-down list. The available options are: <ul style="list-style-type: none"> • Government • NGO • Private Limited |
| Demographics | Select the demographics from the drop-down list. The available options are: <ul style="list-style-type: none"> • Global • Domestic |
| Current Employer | Select whether the applicant currently working in this company. The available options are: <ul style="list-style-type: none"> • Yes • No |
| Working Since | Select the employment start date. |
| Working Till | Select the employment last date. |
| Employee ID | Specify the employee ID. |
| Grade | Specify the grade. |
| Designation | Specify the designation. |
| Self Employed | Below field appears if the Self Employed option is selected from the Employment Type list. In this section user can capture self-employment or professional details of customer. Below fields appears if self-employment or professional details are already captured. <ul style="list-style-type: none"> • Professional Name • Professional Description • Professional Email ID • Company /Firm Name • Registration Number of Company • Start Date • End Date User can edit, view or delete already added details. |
| Professional Name | Select the professional name from the drop-down list. Based on the configuration, the options are shown in the drop-down list. |
| Professional Description | Specify the professional description. |
| Professional Email ID | Specify the professional email ID. |

Table 1-3 (Cont.) Applicant- Individual – Field Description

| Field | Description |
|---------------------------------------|--|
| Company /Firm Name | Specify the company or firm name. |
| Registration Number of Company | Specify the registration number. |
| Start Date | Specify or select the start date of company. |
| End Date | Specify or select the end date of company. |
| <Added record tile> | <p>In this tile user can view the added employment details. Below details appears in the tile:</p> <ul style="list-style-type: none"> • Employment Type • <Current Employer> this flag appears only if Yes option is selected. • Employer Name • Working Dates <p>Click Edit to edit the added ID details. Click View to view the added ID details.</p> <p>Click  to delete the added ID details.</p> |

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**
 - **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** on the **Applicants** screen. The **Search Party** window displays.

Figure 1-8 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) | < > |

Figure 1-9 Advance Search - Small and Medium Business Products

Search Party

Party ID Business/Organization Name Registration Number Registration Date

Email Customer Category

| CIF | Registration Number | Business/Organization Name | Registration Date | Party ID | Is Customer | Customer Category |
|---------------------|---------------------|----------------------------|-------------------|----------|-------------|-------------------|
| No data to display. | | | | | | |

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

- b. On the **Search Party** screen, perform one of the following actions:
 - Click **Fetch** to search all the parties.
All the parties in the system appears in the table.
 - Enter the specific search criteria in the respective field and click **Fetch**.
The search result appears based on the search criteria.
3. Click **Save**. The applicant details tile appears with the captured data.
The tile comprises of below fields:
 - <Applicant Role>
 - <KYC Status>
 - <Applicant Photo>
 - <First Name, Middle Name, Last Name>
 - <Title>
 - **CIF Number**
 - **Date of Birth**
 - **Initiate**: This button appears if the **Early KYC** is selected while configuring the product in the **Business Product Configuration** screen.
4. Click **Initiate** to initiate the Know Your Customer (KYC) process of the added applicant. It is mandatory to complete the KYC process successfully to proceed.

To upload document for fetching customer information

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

Figure 1-10 Application Entry - Upload ID

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

Table 1-4 Applicants - Upload Document – Field Description

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

- On uploading the document, the details are fetched and appears in the **Upload ID Document** screen.

The **Upload ID Document** screen displays.

Figure 1-11 Upload ID Document

The screenshot shows the 'Upload ID Document' form with the following pre-populated data:

- First Name: LUCILLE
- Middle Name: (empty)
- Last Name: BALL
- Date of Birth: August 6, 1971
- Gender: Female
- Unique ID Type: State Newset Drivers License
- Unique ID Number: B2201793
- Issue Date: July 2, 2010
- Unique ID Expiry Date: August 6, 2028
- Address Type: Head Office For Corporate/SA
- Country: United States
- State / Country Sub Division: California
- Zip Code / Post Code: (empty)

The form also includes sections for Unstructured Address and Structured Address, both of which are currently disabled (indicated by a blue square icon).

8. On the **Upload ID Document** screen, the fields are pre-populated with extracted data. For more information on fields, refer to the field description table below.

Table 1-5 Verify Information – Field Description

| Field | Description |
|-------------------------|--|
| Document Image | Displays the uploaded document image. |
| First Name | The information in this field is automatically populated with the extracted data. User can modify the first name of the applicant if required. |
| Middle Name | The information in this field is automatically populated with the extracted data. User can modify the middle name of the applicant if required. |
| Last Name | The information in this field is automatically populated with the extracted data. User can modify the last name of the applicant if required. |
| Date of Birth | The information in this field is automatically populated with the extracted data. User can modify the date of birth of the applicant if required. |
| Gender | The information in this field is automatically populated with the extracted data. User can modify the gender of the applicant if required. |
| Unique ID Type | Displays the unique ID type of the applicant based on the document uploaded. |
| Unique ID Number | The information in this field is automatically populated with the extracted data. User can modify the Unique ID number of the applicant if required. |
| ID Status | The information in this field is automatically populated with the extracted data. User can modify the ID status of the applicant if required. |

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

| Field | Description |
|---------------------------------------|---|
| Preferred ID | The information in this field is automatically populated with the extracted data. User can modify the preferred ID by clicking Yes or No . |
| Issue Date | The information in this field is automatically populated with the extracted data. User can modify the issue date of the driving license, if required. This field appears only if the Document Name is selected as Driving License . |
| Unique Id Expiry Date | 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. |
| Place Of Issue | The information in this field is automatically populated with the extracted data. User can modify the place of issue of the applicant if required. |
| Address Type | The information in this field is automatically populated with the extracted data. User can modify the address type from the drop-down list if required. When the user uploads a document, the system retrieves the address type from Common Core maintenance. By default, the address type is set to Communication Address , and the address details are displayed in an unstructured format. |
| Effective Date | The information in this field is automatically populated with the extracted data. User can modify the date when the applicant start residing at the specified address. |
| End Date | The information in this field is automatically populated with the extracted data. User can modify the date when the applicant last lived at the specified address. |
| Make this as preferred address | The information in this field is automatically populated with the extracted data. User can modify the address preference by switch <input checked="" type="checkbox"/> for communication. |
| Search Address | Specify the address to search for the already captured address if required. Based on the configuration, on entering a few letters, the system fetches the related address that is already captured. Based on the selection, the fields are fetched in the address section. |
| Unstructured Address | The information in this field is automatically populated with the extracted data. System displays the address in unstructured format by default. <ul style="list-style-type: none"> Switch <input checked="" type="checkbox"/> to display the fields for capturing the unstructured address. Switch <input type="checkbox"/> to hide the unstructured address fields. |
| Address Line 1 | The information in this field is automatically populated with the extracted data. User can modify the building name if required. |
| Address Line 2 | The information in this field is automatically populated with the extracted data. User can modify the street name if required. |
| Address Line 3 | The information in this field is automatically populated with the extracted data. User can modify the city or town name if required. |
| Address Line 4/Landmark | The information in this field is automatically populated with the extracted data. User can modify the landmark if required. |
| Country | The information in this field is automatically populated with the extracted data. User can modify the country from the drop-down list if required. |

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

| Field | Description |
|-----------------------------------|--|
| State/Country Sub Division | The information in this field is automatically populated with the extracted data. User can modify the state or country sub-division from the drop-down list if required. |
| Zip Code/ Pin Code | The information in this field is automatically populated with the extracted data. User can modify the zip or post code of the address if required. Note: The maximum length is 16 characters and allows alphanumeric characters, including spaces. |
| Structured Address | User can add the structured address if required. <ul style="list-style-type: none"> Switch <input type="checkbox"/> to display the fields for capturing the structured address. Switch <input type="checkbox"/> to hide the structured address fields. |
| Department | Specify the name of department. |
| Sub Department | Specify the name of sub department. |
| Street Name | Specify the street name. |
| Building Number | Specify the building number. |
| Building Name | Specify the name of the building. |
| Floor | Specify the floor number. |
| Post Box | Specify the post box number. |
| Room | Specify the room number. |
| Zip Code / Post Code | Specify the zip or post code of the address. It allows the alphanumeric characters including space. |
| Town Name | Specify the name of the city or town where the customer is located. |
| Town Location Name | Specify the name of sub-location or area within the city or town. |
| District Name | Select the district from the drop-down list. |
| Country | Select the country from the drop-down list. |
| Country Sub Division | Select the country sub-division from the drop-down list. |
| Address Line 1 | Specify the address in line 1. |
| Address Line 2 | Specify the address in line 2. |

9. Perform one of the following actions on the screen:
 - Click **Save** to save pre-populated the data and return to the **Applicants** screen.
 - Click **OK** to override the data fields with the extracted data.
 - Click **Cancel** to cancel the override action and return to the **Applicants** screen.

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

Figure 1-12 Customer Information – Small and Medium Business (SMB)

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

Table 1-6 Small and Medium Business – Field Description

| Field | Description |
|-----------------------------|---|
| Customer Type | Displays the customer type based on the product selected. |
| Doing Business As | Displays the business name of the SMB customer. |
| Registration Number | Displays the registration number of the business. |
| Date of Registration | Displays the registration date of the business. |
| Edit | Click Edit to modify the existing customer details and address details. Click Save to save the modified details and click Cancel to cancel the modifications. The Edit appears only for existing customers. |
| Existing Customer | Switch <input type="checkbox"/> to indicate if customer is existing customer. |
| CIF Number | Search and select the CIF number. This field appears if the Search Existing Customer option is selected. The system identifies if the selected CIF number matches the Office of Foreign Assets Control (OFAC) list once it is entered. If response is positive then an error appears stating the selected CIF is of an Invalid Customer Status . The account opening process is not initiated with that customer. |
| Advance Search | Click this button to perform party using advance parameters. For more information on advance search, refer to the Advanced Search section in the Individual Customer Type topic. |
| Doing Business As | Specify the name of the business. |
| Registration Number | Specify the registration number of the business. |
| Date of Registration | Select the registration date of the business. |

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






| Field | Description |
|---------------------------------------|--|
| Country of Registration | Search and select the country code where the business is registered. |
| SMB Classification | Select the SMB Classification from the drop-down list. Available options are: <ul style="list-style-type: none"> • Micro • Medium • Small |
| Customer Category | Search and select the customer category. |
| SMB Registration Number | Specify the SMB registration number. |
| Tax Identification Number | Specify the tax identification number of the SMB customer. |
| Goods and Service Tax ID | Specify the goods and service tax ID. |
| Business License | Specify the business license. |
| Preferred Language | Select the preferred language from the drop-down. |
| Preferred Currency | Select the preferred currency. |
| Relationship Manager ID | Specify the relationship manager ID. |
| Enable Online Banking | Switch <input type="checkbox"/> to indicates whether a customer wants to use online banking. This field displays only to new customers. |
| Upload Logo | Click Upload Logo button to upload the logo for the business. |
| Address | This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click  to add address details. Click  to perform below actions on the added address details, <ul style="list-style-type: none"> • Click View to view the address details. • Click Edit to edit the address details. • Click Delete to delete the address details. |
| Address Type | Select the address type for the applicant from the drop-down list. The options in this drop down appears based on the Common Core Maintenance. |
| Effective Date | Select the date when the applicant start residing at the specified address. |
| Make this as preferred address | Switch <input type="checkbox"/> to prefer the entered address for communication. |
| Search Address | Specify the address to search for the already captured address. Based on the configuration, on entering a few letters, the system fetches the related address that is already captured. Based on the selection, the fields are fetched in the address section. |
| Unstructured Address | <ul style="list-style-type: none"> • Switch <input type="checkbox"/> to display the fields for capturing the unstructured address. • Switch <input type="checkbox"/> to hide the unstructured address fields. |
| Address Line 1/Building Name | Specify the building name. Note: The maximum length is 105 characters. |
| Address Line 2/Street Name | Specify the street name. Note: The maximum length is 105 characters. |
| Address Line 3/City/ Town Name | Specify the city or town name. Note: The maximum length is 105 characters. |

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

| Field | Description |
|-----------------------------------|--|
| Address Line 4/Landmark | Specify the landmark. Note: The maximum length is 105 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. Note: The maximum length is 16 characters and allows alphanumeric characters, including spaces. |
| Structured Address | <ul style="list-style-type: none"> Switch <input checked="" type="checkbox"/> to display the fields for capturing the structured address. Switch <input type="checkbox"/> to hide the structured address fields. |
| Department | Specify the name of department. Note: The maximum length is 70 characters. |
| Sub Department | Specify the name of sub department. Note: The maximum length is 70 characters. |
| Street Name | Specify the street name. Note: The maximum length is 70 characters. |
| Building Number | Specify the building number. Note: The maximum length is 16 characters. |
| Building Name | Specify the name of the building. Note: The maximum length is 35 characters. |
| Floor | Specify the floor number. Note: The maximum length is 70 characters. |
| Post Box | Specify the post box number. Note: The maximum length is 16 characters. |
| Room | Specify the room number. Note: The maximum length is 70 characters. |
| Zip Code/Post Code | Specify the zip or post code of the address. Note: The maximum length is 16 characters and allows alphanumeric characters, including spaces. |
| Town Name | Specify the name of the city or town where the customer is located. Note: The maximum length is 35 characters. |
| Town Location Name | Specify the name of sub-location or area within the city or town. Note: The maximum length is 35 characters. |
| District Name | Select the district from the drop-down list. |
| Country | Select the country from the drop-down list. |
| Country Sub Division | Select the country sub-division from the drop-down list. |
| Address Line 1 | Specify the address in line 1. Note: The maximum length is 105 characters. |
| Address Line 2 | Specify the address in line 2. Note: The maximum length is 105 characters. |
| Contact Details | In this section, user can provide digital contact details. Click Add Contact button to add new contact details. |
| <Communication Mode> | Select the communication mode from the drop-down list. The available options are: <ul style="list-style-type: none"> Mobile Phone Email |

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

| Field | Description |
|----------------------|---|
| Country | Select the country along with international subscriber dialing code of the mobile phone from the drop-down list. The drop-down list option consist of country code, country name and subscriber dialing code. This field appears only if user selects the Mobile Phone option as communication mode. |
| Mobile Number | Specify the mobile number. |
| Preferred | Select to indicate if the given mobile number is the preferred number. |
| Action | User can edit or delete the added mobile details. |
| Email Id | Specify the email ID. This field appears only if user selects the Email option as communication mode. |
| Preferred | Select to indicate if the given email ID is the preferred ID. |
| Action | User can perform one of the following actions. <ul style="list-style-type: none"> Click  to save the contact details. Click  to edit the added contact details. Click  to delete the contact details. |

11. Perform the following actions on the **Applicants screen:**

- Click **Cancel** to terminate the application and the status of the application. Such applications cannot be revived later by the user.
- Click **Save and Close** to save the data captured.
The captured data is available in the **My Task** screen for the user to continue later.
- Click **Next** to navigate to the next data segment, after successfully capturing the data.
The system validates for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take an action. The user cannot to proceed to the next data segment, without capturing the mandatory data.

Customer Dedupe Check:

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

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

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

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

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

Figure 1-13 De-Dupe Results

De-Dupe Results

Following matching records are found, Please verify

▼ Vikash Kumar

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

OK Ignore

▼ Sanjeet Singh

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

OK Ignore

Cancel Submit

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

Table 1-7 De-Dupe Results - Field Description

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

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

- **OK** - If the user selects a row in the grid and click **OK**, the selected customer record data will be considered, and it replaces the New Customer Details captured in the **Customer Information** data segment.
- **Ignore** - If the user does not want to select any row in the grid and click **Ignore**, the New Customer Details captured will be persisted and taken into the **Applicants** data segment.
- **Submit** – If the user wants to submit the selected actions on the dedupe results, click **Submit**. This will take the user to the next data segment by performing the selected actions.
- **Cancel** - If the user wants to cancel any action which needs to be taken on the Dedupe results, click **Cancel**. This will take the user back to the **Applicants** data segment without any change in the data of the earlier captured New Customer details.

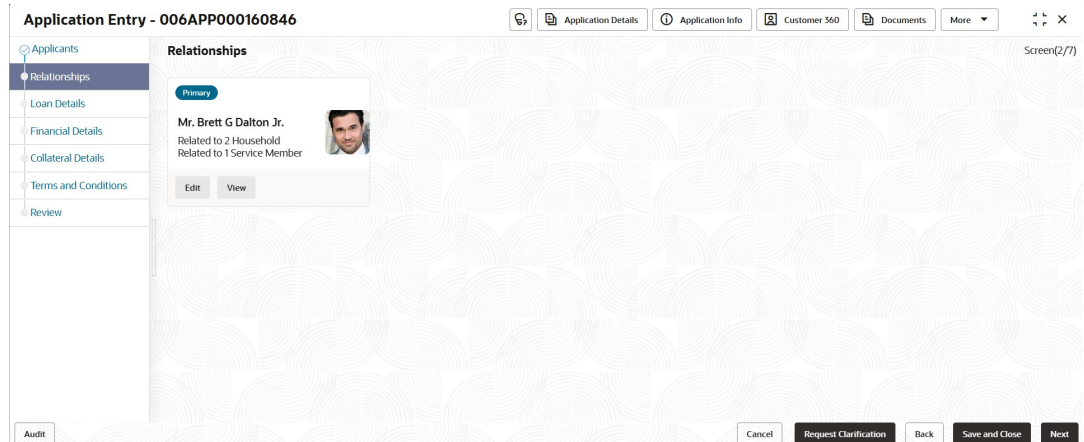
1.2.2 Relationships

This topic describes the systematic instructions to add relationship details of the applicant.

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

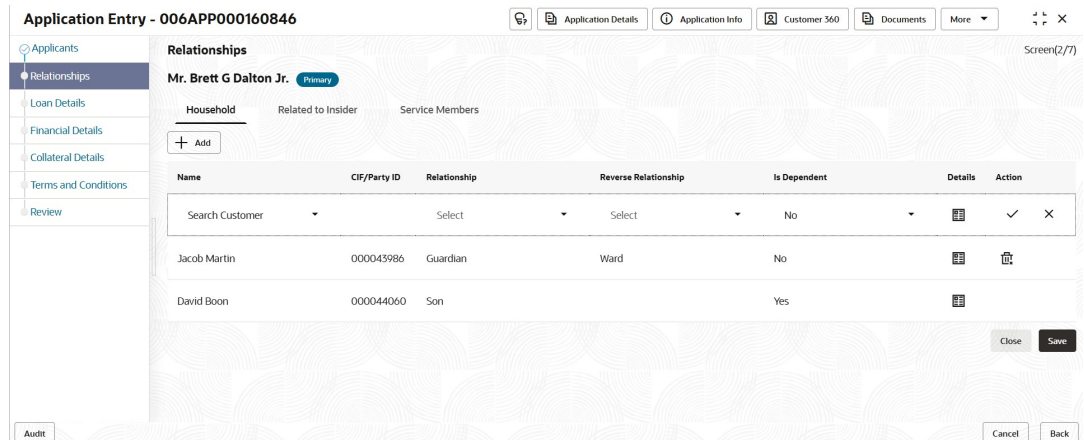
The **Relationships** screen displays.

Figure 1-14 Relationships



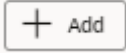
2. Click **Edit** on the applicant tile to add relation of the applicant. The **Relationships** screen displays with the household tab.

Figure 1-15 Relationships - Household







Note

Capturing household relationships is optional. It is used to capture the relationship between applicants.

