

# Oracle® Banking Origination

## Retail Loans Origination User Guide (US Regionalization)



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

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## 7 Buy Now Pay Later

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## A Error Codes and Messages

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## B Advices

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## Index

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# Preface

This topic contains the following sub-topics:

- [Purpose](#)
- [Before you begin](#)
- [Module Prerequisite](#)
- [Audience](#)
- [Documentation Accessibility](#)
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## Purpose

This guide is designed to help you to quickly get acquainted with the Oracle Banking Origination system. This guide provides an overview of the Retail Loan Origination process and takes you through the various steps involved in handling all the necessary activities in the life cycle of a Retail Loan Origination.

## 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 Retail Loan product to help various bank users to deliver quick and efficient service to both customer and prospects.

## Documentation Accessibility

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

### Access to Oracle Support

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

## Critical Patches

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

## 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.

## Related Resource

The related documents are as follows:

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

## Conventions

The following text conventions are used in this document:

Convention	Meaning
<b>boldface</b>	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which user supply particular values.

Convention	Meaning
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
ACH	Automated Clearing House
APR	Annual Percentage Rate
ATIN	Adoption Tax Identification Number
BNPL	Buy Now Pay Later
CIF	Customer Identification File
DMS	Document Management Service
DOB	Date of Birth
EIN	Employer Identification Number
EPI	Equated Periodic Instalment
GL	General Ledger
GST	Goods and Service Tax
HNI	High Net Worth Individual
IRS	Internal Revenue Service
ITIN	Individual Tax Identification Number
KYC	Know Your Customer
LTV	Loan to Value
MAPR	Military Annual Percentage Rate
OFAC	Office of Foreign Assets Control
PIN	Postal Index Number
POI	Proof Of Identity
PTY	Party
SIN	Social Insurance Number
SMB	Small and Medium Business
SSN	Social Security Number
TIN	Tax Identification Number

## Symbols and Icons

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

**Table 2 Icons - Common**

































Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.
	Calendar
	Alerts
	Unlock Option

Table 2 (Cont.) Icons - Common

Icon	Function
	View Option
	New
	Enter query
	Execute query
	Copy
	Delete
	Save
	Search
	Advanced search
	Clear all
	Reset
	Export
	Print
	View Details
	Sorting

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

Table 3 Icons - Widget







Icon	Function
	Open status
	Unauthorized status

Table 3 (Cont.) Icons - Widget

Icon	Function
	Rejected status
	Closed status
	Authorized status
	Modification Number

## Module Post requisite

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

# 1

## Overview

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

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

It is a Host-Agnostic solution.

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

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

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

# 2

## Loan Simulation and Quick Assessment

This topic describes the systematic instructions to initiate the loan simulation and quick assessment process.

### Loan Simulation:

Loan Simulation is an independent feature that enables users to create loan schedules, find interest rates (including margins), and gather other important information for both new and existing customers by inputting basic borrower details. This loan simulation process is designed specifically for individual customers.

### Quick Assessment:

The Quick Assessment improves the Loan Simulation process by enabling bankers to check an applicant's eligibility before starting a loan application. After the Loan Simulation results are displayed, users with the necessary access can move on to the Quick Assessment.

- [Loan Simulation](#)  
This topic describes the systematic instructions to initiate the loan simulation application.
- [Quick Assessment](#)  
This topic describes the systematic instructions of Quick Assessment.

## 2.1 Loan Simulation

This topic describes the systematic instructions to initiate the loan simulation application.

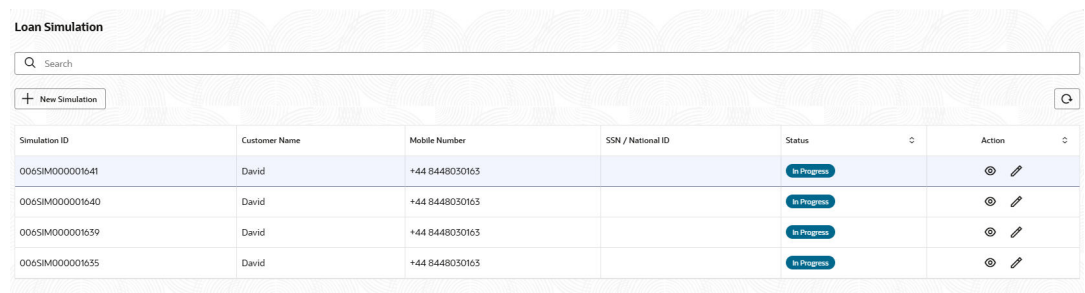
To enable a loan simulation process, select the Loan Simulation toggle in the **Business Product Details** data segment of the **Business Product Configuration** screen.

To capture loan simulation applicant process:

1. On the **Homescreen**, click the **Menu** and click the **Retail Origination**.
2. Under the **Retail Origination**, click the **Loan Simulation**.

The **Loan Simulation** screen displays.

**Figure 2-1 Loan Simulation**






Simulation ID	Customer Name	Mobile Number	SSN / National ID	Status	Action
006SIM000001641	David	+44 8448030165		In Progress	👁️ ✎️
006SIM000001640	David	+44 8448030165		In Progress	👁️ ✎️
006SIM000001639	David	+44 8448030165		In Progress	👁️ ✎️
006SIM000001635	David	+44 8448030165		In Progress	👁️ ✎️

3. On the **Loan Simulation** screen, specify the required fields.

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

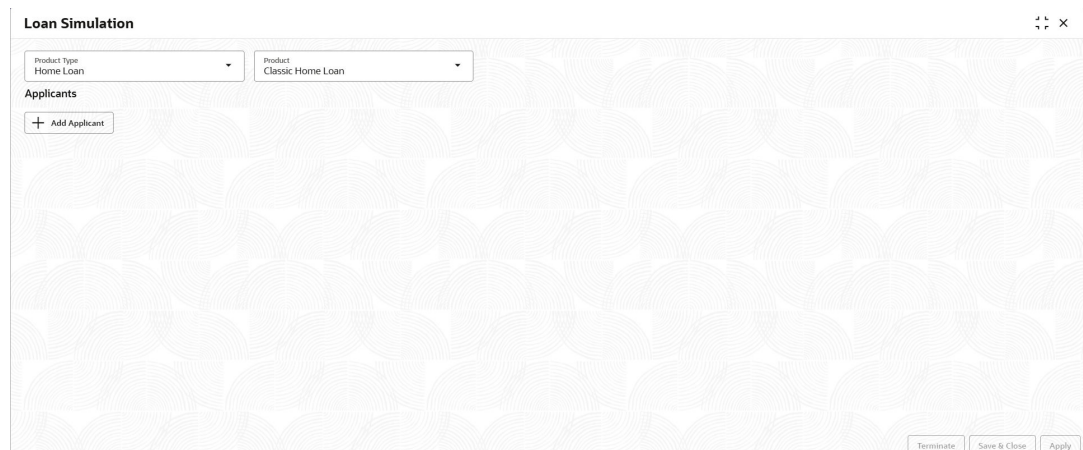
Table 2-1 Loan Simulation

Field	Description
<b>New Simulation</b>	Click this button to add a new simulation.
	Click this icon to refresh the page and display the updated records and simulation status.
<b>Simulation ID</b>	Displays the simulation ID of older entries.
<b>Customer name</b>	Displays the customer name.
<b>Mobile Number</b>	Displays the mobile number of the applicant.
<b>SSN/National ID</b>	Displays the SSN/National ID of the applicant.
<b>Status</b>	Displays the loan status of the applicant.
<b>Action</b>	<ul style="list-style-type: none"> <li>Click  to view the loan application of the applicant.</li> <li>Click  to edit the loan application of the applicant.</li> </ul>

- Click on **New Simulation** to add new applicant.

The **New Simulation** screen displays.

Figure 2-2 New Simulation



- Click **Add Applicant** to add the applicant details. The following screen displays.

**Figure 2-3 Loan Simulation - Applicant Details**

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

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

**Table 2-2 Add Applicants**

Field	Descriptions
<b>Product Type</b>	Select the product type of the applicant from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Home Loan</b></li> <li>• <b>Education Loan</b></li> <li>• <b>Personal Loan</b></li> <li>• <b>Vehicle Loan</b></li> </ul>
<b>Product</b>	Select the product from the drop-down list based on the product type.
<b>Add Applicant</b>	Click <b>Add Applicant</b> to add new applicant details.
<b>Applicant Role</b>	Displays the applicant role. The available options are: <ul style="list-style-type: none"> <li>• <b>Primary</b></li> <li>• <b>Joint</b></li> </ul>




Table 2-2 (Cont.) Add Applicants

Field	Descriptions
<b>Add Applicant By</b>	Select the mode from which the user need to add new applicant. The available options are: <ul style="list-style-type: none"> <li><b>Search Existing Customer</b> - This option is used if the applicant is an existing customer of the bank. When a customer is selected, their details appear in the corresponding sections.</li> <li><b>Enter Manually</b> - This option allows the user to manually enter all of the applicant's information.</li> </ul>
<b>CIF Number</b>	Search and select the CIF number. This field appears if the Search Existing Customer option is selected from the Add Applicant By drop down list. The system verifies whether the selected CIF number is valid or not . If the response is invalid CIF, an error message will indicate that the chosen CIF belongs to an Invalid Customer Status. The account opening process is not initiated by the customer.
<b>First Name</b>	Specify the first name of the applicant.
<b>Middle Name</b>	Specify the middle name of the applicant.
<b>Last Name</b>	Specify the last name of the applicant.
<b>SSN/National ID</b>	Specify the SSN/National ID.
<b>Date of Birth</b>	Select the date of birth of the applicant.
<b>Address Details</b>	This section displays the address details of the applicant.
<b>Add Address</b>	Click <b>Add Address</b> to add the address of the applicant.
<b>Address Type</b>	Select the address type from the drop-down list. The options in this drop down appears based on the Common Core maintenance.
<b>Effective Date</b>	Select the date when the applicant start residing at the specified address.
<b>Make this as preferred address</b>	Switch <input type="checkbox"/> to prefer the entered address for communication.
<b>Search Address</b>	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.
<b>Unstructured Address</b>	<ul style="list-style-type: none"> <li>Switch <input type="checkbox"/> to display the fields for capturing the unstructured address.</li> <li>Switch <input type="checkbox"/> to hide the unstructured address fields.</li> </ul>
<b>Address Line 1</b>	Specify the building name. <b>Note:</b> The maximum length is 105 characters.
<b>Address Line 2</b>	Specify the street name. <b>Note:</b> The maximum length is 105 characters.
<b>Address Line 3</b>	Specify the city or town name. <b>Note:</b> The maximum length is 105 characters.
<b>Address Line 4/Landmark</b>	Specify the landmark. <b>Note:</b> The maximum length is 105 characters.
<b>Country</b>	Select the country from the drop-down list.
<b>State/Country Sub Division</b>	Select the state from the drop-down list.
<b>Zip Code/ Pin Code</b>	Specify the zip or post code of the address. <b>Note:</b> The maximum length is 16 characters and allows alphanumeric characters, including spaces.

Table 2-2 (Cont.) Add Applicants

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

Table 2-2 (Cont.) Add Applicants

Field	Descriptions
<b>Contact Sub Type</b>	Select the contact type from the drop-down list. <ul style="list-style-type: none"> <li>If the <b>Mobile Phone</b> is selected as Communication Mode, the following options are shown in the drop-down: <ul style="list-style-type: none"> <li>– <b>Residence</b></li> <li>– <b>Business</b></li> <li>– <b>Mobile</b></li> <li>– <b>Others</b></li> </ul> </li> <li>If the <b>Email</b> is selected as Communication Mode, the following options are shown in the drop-down: <ul style="list-style-type: none"> <li>– <b>Personal</b></li> <li>– <b>Work</b></li> </ul> </li> </ul>
<b>Mobile Number</b>	Select the country code and specify the mobile number.
<b>Email</b>	Specify the email address.
<b>Preferred</b>	Select the checkbox to indicate if the given record is the preferred one.
<b>Action</b>	<ul style="list-style-type: none"> <li>Click  to save the contact details.</li> <li>Click  to edit the contact details.</li> <li>Click  to delete the contact details.</li> </ul>
<b>Identification Details</b>	This section displays the identification details.
<b>Add ID</b>	Click <b>Add ID</b> to add the Identification details of the applicant.
<b>ID Type</b>	Select the ID type from the drop-down list.
<b>ID Status</b>	Select the ID status from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Available</b></li> <li>• <b>Applied For</b></li> </ul>
<b>Unique ID</b>	Specify the unique identification code of the selected type.
<b>Place of Issue</b>	Specify the place where the ID is issued to the user.
<b>Issue Date</b>	Specify the date from which the ID is valid.
<b>Expiry Date</b>	Specify the date till which the ID is valid.
<b>Remarks</b>	Specify the remarks.
<b>Preferred ID</b>	Select the preferred ID from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>

6. Perform one of the following actions:
- Click **Save** to save the applicant details.
  - Click **Cancel** to cancel the applicant details.

The following screen displays.

Figure 2-4 Loan Requirements

Table 2-3 Loan Requirements

Field	Description
<b>Loan Requirements</b>	Displays the loan requirements details.
<b>Currency</b>	Select preferred currency from the drop-down list.
<b>Loan Amount</b>	Specify the loan amount.
<b>Years</b>	Specify the loan tenure years.
<b>Months</b>	Specify the loan tenure in months
<b>Rate Type</b>	Displays the rate type. The system fetches the rate type from host back end product to which this loan account is mapped via the Business Product configuration.
<b>Loan Purpose</b>	Select the purpose of the loan from the drop-down list.
<b>Simulate</b>	Click simulate to simulate the loan application. During simulate the system will look up in the Origination preferences configuration for the default Stage that needs to be considered for Loan Simulation (example: EPI, POI, etc.)

7. Click **Simulate**.

The Simulation details display on the screen.

Figure 2-5 Loan Simulation

Using validation model, validations such as gender-based or minor-related eligibility checks are performed during Loan Simulation.

8. Click the **Principal** link.

A pop-up displays the breakdown of principal amount, that are:

- **Requested Loan Amount:** Displays the original loan amount.
  - **Capitalized Charge:** Displays the sum of all the charges capitalized in the **Interest and Charge Details** screen.
  - **Capitalized Insurance:** Displays the sum of all the insurances capitalized in the **Interest and Charge Details** screen. This field displays only when Oracle Banking Retail Lending Servicing is the host.
  - **Total:** Displays the sum of requested loan amount and capitalized charges.
9. Click **Interest Rate**.

The **Interest Details** section displays the interest applicable for the account.

**Figure 2-6 Interest Rate**

Interest Description	Rate Type	Interest Rate (%)	Margin/Variance(%)	Effective Rate(%)	Action
Interest Rate	Fixed	7	-0.3	6.7	

Cancel Save

10. Click **Insurance and Charge Details**.

The **Insurance and Charge Details** section enables the user to display the charges and insurances applicable for this loan application.

**Figure 2-7 Insurance and Charge Details**

Charge Description	Amount/Percentage	Waive	Capitalize
DSBR Fee Fixed Based Accrued	USD 50.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Insurance Description	Amount	Waive	Capitalize
Insurance Collected in Book Event	USD 0.00	<input type="checkbox"/>	<input type="checkbox"/>

Cancel Save

11. Click **View Schedule**. The schedule window appears based on the selected interest rate. The below screen shot refers the **View Schedule** screen.

Figure 2-8 View Schedule

Sr No	Date	Installment	Principal	Interest	O/S Balance
1	April 30, 2020	\$9,385.83	\$6,413.23	\$3,821.92	\$493,586.77
2	May 30, 2020	\$9,385.83	\$6,546.02	\$3,651.19	\$487,040.75
3	June 30, 2020	\$9,385.83	\$6,490.27	\$3,722.86	\$480,550.48
4	July 30, 2020	\$9,385.83	\$6,621.02	\$3,554.75	\$473,929.46
5	August 30, 2020	\$9,385.83	\$6,568.22	\$3,622.65	\$467,361.24
6	September 30, 2020	\$9,385.83	\$6,607.27	\$3,572.44	\$460,753.97
7	October 30, 2020	\$9,385.83	\$6,734.92	\$3,408.31	\$454,019.05
8	November 30, 2020	\$9,385.83	\$6,686.59	\$3,470.46	\$447,332.46
9	December 30, 2020	\$9,385.83	\$6,812.14	\$3,309.03	\$440,520.32
10	January 30, 2021	\$9,385.83	\$6,766.85	\$3,367.26	\$433,753.47
11	February 28, 2021	\$9,385.83	\$6,973.45	\$3,101.64	\$426,780.02
12	March 30, 2021	\$9,385.83	\$6,930.38	\$3,157.01	\$419,849.64
13	April 30, 2021	\$9,385.83	\$6,889.74	\$3,209.25	\$412,959.90

12. Click **View Credit Rating**. The view credit rating window appears based on the selected applicant credit details.

The below screenshot refers the **View Credit Rating** screen.

Figure 2-9 View Credit Rating

Bureau	Rating	Remarks	Details	Bureau Report
Equifax	750		<a href="#">View</a>	<a href="#">View</a>
Experian	750		<a href="#">View</a>	<a href="#">View</a>

13. Click **Execution Summary**.

The **Execution Summary** screen displays.

Figure 2-10 Execution Summary

Execution Summary
Pricing -0.3%

14. On this screen, perform one of the following actions:
- Click **Terminate** to terminate the application.
  - Click **Save and Close** to save the application.
  - Click **Apply** to apply to the loan application.

The system automatically expires inactive loan simulations and updates them to the **Expired** status based on the number of inactive days set in the **Origination Preference**

screen. For more information, refer to the **Origination Preferences** topic in the **Configurations User Guide**.

## 2.2 Quick Assessment

This topic describes the systematic instructions of Quick Assessment.

To enable a **Quick Assessment** process, select the **Quick Assessment** toggle in the **Business Product Details** data segment of the **Business Product Configuration** screen.

The applicants information that were captured during loan simulation will be carried forward in the quick assessment as part of same loan simulation ID. User has to capture only the additional set of fields during Quick Assessment.

1. In **Loan Simulation** screen, click **Quick Assessment**.

The **Quick Assessment** screen displays.

**Figure 2-11 Quick Assessment**

Quick Assessment - 006SIM000002043

Home Loan - Classic Home Loan

Applicants: Philip C. Jacob    Loan: USD 340,000.00    Tenure: 2 Years 6 Months    Interest Rate: 5.8%

Philip C. Jacob  
Mobile Number: +1 894732778  
Net Income: USD 40,000.00

View   Edit

Access

Terminate   Save and Close   Apply

2. Click **Edit** to modify the added details.

The **Quick Assessment - Edit** screen displays.



3. Specify the relevant details in data fields. The fields which are marked as **Required** are mandatory.

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

**Table 2-4 Quick Assessment**

Field	Description
<b>First Name</b>	Specify the first name of the applicant.
<b>Middle Name</b>	Specify the middle name of the applicant.
<b>Last Name</b>	Specify the last name of the applicant.
<b>SSN/National ID</b>	Displays the SSN/National ID of the applicant.
<b>Date of Birth</b>	Select the date of birth of the applicant.
<b>Address Details</b>	This section displays the address details of the applicant.
<b>Add Address</b>	Add the address of the applicant.
<b>Address Type</b>	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.
<b>Effective Date</b>	Select the date when the applicant start residing at the specified address.
<b>Make this as preferred address</b>	Switch <input checked="" type="checkbox"/> to prefer the entered address for communication.
<b>Search Address</b>	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.
<b>Unstructured Address</b>	<ul style="list-style-type: none"> <li>Switch <input checked="" type="checkbox"/> to display the fields for capturing the unstructured address.</li> <li>Switch <input type="checkbox"/> to hide the unstructured address fields.</li> </ul>
<b>Address Line 1</b>	Specify the building name. <b>Note:</b> The maximum length is 105 characters.
<b>Address Line 2</b>	Specify the street name. <b>Note:</b> The maximum length is 105 characters.
<b>Address Line 3</b>	Specify the city or town name. <b>Note:</b> The maximum length is 105 characters.
<b>Address Line 4</b>	Specify the landmark. <b>Note:</b> The maximum length is 105 characters.
<b>Country</b>	Select the country from the drop-down list.
<b>State / Country Sub Division</b>	Select the state or country sub division from the drop-down list. This field appears based on the selected country code.
<b>Zip Code/Pin Code</b>	Specify the zip or post code of the address. <b>Note:</b> The maximum length is 16 characters and allows alphanumeric characters, including spaces.
<b>Zip +4</b>	Specify the zip extension code of the address.
<b>Structured Address</b>	<ul style="list-style-type: none"> <li>Switch <input checked="" type="checkbox"/> to display the fields for capturing the structured address.</li> <li>Switch <input type="checkbox"/> to hide the structured address fields.</li> </ul>
<b>Department</b>	Specify the name of department. <b>Note:</b> The maximum length is 70 characters.

Table 2-4 (Cont.) Quick Assessment





Field	Description
<b>Sub Department</b>	Specify the name of sub department. <b>Note:</b> The maximum length is 70 characters.
<b>Street Name</b>	Specify the street name. <b>Note:</b> The maximum length is 70 characters.
<b>Building Number</b>	Specify the building number. <b>Note:</b> The maximum length is 16 characters.
<b>Building Name</b>	Specify the name of the building. <b>Note:</b> The maximum length is 35 characters.
<b>Floor</b>	Specify the floor number. <b>Note:</b> The maximum length is 70 characters.
<b>Post Box</b>	Specify the post box number. <b>Note:</b> The maximum length is 16 characters.
<b>Room</b>	Specify the room number. <b>Note:</b> The maximum length is 70 characters.
<b>Zip Code / Post Code</b>	Specify the zip or post code of the address. <b>Note:</b> The maximum length is 16 characters and allows alphanumeric characters, including spaces.
<b>Town Name</b>	Specify the name of the city or town where the customer is located. <b>Note:</b> The maximum length is 35 characters.
<b>Town Location Name</b>	Specify the name of sub-location or area within the city or town. <b>Note:</b> The maximum length is 35 characters.
<b>District Name</b>	Select the district from the drop-down list.
<b>Country</b>	Select the country from the drop-down list.
<b>Country Sub Division</b>	Select the country sub-division from the drop-down list.
<b>Address Line 1</b>	Specify the address in line 1. <b>Note:</b> The maximum length is 105 characters.
<b>Address Line 2</b>	Specify the address in line 2. <b>Note:</b> The maximum length is 105 characters.
<b>Action</b>	Perform the following actions on the <b>Address</b> screen: <ul style="list-style-type: none"> <li>Click <b>Save</b> to save the applicant details.</li> <li>Click <b>Cancel</b> to cancel the applicant details.</li> </ul>
<b>&lt;Added record tile&gt;</b>	In this tile, user can view the added address details. Below details appears in the tile: <ul style="list-style-type: none"> <li>&lt;Current status&gt; this flag appears only if <b>Yes</b> option is selected.</li> <li>&lt;Preferred ID status&gt; this flag appears only if <b>Yes</b> option is selected.</li> <li><b>Address Type</b></li> <li><b>Address dates</b></li> <li><b>Address line 1,2,3</b></li> <li><b>Country</b></li> <li><b>State</b></li> </ul> Click the <b>Edit</b> to edit the added address details. Click the <b>View</b> to view the added address details. Click  to delete the added address details.
<b>Contact Details</b>	In this section, user can provide the contact details.
<b>Add Contact</b>	Add the contact details of the applicant.

Table 2-4 (Cont.) Quick Assessment

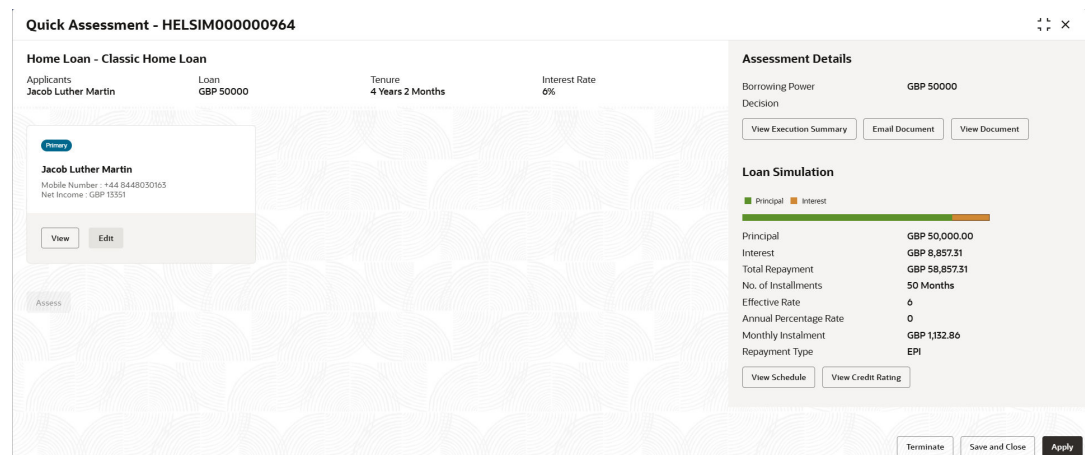
Field	Description
<b>Communication Mode</b>	Select the communication mode from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Mobile Phone</b></li> <li>• <b>Email</b></li> </ul>
<b>Contact Sub Type</b>	Select the contact type from the drop-down list. <ul style="list-style-type: none"> <li>• If the <b>Mobile Phone</b> is selected as Communication Mode, the following options are shown in the drop-down: <ul style="list-style-type: none"> <li>– <b>Residence</b></li> <li>– <b>Business</b></li> <li>– <b>Mobile</b></li> <li>– <b>Others</b></li> </ul> </li> <li>• If the <b>Email</b> is selected as Communication Mode, the following options are shown in the drop-down: <ul style="list-style-type: none"> <li>– <b>Personal</b></li> <li>– <b>Work</b></li> </ul> </li> </ul>
<b>Mobile Number</b>	Select the country code and specify the mobile number.
<b>Email</b>	Specify the email address.
<b>Preferred</b>	Select the checkbox to indicate if the given record is the preferred one.
<b>Action</b>	<ul style="list-style-type: none"> <li>• Click  to save the contact details.</li> <li>• Click  to edit the contact details.</li> <li>• Click  to delete the contact details.</li> </ul>
<b>Identification Details</b>	This section displays the identification details.
<b>Add ID</b>	Click <b>Add ID</b> to add identification details of the applicant.
<b>ID Type</b>	Select the ID type from the drop-down list.
<b>ID Status</b>	Select the ID status from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Available</b></li> <li>• <b>Applied For</b></li> </ul>
<b>Unique ID</b>	Specify the unique identification code of the selected type.
<b>Place of Issue</b>	Specify the place where the ID is issued to the user.
<b>Issue Date</b>	Specify the date from which the ID is valid.
<b>Expiry Date</b>	Specify the date till which the ID is valid.
<b>Remarks</b>	Specify the remarks. Click the Save button to save the entered ID details.
<b>Preferred ID</b>	Select the preferred ID from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>
<b>Income and Expenses</b>	Displays the total Income and Expenses of the applicant.
<b>Add Income</b>	Add the income details of the applicant.
<b>Add Expense</b>	Add the expense details of the applicant.
<b>Asset and Liability</b>	Displays the total Asset and Liability of the applicant.
<b>Add Asset</b>	Add the asset details of the applicant.
<b>Add Liability</b>	Add the liability details of the applicant.
<b>Question</b>	Displays the question configured for the question code.

**Table 2-4 (Cont.) Quick Assessment**

Field	Description
Answer	Select the answer from the drop-down values available. The answers are populated based on the Answers configured in the questionnaire code.

4. After updating the required details, perform one of the following actions:
  - Click **Save** to save the applicant details.
  - Click **Cancel** to cancel the application.
5. Click **Assess**, the following screen displays.

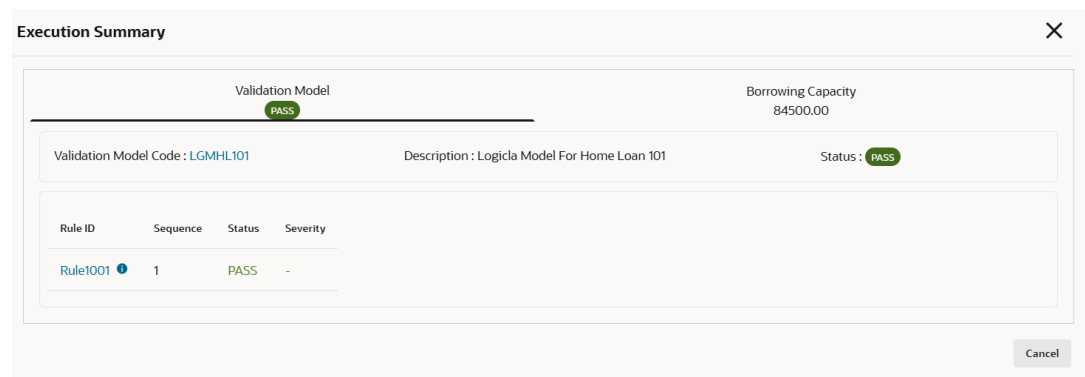
**Figure 2-13 Quick Assessment -Applicant Details**



Using validation model, validations such as gender-based or minor-related eligibility checks are performed during Quick Assessment.

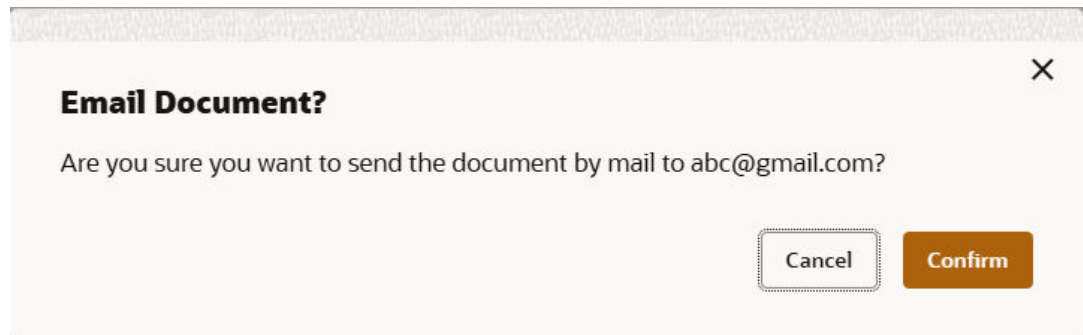
6. Click **View Execution Summary**. The summary screen window appears.  
The selective PDS components such as Score or Decision or Pricing or All to call Pricing and Decision service can be controlled as per the configuration in the Business product configuration for the loan business product.

**Figure 2-14 View Execution Summary**



7. Click **Email Document**. The pop-up window appears.

**Figure 2-15 Email Document**



8. On this screen, perform one of the following actions:
  - Click **Terminate** to terminate the application.
  - Click **Save and Close** to save the application.
  - Click **Apply** to apply the **Loan Simulation** and **Quick Assessment** application.

The system automatically expires inactive quick assessments and updates them to **Expired** status based on the number of inactive days set in the **Origination Preference** screen. For more information, refer to the **Origination Preference** topic in the *Configuration User Guide*.

# 3

## Retail Loans Account Origination Process

This topic describes about the Retail Loans Account Origination Process.

This document provides an overview of the retail account open process and takes you through the various steps involved in handling all the necessary activities in the life cycle of a retail loan account open process.

The document is designed to help you create the following types of retail loan:

- Individual customers
  - Housing Loan
  - Personal Loan
  - Vehicle Loan
  - Education Loan
- Small and Medium Business customers
  - Business Loan
  - Term Loan

Retail loan account open process enables the bank to leverage on the state of the art technology used for business modelling, help extend the boundaries of potential markets, provide for Banking at Doorstep and ensure the convenience of banking with primary focus on customer service.

We shall look at the reference workflows of the retail loan account process before understanding how the configuration and capture of data can be done. These stages are mandatory or non-mandatory based on the business process configurations. The process management flow is basically routed through various stages to capture relevant data before it is ready to be sent to the host for account creation.

- [Retail Loan Account](#)  
This topic describes information about retail loan account.
- [Application Entry Stage](#)  
This topic describes the systematic instructions to initiate the loan application entry stage.
- [Application Enrichment Stage](#)  
This topic describes the systematic instructions to move the loan application to enrichment stage.
- [Application Documents](#)  
This topic describes the process of the documents that are uploaded related to application.
- [Loan Underwriting](#)  
This topic describes the systematic instructions to move the loan application to underwriting stage.
- [Loan Assessment Stage](#)  
This topic describes the systematic instructions to move the loan application to assessment stage.

- [Manual Credit Assessment](#)  
This topic describes the systematic instructions to move the loan application to manual credit assessment stage.
- [Manual Credit Decision](#)  
This topic describes the systematic instructions to move the loan application to manual credit decision stage.
- [Account Parameter Setup](#)  
This topic describes the systematic instructions to move the loan application to account parameter setup stage.
- [Supervisor Application Approval Stage](#)  
This topic describes the information on the various data segments to view and approve the price change in the Supervisor Application Approval stage.
- [Offer Issue Stage](#)  
This topic describes the information on the various data segments to generate the offer in the Offer Issue stage.
- [Offer Accept / Reject Stage](#)  
This topic describes the information on the various data segments to accept / reject the offer in the Offer Accept / Reject stage.
- [Post Offer Amendment Stage](#)  
This topic describes the information on the various data segments to request for amendment of loan application in the Post Offer Amendment stage.
- [Account Approval Stage](#)  
This topic describes the information on the various data segments to view the captured details and approve the application in the Account Approval stage
- [Global Actions](#)  
This topic provides details on the actions that can be performed in all stages.

## 3.1 Retail Loan Account

This topic describes information about retail loan account.

The initial request for a loan can be made through any of the following:

- Authorized branch users
- Relationship managers
- Authorized bank agents
- Traditional branch channel
- Specialized protocol services available on digital devices such as tablets or mobiles

The initiation of loan request can be made for both new and existing customer types. Also, the platform supports the processing of the loan request from the customer which is directly received from the Self-Service Banking Channel (Oracle Banking Digital Experience) through the REST based service APIs.

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

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

**To acquire and edit the task:**

1. From **Home** screen, click **Tasks**. Under **Tasks**, click **Free Tasks**. The **Free task** screen displays.

**Figure 3-1 Free Tasks**

Acquire & Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Nu
Acquire & ...	Medium	Retail Loan Origination...	006VELN010017206	006APP000045472	Account Approval	18-05-30	006	006023875
Acquire & ...	Medium	Retail Loan Origination...	006VELN010017207	006APP000045473	Account Approval	18-05-30	006	006023875
Acquire & ...	Medium	Retail Loan Origination...	006VELN010017203	006APP000045469	Account Approval	18-05-30	006	006023875
Acquire & ...	Medium	Retail Loan Origination...	006VELN010017201	006APP000045467	Account Approval	18-05-30	006	006023875
Acquire & ...	Medium	Retail Loan Origination...	006VELN010017198	006APP000045464	Account Approval	18-05-30	006	006023875
Acquire & ...	Medium	Retail Loan Origination...	006VELN010017194	006APP000045460	Account Approval	18-05-30	006	006023875
Acquire & ...	Medium	Retail Loan Origination...	006VELN010017196	006APP000045462	Account Approval	18-05-30	006	006023875
Acquire & ...	Medium	Small and Medium Bu...	006SMBTD10003680	006APP000045449	Account Funding	18-05-30	006	
Acquire & ...	Medium	Term Deposit Originat...	006RPMTDAA003541	006APP000045404	Application Entry	18-05-30	006	

2. Click **Acquire & Edit** to navigate to the appropriate stage.

## 3.2 Application Entry Stage

This topic describes the systematic instructions to initiate the loan application entry stage.

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

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

**To open retail loan application entry task:**

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

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

- [Applicant](#)  
In this data segment you can view and edit the customer information which is captured while initiating an loan account application.
- [Relationships](#)  
This topic describes the systematic instructions to add relationship details of the applicant.
- [Loan Details](#)  
This topic describes the systematic instructions to configure the loan product.
- [Stake Holder Details](#)  
This topic provides the systematic instructions to capture the stake holder details related information for the application.

- [Financial Details](#)  
This topic provides the systematic instructions to capture the financial details of a single customer or multiple customers.
- [Collateral Details](#)  
This topic provides the systematic instructions to capture the collateral which is offered by the customer as security for retail loan.
- [Verification Details](#)  
This topic provides the systematic instructions to capture the verification details.
- [Terms and Conditions](#)  
This topic describes the terms and conditions that are mandatory to accept to proceed with account opening process.
- [Review](#)  
This topic provides instruction to view all the data segments in the Loan Application Entry Process.

## 3.2.1 Applicant

In this data segment you can view and edit the customer information which is captured while initiating an loan account application.

The **Applicant** data segment displays the details captured for the customer in the Application Initiate stage and allows to update further for supplementing the customer related information. The user can capture data for both new as well existing customer. If the existing customer is selected the system fetches store data and populates in the respective fields. The user can edit the fetched data.

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

### 3.2.1.1 For Individual Customer Type

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

#### To capture applicant details:

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

The **Applicant - Individual** screen displays.

Figure 3-2 Application - Individual

The screenshot displays the 'Application Entry - 006APP000028701' form. The left sidebar contains navigation tabs: Applicants, Relationships, Loan Details, Financial Details, Collateral Details, Terms and Conditions, and Review. The main content area is titled 'Applicants' and shows 'Add Applicant By: Enter Manually'. The form is divided into several sections:

- Basic Details:** Personal Details (Education: MC, First Name: Phillip, Middle Name: C, Last Name: Jacob, Date of Birth: April 2, 2000, Country of Residence: Canada, Marital Status: Married, Staff: No, Job: Director, National ID: 8\*\*\*\*\*9, Suffix: Sr, Birth Place: New York, Citizenship Status: Resident Alien, Nationality: Canada, Customer Segment: Standard, Customer Category: INDIVIDUAL, Service Members: Yes, Publicly Exposed Person (PEP): Yes, Insider: Yes, Enable Online Banking: Yes).
- Signature:** Add Signature button.
- Address:** Add Address button. A 'Communication Address for Retail' is shown: 2808 Grim Avenue, Gogonta Road, San Diego, Ontario, Canada, 4577809. Address Since: September 6, 2010.
- Contact Details:** Add Contact button. A contact is listed: Communications-Mobile Mobile Phone, Contact Sub Type: Business, Country: +44, Mobile Number: 9643058555, Preferred: Yes.
- Identification Details:** Add ID button. A driving license is listed: Driving License, 4\*\*\*\*\*9.
- Tax Status:** TIN Type: Social Security Number, TIN Status: TIN Captured but Not Certified, Tax Identification Number: T\*\*\*\*\*7, Foreign Tax Identification Number: T\*\*\*\*\*7, Certification Date: March 30, 2018, Backup withholding code: Customer Invoiced (I Type), TIN Status: W9, Tax Country Code: Canada, Tax Identification Number: 8\*\*\*\*\*4, Valid From: March 16, 2018, Tax Invoiced: Nova Scotia.
- Employment Details:** Add Employment Details button.

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 3-1 Applicant- Individual – Field Description

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

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

Field	Description
<b>Suffix</b>	Specify the suffix for the applicant. This options in this list appears based on the configured entity code in the Oracle Banking Party product.
<b>Gender</b>	Specify the gender of the applicant from the drop-down list.
<b>Date of Birth</b>	Select the date of birth of the applicant.
<b>Citizenship Status</b>	Select the citizenship status of the applicant from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• <b>Non-Resident Alien</b></li> <li>• <b>Citizen</b></li> </ul>
<b>Country of Residence</b>	Search and select the country code of which the applicant is a resident.
<b>Birth Place</b>	Specify the birth place where the applicant has born.
<b>Nationality</b>	Search and select the country code where the applicant has nationality.
<b>Marital Status</b>	Select the marital status of the customer from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• <b>Married</b></li> <li>• <b>Unmarried</b></li> <li>• <b>Legally Separated</b></li> <li>• <b>Widow</b></li> <li>• <b>Registered Domestic Partnerships</b></li> </ul> This field appears mandatory based on the product configuration.
<b>Customer Segment</b>	Select the segment of the customer. Available options are: <ul style="list-style-type: none"> <li>• <b>Emerging Affluent</b></li> <li>• <b>High Net worth Individuals</b></li> <li>• <b>Mass Affluent</b></li> <li>• <b>Ultra HNI</b></li> <li>• <b>Very HNI</b></li> </ul>
<b>Customer Category</b>	Select the category of the customer.
<b>Staff</b>	Select to indicate if the customer is employee of the bank. The available options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>
<b>Service Members</b>	Select to indicate if the customer is service member. The available options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>
<b>Insider</b>	Select whether the customer that has special or privileged relationship with the bank. The available options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>
<b>Role</b>	Select the role from the drop-down list. This field appears when the user selects <b>Yes</b> in the Insider field. The available options are: <ul style="list-style-type: none"> <li>• <b>Executive Officer</b></li> <li>• <b>Director</b></li> <li>• <b>Principal Stakeholder of Affiliates of Bank</b></li> <li>• <b>Principal Stakeholder of Bank</b></li> </ul>

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


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

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

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

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


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

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




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

Table 3-1 (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"> <li>ID Status</li> <li>&lt;Preferred ID status&gt; this flag appears only if Yes option is selected.</li> <li>ID Type</li> <li>Unique ID</li> </ul> <p>Click <b>Edit</b> to edit the added ID details. Click <b>View</b> to view the added ID details.</p> <p>Click  to delete the added ID details.</p>
<b>Tax Status</b>	In this section user can update the tax declaration details.
<b>TIN Type</b>	<p>Select the type of tax identification number. The available options are:</p> <ul style="list-style-type: none"> <li><b>Social Security Number</b></li> <li><b>Employer Identification Number</b></li> <li><b>Adoption Tax Identification Number</b></li> <li><b>Individual Tax Identification Number</b></li> </ul>
<b>TIN Status</b>	<p>Select the status of tax identification number from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> <li><b>Certified</b></li> <li><b>TIN Applied For</b></li> <li><b>Missing TIN</b></li> <li><b>Incorrect TIN</b></li> <li><b>TIN Captured But Not Certified</b></li> </ul> <p><b>Note:</b> If the <b>Citizenship Status</b> is selected as <b>Resident Alien</b> or <b>Citizen</b>, the drop-down will appear.</p> <p>.The available options are:</p> <ul style="list-style-type: none"> <li><b>Certified</b></li> <li><b>Certified - Due for Recertification</b></li> <li><b>Uncertified - No W8-BEN Received</b></li> <li><b>Uncertified - Recertification Past Due</b></li> </ul> <p><b>Note:</b> If the <b>Citizenship Status</b> is selected as <b>Non Resident Alien</b>, the drop-down will appear.</p>
<b>Tax Identification Number</b>	<p>Specify the tax identification number. <b>Note:</b> Specify the TIN as per the TIN type format.</p>
<b>Foreign Tax Identification Number</b>	<p>Specify the foreign tax identification number. <b>Note:</b> This field is optional.</p>
<b>Form Type</b>	<p>Specify the form type for tax declaration.</p> <p>If the <b>Non Resident Alien</b> option is selected from the <b>Citizenship Status</b> drop-down list then the <b>Form Type</b> is defaulted to <b>W8-BEN</b> and disable.</p> <p>If the <b>Citizen or Resident Alien</b> option is selected from the <b>Citizenship Status</b> drop-down list then the <b>Form Type</b> is defaulted to <b>W9</b> and disable.</p>
<b>Valid From</b>	Specify the date from which the form is valid.
<b>Valid End</b>	<p>Displays the date till which the form is valid. This field appears when the <b>Form Type</b> is <b>W8-BEN</b>.</p>


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

Field	Description
<b>Certification Date</b>	Specify the tax certification date. This field is mandatory, when the <b>TIN Status</b> is <b>Certified</b> .
<b>Tax Country Code</b>	Displays the country code for tax. This field is mandatory, if <b>Citizenship Status</b> is <b>Non-Resident Alien</b> . This field is optional, if <b>Citizenship Status</b> is <b>Resident Alien</b> or <b>Citizen</b> .
<b>Tax Province Code</b>	Search the tax province code. <b>Note:</b> This field is optional. This field displays the respective states in the drop-down list, if the applicant selects the <b>Tax Country Code</b> .
<b>Backup Withholding Code</b>	Select the option from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Missing TIN (A Type)</b></li> <li>• <b>Invalid Tin (B Type)</b></li> <li>• <b>IRS Induced (C Type)</b></li> <li>• <b>Customer Induced (D Type)</b></li> <li>• <b>W-8 Expired</b></li> </ul> <b>Note:</b> This field is mandatory when <b>TIN Status</b> is not certified.
<b>Employment Details</b>	In this section user can capture the employment details of the applicant.
<b>Employment Type</b>	Select the employment type. The available options are: <ul style="list-style-type: none"> <li>• <b>Salaried</b></li> <li>• <b>Self Employed</b></li> </ul>
<b>Salaried</b>	Below field appears if the <b>Salaried</b> option is selected from the <b>Employment Type</b> list. In this section user can capture salaried employment details. The below fields appears if salaried employment details are already captured. <ul style="list-style-type: none"> <li>• <b>Employer Code - Name</b></li> <li>• <b>Employer Address</b></li> <li>• <b>Employer Description</b></li> <li>• <b>Employee Type</b></li> <li>• <b>Industry Type</b></li> <li>• <b>Organization Category</b></li> <li>• <b>Demographics</b></li> <li>• <b>Current Employer</b></li> <li>• <b>Working Since</b></li> <li>• <b>Working Till</b></li> <li>• <b>Employee ID</b></li> <li>• <b>Designation</b></li> <li>• <b>Level or Grade</b></li> </ul> User can edit, view, or delete already added details.
<b>Employer Code - Name</b>	Specify the employer code or name or select it from the drop-down list.
<b>Employer Address</b>	Specify the employer address. <b>Note:</b> The maximum length is 255 characters.
<b>Employer Description</b>	Specify the employer description. <b>Note:</b> The maximum length is 255 characters.

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

Field	Description
<b>Employee Type</b>	Select the employee type from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Full Time</b></li> <li>• <b>Part Time</b></li> <li>• <b>Contract</b></li> <li>• <b>Permanent</b></li> </ul> <b>Note:</b> This field is optional.
<b>Industry Type</b>	Select the industry type from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>IT</b></li> <li>• <b>Bank</b></li> <li>• <b>Services</b></li> <li>• <b>Manufacturing</b></li> <li>• <b>Legal</b></li> <li>• <b>Medical</b></li> <li>• <b>Engineering</b></li> <li>• <b>School/College</b></li> <li>• <b>Others</b></li> </ul>
<b>Organization Category</b>	Select the organization type from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Government</b></li> <li>• <b>NGO</b></li> <li>• <b>Private Limited</b></li> </ul>
<b>Demographics</b>	Select the demographics from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Global</b></li> <li>• <b>Domestic</b></li> </ul>
<b>Current Employer</b>	Select whether the applicant currently working in this company. The available options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>
<b>Working Since</b>	Select the employment start date.
<b>Working Till</b>	Select the employment last date.
<b>Employee ID</b>	Specify the employee ID.
<b>Grade</b>	Specify the grade.
<b>Designation</b>	Specify the designation.

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

Field	Description
<b>Self Employed</b>	<p>Below field appears if the <b>Self Employed</b> option is selected from the <b>Employment Type</b> list.</p> <p>In this section user can capture self-employment or professional details of customer.</p> <p>Below fields appears if self-employment or professional details are already captured.</p> <ul style="list-style-type: none"> <li>• <b>Professional Name</b></li> <li>• <b>Professional Description</b></li> <li>• <b>Professional Email ID</b></li> <li>• <b>Company /Firm Name</b></li> <li>• <b>Registration Number of Company</b></li> <li>• <b>Start Date</b></li> <li>• <b>End Date</b></li> </ul> <p>User can edit, view or delete already added details.</p>
<b>Professional Name</b>	Select the professional name from the drop-down list. Based on the configuration, the options are shown in the drop-down list.
<b>Professional Description</b>	Specify the professional description.
<b>Professional Email ID</b>	Specify the professional email ID.
<b>Company /Firm Name</b>	Specify the company or firm name.
<b>Registration Number of Company</b>	Specify the registration number.
<b>Start Date</b>	Specify or select the start date of company.
<b>End Date</b>	Specify or select the end date of company.
<b>&lt;Added record tile&gt;</b>	<p>In this tile user can view the added employment details.</p> <p>Below details appears in the tile:</p> <ul style="list-style-type: none"> <li>• <b>Employment Type</b></li> <li>• <b>&lt;Current Employer&gt;</b> this flag appears only if <b>Yes</b> option is selected.</li> <li>• <b>Employer Name</b></li> <li>• <b>Working Dates</b></li> </ul> <p>Click <b>Edit</b> to edit the added ID details.</p> <p>Click <b>View</b> to view the added ID details.</p> <p>Click  to delete the added ID details.</p>

If service member option is selected as **Yes**, the service member details section displays.




