

Oracle® Banking Originations Cloud Service

Operations User Guide



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ORACLE®

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Purpose

Welcome to the *Operations User Guide* for Oracle Banking Origination. This guide explains the common operations that the user will follow while using the application.

Audience

This manual is intended for back-office and front-end staff who setup and use Oracle Banking Origination.

Documentation Accessibility

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

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Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and

the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Conventions

The following text conventions are used in this document:

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

Acronyms and Abbreviations

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

Table 1 Acronyms table

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

Symbol and Icons

Table 2 Symbols and Icons - Common












Symbol/Icon	Function
	Minimize
	Maximize
	Close
	Perform Search

Table 2 (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	Open a list
	Add a new record
	Navigate to the previous record
	Navigate to the next record
	Refresh
	Calendar
	Alerts

Basic Actions

Table 3 Basic Actions

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

Screenshot Disclaimer

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

1

Oracle Banking Origination

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

Introduction

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

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

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

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

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

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

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

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

The details are described in the below sections:

- [Product Catalogue](#)
This topic describes the information about the product suites for retail bank offerings.

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

1.1 Product Catalogue

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

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

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

These parameters are displayed for the specific business product in the Product Catalogue – Product List and Product Details screen.

This topic contains the following subtopics:

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

- [Cart Operations](#)

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

1.1.1 Product Catalogue – Home

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

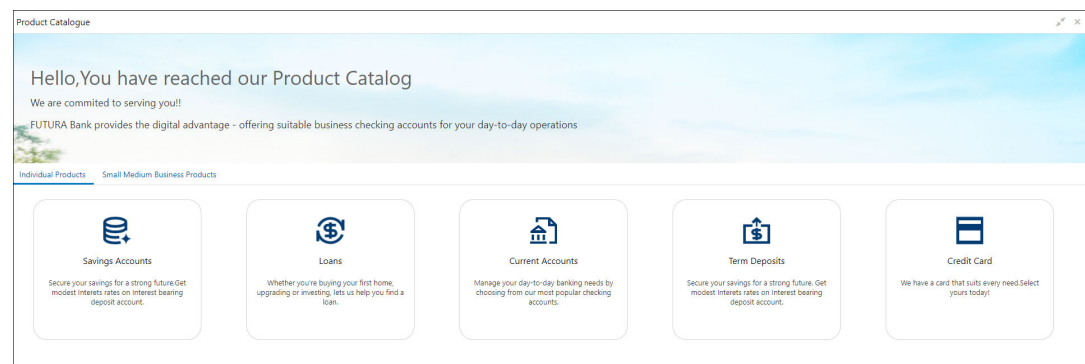
The Product Catalogue - Home screen displays the various product types for which account origination is supported. The supported product types are available for both Individual and Small and medium business Customer types.

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Operations**.
2. Under **Operations**, click **Product Catalogue**.

The **Product Catalogue - Individual Products** screen displays.

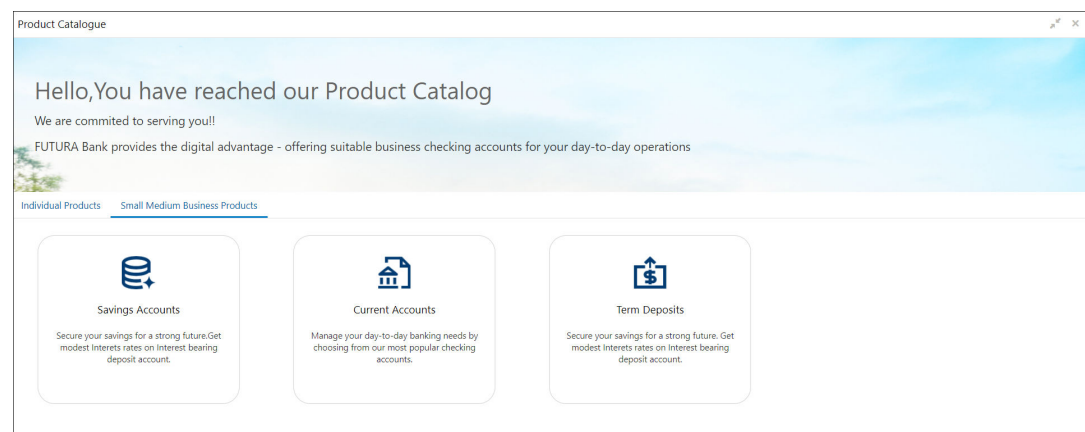
Figure 1-1 Product Catalogue – Individual Products



3. Click **Small Medium Business Products**.

The **Product Catalogue – Small Medium Business Products** screen displays.

Figure 1-2 Product Catalogue – Small Medium Business Products



1.1.2 Product List

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

1. On **Product Catalogue – Individual Products** or **Small Medium Business Products** screens, click **Savings Account**.

The **Savings Accounts** screen displays.

Figure 1-3 Savings Accounts – Individual Products

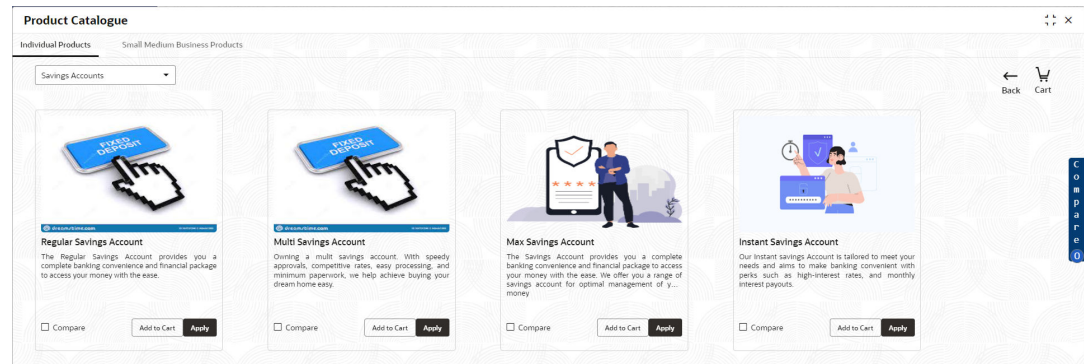
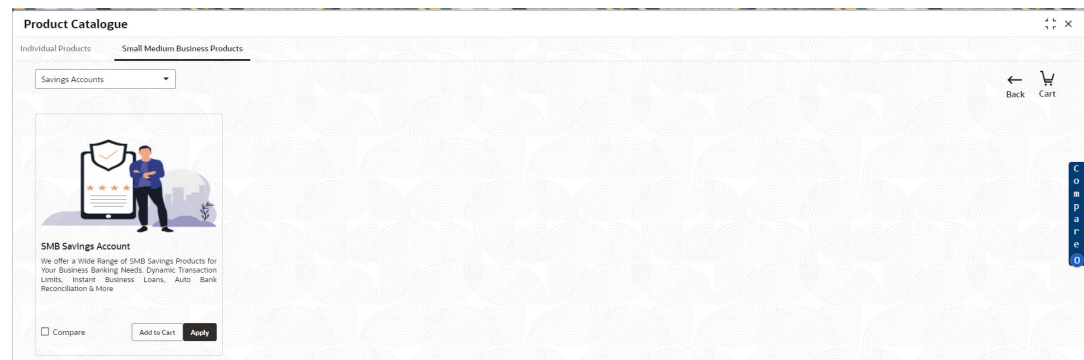


Figure 1-4 Savings Accounts – Small and Medium Business Products



2. On **Product Catalogue – Individual Products** or **Small Medium Business Products** screens, click **Loans**.

The **Loans** screen displays.

Figure 1-5 Loans – Individual Products

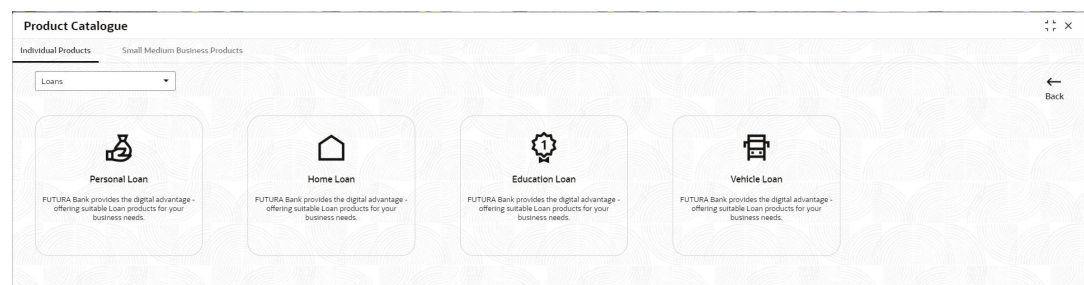
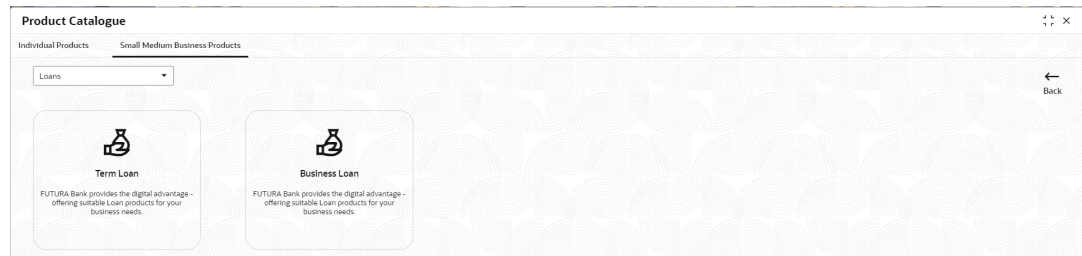
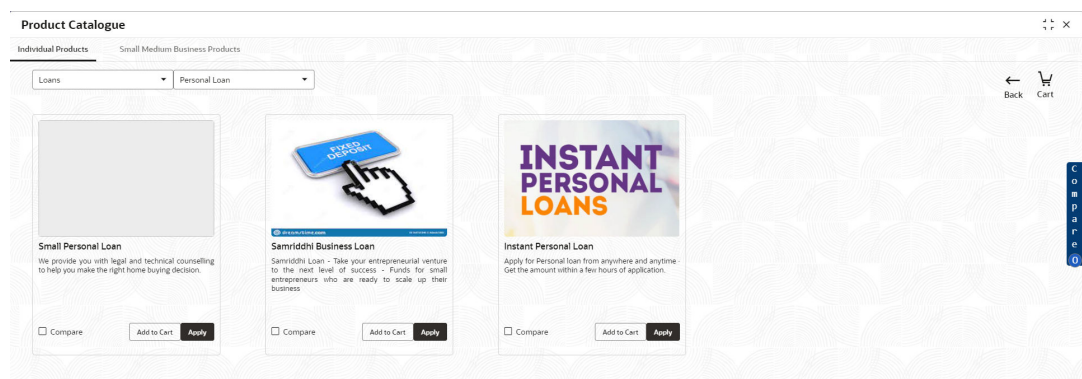
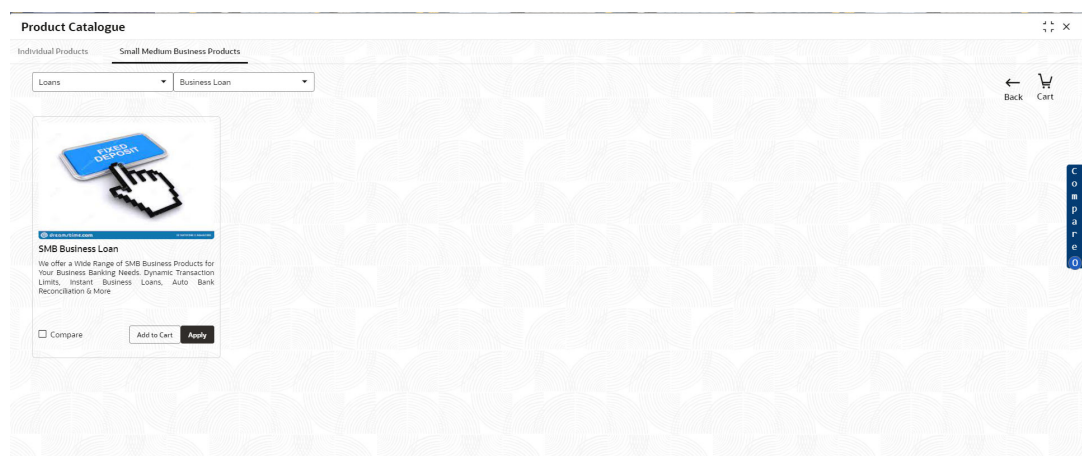


Figure 1-6 Loans - Small and Medium Business Products

- On **Loans - Individual Products** screen, click **Personal Loan**.
The **Personal Loan** screen displays.

Figure 1-7 Personal Loan

- On **Loans - Small Medium Business Products** screen, click **Business Loan**.
The **Business Loan** screen displays.

Figure 1-8 Business Loan

- On **Product Catalogue – Individual Products** or **Small Medium Business Products** screens, click **Current Accounts**.
The **Current Accounts** screen displays.

Figure 1-9 Current Accounts - Individuals

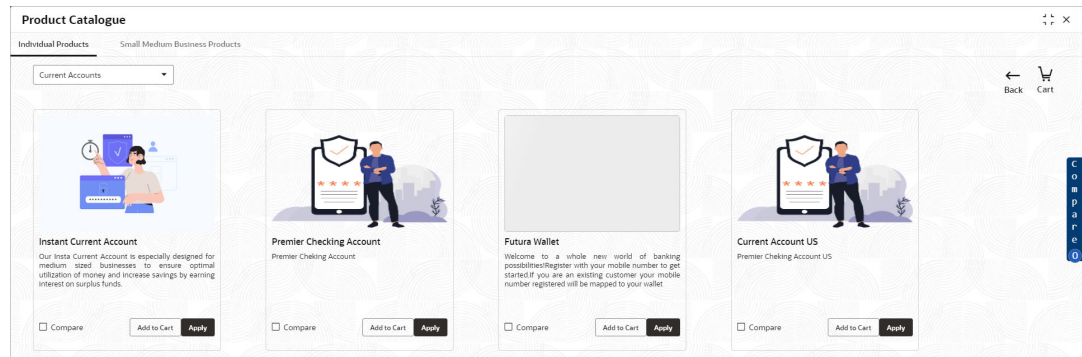
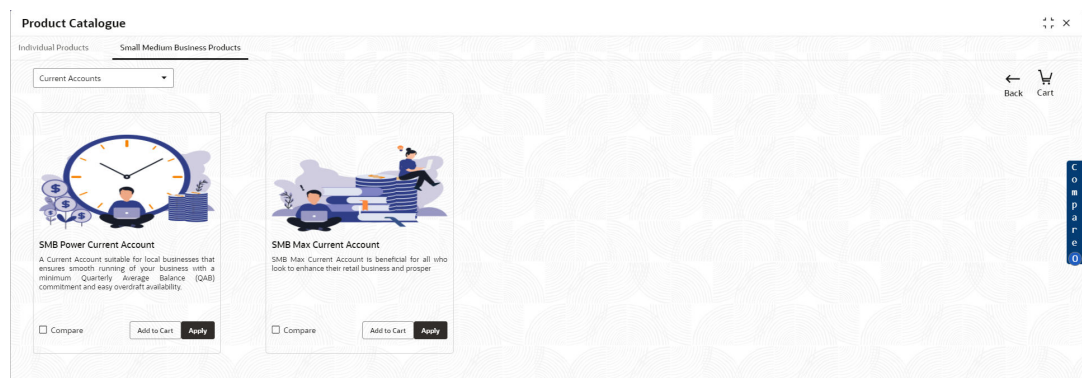


Figure 1-10 Current Accounts – Small and Medium Business (SMB)



- On **Product Catalogue – Individual Products** or **Small Medium Business Products** screens, click **Term Deposits**.

The **Term Deposits** screen displays.

Figure 1-11 Term Deposits - Individuals

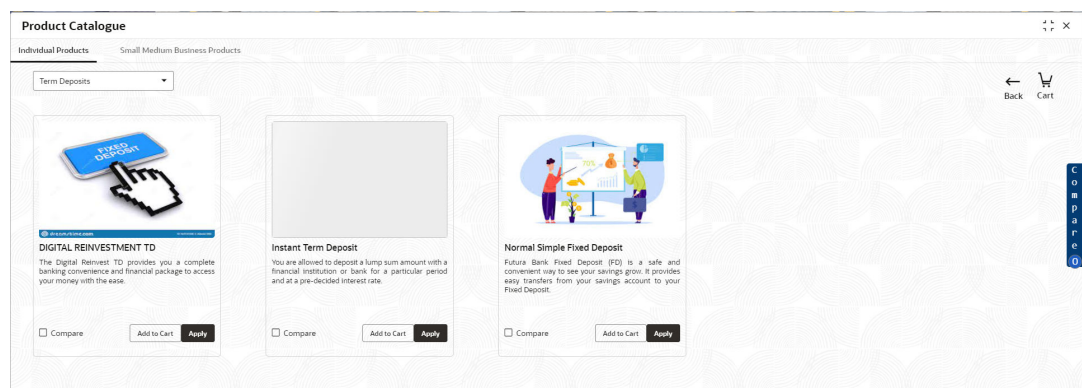
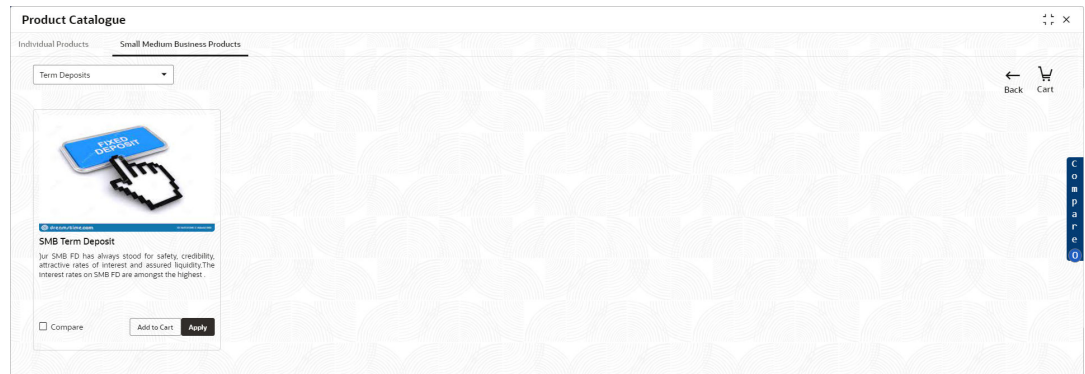


Figure 1-12 Term Deposits – Small and Medium Business (SMB)

7. Select the specific business product.

The system displays product images of the specific product.. Product image will have the following details:

- Product Image
- Business Product Name
- Short description of the Product

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

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

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

1.1.3 Product Details

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

The Product Details screen displays all the product attributes for the selected business product.