3. Click  to add the relationship details.
4. Specify the fields on **Relationships - Household** tab.

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

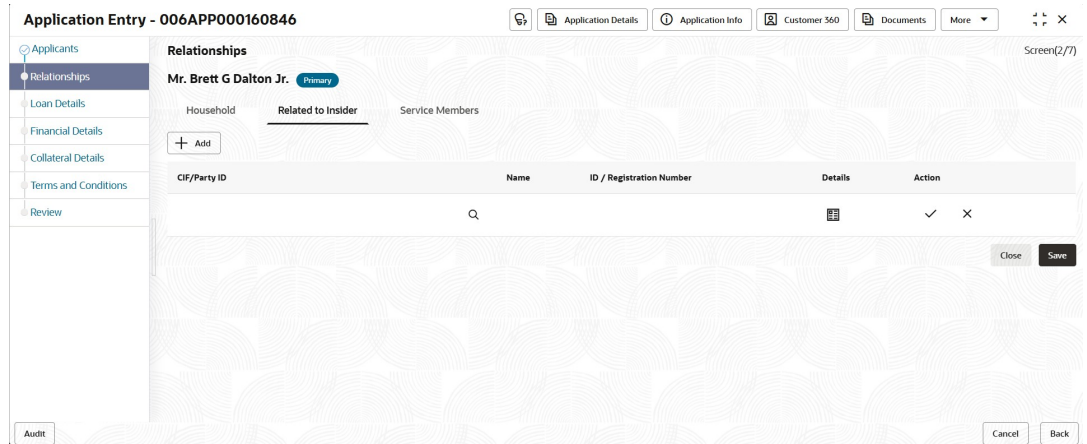
Table 1-8 Household tab – Field Description

| Field | Description |
|-----------------------------|--|
| Name | Click search and select the other existing applicants from the list associated with the application. User can also specify the name of the new applicant which not listed in the customer record. |
| CIF/Party ID | Specify the CIF/Party ID of the applicant's relation. |
| Relationship | Select the relationship of the applicant from the drop-down list. The available options are: <ul style="list-style-type: none"> • Spouse • Father • Mother • Daughter • Son • Guardian • Ward • Grand Parent • Grand Child • Other |
| Reverse Relationship | Select the reverse relationship of the applicant from the drop-down list. The options of this field displays based on selected relationship. |
| Is Dependent | Select the dependency with the applicant. <ul style="list-style-type: none"> • Yes • No |
| Details | Click  to view the following details in the pop-up list. <ul style="list-style-type: none"> • Unique ID • Mobile Number • Email • Household Added on |
| Action | Click  to add the record. Click  to delete the added record. Click  to delete the saved record. |

5. Click **Related to Insider** tab.





The **Related to Insider** tab displays

Figure 1-16 Relationships - Related to Insider



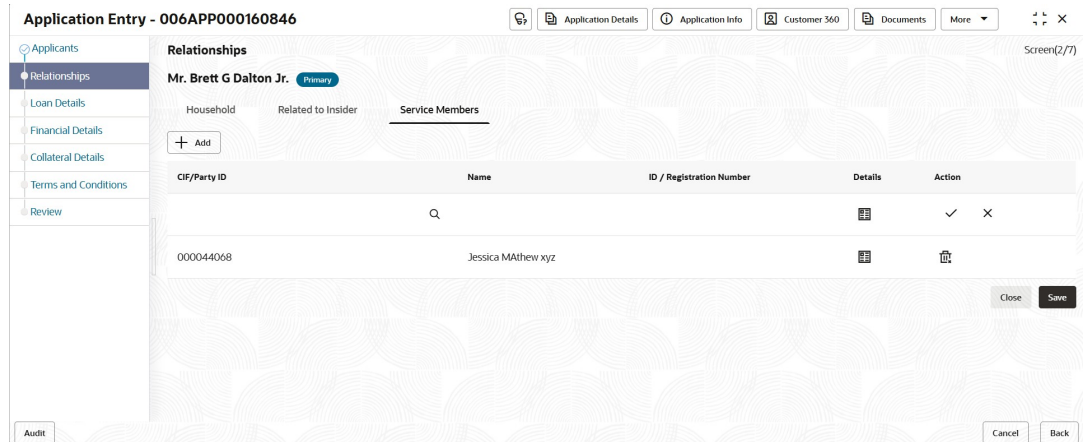
Specify the fields on **Relationships - Related to Insider** tab.
For more information on fields, refer to the field description table.

Table 1-9 Related to Insider tab – Field Description

| Field | Description |
|-------------------------------|--|
| CIF/Party ID | Specify the CIF/Party ID of the applicant's relation. |
| Name | Specify the name of the applicant's relation. |
| ID/Registration Number | Specify the ID/Registration number of the applicant's relation. |
| Details | Click  to view the following details in the pop-up list. <ul style="list-style-type: none"> • Mobile Number • Email • Relationship • Reverse Relationship • Insider Added on |
| Action | Click  to add the record. Click  to delete the added record. Click  to delete the saved record. |





- Click **Service Member** tab
The **Service Member** tab displays.

Figure 1-17 Relationships - Service Members



Specify the fields on **Relationships - Related to Service Members** tab.
For more information on fields, refer to the field description table.

Table 1-10 Service Members tab – Field Description

| Field | Description |
|-------------------------------|---|
| CIF/Party ID | Specify the CIF/Party ID of the applicant's relation. |
| Name | Specify the name of the applicant's relation. |
| ID/Registration Number | Specify the ID/Registration number of the applicant's relation. |
| Details | Click  to display the following details in the pop-up list. <ul style="list-style-type: none"> • Mobile Number • Email • Relationship • Reverse Relationship • Service Member Added on |
| Action | Click  to add the record. Click  to delete the added record. Click  to delete the saved record. |

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

1.2.3 Product Details

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

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

To add product details:

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

1.2.3.1 Saving and Current Account Product Details

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

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

Figure 1-18 Account Details (Savings Account)

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

Figure 1-19 Account Details (Current Account)

The screenshot displays the 'Account Details' screen for application ID 'Initiate - 006APP00050020'. The interface includes a sidebar with navigation options like 'Applicants', 'Relationships', 'Product Details', and 'Summary'. The main content area is divided into several sections: 'Application Details' (Application Date: 2018-12-07, Application Priority: Medium, Sourced By: PRATIK), 'Transaction Limits' (Domestic, ATM, Foreign Wire), 'Mandate Details', 'Account Preference' (Account Statement, Debit card, Cheque book), 'Account Address Preference', and 'Applicants' (MR John Smith). At the bottom, there are fields for 'Banking Channel Preference', 'Communication Channel Preference', and 'Preferred communication channel...'. Navigation buttons like 'Audit', 'Cancel', 'Request Clarification', 'Back', 'Save and Close', and 'Next' are visible at the bottom of the screen.

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

Note

The fields marked as Required are mandatory.

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

Table 1-11 Account Details - Field Description

| Field | Description |
|-----------------------------|---|
| Application Date | Displays the date on which the application was initiated. |
| Application Priority | Specify the priority level of this account opening application. The available options are: <ul style="list-style-type: none"> • Low • Medium • High Based on the selected option the applications appears in list of the logged in user |
| Sourced By | Specify or select the user ID who initiate this account opening application. |
| Branch | Specify the branch code of this account opening opening application. |

Table 1-11 (Cont.) Account Details - Field Description

| Field | Description |
|---|--|
| Overdraft Requested | Select to indicate if overdraft is required. Note : This toggle is not applicable for SMB Customers . |
| Staff Benefits Applicable | Select to indicate whether staff benefits are applicable. The available options are: <ul style="list-style-type: none"> • Yes : Select this option to avail the staff benefits. • No : Select this option for not making use of any staff benefits. This field appears if the Yes option is select from the Staff field in the Applicant data segment. The Yes option is by default selected in this field. |
| Domestic Transaction in Month | Specify the number of domestic transaction you perform in a month. The available options are; <ul style="list-style-type: none"> • >10 • 5-10 • 0-5 These options appears are based on the questionnaire configuration. |
| ATM Transactions in a Month | Specify the number of ATM transactions you perform in a month. The available options are: <ul style="list-style-type: none"> • 0-10 • 10-20 • >20 These options appears are based on the questionnaire configuration. |
| Expected Foreign Wire Activity | Specify whether you expect the foreign wire activity. These options appears are based on the questionnaire configuration. |
| Purpose of Account | Specify the purpose of account opening. The available options are: <ul style="list-style-type: none"> • Salary • Savings • Investments These options appears are based on the questionnaire configuration. |
| Expected Annual Volume of Transactions | Specify the expected annual volume of transactions. The available options are: <ul style="list-style-type: none"> • >5000 • >2000 • >500 These options appears are based on the questionnaire configuration. |
| Source of Funds | Specify the source of funds. The available options are: <ul style="list-style-type: none"> • Rent • Income • Alimony • Pension • Investments These options appears are based on the questionnaire configuration. |
| Courtesy Overdraft | Specify whether you expect courtesy overdraft. |

Table 1-11 (Cont.) Account Details - Field Description

| Field | Description |
|--|--|
| Choose which one you wish to opt in for Courtesy OD | Specify to indicate which option you prefer in courtesy OD account. The available options are <ul style="list-style-type: none"> • ATM • POS |
| Mandate Details | In this section the user can capture the mode of operation for the account. |
| Mode of Operations | Select the appropriate option from the mode of operations list. |
| Account Preference | In this section the user can set an account preferences. |
| Account Statement | Select to indicate whether user needs account statement. |
| Statement Via | Select the mode of an account statement. The available options are: <ul style="list-style-type: none"> • EMAIL • POST In case of joint applicant involved in an application, if the any of an applicant has opted for e-sign options then the system by default select the EMAIL option. |
| Frequency | Select the frequency from the drop-down list. The available options are: <ul style="list-style-type: none"> • Monthly • Quarterly • Half - Yearly • Annual |
| Debit Card | Select to indicate if debit card is required. |
| Cheque Book | Select to indicate if cheque book is required. |
| Passbook | Select to indicate if passbook is required. |
| Account Address Preference | Select the address which is indicated as account address. All captured addresses in the Applicant data segment appears for selection. The address in the drop down list appears in below format, First Name-Applicant Role-Address Type - Address (Complete address sepearted by ,) After the account address is selected: <ul style="list-style-type: none"> • if the selected address is deleted from the Applicant data segment then the system removes the selection of that address in this data segment. In this case user have to select another address as account address. • if the selected address is edited in the Applicant data segment then updated address is automatically reflected in this data segment. |
| Banking Channel Preferences | Select the preferences for the banking channel. The channel options appears based on the Business Product Configuration. |
| Communication Channel Preferences | Select the preference of the communication channel. The channel options appears based on the Business Product Configuration. The available options are: <ul style="list-style-type: none"> • EMAIL • POST • SMS |

Table 1-11 (Cont.) Account Details - Field Description

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

1.2.3.2 Loan Product Details

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

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

Figure 1-20 Product Details (Loan Account)

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

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

Table 1-12 Product Loan Details – Field Description

| Field | Description |
|-----------------------------|---|
| Application Date | Displays the date on which the application is initiated. |
| Application Priority | Specify the priority level of this account opening application. The available options are: <ul style="list-style-type: none"> • Low • Medium • High Based on the selected option the applications appears in list of the logged in user |
| Sourced By | Specify or select the user ID who initiate this account opening application. |
| Account Branch | Specify the branch code of this account opening opening application. |
| Loan Tenure | Specify the loan tenure in years. |
| Currency | Specify the currency for loan. The selected currency in the Preferred Currecny field of the Applicant data segment is defaulted in this field. |
| Applied Loan Amount | Select the currency and the specify loan amount. The selected currency in the Preferred Currecny field of the Applicant data segment is defaulted in this field. The available options in the drop-down list are based on the currency allowed for the selected business product. |
| Estimated Cost | Specify the estimated cost for the Home Project/Education or Vehicle. |

Table 1-12 (Cont.) Product Loan Details – Field Description

| Field | Description |
|---|---|
| Customer Contribution | Select the currency and specify the margin amount contributed by the customer. The Customer Contribution can be zero. In case of Personal Loans, this field appears only if a parameter is set as Applicable to configure the customer contribution at business product level. |
| Requested Loan Amount | Displays the calculated loan amount. Loan Amount = Estimated Cost – Customer Contribution The system will validate the minimum and maximum loan amount. In case of Personal Loans, if a parameter is added at business product level to configure the customer contribution then following conditions are triggered: <ul style="list-style-type: none"> If the customer contribution is set as applicable then the user can input the value in the Applied Loan Amount and the Customer Contribution fields. Based on this inputs the value of the Requested Loan Amount is auto calculated and appears in this field. If the customer contribution is set as not applicable then the Applied Loan Amount and Customer Contribution fields are not applicable and will not appear in the Product Details or Loan Details data segment for loan origination. The user can input the Requested Loan Amount value. |
| Purpose of Loan | Specify the loan purpose. The options in this list appear based on the preference set while configuring product in the Business Product Preference screen. |
| Purpose Description | Specify the description for the selected purpose of loan. |
| First Home Buyer | Select to indicate whether the applicant is first home buyer. This field is applicable only for Individual type of customer. This field appears if the First Home Buyer Applicable toggle is selected in the Business Product Details data segment of the Business Product Configuration screens. |
| External Refinance | Select to indicate whether the applicant is opting for external refinance. This field is applicable only for Individual type of customer. This field appears if the Refinance Allowed toggle is selected in the Business Product Details data segment of the Business Product Configuration screens. |
| Armed Forces Benefits Applicable | Specify whether armed force benefits are applicable to this application. |
| Staff Benefits Applicable | Select to indicate whether staff benefits are applicable. The available options are: <ul style="list-style-type: none"> Yes : Select this option to avail the staff benefits. No : Select this option for not making use of any staff benefits. This field appears if the Yes option is selected from the Staff field in the Applicant data segment. The Yes option is by default selected in this field. |

Table 1-12 (Cont.) Product Loan Details – Field Description

| Field | Description |
|-----------------------------------|--|
| Account Address Preference | <p>Select the address which is indicated as account address. All captured addresses in the Applicant data segment appears for selection. The drop-down list displays the address in the following format:</p> <p><First Name> - <Applicant Role> - <Address Type> - <Address (Complete address sepearted by ,)></p> <p>After the account address is selected:</p> <ul style="list-style-type: none"> • If the user deletes an address from the Applicant data segment then the system removes that address from this data segment and the user must then select another address as the account address. • If the Applicant data segment is edited with a new address then the updated address is reflected in this segment. |
| Income Reliant | <p>Select to indicate whether the applicant is income reliant. The applicant's financial details are captured only if this indication is selected.</p> <p>This field appears if the Overdraft Requested is selected.</p> <p>It is mandatory to select at least one applicant as Income Reliant.</p> |

2. Click **Next** to navigate to the next data segment, after successfully capturing the data.
The system validates for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.
The user cannot proceed to the next data segment, without capturing the mandatory data.
3. Click **Save and Close** to save the data captured.
The captured data is available in the **My Task** list for the user to continue later.
4. Click **Cancel** to terminate the application and the status of the application. Such applications cannot be revived later by the user.

1.2.3.3 Term Deposit Product Details

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

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

Figure 1-21 Product Details -Term Deposit

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

Note
The fields marked as Required are mandatory.

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




Table 1-13 Account Details

| Field Name | Description |
|-----------------------------|---|
| Application Date | Displays the date on which the application was initiated. |
| Application Priority | Specify the priority level of this account opening application. The available options are: <ul style="list-style-type: none"> Low Medium High Based on the selected option the applications appears in list of the logged in user |
| Source By | Specify or select the user ID who initiate this account opening application. |
| Simulation | In this section you simulate the term deposit amount. |
| Term Deposit Amount | Select the currency and the specify term amount. By default the currency selected from the Currency list will appears. |

Table 1-13 (Cont.) Account Details

| Field Name | Description |
|-----------------------------------|--|
| Term Deposit Tenure | Specify the term deposit tenure in year, months and days. The user is allowed to select the tenure configured in the mapped host. This mapping is define in the Business Product Host data segment of the Business Product Configuration screen. For example, If the mapped Host Product is Oracle Banking Accounts then the user can select the Term Deposit Tenure from the drop-down list. |
| Branch | Specify the branch code of this account opening application. |
| Currency | Specify the currency for the term deposit account. |
| Cumulative | Select to indicate whether the amount is cumulative. The available options are: <ul style="list-style-type: none"> • Yes • No |
| Simulate | Click Simulate button to compute the value based on the entered details. The section appears with visual representation and the fields with the computed details: <ul style="list-style-type: none"> • Pie Chart: The value of principal and interest is represented visually. The user can hover to view the amount. • Principal • Interest Rate % • Negotiate : Click the link to view the negotiated interest rates. The section for negotiated interest rates appears with the following fields: <ul style="list-style-type: none"> – Interest Description – Interest Rate % – Margin – Effective Rate % • Interest Amount : This amount is calculated based on the applied Effective Rate and Term Deposit Amount. • Maturity Date • Tenure |
| Staff Benefits Applicable | Select to indicate whether staff benefits are applicable. The available options are: <ul style="list-style-type: none"> • Yes : Select this option to avail the staff benefits. • No : Select this option for not making use of any staff benefits. If the Yes option is selected in the Staff field of the Applicant data segment, this field will appear. By default, the Yes option is selected in the Staff field. |
| Account Address Preference | Select the address which is indicated as account address. All captured addresses in the Applicant data segment appears for selection. The drop-down list displays the address in the following format: <First Name> - <Applicant Role> - <Address Type> - <Address (Complete address separated by ,)> After the account address is selected: <ul style="list-style-type: none"> • If the user deletes an address from the Applicant data segment then the system removes that address from this data segment and the user must then select another address as the account address. • If the Applicant data segment is edited with a new address then the updated address is reflected in this segment. |

Table 1-13 (Cont.) Account Details

| Field Name | Description |
|--|--|
| Mandate Details | In this section the user can capture the mode of operation for the account. In the Mandate Details section, below fields appear if the application is initiated with the customer type as Small and Medium Business . Click  to add the operations as per mandate. |
| Mode of Operations | Select the appropriate option from the mode of operations list. |
| Currency | Displays the account currency. |
| Amount From | Specify the amount from which the applicant is allowed to operate. |
| Amount To | Specify the amount till which the applicant is allowed to operate. |
| Signatories | Specify the applicants as signatory. You can select multiple applicants. All the applicants that are involved in the application appears for selection. |
| Required No. of Signatory | Specify the priority of the signatory for this mandate operation. The priority can be changed based on the number of applicants added in the application. |
| Remark | Specify the remarks. |
| Action | Select the option to perform actions on the added record. The available options are: <ul style="list-style-type: none"> •  - to edit the added record. •  - To delete the added record. |
| Applicants | In this section you 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. |
| Banking Channel Preferences | Select the preferences for the banking channel. The channel options appears based on the Business Product Configuration. |
| Communication Channel Preferences | Select the preference of the communication channel. The channel options appears based on the Business Product Configuration. The available options are: <ul style="list-style-type: none"> • EMAIL • POST • SMS |
| Preferred Communication Channel | Select the preferred communication channel. The options in this drop down appears based on the selected options in the Communication Channel Preferences fields. |

1.2.3.4 Credit Card Details

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

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

Figure 1-22 Product Details (Credit Card Account)

The screenshot shows the 'Initiate - 006APP000065924' window. The main content area is titled 'Product Details' and contains the following information:

- Card Type:** Retail Credit Card
- Business Product Name:** MASTER
- Card Currency:** GBP
- Credit Card Limit:** Maximum Card Limit
- Maximum Card Limit:** GBP, 200,000.00
- Applicants:**

| Name | Role | Income Rellant |
|-------------|---------|-------------------------------------|
| Ethan Grand | PRIMARY | <input checked="" type="checkbox"/> |

At the bottom of the form, there are buttons for 'Cancel', 'Back', 'Save & Close', and 'Next'. A navigation bar at the top right includes 'Customer: 360', 'Remarks', 'Documents', and 'Advices'.

1. Specify the details in the relevant data fields.

Note

The fields marked as Required are mandatory.