**Figure 3-3 Service Member Details**

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

**Note**

The fields which are marked as Required are mandatory.

**Table 3-2 Service Member Details**

Fields	Description
<b>Service Member Details</b>	In this section user can capture the service member details, if the customer is service member.
<b>Service Branch</b>	Specify the service branch of the customer. The available options are: <ul style="list-style-type: none"> <li>• <b>Army</b></li> <li>• <b>Marine Corps</b></li> <li>• <b>Navy</b></li> <li>• <b>Air Force</b></li> </ul>
<b>Employee ID</b>	Specify the employee identification code.
<b>Service Obligation End date</b>	Specify the end date of service obligation.
<b>Rank</b>	Select the rank from the drop-down list.
<b>Pay Rate</b>	Specify the pay rate from the drop-down list.
<b>Service Status</b>	Specify the service status from the drop-down list.
<b>Remarks</b>	Specify the remarks.
<b>Unit Name</b>	Specify the unit name of the customer.
<b>Order Number</b>	Specify the order number of the service in which the customer is enrolled.
<b>Active Duty Start Date</b>	Specify the date on which service is active.
<b>Active Duty End Date</b>	Specify the date on which the service is ending.
<b>Notification Date</b>	Specify the date on which the customer notified bank about the enrollment in service. This date cannot be future dated.
<b>Actions</b>	Select the action to perform on the added record. The available actions are: <ul style="list-style-type: none"> <li>• Click  to save the added record.</li> <li>• Click  to edit the added record.</li> <li>• Click  to delete the added record.</li> </ul>

**Advanced Search**

User can perform an advanced search for the party by providing additional information.  
User can perform search on below party types:

- For Individual
  - **First Name**
  - **Middle Name**
  - **Last Name**
  - **Date of Birth**

- Preferred Unique ID
- Tax Identification Number
- Mobile Number
- Email
- For Non- Individual
  - Party ID
  - Business or Organization Name
  - Registration Number
  - Registration Date
  - Email
  - Customer Category

To search for a party using the advanced search:

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

**Figure 3-4 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.								

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**Figure 3-5 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.						

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- 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:

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

**Figure 3-6 Application Entry - Upload ID**

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

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

Field	Description
<b>Document Name</b>	Select the document name from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Driving License</b></li> <li>• <b>Passport</b></li> </ul>

**Table 3-3 (Cont.) Applicants - Upload Document – Field Description**

Field	Description
<b>Country of Issue</b>	This field is defaulted for the document name is selected. <b>Note:</b> This field is editable.
<b>Upload Document</b>	Click on <b>Select a file or drop one here</b> to browse and upload the document from the local system. <b>Note:</b> 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 3-7 Upload ID Document**

The screenshot shows the 'Upload ID Document' interface. It features a large grey placeholder for a document image on the left. To the right, several form fields are pre-populated with data: First Name (LUCILLE), Middle Name (empty), Last Name (BALL), Date of Birth (August 6, 1991), Gender (Female), Unique ID No (8020795), Issue Date (July 2, 2010), Effective Date (empty), Unique ID Expiry Date (August 6, 2028), and ID Status (Available). Below these are sections for 'Unstructured Address' and 'Structured Address', each with a 'Capture' checkbox and multiple input fields for address details like street name, city, state, zip code, and department. A 'Save' button is located at the bottom right.

- 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 3-4 Verify Information – Field Description**

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

Table 3-4 (Cont.) Verify Information – Field Description

Field	Description
<b>Date of Birth</b>	The information in this field is automatically populated with the extracted data. User can modify the date of birth of the applicant if required.
<b>Gender</b>	The information in this field is automatically populated with the extracted data. User can modify the gender of the applicant if required.
<b>Unique ID Type</b>	Displays the unique ID type of the applicant based on the document uploaded.
<b>Unique ID Number</b>	The information in this field is automatically populated with the extracted data. User can modify the Unique ID number of the applicant if required.
<b>ID Status</b>	The information in this field is automatically populated with the extracted data. User can modify the ID status of the applicant if required.
<b>Preferred ID</b>	The information in this field is automatically populated with the extracted data. User can modify the preferred ID by clicking <b>Yes</b> or <b>No</b> .
<b>Issue Date</b>	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 <b>Document Name</b> is selected as <b>Driving License</b> .
<b>Unique Id Expiry Date</b>	The information in this field is automatically populated with the extracted data. User can modify the unique ID expiry date of the applicant if required.
<b>Place Of Issue</b>	The information in this field is automatically populated with the extracted data. User can modify the place of issue of the applicant if required.
<b>Address Type</b>	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 <b>Communication Address</b> , and the address details are displayed in an unstructured format.
<b>Effective Date</b>	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.
<b>End Date</b>	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.
<b>Make this as preferred address</b>	The information in this field is automatically populated with the extracted data. User can modify the address preference by switch <input type="checkbox"/> for communication.
<b>Search Address</b>	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.

Table 3-4 (Cont.) Verify Information – Field Description

Field	Description
<b>Unstructured Address</b>	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"> <li>Switch <input checked="" type="checkbox"/> to display the fields for capturing the unstructured address.</li> <li>Switch <input type="checkbox"/> to hide the unstructured address fields.</li> </ul>
<b>Address Line 1</b>	The information in this field is automatically populated with the extracted data. User can modify the building name if required.
<b>Address Line 2</b>	The information in this field is automatically populated with the extracted data. User can modify the street name if required.
<b>Address Line 3</b>	The information in this field is automatically populated with the extracted data. User can modify the city or town name if required.
<b>Address Line 4/Landmark</b>	The information in this field is automatically populated with the extracted data. User can modify the landmark if required.
<b>Country</b>	The information in this field is automatically populated with the extracted data. User can modify the country from the drop-down list if required.
<b>State/Country Sub Division</b>	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.
<b>Zip Code/ Pin Code</b>	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. <b>Note:</b> The maximum length is 16 characters and allows alphanumeric characters, including spaces.
<b>Zip +4</b>	The information in this field is automatically populated with the extracted data. User can modify the zip extension code of the address if required.
<b>Structured Address</b>	User can add the structured address if required. <ul style="list-style-type: none"> <li>Switch <input checked="" type="checkbox"/> to display the fields for capturing the structured address.</li> <li>Switch <input type="checkbox"/> to hide the structured address fields.</li> </ul>
<b>Department</b>	Specify the name of department.
<b>Sub Department</b>	Specify the name of sub department.
<b>Street Name</b>	Specify the street name.
<b>Building Number</b>	Specify the building number.
<b>Building Name</b>	Specify the name of the building.
<b>Floor</b>	Specify the floor number.
<b>Post Box</b>	Specify the post box number.
<b>Room</b>	Specify the room number.
<b>Zip Code / Post Code</b>	Specify the zip or post code of the address. It allows the alphanumeric characters including space.
<b>Town Name</b>	Specify the name of the city or town where the customer is located.
<b>Town Location Name</b>	Specify the name of sub-location or area within the city or town.
<b>District Name</b>	Select the district from the drop-down list.
<b>Country</b>	Select the country from the drop-down list.
<b>Country Sub Division</b>	Select the country sub-division from the drop-down list.
<b>Address Line 1</b>	Specify the address in line 1.

**Table 3-4 (Cont.) Verify Information – Field Description**

Field	Description
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. 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.

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

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

#### To capture applicants details

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

The **Applicants - Small and Medium Business (SMB)** screen displays.

**Figure 3-8 Applicants - Small and Medium Business**

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

Table 3-5 Small and Medium Business – Field Description

Field	Description
<b>Customer Type</b>	Displays the customer type based on the product selected.
<b>Doing Business As</b>	Displays the business name of the SMB customer.
<b>Registration Number</b>	Displays the registration number of the business.
<b>Date of Registration</b>	Displays the registration date of the business.
<b>Edit</b>	Click <b>Edit</b> to modify the existing customer details and address details. Click <b>Save</b> to save the modified details and click <b>Cancel</b> to cancel the modifications. The <b>Edit</b> appears only for existing customers.
<b>Existing Customer</b>	Switch <input type="checkbox"/> to indicate if customer is existing customer.
<b>CIF Number</b>	Search and select the CIF number. This field appears if the <b>Search Existing Customer</b> 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 <b>Invalid Customer Status</b> . The account opening process is not initiated with that customer.
<b>Advance Search</b>	Click this button to perform party using advance parameters. For more information on advance search, refer to the <b>Advanced Search</b> section in the <b>Individual Customer Type</b> topic.
<b>Doing Business As</b>	Specify the name of the business.
<b>Registration Number</b>	Specify the registration number of the business.
<b>Date of Registration</b>	Select the registration date of the business.
<b>Country of Registration</b>	Search and select the country code where the business is registered.
<b>SMB Classification</b>	Select the SMB Classification from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• <b>Micro</b></li> <li>• <b>Medium</b></li> <li>• <b>Small</b></li> </ul>
<b>Customer Category</b>	Search and select the customer category.
<b>SMB Registration Number</b>	Specify the SMB registration number.
<b>Tax Identification Number</b>	Specify the tax identification number of the SMB customer.
<b>Goods and Service Tax ID</b>	Specify the goods and service tax ID.
<b>Business License</b>	Specify the business license.
<b>Preferred Language</b>	Select the preferred language from the drop-down.
<b>Preferred Currency</b>	Select the preferred currency.
<b>Relationship Manager ID</b>	Specify the relationship manager ID.
<b>Enable Online Banking</b>	Switch <input type="checkbox"/> to indicates whether a customer wants to use online banking. This field displays only to new customers.
<b>Upload Logo</b>	Click <b>Upload Logo</b> button to upload the logo for the business.

Table 3-5 (Cont.) Small and Medium Business – Field Description






Field	Description
<b>Address</b>	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"> <li>Click <b>View</b> to view the address details.</li> <li>Click <b>Edit</b> to edit the address details.</li> <li>Click <b>Delete</b> to delete the address details.</li> </ul>
<b>Address Type</b>	Select the address type for the applicant from the drop-down list. The options in this drop down appears based on the Common Core Maintenance.
<b>Effective Date</b>	Select the date when the applicant start residing at the specified address.
<b>Make this as preferred address</b>	Switch <input type="checkbox"/> to prefer the entered address for communication.
<b>Search Address</b>	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.
<b>Unstructured Address</b>	<ul style="list-style-type: none"> <li>Switch <input type="checkbox"/> to display the fields for capturing the unstructured address.</li> <li>Switch <input type="checkbox"/> to hide the unstructured address fields.</li> </ul>
<b>Address Line 1/Building Name</b>	Specify the building name. <b>Note:</b> The maximum length is 105 characters.
<b>Address Line 2/Street Name</b>	Specify the street name. <b>Note:</b> The maximum length is 105 characters.
<b>Address Line 3/City/ Town Name</b>	Specify the city or town name. <b>Note:</b> The maximum length is 105 characters.
<b>Address Line 4/Landmark</b>	Specify the landmark. <b>Note:</b> The maximum length is 105 characters.
<b>Country</b>	Select and search the country code.
<b>State/Country Sub Division</b>	Specify the state or country sub division. This field appears based on the selected country code.
<b>Zip Code/Post Code</b>	Specify the zip or post code of the address. <b>Note:</b> The maximum length is 16 characters and allows alphanumeric characters, including spaces.
<b>Zip +4</b>	Specify the zip extension code of the address.
<b>Structured Address</b>	<ul style="list-style-type: none"> <li>Switch <input type="checkbox"/> to display the fields for capturing the structured address.</li> <li>Switch <input type="checkbox"/> to hide the structured address fields.</li> </ul>
<b>Department</b>	Specify the name of department. <b>Note:</b> The maximum length is 70 characters.
<b>Sub Department</b>	Specify the name of sub department. <b>Note:</b> The maximum length is 70 characters.
<b>Street Name</b>	Specify the street name. <b>Note:</b> The maximum length is 70 characters.

Table 3-5 (Cont.) Small and Medium Business – Field Description

Field	Description
<b>Building Number</b>	Specify the building number. <b>Note:</b> The maximum length is 16 characters.
<b>Building Name</b>	Specify the name of the building. <b>Note:</b> The maximum length is 35 characters.
<b>Floor</b>	Specify the floor number. <b>Note:</b> The maximum length is 70 characters.
<b>Post Box</b>	Specify the post box number. <b>Note:</b> The maximum length is 16 characters.
<b>Room</b>	Specify the room number. <b>Note:</b> The maximum length is 70 characters.
<b>Zip Code/Post Code</b>	Specify the zip or post code of the address. <b>Note:</b> The maximum length is 16 characters and allows alphanumeric characters, including spaces.
<b>Town Name</b>	Specify the name of the city or town where the customer is located. <b>Note:</b> The maximum length is 35 characters.
<b>Town Location Name</b>	Specify the name of sub-location or area within the city or town. <b>Note:</b> The maximum length is 35 characters.
<b>District Name</b>	Select the district from the drop-down list.
<b>Country</b>	Select the country from the drop-down list.
<b>Country Sub Division</b>	Select the country sub-division from the drop-down list.
<b>Address Line 1</b>	Specify the address in line 1. <b>Note:</b> The maximum length is 105 characters.
<b>Address Line 2</b>	Specify the address in line 2. <b>Note:</b> The maximum length is 105 characters.
<b>Contact Details</b>	In this section, user can provide digital contact details. Click <b>Add Contact</b> button to add new contact details.
<b>&lt;Communication Mode&gt;</b>	Select the communication mode from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Mobile Phone</b></li> <li>• <b>Email</b></li> </ul>
<b>Country</b>	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 <b>Mobile Phone</b> option as communication mode.
<b>Mobile Number</b>	Specify the mobile number.
<b>Preferred</b>	Select to indicate if the given mobile number is the preferred number.
<b>Action</b>	User can edit or delete the added mobile details.
<b>Email Id</b>	Specify the email ID. This field appears only if user selects the <b>Email</b> option as communication mode.
<b>Preferred</b>	Select to indicate if the given email ID is the preferred ID.

**Table 3-5 (Cont.) Small and Medium Business – Field Description**

Field	Description
<b>Action</b>	User can perform one of the following actions. <ul style="list-style-type: none"> <li>Click  to save the contact details.</li> <li>Click  to edit the added contact details.</li> <li>Click  to delete the contact details.</li> </ul>

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

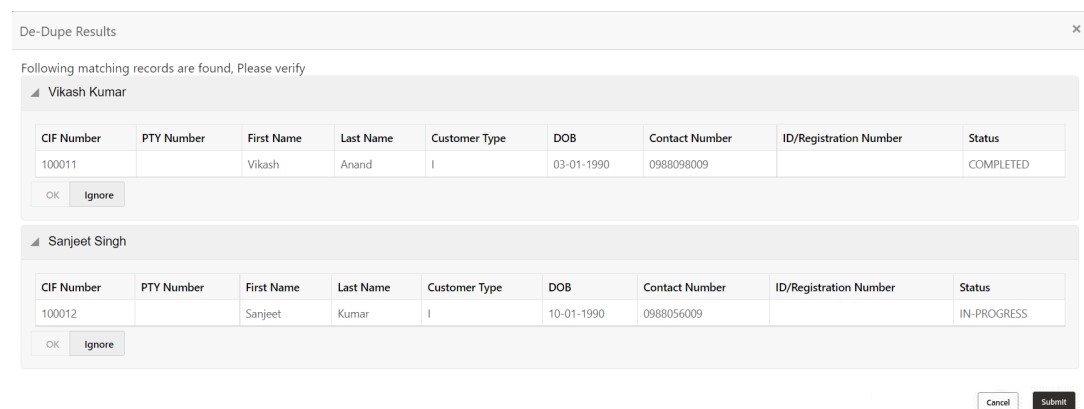
#### Customer Dedupe Check:

Based on the customer dedupe service is enabled in the **Origination Preference** screen. Once the new customer details is captured and click **Next** button on the **Applicants** screen, the system compares the same with the existing customers records. If there are any matching hits, the list of Duplicate records which matches to the New Customer Details will be displayed.

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

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

The **Dedupe Result** screen is displayed

**Figure 3-9 Dedupe Results**


The screenshot shows a window titled "De-Dupe Results" with a close button (X). Below the title bar, it says "Following matching records are found, Please verify". There are two expandable sections:

- Vikash Kumar**: A table with columns: CIF Number, PTY Number, First Name, Last Name, Customer Type, DOB, Contact Number, ID/Registration Number, Status. The row shows: 100011, (blank), Vikash, Anand, I, 03-01-1990, 0988098009, (blank), COMPLETED. Below the table are "OK" and "Ignore" buttons.
- Sanjeet Singh**: A table with columns: CIF Number, PTY Number, First Name, Last Name, Customer Type, DOB, Contact Number, ID/Registration Number, Status. The row shows: 100012, (blank), Sanjeet, Kumar, I, 10-01-1990, 0988056009, (blank), IN-PROGRESS. Below the table are "OK" and "Ignore" buttons.

At the bottom right of the window are "Cancel" and "Submit" buttons.

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

**Table 3-6 Dedupe Results – Field Description**

Field	Description
<b>CIF Number</b>	Displays the CIF Number.

Table 3-6 (Cont.) Dedupe Results – Field Description

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

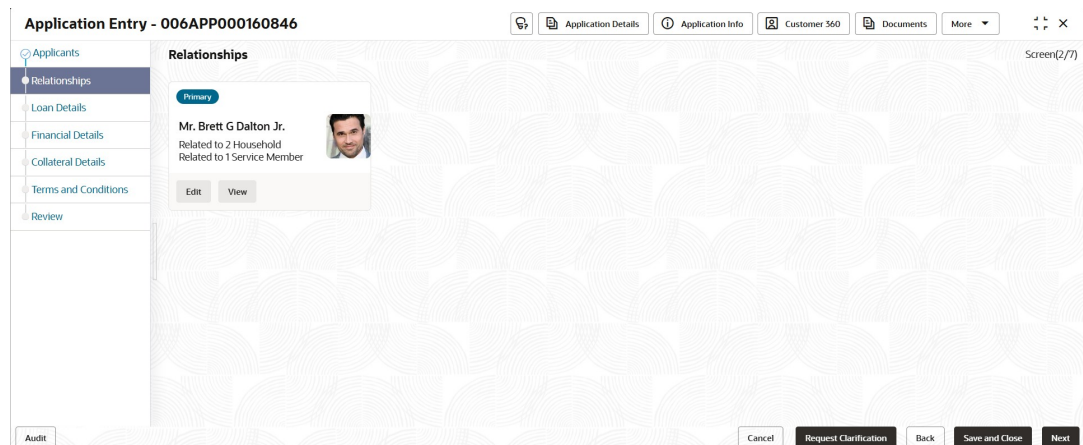
## 3.2.2 Relationships

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 3-10 Relationships



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

**Figure 3-11 Relationships - Household**

Application Entry - 006APP00160846

Relationships

Mr. Brett G Dalton Jr. Primary

Household Related to Insider Service Members

+ Add

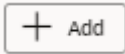
Name	CIF/Party ID	Relationship	Reverse Relationship	Is Dependent	Details	Action
Search Customer		Select	Select	No		✓ X
Jacob Martin	000043986	Guardian	Ward	No		
David Boon	000044060	Son		Yes		

Close Save

Audit Cancel Back

**Note**





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

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

**Table 3-7 Household tab – Field Description**

Field	Description
<b>Name</b>	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.
<b>CIF/Party ID</b>	Specify the CIF/Party ID of the applicant's relation.
<b>Relationship</b>	Select the relationship of the applicant from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>Spouse</li> <li>Father</li> <li>Mother</li> <li>Daughter</li> <li>Son</li> <li>Guardian</li> <li>Ward</li> <li>Grand Parent</li> <li>Grand Child</li> <li>Other</li> </ul>
<b>Reverse Relationship</b>	Select the reverse relationship of the applicant from the drop-down list. The options of this field displays based on selected relationship.

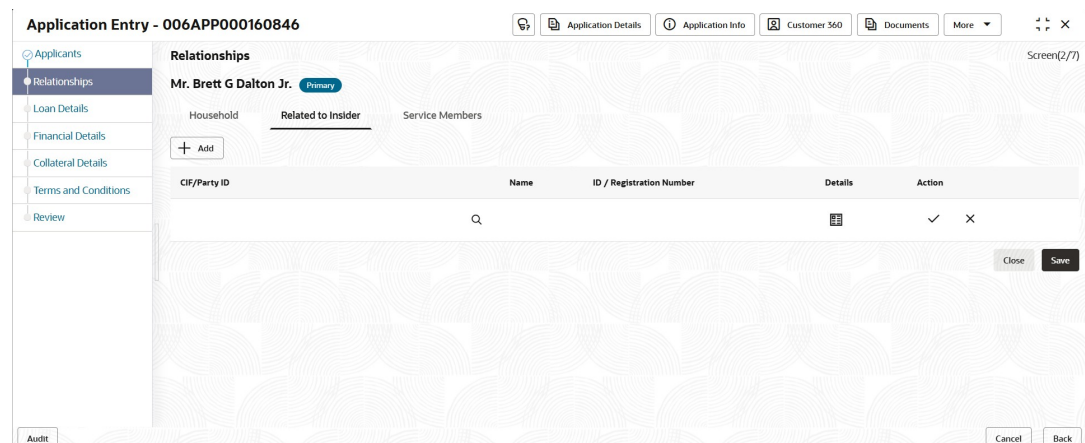
Table 3-7 (Cont.) Household tab – Field Description

Field	Description
<b>Is Dependent</b>	Select the dependency with the applicant. <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>
<b>Details</b>	Click  to view the following details in the pop-up list. <ul style="list-style-type: none"> <li>• <b>Unique ID</b></li> <li>• <b>Mobile Number</b></li> <li>• <b>Email</b></li> <li>• <b>Household Added on</b></li> </ul>
<b>Action</b>	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 3-12 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 3-8 Related to Insider tab – Field Description

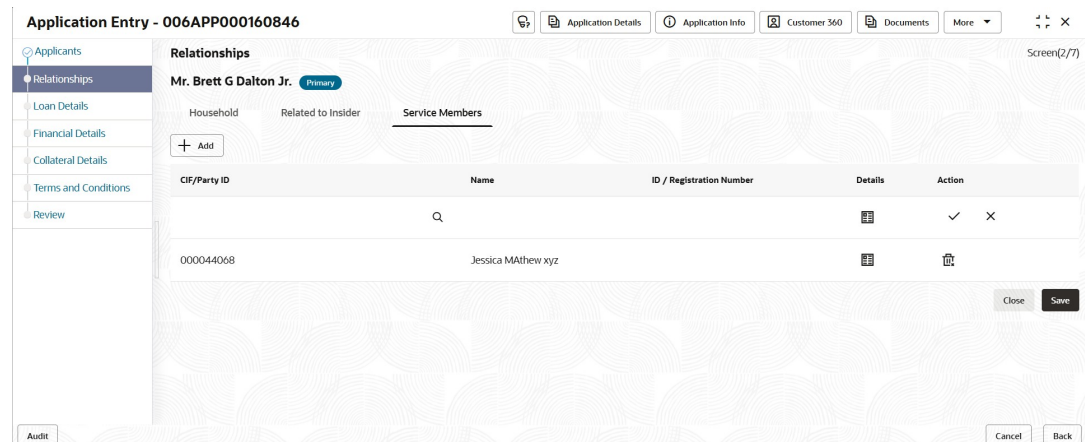
Field	Description
<b>CIF/Party ID</b>	Specify the CIF/Party ID of the applicant's relation.
<b>Name</b>	Specify the name of the applicant's relation.
<b>ID/Registration Number</b>	Specify the ID/Registration number of the applicant's relation.

**Table 3-8 (Cont.) Related to Insider tab – Field Description**

Field	Description
Details	 Click  to view the following details in the pop-up list. <ul style="list-style-type: none"> <li>• <b>Mobile Number</b></li> <li>• <b>Email</b></li> <li>• <b>Relationship</b></li> <li>• <b>Reverse Relationship</b></li> <li>• <b>Insider Added on</b></li> </ul>
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 3-13 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 3-9 Service Members tab – Field Description**

Field	Description
<b>CIF/Party ID</b>	Specify the CIF/Party ID of the applicant's relation.
<b>Name</b>	Specify the name of the applicant's relation.
<b>ID/Registration Number</b>	Specify the ID/Registration number of the applicant's relation.

**Table 3-9 (Cont.) Service Members tab – Field Description**

Field	Description
<b>Details</b>	 Click  to display the following details in the pop-up list. <ul style="list-style-type: none"> <li>• <b>Mobile Number</b></li> <li>• <b>Email</b></li> <li>• <b>Relationship</b></li> <li>• <b>Reverse Relationship</b></li> <li>• <b>Service Member Added on</b></li> </ul>
<b>Action</b>	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.

### 3.2.3 Loan Details

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

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

The **Loan Details** screen displays.

**Figure 3-14 Loan Details**

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

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



**Table 3-10 Loan Details – Field Description**

Field	Description
<b>Application Date</b>	Displays the date on which the application is initiated.
<b>Application Priority</b>	Specify the priority level of this account opening application. The available options are: <ul style="list-style-type: none"> <li>• <b>Low</b></li> <li>• <b>Medium</b></li> <li>• <b>High</b></li> </ul> Based on the selected option the applications appears in list of the logged in user.
<b>Sourced By</b>	Specify or select the user ID who initiate this account opening application.
<b>Account Branch</b>	Specify the branch code of this account opening application.
<b>Loan Tenure</b>	Specify the loan tenure in years.
<b>Estimated Cost</b>	Select the currency and the specify loan amount. The selected currency in the <b>Preferred Currency</b> field of the <b>Applicant</b> 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.
<b>Customer Contribution</b>	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.
<b>Requested Loan Amount</b>	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"> <li>• If the customer contribution is set as applicable then the user can input the value in the <b>Applied Loan Amount</b> and the <b>Customer Contribution</b> fields. Based on this inputs the value of the Requested Loan Amount is auto calculated and appears in this field.</li> <li>• If the customer contribution is set as not applicable then the <b>Applied Loan Amount</b> and <b>Customer Contribution</b> fields are not applicable and will not appears in the Product Details or Loan Details data segment for loan origination. The user can input the <b>Requested Loan Amount</b> value.</li> </ul>
<b>Purpose of Loan</b>	Specify the loan purpose. The options in this list appears based on the preference set while configuring product in the <b>Business Product Preference</b> screen.
<b>Purpose Description</b>	Specify the description for the select purpose of loan.
<b>First Home Buyer</b>	Select to indicate whether the applicant is first home buyer. This field is applicable only for <b>Individual</b> type of customer. This field appears if the <b>First Home Buyer Applicable</b> toggle is selected in the <b>Business Product Details</b> data segment of the <b>Business Product Configuration</b> screens.

Table 3-10 (Cont.) Loan Details – Field Description

Field	Description
<b>External Refinance</b>	Select to indicate whether the applicant is opting for external refinance. This field is applicable only for <b>Individual</b> type of customer. This field appears if the <b>Refinance Allowed</b> toggle is selected in the <b>Business Product Details</b> data segment of the <b>Business Product Configuration</b> screens.
<b>Armed Forces Eligible Applicant</b>	Select the armed forces are eligible to this applicant from the drop-down list. The options in the drop-down appears based on <b>Service Member Details</b> captured on the <b>Applicants</b> Data Segment. All captured service member details are displayed for all Applicants and Relationships in the following format: <Applicant Name (First Name) - Order Number - Active Duty Start Date - Active Duty End Date> This field is appears only if <b>Armed Forces Benefit Applicable</b> is enabled in the <b>Business Product Preferences</b> data segment of the <b>Business Product Configuration</b> screens.
<b>Staff Benefits Applicable</b>	Select to indicate whether staff benefits are applicable. The available options are: <ul style="list-style-type: none"> <li>• <b>Yes</b>: Select this option to avail the staff benefits.</li> <li>• <b>No</b>: Select this option for not making use of any staff benefits.</li> </ul> This field appears if the <b>Yes</b> option is select from the <b>Staff</b> field in the <b>Applicant</b> data segment. The <b>Yes</b> option is by default selected in this field.
<b>Loan Repayment Details</b>	Specify the loan repayment details.
<b>Loan Tenure</b>	Displays the selected loan tenure.
<b>Maturity Date</b>	Displays the maturity date based on the loan tenure.
<b>Stage</b>	Select the type of repayment. All type of repayment methods configured in the <b>Business Product Preferences</b> data segments of the <b>Business Product Configuration</b> screens appears in the drop-down list.
<b>Stage Term &lt;unit term&gt;</b>	Displays the default stage term configured in the <b>Business Product Preferences</b> data segments of the <b>Business Product Configuration</b> screens. The separate column appears for separate term units.
<b>Repayment Frequency</b>	Select the repayment frequency from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Daily</b></li> <li>• <b>Weekly</b></li> <li>• <b>Bi-Weekly</b></li> <li>• <b>Monthly</b></li> <li>• <b>Quarterly</b></li> <li>• <b>Half Yearly</b></li> <li>• <b>Yearly</b></li> </ul>
<b>Rate Type</b>	Select the rate type from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Fixed</b></li> <li>• <b>Floating</b></li> </ul>

Table 3-10 (Cont.) Loan Details – Field Description

Field	Description
<b>Action</b>	Click  to edit the added signatures Click  to delete the added signatures.
<b>Account Preference</b>	Specify the account preference.
<b>Statement Cycle</b>	Displays the statement cycle from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Monthly</b></li> <li>• <b>Quarterly</b></li> <li>• <b>Half Yearly</b></li> <li>• <b>Yearly</b></li> </ul>
<b>Start Date</b>	Select the start date.
<b>Statement Date</b>	Select the statement date from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Detailed</b></li> <li>• <b>Summary</b></li> </ul>
<b>Account Address Preference</b>	Select the address which is indicated as account address. All captured addresses in the <b>Applicant</b> 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"> <li>• If the user deletes an address from the <b>Applicant</b> data segment then the system removes that address from this data segment and the user must then select another address as the account address.</li> <li>• If the <b>Applicant</b> data segment is edited with a new address then the updated address is reflected in this segment.</li> </ul>
<b>Income Reliant</b>	Select to indicate whether the applicant is income reliant. The applicant's financial details are captured only if this indication is selected. It is mandatory to select at least one applicant as <b>Income Reliant</b> .

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

## 3.2.4 Stake Holder Details

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

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

**Note**

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

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

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

**To add stakeholder details:**

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

The **Stake Holder Details** screen displays.

**Figure 3-15 Stakeholder**

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

**Table 3-11 Stakeholder - Field Description**

Field	Description
<b>Stake Holder Type</b>	Select the Stakeholder type from the dropdown list. Available options are <ul style="list-style-type: none"> <li>• <b>Owners</b></li> <li>• <b>Authorized Signatories</b></li> <li>• <b>Guarantors</b></li> <li>• <b>Suppliers</b></li> </ul>
<b>Existing Customer</b>	Select the toggle to indicate if the customer is an existing customer or not.

Table 3-11 (Cont.) Stakeholder - Field Description






Field	Description
<b>CIF Number</b>	Click <b>Search</b> icon and select the CIF number. This field appears only if the <b>Existing Customer</b> toggle is enabled. Once the CIF number is selected, the system identify whether the entered CIF number matches the Office of Foreign Assets Control (OFAC) list. If response is positive then error appears stating <b>Invalid Customer Status</b> . The account opening process is not initiated with that customer
<b>Ownership Percentage</b>	Specify the ownership percentage. This field is appears only if the <b>Owner</b> option is selected from the <b>Stake Holder Type</b> field.
<b>Associated Since</b>	Select the date from when the Stake Holder is associated with the business.
<b>Authorized Signatories</b>	For the existing customers, the Signature details will be in read-only mode. For the new customers, the user will be able to add, edit and delete the Signature details.
<b>Signatures</b>	Click  to upload the signatures for the new customer. Click <b>Add</b> button to add the signatures. Click <b>Cancel</b> button to discard the added details. On Submit, signature will be handed off to Oracle Banking Party.
<b>Upload Signature</b>	Drag and drop the signature file or click on <b>Select or drop files here</b> to browse and upload the signature from the local system. PNG & JPEG file formats are supported. This field appears only for the new Customers.
<b>Uploaded Signature</b>	Displays the uploaded signature. This field appears only for the new Customers.
<b>Remarks</b>	Specify the remarks related to the signature. This field appears only for the new Customers.
<b>Signature ID</b>	Displays the Signature ID for the added signature.
<b>Signature</b>	Displays the added signature.
<b>Remarks</b>	Displays the remarks for the added signature.
<b>Action</b>	Click  to edit the added signatures Click  to delete the added signatures. This field is enabled only for new customers.
<b>Guarantors</b>	Click  to add guarantor details.

Table 3-11 (Cont.) Stakeholder - Field Description

Field	Description
<b>Line of Business</b>	Select the line of business for the guarantor/supplier. Available options are: <ul style="list-style-type: none"> <li>• <b>Facility</b></li> <li>• <b>Supply Chain Finance</b></li> <li>• <b>Trade</b></li> <li>• <b>Lending</b></li> <li>• <b>Cash Management</b></li> <li>• <b>Liquidity Management</b></li> <li>• <b>Virtual Account Management</b></li> <li>• <b>Accounts</b></li> </ul>
<b>Scope</b>	Specify the scope of the guarantor in the business.
<b>Guarantee Start date - Expiry date</b>	Select the guarantee start and expiry date.
<b>Guarantee amount</b>	Specify the guarantee amount for the business.
<b>Description</b>	Specify the description for the guarantor.
<b>Suppliers</b>	Click  to add supplier's details.
<b>Line of Business</b>	Select the line of business for the guarantor/supplier. Available options are: <ul style="list-style-type: none"> <li>• <b>Facility</b></li> <li>• <b>Supply Chain Finance</b></li> <li>• <b>Trade</b></li> <li>• <b>Lending</b></li> <li>• <b>Cash Management</b></li> <li>• <b>Liquidity Management</b></li> <li>• <b>Virtual Account Management</b></li> <li>• <b>Accounts</b></li> </ul>
<b>Item Name</b>	Specify the item name of the supplier.
<b>Quantity</b>	Specify the quantity of the item.
<b>Supply Frequency</b>	Specify the supply frequency.
<b>Start Date – End Date</b>	Select the start and end date for the supplier.

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

The **Customer Onboarding** screen is displayed.

**Figure 3-16 Customer Onboarding**

5. Select the appropriate option from the Customer Category list.
  - a. If you select **Individual** option to onboard individual type of customer, refer field description table and procedure from the **For Individual Customer Type of Customer Information** topic data segment.
  - b. If you select **Small and Medium Business** option to onboard small and medium business type of customer, refer field description table and procedure from that **For Small and Medium Business Customer Type of Customer Information** topic data segment.
6. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

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

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

## 3.2.5 Financial Details

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

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

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

This data segment is mandatory if below condition are opt:

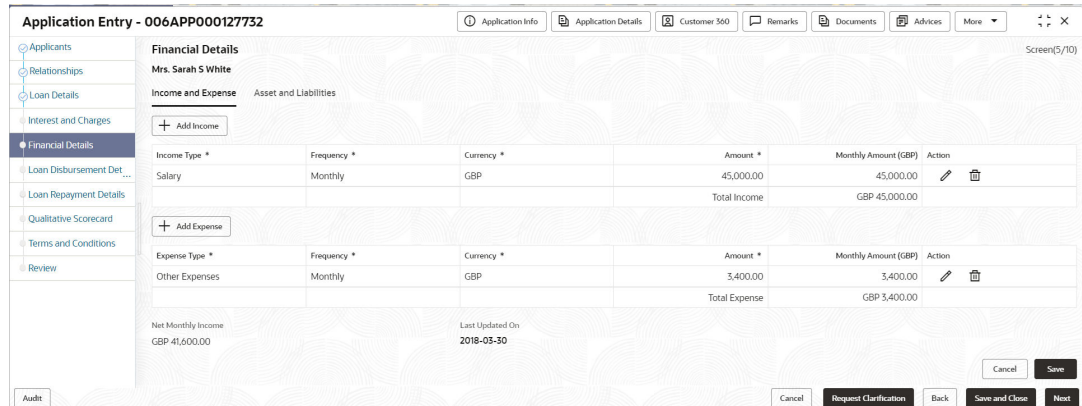
- The **Capture Financial Details** toggle is selected in the **Business Product Preference** data segment while configuring a business product.
- The business product is allowed to opt overdraft.

**To add financial details:**

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

The **Financial Details** screen displays.

**Figure 3-17 Financial Details - Individual**



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

**Table 3-12 Financial Details: Individual – Field Description**

Field	Description
<Applicant Name>	Displays the applicant name as captured in the <b>Applicant</b> data segment.
<b>Income and Expenses</b>	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 <b>Add Income</b> or <b>Add Expenses</b> button to add respective records.
<b>Income Type</b>	Select the type of income to specify the amount. <ul style="list-style-type: none"> <li>• <b>Salary</b></li> <li>• <b>Agriculture</b></li> <li>• <b>Business</b></li> <li>• <b>Investment Income</b></li> <li>• <b>Interest Amount</b></li> <li>• <b>Pension</b></li> <li>• <b>Bonus</b></li> <li>• <b>Rentals</b></li> <li>• <b>Cash Gifts</b></li> <li>• <b>Other Income</b></li> </ul> The options in the list appears based on the entity code configuration

Table 3-12 (Cont.) Financial Details: Individual – Field Description





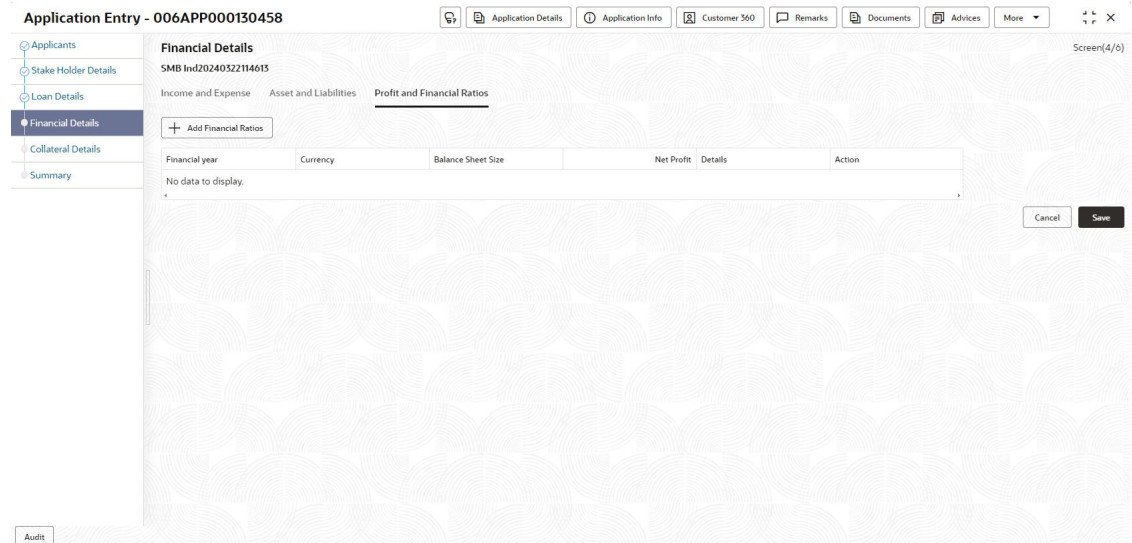
Field	Description
<b>Expenses Type</b>	<p>Select the type of expenses to specify the amount.</p> <ul style="list-style-type: none"> <li>• <b>Household</b></li> <li>• <b>Medical</b></li> <li>• <b>Education</b></li> <li>• <b>Vehicle</b></li> <li>• <b>Fuel</b></li> <li>• <b>Rentals</b></li> <li>• <b>Other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

Table 3-12 (Cont.) Financial Details: Individual – Field Description

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

Financial Details - SMB

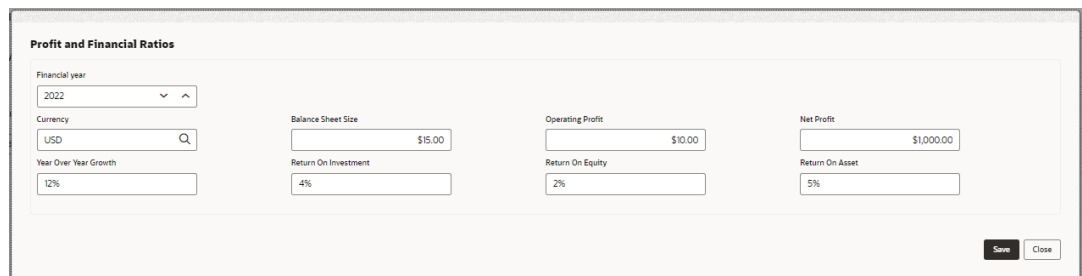
**Figure 3-18 Financial Details - Small and Medium Business**



3. Click **Add Financial Ratios** to update the profit and financial ratios of the business. The user will have the option to capture the relevant data for various financial years.

The **Profit and Financial Ratios** screen displays

**Figure 3-19 Profit and Financial Ratios**



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

**Table 3-13 Financial Details: SMB – Field Description**

Field	Description
<b>&lt;Applicant Name along with Role of applicant&gt;</b>	Displays the applicant name along with applicant role as captured in the <b>Customer Information</b> data segment.
<b>Total Income</b>	Displays the total income and the currency of the applicant.
<b>Total Expenses</b>	Displays the total expenses and the currency of the applicant.
<b>Financial Details</b>	In this section you can capture the financial details of SMB type of customer.

Table 3-13 (Cont.) Financial Details: SMB – Field Description

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

**Table 3-13 (Cont.) Financial Details: SMB – Field Description**

Field	Description
<b>Asset</b>	Specify the amount for any of the applicable asset type in the below fields. <ul style="list-style-type: none"> <li>• <b>House</b></li> <li>• <b>Deposit</b></li> <li>• <b>Vehicle</b></li> <li>• <b>Other</b></li> </ul> Total gets calculated automatically. The fields appears in this sections are based on the configuration.
<b>Profit and Financial Ratios</b>	This field appears only if the <b>Customer Type</b> is selected as <b>Small and Medium Business (SMB)</b> .
<b>Financial Year</b>	Select the Financial Year from the dropdown list.
<b>Currency</b>	Click Search icon and select the currency from the available list.
<b>Balance Sheet Size</b>	Specify the balance sheet size.
<b>Operating Profit</b>	Specify the operating profit of the business.
<b>Net Profit</b>	Specify the net profit of the business.
<b>Year Over Year Growth</b>	Specify the growth of the business year on year.
<b>Return On Investment</b>	Specify the return on investments.
<b>Return On Equity</b>	Specify the return on equity.
<b>Return On Asset</b>	Specify the return on asset.

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

## 3.2.6 Collateral Details

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

Collateral details is a data segment to capture the collateral which is offered by the customer as security for the loan. Collateral details will be sent to the host to be made available under local collateral. The relevant service APIs will be made available for both Push and Pull details of collateral.

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

### To add collateral details:

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

- Click **Add Collateral** to capture the collateral details.  
The **Collateral Details** screen displays.

**Figure 3-20 Collateral Details**

If the **Collateral Type** is selected as **Term Deposit**, the **warning message** displays when the OD Limit expiry date is more than the Maturity Date of the term deposit.

- Specify the details in the relevant data fields.

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

**Note**

The fields which are marked as Required are mandatory.

**Table 3-14 Collateral Details - Field Description**

Field	Description
<b>Add</b>	Select the collateral. The available option are: <ul style="list-style-type: none"> <li><b>New Collateral</b></li> <li><b>Existing Collateral</b></li> </ul> <b>Note:</b> When Oracle Banking Retail Lending Servicing is the host, the system supports secured loan origination using existing collateral. The existing collateral details of the customer are fetched from the collateral product processor. If sufficient unutilized collateral balance is available, it can be used for a new loan for the customer(s).
<b>Applicant</b>	Select the applicant from the drop-down list to fetch existing collateral details. This field appears when the <b>Existing Collateral</b> option is selected.
<b>Primary Collateral</b>	Select the primary collateral. The available option are: <ul style="list-style-type: none"> <li><b>Yes</b></li> <li><b>No</b></li> </ul>

Table 3-14 (Cont.) Collateral Details - Field Description

Field	Description
<b>Collateral Type</b>	<p>Select the collateral type. Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Property</b></li> <li>• <b>Guarantee</b></li> <li>• <b>Vehicle</b></li> <li>• <b>Precious Metal</b></li> <li>• <b>Deposits</b></li> <li>• <b>Bonds</b></li> <li>• <b>Stocks</b></li> <li>• <b>Insurance</b></li> <li>• <b>Accounts Receivable</b></li> <li>• <b>Inventory (Stock of Material)</b></li> </ul> <p>The above options displays based on the initial setup.</p>
<b>Category</b>	<p>Select the collateral category from the drop-down list. Available options are:</p> <p>If Collateral type is selected as <b>Property</b></p> <ul style="list-style-type: none"> <li>• <b>Residential Property</b></li> <li>• <b>Vacant Land</b></li> <li>• <b>Under Construction</b></li> </ul> <p>If Collateral type is selected as <b>Guarantee</b></p> <ul style="list-style-type: none"> <li>• <b>Personal Guarantee</b></li> <li>• <b>Guarantee and Indemnity</b></li> <li>• <b>Government Guarantee</b></li> <li>• <b>Family Guarantee</b></li> </ul> <p>If Collateral type is selected as <b>Vehicle</b></p> <ul style="list-style-type: none"> <li>• <b>Passenger Vehicle</b></li> <li>• <b>Commercial Vehicle</b></li> </ul> <p>If Collateral type is selected as <b>Precious Metal</b></p> <ul style="list-style-type: none"> <li>• <b>Precious Metal</b></li> </ul> <p>If Collateral type is selected as <b>Deposits</b></p> <ul style="list-style-type: none"> <li>• <b>Term Deposit</b></li> </ul> <p>If Collateral type is selected as <b>Bonds</b></p> <ul style="list-style-type: none"> <li>• <b>Secured Bonds</b></li> <li>• <b>Unsecured Bonds</b></li> <li>• <b>Investment Bonds</b></li> </ul> <p>If Collateral type is selected as <b>Stocks</b></p> <ul style="list-style-type: none"> <li>• <b>Domestic Stock</b></li> </ul> <p>If Collateral type is selected as <b>Insurance</b></p> <ul style="list-style-type: none"> <li>• <b>Life Insurance</b></li> </ul> <p>If Collateral type is selected as <b>Accounts Receivable</b></p> <ul style="list-style-type: none"> <li>• <b>Bill Receivable</b></li> <li>• <b>Trade Receivable</b></li> </ul> <p>If Collateral type is selected as <b>Inventory (Stock of Material)</b></p> <ul style="list-style-type: none"> <li>• <b>Stock of Raw Materials</b></li> <li>• <b>Finished Goods</b></li> <li>• <b>Packaging Materials</b></li> </ul> <p>The above options displays based on the initial setup.</p>
<b>Collateral Subcategory</b>	<p>Select the collateral subcategory from the drop-down list. The drop-down options are shown based on the configuration.</p>

Table 3-14 (Cont.) Collateral Details - Field Description

Field	Description
<b>Vehicle Details</b>	This section is used to capture vehicle specific details and appears when the collateral type is selected as <b>Vehicle</b> .
<b>Fetch Vehicle Details</b>	Click this button to open the panel drawer and specify <b>Vehicle Identification Number</b> . Once captured and save the details, the system will populate the details in the respective fields of vehicle details section. This button appears only if the <b>Enable Fetch Vehicle Details</b> field is set as <b>True</b> on the <b>Origination Preferences</b> screen.
<b>Vehicle Identification Number</b>	Specify the vehicle identification number. This field will be defaulted and disabled if the external interface for fetching vehicle details is enabled and data is received.
<b>Vehicle Condition</b>	Select the vehicle condition from drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Used</b></li> <li>• <b>New</b></li> </ul>
<b>Make</b>	Specify the vehicle manufacturer name.
<b>Model</b>	Specify the vehicle model.
<b>Trim</b>	Specify the trim of the vehicle that defines its specific version, feature package, and equipment level.
<b>Vehicle Type</b>	Select the vehicle type from the drop-down list.
<b>Year of Manufacture</b>	Specify the year of manufacture for the vehicle.
<b>Kilometers/Miles</b>	Select the kilometers or Miles for the vehicle. The available options are: <ul style="list-style-type: none"> <li>• <b>Kms</b></li> <li>• <b>Miles</b></li> </ul>
<b>Distance Traveled</b>	Specify the distance traveled by the vehicle. This field appears only if the vehicle condition is selected as <b>Used</b> .
<b>Engine Type</b>	Select the engine type of the vehicle from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Petrol</b></li> <li>• <b>Diesel</b></li> <li>• <b>Electric</b></li> </ul>
<b>Engine Number</b>	Specify the engine number of the vehicle.
<b>Chassis Number</b>	Specify the chassis number of the vehicle.
<b>Registration Date</b>	Select the registration date of the vehicle.
<b>Register Number</b>	Specify the register number for the vehicle.
<b>Registration Authority</b>	Specify the registration authority for the vehicle.
<b>Passenger Vehicle Details</b>	This sub-section appears when the collateral category is selected as <b>Passenger Vehicle</b> . In this section, the user can capture the additional details of passenger vehicle.
<b>Sub-Type</b>	Select the sub type of the passenger vehicle from the drop-down list.
<b>Purpose of Vehicle</b>	Specify the purpose of the passenger vehicle.
<b>Passenger Vehicle Capacity</b>	Specify the capacity of passenger vehicle.
<b>Engine Power</b>	Specify the engine capacity of the passenger vehicle.
<b>Body Type</b>	Select the body type of the passenger vehicle from the drop-down list.