Specify **User Id** and **Password**, and login to **Home screen**.

1. From **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Operations**.

2. Under **Operations**, click **Product Catalogue**

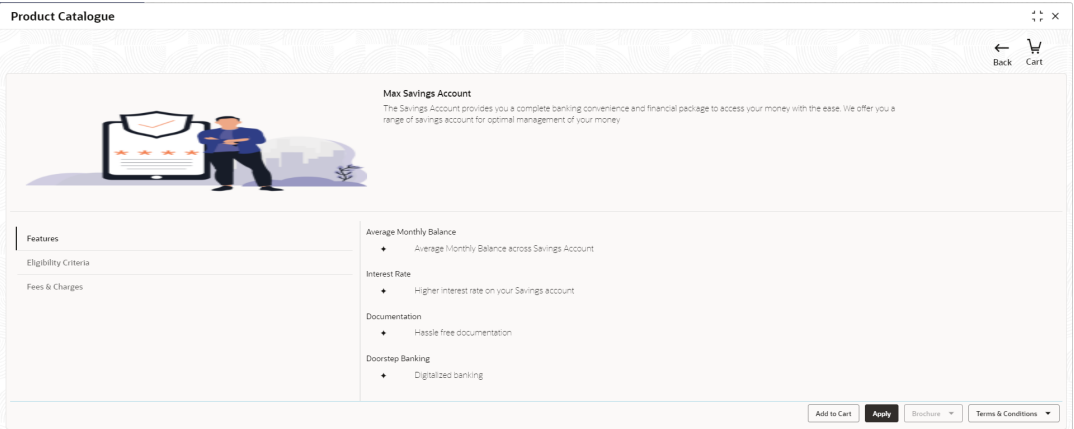
The **Product Catalogue** screen is displayed.

3. Select the product type and select the specific business product.

If the **Product Type** is selected as **Savings Accounts**.

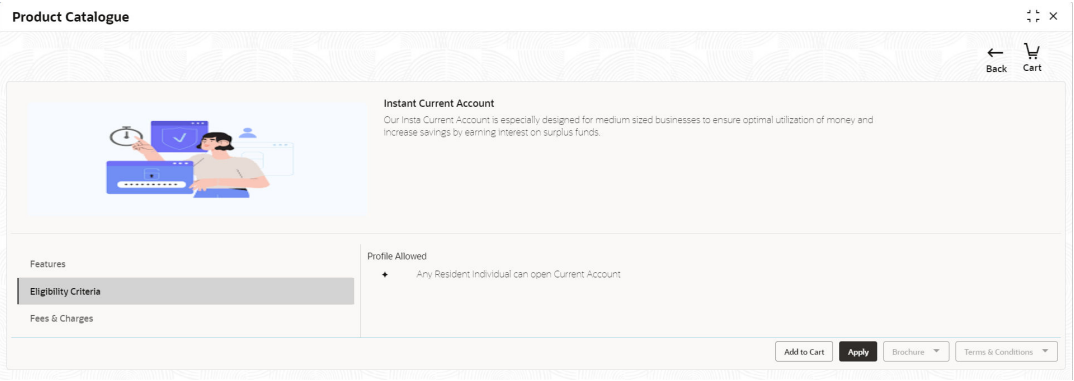
The **Savings Account Product Details** screen displays.

Figure 1-13 Savings Account Product Details

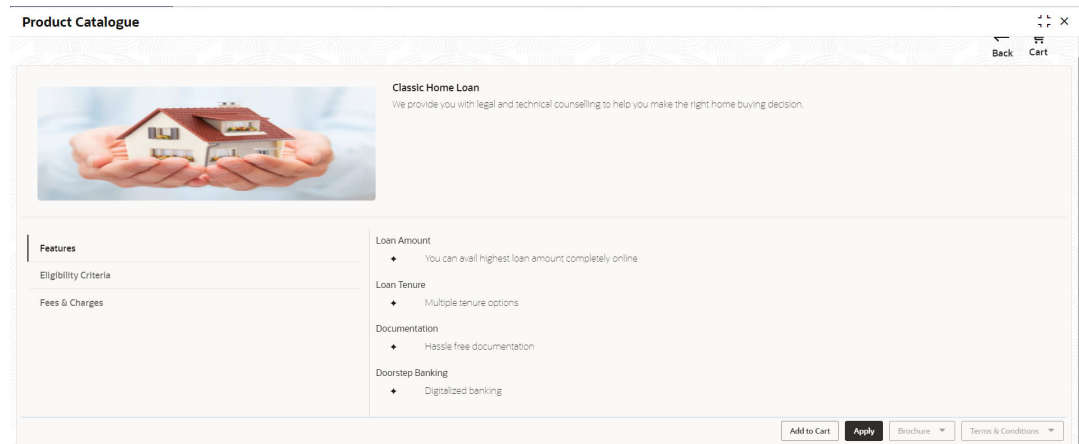


If the **Product Type** is selected as **Current Accounts**.
The **Current Account Product Details** screen displays.

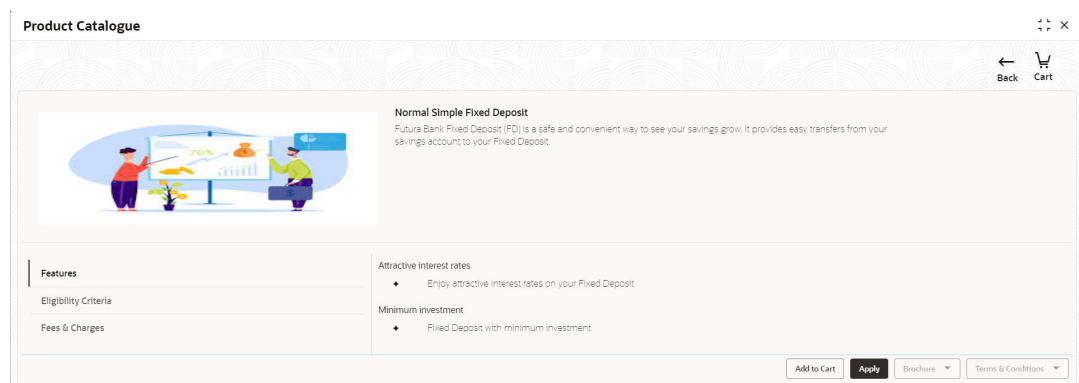
Figure 1-14 Current Account Product Details



If the **Product Type** is selected as **Loans**.
The **Loan Account Product Details** screen displays.

Figure 1-15 Loan Account Product Details

If the **Product Type** is selected as **Term Deposit**.
The **Term Deposit Product Details** screen displays.

Figure 1-16 Term Deposit Product Details

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

Table 1-1 Product Details – Field Description

Field	Description
Product Image	Displays the product image.
Business Product Name	Displays the business product name.
Product Description	Displays a short description of the business product.
Features	Displays the various features updated for the business product. The system can display multiple statements for a feature name.
Eligibility Criteria	Displays the various eligibility criteria updated for the business product. The system can display multiple statements for eligibility name.

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

Field	Description
Fees and Charges	Displays the various Fees and Charges updated for the business product. The system can display multiple statements for fee and charges name.
Add to Cart	It allows to add the selected product to the cart.
Apply Now	It allows to initiate the origination process for the selected product directly.
Brochure	It allows to view or download the product brochure.
Terms & Conditions	It allows to view or download the Terms & Condition document for the business product.

1.1.4 Compare Products

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

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

Specify **User Id** and **Password**, and login to **Home screen**.

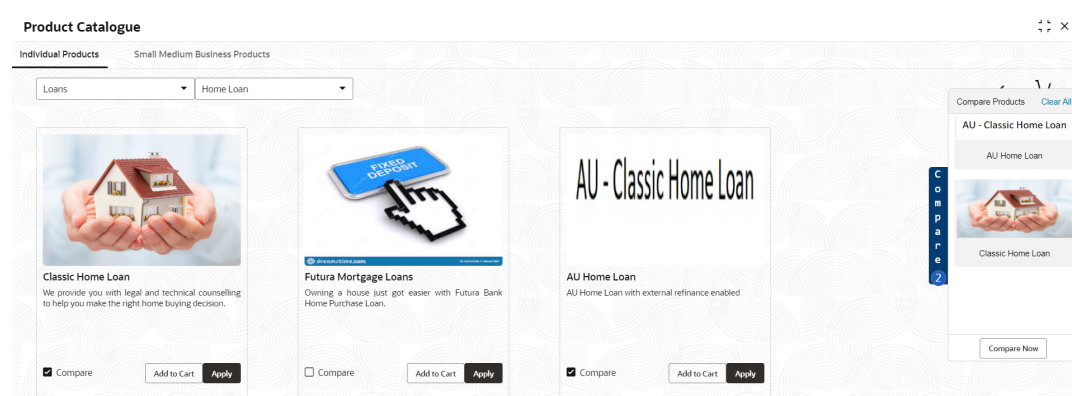
1. From **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Operations**.
2. Under **Operations**, click **Product Catalogue**.

The **Product Catalogue** screen is displayed.

3. Select the product type. Select **Compare** checkbox to select the business products.

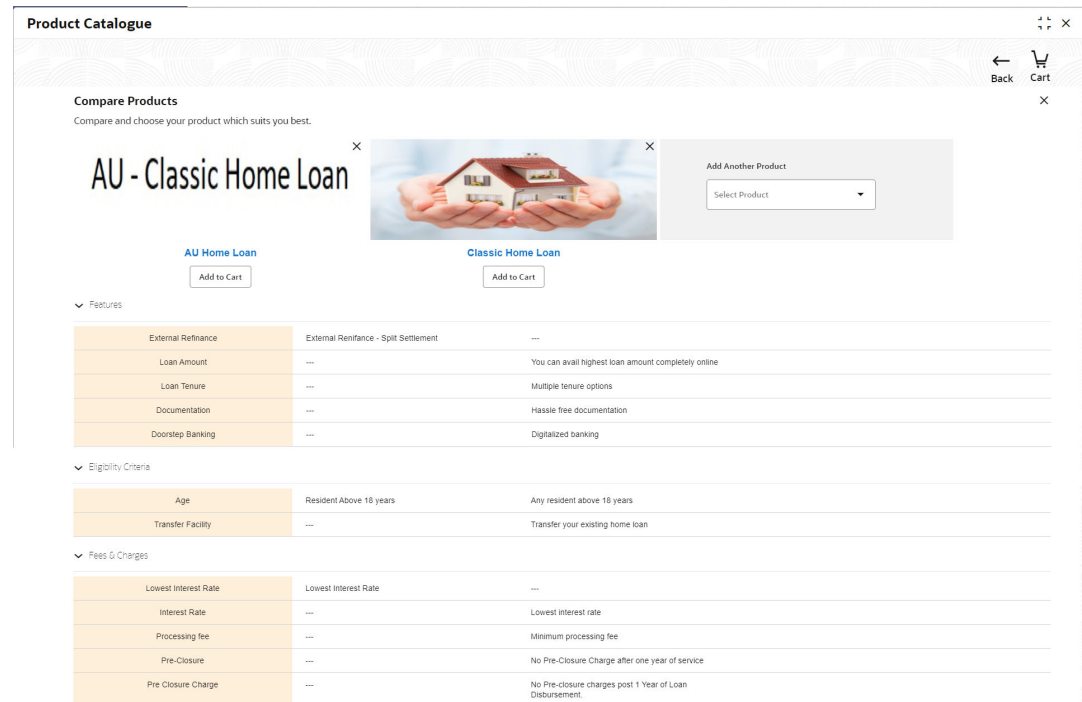
The **Compare Products** Pop-up screen displays with the selected business products.

Figure 1-17 Compare Products Pop-up



4. Click **Compare Now**.

The **Compare Products** screen displays.

Figure 1-18 Compare Products

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

Table 1-2 Compare Products – Field Description

Field	Description
Product Image	Displays the product image.
Business Product Name	Displays the business product name.
Add to Cart	Click this icon to add the selected product to the cart.
Features	Displays the various features updated for the business product. The system can display multiple statements for a feature name.
Eligibility Criteria	Displays the various eligibility criteria updated for the business product. The system can display multiple statements for eligibility name.
Fees and Charges	Displays the Fees and Charges updated for the business product. The system can display multiple statements for fee and charges name.
Add Another Product	Select the available product from the drop-down list to add another product to the compare products list.

1.1.5 Cart Operations

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

The cart allows to add single or multiple products and initiate origination process for the selected product or products respectively. The system allows to add only one product variant for the following product types combinations:

For Individual customer Type

- Savings Account
- Current Account
- Term Deposit
- Credit Card
- Home Loan
- Personal Loan
- Education Loan
- Vehicle Loan

For Small and Medium Business customer Type

- Business Loan
- Term Loan
- Savings Account
- Current Account
- Term Deposit

The user will not be able to select two different home loan products or two different savings account products in a single application.

Specify **User Id** and **Password**, and login to **Home screen**.

1. From **Home** screen, click **Retail Banking**. Under **Retail Banking**, Click **Operations**.
2. Under **Operations** click **Product Catalogue**.

The **Product Catalogue** screen is displayed.

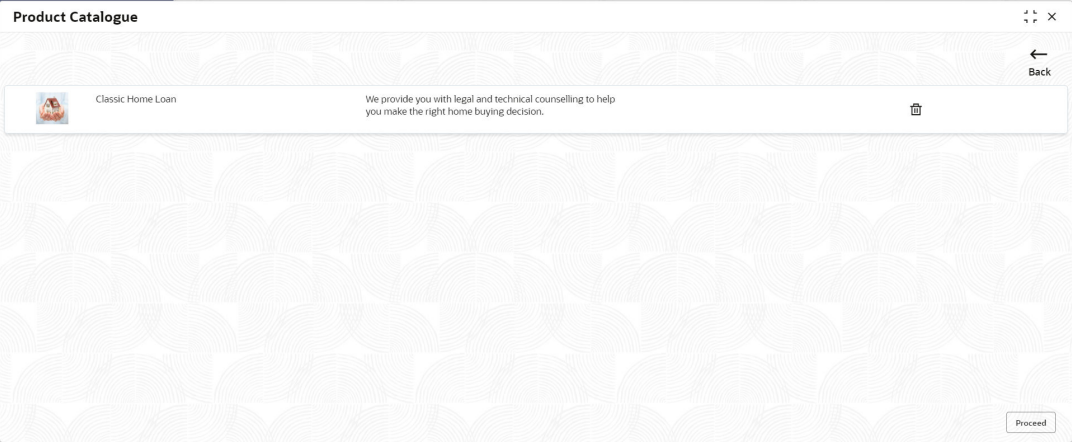
3. Select the product type and select the specific business product.
4. Click **Add to Cart** for the selected business product.

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

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

The **Cart** screen displays.

Figure 1-19 Cart Screen with Single Product



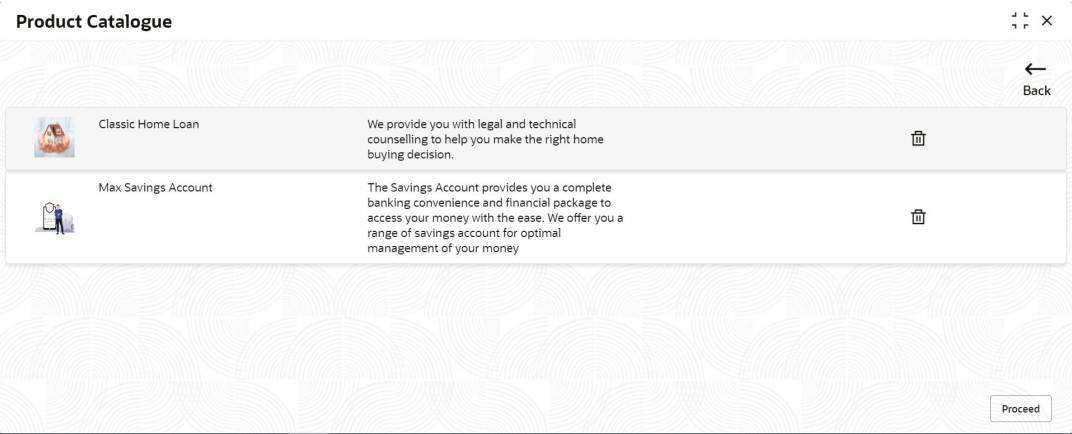
Note

This cart has single product.

- 6. In this example, we are going to originate a multiproduct application and will select a Home Loan Product also in the cart.
- 7. Click **Add to Cart** and the system will provide an alert that the selected product has been added to the cart and the Cart icon will display the number of products available in the cart.
- 8. Click **Cart** icon on the top right side.

The **Cart** screen displays.

Figure 1-20 Cart Screen with Multiple Products



Note

This cart has multiple products.

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

1.2 Application Initiation

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

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

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

1. Specify **User ID** and **Password**, and login to **Home** screen
2. Click **Apply Now** from **Product Details** screen or click **Proceed** from **Cart** screen.

The **Application Initiation** process has only one stage called Initiation and has the following reference data segments:

- [Customer Information](#)
This topic provides the systematic instructions to capture the customer-related information for the application.
- [Customer Consent and Preference](#)
This topic describes the consent and preferences of customers that are captured in account opening process.
- [Relationship](#)
This topics describes the relationship details of parties that are involved in loan account opening application.
- [Product Details](#)
This topic provides the systematic instructions to capture the product or products related information for the application.
- [Summary](#)
This topic provides the systematic instruction to view the tiles for all the data segments in the Application Initiation Process.

1.2.1 Customer Information

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

The **Application Initiation** process starts with the **Customer Information** data segment, which allows capturing the customer-related information for the application.