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

Table 1-14 Card Preference – Field Description

| Field | Description |
|------------------------------|--|
| Card Type | Displays the account type based on the product selected in the Product Catalogue. |
| Business Product Name | Displays the business product name based on the product selected in the Product Catalogue. |
| Product Image | Displays the business product image. |
| Product Description | Displays the short description captured for the product in Business Product configuration. |
| Card Currency | Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory. |
| Credit Card Limit | Select the credit card limit. Available options are: <ul style="list-style-type: none"> • Maximum Card Limit • Requested Card Limit |
| Maximum Card Limit | Displays the maximum card limit applicable for the selected product. This field appears only if the Credit Card Limit is selected as Maximum Card Limit. |
| Requested Card Limit | Specify the requested card limit. This field appears only if the Credit Card Limit is selected as Requested Card Limit. |
| Applicants | This section displays the list of applicants that are involved in this account opening application. |
| Name | Displays the name of the applicant. |

Table 1-14 (Cont.) Card Preference – Field Description

| Field | Description |
|-----------------------|--|
| Role | Displays the role of the applicant in the application. |
| Income Reliant | Select to indicate whether the applicant is income reliant. The applicant's financial details are captured only if this indication is selected. It is mandatory to select at least one applicant as Income Reliant . |
| Application | To add application details while initiating the application, click this button. The Application Entry page appears The stage for the selected product appears based on the business process configured for the product. Based on the product configuration it is mandatory to capture Application Details while initiating the account opening application. |

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

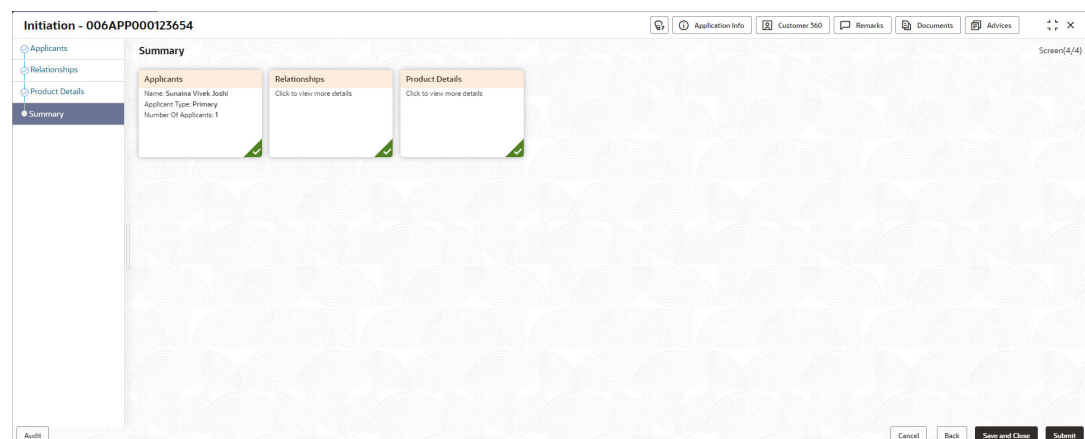
1.2.4 Summary

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

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

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

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

Figure 1-23 Summary

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

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

Table 1-15 Summary - Application Initiation – Field Description

| Data Segment | Description |
|--------------------------------|---|
| Customer Information | Displays the customer information details. |
| Savings Account Details | Displays the savings account details. |
| Current Account Details | Displays the current account details. |
| Loan Details | Displays the loan details. |
| Term Deposit Details | Displays the term deposit details. |
| Credit Card Details | Displays the credit card details. |
| Back | Click Back to navigate to the previous data segment within a stage. |
| Next | <p>Click Next to navigate to the next data segment, after successfully capturing the data. The system validates for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p> </div> |
| Save and Close | Click Save and Close to save the data captured. The captured data is available in the My Task list for the user to continue later. |
| Submit | Click Submit to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage. |
| Cancel | Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user. |

- Click **Submit** to reach the **Stage Movement Submission**, where the overrides, checklist, and documents for this stage can be validated or verified.

The **Stage Movement Submission** screen displays.

Figure 1-24 Stage Movement Submission

Stage Movement Submission

Override
No overrides generated for acceptance.

Checklist

- Verify Photo and Signature
- Verify that the name on the application is as per the document provided.

Outcome

Select an Outcome
Proceed

Remarks

Cancel Submit

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

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

Application De-Dupe:

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

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

3. Select the check-box to accept the checklist.
4. Select one of the following options from the **Outcome** drop-down.

The available options are:

- **Proceed**

- **Reject By Bank**

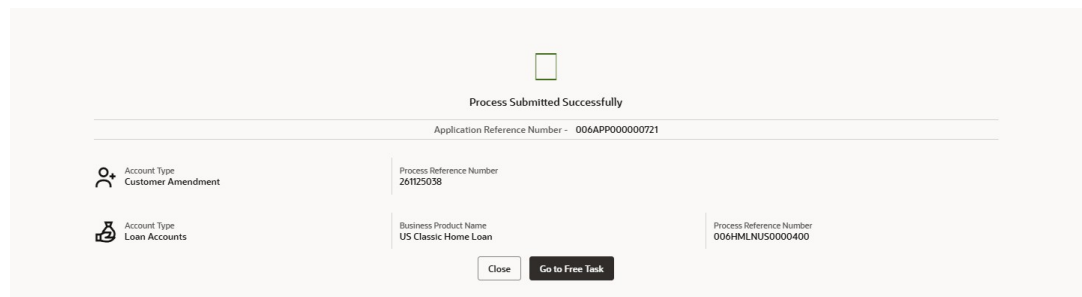
Outcomes configured in the conductor workflow for the business process is available in the drop-down list.

5. Enter the remarks in **Remarks**.

6. Click **Submit**.

The **Confirmation** screen displays.

Figure 1-25 Confirmation



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

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

7. Click **Go to Free Task**.

The **Free Tasks** screen displays.

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

1.3 In-Principle Approval

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

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

This topic contains the following subtopics:

- [New Request](#)

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

- [IPA Initiation](#)

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

- [IPA Approval](#)

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

- [Enquiry](#)

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

1.3.1 New Request

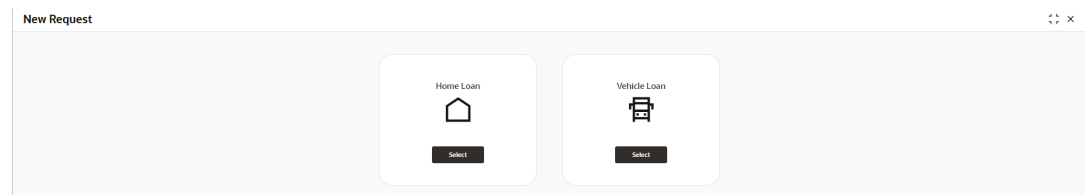
This topic provides the systematic instructions to raise the new IPA request.

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

- **Home Loan**
 - **Vehicle Loan**
1. On **Homescreen**, click **Menu**, and click **Retail Origination**.
 2. Under **Retail Origination**, click **In-Principle Approval**, and then click **New Request**.

The **New Request** screen displays.

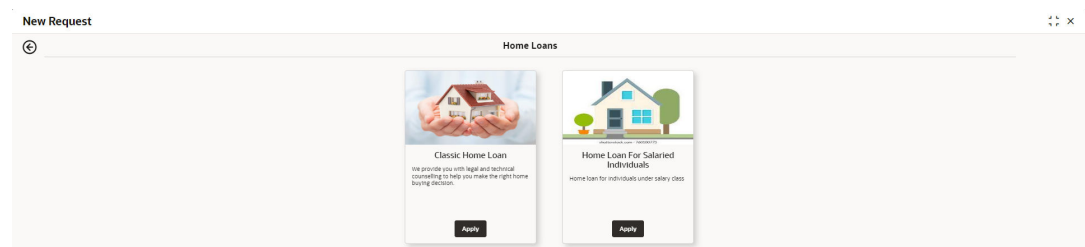
Figure 1-26 New Request



3. Select the product type.

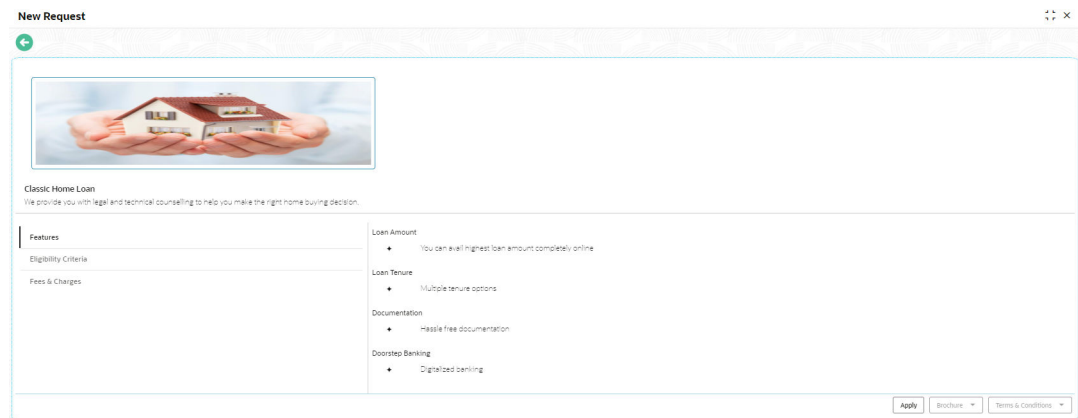
If **Loan Type** is selected as **Home Loan**, the **Home Loan** screen displays.

Figure 1-27 Home Loan



4. Select the specific business product.

The **Home Loan with IPA Product Details** screen displays.

Figure 1-28 Home Loans with IPA Product Details

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

Table 1-16 Home Loans with IPA Product Details – Field Description

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

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

1.3.2 IPA Initiation

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

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

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

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

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

- [Applicants](#)
This topic provides the systematic instructions to capture the customer-related information for the application.
- [Relationships](#)
This topic describes the systematic instructions to add relationship details of the applicant.
- [IPA Details](#)
This topic provides the systematic instructions to capture the product or property-related information for the IPA application.
- [Financial Details](#)
This topic provides the systematic instructions to capture the financial details of the applicant for IPA application.
- [Qualitative Scorecard](#)
This topic provides the systematic instructions to capture the relevant evaluation details Applicant wise (if more than one applicant) and the scores are automatically displayed based on the Question / Answer configuration provided for this type of score card.
- [Term and Conditions](#)
This topic descriptions the terms and conditions that are mandatory to accept for to proceed with account opening process.
- [Credit Rating Details](#)
This topic provides the systematic instructions to view the information on the External Rating Agencies Rating / Scores for the Applicant.
- [Assessment Details](#)
This topic provides the systematic instructions to view the total weightage score of the Applicant or Applicants, in case of multiple Applicants in the IPA Initiation.
- [Review](#)
This topic provides the systematic instructions to view the tiles for all the data segments in the IPA Initiation Process.

1.3.2.1 Applicants

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

The **IPA Initiation** process starts with the **Applicants** data segment.

1. On the click of **Apply** button on the **New Request** screen, the **Applicants** data segment appears.

The **Applicants** screen displays.

Figure 1-29 Applicants

Initiation - 006IPA000000016

Application Insight | Digital Assistance | Application Info | Documents | Customer 360 | More

Applicants

Applicant Role: Primary

Add Applicant by: Upload ID Search Existing Customer Enter Manually

Basic Details

Personal Details

| | | |
|-------------------------------|---|--|
| Salutation: Mr. | First Name: Phillips | Middle Name: C |
| Last Name: Jacob | Suffix: Jr. | Name In Local Language: Phil |
| Gender: Male | Date of Birth: March 8, 1900 | National ID: 2*****9 |
| Resident Status: Citizen | Country of Residence: United States | Birth Country: United States |
| Birth Place: New York | Nationality: United States | Citizenship By Residence: |
| Marital Status: Married | Customer Segment: Emerging Affluent | Customer Category: INDIVIDUAL |
| Preferred Language: English | Preferred Currency: US DOLLAR | Details Of Special Need: |
| Remarks For Special Need: | Relationship Manager ID: OBOADMIN2 | Staff: <input type="radio"/> Yes <input checked="" type="radio"/> No |
| Profession: Software Engineer | Politically Exposed Person (PEP): <input type="radio"/> Yes <input checked="" type="radio"/> No | Enable Online Banking: <input checked="" type="radio"/> Yes <input type="radio"/> No |

Profile Photo

Signature

+ Add Signature

Address

+ Add Address

Communication Address for Retail
 61, New Street, Chennai, England, Great Britain, 00014
 Address Since: June 25, 2000

View Edit

Contact Details

+ Add Contact

| | | | |
|----------------------------------|----------------------------|--|---|
| Communication Mode: Email | Contact Sub Type: Personal | Email ID: abc@gmail.com | <input checked="" type="checkbox"/> Preferred |
| Communication Mode: Mobile Phone | Contact Sub Type: Mobile | Country: +44 Mobile Number: 0448050763 | <input checked="" type="checkbox"/> Preferred |

Identification Details

+ Add ID

Driving License
 2*****9

View Edit

Employment Details

+ Add Employment Details

OFSS (VP)
 Working Since: August 1, 2020

View Edit

Cancel Save and Close

2. Specify the relevant details in data fields.

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

Note

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

Table 1-17 Applicant- Individual – Field Description

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

Table 1-17 (Cont.) Applicant- Individual – Field Description

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

Table 1-17 (Cont.) Applicant- Individual – Field Description


| Field | Description |
|---------------------------------------|--|
| Staff | Select to indicate if the customer is employee of the bank. The available options are: <ul style="list-style-type: none"> • Yes • No |
| Profession | Select the profession of the customer. |
| Politically Exposed Person | Select whether the customer is a politically exposed person. The available options are: <ul style="list-style-type: none"> • Yes • No |
| Enable Online Banking | Select whether the customer requires online banking. The available options are: <ul style="list-style-type: none"> • Yes • No This field displays only to new customers. |
| Profile Photo | Drag and drop the document file or click on Select or drop files here to browse and upload the document from the local system. PNG and JPEG file formats are supported. 10MB maximum file size is allowed. |
| Signatures | In this section, user can add new signature and view the already added signature of the customer. Click the Add Signature button to select the file to upload signature. On submission, the signature will be handed off to Oracle Banking Party. |
| Upload Signature | Drag and drop the signature file or click on Select or drop files here to browse and upload the signature from the local system. PNG and JPEG file formats are supported. 10MB maximum file size is allowed. |
| Uploaded Signature | Displays the uploaded signature. |
| Remarks | Specify the remarks related to the signature. Then perform one of the following actions: <ul style="list-style-type: none"> • Click Save to save the uploaded file. • Click Cancel to cancel the uploaded file. |
| Signature ID | Displays the Signature ID for the added signature along with the image and remark. |
| Action | Click Edit to edit the added signatures Click  to delete the added signatures. |
| Address | This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click Add Address to add address details. |
| Address Type | Select the address type for the applicant from the drop-down list. The options in this drop down appears based on the Common Core maintenance. |
| Effective Date | Select the date when the applicant start residing at the specified address. |
| Make this as preferred address | Switch <input type="checkbox"/> to prefer the entered address for communication. |

Table 1-17 (Cont.) Applicant- Individual – Field Description

| Field | Description |
|---------------------------------------|--|
| Search Address | Specify the address to search for the already captured address. Based on the configuration, on entering a few letters, the system fetches the related address that is already captured. Based on the selection, the fields are fetched in the address section. |
| Unstructured Address | <ul style="list-style-type: none"> Switch <input checked="" type="checkbox"/> to display the fields for capturing the unstructured address. Switch <input type="checkbox"/> to hide the unstructured address fields. |
| Address Line 1/Building Name | Specify the building name. Note: The maximum length is 105 characters. |
| Address Line 2/Street Name | Specify the street name. Note: The maximum length is 105 characters. |
| Address Line 3/City/ Town Name | Specify the city or town name. Note: The maximum length is 105 characters. |
| Address Line 4/Landmark | Specify the landmark. Note: The maximum length is 105 characters. |
| Country | Select the country from the drop-down list. |
| State/Country Sub Division | Select the state from the drop-down list. This field appears based on the selected country code. |
| Zip Code/Pin Code | Specify the zip or post code of the address. Note: The maximum length is 16 characters and allows alphanumeric characters, including spaces. |
| Structured Address | <ul style="list-style-type: none"> Switch <input checked="" type="checkbox"/> to display the fields for capturing the structured address. Switch <input type="checkbox"/> to hide the structured address fields. |
| Department | Specify the name of department. Note: The maximum length is 70 characters. |
| Sub Department | Specify the name of sub department. Note: The maximum length is 70 characters. |
| Street Name | Specify the street name. Note: The maximum length is 70 characters. |
| Building Number | Specify the building number. Note: The maximum length is 16 characters. |
| Building Name | Specify the name of the building. Note: The maximum length is 35 characters. |
| Floor | Specify the floor number. Note: The maximum length is 70 characters. |
| Post Box | Specify the post box number. Note: The maximum length is 16 characters. |
| Room | Specify the room number. Note: The maximum length is 70 characters. |
| Zip Code/Post Code | Specify the zip or post code of the address. Note: The maximum length is 16 characters and allows alphanumeric characters, including spaces. |
| Town Name | Specify the name of the city or town where the customer is located. Note: The maximum length is 35 characters. |
| Town Location Name | Specify the name of sub-location or area within the city or town. Note: The maximum length is 35 characters. |

Table 1-17 (Cont.) Applicant- Individual – Field Description


| Field | Description |
|----------------------------------|---|
| District Name | Select the district from the drop-down list. |
| Country | Select the country from the drop-down list. |
| Country Sub Division | Select the country sub-division from the drop-down list. |
| Address Line 1 | Specify the address in line 1. Note: The maximum length is 105 characters. |
| Address Line 2 | Specify the address in line 2. Note: The maximum length is 105 characters. |
| Action | Perform the following actions on the Address screen: <ul style="list-style-type: none"> Click Save to save the applicant details. Click Cancel to cancel the applicant details. |
| <Added record tile> | In this tile, user can view the added address details. Below details appears in the tile: <ul style="list-style-type: none"> <Current status> this flag appears only if Yes option is selected. <Preferred ID status> this flag appears only if Yes option is selected. Address Type Address dates Address line 1,2,3 Country State Click the Edit to edit the added address details. Click the View to view the added address details. Click  to delete the added address details. |
| Contact Details | In this section, user can provide contact details. |
| Add Contact | Click Add Contact to add contact details. |
| Communication Mode | Select the communication mode from the drop-down list. The available options are: <ul style="list-style-type: none"> Mobile Phone Email |
| Contact Sub Type | Select the contact type from the drop-down list. <ul style="list-style-type: none"> If the Mobile Phone is selected, the following options are shown in the drop-down: <ul style="list-style-type: none"> Residence Business Mobile Others If the Email is selected, the following options are shown in the drop-down: <ul style="list-style-type: none"> Personal Work |
| Country | Select the country along with international subscriber dialing code of the mobile phone from the drop-down list. The drop-down list option consist of Country Code, Country Name and Subscriber Dialing Code. This field appears only if the Mobile Phone option is selected as communication mode. |

Table 1-17 (Cont.) Applicant- Individual – Field Description




| Field | Description |
|-------------------------------|---|
| Mobile Number | Specify the mobile number. This field appears only if the Mobile Phone option is selected as communication mode. |
| Email Id | Specify the email ID. This field appears only if the Email option is selected as communication mode. |
| Preferred | Select the checkbox to indicate if the given record is the preferred one. |
| Action | User can perform one of the following actions. <ul style="list-style-type: none"> Click  to save the contact details. Click  to edit the added contact details. Click  to delete the contact details. |
| Identification Details | User can add, view and edit the identification details in this section. Click the Add ID button to add Identification details. |
| ID Type | Select the ID type from the drop-down list. The available options are: <ul style="list-style-type: none"> Bank Statement Military ID Birth Certificate SIN Permanent Resident Card Social Security Card Passport SSN Employment Authorization Card |
| ID Status | Select the status of the selected ID type from the drop-down list. The available options are: <ul style="list-style-type: none"> Available Applied For |
| Unique ID | Specify the unique identification code of the selected type. This field is mandatory, if ID Status is Available . |
| Place Of Issue | Specify the place where the ID is issued to the user. |
| Issue Date | Specify the date from which the ID is valid. |
| Expiry Date | Specify the date till which the ID is valid. |
| Remark | Specify the remark. |
| Preferred | Select to indicate whether added ID details are preferred among all others. The available options are: <ul style="list-style-type: none"> Yes No In case of multiple ID details, it is mandatory to mark any one of the ID details as Preferred. Click the Save button to save the entered ID details. |

Table 1-17 (Cont.) Applicant- Individual – Field Description



| Field | Description |
|-----------------------------|---|
| <Added record tile> | <p>In this tile, user can view the added ID details. Below details appears in the tile:</p> <ul style="list-style-type: none"> ID Status <Preferred ID status> this flag appears only if Yes option is selected. ID Type Unique ID <p>Click Edit to edit the added ID details. Click View to view the added ID details.</p> <p>Click  to delete the added ID details.</p> |
| Employment Details | In this section user can capture the employment details of the applicant. |
| Employment Type | <p>Select the employment type. The available options are:</p> <ul style="list-style-type: none"> Salaried Self Employed |
| Salaried | <p>Below field appears if the Salaried option is selected from the Employment Type list. In this section user can capture salaried employment details. The below fields appears if salaried employment details are already captured.</p> <ul style="list-style-type: none"> Employer Code - Name Employer Address Employer Description Employee Type Industry Type Organization Category Demographics Current Employer Working Since Working Till Employee ID Designation Level or Grade <p>User can edit, view, or delete already added details.</p> |
| Employer Code - Name | Specify the employer code or name or select it from the drop-down list. |
| Employer Address | Specify the employer address. Note: The maximum length is 255 characters. |
| Employer Description | Specify the employer description. Note: The maximum length is 255 characters. |
| Employee Type | <p>Select the employee type from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> Full Time Part Time Contract Permanent <p>Note: This field is optional.</p> |

Table 1-17 (Cont.) Applicant- Individual – Field Description

| Field | Description |
|---------------------------------|--|
| Industry Type | Select the industry type from the drop-down list. The available options are: <ul style="list-style-type: none"> • IT • Bank • Services • Manufacturing • Legal • Medical • Engineering • School/College • Others |
| Organization Category | Select the organization type from the drop-down list. The available options are: <ul style="list-style-type: none"> • Government • NGO • Private Limited |
| Demographics | Select the demographics from the drop-down list. The available options are: <ul style="list-style-type: none"> • Global • Domestic |
| Current Employer | Select whether the applicant currently working in this company. The available options are: <ul style="list-style-type: none"> • Yes • No |
| Working Since | Select the employment start date. |
| Working Till | Select the employment last date. |
| Employee ID | Specify the employee ID. |
| Grade | Specify the grade. |
| Designation | Specify the designation. |
| Self Employed | Below field appears if the Self Employed option is selected from the Employment Type list. In this section user can capture self-employment or professional details of customer. Below fields appears if self-employment or professional details are already captured. <ul style="list-style-type: none"> • Professional Name • Professional Description • Professional Email ID • Company /Firm Name • Registration Number of Company • Start Date • End Date User can edit, view or delete already added details. |
| Professional Name | Select the professional name from the drop-down list. Based on the configuration, the options are shown in the drop-down list. |
| Professional Description | Specify the professional description. |
| Professional Email ID | Specify the professional email ID. |

Table 1-17 (Cont.) Applicant- Individual – Field Description

| Field | Description |
|---------------------------------------|--|
| Company /Firm Name | Specify the company or firm name. |
| Registration Number of Company | Specify the registration number. |
| Start Date | Specify or select the start date of company. |
| End Date | Specify or select the end date of company. |
| <Added record tile> | <p>In this tile user can view the added employment details. Below details appears in the tile:</p> <ul style="list-style-type: none"> • Employment Type • <Current Employer> this flag appears only if Yes option is selected. • Employer Name • Working Dates <p>Click Edit to edit the added ID details. Click View to view the added ID details.</p> <p>Click  to delete the added ID details.</p> |

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**
 - **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** on the **Applicants** screen. The **Search Party** window displays.