Table 3-14 (Cont.) Collateral Details - Field Description

Field	Description
<b>Commercial Vehicle Details</b>	This sub-section appears when the collateral category is selected as <b>Commercial Vehicle</b> . In this section, the user can capture the additional details of commercial vehicle.
<b>Sub-Type</b>	Select the sub type of the commercial vehicle from the drop-down list.
<b>Purpose of Vehicle</b>	Specify the purpose of the commercial vehicle.
<b>Unit of Capacity</b>	Select the unit of capacity of Vehicle from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Grams</b></li> <li>• <b>Kilograms</b></li> <li>• <b>Tonnes</b></li> <li>• <b>Pounds</b></li> <li>• <b>Milligrams</b></li> </ul>
<b>Vehicle Classification</b>	Specify the vehicle classification that define vehicles by type, weight, height, number of axles and so on.
<b>Body Type</b>	Select the body type of the commercial vehicle from the drop-down list.
<b>Vehicle Capacity</b>	Specify the capacity of commercial vehicle.
<b>Number of Wheels</b>	Specify the number of wheels for the vehicle.
<b>Collateral Details</b>	In this section, user can capture the collateral details. Based on the collateral type, the below fields are dynamically appears.
<b>Term Deposit Number</b>	Select the Term Deposit Number from the list. The Term Deposit which has crossed the maturity date and the <b>Allow Collateral Linkage</b> disabled, will not appear in the list. This field appears only if the collateral type is <b>Deposits</b> .
<b>Maturity Date</b>	Select the Maturity Date of the term deposit. This field appears only if the collateral type is <b>Deposits</b> .
<b>Purchase Property</b>	Specify whether the collateral property being added is being purchased. This field appears only if the collateral type is <b>Property</b> .
<b>Collateral Value</b>	Specify the collateral value.
<b>Estimated Market Value</b>	Specify the estimated market value for reusing existing collateral for a new loan. This is the current realizable market value of the collateral, which already exists. This field appears only when an existing collateral is reused.
<b>Available Linkage Amount</b>	Displays the available linkage amount. During reuse, the system recalculates as <b>Original available linkage amount + Appreciation (if any)</b> . If <b>Estimated Market Value Original Collateral Value</b> , no appreciation is applied.
<b>Linked Amount</b>	Specify the linked amount.
<b>Guarantee Type</b>	Select the type of guarantee from the drop-down list. This field appears only if the collateral type is <b>Guarantee</b> .
<b>Hair Cut %</b>	Specify the percentage of Hair Cut.
<b>Collateral Amount To Be Considered</b>	Displays the collateral amount to be considered. <b>Collateral Amount = (Hair Cut % X Collateral Value)</b>
<b>Mark Collateral For Refinance</b>	Specify if an added collateral should be consider for refinance. This field appears when the <b>Refinance</b> is enabled.
<b>Collateral Description</b>	Specify the collateral description.

Table 3-14 (Cont.) Collateral Details - Field Description

Field	Description
<b>Charge Type</b>	Select the charge type from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Assignment</b></li> <li>• <b>Hypothecation</b></li> <li>• <b>Lien</b></li> <li>• <b>Pledge</b></li> <li>• <b>Mortgage</b></li> <li>• <b>Registered Mortgage</b></li> <li>• <b>Equitable Mortgage</b></li> </ul> The above options displays based on the selected valuation rule as configured on the <b>Origination Preferences</b> screen.
<b>Seniority of Charge</b>	Select the seniority of charge from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Primary</b></li> <li>• <b>Secondary</b></li> <li>• <b>Pari Pasu</b></li> <li>• <b>Pledge</b></li> <li>• <b>Hypothecation</b></li> </ul> The above options displays based on the selected charge type as configured on the <b>Origination Preferences</b> screen.
<b>Applicants</b>	This section displays the applicants name and remarks that are involved in the loan application. These applicants are also related to the added collateral. This field appears only if the collateral type is <b>Guarantee</b> .
<b>Guarantor</b>	This section displays the guarantor name. This field appears only if the collateral type is <b>Guarantee</b> .
<b>Property Location</b>	In this section, user can enter property address which is added as collateral. This section appears only if user select <b>Property</b> from the <b>Collateral Type</b> list.
<b>Address</b>	Specify the address to search already captured address. Based on configuration, on entering few letters, the system fetches the related address that are already captured. Based on the selection, the fields are auto populated in the address section.
<b>Address Line 1</b>	Specify the building name.
<b>Address Line 2</b>	Specify the street name.
<b>Address Line 3</b>	Specify the city or town name.
<b>Country</b>	Select and search the country code.
<b>State/Country Sub Division</b>	Specify the state or country sub division.
<b>Zip Code/Post Code</b>	Specify the zip or post code of the address.
<b>Collateral Ownership Details</b>	In this section, specify the ownership details of the collateral. This section displays all the customers that are involved in the loan application.
<b>Liability ID</b>	Displays the Liability ID.
<b>Liability Description</b>	Displays the Liability description.
<b>Add</b>	Click this button to add the collateral ownership details.

**Table 3-14 (Cont.) Collateral Details - Field Description**

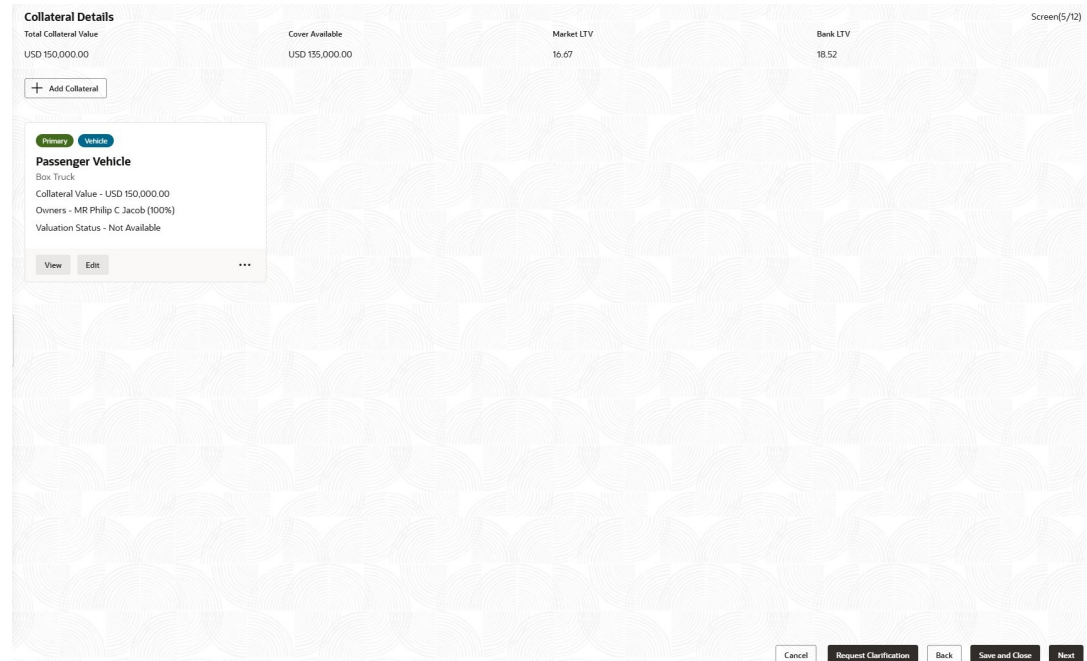
Field	Description
<b>Customer Name</b>	By default, displays the primary customer name. User can add more customer name to include ownership percentage. Select the customer name from drop-down list if multiple applicants associated with application.
<b>Ownership Percentage</b>	By default, displays the percentage of the ownership of the primary customer. Specify the ownership percentage if multiple applicants associated with application.
<b>Remark</b>	Specify the remark of the customer.
<b>Action</b>	Perform one of the following actions: <ul style="list-style-type: none"> <li>Click  to edit the saved ownership details.</li> <li>Click  to delete the saved ownership details.</li> <li>Click  to save the added ownership details.</li> <li>Click  to cancel the added ownership details.</li> </ul>
<b>Total Collateral Value</b>	Displays the total value of collateral. This field will be auto updated based on the number of collaterals.
<b>Cover Available</b>	Displays the cover available. This field will be auto updated based on the number of collaterals.
<b>Market LTV</b>	Displays the market loan-to-value.
<b>Bank LTV</b>	Displays the bank loan-to-value.

**Note**

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

- After capturing the details, perform one of the following actions on this screen.
  - Click **Save** to save the collateral details.
  - Click **Cancel** to cancel the collateral details.

Create a new tile with the collateral summary on the **Collateral Details** screen. On saving the collateral details, the system runs the valuation rule maintained on the **Origination Preferences** screen.

**Figure 3-21 Collateral Details Tile**

- On the collateral summary tile, perform the following valuation actions by clicking action button.

The valuation actions is enabled only if the **Valuation Rule** outcome is set to **True** on the **Origination Preferences** screen.

For more information, refer to the table below.

**Table 3-15 Valuation Action**

Actions	Description
<b>Initiate Valuation</b>	The <b>Initiate Valuation</b> action appears when <b>Upfront Valuation</b> is enabled for Vehicle collateral and the <b>Valuation Mode</b> is set to <b>External Interface</b> in the <b>Origination Preferences</b> screen. Click the <b>Initiate Valuation</b> action to initiate the collateral valuation request. Upon successful submission in Credit Facility Process Management, the <b>Refresh Valuation Status</b> action is enabled, and the valuation status is updated to <b>Pending</b> on the collateral summary tile.
<b>Refresh Valuation</b>	Click the <b>Refresh Valuation</b> action to fetch the collateral valuation details. Once the valuation details are successfully retrieved from Credit Facility Process Management, the system enables a <b>View Valuation Details</b> action and updates the valuation status to <b>Available</b> on the collateral summary tile.
<b>View Valuation Details</b>	Click the <b>View Valuation</b> action to open the <b>Valuation Details</b> screen in read-only mode. For more information, refer to the <b>Valuation Details</b> table below.

**Table 3-15 (Cont.) Valuation Action**

Actions	Description
<b>Capture Valuation</b>	<p>The <b>Capture Valuation</b> action appears when <b>Upfront Valuation</b> is enabled for Vehicle collateral and the <b>Valuation Mode</b> is set to <b>Manual</b> as per the valuation rule outcome.</p> <p>Click the <b>Capture Valuation</b> action to open the <b>Valuation Details</b> screen and capture the valuation details for the vehicle collateral.</p> <p>On saving the valuation details, the system will enable the <b>View valuation details</b> action and update the valuation status as <b>Available</b> on the collateral summary tile.</p>

**Figure 3-22 Valuation Details - View (External)**

Valuation Details




Agency Code	Agency Name	Valuation Type	Valuation Amount	Valuation Date	Action
E001	Casemore Valuations	Valuation Report	USD 100,000.00	March 30, 2018	 

Figure 3-23 Valuation Details - Capture

Valuation Details

+ Add

Agency Code *	Agency Name *	Valuation Type *	Valuation Amount *	Valuation Date *	Action
					 <small>Required</small> ✓ ✕

Cancel Save

**Figure 3-24 Valuation Details - View (Manual)**

**Valuation Details**

Agency Code	Agency Name	Valuation Type	Valuation Amount	Valuation Date	Action
E001	Casemore Valuations	Valuation Report	USD 150,000.00	March 30, 2018	<input type="button" value="✎"/> <input type="button" value="🗑️"/>

**Table 3-16 Valuation Details**

Field	Description
<b>Add</b>	Click this button to add the valuation details manually.
<b>Valuation Type</b>	Select the type of valuation from the drop-down list.
<b>Valuation Amount</b>	Specify the valuation amount.
<b>Agency Code</b>	Select the valuation agency code from the drop-down list.
<b>Agency Name</b>	Display the valuation agency name for selected valuation agency code,
<b>Valuation Date</b>	Select the valuation date.
<b>Action</b>	Perform one of the following actions: <ul style="list-style-type: none"> <li>• Click  to edit the saved ownership details.</li> <li>• Click  to delete the saved ownership details.</li> <li>• Click  to save the added ownership details.</li> <li>• Click  to cancel the added ownership details.</li> </ul>

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

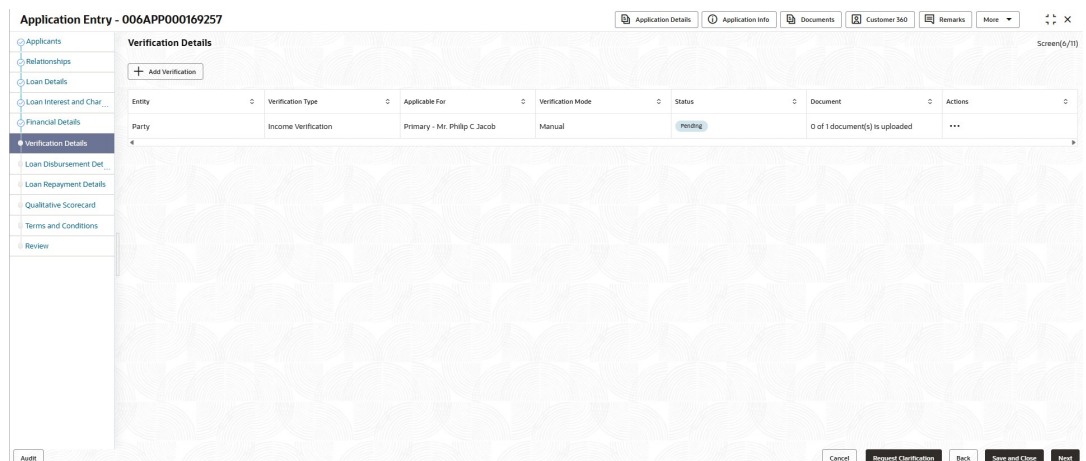
## 3.2.7 Verification Details

This topic provides the systematic instructions to capture the verification details.

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

The **Verification Details** screen displays with the list of pre-defined verifications. However, user can add a new verification on this screen.

**Figure 3-25 Verification Details**



### Note

For Home Loans, the verification will appear as a standalone process stage before the **Underwriting** stage.

2. Click **Add Verification** to add new verification details.

The **Add Verification** screen displays.

**Figure 3-26 Add Verification**

- Specify the relevant details on the **Add Verification** screen.  
For more information, refer to the fields description table below.

**Note**

The fields which are marked as Required are mandatory.

**Table 3-17 Add Verification**

Field	Description
<b>Entity</b>	Select the entity from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Party</b></li> <li>• <b>Collateral</b></li> <li>• <b>Product</b></li> </ul>
<b>Applicants</b>	Select a applicant from the drop-down list. This field appears if the <b>Party</b> is selected as entity.
<b>Collateral Type</b>	Select the collateral type from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Guarantee</b></li> <li>• <b>Vehicle</b></li> <li>• <b>Precious Metal</b></li> <li>• <b>Deposits</b></li> <li>• <b>Bonds</b></li> <li>• <b>Stocks</b></li> <li>• <b>Insurance</b></li> <li>• <b>Accounts Receivable</b></li> <li>• <b>Inventory (Stock of Material)</b></li> <li>• <b>Property</b></li> </ul> This field appears if the <b>Collateral</b> is selected as entity.
<b>Verification Type</b>	Select the verification type from the drop-down list.

**Table 3-17 (Cont.) Add Verification**

Field	Description
<b>Verification Mode</b>	Displays the mode of verification for the selected verification type.
<b>Mandatory</b>	Displays whether the verification type is configured as mandatory or not. The available options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>

4. Perform one of the following actions on the **Add Verification** screen:
  - Click **Save** to save the added records.
  - Click **Cancel** to cancel the added records.

A new verification is added to the **Verification Details** screen.

5. Displays the relevant details on the **Verification Details** screen.  
For more information, refer to the fields description table below.

**Table 3-18 Verification Details**

Field	Description
<b>Entity</b>	Displays the entity.
<b>Verification Type</b>	Displays the verification type.
<b>Applicable For</b>	Displays the applicable for details based on selected entity. <ul style="list-style-type: none"> <li>• If the entity is <b>Party</b>, it displays <b>Applicant and its Applicant role</b>.</li> <li>• If the entity is <b>Product</b>, it displays <b>Product type</b>.</li> <li>• If the entity is <b>Collateral</b>, it displays <b>Collateral type</b>.</li> </ul>
<b>Verification Mode</b>	Displays the mode of the verification for the selected verification type. The available options are: <ul style="list-style-type: none"> <li>• <b>Manual</b></li> <li>• <b>External</b></li> </ul>
<b>Status</b>	Displays the status of the selected verification type. <ul style="list-style-type: none"> <li>• <b>Pending</b></li> <li>• <b>Successful</b></li> <li>• <b>Unsuccessful</b></li> <li>• <b>Require More Information</b></li> <li>• <b>Waive</b></li> </ul>
<b>Document</b>	Displays the number of required documents uploaded.
<b>Actions</b>	Click the 3-dot icon to perform one of the following actions: <ul style="list-style-type: none"> <li>• <b>Upload</b></li> <li>• <b>Verify</b></li> <li>• <b>View</b></li> <li>• <b>Waive</b></li> <li>• <b>Revoke</b></li> <li>• <b>Delete</b></li> <li>• <b>Retry</b></li> </ul> <p>Depends upon the status of the verification, the allowed actions may differ. For more information, refer to the table below.</p>

**Table 3-19 Verification Details - Actions**

Actions	Descriptions
<b>Upload</b>	Click this option to add required supporting documents from the local folder for verification.
<b>Verify</b>	Click this option to complete the verification.
<b>View</b>	Click this option to view the verification details.
<b>Waive</b>	Click this option to waive the verification.
<b>Revoke</b>	Click this option to cancel or withdraw a previously verified or waived verification.
<b>Delete</b>	Click this option to delete the verification.
<b>Retry</b>	Click this option to re-attempt the verification if it has failed. Applicable only if the verification is non-manual.

6. In the verification table, click the three-dot icon and select **Upload** to add the supporting documents for the verification type.

The **Upload - <Verification Type>** screen displays.

**Figure 3-27 Upload Document**

Upload - Salary Verification \*

Add Document

Document Name	Document Number	Issue Date	Expiry Date	Attached Files	Actions
Salary Slip				0	
▼				0	





Upload Cancel

Specify the document details in the data fields.

**Table 3-20 Upload Documents**

Field	Description
<b>Add Document</b>	Click this button to add the supporting document details.
<b>Document Name</b>	Select the document from the drop-down list.
<b>Document Number</b>	Specify the document number.

Table 3-20 (Cont.) Upload Documents

Field	Description
<b>Issue Date</b>	Select the issue date.
<b>Expiry Date</b>	Select the expiry date.
<b>Attached Files</b>	Click the <b>attachment</b> icon to open the Add Document screen and upload the document from the local folder. Once uploaded, the number of attached files is shown as hyperlink. Click on the hyperlinked number to view all attached files on the Document screen.
<b>Actions</b>	<p>Perform the below actions on the added record:</p> <ul style="list-style-type: none"> <li>Click  to save the added document details in the row.</li> <li>Click  to edit the added document details.</li> <li>Click  to select the document from machine to upload.</li> <li>Click  to delete the added document details in the row.</li> </ul> <p>Click <b>Upload</b> to upload the supporting documents to the system.</p>

- After capturing the details, perform one of the following actions on the **Upload** screen:
  - Click **Upload** to upload the supporting documents.
  - Click **Cancel** to cancel the document details.
- In the verification table, click the three-dot icon and select **View** to view the verification details.

The **View - <Verification Type>** screen displays.

Figure 3-28 View - Verification Type

**View - Loan Purpose Verification \***

Applicable For: Loans  
Verification Status: Pending

**Context**

Attribute	Value
Purpose of Loan	Personal

**Documents**

Document Name	Document Number	Issue Date	Expiry Date	Attached Files
Educational Proof				0

**Questionnaire**

- Are the document issue and expiry dates valid as of today?
- Are all mandatory fields and signatures present on the submitted documents?
- Does the customer's provided information align with the supporting documents?
- Do the documents appear genuine and untampered?
- Are you making these changes according to your true understanding?

**History**

Status	Comments	User	Timestamp	Mode
Pending	REVOKE - Action Completed Successfully	KARANMAK	March 30, 2018 at 5:45:13 PM	Manual
Waived	Yes	KARANMAK	March 30, 2018 at 5:44:52 PM	Manual

Cancel


Displays the relevant details on the **View - <Verification Type>** screen.

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

Table 3-21 View - Verification Type

Field	Description
<b>Applicable For</b>	Displays the applicant name.
<b>Applicant Role</b>	Displays the role of applicant. This field appears if the entity is selected as <b>Party</b> .
<b>Collateral Type</b>	Displays the collateral type. This field appears if the entity is selected as <b>Collateral</b> .
<b>Verification Status</b>	Displays the status of verification.
<b>Context</b>	This section appears if the <b>Context Applicable</b> is set to <b>Yes</b> on the Verification Type configuration screen.
<b>Attribute</b>	Displays the attribute associated with the verification type.
<b>Value</b>	Displays the value of the verification type.
<b>Document</b>	This section appears if the <b>Document Applicable</b> is set to <b>Yes</b> on the <b>Verification Type configuration</b> screen.
<b>Document Name</b>	Displays the name of document type.
<b>Document Number</b>	Displays the document number,
<b>Issue Date</b>	Displays the issue date.
<b>Expiry Date</b>	Displays the expiry date.
<b>Attached File</b>	Displays the number of file attached for this verification type.

Table 3-21 (Cont.) View - Verification Type

Field	Description
<b>Questionnaire</b>	This section appears if the questionnaire code is configured for the <b>Manual</b> mode.
<b>List of Questions Configured</b>	Displays the list of questions configured for the verification type.
	Click this icon to display the additional guidance, explanations, or definitions to assist users to fill their answers. This icon appears, when the comment is provided to the question on the <b>Questionnaire Maintenance</b> screen.
<b>History</b>	This section displays the history of records that have been completed. The most recently completed verification will be displayed at the top of the list.
<b>Status</b>	Displays the status of the verification.
<b>Comments</b>	Displays the comments provided by the verifier.
<b>User</b>	Displays the user who performed the verification.
<b>Timestamp</b>	Displays the exact date and time when the verification has been completed.
<b>Mode</b>	Displays the verification mode.

- In the verification table, click the three-dot icon and select **Verify** to view the verification details.

The **Verify - <Verification Type>** screen displays.

**Figure 3-29 Verify - Verification Type**

**Verify - Loan Purpose Verification \*** ✕

Applicable For: Loans      Verification Status: Pending

**Context**

Attribute	Value
Purpose of Loan	Personal

**Documents**

Document Name	Document Number	Issue Date	Expiry Date	Attached Files
Educational Proof	IND2349P06	March 30, 2018	March 31, 2026	1

**Questionnaire**

- Are the document issue and expiry dates valid as of today?
- Are all mandatory fields and signatures present on the submitted documents?
- Does the customer's provided information align with the supporting documents?
- Do the documents appear genuine and untampered?
- Are you making these changes according to your true understanding? ?

**History**

Status	Comments	User	Timestamp	Mode
Pending	REVOKE - Action Completed Successfully	KARANMAK	March 30, 2018 at 5:45:13 PM	Manual
Waived	Yes	KARANMAK	March 30, 2018 at 5:44:52 PM	Manual

Verifying Status Required     
 Comments

Specify the relevant details on the **Verify - <Verification Type>** screen.

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

i **Note**

The fields which are marked as Required are mandatory.

**Table 3-22 Verify - Verification Type**

Field	Description
<b>Verifying Status</b>	Select the verification status drop-down list. The available options are: <ul style="list-style-type: none"> <li><b>Successful</b></li> <li><b>Unsuccessful</b></li> <li><b>Require More Information</b></li> <li><b>Waive</b></li> </ul>
<b>Comments</b>	Specify the comment if required.

10. In the verification table, click the three-dot icon and select **Waive** to waive the verification type.

The **Waive - <Verification Type>** screen displays.

**Figure 3-30 Waive - Verification Type**

**Waive - Loan Purpose Verification \*** ✕

Applicable For: Verification Status: Pending

Loans

**Context**

Attribute	Value
Purpose of Loan	Personal

**Documents**

Document Name	Document Number	Issue Date	Expiry Date	Attached Files
Educational Proof				0

**Questionnaire**

- Are the document issue and expiry dates valid as of today?
- Are all mandatory fields and signatures present on the submitted documents?
- Does the customer's provided information align with the supporting documents?
- Do the documents appear genuine and untampered?
- Are you making these changes according to your true understanding? ⓘ  

Required

**History**

Status	Comments	User	Timestamp	Mode
Pending	REVOKE - Action Completed Successfully	KARANMAK	March 30, 2018 at 5:45:13 PM	Manual
Waived	Yes	KARANMAK	March 30, 2018 at 5:44:52 PM	Manual

Do you wish to waive the verification type?

Comments

Specify the relevant details on the **Waive - <Verification Type>** screen.

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

ⓘ Note

The fields which are marked as Required are mandatory.

**Table 3-23 Waive - Verification Type**

Field	Description
<b>Do you wish to waive the verification type?</b>	Specify the comment if required.

11. In the verification table, click the three-dot icon and select **Delete** to delete the verification type.

The **Delete Verification** screen displays.

**Figure 3-31 Delete Verification**

**DELETE Verification**

Verification Type  
Loan Purpose Verification \*

Are you sure, you want to delete the verification?

Yes No

12. In the verification table, click the three-dot icon and select **Revoke** to cancel or withdraw a previously verified or Waived verification type.

The **Revoke Verification** screen displays.

**Figure 3-32 Revoke Verification**

**REVOKE Verification**

Verification Type  
Income Verification \*

Applicants  
Primary - Mr. Jacob Luther Martin

Are you sure, you want to revoke the verification?

Yes No

13. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates based on the verification configured.
  - If the verification type is configured as **Optional**, the system allows to the next stage without completing the verifications and an override message will display during application submission.
  - If the verification type is configured as **Mandatory**, the system validates all mandatory verifications that are completed before proceeding to next stage. If any mandatory verification is incomplete, the system will raise an override and restrict submission until resolved.

## 3.2.8 Terms and Conditions

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

In this data segment user can capture terms and conditions consents from the applicants. The customer consents are same across products but few terms and conditions differ 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 terms and condition to proceed with application.

This data segment comprises of below sections:

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


**To capture terms and conditions:**

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

The **Terms and Conditions** screen appears

**Figure 3-33 Terms and Conditions**

The screenshot displays the 'Terms and Conditions' screen for application 006APP000017849. The interface includes a left-hand navigation menu with options like 'Applicants', 'Relationships', 'Loan Details', and 'Terms and Conditions'. The main content area is divided into three sections: 'Terms and Conditions for all products', 'Terms and Conditions for Pensioners Delight Personal Loan', and 'Consent and Preferences'. Each section contains several checkboxes for user consent, with some already checked. At the bottom of the screen, there are buttons for 'Cancel', 'Request Clarification', 'Back', 'Save and Close', and 'Next'.

2. Click  to view the terms and conditions.
3. In the **Customer Consent across Products** section, select to capture the customer consents.
4. In the **Terms and Conditions for Lending Application** section, select to accept the product level terms and conditions.
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.

### 3.2.9 Review

This topic provides instruction to view all the data segments in the Loan Application Entry Process.

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

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

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

The **Review** screen displays.

**Figure 3-34 Review**

The screenshot displays the 'Review' screen for application 006APP00000742. The interface includes a navigation sidebar on the left with options like Applicants, Relationships, Loan Details, and Review (which is selected). The main content area is divided into several sections:

- Applicants:** Mr. Jacob Luther Martin (Primary), Date of Birth: May 24, 1990, Mobile Number: +44 8448030163, E-mail: abc@gmail.com.
- Relationships:** Mr. Jacob Luther Martin (Primary), No relationship information has been captured for this applicant.
- Loan Details:** Small Personal Loan. Requested Loan Amount: USD 500,000.00, Loan Tenure: 2 Years 0 Months, Purpose of Loan: Personal, Application Priority: Medium. A table shows Stage: Equated Periodic Installment, Stage Term (YY): 2, Stage Term (MM): 0, Stage Term (DD): 0, Repayment Frequency: Monthly, Rate Type: Fixed.
- Interest and Charges:** Table with Interest Description (Interest Rate), Rate Type (Fixed), Margin/Variance (%): 0, Effective Rate (%): 4.25, Charge Description (Handling Charge), Amount/Percentage (USD 100).
- Financial Details:** Mr. Jacob Luther Martin (Primary). Total Income: USD 740.00, Total Expense: USD 402.00, Total Asset: USD 10,000.00, Total Liability: USD 1,000.00.
- Verification Details:** Table with Total Count (5), Successful (1), Unsuccessful (0), Other Status (2).
- Loan Disbursement Details:** Loan Amount: USD 500,000.00, No of Disbursement: 1, First Disbursement Date: March 30, 2018, Disbursement Mode: GL Account.
- Loan Repayment Details:** Table with Stage: Equated Periodic Installment, Stage Term (YY): 2, Stage Term (MM): 0, Stage Term (DD): 0, Repayment Frequency: Monthly, Rate Type: Fixed.
- Qualitative Scorecard:** Mr. Jacob Luther Martin (Primary), Questionnaire Code: HLGQPT - Questionnaire for GPT.
- Terms and Conditions:** Mr. Jacob Luther Martin (Primary), Completed.

At the bottom, there are navigation buttons: Audit, Cancel, Request Clarification, Back, Save and Close, and Submit.

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

**Table 3-24 Review – Field Description**

Data Segments	Description
<b>Applicants</b>	Displays the applicants details
<b>Relationship</b>	Displays the relationship details.
<b>Loan Details</b>	Displays the loan details.
<b>Stakeholder Details</b>	Displays the Stakeholder details (only applicable for SMB customers).
<b>Financial Details</b>	Displays the financial details.
<b>Collateral Details</b>	Displays the collateral summary details.
<b>Guarantor Details</b>	Displays the guarantor summary details (only if applicant is minor).
<b>Verification Details</b>	Displays the verification details.
<b>Terms and Conditions</b>	Displays the term and conditions.

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

The **Stage Movement Submission** screen displays.

**Figure 3-35 Stage Movement Submission**

### Stage Movement Submission

**Override**

No overrides generated for acceptance.

**Checklist**

No checklists mapped to the current stage.

**Outcome**

Select an Outcome  
 Proceed ▼

Remarks

In this screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. In case of override, click **Accept Overrides & Proceed** to proceed or click **Proceed**. The **Checklist** screen appears.
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.
5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.
  - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Application Entry** stage for the loan application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Loan Application Enrichment**. For **Loan Against Deposit** origination process, it move into the **Account Approval** stage. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

- Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit** to submit the **Application Entry** stage.  
The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
  7. Click **Close** to close the window.  
OR  
Click **Go to Free Task**.  
The system successfully moves the Application Reference Number along with the process reference numbers [Retail Loans] to the Application Enrichment stage.

**Note**

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

**Application De-Dupe:**

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

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

**Note**

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

## 3.3 Application Enrichment Stage

This topic describes the systematic instructions to move the loan application to enrichment stage.

The **Loan Application Enrichment** stage is the next representative and optional stage in the Retail Loan Account Open process. Effectively, the user can move the application to the **Loan Underwriting** stage without capturing the details in any of the data segments of **Loan Application Enrichment** stage. After the **Loan Application Entry** stage is completed successfully, the application can be acquired by the user who has the access rights for the given stage and progress with the data capture. The user can acquire the application from **Free Tasks** list.

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

### To enrich an application:

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

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

- [Mortgage Insurance](#)  
This topic describes the systematic instructions to configure the mortgage insurance.
- [Interest and Charges](#)  
This topic describes systematic instructions to configure loan interest and charges details.
- [Loan Disbursement Details](#)  
This topic describes systematic instructions to configure loan disbursement details.
- [Loan Repayment Details](#)  
This topic describes systematic instructions to enables the user to capture the loan repayment details.
- [Review](#)  
This topic provides the systematic instruction to view all the data segments in the Application Enrichment stage.

### 3.3.1 Mortgage Insurance

This topic describes the systematic instructions to configure the mortgage insurance.

In this data segment, you can capture mortgage insurance details. This data segment appears based on the following conditions

- If the LMI rule is selected while configuring the product
- If the rule outcome determines the mortgage insurance need.

### To add mortgage insurance details:

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

Figure 3-36 Mortgage Insurance

The screenshot shows a web-based form for 'Mortgage Insurance' within an 'Application Enrichment' interface. The form is titled 'Application Enrichment - 006APP000060315'. It features a sidebar with navigation options: 'Loan Interest Details', 'Mortgage Insurance' (selected), 'Charge Details', 'Loan Disbursement Det...', 'Loan Repayment Details', 'Account Services', and 'Summary'. The main form area contains several input fields and labels:

- Insured Amount:** GBP 34,500.00
- Insurance Provider:** QBE
- Insurance Premium:** GBP 4,982.00
- Insurance ID:** 1257
- Insurance Quote/Premium:** GBP 5,000.00
- Lender Stamp Duty:** GBP 18.00
- Lender GST:** GBP 4.50
- Total Lender Premium:** GBP 18.00
- Borrower Stamp Duty:** GBP 15.00
- Borrower GST:** GBP 3
- Borrower Premium:** GBP 4,979.00
- Total Borrower Premium:** GBP 4,982.00

At the bottom of the form, there are buttons for 'Audit', 'Cancel', 'Request Clarification', 'Back', 'Save & Close', and 'Next'. The screen number 'Screen(2/7)' is visible in the top right corner.

Table 3-25 Mortgage Insurance – Field Description

Field	Description
<b>Insured Amount</b>	Displays the mortgage amount that is insured
<b>Insurance Provider</b>	Displays the name of insurance provider.
<b>Insurance Premium</b>	Displays the premium amount of the insurance.
<b>Insurance Provider</b>	Specify the name of the insurance provider.
<b>Insurance ID</b>	Specify the identification number of the insurance policy which is taken against your mortgage.
<b>Insurance Amount</b>	Specify the amount that is insured.
<b>Insurance Quote/ Premium</b>	Specify the insurance premium.
<b>Lender Stamp Duty</b>	Specify the stamp duty amount which lender pays.
<b>Lender GST</b>	Specify the good and services tax amount which lender pays.
<b>Total Lender Premium</b>	Displays the total amount of premium. The system populates the value based on following formula, Total Lender Premium = Lender Stamp Duty + Lender GST.
<b>Borrower Stamp Duty</b>	Specify the stamp duty amount which borrower pays.
<b>Borrower GST</b>	Specify the good and services tax amount which borrower pays.
<b>Borrower Premium</b>	Displays the premium amount that borrower pays. The system populates the value based on following formula, Borrower Premium = Insurance Quote/Premium – Total Lender Premium – Borrower Stamp Duty – Borrower GST
<b>Total Borrower Premium</b>	Displays the total premium amount of the borrower. The system populates the value based on the following formula: Total Borrower Premium = Borrower Premium + Borrower Stamp Duty + Borrower GST

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

## 3.3.2 Interest and Charges

This topic describes systematic instructions to configure loan interest and charges details.

In this data segment the **Interest Details** section displays all type of interest rates applicable for the account.

The **Charge Details** section displays all type of charges applicable or levied for this loan application. These charge details are fetched from the Host.

The **Insurance Details** section displays the all type of insurances applicable for this loan application. These insurance details are fetched from the Host.

### To add interest and charges details:

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

The **Interest and Charges** screen appears.

**Figure 3-37 Interest and Charges**

**Application Entry - 006APP000025188**

Application Insight | Digital Assistance | Application Details | Application Info | Documents | More

Screen(4/70)

**Interest and Charges**

**Interest Details**

Interest Description	Interest Rate (%)	Rate Type	Margin/Variance (%)	Effective Rate (%)	Action
Fix Rate	5.80	Fixed	-0.46	5.34	
Floating Rate	5.80	Floating	-0.22	5.58	

**Charge Details**

Charge Description	Amount/Percentage	Waive	Capitalize
BOOK Fee Fixed	USD 50.00	<input type="checkbox"/>	<input type="checkbox"/>
Adhoc Fee	USD 60.00	<input type="checkbox"/>	<input type="checkbox"/>
Disbursement Fees	USD 50.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>

**Insurance Details**

Insurance Description	Amount	Waive	Capitalize
Loan Protection Insurance	USD 150.00	<input type="checkbox"/>	<input type="checkbox"/>
Credit Shield Insurance	USD 250.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>

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




2. Specify the fields on **Interest and Charges** screen.

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

**Table 3-26 Interest and Charges – Field Description**

Field	Description
<b>Interest Details</b>	Displays the interest details in this section.
<b>Interest Description</b>	Displays the interest description of the selected interest rate code.

Table 3-26 (Cont.) Interest and Charges – Field Description

Field	Description
<b>Interest Rate (%)</b>	Specify the interest rate. Interest Rate is fetched from host back end product to which this loan account is linked through the Business Product configuration. The system validates the Floor and Ceiling rates for each interest component. <ul style="list-style-type: none"> <li>• If the effective rate is less than the floor rate, the system stamps the floor rate for that component.</li> <li>• If the effective rate is greater than the ceiling rate, the system stamps the ceiling rate for that component.</li> </ul>
<b>Rate Type</b>	Displays the rate type. The system fetches the rate type from host back end product to which this loan account is mapped through the Business Product configuration.
<b>Margin / Variance (%)</b>	Click the link of margin or variance in percentage. It displays the pop-up list of all margins. <ul style="list-style-type: none"> <li>• <b>Product Margin</b></li> <li>• <b>Risk based Margin</b></li> <li>• <b>Discretionary Margin</b></li> <li>• <b>Relationship Benefit Margin</b></li> <li>• <b>Bundle Margin</b></li> </ul> The Margin field appears if the <b>Rate Type</b> is selected as <b>Floating</b> . The Variance field appears if the <b>Rate Type</b> is selected as <b>Fixed</b> . This field is editable if the <b>Margin Allowed</b> toggle is <b>ON</b> at the product level. The <b>Bundle Margin</b> is displayed in the drop-down list only if loan is opened as part of a bundle application and bundle margin benefit is applicable.
<b>Effective Rate (%)</b>	Displays the effective rate for the loan calculated as <b>+ Interest Rate</b> or <b>- Margin/Variance</b> .
<b>APR</b>	Displays the annual percentage rate value for each applicable interest.
<b>Action</b>	<ul style="list-style-type: none"> <li>• Click  to edit the added records</li> <li>• Click  to save the records.</li> <li>• Click  to delete the added records.</li> </ul>
<b>Charge Details</b>	In this section, displays the all charge details.
<b>Charge Description</b>	Displays the type of charges. The system also displays the total values of capitalized and uncapitalized charges and insurance.
<b>Amount/Percentage</b>	Displays the charge amount or percentage for the loan application.
<b>Rate</b>	Displays the rate for the charge component.
<b>Waive</b>	Switch <input type="checkbox"/> to waive all charges or selectively waive a particular type of charge.
<b>Capitalize</b>	Switch <input type="checkbox"/> to capitalize the fees. The charges cannot be capitalized if the same are waived and this field appears disabled. This option is enabled only for the fees that are set to capitalize while configuring product.

**Table 3-26 (Cont.) Interest and Charges – Field Description**

Field	Description
<b>Insurance Details</b>	In this section, displays all insurance details. This section appears only when Oracle Banking Retail Lending Servicing is the host. For more information, refer to the <b>Business Product Host Mapping</b> topic in the <i>Configurations User Guide</i> .
<b>Insurance Description</b>	Displays the type of insurances.
<b>Amount</b>	Displays the amount.
<b>Waive</b>	<input type="checkbox"/> to waive all insurances or selectively waive a particular type of insurance.
<b>Capitalize</b>	Switch <input type="checkbox"/> to capitalize the fees. The insurance cannot be capitalized if the same are waived and this field appears disabled. This option is enabled only for the fees that are set to capitalize while configuring product.

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

### 3.3.3 Loan Disbursement Details

This topic describes systematic instructions to configure loan disbursement details.

The **Loan Disbursement Details** are pushed into the host as a part of account open process data share – API's are provided for the same. The **Loan Disbursement Details** enables the user to capture the various disbursement methods.

**To add loan disbursement details:**

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

The **Loan Disbursement Details** screen displays.

Figure 3-38 Loan Disbursement Details

**Application Entry - 006APP000025188**

**Loan Disbursement Details**

Settlement Required:  Yes  No

No of Disbursement: 1

Total Disbursement Amount: USD 50,300.00

Customer Account: 0060000000180 - MR Brett G I

Branch Code: 006

Amount breakup	Amount
Requested Loan Amount	USD 50,000.00
Capitalized Charges	USD 50.00
Capitalized Insurance	USD 250.00
<b>Total</b>	<b>USD 50,300.00</b>

Loan Amount: USD 50,300.00



Split Disbursement:  Yes  No

Disbursement split:

Buttons: Cancel, Request Clarification, Back, Save and Close, Next

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

Table 3-27 Loan Disbursement Details – Field Description

Field	Description
<b>Settlement Required</b>	Select to indicate whether the settlement required. The available options are: <ul style="list-style-type: none"> <li><b>Yes</b></li> <li><b>No</b></li> </ul>
<b>Requested Loan Amount</b>	Displays the loan amount that is requested to borrow. This value fetched from the <b>Loan Details</b> data segment. <p>Click  to view the breakup of the requested loan amount. The icon displays Loan Amount, Capitalized Charges, Capitalized Insurance, and Total Loan Amount. This icon appears if the charges and insurances are capitalized.</p>
<b>Loan Amount</b>	Displays the requested or approved loan amount. <ul style="list-style-type: none"> <li>This field displays the requested loan amount from the Loan Details data segment in <b>Application Enrichment</b> stage.</li> <li>This field displays the approved loan amount from the Decision service in <b>Account Parameter Setup</b> stage.</li> </ul> <p>Click  to view the breakup of the total loan amount. The icon displays Loan Amount, Capitalized Charges, Capitalized Insurance, and Total Loan Amount. This icon appears if the charges and insurances are capitalized.</p>
<b>Number of Disbursement</b>	Select the number of disbursements for disbursing the loan amount. The value <b>one</b> appears by default. <p>The user can increase the number of disbursement to get loan amount disburse in multiple stages. The Disbursement Schedule section appears if the value in this field is more than one.</p>
<b>First Disbursement Date</b>	Select the first disbursement date.

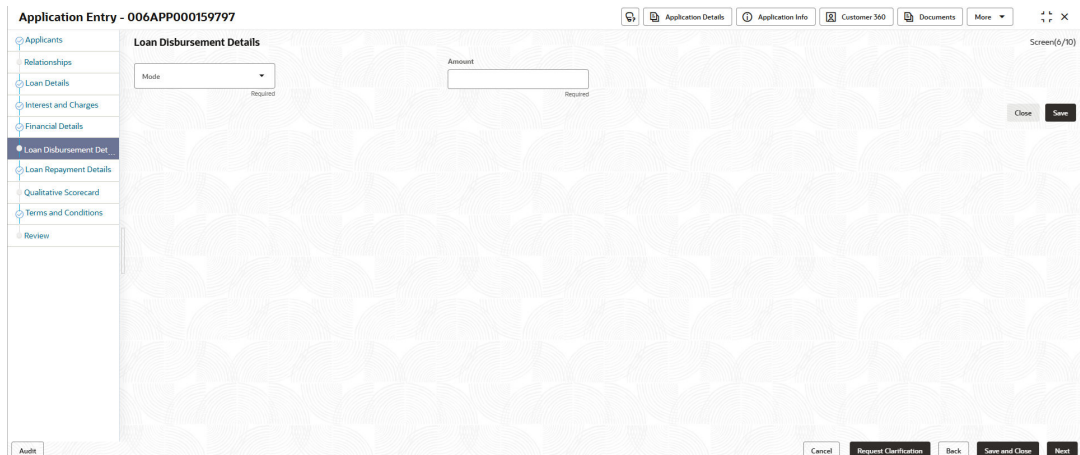
**Table 3-27 (Cont.) Loan Disbursement Details – Field Description**

Field	Description
<b>Split Disbursement</b>	<p>Select to indicate the loan amount should be disbursed in multiple modes.</p> <p>The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Yes:</b> If this option is selected then <b>Add Mode</b> button appears to add additional disbursement mode.</li> <li>• <b>No:</b> This option indicates that the user wants to continue with the single disbursement mode.</li> </ul> <p>If the <b>Refinance Allowed</b> toggle is ON in the <b>Business Product Details</b> data segment of the <b>Business Product Configuration</b>, the user can split the loan amount into multiple accounts.</p> <p><b>Note:</b> This fields displays the values when <b>Split Disbursement</b> is selected as <b>Yes</b> in <b>Loan Details</b> data segment.</p>
<b>Disbursement Schedule</b>	<p>This section appears if the value in <b>Number of Disbursement</b> field is selected more than one.</p> <ul style="list-style-type: none"> <li>• <b>Stage</b></li> <li>• <b>Date</b></li> <li>• <b>Amount Of Disbursement</b></li> <li>• <b>Total Disbursement</b></li> </ul>
<b>Stage</b>	Specify the stage name when the specified amount must be disbursed.
<b>Date</b>	<p>Select the date when the specified amount must be disbursed.</p> <p>This field is in read-only if the <b>Frequency Based</b> toggle is <b>ON</b>.</p>

3. Click **Add Mode** to add additional details for each disbursement mode.

The **Loan Disbursement Details - Additional details** screen displays. In this screen, the fields appear based on the disbursement mode selected.

**Figure 3-39 Loan Disbursement Details - Additional details**



If **Mode** is selected as **Own Internal Account**, the following fields appear.

**Figure 3-40 Loan Disbursement Details - Own Internal Account**

The screenshot shows the 'Loan Disbursement Details' form for application entry 006APP000159797. The 'Mode' dropdown is set to 'Own Internal Account'. The form includes a 'Customer Account' dropdown menu, a 'Branch Code' text field, and an 'Amount' text field with a 'Required' label. A 'Close' button is visible on the right side of the form area.