Specify **User Id** and **Password**, and login to **Home screen**.

1. On **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Operations**.
2. Under **Operations**, click **Product Catalogue**.
The **Product Catalogue** screen displays.
3. Select the product type and select the specific business product.
4. Click **Proceed**.

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

Figure 1-21 Customer Information - Individual

Initiate - 006APP000042230

Customer Information

Customer Type: Individual Number of Applicants: 1

John Smith (Primary Applicant)
Date of Birth: 1984-05-17

Existing Customer: ☐ Role: Primary Applicant

[Upload Document to prepopulate Customer Information](#)

Title: Mr. First Name: John Middle Name: Last Name: Smith

Name In Local Language: Gender: Male Date of Birth: May 17, 1984 Resident Status: Resident

Country of Residence: Birth Country: GB Nationality: GB Citizenship By: Birth

Marital Status: Married

Customer Segment: Select Customer Category: INDIVIDUAL Preferred Language: English Preferred Currency:

Details Of Special Need: Select Remarks For Special Need: Relationship Manager ID:

Staff: ☐ Profession: Select

Politically Exposed Person (PEP): ☐

Address

Residential Address
15th Express way
Long Street
London
London
GB
E-mail: john@abc.com
Mobile:
Phone Number:
Fax:
SWIFT BIC:

Signature

Signature ID	Signature	Remarks	Action
1			

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ID Details

ID Type *	ID Status *	Unique ID	Place Of Issue	Issue Date	Expiration Date	Preferred	Remarks	Action
Driving License	Available	418433		May 10, 2018	June 11, 2024	<input type="checkbox"/>		

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Supporting Document

Total Documents	Document Submitted	Document Pending
1	1	0

Valid ID
Document Number: 7890665
Attached Documents: 1
Document Issue Date: April 15, 2014
Document Expiry Date: June 24, 2030

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Tax Declaration

Form Type: W8-BEN Standard Valid From: June 24, 2020 Valid Till: December 31, 2023

Remarks:

Audit Cancel Save & Close Next

5. Specify the relevant details in data fields. The fields which are marked with asterisk are mandatory. For more information on fields, refer to the field description table below:

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

Table 1-3 Customer Information - Individual – Field Description

Field	Description
Customer Type	Displays the customer type based on the product selected.
Number of Applicants	Displays the number of applicants added for the account. It gets auto calculated based on the number of applicants that are added by Add applicant .
Applicant Name <role>	Displays the name of the applicant. The applicant role is displayed adjacent to this field.
Date of Birth	Displays the date of birth of the applicant.
E-mail	Displays the e-mail ID of the applicant.
Mobile Number	Displays the mobile number of the applicant.
Edit	Click Edit to modify the existing customer details and address details. Click Save to save the modified details and click Cancel to cancel the modifications.
Add Customer	Click Add Customer to add another customer other than primary applicant.
Existing Customer	Select to indicate if customer is existing customer.
Role	Displays the applicant role. The first customer which is added while initiating an application is considered as primary applicant. By default the Primary Applicant option appears in this field. This field is enabled if you add customer other than the primary customer. The options that are selected in the Allowed Applicants Roles field of the Business Product Preferences data segment in the Business Product screen appear for selection. The available options are: <ul style="list-style-type: none"> • Joint Applicant • Guarantor • Guardian • Custodian
CIF Number	Search and select the CIF number. This field appears for only existing customers.
Advanced Search	Click this button to perform party using advance parameters. For more information on advance search, refer the Advanced Search section below.
Title	Select the title of the applicant from the drop-down list.
First Name	Specify the first name of the applicant.
Middle Name	Specify the middle name of the applicant.
Last Name	Specify the last name of the applicant.
Suffix	Specify the suffix for the applicant. This options in this list appears based on the configured entity code in the Oracle Banking Party product.
Gender	Specify the Gender of the applicant from the drop-down list.
Date of Birth	Select the date of birth of the applicant.

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

Field	Description
Resident Status	Select the residential status of the applicant from the drop-down list. Available options are: <ul style="list-style-type: none"> • Non-Resident Alien • Resident Alien • Citizen
County of Residence	Search and select the country code of which the applicant is a resident.
Birth Place	Specify the birth place where the applicant has born.
Nationality	Search and select the country code where the applicant has nationality.
Citizenship By	Search and select the country code for which applicant has citizenship.
Marital Status	Select the marital status of the customer from the drop-down list. Available options are: <ul style="list-style-type: none"> • Married • Unmarried • Legally Separated • Widow
Customer Segment	Select the segment of the customer. Available options are: <ul style="list-style-type: none"> • Emerging Affluent • High Net worth Individuals • Mass Affluent • Ultra HNI
Customer Category	Select the category of the customer.
Preferred Language	Select the preferred language.
Preferred Currency	Select the preferred currency.
Details Of Special Need	Select the special need details. Available options are: <ul style="list-style-type: none"> • Blindness • Cerebral Palsy • Low vision • Locomotor disability • Leprosy-cured • Mental retardation • Mental illness • Hearing Impairment
Remarks For Special Need	Specify the remarks for the special need selected.
Relationship Manager ID	Search and select the Relationship Manager ID for the applicant.
Staff	Select the toggle to indicate if the customer is employee of the bank.
Profession	Select the profession of the customer.
Politically Exposed Person	Select to indicate if the customer are politically exposed person.
Insider	Select to indicate if he customer is insider.

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



Field	Description
Address	<p>This section displays the added address of the applicant. It is mandatory to add communication address of the applicant.</p> <p>Click</p>  <p>to add address details.</p> <p>Click</p>  <p>to perform below actions on the added address details,</p> <ul style="list-style-type: none"> • To view the address details, click View. • To edit the address details, click Edit. • To delete the address details, click Delete.
Address Type	<p>Select the address type for the applicant from the drop-down list.</p> <ul style="list-style-type: none"> • Residential Address • Communication Address
Location	Select and search the location.
Current Address	Select to indicate if you want to mark entered address as current address type.
Preferred Address	Select to indicate if you want the selected address type as preferred address type.
Address From	Select the date from when you are connected with the given address.
Address To	Select the date till when you were connected with the given address.
Address	<p>Specify the address to search for the already captured address.</p> <p>Based on the configuration, on entering a few letters, the system fetches the related address that is already captured.</p> <p>Based on the selection, the fields are fetched in the address section.</p>
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
Country	Select and search the country code.
State / Country Sub Division	Specify the state or country sub division. This field appears based on the selected country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Addition Info	In this section you can provide addition information.
Sub Department	Specify the sub department.
Department	Specify the department.
Building Number	Specify the building number.
Post Box	Specify the post box code.
District Name	Specify the district name.
Floor	Specify the floor number.
Room	Specify the room number.
Locality	Specify the locality.
Landmark	Specify the landmark.

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


Field	Description
Contact Name / Narrative	Specify the name of the contact person.
Contact Details	In this section you can provide digital contact details.
<Communication Mode>	Select the communication mode from the drop-down list. The available options are: <ul style="list-style-type: none"> • Mobile Phone • Email
Country	Select the country along with international subscriber dialing code of the mobile phone from the drop-down list. The drop-down list option consist of countrycode, country name and subscriber dialing code. This field appears only if you select the Mobile Phone option as communication mode.
Mobile Number	Specify the mobile number.
Preferred	Select to indicate if the given mobile number is the preferred number.
Action	You can edit or delete the added mobile details.
Email Id	Specify the email ID. This field appears only if you select the Email option as communication mode.
Preferred	Select to indicate if the given email ID is the preferred ID.
Action	You can edit or delete the added email details.
Signatures	In this section you can add new signature and view the already added signature of the customer. Click  to add upload signature. Click Add button to add the additional signatures. Click Cancel button to discard the added details. On Submit , signature will be handed off to Oracle Banking Party.
Upload Signature	Drag and drop the signature file or click on Select or drop files here to browse and upload the signature from the local system. PNG & JPEG file formats are supported.
Uploaded Signature	Displays the uploaded signature.
Remarks	Specify the remarks related to the signature.
Signature ID	Displays the Signature ID for the added signature.
Signature	Displays the added signature.
Remarks	Displays the remarks for the added signature.

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




Field	Description
Action	<p>Click</p>  <p>to edit the added signatures</p> <p>Click</p>  <p>to delete the added signatures.</p>
ID Details	<p>You can add, view and edit the ID details in this section.</p> <p>Click</p>  <p>to add ID details.</p>
ID Type	<p>Specify the ID type.</p> <p>The available options are:</p> <ul style="list-style-type: none"> • ITIN • Driving License • ATIN • EIN • SIN • Passport • SSN
ID Status	<p>Specify the status of the selected ID type.</p> <p>The available options are:</p> <ul style="list-style-type: none"> • Verification Pending • Applied For • Available • Notice Received
Unique ID	Specify the unique identification code of the selected type. You can enter the unique ID only if the ID Status is Available .
Place Of Issue	Specify the place where the ID is issued to the user.
Issue Date	Specify the date from which the ID is valid.
Expiration Date	Specify the date till which the ID is valid.
Preferred	<p>Select to indicate whether added ID details are preferred among all others.</p> <p>In case of multiple ID details, it is mandatory to mark any one of the ID details as Preferred.</p>
Remark	Specify the remark.

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





Field	Description
Action	<p>Click</p>  <p>to save the entered ID details.</p> <p>Click</p>  <p>to edit the added ID details</p> <p>Click</p>  <p>to delete the added ID details.</p>
Supporting Document	<p>This section displays the status of the supporting documents that customer provides to get onboard. You can view,</p> <ul style="list-style-type: none"> • Total Documents – Counts of total documents • Document Submitted – Count of the document that are submitted • Document Pending – Count of the document that are pending <p>In case of exiting party, already captured documents fetched in this section. User can add, edit or delete the documents.</p> <p>Click</p>  <p>to add the document. The Document popup appears. Below fields appears in the popup.</p>
Document Name	Specify the name of the document.
Document Number	Specify the unique number of the selected document.
Document Issue Date	Specify the date from which the document is valid.
Document Expiry Date	Specify the date on which the document is expired.
Upload Documents	Drag and drop the document file or click the Select or drop files here link to browse and upload the document.
Uploaded Documents	<p>The name along with extension of the uploaded document is displayed. You can view or delete document.</p> <p>Click Save to upload the document.</p>
Tax Declaration	In this section you can update the tax declaration details.

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

Field	Description
Form Type	Specify the form type for tax declaration. If the Non Resident Alien option is selected from the Citizenship Status drop-down list then the Form Type is defaulted to W8-BEN and disable. If the Citizen or Resident Alien option is selected from the Citizenship Status drop-down list then the Form Type is defaulted to W9 and disable.
Valid From	Specify the date from which the form is valid.
Valid Till	Specify the date on which the document is expired.
Remarks	Specify the remarks.
Service Member Details	You can capture the service member details in this section, if the customer is service member.
Unit Name	Specify the unit name of the customer.
Service Branch	Specify the service branch of the customer. The available options are: <ul style="list-style-type: none"> • Army • Marine Corps • Navy • Air Force
Remarks	Specify the remarks.
Order Number	Specify the order number of the service in which the customer is enrolled.
Notification Date	Specify the date on which the customer notified bank about the enrollment in service. This date cannot be future dated.
Employee ID	Specify the employee identification code.
Cover Under Armed Forces Benefits	Specify whether the customer is covered under the armed forces benefits.
Active Duty Start Date	Specify the date on which service is active.
Active Duty End Date	Specify the date on which the service is ending.

Advanced Search

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

You can perform search on below party types:

For Individual

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

For Non- Individual

- Party ID

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

To search for a party using the advanced search:

6. Click the **Advanced Search**.

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

Below screenshot refers the

Figure 1-22 Advanced Search - Individual

Search Party

First Name

Middle Name

Last Name

Date of Birth

Unique ID/National ID

Mobile Number

Email

Fetch

Clear

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

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Close

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

OR

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

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

Figure 1-23 Customer Information – Small and Medium Business (SMB)

The screenshot shows the Oracle Customer Information form for Small and Medium Business (SMB). The form is titled "Initiate - 006APP000061604". It displays details for a customer named "Diksha Academy". The form includes various fields for customer information, such as Customer Type, Existing Customer status, Doing Business As, Registration Number, Date of Registration, CIF Number, SMB Classification, Customer Category, Date of Registration, SMB Registration Number, Country of Registration, Goods And Service Tax ID, Business License, Preferred Language, Relationship Manager ID, and Address. The form also includes buttons for "Edit", "Save", and "Cancel".

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

Table 1-4 Small and Medium Business – Field Description

Field	Description
Customer Type	Displays the customer type based on the product selected.
Doing Business As	Displays the business name of the SMB customer.
Registration Number	Displays the registration number of the business.
Date of Registration	Displays the registration date of the business.
Edit	Click Edit to modify the existing customer details and address details. Click Save to save the modified details and click Cancel to cancel the modifications. The Edit appears only for existing customers.
Existing Customer	Select to indicate if customer is existing customer.
CIF Number	Search and select the CIF number.
Advance Search	Click this button to perform party using advance parameters. For more information on advance search, refer the Advanced Serach section below.
Doing Business As	Specify the name of the business.
Registration Number	Specify the registration number of the business.
Date of Registration	Select the registration date of the business.
Country of Registration	Search and select the country code where the business is registered.
SMB Classification	Select the SMB Classification from the dropdown list. Available options are: <ul style="list-style-type: none"> • Micro • Small • Medium
Customer Category	Search and select the customer category.
SMB Registration Number	Specify the SMB registration number.

Table 1-4 (Cont.) Small and Medium Business – Field Description



Field	Description
Tax Identification Number	Specify the tax identification number of the SMB customer.
Goods and Service Tax ID	Specify the goods and service tax ID.
Business License	Specify the business license.
Preferred Language	Select the preferred language.
Preferred Currency	Select the preferred currency.
Relationship Manager ID	Specify the relationship manager ID.
Upload Logo	Click Upload Logo button to upload the logo for the business.
Address	<p>This section displays the added address of the applicant. It is mandatory to add communication address of the applicant.</p> <p>Click</p>  <p>to add address details.</p> <p>Click</p>  <p>to perform below actions on the added address details,</p> <ul style="list-style-type: none"> To view the address details, click View. To edit the address details, click Edit. To delete the address details, click Delete.
Address Type	<p>Select the address type for the applicant from the drop-down list.</p> <ul style="list-style-type: none"> Residential Address Communication Address
Location	Select and search the location.
Current Address	Select to indicate if you want to mark entered address as current address type.
Preferred Address	Select to indicate if you want the selected address type as preferred address type.
Address From	Select the date from when you are connected with the given address.
Address To	Select the date till when you were connected with the given address.
Address	<p>Specify the address to search for the already captured address.</p> <p>Based on the configuration, on entering a few letters, the system fetches the related address that is already captured.</p> <p>Based on the selection, the fields are fetched in the address section.</p>
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
Country	Select and search the country code.
State / Country Sub Division	Specify the state or country sub division. This field appears based on the selected country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Contact Details	<p>In this section you can provide digital contact details.</p> <p>Click add contact button to add new contact details.</p>

Table 1-4 (Cont.) Small and Medium Business – Field Description

Field	Description
<Communication Mode>	Select the communication mode from the drop-down list. The available options are: <ul style="list-style-type: none"> • Mobile Phone • Email
Country	Select the country along with international subscriber dialing code of the mobile phone from the drop-down list. The drop-down list option consist of countrycode, country name and subscriber dialing code. This field appears only if you select the Mobile Phone option as communication mode.
Mobile Number	Specify the mobile number.
Preferred	Select to indicate if the given mobile number is the preferred number.
Action	You can edit or delete the added mobile details.
Email Id	Specify the email ID. This field appears only if you select the Email option as communication mode.
Preferred	Select to indicate if the given email ID is the preferred ID.
Action	You can edit or delete the added email details.

Advanced Search

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

You can perform search on below party types:

For Individual

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

For Non- Individual

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

To search for a party using the advanced search:

9. Click **Save and Close** to save the data captured. The captured data is available in the **My Task** list for the user to continue later.
10. Click **Cancel** to terminate the application and the status of the application. Such applications cannot be revived later by the user.

Customer Dedupe Check:

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

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

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

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

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

Figure 1-24 De-Dupe Results

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

Table 1-5 De-Dupe Results - Field Description

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

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

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

1.2.2 Customer Consent and Preference

This topic describes the consent and preferences of customers that are captured in account opening process.

Consent and preference data segments captures, specific customer consent and preferences for communication and data sharing. Customer consent and preferences are used to comply with various regulatory and bank compliance policies and processes.

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

Questionnaire is created in the Decision Service and later mapped to the relevant regulations and product types are part of seed data configuration.

To add customer consent and preference

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

The **Customer Consent and Preference** screen appears.

Figure 1-25 Customer Consent and Preference

The screenshot displays the 'Customer Consent and Preferences' screen for a customer named MR John Smith. The interface includes a sidebar with navigation options: Customer Information, Relationships, Customer Consent and Preferences (selected), Product Details, and Summary. The main content area is titled 'Customer Consent and Preferences' and shows the customer's name 'MR John Smith'. Below this, there are sections for 'e-Sign' (with a checkbox for 'Consent to receive communication electronically?'), 'Marketing Communications' (with a checkbox for 'Consent to receive Marketing, Promotional and Sales'), and a table with columns 'Channel', 'Contact Value', 'Preferred Time', and 'Actions'. The table contains one row with 'Email' as the channel and 'john@abc.com' as the contact value. Below the table, there is a 'Privacy Information' section with several questions and checkboxes for 'Yes' or 'No'. The questions are: 'Can we share your credit report from a credit reporting agency?', 'Can we share your credit worthiness?', 'Can we share your personal information with our affiliates to market to you?', and 'Can we share your personal information with our affiliates for everyday business purpose?'. The 'No' option is selected for all four questions. At the bottom of the screen, there are buttons for 'Audit', 'Cancel', 'Back', 'Save & Close', and 'Next'.




2. The sections on the screen appears based on the configurations. This section displays a set of questions which vary based on the party type and the regulations of the bank's location. Click



to expand each section

3. Specify the details in the relevant data fields. Below are the list of sample questions, which are configured for the different customer consents. For more information on fields, refer to the field description table below.