Figure 1-30 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) | < > |

Figure 1-31 Advance Search - Small and Medium Business Products

Search Party

Party ID Business/Organization Name Registration Number Registration Date

Email Customer Category

| CIF | Registration Number | Business/Organization Name | Registration Date | Party ID | Is Customer | Customer Category |
|---------------------|---------------------|----------------------------|-------------------|----------|-------------|-------------------|
| No data to display. | | | | | | |

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

- b. On the **Search Party** screen, perform one of the following actions:
 - Click **Fetch** to search all the parties.
All the parties in the system appears in the table.
 - Enter the specific search criteria in the respective field and click **Fetch**.
The search result appears based on the search criteria.
3. Click **Save**. The applicant details tile appears with the captured data.
The tile comprises of below fields:
 - <Applicant Role>
 - <KYC Status>
 - <Applicant Photo>
 - <First Name, Middle Name, Last Name>
 - <Title>
 - **CIF Number**
 - **Date of Birth**
 - **Initiate**: This button appears if the **Early KYC** is selected while configuring the product in the **Business Product Configuration** screen.
4. Click **Initiate** to initiate the Know Your Customer (KYC) process of the added applicant. It is mandatory to complete the KYC process successfully to proceed.

To upload document for fetching customer information:

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

Figure 1-32 Application Entry - Upload ID

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

Table 1-18 Applicants - Upload Document – Field Description

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

- On uploading the document, the details are fetched and appears in the **Upload ID Document** screen.

The **Upload ID Document** screen displays.

Figure 1-33 Upload ID Document

The screenshot shows the 'Upload ID Document' form with the following pre-populated data:

- First Name: LUCILLE
- Middle Name: (empty)
- Last Name: BALL
- Date of Birth: August 6, 1971
- Gender: Female
- Unique ID Type: State Newset Drivers License
- Unique ID Number: B2201793
- Issue Date: July 2, 2010
- Effective Date: (empty)
- Unique ID Expiry Date: August 6, 2028

The form also includes sections for 'Unstructured Address' and 'Structured Address' with various fields for address details.

8. On the **Upload ID Document** screen, the fields are pre-populated with extracted data. For more information on fields, refer to the field description table below.

Table 1-19 Verify Information – Field Description

| Field | Description |
|-------------------------|--|
| Document Image | Displays the uploaded document image. |
| First Name | The information in this field is automatically populated with the extracted data. User can modify the first name of the applicant if required. |
| Middle Name | The information in this field is automatically populated with the extracted data. User can modify the middle name of the applicant if required. |
| Last Name | The information in this field is automatically populated with the extracted data. User can modify the last name of the applicant if required. |
| Date of Birth | The information in this field is automatically populated with the extracted data. User can modify the date of birth of the applicant if required. |
| Gender | The information in this field is automatically populated with the extracted data. User can modify the gender of the applicant if required. |
| Unique ID Type | Displays the unique ID type of the applicant based on the document uploaded. |
| Unique ID Number | The information in this field is automatically populated with the extracted data. User can modify the Unique ID number of the applicant if required. |
| ID Status | The information in this field is automatically populated with the extracted data. User can modify the ID status of the applicant if required. |

Table 1-19 (Cont.) Verify Information – Field Description

| Field | Description |
|---------------------------------------|---|
| Preferred ID | The information in this field is automatically populated with the extracted data. User can modify the preferred ID by clicking Yes or No . |
| Issue Date | The information in this field is automatically populated with the extracted data. User can modify the issue date of the driving license, if required. This field appears only if the Document Name is selected as Driving License . |
| Unique Id Expiry Date | 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. |
| Place Of Issue | The information in this field is automatically populated with the extracted data. User can modify the place of issue of the applicant if required. |
| Address Type | The information in this field is automatically populated with the extracted data. User can modify the address type from the drop-down list if required. When the user uploads a document, the system retrieves the address type from Common Core maintenance. By default, the address type is set to Communication Address , and the address details are displayed in an unstructured format. |
| Effective Date | The information in this field is automatically populated with the extracted data. User can modify the date when the applicant start residing at the specified address. |
| End Date | The information in this field is automatically populated with the extracted data. User can modify the date when the applicant last lived at the specified address. |
| Make this as preferred address | The information in this field is automatically populated with the extracted data. User can modify the address preference by switch <input checked="" type="checkbox"/> for communication. |
| Search Address | Specify the address to search for the already captured address if required. Based on the configuration, on entering a few letters, the system fetches the related address that is already captured. Based on the selection, the fields are fetched in the address section. |
| Unstructured Address | The information in this field is automatically populated with the extracted data. System displays the address in unstructured format by default. <ul style="list-style-type: none"> Switch <input checked="" type="checkbox"/> to display the fields for capturing the unstructured address. Switch <input type="checkbox"/> to hide the unstructured address fields. |
| Address Line 1 | The information in this field is automatically populated with the extracted data. User can modify the building name if required. |
| Address Line 2 | The information in this field is automatically populated with the extracted data. User can modify the street name if required. |
| Address Line 3 | The information in this field is automatically populated with the extracted data. User can modify the city or town name if required. |
| Address Line 4/Landmark | The information in this field is automatically populated with the extracted data. User can modify the landmark if required. |
| Country | The information in this field is automatically populated with the extracted data. User can modify the country from the drop-down list if required. |

Table 1-19 (Cont.) Verify Information – Field Description

| Field | Description |
|-----------------------------------|--|
| State/Country Sub Division | The information in this field is automatically populated with the extracted data. User can modify the state or country sub-division from the drop-down list if required. |
| Zip Code/ Pin Code | The information in this field is automatically populated with the extracted data. User can modify the zip or post code of the address if required. Note: The maximum length is 16 characters and allows alphanumeric characters, including spaces. |
| Structured Address | User can add the structured address if required. <ul style="list-style-type: none"> Switch <input type="checkbox"/> to display the fields for capturing the structured address. Switch <input type="checkbox"/> to hide the structured address fields. |
| Department | Specify the name of department. |
| Sub Department | Specify the name of sub department. |
| Street Name | Specify the street name. |
| Building Number | Specify the building number. |
| Building Name | Specify the name of the building. |
| Floor | Specify the floor number. |
| Post Box | Specify the post box number. |
| Room | Specify the room number. |
| Zip Code / Post Code | Specify the zip or post code of the address. It allows the alphanumeric characters including space. |
| Town Name | Specify the name of the city or town where the customer is located. |
| Town Location Name | Specify the name of sub-location or area within the city or town. |
| District Name | Select the district from the drop-down list. |
| Country | Select the country from the drop-down list. |
| Country Sub Division | Select the country sub-division from the drop-down list. |
| Address Line 1 | Specify the address in line 1. |
| Address Line 2 | Specify the address in line 2. |

9. Perform one of the following actions on the screen:
 - Click **Save** to save pre-populated the data and return to the **Applicants** screen.
 - Click **OK** to override the data fields with the extracted data.
 - Click **Cancel** to cancel the override action and return to the **Applicants** screen.
10. Perform the following actions on the **Applicants** screen:
 - Click **Cancel** to terminate the application and the status of the application. Such applications cannot be revived later by the user.
 - Click **Save and Close** to save the data captured.
The captured data is available in the **My Task** screen for the user to continue later.
 - Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take an action. The user cannot to proceed to the next data segment, without capturing the mandatory data.

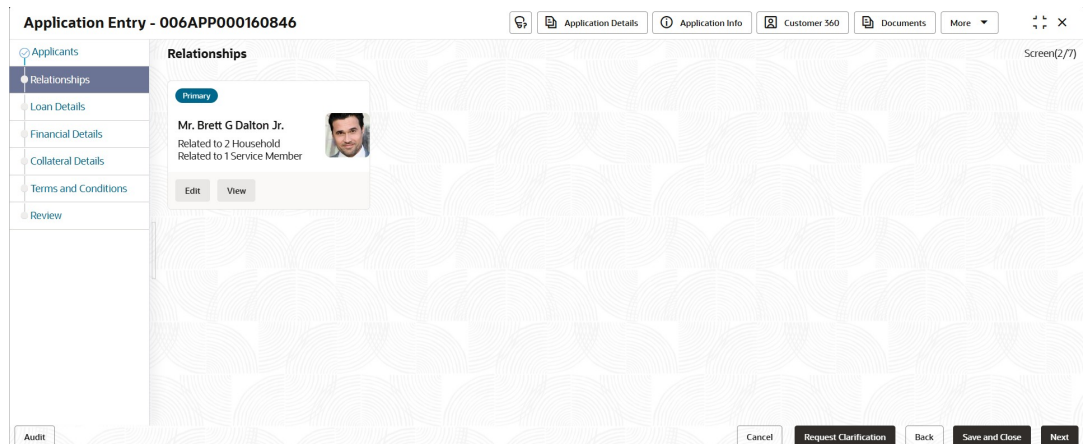
1.3.2.2 Relationships

This topic describes the systematic instructions to add relationship details of the applicant.

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

The **Relationships** screen displays.

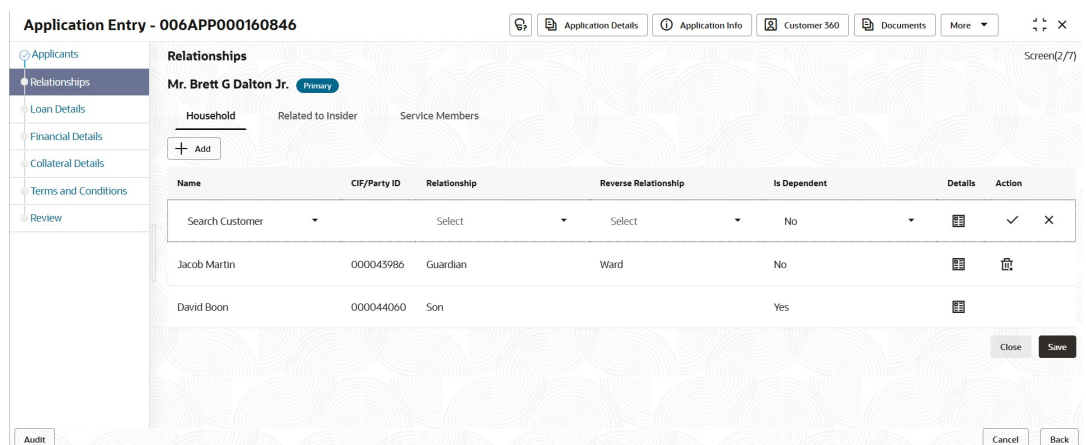
Figure 1-34 Relationships



2. Click **Edit** on the applicant tile to add relation of the applicant.

The **Relationships** screen displays with the household tab.

Figure 1-35 Relationships - Household



Note

Capturing household relationships is optional. It is used to capture the relationship between applicants.

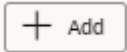




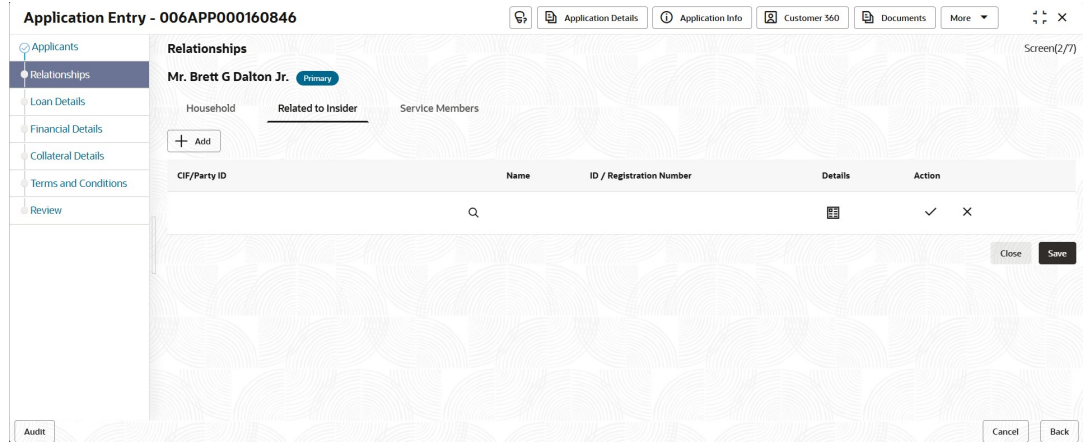
3. Click  to add the relationship details.
4. Specify the fields on **Relationships - Household** tab.
For more information on fields, refer to the field description table.

Table 1-20 Household tab – Field Description

| Field | Description |
|-----------------------------|--|
| Name | Click search and select the other existing applicants from the list associated with the application. User can also specify the name of the new applicant which not listed in the customer record. |
| CIF/Party ID | Specify the CIF/Party ID of the applicant's relation. |
| Relationship | Select the relationship of the applicant from the drop-down list. The available options are: <ul style="list-style-type: none"> • Spouse • Father • Mother • Daughter • Son • Guardian • Ward • Grand Parent • Grand Child • Other |
| Reverse Relationship | Select the reverse relationship of the applicant from the drop-down list. The options of this field displays based on selected relationship. |
| Is Dependent | Select the dependency with the applicant. <ul style="list-style-type: none"> • Yes • No |
| Details | Click  to view the following details in the pop-up list. <ul style="list-style-type: none"> • Unique ID • Mobile Number • Email • Household Added on |
| Action | Click  to add the record. Click  to delete the added record. Click  to delete the saved record. |





5. Click **Related to Insider** tab.
The **Related to Insider** tab displays

Figure 1-36 Relationships - Related to Insider



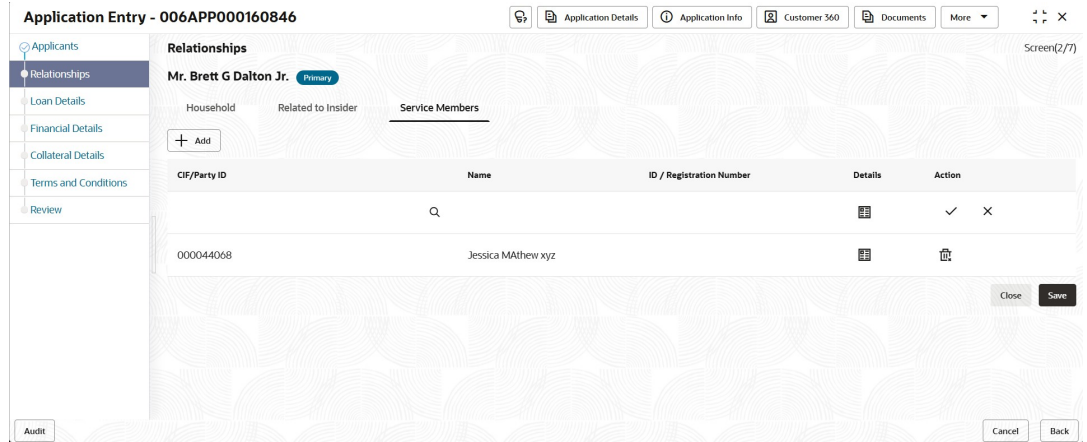
Specify the fields on **Relationships - Related to Insider** tab.
For more information on fields, refer to the field description table.

Table 1-21 Related to Insider tab – Field Description

| Field | Description |
|-------------------------------|--|
| CIF/Party ID | Specify the CIF/Party ID of the applicant's relation. |
| Name | Specify the name of the applicant's relation. |
| ID/Registration Number | Specify the ID/Registration number of the applicant's relation. |
| Details | Click  to view the following details in the pop-up list. <ul style="list-style-type: none"> • Mobile Number • Email • Relationship • Reverse Relationship • Insider Added on |
| Action | Click  to add the record. Click  to delete the added record. Click  to delete the saved record. |





- Click **Service Member** tab
The **Service Member** tab displays.

Figure 1-37 Relationships - Service Members



Specify the fields on **Relationships - Related to Service Members** tab.
For more information on fields, refer to the field description table.

Table 1-22 Service Members tab – Field Description

| Field | Description |
|-------------------------------|---|
| CIF/Party ID | Specify the CIF/Party ID of the applicant's relation. |
| Name | Specify the name of the applicant's relation. |
| ID/Registration Number | Specify the ID/Registration number of the applicant's relation. |
| Details | Click  to display the following details in the pop-up list. <ul style="list-style-type: none"> • Mobile Number • Email • Relationship • Reverse Relationship • Service Member Added on |
| Action | Click  to add the record. Click  to delete the added record. Click  to delete the saved record. |

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

1.3.2.3 IPA Details

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

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

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

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

Figure 1-38 IPA Details

2. Specify the details in the relevant data fields.

Note

The fields marked as Required are mandatory.

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

Table 1-23 IPA Details – Field Description

| Field | Description |
|------------------------------|--|
| Account Type | Displays the account type based on the product selected in the In-Principle Approval. |
| Business Product Name | Displays the business product name based on the product selected in the In-Principle Approval. |
| Product Image | Displays the business product image. |
| Product Description | Displays the short description captured for the product in the Business Product configuration. |
| Account Branch | Select the Account Branch from the drop-down list. |

Table 1-23 (Cont.) IPA Details – Field Description

| Field | Description |
|---|--|
| Property Type | Select the type of property from the drop-down list. The options are <ul style="list-style-type: none"> • Independent House • Villa • Apartment • Others |
| Property Location State | Specify the state where the property is located. |
| Property Location City | Specify the city where the property is located. |
| Have you shortlisted the property? | Select whether the property have been shortlisted or not. The options are <ul style="list-style-type: none"> • Yes • No |
| Builder Name | Specify the name of the Builder |
| Loan Tenure | Select the loan tenure in year, months and days. The system will validate the minimum and maximum tenure for the selected currency. |
| Currency | Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory. |
| Purpose of Loan | Specify the loan purpose. |
| Purpose Description | Specify the describe the purpose of borrowing loan. |
| Estimated Cost | Specify the estimated cost for the Home Project or Vehicle. |
| Customer Contribution | Specify the margin amount contributed by the customer. Customer Contribution can be zero also. |
| Requested Loan Amount | Displays the requested loan amount. Request Loan Amount = Estimated Cost - Customer Contribution |
| Application Date | Select the application date from the calendar list. |
| First Home Buyer | Select to indicate whether the applicant is first home buyer. |
| IPA Details (Vehicle Loan) | Below fields appears if user applies for Vehicle Loans. |
| Vehicle Category | Select the category of the Vehicle. The options are <ul style="list-style-type: none"> • Two-Wheeler • Three-Wheeler • Four-Wheeler This field is mandatory. |
| Make | Select the manufacturer name. |
| Model | Specify the Vehicle model. |

1.3.2.4 Financial Details

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

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

The **Financial Details** screen displays.

Figure 1-39 Financial Details - Individual

- Specify the details based on the addition. For more information on fields, refer to the field description table below.