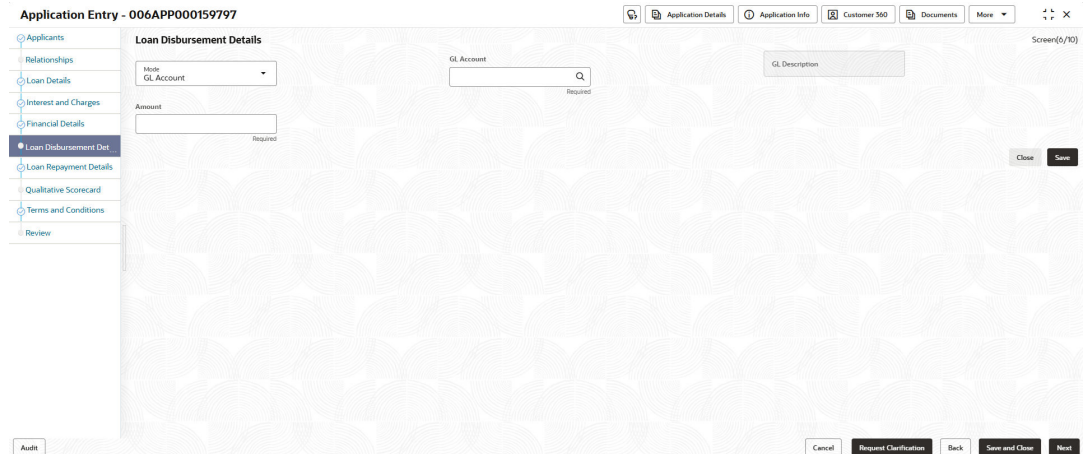
If **Mode** is selected as **Other Internal Account**, the following fields appear.

**Figure 3-41 Loan Disbursement Details - Other Internal Account**

The screenshot shows the 'Loan Disbursement Details' form for application entry 006APP000159797. The 'Mode' dropdown is set to 'Other Internal Account'. The form includes a 'Customer Account' text field with a search icon and a 'Required' label, an 'Account Name' text field, a 'Branch Code' text field, and an 'Amount' text field with a 'Required' label. 'Close' and 'Save' buttons are visible on the right side of the form area.

If **Mode** is selected as **GL Account**, the following fields appear.

Figure 3-42 Loan Disbursement Details - GL Account



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

Table 3-28 Loan Disbursement Details – Field Description

Field	Description
<b>Disbursement Mode</b>	<p>Select the disbursement mode from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Own Internal Account</b></li> <li>• <b>Other Internal Account</b></li> <li>• <b>ACH</b></li> <li>• <b>GL Account</b></li> </ul> <p>If <b>Disbursement Mode</b> is selected as <b>Own Internal Account</b>, then the system displays the following additional fields:</p> <ul style="list-style-type: none"> <li>• <b>Customer Account</b></li> <li>• <b>Branch Code</b></li> </ul> <p>If <b>Disbursement Mode</b> is selected as <b>Other Internal Account</b>, then the system displays the following additional fields:</p> <ul style="list-style-type: none"> <li>• <b>Customer Account</b></li> <li>• <b>Account Name</b></li> <li>• <b>Branch Code</b></li> </ul> <p>If <b>Disbursement Mode</b> is selected as <b>ACH</b>, then the system displays the following additional fields.</p> <ul style="list-style-type: none"> <li>• <b>Account Type</b></li> <li>• <b>Routing Number</b></li> <li>• <b>Branch Address</b></li> <li>• <b>Payee Name</b></li> <li>• <b>External Account Number</b></li> </ul> <p>If <b>Disbursement Mode</b> is selected as <b>GL Account</b>, then the system displays the following additional fields:</p> <ul style="list-style-type: none"> <li>• <b>GL Account</b></li> <li>• <b>GL Account Description</b></li> </ul> <p><b>Note:</b> The values appears in this field based on the <b>Multiple Disbursement</b> is enabled in the <b>Business Product Configuration</b>.</p>

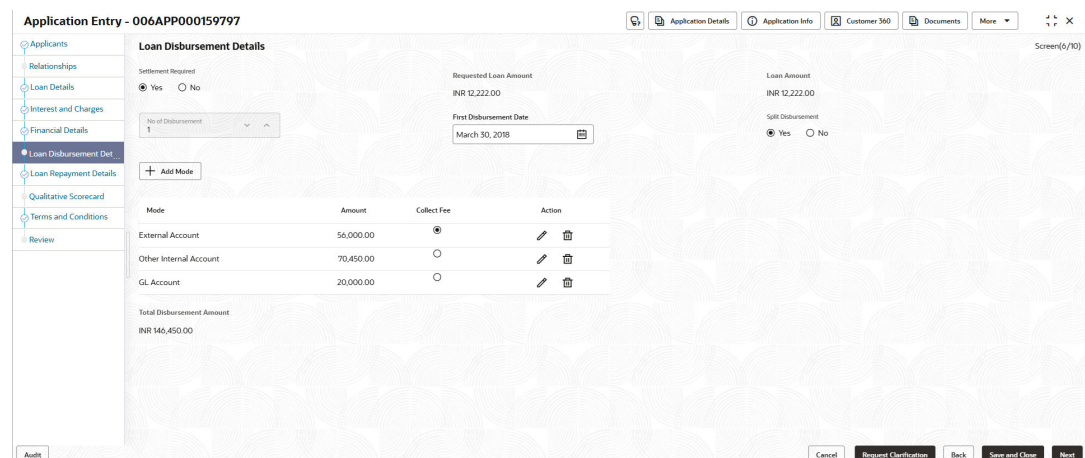
**Table 3-28 (Cont.) Loan Disbursement Details – Field Description**

Field	Description
<b>Customer Account</b>	Search and select the customer account number. This field appears if the <b>Disbursement Mode</b> is selected as <b>Own Internal Account</b> and <b>Other Internal Account</b> . <ul style="list-style-type: none"> <li>In case of the Own Internal Account, this drop down list will show all the internal account of the primary and joint applicants.</li> <li>In case of the Other Internal Account, the Customer Account section appears to fetch the customer accounts of same branch. Specify the Customer ID or Customer Account number to fetch the specific record.</li> </ul> <b>Note:</b> The disbursement account currency can be different than that of the loan account currency.
<b>Account Name</b>	Displays the account name based on the account selected. This field appears if the <b>Disbursement Mode</b> is selected as <b>Other Internal Account</b> .
<b>Branch Code</b>	Displays the branch code associated with customer account number. This field appears if the <b>Disbursement Mode</b> is selected as <b>Own Internal Account</b> and <b>Other Internal Account</b> .
<b>GL Account Number</b>	Displays the GL account number. The system defaults the GL Account configured for the product. This field appears if the <b>Disbursement Mode</b> is selected as <b>GL Account</b> .
<b>GL Account Description</b>	Displays the GL account description. This field appears if the <b>Disbursement Mode</b> is selected as <b>GL Account</b> .
<b>Amount</b>	Specify the amount disbursed on the schedule.

- Click **Save** to save the additional details.



A new table is created in the **Loan Disbursement Details** screen.

**Figure 3-43 Loan Disbursement Details with Mode details**



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

Table 3-29 Loan Disbursement

Field	Description
<b>Mode</b>	Displays the name of disbursement mode selected.
<b>Amount</b>	Displays the amount entered.
<b>Collect Fee</b>	Click the radio button to select any one of the Beneficiary accounts to collect disbursement fees.
<b>Action</b>	Select the below actions to perform on the added record. <ul style="list-style-type: none"> <li>Click  to edit the added record.</li> <li>Click  to delete the added record.</li> </ul>
<b>Total Disbursement Amount</b>	Displays the total disbursement amount of all beneficiary accounts.

- 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.

### 3.3.4 Loan Repayment Details

This topic describes systematic instructions that enables the user to capture the loan repayment details.

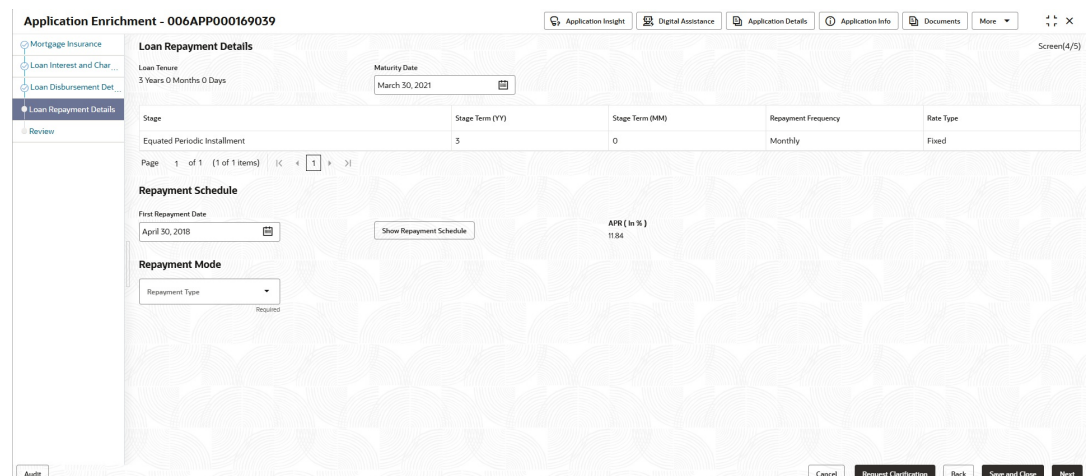
**Loan Repayment Details** will enable the user to capture the repayment details.

**To capture the loan repayment details:**

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

The **Loan Repayment Details** screen displays.

Figure 3-44 Loan Repayment Details



The screenshot shows the 'Loan Repayment Details' screen within the 'Application Enrichment - 006APP00169039' interface. The screen is divided into several sections:

- Loan Tenure:** 3 Years 0 Months 0 Days
- Maturity Date:** March 30, 2021
- Stage:** Equated Periodic Installment
- Stage Term (YY):** 5
- Stage Term (MM):** 0
- Repayment Frequency:** Monthly
- Rate Type:** Fixed
- Page:** 1 of 1 (1 of 1 items)
- Repayment Schedule:**
  - First Repayment Date:** April 30, 2018
  - APR (In %):** 11.84
  - Show Repayment Schedule** button
- Repayment Mode:**
  - Repayment Type** (Required)

At the bottom of the screen, there are navigation buttons: **Cancel**, **Request Clarification**, **Back**, **Save and Close**, and **Next**.

If **Repayment Type** is selected as **Own Internal Account**, the following screen displays.

Figure 3-45 Loan Repayment Details – Own Internal Account

**Application Entry - 006APP00025930**

Application Insight | Digital Assistance | Application Details | Application Info | Documents | More

**Loan Repayment Details**

Loan Tenure: 0 Years 24 Months 0 Days | Maturity Date: March 30, 2020

Stage	Stage Term (MM)	Repayment Frequency	Rate Type
Equated Periodic Installment	24	Monthly	Fixed

Page 1 of 1 (1 of 1 items)

**Repayment Schedule**

First Repayment Date: April 30, 2018 | APR (In %): 11.84

**Repayment Mode**

Repayment Type: Own Internal Account

**Internal Account Transfer**

Customer Account: 000600000786 - MR Brett G L | Branch Code: 006

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

If **Repayment Type** is selected as **ACH**, the following screen displays.

Figure 3-46 Loan Repayment Details - ACH

**Application Entry - B01APP000075883**

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

**Loan Repayment Details**

Loan Tenure: 0 Years 9 Months 0 Days | Maturity Date: [Calendar Icon]

Stage	Stage Term (MM)	Repayment Frequency	Action
EMI	9	Monthly	[Edit] [Delete]

Page 1 of 1 (1 of 1 items)

**Repayment Schedule**

Repayment Type: ACH

Account Type: Savings

External Account Number: [Required] | Routing Number: [Required] | Payee Name: [Required] | Branch Address: [Search Icon]

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

If **Repayment Type** is selected as **Capture Later**, the following screen displays.

Figure 3-47 Loan Repayment Details – Capture Later

The screenshot displays the 'Loan Repayment Details' form for application HELAPP000148960. The form includes a navigation menu on the left with options like 'Interest and Charges', 'Loan Disbursement Det...', and 'Loan Repayment Details'. The main content area shows 'Loan Tenure' as 5 Years 0 Months 0 Days and 'Maturity Date' as March 30, 2025. A table lists two repayment stages: 'Equated Periodic' with a stage term of 4 years and 0 months, and another 'Equated Periodic' with a stage term of 1 year and 0 months. Below the table, there is a 'Repayment Schedule' section with a 'First Repayment Date' of April 30, 2020, and a 'Repayment Mode' dropdown set to 'Capture Later'. The interface includes standard Oracle navigation buttons like 'Cancel', 'Request Clarification', 'Back', 'Save and Close', and 'Print'.

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

Table 3-30 Loan Repayment Details – Field Description


Field	Description
<b>Loan Tenure</b>	Displays the selected loan tenure.
<b>Maturity Date</b>	Displays the maturity date based on the <b>First Repayment Date</b> and <b>Loan Tenure</b> .
	Click this icon to add repayment stage details.
<b>Stage</b>	Select the type of repayment. All type of repayment methods configured in the <b>Business Product Preferences</b> data segments of the <b>Business Product Configuration</b> screens appears in the drop-down list. If <b>User Defined Schedule</b> is selected, system will validate with the stage sequence rule maintained in <b>Business Product</b> and will not allow to add additional stages with <b>User Defined Schedule</b> .
<b>Stage Term &lt;Term Unit&gt;</b>	Displays the default stage term configured in the <b>Business Product Preferences</b> data segments of the <b>Business Product Configuration</b> screens. The separate column appears for separate term units.

Table 3-30 (Cont.) Loan Repayment Details – Field Description

Field	Description
<b>Repayment Frequency</b>	<p>Select the repayment frequency from the drop-down list. The available options appears based on the configuration set in the <b>Business Product Preferences</b> data segments of the <b>Business Product Configuration</b> screens:</p> <ul style="list-style-type: none"> <li>• <b>Daily</b></li> <li>• <b>Weekly</b></li> <li>• <b>Bi-Weekly</b></li> <li>• <b>Monthly</b></li> <li>• <b>Quarterly</b></li> <li>• <b>Half Yearly</b></li> <li>• <b>Yearly</b></li> </ul> <p>The above options displays based on initial setup.</p> <p><b>Note:</b> If the stage is selected as <b>User Defined Schedule</b> and <b>BULLET</b>, this field is defaulted to <b>Not Applicable</b>.</p>
<b>Rate Type</b>	<p>Select the rate type from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Fixed</b></li> <li>• <b>Float</b></li> </ul>
<b>Repayment Schedule</b>	Displays the repayment schedule details.
<b>Manage Installment Details</b>	<p>Click this option to capture the user defined schedules.</p> <p><b>Note:</b> This option is enabled if <b>UDS</b> stage is selected in <b>Business Product Configuration</b>.</p>
<b>First Repayment Date</b>	<p>Select the first repayment date of the sanctioned loan amount.</p> <ul style="list-style-type: none"> <li>• If <b>Type of Repayment</b> is selected as <b>BULLET</b> then the first installment date is defaulted to the <b>Maturity Date</b> and number of installments will be set as one.</li> <li>• If <b>Type of Repayment</b> is selected as <b>BULLET</b> and in <b>Business Product Configuration</b> screen , Moratorium is allowed for the selected product then Moratorium will be set to Zero.</li> </ul> <p><b>Note:</b> If <b>User Defined Schedule</b> is selected as stage then <b>First Repayment Date</b> will be hidden.</p>
<b>APR (In %)</b>	<p>Displays the annual percentage rate.</p> <p>This field appears when the display preference is enabled for APR on the <b>Origination Preferences</b> screen.</p>

Table 3-30 (Cont.) Loan Repayment Details – Field Description

Field	Description
<b>Repayment Mode</b>	<p>Select the repayment mode from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Own Internal Account</b>- If the mode selected as Internal Account, then the system enables the fields for Customer Account and Branch. By default, the system populates the internal account selected in Disbursement data segment. However, if user wishes to have a different account, he/she can select another customer account of the CIF and account branch displays in the branch field.</li> <li>• <b>ACH</b>- If the mode is selected in <b>ACH</b> in <b>Disbursement Mode</b> then the system displays additional fields: <ul style="list-style-type: none"> <li>– <b>Account Type</b></li> <li>– <b>Routing Number</b></li> <li>– <b>Branch Address</b></li> <li>– <b>External Account Number</b></li> <li>– <b>Borrower Name</b></li> </ul> </li> <li>• <b>Capture Later</b> - If the mode selected is Capture Later, the system will allow to proceed with the loan origination flow without capturing the repayment details.</li> </ul> <p><b>Note</b> : The system defaults to the GL account in the absence of the repayment account. The above options displays based on the initial setup.</p>
<b>Customer Account</b>	<p>Click <b>Search</b> icon and select the customer account number. This field displays if <b>Repayment Mode</b> is selected as <b>Internal Account</b>.</p>
<b>Branch Code</b>	<p>Specify the branch code associated with customer account number. This field displays if <b>Repayment Mode</b> is selected as <b>Internal Account</b>.</p>
<b>Routing Number</b>	<p>Click <b>Search</b> and specify routing number to identify a specific financial institution in a transaction. This field displays if <b>Repayment Mode</b> is selected as <b>ACH</b>.</p>
<b>Branch Address</b>	<p>Specify the branch address. This field displays if <b>Repayment Mode</b> is selected as <b>ACH</b>.</p>
<b>External Account Number</b>	<p>Specify the external account number. This field displays if <b>Repayment Mode</b> is selected as <b>ACH</b>.</p>
<b>Borrower Name</b>	<p>Specify the borrower name. This field displays if <b>Repayment Mode</b> is selected as <b>ACH</b>.</p>

3. Click the **Show Repayment Schedule** button to generate the repayment schedule which displays the details of installment amount with the principal and interest break up for the given tenure.

Below fields appears in the section and displays the respective details:

- **Loans Amount**
- **Loan Financed**
- **Term**
- **Interest Rate %**
- **Finance Charges**
- **APR(%)**

- **Sr No.**
- **Date**
- **Installment**
- **Principal**
- **Interest**
- **Outstanding Balance**

For more information, refer to the topic.

4. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take an action. The user cannot proceed to the next data segment, without capturing the mandatory data.
- [Repayment Schedule](#)  
This topic describes the loan repayment schedule.
  - [User Defined Schedule](#)  
This topic describes the user defined schedule.

### 3.3.4.1 Repayment Schedule

This topic describes the loan repayment schedule.

The repayment details are pushed into the Host – APIs are provided – to ensure the seamless workflow in the lifecycle of the loan account at the Host.

#### To view the repayment schedule:

1. Click **Show Repayment Schedule** on the **Loan Repayment Details** screen.  
The **Repayment Schedule** screen displays.

**Figure 3-48 Repayment Schedule**

Repayment Schedule							
<b>Loan Amount</b>		<b>Amount Financed</b>		<b>Term</b>			
USD 30,000.00		USD 30,000.00		0 Years 24 Months 0 Days			
<b>Finance Charges</b>		<b>APR ( In % )</b>					
USD 0.00		11.84					
S.No.	Date	Interest Rate ( In % )	Installment	Principal	Interest	O/S Balance	
1	April 30, 2018	12	USD 1,412.20	USD 1,106.45	USD 305.75	USD 28,893.55	
2	May 30, 2018	12	USD 1,412.20	USD 1,127.22	USD 284.98	USD 27,766.33	
3	June 30, 2018	12	USD 1,412.20	USD 1,129.21	USD 282.99	USD 26,637.12	
4	July 30, 2018	12	USD 1,412.20	USD 1,149.48	USD 262.72	USD 25,487.64	
5	August 30, 2018	12	USD 1,412.20	USD 1,152.44	USD 259.76	USD 24,335.20	
6	September 30, 2018	12	USD 1,412.20	USD 1,164.18	USD 248.02	USD 23,171.02	
7	October 30, 2018	12	USD 1,412.20	USD 1,183.66	USD 228.54	USD 21,987.36	
8	November 30, 2018	12	USD 1,412.20	USD 1,188.11	USD 224.09	USD 20,799.25	
9	December 30, 2018	12	USD 1,412.20	USD 1,207.06	USD 205.14	USD 19,592.19	
10	January 30, 2019	12	USD 1,412.20	USD 1,212.52	USD 199.68	USD 18,379.67	
11	February 28, 2019	12	USD 1,412.20	USD 1,236.96	USD 175.24	USD 17,142.71	
12	March 30, 2019	12	USD 1,412.20	USD 1,243.12	USD 169.08	USD 15,899.59	
13	April 30, 2019	12	USD 1,412.20	USD 1,250.15	USD 162.05	USD 14,649.44	
14	May 30, 2019	12	USD 1,412.20	USD 1,267.71	USD 144.49	USD 13,381.73	
15	June 30, 2019	12	USD 1,412.20	USD 1,275.82	USD 136.38	USD 12,105.91	
16	July 30, 2019	12	USD 1,412.20	USD 1,292.80	USD 119.40	USD 10,813.11	
17	August 30, 2019	12	USD 1,412.20	USD 1,302.00	USD 110.20	USD 9,511.11	
18	September 30, 2019	12	USD 1,412.20	USD 1,315.26	USD 96.94	USD 8,195.85	
19	October 30, 2019	12	USD 1,412.20	USD 1,331.36	USD 80.84	USD 6,864.49	
20	November 30, 2019	12	USD 1,412.20	USD 1,342.24	USD 69.96	USD 5,522.25	
21	December 30, 2019	12	USD 1,412.20	USD 1,357.73	USD 54.47	USD 4,164.52	
22	January 30, 2020	12	USD 1,412.20	USD 1,369.76	USD 42.44	USD 2,794.76	
23	February 29, 2020	12	USD 1,412.20	USD 1,384.64	USD 27.56	USD 1,410.12	
24	March 30, 2020	12	USD 1,424.03	USD 1,410.12	USD 13.91	USD 0.00	

- Specify the details in the relevant data fields.

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

**Note**

The fields which are marked as Required are mandatory.

**Table 3-31 Repayment Schedule – Field Description**

Field	Description
<b>Loan Amount</b>	Displays the loan amount.
<b>Amount Financed</b>	Displays the loan amount.
<b>Term</b>	Displays the loan tenure in years, months and days.
<b>Finance Charges</b>	Displays the loan amount.
<b>APR ( In % )</b>	Displays the Annual Percentage Rate.
<b>S. No.</b>	Display the serial number of the installment schedule table.
<b>Date</b>	Displays the installment date.
<b>Installment</b>	Displays the installment amount.
<b>Principal</b>	Displays the principal amount.
<b>Interest</b>	Displays the interest amount.
<b>O/S Balance</b>	Displays the outstanding balance amount.

### 3.3.4.2 User Defined Schedule

This topic describes the user defined schedule.

The **User Defined Schedule** is a new repayment option added to the loan **Business Product Configuration**, allowing users to set up and design personalized repayment plans based on their requirements.

To view the user defined schedule:

1. Click **User Defined Repayment**.

The **User Defined Schedule** screen displays.

**Figure 3-49 User Defined Schedule**

**User Defined Repayment**

Loan Tenure  
3 Years 0 Months 0 Days

From  Required To  Required Frequency  Required

Amount  Required

**Add** **Clear Schedule**



Date	Amount (GBP)	Action
Mar 30, 2020	400	
Apr 6, 2020	400	
Apr 13, 2020	400	
Apr 20, 2020	400	
Apr 27, 2020	400	
May 4, 2020	400	
May 11, 2020	400	
May 18, 2020	400	
May 25, 2020	400	
Jun 1, 2020	400	
Jun 8, 2020	400	
Jun 15, 2020	400	

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


**Table 3-32 User Define Schedule - Field Description**

Field	Description
<b>Loan Tenure</b>	Displays the loan tenure.
<b>Frequency</b>	Select the frequency from the drop-down list.

**Table 3-32 (Cont.) User Define Schedule - Field Description**

Field	Description
<b>Add</b>	Click to add new record.
<b>Date</b>	Displays the installment date.
<b>Amount</b>	Displays the specified amount.
<b>Action</b>	<ul style="list-style-type: none"> <li>Click  to edit the added records.</li> <li>Click  to delete the added records.</li> </ul>

The user can define a schedule based on following combination:

- Installment Amount and Frequency
  - Installment Amount and Due Date
3. Click **Clear Schedules** to delete all previous user defined schedule.
  4. Click  to close the screen.

### 3.3.5 Review

This topic provides the systematic instruction to view all the data segments in the Application Enrichment stage.

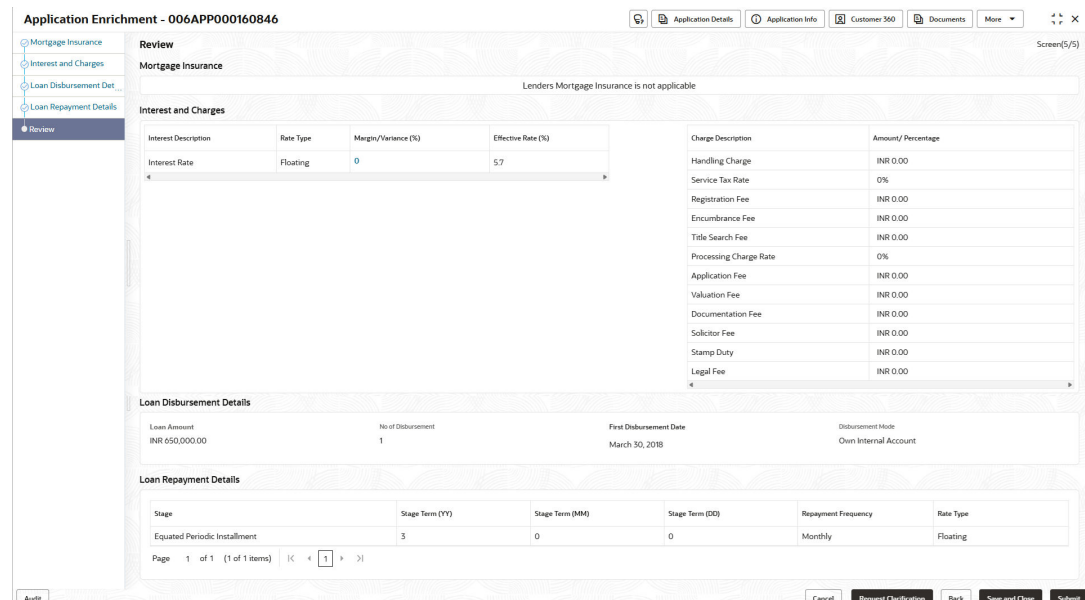
The system displays the summary of each of the data segments in the given stage.

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

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

The **Review** screen displays.

**Figure 3-50 Review**



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

**Table 3-33 Review - Application Enrichment – Field Description**

Data Segment	Description
<b>Mortgage Insurance</b>	Displays the loan details of mortgage insurance.
<b>Interest and Charges Details</b>	Displays the details of interest and charges.
<b>Loan Disbursement Details</b>	Displays the loan disbursement details.
<b>Loan Repayment Details</b>	Displays the loan repayment details.

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

The **Stage Movement Submission** screen displays.

**Figure 3-51 Stage Movement Submission**

### Stage Movement Submission

---

**Override**  
No overrides generated for acceptance.

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

**Outcome**

Select an Outcome  
 Proceed ▼

Remarks

Cancel
Submit

In this screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides

to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. In case of override, click **Accept Overrides & Proceed** to proceed or click **Proceed**.  
The **Checklist** screen appears.
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.
5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.
  - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Application Enrichment** stage for the loan application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Application Documents**. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
  - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit** to submit the **Application Enrichment** stage.  
The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
7. Click **Close** to close the window.

OR

Click **Go to Free Task**.

The system successfully moves the Application Reference Number along with the process reference numbers [Retail Loans] to the **Application Documents** stage.

If the **Collateral Type** is selected as **Term Deposit** in **Collateral Details** data segment, then submit of the Loan Application Enrichment stage, will move the application into the **Account Parameter Setup** stage.

If the selected **Collateral Type** is other than **Deposits** in **Collateral Details** data segment, then submit of the **Loan Application Enrichment** stage, will move the application into the **Underwriting** stage.

#### Note

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

## 3.4 Application Documents

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

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

**To generate and disptach the outbond documents:**

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

- Click **Acquire and Edit** or **Acquire** from the **Action** column of the appropriate record. The Application Documents stage is displayed.

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

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

### 3.4.1 Document Generation

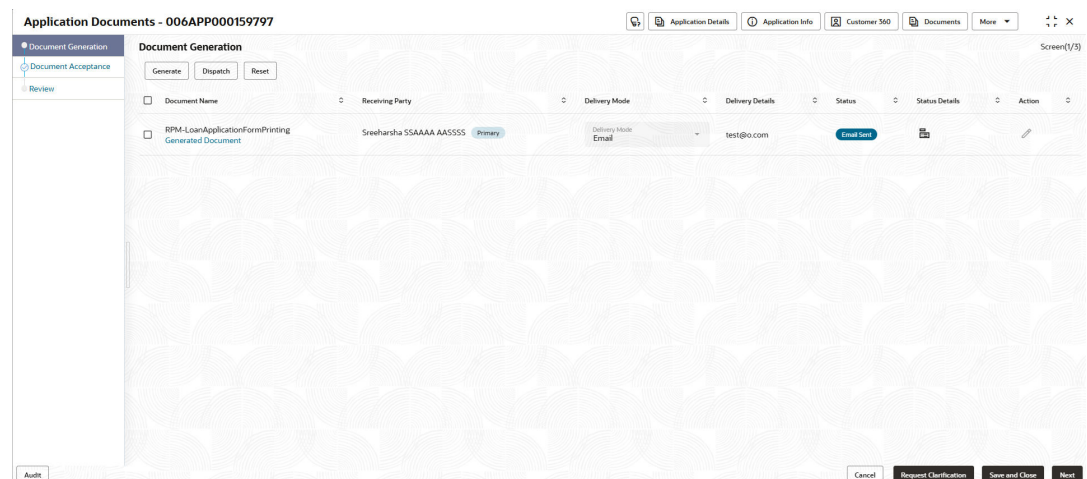
In this data segment you can generate and dispatch the documents that are configured.

In the Document Generation data segment, the list of documents that are maintained within the document generation event and fulfills the rule criteria are pre-populated in the tabular format. This document generation events are defined in the **Advice Maintenance** screen. Each documents appears separately to generate and dispatch.

**To generate and dispatch the document:**

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

**Figure 3-52 Document Generation**



- In the **Document Generation** section, select the check box to select the document from the list. It is mandatory to select at least one document

The below actions can be performed on the selected document:

- Generate:** Click this button to generate the selected document. On clicking this button, the system invokes a call to the report generation service which generates a PDF output for the advice configured in the **Advice Maintenance** screen. Once the output is generated the documents are stored in the Document Managed Service (DMS) along with the reference ID. This reference ID fetches the document on click the **Generate Document** link in the Document column.



- **Dispatch:** Click this button to dispatch the selected generated documents. User can only dispatch those documents which are not already dispatched. On clicking this button, the system validates whether the document is already generated. Once the validation is successful the system dispatch the document to the default setting defined in the **Advice Maintenance** screen.
- **Reset:** Click this button to reset the action performed on the document.

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

**Table 3-34 Document Generation – Field Description**

Field	Description
<b>Document Name</b>	Displays the name of document. Click the link to fetch the document from the stored service and view the PDF output of the document. This link appears only if the document is generated.
<b>Receiving Party</b>	Displays the name of the applicant along with the role. The document is generated and dispatched to the applicants mentioned in this column. The name appears as captured in the Applicant data segment. If the primary or joint applicant is minor, the guardian or custodian name will display as the receiving party associated with the minor applicant.
<b>Delivery Mode</b>	Displays the default mode of delivery of the documents. This default mode of delivery is defined in the Advice Maintenance screen. The available options are: <ul style="list-style-type: none"> <li>• <b>Email</b></li> <li>• <b>Post</b></li> <li>• <b>Print</b></li> <li>• <b>E-Sign Remote</b></li> <li>• <b>E-Sign In-Person</b></li> </ul>
<b>Delivery Details</b>	Displays the delivery details of the generated documents based on the default delivery mode. <ul style="list-style-type: none"> <li>• If the delivery mode is <b>Email</b> or <b>E-Sign Remote</b> then the preferred email address of every recipient is displayed.</li> <li>• If the delivery mode is <b>Post</b> then the preferred address of every recipient is displayed.</li> <li>• If the delivery mode is <b>E-Sign In-Person</b> then the link is shared with every recipients and in this case the status appears as <b>Pending For Link Generation</b>. Once the dispatch event is executed successfully, the status appears as <b>Link Generated</b>.</li> <li>• If the delivery mode is <b>Print</b> then the <b>Not Applicable</b> text appears.</li> </ul>

**Table 3-34 (Cont.) Document Generation – Field Description**

Field	Description
<b>Status</b>	<p>Displays the status of the documents based on the actions performed on clicking Generate or Dispatch button.</p> <p>Once the dispatch process is initiated for the generated documents, the status appears based on the selected default mode of delivery.</p> <ul style="list-style-type: none"> <li>• If the mode of delivery is <b>Email</b> then on the successful trigger the status appears as <b>Email Sent</b>.</li> <li>• If the mode of delivery is <b>E-Sign Remote</b> or <b>E-Sign In-Person</b> then on the successful trigger the status appears as <b>E-Signing Initiated</b>.</li> <li>• If the mode of delivery is <b>Post</b> then on the successful trigger the status appears as <b>Dispatched</b>.</li> <li>• If the mode of delivery is <b>Print</b> then on the successful trigger the status appears as <b>Ready for Print</b>.</li> <li>• In case the dispatch process fails due to technical error then the status appears as <b>Failed</b>.</li> </ul>
<b>Status Details</b>	<p>Displays the status details of the document.</p> <p>Click the icon to view the generation and dispatched details of document along with the date and time.</p>
<b>Action</b>	<p>Select the appropriate icon to perform respective action.</p> <ul style="list-style-type: none"> <li>• Click  to edit the delivery mode.</li> <li>• Click  to save the edited delivery mode. This icon appears once edit the mode.</li> </ul>

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

## 3.4.2 Document Acceptance

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

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

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

### To accept the document:

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

The **Document Acceptance** screen appears.

Figure 3-53 Document Acceptance

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

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

Table 3-35 Document Acceptance – Field Description

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

Table 3-35 (Cont.) Document Acceptance – Field Description

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

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

### 3.4.3 Review

This topic provides the systematic instructions to view the summary of each data segment in the Application Documents stage.

The system shows the summary of each data segment in the given stage.

#### To view the summary of all the data segments:

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

The **Review** screen displays.

**Figure 3-54 Review - Application Documents**

**Application Documents - 006APP000159797**

Document Generation

Total Count Of Documents	Dispatched	Email Sent	Ready For Print	Pending For Dispatch	e-Signs Initiated	Pending for Link Generation	Link Generated	Failed	Not Generated
1	0	1	0	0	0	0	0	0	0

Document Acceptance

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

Buttons: Audit, Cancel, Request Certification, Back, Save and Close, Submit

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

**Table 3-36 Review - Field Description**

Data Segment	Description
<b>Document Generation</b>	Displays the number of documents in each status within the document generation data segment.
<b>Documents Acceptance</b>	Displays the number of documents in each status within the document acceptance data segment.

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

The **Stage Movement Submission** screen displays.

**Figure 3-55 Stage Movement Submission**

**Stage Movement Submission**

**Override**  
No overrides generated for acceptance.

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

**Outcome**

Select an Outcome  
Proceed

Remarks

Cancel Submit

In this screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. In case of override, click **Accept Overrides & Proceed** to proceed or click **Proceed**.  
The **Checklist** screen appears.
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.
5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.
  - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Application Documents** stage for the loan application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Loan Assessment**. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

- Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit** to submit the **Application Documents** stage.  
The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
  7. Click **Close** to close the window.  
OR  
Click **Go to Free Task**.  
The system successfully moves the Application Reference Number along with the process reference numbers [Retail Loans] to the Loan Assessment stage.

#### Note

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

## 3.5 Loan Underwriting

This topic describes the systematic instructions to move the loan application to underwriting stage.

The underwriting process of the lender bank is set to determine if a borrower's loan application is an acceptable risk. It is a process to assess the borrower's ability to repay the Loan based on an analysis of their credit, financial capacity, and collateral provided by the borrower. The **Loan Underwriting** stage is the next representative stage in the Retail Loan Account Open process. After the **Loan Application Enrichment** stage is completed successfully, the application can be acquired by the user who has the access rights for the given stage and progress with the data capture.

#### To add underwriting details:

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

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

- [Credit Rating Details](#)  
This topic provides the systematic instructions to view the information on the External Rating Agencies Rating/Scores for the Applicant.
- [Legal Opinion](#)  
This topic provides the systematic instructions to capture the legal opinion provided by the bank approved lawyer and decision provided thereon.
- [Valuation Details](#)  
This topic provides the systematic instructions to capture the information on the asset valuation done by the bank approved valuator.
- [Review](#)  
This topic provides the systematic instructions to view the summary of each of the data segments in the Loan Underwriting Stage.

## 3.5.1 Credit Rating Details

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

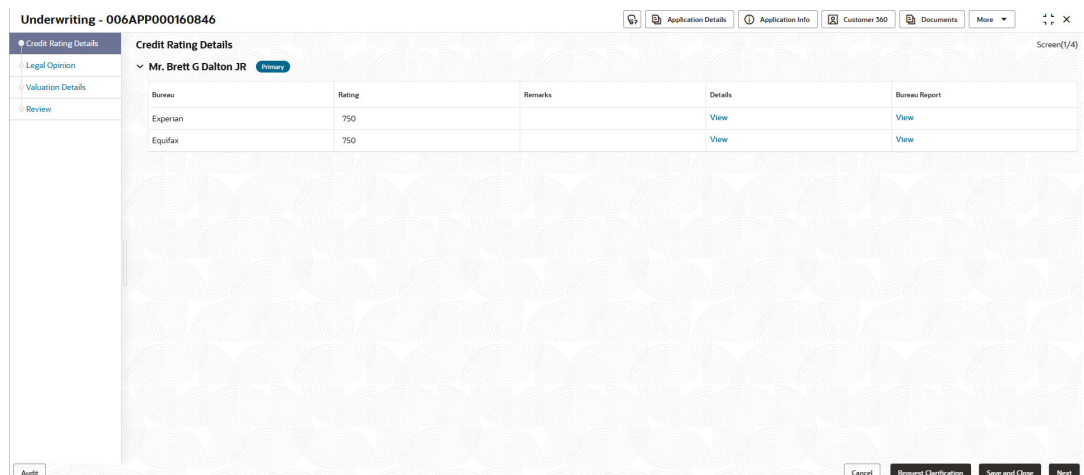
Credit Rating Details is the first data segment of **Loan Underwriting** stage. The user can acquire the application from Free Tasks list. This data segment will provide the information on the External Rating Agencies Rating/Scores for the Loan Applicant. If the applicants are more than one, accordingly 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 data segment.

**To view the credit rating details of loan:**

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

**Figure 3-56 Credit Rating Details**



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

**Table 3-37 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 3-57 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 3-38 Additional Credit Bureau Details – Field Description**

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

**Note**

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

- 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.

## 3.5.2 Legal Opinion

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

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

### To add legal opinion:

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

The **Legal Opinion** screen displays.

**Figure 3-58 Legal Opinion**





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

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

**Table 3-39 Legal Opinion – Field Description**

Field	Description
<b>Collateral Type</b>	Displays the collateral type which is added.
<b>Collateral Category</b>	Displays the category of the collateral which is added.
<b>Collateral ID</b>	Displays the collateral ID.
<b>Collateral Description</b>	Displays the description of the collateral.
<b>Liability ID</b>	Displays the liability ID
<b>Liability Description</b>	Displays the liability description.
<b>Owners</b>	Displays the owners name of the collateral.

Table 3-39 (Cont.) Legal Opinion – Field Description

Field	Description
<b>Add Opinion</b>	Click <b>Add Opinion</b> to add the legal opinion received from multiple agencies (both internal and external).
<b>Opinion Type</b>	Select the opinion type. Available options are: <ul style="list-style-type: none"> <li>• <b>External</b></li> <li>• <b>Internal</b></li> </ul>
<b>Agency Code</b>	Specify the agency code.
<b>Agency Name</b>	Specify the agency name.
<b>Legal Remarks</b>	Specify the legal remarks.
<b>Opinion Date</b>	Select the opinion date. Date should not be earlier than the <b>Collateral Valuation Date</b> .
<b>Action</b>	<ul style="list-style-type: none"> <li>• Click  to save the records.</li> <li>• Click  to remove the records.</li> <li>• Click  to edit the added records</li> <li>• Click  to delete the added records.</li> </ul>

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

### 3.5.3 Valuation Details

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

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

#### To capture the valuation details:

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

The **Valuation Details** screen displays.

Figure 3-59 Valuation Details





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

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

Table 3-40 Valuation Details – Field Description

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

Table 3-40 (Cont.) Valuation Details – Field Description

Field	Description
Action	<ul style="list-style-type: none"> <li>Click  to save the records.</li> <li>Click  to remove the records.</li> <li>Click  to edit the added records</li> <li>Click  to delete the added records.</li> </ul>

 **Note**

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

- Click **Save** to save the valuation details.
- 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.

## 3.5.4 Review

This topic provides the systematic instructions to view the summary of each of the data segments in the Loan Underwriting Stage.

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

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

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

The **Review** screen displays.

Figure 3-60 Review - Underwriting

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

Table 3-41 Review - Loan Underwriting – Field Description

Data Segment	Description
Credit Rating Details	Displays the credit rating details.
Legal Opinion	Displays the legal opinion details.
Valuation Details	Displays the valuation details.

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

The **Stage Movement Submission** screen displays.

**Figure 3-61 Stage Movement Submission**

### Stage Movement Submission

**Override**

No overrides generated for acceptance.

**Checklist**

No checklists mapped to the current stage.

**Outcome**

Select an Outcome  
 Proceed

Remarks

Cancel
Submit

In this screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. In case of override, click **Accept Overrides & Proceed** to proceed or click **Proceed**. The **Checklist** screen appears.
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.
5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.
  - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Loan Underwriting** stage for the loan application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Loan Assessment**. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

- Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit** to submit the **Loan Underwriting** stage.  
The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
  7. Click **Close** to close the window.  
OR  
Click **Go to Free Task**.  
The system successfully moves the Application Reference Number along with the process reference numbers [Retail Loans] to the **Loan Assessment** stage.

#### Note

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

## 3.6 Loan Assessment Stage

This topic describes the systematic instructions to move the loan application to assessment stage.

After the application entry, enrichment and underwriting data segment details are captured and verified, Oracle Banking Origination receives the assessment details from Decision Service. Consequent to the Decision Service integration, the **Assessment Details** data segment screen displays the System recommended decision, Total Weighted score, Grade, recommended Pricing (based on the approval recommendation) for the Loan application, which is fetched real-time from Decision Service. Also, the detailed weightage score on the respective facts along with the Scoring model matrix is made available applicant wise for scrutiny and further action by the credit officer.

#### To assess the loan application:

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

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

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

## 3.6.1 Qualitative Scorecard

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

Qualitative Scorecard Details is the first data segment of Loan Assessment stage. The user can acquire the application from Free Tasks list.

The Qualitative score card 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 Loan Business Product and thereby the Loan Account which uses this Business product inherits the score card attributes for evaluation.

**To capture the qualitative scorecard details:**

1. On acquiring the **Loan Assessment** task from the **Free Task**.

The **Qualitative Scorecard** screen appears.

**Figure 3-62 Qualitative Scorecard**

The screenshot displays the 'Qualitative Scorecard' interface for 'Assessment - 006APP000160846'. The user is logged in as 'Mr. Brett G Dalton Jr.' (Priority). The questionnaire is titled 'HLQ101 - Questionnaire for Home Loan 101'. The questions and answers are as follows:

Question	Answer
How many years in the current employment?	Less than 3 years
What is the current residence type?	Rented
How many members are dependent on the applicant?	1
How long applicant staying in the current residence?	Less than 3 years

At the bottom of the screen, there are buttons for 'Audit', 'Cancel', 'Request Clarification', 'Save and Close', and 'Next'. The screen is labeled 'Screen(1/5)' in the top right corner.

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

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

**Note**

The fields which are marked as Required are mandatory.

**Table 3-42 Qualitative Scorecard – Field Description**

Field	Description
<b>Applicant Name</b>	Displays the name of the applicant.
<b>Questionnaire Code</b>	Displays the Questionnaire code.
<b>Questionnaire Description</b>	Displays the description of the Questionnaire code.

**Table 3-42 (Cont.) Qualitative Scorecard – Field Description**

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

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

## 3.6.2 Assessment Details

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

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

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

### To view assessment details:

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

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

Figure 3-63 Assessment Details - Validation Model

**Assessment - 006APP00000232**

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

**Assessment Details**

**Application Details**

Requested Amount: USD 50,000.00 | Tenure: 0 Years 0 Months 0 Days

**Interest Rate**

Interest Rate (%)	Rate Type	Margin / Variance (%)	Effective Rate (%)
10.95	Fixed	0.01	10.96

Annual Percentage Rate %: 13.44 | Military Annual Percentage Rate %: 17.07

**Auto Decision Details**

Approved Amount: USD 50,000.00 | Total Weighted Score: 92.75 | Grade: A

System Recommendation: **Approved**

**Revised Interest Rate**

Interest Rate (%)	Rate Type	Proposed Margin / Variance (%)	Effective Rate (%)
10.95	Fixed	0.22	11.17

Annual Percentage Rate %: 18.71 | Military Annual Percentage Rate %: 17.29

**Validation Model Summary**

Validation Model	Borrowing Capacity	Qualitative Score	Quantitative Score	Decision & Grade	Pricing
<b>PASS</b>	250000.00	76	92.75	<b>Approved</b> Grade: A	0.22 %

Validation Model Code: VLPLEL100 | Description: Scoring Model for New Vehicle Loan | Status: **PASS**

Rule ID	Sequence	Status	Severity
Rule1001	1	PASS	-

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

- Click **Borrowing Capacity** tab under **Assessment Details** screen to view the borrowing capacity of the applicant.  
The **Assessment Details – Borrowing Capacity** screen displays.