Table 1-6 Charge Details – Field Description

Field	Description
E-sign	Specify whether the customer needs electronic communication. If the answer is Yes then it is mandatory to capture the e-mail ID for communication in the application.
Marketing Communications	Specify whether the customer needs marketing, promotional and sales communication. If the answer is Yes then capture channel details.
Channel	Specify the channel through which you need marketing communication. The available options are: <ul style="list-style-type: none"> • Email • SMS • Postal Mail • Whatsapp • Phone • FAX
Contact Value	Specify the contact value related to the selected channel.
Preferred Time	Specify the preferred time to receive marketing communication.
Action	Click  to save the entered ID details. Click  to edit the added ID details Click  to delete the added ID details.
Privacy Information	Specify the privacy information of the customer. The question appears based on the configured questionnaire.

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

1.2.3 Relationship

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

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

- Household – If related party has a household relation such as Father, Mother, Son, daughter, Spouse, or Guardian.
- Power of Attorney – If related party is who holds power attorney.
- Service Member - If related party is served in military services.
- Related to Insider – If related party is an insider
- Guardian – If related party is a guardian of minor customer who is getting onboarded
- Service Member - If related party is served in military services.

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

To add relationships of customers:

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

The **Relationship** screen appears.

Figure 1-26 Relationships

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



to add the party. The **Add New<Relationship Type>** popup appears for entering the CIF or Party ID

- In the **CIF/PARTY ID** field, enter the CIF or party ID and click **Next** to add the party. OR Click



to search party.

Note

An existing customer of the bank can be added as related party.

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

Party ID	CIF	First Name	Middle Name	Last Name	Email	Mobile Number	Date of Birth	Unique ID
233381715	006011855	JackOBPY	Chris	InsiderSCRA			1990-12-04	
233381694	006011828	Jack	Chris	InsiderandSCRA	pratik.gadade@oracle.com	7093435587	1990-12-04	
233351644	006011753	Jack	Chris	Insideronly	pratik.gadade@oracle.com	7883435590	1990-12-01	

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

Table 1-7 Search Party – Individual

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

Table 1-7 (Cont.) Search Party – Individual

Field	Description
Last Name	Displays the last name of the stakeholder.
Email	Displays the email ID of the existing customer.
Mobile Number	Displays the registered mobile number of the customer.
Date of Birth	Displays the date of birth of the customer.
Unique ID	Displays the unique ID of the customer.

Table 1-8 Search Party – Non Individual

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

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

Table 1-9 Add New <Relationship Type> – Field Description

Field	Description
Relationship	Specify the relationship of the new added party with party involved in account opening application. The options are: <ul style="list-style-type: none"> • Spouse • Father • Mother • Daughter • Guardian • Son This field is not applicable for the Related to Insider .
Preferred	Specify to indicate the added party is preferred as guardian. It is mandatory to add one Preferred party This field is not applicable for the Related to Insider .
Party Details section	In this section you can view the details of the selected party. Below fields appears on the screen: <ul style="list-style-type: none"> • Party Image • Party Name • Type • Date of Birth • Gender • ID Type • Unique ID • Citizenship

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

Table 1-10 Relationship

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

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

1.2.4 Product Details

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

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

To add product details:

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

1.2.4.1 Saving and Current Account Product Details

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

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

Figure 1-27 Product Details (Savings Account)

The screenshot displays the 'Product Details' screen for a Savings Account. The interface includes a sidebar with navigation options: Customer Information, Relationships, Customer Consent and, Product Details (selected), and Summary. The main content area is titled 'Product Details' and shows the following information:

- Account Type:** Savings Account
- Business Product Name:** Max Savings Account
- Account Branch:** 006
- Account Currency:** INR
- Application Date:** 03/30/2018
- Overdraft Requested:** ☐
- Activity Profile:**
 - Domestic transactions in a month: 5-10
 - ATM transactions in a month: 10-20
 - Expected Foreign Wire Activity: ☐
 - Purpose of account: Savings
 - Expected Annual Volume of Transactions: >\$000
 - Source of Funds: Income
 - e-Sign: ☐
 - Consent to receive communication electronically?: ☐
- Applicants:**

Name	Role	Income Reliant
No data to display.		
- Fund the Account:** ☐
- Application Date:** March 30, 2018
- Application Priority:** Low Medium High
- Sourced By:** DOUSER1

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

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

Figure 1-28 Product Details (Current Account)

Initiate - 006APP000050020

Customer Information Relationships Customer Consent and Product Details Summary

Product Details

Account Type: Current Account Business Product Name: Current Account US

Premier Checking Account US

Account Branch: 006 Account Currency: USD Application Date: 05/30/2018

Activity Profile

Domestic transactions in a month: 5-10
ATM transactions in a month: 10-20
Expected Foreign Wire Activity: ☐
Purpose of account: Savings
Expected Annual Volume of Transactions: >2000
Source of Funds: Income

Courtesy Overdraft

Courtesy Overdraft: Yes
Choose which one you wish to opt in for Courtesy OD:
☐ POS ☒ ATM

e-Sign

Consent to receive communication electronically?: ☐

Applicants

Name	Role
No data to display.	

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

Application Date: March 30, 2018 Application Priority: Low Medium High Sourced By: DOUSER1

Audit Cancel Back Save & Close Next

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

Note

The fields, which mentioned as Required, are mandatory.

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

Table 1-11 Account Details - Field Description

Field	Description
Savings & Current Account Products	Displays the details about savings and current account product.
Account Type	Displays the account type based on the product selected in the product catalogue.
Business Product Name	Displays the business product name based on the product selected in the product catalogue.
Product Image	The system displays the product image.
Product Description	Displays a short description of the business product.
Account Branch	Search and Select the account branch. By default, the system displays the account branch selected in the Application Initiate stage.

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

Field	Description
Account Currency	Search and Select the account currency. Currency list is populated based on the currency allowed for the business product. By default, the system displays the account currency selected in the Application Initiate stage.
Application Date	Displays the date on which the application was initiated.
Overdraft Requested	Select to indicate if overdraft is required. <ul style="list-style-type: none"> This toggle is not applicable for SMB Customers.
Activity Profile	Capture the activity profile of the saving accounts. This questionnaire appears based on the seed configuration set for the product type. Below are the list of sample questions, which are configured as part of activity profile questionnaire.
Source of Funds	Specify the source of funds. The available options are: <ul style="list-style-type: none"> Rent Income Alimony Pension Investments These options appears are based on the questionnaire configuration.
ATM Transactions in a Month	Specify the number of ATM transactions you perform in a month. The available options are: <ul style="list-style-type: none"> 0-10 10-20 >20 These options appears are based on the questionnaire configuration.
Domestic Transaction in Month	Specify the number of domestic transaction you perform in a month. The available options are; <ul style="list-style-type: none"> >10 5-10 0-5 These options appears are based on the questionnaire configuration.
Expected Annual Volume of Transactions	Specify the expected annual volume of transactions. The available options are: <ul style="list-style-type: none"> >5000 >2000 >500 These options appears are based on the questionnaire configuration.
Expected Foreign Wire Activity	Specify whether you expect the foreign wire activity. These options appears are based on the questionnaire configuration.
Purpose of Account	Specify the purpose of account opening. The available options are: <ul style="list-style-type: none"> Salary Savings Investments These options appears are based on the questionnaire configuration.
Courtesy Overdraft	Specify whether you expect courtesy overdraft.

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

Field	Description
Choose which one you wish to opt in for Courtesy OD	Specify to indicate which option you prefer in courtesy OD account. The available options are <ul style="list-style-type: none"> • ATM • POS
E-Sign	Specify whether the customer needs electronic communication. If the answer is Yes then it is mandatory to capture the e-mail ID for communication in the application. This questionnaire appears based on the seed configuration set for the product type.
Applicants	This section displays the list of applicants that are involved in this account opening application.
Name	Displays the name of the applicant.
Role	Displays the role of the applicant in the application.
Income Reliant	Select to indicate whether the applicant is income reliant. The applicant's financial details are captured only if this indication is selected. This field appears if the Overdraft Requested is selected. It is mandatory to select at least one applicant as Income Reliant .
Fund the Account	Select to indicate the initial funding option for the account opening. The fields to capture the initial funding details appears if this toggle is on. This field and initial funding related fields appears if the Fund Post Account Opening toggle is not selected in the Business Product Preference data segment of the Business Product Configuration screen.
Fund By	Select the fund by from the drop-down list. Available options are: <ul style="list-style-type: none"> • Cash • Account Transfer • Other Bank Cheque
Transaction Reference No	Specify the transaction reference number
Amount	Specify the amount.
Value Date	Select the Current Business date.
Account Number	Select the account number from the Account Search popup. This field appears only if the Fund By is selected as Account Transfer <ul style="list-style-type: none"> • In Account Search popup, the user can view only the accounts of the existing customers who are part of the application.
Account Name	Displays the account name for the selected account number. This field appears only if the Fund By is selected as Account Transfer
Cheque Number	Specify the Cheque number. This field is non-mandatory for Account Transfer funding mode. This field is mandatory for Other Bank Cheque funding mode.
Cheque Date	Select the Cheque date. This field is non-mandatory for Account Transfer funding mode. This field is mandatory for Other Bank Cheque funding mode.

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

Field	Description
Bank Name	Specify the Bank name. This field is applicable only if the Fund By is selected as “Other Bank Cheque”.
Branch Name	Specify the Branch name. This field is applicable only if the Fund By is selected as “Other Bank Cheque”.
Cheque Routing Number	Specify the Cheque Routing Number. This field is applicable only if the Fund By is selected as “Other Bank Cheque”.
GL Account Number	Specify the GL Account Number where the funding amount is to be credited. You can also search for GL Account Number. This field is applicable only if the Fund mode is selected as Manual or Automatic.
GL Account Description	Displays the description of selected GL Account. This field is applicable and mandatory only if the Fund mode is selected as Manual or Automatic.

1.2.4.2 Loan Product Details

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

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

Figure 1-29 Product Details (Loan Account)

Initiate - 006APP000050005

Customer Information Relationships Customer Consent and Product Details Summary

Product Details

Account Type: Home Loan Business Product Name: Classic Home Loan

We provide you with legal and technical counselling to help you make the right home buying decision.

Account Branch: 006 Account Currency: GBP Purpose of Loan: Home Improvement / Renov... Purpose Description: First Home Buyer: ☐

Loan Tenure: YY MM DD Estimated Cost: GBP 40,000.00 Customer Contribution: GBP 10,000.00 Requested Loan Amount: GBP 50,000.00

Activity Profile

e-Sign
Consent to receive communication electronically? ☐

Applicants

Name	Role	Income Reliant
John Smith	PRIMARY	<input checked="" type="checkbox"/>

Page 1 of 1 (1 of 1 items) [Previous] [Next]

Application

Application Date: March 30, 2018 Application Priority: Low Medium High Sourced By: DOUSER

Audit Cancel Back Save & Close Next

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

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

Table 1-12 Product Loan Details – Field Description

Field	Description
Account Type	Displays the account type based on the product selected in the Product Catalogue.
Business Product Name	Displays the business product name based on the product selected in the Product Catalogue.
Image	Displays the business product image.
<Product Description>	Displays the short description captured for the product in the Business Product configuration.
Account Branch	Search and select the account branch from the branch list. By default, the logged-in user's home branch is displayed.
Loan Tenure	Select the loan tenure in year, months and days. The system will validate the minimum and maximum tenure for the selected currency. This field is mandatory.
Account Currency	Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory.
Estimated Cost	Specify the estimated cost for the Home Project/Education or Vehicle.
Purpose of Loan	Specify the loan purpose. The options in this list appears based on the preference set while configuring product in the Business Product Preference screen.
Customer Contribution	Specify the margin amount contributed by the customer. <ul style="list-style-type: none"> Customer Contribution can be zero also.
Purpose Description	Specify the description for the select purpose of loan.
Requested Loan Amount	Displays the calculated loan amount. Loan Amount = Estimated Cost – Customer Contribution The system will validate the minimum and maximum loan amount.
First Home Buyer	Select to indicate whether the applicant is first home buyer. This field is applicable only for Individual type of customer.
External Refinance	Select to indicate whether the applicant is opting for external refinance. This field is applicable only for Individual type of customer.
Armed Forces Benefits Applicable	Specify whether armed force benefits are applicable to this application.
E-Sign	Specify whether the customer needs electronic communication. If the answer is Yes then it is mandatory to capture the e-mail ID for communication in the application. In case of joint applicants, if any one of the applicant has given consent for e-sign in the Customer Consent and Preference data segment then by fault this field is select as yes.
Applicants	This section displays the list of applicants that are involved in this account opening application.
Name	Displays the name of the applicant.

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

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

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

1.2.4.3 Term Deposit Product Details

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

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

Figure 1-30 Product Details (Term Deposit Account)

Initiate - 006APP000050005

Customer Information Relationships Customer Consent and Product Details Summary

Product Details

Account Type: Home Loan Business Product Name: Classic Home Loan

We provide you with legal and technical counselling to help you make the right home buying decision.

Account Branch: 005 Account Currency: GBP Purpose of Loan: Home Improvement / Renov... Purpose Description: First Home Buyer: ☐

Loan Tenure: YY MM DD Estimated Cost: GBP 60,000.00 Customer Contribution: GBP 10,000.00 Requested Loan Amount: GBP 50,000.00

Activity Profile

e-Sign
Consent to receive communication electronically? ☐

Applicants

Name	Role	Income Reliant
John Smith	PRIMARY	<input type="checkbox"/>

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

Application Date: March 30, 2018 Application Priority: Low Medium High Sourced By: DOUSER1 Q DOUSER1

Audit Cancel Back Save & Close Next

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

Note

The fields, which mentioned as Required, are mandatory.

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

Table 1-13 Product Term Deposit Product Details – Field Description

Field	Description
Account Type	Displays the account type based on the product selected in the Product Catalogue.
Business Product Name	Displays the business product name based on the product selected in the Product Catalogue.
Product Image	Displays the business product image.
Product Description	Displays the short description captured for the product in the Business Product configuration.
Account Branch	By default, the logged-in user's home branch is displayed. Search and select the account branch from the branch list.
Account Currency	Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory.

Table 1-13 (Cont.) Product Term Deposit Product Details – Field Description

Field	Description
Term Deposit Amount	Select the currency and specify the loan amount. Select the currency from the drop-down list. This field is mandatory.
Term Deposit Tenure	Select the loan tenure in year, months and days. This field is mandatory.
Compute	Click Compute to populate the following fields: <ul style="list-style-type: none"> • Interest • Interest Amount • Maturity Amount
Fund the Account	The Fund the Account will always be 'On' for Term Deposit.
Fund By	Select the option from the drop-down list. Available options are: <ul style="list-style-type: none"> • Cash • Account Transfer • Other Bank Cheque
Account Number	Specify or search the account number. In case Account Transfer is selected as the Fund By mode, you need to update the Account Number . You can also search the account number by clicking the search icon.
Account Name	Displays the account name for the selected account number.
Cheque Number	Specify the cheque number. It is mandatory to update cheque number if the Other Bank Cheque option is select from funding mode.
Cheque Date	Select the cheque date. It is mandatory to update cheque date if the Other Bank Cheque option is select from funding mode.
GL Account Number	Specify the GL Account Number where the funding amount is to be credited. You can also search for GL Account Number.
GL Account Description	Displays the GL Account Description for the GL selected.
Deposit Type	Displays the deposit type Simple or Reinvestment Term Deposit, based on the business product configurations.
Interest Payout	Specify if the Interest Payout is to be done Monthly or Quarterly
Interest Payout Mode	Specify if the Interest Payout mode is by Transfer to Account or Demand Draft or External Account.
Account Number	In case Account Transfer is selected as the Interest Payout mode, you need to update the Account Number. You can also search the Account Number by clicking the search icon. This field is mandatory.
Account Name	Displays the account name for the selected account number.
BIC Code	In case External Account is selected as the Maturity Payout Mode, you need to update the Account Number. You can also search the Account Number by clicking the search icon. This field is mandatory.
Bank	Displays the Bank name.
Branch	Displays the branch name.
Account Holder Name	Specify the account holder name for the external account.
External Account Number	Specify the external account number.

Table 1-13 (Cont.) Product Term Deposit Product Details – Field Description

Field	Description
Maturity Instruction	Select the maturity type from the drop-down list. Available options are: Available options for Simple Term Deposit are: <ul style="list-style-type: none"> • Renew Principal • Do not Renew Available options for Reinvestment Term Deposit are: <ul style="list-style-type: none"> • Renew Principal and Interest • Renew Principal Only • Do not Renew
Maturity Payout Mode	If the Maturity Instruction is selected either Do Not Renew or Renew Principal only for Reinvestment Term Deposit, you need to specify the Maturity Payout Mode. Select if the Maturity Payout Mode is Account Transfer or Demand Draft.
Priority	Specify the priority of the application. Available options are: <ul style="list-style-type: none"> • Low • Medium • High
Source By	Displays the logged-in user's user ID and name. You can modify the user ID.
E-Sign	Specify whether the customer needs electronic communication. If the answer is Yes then it is mandatory to capture the e-mail ID for communication in the application. In case of joint applicants, if any one of the applicant has given consent for e-sign in the Customer Consent and Preference data segment then by fault this field is select as yes.
Applicants	This section displays the list of applicants that are involved in this account opening application.
Name	Displays the name of the applicant.
Role	Displays the role of the applicant in the application.
Application	To add application details while initiating the application, click this button. The Application Entry page appears The stage for the selected product appears based on the business process configured for the product. Based on the product configuration it is mandatory to capture Application Details while initiating the account opening application
Account Type	Displays the account type based on the product selected in the Product Catalogue.