Table 1-24 Financial Details: Individual – Field Description

| Field | Description |
|----------------------------|--|
| <Applicant Name> | Displays the applicant name as captured in the Applicant data segment. |
| Income and Expenses | In this tab you can capture the income and expenses of the applicant. In case on existing applicant you can view already added income and expense in tabular format. Click Add Income or Add Expenses button to add respective records. |
| Income Type | Select the type of income to specify the amount. <ul style="list-style-type: none"> • Salary • Agriculture • Business • Investment Income • Interest Amount • Pension • Bonus • Rentals • Cash Gifts • Other Income The options in the list appears based on the entity code configuration |

Table 1-24 (Cont.) Financial Details: Individual – Field Description





| Field | Description |
|--|--|
| Expenses Type | <p>Select the type of expenses to specify the amount.</p> <ul style="list-style-type: none"> • Household • Medical • Education • Vehicle • Fuel • Rentals • Other Expenses • Loan Payments • Utility Payments • Insurance Payments • Credit Card Payments <p>The options in the list appears based on the entity code configuration.</p> |
| Frequency | <p>Select the frequency for the selected income type. The available options are:</p> <ul style="list-style-type: none"> • Daily • Weekly • Bi-Weekly • Monthly • Quarterly • Half-Yearly • Yearly |
| Currency | Select the currency of the selected type. The currencies that are paired with product appears for selection. |
| Amount | Specify the amount for the selected type. |
| Monthly Amount (<Account Currency>) | Displays the monthly amount of the selected type. The system evaluates and converts the amount which is entered in the Amount field with the Currency which is selected in the Account Details data segment. |
| Action | <p>Select the action to perform on added record.</p> <ul style="list-style-type: none"> • Click  to edit the record. • Click  to delete the record. |
| Total Income | Displays the total income of all the added income type along with the selected account currency. |
| Total Expenses | Displays the total expenses of all the added expenses type along with the selected account currency. |
| Net Monthly Income | Displays the total monthly income over expenses. This amount is calculated as Net Monthly Income = Total Income -Total Expense |
| Asset and Liabilities | <p>In this tab you can capture the income and expenses of the applicant.</p> <p>In case on existing applicant you can view already added income and expense in tabular format.</p> <p>Click Add Asset or Add Liabilities button to add respective records.</p> |

Table 1-24 (Cont.) Financial Details: Individual – Field Description

| Field | Description |
|--|---|
| Liabilities | Select the type of liability to specify the amount. <ul style="list-style-type: none"> • Property Loan • Vehicle Loans • Personal Loans • Credit Card outstanding • Overdrafts • Other Liability • Home Loan • Education Loan The fields appears in this sections are based on the configuration. |
| Asset | Select the type of asset to specify the amount. <ul style="list-style-type: none"> • House • Deposit • Vehicle • Other The fields appears in this sections are based on the configuration. |
| Currency | Select the currency of the selected type. The currencies that are paired with product appears for selection. |
| Amount | Specify the amount for the selected type. |
| Amount (<Account Currency>) | Displays the monthly amount of the selected type. The system evaluates and converts the amount which is entered in the Amount field with the Currency which is selected in the Account Details data segment. |
| Action | Select the action to perform on added record. <ul style="list-style-type: none"> • Click  to edit the record. • Click  to delete the record. |
| Total Asset | Displays the total asset of all the added asset type along with the selected account currency. |
| Total Liability | Displays the total liability of all the added liability type along with the selected account currency. |

1.3.2.5 Qualitative Scorecard

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

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

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

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

The **Qualitative Scorecard** screen displays.

Figure 1-40 Qualitative Scorecard

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

Note

The fields marked as Required are mandatory.

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

Table 1-25 Qualitative Scorecard – Field Description

| Field | Description |
|----------------------------------|---|
| Applicant Name | Displays the name of the applicant. |
| Questionnaire Code | Displays the Questionnaire code. |
| Questionnaire Description | Displays the description of the Questionnaire code. |
| Question | Displays the question configured for the Questionnaire code. |
| Suggested | Display the answers that are mapped. This responses are suggested based on the applicant's documents that are uploaded and sent to Large Language Model (LLM). |
| Answer | Select the answer from the drop-down values available. The answers are populated based on the Answers configured in the Questionnaire code. |

1.3.2.6 Term and Conditions

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

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

This data segment comprises of below sections:

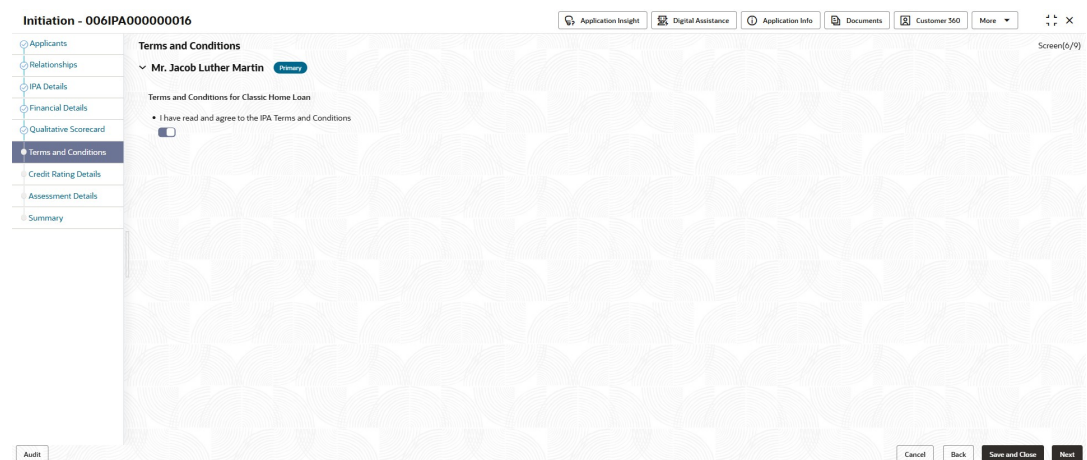
- **Term and Conditions for all products** - In this section the term and conditions which are applicable for all the products appears in the questionnaire format.
- **Term and Conditions for <Selected Product>** - In this section the term and conditions which are applicable for all the selected product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


To capture terms and conditions:

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

The **Term and Conditions** screen appears.

Figure 1-41 Terms 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. Click **Add Channel** to add the relevant details.

The below fields contain channel data:

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

1.3.2.7 Credit Rating Details

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

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

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

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

The **Credit Rating Details** screen displays.

Figure 1-42 Credit Rating Details

| Bureau | Rating | Remarks | Details | Bureau Report |
|----------|--------|---------|----------------------|----------------------|
| Experian | 750 | | View | View |
| Equifax | 750 | | View | View |

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

Table 1-26 Credit Rating Details – Field Description

| Field | Description |
|--|--|
| <Customer Name along with applicant role tag> | Displays the customer name along with applicant role. |
| Bureau | Displays the name of configured bureau agency. |
| Ratings | Displays the credit score rating. The system populates the credit rating score from the Bureau Integration Service. |
| Remarks | Specify the remarks. |

3. Click **View** from the **Details** column to view the additional Credit Bureau details.

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

Figure 1-43 Additional Credit Bureau Details

| Bureau Details | | | | | | | | |
|-----------------------|----------------|--------------|-------------|---------------------|----------------------|--------------------|--------------------|--------------------|
| Institution Name | Account Number | Account Type | Loan Amount | Outstanding Balance | Account Opening Date | Installment Amount | Delinquency Bucket | Delinquency Amount |
| HSBC/CARSN | 001901000999 | Overdraft | 22000 | 0.00 | June 7, 2019 | 0.00 | NIL | NIL |
| FIRST FEDERAL SAVINGS | 0019888010777 | Loan | 100000 | 86820.00 | January 7, 2020 | 2162.00 | NIL | NIL |

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

Table 1-27 Additional Credit Bureau Details – Field Description

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

Note

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

- Click **View** from the **Bureau Report** column to view and download the bureau report from the external agency.
- Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take an action. The user cannot proceed to the next data segment, without capturing the mandatory data.

1.3.2.8 Assessment Details

This topic provides the systematic instructions to view the total weightage score of the Applicant or Applicants, in case of multiple Applicants in the IPA Initiation.

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

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

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

Figure 1-44 Assessment Details – Validation Model

Initiation - 006IPA000002349

Assessment Details

Application Details
Requested Amount: USD 100,000.00
Tenure: 5 Years 0 Months 0 Days

Interest Rate

| Interest Rate (%) | Rate Type | Margin / Variance (%) | Effective Rate (%) |
|-------------------|-----------|-----------------------|--------------------|
| 3.50 | Fixed | 0 | 3.50 |

Auto Decision Details
Approved Amount: USD 100,000.00
Total Weighted Score: 91
Grade: D
System Recommendation: Rejected
Reject Reason:

| Validation Model | Borrowing Capacity | Qualitative Score | Quantitative Score | Decision & Grade |
|------------------|--------------------|-------------------|--------------------|-------------------|
| PASS | 200000.00 | 50 | 91 | Rejected Grade: D |

Applicants
Phillip Jacob
Status: PASS

Validation Model Code: LGHLIPA
Description: Logical Model for HL and VL IPA
Status: PASS

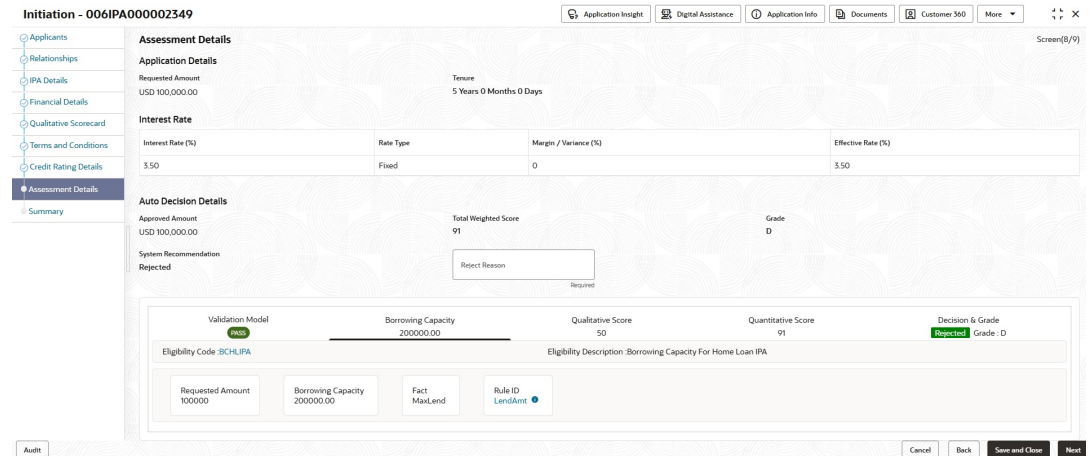
| Rule ID | Sequence | Status | Severity |
|-----------|----------|--------|----------|
| RuleID001 | 1 | PASS | - |

Audit | Cancel | Back | Save and Close | Next

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

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

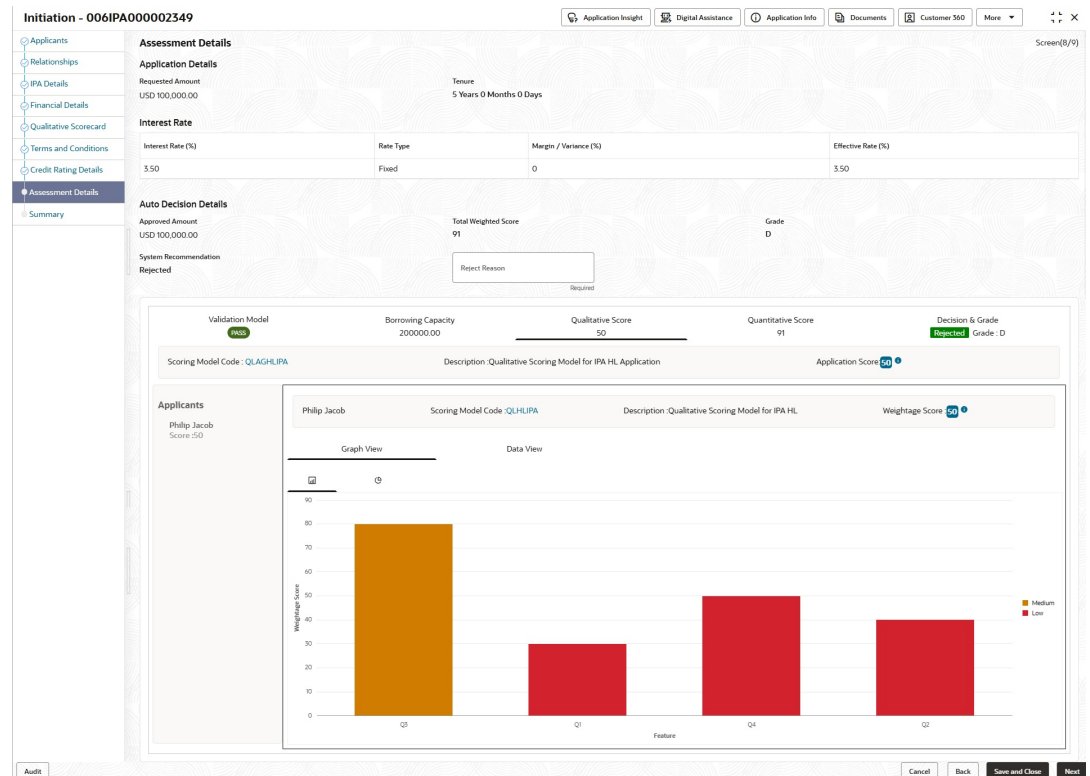
Figure 1-45 Assessment Details – Borrowing Capacity



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

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

Figure 1-46 Assessment Details – Qualitative Score – Graph View



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

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

Figure 1-47 Assessment Details – Qualitative Score – Data View

Initiation - 006IPA000002349

Assessment Details

Application Details
Requested Amount: USD 100,000.00
Tenure: 5 Years 0 Months 0 Days

Interest Rate
Interest Rate (%): 3.50
Rate Type: Fixed
Margin / Variance (%): 0
Effective Rate (%): 3.50

Auto Decision Details
Approved Amount: USD 100,000.00
Total Weighted Score: 91
Grade: D
System Recommendation: Rejected
Reject Reason:

Validation Model: **IN65**
Borrowing Capacity: 200000.00
Qualitative Score: 50
Quantitative Score: 91
Decision & Grade: **Rejected** Grade: D

Scoring Model Code: QLHGLIPA
Description: Qualitative Scoring Model for IPA HL Application
Application Score: **50**

Applicants
Philip Jacob
Score: 50

Philip Jacob
Scoring Model Code: QLHGLIPA
Description: Qualitative Scoring Model for IPA HL
Weightage Score: **50**

Graph View | **Data View**

Scoring Details

| Question Code | Question | Value | Score |
|---------------|--|-------------------|-------|
| Q5 | How many members are dependent on the applicant? | 1 | 80 |
| Q1 | How many years in the current employment? | Less than 1 year | 30 |
| Q4 | How long applicant staying in the current residence? | Less than 3 years | 50 |
| Q2 | What is the current residence type? | Rented | 40 |

Audit | Cancel | Back | **Save and Close** | Next

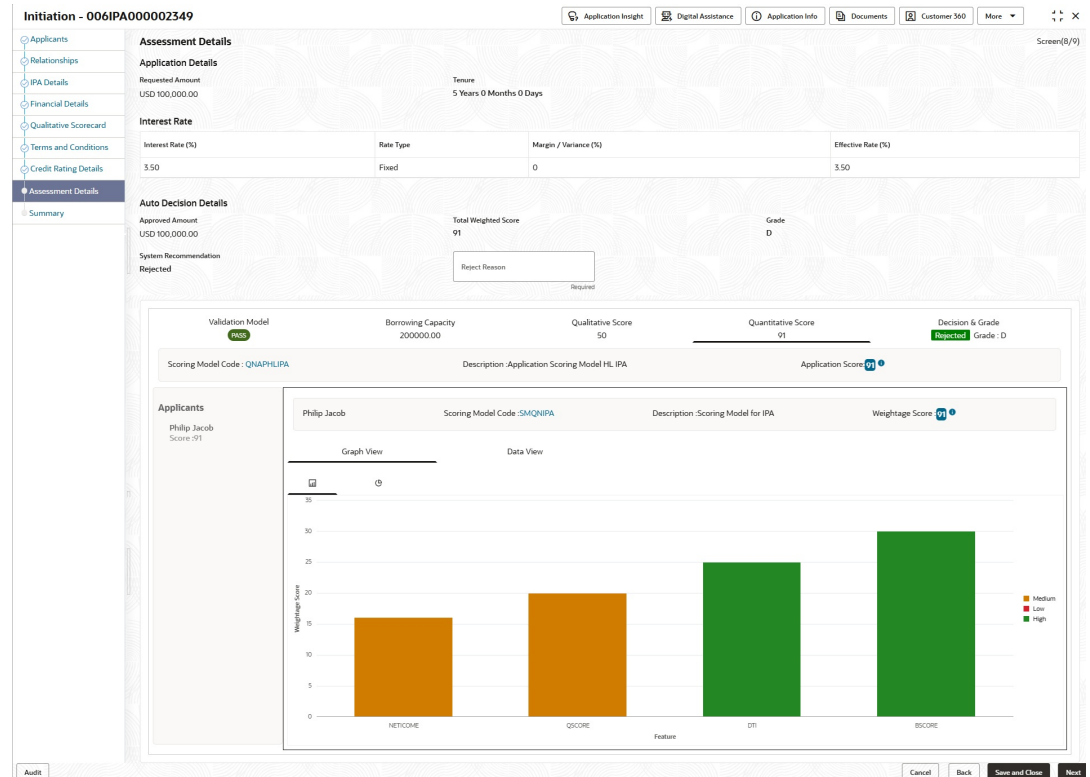
Note

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

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

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

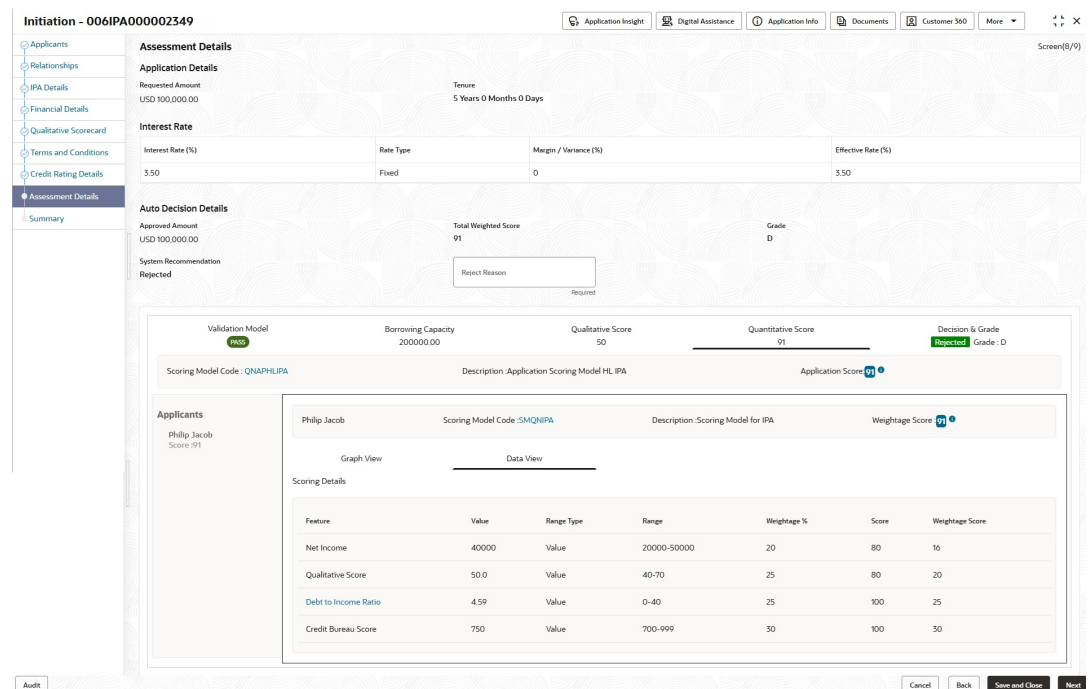
Figure 1-48 Assessment Details – Quantitative Score – Graph View



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

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

Figure 1-49 Assessment Details – Quantitative Score – Data View



Note

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

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

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

Figure 1-50 Assessment Details – Decision & Grade

| Qualitative Score | Qualitative ScoreRange | Decision |
|-------------------|------------------------|----------|
| 500 | 0-01-75 | Rejected |
| Grade | | |
| Qualitative Score | Qualitative ScoreRange | Grade |
| 500 | -0-01-75 | D |

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

Figure 1-51 Assessment Details – Pricing

| Pricing Model Code | Model Description | Version | Rate Type |
|--------------------|---------------------------------|---------|-----------|
| #PRHL102 | Pricing Model for Home Loan New | 0 | Flat |
| Benefit Type | Benefit Percentage | | |
| :SPREAD_PERCENTAGE | :0.3% | | |

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

Table 1-28 Assessment Details – Field Description


| Field | Description |
|---|--|
| Requested Amount | Specify the requested overdraft amount. |
| Tenure | Displays the tenure. |
| Base Rate | Displays the interest rate without including margin/variance. |
|  | Displays the rate type. |
| Margin | Displays the customer margin in percentage. This field displays if the Rate Type is selected as Floating . |
| Variance | Displays the variance in percentage. This field displays if the Rate Type is selected as Fixed . |
| Total Weightage Score | Displays the total weightage score. |
| Approved Amount | .Displays the approved loan amount. If the System Recommendation is Approved . This field appears blank if the System Recommendation is Manual and Rejected . |
| Proposed Margin | Displays the margin proposed by Decision service in percentage. This field displays if the Rate Type is selected as Floating . |
| Proposed Variance | Displays the variance proposed by Decision service in percentage. This field displays if the Rate Type is selected as Fixed |
| Effective Rate | Displays the effective rate of interest. |
| System Recommendation | Displays the system recommendations. The available options are: <ul style="list-style-type: none"> • Approved • Manual • Rejected |
| Grade | Displays the grade of the applicant. |
| APR | Displays the annual percentage rate value |
| Validation Model | Displays the field details related to Validation Model. |
| Validation Model Code | Displays the validation model code configured for the product. |
| Description | Displays the description of the configured validation model. |
| Status | Displays the overall status of the validation model. |
| Rule ID | Displays the Rule ID configured in the validation model. |
| Sequence | Displays the sequence of the configured rules. |
| Status | Displays the status of the configured rule. |
| Borrowing Capacity | Displays the field details related to Borrowing Capacity. |
| Eligibility Code | Displays the unique eligibility code configured for the product. |
| Eligibility Description | Displays the description of the configured eligibility. |
| Requested Amount | Displays the requested card limit. If the calculated Borrowing Capacity is more than the Requested Amount, then Approved Amount is stamped to Requested Amount. |
| Borrowing Capacity | Displays the calculated borrowing capacity of the applicant. |
| Fact | Displays the fact configured in the eligibility code. |
| Rule ID | Displays the rule configured in the eligibility code. |
| Qualitative Score | Displays the field details related to Qualitative Score. |
| Scoring Model Code | Displays the scoring model code configured for the product. |

Table 1-28 (Cont.) Assessment Details – Field Description

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

Table 1-28 (Cont.) Assessment Details – Field Description

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

Note

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

1.3.2.9 Review

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

The Review displays the sections for all the data segments in the IPA Initiation Process. Each section displays the important details captured in the specified data segment.