Figure 3-64 Assessment Details – Borrowing Capacity

**Assessment - 006APP000160846**

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

**Assessment Details**

**Application Details**

Requested Amount: INR 650,000.00 | Tenure: 3 Years 0 Months 0 Days

**Interest Rate**

Interest Description	Interest Rate (%)	Rate Type	Margin / Variance (%)	Effective Rate (%)
Interest Rate	5.7	Floating	0	5.7

**Auto Decision Details**

Approved Amount: INR 250,000.00 | Total Weighted Score: 80.5 | Grade: B

System Recommendation: ManualQueueA

**Revised Interest Rate**

Interest Description	Interest Rate (%)	Rate Type	Proposed Margin / Variance (%)	Effective Rate (%)
Interest Rate	5.7	Floating	0.3	6

**Borrowing Capacity Summary**

Validation Model	Borrowing Capacity	Qualitative Score	Quantitative Score	Decision & Grade	Pricing
<b>PASS</b>	250000.00	62.5	80.5	<b>ManualQueueA</b> Grade: B	0.3 %

Eligibility Code: BCHL1001 | Eligibility Description: Borrowing Capacity for Home Loan

Requested Amount: 650000 | Borrowing Capacity: 250000.00 | Fact MaxLend | Rule ID: LendAmt

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

- 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 3-65 Assessment Details – Qualitative Score – Graph View

Assessment - 006APP00160846

Qualitative Scorecard

Assessment Details

Application Details

Requested Amount: INR 550,000.00  
Tenure: 3 Years 0 Months 0 Days

Interest Rate

Interest Description	Interest Rate (%)	Rate Type	Margin / Variance (%)	Effective Rate (%)
Interest Rate	5.7	Floating	0	5.7

Auto Decision Details

Approved Amount: INR 250,000.00  
Total Weighted Score: 80.5  
Grade: B

System Recommendation: ManualQueueA

Revised Interest Rate

Interest Description	Interest Rate (%)	Rate Type	Proposed Margin / Variance (%)	Effective Rate (%)
Interest Rate	5.7	Floating	0.3	6

Validation Model: WSB  
Borrowing Capacity: 250000.00  
Qualitative Score: 62.5  
Quantitative Score: 80.5  
Decision & Grade: ManualQueueA Grade: B  
Pricing: 0.3 %

Scoring Model Code: SMQLHL102  
Description: Application Qualitative Score Model HL 102  
Application Score: 62.5

Applicants

Brett Dalton  
Score: 62.5

Scoring Model Code: SMQLHL101  
Description: Applicant Qualitative Score Model HL 101  
Weightage Score: 62.5

Graph View | Data View

Feature	Weightage Score	Category
Q2	~50	Low
Q1	~60	Medium
Q4	~60	Medium
Q3	~80	High

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

- 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 3-66 Assessment Details – Qualitative Score – Data View

**Assessment - 006APP00160846**

**Assessment Details**

**Application Details**  
 Requested Amount: INR 550,000.00  
 Tenure: 3 Years 0 Months 0 Days

**Interest Rate**

Interest Description	Interest Rate (%)	Rate Type	Margin / Variance (%)	Effective Rate (%)
Interest Rate	5.7	Floating	0	5.7

**Auto Decision Details**  
 Approved Amount: INR 250,000.00  
 Total Weighted Score: 80.5  
 System Recommendation: ManualQueueA  
 Grade: B

**Revised Interest Rate**

Interest Description	Interest Rate (%)	Rate Type	Proposed Margin / Variance (%)	Effective Rate (%)
Interest Rate	5.7	Floating	0.3	6

**Validation Model** (WMB) | **Borrowing Capacity** 250000.00 | **Qualitative Score** 62.5 | **Quantitative Score** 80.5 | **Decision & Grade** ManualQueueA Grade: B | **Pricing** 0.3%

Scoring Model Code: SMQLHL102 | Description: Application Qualitative Score Model HL 102 | Application Score: 62.5

**Applicants**  
 Brett Dalton  
 Score: 62.5

Brett Dalton | Scoring Model Code: SMQLHL101 | Description: Applicant Qualitative Score Model HL 101 | Weightage Score: 62.5

Graph View | **Data View**

**Scoring Details**

Question Code	Question	Value	Score
Q2	What is the current residence type?	Rented	50
Q1	How many years in the current employment?	Less than 3 years	60
Q4	How long applicant staying in the current residence?	Less than 3 years	60
Q3	How many members are dependent on the applicant?	1	80

**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 3-67 Assessment Details – Quantitative Score – Graph View

**Assessment - 006APP00160846**

**Assessment Details**

**Application Details**  
 Requested Amount: INR 550,000.00  
 Tenure: 5 Years 0 Months 0 Days

**Interest Rate**

Interest Description	Interest Rate (%)	Rate Type	Margin / Variance (%)	Effective Rate (%)
Interest Rate	5.7	Floating	0	5.7

**Auto Decision Details**  
 Approved Amount: INR 250,000.00  
 Total Weighted Score: 80.5  
 Grade: B

**Revised Interest Rate**

Interest Description	Interest Rate (%)	Rate Type	Proposed Margin / Variance (%)	Effective Rate (%)
Interest Rate	5.7	Floating	0.3	6

**Quantitative Score Breakdown**

Validation Model	Borrowing Capacity	Qualitative Score	Quantitative Score	Decision & Grade	Pricing
625	250000.00	62.5	80.5	ManualQueueA / Grade: B	0.3 %

**Applicants**  
 Brett Dalton  
 Score: 80.5

**Quantitative Score - Graph View**

Component	Percentage
Credit Bureau Score	31.0%
Quantitative Score	34.0%
Customer Age	9.0%
Loan-to-Value Ratio	16.0%
Debt to Income Ratio	9.0%

- 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 3-68 Assessment Details – Quantitative Score – Data View

Assessment - 006APP00160846

Application Details

Requested Amount: INR 650,000.00  
Tenure: 3 Years 0 Months 0 Days

Interest Description	Interest Rate (%)	Rate Type	Margin / Variance (%)	Effective Rate (%)
Interest Rate	5.7	Floating	0	5.7

Auto Decision Details

Approved Amount: INR 250,000.00  
Total Weighted Score: 80.5  
Grade: B

System Recommendation: ManualQueueA

Interest Description	Interest Rate (%)	Rate Type	Proposed Margin / Variance (%)	Effective Rate (%)
Interest Rate	5.7	Floating	0.3	6

Validation Model: INCD  
Borrowing Capacity: 250000.00  
Qualitative Score: 62.5  
Quantitative Score: 80.5  
Decision & Grade: ManualQueueA Grade: B  
Pricing: 0.3 %

Scoring Model Code: SMHL101  
Description: Application Level Score Model Home Loan  
Application Score: 80.5

Applicants

Brett Dalton  
Score: 80.5

Brett Dalton  
Scoring Model Code: QASMHL100  
Description: Quantitative Score Model for HL100  
Weightage Score: 80.5

Graph View | **Data View**

Scoring Details

Feature	Value	Range Type	Range	Weightage %	Score	Weightage Score
Credit Bureau Score	750	Value	750-999	25	100	25
Qualitative Score	62.5	Value	50-75	35	80	28
Customer Age	32.25	Value	18-35	10	80	8
Loan to Value Ratio	4.17	Value	0-30	15	50	7.5
Debt to Income Ratio	32.82	Value	30-60	15	80	12

**Note**

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

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

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

Figure 3-69 Assessment Details – Decision & Grade

**Assessment - 006APP000160846**

Qualitative Scorecard | Application Details | Application Info | Customer 360 | Documents | More

**Assessment Details** | Review

**Application Details**  
Requested Amount: INR 550,000.00 | Tenure: 3 Years 0 Months 0 Days

**Interest Rate**

Interest Description	Interest Rate (%)	Rate Type	Margin / Variance (%)	Effective Rate (%)
Interest Rate	5.7	Floating	0	5.7

**Auto Decision Details**  
Approved Amount: INR 250,000.00 | Total Weighted Score: 80.5 | Grade: B  
System Recommendation: ManualQueueA

**Revised Interest Rate**

Interest Description	Interest Rate (%)	Rate Type	Proposed Margin / Variance (%)	Effective Rate (%)
Interest Rate	5.7	Floating	0.3	6

**Validation Model**

Validation Model	Borrowing Capacity	Qualitative Score	Quantitative Score	Decision & Grade	Pricing
Model Code :DMHL1001	250000.00	62.5	80.5	ManualQueueA Grade :B	0.3 %
Model Description :Decision Matrix HL 1001					
Decision					
Quantitative Score	Quantitative ScoreRange		Decision		
80.5	70-90		ManualQueueA		
Grade					
Quantitative Score	Quantitative ScoreRange		Grade		
80.5	70-90		B		

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

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

Figure 3-70 Assessment Details – Pricing

**Assessment - 006APP000160846**

Qualitative Scorecard | Application Details | Application Info | Customer 360 | Documents | More

**Assessment Details** | Review

**Application Details**  
Requested Amount: INR 550,000.00 | Tenure: 3 Years 0 Months 0 Days

**Interest Rate**

Interest Description	Interest Rate (%)	Rate Type	Margin / Variance (%)	Effective Rate (%)
Interest Rate	5.7	Floating	0	5.7

**Auto Decision Details**  
Approved Amount: INR 250,000.00 | Total Weighted Score: 80.5 | Grade: B  
System Recommendation: ManualQueueA

**Revised Interest Rate**

Interest Description	Interest Rate (%)	Rate Type	Proposed Margin / Variance (%)	Effective Rate (%)
Interest Rate	5.7	Floating	0.3	6

**Validation Model**

Validation Model	Borrowing Capacity	Qualitative Score	Quantitative Score	Decision & Grade	Pricing
Pricing Model Code :PRHL102	250000.00	62.5	80.5	ManualQueueA Grade :B	0.3 %
Model Description :Pricing Model for Home Loan New					
Benefit Type :SPREAD_PERCENTAGE					
Benefit Percentage :0.3%					
Version :0					
Rate Type :Flat					

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

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

Table 3-43 Assessment Details – Field Description

Field	Description
<b>Requested Amount</b>	Specify the requested amount.
<b>Tenure</b>	Displays the tenure.

Table 3-43 (Cont.) Assessment Details – Field Description

Field	Description
<b>Base Rate</b>	Displays the interest rate without including margin/variance.
<b>Margin / Variance(%)</b>	<p>Click the link of margin or variance in percentage. It displays the pop-up list of all margins.</p> <ul style="list-style-type: none"> <li>• <b>Product Margin</b></li> <li>• <b>Risk based Margin</b></li> <li>• <b>Discretionary Margin</b></li> <li>• <b>Relationship Benefit Margin</b></li> <li>• <b>Bundle Margin</b></li> </ul> <p>The Margin field appears if the <b>Rate Type</b> is selected as <b>Floating</b>. The Variance field appears if the <b>Rate Type</b> is selected as <b>Fixed</b>. The <b>Bundle Margin</b> is displayed in the drop-down list only if loan is opened as part of a bundle application and bundle margin benefit is applicable.</p>
<b>Total Weightage Score</b>	Displays the total weightage score.
<b>Approved Amount</b>	<p>Displays the approved loan amount. If the <b>System Recommendation</b> is <b>Approved</b>.</p> <p>This field appears blank if the <b>System Recommendation</b> is <b>Manual</b> and <b>Rejected</b>.</p>
<b>Proposed Margin</b>	<p>Displays the margin proposed by Decision service in percentage. This field displays if the <b>Rate Type</b> is selected as <b>Floating</b>.</p>
<b>Proposed Variance</b>	<p>Displays the variance proposed by Decision service in percentage. This field displays if the <b>Rate Type</b> is selected as <b>Fixed</b></p>
<b>Effective Rate</b>	Displays the effective rate of interest.
<b>System Recommendation</b>	<p>Displays the system recommendations. The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Approved</b></li> <li>• <b>Manual</b></li> <li>• <b>Rejected</b></li> </ul>
<b>Reject Reason</b>	Select the reject reason.
<b>Grade</b>	Displays the grade of the applicant.
<b>Validation Model</b>	<b>Displays the field details related to Validation Model.</b>
<b>Validation Model Code</b>	Displays the validation model code configured for the product.
<b>Description</b>	Displays the description of the configured validation model.
<b>Status</b>	Displays the overall status of the validation model.
<b>Rule ID</b>	Displays the Rule ID configured in the validation model.
<b>Sequence</b>	Displays the sequence of the configured rules.
<b>Status</b>	Displays the status of the configured rule.
<b>Borrowing Capacity</b>	Displays the field details related to Borrowing Capacity.
<b>Eligibility Code</b>	Displays the unique eligibility code configured for the product.
<b>Eligibility Description</b>	Displays the description of the configured eligibility.
<b>Requested Amount</b>	<p>Displays the requested card limit. If the calculated Borrowing Capacity is more than the Requested Amount, then Approved Amount is stamped to Requested Amount.</p>
<b>Borrowing Capacity</b>	Displays the calculated borrowing capacity of the applicant.
<b>Fact</b>	Displays the fact configured in the eligibility code.
<b>Rule ID</b>	Displays the rule configured in the eligibility code.

Table 3-43 (Cont.) Assessment Details – Field Description

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

**Table 3-43 (Cont.) Assessment Details – Field Description**

Field	Description
<b>Rate Type</b>	Displays the rate type.
<b>Rate Percentage</b>	Displays the rate percentage.
<b>Loan Amount</b>	Displays the loan amount.
<b>Loan Tenure</b>	Displays the loan tenure.
<b>Loan Amount Range</b>	Displays the range for the loan amount.
<b>Loan Tenure Range</b>	Displays the range for the loan tenure.
<b>Rate %</b>	Displays the rate of interest configured for the range.
<b>Credit Appraisal Memorandum</b>	Click the <b>Credit Appraisal Memorandum Advice</b> link under <b>Quick Links</b> to generate the Credit Appraisal Memorandum. The Credit Appraisal Memorandum summarizes the borrower's profile, credit assessment and decision details. User can view it under the <b>Advices</b> link.

**Note**

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

- 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.

### 3.6.3 Review

This topic provides the systematic instructions to view the summary of each data segment in the Loan Assessment stage.

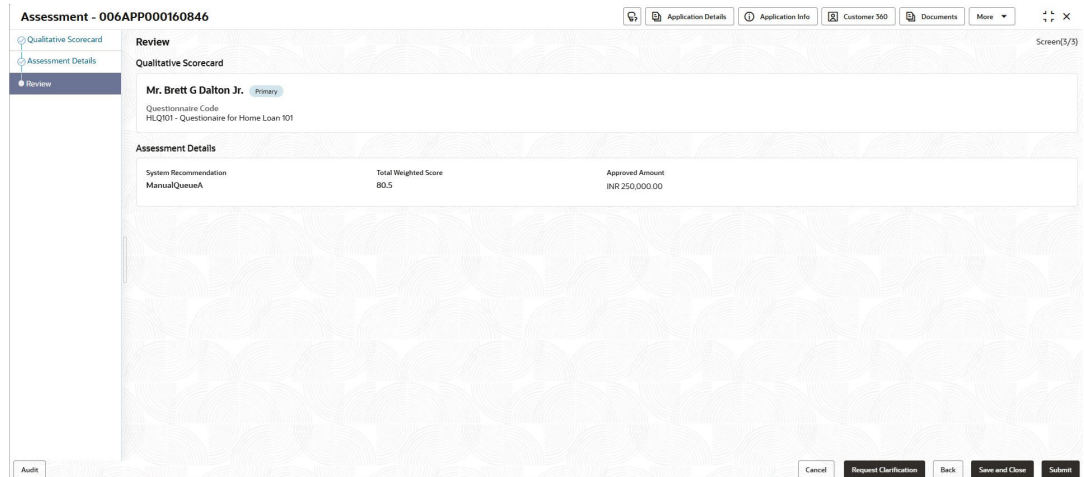
The system shows the summary of each data segment in the given stage.

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

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

The **Review** screen displays.

Figure 3-71 Review - Assessment



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

Table 3-44 Review - Assessment – Field Description

Data Segment	Description
Qualitative Scorecard Details	Displays the qualitative scorecard details.
Assessment Details	Displays the assessment details.

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

The **Stage Movement Submission** screen displays.

**Figure 3-72 Stage Movement Submission**

**Stage Movement Submission**

**Override**  
No overrides generated for acceptance.

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

**Outcome**

Select an Outcome  
Proceed

Remarks

Cancel Submit

In this screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. In case of override, click **Accept Overrides & Proceed** to proceed or click **Proceed**.  
The **Checklist** screen appears.
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.
5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.
  - Select the **Proceed** to proceed with the application. By default this option is selected. If the Proceed option is selected, then the application proceeds based on the assessment decision.
    - It will logically complete the **Loan Assessment** stage for the loan application if the system recommendation is **Approved**. The Workflow Orchestrator will automatically move this application to the **Account Parameter Setup** stage.

- If the system recommendation is **Manual** then, the Manual Credit Assessment stage is generated for this loan application.
  - If the system recommendation is **Rejected** then the application is terminated. The stage movement is driven by the business configuration for a given combination of Process Code, Life Cycle and Business Product Code.
  - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
  - Select the **Return to Application Entry Stage** to make application entry stage available in free task for edit.
  - Select the **Return to Application Enrichment Stage** to make enrichment stage available in free task.
  - Select the **Return to Application Underwriting Stage** to make underwriting stage available in free task.
  - Select the **Reject Application** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit** to submit the **Loan Assessment** stage.
- The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
7. Click **Close** to close the window.
- OR
- Click **Go to Free Task**.

The system successfully moves the Application Reference Number along with the process reference numbers [Retail Loans] to the Manual Credit Assessment stage.

#### Note

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

## 3.7 Manual Credit Assessment

This topic describes the systematic instructions to move the loan application to manual credit assessment stage.

The Manual Credit Assessment stage of the retail loan account open process work-flow is enabled the bank to manually assess the application and provide the recommendation for the approval / rejection of the application. As a reference, the relevant completed data segments will be made available to the Approver before the application can be moved to the next stage. These completed data segments are from the Application Entry Stage, Application Underwrite Stage and Application Assessment Stage. The data segments are displayed in view only mode for the Credit Officer to analyze.

#### To capture manual credit assessment details:

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

2. Click **Acquire and Edit** or **Acquire** from the **Action** column of the appropriate record. The **Manual Credit Assessment** stage is displayed

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

- **Loan Details** - For detailed information, refer the Loan Details data segment in the Application Entry stage.
- **Customer Information** – For detailed information, refer the Customer Information data segment in the Application Entry stage.
- **Financial Details:** - For detailed information, refer the Financial Details data segment in the Application Entry stage.
- **Credit Rating Details:** - For detailed information, refer the Credit Rating Details data segment in the Loan Underwriting stage.
- **Legal Opinion** - For detailed information, refer the Legal Opinion data segment in the Loan Underwriting stage.
- **Valuation Details** - For detailed information, refer the Valuation Details data segment in the Loan Underwriting stage.

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

- [Manual Assessment](#)  
This topic provides the systematic instructions to modify the account details and recommend for the approval / reject the loan application.
- [Review](#)  
This topic provides the systematic instruction to view all the data segments in the Manual Credit Assessment stage.

## 3.7.1 Manual Assessment

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

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

### To capture manual assessment:

1. On acquiring the **Manual Credit Assessment** task from the **Free Tasks**.

The **Manual Credit Assessment** screen displays.

Figure 3-73 Manual Credit Assessment

The screenshot displays the 'Manual Credit Assessment' interface for application ID 006APP000160846. The interface is divided into several sections:

- Application Details:** Shows Requested Amount (INR 650,000.00) and Tenure (3 Years 0 Months 0 Days).
- Interest Rate:** A table with columns: Interest Description, Interest Rate(%), Rate Type, Margin/Variance(%), and Effective Rate(%). The row shows an interest rate of 5.7% and a floating rate type.
- Auto Decision Details:** Shows Approved Amount (INR 250,000.00), Total Weighted Score (80.5), and Grade (B). It also includes System Recommendation (ManualQueueA) and Proposed Margin/Variance% (0.30).
- Revised Interest Rate:** A table similar to the Interest Rate section, showing a revised interest rate of 5.7% and a proposed margin of 0.3%.
- Execution Summary:** A summary bar with tabs for Validation Model (PASS), Borrowing Capacity (250000.00), Qualitative Score (62.5), Quantitative Score (80.5), Decision & Grade (ManualQueueA, Grade: B), and Pricing (0.3%). Below this is a table for Validation Model Code (JGMHL101) and a rule table showing Rule ID (Rule1001), Sequence (1), Status (PASS), and Severity (-).
- Manual Assessment:** Includes fields for Recommended Amount (INR 250,000.00) and Final Tenure (4 Years, 0 Months, 0 Days). A table below shows Stage (Equated Periodic Installment), Stage Term (YY: 3, MM: 0, DD: 0), Repayment Frequency (Monthly), and Rate Type (Floating).
- Recommendation:** Radio buttons for 'Recommended for Approval' and 'Reject', with a 'Comment' field.

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

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

Table 3-45 Manual Credit Assessment – Field Description

Field	Description
<b>Requested Amount</b>	Displays the requested amount.
<b>Tenure</b>	Displays the loan tenure.
<b>Interest Rate</b>	This section displays the following details of interest rate.
<b>Interest Description</b>	Displays the interest description of the selected interest rate code.
<b>Interest Rate (%)</b>	Displays the interest rate. The system validates the Floor and Ceiling rates for each interest component. <ul style="list-style-type: none"> <li>If the effective rate is less than the floor rate, the system stamps the floor rate for that component.</li> <li>If the effective rate is greater than the ceiling rate, the system stamps the ceiling rate for that component.</li> </ul>
<b>Rate Type</b>	Displays the type of interest rate which is applied.

Table 3-45 (Cont.) Manual Credit Assessment – Field Description

Field	Description
<b>Margin / Variance (%)</b>	<p>Click the link of margin or variance in percentage. It displays the pop-up list of all margins.</p> <ul style="list-style-type: none"> <li>• <b>Product Margin</b></li> <li>• <b>Risk based Margin</b></li> <li>• <b>Discretionary Margin</b></li> <li>• <b>Relationship Benefit Margin</b></li> <li>• <b>Bundle Margin</b></li> </ul> <p>The Margin field appears if the <b>Rate Type</b> is selected as <b>Floating</b>. The Variance field appears if the <b>Rate Type</b> is selected as <b>Fixed</b>. The <b>Bundle Margin</b> is displayed in the drop-down list only if loan is opened as part of a bundle application and bundle margin benefit is applicable.</p>
<b>Effective Rate (%)</b>	Displays the effective rate of interest.
<b>Auto Decision Details</b>	This section displays the following details of auto decision.
<b>Approved Amount</b>	Displays the approved amount. This field will be blank for Manual Assessment.
<b>Total Weighted Score</b>	Displays the total weighted score.
<b>System Recommendation</b>	Displays the system recommendation for auto credit decision.
<b>Revised Interest Rate</b>	This section displays the revised interest rate based on the details updated in <b>Manual Assessment</b> section.
<b>Proposed Margin/Variance (%)</b>	<p>Displays the margin/variance proposed by Decision service in percentage. This field displays <b>Margin (%)</b> if the <b>Rate Type</b> is selected as <b>Floating</b>. This field displays <b>Variance (%)</b> if the <b>Rate Type</b> is selected as <b>Fixed</b>.</p>
<b>Execution Summary</b>	This section displays the execution summary of loan assessment details. For more information, refer to the <a href="#">Assessment Details</a> topic
<b>Recommended Amount</b>	Specify the recommended loan amount.
<b>Final Tenure</b>	Specify the final tenure. The stage grid reappears when the final tenure changes, allowing the user to enter the revised tenure details.
<b>Annual Percentage Rate%</b>	Displays the annual percentage rate value.
<b>Military Annual Percentage Rate%</b>	Displays the military annual percentage rate value.
<b>Recommendation</b>	<p>Select the recommendations. Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Recommended for Approval</b></li> <li>• <b>Reject</b></li> </ul>
<b>Comments</b>	Specify the comment for the recommendation.
<b>Reject Reason</b>	Select the reject reason.
<b>Credit Appraisal Memorandum</b>	Click the <b>Credit Appraisal Memorandum Advice</b> link under <b>Quick Links</b> to generate the Credit Appraisal Memorandum. The Credit Appraisal Memorandum summarizes the borrower's profile, credit assessment and decision details. User can view it under the <b>Advices</b> link.

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

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

## 3.7.2 Review

This topic provides the systematic instruction to view all the data segments in the Manual Credit Assessment stage.

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

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

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

The **Review - Manual Credit Assessment** screen displays.

Figure 3-74 Review

Manual Credit Assessment - 006APP000160846

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

Screen(11/11)

**Review**

**Applicants**

**Mr. Brett G Dalton Jr.** Primary

	Date of Birth January 1, 1986	Mobile Number +1785499220	E-mail krishnadas.r.pai@oracle.com	National ID US894894
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**Loan Details**

**Classic Home Loan**

Requested Loan Amount INR 650,000.00	Loan Tenure 3 Years	Purpose of Loan Personal	Application Priority Medium
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Stage	Stage Term (YY)	Stage Term (MM)	Stage Term (DD)	Repayment Frequency	Rate Type
Equated Periodic Installment	4	0	0	Monthly	Floating

**Financial Details**

**Mr. Brett G Dalton Jr.** Primary

Total Income INR 5,070,000.00	Total Expense INR 835,000.00	Total Asset INR 50,100,000.00	Total Liability INR 12,525,000.00
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**Credit Rating Details**

**Mr. Brett G Dalton JR** Primary

External Rating Agency	External Rating
Experian	750
Equifax	750

**Valuation Details**

**Residential Property** Primary

Valuation Type	Valuation Amount	Agency Code	Agency Name	Valuation Date
External	INR 6,000,000.00	JPM789	JPMorgan	March 30, 2018

**Legal Opinion**

**Residential Property** Primary

Opinion Type	Agency Code	Agency Name	Legal Remarks	Opinion Date
Internal	INDUS12	JP Morgan	Approved	March 30, 2018

**Manual Assessment**

Requested Amount INR 650,000.00	Recommended Amount INR 250,000.00	Recommendation Recommended for Approval
------------------------------------	--------------------------------------	--

**Interest and Charges**

Interest Description	Rate Type	Margin/Variance (%)	Effective Rate (%)
Interest Rate	Floating	0.5	0

Charge Description	Amount/ Percentage
Handling Charge	INR 0.00
Service Tax Rate	0%
Registration Fee	INR 0.00
Encumbrance Fee	INR 0.00
Title Search Fee	INR 0.00
Processing Charge Rate	0%
Application Fee	INR 0.00
Valuation Fee	INR 0.00
Documentation Fee	INR 0.00
Solicitor Fee	INR 0.00
Stamp Duty	INR 0.00
Legal Fee	INR 0.00

**Loan Disbursement Details**

Loan Amount INR 250,000.00	No of Disbursement 1	First Disbursement Date March 30, 2018
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**Loan Repayment Details**

Stage	Stage Term (YY)	Stage Term (MM)	Stage Term (DD)	Repayment Frequency	Rate Type
Equated Periodic Installment	4	0	0	Monthly	Floating

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

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

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

Table 3-46 Review - Manual Credit Assessment – Field Description

Data Segment	Description
Applicants	Displays the applicant information.
Loan Details	Displays the loan details.

**Table 3-46 (Cont.) Review - Manual Credit Assessment – Field Description**

Data Segment	Description
<b>Financial Details</b>	Displays the financial details.
<b>Credit Rating Details</b>	Displays the credit rating details.
<b>Valuation Details</b>	Displays the valuation details.
<b>Legal Opinion</b>	Displays the legal opinion.
<b>Manual Assessment Details</b>	Displays the manual assessment details.
<b>Interest and Charges</b>	Displays the interest and charges details.
<b>Loan Disbursement Details</b>	Displays the loan disbursement details.
<b>Loan Repayment Details</b>	Displays the loan repayment details.

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

The **Stage Movement Submission** screen displays.

**Figure 3-75 Stage Movement Submission**

### Stage Movement Submission

**Override**

No overrides generated for acceptance.

**Checklist**

No checklists mapped to the current stage.

**Outcome**

Select an Outcome  
 Proceed ▼

Remarks

Cancel
Submit

In this screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. In case of override, click **Accept Overrides & Proceed** to proceed or click **Proceed**.  
The **Checklist** screen appears.
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.
5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.
  - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Manual Credit Assessment** stage for the loan application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Manual Credit Decision** . The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
  - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit** to submit the **Manual Credit Assessment** stage.  
The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
7. Click **Close** to close the window.

OR

Click **Go to Free Task**.

The system successfully moves the Application Reference Number along with the process reference numbers to the Manual Credit Decision stage.

#### Note

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

## 3.8 Manual Credit Decision

This topic describes the systematic instructions to move the loan application to manual credit decision stage.

The **Manual Credit Decision** stage of the retail loan account open process work-flow enables the bank to make the decision on whether the recommended loan amount can be approved to the loan applicant / borrower.

**To capture manual credit decision details:**

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

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

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

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

- [Manual Decision](#)  
This topic provides the systematic instructions to review and approve the application manually in manual credit decision stage.
- [Review](#)  
This topic provides the systematic instruction to view all the data segments in the in the Manual Credit Decision stage.

## 3.8.1 Manual Decision

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

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

### To capture manual decision:

1. On acquiring the **Manual Credit Decision** task from the **Free Task**.

The **Manual Credit Decision** displays.

Figure 3-76 Manual Credit Decision

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

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

Table 3-47 Manual Decision – Field Description

Field	Description
<b>Requested Amount</b>	Displays the requested amount.
<b>Tenure</b>	Displays the loan tenure.
<b>Base Rate</b>	Displays the interest rate without including margin/variance.
<b>Rate of Interest</b>	Displays the rate of interest.
<b>Margin / Variance (%)</b>	<p>Click the link of margin or variance in percentage. It displays the pop-up list of all margins.</p> <ul style="list-style-type: none"> <li>• <b>Product Margin</b></li> <li>• <b>Risk based Margin</b></li> <li>• <b>Discretionary Margin</b></li> <li>• <b>Relationship Benefit Margin</b></li> <li>• <b>Bundle Margin</b></li> </ul> <p>The Margin field appears if the <b>Rate Type</b> is selected as <b>Floating</b>. The Variance field appears if the <b>Rate Type</b> is selected as <b>Fixed</b>. The <b>Bundle Margin</b> is displayed in the drop-down list only if loan is opened as part of a bundle application and bundle margin benefit is applicable.</p>
<b>Total Weightage Score</b>	Displays the total weightage score.
<b>Approved Amount</b>	<p>Displays the approved amount. This field appears blank by default.</p> <p>If the user selects the recommendation as <b>Approve</b>, then the recommended amount gets defaulted as approved amount.</p>

Table 3-47 (Cont.) Manual Decision – Field Description

Field	Description
<b>Proposed Margin</b>	Displays the margin proposed by Decision service in percentage. <b>Note:</b> This field displays if the <b>Rate Type</b> is selected as <b>Floating</b> .
<b>Proposed Variance</b>	Displays the variance proposed by Decision service in percentage. <b>Note:</b> This field displays if the <b>Rate Type</b> is selected as <b>Fixed</b> .
<b>Effective Rate</b>	Displays the effective rate of interest.
<b>Recommended Amount</b>	Displays the recommended amount.
<b>Final Tenure</b>	Displays the final tenure.
<b>Manual Recommendation</b>	Displays the manual recommendation.
<b>Comments</b>	Displays the comments for the manual recommendation.
<b>System Recommendation</b>	Displays the system recommendations.
<b>Reject Reason</b>	Select the reject reason.
<b>Recommendation</b>	Select the recommendation. Available options are: <ul style="list-style-type: none"> <li><b>Approve</b></li> <li><b>Decline</b></li> </ul> If the user selects the recommendation as <b>Approve</b> , then the recommended amount gets defaulted as approved amount.
<b>Action</b>	Displays the user action based on user recommendation.
<b>Comments</b>	Specify the comment on the user action.
<b>Credit Appraisal Memorandum</b>	Click the <b>Credit Appraisal Memorandum Advice</b> link under <b>Quick Links</b> to generate the Credit Appraisal Memorandum. The Credit Appraisal Memorandum summarizes the borrower's profile, credit assessment and decision details. User can view it under the <b>Advices</b> link.

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

## 3.8.2 Review

This topic provides the systematic instruction to view all the data segments in the in the Manual Credit Decision stage.

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

### To view the summary of all the data segments:

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

The **Review** screen displays.

Figure 3-77 Review - Manual Credit Decision

Manual Credit Decision - 006APP00160846

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

Screen(9/9)

**Review**

**Loan Details**

**Classic Home Loan**

Requested Loan Amount: INR 650,000.00 | Loan Tenure: 3 Years | Purpose of Loan: Personal | Application Priority: Medium

Stage	Stage Term (YY)	Stage Term (MM)	Stage Term (DD)	Repayment Frequency	Rate Type
Equated Periodic Installment	4	0	0	Monthly	Floating

**Applicants**

**Mr. Brett G Dalton Jr.** (Primary)

Date of Birth: January 1, 1986 | Mobile Number: +1 785499220 | E-mail: krishnadas.r.pai@oracle.com | National ID: US994894

**Financial Details**

**Mr. Brett G Dalton Jr.** (Primary)

Total Income: INR 5,010,000.00 | Total Expense: INR 835,000.00 | Total Asset: INR 50,100,000.00 | Total Liability: INR 12,525,000.00

**Credit Rating Details**

**Mr. Brett G Dalton JR** (Primary)

External Rating Agency	External Rating
Experian	750
Equifax	750

**Legal Opinion**

**Residential Property** (Primary)

Opinion Type	Agency Code	Agency Name	Legal Remarks	Opinion Date
Internal	INDUS12	JP Morgan	Approved	March 30, 2018

**Valuation Details**

**Residential Property** (Primary)

Valuation Type	Valuation Amount	Agency Code	Agency Name	Valuation Date
External	INR 6,000,000.00	JPM789	JPMorgan	March 30, 2018

**Manual Assessment**

Requested Amount: INR 650,000.00 | Recommended Amount: INR 250,000.00 | Recommendation: Recommended for Approval

**Manual Decision**

Recommended Amount: INR 250,000.00 | Final Tenure: 4 Years | System Recommendation: ManualQueueA | Recommendation: Approve

Comment

Cancel | Request Clarification | Back | Save and Close | Submit

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

Table 3-48 Review - Manual Credit Decision – Field Description

Data Segment	Description
<b>Loan Details</b>	Displays the loan details.
<b>Applicants</b>	Displays the applicant information.
<b>Financial Details</b>	Displays the financial details.
<b>Credit Rating Details</b>	Displays the credit rating details.
<b>Legal Opinion</b>	Displays the legal opinion.
<b>Valuation Details</b>	Displays the valuation details.
<b>Manual Assessment</b>	Displays the manual assessment details.
<b>Manual Decision</b>	Displays the manual decision details.

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

The **Stage Movement Submission** screen displays.

**Figure 3-78 Stage Movement Submission**

### Stage Movement Submission

**Override**  
No overrides generated for acceptance.

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

**Outcome**

Select an Outcome  
 Proceed

Remarks

Cancel
Submit

In this screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. In case of override, click **Accept Overrides & Proceed** to proceed or click **Proceed**.  
The **Checklist** screen appears.
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.
5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.
  - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Manual Credit Decision** stage for the loan application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Account Parameter Setup**. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

- Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit** to submit the **Manual Credit Decision** stage.  
The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
  7. Click **Close** to close the window.  
OR  
Click **Go to Free Task**.  
The system successfully moves the Application Reference Number along with the process reference numbers to the Account Parameter Setup stage.

#### Note

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

## 3.9 Account Parameter Setup

This topic describes the systematic instructions to move the loan application to account parameter setup stage.

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

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

- **Interest and Charges Details** - For detailed information, refer the Loan Interest and Charge details data segment in the Application Enrichment stage.
- **Mortgage Insurance** – For detailed information, refer the Mortgage Insurance data segment in the Application Enrichment stage.
- **Loan Disbursement** - For detailed information, refer the Loan Disbursement data segment in the Application Enrichment stage.
- **Loan Repayment** - For detailed information, refer the Loan Repayment data segment in the Application Enrichment stage.
- **Assessment Details** - For detailed information, refer the Manual Assessment data segment in the Manual Credit Assessment stage.

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

If there is any change in the price (interest), the application will be redirected to the **Supervisor Approval**, otherwise submitting this step will move the application to the next reference stage which is the **Offer Issue**.

**Note**

Refer to the **Application Enrichment Stage** for the detailed explanation.

- [Review](#)  
This topic provides the systematic instruction to view all the data segments in the Account Parameter Setup stage.

### 3.9.1 Review

This topic provides the systematic instruction to view all the data segments in the Account Parameter Setup stage.

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

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

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

The **Review** screen displays.

**Figure 3-79 Review - Account Parameter Setup**

The screenshot shows the 'Review' screen for Account Parameter Setup - 006APP000160846. The interface includes a navigation menu on the left with options like Assessment Summary, Mortgage Insurance, Interest and Charges, Loan Disbursement Details, and Loan Repayment Details. The main content area is divided into several sections:

- Assessment Summary:** Shows System Recommendation (ManualQueueA), Total Weighted Score (80.5), and Approved Amount (INR 250,000.00).
- Mortgage Insurance:** States 'Lenders Mortgage Insurance is not applicable'.
- Interest and Charges:** Contains two tables. The first table lists Interest Description (Interest Rate), Rate Type (Floating), Margin/Variance (%) (0.3), and Effective Rate (%) (6). The second table lists Charge Description and Amount/Percentage for various fees like Handling Charge, Service Tax Rate, Registration Fee, Encumbrance Fee, Title Search Fee, Processing Charge Rate, Application Fee, Valuation Fee, Documentation Fee, Solicitor Fee, Stamp Duty, and Legal Fee.
- Loan Disbursement Details:** Shows Loan Amount (INR 250,000.00), No of Disbursement (1), and First Disbursement Date (March 30, 2018).
- Loan Repayment Details:** Shows Stage (Equated Periodic Installment), Stage Term (YY) (4), Stage Term (MM) (0), Stage Term (DD) (0), Repayment Frequency (Monthly), and Rate Type (Floating).

At the bottom, there are navigation buttons: Audit, Cancel, Request Clarification, Back, Save and Close, and Submit.

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

**Table 3-49 Review - Account Parameter Setup - Field Description**

Data Segment	Description
Assessment Details	Displays the assessment details.

**Table 3-49 (Cont.) Review - Account Parameter Setup - Field Description**

Data Segment	Description
<b>Loan Interest Details</b>	Displays the loan interest details.
<b>Mortgage Insurance</b>	Displays the mortgage insurance details.
<b>Interest and Charges</b>	Displays the interest and charges details.
<b>Loan Disbursement Details</b>	Displays the loan disbursement details.
<b>Loan Repayment Details</b>	Displays the loan repayment details

**Note**

Interest and Charges data segment and Mortgage Insurance premium data segment is available in edit mode to amend or change the capitalization amounts which need to be considered as part of the Approved Loan amount even in this stage. Accordingly, it impacts the Approved Loan Amount. The inclusion or exclusion of such capitalization amounts is validated to ensure that the Approved Loan Amount is not breached.

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

The **Stage Movement Submission** screen displays.

**Figure 3-80 Stage Movement Submission**

### Stage Movement Submission

**Override**  
No overrides generated for acceptance.

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

**Outcome**

Select an Outcome  
 Proceed

Remarks

Cancel
Submit

In this screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. In case of override, click **Accept Overrides & Proceed** to proceed or click **Proceed**. The **Checklist** screen appears.
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.
5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.
  - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Account Parameter Setup** stage for the loan application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Supervisor Approval or Offer Issue**. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

- The application will be directly moved to Offer Issue stage if there is no change in Loan Interest data segment.
  - The application will be moved to Supervisor Approval stage if there is any change in Price (Interest) in Loan Interest data segment.
  - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit** to submit the **Account Parameter Setup** stage.
- The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.

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

OR

Click **Go to Free Task**.

The system successfully moves the Application Reference Number along with the process reference numbers to the Supervisor Approval or Offer Issue stage.

**Note**

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

## 3.10 Supervisor Application Approval Stage

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

The **Supervisor Application Approval** stage has the following data segments in which the user can only view the data:

- **Assessment Details** - For detailed information, refer the Manual Assessment data segment in the Manual Credit Assessment stage.
- [Approval Details](#)  
This topic provides the systematic instructions to view and approve the application.
- [Review](#)  
This topic provides the systematic instruction to view all the data segments in the Supervisor Approval stage.

### 3.10.1 Approval Details

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

The **Approval Details** is the first data segment of **Supervisor Approval** stage. The user can acquire the application from **Free Tasks** list.

1. On acquiring the **Supervisor Approval** stage the **Approval Details** data segment appears  
The **Approval Details** screen displays.

Figure 3-81 Approval Details

Supervisor Approval - 006APP000016204

Application Details Application Info Customer 360 Documents More

Screen(4/5)

Applicants  
Loan Details  
Assessment Summary  
Approval Details  
Review

**Approval Details**

Applicant Name: MR David J Willis (Primary)  
Account Type: Personal Loan  
Account Branch: 006  
Product Code: OBOIPI  
Product Name: Personal Loans IPI  
Approved Loan Amount: USD 50,000.00  
Loan Tenure: 0 Years 36 Months 0 Days

	Existing Values		Revised Values	
Rate Type	Floating	Fixed	Floating	Fixed
Base Rate	7.35	8.35	7.35	8.35
Margin	-0.33	-0.39	-0.53	-0.49
Effective Rate	7.02	7.96	6.82	7.86
Handling Charges	50	50	50	50

User Recommendation  
 Approved  Rejected

Audit Cancel Request Clarification Back Save and Close Next

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

**Note**

The fields marked as Required are mandatory.

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

Table 3-50 Approval Details – Field Description

Field	Description
<b>Applicant Name</b>	Displays the applicant name.
<b>Account Type</b>	Displays the account type.
<b>Account Branch</b>	Displays the account branch name.
<b>Product Code</b>	Displays the product code selected for this loan account.
<b>Product Name</b>	Displays the product name selected or this loan account.
<b>Existing Values</b>	Displays the existing values.
<b>Approved Loan Amount</b>	Displays the final loan approved amount.
<b>Loan Tenure</b>	Displays the final loan tenure for the approved amount.
<b>Installment Type</b>	Displays the installment type.
<b>Rate of Interest</b>	Displays the rate of interest for the approved loan amount.
<b>Margin</b>	Displays the margin proposed by Decision Service. <b>Note</b> : This field displays if the <b>Rate Type</b> is selected as <b>Floating</b> .
<b>Variance</b>	Displays the variance proposed by Decision Service. <b>Note</b> : This field displays if the <b>Rate Type</b> is selected as <b>Fixed</b> .
<b>Effective Rate</b>	Displays the calculated effective rate.
<b>Revised Values</b>	Displays the revised values against the existing values. <b>Note</b> : If there is no change in the existing values, the revised values will not be displayed.
<b>Approved Loan Amount</b>	Displays the final loan approved amount.
<b>Loan Tenure</b>	Displays the final loan tenure for the approved amount.
<b>Installment Type</b>	Displays the installment type.

Table 3-50 (Cont.) Approval Details – Field Description

Field	Description
<b>Rate of Interest</b>	Displays the rate of interest for the approved loan amount.
<b>Margin/ Variance (%)</b>	<p>Click the link of margin or variance in percentage. It displays the pop-up list of all margins.</p> <ul style="list-style-type: none"> <li>• <b>Product Margin</b></li> <li>• <b>Risk based Margin</b></li> <li>• <b>Discretionary Margin</b></li> <li>• <b>Relationship Benefit Margin</b></li> <li>• <b>Bundle Margin</b></li> </ul> <p>The Margin field appears if the <b>Rate Type</b> is selected as <b>Floating</b>. The Variance field appears if the <b>Rate Type</b> is selected as <b>Fixed</b>. The <b>Bundle Margin</b> is displayed in the drop-down list only if loan is opened as part of a bundle application and bundle margin benefit is applicable.</p>
<b>Effective Rate</b>	Displays the effective rate.
<b>Component Considered</b>	Displays the component considered.
<b>User Recommendation</b>	<p>Select the user recommendation. The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Approved</b></li> <li>• <b>Rejected</b></li> </ul>
<b>User Action</b>	Displays the user action based on user recommendation.

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

## 3.10.2 Review

This topic provides the systematic instruction to view all the data segments in the Supervisor Approval stage.

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

### To view the summary of all the data segments:

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

The **Review** screen displays.

Figure 3-82 Review - Supervisor Approval

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

Table 3-51 Review – Field Description

Data Segment	Description
Assessment Details	Displays the assessment details.
Approval Details	Displays the approval details.

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

The **Stage Movement Submission** screen displays.

**Figure 3-83 Stage Movement Submission**

### Stage Movement Submission

**Override**  
No overrides generated for acceptance.

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

**Outcome**

Select an Outcome  
 Proceed

Remarks

In this screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. In case of override, click **Accept Overrides & Proceed** to proceed or click **Proceed**.  
The **Checklist** screen appears.
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.
5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.
  - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Supervisor Approval** stage for the Loan Application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Offer Issue**. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
  - Select the **Return to Application Entry Stage** to make application entry stage available in free task for edit.

- Select the **Return to Application Enrichment Stage** to make enrichment stage available in free task.
  - Select the **Return to Application Underwriting Stage** to make underwriting stage available in free task.
6. Click **Submit** to submit the **Supervisor Approval** stage.  
The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
  7. Click **Close** to close the window.

OR

Click **Go to Free Task**.

The system successfully moves the Application Reference Number along with the process reference numbers [Retail Loans] to the **Offer Issue** stage.

#### **Note**

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

## 3.11 Offer Issue Stage

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

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

#### To perform actions on issued offer:

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

In the Offer Issue stage, provide the required details under each data segment. The Offer issue stage has the following reference data segments:

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

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

- [Assessment Summary](#)

This topic provides the systematic instructions to view the assessment summary.

- [Document Generation](#)  
In this data segment you can generate and dispatch the documents that are configured.
- [Review](#)  
This topic describes systematic instructions to view all the details of offer issue.

### 3.11.1 Assessment Summary

This topic provides the systematic instructions to view the assessment summary.

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

**To view the assessment summary:**

1. On acquiring the Offer Issue stage from the FREE Task screen.  
The **Assessment Summary** screen displays.

**Figure 3-84 Assessment Summary**

The screenshot shows the 'Assessment Summary' screen for Offer Issue - 006APP00160861. The interface includes a navigation menu on the left with options like 'Loan Repayment Details', 'Assessment Summary', 'Document Generation', and 'Review'. The main content area is divided into several sections:

- Application Details:** Requested Amount: GBP 99200.00; Tenure: 5 Years 0 Months 0 Days.
- Interest Rate:** A table with columns: Interest Description, Interest Rate (%), Rate Type, Margin / Variance (%), and Effective Rate (%). The row shows Interest Rate: 5.4, Rate Type: Fixed, Margin / Variance (%): 0, and Effective Rate (%): 5.4.
- Auto Decision Details:** Approved Amount: GBP 99200.00; Total Weighted Score: 91; Grade: A; System Recommendation: Approved; Manual Decision: -.
- Revised Interest Rate:** A table with columns: Interest Description, Interest Rate (%), Rate Type, Proposed Margin / Variance (%), and Effective Rate (%). The row shows Interest Rate: 5.4, Rate Type: Fixed, Proposed Margin / Variance (%): 0.5, and Effective Rate (%): 5.7.

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

2. Specify the fields on **Assessment Summary** screen.  
For more information on fields, refer to the field description table.

**Table 3-52 Assessment Summary – Field Description**

Field	Description
<b>Requested Amount</b>	Displays the requested amount.
<b>Tenure</b>	Displays the tenure.
<b>Base Rate</b>	Displays the interest rate without including margin / variance.
<b>Rate of Interest</b>	Displays the rate of interest.
<b>Margin</b>	Displays the approved margin. This field displays if the <b>Rate Type</b> is selected as <b>Floating</b> .
<b>Variance</b>	Displays the approved variance. This field displays if the <b>Rate Type</b> is selected as <b>Fixed</b> .
<b>Total Weightage Score</b>	Displays the total weightage score.
<b>Approved Amount</b>	Displays the final approved loan amount.

Table 3-52 (Cont.) Assessment Summary – Field Description

Field	Description
<b>Proposed Margin</b>	Displays the proposed margin from Decision Service. This field displays if the <b>Rate Type</b> is selected as <b>Floating</b> .
<b>Proposed Variance</b>	Displays the proposed variance from Decision Service. This field displays if the <b>Rate Type</b> is selected as <b>Fixed</b> .
<b>Effective Rate</b>	Displays the effective rate of interest.
<b>Annual Percentage Rate %</b>	Displays the annual percentage rate value.
<b>Military Annual Percentage Rate %</b>	Displays the military annual percentage rate value.
<b>System Recommendation</b>	Displays the system recommendations.
<b>Grade</b>	Displays the grade of the applicant.
<b>Manual Decision</b>	Displays the manual decision.

 **Note**

Before generating the offer letter, the system fetches the most recent interest rate and updates in the **Interest and Charges** data segment accordingly. This ensures that the offer letter and the loan application reflect accurate information.