1.2.5 Summary

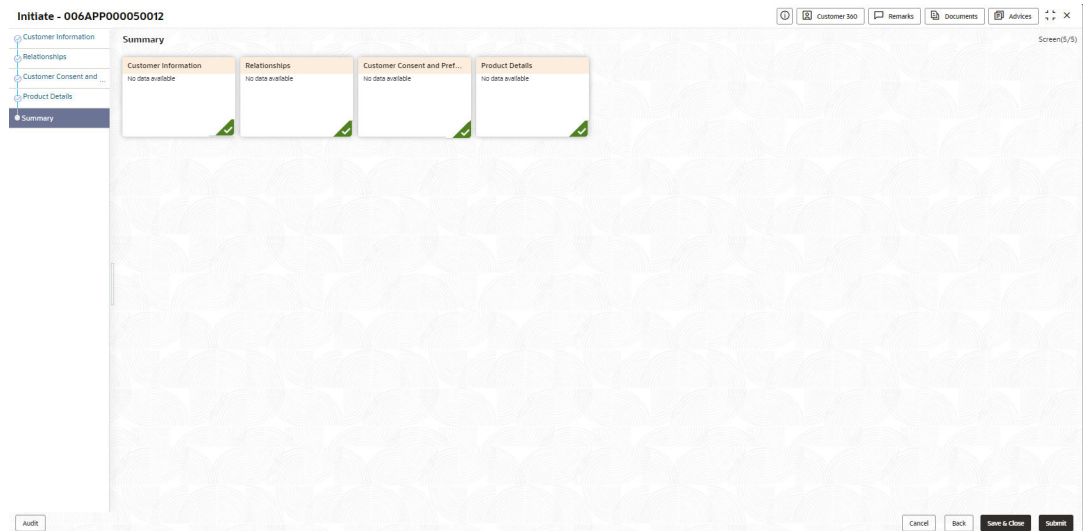
This topic provides the systematic instruction to view the tiles for all the data segments in the Application Initiation Process.

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

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

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

Figure 1-31 Summary



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

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

Table 1-14 Summary - Application Initiation – Field Description

Data Segment	Description
Customer Information	Displays the customer information details.
Savings Account Details	Displays the savings account details.
Current Account Details	Displays the current account details.
Loan Details	Displays the loan details.
Term Deposit Details	Displays the term deposit details.
Credit Card Details	Displays the credit card details.
Back	Click Back to navigate to the previous data segment within a stage.
Next	<p>Click Next to navigate to the next data segment, after successfully capturing the data.</p> <p>The system validates for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action.</p> <div> <p>Note</p> <p>Next is deactivated in the Summary screen as the capture of data across all the data segments in this stage are completed.</p> </div>
Save and Close	<p>Click Save and Close to save the data captured.</p> <p>The captured data is available in the My Task list for the user to continue later.</p>

Table 1-14 (Cont.) Summary - Application Initiation – Field Description

Data Segment	Description
Submit	Click Submit to submit the application. The system triggers the business validation to ensure the application is entitled for submission to the next stage.
Cancel	Click Cancel to terminate the application and the status of the application. Such applications cannot be revived later by the user.

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

Application De-Dupe:

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

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

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

Figure 1-32 Override

Stage Movement Submission

1 ——— 2 ——— 3

Override Checklist Outcome

No overrides generated for acceptance. Please proceed next.

Proceed Next Cancel

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

3. Click **Proceed Next**.

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

Figure 1-33 Checklist

Stage Movement Submission

1 Override 2 Checklist 3 Outcome

Checklist

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

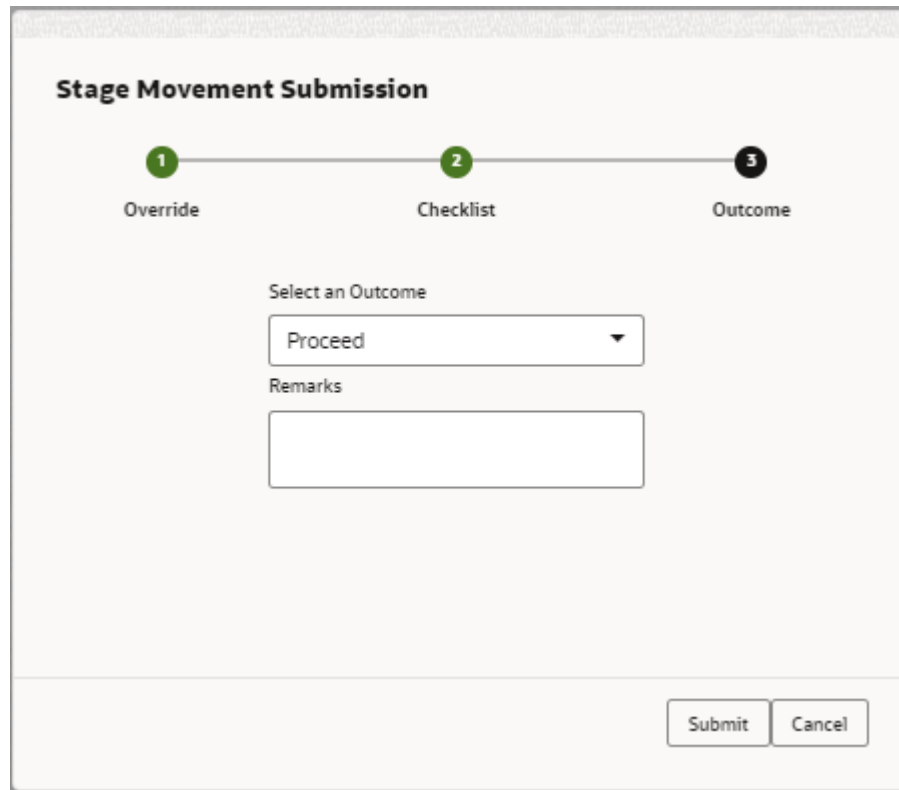
Save & Proceed Cancel

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

4. Select the check-box to accept the checklist.
5. Click **Save and Proceed**.

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

Figure 1-34 Outcome



The screenshot shows a 'Stage Movement Submission' form. At the top, a progress bar has three steps: 1. Override, 2. Checklist, and 3. Outcome. Step 3 is the active stage. Below the progress bar, there is a 'Select an Outcome' dropdown menu with 'Proceed' selected. Below that is a 'Remarks' text area. At the bottom right, there are 'Submit' and 'Cancel' buttons.

6. Select **Proceed** outcome from the **Select an Outcome** drop-down list. Available options:

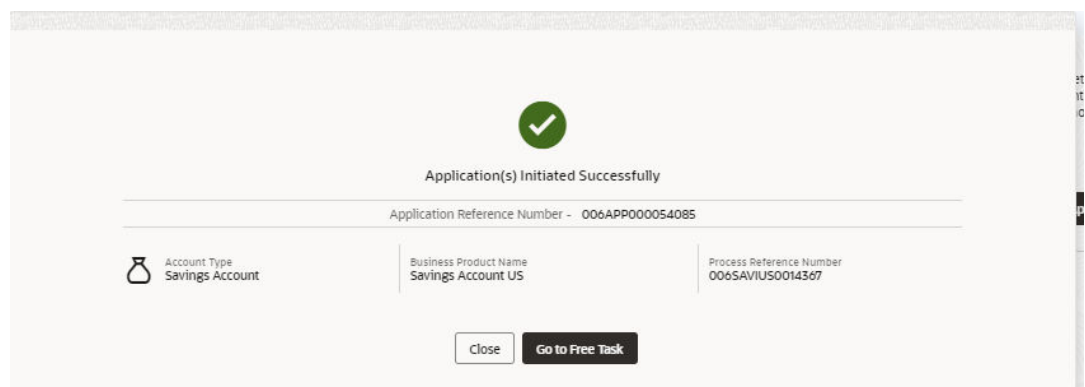
- Proceed
- Reject By Bank

Outcomes configured in the conductor workflow for the business process is available in the dropdown list.

7. Enter the remarks in **Remarks**.
8. Click **Submit**.

The **Confirmation** screen displays.

Figure 1-35 Confirmation



The screenshot shows a confirmation screen with a green checkmark icon at the top. Below the icon, the text 'Application(s) Initiated Successfully' is displayed. Underneath, the 'Application Reference Number - 006APP000054085' is shown. At the bottom, there is a table with three columns: 'Account Type' (Savings Account), 'Business Product Name' (Savings Account US), and 'Process Reference Number' (006SAVIUS0014367). Below the table, there are 'Close' and 'Go to Free Task' buttons.

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

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

9. Click **Go to Free Task**.

The **Free Tasks** screen displays.

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

1.3 In-Principle Approval

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

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

This topic contains the following subtopics:

- [New Request](#)
This topic provides the systematic instructions to raise the new IPA request.
- [IPA Initiation](#)
This topic describes the information to initiate the application for the In-Principle Approval by capturing the required details.
- [IPA Approval](#)
This topic describes the information to assess and approve the IPA application.
- [Enquiry](#)
This topic provides the systematic instructions to enquire the loan products with IPA through the various search criteria and convert IPA to normal loan.

1.3.1 New Request

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

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

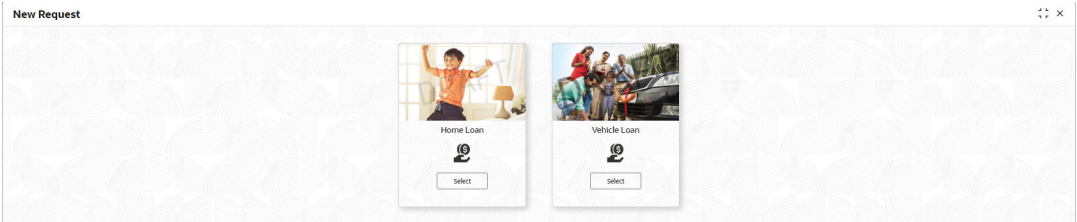
- **Home Loan**
- **Vehicle Loan**

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Operations**.
2. Under **Operations**, click **In-Principle Approval**. Under **In-Principle Approval**, click **New Request**.

The **New Request** screen displays.

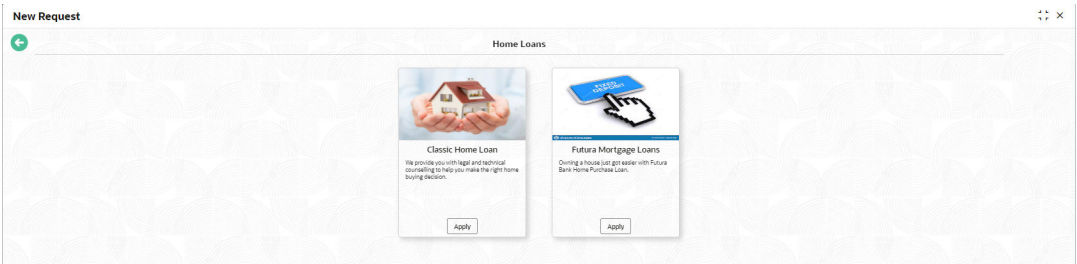
Figure 1-36 New Request



3. Select the product type.
If **Loan Type** is selected as **Home Loan**, the **Home Loan** screen displays.

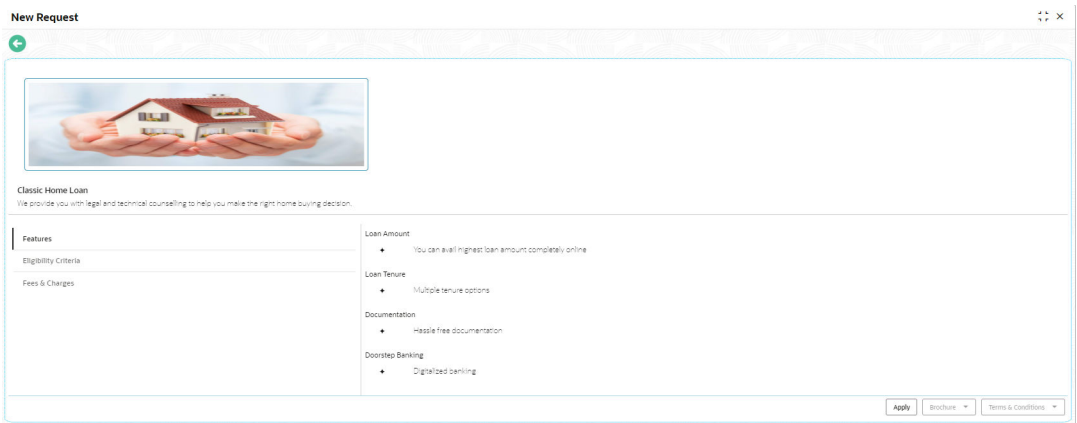
Figure 1-37 Home Loan

Figure 1-38 Home Loan



4. Select the specific business product.
The **Home Loan with IPA Product Details** screen displays.

Figure 1-39 Home Loans with IPA Product Details



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

Table 1-15 Home Loans with IPA Product Details – Field Description

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

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

1.3.2 IPA Initiation

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

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

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

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

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

- [Customer Information](#)
This topic provides the systematic instructions to capture the customer-related information for the application.
- [Customer Consent and Preference](#)
This topic describes the consent and preferences of customers that are captured in account opening process.
- [Relationship](#)
This topics describes the relationship details of parties that are involved in loan account opening application.
- [IPA Details](#)
This topic provides the systematic instructions to capture the product or property-related information for the IPA application.
- [Financial Details](#)
This topic provides the systematic instructions to capture the financial details of the applicant for IPA application.

- [Credit Rating Details](#)
This topic provides the systematic instructions to view the information on the External Rating Agencies Rating / Scores for the Applicant.
- [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 IPA Initiation.
- [Summary](#)
This topic provides the systematic instructions to view the tiles for all the data segments in the IPA Initiation Process.

1.3.2.1 Customer Information

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

The **IPA Initiation** process starts with the **Customer Information** data segment.

1. On **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Operations**.
2. Under **Operations**, click **In-Principle Approval**. Under **In-Principle Approval**, click **New Request**.

The **New Request** screen displays.

3. Select the product type and select the product.
4. Click **Proceed**.

The **Customer Information** screen displays.

Figure 1-40 Customer Information

Initiate - 006IPA00000999

Customer Information

Customer Type: Individual Number of Applicants: 1

Add Customer

Andrew Kim Martin (Primary)

Date of Birth: 1990-05-24 Email: abc@h.com Mobile Number: 8448030163

Role: Primary Existing Customer: ☐ CIF Number: 006002344

Upload Document to prepopulate Customer Information

Title: Mr. First Name: Andrew Middle Name: Kim Last Name: Martin

Suffix: Select Name in Local Language: Gender: Male Date of Birth: May 24, 1990

National ID: Resident Status: Resident Alien Country of Residence: GB Birth Country: GB

Birth Place: NY Nationality: GB Citizenship By: Birth Marital Status: Married

Customer Segment: Emerging Affluent Customer Category: INDIVIDUAL Preferred Language: English Preferred Currency: \$

Details of Special Need: Blindness: Blind Remarks For Special Need: Politically Exposed Person (PEP): ☐

Profession: Select Relationship Manager ID: Staff: ☐

Address

Communication Address: 61 New Street, Chennai, EN, GB

E-mail: Mobile: Phone Number: Fax: SWIFT BIC:

Page 1 of 1 (1 of 1 items)

Contact Details

+ Add Contact

Communication Mode	Country	Mobile Number	Preferred	Action
Mobile Phone	GB (+44)	8448030163	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Communication Mode	Email id	abc@h.com	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Signature

Signature ID	Signature	Remarks	Action
1		Test Signature!	<input type="checkbox"/>

Page 1 of 1 (1 of 1 items)

ID Details

ID Type *	ID Status *	Unique ID	Place of Issue	Issue Date	Expiration Date	Preferred	Remarks	Action
State Issued Drivers License	Available	202302901269	India	May 2, 2010	May 2, 2035	<input type="checkbox"/>	SSNRemarks	<input type="checkbox"/>

Page 1 of 1 (1 of 1 items)

Supporting Document

Total Documents	Document Submitted	Document Pending
0	0	0

No items to display.

Page 1 of 0 (0 of 0 items)

Cancel Save & Close Next

- Click **Save and Close** to save the data captured. The captured data is available in the **My Task** list for the user to continue later.
- Click **Cancel** to terminate the application and the status of the application. Such applications cannot be revived later by the user.
- Click **Upload Document** to fetch the customer information from the uploaded documents. The **Customer Information - Upload Document** screen displays.

Figure 1-41 Customer Information - Upload Document

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

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

Table 1-16 Customer Information - Individual – Field Description

Field	Description
Customer Type	Displays the customer type based on the product selected.
Number of Applicants	Displays the number of applicants added for the account. It gets auto calculated based on the number of applicants that are added by Add applicant .
Applicant Name <role>	Displays the name of the applicant. The applicant role is displayed adjacent to this field.
Date of Birth	Displays the date of birth of the applicant.
E-mail	Displays the e-mail ID of the applicant.
Mobile Number	Displays the mobile number of the applicant.
Edit	Click Edit to modify the existing customer details and address details. Click Save to save the modified details and click Cancel to cancel the modifications.
Add Customer	Click Add Customer to add another customer other than primary applicant.
Existing Customer	Select to indicate if customer is existing customer.
Role	Displays the applicant role. The first customer which is added while initiating an application is considered as primary applicant. By default the Primary Applicant option appears in this field. This field is enabled if you add customer other than the primary customer. The options that are selected in the Allowed Applicants Roles field of the Business Product Preferences data segment in the Business Product screen appear for selection. The available options are: <ul style="list-style-type: none"> • Joint Applicant • Guarantor • Guardian • Custodian
CIF Number	Search and select the CIF number. This field appears for only existing customers.
Advanced Search	Click this button to perform party using advance parameters. For more information on advance search, refer the Advanced Search section below.
Title	Select the title of the applicant from the drop-down list.
First Name	Specify the first name of the applicant.
Middle Name	Specify the middle name of the applicant.
Last Name	Specify the last name of the applicant.
Suffix	Specify the suffix for the applicant. This options in this list appears based on the configured entity code in the Oracle Banking Party product.
Gender	Specify the Gender of the applicant from the drop-down list.
Date of Birth	Select the date of birth of the applicant.