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

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

Figure 1-52 Summary

IPA Initiation - 006IPA000002349

Review

Applicants

Mr. Philip C Jacob Sr. (Primary)

| | | | |
|-----------------|---------------|------------------------------|-------------|
| Date of Birth | Mobile Number | E-mail | National ID |
| January 1, 1986 | +1894735778 | krishmadass.p.pai@oracle.com | U*****4 |

Relationships

Mr. Philip C Jacob Sr. (Primary)

No relationship information has been captured for this applicant.

IPA Details

Account Type: **Vehicle Loan** Business Product Name: **US Luxury Car Loan**

Looking to buy a new car to help you family move around at ease? We are here to help you buy your new car, with utmost transparency and simplified loan processing/documentation

| | |
|---------------------|-----------------------|
| Account Branch | Vehicle Category |
| 006 | 4 Wheeler |
| Make | Model |
| Florida | Florida City |
| Loan Tenure | Currency |
| 5 MM DD | USD |
| Purpose of Loan | Estimated Cost |
| MOVN | USD 120,000.00 |
| Purpose Description | Customer Contribution |
| Buy a new car | USD 20,000.00 |
| Application Date | Requested Loan Amount |
| March 30, 2018 | USD 100,000.00 |

Financial Details

Mr. Philip C Jacob Sr. (Primary)

| | | | |
|---------------|---------------|----------------|-----------------|
| Total Income | Total Expense | Total Asset | Total Liability |
| USD 50,000.00 | USD 10,000.00 | USD 700,000.00 | USD 200,000.00 |

Audit Cancel Back Save and Close Submit

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

Table 1-29 Summary - IPA Initiation – Field Description

| Data Segment | Description |
|------------------------------|---|
| Applicants | Displays the applicant details. |
| Relationship | Displays the relationship details. |
| IPA Details | Displays the IPA details. |
| Financial Details | Displays the financial details. |
| Qualitative Scorecard | Displays the qualitative scorecard details. |
| Term and Conditions | Displays the terms and conditions details. |
| Credit Rating Details | Displays the credit rating details. |
| Assessment Details | Displays the assessment details. |

- Click **Submit** to reach the **Stage Movement Submission**, where the overrides, checklist, and documents for this stage can be validated or verified.

The **Stage Movement Submission** screen displays.

Figure 1-53 Stage Movement Submission

Stage Movement Submission

Override

No overrides generated for acceptance.

Checklist

Verify Photo and Signature

Verify that the name on the application is as per the document provided.

Outcome

Select an Outcome
 Proceed ▼

Remarks

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

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

Application De-Dupe:

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

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

3. Select the check-box to accept the checklist.
4. Select one of the following options from the **Outcome** drop-down.

The available options are:

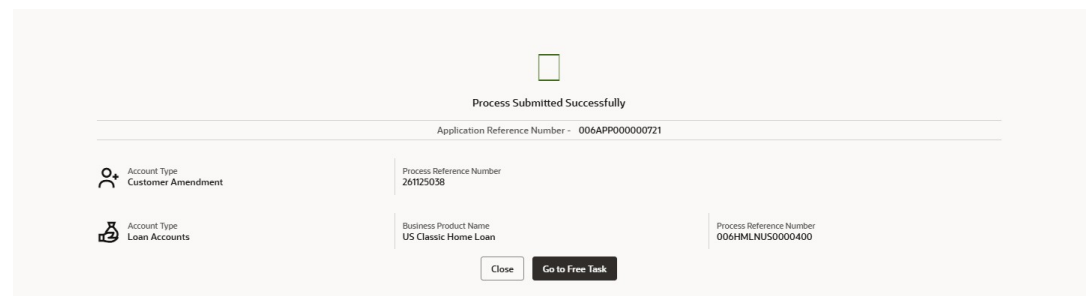
- **Proceed**
- **Reject By Bank**

Outcomes configured in the conductor workflow for the business process is available in the drop-down list.

5. Enter the remarks in **Remarks**.
6. Enter the remarks in **Remarks**.
7. Click **Submit**.

The **Confirmation** screen displays.

Figure 1-54 Confirmation



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

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

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

8. Click **Go to Free Task**.

The **Free Tasks** screen displays.
If the user has access to the next stage, the user can view the Application number and take action on it.

1.3.3 IPA Approval

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

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

- [Assessment Summary](#)
This topic provides the systematic instructions to view the assessment summary of the IPA application.
- [IPA Approval Details](#)
This topic provides the systematic instructions to view the IPA details and approve the IPA application.
- [Summary](#)
This topic provides the systematic instructions to view the tiles for all the data segments in the IPA Approval Process.

1.3.3.1 Assessment Summary

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

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

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

The **Assessment Summary** screen displays.

Figure 1-55 Assessment Summary

The screenshot shows the 'Assessment summary' screen for application 006IPA000001049. The interface includes a navigation menu on the left with options: Applicants, IPA Details, Financial Details, Credit rating details, Assessment summary (selected), IPA Approval details, and Summary. The main content area displays a grid of metrics:

| Assessment summary | | | |
|------------------------------------|-----------------------------------|---------------------------|------------------------|
| Requested Amount G... 30,000.00 | Tenure 3 Years 6 Months 0 Days | Rate of Interest 5.50 | Variance 0 |
| Total Weighted Score 94 | Approved Amount GBP 30000 | Proposed Variance 0.10 | Effective Rate 5.60 |
| System Recommendation Approved | Grade A | Manual Decision — | |

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

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

Note

The fields marked as Required are mandatory.

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

Table 1-30 Assessment Summary – Field Description

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

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

1.3.3.2 IPA Approval Details

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

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

The **IPA Approval Details** screen displays.

Figure 1-56 IPA Approval Details

Note

The fields marked as Required are mandatory.

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

Table 1-31 IPA Approval Details – Field Description

| Field | Description |
|----------------------------|---|
| Approved Amount | Displays the approved IPA loan amount. |
| Tenure of Loan | Displays the loan tenure. |
| Rate of Interest | Displays the IPA rate of interest. |
| Purpose of Loan | Displays the purpose of loan. |
| Date of Issue | Displays the date of issue. |
| Validity Period | Displays the validity period. |
| Date of Expiry | Displays the expiry date. |
| User Recommendation | Specify the User recommendation. The available options are: <ul style="list-style-type: none"> Approved Rejected |
| User Action | Displays the user action based on user recommendation. |
| Date of Approval | Displays the IPA approval date. |

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

1.3.3.3 Summary

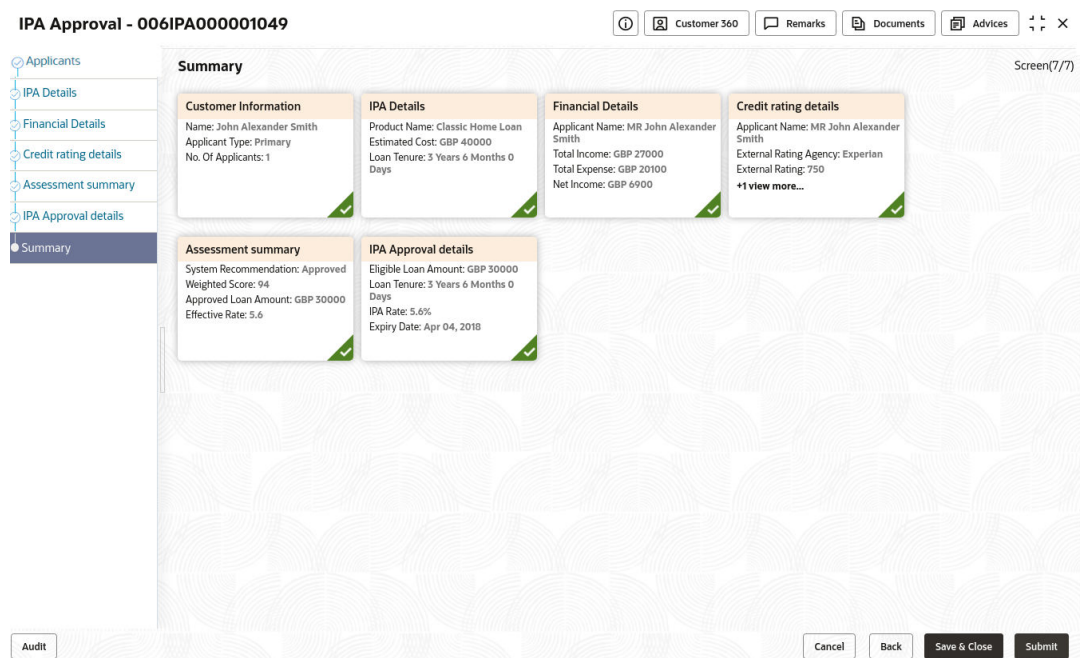
This topic provides the systematic instructions to view the tiles for all the data segments in the IPA Approval Process.

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

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

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

Figure 1-57 Summary



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

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

Table 1-32 Summary - IPA Approval – Field Description

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

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

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

3. Click **Proceed Next**.

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

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

4. Select the check-box to accept the checklist.

5. Click **Save and Proceed**.

The **Outcome** screen displays.

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

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

6. Click **Submit**.

The **Confirmation** screen displays.

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

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

7. Click **Go to Free Task**.

The **Free Tasks** screen displays.

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

1.3.4 Enquiry

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

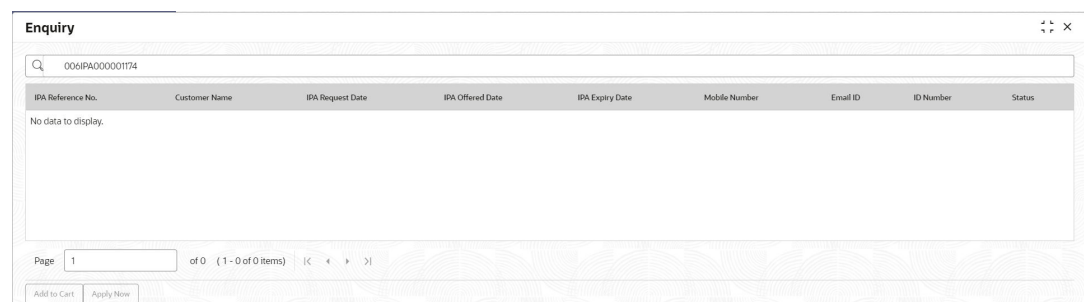
Enquiry allows the user to enquire the loan products with IPA through the various search criteria and convert IPA to normal loan.

1. On **Homescreen**, click **Menu**, and click **Retail Origination**.

2. Under **Retail Origination**, click **In-Principle Approval**, and then click **Enquiry**.

The **Enquiry** screen displays.

Figure 1-58 Enquiry

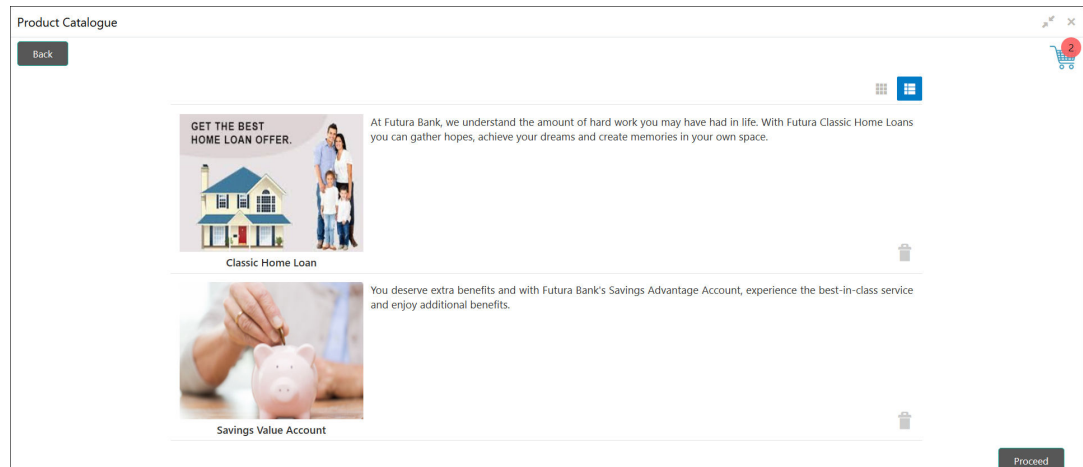


For more information on fields, refer to the field description table.

Table 1-33 Enquiry - Field Description

| Field | Description |
|--------------------------|--|
| IPA Reference No. | Displays the IPA Reference Number. |
| Customer Name | Displays the name of the customer. |
| IPA Request Date | Displays the IPA Request Date. |
| IPA Offered Date | Displays the IPA Offer Date. |
| IPA Expiry Date | Displays the IPA Expiry Date. |
| Mobile Number | Displays the mobile number of the applicant. |
| Email ID | Displays the E-mail ID of the applicant. |
| ID Number | Displays the ID Number of the applicant. |
| Status | Displays the status of the IPA Application. Available options are: <ul style="list-style-type: none"> • Active • Closed • Expired |
| Add to Cart | It allows to add the selected product to the cart. |
| Apply Now | It allows to initiate the origination process for the selected product directly. |

3. Click **Search** icon to search the IPA based on the following criteria.
 - **IPA Reference Number**
 - **Customer Name**
 - **IPA Request Date**
 - **IPA Offered Date**
 - **Mobile Number**
 - **ID Number**
 - **Status**
4. Perform one of the following actions:
 - Click **Apply** to initiate the origination process for the selected product.
 - Click **Add to Cart**.
5. Click **Cart** icon on the top right side.
The **Cart** screen displays.

Figure 1-59 Cart Screen with Multiple Products**Note**

The cart has multiple products.

6. Perform one of the following actions:
 - Click **Proceed** to initiate origination for the selected product.
 - Click **Back** on the top left side to go back to the **Product Details** screen.

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

1.4 Global Actions

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

This section appears at the top of the screen and is applicable for all the account opening stage. User can add, edit, view or delete the information from the respective section.

Below is the list of global actions:

- [Application Insight](#)
This topic provides systematic instructions to get application insights using chatbot.
- [Application Details](#)
This topic provides systematic instructions to 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](#)
This topic provides systematic instructions to view the list of customers involved in the application.
- [Documents](#)
This topic provides systematic instructions to view, upload, or modify documents related to the applicant and product required for the application process.

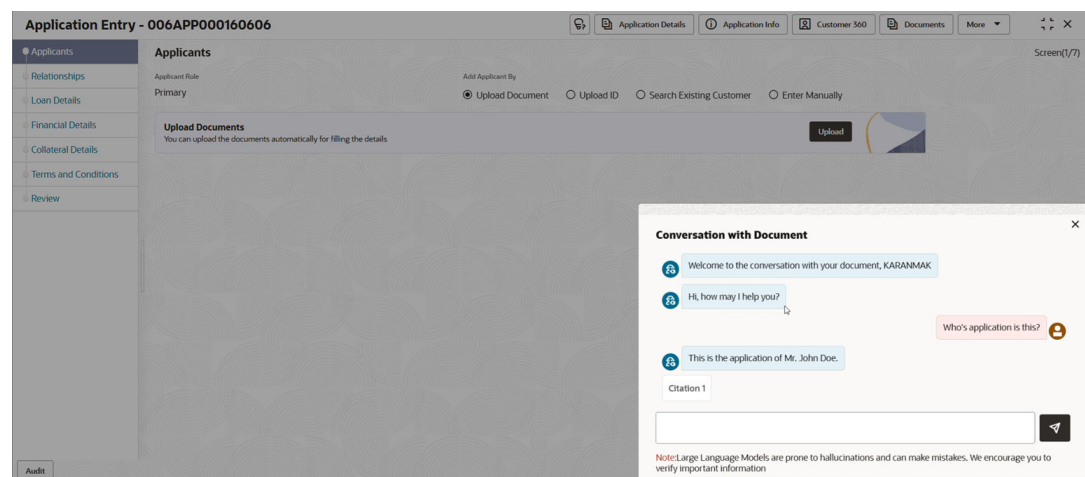
- [Remarks](#)
This topic provide systematic instructions to view or post the remarks.
- [Advices](#)
This topic provide systematic instructions to view the generated advices using Advices action.
- [Conditions and Covenants](#)
This topic provides the systematic instructions to add or edit conditions and covenants details for the loan applications.
- [Clarification Details](#)
This topic describes the detailed information to request for clarifications.
- [Solicitor Details](#)
This topic provide systematic instructions to add, edit or view the solicitor details.

1.4.1 Application Insight

This topic provide systematic instructions to get application insights using chatbot.

1. Click the **Application Insight** on the top of the screen.
The **Conversations with Documents** pop-up screen displays with chatbot.


Figure 1-60 Application Insight



Note

The **Application Insight** icon displays when the **Smart Assist for Application Insight** feature is enabled in the **Origination Preferences** screen.

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.

- Click  to close the screen.

1.4.2 Application Details

This topic provide systematic instructions to view the detailed information of an application, such as basic details, application status, applicant details that are involved, clarification details and advices details.