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

## 3.11.2 Document Generation

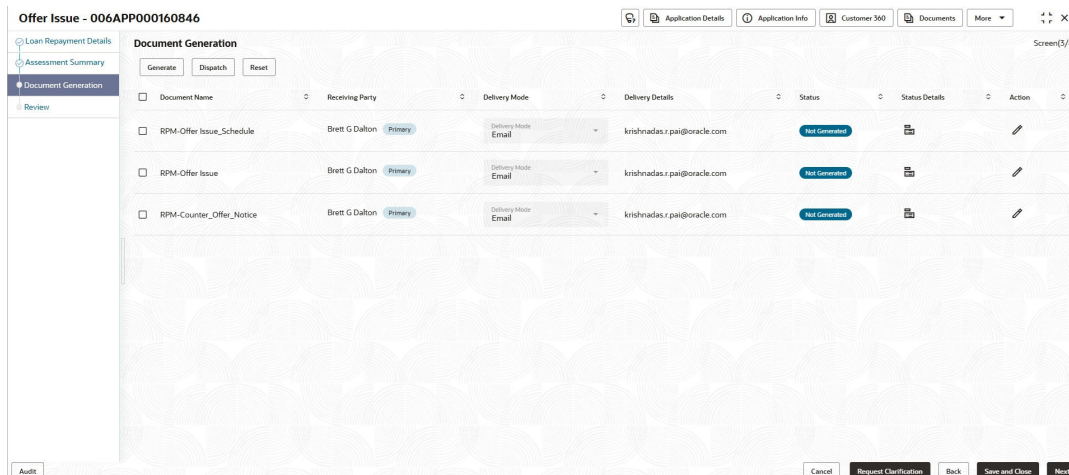
In this data segment you can generate and dispatch the documents that are configured.

In the Document Generation data segment, the list of documents that are maintained within the document generation event and fulfills the rule criteria are pre-populated in the tabular format. This document generation events are defined in the **Advice Maintenance** screen. Each documents appears separately to generate and dispatch.

**To generate and dispatch the document:**

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

Figure 3-85 Document Summary



- In the **Document Generation** section, select the check box to select the document from the list. It is mandatory to select at least one document

The below actions can be performed on the selected document:



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

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

Table 3-53 Document Generation – Field Description

Field	Description
<b>Document Name</b>	Displays the name of document. Click the link to fetch the document from the stored service and view the PDF output of the document. This link appears only if the document is generated.
<b>Receiving Party</b>	Displays the name of the applicant along with the role. The document is generated and dispatched to the applicants mentioned in this column. The name appears as captured in the Applicant data segment. If the primary or joint applicant is minor, the guardian or custodian name will display as the receiving party associated with the minor applicant.

Table 3-53 (Cont.) Document Generation – Field Description

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

 **Note**

The generated offer letter displays the latest interest and charge rates that align with the loan application.

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

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

### 3.11.3 Review

This topic describes systematic instructions to view all the details of offer issue.

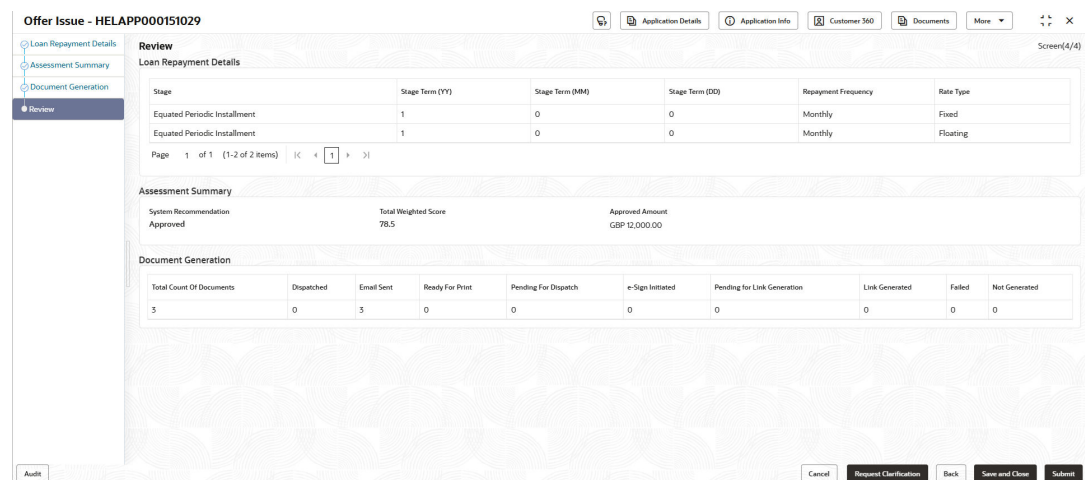
The system will display the summary of each of the data segments in as many sections as the number of data segments in the given stage.

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

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

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

**Figure 3-86 Review - Offer Issue**



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

**Table 3-54 Review - Offer Issue – Field Description**

Data Segment	Description
<b>Loan Repayment Details</b>	Displays the details of loan repayment.
<b>Assessment Summary</b>	Displays the details of assessment summary.
<b>Document Generation</b>	Displays the number of documents in each status within the document generation.

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

The **Stage Movement Submission** screen displays.

**Figure 3-87 Stage Movement Submission**

### Stage Movement Submission

**Override**  
No overrides generated for acceptance.

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

**Outcome**

Select an Outcome  
 Proceed

Remarks

In this screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. In case of override, click **Accept Overrides & Proceed** to proceed or click **Proceed**.  
The **Checklist** screen appears.
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.
5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.
  - Select **Proceed** outcome from the drop-down list. It will logically complete the **Offer Issue** stage for the Loan Application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Offer Accept/Reject**. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
  - Select the **Return to Application Entry** Stage to make application entry stage available in free task for edit.

- Select the **Return to Application Enrichment** Stage to make enrichment stage available in free task.
  - Select the **Return to Application Underwriting** Stage to make underwriting stage available in free task.
  - Select the **Reject Application** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit** to submit offer issue stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
  7. Click **Close** to close the window.

OR

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

#### Note

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

## 3.12 Offer Accept / Reject Stage

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

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

#### To perform actions on issued offer:

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

In the **Offer Accept / Reject** stage, provide the required details under each data segment. The Offer Accept / Reject stage has the following data segments which user can only view.

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

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

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

### 3.12.1 Document Acceptance

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

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

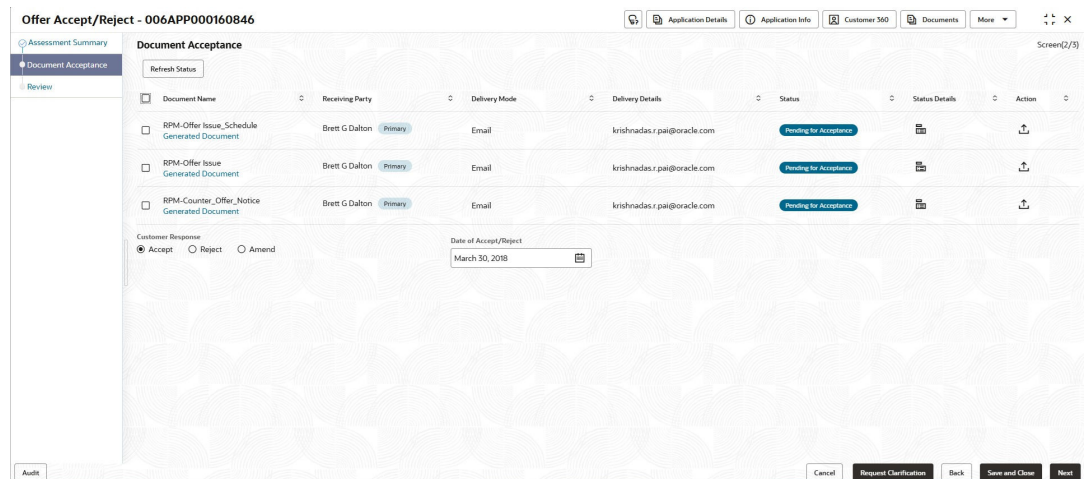
If the document is marked as **No** in the Acceptance field in the **Advice Maintenance** screen then the e-sign acceptance process in not required for that document and hence it will not appear in this data segment.

**To accept the document:**

1. On acquiring the **Offer Accept/Reject** task from the **FREE Task** screen.

The **Document Acceptance** screen displays.

**Figure 3-88 Document Acceptance**



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

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

**Table 3-55 Document Acceptance – Field Description**

Field	Description
<b>Refresh Status</b>	Click <b>Refresh Status</b> button to refresh the status of the documents.

Table 3-55 (Cont.) Document Acceptance – Field Description

Field	Description
<b>Document Name</b>	<p>Displays the name of document. Click the link to fetch the document from the stored service and view the PDF output of the document.</p> <ul style="list-style-type: none"> <li>• <b>Generated Document:</b> This link appears only if the document is generated at least once.</li> <li>• <b>Accepted Document:</b> This link appears only if the E-Signed document is uploaded.</li> </ul>
<b>Receiving Party</b>	<p>Displays the name of the applicant along with the role. The document is generated and dispatched to the applicants mentioned in this column. The name appears as captured in the Applicant data segment. If the primary or joint applicant is minor, the guardian or custodian name will display as the receiving party associated with the minor applicant.</p>
<b>Delivery Mode</b>	<p>Displays the default mode of delivery of the documents. This default mode of delivery is defined in the Advice Maintenance screen. The available options are:</p> <ul style="list-style-type: none"> <li>• <b>Email</b></li> <li>• <b>Post</b></li> <li>• <b>Print</b></li> <li>• <b>e-Sign Remote</b></li> <li>• <b>e-Sign In-Person</b></li> </ul>
<b>Delivery Details</b>	<p>Displays the delivery details of the generated documents based on the default delivery mode.</p> <ul style="list-style-type: none"> <li>• If the delivery mode is <b>Email</b> or <b>e-Sign Remote</b> then the preferred email address of every recipient is displayed.</li> <li>• If the delivery mode is <b>Post</b> then the preferred address of every recipient is displayed.</li> <li>• If the delivery mode is <b>e-Sign In-Person</b> then the link is shared with every recipients and in this case the status appears as <b>Pending For Link Generation</b>. Once the dispatch event is executed successfully, the status appears as <b>Link Generated</b>.</li> <li>• If the delivery mode is <b>Print</b> then the <b>Not Applicable</b> text appears.</li> </ul>
<b>Status</b>	<p>Displays the status of the documents based on the actions performed on the document.</p>
<b>Status Details</b>	<p>Displays the status details of the document. Click the icon to view the generation, dispatched and acceptance details of document along with the date and time.</p>
<b>Action</b>	<p>Select the appropriate icon to perform respective action.</p> <ul style="list-style-type: none"> <li>• <b>View:</b> User can view the documents only if the <b>Delivery Mode</b> is defined as <b>E-Sign Remote</b> or <b>E-Sign In-Person</b>.</li> <li>• <b>Upload Document:</b> User can upload documents only if the <b>Delivery Mode</b> is defined as <b>Email</b>, <b>Print</b> or <b>Post</b>.</li> <li>• <b>Delete:</b> User can upload documents only if the <b>Delivery Mode</b> is defined as <b>Email</b>, <b>Print</b> or <b>Post</b>.</li> </ul>

**Table 3-55 (Cont.) Document Acceptance – Field Description**

Field	Description
<b>Customer Response</b>	Select the customer response for the documents. The available options are: <ul style="list-style-type: none"> <li>• <b>Accept:</b> Select to accept the application documents. User can select this option only if the acceptance status of all the document is <b>Accepted</b>.</li> <li>• <b>Reject:</b> Select to reject the application documents. If the acceptance status of any one of the document is declined then this option appears auto-selected.</li> <li>• <b>Amend:</b> Select to amend the application document status.</li> </ul>
<b>Date of Response</b>	Select the date on which the customer response is captured. This date should be greater or equal to current date.
<b>Reason</b>	Select the reject reason from the drop-down list.

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

## 3.12.2 Review

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

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

### To view the summary:

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

The **Review** screen displays.

**Figure 3-89 Review - Offer Accept / Reject**

Offer Accept/Reject - 006APP000158686

Application Details Application Info Customer 360 Documents More

Assessment Summary

Review

Document Acceptance

Assessment Summary

System Recommendation Approved

Total Weighted Score 78.5

Approved Amount INR 10,000.00

Document Acceptance

Total Count Of Documents	Accepted	Pending For Acceptance	e-Signing Declined	e-Signing Expired	Customer Response	Date of Response
4	0	4	0	0	Accept	March 30, 2018

Audit

Cancel Request Clarification Back Save and Close Submit

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

**Table 3-56 Review - Offer Accept / Reject – Field Description**

Data Segment	Description
<b>Assessment Summary</b>	Displays the details of assessment summary.
<b>Document Acceptance</b>	Displays the number of documents in each status within the document acceptance.

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

The **Stage Movement Submission** screen displays.

**Figure 3-90 Stage Movement Submission**

### Stage Movement Submission

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**Override**  
No overrides generated for acceptance.

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

**Outcome**

Select an Outcome  
 Proceed

Remarks

Cancel
Submit

In this screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

- In case of override, click **Accept Overrides & Proceed** to proceed or click **Proceed**.

The **Checklist** screen appears.

4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.
5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.
  - Select **Proceed** outcome from the drop-down list. It will logically complete the Offer Accept/Reject stage for the Loan Application. The Workflow Orchestrator will automatically move this application to the next processing stage, Account Approval on Host. The stage movement is driven by the business configuration for a given combination of Process Code, Life Cycle and Business Product Code.
    - If the **Customer Response** is selected as **Accept** in Offer Accept/Reject screen, then submit of this stage, will move the application into the Account Approval stage.
    - If the **Customer Response** is selected as **Reject** in Offer Accept/Reject screen, then submit of this stage, will terminate the application.
    - If the **Customer Response** is selected as **Amend** in Offer Accept/Reject screen, then submit of this stage, will move the application into the Post Offer Amendment stage.
  - Select the **Return to Application Entry** Stage to make application entry stage available in free task for edit.
  - Select the **Return to Application Enrichment** Stage to make enrichment stage available in free task.
  - Select the **Return to Application Underwriting** Stage to make underwriting stage available in free task.
  - Select the **Return to Assessment** stage to make assessment stage available in free task.
  - Select the **Reject Application** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit** to submit the Offer Accept/ Reject stage.

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

OR

Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the sub process reference numbers [Loan Account] to the Account Approval on Host stage.

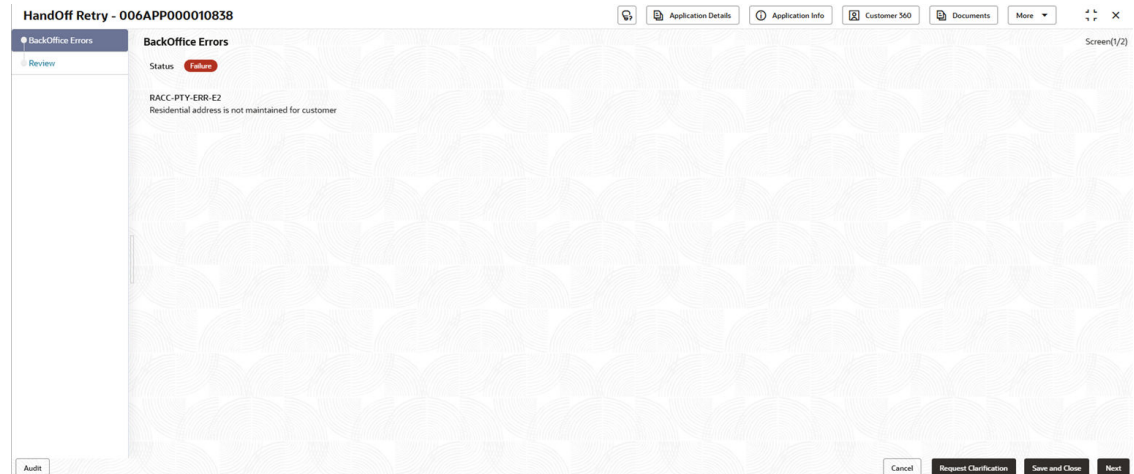
**Note**

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

If account creation process is set to be as automatic workflow, then there will not be an Account Creation stage configured at the Business Process level. In this case, when the user submits the Offer Accept/Reject stage, Loan Account creation request will be triggered from Oracle Banking Origination - Account Open Process Management workflow to the HOST.

However, if there is an error encountered while submitting to the host, a new wait task is created and user once acquire the task, Handoff Retry data segment will be displayed with the host errors.

**Figure 3-91 Handoff Retry**



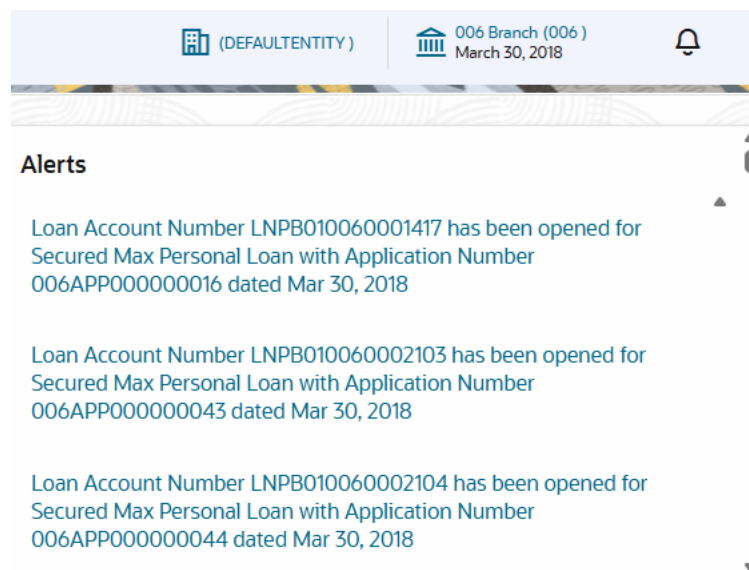
This stage will have the following outcomes:

- **Retry**
- **Return**

Select **Retry**, for any technical errors or select the **Return**, if user wants to correct any values, wherein the application will move to the Application Entry stage.

The following notification will be sent to the user, if the application is initiated from assisted channel, and to the Oracle Banking Digital Experience customer, if application is initiated from self-service.

**Figure 3-92 Account Opening Notification**



## 3.13 Post Offer Amendment Stage

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

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

### To perform actions on post offer amendment:

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

The **Post Offer Amendment** stage has the following data segments which user can only view:

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

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

- [Post Offer Amendment](#)  
This topic provides the systematic instructions to request for amendment of loan components after the Offer is Issued by the bank.
- [Loan Disbursement Details](#)  
This topic describes systematic instructions to configure loan disbursement post offer amendment details.
- [Loan Repayment Details](#)  
This topic describes systematic instructions to enables the user to capture the loan repayment details.
- [Summary](#)  
This topic provides the systematic instruction to view all the data segments in the Post Offer Amendment stage.

### 3.13.1 Post Offer Amendment

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

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

Only if Customer Response is selected as Amend in **Offer Accept/Reject** data segment.

### To perform actions on post offer amendment:

1. On acquiring the post offer amendment stage, the **Post Offer Amendment** screen appears.

Figure 3-93 Post Offer Amendment

**Post Offer Amendment - 006APP00160861**

**Application Details**

Primary Applicant: MR Brett G Gallon

Approved Loan Amount: GBP 99900.00

Loan Tenure: 5 Years 0 Months 0 Days

Stage	Stage Term (Y)	Stage Term (M)	Repayment Frequency	Rate Type	Action
Equated Periodic Installment	5	0	Monthly	Fixed	

**Interest Rate**

Interest Description	Interest Rate(%)	Rate Type	Margin/Variance(%)	Effective Rate(%)
Interest Rate	5.4	Fixed	0.3	5.7

**Approval Details**

Approved Loan Amount: GBP 99900.00

Approved Tenure: 5 Years 0 Months 0 Days

System Recommendation: Approved

Manual Decision: Total Weighted Score: 91

Grade: A

**Revised Interest Rate**

Interest Description	Interest Rate(%)	Rate Type	Proposed Margin/Variance(%)	Effective Rate(%)
Interest Rate	5.4	Fixed	0.3	5.7

**Offer Details**

Offer Issue Date: March 30, 2018

Offer Expiry Date:

**Amendment Details**

Offer Amend Date:

Approved Loan Amount: GBP 99900.00

Loan Tenure: Years 0, Months 0, Days 0

Stage	Stage Term (Y)	Stage Term (M)	Repayment Frequency	Rate Type	Action
Equated Periodic Installment	5	0	Monthly	Fixed	

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

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

Table 3-57 Post Offer Amendment – Field Description

Field	Description
<b>Primary Applicant</b>	Displays the primary applicant name.
<b>Approved Loan Amount</b>	Displays the approved loan amount.
<b>Loan Tenure</b>	Displays the selected loan tenure.
<b>Stage</b>	Select the type of repayment. All type of repayment methods configured in the <b>Business Product Preferences</b> data segments of the <b>Business Product Configuration</b> screens appears in the drop-down list.
<b>Stage Term &lt;Term Unit&gt;</b>	Displays the default stage term configured in the <b>Business Product Preferences</b> data segments of the <b>Business Product Configuration</b> screens. The separate column appears for separate term units.
<b>Repayment Frequency</b>	Select the repayment frequency from the drop-down list. The available options appears based on the configuration set in the <b>Business Product Preferences</b> data segments of the <b>Business Product Configuration</b> screens: <ul style="list-style-type: none"> <li>Daily</li> <li>Weekly</li> <li>Bi-Weekly</li> <li>Monthly</li> <li>Quarterly</li> <li>Half Yearly</li> <li>Yearly</li> </ul>
<b>Rate Type</b>	Displays the rate type.

Table 3-57 (Cont.) Post Offer Amendment – Field Description




Field	Description
<b>Action</b>	<ul style="list-style-type: none"> <li>Click  to add the record.</li> <li>Click  to delete the added record.</li> <li>Click  to edit the added record.</li> </ul> <p>This field appears when the loan tenure is modified.</p>
<b>Interest Description</b>	Displays the interest description of the selected interest rate code.
<b>Interest Rate (%)</b>	<p>Specify the interest rate. Interest Rate is fetched from host product to which this loan account is mapped via the Business Product configuration. The system validates the Floor and Ceiling rates for each interest component.</p> <ul style="list-style-type: none"> <li>If the effective rate is less than the floor rate, the system stamps the floor rate for that component.</li> <li>If the effective rate is greater than the ceiling rate, the system stamps the ceiling rate for that component.</li> </ul>
<b>Rate Type</b>	<p>Select the rate type from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> <li><b>Fixed</b></li> <li><b>Floating</b></li> </ul>
<b>Margin / Variance (%)</b>	<p>Click the link of margin or variance in percentage. It displays the pop-up list of all margins.</p> <ul style="list-style-type: none"> <li><b>Product Margin</b></li> <li><b>Risk based Margin</b></li> <li><b>Discretionary Margin</b></li> <li><b>Relationship Benefit Margin</b></li> <li><b>Bundle Margin</b></li> </ul> <p>The Margin field appears if the <b>Rate Type</b> is selected as <b>Floating</b>. The Variance field appears if the <b>Rate Type</b> is selected as <b>Fixed</b>. The <b>Bundle Margin</b> is displayed in the drop-down list only if loan is opened as part of a bundle application and bundle margin benefit is applicable.</p>
<b>Effective Rate (%)</b>	<p>Displays the amended effective rate. Effective Rate = Rate of Interest + Margin/Variance.</p>
<b>Approval Details</b>	This section displays the following details related to the approval.
<b>Approved Amount</b>	<p>Displays the approved amount. This field will be blank for Manual Assessment.</p>
<b>Approved Tenure</b>	Displays the approved tenure.
<b>System Recommendation</b>	<p>Displays the system recommendations. Available options are:</p> <ul style="list-style-type: none"> <li><b>Approved</b></li> <li><b>Manual</b></li> <li><b>Rejected</b></li> </ul>
<b>Manual Decision</b>	Displays the manual decision details
<b>Total Weighted Score</b>	Displays the total weighted score.
<b>Grade</b>	Displays the grade of the applicant.
<b>Revised Interest Rate</b>	This section displays the revised interest rate based on the details updated in <b>Amendment Details</b> section.

Table 3-57 (Cont.) Post Offer Amendment – Field Description

Field	Description
<b>Proposed Margin/ Variance(%)</b>	Displays the margin or variance rate percentage. This field displays <b>Margin (%)</b> if the <b>Rate Type</b> is selected as <b>Floating</b> . This field displays <b>Variance (%)</b> if the <b>Rate Type</b> is selected as <b>Fixed</b> .
<b>Offer Issue Date</b>	Displays the date of offer issued.
<b>Offer Expiry Date</b>	Displays the date based on the expiry period configuration done at the Business Product level which is used for this loan.
<b>Amendment Details</b>	In this section, user can capture the details in the following fields.
<b>Offer Amend Date</b>	Displays the date of offer amend.
<b>Approved Amount</b>	Specify the approved loan amount. This field will be blank for Manual Assessment.
<b>Loan Tenure</b>	Specify the loan tenure. The stage grid reappears when the loan tenure changes, allowing the user to enter the revised tenure details.

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

### 3.13.2 Loan Disbursement Details

This topic describes systematic instructions to configure loan disbursement post offer amendment details.

The **Loan Disbursement Details** are pushed into the host as a part of account open process data share – API's are provided for the same. The **Loan Disbursement Details** enables the user to capture the various disbursement methods.

**To add loan disbursement details:**

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

If **Account Type** is selected as **Own Internal Account** in **Loan Details** data segment.

The **Loan Disbursement Details - Own Internal Account** screen displays.

**Figure 3-94 Loan Disbursement Details – Own Internal Account**

The screenshot shows the 'Loan Disbursement Details' form for a 'Post Offer Amendment - 006APP000042918'. The form is titled 'Loan Disbursement Details' and is part of a 'Screen(3/5)'. The left sidebar contains navigation links: 'Assessment Summary', 'Post Offer Amendment', 'Loan Disbursement Det' (selected), 'Loan Repayment Details', and 'Summary'. The main form area contains the following fields:

- Settlement Required:** A toggle switch is turned off.
- Requested Loan Amount:** GBP, 45,000.00
- Loan Amount:** GBP, 45,000.00
- Multiple:** A toggle switch is turned off.
- Number Of Disbursement:** 1
- First Disbursement Date:** March 30, 2018
- Total Disbursement:** GBP, 45,000.00
- Disbursement Mode:** Own Internal Account
- Customer Account:** 1006000000003032
- Branch Code:** 006

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

If **Account Type** is selected as **Other Internal Account** in **Loan Details** data segment  
The **Loan Disbursement Details - Other Internal Account** screen displays.

**Figure 3-95 Loan Disbursement Details – Other Internal Account**

The screenshot shows the 'Loan Disbursement Details' form for a 'Post Offer Amendment - 006APP000042918'. The form is titled 'Loan Disbursement Details' and is part of a 'Screen(3/5)'. The left sidebar contains navigation links: 'Assessment Summary', 'Post Offer Amendment', 'Loan Disbursement Det' (selected), 'Loan Repayment Details', and 'Summary'. The main form area contains the following fields:

- Settlement Required:** A toggle switch is turned off.
- Requested Loan Amount:** GBP, 45,000.00
- Loan Amount:** GBP, 45,000.00
- Multiple:** A toggle switch is turned off.
- Number Of Disbursement:** 1
- First Disbursement Date:** March 30, 2018
- Total Disbursement:** GBP, 45,000.00
- Disbursement Mode:** Other Internal Account

Below the 'Disbursement Mode' field, there is a section titled 'Other Internal Account' with the following fields:

- Customer Account:** 1006000000004023
- Account Name:** Ram Kumar
- Branch Code:** 006

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

If **Account Type** is selected as **GL Account** in **Loan Details** data segment.

Figure 3-96 Loan Disbursement Details – GL Account

The screenshot shows the 'Loan Disbursement Details' form for 'Post Offer Amendment - 006APP00042918'. The form is divided into several sections:

- Settlement Required:** A toggle switch is currently turned ON.
- Requested Loan Amount:** Currency is GBP, amount is 45,000.00.
- Loan Amount:** Currency is GBP, amount is 45,000.00.
- Multiple:** A toggle switch is currently turned OFF.
- Number Of Disbursement:** A dropdown menu is set to 1.
- First Disbursement Date:** A date picker is set to March 30, 2018.
- Total Disbursement:** Currency is GBP, amount is 45,000.00.
- Disbursement Mode:** A dropdown menu is set to GL Account.
- GL Account Details:** Fields for GL Account Number and GL Account Description are present but empty.

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

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

Table 3-58 Loan Disbursement Details – Field Description



Field	Description
<b>Settlement Required</b>	Select the toggle to indicate whether the settlement required. By default, this toggle is <b>ON</b> . The user can turn <b>OFF</b> the toggle to move forward without entering the disbursement related details.
<b>Requested Loan Amount</b>	Displays the requested loan amount from the <b>Product Details</b> Data Segment.  Click  to view the breakup of the requested loan amount. The icon displays Loan Amount, Capitalized Charges, Capitalized Insurance, and Total Loan Amount. This icon appears if the charges and insurances are capitalized.
<b>Loan Amount</b>	Displays the requested/approved loan amount. <ul style="list-style-type: none"> <li>This field displays the requested loan amount from the Product Details Data Segment in Application Enrichment stage.</li> <li>This field displays the approved loan amount from the Decision service in Account Parameter Setup stage.</li> </ul> Click  to view the breakup of the total loan amount. The icon displays Loan Amount, Capitalized Charges, Capitalized Insurance, and Total Loan Amount. This icon appears if the charges and insurances are capitalized.
<b>First Disbursement Date</b>	Select the first disbursement date.
<b>Multiple</b>	Select the toggle to indicate if the multiple disbursement is required.
<b>Frequency Based</b>	Select the toggle to enable the frequency-based loan disbursement. This field displays if the <b>Multiple</b> disbursement toggle is <b>ON</b> .

Table 3-58 (Cont.) Loan Disbursement Details – Field Description

Field	Description
<b>Disbursement Frequency</b>	Select the frequency based on which the disbursement dates are updated. Available options are: <ul style="list-style-type: none"> <li>• <b>Monthly</b></li> <li>• <b>Weekly</b></li> <li>• <b>Fortnightly</b></li> <li>• <b>Quarterly</b></li> <li>• <b>Half Yearly</b></li> <li>• <b>Yearly</b></li> </ul> This field is read-only and defaulted to <b>User Defined</b> if the <b>Frequency Based</b> toggle is <b>OFF</b> .
<b>Number of Disbursement</b>	Select the number of disbursements.
<b>Disbursement Schedule</b>	The below fields in Table grid displays only if the <b>Multiple</b> disbursement toggle is <b>ON</b> . <ul style="list-style-type: none"> <li>• <b>Stage</b></li> <li>• <b>Date</b></li> <li>• <b>Amount Of Disbursement</b></li> <li>• <b>Total Disbursement</b></li> </ul>
<b>Stage</b>	Specify the stage name when the specified amount must be disbursed.
<b>Date</b>	Select the date when the specified amount must be disbursed. This field is in read-only if the <b>Frequency Based</b> toggle is <b>ON</b> .
<b>Amount Of Disbursement</b>	Specify the amount disbursed on the schedule.
<b>Total Disbursement</b>	Displays the total disbursement.
<b>Disbursement Mode</b>	Select the disbursement mode from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• <b>Own Internal Account</b></li> <li>• <b>Other Internal Account</b></li> <li>• <b>GL Account</b></li> </ul> If <b>Disbursement Mode</b> is selected as <b>Own Internal Account</b> , then the system displays the following additional fields: <ul style="list-style-type: none"> <li>• <b>Customer Account</b></li> <li>• <b>Branch Code</b></li> </ul> If <b>Disbursement Mode</b> is selected as <b>Other Internal Account</b> , then the system displays the following additional fields: <ul style="list-style-type: none"> <li>• <b>Customer Account</b></li> <li>• <b>Account Name</b></li> <li>• <b>Branch Code</b></li> </ul> If <b>Disbursement Mode</b> is selected as <b>GL Account</b> , then the system displays the following additional fields: <ul style="list-style-type: none"> <li>• <b>GL Account Number</b></li> <li>• <b>GL Account Description</b></li> </ul>
<b>Customer Account</b>	Search and select the customer account number. This field appears if the <b>Disbursement Mode</b> is selected as <b>Own Internal Account</b> and <b>Other Internal Account</b> . <b>Note:</b> The disbursement account currency can be different than that of the loan account currency.

**Table 3-58 (Cont.) Loan Disbursement Details – Field Description**

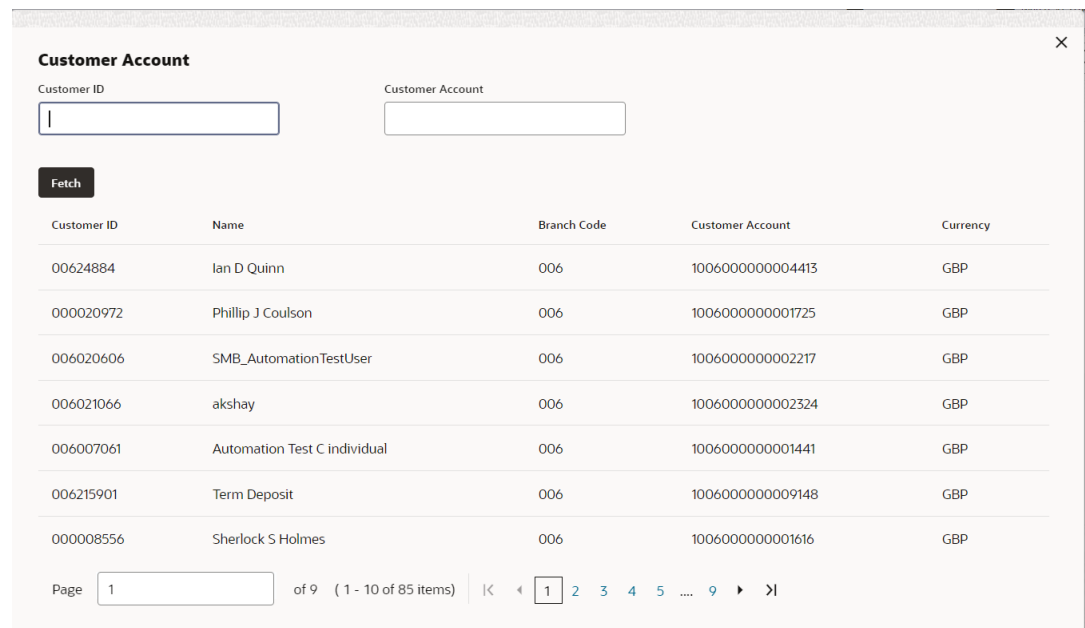
Field	Description
<b>Account Name</b>	Displays the account name based on the account selected. This field appears if the <b>Disbursement Mode</b> is selected as <b>Other Internal Account</b> .
<b>Branch Code</b>	Displays the branch code associated with customer account number. This field appears if the <b>Disbursement Mode</b> is selected as <b>Own Internal Account</b> and <b>Other Internal Account</b> .
<b>GL Account Number</b>	Displays the GL account number. The system defaults the GL Account configured for the product. This field appears if the <b>Disbursement Mode</b> is selected as <b>GL Account</b> .
<b>GL Account Description</b>	Displays the GL account description. This field appears if the <b>Disbursement Mode</b> is selected as <b>GL Account</b> .

- Click **Search** icon in **Customer Account** field to select the customer account.

This field displays if the **Disbursement Mode** is selected as **Own Internal Account** and **Other Internal Account**.

The **Customer Account** screen displays.

**Figure 3-97 Customer Account**



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

**Table 3-59 Customer Account – Field Description**

Field	Description
<b>Customer ID</b>	Specify the Customer ID.

**Table 3-59 (Cont.) Customer Account – Field Description**

Field	Description
<b>Customer Account</b>	Specify the Customer Account.

- Click **Fetch** to fetch the customer account details.

The Table grid displays the below fields.

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

**Table 3-60 Customer Account – Field Description**

Field	Description
<b>Customer ID</b>	Displays the customer ID.
<b>Name</b>	Displays the customer name.
<b>Branch Code</b>	Displays the branch code.
<b>Customer Account</b>	Displays the customer account number.
<b>Currency</b>	Displays the currency of the customer account.

### 3.13.3 Loan Repayment Details

This topic describes systematic instructions to enables the user to capture the loan repayment details.

**Loan Repayment Details** will enable the user to capture the repayment details.

**To capture the loan repayment details:**

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

If **Account Type** is selected as **Own Internal Account** in **Loan Details** data segment.

The **Loan Repayment Details - Own Internal Account** screen displays.

**Figure 3-98 Loan Repayment Details – Own Internal Account**

The screenshot displays the 'Loan Repayment Details' form for an 'Own Internal Account'. The form is titled 'Post Offer Amendment - 006APP000042918'. The left sidebar shows a navigation menu with 'Loan Repayment Details' selected. The main form area contains the following fields:

- Type Of Repayment:** EMI
- Repayment Frequency:** Monthly
- First Repayment Date:** April 30, 2018
- Loan Tenure:** 3 Years 0 Months 0 Days
- Maturity Date:** March 30, 2021
- Repayment Mode:** Own Internal Account
- Moratorium Period (In Months):** 3
- Internal Account Transfer:**
  - Customer Account:** 1006000000003052
  - Branch Code:** 006

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

If **Account Type** is selected as **Capture Later** in **Loan Details** data segment.  
The **Loan Repayment Details - Capture Later** screen displays.

**Figure 3-99 Loan Repayment Details – Capture Later**

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

**Table 3-61 Loan Repayment Details – Field Description**

Field	Description
<b>Type of Repayment</b>	Select the type of repayment. All type of repayment methods supported in the Host will be available in the drop-down list.
<b>Repayment Frequency</b>	Select the repayment frequency from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Daily</b></li> <li>• <b>Weekly</b></li> <li>• <b>Bi-Weekly</b></li> <li>• <b>Monthly</b></li> <li>• <b>Quarterly</b></li> <li>• <b>Half Yearly</b></li> <li>• <b>Yearly</b></li> </ul>
<b>First Repayment Date</b>	Displays the first repayment date defaulted from the <b>Loan Details</b> screen of <b>Loan Application Entry</b> stage.
<b>Loan Tenure</b>	The system calculated based on <b>First Repayment Date</b> and <b>Loan Tenure</b> .
<b>Maturity Date</b>	The system calculated based on <b>First Repayment Date</b> and <b>Loan Tenure</b> .

Table 3-61 (Cont.) Loan Repayment Details – Field Description

Field	Description
<b>Repayment Mode</b>	User can select repayment mode from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Own Internal Account</b>- If the mode selected as Internal Account, then the system enables the fields for Customer Account and Branch. By default, the system populates the internal account selected in Disbursement data segment. However, if user wishes to have a different account, he/she can select another customer account of the CIF and account branch displays in the branch field.</li> <li>• <b>Capture Later</b> - If the mode selected is Capture Later, the system will allow to proceed with the loan origination flow without capturing the repayment details.</li> </ul> <p><b>Note:</b> The system defaults to the GL account in the absence of the repayment account.</p>
<b>Moratorium Period (in months)</b>	Specify the moratorium period. It will be enabled when <b>Moratorium</b> is selected in <b>Business Product</b> .
<b>Customer Account</b>	Click <b>Search</b> icon and select the customer account number. This field displays if <b>Repayment Mode</b> is selected as <b>Internal Account</b> .
<b>Branch Code</b>	Specify the branch code associated with customer account number. This field displays if <b>Repayment Mode</b> is selected as <b>Internal Account</b> .
<b>Show Repayment Schedule</b>	This link enables to user to generate the repayment schedule which displays the details of installment amount with the principal and interest break up for the given tenure. If moratorium period is provided, then the system generates repayment schedule based on the moratorium period.

3. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take an action. The user cannot proceed to the next data segment, without capturing the mandatory data.
- [Repayment Schedule](#)  
This topic describes the loan repayment schedule.

### 3.13.3.1 Repayment Schedule

This topic describes the loan repayment schedule.

The repayment details are pushed into the Host – APIs are provided – to ensure the seamless workflow in the lifecycle of the loan account at the Host.

#### To view the repayment schedule:

1. Click **Show Repayment Schedule** on the **Loan Repayment Details** screen.  
The **Repayment Schedule** screen displays.

**Figure 3-100 Repayment Schedule**

Repayment Schedule							
<b>Loan Amount</b>		<b>Amount Financed</b>		<b>Term</b>			
USD 30,000.00		USD 30,000.00		0 Years 24 Months 0 Days			
<b>Finance Charges</b>		<b>APR ( In % )</b>					
USD 0.00		11.84					
S.No.	Date	Interest Rate ( In % )	Installment	Principal	Interest	O/S Balance	
1	April 30, 2018	12	USD 1,412.20	USD 1,106.45	USD 305.75	USD 28,893.55	
2	May 30, 2018	12	USD 1,412.20	USD 1,127.22	USD 284.98	USD 27,766.33	
3	June 30, 2018	12	USD 1,412.20	USD 1,129.21	USD 282.99	USD 26,637.12	
4	July 30, 2018	12	USD 1,412.20	USD 1,149.48	USD 262.72	USD 25,487.64	
5	August 30, 2018	12	USD 1,412.20	USD 1,152.44	USD 259.76	USD 24,335.20	
6	September 30, 2018	12	USD 1,412.20	USD 1,164.18	USD 248.02	USD 23,171.02	
7	October 30, 2018	12	USD 1,412.20	USD 1,183.66	USD 228.54	USD 21,987.56	
8	November 30, 2018	12	USD 1,412.20	USD 1,188.11	USD 224.09	USD 20,799.25	
9	December 30, 2018	12	USD 1,412.20	USD 1,207.06	USD 205.14	USD 19,592.19	
10	January 30, 2019	12	USD 1,412.20	USD 1,212.52	USD 199.68	USD 18,379.67	
11	February 28, 2019	12	USD 1,412.20	USD 1,236.96	USD 175.24	USD 17,142.71	
12	March 30, 2019	12	USD 1,412.20	USD 1,243.12	USD 169.08	USD 15,899.59	
13	April 30, 2019	12	USD 1,412.20	USD 1,250.15	USD 162.05	USD 14,649.44	
14	May 30, 2019	12	USD 1,412.20	USD 1,267.71	USD 144.49	USD 13,381.73	
15	June 30, 2019	12	USD 1,412.20	USD 1,275.82	USD 136.38	USD 12,105.91	
16	July 30, 2019	12	USD 1,412.20	USD 1,292.80	USD 119.40	USD 10,813.11	
17	August 30, 2019	12	USD 1,412.20	USD 1,302.00	USD 110.20	USD 9,511.11	
18	September 30, 2019	12	USD 1,412.20	USD 1,315.26	USD 96.94	USD 8,195.85	
19	October 30, 2019	12	USD 1,412.20	USD 1,331.36	USD 80.84	USD 6,864.49	
20	November 30, 2019	12	USD 1,412.20	USD 1,342.24	USD 69.96	USD 5,522.25	
21	December 30, 2019	12	USD 1,412.20	USD 1,357.73	USD 54.47	USD 4,164.52	
22	January 30, 2020	12	USD 1,412.20	USD 1,369.76	USD 42.44	USD 2,794.76	
23	February 29, 2020	12	USD 1,412.20	USD 1,384.64	USD 27.56	USD 1,410.12	
24	March 30, 2020	12	USD 1,424.03	USD 1,410.12	USD 13.91	USD 0.00	

- Specify the details in the relevant data fields.

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

**Note**

The fields which are marked as Required are mandatory.

**Table 3-62 Repayment Schedule – Field Description**

Field	Description
<b>Loan Amount</b>	Displays the loan amount.
<b>Amount Financed</b>	Displays the loan amount.
<b>Term</b>	Displays the loan tenure in years, months and days.
<b>Finance Charges</b>	Displays the loan amount.
<b>APR ( In % )</b>	Displays the Annual Percentage Rate.
<b>S. No.</b>	Display the serial number of the installment schedule table.
<b>Date</b>	Displays the installment date.
<b>Installment</b>	Displays the installment amount.
<b>Principal</b>	Displays the principal amount.
<b>Interest</b>	Displays the interest amount.
<b>O/S Balance</b>	Displays the outstanding balance amount.

### 3.13.4 Summary

This topic provides the systematic instruction to view all the data segments in the Post Offer Amendment stage.

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

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

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

The **Review** screen displays.

**Figure 3-101 Review - Post Offer Amendment**

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

**Table 3-63 Review - Post Offer Amendment – Field Description**

Data Segment	Description
<b>Assessment Details</b>	Displays the assessment details.
<b>Post Offer Amendment Details</b>	Displays the post offer amendment details.
<b>Interest and Charges</b>	Displays the interest and charges details.
<b>Loan Disbursement Details</b>	Displays the loan disbursement details.
<b>Loan Repayment Details</b>	Displays the loan repayment details.

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

The **Stage Movement Submission** screen displays.

**Figure 3-102 Stage Movement Submission**

**Stage Movement Submission**

**Override**  
No overrides generated for acceptance.

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

**Outcome**

Select an Outcome  
Proceed

Remarks

Cancel Submit

In this screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. In case of override, click **Accept Overrides & Proceed** to proceed or click **Proceed**.  
The **Checklist** screen appears.
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.
5. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.
6. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.

- Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Post Offer Amendment** stage for the loan application. The stage movement is driven by the business configuration for a given combination of **Process Code, Life Cycle and Business Product Code**.
    - If there is change in Approved Amount or Loan Tenure, then submit of this stage will move the application to **Loan Assessment** Stage.
    - If there is change in Rate of Interest, then submit of this stage will move the application to **Supervisor Approval** Stage.
  - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
7. Click **Submit** to submit the **Post Offer Amendment** stage.
- The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
8. Click **Close** to close the window.

OR

Click **Go to Free Task**.

The system successfully moves the Application Reference Number along with the process reference numbers to the Account Approval stage.

#### Note

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

## 3.14 Account Approval Stage

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

### To approve an account opening:

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

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

- **Applicants** – For detailed information, refer the Applicantst data segment in the Application Entry stage.
- **Loan Details** - For detailed information, refer the Loan Details data segment in the Application Entry stage.
- **Mandate Details** – For detailed information, refer the Mandate Details data segment in the Application Entry stage.
- **Financial Details:** - For detailed information, refer the Financial Details data segment in the Application Entry stage.
- **Collateral Details** – For detailed information, refer the Collateral Details data segment in the Application Entry stage.

- **Terms and Conditions** – For detailed information, refer the Terms and Conditions data segment in the Application Entry stage.
- **Mortgage Insurance**: For details information, refer the Mortgage Insurance data segment in the Application Enrichment stage.
- **Credit Rating Details**: - For detailed information, refer the Credit Rating Details data segment in the Loan Underwriting stage.
- **Valuation Details** - For detailed information, refer the Valuation Details data segment in the Loan Underwriting stage.
- **Legal Opinion** - For detailed information, refer the Legal Opinion data segment in the Loan Underwriting stage.
- **Assessment Summary**: For details information, refer the Assessment Summary data segment in the Offer Issue stage.
- **Offer Issue**: For details information, refer the Offer Issue data segment in the Offer Issue stage.
- **Offer Accept/Reject**: For details information, refer the Offer Accept/Reject data segment in the Offer Accept/Reject stage.

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

- [Collateral Perfection Details](#)  
This topic provides the systematic instructions to view the collateral perfection details.
- [Loan Summary Details](#)  
This topic provides the systematic instructions to view and approve the application.
- [Review](#)  
This topic provides the systematic instruction to view all the data segments in the Account Approval stage.

### 3.14.1 Collateral Perfection Details

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

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

#### To capture collateral perfection details:

1. On acquiring the Account Approval Stage the Collateral Perfection Details data segment appears.

If the **Customer Type** is selected as **Individuals**

The **Collateral Perfection Details - Individuals** screen displays.

Figure 3-103 Collateral Perfection Details

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

Table 3-64 Collateral Perfection Details – Field Description

Field	Description
<b>Applicant Name</b>	Displays the applicant name. <b>Note :</b> The field appears only if the <b>Customer Type</b> is selected as <b>Individuals</b> .
<b>Name of Business</b>	Displays the name of the business. <b>Note :</b> The field appears only if the <b>Customer Type</b> is selected as <b>Small and Medium Business (SMB)</b> .
<b>Date of Birth</b>	Displays the applicant's date of birth. <b>Note :</b> The field appears only if the <b>Customer Type</b> is selected as <b>Individuals</b> .
<b>Date of Incorporation</b>	Displays the date of incorporation for the business. <b>Note :</b> The field appears only if the <b>Customer Type</b> is selected as <b>Small and Medium Business (SMB)</b> .
<b>E-mail</b>	Displays the e-mail id of the applicant.
<b>Mobile</b>	Displays the mobile number of the applicant.
<b>Collateral ID</b>	Displays the Collateral ID.
<b>Collateral Description</b>	Displays the description of the collateral.
<b>Liability ID</b>	Displays the Liability ID
<b>Liability Description</b>	Displays the Liability description.
<b>Registration Authority</b>	Specify the name of the registration authority.
<b>Registration Request Date</b>	Select the date when the registration is requested.
<b>Registration Date</b>	Select the date when the registration is completed.
<b>Confirmation Date</b>	Select the date when the registration is confirmed.
<b>Registration Status</b>	Specify the status of registration.
<b>Registration Reference Number</b>	Specify the registration reference number.