Table 1-16 (Cont.) Customer Information - Individual – Field Description

Field	Description
Resident Status	Select the residential status of the applicant from the drop-down list. Available options are: <ul style="list-style-type: none"> • Non-Resident Alien • Resident Alien • Citizen
County of Residence	Search and select the country code of which the applicant is a resident.
Birth Place	Specify the birth place where the applicant has born.
Nationality	Search and select the country code where the applicant has nationality.
Citizenship By	Search and select the country code for which applicant has citizenship.
Marital Status	Select the marital status of the customer from the drop-down list. Available options are: <ul style="list-style-type: none"> • Married • Unmarried • Legally Separated • Widow
Customer Segment	Select the segment of the customer. Available options are: <ul style="list-style-type: none"> • Emerging Affluent • High Net worth Individuals • Mass Affluent • Ultra HNI
Customer Category	Select the category of the customer.
Preferred Language	Select the preferred language.
Preferred Currency	Select the preferred currency.
Details Of Special Need	Select the special need details. Available options are: <ul style="list-style-type: none"> • Blindness • Cerebral Palsy • Low vision • Locomotor disability • Leprosy-cured • Mental retardation • Mental illness • Hearing Impairment
Remarks For Special Need	Specify the remarks for the special need selected.
Relationship Manager ID	Search and select the Relationship Manager ID for the applicant.
Staff	Select the toggle to indicate if the customer is employee of the bank.
Profession	Select the profession of the customer.
Politically Exposed Person	Select to indicate if the customer are politically exposed person.
Insider	Select to indicate if he customer is insider.

Table 1-16 (Cont.) Customer Information - Individual – Field Description



Field	Description
Address	<p>This section displays the added address of the applicant. It is mandatory to add communication address of the applicant.</p> <p>Click</p>  <p>to add address details.</p> <p>Click</p>  <p>to perform below actions on the added address details,</p> <ul style="list-style-type: none"> • To view the address details, click View. • To edit the address details, click Edit. • To delete the address details, click Delete.
Address Type	<p>Select the address type for the applicant from the drop-down list.</p> <ul style="list-style-type: none"> • Residential Address • Communication Address
Location	Select and search the location.
Current Address	Select to indicate if you want to mark entered address as current address type.
Preferred Address	Select to indicate if you want the selected address type as preferred address type.
Address From	Select the date from when you are connected with the given address.
Address To	Select the date till when you were connected with the given address.
Address	<p>Specify the address to search for the already captured address.</p> <p>Based on the configuration, on entering a few letters, the system fetches the related address that is already captured.</p> <p>Based on the selection, the fields are fetched in the address section.</p>
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
Country	Select and search the country code.
State / Country Sub Division	Specify the state or country sub division. This field appears based on the selected country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Addition Info	In this section you can provide addition information.
Sub Department	Specify the sub department.
Department	Specify the department.
Building Number	Specify the building number.
Post Box	Specify the post box code.
District Name	Specify the district name.
Floor	Specify the floor number.
Room	Specify the room number.
Locality	Specify the locality.
Landmark	Specify the landmark.

Table 1-16 (Cont.) Customer Information - Individual – Field Description


Field	Description
Contact Name / Narrative	Specify the name of the contact person.
Contact Details	In this section you can provide digital contact details.
<Communication Mode>	Select the communication mode from the drop-down list. The available options are: <ul style="list-style-type: none"> • Mobile Phone • Email
Country	Select the country along with international subscriber dialing code of the mobile phone from the drop-down list. The drop-down list option consist of countrycode, country name and subscriber dialing code. This field appears only if you select the Mobile Phone option as communication mode.
Mobile Number	Specify the mobile number.
Preferred	Select to indicate if the given mobile number is the preferred number.
Action	You can edit or delete the added mobile details.
Email Id	Specify the email ID. This field appears only if you select the Email option as communication mode.
Preferred	Select to indicate if the given email ID is the preferred ID.
Action	You can edit or delete the added email details.
Signatures	In this section you can add new signature and view the already added signature of the customer. Click  to add upload signature. Click Add button to add the additional signatures. Click Cancel button to discard the added details. On Submit , signature will be handed off to Oracle Banking Party.
Upload Signature	Drag and drop the signature file or click on Select or drop files here to browse and upload the signature from the local system. PNG & JPEG file formats are supported.
Uploaded Signature	Displays the uploaded signature.
Remarks	Specify the remarks related to the signature.
Signature ID	Displays the Signature ID for the added signature.
Signature	Displays the added signature.
Remarks	Displays the remarks for the added signature.

Table 1-16 (Cont.) Customer Information - Individual – Field Description




Field	Description
Action	<p>Click</p>  <p>to edit the added signatures</p> <p>Click</p>  <p>to delete the added signatures.</p>
ID Details	<p>You can add, view and edit the ID details in this section.</p> <p>Click</p>  <p>to add ID details.</p>
ID Type	<p>Specify the ID type.</p> <p>The available options are:</p> <ul style="list-style-type: none"> • ITIN • Driving License • ATIN • EIN • SIN • Passport • SSN
ID Status	<p>Specify the status of the selected ID type.</p> <p>The available options are:</p> <ul style="list-style-type: none"> • Verification Pending • Applied For • Available • Notice Received
Unique ID	Specify the unique identification code of the selected type. You can enter the unique ID only if the ID Status is Available .
Place Of Issue	Specify the place where the ID is issued to the user.
Issue Date	Specify the date from which the ID is valid.
Expiration Date	Specify the date till which the ID is valid.
Preferred	<p>Select to indicate whether added ID details are preferred among all others.</p> <p>In case of multiple ID details, it is mandatory to mark any one of the ID details as Preferred.</p>
Remark	Specify the remark.

Table 1-16 (Cont.) Customer Information - Individual – Field Description





Field	Description
Action	<p>Click</p>  <p>to save the entered ID details.</p> <p>Click</p>  <p>to edit the added ID details</p> <p>Click</p>  <p>to delete the added ID details.</p>
Supporting Document	<p>This section displays the status of the supporting documents that customer provides to get onboard. You can view,</p> <ul style="list-style-type: none"> • Total Documents – Counts of total documents • Document Submitted – Count of the document that are submitted • Document Pending – Count of the document that are pending <p>In case of exiting party, already captured documents fetched in this section. User can add, edit or delete the documents.</p> <p>Click</p>  <p>to add the document. The Document popup appears. Below fields appears in the popup.</p>
Document Name	Specify the name of the document.
Document Number	Specify the unique number of the selected document.
Document Issue Date	Specify the date from which the document is valid.
Document Expiry Date	Specify the date on which the document is expired.
Upload Documents	Drag and drop the document file or click the Select or drop files here link to browse and upload the document.
Uploaded Documents	<p>The name along with extension of the uploaded document is displayed. You can view or delete document.</p> <p>Click Save to upload the document.</p>
Tax Declaration	In this section you can update the tax declaration details.

Table 1-16 (Cont.) Customer Information - Individual – Field Description

Field	Description
Form Type	Specify the form type for tax declaration. If the Non Resident Alien option is selected from the Citizenship Status drop-down list then the Form Type is defaulted to W8-BEN and disable. If the Citizen or Resident Alien option is selected from the Citizenship Status drop-down list then the Form Type is defaulted to W9 and disable.
Valid From	Specify the date from which the form is valid.
Valid Till	Specify the date on which the document is expired.
Remarks	Specify the remarks.
Service Member Details	You can capture the service member details in this section, if the customer is service member.
Unit Name	Specify the unit name of the customer.
Service Branch	Specify the service branch of the customer. The available options are: <ul style="list-style-type: none"> • Army • Marine Corps • Navy • Air Force
Remarks	Specify the remarks.
Order Number	Specify the order number of the service in which the customer is enrolled.
Notification Date	Specify the date on which the customer notified bank about the enrollment in service. This date cannot be future dated.
Employee ID	Specify the employee identification code.
Cover Under Armed Forces Benefits	Specify whether the customer is covered under the armed forces benefits.
Active Duty Start Date	Specify the date on which service is active.
Active Duty End Date	Specify the date on which the service is ending.

Advanced Search

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

You can perform search on below party types:

For Individual

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

For Non- Individual

- Party ID

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

To search for a party using the advanced search:

9. Click the **Advanced Search**.

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

Below screenshot refers the

Figure 1-42 Advanced Search - Individual

Search Party

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

Unique ID/National ID: Mobile Number: Email:

Fetch Clear

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

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

Close

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

OR

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

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

1.3.2.2 Customer Consent and Preference

This topic describes the consent and preferences of customers that are captured in account opening process.

Consent and preference data segments captures, specific customer consent and preferences for communication and data sharing. Customer consent and preferences are used to comply with various regulatory and bank compliance policies and processes.

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

Questionnaire is created in the Decision Service and later mapped to the relevant regulations and product types are part of seed data configuration.

To add customer consent and preference

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

The **Customer Consent and Preference** screen appears.

Figure 1-43 Customer Consent and Preference

The screenshot shows the 'Initiate - 006APP000050005' window with the 'Customer Consent and Preferences' section active. The customer name is 'MR John Smith'. The 'e-Sign' section has a toggle for 'Consent to receive communication electronically?' which is currently off. The 'Marketing Communications' section has a toggle for 'Consent to receive Marketing, Promotional and Sales' which is currently on. Below these is a table with columns: Channel, Contact Value, Preferred Time, and Actions. The table contains one row with 'Email' as the channel and 'john@abc.com' as the contact value. Below the table is a 'Privacy Information' section with four questions, each with 'No' selected: 'Can we share your credit report from a credit reporting agency?', 'Can we share your credit worthiness?', 'Can we share your personal information with our affiliates to market to you?', and 'Can we share your personal information with our affiliates for everyday business purpose?'. At the bottom are buttons for 'Audit', 'Cancel', 'Back', 'Save & Close', and 'Next'.

2. The sections on the screen appears based on the configurations. This section displays a set of questions which vary based on the party type and the regulations of the bank's location. Click






to expand each section

3. Specify the details in the relevant data fields. Below are the list of sample questions, which are configured for the different customer consents. For more information on fields, refer to the field description table below.

Table 1-17 Charge Details – Field Description

Field	Description
E-sign	Specify whether the customer needs electronic communication. If the answer is Yes then it is mandatory to capture the e-mail ID for communication in the application.

Table 1-17 (Cont.) Charge Details – Field Description

Field	Description
Marketing Communications	Specify whether the customer needs marketing, promotional and sales communication. If the answer is Yes then capture channel details.
Channel	Specify the channel through which you need marketing communication. The available options are: <ul style="list-style-type: none"> • Email • SMS • Postal Mail • Whatsapp • Phone • FAX
Contact Value	Specify the contact value related to the selected channel.
Preferred Time	Specify the preferred time to receive marketing communication.
Action	Click  to save the entered ID details. Click  to edit the added ID details Click  to delete the added ID details.
Privacy Information	Specify the privacy information of the customer. The question appears based on the configured questionnaire.

4. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take an action. The User cannot to proceed to the next data segment, without capturing the mandatory data.
- 5.

1.3.2.3 Relationship

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

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

- Household – If related party has a household relation such as Father, Mother, Son, daughter, Spouse, or Guardian.

- Power of Attorney – If related party is who holds power attorney.
- Service Member - If related party is served in military services.
- Related to Insider – If related party is an insider
- Guardian – If related party is a guardian of minor customer who is getting onboarded
- Service Member - If related party is served in military services.

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

To add relationships of customers:

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

The **Relationship** screen appears.

Figure 1-44 Relationships

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



to add the party. The **Add New<Relationship Type>** popup appears for entering the CIF or Party ID

5. In the **CIF/PARTY ID** field, enter the CIF or party ID and click **Next** to add the party. OR Click



to search party.

Note

An existing customer of the bank can be added as related party.

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

Party Id	CIF	First Name	Middle Name	Last Name	Email	Mobile Number	Date of Birth	Unique ID
253381715	000011855	JackOBPY	Chris	InsiderSCRA			1990-12-04	
253381694	000011828	Jack	Chris	InsiderandSCRA	pratik.gadade@oracle.com	7993435587	1990-12-04	
253351564	000011733	Jack	Chris	Insideronly	pratik.gadade@oracle.com	7885435590	1990-12-01	

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

Table 1-18 Search Party – Individual

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

Table 1-19 Search Party – Non Individual

Field	Description
Non- Individual	Select if the party is non-individual.
Business /Organization Name	Specify the business or organization name of the party.

Table 1-19 (Cont.) Search Party – Non Individual

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

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

Add New Guardian

Type Date of Birth Gender
Id Type Unique Id Citizenship Birth

Relationship
Select
Preferred

Add Cancel

Table 1-20 Add New &ltRelationship Type> – Field Description

Field	Description
Relationship	<p>Specify the relationship of the new added party with party involved in account opening application.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Spouse • Father • Mother • Daughter • Guardian • Son <p>This field is not applicable for the Related to Insider.</p>

Table 1-20 (Cont.) Add New <Relationship Type> – Field Description

Field	Description
Preferred	Specify to indicate the added party is preferred as guardian. It is mandatory to add one Preferred party This field is not applicable for the Related to Insider .
Party Details section	In this section you can view the details of the selected party. Below fields appears on the screen: <ul style="list-style-type: none"> • Party Image • Party Name • Type • Date of Birth • Gender • ID Type • Unique ID • Citizenship

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

Table 1-21 Relationship

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

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

1.3.2.4 IPA Details

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

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

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

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

Figure 1-45 IPA Details

2. Specify the details in the relevant data fields.

Note

The fields, which mentioned as Required, are mandatory.

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

Table 1-22 IPA Details – Field Description

Field	Description
Account Type	Displays the account type based on the product selected in the In-Principle Approval.
Business Product Name	Displays the business product name based on the product selected in the In-Principle Approval.
Product Image	Displays the business product image.
Product Description	Displays the short description captured for the product in the Business Product configuration.
Account Branch	Select the Account Branch from the drop-down list.
Property Type	Select the type of property from the drop-down list. The options are <ul style="list-style-type: none"> Independent House Villa Apartment Others
Property Location State	Specify the state where the property is located.
Property Location City	Specify the city where the property is located.
Have you shortlisted the property?	Select whether the property have been shortlisted or not. The options are <ul style="list-style-type: none"> Yes No

Table 1-22 (Cont.) IPA Details – Field Description

Field	Description
Builder Name	Specify the name of the Builder
Loan Tenure	Select the loan tenure in year, months and days. The system will validate the minimum and maximum tenure for the selected currency.
Currency	Select the currency from the drop-down list, if required. Available options in the drop-down list are based on the currency allowed for the selected business product. By default, the base currency of user logged-in branch is displayed. This field is mandatory.
Purpose of Loan	Specify the loan purpose.
Purpose Description	Specify the describe the purpose of borrowing loan.
Estimated Cost	Specify the estimated cost for the Home Project or Vehicle.
Customer Contribution	Specify the margin amount contributed by the customer. Customer Contribution can be zero also.
Requested Loan Amount	Displays the requested loan amount. Request Loan Amount = Estimated Cost - Customer Contribution
Application Date	Select the application date from the calendar list.
First Home Buyer	Select to indicate whether the applicant is first home buyer.
IPA Details (Vehicle Loan)	Below fields appears if user applies for Vehicle Loans.
Vehicle Category	Select the category of the Vehicle. The options are <ul style="list-style-type: none"> • Two-Wheeler • Three-Wheeler • Four-Wheeler This field is mandatory.
Make	Select the manufacturer name.
Model	Specify the Vehicle model.

1.3.2.5 Financial Details

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

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

The **Financial Details** screen displays.

Figure 1-46 Financial Details - Individual

Application Entry - 006APP000048283

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

Screen 6 of 10

Financial Details

MR qwerty qwerty (Primary Applicant)

Total Income: GBP 170,000.00 | Total Expense: GBP 25,000.00

Employment Details

Salaried

Add

Employer Code: ORACLE | Employer Name: ORACLE | Employer Description: :
From Date: May 10, 2010 | To Date:

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

Self-Employed/Professional

Financial Details

Income & Expense

Monthly Income (in GBP)		Monthly Expense (in GBP)	
Type	Amount	Type	Amount
Other Income	20,000.00	Medical	5,000.00
Cash Gifts	0.00	Education	5,000.00
Business	0.00	Vehicle	0.00
Bonus	0.00	Fuel	5,000.00
Rentals	0.00	Other Expenses	0.00
Pension	0.00	Loan Payments	0.00
Agriculture	0.00	Insurance Payments	0.00
Investment Income	0.00	Credit Card Payments	0.00
Salary	150,000.00	Utility Payments	0.00
Interest Amount	0.00	Rentals	0.00
	GBP 170,000.00	Household	10,000.00
			GBP 25,000.00

Net Income: GBP 145,000.00

Asset & Liabilities

Liabilities (in GBP)		Asset (in GBP)	
Type	Amount	Type	Amount
Property Loan	0.00	Deposit	0.00
Vehicle Loan	10,000.00	Vehicle	0.00
Credit Card Outstanding	0.00	Other	0.00
Overdrafts	0.00	House	0.00
Personal Loan	0.00		GBP 0.00
Education Loan	0.00		
Home Loan	50,000.00		
Other Liability	0.00		
	GBP 60,000.00		

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

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

Table 1-23 Financial Details: Individual – Field Description

Field	Description
<Applicant Name along with Role of applicant>	Displays the applicant name along with applicant role as captured in the Customer Information data segment.
Total Income	Displays the total income and the currency of the applicant.
Total Expenses	Displays the total expenses and the currency of the applicant.

Table 1-23 (Cont.) Financial Details: Individual – Field Description

Field	Description
Last Update On	Displays the date on which the financial details of an existing applicant were last updated. For a new applicant, it will remain blank.
Employment Details	In this section user can capture employment details of the parties that are involved in an account opening application.
Salaried	In this section user can capture salaried employment details. The below fields appears if salaried employment details are already captured. <ul style="list-style-type: none"> • Employer Code • Employer Name • Employer Description • From Date • To Date User can edit, view or delete already added details. Click Add to capture the new salaried employment details. The Salaried Details pop-up appears.
Employer Code	Specify the employer code. OR Click to search the employer code. The pop-up appears to fetch the employer code. Specify Employer Code or Employer Name to fetch the details.
Employee Name	Displays the employee name.
Employer Description	Specify the employer description.
Organization Category	Select the organization type from the drop-down list. Available options are: <ul style="list-style-type: none"> • Government • NGO • Private Limited
Demographics	Select the demographics from the drop-down list. Available options are: <ul style="list-style-type: none"> • Global • Domestic
<Actions>	Click Edit to modify the existing applicant details. Click Save to save the modified details and click Cancel to cancel the modifications. Edit will be visible only for existing applicant.
Employee Type	Select the employee type from the drop-down list. Available options are: <ul style="list-style-type: none"> • Full Time • Part Time • Contract • Permanent
Employee ID	Specify the employee ID.
Grade	Specify the grade.
Designation	Specify the designation.