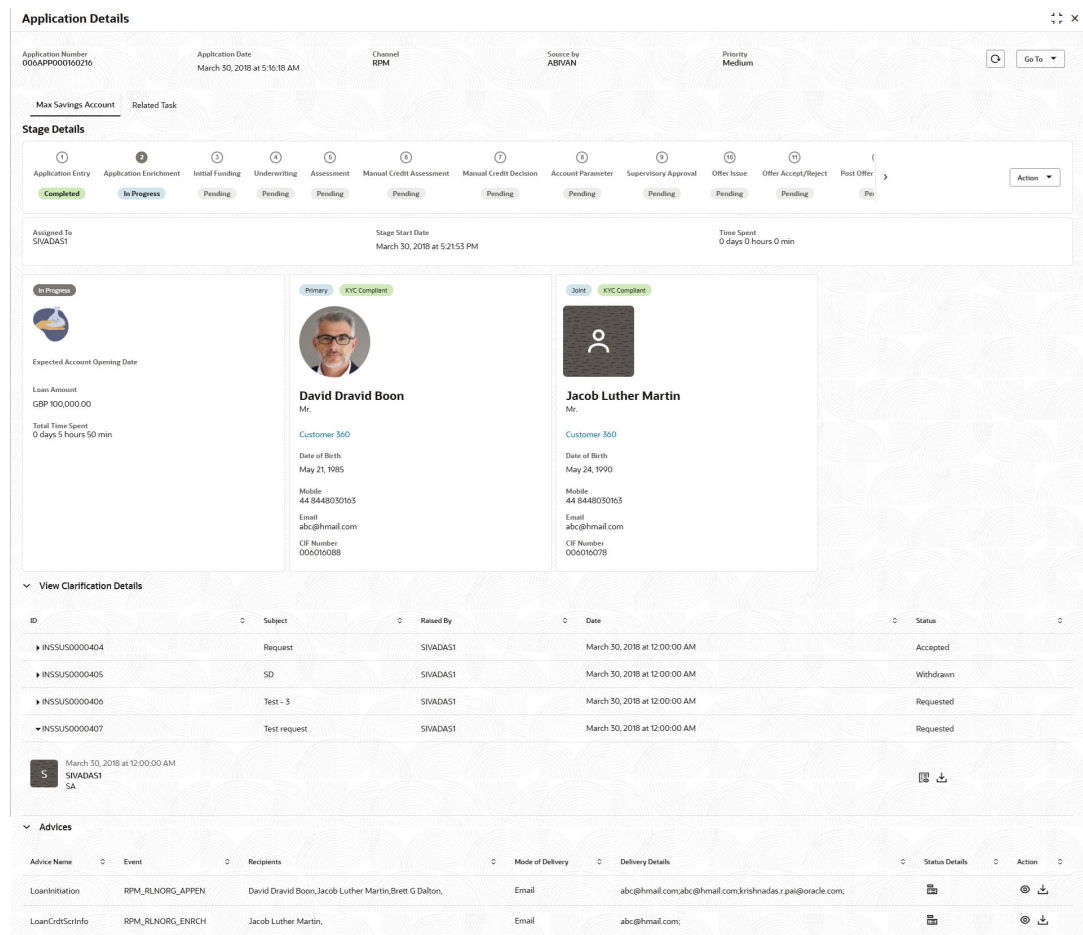
User can also track and launch the respective stage of the application.

To view the application details:

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

The **Application Details** screen displays.

Figure 1-61 Application Details



Application Details

Application Number: 00AAPP000160216 | Application Date: March 30, 2018 at 5:16:18 AM | Channel: RPM | Source by: ABRVAN | Priority: Medium

Max Savings Account | Related Task

Stage Details

| Application Entry | Application Enrichment | Initial Funding | Underwriting | Assessment | Manual Credit Assessment | Manual Credit Decision | Account Parameter | Supervisory Approval | Offer Issue | Offer Accept/Reject | Post Offer |
|-------------------|------------------------|-----------------|--------------|------------|--------------------------|------------------------|-------------------|----------------------|-------------|---------------------|------------|
| Completed | In Progress | Pending | Pending | Pending | Pending | Pending | Pending | Pending | Pending | Pending | Pending |

Assigned To: SIVADAS1 | Stage Start Date: March 30, 2018 at 5:21:53 PM | Time Spent: 0 days 0 Hours 0 min

In Progress

Expected Account Opening Date

Loan Amount: GBP 100,000.00

Total Time Spent: 0 days 5 Hours 50 min

Primary | KYC Complete

David David Boon
Mr.

Customer: 350

Date of Birth: May 21, 1985

Mobile: 44 3448030163

Email: abc@hmail.com

CF Number: 000016078

Sort | KYC Complete

Jacob Luther Martin
Mr.

Customer: 350

Date of Birth: May 24, 1990

Mobile: 44 3448030163

Email: abc@hmail.com

CF Number: 000016078

View Clarification Details

| ID | Subject | Raised By | Date | Status |
|--------------|--------------|-----------|-------------------------------|-----------|
| INSUS0000404 | Request | SIVADAS1 | March 30, 2018 at 12:00:00 AM | Accepted |
| INSUS0000405 | SD | SIVADAS1 | March 30, 2018 at 12:00:00 AM | Withdrawn |
| INSUS0000406 | Test - 3 | SIVADAS1 | March 30, 2018 at 12:00:00 AM | Requested |
| INSUS0000407 | Test request | SIVADAS1 | March 30, 2018 at 12:00:00 AM | Requested |

Advices

| Advice Name | Event | Recipients | Mode of Delivery | Delivery Details | Status Details | Action |
|----------------|------------------|--|------------------|--|----------------|--------|
| LoanInitiation | RPM_RLNORG_APPEN | David David Boon, Jacob Luther Martin, Brett G Dalton, | Email | abc@hmail.com, abc@hmail.com, krishnadas.r.pai@oracle.com; | | |
| LoanCrdScrInfo | RPM_RLNORG_ENRCH | 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 1-34 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. |
| Priority | Displays the priority of the application. <ul style="list-style-type: none"> • High • Medium • Low |
| Refresh | Click  to retrieve recent changes or updates made to the application. |
| <Product Name> | Displays the product name. In case of multiple product, different tabs appear with the respective product name. User can click the product names to view the respective application details. |
| Stage Details | In this section, all account opening stages appears with the status name and its chronological order of the stage in the process. |
| Action | To perform below actions on the appeared stages, click the number of specific stage and select an option from the Action drop-down list: <ul style="list-style-type: none"> • Acquire & Edit Task : Select this option to acquire and edit the selected stage. • Acquire Task: Select this option to acquire the selected stage and it can be edited later. • View Stage Details: Select this option to view the stage details. |
| User ID Assigned | Displays the User ID of the user currently working on the product process. The label of this field changes dynamically based on whether the selected stage is In Progress or Completed . <ul style="list-style-type: none"> • When user selects a In Progress stage, the label will display as Assigned To. • When user selects a Completed stage, the label will display as Submitted By. If the task was auto submitted, then the value for such Completed stages will be displayed as Auto Submitted. • For Pending and skipped stages, this field will be hidden. Note: This field appears blank if the product process task is not acquired by any user. |
| Stage Start Date | Displays the start date of the current stage. It also display time in hours, minutes and seconds. |
| Time spent | Displays the days, hours and minutes spent on the current selected stage. |

Table 1-34 (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"> • <Status of the Application>: Displays the current stage of the application • Expected Account Opening Date: Displays the date on which the account is opened. This field appears once the account opening process is completed. • Account Number: Displays the account number. This field appears once the account opening process is completed. • Expected Account Opening Date: Displays the date on which the account will be opened. • <Amount>: Displays the value based on the product. For example: <ul style="list-style-type: none"> – For the loan account opening application, the label of this field appears as Loan Amount. – For the saving, term deposit and current account opting application. the label of this field appears as Initial Funding Amount. • Total Time Spent: Displays the total time spent on the application from the first to last stage. |
| <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"> • Role of the Applicant • Applicant Image • Applicant Name • Title • Customer 360: 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 Retail 360 User Guide and Corporate 360 User Guide from the party section. • Date of Birth • Mobile Number • Email ID • CIF Number |

Table 1-34 (Cont.) Application Details – Field Description

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

2. Click  to close window.

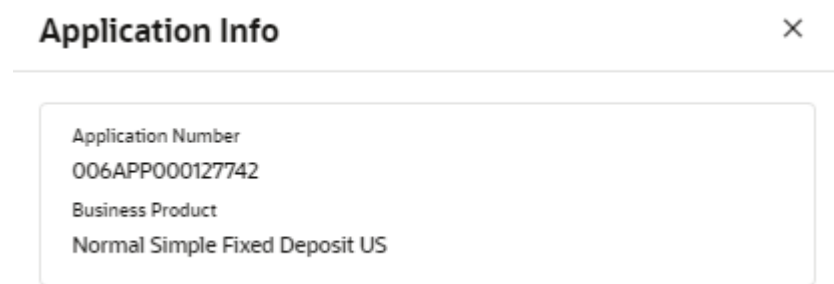
1.4.3 Application Info

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

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

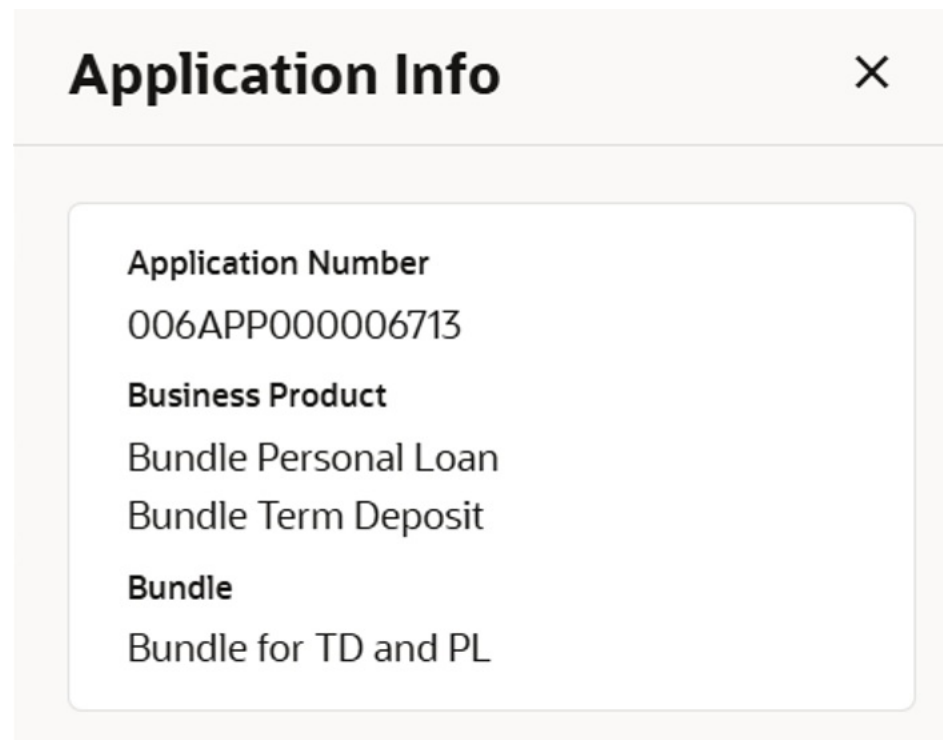
The **Application Info** screen appears with the Application Number and Business Product fields.

Figure 1-62 Application Info



The **Application Info** screen also displays the bundle name if the application is the part of a bundle.

Figure 1-63 Application Info



1.4.4 Customer 360

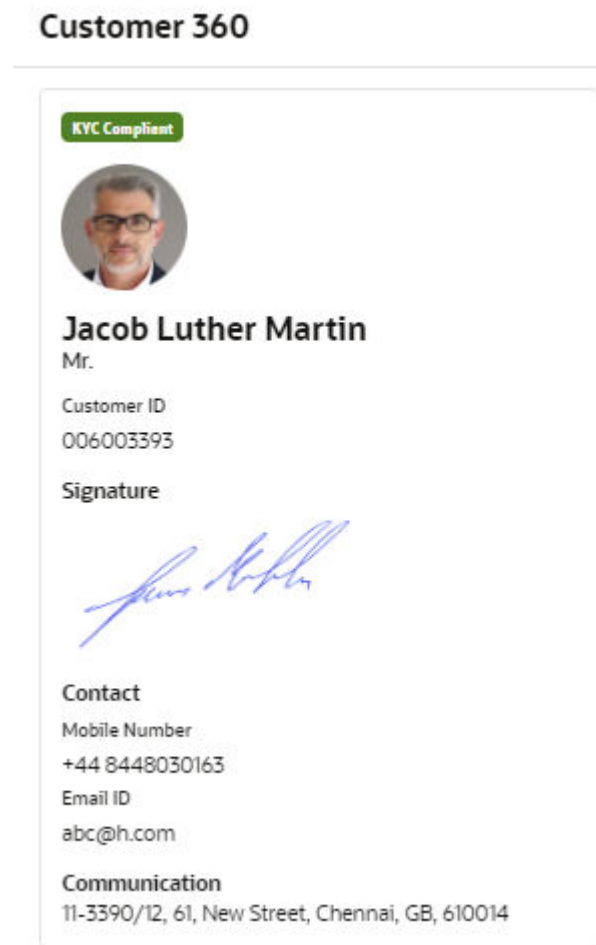
This topic provide systematic instructions to view the list of customers involved in the application.

User can click the relevant customer tile to view the 360-degree details for that customer. The separate tiles for all customers involved in the application appear.

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

The **Customer 360** screen displays.

Figure 1-64 Customer 360



The customer tile 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.

1.4.5 Documents

This topic provide systematic instructions to view, upload, or modify documents related to the applicant and product required for the application process.

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

The **Documents - Applicants** screen displays.

Figure 1-65 Documents - Applicants

2. Specify the details in the relevant data fields.

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





Note

The fields which are marked as Required are mandatory.

Table 1-35 Upload Document – Field Description

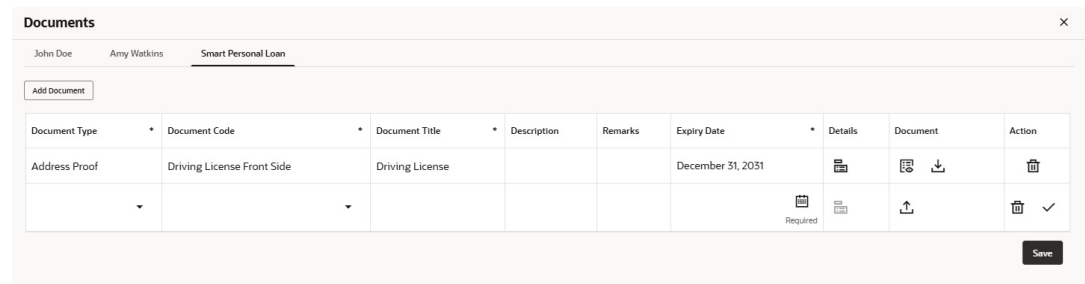
| Field | Description |
|------------------------|--|
| Category Title | Displays the category name configured on the Document Category screen. |
| Add Document | Click this button to add the document details in the table. |
| Document Name | Select a document from the drop-down list. Once a document is selected in any row it will not be shown in the drop-down to avoid duplication. |
| Document Number | Specify the document number. |
| Issue Date | Select the issue date of the document from the calendar. |
| Expiry Date | Select the expiry date of the document from the calendar. |
| Attached Files | Click the attachment icon to open the Add Document screen and upload the document from the local folder. Once uploaded, the attached files count will be shown as hyperlink. Click on the hyperlinked number to view all attached files on the Document screen. |

Table 1-35 (Cont.) Upload Document – Field Description

| Field | Description |
|----------------|--|
| Actions | Perform the below actions on the added record: <ul style="list-style-type: none"> Click  to save the added document details in the row. Click  to edit the added document details. Click  to select the document from machine to upload. Click  to delete the added document details in the row. |

- Click on the <product type> tab.

The **Documents - Application** screen displays.

Figure 1-66 Documents - Application


- Specify the details in the relevant data fields.

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




Note

The fields which are marked as Required are mandatory.

Table 1-36 Upload Application Document – Field Description

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

Table 1-36 (Cont.) Upload Application Document – Field Description

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

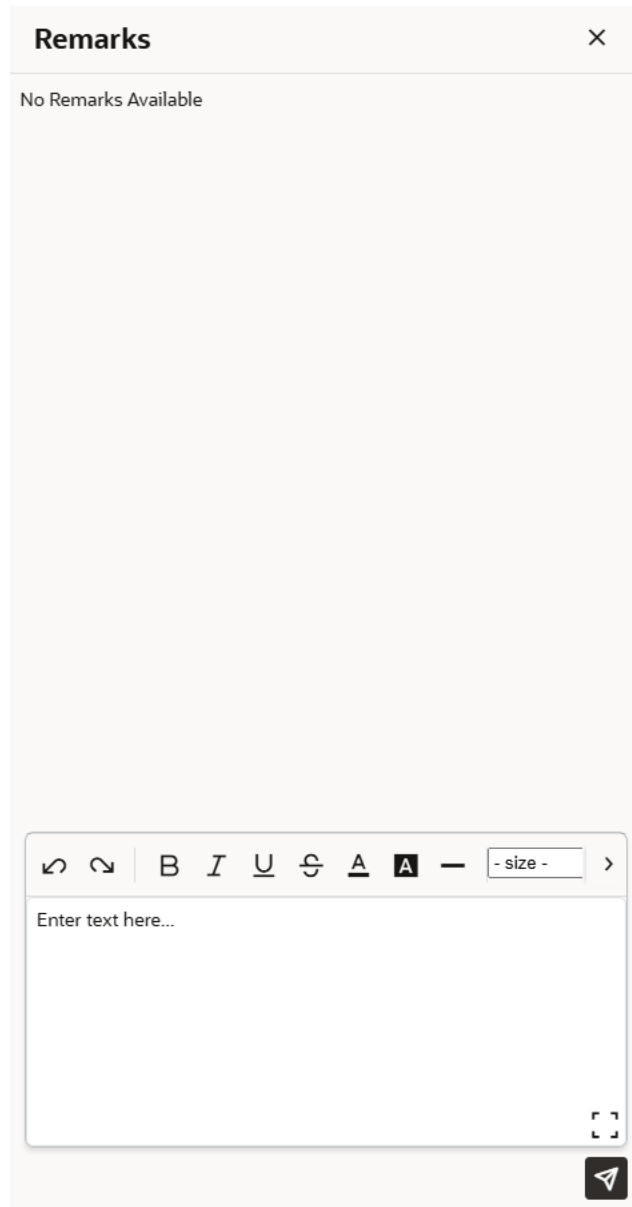
 **Note**

- 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.

1.4.6 Remarks

This topic provide systematic instructions to view or post the remarks.

- Click **Remarks** to add any comments about the application being worked on.
The **Remarks** screen displays.

Figure 1-67 Remarks

The remarks posted are updated to your user ID and date. They will be available to view in the next stage for the user working on that application.

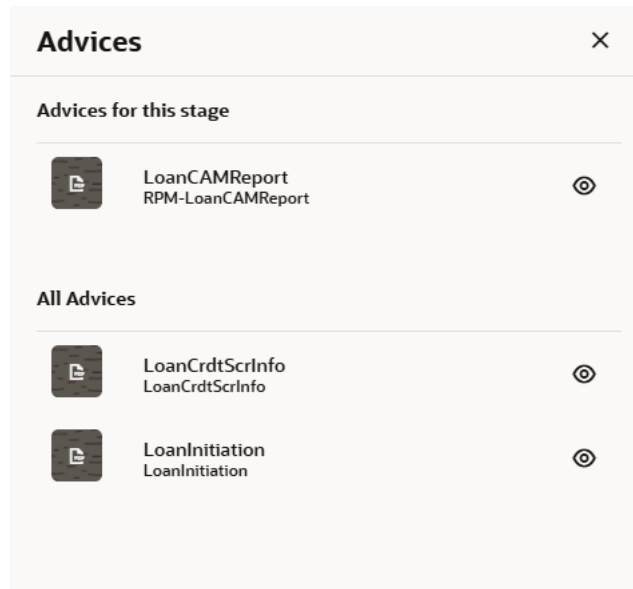
1.4.7 Advices

This topic provide systematic instructions to view the generated advices using Advices action.


Advices are generated after the **Application Entry** stage is submitted. User can view the advices that are shared with customer.

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

The **Advices** screen displays.

Figure 1-68 Advices

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

2. Click  to view the advice in the pop-up screen.

1.4.8 Conditions and Covenants

This topic provides the systematic instructions to add or edit conditions and covenants details for the loan applications.

Conditions

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

Covenants

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

To add conditions:

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

The **Conditions & Covenants** page appears.

Figure 1-69 Conditions

Conditions & Covenants

Conditions

| Entity | Entity ID | Condition | Type | Status | Action |
|--------|-----------|-----------|--------|--------|--------|
| Select | Select | Select | Select | Select | ✓ ✕ |

Covenants

| Entity | Entity ID | Covenant | Type | Status | Monitoring Type | Action |
|--------|-----------|----------|--------|--------|-----------------|--------|
| Select | Select | Select | Select | Select | Select | ✓ ✕ |

2. Perform the following actions:
 - Click **Add Condition** to add new conditions.
 - Click **Remove** to remove already added conditions.
3. Enter the relevant details.