- 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.

### Note

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

## 3.14.2 Loan Summary Details

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

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

If **Customer Response** is selected as **Amend** in **Offer Accept/Reject** data segment. The **Loan Summary Details** screen displays.

**Figure 3-104 Loan Summary Details**

2. Specify the fields on **Loan Summary Details** screen.

Disbursement Details enables the user to capture the various methods.

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

**Table 3-65 Loan Summary Details – Field Description**

Field	Description
<b>Applicant Name</b>	Displays the applicant name.
<b>Account Type</b>	Displays the account type.
<b>Account Branch</b>	Displays the account branch name.
<b>Product Code</b>	Displays the product code selected for this loan account.
<b>Product Name</b>	Displays the product name selected or this loan account.

Table 3-65 (Cont.) Loan Summary Details – Field Description

Field	Description
<b>Host Product Code</b>	Displays the host product code mapped to the business product for this loan account.
<b>Host Product Description</b>	Displays the host product name mapped to the business product for this loan account.
<b>Application Details</b>	Displays the applicant details.
<b>Loan Amount</b>	Displays the final loan approved amount.
<b>Loan Tenure</b>	Displays the final loan tenure for the approved amount.
<b>Interest Rate</b>	Displays the rate of interest for the approved loan amount.
<b>Repayment Method</b>	Displays the repayment method.
<b>Repayment Frequency</b>	Displays the frequency of repayment.
<b>Repayment Schedule View</b>	Select it to indicate if user needs to view the repayment schedule.
<b>Application Life Cycle Details</b>	Displays the application life cycle details.
<b>Application Date</b>	Displays the application date.
<b>Assessment Approval Method</b>	Displays the assessment approval method.
<b>Offer Approved Date</b>	Displays the offer approved date.
<b>Offer Accepted Date</b>	Displays the offer accepted date.
<b>Approval Details</b>	Displays the approval details.
<b>Approver ID</b>	Displays the approver ID.
<b>Stage</b>	Displays the stage.
<b>Date</b>	Displays the date.
<b>Offer Issue Date</b>	Displays offer issue date.
<b>User Recommendation</b>	Specify the User recommendation. The available options are: <ul style="list-style-type: none"> <li>• <b>Recommended for Approval</b></li> <li>• <b>Recommended for Reject</b></li> </ul>
<b>User Action</b>	Displays the user action based on user recommendation.

### 3.14.3 Review

This topic provides the systematic instruction to view all the data segments in the Account Approval stage.

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

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

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

The **Review** screen displays.

Figure 3-105 Review - Account Approval

Account Approval - 006APP00160846


Application Details Application Info Customer 360 Documents More

Screen(14/14)

**Review**

**Applicants**

**Mr. Brett G Dalton Jr.** Primary

 Date of Birth: January 1, 1986 Mobile Number: +1785499220 E-mail: krishnadas.r.pai@oracle.com National ID: US894894

**Loan Details**

**Classic Home Loan**

Requested Loan Amount: INR 650,000.00 Loan Tenure: 3 Years Purpose of Loan: Personal Application Priority: Medium

Stage	Stage Term (Yr)	Stage Term (MM)	Stage Term (DD)	Repayment Frequency	Rate Type
Equated Periodic Installment	4	0	0	Monthly	Floating

**Financial Details**

**Mr. Brett G Dalton Jr.** Primary

Total Income: INR 5,010,000.00 Total Expense: INR 835,000.00 Total Asset: INR 50,100,000.00 Total Liability: INR 12,525,000.00

**Collateral Details**

**Property** Primary

Collateral Category: Residential Property Collateral Value: INR 1,500,000.00 Owners: MR Brett G Dalton Collateral Value To Be Considered: INR 1,050,000.00

**Terms and Conditions**

**Mr. Brett G Dalton Jr.** Primary

Completed

**Credit Rating Details**

**Mr. Brett G Dalton JR** Primary

External Rating Agency	External Rating
Experian	750
Equifax	750

Audit Cancel Request Clarification Back Save and Close Submit

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

Table 3-66 Review - Account Approval – Field Description

Data Segment	Description
<b>Applicants</b>	Displays the applicants information.
<b>Loan Details</b>	Displays the loan details.
<b>Financial Details</b>	Displays the financial details.
<b>Collateral Details</b>	Displays the collateral details.
<b>Terms and Conditions</b>	Displays the terms and conditions details.
<b>Credit Rating Details</b>	Displays the credit rating details.
<b>Mortgage Insurance</b>	Displays the mortgage insurance details.
<b>Valuation Details</b>	Displays the valuation details.
<b>Legal Opinion</b>	Displays the legal opinion details.
<b>Assessment Summary</b>	Displays the assessment summary details.
<b>Manual Assessment</b>	Displays the manual assessment details.
<b>Manual Decision</b>	Displays the manual decision details.
<b>Collateral Perfection Details</b>	Displays the collateral perfection details.
<b>Loan Summary Details</b>	Displays the loan summary details.

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

The **Stage Movement Submission** screen displays.

**Figure 3-106 Stage Movement Submission**

**Stage Movement Submission**

**Override**  
No overrides generated for acceptance.

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

**Outcome**

Select an Outcome  
Proceed

Remarks

Cancel Submit

In this screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise.

3. In case of override, click **Accept Overrides & Proceed** to proceed or click **Proceed**.  
The **Checklist** screen appears.
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.
5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.
  - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Account Approval** stage for the loan application. The stage movement is driven by the business configuration for a given combination of **Process Code, Life Cycle** and **Business Product Code**.
  - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.

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

**Note**

Collateral will be linked to loan account while sending to the Host.

The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.

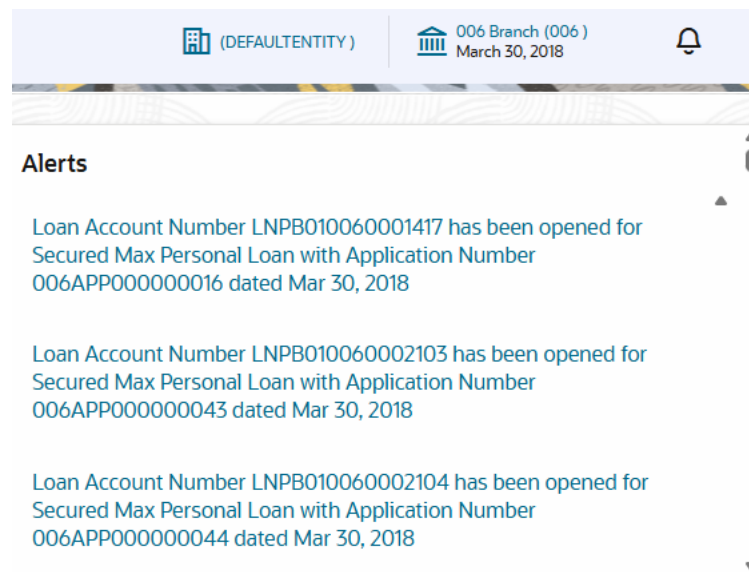
- Click **Close** to close the window.

OR

Click **Go to Free Task**.

The following notification will be sent to the user, if application is initiated from assisted channel, and to the Oracle Banking Digital Experience customer, if application is initiated from self-service.

**Figure 3-107 Account Opening Notification**



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

After the Host creates the Loan Account successfully, the response is sent back to Oracle Banking Origination with the loan account number.

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

## 3.15 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 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.
- [Application Info](#)  
In this section you can view the application number along with its product name.
- [Customer 360](#)  
This topic provide systematic instructions to view the list of customers involved in the application.
- [Documents](#)  
This topic provide 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.

### 3.15.1 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:**

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

The **Application Details** screen displays.

Figure 3-108 Application Details

**Application Details**

Application Number: 006APP000160216 | 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 (Completed) | Application Enrichment (In Progress) | Initial Funding (Pending) | Underwriting (Pending) | Assessment (Pending) | Manual Credit Assessment (Pending) | Manual Credit Decision (Pending) | Account Parameter (Pending) | Supervisory Approval (Pending) | Offer Issue (Pending) | Offer Accept/Reject (Pending) | Post Offer (Pending)

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

**Customer Profiles:**

- David David Boon** (Primary, KYC Compliant)
  - Customer: 300
  - Date of Birth: May 21, 1985
  - Mobile: 44 8448030163
  - Email: abc@hmail.com
  - CPF Number: 006016088
- Jacob Luther Martin** (Joint, KYC Compliant)
  - Customer: 300
  - Date of Birth: May 24, 1990
  - Mobile: 44 8448030163
  - Email: abc@hmail.com
  - CPF Number: 006016078

**View Clarification Details**

ID	Subject	Raised By	Date	Status
INSUS0000404	Request	SIVADASI	March 30, 2018 at 12:00:00 AM	Accepted
INSUS0000405	SD	SIVADASI	March 30, 2018 at 12:00:00 AM	Withdrawn
INSUS0000406	Test - 3	SIVADASI	March 30, 2018 at 12:00:00 AM	Requested
INSUS0000407	Test request	SIVADASI	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;		
LoanCridScriInfo	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 3-67 Application Details – Field Description

Field	Description
<b>Application Number</b>	Displays the application number.
<b>Application Date</b>	Displays the date and time on which the application was initiated.
<b>Channel</b>	Displays the channel name.
<b>Source By</b>	Displays the name of the user who has sourced the application.
<b>Priority</b>	Displays the priority of the application. <ul style="list-style-type: none"> <li>High</li> <li>Medium</li> <li>Low</li> </ul>

Table 3-67 (Cont.) Application Details – Field Description


Field	Description
<b>Refresh</b>	Click  to retrieve recent changes or updates made to the application.
<b>Go To</b>	Select an option from the drop-down list to view the application flow. <ul style="list-style-type: none"> <li>• <b>Simulation</b></li> </ul>
<b>&lt;Product Name&gt;</b>	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.
<b>Stage Details</b>	In this section, all account opening stages appears with the status name and its chronological order of the stage in the process.
<b>Action</b>	To perform below actions on the appeared stages, click the number of specific stage and select an option from the <b>Action</b> drop-down list: <ul style="list-style-type: none"> <li>• <b>Acquire &amp; Edit Task</b> : Select this option to acquire and edit the selected stage.</li> <li>• <b>Acquire Task</b>: Select this option to acquire the selected stage and it can be edited later.</li> <li>• <b>View Stage Details</b>: Select this option to view the stage details.</li> </ul>
<b>User ID Assigned</b>	Displays the <b>User ID</b> of the user currently working on the product process. The label of this field changes dynamically based on whether the selected stage is <b>In Progress</b> or <b>Completed</b> . <ul style="list-style-type: none"> <li>• When user selects a <b>In Progress</b> stage, the label will display as <b>Assigned To</b>.</li> <li>• When user selects a <b>Completed</b> stage, the label will display as <b>Submitted By</b>. If the task was auto submitted, then the value for such Completed stages will be displayed as <b>Auto Submitted</b>.</li> <li>• For Pending and skipped stages, this field will be hidden.</li> </ul> <b>Note:</b> This field appears blank if the product process task is not acquired by any user.
<b>Stage Start Date</b>	Displays the start date of the current stage. It also display time in hours, minutes and seconds.
<b>Time spent</b>	Displays the days, hours and minutes spent on the current selected stage.
<b>&lt;Application Tile&gt;</b>	In this tile, user can view the application specific details. Below field appears in this tile with respective details: <ul style="list-style-type: none"> <li>• <b>&lt;Status of the Application&gt;</b>: Displays the current stage of the application</li> <li>• <b>Expected Account Opening Date</b>: Displays the date on which the account is opened. This field appears once the account opening process is completed.</li> <li>• <b>Account Number</b>: Displays the account number. This field appears once the account opening process is completed.</li> <li>• <b>Expected Account Opening Date</b>: Displays the date on which the account will be opened.</li> <li>• <b>&lt;Amount&gt;</b>: Displays the value based on the product. For example: <ul style="list-style-type: none"> <li>– For the loan account opening application, the label of this field appears as <b>Loan Amount</b>.</li> <li>– For the saving, certificate of deposit and checking account opting application. the label of this field appears as <b>Initial Funding Amount</b>.</li> </ul> </li> <li>• <b>Total Time Spent</b>: Displays the total time spent on the application from the first to last stage.</li> </ul>

Table 3-67 (Cont.) Application Details – Field Description

Field	Description
<Applicant Details Tile>	<p>In this tile, user can view the applicant details. Separate tiles appears for all the applicants that are involved in the application. Below field appears with the respective applicant details:</p> <ul style="list-style-type: none"> <li>• <b>Role of the Applicant</b></li> <li>• <b>Applicant Image</b></li> <li>• <b>Applicant Name</b></li> <li>• <b>Title</b></li> <li>• <b>Customer 360:</b> Click this link to view the 360 degrees view of the customer information. The Customer 360 screen appears with the details. Based on the customer type, refer to the <b>Retail 360 User Guide</b> and <b>Corporate 360 User Guide</b> from the party section.</li> <li>• <b>Date of Birth</b></li> <li>• <b>Mobile Number</b></li> <li>• <b>Email ID</b></li> <li>• <b>CIF Number</b></li> </ul>
View Clarification Details	<p>In this section, the user can view the clarification history. Below fields appear with the details:</p> <ul style="list-style-type: none"> <li>• <b>ID</b></li> <li>• <b>Subject</b></li> <li>• <b>Raised By</b></li> <li>• <b>Date</b></li> <li>• <b>Status:</b> User can view status based on user action done in <b>Clarification</b> screen. <ul style="list-style-type: none"> <li>– <b>Requested</b></li> <li>– <b>Responded</b></li> <li>– <b>Accepted</b></li> <li>– <b>Withdrawn</b></li> </ul> </li> <li>• <b>Status updated on</b></li> <li>• <b>Request Subject</b></li> <li>• <b>Actions:</b> User can <b>View</b> or <b>Download</b> the attached documents.</li> </ul> <p>On the click of the respective record the user can view the clarification content.</p>
Advices	<p>In this section, the user view the advices generated in the process of account opening. Below fields appear with the details:</p> <ul style="list-style-type: none"> <li>• <b>Advice Name</b></li> <li>• <b>Event:</b> Displays the stage name on which the advice is generated.</li> <li>• <b>Recipients</b></li> <li>• <b>Mode of Delivery</b></li> <li>• <b>Delivery Details</b></li> <li>• <b>Status Details</b></li> <li>• <b>Actions:</b> User can <b>View</b> or <b>Download</b> the attached advices.</li> </ul>

Table 3-67 (Cont.) Application Details – Field Description

Field	Description
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"> <li>• <b>Product Processor</b>: Displays the product which integrated with Oracle Banking Party.</li> <li>• <b>Process Name</b></li> <li>• <b>Process Reference Number</b></li> <li>• <b>Stage</b></li> <li>• <b>Status</b></li> </ul>

2. Click **X** to close window.

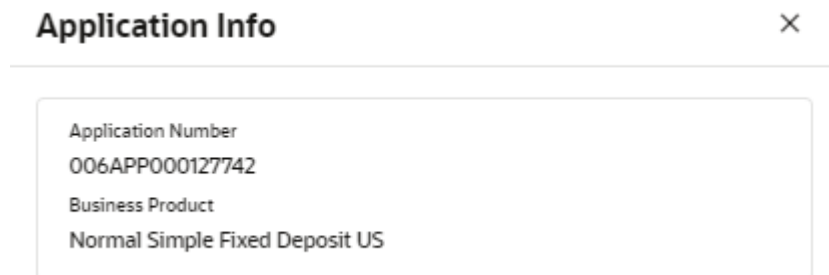
## 3.15.2 Application Info

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

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

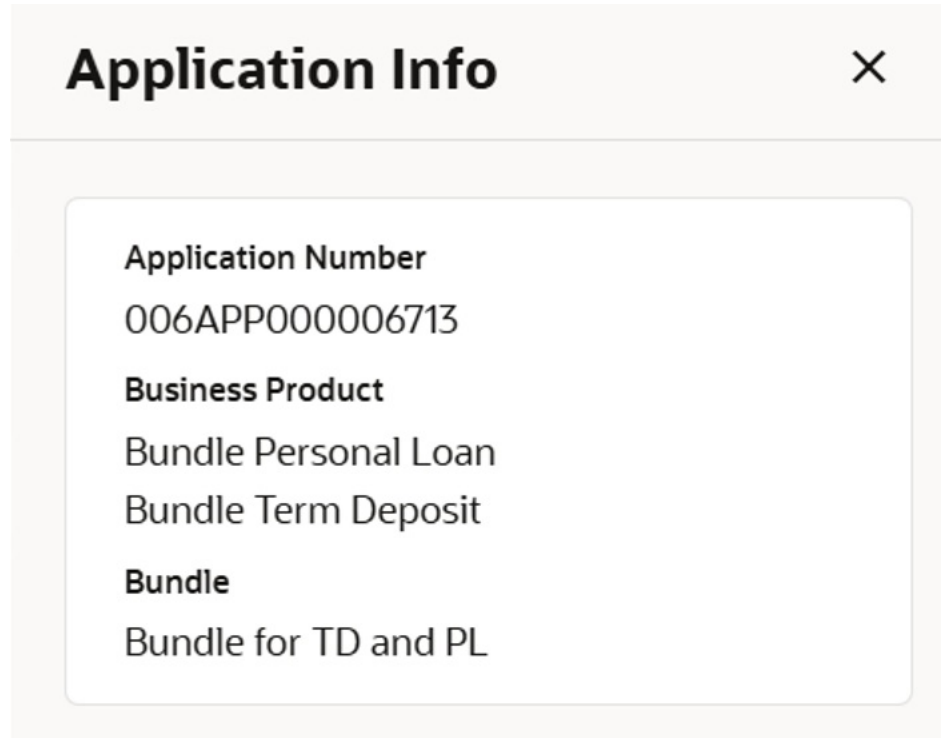
The **Application Info** screen appears with the Application Number and Business Product fields.

Figure 3-109 Application Info



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

Figure 3-110 Application Info



### 3.15.3 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 3-111 Customer 360


## Customer 360

**KYC Compliant**



**Jacob Luther Martin**  
Mr.

Customer ID  
006003393

Signature  


**Contact**  
Mobile Number  
+44 8448030163  
Email ID  
abc@h.com

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

The customer 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.

## 3.15.4 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 3-112 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 3-68 Upload Document – Field Description**

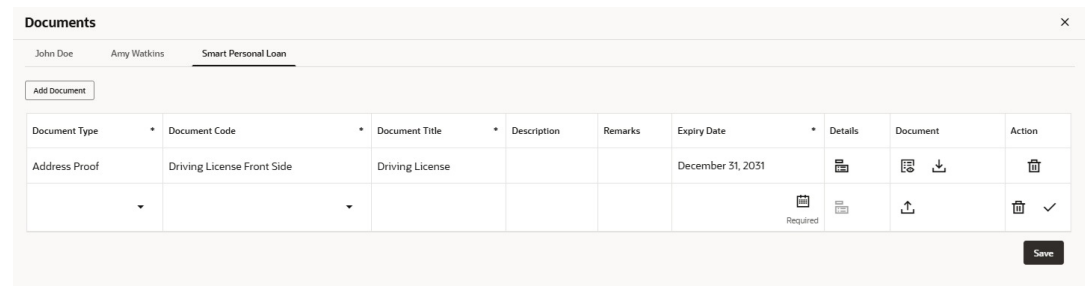
Field	Description
<b>Category Title</b>	Displays the category name configured on the <b>Document Category</b> screen.
<b>Add Document</b>	Click this button to add the document details in the table.
<b>Document Name</b>	Select a document from the drop-down list. Once a document is selected in any row it will not be shown in the drop-down to avoid duplication.
<b>Document Number</b>	Specify the document number.
<b>Issue Date</b>	Select the issue date of the document from the calendar.
<b>Expiry Date</b>	Select the expiry date of the document from the calendar.
<b>Attached Files</b>	Click the <b>attachment</b> icon to open the <b>Add Document</b> 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 <b>Document</b> screen.

**Table 3-68 (Cont.) Upload Document – Field Description**

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

- Click on the <product type> tab.

The **Documents - Application** screen displays.

**Figure 3-113 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 3-69 Upload Application Document – Field Description**

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

Table 3-69 (Cont.) Upload Application Document – Field Description

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

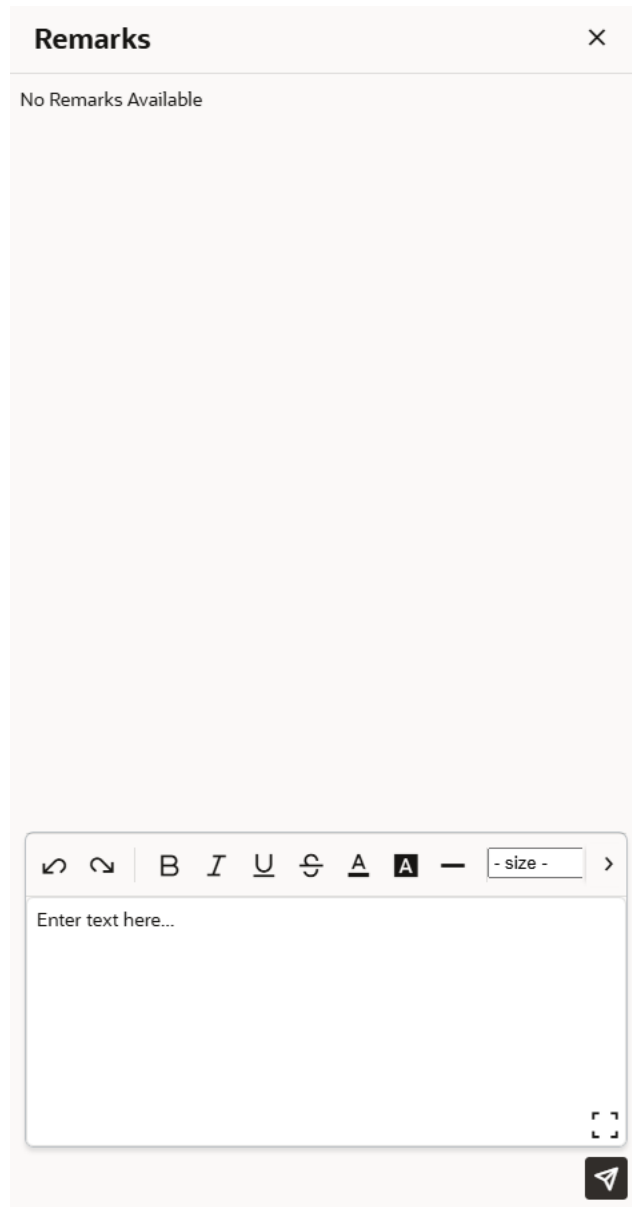
 **Note**

- Ensure that mandatory documents are uploaded, as the system will validate the same during the stage submission.
- Mandatory documents can only be deleted in the same stage where it is uploaded.
- Non-mandatory documents can be deleted in any stage.

## 3.15.5 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 3-114** 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.

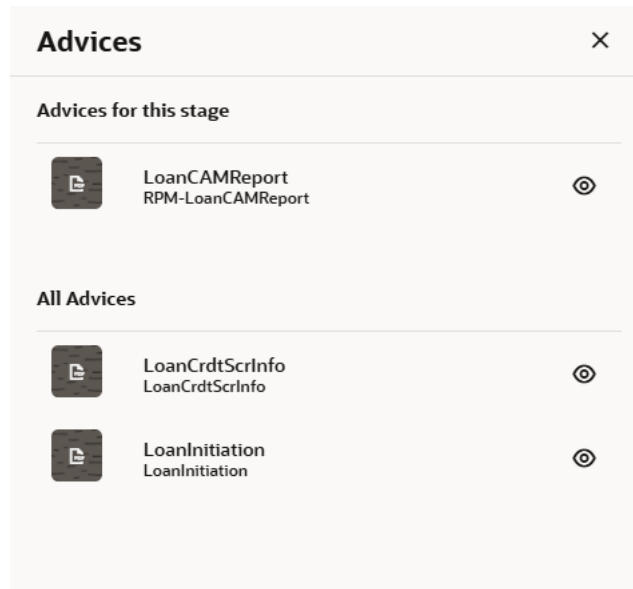
### 3.15.6 Advices

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 3-115 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.

### 3.15.7 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 3-116 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 3-70 Conditions – Field Description**

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

**Table 3-70 (Cont.) Conditions – Field Description**

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

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 3-71 Covenants – Field Description**

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

**Table 3-71 (Cont.) Covenants – Field Description**

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

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.

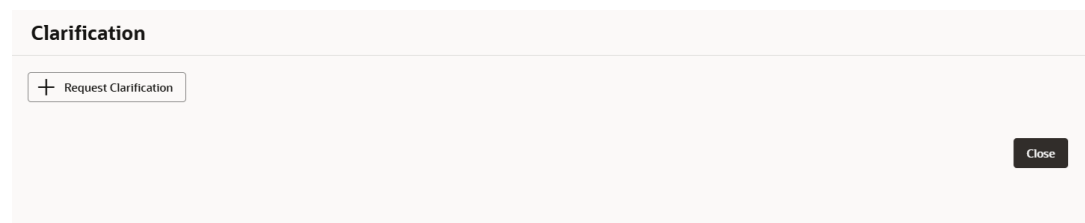
## 3.15.8 Clarification Details

This topic describes the detailed information to request for clarifications.

**To add the clarification details:**

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

The **Clarification** screen appears.

**Figure 3-117 Clarification**


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

The **Request Clarification** screen appears.



**Figure 3-118 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 3-72 Upload Document – Field Description**

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

**Table 3-72 (Cont.) Upload Document – Field Description**

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

- 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.

## 3.15.9 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 3-119 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 3-73 Solicitor – Field Description**

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

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

# 4

## Instant Retail Loan Account Opening Process

This topic describes the instant account opening process of retail loan product.

Instant retail loan account opening flow is applicable only for the Individual type of customer. The reference origination flow has been optimized to ensure that the loan request is processed with minimal manual intervention.

This retail loan request can be triggered from the Self- Service Channel such as Oracle Banking Digital Experience for both new and KYC compliant existing customers For the Assisted Channel, this loan request can be triggered only for KYC compliant existing customer.

In case of new customer, the self-service channel uses the automatic flow to verify or provide KYC compliance to customer. This automatic flow is indicated as Video KYC in Oracle Banking Digital Experience. The necessary KYC types for compliance verification is configured in Oracle Banking Party Module. Please refer the **Retail Onboarding User Guide** for more details.

Below configuration are set for Instant Retail Loan product in the **Business Product** configuration screen.

- In the **Business Product Details** data segment, the **Application Submission is Mandatory** toggle is selected to capture application details in initiate stage.

Below configurations are set for Instant Retail Loan product in the **Business Process** screen.

- Document and checklist verification is set as non mandatory
- The Offer Issue Advices are configured

### Account Opening Process Flow

The Instant Retail Loan account opening process is described below:

#### 1. Application Entry Stage:

- In case the application is initiated through Self-Service Channel, the system automatically triggers the Application Entry stage without any manual intervention and completes the data segment level validation. On successful completion of the validation, the system automatically submits the Application Entry Stage.  
OR
- In case the application is initiated through Branch, this stage is automatically submitted, if the application details are captured by clicking the **Application** button from the **Product Details** data segment. On submission of Application Entry Stage, system will perform an Assessment and if the system decision is Approved then the application process in the Offer Accept / Reject stage.

#### 2. The Assessment and Offer issue stage automatically handled and hence the stage are not generated:

- If the offer is successfully generated, then offer letter is communicated to an applicant on email.
- If the automatic offer issue workflow fails, then the **Offer Issue** task is generated to perform manual action on loan application.

- If the assessment is Auto Rejected, then an application is terminated automatically and an email communication along with the rejection advice is sent to the applicant. As an exceptional case for Instant retail loan, Assessment recommendations which are Manual are also handled.
3. **Manual Credit Assessment stage:**
    - If the Assessment Decision is Manual Queue A or Manual Queue B, then the system proceeds application to the Manual Credit Assessment stage to assess manually.
    - If the application is approved, then the system proceeds and the Manual Credit Decision stage is generated.
    - If the application is rejected, then the application is terminated, and a rejection advice is mailed to the borrowing applicant.
  4. **Manual Credit Decision stage:** On submitting the Manual Credit Assessment stage, the system generates the Manual Credit Decision task to assess the loan application. In this task the assessment officer can either Reject or Approve the application manually.
    - If the application is approved, then Offer Issue is automatically trigger and an email with the attached offer letter is communicate to an applicant. The application proceeds with the next logical referenced stage.
    - If the application is rejected, then the system terminates the application and a rejection advice is sent to the applicant.
  5. **Offer Accept /Reject:** Once the offer is issued successfully, the applications proceeds with the next task which is generated based on action selected in the previous stage.
    - If the application is initiated through branch channel then you can capture the applicant's response. If the application is initiated through the self-service channel, the applicant's response is received from Oracle Banking Digital Experience. In both the cases, once the offer is accepted Oracle Banking Origination initiates call and shares data to the host for creation of Instant Retail Loan Account.
    - If the customer response is reject, then the application is rejected by selecting the **Reject** option from the Outcome screen while submitting the stage. The rejection advice is sent to the applicant through email.
    - If the bank reject the application, then the application is rejected by selecting the **Reject By Bank** option from the Outcome screen while submitting the stage. The rejection advice is sent to the applicant through email.
  6. **Account Approval:** This stage is only applicable to Instant Vehicle Loans. When the user submits the **Offer Accept/Reject** stage, the system automatically creates an **Account Approval** stage. In this stage, the user can review key application details across all stages. After verifying the information, the user approves the loan in the **Loan Summary Details** data segment. Once the **Account Approval** is submitted, the system initiates loan account opening in the host system.
  7. **Handoff Retry:** Application moves to this stage and appears in the Free Task only if the Instant Retail Loan Account creation has been rejected by Product Processor. The users with the necessary access rights can pick such task and can retry submission to Host after taking required actions on the Failure reason.

# 5

## Simplified Application

This topic describes the concept and process of single stage application.

### What is Simplified Application?

The Simplified Application is introduced to open an account in a smooth single process culminating the long account opening process. In this process the user can directly create and application and update details with multiple data segments in a single view.

### How to configure Simplified Application for a product?

To enable a simplified account opening process, select the **Simplified Application** flag in the **Business Product Preference** data segment of the **Business Product Configuration** screen.

Once the product is configured for simplified application, the user can configure the business process such as stages, data segments, document checklist and so on, in the **Business Process Configuration** screen.

### How to process the simplified application?

After configuring the product and process, the user can initiate a single-stage application by navigating the menu. Below is the detailed process for opening an account using a simplified application.

#### To open an account using simplified application process:

1. From the **Menu**, select the **Retail Origination**. The Retail Origination menu appears.
2. From the **Retail Origination**, select the **New Application**. The New Application page appears with list of product types which are configured.
3. Select the appropriate product and click **Apply**.  
The Application Entry stage appears. The data segments in this stage appears based on the business process configuration.
  - **Applicant** : In this data segment user can capture applicant details such as basic, address, signature, employment, identification. Multiple applicants are allowed with different roles. Refer **Applicant** data segment from the **Application Entry** stage of this guide.
  - **Relationship**: In this data segment user can capture the relationship details in case multiple applicants. Refer **Relationship** data segment from the **Application Entry** stage of this guide.
  - **Loan Details**: In this data segment user can capture the product details to configure the account. Refer **Account Details** data segment from the **Application Entry** stage of this guide.
  - **Interest and Charges**: In this data segment user can view and edit the interest and charges that are applicable. Refer the **Interest and Charges** data segment from the **Application Enrichment** stage of this guide.

- **Financial Details:** In this data segment user can capture the financial details of all the applicants that are involved in the account opening application. Refer **Financial Details** data segment from the **Application Entry** stage of this guide.
  - **Loan Disbursement Details:** In this data segment user can capture the loan disbursement details. Refer the **Loan Disbursement Details** data segment from the **Application Enrichment** stage of this guide.
  - **Loan Repayment Details:** In this data segment user can capture the loan repayment details. Refer the **Loan Repayment Details** data segment from the **Application Enrichment** stage of this guide.
  - **Qualitative Scorecard:** In this data segment user can capture the qualitative scorecard details which appears based on configuration. Refer the **Qualitative Scorecard** data segment from the **Loan Assessment** stage of this guide
  - **Term and Conditions:** In this data segment user can capture the term, conditions and consents of the customer. Refer the **Term and Conditions** data segment from the **Application Entry** stage of this guide.
  - **Review:** In this data segment user can review all the details that are captured on clicking on each data segment tile.
4. On submitting the Application Entry stage, next stage is triggered based on the business process configuration.
  5. Below stages are generated in the process of account opening. Refer respective stage pages of this guide for detailed information.
    - a. **Application Document**
    - b. **Loan Assessment**
    - c. **Manual Credit Assessment**
    - d. **Manual Credit Decision**
    - e. **Account Parameter Setup**
    - f. **Supervisor Application Approval Stage**
    - g. **Offer Issue**
    - h. **Offer Accept / Reject**
    - i. **Post Offer Amendment**
  6. The **Account Approval** stage is generated. All the data segments of the Application Entry stage appears. The user can only view those stages. The Approval Details data segment is enabled to capture account approval status. For more information refer the **Approval Details** data segment of the **Account Approval** stage in this guide.
    - If the Rejected option is selected in the Approval Details data segment then this application is terminated.
    - If the Approved option is selected in the Approval Details data segment then the application's payload are proceed for account creation.
  7. An account is created on approving the application in the **Account Approval** stage.
  8. If the system fails, the Free Task generates the **Handoff Retry** task. With the necessary access rights, the user can pick up such tasks, take the necessary action on the Failure reason, and then resubmit to the Host.

# 6

## Quick Account Opening

This topic describes the concept and process of single stage application.

### What is Quick Account Opening?

Quick Account Opening is launched to simplify the account creation process, making it quicker and more efficient. When this feature is activated for a particular loan product, the system will automatically initiate the account opening process once the Quick Assessment is approved.

### How to configure Quick Account Opening?

To streamline the account opening process, check the **Quick Account Opening** option in the **Business Product Preference** section of the **Business Product Configuration** screen.

After the product is set up for fast account opening, the user can align the business product with the factory-installed process for **Quick Account Opening** in the **Business Process Configuration**.

### How to process the Quick Account Opening?

After configuring the product and process, the user can initiate a single-stage quick account opening application by completing the loan simulation and quick assessment process. Below is the detailed process for opening an account using a quick account opening.

### To open an account using quick account opening process:

1. Refer to the [Loan Simulation and Quick Assessment](#) section.
2. Click Apply in the **Quick Assessment Stage** will automatically start the Quick Account Opening process if the **Quick Account Opening** option is activated for the business product.

#### Note

The Quick Account Opening process enables instant account openings only for auto-approved applications and prevents Manual/Rejected applications from proceeding forward.

The **Open Account** stage appears. The data segments in this stage appears based on the business process configuration.

- [Loan Disbursement Details](#)  
This topic describes systematic instructions to configure loan disbursement details.
- [Loan Repayment Details](#)  
This topic describes systematic instructions to enables the user to capture the loan repayment details..
- [Document Generation](#)  
In this data segment you can generate and dispatch the documents that are configured.

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

## 6.1 Loan Disbursement Details

This topic describes systematic instructions to configure loan disbursement details.

The **Loan Disbursement Details** are pushed into the host as a part of account opening pay load.. The **Loan Disbursement Details** enables the user to capture the various disbursement methods.

To add loan disbursement details:

1. In the Loan Disbursement stage, update the fields based on the disbursement mode as per the customer's choice..

The **Loan Disbursement** screen displays.

**Figure 6-1 Loan Disbursement**

The screenshot shows the 'Loan Disbursement Details' screen for 'Open Account - HELAPP000149627'. The interface includes a sidebar with navigation options: Loan Disbursement Det., Loan Repayment Details, Document Generation, Document Acceptance, and Summary. The main content area contains several input fields:

- Settlement Required:** Radio buttons for 'Yes' (selected) and 'No'.
- Requested Loan Amount:** Currency dropdown (GBP) and value field (10,000.00).
- Loan Amount:** Currency dropdown (GBP) and value field (10,000.00).
- Split Disbursement:** Radio buttons for 'Yes' and 'No' (selected).
- First Disbursement Date:** Date field showing 'March 30, 2020'.
- Disbursement Mode:** Dropdown menu with 'Required' selected.
- Total Disbursement Amount:** Currency dropdown (GBP) and value field (10,000.00).
- No of Disbursement:** Spin box with value '1'.

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

**Table 6-1 Loan Disbursement**

Fields	Description
<b>Settlement Required</b>	Select to indicate whether the settlement required. The available options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>
<b>Requested Loan Amount</b>	Displays the loan amount that is requested to borrow.
<b>Loan Amount</b>	Displays the requested or approved loan amount.

**Table 6-1 (Cont.) Loan Disbursement**

Fields	Description
<b>Number of Disbursement</b>	Select the number of disbursements for disbursing the loan amount. The value one appears by default.
<b>First Disbursement Date</b>	Select the first disbursement date.
<b>Split Disbursement</b>	Select to indicate the loan amount should be disbursed in multiple modes. The available options are: <ul style="list-style-type: none"> <li><b>Yes:</b> If this option is selected then Add Mode button appears to add additional disbursement mode.</li> <li><b>No:</b> This option indicates that the user wants to continue with the single disbursement mode.</li> </ul>
<b>Total Disbursement</b>	Displays the total disbursement amount.
<b>Disbursement Mode</b>	Select the disbursement mode from the drop-down list. Available options are: <ul style="list-style-type: none"> <li><b>Own Internal Account</b></li> <li><b>Other Internal Account</b></li> <li><b>External Account</b></li> <li><b>GL Account</b></li> </ul>

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

## 6.2 Loan Repayment Details

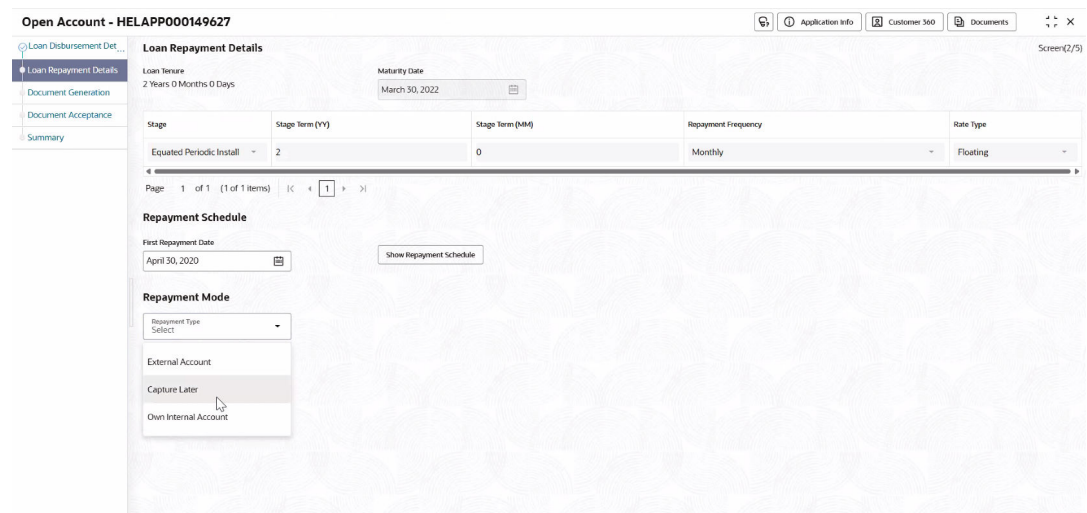
This topic describes systematic instructions to enables the user to capture the loan repayment details..

**To capture the loan repayment details:**

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

The **Loan Repayment** details screen displays.

**Figure 6-2 Loan Repayment**



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

**Table 6-2 Loan Repayment Details**

Fields	Description
<b>Loan Tenure</b>	Displays the selected loan tenure that was captured during Loan Simulation
<b>Maturity Date</b>	Displays the maturity date based on the <b>First Repayment Date</b> and <b>Loan Tenure</b> .
<b>Stage</b>	Displays the Repayment Stage that was considered during Loan Simulation
<b>Stage Term &lt;Term Unit&gt;</b>	Displays the default stage term is captured during loan simulation The separate column appears for separate term units as years, months, and days as per Business product configuration.
<b>Repayment Frequency</b>	Select the repayment frequency from the drop-down list.
<b>Show Repayment Schedule</b>	Click this button to generate the repayment schedule which displays the details of installment amount with the principal and interest break up for the given tenure.
<b>Repayment Mode</b>	Select the repayment mode from the drop-down list. The available options are: <ul style="list-style-type: none"> <li><b>Own Internal Account</b>- If the mode selected as Internal Account, then the system enables the fields for Customer Account and Branch. By default, the system populates the internal account selected in Disbursement data segment. However, if user wishes to have a different account, he/she can select another customer account of the CIF and account branch displays in the branch field.</li> <li><b>External Account</b> - If the mode selected is external account, the system creates a Periodic Instruction Maintenance, at host as a part of Loan Account opening process.</li> <li><b>Capture Later</b> - If the mode selected is Capture Later, the system will allow to proceed with the loan origination flow without capturing the repayment details.</li> </ul> <p><b>Note:</b> The system defaults to the GL account in the absence of the repayment account.</p>

- Click the Show Repayment Schedule button to generate the repayment schedule which displays the details of installment amount with the principal and interest break up for the given tenure.
- 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.

## 6.3 Document Generation

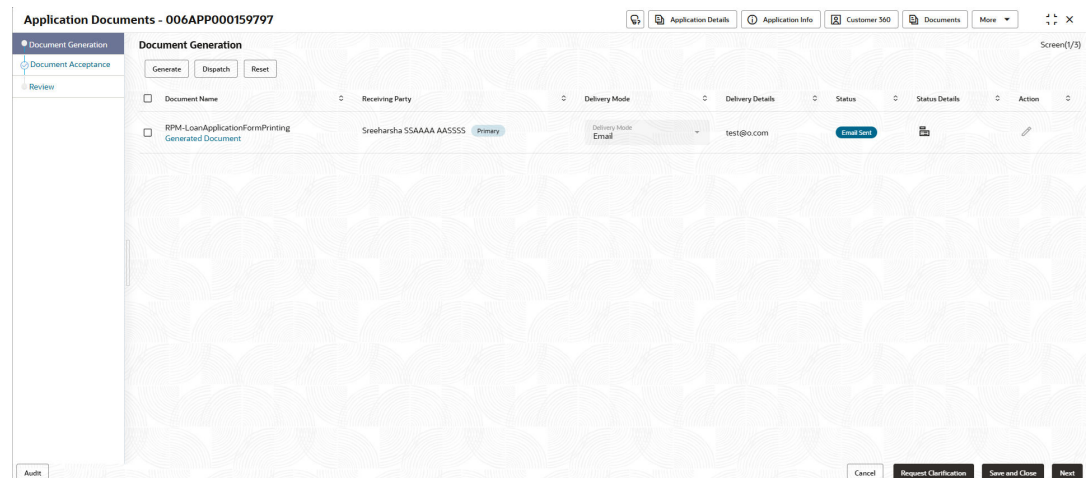
In this data segment you can generate and dispatch the documents that are configured.

In the Document Generation data segment, the list of documents that are maintained within the document generation event and fulfills the rule criteria are pre-populated in the tabular format. This document generation events are defined in the **Advice Maintenance** screen. Each documents appears separately to generate and dispatch.

**To generate and dispatch the document:**

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

**Figure 6-3 Document Generation**



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

The below actions can be performed on the selected document:



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

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

**Table 6-3 Document Generation – Field Description**

Field	Description
<b>Document Name</b>	Displays the name of document. Click the link to fetch the document from the stored service and view the PDF output of the document. This link appears only if the document is generated.
<b>Receiving Party</b>	Displays the name of the applicant along with the role. The document is generated and dispatched to the applicants mentioned in this column. The name appears as captured in the Applicant data segment. If the primary or joint applicant is minor, the guardian or custodian name will display as the receiving party associated with the minor applicant.

Table 6-3 (Cont.) Document Generation – Field Description

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

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

## 6.4 Document Acceptance

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

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

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

### To accept the document:

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

The **Document Acceptance** screen appears.

**Figure 6-4 Document Acceptance**

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

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

**Table 6-4 Document Acceptance – Field Description**

Field	Description
<b>Refresh Status</b>	Click <b>Refresh Status</b> button to refresh the status of the documents.
<b>Document Name</b>	Displays the name of document. Click the link to fetch the document from the stored service and view the PDF output of the document. <ul style="list-style-type: none"> <li>• <b>Generated Document:</b> This link appears only if the document is generated at least once.</li> <li>• <b>Accepted Document:</b> This link appears only if the E-Signed document is uploaded.</li> </ul>

Table 6-4 (Cont.) Document Acceptance – Field Description

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

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

## 6.5 Summary

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

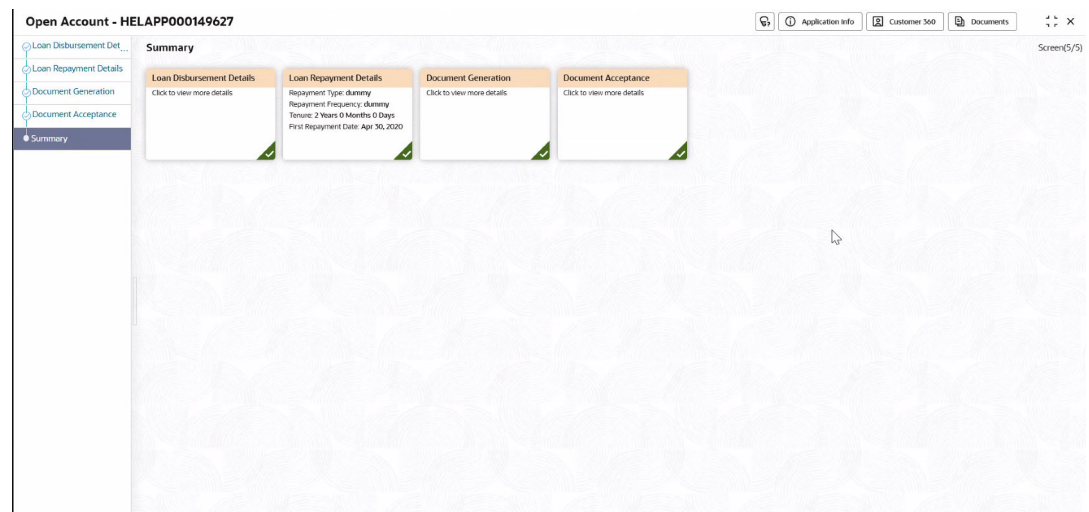
The system will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

To view the summary of all the data segments:

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

The **Summary** screen displays.

**Figure 6-5 Summary**



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

**Table 6-5 Summary-Quick Account Opening**

Field	Description
<b>Loan Disbursement Details</b>	Displays the asset details.
<b>Loan Repayment Details</b>	Displays the mandate details.
<b>Document Generation</b>	Displays the document generation.
<b>Documents Acceptance</b>	Displays the document acceptance.

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

3. In the **Override** screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. In case of override, click **Accept Overrides & Proceed** to proceed.

OR

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

4. Click **Submit** to submit the Open Account stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
5. Click Close to close the window.

# 7

## Buy Now Pay Later

This topic provides the detailed information about Buy Now Pay Later.

### What is Buy Now Pay Later?

The **Buy Now Pay Later** option enables customers to start and obtain small loans directly from merchant websites, online banking platforms, and mobile applications. Banks and financial institutions providing this service can utilize the API from Oracle Banking Origination for easy integration. While origination Buy Now Pay Later loan additional features like quick eligibility assessment, risk-based pricing can also be enabled.