Table 1-23 (Cont.) Financial Details: Individual – Field Description

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

Table 1-23 (Cont.) Financial Details: Individual – Field Description

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

Table 1-23 (Cont.) Financial Details: Individual – Field Description

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

1.3.2.6 Credit Rating Details

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

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

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

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

The **Credit Rating Details** screen displays.

Figure 1-47 Credit Rating Details

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

Table 1-24 Credit Rating Details – Field Description

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

- Click **View More** to view the additional Credit Bureau details.
The **Additional Credit Bureau Details** screen is displayed.

Figure 1-48 Additional Credit Bureau Details

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

OK

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

Table 1-25 Additional Credit Bureau Details – Field Description

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

Note

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

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

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

1.3.2.7 Qualitative Scorecard

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

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

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

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

The **Qualitative Scorecard** screen displays.

Figure 1-49 Qualitative Scorecard

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

Note

The fields, which mentioned as Required, are mandatory.

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

Table 1-26 Qualitative Scorecard – Field Description

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

1.3.2.8 Assessment Details

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

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

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

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

Figure 1-50 Assessment Details – Validation Model

IPA Initiation - 006IPA000001038

Assessment details

Requested Amount: USD 40,000.00

Tenure: 10 Years 0 Months 0 Days

Rate of Interest: 5.50%

Variance: 0%

Total Weighted Score: 100

Approved Amount: ----

Proposed Variance: 0.10%

Effective Rate: 5.60%

System Recommendation: ManualQueueA

Grade: B

APR: ----

Validation Model: **PASS**

Borrowing Capacity: 8000000.00

Qualitative Score: 88

Quantitative Score: 100

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

Pricing: 01%

Description: Logical Model for HL and VL IPA

Validation Model Code: LGHLIPA

Status: **PASS**

Rule ID	Sequence	Status	Severity
Rule1001	1	PASS	-

Audit

Cancel Back Save & 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 1-51 Assessment Details – Borrowing Capacity

The screenshot displays the 'Assessment details' section of the 'IPA Initiation - 006IPA000001038' screen. The left sidebar contains a navigation menu with options: Customer Information, Customer Consent and Relationships, IPA Details, Financial Details, Credit rating details, Qualitative scorecard, and Assessment details (selected). The main content area shows the following details:

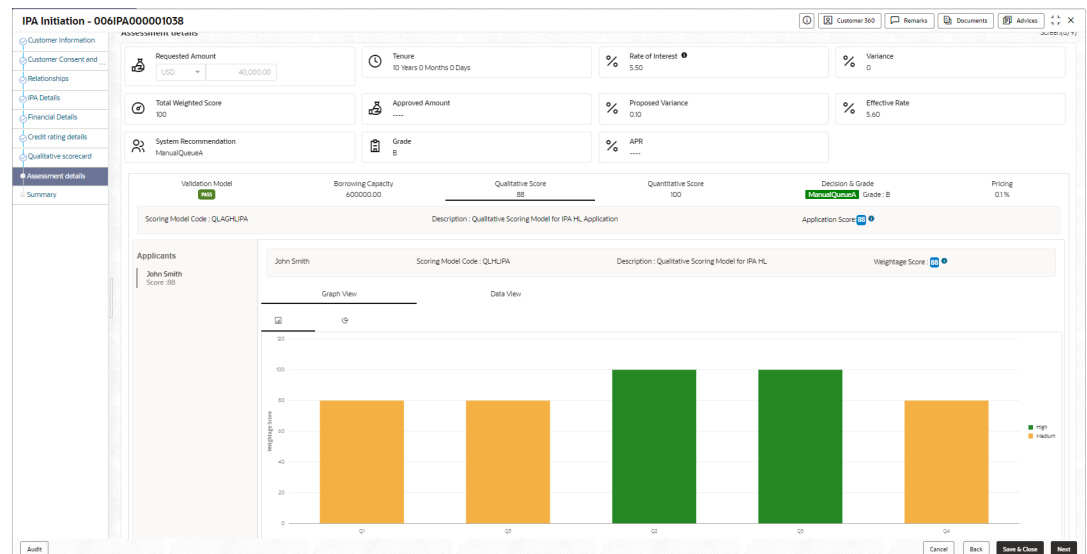
- Requested Amount:** USD 40,000.00
- Tenure:** 10 Years 0 Months 0 Days
- Rate of Interest:** 5.50
- Variance:** 0
- Total Weighted Score:** 100
- Approved Amount:** ---
- Proposed Variance:** 0.10
- Effective Rate:** 5.60
- System Recommendation:** ManualQueueA
- Grade:** B
- APR:** ---
- Validation Model:** BSL
- Borrowing Capacity:** 600000.00
- Qualitative Score:** 88
- Quantitative Score:** 100
- Decision & Grade:** ManualQueueA Grade: B
- Pricing:** 0.1%
- Eligibility Code:** BCLIPA
- Eligibility Description:** Borrowing Capacity For Home Loan IPA
- Requested Amount:** 40000
- Borrowing Capacity:** 600000.00
- Fact:** MaxLend
- Rule ID:** LendAmt

Buttons at the bottom include Audit, Cancel, Back, Save & Close, and 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 1-52 Assessment Details – Qualitative Score – Graph View



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

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

Figure 1-53 Assessment Details – Qualitative Score – Data View

IPA Initiation - 006IPA000001038

Assessment details

Requested Amount: USD 40,000.00

Tenure: 10 Years 0 Months 0 Days

Rate of Interest: 5.50

Variance: 0

Total Weighted Score: 100

Approved Amount: ----

Processed Variance: 0.10

Effective Rate: 5.60

System Recommendation: Manual Queue A

Grade: B

APR: ----

Validation Model: **fail** Borrowing Capacity: 400000.00 Qualitative Score: 88 Quantitative Score: 100 Decision & Grade: **Manual Queue** Grade: B Pricing: 0.1%

Scoring Model Code: QLAGHLIPA Description: Qualitative Scoring Model for IPA HL Application Application Score: 88

Applicants: John Smith Score: 88

Scoring Details

Question Code	Question	Value	Score
Q1	How many years in the current employment?	More than 10 years	80
Q3	How many members are dependent on the applicant?	1	80
Q2	What is the current residence type?	Own house	100
Q5	Is the applicant undergoing any medical treatment?	None	100
Q4	How long applicant staying in the current residence?	More than 5 years	80

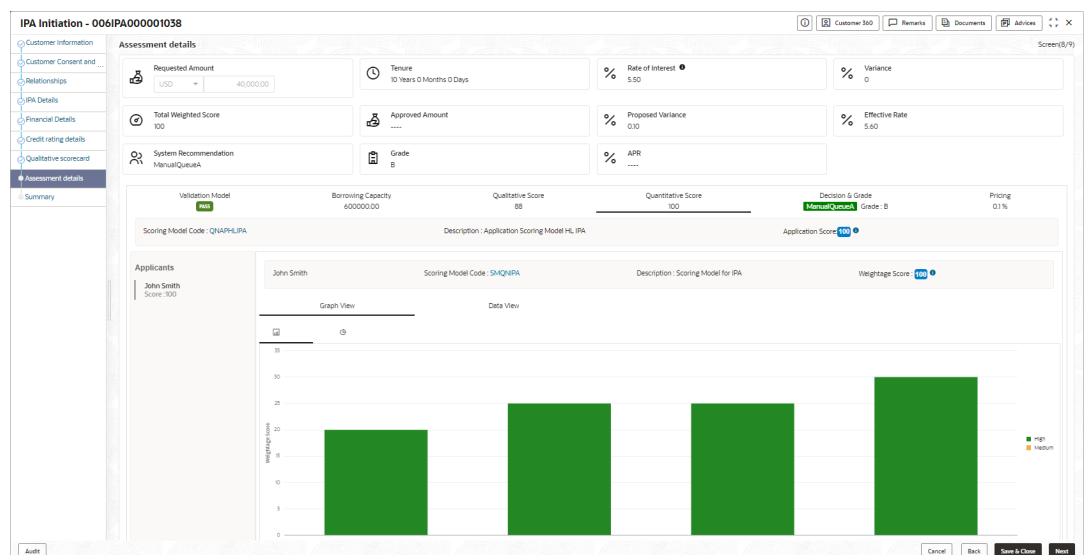
Note

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 1-54 Assessment Details – Quantitative Score – Graph View



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

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

Figure 1-55 Assessment Details – Quantitative Score – Data View

IPA Initiation - 006IPA000001038

Assessment details

Requested Amount: USD 40,000.00

Tenure: 10 Years 0 Months 0 Days

Rate of Interest: 5.50

Variance: 0

Total Weighted Score: 100

Approved Amount: ---

Proposed Variance: 0.00

Effective Rate: 5.60

System Recommendation: ManualQueueA

Grade: B

APR: ---

Validation Model: **HL**

Borrowing Capacity: 400000.00

Qualitative Score: 88

Quantitative Score: 100

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

Pricing: 0.1%

Scoring Model Code: QHAPHLIPA

Description: Application Scoring Model HL IPA

Application Score: **100**

Applicants: John Smith Score: 100

Scoring Model Code: **SAQIPA**

Description: Scoring Model for IPA

Weightage Score: **100**

Graph View

Date View

Feature	Value	Range Type	Range	Weightage %	Score	Weightage Score
Net Income	120000	Value	50000-999999	20	100	20
Qualitative Score	88.0	Value	70-100	25	100	25
Debt to Income Ratio	0.0	Value	0-40	25	100	25
Credit Bureau Score	750	Value	700-999	30	100	30

Cancel Back Save & Close Next

Note

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

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

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

Figure 1-56 Assessment Details – Decision & Grade

IPA Initiation - 006IPA000001038

Assessment details

Requested Amount: USD 40,000.00

Tenure: 10 Years 0 Months 0 Days

Rate of Interest: 5.50

Variance: 0

Total Weighted Score: 100

Approved Amount: ---

Proposed Variance: 0.00

Effective Rate: 5.60

System Recommendation: ManualQueueA

Grade: B

APR: ---

Validation Model: **HL**

Borrowing Capacity: 400000.00

Qualitative Score: 88

Quantitative Score: 100

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

Pricing: 0.1%

Model Code: DMHLIPA

Model Description: Decision Matrix Home Loan IPA

Decision: **ManualQueueA**

Grade: B

Decision	Qualitative Score	Qualitative Score Range	Decision
Decision	88.0	70-90	ManualQueueA

Grade	Qualitative Score	Qualitative Score Range	Grade
Grade	88.0	70-90	B

Cancel Back Save & Close Next

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

Figure 1-57 Assessment Details – Pricing

IPA Initiation - 006IPA000001038

Assessment details

Requested Amount: USD 40,000.00

Tenure: 10 Years 0 Months 0 Days

Rate of Interest: 5.50

Variance: 0

Total Weightage Score: 100

Approved Amount: 0.00

Proposed Variance: 0.00

Effective Rate: 5.60

System Recommendation: Manual/Queue A

Grade: B

APR: 0.00

Validation Model: Manual/Queue A

Borrowing Capacity: 400000.00

Qualitative Score: 88

Quantitative Score: 900

Decision & Grade: Manual/Queue A Grade: B

Pricing: 0.1%

Pricing Model Code: PRH4LND1

Model Description: PRH4LND1

Rate Type: Flat

Rate Percentage: 0.1%

Audit Cancel Back Save & Close Next

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

Table 1-27 Assessment Details – Field Description


Field	Description
Requested Amount	Specify the requested overdraft amount.
Tenure	Displays the tenure.
Base Rate	Displays the interest rate without including margin/variance.
	Displays the rate type.
Margin	Displays the customer margin in percentage. This field displays if the Rate Type is selected as Floating .
Variance	Displays the variance in percentage. This field displays if the Rate Type is selected as Fixed .
Total Weightage Score	Displays the total weightage score.
Approved Amount	.Displays the approved loan amount. If the System Recommendation is Approved . This field appears blank if the System Recommendation is Manual and Rejected .
Proposed Margin	Displays the margin proposed by Decision service in percentage. This field displays if the Rate Type is selected as Floating .
Proposed Variance	Displays the variance proposed by Decision service in percentage. This field displays if the Rate Type is selected as Fixed .
Effective Rate	Displays the effective rate of interest.
System Recommendation	Displays the system recommendations. The available options are: <ul style="list-style-type: none"> Approved Manual Rejected

Table 1-27 (Cont.) Assessment Details – Field Description

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

Table 1-27 (Cont.) Assessment Details – Field Description

Field	Description
Decision and Grade	Displays the field details related to Decision and Grade.
Model Code	Displays the model code configured for the product.
Model Description	Displays the description of the model code.
Decision	Displays the recommended decision for the application.
Grade	Displays the recommended grade for the application
Decision and Grade – Decision	Displays the field details related to Decision.
Quantitative Score	Displays the overall quantitative score of the application.
Quantitative Score Range	Displays the range for the quantitative score.
Decision	Displays the decision configured for the quantitative score.
Decision and Grade – Grade	Displays the field details related to Grade.
Quantitative Score	Displays the overall quantitative score of the application.
Quantitative Score Range	Displays the range for the quantitative score.
Grade	Displays the grade configured for the quantitative score.
Pricing	Displays the field details related to Pricing.
Pricing Model Code	Displays the pricing model code configured for the product.
Model Description	Displays the description of the pricing model code.
Rate Type	Displays the rate type.
Rate Percentage	Displays the rate percentage.
Loan Amount	Displays the loan amount.
Loan Tenure	Displays the loan tenure.
Loan Amount Range	Displays the range for the loan amount.
Loan Tenure Range	Displays the range for the loan tenure.
Rate %	Displays the rate of interest configured for the range.

Note

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

1.3.2.9 Summary

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

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

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

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

Figure 1-58 Summary

The screenshot displays the 'IPA Initiation - Summary' screen for application ID 006IPA000001038. The interface includes a sidebar with navigation links: Customer Information, Customer Consent and Preference, Relationships, IPA Details, Financial Details, Credit rating details, Qualitative scorecard, and Assessment details. The main area shows eight summary tiles, each with a green checkmark indicating completion or approval:

- Customer Information:** Name: John Smith, Applicant Type: Primary, No. Of Applicants: 1
- Customer Consent and Preference:** Click to view more details
- Relationships:** Click to view more details
- IPA Details:** Product Name: Classic Home Loan, Estimated Cost: USD 100000, Loan Tenure: 10 Years 0 Months 0 Days
- Financial Details:** Applicant Name: 100 John Smith, Total Income: USD 100000, Total Expense: USD 100000, Net Income: USD 100000
- Credit rating details:** Applicant Name: 100 John Smith, External Rating Agency: Experian, External Rating: T10, 11 Late marks...
- Qualitative scorecard:** Applicant Name: 100 John Smith, Questionnaire Model: 1 QUILIPA
- Assessment details:** System Recommendation: Normal/Denial, Integrated Score: 100, Approved Amount: --, Effective Rate: 5.0

At the bottom, there are buttons for 'Cancel', 'Back', 'Save & Close', and 'Submit'.

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

Table 1-28 Summary - IPA Initiation – Field Description

Data Segment	Description
Customer Information	Displays the customer information details.
IPA Details	Displays the IPA details.
Customer Consent and Preference	Displays the customer consent and preference details.
Relationship	Displays the relationship details.
Financial Details	Displays the financial details.
Credit Rating Details	Displays the credit rating details.
Qualitative Scorecard	Displays the qualitative scorecard details.
Assessment Details	Displays the assessment details.

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

Application De-Dupe:

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

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

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

Figure 1-59 Overrides

Stage Movement Submission

1 ————— 2 ————— 3

Override Checklist Outcome

No overrides generated for acceptance. Please proceed next.

Proceed Next Cancel

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

3. Click **Proceed Next**.

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

Figure 1-60 Checklist

Stage Movement Submission

1 ——— 2 ——— 3

Override Checklist Outcome

Checklist

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

Save & Proceed Cancel

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

4. Select the check-box to accept the checklist.
5. Click **Save and Proceed**.

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

Figure 1-61 Outcome

Stage Movement Submission

1

2

3

Override

Checklist

Outcome

Select an Outcome

Proceed

Remarks

Submit

Cancel

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

6. Click **Submit**.
- The **Confirmation** screen displays.

Figure 1-62 Confirmation

Application(s) Initiated Successfully

Application Reference Number - 006APP000054085

Account Type
Savings Account

Business Product Name
Savings Account US

Process Reference Number
006SAVIUS0014367

Close

Go to Free Task

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

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

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

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

The **Free Tasks** screen displays.

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

1.3.3 IPA Approval

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

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

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

1.3.3.1 Assessment Summary

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

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

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

The **Assessment Summary** screen displays.

Figure 1-63 Assessment Summary

IPA Approval - 006IPA000001049

Customer 360 Remarks Documents Advises

Screen(5/7)

Assessment summary

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

Audit Cancel Back Save & Close Next

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

Note



The fields, which mentioned as Required, are mandatory.

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

Table 1-29 Assessment Summary – Field Description

Field	Description
Requested Amount	Displays the requested loan amount.
Tenure	Displays the loan tenure.
Rate of Interest	Displays the IPA rate of interest.
Margin	Displays the approved margin. <div> <p>Note</p> <p>This field displays if the Rate Type is selected as Floating.</p> </div>
Variance	Displays the approved variance. <div> <p>Note</p> <p>This field displays if the Rate Type is selected as Fixed.</p> </div>

Table 1-29 (Cont.) Assessment Summary – Field Description

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

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

1.3.3.2 IPA Approval Details

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

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

The **IPA Approval Details** screen displays.

Figure 1-64 IPA Approval Details

IPA Approval - 006IPA000001049

Customer Information | IPA Details | Financial Details | Credit rating details | Assessment summary | **IPA Approval details** | Summary

IPA Approval details

Eligible Loan Amount: GBP 30,000.00

Tenure of Loan: 3 Years 6 Months 0 Days

IPA Rate: 5.6

Purpose of Loan: Buy a New Home

Date of Issue: 2018-03-30

Validity Period: 5 Days

Date of Expiry: 2018-04-04

User Recommendation

User Action: Approved

Date of Approval: March 30, 2018

Audit | Cancel | Back | Save & Close | Next

Note

The fields, which mentioned as Required, are mandatory.