Table 1-37 Conditions – Field Description

| Field | Description |
|------------------|--|
| Entity | Select the entity on which user wants to set condition. The available options are <ul style="list-style-type: none"> • Party • Collateral • Account |
| Entity ID | Select the entity ID from the list. The options in the list appears based on the entity selected in the Entity field. |
| Condition | Specify the conditions for the selected entity. The available options are: <ul style="list-style-type: none"> • Check Salability of collateral • Contract Of Sale • Copy of Quotes for Intended work |
| Type | Select the type when the conditions must be complied. The available options are <ul style="list-style-type: none"> • Pre Disbursement: If this option is selected then the selected conditions have to be complied prior with the account opening and loan disbursement. • Post Disbursement: If this option is selected then the selected conditions occur and are supposed to be complied post loan disbursement. This conditions are manually monitored. |

Table 1-37 (Cont.) Conditions – Field Description

| Field | Description |
|----------------|---|
| Status | Select the status of the condition. The available options are <ul style="list-style-type: none"> • Open • Complied |
| Actions | User can perform below actions on the added record: <ul style="list-style-type: none"> • Click <input checked="" type="checkbox"/> to save the record. • Click <input type="checkbox"/> to delete the record. |

4. Click **OK**.

The conditions are saved.

Note

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

5. Perform the following actions:

- Click **Add Covenants** to add new covenants.
- Click **Remove** to remove already added covenants.

6. Enter the relevant details.

Table 1-38 Covenants – Field Description

| Field | Description |
|------------------|--|
| Entity | Select the entity on which user wants to set covenants. The available options are <ul style="list-style-type: none"> • Party • Collateral • Account |
| Entity ID | Select the entity ID from the list. The options in the list appears based on the entity selected in the Entity field. |
| Covenants | Specify the covenants for the selected entity. |
| Type | Select the type when the covenants must be complied. The available options are <ul style="list-style-type: none"> • Financial • Reporting • Undertaking |
| Status | Select the status of the covenants. The available options are <ul style="list-style-type: none"> • Open • Complied |

Table 1-38 (Cont.) Covenants – Field Description

| Field | Description |
|------------------------|---|
| Monitoring Type | Select the monitoring type for the covenant. The available options are: <ul style="list-style-type: none"> • Fixed • Periodic • Ongoing |
| Actions | User can perform below actions on the added record: <ul style="list-style-type: none"> • Click <input checked="" type="checkbox"/> to save the record. • Click <input type="checkbox"/> to delete the record. |

7. Click **OK**.

The covenants are saved.

Note

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

8. Click to close the screen.

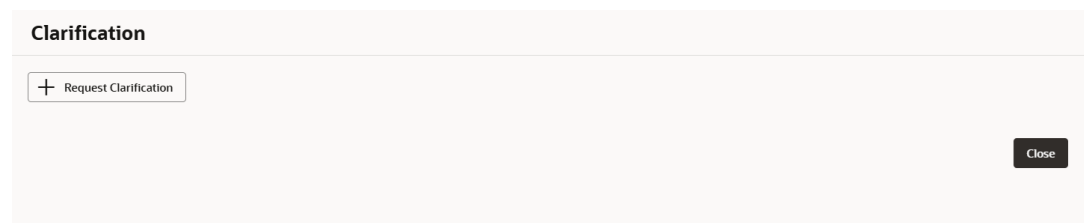
1.4.9 Clarification Details

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 1-70 Clarification

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

The **Request Clarification** screen appears.

Figure 1-71 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 1-39 Upload Document – Field Description




| Field | Description |
|--------------------|---|
| Type | Select the document type. |
| Code | Select the document code. |
| Title | Specify the document title. |
| Description | Specify the description for the document. |
| Remarks | Specify the remarks for the document. |
| Expiry Date | Select the document expiry date. |
| Details | Click the details icon to view below details of the documents: <ul style="list-style-type: none"> • Uploaded Time: Displays the uploaded date and time of the document in hours and minutes. • Uploaded By: Displays the user name who uploaded the document. • Stage Uploaded: Displays the stage name on which the document is uploaded. |
| Document | Click  to select the document from machine to upload. User can remove the uploaded document before saving the record from the Action column. Post saving the record, user must delete the record to remove the document. Below actions are perform on the uploaded document <ul style="list-style-type: none"> • Click Preview to view already uploaded document. • Click Download to download already uploaded document. |

Table 1-39 (Cont.) Upload Document – Field Description

| Field | Description |
|----------------|--|
| Actions | User can perform below actions on the added record: <ul style="list-style-type: none"> Click  to save the record. Click  to delete the record. |

- Once the details are updated, click **Save**.

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

- Select the application from the **Awaiting Customer Clarification** sub-menu available under the **Task** menu.
- Click the **Clarification Details** from the header.
- 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 actioned are available throughout the application processing by the other users working on the other stages of the application by clicking on **Clarification Details** from the header.

1.4.10 Solicitor Details

This topic provide systematic instructions to add, edit or view the solicitor details.

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

In this section, user can add or remove the solicitor and also view the already added solicitor.

To add solicitor details:

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

The **Solicitor Details** page displays.

Figure 1-72 Solicitor

Solicitor Details

Basic Details

Title Required First Name Required Middle Name

Last Name Required Suffix Required Gender Required

Date of Birth Required Registration Number

Communication Address

Address

Address Line 1 Required Address Line 2 Required Address Line 3 Required

Country Required Zip Code / Post Code Required

2. Enter the relevant details.

Table 1-40 Solicitor – Field Description

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

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

1.5 Tasks

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

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

The Task Framework supports the various functions as follows:

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

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

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

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

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

Note

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

Note

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

A

Error Codes and Messages

This topic contains the error codes and messages.

Table A-1 Error Codes and Messages

| Error Code | Messages |
|-----------------|---|
| RPM-AT-001 | Failed in Updating Transaction Log |
| RPM-AT-002 | Record not found |
| RPM-AT-005 | Mandatory Datasegment(s) - \$1 |
| RPM-AT-015 | Pending Approval of Overrides |
| RPM-CA-001 | Error occurred while parsing from Model to Entity |
| RPM-CMN-001 | Exception Occurred while Executing Query |
| RPM-CMN-002 | Number format exception |
| RPM-CMN-003 | Server Error Occurred during API call |
| RPM-CMN-004 | Illegal State Exception |
| RPM-CMN-005 | JTA Transaction unexpectedly rolled back |
| RPM-CMN-006 | Exception Occurred while creating Bean |
| RPM-CMN-007 | Internal server error occurred |
| RPM_CMN_APL_001 | Please provide valid value for Application Number |
| RPM_CMN_APL_002 | Please provide valid value for Process Reference number |
| RPM_CMN_APL_003 | Address list can not be null or empty |
| RPM_CMN_APL_004 | Applicant details model list can not be null or empty |
| RPM_CMN_APL_005 | Please provide valid value for Country |
| RPM_CMN_APL_006 | Please provide a valid value for AddressLine1 |
| RPM_CMN_APL_007 | Please provide a valid value for PinCode |
| RPM_CMN_APL_008 | Please provide a valid value for Email |
| RPM_CMN_APL_009 | Please provide a valid value for MobileIstd |
| RPM_CMN_APL_010 | Please provide a valid value for MobileNo |
| RPM_CMN_APL_011 | Please provide a valid value for FirstName |
| RPM_CMN_APL_012 | Please provide a valid value for LastName |
| RPM_CMN_APL_013 | Please provide a valid value for DateOfBirth |
| RPM_CMN_APL_014 | Please provide a valid value for Gender |
| RPM_CMN_APL_015 | Please provide a valid value for Country of residence |
| RPM_CMN_APL_016 | Please provide a valid value for Citizenship |
| RPM_CMN_APL_017 | Empty Request Cannot be Send to Party |
| RPM_CMN_APL_018 | Exception Occurred while parsing Json Response |
| RPM_CMN_APL_019 | Exception Occurred while Producing even for Kafka |
| RPM_CMN_APL_020 | Please select one communication address for \$1 |
| RPM_CMN_APL_021 | Please provide valid value for Address Type of \$1 |
| RPM_CMN_APL_022 | Please provide valid value for Building Name of \$1 |
| RPM_CMN_APL_023 | Please provide valid value for State of \$1 |
| RPM_CMN_APL_024 | Please provide valid value for City of \$1 |

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

| Error Code | Messages |
|-----------------|---|
| RPM_CMN_APL_025 | Please provide valid value for Street Name of \$1 |
| RPM_CMN_APL_026 | Exception occurred while fetching applicant count |
| RPM-CMN-APL-027 | Please provide valid value for Holding Pattern |
| RPM-CMN-APL-028 | Please provide valid value for Ownership |
| RPM-CMN-APL-029 | Please provide valid value for Salutation of \$1 |
| RPM-CMN-APL-030 | Please provide valid value for First Name |
| RPM-CMN-APL-031 | Please provide valid value for Last Name |
| RPM-CMN-APL-032 | Please provide valid value for Gender of \$1 |
| RPM-CMN-APL-033 | Please provide valid value for Date Of Birth of \$1 |
| RPM-CMN-APL-034 | Please provide valid value for Resident Status of \$1 |
| RPM-CMN-APL-035 | Please provide valid value for Citizenship By of \$1 |
| RPM-CMN-APL-036 | Please provide valid value for Unique Id Type of \$1 |
| RPM-CMN-APL-037 | Please provide valid value for Unique Id Number of \$1 |
| RPM-CMN-APL-038 | Customer age should be more than \$1 for \$2 Product. |
| RPM-CMN-APL-039 | Customer age should be less than \$1 for \$2 Product. |
| RPM-CMN-APL-040 | Same Customer cannot be added multiple times as Applicant. |
| RPM-CMN-APL-041 | Please provide valid value for Party Id for \$1 |
| RPM-CMN-APL-042 | Please provide valid value for Short Name for \$1 |
| RPM-CMN-APL-043 | Please provide valid value for Birth Country for \$1 |
| RPM-CMN-APL-044 | \$1 |
| RPM-CMN-APL-045 | \$1 |
| RPM-CMN-APL-046 | Click on Cancel and correct the error or wait for the in-progress party amendment request to be complete to re-initiate the party amendment again. Alternately click on Proceed to submit this stage without the amendment. |
| RPM-CMN-APL-047 | Please provide valid value for Birth Country of \$1 |
| RPM-CMN-APL-048 | Please provide valid value for Nationality of \$1 |
| RPM-CMN-APL-049 | Please provide valid value for Preferred Language of \$1 |
| RPM-CMN-APL-050 | Please provide valid value for Preferred Currency of \$1 |
| RPM-CMN-APL-051 | Please provide valid value for Customer SubType for \$1 |
| RPM-CMN-APL-052 | Please provide valid value for Customer Segment for \$1 |
| RPM-CMN-APL-053 | Please provide valid value for Marital Status of \$1 |
| RPM-CM-FLDT-034 | Total Income should not be negative |
| RPM-CM-FLDT-035 | Total Expense should not be negative |
| RPM-COM-001 | JSONException Occurred |
| RPM-CR-001 | Error occurred while adding the product to cart |
| RPM-CR-002 | Error occurred while deleting the product from cart |
| RPM-CR-003 | Error occurred while getting the cart details |
| RPM-LO-CMDT-001 | Date Of Birth cannot be future date |
| RPM-LO-CMDT-002 | Enter a valid email |
| RPM-LO-CMDT-003 | Please provide a valid value for Address Line 1 |
| RPM-LO-CMDT-004 | Please provide a valid value for Country |
| RPM-LO-CMDT-005 | Please provide a valid value for Pin Code |
| RPM-LO-CMDT-006 | Please provide a valid value for Mobile Isd |

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

| Error Code | Messages |
|-----------------|---|
| RPM-LO-CMDT-007 | Please provide a valid value for Mobile No |
| RPM-LO-CMDT-008 | Please provide a valid value for Income Type |
| RPM-LO-CMDT-009 | Please provide a valid value for Employment Type |
| RPM-LO-CMDT-010 | Please provide a valid value for Industry |
| RPM-LO-CMDT-011 | Please provide a valid value for Address Type |
| RPM-LO-CMDT-012 | Please provide a valid value for Process Reference Number |
| RPM-LO-CMDT-013 | Please provide a valid value for Application Number |
| RPM-LO-CMDT-014 | Please provide a valid value for Stage Code |
| RPM-LO-CMDT-015 | Please provide a valid value for Title |
| RPM-LO-CMDT-016 | Please provide a valid value for First Name |
| RPM-LO-CMDT-017 | Please provide a valid value for Last Name |
| RPM-LO-CMDT-018 | Please provide a valid value for Marital Status |
| RPM-LO-CMDT-019 | Please provide a valid value for Date Of Birth |
| RPM-LO-CMDT-020 | Please provide a valid value for Gender |
| RPM-LO-CMDT-021 | Please provide a valid value for Unique Id No |
| RPM-LO-CMDT-022 | Please provide a valid value for Seq No |
| RPM-LO-CMDT-023 | Please provide a valid value for Email |
| RPM-LO-CMDT-024 | Please provide a valid value for CIF Number |
| RPM-LO-CMDT-025 | Single Installment is supported only for Bullet repayment |
| RPM-LO-CMDT-026 | No Business Product found this Process Reference Number |
| RPM-LO-CMDT-027 | Please provide valid value for Employee Agreement |
| RPM-LO-CMDT-028 | Please provide valid value for Organization Category |
| RPM-LO-CMDT-029 | Please provide valid value for Demographics |
| RPM-LO-CMDT-030 | Please provide valid value for Employment Start Date. |
| RPM-LO-CMDT-031 | Please provide valid value for Industry Type. |
| RPM-LO-CMDT-032 | Please provide valid value for Organization Name. |
| RPM-LO-CMDT-033 | Please provide valid value for Employee Type. |
| RPM-LO-CMN-001 | Process Reference Number cannot be null |
| RPM-LO-CMN-002 | Error in parsing date |
| RPM-LO-CMN-003 | Offer Issue Details not found for this Process Reference number |
| RPM-LO-CMN-004 | Offer Accept/Reject Details not found for this Process Reference number |
| RPM-LO-CMN-005 | Loan Details not found for this Process Reference number |
| RPM-LO-CMN-006 | Applicant Details not found for this Application number |
| RPM-LO-CMN-007 | Charge Details not found for this Process Reference number |
| RPM-LO-CMN-008 | Repayment Details not found for this Process Reference number |
| RPM-LO-CMN-009 | Assessment Details not found for this Process Reference number |
| RPM-LO-CMN-010 | Asset Details not found for this Process Reference number |
| RPM-LO-CMN-011 | Mortgage Valuation Details not found for this Process Reference number |
| RPM-LO-CMN-012 | Disbursement Details not found for this Process Reference number |
| RPM-LO-CMN-013 | Vehicle Details not found for this Process Reference number |
| RPM-LO-CMN-014 | Collateral Details not found for this Process Reference number |

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

| Error Code | Messages |
|-----------------|---|
| RPM-LO-CMN-015 | Interest Details not found for this Process Reference number |
| RPM-LO-FLDT-001 | Income Amount should not be negative |
| RPM-LO-FLDT-002 | Expense Amount should not be negative |
| RPM-LO-FLDT-003 | Total Income Amount is not equal to Individual Incomes |
| RPM-LO-FLDT-004 | Total Expense Amount is not equal to Individual Expenses |
| RPM-LO-FLDT-005 | Net Amount is not equal to Total Income Amount minus Total Expense Amount |
| RPM-LO-FLDT-006 | Income should be greater than zero |
| RPM-LO-FLDT-007 | Expense should be greater than zero |
| RPM-LO-FLDT-008 | Asset Amount should be greater than zero |
| RPM-LO-FLDT-009 | Liability Amount should be greater than zero |
| RPM-LO-FLDT-010 | Total Asset Amount is not equal to Individual Assets |
| RPM-LO-FLDT-011 | Total Liability Amount is not equal to Individual Liabilities |
| RPM-LO-FLDT-012 | Please provide a valid value for Parent Or Guardian Details |
| RPM-LO-FLDT-013 | Please provide a valid value for Basic Details |
| RPM-LO-FLDT-014 | Please provide a valid value for Income Details |
| RPM-LO-FLDT-016 | Please provide a valid value for Expense Details |
| RPM-LO-FLDT-018 | Please provide a valid value for Income Type |
| RPM-LO-FLDT-019 | Please provide a valid value for Total Income Amount |
| RPM-LO-FLDT-020 | Please provide a valid value for Expense Type |
| RPM-LO-FLDT-021 | Please provide a valid value for Total Expense Amount |
| RPM-LO-FLDT-022 | Please provide a valid value for Asset Type |
| RPM-LO-FLDT-023 | Please provide a valid value for Net Amount |
| RPM-LO-FLDT-024 | Please provide a valid value for Liability Type |
| RPM-LO-FLDT-026 | Please provide a valid value for Seq Income No |
| RPM-LO-FLDT-027 | Please provide a valid value for Seq Expense No |
| RPM-LO-FLDT-028 | Please provide a valid value for Seq Asset No |
| RPM-LO-FLDT-029 | Please provide a valid value for Seq Liability No |
| RPM-LO-FLDT-030 | Please provide a valid value for Seq Basic Details No |
| RPM-LO-FLDT-031 | Please provide a valid value for Seq Parent Details No |
| RPM-LO-FLDT-036 | Net Amount should be greater than zero |
| RPM-PD-032 | Cannot cancel the application as one or more process has crossed irrevocable stages |
| RPM-PD-001 | generateSequenceNumber : Entity cannot be null |
| RPM-PD-002 | Sequence Generator failed to generate the reference number |
| RPM-PD-003 | businessProductCode cannot be null |
| RPM-PD-004 | Error while fetching Business Process |
| RPM-PD-005 | Error while Fetching the Business Products |
| RPM-PD-006 | Error occurred while creating ATM Entity Model |
| RPM-PD-007 | Unable to acquire task |
| RPM-PD-008 | Error occurred while initiating workflow |
| RPM-PD-009 | ApplicationNumber cannot be null |
| RPM-PD-010 | Unable to save application in Transaction Controller |

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

| Error Code | Messages |
|------------|---|
| RPM-PD-011 | Failed to persist comments |
| RPM-PD-012 | Unable to update task to complete |
| RPM-PD-013 | Process Code cannot be null for the lifecycle |
| RPM-PD-014 | Error occurred while submitting details to domain |
| RPM-PD-015 | Unable to update stages |
| RPM-PD-016 | Application Number, Process Code and Stagecode are mandatory |
| RPM-PD-017 | Unable to update task to complete |
| RPM-PD-018 | Error occurred while fetching Summary details |
| RPM-PD-019 | Datasegment is Mandatory |
| RPM-PD-020 | Error occurred while fetching Summary details |
| RPM-PD-021 | Error while getting datasegments from TC |
| RPM-PD-022 | Error occurred while acquiring the task |
| RPM-PD-023 | ProcessRefNo cannot be null |
| RPM-PD-024 | Failed in domain save |
| RPM-PD-025 | Error occurred while releasing the task |
| RPM-PD-026 | Application submit/save failed for External System |
| RPM-PD-027 | Application fetch failed for External System |
| RPM-PD-028 | No Business Process maintained for the given Business Product |
| RPM-PD-035 | Loan offer accept/reject is not applicable for the given application |
| RPM-PD-036 | Unable to proceed as the application is already being processed by the bank |
| RPM-PD-029 | \$1 is not valid |
| RPM-PD-030 | The product \$1 cannot be selected multiple times |
| RPM-PD-031 | Multiple products of the product type \$1 cannot be selected |
| RPM-PD-033 | Mandatory Datasegments \$1 are missing for the reference number \$2 |
| RPM-PD-034 | Datasegment Code(s) is missing for \$1 for the reference number \$2 |
| RPM-PR-001 | Error occurred while getting the cart details |
| RPM_TC_011 | Error occurred while getting uploaded Doc |
| RPM-TO-001 | Mandatory Checklist(s) - \$1 |
| RPM-TO-020 | Mandatory Document(s) - \$1 |

B

Annexure - Advices

IPA Initiate - Approval

Bank Name

Branch

Date:

Customer Name

Address Line 1

Address Line 2

State

City

Pin code

Dear Sir/Madam,

Sub: Your In-Principle Approval Request

Your request for an 'In Principle Approval' is being processed at our end. We will shortly inform you the status of the application.

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

Yours faithfully,

<Manager Name>

<Bank Name>

IPA Initiate - Rejection

Bank Name

Branch

Date:

Customer Name

Address Line 1

Address Line 2

State

City

Pin code

Dear Sir/Madam,

Sub: Rejection of In-Principle Approval Request

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

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

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

Yours faithfully,

<Manager Name>

<Bank Name>

IPA Offer Letter

Bank

Name

Branch

Date:

Customer Name

Address Line 1

Address Line 2

State

City

Pin code

Dear Sir/Madam,

Sub: Your In-Principle Approval Request

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

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

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

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

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

Yours faithfully,

<Manager Name>

<Bank Name>

IPA Rejection

Bank Name

Branch

Date:

Customer Name

Address Line 1

Address Line 2

State

City

Pin code

Dear Sir/Madam,

Sub: Rejection of In-Principle Approval Request

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

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

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

Yours faithfully,

<Manager Name>

<Bank Name>

C

List of Glossary

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

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