### How to configure the Buy Now Pay Later?

To enable a **Buy Now Pay Later** opening process, select **E-Commerce** in channel allowed field of **Business Product Details** screen. Loan simulation, quick assessment, and quick account also needs to be enabled in business product. Additionally, it needs a tailored map for a business process designed specifically for BNPL.

**Figure 7-1 Business Process**

The screenshot shows the 'Business Process Definition' configuration screen. It contains the following fields and values:

Field	Value
Business Process Code	BNPLACCOPEN
Business Process Description	Buy Now Pay Later Origination
Lifecycle	LoanQaoOrig
Lifecycle Description	Loan Quick Account Opening Lifecy
Product Category	Individual
Process Code	QAORG
Process Description	Loan Quick Account Opening Proce
Business Product Code	BNPL01
Business Product Name	Buy Now Pay Later
Factory Shipped	No

At the bottom right, there is a button labeled 'Process Full View' with a right-pointing arrow.

### Buy Now Pay Later Flow:

- 1. Buy Now Pay Later Initiation** - A user requests Buy Now Pay Later through a merchant's website by providing applicant details, customer information, loan amount, tenure, currency, bureau call required flag, and schedule type (normal schedule).
- 2. Loan Eligibility and Pricing Decision** - Oracle Banking Origination checks product configuration, customer eligibility, triggers API calls like bureau score, decision, and risk-based pricing (if configured), and returns multi-term loan interest rates and installment amounts to merchant.
- 3. Confirm and Apply** - The user confirms loan terms, merchant send loan application. The system creates Customer ID (if it is a new customer), generates a Loan Simulation ID, and triggers a Quick Account Opening.
- 4. Account Opening and Disbursement** - Oracle Banking Origination initiates a Quick Account opening new loan account will be opened with disbursement and repayments as received from merchant.

Below BNPL API is are called in the sequence.

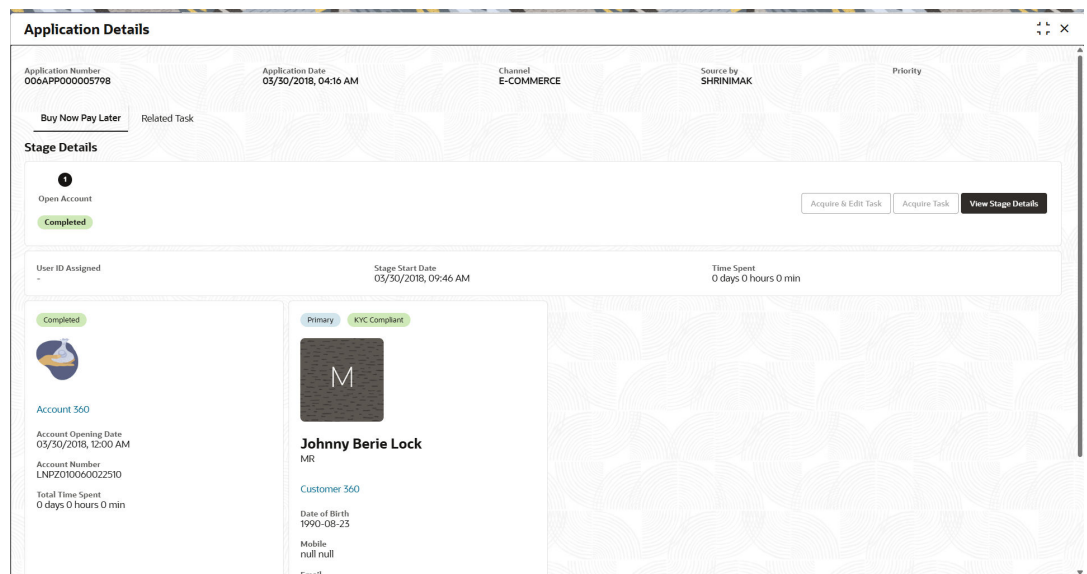
**Table 7-1 API's Called**

API's Called	Description
obremo-rpm-lo-loanapplications/ob/obo/v1/loanapplications/bnpl	It is used to fetch Interest and Installment for given terms.
obremo-rpm-lo-loanapplications/ob/obo/v1/loanapplications/bnpl/apply	It is used to initiate the account creation process.
obremo-rpm-projection-services/web/v1/inquiry/applicationsList?applicationNo=<APPLICATION_NUMBER>	It is used to Inquire the application, to fetch the newly created account number and other details.

- Once the application is initiated, the user can inquire view of the completed application with the account number in Application Details dashboard. Once the application is initiated, the user can inquire view of the completed application with the account number in Application Details dashboard. The dashboard will display all relevant information, including the status of the application, pending documents, and estimated processing times.

The Application Details screen is displayed.

**Figure 7-2 Application Details**



# A

## Error Codes and Messages

This topic contains the error codes and messages.

**Table A-1 Error Codes and Messages**

Error Code	Messages
RPM_CMN_APL_001	Please provide valid value for Application Number
RPM_CMN_APL_002	Please provide valid value for Process Reference number
RPM_CMN_APL_003	Address list can not be null or empty
RPM_CMN_APL_004	Applicant details model list can not be null or empty
RPM_CMN_APL_005	Please provide valid value for Country
RPM_CMN_APL_006	Please provide a valid value for AddressLine1
RPM_CMN_APL_007	Please provide a valid value for PinCode
RPM_CMN_APL_008	Please provide a valid value for Email
RPM_CMN_APL_009	Please provide a valid value for MobileIsd
RPM_CMN_APL_010	Please provide a valid value for MobileNo
RPM_CMN_APL_011	Please provide a valid value for FirstName
RPM_CMN_APL_012	Please provide a valid value for LastName
RPM_CMN_APL_013	Please provide a valid value for DateOfBirth
RPM_CMN_APL_014	Please provide a valid value for Gender
RPM_CMN_APL_015	Please provide a valid value for Country of residence
RPM_CMN_APL_016	Please provide a valid value for Citizenship
RPM_CMN_APL_017	Empty Request Cannot be Send to Party
RPM_CMN_APL_018	Exception Occured while parsing Json Response
RPM_CMN_APL_019	Exception Occured while Producing even for Kafka
RPM_CMN_APL_020	Please select one communication address for \$1
RPM_CMN_APL_021	Please provide valid value for Address Type of \$1
RPM_CMN_APL_022	Please provide valid value for Building Name of \$1
RPM_CMN_APL_023	Please provide valid value for State of \$1
RPM_CMN_APL_024	Please provide valid value for City of \$1
RPM_CMN_APL_025	Please provide valid value for Street Name of \$1
RPM_CMN_APL_026	Exception occured while fetching applicant count
RPM_TC_011	Error occured while getting uploaded Doc
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-CM-FLDT-034	Total Income should not be negative
RPM-CM-FLDT-035	Total Expense should not be negative
RPM-CMN-000	Illegal State Exception
RPM-CMN-001	Exception Occurred while Executing Query

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

Error Code	Messages
RPM-CMN-002	Number format exception
RPM-CMN-003	Server Error Occurred during API call
RPM-CMN-004	Illegal State Exception
RPM-CMN-005	JTA Transaction unexpectedly rolled back
RPM-CMN-006	Exception Occurred while creating Bean
RPM-CMN-007	Internal server error occurred
RPM-CMN-APL-027	Please provide valid value for Holding Pattern
RPM-CMN-APL-028	Please provide valid value for Ownership
RPM-CMN-APL-029	Please provide valid value for Salutation of \$1
RPM-CMN-APL-030	Please provide valid value for First Name
RPM-CMN-APL-031	Please provide valid value for Last Name
RPM-CMN-APL-032	Please provide valid value for Gender of \$1
RPM-CMN-APL-033	Please provide valid value for Date Of Birth of \$1
RPM-CMN-APL-034	Please provide valid value for Resident Status of \$1
RPM-CMN-APL-035	Please provide valid value for Citizenship By of \$1
RPM-CMN-APL-036	Please provide valid value for Unique Id Type of \$1
RPM-CMN-APL-037	Please provide valid value for Unique Id Number of \$1
RPM-CMN-APL-038	Customer age should be more than \$1 for \$2 Product.
RPM-CMN-APL-039	Customer age should be less than \$1 for \$2 Product.
RPM-CMN-APL-040	Same Customer cannot be added multiple times as Applicant.
RPM-CMN-APL-041	Please provide valid value for Party Id for \$1
RPM-CMN-APL-042	Please provide valid value for Short Name for \$1
RPM-CMN-APL-043	Please provide valid value for Birth Country for \$1
RPM-CMN-APL-044	\$1
RPM-CMN-APL-045	\$1
RPM-CMN-APL-046	Click on 'Cancel' and correct the error or wait for the in-progress party amendment request to be complete to reinitiate the party amendment again. Alternately click on 'Proceed' to submit this stage without the amendment.
RPM-CMN-APL-047	Please provide valid value for Birth Country of \$1
RPM-CMN-APL-048	Please provide valid value for Nationality of \$1
RPM-CMN-APL-049	Please provide valid value for Preferred Language of \$1
RPM-CMN-APL-050	Please provide valid value for Preferred Currency of \$1
RPM-CMN-APL-051	Please provide valid value for Customer SubType for \$1
RPM-CMN-APL-052	Please provide valid value for Customer Segment for \$1 .
RPM-CMN-APL-053	Please provide valid value for Marital Status of \$1 .
RPM-COM-001	JSONException occured
RPM-CR-001	Error occured while adding the product to cart
RPM-CR-002	Error occured while deleting the product from cart
RPM-CR-003	Error occured while getting the cart details
RPM-LO-ACDT-001	Start Date cannot be before the First Repayment Date
RPM-LO-ACDT-002	Please provide a valid value for Start Date
RPM-LO-ACDT-003	Please provide a valid value for Statement Type
RPM-LO-ACDT-004	Please provide a valid value for Statement Cycle

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

Error Code	Messages
RPM-LO-ACDT-005	Please provide a valid value for Account Services Model
RPM-LO-ACDT-006	Please select a valid drop-down value for Statement Type
RPM-LO-ACDT-007	Please select a valid drop-down value for Statement Cycle
RPM-LO-ACDT-008	Please select a valid drop-down value for Holiday Check
RPM-LO-ACDT-009	Please select a valid value for Holiday Preferences
RPM-LO-ADDT-001	Please enter a valid value for Scholarship/Bursaries Eligible Amount
RPM-LO-ADDT-002	Scholarship/Bursaries Eligible Amount should be greater than zero
RPM-LO-ADDT-003	Cost Of Course Amount should not be negative
RPM-LO-ADDT-004	Source Amount should not be negative
RPM-LO-ADDT-005	Total Cost Of Course is not equal to Individual Cost Of Courses
RPM-LO-ADDT-006	Total Source is not equal to Individual Sources
RPM-LO-ADDT-007	Please provide a valid value for Total Cost Of Course
RPM-LO-ADDT-009	Total Cost Of Course should be greater than zero
RPM-LO-ADDT-010	Please provide a valid value for Loan Requested For
RPM-LO-ADDT-011	Please provide a valid value for Admission Status
RPM-LO-ADDT-012	Please provide a valid value for Mode Of Study
RPM-LO-ADDT-013	Please provide a valid value for Proposed Course Of Study
RPM-LO-ADDT-014	Please provide a valid value for Institution
RPM-LO-ADDT-015	Please provide a valid value for University/School
RPM-LO-ADDT-016	Please provide a valid value for Institution Ranking
RPM-LO-ADDT-017	Please provide a valid value for Specialization
RPM-LO-ADDT-018	Please provide a valid value for Course Commencement Date
RPM-LO-ADDT-019	Please provide a valid value for Employment Potential
RPM-LO-ADDT-020	Please provide a valid value for Scholarship/Bursaries Eligible
RPM-LO-ADDT-021	Please provide a valid value for Cost Of Course
RPM-LO-ADDT-022	Please provide a valid value for Source
RPM-LO-ADDT-023	Please enter a valid value for Scholarship Or Bursaries Amount Currency Code
RPM-LO-ADDT-024	Scholarship Or Bursaries Amount Currency should be same as Loan Currency
RPM-LO-ADDT-025	Please provide a valid value for Cost Of Course present in list
RPM-LO-ADDT-026	Please provide a valid value for Source present in list
RPM-LO-ADDT-027	Please select a valid drop-down value for Loan Requested For
RPM-LO-ADDT-028	Please select a valid drop-down value for Admission Status
RPM-LO-ADDT-029	Please select a valid drop-down value for Mode Of Study
RPM-LO-ADDT-030	Projected Earnings Currency should be same as Loan Currency
RPM-LO-ADDT-031	Cost Of Course Currency should be same as Loan Currency
RPM-LO-ADDT-032	Source Currency should be same as Loan Currency
RPM-LO-ADDT-033	Scholarship Details not provided
RPM-LO-ADRS-001	Please provide a valid value for Building
RPM-LO-ADRS-002	Please provide a valid value for Street
RPM-LO-ADRS-004	Please provide a valid value for City
RPM-LO-ADRS-005	Please provide a valid value for State

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

Error Code	Messages
RPM-LO-ADRS-006	Please provide a valid value for Zip Code
RPM-LO-APDS-001	Please provide a valid value for User Recommendation
RPM-LO-APDS-002	Please select a valid drop-down value for User Recommendation
RPM-LO-APDS-003	Please provide a valid value for Assessment Calculation Mode
RPM-LO-APDT-001	For Applicant Type Single, the Number of Applicants should be equal to 1
RPM-LO-APDT-002	For Applicant Type Joint, the Number of Applicants should be more than 1
RPM-LO-APDT-003	Applicant cannot be a minor. Age should be more than 18years
RPM-LO-APDT-004	At least one Applicant should be a Primary Applicant
RPM-LO-APDT-005	Only one Applicant can be a primary Applicant
RPM-LO-ASDT-001	Dimension should be greater than zero
RPM-LO-ASDT-002	Market Value should be greater than zero
RPM-LO-ASDT-003	Market Value equal to Loan Amount or Less than Loan Amount
RPM-LO-ASDT-004	Please provide a valid value for Mortgaged Branch
RPM-LO-ASDT-005	Please select a valid drop-down value for Mortgaged Branch
RPM-LO-ASDT-006	Please provide a valid value for Market Value Currency Code
RPM-LO-ASDT-007	Please select a valid drop-down value for Market Value Currency Code
RPM-LO-ASDT-008	Please provide a valid value for Home Type
RPM-LO-ASDT-009	Please select a valid drop-down value for Home Type
RPM-LO-ASDT-010	Please provide a valid value for Dimension Measure Type
RPM-LO-ASDT-011	Please select a valid drop-down value for Dimension Measure Type
RPM-LO-ASDT-012	Please provide a valid value for Asset Status
RPM-LO-ASDT-013	Please select a valid drop-down value for Asset Status
RPM-LO-ASDT-014	Please provide a valid value for Dimensions
RPM-LO-ASDT-015	Please provide a valid value for Market Value
RPM-LO-ASST-001	Either Calculated or Overwritten value must be selected to Continue
RPM-LO-ASST-002	Please provide a valid value for Reason For Change
RPM-LO-ASST-003	Please provide a valid value for Revised Approved Amount
RPM-LO-ASST-004	Please provide a valid value for Revised Approved Amount Currency Code
RPM-LO-ASST-005	Please provide a valid value for Revised Loan Tenure
RPM-LO-ASST-006	Revised Loan Tenure should be greater than zero
RPM-LO-ASST-007	Please provide a valid value for Revised Interest Rate
RPM-LO-ASST-008	Please provide a valid value for Revised Effective Rate On Loan
RPM-LO-ASST-009	Revised Approved Amount should not be greater than Requested Loan Amount
RPM-LO-ASST-010	Please provide a valid value for User Recommendation
RPM-LO-ASST-011	Please select a valid drop-down value for User Recommendation
RPM-LO-ASST-012	Please provide a valid value for Approved Loan Amount Currency Code
RPM-LO-ASST-013	Approved Loan Amount Currency should be same as Requested Loan Amount Currency
RPM-LO-ASST-014	Revised Approved Amount Currency should be same as Requested Loan Amount Currency

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

<b>Error Code</b>	<b>Messages</b>
RPM-LO-ASST-015	Min Amount is not configured in Product for Currency \$1
RPM-LO-ASST-016	Revised Approved Loan Amount should not be less than \$2 for Currency \$1
RPM-LO-ASST-017	Max Tenure is not configured in Product for Currency \$1
RPM-LO-ASST-018	Min Tenure is not configured in Product for Currency \$1
RPM-LO-ASST-019	Revised Loan Tenure should be in between \$2 \$3 and \$4 \$5 for Currency \$1
RPM-LO-ASST-020	Effective Rate cannot be negative
RPM-LO-ASST-021	Margin exceeds the tolerance limit allowed (+/- \$1)
RPM-LO-ASST-022	Effective Rate should be in between \$1% and \$2% as per Min and Max values in Product
RPM-LO-ASST-023	Revised Effective Rate should be same as Revised Interest Rate as Tolerance Margin configured is 0
RPM-LO-ASST-024	Approved Loan Amount should not be less than \$2 for Currency \$1
RPM-LO-ASST-025	Margin exceeds the tolerance limit allowed (+ \$1)
RPM-LO-BPER-001	Multiple Disbursement is not configured in Product
RPM-LO-BPER-002	Moratorium is not configured in Product
RPM-LO-BPER-003	Offer Amendment is not configured in Product
RPM-LO-BPER-004	Offer Expiry is not configured in Product
RPM-LO-BPER-005	Margin to be Considered is not configured in Business Product
RPM-LO-BPER-006	Account Currency is not Configured from Product
RPM-LO-BPER-007	Type of Repayment is not Configured from Product
RPM-LO-BPER-008	Account Branch is not Configured from Product
RPM-LO-BPLC-001	Host Product Code is not configured as part of Business Product
RPM-LO-BPLC-002	Host Product Description is not configured as part of Business Product
RPM-LO-BPLC-003	Interest and Charge components are not configured as part of Business Product
RPM-LO-BPLC-004	Component Type is not configured for components as part of Business Product
RPM-LO-BPLC-005	Display Name is not configured for \$1 as part of Business Product
RPM-LO-BPLC-006	Ude Type is not configured for \$1 as part of Business Product
RPM-LO-BPLC-007	Atleast one Charge component as to be configured as part of Business Product
RPM-LO-BPLC-008	Atleast one Interest component as to be configured as part of Business Product
RPM-LO-BPLC-009	Main Interest Component is not configured as part of Business Product
RPM-LO-BPLC-010	Ude list for Main Interest Component is not configured as part of Business Product
RPM-LO-BPLC-011	Margin to be Considered as to be configured as part of Business Product
RPM-LO-BPLC-012	Currency Configuration as to be configured as part of Business Product
RPM-LO-BPLC-013	Max Amount is not configured for Currency \$1 as part of Business Product
RPM-LO-BPLC-014	Max Term is not configured for Currency \$1 as part of Business Product
RPM-LO-BPLC-015	Max Term Tenor Basis is not configured for Currency \$1 as part of Business Product

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

<b>Error Code</b>	<b>Messages</b>
RPM-LO-BPLC-016	Min Amount is not configured for Currency \$1 as part of Business Product
RPM-LO-BPLC-017	Min Term is not configured for Currency \$1 as part of Business Product
RPM-LO-BPLC-018	Min Term Tenor Basis is not configured for Currency \$1 as part of Business Product
RPM-LO-BPLC-019	Branch Allowed as to be configured as part of Business Product
RPM-LO-BPLC-020	Atleast one branch should be configured if Branch Allowed is selected in Business Product
RPM-LO-CHDT-001	If Waive All is selected, all charges should be waived off
RPM-LO-CHDT-002	For Payment Method "Cash", Transaction Reference Number should be mandatory
RPM-LO-CHDT-003	For Payment Method "Online Transfer", Bank Code and Account Number should be mandatory
RPM-LO-CHDT-004	For Payment Method "Others", Bank Code and Account Number should be mandatory
RPM-LO-CHDT-005	Payment Method is Mandatory, if charges are not waived off
RPM-LO-CHDT-006	Charges waived
RPM-LO-CLDT-001	Collateral Value should be greater than zero
RPM-LO-CLDT-002	Dimension should be greater than zero
RPM-LO-CLDT-003	Total Collateral Value is not equal to sum of Individual Collaterals
RPM-LO-CLDT-004	Utilized Previously should not be negative
RPM-LO-CLDT-005	Cover Available is not equal to Total Collaterval Value minus Utilized Previously
RPM-LO-CLDT-006	Please provide a valid value for Utilized Previously
RPM-LO-CLDT-007	Please provide a valid value for Utilized Previously Currency Code
RPM-LO-CLDT-008	Please provide a valid value for Collateral Type
RPM-LO-CLDT-009	Please provide a valid value for Collateral Value
RPM-LO-CLDT-010	Please provide a valid value for Collateral Value Currency Code
RPM-LO-CLDT-012	Please provide a valid value for Make
RPM-LO-CLDT-013	Please provide a valid value for Model
RPM-LO-CLDT-014	Please provide a valid value for Investment Type
RPM-LO-CLDT-015	Please provide a valid value for Bank Name
RPM-LO-CLDT-016	Please provide a valid value for Branch Name
RPM-LO-CLDT-017	Please provide a valid value for Maturity Date
RPM-LO-CLDT-018	Please provide a valid value for Attributes
RPM-LO-CLDT-019	Please provide a valid value for Dimension
RPM-LO-CLDT-020	Please provide a valid value for Dimension Measure Type
RPM-LO-CLDT-021	Please provide a valid value for Address
RPM-LO-CLDT-022	Please provide a valid value for Secondary Charge Allowed
RPM-LO-CLDT-023	Please provide a valid value for Third Party Collateral
RPM-LO-CLDT-024	Please provide a valid value for Name
RPM-LO-CLDT-025	Please select a valid drop-down value for Utilized Previously Currency Code
RPM-LO-CLDT-026	Please provide a valid value for Cover Available Currency Code

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

<b>Error Code</b>	<b>Messages</b>
RPM-LO-CLDT-027	Please select a valid drop-down value for Cover Available Currency Code
RPM-LO-CLDT-028	Please provide a valid value for Total Collateral Value Currency Code
RPM-LO-CLDT-029	Please select a valid drop-down value for Total Collateral Value Currency Code
RPM-LO-CLDT-030	Please select a valid drop-down value for Collateral Type
RPM-LO-CLDT-031	Please select a valid drop-down value for Collateral Value Currency Code
RPM-LO-CLDT-032	Please select a valid drop-down value for Branch
RPM-LO-CLDT-033	Please select a valid drop-down value for Attributes
RPM-LO-CLDT-034	Please select a valid drop-down value for Dimension Measure Type
RPM-LO-CLDT-035	Secondary Charge Allowed
RPM-LO-CLDT-036	Third party only available collateral
RPM-LO-CMDT-001	Date Of Birth cannot be future date
RPM-LO-CMDT-002	Enter a valid email
RPM-LO-CMDT-003	Please provide a valid value for Address Line 1
RPM-LO-CMDT-004	Please provide a valid value for Country
RPM-LO-CMDT-005	Please provide a valid value for Pin Code
RPM-LO-CMDT-006	Please provide a valid value for Mobile Isd
RPM-LO-CMDT-007	Please provide a valid value for Mobile No
RPM-LO-CMDT-008	Please provide a valid value for Income Type
RPM-LO-CMDT-009	Please provide a valid value for Employment Type
RPM-LO-CMDT-010	Please provide a valid value for Industry
RPM-LO-CMDT-011	Please provide a valid value for Address Type
RPM-LO-CMDT-012	Please provide a valid value for Process Reference Number
RPM-LO-CMDT-013	Please provide a valid value for Application Number
RPM-LO-CMDT-014	Please provide a valid value for Stage Code
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	KYC status update Pending
RPM-LO-CMDT-028	KYC Not Compliant - cannot proceed with Application
RPM-LO-CMDT-029	Please select a valid drop-down value for Country
RPM-LO-CMDT-030	Holiday Preference Not aligned to Host (back end) Product Default
RPM-LO-CMN-001	Process Reference Number cannot be null

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

Error Code	Messages
RPM-LO-CMN-002	Error in parsing date
RPM-LO-CMN-003	Offer Issue Details not found for this Process Reference number
RPM-LO-CMN-004	Offer Accept/Reject Details not found for this Process Reference number
RPM-LO-CMN-005	Loan Details not found for this Process Reference number
RPM-LO-CMN-006	Applicant Details not found for this Application number
RPM-LO-CMN-007	Charge Details not found for this Process Reference number
RPM-LO-CMN-008	Repayment Details not found for this Process Reference number
RPM-LO-CMN-009	Assessment Details not found for this Process Reference number
RPM-LO-CMN-010	Asset Details not found for this Process Reference number
RPM-LO-CMN-011	Mortgage Valuation Details not found for this Process Reference number
RPM-LO-CMN-012	Disbursement Details not found for this Process Reference number
RPM-LO-CMN-013	Vehicle Details not found for this Process Reference number
RPM-LO-CMN-014	Collateral Details not found for this Process Reference number
RPM-LO-CMN-015	Interest Details not found for this Process Reference number
RPM-LO-CMN-016	Please provide a valid value for Business Product Code
RPM-LO-CMN-017	Business Product Details is Empty
RPM-LO-CMN-018	UDE is not found for this component
RPM-LO-CMN-019	The flags are null from business product
RPM-LO-CMN-025	No Account Services are found for this process ref Number
RPM-LO-CMN-026	No Account Creation Details are found for this process ref Number
RPM-LO-CMN-027	Please provide a valid value for Branch code.
RPM-LO-CMN-028	The data from Common core is null.
RPM-LO-CMN-029	Final Hand-Off call to Customer Failed
RPM-LO-CMN-030	Customer is not yet created in Host
RPM-LO-CMN-031	Initiation Number or Business Product Code is null
RPM-LO-CMN-032	The data from Process Driver is null
RPM-LO-CMN-033	Please provide a valid value for Currency Code
RPM-LO-CMN-034	Please provide a valid value for Country Code
RPM-LO-CMN-035	JSON parser exception
RPM-LO-CMN-036	Customer number cannot be null
RPM-LO-CMN-037	No Vehicle Valuation details found for this Process Reference Number
RPM-LO-CMN-039	No Account Details are found for this Process Reference Number
RPM-LO-CMN-040	Approval Details not found for this Process Reference number
RPM-LO-CMN-041	Loan Summary Details not found for this Process Reference number
RPM-LO-CMN-042	The selected disbursement account is Dormant
RPM-LO-CMN-043	The selected disbursement account is Frozen
RPM-LO-CMN-044	The selected disbursement account is Blocked
RPM-LO-CMN-045	No credits allowed on selected disbursement account
RPM-LO-CMN-046	The selected repayment account is Dormant
RPM-LO-CMN-047	The selected repayment account is Frozen
RPM-LO-CMN-048	The selected repayment account is Blocked

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

<b>Error Code</b>	<b>Messages</b>
RPM-LO-CMN-049	No debits allowed from selected repayment account
RPM-LO-CRDS-001	Please provide a valid value for External Rating Agency
RPM-LO-CRDS-002	Please provide a valid value for External Rating
RPM-LO-CUDS-001	For Customer Response Accept, Date Of Offer Accept Or Reject is Mandatory
RPM-LO-CUDS-002	For Customer Response Reject, Date Of Offer Accept Or Reject is Mandatory
RPM-LO-CUDS-003	For Customer Response Amend, Offer Amend Date is Mandatory
RPM-LO-CUDS-004	Date Of Offer Accept Or Reject cannot be future date
RPM-LO-CUDS-005	Offer Amend Date cannot be future date
RPM-LO-CUDS-006	Please enter a valid value for Reason
RPM-LO-CUDS-007	Date Of Offer Accept Or Reject cannot be after the Date Of Offer Expiry
RPM-LO-CUDS-008	Offer Amend Date cannot be after the Date Of Offer Expiry
RPM-LO-CUDS-009	Date Of Offer Accept Or Reject cannot be before the Loan Application Date
RPM-LO-CUDS-010	Offer Amend Date cannot be before the Loan Application Date
RPM-LO-CUDS-011	Please provide a valid value for Customer Response
RPM-LO-CUDS-012	Please select a valid drop-down value for Customer Response
RPM-LO-CUDS-013	Offer Amend is not supported as per the configuration in Business Product
RPM-LO-DDDS-001	First Disbursement Date cannot be past date
RPM-LO-DDDS-002	Please provide a valid value for Total Disbursement
RPM-LO-DDDS-003	Total Disbursement should be greater than zero
RPM-LO-DDDS-004	Total Disbursement should be equal to the requested Loan Amount
RPM-LO-DDDS-005	For Frequency Based, Disbursement Frequency is mandatory
RPM-LO-DDDS-006	Please provide a valid value for Stage
RPM-LO-DDDS-007	Please provide a valid value for Date
RPM-LO-DDDS-008	Please provide a valid value for Amount Of Disbursement
RPM-LO-DDDS-009	Please provide a valid value for Total Disbursement
RPM-LO-DDDS-010	The First Disbursement Schedule Date should always be equal to First Disbursement Date
RPM-LO-DDDS-011	Amount Of Disbursement should be greater than zero
RPM-LO-DDDS-012	Total Amount Of Disbursement is not equal to requested Loan Amount
RPM-LO-DDDS-013	Date cannot be past date
RPM-LO-DDDS-014	Disbursement Dates should always be in Chronological order
RPM-LO-DDDS-015	Please provide a valid value for Disbursement Mode
RPM-LO-DDDS-016	Please select a valid drop-down value for Disbursement Mode
RPM-LO-DDDS-017	Please provide a valid value for Number Of Disbursement
RPM-LO-DDDS-018	Please provide a valid value for Disbursement Frequency
RPM-LO-DDDS-019	Please provide a valid value for Total Disbursement Currency Code
RPM-LO-DDDS-020	Total Disbursement Currency should be same as Loan Currency
RPM-LO-DDDS-021	Please select a valid drop-down value for Disbursement Frequency
RPM-LO-DDDS-022	For Multiple Disbursement, the Number Of Disbursement should be equal or greater than 2

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

Error Code	Messages
RPM-LO-DDDS-023	For Single Disbursement, the Number Of Disbursement should be equal to 1
RPM-LO-DDDS-024	Please provide a valid value for Customer Account
RPM-LO-DDDS-026	Please provide a valid Customer Account
RPM-LO-DDDS-027	First Disbursement Date cannot be future date
RPM-LO-DDDS-028	Please provide a valid value for First Disbursement Date
RPM-LO-DDDS-029	For Multiple Disbursement, Disbursement Details is Mandatory
RPM-LO-DDDS-030	Please provide a valid value for Issue Branch Code
RPM-LO-DDDS-031	Please provide a valid drop-down value for Issue Branch Code
RPM-LO-DDDS-032	Please provide a valid value for Payee Name
RPM-LO-DDDS-033	Please provide a valid value for Address 1
RPM-LO-DDDS-034	Please provide a valid value for Issue Branch Name
RPM-LO-DDDS-035	Please provide a valid value for Payee Branch Code
RPM-LO-DDDS-036	Please provide a valid drop-down value for Payee Branch Code
RPM-LO-DDDS-037	Please provide a valid value for Payee Branch Name
RPM-LO-DDDS-038	Please provide a valid value for Beneficiary Name
RPM-LO-DDDS-039	Please provide a valid value for External Account Number
RPM-LO-DDDS-040	Please provide a valid value for BIC Code
RPM-LO-DDDS-041	Please provide a valid value for Bank Name
RPM-LO-DDDS-042	Please provide a valid value for Branch Name
RPM-LO-DDDS-043	Please provide a valid value value for Branch Code
RPM-LO-DDDS-044	Please provide a valid value for Bank Code
RPM-LO-DDDS-045	The selected customer account is Dormant
RPM-LO-DDDS-046	The selected customer account is Frozen
RPM-LO-DDDS-047	The selected customer account is Blocked
RPM-LO-DDDS-048	No credits allowed on selected account
RPM-LO-EDDT-001	Total Income should not be negative
RPM-LO-EDDT-002	Total Expense should not be negative
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

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

Error Code	Messages
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-LO-GTDT-002	Guarantor cannot be a minor. Age should be more than 18years
RPM-LO-GTDT-004	Please provide a valid value for Relationship With Customer
RPM-LO-GTDT-006	Please provide a valid value for Existing Customer
RPM-LO-GTDT-007	Please provide a valid value for Cif Number
RPM-LO-GTDT-008	Please select a valid drop-down value for Title
RPM-LO-GTDT-009	Please select a valid drop-down value for Relationship With Customer
RPM-LO-INDT-001	Effective Rate On Loan should be equal to Interest Rate minus Customer Margin
RPM-LO-INDT-002	Effective Rate cannot be negative
RPM-LO-INDT-003	Margin exceeds the tolerance limit allowed (+/- \$1) for \$2
RPM-LO-INDT-004	Min and Max values are not configured for \$1 in product
RPM-LO-INDT-005	Effective Rate should be in between \$1% and \$2% for \$3 as per Min and Max values in Product
RPM-LO-INDT-006	Effective Rate should be same as Interest Rate as Tolerance Margin configured is 0
RPM-LO-INDT-007	Margin exceeds the tolerance limit allowed (+ \$1) for \$2
RPM-LO-IODT-001	Please provide a valid value for Offer Issue Date
RPM-LO-IODT-002	Offer Issue Date cannot be future date
RPM-LO-IODT-003	Offer Issue Date cannot be past date
RPM-LO-LNDT-001	Loan Amount should be greater than zero
RPM-LO-LNDT-002	Please enter a valid value for Loan Tenure
RPM-LO-LNDT-003	Loan Tenure should be greater than zero
RPM-LO-LNDT-004	Please provide a valid value for Loan Currency Code
RPM-LO-LNDT-005	Please provide a valid value for Loan Amount
RPM-LO-LNDT-006	Please provide a valid value for Product Name
RPM-LO-LNDT-007	Please provide a valid value for Purpose Of Loan
RPM-LO-LNDT-008	Max Amount is not configured in Product for Currency \$1
RPM-LO-LNDT-009	Min Amount is not configured in Product for Currency \$1
RPM-LO-LNDT-010	Loan Amount should be in between \$2 and \$3 for Currency \$1

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

Error Code	Messages
RPM-LO-LNDT-011	Please select a valid drop-down value for Account Currency
RPM-LO-LNDT-012	Please provide a valid value for Account Branch
RPM-LO-LNDT-013	Please select a valid drop-down value for Account Branch
RPM-LO-LNDT-014	Please provide a valid value for Account Type
RPM-LO-LNDT-015	Please provide a valid value for Application Date
RPM-LO-LNDT-016	Application Date cannot be past date
RPM-LO-LNDT-017	Application Date cannot be future date
RPM-LO-LNDT-018	Please provide a valid value for Estimated Cost
RPM-LO-LNDT-019	Please provide a valid value for Customer Contribution
RPM-LO-LNDT-020	Estimated Cost should be greater than zero
RPM-LO-LNDT-021	Customer Contribution should be equal or greater than zero
RPM-LO-LNDT-022	Loan Amount should be equal to Estimated Cost minus Customer Contribution
RPM-LO-LNDT-023	Loan Tenure should be in between \$2 \$3 and \$4 \$5 for Currency \$1
RPM-LO-LNDT-024	Max Tenure is not configured in Product for Currency \$1
RPM-LO-LNDT-025	Min Tenure is not configured in Product for Currency \$1
RPM-LO-LODT-001	Opinion Date cannot be future Date
RPM-LO-LODT-002	Opinion Date cannot be before the Application Date"
RPM-LO-LODT-003	Please provide a valid value for Opinion
RPM-LO-LODT-004	Please select a valid drop-down value for Opinion
RPM-LO-LSDS-001	Please provide a valid value for User Recommendation
RPM-LO-LSDS-002	Please select a valid drop-down value for User Recommendation
RPM-LO-MNDT-001	Collateral Share cannot be negative
RPM-LO-MNDT-002	Repayment Share cannot be negative
RPM-LO-MNDT-003	Repayment Share for an Applicant should not be more than 100%
RPM-LO-MNDT-004	Sum of Individual Repayment Shares should be equal to 100%
RPM-LO-MNDT-005	Please provide a valid value for No Of Mandates
RPM-LO-MNDT-006	Please provide a valid value for Repayment Share
RPM-LO-MNDT-007	Please provide a valid value for Applicant Id
RPM-LO-MVDT-001	Actual Area Of Property should be greater than zero
RPM-LO-MVDT-002	Face Value Of Asset should be greater than zero
RPM-LO-MVDT-003	Market Value Of Asset should be greater than zero
RPM-LO-MVDT-004	Valuation Date cannot be future Date
RPM-LO-MVDT-005	Forced Sale Value should be greater than zero
RPM-LO-MVDT-006	Valuation Date cannot be before the Application Date
RPM-LO-MVDT-007	Forced Sale Value should be less than the Market Value Of Asset
RPM-LO-MVDT-008	Please provide a valid value for Bank Valuation
RPM-LO-MVDT-009	Please select a valid drop-down value for Bank Valuation
RPM-LO-MVDT-010	Please provide a valid value for Actual Area Of Property Measure Type
RPM-LO-MVDT-011	Please select a valid drop-down value for Actual Area Of Property Measure Type
RPM-LO-MVDT-012	Please provide a valid value for Market Value Of Asset Currency Code
RPM-LO-MVDT-013	Market Value Of Asset Currency should be same as Borrowers Market Value of Asset Currency

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

Error Code	Messages
RPM-LO-MVDT-014	Please provide a valid value for Face Value Of Asset Currency Code
RPM-LO-MVDT-015	Face Value Of Asset Currency should be same as Borrowers Market Value of Asset Currency
RPM-LO-MVDT-016	Please provide a valid value for Forced Sale Value Currency Code
RPM-LO-MVDT-017	Forced Sale Value Currency should be same as Borrowers Market Value of Asset Currency
RPM-LO-PODT-001	Please provide a valid value for Offer Amend Date
RPM-LO-PODT-002	Offer Amend Date cannot be future date
RPM-LO-PODT-003	Offer Amend Date cannot be past date
RPM-LO-PODT-004	Please provide a valid value for Approved Loan Amount
RPM-LO-PODT-005	Please provide a valid value for Approved Loan Amount Currency
RPM-LO-PODT-006	Approved Loan Amount Currency should be same as Requested Loan Amount Currency
RPM-LO-PODT-007	Please provide a valid value for Loan Tenure
RPM-LO-PODT-008	Loan Tenure should be greater than zero
RPM-LO-PODT-009	Approved Loan Amount should not be greater than Requested Loan Amount
RPM-LO-PODT-010	The maximum value allowed for Loan Tenure Months is 11
RPM-LO-PODT-011	Min Amount is not configured in Product for Currency \$1
RPM-LO-PODT-012	Approved Loan Amount should not be less than \$2 for Currency \$1
RPM-LO-PODT-013	Max Tenure is not configured in Product for Currency \$1
RPM-LO-PODT-014	Min Tenure is not configured in Product for Currency \$1
RPM-LO-PODT-015	Loan Tenure should be in between \$2 \$3 and \$4 \$5 for Currency \$1
RPM-LO-PODT-016	Please provide a valid value for Rate Of Interest
RPM-LO-PODT-017	Please provide a valid value for Effective Rate
RPM-LO-PODT-018	Effective Rate cannot be negative
RPM-LO-PODT-019	Margin exceeds the tolerance limit allowed (+/- \$1)
RPM-LO-PODT-020	Effective Rate should be in between \$1% and \$2% as per Min and Max values in Product
RPM-LO-PODT-021	Effective Rate should be same as Rate of Interest as Tolerance Margin configured is 0
RPM-LO-PODT-022	Margin exceeds the tolerance limit allowed (+ \$1)
RPM-LO-RPDT-001	Please provide a valid value for Type Of Repayment
RPM-LO-RPDT-002	Please provide a valid value for Repayment Frequency
RPM-LO-RPDT-003	Please provide a valid value for First Repayment Date
RPM-LO-RPDT-004	Please provide a valid value for Maturity Date
RPM-LO-RPDT-005	Please provide a valid value for Repayment Mode
RPM-LO-RPDT-006	Please provide a valid value for Moratorium Period
RPM-LO-RPDT-013	Moratorium Period should be not be less than zero
RPM-LO-RPDT-014	First Repayment Date cannot be past date
RPM-LO-RPDT-015	First Repayment Date cannot be before the First Disbursement Date
RPM-LO-RPDT-016	Please select a valid drop-down value for Type Of Repayment
RPM-LO-RPDT-017	Please select a valid drop-down value for Repayment Frequency
RPM-LO-RPDT-018	Please select a valid drop-down value for Repayment Mode

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

<b>Error Code</b>	<b>Messages</b>
RPM-LO-RPDT-019	Please provide a valid value for Customer Account
RPM-LO-RPDT-021	Please provide a valid Customer Account
RPM-LO-RPDT-022	The selected customer account is Dormant
RPM-LO-RPDT-023	The selected customer account is Frozen
RPM-LO-RPDT-024	The selected customer account is Blocked
RPM-LO-RPDT-025	No debits allowed from selected account
RPM-LO-RPDT-026	Please provide a valid value for Payee's Name
RPM-LO-RPSH-001	Please provide a valid value for Repayment Type
RPM-LO-RPSH-002	Please provide a valid value for First Repayment Date
RPM-LO-RPSH-003	Please provide a valid value for Repayment Frequency
RPM-LO-SUB-01	Applicant Details has been modified. Please update financial details accordingly
RPM-LO-SUB-02	Applicant Details has been modified. Please update mandate details accordingly
RPM-LO-VDDT-001	For Vehicle Class Used, Chasis Number is required
RPM-LO-VDDT-002	For Vehicle Class Used, Engine Number is required
RPM-LO-VDDT-003	For Vehicle Class Used, Registration Number is required
RPM-LO-VDDT-004	For Vehicle Class Used, Registered State is required
RPM-LO-VDDT-005	For Vehicle Class Used, Registered City is required
RPM-LO-VDDT-006	For Vehicle Class Used, Insurance Company is required
RPM-LO-VDDT-007	For Vehicle Class Used, Policy Number is required
RPM-LO-VDDT-008	For Vehicle Class Used, Policy Commencement Date is required
RPM-LO-VDDT-009	For Vehicle Class Used, Premium Amount is required
RPM-LO-VDDT-010	For Vehicle Class Used, Premium Frequency is required
RPM-LO-VDDT-011	For Vehicle Class Used, Policy Renewal Date is required
RPM-LO-VDDT-012	For Vehicle Class Used, Distance Run - Value is required
RPM-LO-VDDT-013	For Vehicle Class Used, Expected Selling Price is required
RPM-LO-VDDT-014	For Vehicle Class Used, Premium Amount should be greater than zero
RPM-LO-VDDT-015	For Vehicle Class Used, Expected Selling Price should be greater than zero
RPM-LO-VDDT-016	For Vehicle Class Used, Distance Run should be greater than zero
RPM-LO-VDDT-017	Please provide a valid value for Hypothecated Branch
RPM-LO-VDDT-018	Please provide a valid value for Make
RPM-LO-VDDT-019	Please provide a valid value for Model
RPM-LO-VDDT-020	Please provide a valid value for Vehicle Class
RPM-LO-VDDT-021	Please select a valid drop-down value for Hypothecated Branch
RPM-LO-VDDT-022	Please select a valid drop-down value for Vehicle Class
RPM-LO-VDDT-023	For Vehicle Class Used, Premium Amount Currency Code is required
RPM-LO-VDDT-024	Premium Amount Currency should be same as Loan Currency
RPM-LO-VDDT-025	Please select a valid drop-down value for Premium Frequency
RPM-LO-VDDT-026	Please select a valid drop-down value for Distance Run - Type
RPM-LO-VDDT-027	For Vehicle Class Used, Expected Selling Price Currency Code is required
RPM-LO-VDDT-028	Expected Selling Price Currency should be same as Loan Currency

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

Error Code	Messages
RPM-LO-VDDT-029	For Vehicle Class Used, Distance Run - Type is required
RPM-LO-VDDT-030	Comprehensive insurance not provided
RPM-LO-VDDT-031	Please provide a valid value for Make (MM/YYYY)
RPM-LO-VHDT-001	For Vehicle Class Used, Price As Per Valuation should be greater than zero
RPM-LO-VHDT-002	For Vehicle Class Used, Bank Valuation is required
RPM-LO-VHDT-003	For Vehicle Class Used, Fuel Type is required
RPM-LO-VHDT-004	For Vehicle Class Used, Distance During Valuation - Value is required
RPM-LO-VHDT-006	For Vehicle Class Used, Number Of Accidents is required
RPM-LO-VHDT-007	For Vehicle Class Used, Number Of Owners is required
RPM-LO-VHDT-008	For Vehicle Class Used, Price As Per Valuation is required
RPM-LO-VHDT-009	For Vehicle Class Used, Valuation Date is required
RPM-LO-VHDT-010	For Vehicle Class Used, Valuator is required
RPM-LO-VHDT-011	For Vehicle Class Used, Valuator Comments is required
RPM-LO-VHDT-012	For Vehicle Class Used, Valuation Date cannot be future Date
RPM-LO-VHDT-013	For Vehicle Class Used, Valuation Date cannot be before the Loan Application Date
RPM-LO-VHDT-014	For Vehicle Class Used, Distance During Valuation should be greater than zero
RPM-LO-VHDT-015	Please select a valid drop-down value for Bank Valuation
RPM-LO-VHDT-016	Please select a valid drop-down value for Fuel Type
RPM-LO-VHDT-017	For Vehicle Class Used, Distance During Valuation - Type is required
RPM-LO-VHDT-018	Please select a valid dropdown value for Distance During Valuation - Type
RPM-LO-VHDT-019	For Vehicle Class Used, Price As Per Valuation Currency Code is required
RPM-LO-VHDT-020	Price As Per Valuation Currency should be same as Loan Currency
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 occured 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
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 occured 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

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

<b>Error Code</b>	<b>Messages</b>
RPM-PD-018	Error occured while fetching Summary details
RPM-PD-019	Datasegment is Mandatory
RPM-PD-020	Error occured while fetching Summary details
RPM-PD-021	Error while getting datasegments from TC
RPM-PD-022	Error occured while acquiring the task
RPM-PD-023	ProcessRefNo cannot be null
RPM-PD-024	Failed in domain save
RPM-PD-025	Error occured 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-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-032	Cannot cancel the application as one or more process has crossed irrevocable stages
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-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-PR-001	Error occured while getting the cart details
RPM-TO-001	Mandatory Checklist(s) - \$1
RPM-TO-020	Mandatory Document(s) - \$1

# B

## Advices

This topic provides the information on the various advices supported in Retail Loan Account Origination process.

### Note

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

**Table B-1 Advices**

Advices	Sample Files
Adverse Action Notice	<a href="#">Adverse Action Notice</a>
Counter Offer	<a href="#">Counter Offer</a>
Credit Score Information	<a href="#">Credit Score Information</a>
E sign Agreement	<a href="#">E-Sign Agreement</a>
Electronic Fund Transfer Agreement	<a href="#">Electronic Fund Transfer Agreement</a>
Loan Approval	<a href="#">Loan Approval</a>
Loan Initiation	<a href="#">Loan Initiation</a>
Loan Initiation Reply	<a href="#">Loan Initiation Reply</a>
Loan Rejection	<a href="#">Loan Rejection</a>
Notice of Incompleteness	<a href="#">Notice of Incompleteness</a>
Offer Issue with Schedule	<a href="#">Offer Issue with Schedule</a>
Offer Issue without Schedule	<a href="#">Offer Issue Without Schedule</a>
Personal Loan Agreement	<a href="#">Personal Loan Agreement</a>
Privacy Notice	<a href="#">Privacy Note</a>
Promissory Note	<a href="#">Promissory Note</a>
TILA Disclosure	<a href="#">TILA Disclosure</a>
W8 Tax Declaration	<a href="#">W8 Tax Declaration</a>
W9 Tax Declaration	<a href="#">W9 Tax Declaration</a>
Welcome Letter with APR	<a href="#">Welcome Letter with APR</a>
Credit Appraisal Memorandum	<a href="#">Credit Appraisal Memorandum</a>

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