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

Table 1-30 IPA Approval Details – Field Description

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

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

1.3.3.3 Summary

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

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

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

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

Figure 1-65 Summary

IPA Approval - 006IPA000001049

Customer Information | IPA Details | Financial Details | Credit rating details | Assessment summary | IPA Approval details | **Summary**

Summary

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

IPA Details
Product Name: Classic Home Loan
Estimated Cost: GBP 40000
Loan Tenure: 3 Years 6 Months 0 Days

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

Credit rating details
Applicant Name: MR John Alexander Smith
External Rating Agency: Experian
External Rating: 750
+1 view more...

Assessment summary
System Recommendation: Approved
Weighted Score: 94
Approved Loan Amount: GBP 30000
Effective Rate: 5.6

IPA Approval details
Eligible Loan Amount: GBP 30000
Loan Tenure: 3 Years 6 Months 0 Days
IPA Rate: 5.6%
Expiry Date: Apr 04, 2018

Audit | Cancel | Back | Save & Close | Submit

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

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

Table 1-31 Summary - IPA Approval – Field Description

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

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

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

3. Click **Proceed Next**.

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

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

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

5. Click **Save and Proceed**.

The **Outcome** screen displays.

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

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

6. Click **Submit**.

The **Confirmation** screen displays.

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

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

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

The **Free Tasks** screen displays.

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

1.3.4 Enquiry

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

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

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Home** screen, click **Retail Banking**. Under **Retail Banking**, click **Operations**.
2. Under **Operations**, click **In-Principle Approval**. Under **In-Principle Approval**, click **Enquiry**.

The **Enquiry** screen displays.

Figure 1-66 Enquiry

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

Table 1-32 Enquiry - Field Description

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

3. Click **Search** icon to search the IPA based on the following criteria.

- **IPA Reference Number**
- **Customer Name**
- **IPA Request Date**
- **IPA Offered Date**
- **Mobile Number**
- **ID Number**
- **Status**

4. Click **Apply** to initiate the origination process for the selected product.

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

OR

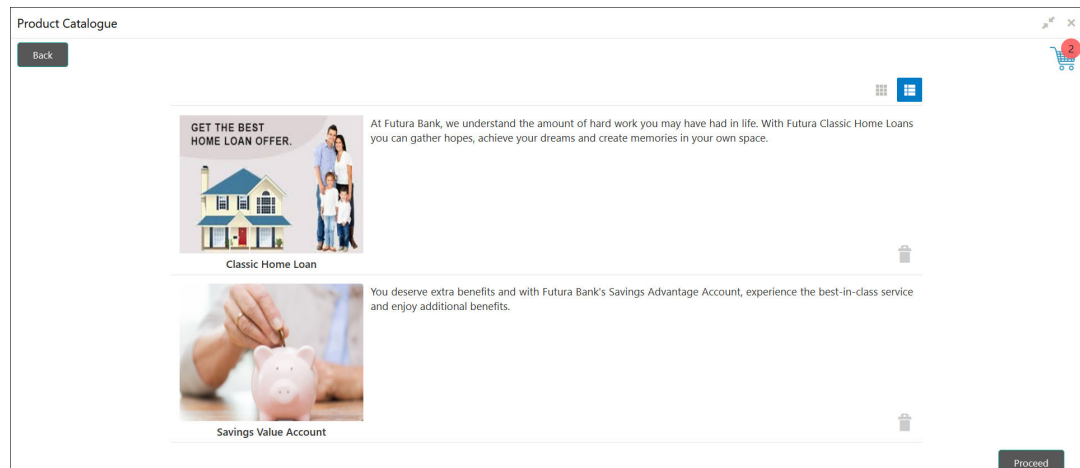
5. Click **Add to Cart**.

The system provides an alert that the selected product has been added to the cart.

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

The **Cart** screen displays.

Figure 1-67 Cart Screen with Multiple Products



Note

The cart has multiple products.

7. Click **Proceed** to initiate origination for the selected product or click **Back** on the top left side to go back to the **Product Details** screen.

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

1.4 Global Actions

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

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

Below are the list of global actions:

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

- [Documents](#)
You can upload and view the documents that are uploaded.>
- [Advices](#)
You can view the advices that are shared with customer. Advices are generated post Application Entry stage is submitted.
- [Condition and Covenants](#)
You capture conditions and covenants details for the loan applications.
- [Solicitor Details](#)
You can add the solicitor details using this section.
- [Clarification Details](#)
You raise the clarifications using this section.

1.4.1 Icon

You view the application number along with its product name.

- Click it to view the **Application Number** and the **Business Product** detail.
The **Icon** screen is displayed.

Figure 1-68 Icon

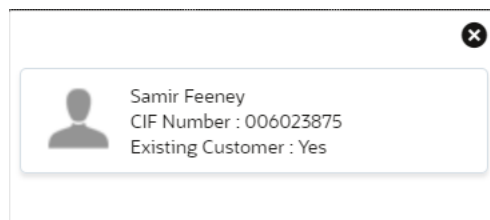


1.4.2 Customer 360

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

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

Figure 1-69 Customer 360



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

1.4.3 Application Information

You can view the application information in this section.

1. Click **Application Info** to view the application information.
The **Application Information** screen is displayed.

Figure 1-70 Application Information

Application Information

Application Number: B01APP000073544 Application Date: Fri Nov 30 00:00:00 IST 2018 Channel: RPM Source by: QRU000001 Priority: Medium

Classic Home Loan

Application Entry Application Enrichment Underwriting > View

User ID Assigned: - Stage Start Date: 2018-03-29T18:30:00.000+00:00 Time Spent: 0 days 0 hours 0 min

In Progress Loan Amount: 45000 Total Time Spent: 0 days 0 hours 0 min

▼ View Applicant Details

Applicant Name	Role	CIF	Email ID	Contact
MR Andrew Kim Martin	PRIMARY	233464704	abc@h.com	8448030163

▼ View Clarification Details

ID	Subject	Raised By	Date	Status	Status updated on
No data to display.					

▼ Advices

Advice Name	Stage	Mode of Delivery	Recipient	Date	
CAODOfferIssue	Offer Issue	EMAIL	abc@h.com	Fri Nov 30 00:00:00 IST 2018	👁️ ⬇️

Close

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

Table 1-33 Application Information – Field Description

Field	Description
Application Number	Displays the application number.
Application Date	Displays the application date.
Source By	Displays the name of the user who has sourced the application.
Channel	Displays the channel name.
Priority	Displays the priority of the application. <ul style="list-style-type: none"> • High • Medium • Low

Table 1-33 (Cont.) Application Information – Field Description

Field	Description
<Product Name>	Displays the product name.
<Account Opening Stages>	Displays the account opening stages in the train stop format along with the status of the respective stage.
User ID Assigned	Displays the User ID of the user currently working on the product process. NOTE: This is blank, in case the product process task is not acquired by any user.
Time spent	Displays the days spent in the current phase/stage.
Stage Start Date	Displays the start date of the current stage. It also display time in hours, mins and seconds.
View	Click the View button to view the data segment of the respective stage. The overview of the data segments appears in tile. Click on the tile to view further details of that data segment.
<Status of the Application>	Display the status of the application.
Account Opening Date	Displays the date on which the account is opened. This field appears once the account opening process is completed.
Account Number	Displays the account number. This field appears once the account opening process is completed.
<Relavant Amount>	Displays the value based on the product. For example, <ul style="list-style-type: none"> For the loan account opening application, the label of this field appears as Loan Amount. For the saving account optning application. the lable of this field appears as Initial Funding Amount.
View Applicant Details	In this section you can view the applicant details of all the applicants involved in the application. Below field appears with the respective applicant details: <ul style="list-style-type: none"> Applicant Name Role CIF Email ID Contact Number
View Clarification Details	In this section you can view the clarification history. Below fields appear with the details: <ul style="list-style-type: none"> ID Subject Raised By Date Status Status updated on On the click of the respective record the user can view the clarification content.

Table 1-33 (Cont.) Application Information – Field Description

Field	Description
Advices	<p>In this section you view the advices generated in the process of account opening.</p> <p>Below fields appear with the details:</p> <ul style="list-style-type: none">• Advice Name• Stage• Mode of Delivery• Recipient• Date <p>You can View and Download on clicking the respective icons.</p>

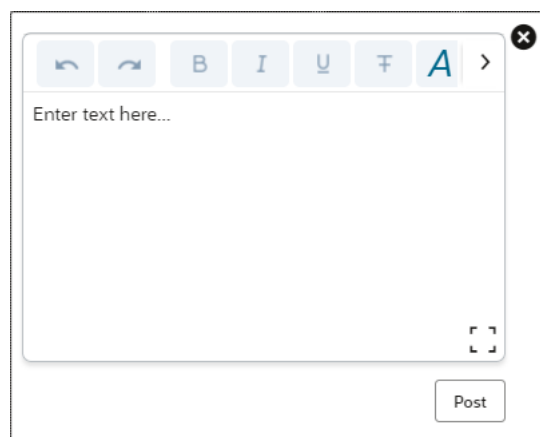
2. Click **Close** to close window.

1.4.4 Remarks

You can view the remarks.

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

The **Remarks** screen is displayed.

Figure 1-71 RemarksThe screenshot shows a web-based form for posting remarks. At the top, there is a horizontal toolbar with icons for undo, redo, bold (B), italic (I), underline (U), strikethrough (ABC), and text color (A). Below the toolbar is a large text input area with the placeholder text "Enter text here...". In the bottom right corner of the input area, there are two small icons: a square with an 'x' and a square with a plus sign. Below the input area is a button labeled "Post". The entire form is enclosed in a light gray border with a close button (X) in the top right corner.

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

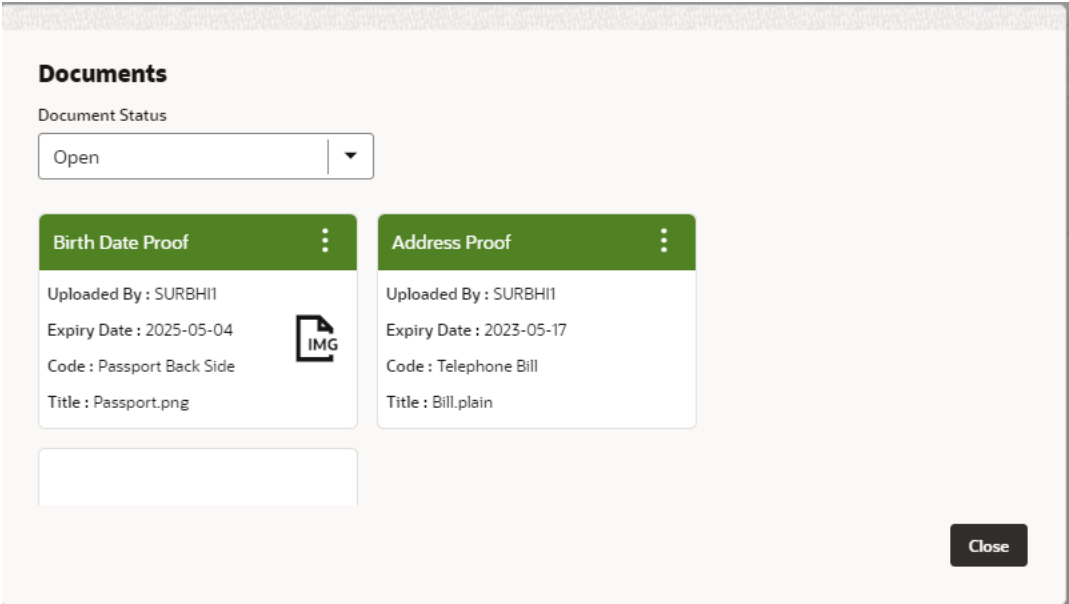
1.4.5 Documents

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

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

The **Documents** screen is displayed.

Figure 1-72 Documents



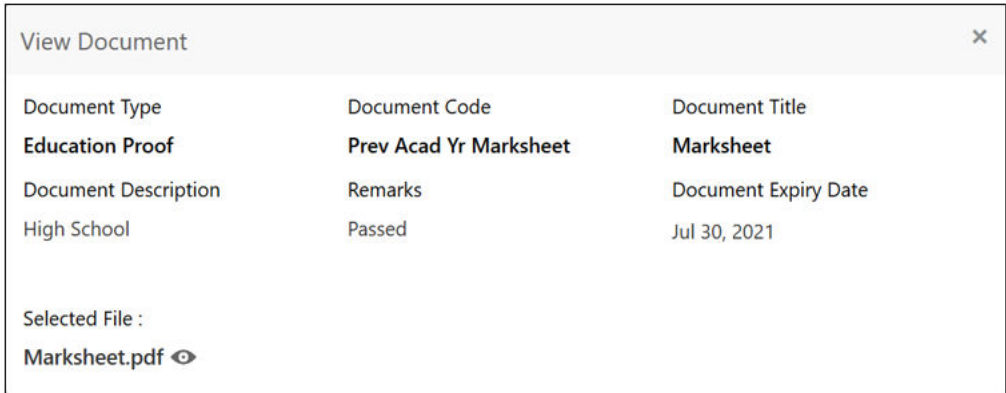
- 2. Select the document status to filter the document based on the status. The available options are All, Open and Deleted.
- 3. Click



on the Document tile to view, download and delete the document.

- 4. Click **View** to view the document.
The **View Document** is displayed.

Figure 1-73 View Document



- 5. Click **Download** to download the document.
- 6. Click **Delete** to delete the document.

Note

Deleted Documents is displayed as Icon, but the user cannot view the document.

7. Click



to upload the new document to the application.

The **Upload Document** screen is displayed.

Figure 1-74 Upload Document

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

Table 1-34 Upload Document – Field Description

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

Table 1-34 (Cont.) Upload Document – Field Description

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

Note

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

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

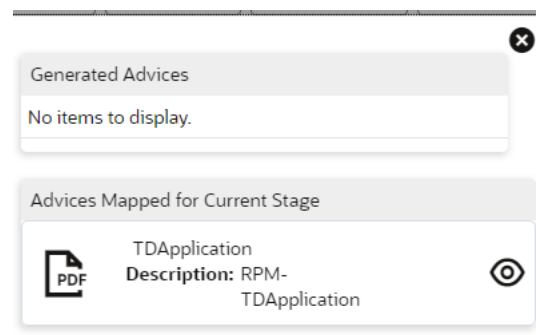
Non-mandatory documents can be deleted in any stage.

1.4.6 Advices

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

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

The **Advices** screen is displayed.

Figure 1-75 Advices

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

1.4.7 Condition and Convenants

You capture conditions and convenants details for the loan applications.

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

Conditions

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

To add conditions:

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

The **Conditions & Covenants** page appears.

Figure 1-76 Conditions

2. Click **Add** to add new conditions.
OR
Click **Remove** to remove already added conditions.
3. Enter the relevant details.

Table 1-35 Conditions – Field Description

Field	Description
Entity	Select the entity on which you want to set condition. The available options are <ul style="list-style-type: none"> • Party • Collateral
Entity ID	Select the entity ID from the list. The options in the list appears based on the entity selected in the Entity field.
Condition	Specify the conditions for the selected entity.
Type	Select the type when the conditions must be complied. The available options are <ul style="list-style-type: none"> • Pre Disbursement: If you select this option then the selected conditions have to be complied prior with the account opening and loan disbursement. • Post Disbursement: If you select this option then the selected conditions occur and are supposed to be complied post loan disbursement. This conditions are manually monitored.
Status	Select the status of the condition. The available options are <ul style="list-style-type: none"> • Open • Complied

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

Note

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

Convenants

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

To add covenants:

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

The **Conditions & Covenants** page appears.

Figure 1-77 Covenant

- Click **Add** to add new covenants.

OR

Click **Remove** to remove already added covenants.

- Enter the relevant details.

Table 1-36 Application Information – Field Description

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

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

Note

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

1.4.8 Solicitor Details

You can add the solicitor details using this section.

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

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

To add solicitor details:

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

he **Solicitor Details** page appears.

Figure 1-78 Solicitor

2. Enter the relevant details.

Table 1-37 Solicitor – Field Description

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

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

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

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

1.4.9 Clarification Details

You raise the clarifications using this section.

To add the clarification details:

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

The **New Clarification** screen is displayed.

Figure 1-79 New Clarification

Clarification Details-006APP000043425

Clarification ID	Clarification Subject	Raised By	Clarification Date	Clarification Status	Status Update Date
No data to display.					

New Clarification Close

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

Figure 1-80 Upload Documents

✓ Upload Document

Document Name: Driving License

Country Of Issue: US

Drop files here or click to select

Cancel

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

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

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

Allowed actions are as following:

- Adding New Conversation
- Withdraw Clarification
- Accept Clarification

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

1.5 Tasks

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

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

The Task Framework supports the various functions as follows:

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

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

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

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

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

Note

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

Note

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

A

Error Codes and Messages

This topic contains the error codes and messages.

Table A-1 Error Codes and Messages

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

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

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

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

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

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

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

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

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

B

Annexure - Advices

IPA Initiate - Approval

Bank Name

Branch

Date:

Customer Name

Address Line 1

Address Line 2

State

City

Pin code

Dear Sir/Madam,

Sub: Your In-Principle Approval Request

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

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

Yours faithfully,

<Manager Name>

<Bank Name>

IPA Initiate - Rejection

Bank Name

Branch

Date:

Customer Name

Address Line 1

Address Line 2

State

City

Pin code

Dear Sir/Madam,

Sub: Rejection of In-Principle Approval Request

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

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

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

Yours faithfully,

<Manager Name>
<Bank Name>

IPA Offer Letter

Bank

Name

Branch

Date:

Customer Name

Address Line 1

Address Line 2

State

City

Pin code

Dear Sir/Madam,

Sub: Your In-Principle Approval Request

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

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

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

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

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

Yours faithfully,
<Manager Name>
<Bank Name>

IPA Rejection

Bank Name

Branch

Date:

Customer Name

Address Line 1

Address Line 2

State

City

Pin code

Dear Sir/Madam,

Sub: Rejection of In-Principle Approval Request

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

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

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

Yours faithfully,

<Manager Name>

<Bank Name>

C

List of Glossary

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

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